

Why You Should Read This: The document below reviews the environmental impact likely from a State Revolving Fund project. As part of the environmental review, you are entitled to provide comments. If you have concerns about the environmental impact of this project, raise them now. We encourage public input in this decision making process.



IOWA STATE REVOLVING FUND
FINDING OF NO SIGNIFICANT IMPACT

September 11, 2025

To: All Interested Citizens, Government Agencies, and Public Groups

An environmental review has been performed based on the procedures for implementing the National Environmental Policy Act (NEPA), for the proposed agency action below:

Applicant: City of Rockford

County: Floyd

State: Iowa

SRF Number: CS1921160 01

Iowa DNR Project Number: S2024-0281A

Other Funding Sources: CDBG

The City of Rockford, Iowa is planning an upgrade to their wastewater treatment facility. The city has applied for financial assistance through the State Revolving Fund (SRF) loan program to build the project. The State Revolving Loan Program is a program authorized by the Environmental Protection Agency (EPA) and administered by the Iowa Department of Natural Resources (DNR) in partnership with the Iowa Finance Authority.

The City of Rockford is located in Floyd County, Iowa approximately 20 miles southeast of Mason City, Iowa and 65 miles northwest of Waterloo, Iowa. The population of Rockford according to the 2020 US Census was 758 persons. The design population equivalent for the year 2044 is 758 persons. The City of Rockford owns and operates a municipal wastewater collection and treatment facility that treats all wastewater generated by its sewer users within the community. When the NPDES permit was updated in 2017, ammonia and E. Coli were added to the effluent limitations. Since then, the City has been working on different operation protocol to work towards these new limits with their existing two-celled controlled-discharge lagoon treatment plant. Based on these recent attempts, they are unable to consistently meet the ammonia and E Coli discharge limitations. It is expected that this is due to only having two treatment cells. Also, this is likely due in part to the sludge level in the lagoons. In the 50-year history of the treatment facility, the lagoons have not been dredged to remove this sludge; when sludge breaks down, it can release ammonia which may be part of the cause for these exceedances.

The purpose of this project is to make improvements to the wastewater treatment facilities to enhance their reliability for ammonia and E. Coli treatment and increase capacity in order to better safely and reliably

operate the City of Rockford's wastewater treatment system for at least the next 20 years. The project includes the removal of accumulated sludge in the existing treatment cells and the construction of two new secondary lagoon cells to convert the two-cell system to a four-cell system. This will add additional hydraulic capacity and increase biological treatment. Construction of a new outfall pipe south of the existing outfall location is included with this project. The current wastewater discharge is located on the Shell Rock River, an A-1, B (WW1) HH designated stream. The proposed outfall will also be located on the Shell Rock River farther south of the existing, south of the confluence with the Winnebago River. A Class "A1" stream is one in which recreational or other uses may result in prolonged and direct contact with the water, involving considerable risk of ingesting water in quantities sufficient to pose a health hazard. Such activities would include, but not be limited to, swimming, diving, water skiing, and water contact recreational canoeing. A Class "B(WW-1)" stream is one in which temperature, flow and other habitat characteristics are suitable to maintain warm water game fish populations along with a resident aquatic community that includes a variety of native nongame fish and invertebrate species. These waters generally include border rivers, large interior rivers, and the lower segments of medium-size tributary streams. Class "HH" streams are those in which fish are routinely harvested for human consumption or waters both designated as a drinking water supply and in which fish are routinely harvested for human consumption.

Positive environmental effects will be improved treatment of the wastewater from the City of Rockford, compliance with effluent discharge permit limits, reduced discharge of the pollutants ammonia and E. coli to the receiving stream, and improved water quality in the receiving stream.

The project will not significantly affect the pattern and type of land use (industrial, commercial, agricultural, recreational, residential) or growth and distribution of population. The project will not conflict with local, regional or State land use plans or policies. The project will not affect threatened and endangered species or their habitats provided that any tree cutting is conducted between October 1 and March 31 to avoid impacting endangered bats. If any State- or Federally-listed threatened or endangered species or communities are found during the planning or construction phases, additional studies and/or mitigation may be required. The project will not displace population or alter the character of existing residential areas. Although farmland is being converted from agricultural use, further investigation of the farmland conversion impact is not required for this environmental review. While the Iowa DNR Flood Plain Management Section has not yet commented on the project, impacts to the 100-year flood plain are not anticipated provided all necessary floodplain development permits, state and local, are obtained and the terms of which are abided by. While the U.S. Army Corps of Engineers has not yet commented on the project, impacts to wetlands are not anticipated provided that any necessary permits are obtained and the terms of which are abided by. The project will not have effect on parklands, preserves, other public lands, or areas of recognized scenic or recreational value.

