Craft3 Clean Water Loans help homeowners make septic system repairs that are often urgent, unexpected and costly — and can even force them out of their homes. 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 CLEAN WATER CONTRACTORS

This ensures you’ll be ready to work with customers in need! Forms and details are in the Orientation Package for Contractors.

» Complete the Contact Form (pg. 10) and email it to CleanWater@Craft3.org.

» Complete a form to authorize automatic payment (EFT) (pg. 11) and a W-9 (pg. 12).

» Now you’re ready to work with customers who are financing their project with Craft3.

WORK WITH CUSTOMERS WHO HAVE 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


We are excited to work with you and your customers.

Jena Ross, Clean Water Program Manager
CleanWater@Craft3.org
888.231.2170 ext. 125

Craft3 is a nonprofit community development financial institution (CDFI), focused on using capital as a tool for social good — to build resilience, lessen the racial wealth gap and expand economic opportunity. Lending to homeowners, established nonprofits and growing and start-up businesses across Oregon and Washington — Craft3 focuses on those that don't qualify for traditional loans.