# LOAN GUARANTEE PROGRAM APPLICATION MODULE EHBs

## User Guide

**Last updated on** April 27, 2023

HRSA
Health Resources & Services Administration

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# 1. Introduction

## 1.1. HRSA Loan Guarantee Program (LGP)

HRSA's Health Center Facility Loan Guarantee Program (LGP) supports Health Center Program awardees in their efforts to access capital funding and reduce financing costs for the alteration/renovation, construction or expansion of a HRSA-funded health center medical facility.

HRSA is authorized by Title XVI of the Public Health Service Act to guarantee loans made by non-Federal lenders and exercises this authority by guaranteeing up to 80 percent of the outstanding principal and interest on eligible health center loans.

Eligible applicants for the HRSA LGP are health centers, as defined under section 330 of the Public Health Service Act, that receive Health Center Program funding at the time of both application for and issuance of a loan guarantee.

Loan Guarantee applications are accepted year-round and HRSA conducts on-going review and monitoring after the loan and the loan guarantee are executed.

The EHBs LGP module supports the application submission and review process for issuing loan guarantees and is part of a larger modernization effort to streamline the LGP by enhancing the transparency of the process and reducing the burden on applicants.

## 1.2. Document Purpose and Scope

The purpose of this document is to provide instructions to assist applicant organizations in preparing and submitting LGP applications electronically. This Loan Guarantee Application Guide is specific to the HRSA LGP module.

Going forward, all Loan Guarantee Applications shall be submitted via the EHBs LGP module. This Guide presents general information related to the application creation, access and submission process.

# 2. Before You Begin

## 2.1. Prerequisites

Access to the Loan Guarantee Application, by default, is available to the Project/Program Director (PD) associated with the Health Center (H80). However, only an Authorizing Official (AO) registered to the award who has LGP Privileges can create and submit a Loan Guarantee Application to HRSA. You must ensure that the PD and AO is registered to the grant award and active within EHBs.

# 3. Accessing the LGP Application Module

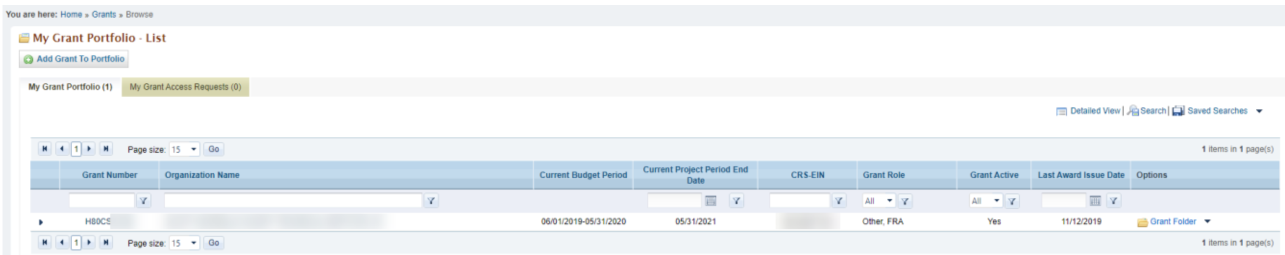
This section will show you how to access the LGP Application module.

1. From the EHBs homepage, click on the Grants tab to view all the grants in your portfolio as shown in **Figure 1.1**.

**Figure 1.1: Accessing the LGP Application Module**

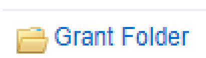

2. You will be navigated to the **My Grant Portfolio - List** page as shown in **Figure 1.2.**

**Figure 1.2: My Grant Portfolio - List page**




3. Click on Grant Folder link against the Health Center (H80) grant registered to your EHBs profile as shown in **Figure 1.3.**

**Figure 1.3: Grant Folder link on the My Grant Portfolio - List page**




**Note:**

If you do not see a Health Center (H80) grant on the **My Grant Portfolio – List** page, you must add the grant to your EHBs portfolio first. To learn how to do this, click on the video link: [Video - How to Add a Grant to the EHBs Portfolio]

4. From the **Grant Home** page, under the 'requests' section, click on + View More link followed by the Loan Guarantee Program Applications link as shown in **Figure 1.4.**

**Figure 1.4: Loan Guarantee Program Applications link**

The + View More link will change to - View Less and back to + View More when clicked again.

You will be navigated to the **Loan Guarantee Program (LGP) Applications – List** page within the LGP Application module once selected.

## 3.1. Loan Guarantee Program (LGP) Applications Module

From the **Loan Guarantee Program (LGP) Applications – List** page, you can:

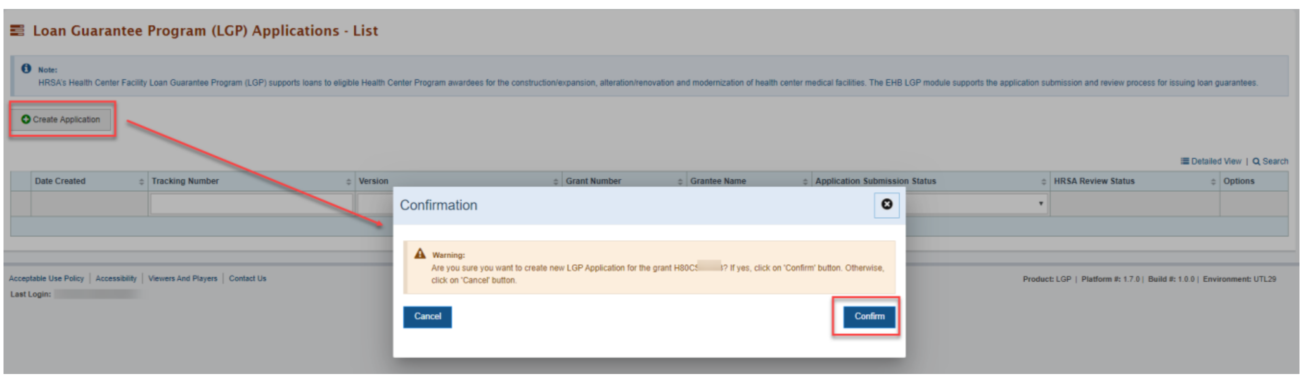
1. Start a Loan Guarantee Application
2. Search for Loan Guarantee Application(s) that have previously been created and/or submitted to HRSA
3. View Details of the for LGP Application(s)
4. Access Change Requested Applications/Commitment Letter and Supporting Documents (if approved)

# 4. Starting Application

To create a Loan Guarantee Application, from the **Loan Guarantee Program (LGP) Applications – List** page:

1. Click on **Create Application** button, a Confirmation screen opens.
2. Click **Confirm** to create a new application as shown is **Figure 2.**

**Figure 2: Create Loan Guarantee Application**




**Note:**

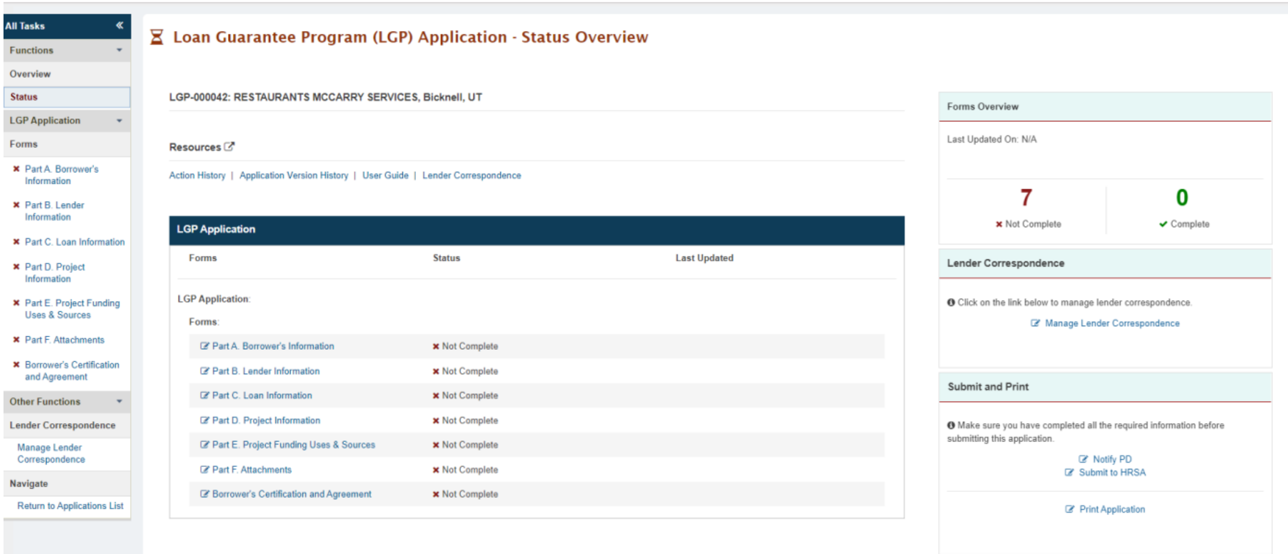
If you do not have the privileges to create an application, you will not see the **Create Application** button.