Various Native American tribes with an interest in the area were provided information regarding the project. This project will not be receiving federal funds through SRF. As such, this project is not considered a federal undertaking as defined in §300320 under the National Historic Preservation Act, 54 U.S.C. 300101 et seq. for the purpose of the SRF environmental review. If this SRF project receives federal funds from other sources, it is the responsibility of the applicant to ensure all federal requirements are met for that funding. However, if project activities uncover any item(s) that might be of archaeological, historical, or architectural interest, or if important new archaeological, historical, or architectural data should be encountered in the project APE, the applicant should make reasonable efforts to avoid further impacts to the property until an assessment can be made by an individual meeting the Secretary of the Interior's professional qualifications standards (36 CFR Part 61).

The project will not have a significant adverse effect upon local ambient air quality provided the applicant takes reasonable precautions to prevent the discharge of visible emissions of fugitive dusts beyond the lot line of the property during the proposed project (567 IAC 23.3(2)“c”). The project will not have a significant adverse effect upon local ambient noise levels, surface water quantity, groundwater quality or quantity, or water supply. No significant impact to surface water quality, fish, shellfish, wildlife, or their natural habitats is expected provided that an NPDES General Permit Number 2 (for storm water discharge associated with construction activities) and a revised NPDES operations permit are obtained and the terms of which are abided by.

Minimum separation distances will be maintained. Noise during construction will be maintained at tolerable levels through controls on construction activities. Any construction debris will be removed from the site for proper disposal. Adverse environmental effects from construction activities will be minimized with proper construction practices, inspection, prompt clean up and other appropriate measures. Areas temporarily disturbed by the construction will be restored.

It has been determined that the proposed action will result in no significant impacts to the surrounding environment. This determination is based on a careful review of the engineering report, the environmental assessment and other supporting data which are on file at the Department of Natural Resources' office in Des Moines, Iowa. These are available for public review upon request. A copy of the environmental assessment is attached. This Department will not take any administrative action on the project for at least thirty (30) calendar days from the above date. Persons disagreeing with the above environmental decision may submit comments to the department during this period. Your comments can be sent to SRF-PC@dnr.iowa.gov or directly to me at Rebecca.FlynnKettman@dnr.iowa.gov or (515) 204-5672.

Sincerely,

Rebecca Flynn Kettman
Environmental Specialist
6200 Park Ave, Suite 200
Des Moines, IA 50321

Enclosures: Environmental Assessment
Project Map

Distribution

List (email): Rustin Lingbeek, Short Elliott Hendrickson Inc.
Mykin Severson, Short Elliott Hendrickson Inc.
Chris Diggins, North Iowa Area Council of Governments
Edward Boling, Council on Environmental Quality
Jake Hansen, Iowa Department of Agriculture and Land Stewardship
Ken Sharp, Iowa Department of Health & Human Services
Mindy Wells, Iowa Department of Health & Human Services
Chad Sands, Iowa Economic Development Authority

Alicia Vasto, Iowa Environmental Council
Michael Schmidt, Iowa Environmental Council
Tony Toigo, Iowa Finance Authority
Lee Wagner, Iowa Finance Authority
Mickey Shields, Iowa League of Cities
Jane Clark, Sierra Club
Josh Mandelbaum, Environmental Law and Policy Center
Kate Sand, USDA Rural Development
Tokey Boswell, USDOI, National Park Service, Midwest Region
Kraig McPeck, Fish and Wildlife Service, Rock Island Field Office
Ann D'Alfonso, USEPA Region VII
Kelly Beard-Tittone, USEPA Region VII
Nora Springs Rockford Register

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IOWA STATE REVOLVING FUND
ENVIRONMENTAL ASSESSMENT DOCUMENT

PROJECT IDENTIFICATION

Applicant: City of Rockford
County: Floyd
State: Iowa

SRF Number: CS1921160 01
Iowa DNR Project Number: S2024-0281A

Other Funding Sources: CDBG

COMMUNITY DESCRIPTION

Location: The City of Rockford is located in Floyd County, Iowa approximately 20 miles southeast of Mason City, Iowa and 65 miles northwest of Waterloo, Iowa.

