



CLEAN WATER LOANS
**CULTURAL
RESOURCES
COMPLIANCE**

Cultural Resources Compliance

Because the Clean Water Loan program relies on state and federal funding, projects must be reviewed by the Washington State Department of Ecology for any potential impacts to cultural resources, such as archaeological objects. This review takes approximately 30 days. If surveying or monitoring are required, your project will incur additional costs, which can be financed through your Craft3 loan. An Inadvertent Discovery Plan (IDP) will be included in the notification sent to the contractor and must be kept onsite during the install.

The Department of Ecology (Ecology) will assess whether the project site is located near any documented historic or archaeological sites. If the property is located in a high risk area or near a documented site, then the homeowner may need to work with an archaeologist to survey the site or monitor ground-disturbing work. If surveying or monitoring are required, your project may be delayed. Below we explain what cultural resources are and outline the surveying and monitoring processes.



CULTURAL RESOURCES

Activities that disturb the ground can affect or reveal cultural resources that may need protection or preservation. Cultural resources can include:

- Archaeological sites or objects.
- Buildings older than 50 years that are on the historic register or eligible for the historic register.
- Objects such as boundary markers, fountains, or monuments.
- Locations of significant events or pre-historic or historic occupation, such as trails, petroglyphs, village sites, or battlefields.



SURVEYING

If Ecology through their review process determines that your property is located in a high-risk area that could contain cultural resources, they may request that a survey be completed by an approved archaeologist before work can begin on installation. The typical process is as follows:

- Contract with a licensed archaeologist.*
- Conduct an archaeological review of the on-site septic footprint.
- Once Ecology receives the survey report, 15 days are given for a comment period.
- If no concerns are raised during the comment period, Ecology will issue a final determination to proceed.



MONITORING

If Ecology through their review process determines that your property is located in a high-risk area that could contain cultural resources, they may require monitoring by an archaeologist during installation. The typical process is as follows:

- Contract with a licensed archaeologist.*
- Develop a plan for monitoring ground-disturbing work.
- Once Ecology receives the monitoring plan, a brief comment period opens.
- If no concerns are raised during the comment period, Ecology will issue a final determination to proceed.
- Submit a final monitoring report once the project is complete.

* Please ensure your archaeologist sends all documents directly to Craft3, who will provide plans and reports to Ecology for review.

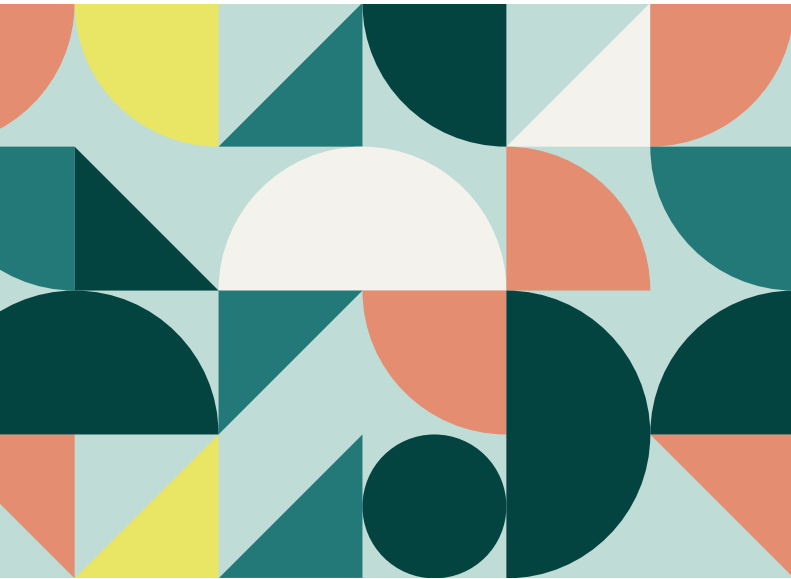
Community Crafted Lending

Craft3 is a non-bank nonprofit community lender. We work towards a thriving, just and empowered Pacific Northwest.

Craft3 helps homeowners across Oregon and Washington replace failing septic systems. We also lend to established nonprofits and growing businesses — including many that don't qualify for traditional loans.

SINCE INCEPTION, CRAFT3 HAS:

- Invested more than \$935 million in the region
- Made loans to more than 2,093 businesses
- Helped almost 10,000 homeowners make upgrades
- Assisted more than 194,000 low-income individuals



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Clean Water Loans.

Craft3 is an equal opportunity lender, provider
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Clean Water Loans are offered thanks to the
support of many public and private funders and
organizations, including the U.S. Environmental
Protection Agency, and the State of Washington.

