How and when to purchase mitigation credits

**Step 1:** Check the Mitigation Banks Map to see if there are banks or In-Lieu-Fee projects that serve the location of your project.

**Step 2:** Determine if the aquatic resources that will be lost at the project site are provided at those bank and ILF sites. For wetlands, the HGM and Cowardin classification of the wetlands must match.

**Step 3:** Contact each banker or ILF sponsor with appropriate credits to discuss availability and terms of sale, including expected number of credits needed, the timing of purchase, and each banker’s reservation policy. Identify the selected bank or ILF project in the permit application, but do not complete the credit purchase yet. Credits from DSL’s In-Lieu Fee Projects may be reserved by completing an Oregon In-Lieu Fee Credit Reservation Form.

**Step 4:** Complete the credit purchase just before the permit is issued. The DSL Resource Coordinator and Corps project manager will inform the applicant of their approval to use a particular bank or ILF project and the number of credits required.

For DSL, a copy of the proof of purchase must be provided before the permit will be issued. For the Corps, credit purchase must be completed before work begins in a water of the US. If one agency takes longer to complete the permit review than the other, the applicant may need to request an extension of the permit decision timelines.