Population: The population of Rockford according to the 2020 US Census was 758 persons. The design population equivalent for the year 2044 is 758 persons.

Current Waste Treatment: The City of Rockford owns and operates a municipal wastewater collection and treatment facility that treats all wastewater generated by its sewer users within the community. When the NPDES permit was updated in 2017, ammonia and E. Coli were added to the effluent limitations. Since then, the City has been working on different operation protocol to work towards these new limits with their existing two-celled controlled-discharge lagoon treatment plant. Based on these recent attempts, they are unable to consistently meet the ammonia and E Coli discharge limitations. It is expected that this is due to only having two treatment cells. Also, this is likely due in part to the sludge level in the lagoons. In the 50-year history of the treatment facility, the lagoons have not been dredged to remove this sludge; when sludge breaks down, it can release ammonia which may be part of the cause for these exceedances.

PROJECT DESCRIPTION

Purpose: The purpose of this project is to make improvements to the wastewater treatment facilities to enhance their reliability for ammonia and E. Coli treatment and increase capacity in order to better safely and reliably operate the City of Rockford's wastewater treatment system for at least the next 20 years.

Proposed Improvements: The project includes the removal of accumulated sludge in the existing treatment cells and the construction of two new secondary lagoon cells to convert the two-cell system to a four-cell system. This will add additional hydraulic capacity and increase biological treatment. Construction of a new outfall pipe south of the existing outfall location is included with this project.

Receiving Stream: The current wastewater discharge is located on the Shell Rock River, an A-1, B (WW1) HH designated stream. The proposed outfall will also be located on the Shell Rock River farther south of the existing, south of the confluence with the Winnebago River. A Class "A1" stream is one in which recreational or other uses may result in prolonged and direct contact with the water, involving considerable risk of ingesting water in quantities sufficient to pose a health hazard. Such activities would include, but not be limited to, swimming, diving, water skiing, and water contact recreational canoeing. A Class "B(WW-1)" stream is one in which temperature, flow and other habitat characteristics are suitable to maintain warm water game fish populations along with a resident aquatic community that includes a variety of native nongame fish and invertebrate species. These waters generally include border rivers, large interior rivers, and the lower segments of medium-size tributary streams. Class "HH" streams are those in which fish are routinely harvested for human consumption or waters both designated as a drinking water supply and in which fish are routinely harvested for human consumption.

ALTERNATIVES CONSIDERED

Alternatives Considered: Alternatives were considered to address treatment issues: lagoon sludge removal and land application, construction of two new secondary treatment cells, modification of the existing primary cell into two secondary cells, convert the existing cells to continuous discharge aerated lagoons, or conversion to an Aeromod mechanical treatment facility. Retaining the existing outfall location was considered as an alternative to moving the outfall further south past where the Shell Rock and Winnebago Rivers converge.

Reasons for Selection of Proposed Alternative: The No-Action alternative is not viable due to the existing inability of the treatment plant to adequately treat for ammonia and E. Coli. Based on comparisons of the waste load allocations, construction of a new outfall downstream of the Shell Rock and Winnebago Rivers confluence allows for slightly higher discharge limits which are more easily obtainable. The project scope was selected for the availability of land, engineering criteria, total project cost, and life-cycle operations and maintenance as well as minimization of the impacts to the environment.

MEASURES TAKEN TO ASSESS IMPACT

Public Involvement: A public hearing was held on September 9, 2025 at 7:30 p.m. at the City's regular council meeting. The public notice of this hearing was made available by publication in the Nora Springs Rockford Register on July 30, 2025 and posted in three public locations on July 30, 2025. The purpose of this hearing was to present the environmental and financial impacts of the proposed improvement project. No written or oral comments were received.

