CLEAN WATER LOAN
PROJECT WORKFLOW

While projects vary, below we’ve outlined the typical stages. We describe each stage and the colors at left show who is responsible.

1. APPLY FOR A LOAN

HOMEOWNER applies at www.Craft3.org/CleanWaterOre. Craft3 can answer questions and help with the application process. Paper applications are available upon request.

2. 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.

3. SUBMIT PROJECT BIDS

HOMEOWNER submits bid from contractor, with permitting fees itemized.

4. 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.
5. DEPOSIT TO CONTRACTOR

CRAFT3 notifies contractor when loan documents are signed. Initial disbursements made to contractor upon permit approval.

6. PERFORM WORK

DESIGNERS create design and submit it to the county for approval.

CONTRACTOR repairs or replaces the septic system as specified by project bid.

7. FINAL INVOICE

CONTRACTOR will submit customer signed invoice and health agency approval (i.e. COC or CSC) to CleanWater@Craft3.org to receive final payment.

8. FINAL PAYMENT

CRAFT3 will disburse the remaining loan balance to the contractor.