



DEPARTMENT OF
ECOLOGY
State of Washington

**MTCA Cleanup Rulemaking
Chapter 173-340 WAC
Preliminary Draft**

Section 340

February 25, 2020

Purpose of this document:

This document provides a preliminary draft of Ecology's proposed changes to Section 340 and related definitions in Section 200 of Chapter 173-340 WAC, Model Toxics Control Act (MTCA) Cleanup Rule, for review and consideration by the Stakeholder and Tribal Advisory Group (STAG) in advance of the March 5, 2020, STAG meeting. The document also includes background information and a list of questions that Ecology would like STAG members to consider when reviewing the preliminary draft to facilitate discussions at the meeting.

For more information about the cleanup rulemaking:

Visit Ecology's website at <http://www.ecy.wa.gov/programs/tcp/regs/wac173360/1602inv.html>.

For more information about the Stakeholder and Tribal Advisory Group:

Visit Ecology's website at https://www.ezview.wa.gov/site/alias_1988/37514/overview.aspx.

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Accommodation requests:

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Acronyms and Abbreviations

Acronym or Abbreviation	Definition
Ecology-conducted remedial actions	Remedial actions conducted by Ecology
Ecology-supervised remedial actions	Remedial actions conducted by a potentially liable person or prospective purchaser and supervised by Ecology under a consent decree, agreed order, or enforcement order
Federal cleanup law	Comprehensive Environmental Response, Compensation, and Liability Act of 1980 (CERCLA), as amended by the Superfund Amendments and Reauthorization Act of 1986, 42 U.S.C. 9601 et seq.
MTCA	Model Toxics Control Act
RCW	Revised Code of Washington
STAG	Stakeholder and Tribal Advisory Group
TCP	Toxics Cleanup Program
WAC	Washington Administrative Code
WSR	Washington State Register

Background

Program planning in cleanup process

The basic steps of the cleanup process for contaminated sites under the Model Toxics Control Act (MTCA), Chapter [70.105D](#) RCW, were established in 1990 and included in Chapter [173-340](#) WAC (Cleanup Rule). These are:

1. Site discovery and reporting
2. Initial investigation and listing
3. Site hazard assessment and ranking
4. Remedial investigation
5. Feasibility study
6. Cleanup action plan
7. Engineering design
8. Cleanup construction
9. Operation, maintenance, and monitoring
10. Delisting and periodic reviews

Ecology typically makes decisions on which contaminated sites to work on or fund after the site hazard assessment and ranking process has been completed. Ecology also prioritizes site hazard assessments based on the results of initial investigations and other information available to Ecology. This planning process does not apply to independent remedial actions.

Read more about the [cleanup process](#).

Initiative adopted in 1988

As passed by the voters in 1988, Initiative Measure No. 97 required Ecology to undertake the following program planning activities before each biennium:

1. **Program planning.** The Initiative required Ecology to develop a proposed plan for cleaning up contaminated sites that included a ranked list of projects and expenditures (operating and capital) recommended for appropriation from both the state and local toxics control accounts.
2. **Public involvement.** The Initiative required Ecology to provide the public an opportunity to comment on the proposed plan.
3. **Reporting.** The Initiative required Ecology to submit the proposed plan to the Legislature.

The Initiative also required Ecology to “provide the legislature and the public each year with an accounting of the department's activities supported by appropriations from the state toxics control account, including a list of known hazardous waste sites and their hazard rankings, actions taken and planned at each site.”

Current rule adopted in 1990

In 1990, following passage of the Initiative, Ecology adopted Section [340](#) of the MTCA Cleanup Rule to implement the planning requirements (WSR [90-08-086](#)). Ecology did not incorporate the expenditure reporting requirements. Apart from the some minor editorial changes in 2001 (WSR [01-05-024](#)), the current rule is the same as the rule adopted in 1990.

Program policy adopted in 1992

In 1992, Ecology published *Toxics Cleanup Program Policy 340, Priority Setting for Sites under Formal Ecology Oversight*. This policy outlined the steps and criteria used by Ecology to determine which contaminated sites Ecology would prioritize for remedial action.

In 2016, Ecology withdrew *Policy 340* because it no longer reflected legislative directives and current practice in several respects. Ecology decided to wait to update Policy 340 until after we make changes to the site hazard assessment and ranking process (SHARP) and relevant rule provisions.