**IMPORTANT NOTE:**

To submit the application, the AO must have the 'Create/Edit' LGP privilege. This privilege must be given by the Project Director (PD) to the Authorizing Official (AO). See how to authorize peers to work on an application in the Grants Access and Registration FAQs in the EHB's Knowledge Base.

3. Once you create the application, the system opens the **Status Overview** page of the Loan Guarantee Application as shown in **Figure 2.a.**

**Figure 2.a: Status Overview page**




**Notes:**

- Make a note of the Application Tracking Number **LGP-XXXXXX**. This number will serve as a reference for future correspondence or inquiries from HRSA.
- Within the Application, you can navigate to the corresponding Forms via the Left Menu links or the Form Links from the Status Overview page.

## 4.1. Completing Application

The Loan Guarantee application consists of the following main forms/sections:

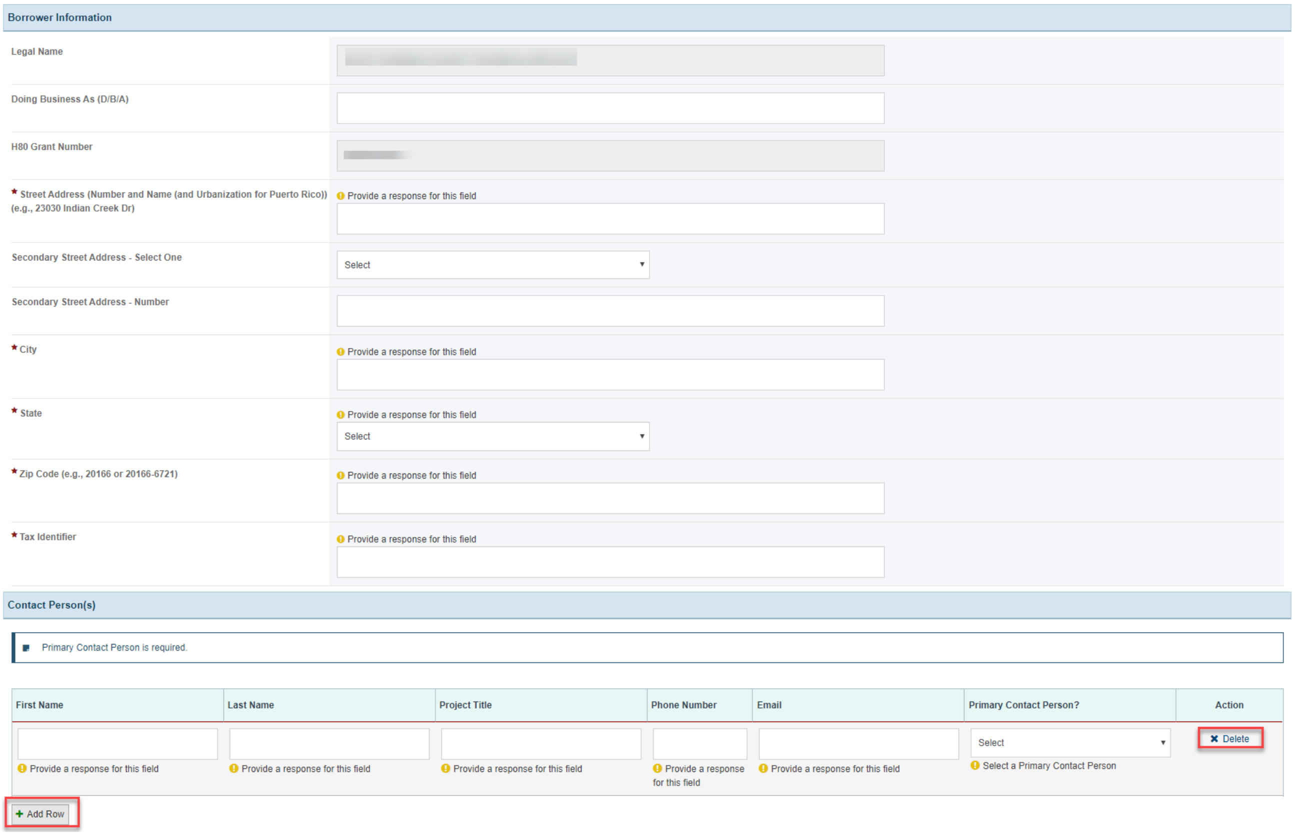
- Part A. Borrower's Information
- Part B. Lender Information
- Part C. Loan Information
- Part D. Project Information
- Part E. Project Funding Uses & Sources
- Part F. Attachments
- Borrower's Certification and Agreement

All forms must be completed in order to submit the application to HRSA.

### 4.1.1. Completing Part A. Borrower's Information

The **Part A. Borrower's Information** form captures the basic information about the borrower (i.e., Applicant/Grantee) and the Contact Person(s), as in **Figure 3.**

**Figure 3: Part A. Borrower's Information form**




To complete this form, follow the steps below:

1. Provide the required Borrower Address Information.
2. Provide the details of the Primary Contact Person/Point of Contact for the application.
    a. Only one contact can be primary
    b. To add additional contacts, click the **Add Row** button
    c. To delete a contact, click the **Delete** button against the corresponding contact