Coordination and Documentation with Other Agencies and Special Interest Groups: The following Federal, state and local agencies were provided an opportunity to comment on the proposed project to better assess the potential impact to the environment:

- U.S. Army Corps of Engineers
- U.S. Fish and Wildlife Service
- Natural Resources Conservation Service

State Historical Society of Iowa (State Historical Preservation Office)

Iowa DNR Conservation and Recreation Division

Iowa DNR Flood Plain Management Section

Flandreau Santee Sioux

Ho-Chunk Nation

Iowa Tribe of Kansas and Nebraska

Iowa Tribe of Oklahoma

Kickapoo Tribe in Kansas

Kickapoo Tribe of Oklahoma

Lower Sioux Indian Community Council

Miami Tribe of Oklahoma

Omaha Tribal Council

Otoe-Missouria Tribe

Pawnee Nation of Oklahoma

Peoria Tribe of Indians of Oklahoma

Ponca Tribe of Indians of Oklahoma

Ponca Tribe of Nebraska

Prairie Band Potawatomi Nation

Prairie Island Indian Community

Sac & Fox Nation of Mississippi in Iowa

Sac & Fox Nation of Missouri

Sac & Fox Nation of Oklahoma

Santee Sioux Nation

Shakopee Mdewakanton Sioux Community

Sisseton-Wahpeton Oyate

Spirit Lake Tribal Council

Three Affiliated Tribes Mandan, Hidatsa & Arikara Nations

Upper Sioux Tribe

Winnebago Tribal Council

Yankton Sioux Tribal Business and Claims Committee

No adverse comments were received from any agencies or general public. Conditions placed on the applicant by the above agencies in order to assure no significant impact are included in the Summary of Reasons for Concluding No Significant Impact section.

ENVIRONMENTAL IMPACT SUMMARY

Construction: Traffic patterns within the community may be disrupted and above normal noise levels in the vicinity of the construction equipment can be anticipated during construction and should be a temporary problem. Adverse environmental impacts on noise quality will be handled by limited hours of contractor work time during the day. Other adverse environmental effects from construction activities will be minimized by proper construction practices, inspection, prompt cleanup, and other appropriate measures. Areas temporarily disturbed by the construction will be restored. Solid wastes resulting from the construction project will be regularly cleared away with substantial efforts made to minimize inconvenience to area residents.

Care will be taken to maintain dirt to avoid erosion and runoff. The proposed project will disturb one or more acres of soil; therefore, the applicant is required to obtain an NPDES General Permit Number 2 (for storm water discharge associated with construction activities) and abide by its terms. Provided that this permit is obtained and the terms of which are abided by, no significant impact to surface water quality, fish, shellfish, wildlife, or their natural habitats is expected.

Temporary air quality degradation may occur due to dust and fumes from construction equipment. The applicant shall take reasonable precautions to prevent the discharge of visible emissions of fugitive dusts beyond the lot line of the property during the proposed project (567 Iowa Administrative Code IAC 23.3(2)“c”). This project does not include construction of equipment that has a potential to emit criteria pollutants or hazardous air pollutants above minor source reporting thresholds.

This project may require the disposal of sewage sludge. It is the responsibility of the applicant to ensure that the disposal of any sewage sludge complies with applicable requirements found in 40 CFR Part 503 and 567 Iowa Administrative Code IAC 67.

Historical/Archaeological: Various Native American tribes with an interest in the area were provided information regarding the project. This project will not be receiving federal funds through SRF. As such, this project is not considered a federal undertaking as defined in §300320 under the National Historic Preservation Act, 54 U.S.C. 300101 et seq. for the purpose of the SRF environmental review. If this SRF project receives federal funds from other sources, it is the responsibility of the applicant to ensure all federal requirements are met for that funding. However, if project activities uncover any item(s) that might be of archaeological, historical, or architectural interest, or if important new archaeological, historical, or architectural data should be encountered in the project APE, the applicant should make reasonable efforts to avoid further impacts to the property until an assessment can be made by an individual meeting the Secretary of the Interior’s professional qualifications standards (36 CFR Part 61).

Environmental: The SRF applicant must ensure all permits are obtained and abided by. Permitting applications were submitted to the Iowa DNR Conservation and Recreation Division, Iowa DNR Flood Plain Management Section, and U.S. Army Corps of Engineers. While significant impacts are not anticipated, the DNR Flood Plain Management Section will determine if the proposed project requires a permit for impacts to the 100-year floodplain. While significant impacts are not anticipated, the U.S. Army Corps of Engineers will determine if the proposed project will impact wetlands or jurisdictional waters of the United States. According to the Iowa DNR Conservation and Recreation Division, the proposed project will not interfere with any State-owned parks, recreational areas or open spaces. The project will not impact any wild and scenic rivers as none exist within the State of Iowa. The U.S. Fish & Wildlife Service Section 7 Technical Assistance website consultation determined, and the DNR Conservation and Recreation Division agree, that the project will not impact protected species or their habitats provided that any tree cutting is conducted between October 1 and March 31 to avoid impacting endangered bats. However, if any State- or Federally-listed threatened or endangered species or communities are found during the planning or construction phases, additional studies and/or mitigation may be required. No adverse impacts are expected to result from this project, such as those to surface water quantity, or groundwater quality or quantity. A revised NPDES wastewater discharge permit is required due to the alteration of the outfall location and treatment revisions; provided that this permit is obtained and the terms of which are abided by, no significant impact to surface water quality, fish, shellfish, wildlife, or their natural habitats is expected.

