



Credit Classifications

RIBITS categorizes credit classifications into three types: Wetlands, Stream, and Species/Habitat (which includes threatened and endangered species and their habitat as well as species at risk of listing). In addition to these types, some Districts/Field Offices establish ‘Groups’ credit classifications to define certain habitats that may provide compensation for more than one credit classification. RIBITS provides the ability for each District or Field Office to define their wetland, stream, and species credit classifications using regionally accepted credit classification nomenclature. The USACE District or USFWS Field Office Administrator is responsible for establishing the credit classification list for their District or Field Office. RIBITS provides generic ‘Wetland’ and ‘Stream’ credit classifications for use in the event that a District or Field Office does not track credits by specific type. Species credit classifications are based on current information from the USFWS species database.

Users will see the credit classifications defined for each District or Field Office under the ‘**Credit Classifications**’ button on the Navigation menu to the left of the screen. The lists are divided into Wetlands, Stream and Species credit classifications. The following image is an example of a wetland credit type:

Fresh (Wet) Meadow - Fresh (wet) meadows are dominated by grasses, such as reed canary grass and reed canary grass, and by forbs such as giant goldenrod, growing on saturated soils. The grass family (Gramineae) and aster family (Compositae) are well represented in fresh (wet) meadows. The forbs and grasses of these meadows tend to be less competitive, more nutrient demanding, and often shorter-lived species than the sedges of the sedge meadow community. Therefore, fresh (wet) meadows may represent younger communities that indicate recent disturbances of other inland fresh meadows by drainage, siltation, cultivation, pasturing, peat fires and/or temporary flooding. Once established, the forbs and grasses of the fresh (wet) meadow community may persist for extended periods of time.

Vegetation: is described at: [Wetland Plants and Plant Communities of Minnesota and Wisconsin - Fresh \(Wet\) Meadow](#)

Soils: CFaxon silty clay loam (Typic Haplaquolls), a poorly-drained to very poorly- drained soil on terraces of floodplains. These soils are formed in silty to clayey alluvium underlain by dolomite bedrock. Landscape position of this example is a terrace within the broad valley of the Minnesota River.

Hydrology: Faxon soils have a seasonal high water table at the surface to 12 inches below the surface during November through May of most years.

Fish and Wildlife Service Circular 39 (Shaw and Fredine 1971) : Type 2: Inland fresh meadow.
Wisconsin Department of Transportation Classification: Riparian wetland wooded (RPF), Riparian wetland emergent (RPE)

- HGM Classification - Depressional
- Cowardin System - Palustrine
- Cowardin Sub-system - N/A
- Cowardin Class - Emergent
- Cowardin Subclass - Persistent



Understanding Credit Classifications:

The Credit Ledger Summaries displayed when clicking a bank’s icon on the map or on the Bank Information page, list credit availability by credit classification. These may be straightforward, listing only one type of credit or very complex, listing multiple types, jurisdictions, and groups.

This Credit Ledger Summary illustrates a bank with one credit classification. Clicking on the Bottomland Hardwood link will display a popup window describing the habitat.

Credit Ledger Summary				
Last Transaction: Nov 01, 2012				
The credit totals shown on the ledger do NOT reflect any credit reservations or pending transactions. It is the responsibility of potential purchasers to contact the Sponsor and obtain written confirmation of credit availability.				
Name	Available Credits	Withdrawn Credits	Released Credits	Potential Credits
Wetland				
Bottomland Hardwood	14.16	1.24	15.4	65



Credit Ledger Summary

Last Transaction: Dec 28, 2012

The credit totals shown on the ledger do NOT reflect any credit reservations or pending transactions. It is the responsibility of potential purchasers to contact the Sponsor and obtain written confirmation of credit availability.

Name	Available Credits	Withdrawn Credits	Released Credits	Potential Credits
Wetland				
<u>Riparian Preservation</u>	5.936	15.04	20.976	38.13
<u>Riparian (create/restore)</u>	17.4045	49.41	66.8145	121.47
<u>Floodplain mosaic wetland (creation)</u>	73.357	91.177	164.534	299.14
Stream				
<u>Shaded Riverine Aquatic Preservation</u>	5918	0	5918	10759
<u>Shaded Riverine Aquatic (SRA) Restored</u>	15913	9267	25180	45782

This Credit Ledger Summary illustrates a bank with multiple credit classifications consisting of wetland and stream credit types. Notice the numbers of available stream credits are much larger than those of the wetlands. When banks are established, the amounts of credits offered by the bank may be based on assessment method, mitigation type and some quantifiable measure of habitat on the site. Wetland and Species credits are typically derived to

some extent on acres of mitigation, while stream credits are typically derived from stream length (linear feet).

This Credit Ledger Summary has an additional **‘Jurisdiction’** column indicating whether or not the credits are federal or non-federal. Federal credits may be used to offset impacts permitted by federal or non-federal (state or local government) agencies. Non-federal credits may not be used to offset impacts authorized by federal agencies, but are typically used only to satisfy state or local permit requirements.

Credit Ledger Summary

Last Transaction: May 10, 2010

The credit totals shown on the ledger do NOT reflect any credit reservations or pending transactions. It is the responsibility of potential purchasers to contact the Sponsor and obtain written confirmation of credit availability.

