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PUBLIC HEALTH AND SOCIAL SERVICES DEPARTMENT

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MEMORANDUM

To: Thurston County On-Site Sewage Professionals

From: Debra Baker , Thurston County PHSS, Environmental Health Division

Subject: Financial Assistance for Replacing Failed On-Site Sewage Systems

Date: July 22, 2016

Thurston County has discontinued it's local loan program for replacing failing on-site sewage systems. Instead, we are now participating in the Department of Ecology's Regional Loan Program. This is a program that replaces many of the local loan programs and consolidates funding into one agency.

The agency that has been chosen to execute loans in the Regional Loan Program is Craft 3. Attached are materials that will introduce Craft 3 to you and explain how their program works. These materials will assist you in referring your clients to the Regional Loan program. The packet also contains forms you will need in order to participate

Craft 3 does not require three installer bids from clients, and does have the ability to make 50% payments to the installer at the time of loan signing. This means the installer does not carry the financial burden of purchasing materials without a down-payment.

Craft 3 also has the ability to make loans to home owners that may not have been approved by the local loan program, due to differing underwriting and payment criteria.

Please let me know if you have questions about the new loan program. I can be reached at (360) 867-2628. You can also call Craft 3 directly with any processing questions at (888) 231-2170, ext 171. Thank you for taking the time to look over the materials so that you can refer clients who are in need of financial assistance to replace failing on-site sewage systems.



Septic Professionals,

Together, we are helping property owners invest in septic system upgrades that enable them to remain in their homes and improve the environment.

To make working with Craft3 easier, we have included information about the Clean Water Loan, including how it works, marketing resources and associated forms. Additional resources can be found at <http://www.Craft3.org/CleanWater/contractor-resources>.

In this packet, you will find:

- How it works
- Forms for getting paid - to ensure prompt payment, please complete and return the ACH form to Craft3
- Marketing the Clean Water Loan - jpegs are available to educate your clients about the loan

Please let us know if you have recommendations for other information we should include here or online!

Still have questions?

- Jena Ross or Rebecca Tuccio
- (888) 231-2170
- CleanWater@Craft3.org

Learn more about Craft3

- Information about Craft3 Business Loans at www.Craft3.org/Business.
- Borrower videos at www.Craft3.org/Videos.

We look forward to continuing our work together,

Craft3 Clean Water Team

CRAFT3 CLEAN WATER LOAN

HOW IT WORKS

- Contractor and customer work on a bid based on the approved design
- Bid is provided to Craft3 and loan documents are prepared for customer signature
- 50% of the bid amount is disbursed to the contractor upon loan signing
- Remaining balance is paid upon work completion and county approval

TALKING ABOUT CRAFT3 AND CLEAN WATER LOANS

Finding out your septic system is failing can be scary and expensive – but getting it fixed doesn't have to be. That's where Craft3 comes in. With support from many partners, Craft3 offers an affordable Clean Water Loan to help families repair or replace their failing septic system with no money down. The loan makes it easier to fit the complete cost of designing, permitting, installing and maintaining your septic system into your household budget. Learn more or apply for a loan at www.Craft3.org/CleanWater.

Craft3 is a nonprofit, non-bank lender that strengthens businesses, families and the environment throughout Oregon and Washington. Craft3 is a fully licensed consumer lender. Learn more at www.Craft3.org.

IMAGES

Feel free to use these images on your website or marketing materials. Please let us know if you need a different size or format. Jpegs files are available at www.Craft3.org/CleanWater/Contractor-Resources.

WE MAKE REPLACING YOUR SEPTIC SYSTEM EASY

Craft3 offers the affordable Clean Water Loan to finance the full cost of designing, permitting, installing and maintaining your septic system.

Visit our website to learn more or apply.



CleanWater@Craft3.org | 888-231-2170
www.Craft3.org/CleanWater

 Craft3 is an equal opportunity lender, provider and employer. Product terms and availability subject to change without notice. Not all applicants will qualify. Craft3 181124-9251159.

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OUR LOAN MAKES REPLACING YOUR SEPTIC SYSTEM EASY

Craft3 offers the affordable Clean Water Loan to finance the full cost of designing, permitting, installing and maintaining your septic system.

- Competitive interest rates.
- No up-front cost.
- Highly inclusive for a range of property types and incomes.



