



craft3

CLEAN WATER LOANS  
**CONTRACTOR  
ORIENTATION  
PACKAGE**

# Table of Contents



## WELCOME

Thanks for joining the Craft3 family of clean water contractors!

## CLEAN WATER LOANS

Learn about the Clean Water Loan and its rates and terms.

## OVERVIEW

For more than ten years, Craft3 has financed septic system repairs for homeowners in Washington and Oregon. These loans help homeowners deal with unexpected septic repairs so they can stay in their homes and keep local waters clean. In some cases, we can finance connection to a nearby municipal sewer system.

## CLEAN WATER PROJECTS

Projects vary, but we've included a sample workflow.

- **Project Workflow**

## WORKING WITH CRAFT3

For contractors with customers in need of financing or who are working with customers who have been approved for a Craft3 loan, the program is simple. To receive payment from Craft3, you'll need to request and complete a few forms using our secure portal. Because we take security seriously, we may verbally confirm information you have provided electronically. You can request these forms [online](http://www.craft3.org/tools/contractors) at [www.craft3.org/tools/contractors](http://www.craft3.org/tools/contractors).

## ABOUT CRAFT3

## WEB RESOURCES

The resources and materials in this document are also available on our Contractor Resources web page: [www.craft3.org/tools/contractors](http://www.craft3.org/tools/contractors)



Hello!

Welcome to the Craft3 family of clean water contractors. We are excited to work with you and your customers. Together we can help homeowners make needed septic repairs and safeguard an important community resource: clean water.

Craft3 Clean Water Loans cover all eligible permitting, design, and installation costs. With competitive interest rates and lower rates for lower-income borrowers, our loans are accessible to most homeowners. And in some cases, they can also finance connection to a nearby municipal sewer.

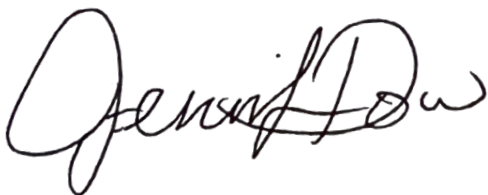
This program depends on contractors like you! We have helped more than two thousand homeowners in Oregon and Washington repair their septic systems, stay in their homes, and keep local waters clean. We appreciate your help in spreading the word and helping make sure homeowners know about our financing.

Our dedicated team of lenders supports you and your customers every step of the way. We can provide you with brochures and other marketing materials, as well as customized training.

Craft3 also lends to new and established businesses and we're often able to finance businesses that have been denied bank financing. If your business has financing needs, we'd love to learn more and see if we can help. Please call 888-231-2170, email [LoanInquiry@Craft3.org](mailto:LoanInquiry@Craft3.org) or visit [www.craft3.org/business-loans](http://www.craft3.org/business-loans).

This Contractor Orientation Package includes everything you'll need to get started on a septic repair project financed by a Craft3 Clean Water Loan. Of course, if you have any questions, please reach out to me by phone or email.

Sincerely,



**Jennifer Dow**

Program Manager - Clean Water

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

888-231-2170 ext. 125

# Clean Water Loans

## Designed to meet homeowner needs and work seamlessly for you

Homeowners across Oregon are eligible to borrow up to the full cost of their septic repair or replacement, including all design, permitting and installation costs.

### FOR CONTRACTORS

- No cost to participate
- Up to 50 percent of the total project cost is available up front
- Note: drain field rehabilitation (jetting or terra lifting) is not an eligible expense

### LOAN FEATURES

- No upfront costs required
- Competitive interest rates with lower rates for lower-income borrowers
- Includes a \$2,000 reserve to fund ongoing septic system maintenance

### ELIGIBILITY

For homeowners to be eligible one of more of the following must apply:

- Their septic system is at least 25 years old
- Their septic system is failing
- They've been contacted by their local health jurisdiction
- They are under orders to fix their septic system

### PROCESS


1. Customer completes an online application:  
[www.craft3.org/homeowner-loans/cleanwater/oregon](http://www.craft3.org/homeowner-loans/cleanwater/oregon)
2. Contractor and customer work on a bid based on the approved design
3. Bid is provided to Craft3 and loan documents are prepared for customer signature
4. 50 percent of the bid amount is disbursed to the contractor upon loan signing and verbal approval by the customer
5. Remaining balance is paid upon work completion and county and homeowner approval





**“I was in a critical situation that left me in a financial bind. Having the opportunity to work with Craft3 didn’t just save me financially, it’s given me peace of mind. My home is safe and secure – that wouldn’t have happened without Craft3. It is greatly appreciated.”**  
– Chris P.

# 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](mailto: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](mailto:CleanWater@Craft3.org) to receive final payment.

## 9. FINAL PAYMENT

**Craft3** will disburse the remaining loan balance to the contractor.

## Working with Craft3

To start working with Craft3 and receive payments, you'll need to complete the following forms:

- Contact and Payment Authorization form
- Automatic Payment (EFT) Agreement form
- W-9 (Request for Taxpayer Identification Number and Certification) form

To safeguard your personal information please request these forms online at:  
[info.craft3.org/contractor-signup-to-work-with-craft3](http://info.craft3.org/contractor-signup-to-work-with-craft3)

Please return your completed forms by replying to the secure email you will receive from Craft3.

Thanks and we look forward to working with you and serving your customers.

# 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 and finance energy upgrades. 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:**

- \$73+ million invested in communities
- 2,800+ families assisted
- 33% low-income families assisted
- 375 million gallons of wastewater treated annually







# craft3

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

Craft3 is an equal opportunity lender, provider  
and employer | NMLS ID 390159 | 04.01.24

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

