

The Salmon 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 Salmon Creek TMDL Implementation Project (#G0400028). The latter was designed to reduce human sources of fecal coliform bacteria loading in the Salmon 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 Salmon 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 *Salmon Creek Watershed Turbidity and Bacteria TMDL* (Howard, 2001). This would also assure that Clark County Public Health (CCPH) would meet the specific implementation provisions of the Salmon Creek TMDL as set forth in a Memorandum of Agreement between the Southwest Washington Health District¹ (currently 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 with the following exception: CCPH was *unable* to submit to Ecology a schedule for project completion within 6 months of the effective date of the agreement. Attempts to establish the loan program had been unproductive due to unforeseen problems in identifying a public or private entity that could offer a low loan rate without excessive administrative costs. In addition, management turnover at CCPH hindered development of the loan program. However, a new Environmental Public Health Director (Ms. Jonnie Hyde) was hired in 2005; she was able to successfully develop and implement our Clean Water Loan Program by April 2006.

By the end date of this project (12/31/06), one owner of a failing OSS submitted his loan application form, OSS repair permit, and project bid to CCPH. The new OSS was installed and approved in August 2006.

III. Evaluation

What made the loan program successful or unsuccessful?

The loan program would likely have attracted a few more citizens if it had been available earlier in the project. Nevertheless, the lack of a loan program during the first half of this project did not seem to hinder staff’s ability to assure that 100% of the failing systems identified during the project were corrected by 12/31/06.

What is the significance of the outcome(s)?

Because only one owner of a failing OSS applied for a loan, this limited outcome may not appear to be significant. However, the fact that this citizen was *extremely* grateful for and pleased about the loan program is likely to help generate positive community perceptions of both CCPH and Ecology.

¹ Subsequently re-named Clark County Health Department, then re-named Clark County Public Health

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

In theory, the loan program would allow more citizens living within the Salmon Creek Watershed to correct their failing OSSs and, therefore, help improve the overall water quality of the watershed. Only one failing OSS was corrected through the loan program. However this correction, along with the repair/replacement of the 35 other failing OSSs identified during this project, likely helped to lower the portion of the watershed's excessive fecal coliform levels that are of human origin.

IV. Follow-Up

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

- Loan payments will be tracked by CCPH until the 5-year loan is repaid.
- The homeowner or his/her representative must perform annual inspections of the new OSS. Inspection notification forms shall be provided to the homeowner by CCPH; completed inspection forms shall be submitted to CCPH annually for the duration of the loan.

V. Additional Comments

Upon finalization of his loan paperwork, our sole loan recipient made a notable comment. He said that he and his wife had initially been "scared to death" to request general information about the loan program for fear that if they didn't qualify for a loan, CCPH may "force us into a repair we can't afford." This is useful information since it indicates that a loan program may be an effective service for individual homeowners who've already been required to correct their failing OSSs, but may *not* be much of an enticement to homeowners who have a failing OSS that CCPH is unaware of. Future loan programs should also take such comments into account when developing social marketing materials.