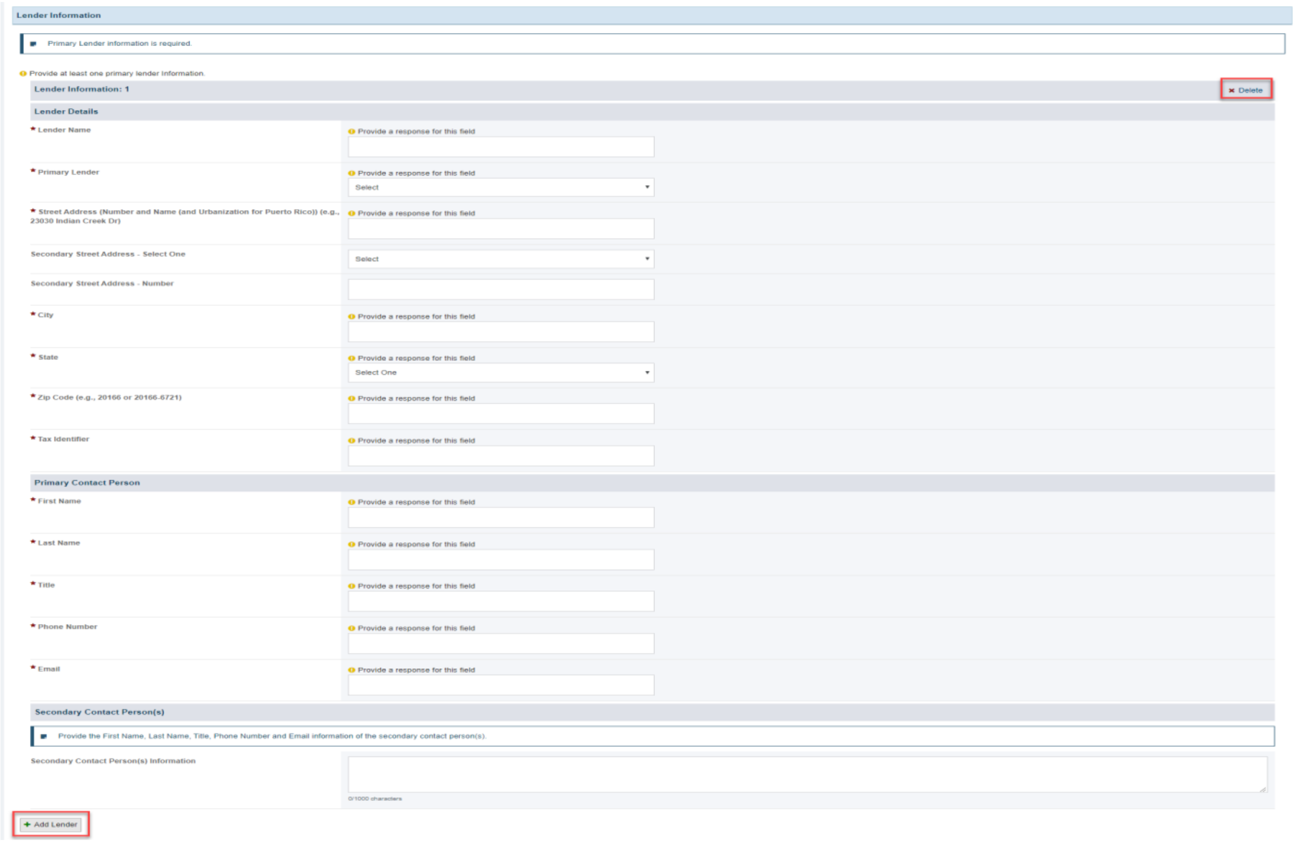
**Note:** Do not click **Delete** until you are absolutely sure of deleting the information. The record will be deleted immediately upon clicking the button, without any additional warnings.

Once the information is entered, click the **Save and Continue** button to proceed.

### 4.1.2. Completing Part B. Lender Information

The **Part B. Lender Information** form captures the basic details (Name and Address), Primary and Secondary Contact Person(s) information of the Lender(s) involved, as in **Figure 4.**

**<u>Figure 4: Part B. Lender Information form</u>**




To complete this form, follow the steps below:

1. Provide the required Name, Address and Tax identifier Information of the lender.
2. Provide the details of the Primary Contact Person/Point of Contact for the Lender.
3. Optionally, you can provide the details of the Secondary Contact Person(s).
4. Only one Lender can be primary.
    a. To add additional Lender details, click the **<u>Add Lender</u>** button
5. To delete a Lender's Information (i.e., Lender Details, Primary Contact Person and Secondary Contact Person(s)), click the **<u>Delete</u>** button under the corresponding **Lender Information – x** section

**Note:**

Do not click **<u>Delete</u>** until you are absolutely sure of deleting the information. The record will be deleted immediately upon clicking the button, without any additional warnings.

Once the information is entered, click the **Save and Continue** button to proceed.

### 4.1.3. Completing Part C. Loan Information

The **Part C. Loan Information** form captures the Loan-related details (amount, term, amortization, Interest and Collateral) information for the entire application, as shown in **Figure 5.**

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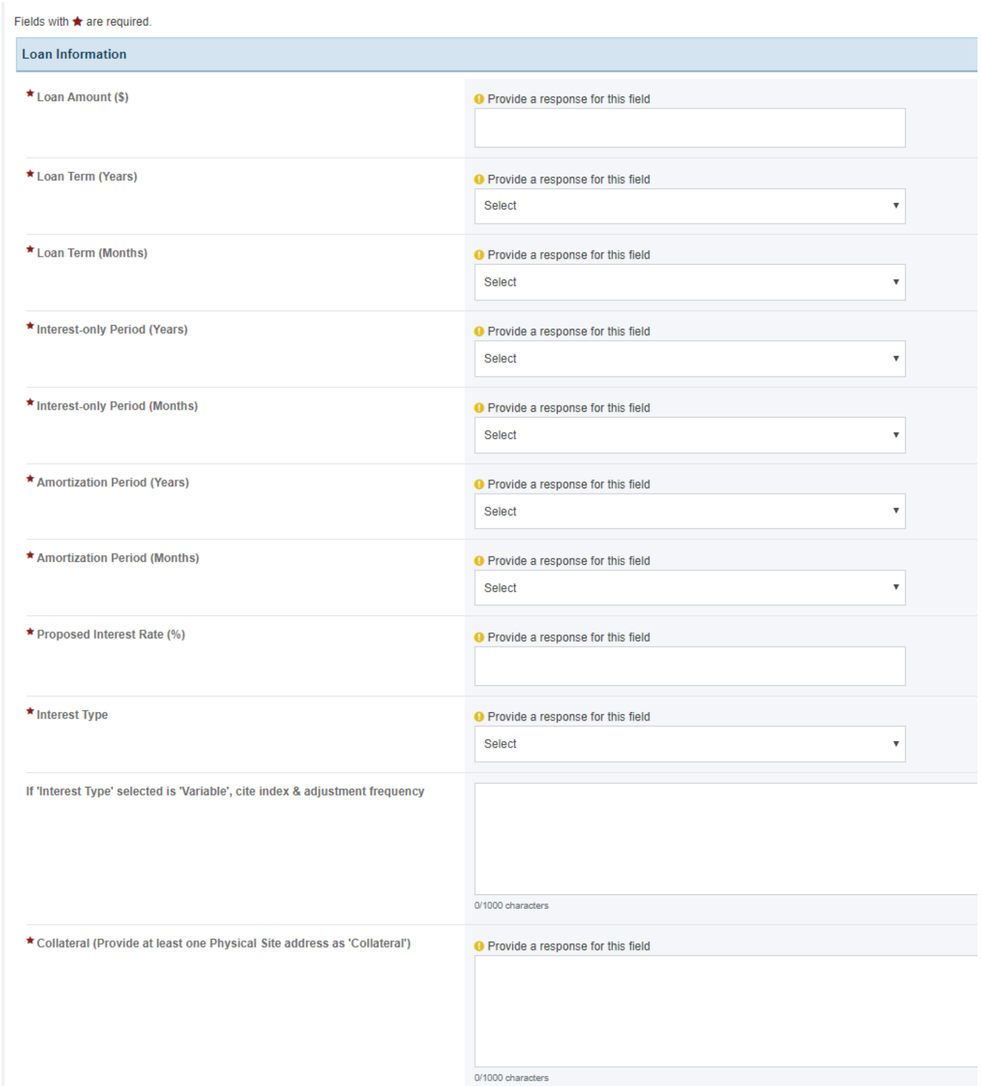
**Figure 5: Part C. Loan Information form**



Fields with ★ are required.