Withdrawn *Policy 340* is available on the [STAG webpage](#).

Legislative changes to planning requirements

Since 2007, the Legislature has made several changes to the planning requirements in MTCA (RCW [70.105D.030](#)(4)):

1. **Scope narrowed.** The Legislature narrowed the scope of the plan. The statute no longer requires Ecology to develop a comprehensive program plan for cleaning up contaminated sites. As amended, Ecology only needs to identify capital funding needs from the model toxics control capital account, not operating funding needs.
2. **Planning period extended.** The Legislature extended the required planning horizon for the plan from two years (biennium) to ten years.
3. **Public involvement reduced.** The Legislature eliminated the requirement for Ecology to provide opportunities for public comment on the plan. As amended, Ecology is only required to consult with local governments during the planning process to determine capital funding needs.

Legislative changes to authorized uses and priority of funds

Since 2013, the Legislature has also made several changes to how the funds in the MTCA accounts may be used and prioritized for remedial actions, including:

1. **Prioritization factors.** The Legislature required Ecology to allocate staffing and financial assistance in a manner that considers not only reduction of human and environmental risks, but also land reuse potential and planning for the facilities to be cleaned up (RCW [70.105D.030](#)(1)(i)).
2. **MTCA account structure.** The Legislature restructured the MTCA accounts by replacing the old state and local accounts with new operating and capital accounts (see RCW [70.105D.190](#) and [70.105D.200](#)).
3. **Remedial action grants and loans.** The Legislature modified the authorized uses and priority of remedial action grants and loans (RCW [70.105D.200](#)(4)(a)(i) and (ii) and (5)). This precipitated changes to the rules governing the remedial action grant program in Chapter [173-322A](#) WAC.
4. **Mixed funding settlement agreements.**

The Legislature authorized Ecology to enter into mixed funding settlement agreements with prospective purchasers where public funding is commensurate with a public benefit in addition to cleanup (RCW [70.105D.200](#)(4)(a)(vi)).

5. **Affordable housing grants.**

The Legislature authorized Ecology to provide grants to persons intending to remediate contaminated real property for development of affordable housing (RCW [70.105D.200](#)(4)(a)(iv)).

Legislative changes to reporting expenditures

In 2013, the Legislature changed the frequency of report from every year to every two years. For sites cleaned up using public funds (whether by Ecology or local governments), the Legislature required Ecology to include in the report more detailed information on the status of cleanups, the amount of public funds expended, and the recovery of such funds from potentially liable persons (RCW [70.105D.030](#)(5)).

Ecology's current practice

Ecology's current practice reflects current requirements in MTCA.

1. **Biennial financing plan.** In September of each even-numbered year, Ecology submits a comprehensive [ten-year financing report](#) to the Legislature in accordance with RCW [70.105D.030](#)(4) and its biennial budget to the Governor's Office. The report identifies the projected financing need for remedial action projects that are eligible for funding under the model toxics control capital account over the next ten years and Ecology's capital budget request for the next biennium. This includes:

- The state's obligations at federal Superfund sites under the federal cleanup law.
- Ecology-conducted remedial actions.
- Grants and loans to local governments for remedial actions.
- Grants to persons intending to clean up sites to develop affordable housing.
- Public funding to assist potentially liable persons or prospective purchasers to pay for the costs of remedial action under certain conditions.

The plan does not include projected operating budget needs for Ecology-supervised remedial actions and the Voluntary Cleanup Program or the priority of such remedial action projects.

When preparing the plan, Ecology solicits applications for [remedial action grants and loans](#) from local governments. Some grants are solicited on an ongoing basis and others on a biennial basis in February of even-numbered years. Ecology is currently soliciting applications for the 2021–23 biennium. Ecology does not consult with the public when developing the plan.

2. **Biennial expenditure report.** In December of each odd-numbered year, Ecology submits to the Legislature a report on Ecology's activities supported by appropriations from the model toxics control operating, capital, and stormwater accounts. For sites cleaned up using public funds whether by Ecology or local governments, Ecology includes more detailed information on the status of cleanups, the amount of public funds expended, and the recovery of such funds from potentially liable persons. The report also includes operating budget activities, outcomes, and performance measures for Ecology and ten other state agencies, which show how MTCA funds are being spent and how those results benefit Washington's residents.

