






CLEAN WATER LOANS

PROJECT WORKFLOW

Project Workflow

WHILE PROJECTS VARY, BELOW WE'VE OUTLINED THE TYPICAL STAGES. WE DESCRIBE EACH STAGE AND THE COLORS SHOW WHO IS RESPONSIBLE.

 Contractor  Homeowner  Craft3

1. APPLY FOR A LOAN

Homeowner completes an [online application](#).

Craft3 can answer questions and help with the application process. Paper applications are available upon request.

2. EVALUATE LOAN APPLICATION

Craft3 reviews the application, including grant eligibility. We communicate the credit decision to the homeowner in as few as three business days. In some cases, additional information may be required to make a credit decision.

3. SUBMIT DESIGN FOR APPROVAL

Designer or Engineer creates design and submits it to the county for approval. Design costs may be reimbursed by Craft3.

4. SUBMIT PROJECT BIDS

Homeowner submits bid from contractor, and other paid invoices for reimbursement. Send bids and invoices to CleanWater@Craft3.org.

5. SIGN LOAN DOCUMENTS

Craft3 prepares loan documents and sends to customer via DocuSign.

Homeowner signs electronically via DocuSign. Paper loan documents are available upon request.

6. DEPOSIT TO CONTRACTOR

Once the permit is approved, **Craft3** notifies the contractor and makes the initial disbursement of 50 percent of the bid amount after verbal approval from the customer.

7. PERFORM WORK

Contractor repairs or replaces the septic system according to county approved design and project proposal.

8. FINAL INVOICE

Contractor submits final invoice and health agency approval (i.e. ROC, COC, As Built) to CleanWater@Craft3.org to receive final payment.

9. FINAL PAYMENT

Craft3 will disburse the remaining loan balance to the contractor.

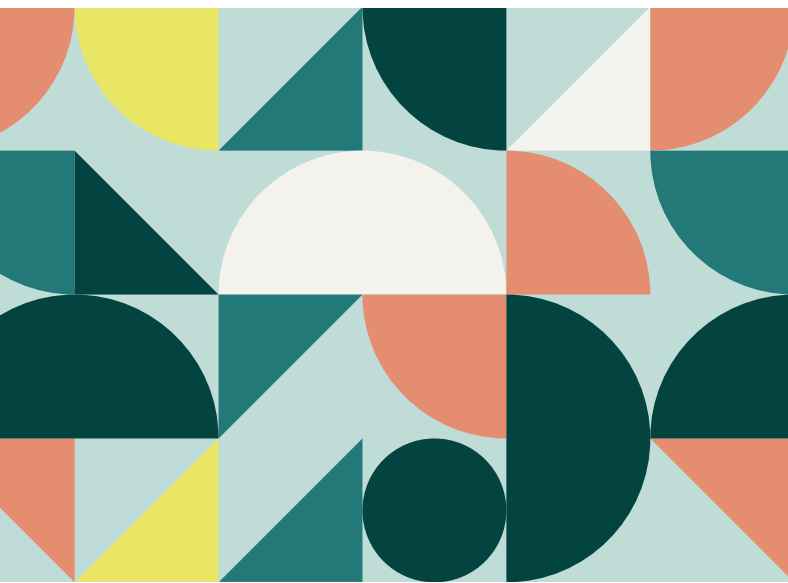
Community Crafted Lending

Craft3 is a non-bank nonprofit community lender. We work towards a thriving, just and empowered Pacific Northwest.

Craft3 helps homeowners across Oregon and Washington replace failing septic systems. We also lend to established nonprofits and growing businesses — including many that don't qualify for traditional loans.

SINCE INCEPTION, CRAFT3 HAS:

- Invested more than \$935 million in the region
- Made loans to more than 2,093 businesses
- Helped almost 10,000 homeowners make upgrades
- Assisted more than 194,000 low-income individuals





craft3

p: 888.231.2170 **w:** [Craft3.org](https://craft3.org)
s: linkedin.com/company/craft3

Craft3 is an equal opportunity lender, provider
and employer | NMLS ID 390159 | 01.01.26

Craft3 Clean Water Loans are offered
thanks to the support of many public and
private funders and organizations, including
the Department of Environmental Quality.

