

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 30, 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: Twin Lakes Utilities

SRF Number: CS1921181 01

County: Calhoun

Iowa DNR Project Number: W2023-0358A

State: Iowa

The Twin Lakes Utilities (TLU) is planning an upgrade to their wastewater treatment plant (WWTP). TLU 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.

TLU serves the unincorporated lake community of Twin Lakes located in Calhoun County, Iowa approximately 6 miles north of Rockwell City, Iowa and 23 miles east of Fort Dodge, Iowa. The population of Twin Lakes according to 2010 US Census data was 334 persons. The population of Twin Lakes fluctuates throughout the year, and significantly increases during the warm weather months. Twin Lakes has 426 service connections. Assuming 2.5 people per account, the design population equivalent is 1,065 persons.

The existing WWTP is a three-cell controlled discharge lagoon constructed in 1986. TLU has made no major improvements or repairs since its construction. The WWTP is surrounded by Drainage Ditch #65 to the north and east, agricultural land to the south, and the Twin Lakes Golf Club and South Twin Lakes Road to the west. The influent structure accepts flows from two low-pressure sewer mains from the north (primarily development around North Twin Lake) and the south (the Calhoun County Business Park and South Twin Lakes including the golf club and residences). Raw wastewater flows from the influent structure to and through each of the three cells, then through the effluent structure and into Drainage Ditch #65. TLU is under a compliance schedule for ammonia-nitrogen and *E. coli*. TLU's NPDES Permit (#1300903) issued February 1, 2020, requires improvements to TLU's existing WWTP to meet future ammonia-nitrogen and *E. coli* discharge limits. The original compliance schedule outlined a final compliance date of January 1, 2025; on January 26, 2024, an extension was granted for final compliance to be achieved by November 1, 2026. The TLU sanitary collection

system is a low-pressure sewer system that utilizes E-One grinder pumps. Pressure sewer mains range in size from 2-6-inches. TLU has 402 sanitary sewer connections with 414 grinder pump stations. The low-pressure system does not have any notable deficiencies. The TLU staff is trained to perform repairs and maintenance to the grinder pumps in-house.

The purpose of this project is to make improvements to the WWTP to meet ammonia-nitrogen and *E. coli* discharge limits, enhance its reliability, and increase capacity to safely and reliably operate the Twin Lakes Utilities wastewater system for at least the next 20 years. The proposed project will convert the existing three-cell controlled discharge lagoon system to a continuous aerated lagoon system with ammonia removal technology from Triplepoint NitrOX. A UV system will be installed for disinfection prior to the effluent discharge to Drainage Ditch #65. The proposed project includes all necessary connections and appurtenances. The treated wastewater from the proposed facility will discharge to Drainage Ditch #65. It has a stream designation of G. Class G waters are intermittent watercourses and those watercourses which typically flow only for short periods of time following precipitation and whose channels are normally above the water table. These waters do not support a viable aquatic community during low flow and do not maintain pooled conditions during periods of no flow. General use waters are protected for livestock and wildlife watering, aquatic life, non-contact recreation, crop irrigation, and industrial, agricultural, domestic and other incidental water withdrawal uses.

Positive environmental effects will be improved treatment of the wastewater from Twin Lakes Utilities, compliance with effluent discharge permit limits for ammonia-nitrogen and *E. coli*, 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 impact wetlands. The project will not affect threatened and endangered species or their habitats. 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, alter the character of existing residential areas, or convert significant farmlands to non-agricultural purposes. The project will not affect the 100-year flood plain provided any necessary Calhoun County flood plain development permits are obtained and the terms of which are abided by. A state flood plain permit is not required. 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) is 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): Ashley Powell, ISG, Inc.
Lenny Larson, ISG, Inc.
Tom Grafft, ISG, Inc.
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
Lee Wagner, Iowa Finance Authority
Tony Toigo, Iowa Finance Authority
Yolanda Attaway, 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, USDO, 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
Calhoun County Historic Preservation Commission
Calhoun County Journal-Herald

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IOWA STATE REVOLVING FUND
ENVIRONMENTAL ASSESSMENT DOCUMENT

PROJECT IDENTIFICATION

Applicant: Twin Lakes Utilities
County: Calhoun
State: Iowa

SRF Number: CS1921181 01
Iowa DNR Project Number: W2023-0358A

COMMUNITY DESCRIPTION

Location: Twin Lakes Utilities (TLU) serves the unincorporated lake community of Twin Lakes located in Calhoun County, Iowa approximately 6 miles north of Rockwell City, Iowa and 23 miles east of Fort Dodge, Iowa.

Population: The population of Twin Lakes according to 2010 US Census data was 334 persons. The population of Twin Lakes fluctuates throughout the year, and significantly increases during the warm weather months. Twin Lakes has 426 service connections. Assuming 2.5 people per account, the design population equivalent is 1,065 persons.