Land Use and Trends: The project will not displace population nor will it alter the character of existing residential areas. Although farmland is being converted from agricultural use, further investigation of the farmland conversion impact is not required for this environmental review. This project should not impact population trends as the presence or absence of existing water/sewer infrastructure is unlikely to induce significant alterations in the population growth or distribution given the myriad of factors that influence development in this region. Similarly, this project is unlikely to induce significant alterations in the pattern and type of land use.

Irreversible and Irretrievable Commitment of Resources: Fuels, materials, and various forms of energy will be utilized during construction.

Nondiscrimination: All programs, projects, and activities undertaken by DNR in the SRF programs are subject to federal anti-discrimination laws, including the Civil Rights Act of 1964, section 504 of the Rehabilitation Act of 1973, and section 13 of the Federal Water Pollution Control Amendments of 1972. These laws prohibit discrimination on the basis of race, color, national origin, sex, disability, or age.

POSITIVE ENVIRONMENTAL EFFECTS TO BE REALIZED FROM THE PROPOSED PROJECT

Positive environmental effects will be improved treatment of the wastewater from the City of Rockford, compliance with effluent discharge permit limits, reduced discharge of the pollutants ammonia and E. coli to the receiving stream, and improved water quality in the receiving stream.

SUMMARY OF REASONS FOR CONCLUDING NO SIGNIFICANT IMPACT

- The project will not significantly affect the pattern and type of land use (industrial, commercial, agricultural, recreational, residential) or growth and distribution of population.
- The project will not conflict with local, regional or State land use plans or policies.
- The project will not affect threatened and endangered species or their habitats provided that any tree cutting is conducted between October 1 and March 31 to avoid impacting endangered bats. If any State- or Federally-listed threatened or endangered species or communities are found during the planning or construction phases, additional studies and/or mitigation may be required.
- The project will not displace population or alter the character of existing residential areas. Although farmland is being converted from agricultural use, further investigation of the farmland conversion impact is not required for this environmental review.
- While the Iowa DNR Flood Plain Management Section has not yet commented on the project, impacts to the 100-year flood plain are not anticipated provided all necessary floodplain development permits, state and local, are obtained and the terms of which are abided by.
- While the U.S. Army Corps of Engineers has not yet commented on the project, impacts to wetlands are not anticipated provided that any necessary permits are obtained and the terms of which are abided by.
- The project will not have effect on parklands, preserves, other public lands, or areas of recognized scenic or recreational value.
- Various Native American tribes with an interest in the area were provided information regarding the project. This project will not be receiving federal funds through SRF. As such, this project is not considered a federal undertaking as defined in §300320 under the National Historic Preservation Act, 54 U.S.C. 300101 et seq. for the purpose of the SRF environmental review. If this SRF project receives federal funds from other sources, it is the responsibility of the applicant to ensure all federal

requirements are met for that funding. However, if project activities uncover any item(s) that might be of archaeological, historical, or architectural interest, or if important new archaeological, historical, or architectural data should be encountered in the project APE, the applicant should make reasonable efforts to avoid further impacts to the property until an assessment can be made by an individual meeting the Secretary of the Interior's professional qualifications standards (36 CFR Part 61).

- The project will not have a significant adverse effect upon local ambient air quality provided the applicant takes reasonable precautions to prevent the discharge of visible emissions of fugitive dusts beyond the lot line of the property during the proposed project (567 IAC 23.3(2)"c").
- The project will not have a significant adverse effect upon local ambient noise levels, surface water quantity, groundwater quality or quantity, or water supply.
- No significant impact to surface water quality, fish, shellfish, wildlife, or their natural habitats is expected provided that an NPDES General Permit Number 2 (for storm water discharge associated with construction activities) and a revised NPDES operations permit are obtained and the terms of which are abided by.

