



**Testimony of Adam Zimmerman, President and CEO, Craft3**

Before the Oregon State Legislature, House Special Committee on Wildfire Recovery

Regarding the Oregon Affordable Septic Loan Program

March 22, 2021



# Summary

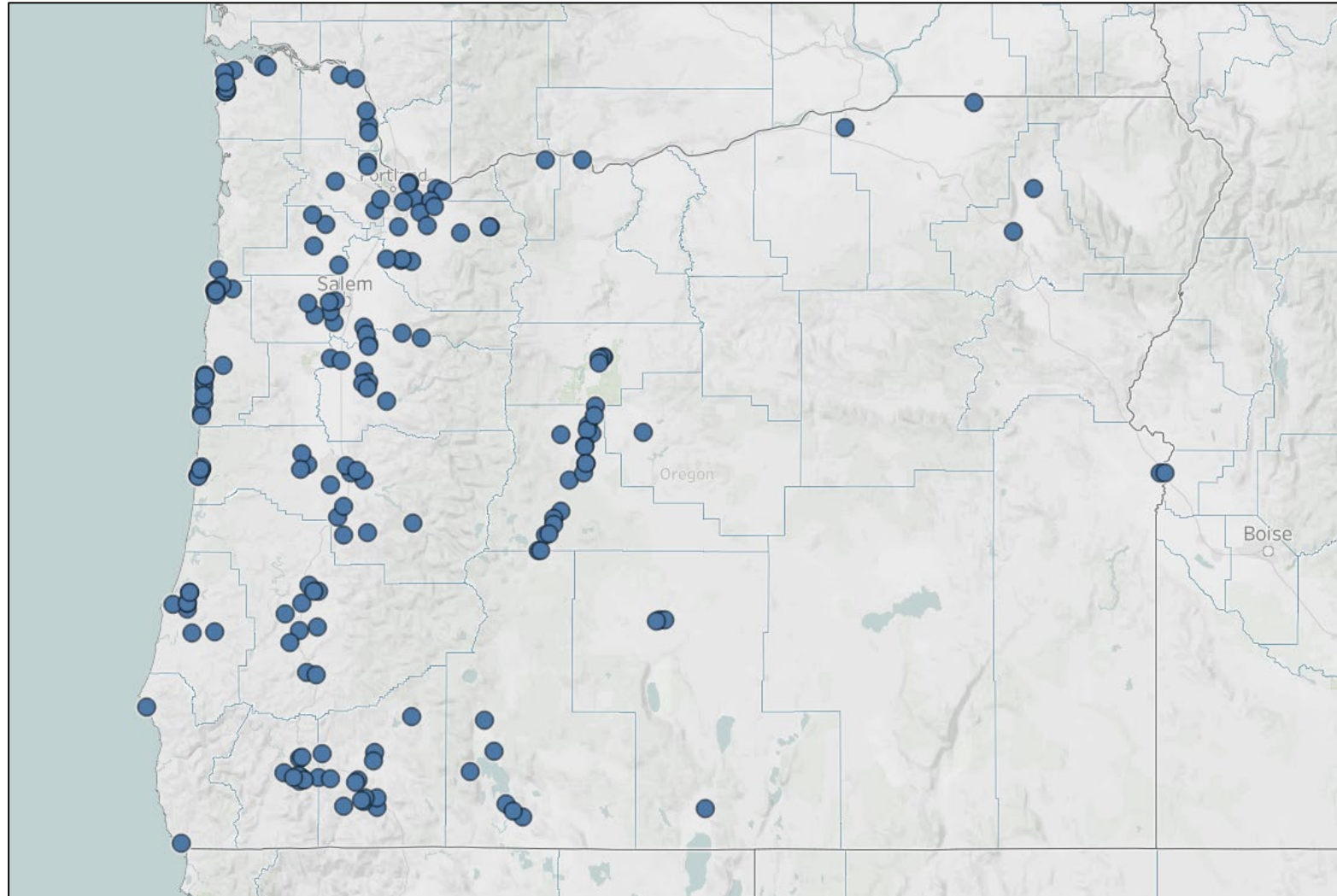
## Oregon Affordable Septic Loan Program

State Award	Philanthropic and Craft3 Match	Total Value of Closed Loans	Average Loan Amount	Number of Loans
\$1,680,500	\$1,952,751	\$3,633,251	\$19,534	186
Low-Income Families Served	Cities	Counties	Wastewater Treated Annually (gallons)	Number of Charge Offs
58 (31%)	91	28	24,000,000	2



# Impact Map

## Oregon Affordable Septic Loan Program





## Testimonial

### Oregon Affordable Septic Loan Program

"I don't know what I would have done without the Craft3 loan. I live in a small cabin and the situation got so bad that I had no shower, I was taking hand baths, the kitchen backed up into the shower. There was so much going on financially at the time, Craft3 and this program was a lifesaver. I feel that God placed Craft3 in front of me and that is a real blessing, not just for me, for our entire Oregon family. I am grateful to Craft3 and the program."

- Borrower, loan closed in December 2019



**Adam Zimmerman, President and CEO, Craft3**

azimmerman@craft3.org