Ecology publishes all legislative reports and makes them publically available on its [website](#). Ecology also provides notice to interested persons in the *Site Register*.

Contaminated site statistics: then and now

This planning process was developed at a time when there were far fewer contaminated sites. In 1989, when Ecology was developing the first MTCA Cleanup Rule, Ecology had confirmed the existence of only 250 sites, about half of which the agency was already working on. See Chris Gregoire’s article, “Ecology Launches Effort to Implement Toxics Cleanup Law,” in the *Baseline* newsletter (August 1989) available on the [STAG website](#).

As of February 24, 2020, there are 13,454 contaminated sites tracked on Ecology’s Integrated Site Information System (ISIS). Of those sites, 1,903 have a status of “Awaiting Cleanup,” 4,063 have a status of “Cleanup Started,” and 7,264 have received a “No Further Action” determination. (The remaining 224 sites include those being monitored by Ecology, supervised by EPA, or with status under review.)

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Overview of Proposed Changes

Purpose

Ecology proposes updating the biennial program planning and reporting requirements in Section [340](#) and a related definition in Section [200](#) of Chapter [173-340](#) WAC, the Model Toxics Control Act (MTCA) Cleanup Rule. The proposed updates are intended to:

- Incorporate legislative changes to the biennial financial planning and expenditure reporting requirements in RCW [70.105D.030](#)(1)(i), (4), and (5) and the capital funding requirements in RCW [70.105D.200](#)(4) and (5).
- Provide a legal framework for Ecology to update withdrawn policies or develop additional policies on how it prioritizes cleanup resources.

Ecology is not proposing to include in the rule detailed procedures on how it prioritizes remedial action projects for funding, or policies on what additional factors it may consider when making such decisions.

Overview

The following is a summary of the proposed changes to Section [340](#) and a related definition in Section [200](#) of Chapter [173-340](#) WAC, Model Toxics Control Act (MTCA) Cleanup Rule. The proposed changes are also footnoted in the preliminary draft of the rule text.

1. Program plans

- **Scope and horizon:** Consistent with legislative changes in RCW [70.105D.030](#)(4), changed the scope and horizon by replacing the more comprehensive biennial program plan with a narrower ten-year financing plan. Ecology only needs to identify capital funding needs, not operating funding needs.
- **Prioritization – funding hierarchy:** Added requirement that Ecology must first protect investments in cleanups at sites where the state is required to provide assurances under the federal cleanup law and at sites where Ecology is operating or maintaining the cleanup. Otherwise, Ecology must consider the funding hierarchy in RCW [70.105D.200](#)(4)(a).
- **Prioritization – remedial action grants and loans:** Reflected existing requirement that Ecology must comply with the requirements in Chapter [173-322A](#) WAC. To date, these are the only types of remedial action projects for which Ecology has established detailed prioritization criteria in rule.
- **Prioritization – other types of funding:** Expanded the list of factors that Ecology must consider to include:
 - The land reuse potential and planning for the site, consistent with legislative changes in RCW [70.105D.030](#)(1)(i).
 - Whether the site affects a “highly impacted community.” Added definition of the term. The proposed definition is the same as in WAC [173-322A-100](#)(24), which governs the Remedial Action Grant and Loan Program.

- **Public involvement:** Consistent with legislative changes in RCW [70.105D.030\(4\)](#), eliminated requirement that Ecology must provide opportunity to comment on proposed plan.
- **Public notice:** Changed when and how Ecology must provide notice of plan. The draft rule only requires Ecology to provide notice when publishing the plan or submitting budget requests, and only by publication in the *Site Register*. The rule no longer requires Ecology to provide notice in the Washington State Register or to the media.

2. Program expenditures.

- **Reporting:** Added requirement to incorporate biennial program expenditure reporting requirements in RCW [70.105D.030\(5\)](#).
- **Public notice:** Reflected existing requirement to publish notice of legislative reports in *Site Register*.

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Questions for Stakeholder and Tribal Advisory Group Members

Materials for review and comment

For the **March 5, 2020**, meeting of the Stakeholder and Tribal Advisory Group (STAG), we would like you to review the preliminary draft of Section [340](#) of Chapter [173-340](#) WAC, the Model Toxics Control Act (MTCA) Cleanup Rule, and come prepared to discuss the following questions. Ecology also welcomes any other comments and questions about the proposed changes.

