



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 and information on cultural resources compliance.

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

## CONTACT & PAYMENT FORMS

We collect your contact information so we can keep in touch, and so you may receive disbursements promptly. Please complete the Contact Form and the EFT form. Both are included in this document and available as separate downloadable and fillable forms on our website. We'll also need a completed [W-9](#).

## 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.

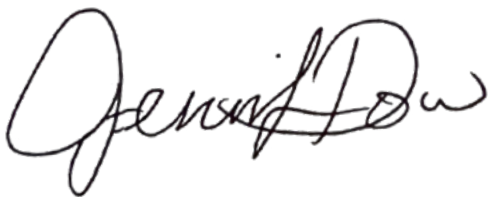
This program depends on contractors like you! We have helped more than two thousand homeowners in Oregon and Washington repair their septic systems, stay in their homes, and keep local waters clean. We appreciate your help in spreading the word and helping make sure homeowners know about our financing.

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**

Consumer Lending Lead  
[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 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
- 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. 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 PROJECT BIDS

**Homeowner** submits bid from contractor, with permitting fees itemized.

## 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. An Inadvertent Discovery Plan (IDP) will be included in the notification sent to the contractor and must be kept onsite during the install.

## 7. PERFORM WORK

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

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

\* HOMEOWNER: If Craft3 provided an advance to pay for the design, you will need to submit a bid from a septic installer upon permit approval. Send the bid to [CleanWater@Craft3.org](mailto:CleanWater@Craft3.org). Once received, Craft3 will send a deposit to the installer.

## 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.

# 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.

# Contact & Payment Authorization Forms

Consistent with a Loan Agreement and Related Documents, Craft3's Borrower has authorized your company ("Company") to receive loan funds directly from Craft3 as payment for certain services or goods Company provides to Borrower. Craft3 therefore must remain up to date about information regarding Company's business and who is authorized to do business with Craft3, including account and contact information.

As a condition of Craft3 making any authorized payments directly to you, please provide the name, phone, and email address for each of the contacts below and indicate which are authorized to act on behalf of the Company.

## COMPANY INFORMATION

Company Name: \_\_\_\_\_

Physical Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Website: \_\_\_\_\_

Counties Served: \_\_\_\_\_

## OWNER/BUSINESS MANAGER

☐ Authorized to make/approve changes for Company

Name: \_\_\_\_\_

Office Phone: \_\_\_\_\_ Email: \_\_\_\_\_

## ACCOUNTS MANAGER

☐ Authorized to make/approve changes for Company

Name: \_\_\_\_\_

Office Phone: \_\_\_\_\_ Email: \_\_\_\_\_

## SALES MANAGER

☐ Authorized to make/approve changes for Company

Name: \_\_\_\_\_

Office Phone: \_\_\_\_\_ Email: \_\_\_\_\_

## OTHER

☐ Authorized to make/approve changes for Company

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Office Phone: \_\_\_\_\_ Email: \_\_\_\_\_

# Authorization Agreement for Electronic Funds Transfer

Company agrees that each authorized person listed above is an Authorized Representative and may: (a) act for the Company regarding the Company Payment Account identified below; (b) authorize and execute transactions involving the Company Payment Account, provided such transactions relate to previously-approved services or goods Company has provided to or on behalf of Borrower; and (c) designate in writing other individuals as Authorized Representatives to exercise the same authorities as described in this paragraph.

Company authorizes Craft3 to electronically or by other commercially reasonable means credit or debit the account described immediately below (“Company Payment Account”) as necessary to accurately execute the transactions agreed to by any Authorized Representative arising out of goods or services provided to a Borrower.

## Company Payment Account

Name of Bank or other depository institution (“Bank”): \_\_\_\_\_

Bank Contact Information: \_\_\_\_\_

Account Holder (if not Company): \_\_\_\_\_

Account Type: \_\_\_\_\_

Routing Number: \_\_\_\_\_

Account Number: \_\_\_\_\_

**NOTE:** COMPANY ALSO MUST PROVIDE CRAFT3 WITH A COMPLETED W-9 AND A VOIDED CHECK. Please contact Craft3 at [ConsumerPA@Craft3.org](mailto:ConsumerPA@Craft3.org) to inquire how to send this information securely.



# Authorization Agreement for Electronic Funds Transfer

Continued

## GENERAL PROVISIONS

**Account and Authorized Representative Changes.** Company agrees to promptly notify Craft3 in writing if any account information listed above is no longer accurate, or if Company suspects that any such information has been compromised or disclosed publicly or to any unauthorized person. Company also may change Company Payment Account information by written notice from its Authorized Representative.

Company agrees to promptly notify Craft3 in writing if any Authorized Representative is no longer authorized to perform any of the approved functions or if Company suspects that any Company-provided or sanctioned mode of communication or Company security measure has been compromised. Company also may authorize new Authorized Representatives by notifying Company in a writing signed by a then-existing Authorized Representative or Company officer.

**Communications.** Company is bound by, and Craft3 may rely upon, any communication or act, including telephone and email communications, purporting to be done by any Company partner, member, director, officer, employee, agent, or representative provided that Craft3 believes, in good faith, that the conduct is authorized to so act.

**Indemnification.** Except to the extent Craft3 engages in gross negligence or willful misconduct, Company must indemnify, defend, and hold harmless Craft3, including without limitation, its officers, directors, employees, and representatives, from and against all liabilities, damages, claims, obligations, demands, charges, costs, or expenses (including reasonable fees and costs of legal counsel and accountants) (collectively, "Liabilities") Craft3 incurs arising from or related in any way, whether directly or indirectly, to Craft3's transfer of any funds to or from a Company Payment Account initiated or made in connection with Company's provision of services or goods to or on behalf of Craft3's Borrower.

**Limitation of Liabilities.** TO THE MAXIMUM EXTENT PERMITTED BY LAW, CRAFT3 IS NOT LIABLE UNDER ANY CIRCUMSTANCES FOR ANY CONSEQUENTIAL, INCIDENTAL, SPECIAL, PUNITIVE, OR EXEMPLARY DAMAGES OR LOSSES OF ANY KIND ARISING OUT OF THE PAYMENT OR TRANSFER SERVICES OFFERED OR PERFORMED BY CRAFT3 IN CONNECTION WITH AGREEMENTS SET FORTH IN THIS CONTACT AND AUTHORIZATION FORM OR COMPANY'S INABILITY TO USE SUCH SERVICES FOR WHATEVER REASON, INCLUDING WITHOUT LIMITATION DAMAGES FOR LOSS OF PROFIT, GOODWILL, AND ANY AND ALL OTHER COMMERCIAL DAMAGES OR LOSSES, EVEN IF CRAFT3 HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

# Authorization Agreement for Electronic Funds Transfer

Continued

The person signing below is a duly authorized Company representative.  
The agreements above are effective upon signature.

**ACKNOWLEDGED AND AGREED:**

Company Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

**Note:** This form as well as the EFT authorization form and a W-9 are all available individually at [www.craft3.org/tools/contractors](http://www.craft3.org/tools/contractors).

## 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

**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 | 06.12.23

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.

