

## CLEAN WATER LENDING IN PARTNERSHIP WITH PUBLIC HEALTH DEPARTMENTS



Craft3 Clean Water Loans help homeowners make septic system repairs that are often urgent, unexpected and costly — and can even force them out of their homes. Our loans cover all eligible permitting, design, and installation costs. In some cases, they can even finance connection to a nearby municipal sewer.

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. We work in partnership with the Washington State Department of Ecology to ensure that no cultural resources— such as archaeological objects or historic sites — are harmed.

Craft3 Clean Water Loans are designed to:



- » Help homeowners stay in their homes and keep local waters clean.
- » Help lower-income borrowers by offering lower interest rates.
- » Help borrowers with imperfect credit (when possible).

### ELIGIBILITY

One or more of the following must apply:



- » The septic system is at least 25 years old
- » The septic system is failing
- » The homeowner has been contacted by local health department officials
- » The homeowner is under orders to fix their septic system

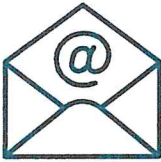
Please refer residents to us and share our Clean Water Loans brochure. We are excited to partner with you!



[www.Craft3.org/CleanWater](http://www.Craft3.org/CleanWater)



888.231.2170 ext. 125



[CleanWater@Craft3.org](mailto:CleanWater@Craft3.org)



Visit <https://info.craft3.org/cw-brochures-healthdept> or scan the QR Code to request brochures with an overview of our Clean Water Loan.

### Jena Ross, Clean Water Program Manager

Craft3 is a nonprofit community development financial institution (CDFI), focused on using capital as a tool for social good — to build resilience, lessen the racial wealth gap and expand economic opportunity. Lending to homeowners, established nonprofits and growing and start-up businesses across Oregon and Washington — Craft3 focuses on those that don't qualify for traditional loans.

[www.Craft3.org](http://www.Craft3.org) | 888-231-2170 | NMLS ID 390159



Craft3 is an equal opportunity lender, provider and employer. 07/21/21

# CRAFT3 CLEAN WATER LOAN PROJECT WORKFLOW



While projects vary, below we outline the typical stages. We describe each stage and the colors at left show who is responsible ( ● contractor, ● homeowner, ● Craft3, ● Department of Ecology).



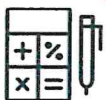
## 1. APPLY FOR A LOAN

**HOMEOWNER** applies at [www.Craft3.org/CleanWaterWash](http://www.Craft3.org/CleanWaterWash). 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 adverse effects to cultural resources, such as archaeological objects, or historic properties. This review takes approximately 30 days. If surveying or monitoring are required, the project will incur additional costs, which can be financed through the Craft3 loan.



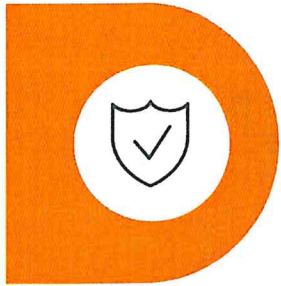
## 3. EVALUATE LOAN APPLICATION

**CRAFT3** reviews application. Communicate credit decision to homeowner in little as three business days. In some cases, additional information may be required to make a credit decision.



## 4. SUBMIT PROJECT BIDS AND DESIGNS

- » **HOMEOWNER** provides designer invoice if loan funds are needed upfront to pay for design, or
- » **HOMEOWNER** provides permit approved by county, and the bid from the septic installer.



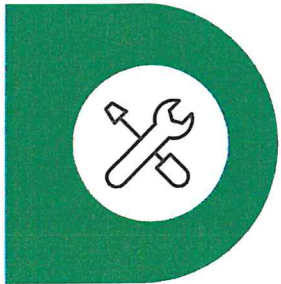
## 5. SIGN LOAN DOCUMENTS

**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

**CRAFT3** notifies contractor when loan documents are signed. Initial disbursements made to contractor.



## 7. PERFORM WORK

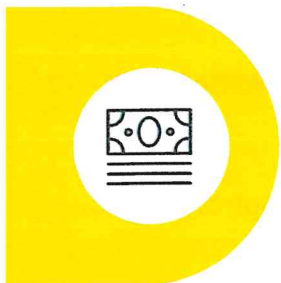
- » **DESIGNERS** create design and submit it to the county for approval.\*
- » **CONTRACTOR** repairs or replaces the septic system according to approved design and project proposal.

\***HOMEOWNERS:** If Craft3 provided an advance to pay for the design, you will need to submit a bid from a septic installer upon approval of the permit. Send the bid to [CleanWater@Craft3.org](mailto:CleanWater@Craft3.org). Once received, Craft3 will send a deposit to the installer.



## 8. FINAL INVOICE

**CONTRACTOR** will submit customer signed invoice and health agency approval (i.e. ROC, COC, As Built) to [CleanWater@Craft3.org](mailto:CleanWater@Craft3.org) to receive final payment.



## 9. FINAL PAYMENT

**CRAFT3** will disburse the remaining loan balance to the contractor.

