



HOME ENERGY LOANS  
**CONTRACTOR  
ORIENTATION  
PACKAGE**

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Thanks for joining the Craft3 family of home energy contractors!

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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](#).

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## **Contractor 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)

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Hello!

Welcome to the Craft3 family of home energy contractors. We are excited to work with you and your customers.

Craft3 is a nonprofit focused on strengthening resilience in Oregon and Washington. More than ten years ago, we launched our Home Energy Loan to provide a new source of convenient, affordable financing to homeowners seeking to reduce their energy footprint.

Now, more than \$60 million and thousands of loans later, we haven't lost sight of the original reason we started home energy lending: to deliver value via a unique mechanism, loans repaid via the utility bill, to contractors and homeowners across the Northwest.

By working with Craft3, you'll have access to a dedicated team of lenders who are here to serve you and your clients. We're available to provide customized training for your sales team, collateral materials and strategize around improving our product and helping it work for more of your customers.

We look forward to building a strong relationship with your team and thank you for partnering with us to improve home energy-efficiency in the Pacific Northwest.

We also lend 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 document includes everything you'll need to get started on a energy upgrade project financed by a Craft3 Home Energy Loan. Of course, if you have any questions, please reach out to me by phone or email.

Sincerely,



**Martha Pulido**

Consumer Lending Lead, Bilingual

Hablo Español

[HomeEnergy@Craft3.org](mailto:HomeEnergy@Craft3.org)

888-231-2170 ext. 225

# Home Energy Loans

## DESIGNED TO MEET HOMEOWNER NEEDS AND WORK SEAMLESSLY FOR YOU

Our Home Energy Loan is designed to work for a variety of households, including lower-income homeowners and borrowers who may not have perfect credit.

### LOAN FEATURES

- Competitive interest rates, with no rate increase for lower credit scores
- Repayment through utility bill
- Customers can select a term that fits their budget, up to the maximum loan term
- No pre-payment penalties
- No cost to the contractor to offer the Home Energy Loan

### ELIGIBILITY

Customers of participating utilities will be eligible to finance upgrades to make their home more energy efficient. In addition, the following property types are eligible:

- Owner-occupied properties
- Detached single-family properties
- Small multifamily properties may be eligible with certain offers
- Manufactured homes
- Homes located on Tribal and Trust land

Low-income households may be eligible for additional services — contact the utility.

### UTILITY PARTNERS

- Oregon: Energy Trust of Oregon, NW Natural, Pacific Power, PGE
- Washington: NW Natural, Pacific Power, Seattle City Light

### ELIGIBLE MEASURES

- Critical Repairs
- Heating
- Cooling
- Weatherization
- Windows



**“Craft3 was wonderful to work with. They made the whole process easy and convenient. I filled out a small amount of paperwork and selected the heat pump I wanted. Craft3 worked seamlessly with my contractor and took care of everything else.”**  
– Frank and Shellie V.

# 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 [LoanServicing@Craft3.org](mailto:LoanServicing@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).



## Contractor Resources

To make working with Craft3 easier, we've updated our Contractor Resources web page to include information about the Home Energy Loan to help you and your customers. See [www.craft3.org/tools/contractors](http://www.craft3.org/tools/contractors) for electronic, standalone versions of the items below.

### IMPORTANT DOCUMENTS

- Electronic Funds Transfer form
- FAQs for loan customers
- W-9 form

### ON-BILL REPAYMENT WORKFLOWS

### MARKETING TOOLS

We have a variety of resources to help you share financing options with your customers. Contact us at [Marketing@Craft3.org](mailto:Marketing@Craft3.org) to include information online and in print.

### CUSTOMER WEBSITE AND FREE ONLINE APPLICATION

Loan features, eligibility, rates and terms, and a free online loan application are available on our customer-focused website: [www.craft3.org/homeowner-loans/home-energy](http://www.craft3.org/homeowner-loans/home-energy)

### LOANS TO GROW OR EXPAND YOUR BUSINESS

Need help growing your business? We may be able to help you with financing. Visit [www.craft3.org/business-loans](http://www.craft3.org/business-loans).

### CONTACT US

[HomeEnergy@Craft3.org](mailto:HomeEnergy@Craft3.org) or 888.231.2170 ext. 225

# 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://linkedin.com/company/craft3)

Craft3 is an equal opportunity lender, provider  
and employer | NMLS ID 390159 | 01.01.24

