



### 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:

**Deep Marsh** - Deep marsh plant communities have standing water depths of between 6 inches and 3 or more feet during the growing season (Shaw and Fredine 1971). Herbaceous emergent, floating, floating-leaved, and submergent vegetation compose this community, with the major dominance by cattails, hardstem bulrush, pickerelweed, giant bur-reed, Phragmites, wild rice, pondweeds and/or water-lilies.

**Vegetation:** is described at: [Wetland Plants and Plant Communities of Minnesota and Wisconsin - Deep Marsh](#)

**Soils:** Lacustrine deposits.

**Hydrology:** Permanently to semi-permanently inundated.

**Fish and Wildlife Service Circular 39 (Shaw and Fredine 1971) :** Type 4: Inland deep fresh marsh.

**Wisconsin Department of Transportation:** Deep Marsh (DM).

- 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: Jan 20, 2016				
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
<b>Wetland</b>				
<a href="#">Bottomland Hardwood</a>	235.25	633.03	868.28	1207



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This Credit Ledger Summary illustrates a bank with multiple credit classifications consisting of two wetlands and one 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).

Credit Ledger Summary					
Last Transaction: Feb 12, 2019					
The credit totals shown on the ledger <b>do NOT reflect any credit reservations or pending transactions</b> . 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
<b>Species/Habitat</b>					
<u>California Tiger Salamander - Central DPS - upland (CTS Cental upland)</u>	Federal	0	443.95	443.95	443.95
<b>Group</b>					
<u>Group: Upland CTS/Hawk/Owl (CTS+SWHA+BUOW)</u>	Federal	0	90.72	90.72	90.72
<u>Group: Playa Wetlands Preservation (VPFS +- VPTS)</u>	Federal	135.28	6.92	142.2	142.2
<u>Group: Upland Hawk/Owl (SWHA + BUOW)</u>	Non Federal	6.44	105.85	112.29	112.29
<u>Group: Playa Pool Preservation (VPFS +- VPTS +- CTS)</u>	Federal	6.89	0	6.89	10.6
<u>Group: Vernal Pool/Swale Complex Preservation (VPFS +- VPTS)</u>	Federal	111.914	8.886	120.8	120.8

The Credit Ledger at a Glance and Credit Ledger Summary display an additional ‘**Jurisdiction**’ column indicating whether the credits are federal or non-federal. The ‘**Jurisdiction**’ column only displays when the bank or ILF site has non-federal credits. 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.

Burke Ranch Conservation Bank Credit Ledger Summary					
Last Transaction: Feb 12, 2019					
The credit totals shown on the ledger <b>do NOT reflect any credit reservations or pending transactions</b> . 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
<b>Species/Habitat</b>					
<u>California Tiger Salamander - Central DPS - upland (CTS Cental upland)</u>	Federal	0	443.95	443.95	443.95
<b>Group</b>					
<u>Group: Upland CTS/Hawk/Owl (CTS+SWHA+BUOW)</u>	Federal	0	90.72	90.72	90.72
<u>Group: Playa Wetlands Preservation (VPFS +- VPTS)</u>	Federal	135.28	6.92	142.2	142.2
<u>Group: Upland Hawk/Owl (SWHA + BUOW)</u>	Non Federal	6.44	105.85	112.29	112.29
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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 03, 2015

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
<b>Species/Habitat</b>					
<a href="#">Swainson's hawk (SWHA)</a>	Non Federal	421.6775	83.8	505.4775	722.11
<a href="#">Vernal Pool Fairy Shrimp (VPFS) - preservation</a>	Federal	6.746	20.354	27.1	27.1
<b>Group</b>					
<a href="#">Vernal Pool Establishment (404 +- VPTS +- VPFS)</a>	Federal	.962	15.278	16.24	16.24

In the example above, the bank has 1 group credit type: Vernal Pool Establishment (404 +- VPTS +- VPFS).

### Bank Credit Classifications

#### Wetland

- [Vernal Pool Establishment \(404\)](#)

#### Species/Habitat

- [Swainson's hawk \(SWHA\)](#)
- [Vernal Pool Fairy Shrimp \(VPFS\) - establishment](#)
- [Vernal Pool Fairy Shrimp \(VPFS\) - preservation](#)
- [Vernal Pool Tadpole Shrimp \(VPTS\) - establishment](#)

#### Group

- [Vernal Pool Establishment \(404 +- VPTS +- VPFS\)](#)

Click on any habitat or group descriptions in the Credit Ledger Summary or Bank Credit Classifications to display a popup window with more information about that credit classification.

For example, this group may be used to offset impacts to Vernal Pools – establishment, Vernal Pool Fairy Shrimp (VPFS) – establishment, or Vernal Pool Tadpole Shrimp (VPTS) – establishment. The popup describes the intended use of the group credits and a description of each component credit classification.

#### Classification

##### Group Vernal Pool Establishment (404 +- VPTS +- VPFS)

This credit group may be applied as establishment mitigation for impacts to vernal pools, vernal pool fairy shrimp, or vernal pool tadpole shrimp. Credits may be applied for impacts to each resource individually, or for any combination of the three resources, but only for the same impact project.

##### Vernal Pool Tadpole Shrimp (VPTS) - establishment

These credits are for establishment of vernal pool tadpole shrimp habitat (formerly called "creation credits").

State Status:

Common Name: Vernal pool tadpole shrimp [FWS Species Info](#)

Scientific Name: *Lepidurus packardii*

Federal Status: Endangered

##### Vernal Pool Fairy Shrimp (VPFS) - establishment

These credits are for establishment of vernal pool fairy shrimp habitat (formerly known as "creation credits").

State Status:

Common Name: Vernal pool fairy shrimp [FWS Species Info](#)

Scientific Name: *Branchinecta lynchi*

Federal Status: Threatened

##### Vernal Pool (404)

Related HGM Type: Not Specified

[Show HGM Description](#)

Cowardin Classification: Palustrine, , ,