



## 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 U.S. Environmental Protection Agency, and the State of Washington.**



## HERE'S HOW IT WORKS

1. **Apply** - Apply online at [www.craft3.org/homeowner-loans/clean-water/washington](http://www.craft3.org/homeowner-loans/clean-water/washington) or use the QR code in this brochure.
2. **Cultural Resources Review** - Projects must be assessed by the Washington State Department of Ecology for any potential adverse effects to cultural resources. This review takes approximately 30 days.
3. **Plan** - Work with your designer or engineer to design your septic system. Your designer will submit the design to the county for approval, the county will issue the permit, and your contractor will initiate and complete installation.

**NOTE:** Your contractor must be approved by your area's health jurisdiction to conduct septic system replacement work. Contact your local health jurisdiction for a list of approved contractors.

4. **Sign** - Securely sign your electronic loan documents. By request, document signing is also available by mail.
5. **Install** - When your loan documents are signed, a deposit will be released to your contractor to initiate your project.
6. **Repay** - Repay your loan with automated payments from your bank account.



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







## 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 design, 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 Washington, 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

### 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.



## 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/washington](http://www.craft3.org/homeowner-loans/clean-water/washington)

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