By April 15, 2020, please submit any written comments on the proposed changes to Section 340.

Questions about Section 340: Biennial program plans and expenditures

1. When allocating financial assistance, the MTCA statute currently requires Ecology to consider both threats to human health and the environment and land reuse potential and planning (RCW [70.105D.030\(1\)\(i\)](#)). When prioritizing remedial action projects for grants or loans, Ecology is also required to consider “whether the site is located within a highly impacted community” (see, e.g., WAC [173-322A-320\(3\)\(d\)](#)). Under the draft rule, this requirement would also apply when prioritizing other types of financial assistance.

- a. Should Ecology always consider effects on highly impacted communities when allocating financial assistance?

See Section 340(1)(a)(ii)(B) of the preliminary draft rule.

- b. The draft rule defines “highly impacted community” the same as in Chapter [173-322A](#) WAC. Does the definition provide an adequate basis for identifying metrics and evaluating impacts on such communities?

See Section 200 of the preliminary draft rule and WAC [173-322A-100\(24\)](#). As additional background, see: [Remedial Action Grant and Loan Guidance for the 2021-23](#), Section 4.5.

- c. To allow consideration of actual impacts, the draft rule requires consideration of whether the site affects a highly impacted community, not just whether the site is located within such a community as under Chapter [173-322A](#) WAC. Is that change appropriate?

See Section 340(1)(a)(ii)(B) of the preliminary draft rule. Compare with, for example, WAC [173-322A-320\(3\)\(d\)](#).

2. Under the draft rule, Ecology maintains the discretion to consider other factors when prioritizing expenditures (such as those specified in withdrawn [TCP Policy 340](#)). Those factors may differ depending on the funding program (such as affordable housing grants vs. mixed funding agreements). Do you have any concerns with Ecology specifying such factors in policy?

See Section 340(1)(a)(ii)(D) of the preliminary draft rule. As additional background, see: [TCP Policy 340, Priority Setting for Sites under Formal Ecology Oversight \(Withdrawn\)](#), Section 2.

3. Under the MTCA statute, Ecology is required to report on program expenditures from the model toxics control operating and capital accounts (RCW [70.105D.030\(5\)](#)). The draft rule incorporates that statutory requirement.

See Section 340(2) of the preliminary draft rule and RCW [70.105D.030\(5\)](#). As additional background, see: [Model Toxics Control Accounts Biennial Report of Expenditures: 2017-19 Biennium](#).

- a. How should Ecology incorporate the results of the new Site Hazard Assessment and Ranking Process (SHARP) in the report?
 - b. How should Ecology report on progress in reducing disparate public health effects on highly impacted communities?
4. How should Ecology notify the public when it submits reports to the Legislature and budget requests to the Governor's Office? Is notice in Ecology's *Site Register* adequate? If not, what other means would you suggest?

See Section 340(1)(b) of the preliminary draft rule.

Questions about economic impacts

1. What, if any, economic effects might the draft rule changes have on you or your constituents?
2. Can you identify a less burdensome regulatory approach for program planning that complies with statutory requirements?
3. Would the draft rule changes have a disproportionate impact on small businesses or local governments?
4. Would the draft rule changes provide an advantage or disadvantage to Washington businesses compared to businesses in other states?

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Preliminary Draft of Proposed Rule

IMPORTANT

This part of the document includes a preliminary draft of the proposed changes to Section 340 of Chapter 173-340 WAC. **The proposed changes are tracked and footnoted in the rule text.**

WAC 173-340-340 **Biennial program ~~report~~ plans and expenditures.**

(1) **Timing**~~Program plans.~~ Before ~~November 1~~September 20 of each even-numbered year, ~~the department shall~~Ecology must prepare a ~~biennial program~~comprehensive ten-year financing report for the legislature ~~containing its plan for conducting remedial actions for the following two fiscal years~~in accordance with RCW 70.105D.030(4). ~~This~~The report ~~shall~~must identify the ~~projects and expenditures recommended for appropriation from both~~projected financing need for remedial action projects that are eligible for funding under the ~~state and local~~model toxics control ~~capital accounts~~over the next ten years and Ecology's budget request for the next biennium.¹

