



Umbrella Stream and Wetland Mitigation Bank Project Selection and Sale of Credits

Project Selection

Traditionally, stream restoration and enhancement projects in the City have been selected for the Charlotte-Mecklenburg Storm Water Services (CMSWS) Umbrella Stream and Wetland Mitigation Bank (the Bank) using a Stream Restoration Ranking Protocol. This protocol evaluated streams based on the degree of degradation and project feasibility. Recently, Charlotte transitioned to selecting stream restoration projects, whether for the Bank or not, based on a combination of strategic planning and watershed planning approaches.

Sale of Credits

The Bank credits can only be sold to and used by departments of the City of Charlotte, Mecklenburg County and Charlotte-Mecklenburg Schools. Credits are sold in linear foot (streams) or acre (wetlands) increments for each USGS 8-digit hydrologic unit (HU).

All credit requests to CMSWS must be submitted in writing and must include the name of the permit applicant, the US Army Corps of Engineers and the NC Department of Water Resources project numbers, and the number of stream and wetland credits being requested for each HU.

Credits are sold on a first come, first serve basis as credit availability allows. If the Bank has credits available, a Credit Reservation Letter (CRL) will be sent to the permit applicant, reserving those credits for the subject project. All CRLs expire after 180 calendar days. If payment and supporting documentation is not provided within 180 calendar days, the credits will be released back into the bank for sale to other projects. If the permitting process takes longer than 180 days, a second Credit Request must be submitted in order for the Bank to continue reserving those credits. To request a CRL, please use [this request form](#).

Credits are sold at cost, based on planning, design, construction, monitoring, and maintenance costs for projects in each HU. Payment may be made through a departmental transfer of funds. Once payment is made, the Compensatory Mitigation Responsibility Transfer Form will be completed and sent to the Corps of Engineers, completing the mitigation requirements for the subject project.



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Credits are currently available in the following HUs at the following costs:

Watershed	HU	Mitigation Projects with	Streams*	Wetland
Upper Catawba	03050101	<ul style="list-style-type: none">• McDowell Main Stem Restoration• McDowell Tributary Stream and Wetland Restoration• Monteith Park Stream Restoration• Torrence Creek Stream	\$427 per linear foot	\$129,676 per acre
Lower Catawba	03050103	<i>Credits available soon.</i>	\$707 per linear foot	
Rocky	03040105	<ul style="list-style-type: none">• Upper Stoney Creek Stream Restoration and Wetland Preservation• Reedy Creek Stream	\$382 per linear foot	

*NC DMS statewide standard stream credit rate is \$740 per linear foot.

For questions related to the mitigation bank, contact Erin Shanaberger, Mitigation Bank Administrator:

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Stream and wetland credit rates last updated November 2023. Credit rates will be adjusted annually.