**Loan Information**

| | |
|---|---|
| ★ Loan Amount ($) | Provide a response for this field |
| ★ Loan Term (Years) | Provide a response for this field<br>Select |
| ★ Loan Term (Months) | Provide a response for this field<br>Select |
| ★ Interest-only Period (Years) | Provide a response for this field<br>Select |
| ★ Interest-only Period (Months) | Provide a response for this field<br>Select |
| ★ Amortization Period (Years) | Provide a response for this field<br>Select |
| ★ Amortization Period (Months) | Provide a response for this field<br>Select |
| ★ Proposed Interest Rate (%) | Provide a response for this field |
| ★ Interest Type | Provide a response for this field<br>Select |
| If 'Interest Type' selected is 'Variable', cite index & adjustment frequency | 0/1000 characters |
| ★ Collateral (Provide at least one Physical Site address as 'Collateral') | Provide a response for this field<br>0/1000 characters |

To complete this form, follow the steps below:

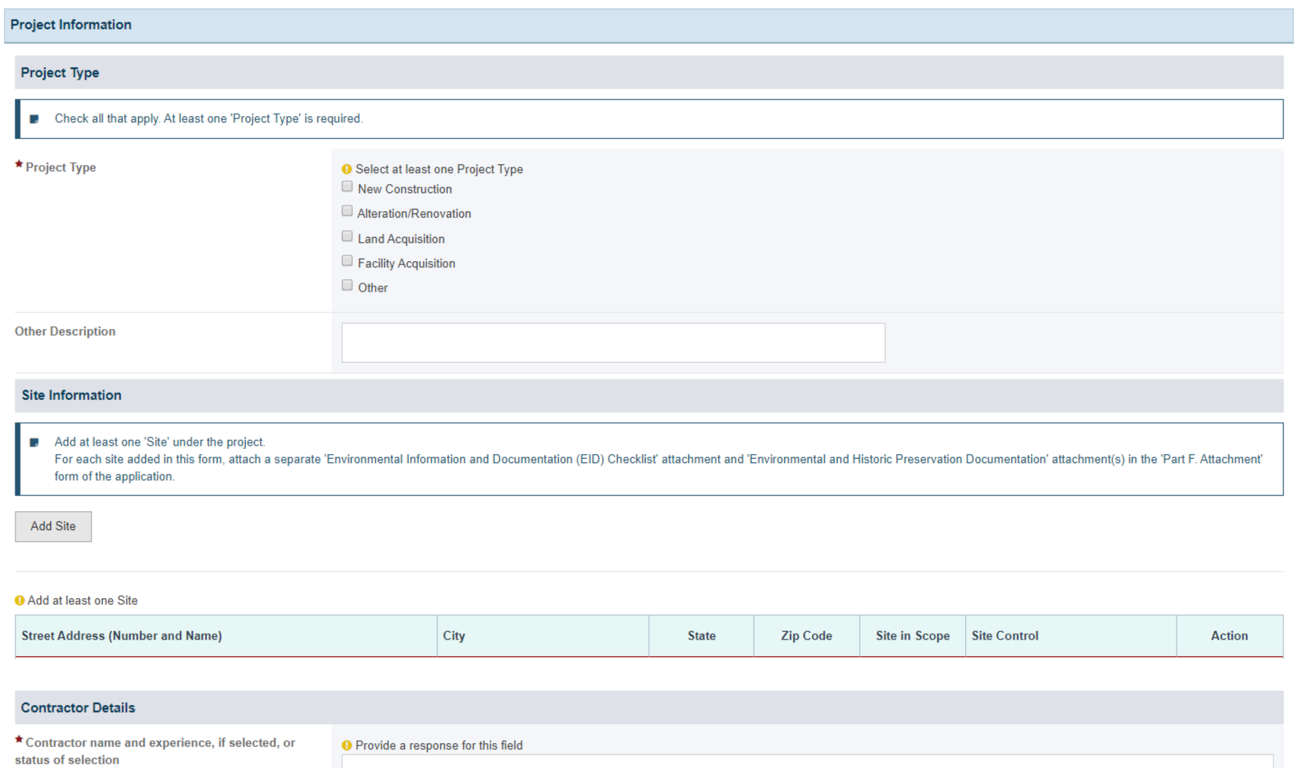
1. Provide the following required information related to the loan:
    a. Loan Amount
    b. Loan Term (years and months)
    c. Interest Period (years and months)
    d. Amortization Period (years and months)
    e. Proposed Interest Rate & Interest Type
    f. Collateral (Complete information about the Collateral offered for the Loan)

Once the information is entered, click the **Save and Continue** button to proceed.

### 4.1.4. Completing Part D. Project Information

The **Part D. Project Information** form captures the Project Type(s) and Site(s) for the Loan application, as shown in **Figure 6.**

**<u>Figure 6: Part D. Project Information form</u>**



To complete this form, follow the steps below:

1. Provide the Project Type(s).
2. Add Site(s) for the project by completing the following step(s) as applicable:
    a. Click **Add Site** button
    **b.** The **Part D. Project Information - Add Site(s)** overlay opens, as shown in **Figure 6.a.**
    **c.** To add site(s) from within the Health Center's current scope:
        **i.** Select the 'Within Current H80 Scope' option
        **ii.** Choose the Site(s) to be added to the application
        **iii.** Enter the required information
        **iv.** Then click **Add** button, as shown in **Figure 6.b.**
    **d.** To add a new site outside the Health Center's current scope
        **i.** Select the 'Outside Current H80 Scope (New Site)' option
        **ii.** Enter the required information
        **iii.** Then click **Add** button, as shown in **Figure 6.c.**
3. Provide the required Contractor Details (Contractor name and experience, if selected, or status of selection).

**Figure 6.a: Part D. Project Information - Add Site(s)**

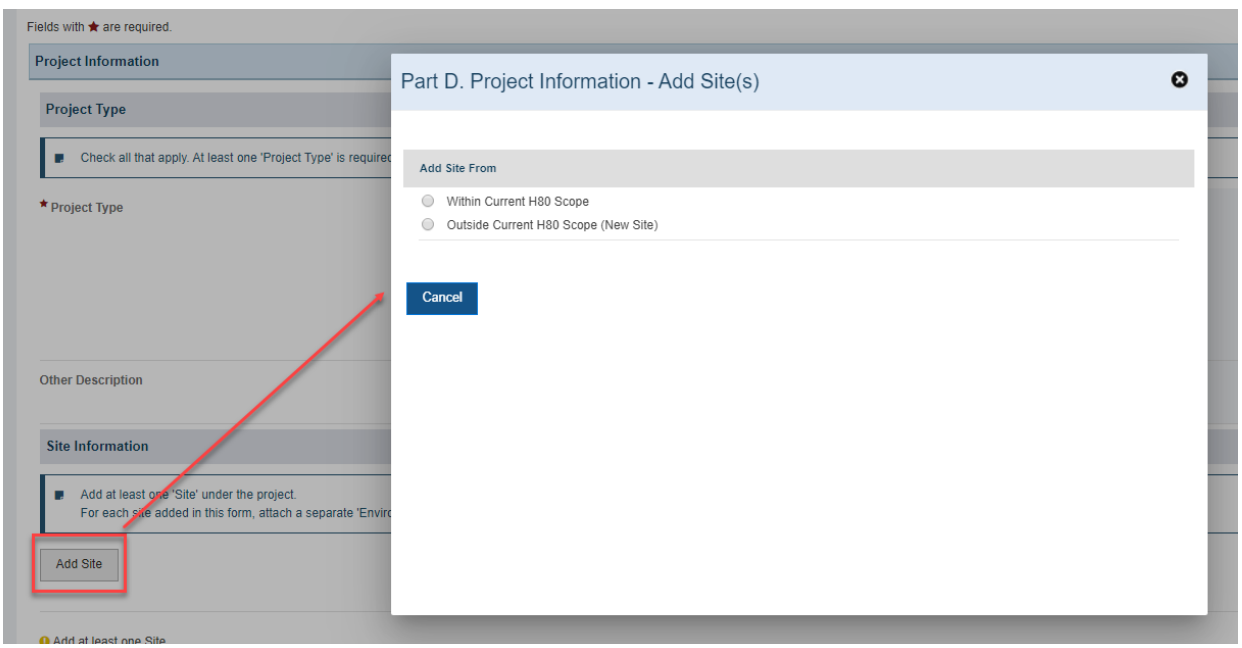
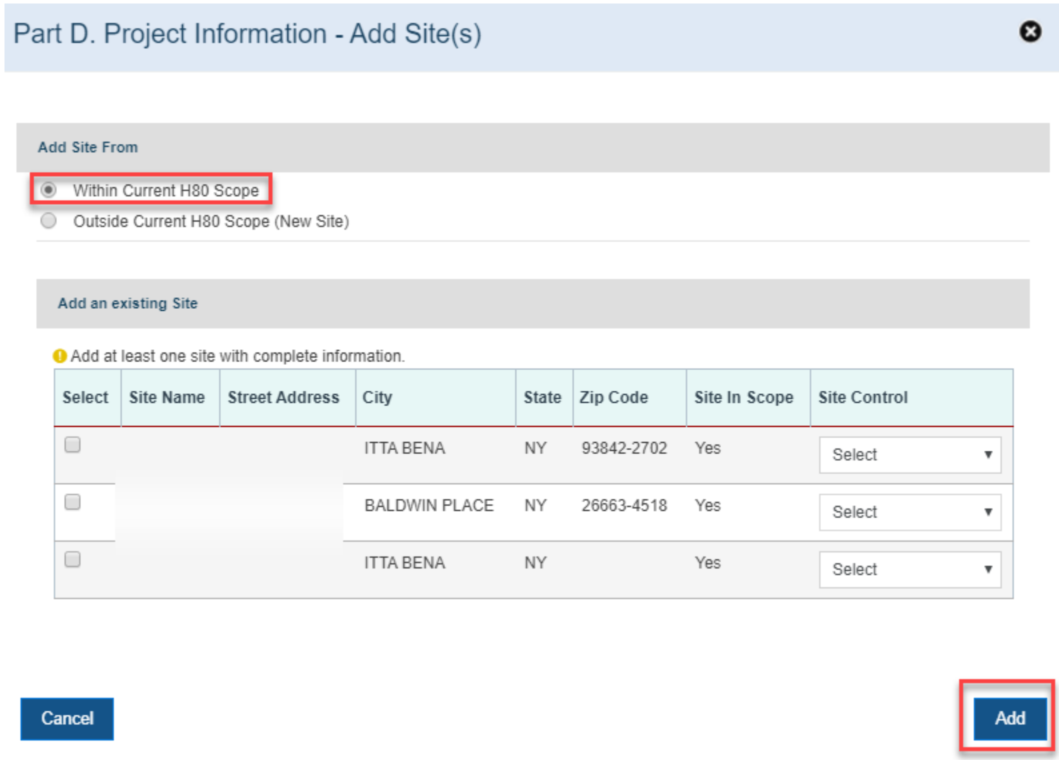


