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. CULTURAL RESOURCES REVIEW
   Projects must be assessed by the [Department of Ecology](#) for any potential impacts to cultural resources, such as archaeological objects. This review takes approximately 30 days. If surveying or monitoring are required, the project will incur additional costs, which can be included in the **Craft3** loan.

3. EVALUATE LOAN APPLICATION
   **Craft3** reviews the application. 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.

4. SUBMIT PROJECT BIDS
   **Homeowner** submits bid from contractor, with permitting fees itemized.

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. An Inadvertent Discovery Plan (IDP) will be included in the notification sent to the contractor and must be kept onsite during the install.

7. PERFORM WORK
   **Designer or Engineer** creates design and submits it to the county for approval.*
   **Contractor** repairs or replaces the septic system according to approved design and project proposal.
   * HOMEOWNER: If Craft3 provided an advance to pay for the design, you will need to submit a bid from a septic installer upon permit approval. Send the bid to CleanWater@Craft3.org. Once received, Craft3 will send a deposit to the installer.

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, finance energy upgrades, and build Accessory Dwelling Units (ADUs). We also lend to established nonprofits and growing and start-up businesses — including many that don’t qualify for traditional loans.

**SINCE INCEPTION, CRAFT3 HAS:**
- Invested more than $700 million in the region
- Made loans to more than 1,600 businesses
- Helped almost 7,000 homeowners make upgrades
- Assisted more than 120,000 low-income individuals
Clean Water Loans are offered thanks to the support of many public and private funders and organizations, including the U.S. Environmental Protection Agency, and the State of Washington.