

Steps in the Division of Drinking and Ground Waters (DDAGW) Loan Process

What to expect

Each project loan is unique but the basic steps are the same for everyone. Below are general steps to complete a project loan award. You will notice with the exception of the first four, the steps follow the project schedule. The date you provide on the project schedule for each task is the date Ohio EPA expects the submittal to occur, if not before.

1. Submit a complete Nomination Form to the DWAF by March 1st. All construction project nominations must include the Project Planning Information.
2. Have contact (email or phone) with the DWAF district loan coordinator once the Intended Project List is available. This is usually in June.
3. Have contact (email or phone) with the Division of Environmental and Financial Assistance (DEFA) Environmental Planner or Project Coordinator. This is usually in June.
4. If your water system is small (<10,000), you will have contact (email or phone) with a Rural Community Assistance Program (RCAP) field agent. This is usually in June.
5. If your water system qualifies for Disadvantaged Community designation and principal forgiveness, council/board training is required. Please see page 5 and Appendix F (page 42) of the Program Management and Intended Use Plan for additional information.
6. Submit a complete Project Planning Information.
7. Submit detailed plans (if required).
8. Submit a capability assurance plan (required for all projects).
9. Submit a green project reserve form (with detailed plans or bid tabs).
10. Submit a complete Loan Application to the DEFA project coordinator.
11. Advertise for construction bids (step is skipped for planning and design projects).
12. Open construction bids (step is skipped for planning and design projects).
13. Submit bid information to the DWAF district loan coordinator (step is skipped for planning and design projects).
14. Submit signed loan documents to the DEFA project coordinator
15. Project loan is awarded!