Clean Water Loans in Partnership with Counties and Public Agencies

Craft3 Clean Water Loans help homeowners make septic system repairs that are often urgent, unexpected and costly. Our loans cover all eligible permitting, design, and installation costs. In some cases, they can even finance connection to a nearby municipal sewer.

This program is 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. We work in partnership with the Washington State Department of Ecology to ensure that no cultural resources — such as archaeological objects — are impacted.

Clean Water Loans are designed to:
- Help homeowners stay in their homes and keep local waters clean.
- Help lower-income borrowers by offering lower interest rates.
- Help borrowers with imperfect credit (when possible).

To be eligible one or more of the following must apply:
- The septic system is at least 25 years old.
- The septic system is failing.
- The homeowner has been contacted by their local health jurisdiction.
- The homeowner is under orders to fix their septic system.

Please refer residents to us and share our Clean Water Loans brochure. We are excited to partner with you!

Visit www.info.craft3.org/cw-brochure-public-agency or scan the QR Code to request brochures with an overview of our Clean Water Loan.
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

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