(a) Prioritization. ~~In determining which sites the department shall consider for planned action, emphasis shall be given to sites posing the highest risk to human health and the environment, as indicated by a site's hazard ranking. The department may also consider other factors in setting site priorities. After legislative action and any revisions, this report shall become the department's biennial program plan.~~When prioritizing remedial action projects for funding under the model toxics control capital account, Ecology must first protect investments in cleanups at sites where the state is required to provide assurances under section 104 of the federal cleanup law, 42 U.S.C. Sec. 9604, and at sites where Ecology is operating or maintaining the cleanup. Ecology must then consider the general funding hierarchy in RCW 70.105D.200(4)(a).²

(i) When prioritizing remedial action projects that are eligible for a grant or loan under RCW 70.105D.200(4)(a)(i) and (ii), Ecology must comply with the requirements in chapter 173-322A WAC.³

(ii) When prioritizing remedial action projects that are eligible for other types of funding under RCW 70.105D.200(4)(a), Ecology must consider the following factors:

(A) The threats posed by the site to human health and the environment;

¹ Consistent with legislative changes to RCW [70.105D.030](#)(4), changed the scope and horizon of the planning requirement. The Legislature replaced the more comprehensive biennial program plan with a narrower ten-year financing plan. As amended, Ecology only needs to identify capital funding needs from the model toxics control capital account, not operating funding needs from the model toxics control operating account. The Legislature also extended the required planning horizon for the plan from two years (one biennium) to ten years.

² Added requirement that, when prioritizing remedial action projects for capital funding under MTCA, Ecology must first protect investments in cleanups at sites where the state is required to provide assurances under the federal cleanup law and at sites where Ecology is operating or maintaining the cleanup. Otherwise, Ecology will generally rely on the funding hierarchy in RCW [70.105D.200](#)(4)(a).

³ Added requirement that, when prioritizing remedial action projects for grants or loans under MTCA, Ecology will comply with the requirements in Chapter [173-322A](#) WAC. To date, these are the only types of remedial action projects for which Ecology has established detailed prioritization criteria in rule.

(B) Whether the site affects a highly impacted community;⁴

(C) The land reuse potential and planning for the site;⁵ and

(D) Other factors as determined by Ecology.

~~(2)(b) Public notice. The department shall Ecology must provide public notice and a hearing on the proposed plan.⁶ For purposes of this subsection only, public notice shall consist of mailings to all persons who have made a timely request and to the appropriate news media, and publication in the state register. Notice shall also be provided in the Site Register. The public comment period on the proposed plan shall run for at least thirty days from the date of the publication in the Site Register when:~~⁷

(i) Publishing the ten-year financing report required under subsection (1) of this section; and

(ii) Submitting a biennial or supplemental budget request for a remedial action project eligible for funding under the model toxics control capital account.

(2) Program expenditures. By December 1st of each odd-numbered year, Ecology must provide the legislature and the public a report of Ecology's activities supported by appropriations from the model toxics control operating, capital, and stormwater accounts in accordance with RCW 70.105D.030(5). The report must be prepared and displayed in a manner that allows the legislature and the public to easily determine the statewide and local progress made in cleaning up contaminated sites under this chapter. When publishing the report, Ecology must provide a notice in the Site Register.⁸

WAC 173-340-200 Definitions [additions]

"Highly impacted community" means a community that Ecology has determined is likely to bear a disproportionate burden of public health risks from environmental pollution.⁹

⁴ Added requirement that, when prioritizing remedial action projects that are eligible for other types of capital funding under MTCA, Ecology must consider whether the site affects a "highly impacted community." This term is used and defined in Chapter [173-322A](#) WAC, which governs the Remedial Action Grant and Loan Program.

⁵ Consistent with legislative changes in RCW [70.105D.030](#)(1)(i), added requirement that, when prioritizing remedial action projects that are eligible for other types of capital funding under MTCA, Ecology must also consider the land reuse potential and planning for the site.

⁶ Consistent with legislative changes in RCW [70.105D.030](#)(4), eliminated requirement that Ecology must provide opportunity to comment on proposed plan.

⁷ Changed when and how Ecology must provide notice of plan. As amended, Ecology is only required to provide notice when publishing the plan or submitting budget requests and is only required to provide such notice in the Site Register. Ecology is no longer required to provide notice in the Washington State Register or to the media.

⁸ Added requirement to incorporate biennial program expenditure reporting requirements in RCW [70.105D.030](#)(5). Also reflected existing requirement to publish notice of legislative reports in *Site Register*.

