



A lender that thinks and acts differently.



Since 1994, Craft3 has invested over \$488 million in entrepreneurs, nonprofits and individuals — including over \$50 million for 3,900+ home energy upgrades.

- Lending throughout Oregon and Washington.
- Offices in Astoria, Bend, Klamath Falls, Portland, Port Angeles, Seattle, Spokane, Walla Walla
- Capital from over 120 public/private grants and loans, including from banks, foundations, governments, and individuals.



Serving many sectors and industries.



- Home energy upgrades
- Septic system repair/replacement
- Urban small business, including retail and service industry
- Community facilities
- Established nonprofits
- Clean energy, clean tech, and energy-efficiency
- Agriculture and fisheries
- Food systems and value-added processing
- Manufacturing
- Land and water conservation



We provide excellent customer service through our staff and loan features.



Up to 100 percent financing for ETO qualified upgrades to customers of NW Natural, PGE and Pacific Power.

For you.

- Financing you can offer at no cost to you.
- Dedicated team of home energy lenders available.
- Electronic payments go directly to you.

For the customer.

- No equity required.
- Online application takes only 10 minutes.
- Electronic document signing.
- Online customer portal to access statements.
- No extra bill to pay, with on-bill repayment through utility.



Energy Trust of Oregon On-Bill Repayment Loan Programs

Savings Within Reach

- Loan amounts up to \$7,500
- Offered to low to moderate income households
- Eligible projects may include: insulation, water heaters, windows, heat pumps, ductless heat pumps and gas furnaces

Heat Pump On-Bill Repayment

- Loan amounts up to \$10,000
- Eligible projects may include: heat pumps, ductless heat pumps

SW Washington NW Natural On-Bill Repayment

- Loan amounts up to \$15,000
- Eligible projects may include: insulation, water heaters, windows and gas furnaces

Visit https://www.energytrust.org/incentives for information on eligible projects



Inclusive and Straightforward qualification



Property Eligibility

- Property must be owner-occupied.
- Detached single-family homes are eligible for all financing offers.
- Condominiums, townhomes, manufactured homes with land ownership and small multifamily properties may be eligible with certain offers.

Applicant Eligibility

- Credit scores as low as 590 may be accepted
- Challenged credit history acceptable in some cases
- Utility payment history is major factor in loan approval



Quick and Easy Application Process



- 1. Customer applies for Craft3 financing in less than 10 minutes
- 2. Craft3 emails decision within 3-5 business days
- 3. Customer signs loan documents (up to 50 percent deposit available to contractor)
- 4. Contractor completes work
- 5. Craft3 pays remaining balance to the contractor
- 6. Customer repays loan via their primary heat source utility bill



Update: On-Bill Repayment available to some Multifamily Properties

Financing Update

Condos and townhomes now eligible for Heat Pump On-Bill Repayment offerings!

- All property types:
 - Ductless heat pumps
- Duplex, triplex, fourplex and side-by-side structures:
 - Ductless heat pumps
 - Ducted heat pumps
 - Heat pump advanced controls



Update: On-Bill Repayment available to some Multifamily Properties

Financing Update: How to participate



- Multifamily trade allies eligible to offer in Heat Pump On-Bill Repayment for single family homes are automatically enrolled in HP OBR for Multifamily – no additional signatures necessary
- No change in workflows, use updated 321HP Form for single family homes, condos and townhomes
- Please contact homeenergy@craft3.org, 888.231.2170 ext. 225 with questions.



What people say about the Home Energy Loan.







The Heat Pump Store

Melissa M.

Frank and Shellie V.

The process and communication from Craft3 have been great. I recommend the Home energy Loan at every sales proposal. The customer is excited to learn that they have an option to get the system financed and pay through their power bill.

The Home Energy Loan program will make a HUGE impact on our lives. I couldn't afford to pay cash up front for this heat pump.

Last winter, we used a single space heater to heat the house after the cadet heater quit working. My heating bill was outrageous.

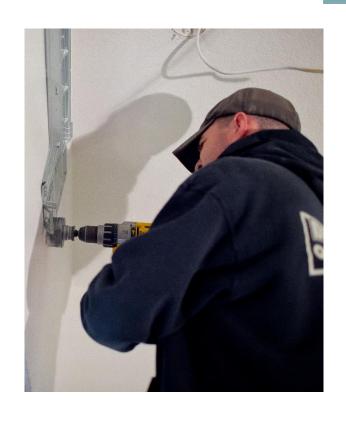
(Savings Within Reach On-Bill Repayment)

We have been remodeling for a year now and through everything Craft3 is the only one that had an easy process and did exactly what they said they would do.

(Heat Pump On-Bill Repayment)



Interested in offering On-Bill Repayment to your customers?



To participate in On-Bill Repayment offerings, you must:

- have a Trade Ally Star rating of 2.5 or higher
- complete all Energy Trust necessary training
- sign a Energy Trust participation agreement before beginning any work or installing qualifying upgrades

To enroll, contact your Energy Trust account manager or the existing homes trade ally team.



Lets get to work.

Tawny Reader

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Leanna Yenney

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Website and Application

www.Craft3.org/HomeEnergy HomeEnergy@Craft3.org