Name	Jurisdiction	Available Credits	Withdrawn Credits	Released Credits	Potential Credits
Wetland					
<u>Wetlands</u>	Non Federal	1.08	4.99	6.07	6.07
<u>Wetlands</u>	Federal	.13	4.65	4.78	4.78
<u>Riparian</u>	Federal	1.129	1.671	2.8	2.8
<u>Riparian</u>	Non Federal	1.055	5.725	6.78	6.78
<u>Uplands</u>	Non Federal	.84	2	2.84	2.84



This Credit Ledger Summary also includes ‘Groups’. Group credit classifications are defined by the individual bank. Groups may consist of any combination of credit types (wetland, Stream, or species). It is helpful to view the Bank Credit Classifications list found under the Credit Ledger Summary on the Bank Information page to best understand a bank’s offerings.

Credit Ledger Summary					
Last Transaction: Nov 06, 2012					
The credit totals shown on the ledger do NOT reflect any credit reservations or pending transactions. It is the responsibility of potential purchasers to contact the Sponsor and obtain written confirmation of credit availability.					
Name	Jurisdiction	Available Credits	Withdrawn Credits	Released Credits	Potential Credits
Species/Habitat					
Swainson's hawk (SWHA)	Non Federal	487.1775	18.3	505.4775	722.11
Group					
Vernal Pool Establishment	Federal	0	11.368	11.368	16.24
Vernal Pool Preservation	Federal	5.232	13.738	18.97	27.1

In the example above, the bank has 3 credit types, a non-federal credit to offset impacts to Swainson’s hawk (a state-listed species) and Vernal Pool Establishment and Vernal Pool Preservation credits.

In the example below, the bank has 4 credit types: a wetland credit known as Vernal Pool Preservation; a species/habitat credit for California Tiger Salamander; and 2 group credit types. The group types include one that can offset impacts to California Tiger Salamander and/or 2 listed plant species (CTS + Sebastopol meadowfoam + Sonoma sunshine) and another that can be used to offset wetland impacts and/or several associated listed species (Wetland creation plus species).

Credit Ledger Summary					
Last Transaction: Dec 06, 2011					
The credit totals shown on the ledger do NOT reflect any credit reservations or pending transactions. It is the responsibility of potential purchasers to contact the Sponsor and obtain written confirmation of credit availability.					
Name	Jurisdiction	Available Credits	Withdrawn Credits	Released Credits	Potential Credits
Wetland					
Vernal Pool Preservation (404)		3			
Species/Habitat					
California Tiger Salamander (Sonoma DPS) (CTS)		40			
Group					
CTS + Sebastopol meadowfoam + Sonoma sunshine		3			
Wetland creation plus species		21			

Bank Credit Classifications

- Wetland
 - [Vernal Pool Preservation \(404\)](#)
- Species/Habitat
 - [California Tiger Salamander \(Sonoma DPS\) \(CTS\)](#)
 - [Sebastopol Meadowfoam \(LIV\) - preservation](#)
 - [Sonoma Sunshine \(Baker's Stickyseed\) \(BLBA\)](#)
 - [Vernal Pool Establishment \(ESA\)](#)
- Group
 - [CTS + Sebastopol meadowfoam + Sonoma sunshine](#)
 - [Wetland creation plus species](#)

Click on any habitat or group descriptions to display a popup window with more information about that credit classification (see the example below).



Credit Classification Details

Group Wetland creation plus species

WETLAND CREATION CREDITS MAY BE USED CONCURRENTLY FOR ANY COMBINATION OF SEBASTOPOL MEADOWFOAM, SONOMA SUNSHINE & CTS MITIGATION

California Tiger Salamander (Sonoma DPS) (CTS)

State Status: Threatened



Common Name: California tiger Salamander (Sonoma) [FWS Species Info](#)

Scientific Name: *Ambystoma californiense*

Federal Status: Endangered

Sonoma Sunshine (Baker's Stickyseed) (BLBA)

Baker's stickyseed, which is also known as Sonoma sunshine, is a small (up to 12 inches in height), annual herb in the aster family (Asteraceae). The plant has alternate, narrow, hairless leaves, 2 to 6 inches long. The upper ones have 1 to 3 lobes, the lower ones none. From March through April, the species produces yellow daisy-like flowers. The yellow disk flowers have white pollen and stigmas. Sterile ray flowers, which are yellow or sometimes white, have red stigmas. The lobe pattern of the leaves and the color of ray stigmas separate this species from other in the genus. See Hickman (1993) in General Information about California Plants, below, for a detailed description.

State Status: Endangered

Common Name: Sonoma sunshine [FWS Species Info](#)

Scientific Name: *Blennosperma bakeri*

Federal Status: Endangered

Sebastopol Meadowfoam (LIVI) - preservation

Sebastopol meadowfoam is a small (up to 12-inch tall), multi-stemmed herb of the false meadowfoam family (Limnanthaceae). Although the first leaves are narrow and undivided, leaves on the mature plant have three to five undivided leaflets along each side of a long stalk (petiole). The shape of the leaves distinguishes Sebastopol meadowfoam from other members of the *Limnanthes* genus.

State Status: Endangered

Common Name: Sebastopol meadowfoam [FWS Species Info](#)

Scientific Name: *Limnanthes vincularis*

Federal Status: Endangered

Vernal Pool Establishment (ESA)

Created vernal pool habitat.

State Status:

Close