THEREFORE:

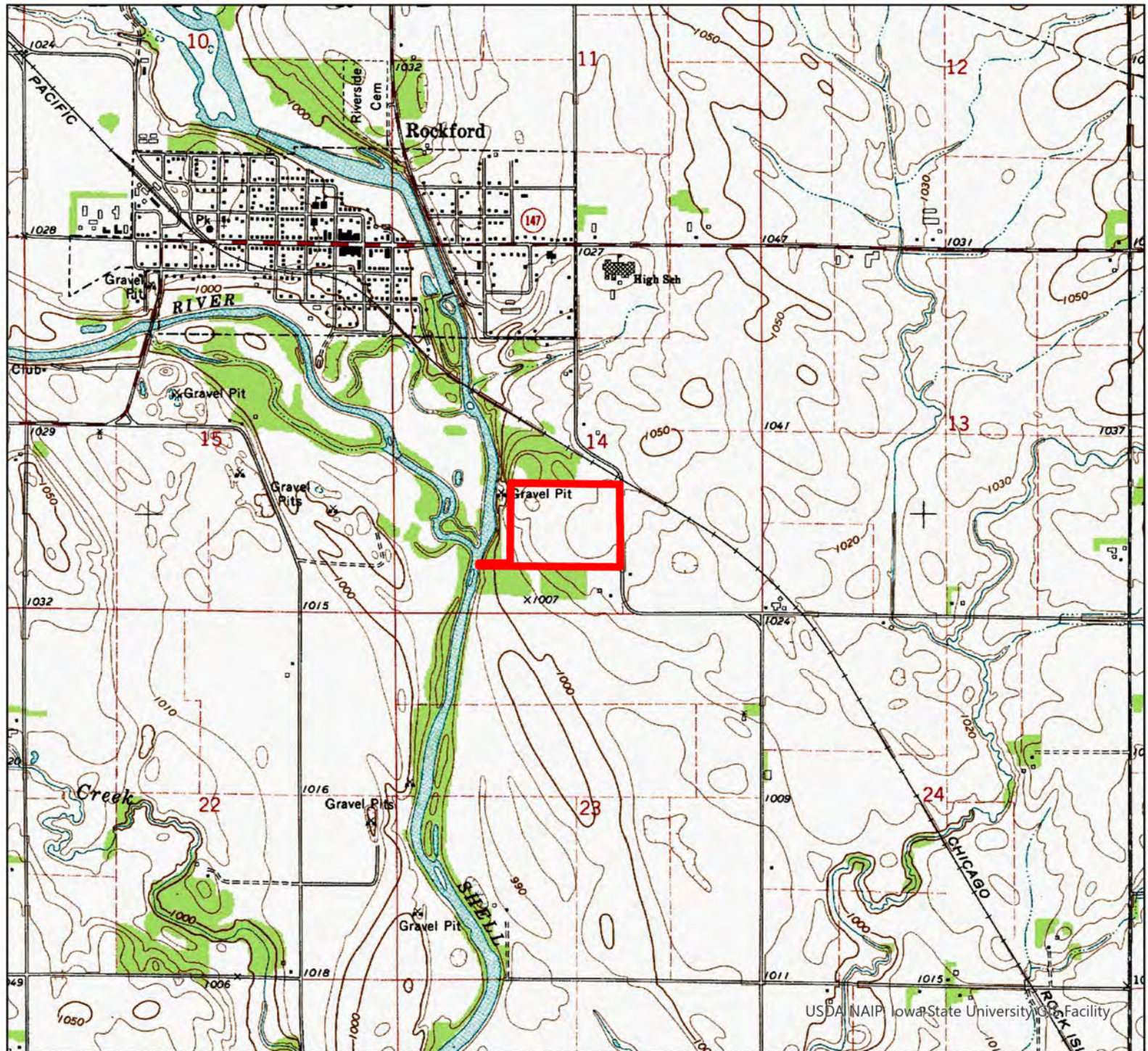
The above project conforms to the criteria in 567 Iowa Administrative Code 92.8(1)"b" relating to compliance with the National Environmental Policy Act of 1969. This Environmental Assessment Document (EAD) outlines the justification that the environmental review for the proposed project should be classified as a Finding of No Significant Impact (FNSI) and does not rise to the significance of an Environmental Impact Statement (EIS) in accordance with 40 CFR § 1501.5.