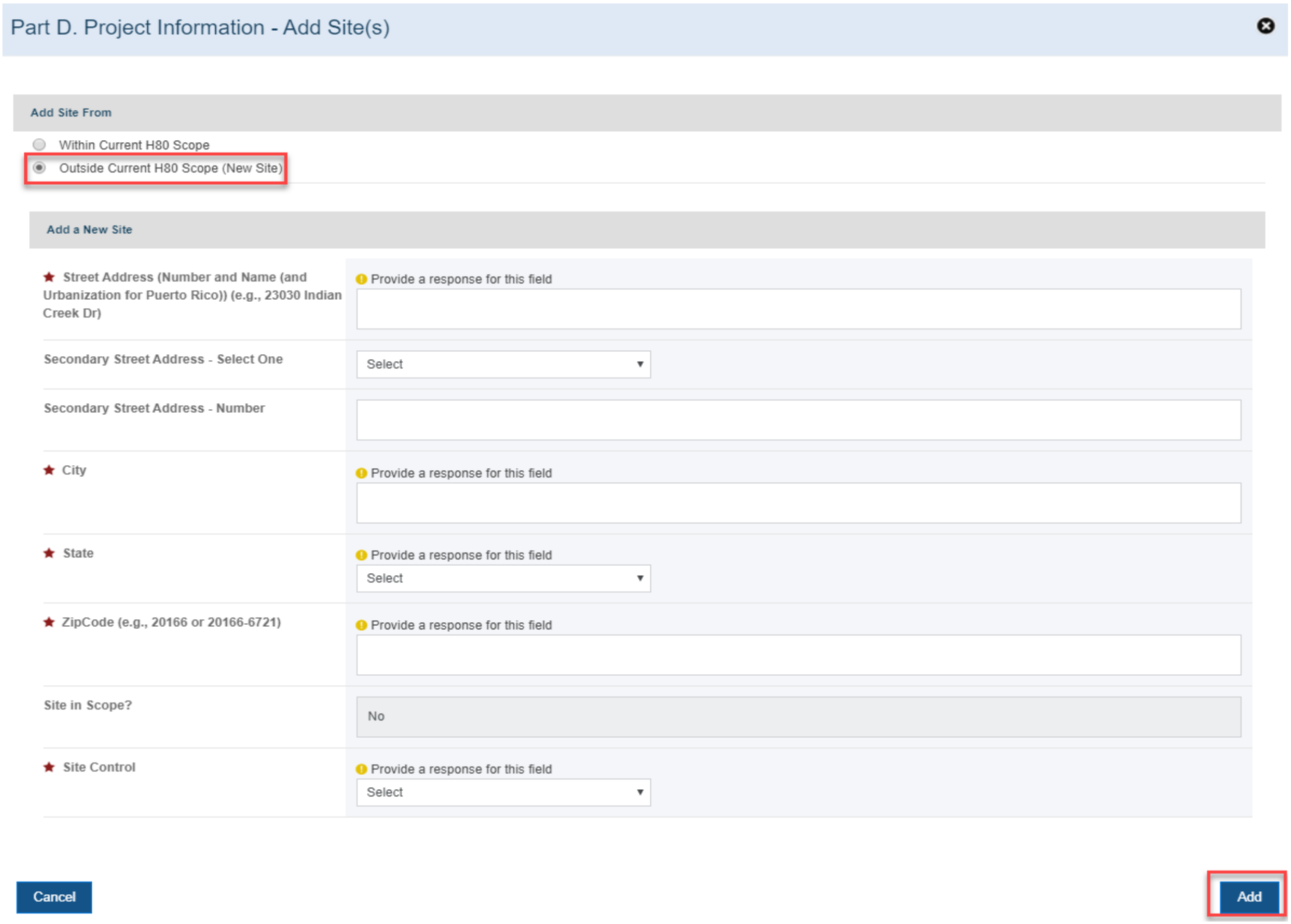
**Figure 6.b: Part D. Project Information - Add Site(s) - Within Current H80 Scope**




**Notes:**

- On the active sites in scope will show up when you select the 'Within Current H80 Scope' option.
    - New Site(s) added to a Change in Scope (CIS) request which is currently submitted/under review will not show up when you select the 'Within Current H80 Scope' option
- If you'd like to propose a new site to the project via the LGP application, you must choose the 'Outside Current H80 Scope (New Site)' option and simultaneously submit a Change in Scope (CIS) request through the EHBs, prior to submitting the LGP application.

**Figure 6.c: Part D. Project Information - Add Site(s) - Outside Current H80 Scope (New Site)**




**Notes:**

- Once you add a site, click **Save** to add the site to the application
- For each site added in this form, you must attach a separate 'Environmental Information and Documentation (EID) Checklist' attachment in the 'Part F. Attachment' form of the application.
- To complete this form, all sites added must have unique address (Street Address (Number and Name), City, State and Zip Code combination) and Site Control information irrespective of the source of the site (Within Scope or Outside Scope). Otherwise, system will treat the sites as 'Duplicate'.
- Applications proposing a project at a new site not currently in the approved scope of project must submit a Change in Scope (CIS) request through the EHBs while simultaneously submitting the LGP application.

See the FAQs about how to Create and Submit CIS requests in the EHB's Knowledge Base.

Once the information is entered, click the **Save and Continue** button to proceed.

