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

For contractors with customers in need of funding or customers who have been approved for a Craft3 loan, the program is simple.

JOIN THE CRAFT3 FAMILY OF CONTRACTORS
Regardless of whether you’re a plumber, electrician, or septic contractor, follow the steps below. This will ensure you’ll be ready to work with customers in need! Forms and details are in the Orientation Package for Contractors available at www.craft3.org/tools/contractors.

- Complete a W-9, a contact form, and a form to authorize Electronic Funds Transfer (EFT).
- Email the forms to CleanWater@Craft3.org.
- Now you’re ready to work with customers who are financing their project with Craft3.

FOR SEPTIC CONTRACTORS IT’S EASY TO WORK WITH CUSTOMERS WHO HAVE OR NEED CRAFT3 FINANCING
- Work with your customer and create a bid based on the approved design.
- Homeowner submits the bid to Craft3 and loan documents are prepared for customer signature.
- 50% of the bid amount is disbursed to you upon loan signing.
- Remember to keep your Inadvertent Discovery Plan (IDP) on site.
- The remaining balance is paid upon work completion and approval by the county and the homeowner.

If you need help at any point reach out to our experienced and friendly Clean Water lending team!

LOAN FEATURES
Craft3 Clean Water Loans cover all eligible permitting, design, and installation costs. In some cases, they can even finance connection to a nearby municipal sewer.

- 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 maintenance.

ADDITIONAL INFORMATION
For an orientation package and the forms you’ll need to sign up, please visit our Contractor Resources web page at www.craft3.org/tools/contractors.

We are excited to work with you and 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, finance energy upgrades, and build Accessory Dwelling Units (ADUs). 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:**
- Invested more than $700 million in the region
- Made loans to more than 1,600 businesses
- Helped almost 7,000 homeowners make upgrades
- Assisted more than 120,000 low-income individuals
Craft3 is an equal opportunity lender, provider and employer | NMLS ID 390159 | 06.12.2023

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.

Scan the QR code to learn more about Craft3 Clean Water Loans.