Rebecca Flynn Kettman

Environmental Review Specialist


State Revolving Fund

Iowa Department of Natural Resources



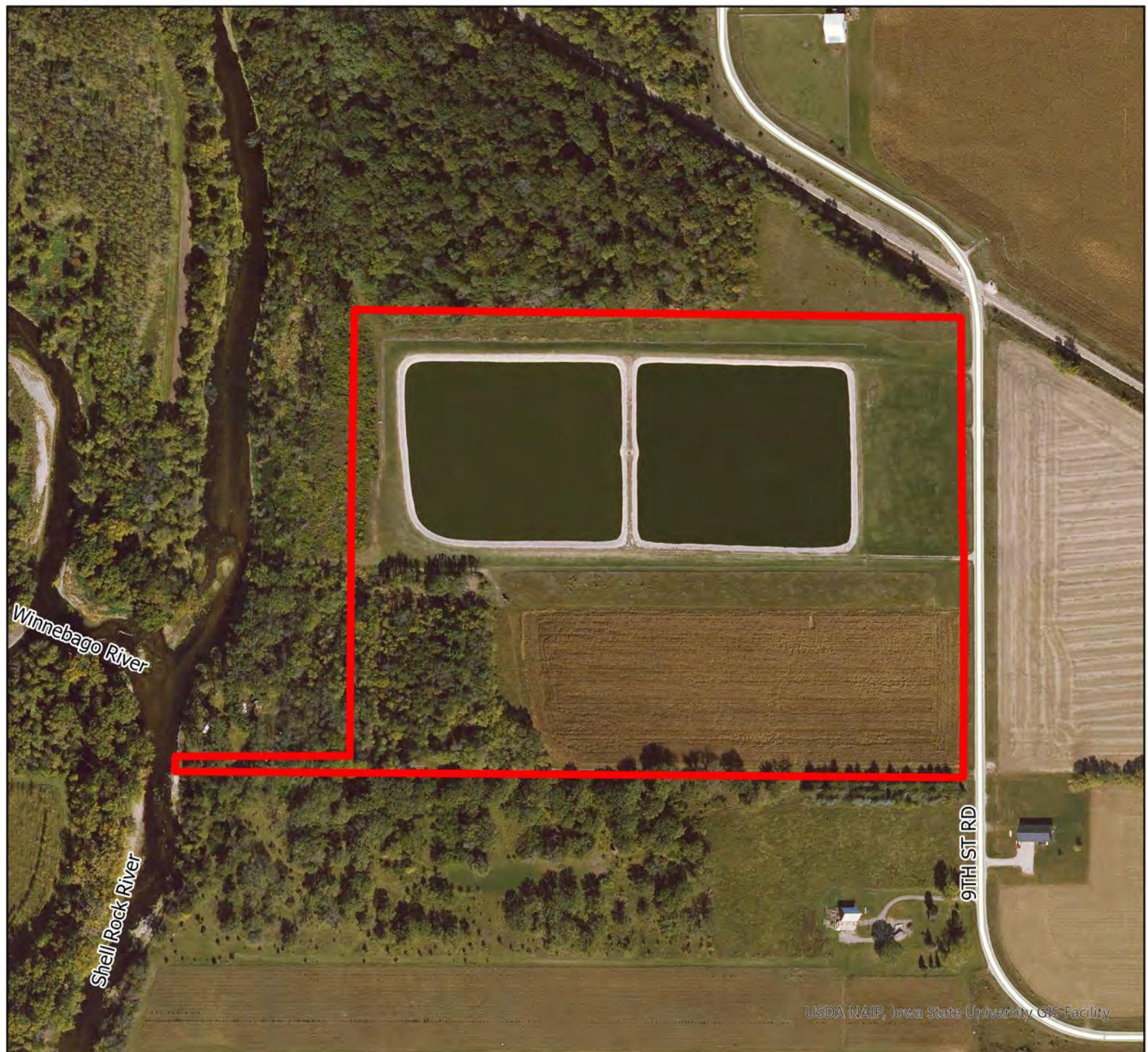
USGS Topographic Map

City of Rockford Wastewater Treatment Facility Upgrade
Rockford, IA (Floyd County)
Legend

 Proposed Project Area




Floyd County. Image source: Wikipedia, 2025.



City of Rockford Wastewater Treatment Facility Upgrade
Rockford, IA (Floyd County)

Legend

 Proposed Project Area