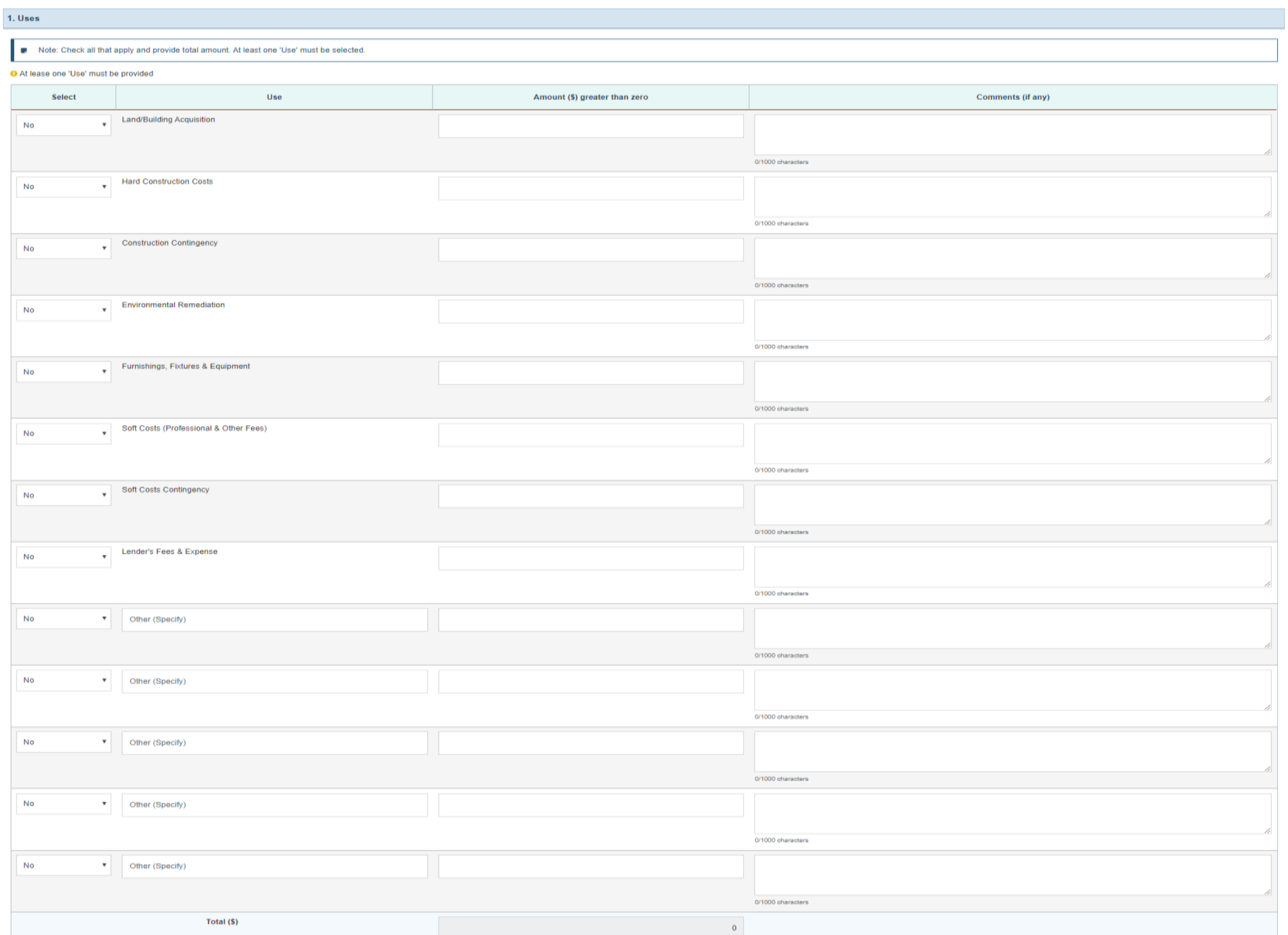
## 4.1.5. Completing Part E. Project Funding Uses & Sources

The **Part E. Project Funding Uses & Sources** form captures the Use(s) of the Loan Amount and the amount from each of the applicable Sources for the Loan application**.**

To complete this form, follow the steps below:

1. Provide at least one ‘Use’.
    a. You have the option to provide the amount breakdown against the predefined ‘Uses’ (e.g., Land/Building Acquisition, Furnishings, Fixtures & Equipment etc.) or up to five custom ‘Uses’ via the ‘Other (Specify)’ option, as shown in **Figure 7.a**.
2. Via the ‘Source’ section, indicate amount from each source In-Hand or Committed, and if the funds are restricted to a specific use, as shown in **Figure 7.b.**
    a. You must provide the ‘Guaranteed Loan’ source.
    b. You may provide the other Source(s) as applicable

**Figure 7.a: Part E. Project Funding Uses & Sources form – ‘Uses’ section**



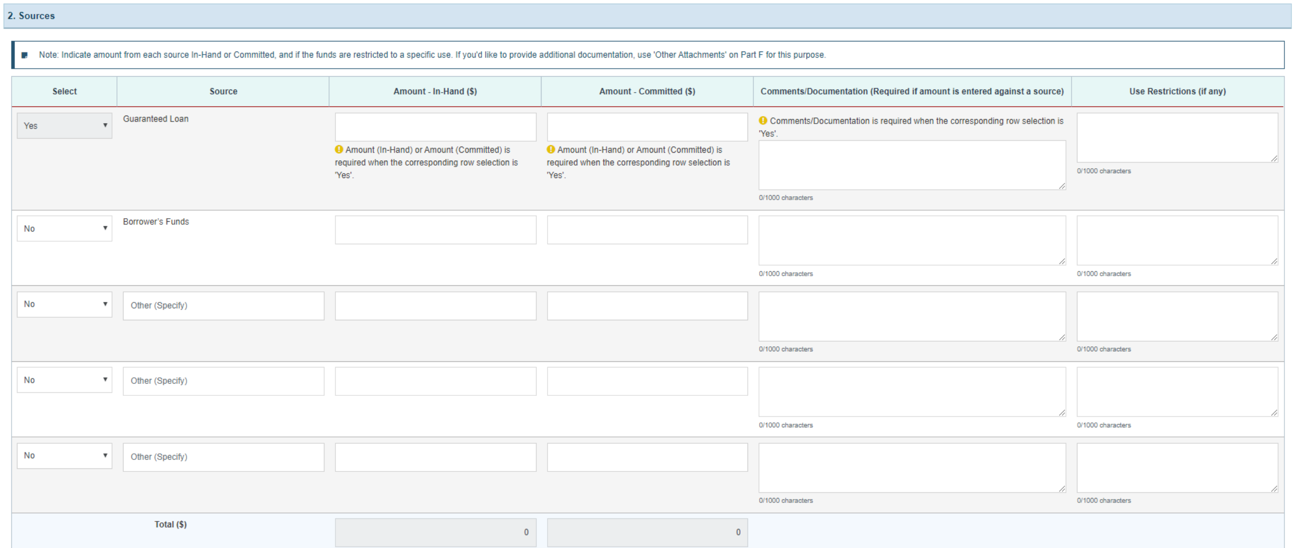
1. Uses

Note: Check all that apply and provide total amount. At least one 'Use' must be selected.

At lease one 'Use' must be provided

| Select | Use | Amount ($) greater than zero | Comments (if any) |
|---|---|---|---|
| No | Land/Building Acquisition | | 0/1000 characters |
| No | Hard Construction Costs | | 0/1000 characters |
| No | Construction Contingency | | 0/1000 characters |
| No | Environmental Remediation | | 0/1000 characters |
| No | Furnishings, Fixtures & Equipment | | 0/1000 characters |
| No | Soft Costs (Professional & Other Fees) | | 0/1000 characters |
| No | Soft Costs Contingency | | 0/1000 characters |
| No | Lender's Fees & Expense | | 0/1000 characters |
| No | Other (Specify) | | 0/1000 characters |
| No | Other (Specify) | | 0/1000 characters |
| No | Other (Specify) | | 0/1000 characters |
| No | Other (Specify) | | 0/1000 characters |
| No | Other (Specify) | | 0/1000 characters |
| | Total ($) | 0 | |

**Figure 7.b: Part E. Project Funding Uses & Sources form – 'Sources' section**




**Note:**
Use the 'Other Attachments' on Part F Attachments form if you'd like to provide additional documentation for the Project 'Sources'.

Once the information is entered, click the **Save and Continue** button to proceed.

