

FINAL PROJECT REPORT

for

Loan Agreement #L0500004

**Gibbons Creek TMDL Implementation Project
(Revolving Fund Loan Program)**

Clark County Public Health

Loan Amount: \$100,000
Interest Rate: 0.5%
Loan Term: 5 years

Project Start Date: August 15, 2003
Project End Date: December 31, 2007

(Report Preparer)

(Date)

(Project Manager)

(Date)

The Gibbons Creek TMDL Implementation Project (Revolving Fund Loan Program)

I. Loan Program Overview

The Revolving Fund Loan Program, locally known as the “Clean Water Loan Program”, is a companion project to the Gibbons Creek TMDL Implementation Project (#G0400041). The latter was designed to reduce human sources of fecal coliform bacteria loading in the Gibbons Creek Watershed, with a primary focus on identifying and correcting failing on-site sewage systems (OSSs). The Clean Water Loan Program, when developed and implemented, would be performed in conjunction with the Gibbons Creek TMDL Implementation Project; it would help citizens repair and/or replace the failing OSSs identified during the grant project. Together, these projects would help Ecology meet the targeted fecal coliform reductions identified in *Gibbons Creek Watershed Fecal Coliform Total Maximum Daily Load: Submittal Report*¹ (Post, 2000). This would also assure that Clark County Public Health (CCPH) would meet the specific implementation provisions of the Gibbons Creek TMDL as set forth in a Memorandum of Agreement between the Southwest Washington Health District (now known as Clark County Public Health) and Ecology, dated November 21, 2000.

II. Loan Program Outcomes

The contract established between Ecology and CCPH for the loan program details the scope of work to be accomplished. It divides these responsibilities into three major categories: “Certification”, “Reports/Documents”, and “Local Loan Fund”. For each of these categories, all requirements were met.

By the end date of this project (12/31/07), no property owners had applied for a loan.

III. Evaluation

What made the loan program successful or unsuccessful?

The amendment issued by Ecology for this loan agreement was very useful since it allowed CCPH to make the loan program available during the actual timeframe during which survey work was conducted for the corresponding Gibbons Creek TMDL Implementation Project (#G0500041). However, no failing septic systems were identified during this survey work, so no citizens needed to take advantage of the loan opportunity.

What is the significance of the outcome?

The fact that no failing septic systems were found in the watershed during this project corresponds with the fact that no one expressed interest in applying for a loan to repair a failing system. This would indicate that failing septic systems are likely an insignificant source of fecal contamination of Gibbons Creek and its tributaries. One citizen did request information about the loan program, however his property was located just outside the boundaries of the Gibbons Creek Watershed.

¹ Post, R. 2000. *Gibbons Creek Watershed Fecal Coliform Total Maximum Daily Load: Submittal Report*. Washington State Department of Ecology, publication number 00-10-039. Olympia, WA.

What are the water quality benefits of implementing the loan program?

In theory, the loan program would have allowed citizens living within the Gibbons Creek Watershed to correct their failing OSSs and, therefore, help improve the overall water quality of their watershed. However, since no failing systems were identified during this project, the implementation of the loan program did not directly improve the watershed's overall water quality. That being said, the fact that CCPH was able to offer a loan program likely helped to recruit interest and participation in the survey project, as well as interest in Gibbons Creek Watershed protection.

IV. Follow-Up

What remains to be done and how will it be accomplished?

No work remains to be done.