



## Community Crafted Lending

**Craft3** is a nonprofit community lender focused on building a thriving, just and empowered Pacific Northwest.

We invest in people, businesses, and communities — especially those that have been denied access to opportunity — and we work towards a future of shared prosperity.

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



**CleanWater@Craft3.org**  
888-231-2170, ext. 125



Craft3 is an equal opportunity lender, provider and employer. 01.01.2026

# CLEAN WATER LOANS FINANCE YOUR SEPTIC SYSTEM REPAIR OR REPLACEMENT



## HERE'S HOW IT WORKS

1. **Apply** - Apply online at [www.Craft3.org/Homeowner-Loans/Clean-Water/Oregon](http://www.Craft3.org/Homeowner-Loans/Clean-Water/Oregon) or use the QR code in this brochure.
2. **Plan** - Work with your contractor to design your system, receive permits and finalize project cost.  
**NOTE:** Your contractor must be approved by the Department of Environmental Quality to conduct septic system replacement work. Contact your local health jurisdiction for a list of approved contractors.
3. **Sign** - Securely sign your electronic loan documents. By request, document signing is also available by mail.
4. **Install** - When your loan documents are signed, a deposit will be released to your contractor to initiate your project.
5. **Repay** - Repay your loan with automated payments from your bank account.





## SEPTIC FINANCING WHEN YOU NEED IT

A septic system failure can be a crisis. Repairs are often urgent and costly.

Craft3 Clean Water Loans can be a lifeline. They've helped more than three thousand homeowners in Oregon and Washington repair or replace their septic systems.

We look forward to helping you!



### DETAILS

- No upfront costs required
- May cover all eligible permitting and installation costs
- In some cases you can finance connection to a nearby municipal sewer
- Competitive interest rates with lower rates for lower-income borrowers
- Includes a \$2,000 reserve to fund ongoing maintenance

### ELIGIBILITY

If your property is in Oregon, you may be eligible to borrow up to the full cost of your septic repair or replacement. In addition, at least one of the following must apply:

- Your septic system is at least 25 years old
- Your system is failing
- You've been contacted by local health officials
- You are under orders to fix your system



## GET STARTED TODAY



Scan to:

- See today's rates and terms
- Check if your project qualifies
- Apply online in 15 minutes

Or visit [www.craft3.org/homeowner-loans/clean-water/oregon](http://www.craft3.org/homeowner-loans/clean-water/oregon)

Questions? Email [CleanWater@craft3.org](mailto:CleanWater@craft3.org) to connect with a lender

## Customer Review

"I don't have a hole in the backyard, worrying about it overflowing. I can easily bring my daughters and family into the house and not have to worry about it,"  
Samuel A.