## 4.1.6. Completing Part F. Attachments

The **Part F. Attachments** form captures the required documentation required for the Loan application**,** and also provides the opportunity for the applicants to provide any supporting documentation (as applicable)**.** To complete this form, follow the steps below:

1. Provide the following required documentation/attachments:
    a. Environmental Information and Documentation (EID) Checklist and Environmental/Historic Preservation Documentation [One for each site added in Part D. Project Information form]
    b. Lender's Commitment Letter
    c. Health Center Business Plan
        i. Organization Description [either as an attachment or as narrative text]
        ii. Management and Governance [either as an attachment or as narrative text]
        iii. Project Description
        iv. Financial/Operating Projections
    d. Four Year's Audited Financial Statements
    e. Four Year's Historical Visit Volume and Patient Services Payor Mix
    f. Project Development Due Diligence
        i. Schematic Design Plan
        ii. Status of Regulatory and Building Department Approvals - for Projects not yet in Construction
    g. Property Appraisals - Appraisal for Owned and Leased Properties (As-built, as Warranted)
2. Provide the following documentation/attachments as applicable:
    a. Lender's Certification and Agreement

b. Other Attachments

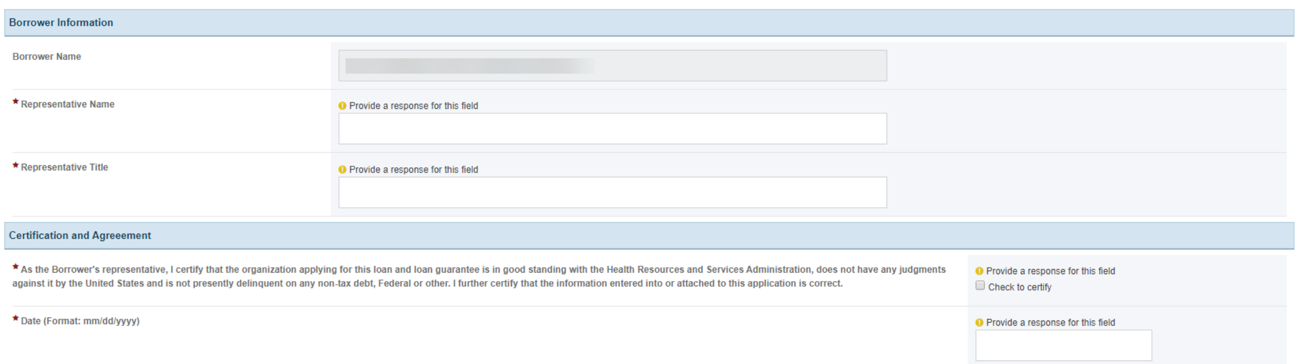
Once the information is entered, click the **Save and Continue** button to proceed.

**Note**: Documents uploaded should not include documents embedded within a parent document. All documents should be uploaded individually to the corresponding sections.

### 4.1.7. Completing Borrower's Certification and Agreement

The **Borrower's Certification and Agreement** form captures the information regarding the representative submitting the application for the Borrower (Applicant), Agreement and Digital Certification, as shown in **Figure 8.**

**Figure 8: Borrower's Certification and Agreement form**




To complete this form, follow the steps below:

1. Provide the required Representative Information
2. Read the Agreement and check the box to digitally certify
3. Provide the required Certification Date (must be between the date the application is created and present)

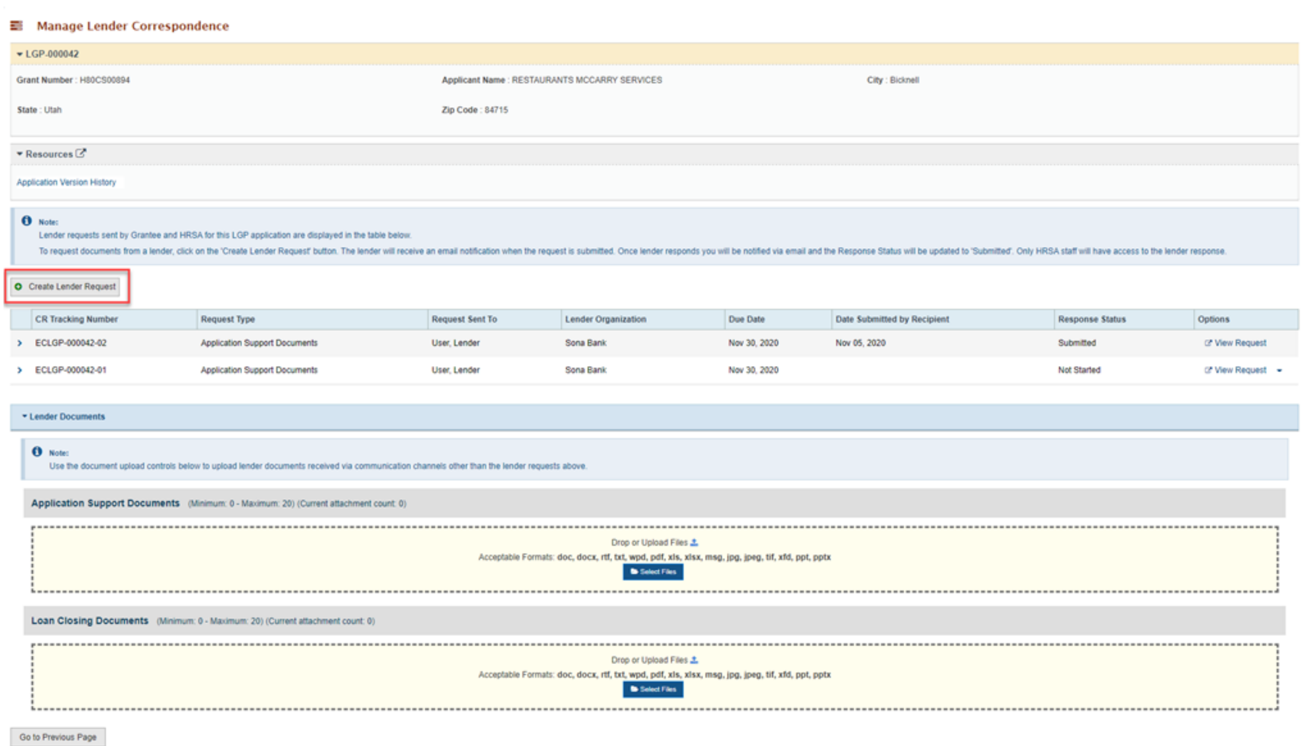
Once the information is entered, click the **Save and Continue** button to proceed.

**General Note:**
While completing the application, it is recommended to periodically (e.g., every 10 to 12 minutes) save the information into the system by clicking **Save** button on a form, so that the application information is not accidently lost.

### 4.1.8. Requesting and Uploading Lender Documents

When an LGP application requires supporting lender documents to be submitted directly to HRSA by the lender, such requests can be managed on the **Manage Lender Correspondence** page. This page is accessible within the application. The **Manage Lender Correspondence** page, as shown in **Figure 9**, allows the applicant to create and cancel lender requests (made by applicant only), view the status of lender requests created by applicant or by HRSA on behalf of the applicant, and upload lender documents received outside of EHBs.

**Figure 9: Manage Lender Correspondence page**



To upload supporting documents sent by lender directly to applicant, follow the steps below:

1. Navigate to the **Manage Lender Correspondence** page via application Left Menu or from the **Lender Correspondence** widget on the **Status Overview** page.
2. Under **Lender Documents** section, drag and drop documents to **Application Support Documents** or **Loan Closing** Documents attachment section, as applicable, or use **Select Files** buttons to attach the documents.

**IMPORTANT NOTE:**

When uploading supporting documents sent by lender directly to applicant, exclude or redact any sensitive personally identifiable information (PII) prior to uploading documents.

Additionally, documents uploaded should not include documents embedded within a parent document. All documents should be uploaded individually to the corresponding sections.