⁹ Added definition of the new term "highly impacted communities." The proposed definition is the same as in WAC [173-322A-100](#)(24), which governs the remedial action grant and loan program.

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Current Rule

WAC 173-340-340 Biennial program report.

- (1) Timing.** Before November 1 of each even-numbered year, the department shall prepare a biennial program report for the legislature containing its plan for conducting remedial actions for the following two fiscal years. This report shall identify the projects and expenditures recommended for appropriation from both the state and local toxics control accounts. In determining which sites the department shall consider for planned action, emphasis shall be given to sites posing the highest risk to human health and the environment, as indicated by a site's hazard ranking. The department may also consider other factors in setting site priorities. After legislative action and any revisions, this report shall become the department's biennial program plan.
- (2) Public notice.** The department shall provide public notice and a hearing on the proposed plan. For purposes of this subsection only, public notice shall consist of mailings to all persons who have made a timely request and to the appropriate news media, and publication in the state register. Notice shall also be provided in the *Site Register*. The public comment period on the proposed plan shall run for at least thirty days from the date of the publication in the *Site Register*.

References

Reference	Web Page
Rulemaking webpage	http://www.ecy.wa.gov/programs/tcp/regs/wac173360/1602inv.html
STAG website	https://www.ezview.wa.gov/site/alias_1988/37514/overview.aspx
Toxics Cleanup Program webpage	https://ecology.wa.gov/Spills-Cleanup/Contamination-cleanup
Cleanup Process webpage	https://ecology.wa.gov/Spills-Cleanup/Contamination-cleanup/Cleanup-process
Paying for Cleanups webpage	https://ecology.wa.gov/Spills-Cleanup/Contamination-cleanup/Cleanup-process/Paying-for-cleanups
Chapter 70.105D RCW	https://apps.leg.wa.gov/RCW/default.aspx?cite=70.105D
RCW 70.105D.030	https://app.leg.wa.gov/RCW/default.aspx?cite=70.105D.030
RCW 70.105D.190	https://app.leg.wa.gov/RCW/default.aspx?cite=70.105D.190
RCW 70.105D.200	https://app.leg.wa.gov/RCW/default.aspx?cite=70.105D.200
Chapter 173-340 WAC	https://apps.leg.wa.gov/WAC/default.aspx?cite=173-340
WAC 173-340-200	https://apps.leg.wa.gov/WAC/default.aspx?cite=173-340-200
WAC 173-340-340	https://app.leg.wa.gov/WAC/default.aspx?cite=173-340-340
Chapter 173-322A WAC	https://app.leg.wa.gov/WAC/default.aspx?cite=173-322A
WAC 173-322A-100	https://app.leg.wa.gov/WAC/default.aspx?cite=173-322A-100
WAC 173-322A-320	https://app.leg.wa.gov/WAC/default.aspx?cite=173-322A-320
WSR 90-08-086	http://lawfilesexxt.leg.wa.gov/law/wsr/1978-1996/90-08.pdf
WSR 01-05-024	http://lawfilesexxt.leg.wa.gov/law/wsr/2001/05/01-05-024.htm
TCP Policy 340 (withdrawn)	https://www.ezview.wa.gov/Portals/_1988/Documents/Documents/TCPPolicy340_Withdrawn_2016.pdf
Federal cleanup law	https://www.govinfo.gov/app/details/USCODE-2018-title42/USCODE-2018-title42-chap103-subchapI
42 U.S.C. Sec. 9604	https://www.govinfo.gov/app/details/USCODE-2010-title42/USCODE-2010-title42-chap103-subchapI-sec9604

Reference	Web Page
"Ecology Launches Effort to Implement Toxics Cleanup Law"	https://www.ezview.wa.gov/Portals/_1988/Documents/Documents/BaselineNewsletterVol8No4-Aug1989.pdf
Model Toxics Control Accounts: Ten-Year Financing Report 2018	https://fortress.wa.gov/ecy/publications/SummaryPages/1809052.html
Model Toxics Control Accounts Biennial Report of Expenditures: 2017–19 Biennium	https://fortress.wa.gov/ecy/publications/SummaryPages/1909045.html
Remedial Action Grant and Loan Guidance for the 2021–23 Biennium	https://fortress.wa.gov/ecy/publications/summarypages/2009055.html