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TESTIMONIAL AND CONTRACTOR PROFILES

- Do you have a project you want to highlight? We can to create and promote a customer testimonial and/or contractor profile.

Have others ideas for co-marketing the Clean Water Loan to your customers? Contact our Jena Ross or Rebecca Tuccio at CleanWater@Craft3.org.



News & Updates

Welcome to Craft3's inaugural newsletter to our Septic Professional Clean Water partners. We'll use this venue to inform you of important changes to Craft3 loan processes and programs and to seek your input to improve support to your customers.

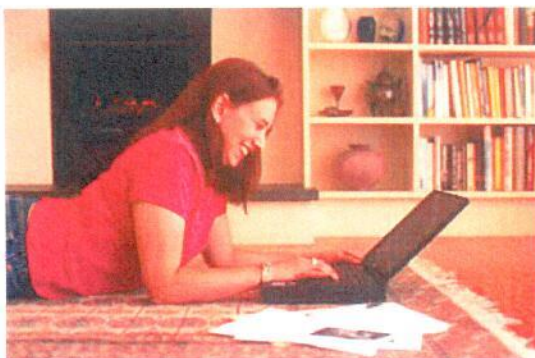
Craft3 thanks you for your efforts to help strengthen economic, ecological and family resilience in Washington communities.

Craft3 launches new electronic loan signing

Craft3 is excited to announce the launch of electronic loan signing (DocuSign) for faster service. **This will reduce borrower hassles while allowing contractors to begin work and get paid more quickly.**

Electronic signing benefits:

- Instantaneous electronic signing from any computer.
- No documents to mail.
- Quickly move from signed bid to starting work
- Loan re-signing can be done immediately if project cost or loan amount changes.



We are happy to answer questions. Contact us!

New Clean Water Loan Locations!

Craft3 partners with local jurisdictions to deliver loans for septic system repair or replacement in the following locations:

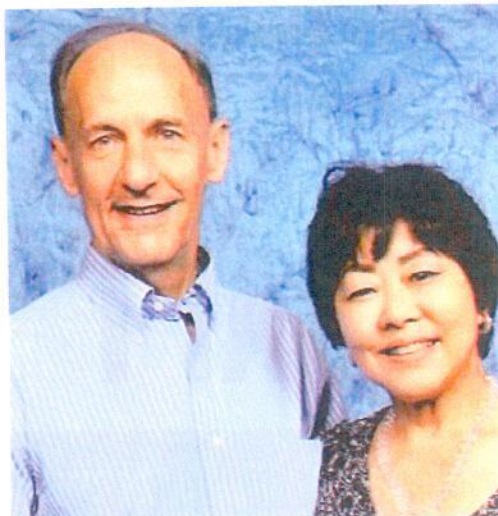
- Clallam County
- Jefferson County
- King County: [Vashon-Maury Island: expanded drainage areas impacting Quartermaster Harbor](#)
- Kitsap County
- Mason County
- Pacific County (new service to the entire county)
- Pierce County

What our borrowers say



"Craft3 was by far the easiest process and best terms for a loan I've had in a long time. This was a huge expense for us, and having a company that could step in and assist me, with the loan I needed and low rates and easy terms was such a benefit. It made the entire process much easier to deal with."

- Elizabeth MacIntosh



"Retired and on a fixed income, we didn't have the cash to pay for an expensive installation. The whole Craft3 Clean Water Loan process from beginning to end went quickly. Our very-low monthly loan payments are automatically deducted from our bank account and we can make extra payments to pay off the loan sooner."

- Bill and Jan Mackem

Do you have a project you want to highlight?
We can to create a customer testimonial and/or contractor profile and promote via the web and social media.

Working with Craft3: Contractor Resources

To make working with Craft3 easier, we have created a Contractor Resources webpage full of information about the Clean Water Loan, including forms for getting paid, how it works, loan fact sheets and co-marketing the Craft3 Clean Water Loan.

Please let us know if you have recommendations for additional information that would be helpful!

[Visit our Website](#)

Meeting our Mission

Together, Craft3 and contractors help property owners repair or replace their failing septic system.

As of December 31, 2015, Craft3 and local contractors have:

- assisted 591 property owners with failing septic systems
- provided \$13.1 million of work to local contractors
- treated over 300 million cumulative gallons of waste water
- contributed to the improvement of local shellfish harvest areas

Craft3 | 888-231-2170 | CleanWater@Craft3.org | www.Craft3.org/CleanWater

STAY CONNECTED



We need your help to tell the Clean Water Loan story!