See below examples of sensitive and non-sensitive PII:

- **Non-Sensitive PII** includes name, email (work/personal), home address (work/home), performance plans (sans ratings), phone number (work/home), position descriptions
- **Sensitive PII** includes:
    - If stand-alone: alien registration number, biometric identifiers, driver's license or state ID, financial account number, passport number, social security number, truncated SSN's, Taxpayer ID, Military ID, and PHI.
    - If linkable to Non-Sensitive PII: account passwords, citizenship or immigration status, criminal history, date of birth, ethnic or religious affiliation, medical information, mother's maiden name, place of birth, sexual orientation.

To create a lender request, follow the steps below:

1. On the **Manage Lender Correspondence** page click on **Create Lender Request** button, as shown in **Figure 9.**
2. **Create Lender Request** page will be loaded, as shown in **Figure 10.**
3. Provide the required Lender Contact Information.
4. Requestor Contact Information and Loan Guarantee Applicant Information is pre-populated.
5. Provide the required Request Details.
6. Optionally, you can attach supporting documents to the request.
7. Click on **Submit** button.

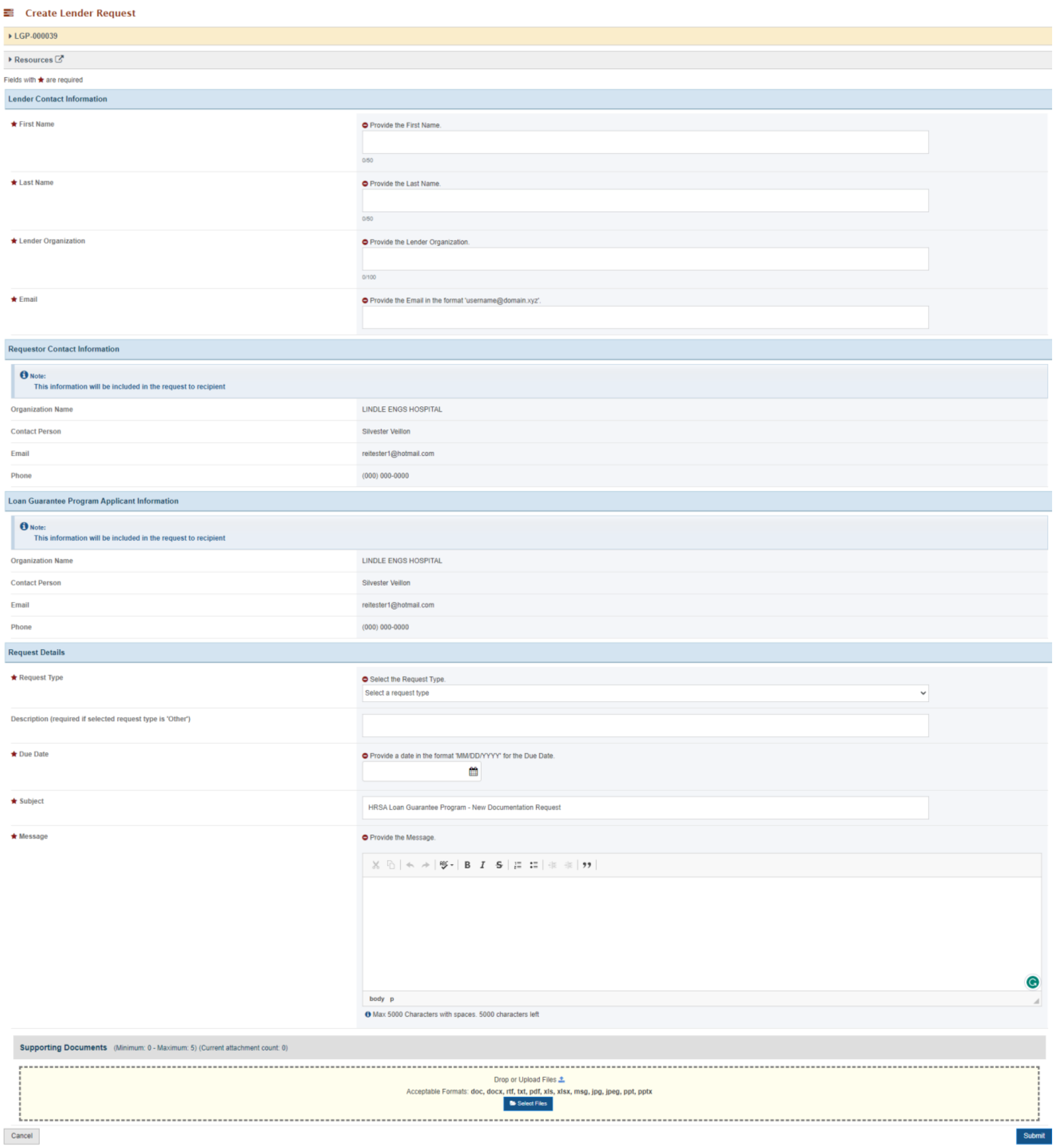
**Notes:**

- If the Requestor Contact Information listed on the request is incorrect, see how to update contact information in User Profile Management FAQs in the EHB's Knowledge Base.
- Lender will receive an email at the address provided in **Lender Contact Information** section.
- If lender does not respond to the request by the selected due date, request will expire.
- Subject is pre-populated but can be edited.
- Lender's response and the documents uploaded in **Lender Documents** section will be available to HRSA along with submitted LGP application.

Lender request(s) created by applicant can be canceled before it expires, or before lender responds. To cancel lender request(s), follow the steps below:

1. Under the 'Options' column, expand the **View Request** dropdown and click on the **Cancel Request** option for the lender request.

## Figure 10: Create Lender Request page



### 4.1.9. Reviewing and Submitting Application to HRSA

To review and submit the application, follow the steps below:

1. Navigate to the **Status Overview** page of the application either via the Left Menu or after completing the **Borrower's Certification and Agreement** form and click of **Save and Continue** button.
2. On the **Application** - **Status Overview** page, verify that the status of all the forms is ‘Complete’.
    a. If not, access the corresponding form(s) and complete them first and navigate back to the **Status Overview** page
3. At the bottom right corner of the **Status Overview** page, you will see a **Submit and Print** widget with **Submit to AO** link if you are not the AO (e.g., PD) or a **Submit to HRSA** link if you are the AO. Only the Authorizing Official (AO) registered to the grant and having the LGP privileges can submit to the application to HRSA. If you are not the AO, click the **Submit to AO** link to notify the AO that the application is ready to be submitted to HRSA.
    a. The AO can submit the application after review or can notify and “request change” from the PD

    **IMPORTANT NOTE:**
    To submit the application, the AO registered to the grant must have the ‘Create/Edit’ LGP privilege.

    If you are both the AO for the organization and the Project Director (PD) for the grant, you will have this privilege by default. However, if you are the AO for the organization but not the PD for the grant, this privilege must be given by the Project Director (PD).

    See how to authorize peers to work on an application in the Grants Access and Registration FAQs in the EHB’s Knowledge Base.

4. After the AO clicks the **Submit to HRSA** link, the system opens a confirmation page with a confirmation note. Click **Confirm** to submit the application to HRSA.

### 4.1.10. Accessing Change Requested Application or Commitment Letter (If Approved)

To access, revise and resubmit the application after a change has been requested by HRSA, navigate back to the **Loan Guarantee Program (LGP) Applications – List** page (*by following Steps 1-4 from Section 3*).

To access Commitment Letter and Other Supporting Documents (*applicable for an application that has been approved by HRSA only*):

- Navigate back to the **Loan Guarantee Program (LGP) Applications – List** page (*by following Steps 1-4 from Section 3*).
- Against the ‘Approved’ application, under the ‘Options’ column, expand the dropdown and click on the Commitment Letter link.

## 4.2. Technical Assistance and Contact Information

- For technical questions or difficulties reading an LGP Application, contact Health Center Program Support or call 877-464-4772. 7 a.m. to 8 p.m. ET, Monday - Friday (except federal holidays)
- For questions on how to complete an LGP Application, or to submit an inquiry via the BPHC Contact From, navigate to BPHC Contact Form