My name is Patrick Flynn. I own Econo Roooter Services in Coos County, Oregon. We have worked with Craft3 for many years and I'm here to request the State of Oregon continue to support them in their mission by continuing to fund Oregon's Clean Water loan program through HB 2168. Coos and Curry Counties are among the lowest median income counties in Oregon. They also both have older populations with many unable to work any more and who are on fixed incomes. Many are blue collar laborers that have saved enough for a modest home for their families. The topography here there on the coast is hard for septic. The land is hilly with creeks and rivers everywhere. It is heavily forested with many steep slopes, and it seems nearly every homesite with septic has either a creek within a stones throw or ground water just below the surface. This drives the cost of septic repairs very high. It is not unusual for the cost to reach up to \$45,000! No one expects their septic to fail, it's not like a roof that you see every day. Often it works and it works until it doesn't. As you can imagine many families don't have \$45,000 saved. For many families they would not qualify for a traditional bank loan. These families would be left without an option. Even with Craft3, I see every year folks that live with septic coming out on the ground surface. I see folks in desperation dig ditches for a pipe that runs off a hillside or into a creek. Craft3 is a lifeline for so many people to get their lives back and they help protect our environment, streams, and drink water. Please support Oregon's Clean Water Loan program through HB 2168. Thank you.