Craft3 wants to be your partners in marketing the Clean Water Loan. We offer two ways that we can support your business and help tell the story of how you help families in crisis repair failing septic systems. Don't hesitate to reach out if you'd like to help!

SHARE A PHOTO AND QUOTE

The next time you're on-site installing a new Clean Water Loan-funded septic system, grab a photo or two of your team doing the install (with the borrower's permission). Pair it with a quote from the borrower and send it our way – and we'll do the rest! We'll give you and the borrower credit and send it out through our print, web and social media channels to draw attention to your company.

Great photos are action shots that tell a story – for instance, that show an installation in progress, or a discussion with one of your contracting team and the homeowner.

**Email photos and/or quotes to
Jena Ross – CleanWater@Craft3.org**

TELL US ABOUT A STORY, AND WE'LL DO THE WORK

We're always looking for borrowers with stories to share – so if you find someone that may fit, be sure to connect us! We'll follow-up with them, write copy, and get a photo or two – and turn it into an online feature about the project and how **you** were able to help them.

Great stories don't need to be anything special – they just need participants that are willing to share their personal experiences in fixing their home or helping improve our region's water quality. Sometimes the best stories are the simplest – so don't feel like you can only send us marquee projects! We want to be your partner in publicizing the great service you provide to the community in helping them solve their septic challenges.

**Tip us off about borrowers who would be willing to tell their story by emailing
Jena Ross – CleanWater@Craft3.org**



Authorization Agreement for Electronic Funds Transfer

COMPANY Name: Craft3

COMPANY ID Number: 91-1662698

By participating in the Clean Water septic program, I (we) hereby authorize Craft3, hereinafter called COMPANY, to initiate debit and/or credit entries to my (our) checking account indicated below, hereinafter called DEPOSITORY, to debit or credit such account.

DEPOSITORY Name: _____

Branch: _____

City, State & Zip Code: _____

Routing/ABA Number: _____

Account Number: _____

This authority is to remain in full force and effect until COMPANY has received written notification from me (or either of us) of its termination in such time and in such manner as to afford COMPANY and DEPOSITORY a reasonable opportunity to act on it.

Note: If applicable, in addition to regular scheduled payments, any late fee or Non-Sufficient Funds (NSF) penalties will be debited via ACH.

Name of Company: _____

Printed Name of Signer: _____

Signature: _____

PLEASE INCLUDE A VOIDED CHECK

Request for Taxpayer
Identification Number and Certification

Give Form to the
requester. Do not
send to the IRS.

Print or type
See Specific Instructions on page 2.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.

2 Business name/disregarded entity name, if different from above

3 Check appropriate box for federal tax classification; check only **one** of the following seven boxes:

☐ Individual/sole proprietor or single-member LLC

☐ C Corporation

☐ S Corporation

☐ Partnership

☐ Trust/estate

☐ Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ _____
Note. For a single-member LLC that is disregarded, do not check LLC; check the appropriate box in the line above for the tax classification of the single-member owner.
☐ Other (see instructions) ▶ _____

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):
Exempt payee code (if any) _____
Exemption from FATCA reporting code (if any) _____
(Applies to accounts maintained outside the U.S.)

5 Address (number, street, and apt. or suite no.)

6 City, state, and ZIP code

7 List account number(s) here (optional)

Requester's name and address (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Note. If the account is in more than one name, see the instructions for line 1 and the chart on page 4 for guidelines on whose number to enter.

Social security number

-

-

or

Employer identification number

-

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and

2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and

3. I am a U.S. citizen or other U.S. person (defined below); and

4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 3.

Sign Here

Signature of U.S. person ▶

Date ▶

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. Information about developments affecting Form W-9 (such as legislation enacted after we release it) is at www.irs.gov/fw9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following:

• Form 1099-INT (interest earned or paid)

• Form 1099-DIV (dividends, including those from stocks or mutual funds)

• Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)

• Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)

• Form 1099-S (proceeds from real estate transactions)

• Form 1099-K (merchant card and third party network transactions)

• Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)

• Form 1099-C (canceled debt)

• Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding?* on page 2.

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),

2. Certify that you are not subject to backup withholding, or

3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and

4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting?* on page 2 for further information.

Cat. No. 10231X

Form W-9 (Rev. 12-2014)