



Puget Sound has 400+ miles of shoreline armoring on private residential properties, causing harm to fish and wildlife habitat.

To support waterfront property owners and encourage restoration of healthy shorelines and hard armor removal, the Washington Department of Fish and Wildlife (WDFW) proposes a one-time capitalization of \$4.5 million into a dedicated account for low interest and easy repayment Shore-Loans. This would be a voluntary loan and the property owner would be held accountable for loan repayment over a defined loan period.

When private property owners are interested in solving hard armor failings with healthy shoreline alternatives or asked to consider removal of hard armor from their property, the up-front costs can be challenging. This reduced-cost financing would enable property owners to take pro-active steps, and incentivize people to choose *near term* healthy shoreline and armor alternatives rather than return to hard armor.

A Habitat Enhancement Loan Program [HELP] would provide a public benefit of reducing total [length](#) of shoreline armor, give residential property owners access to financing to implement their solutions with [Shore Friendly](#) best practices, and restore healthy beach habitat and ecological processes that are otherwise prevented with presence of hard armor. Offering low-cost Shore-Loans through HELP would complement the current suite of tools offered and draw more projects to completion.

Results of the feasibility [analysis](#) indicate that HELP would cover six to eight loans per year over 15-year loan periods. We expect demand to increase in the future as climate change and extreme storms impact wave action, high-water events, and drainage challenges. We expect this financing of healthy shoreline solutions to steer shoreline owners towards resiliency for their property and salmon habitat.

For more information, contact:

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