



CLEAN WATER LOANS  
**CONTRACTOR  
ORIENTATION  
PACKAGE**

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## 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 and information on cultural resources compliance.

- **Project Workflow**
- **Cultural Resource Compliance**

## 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](https://www.craft3.org/tools/contractors) at [www.craft3.org/tools/contractors](https://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](https://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.

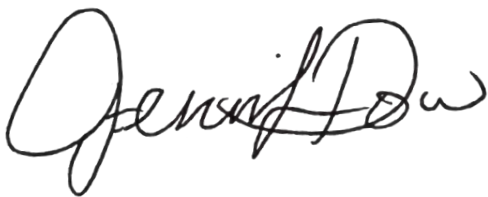
This program depends on contractors like you! We have helped more than two thousand homeowners in Oregon and Washington repair their septic systems, stay in their homes, and keep local waters clean. We appreciate your help in spreading the word and helping make sure homeowners know about our financing.

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**

Principal Consumer Lender

[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 Washington may be 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
- Deferred payment options may be available for lower-income homeowners
- 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](#)
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
5. Remaining balance is paid upon work completion and county 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



Department of Ecology



## 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, 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.



## 4. SUBMIT DESIGN FOR APPROVAL

**Designer or Engineer** creates design and submits it to the county for approval.



## 5. 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).



## 6. 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.



## 7. 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.



## 8. PERFORM WORK

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



## 9. 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.



## 10. FINAL PAYMENT

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

# Cultural Resources Compliance

Because the Clean Water Loan program relies on state and federal funding, projects must be reviewed by the Washington State 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, your project will incur additional costs, which can be financed through your Craft3 loan. An Inadvertent Discovery Plan (IDP) will be included in the notification sent to the contractor and must be kept onsite during the install.

The Department of Ecology (Ecology) will assess whether the project site is located near any documented historic or archaeological sites. If the property is located in a high risk area or near a documented site, then the homeowner may need to work with an archaeologist to survey the site or monitor ground-disturbing work. If surveying or monitoring are required, your project may be delayed. Below we explain what cultural resources are and outline the surveying and monitoring processes.



## CULTURAL RESOURCES

Activities that disturb the ground can affect or reveal cultural resources that may need protection or preservation. Cultural resources can include:

- Archaeological sites or objects.
- Buildings older than 50 years that are on the historic register or eligible for the historic register.
- Objects such as boundary markers, fountains, or monuments.
- Locations of significant events or pre-historic or historic occupation, such as trails, petroglyphs, village sites, or battlefields.



## SURVEYING

If Ecology through their review process determines that your property is located in a high-risk area that could contain cultural resources, they may request that a survey be completed by an approved archaeologist before work can begin on installation. The typical process is as follows:

- Contract with a licensed archaeologist.\*
- Conduct an archaeological review of the on-site septic footprint.
- Once Ecology receives the survey report, 15 days are given for a comment period.
- If no concerns are raised during the comment period, Ecology will issue a final determination to proceed.



## MONITORING

If Ecology through their review process determines that your property is located in a high-risk area that could contain cultural resources, they may require monitoring by an archaeologist during installation. The typical process is as follows:

- Contract with a licensed archaeologist.\*
- Develop a plan for monitoring ground-disturbing work.
- Once Ecology receives the monitoring plan, a brief comment period opens.
- If no concerns are raised during the comment period, Ecology will issue a final determination to proceed.
- Submit a final monitoring report once the project is complete.

\* Please ensure your archaeologist sends all documents directly to Craft3, who will provide plans and reports to Ecology for review.

## 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](https://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. 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](http://Craft3.org)  
**s:** [linkedin.com/company/craft3](https://www.linkedin.com/company/craft3)

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

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