Current Waste Treatment: The existing wastewater treatment plant (WWTP) is a three-cell controlled discharge lagoon constructed in 1986. TLU has made no major improvements or repairs since its construction. The WWTP is surrounded by Drainage Ditch #65 to the north and east, agricultural land to the south, and the Twin Lakes Golf Club and South Twin Lakes Road to the west. The influent structure accepts flows from two low-pressure sewer mains from the north (primarily development around North Twin Lake) and the south (the Calhoun County Business Park and South Twin Lakes including the golf club and residences). Raw wastewater flows from the influent structure to and through each of the three cells, then through the effluent structure and into Drainage Ditch #65. TLU is under a compliance schedule for ammonia-nitrogen and *E. coli*. TLU's NPDES Permit (#1300903) issued February 1, 2020, requires improvements to TLU's existing WWTP to meet future ammonia-nitrogen and *E. coli* discharge limits. The original compliance schedule outlined a final compliance date of January 1, 2025; on January 26, 2024, an extension was granted for final compliance to be achieved by November 1, 2026.

Current Waste Collection System: The TLU sanitary collection system is a low-pressure sewer system that utilizes E-One grinder pumps. Pressure sewer mains range in size from 2-6-inches. TLU has 402 sanitary sewer connections with 414 grinder pump stations. The low-pressure system does not have any notable deficiencies. The TLU staff is trained to perform repairs and maintenance to the grinder pumps in-house.

PROJECT DESCRIPTION

Purpose: The purpose of this project is to make improvements to the WWTP to meet ammonia-nitrogen and *E. coli* discharge limits, enhance its reliability, and increase capacity to safely and reliably operate the Twin Lakes Utilities wastewater system for at least the next 20 years.

Proposed Improvements: The proposed project will convert the existing three-cell controlled discharge lagoon system to a continuous aerated lagoon system with ammonia removal technology from Triplepoint NitrOX. A UV system will be installed for disinfection prior to the effluent discharge to Drainage Ditch #65. The proposed project includes all necessary connections and appurtenances.

Receiving Stream: The treated wastewater from the proposed facility will discharge to Drainage Ditch #65. It has a stream designation of G. Class G waters are intermittent watercourses and those watercourses which typically flow only for short periods of time following precipitation and whose channels are normally above the water table. These waters do not support a viable aquatic community during low flow and do not maintain pooled conditions during periods of no flow. General use waters are protected for livestock and wildlife watering, aquatic life, non-contact recreation, crop irrigation, and industrial, agricultural, domestic and other incidental water withdrawal uses.

ALTERNATIVES CONSIDERED

Alternatives Considered: TLU considered three alternatives to address the ammonia nitrogen and *E. coli* compliance schedule:

- Alternative 1: Construct a covered aerated lagoon system followed by a polishing reactor by LEMNA Environmental Technologies to remove ammonia. This includes constructing two new lagoons located in the footprint of one of the existing lagoons and utilizing floating covers to retain heat in the wastewater to prevent ice formation during cold weather months to prevent excessive ammonia discharges from the WWTP.
- Alternative 2: Install lagoon aeration and the NitrOx System, a moving bed biofilm reactor (MBBR). This includes constructing a concrete aeration tank with an insulated cover. Plastic media suspended in the wastewater would allow nitrifying bacteria to grow and remove ammonia from the waste stream. This system would also require aerators, a heating system, and the potential for chemical additions.
- Alternative 3: Retrofit the existing secondary cells with a conventional aerated lagoon system and utilize a submerged attached growth reactor (SAGR) to remove ammonia during colder months. The SAGR contains a clean gravel bed that provides surface area for nitrifying bacteria to grow and populate.

Reasons for Selection of Proposed Alternative: The No-Action alternative is not viable due to TLU's need to meet future NPDES permit limits. Each alternative would require disinfection prior to final discharge into Drainage Ditch #65. The NitrOx system treatment alternative would provide the ability to maintain use of the lagoons during the construction phase, has a compact footprint, and the lowest capital cost. The LEMNA and SAGR systems are effective in removal of ammonia in cold temperatures, but require a specific operating

pattern to ensure proper removal as well as modifications to the existing lagoon trains. The project site was selected for the availability of land (it is already City-owned) as well as minimization of the impacts to the environment.

MEASURES TAKEN TO ASSESS IMPACT

Public Involvement: A public hearing was held on September 25, 2025 at 7:00 p.m. at the Twin Lakes Utilities Office in Rockwell City, Iowa. The public notice of this hearing was posted in three public locations on August 20, 2025, published in The Calhoun County Journal-Herald on August 27, 2025, and mailed directly to customers on September 5, 2025. The purpose of this hearing was to present the environmental and financial impacts of the proposed improvement project. No substantive oral or written 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
- 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: 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 U.S. Army Corps of Engineers concurs that the project will not impact wetlands. The project will not impact any wild and scenic rivers as none exist within the State of Iowa. The U.S. Fish & Wildlife Service Information for Planning and

Consultation (IPaC) website consultation determined that the project will not impact protected species or their habitats. 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. According to the Iowa DNR Flood Plain Management Section, this project will not impact the 100-year flood plain provided any necessary Calhoun County flood plain development permits are obtained and the terms of which are abided by. A state flood plain permit is not required. No adverse impacts are expected to result from this project, such as those to surface water quantity, or groundwater quality or quantity.

Land Use and Trends: The project will not displace population nor will it alter the character of existing residential areas. No significant farmlands will be impacted. 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 Irrecoverable 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 Twin Lakes Utilities, compliance with effluent discharge permit limits for ammonia-nitrogen and *E. coli*, 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 impact wetlands.
- The project will not affect threatened and endangered species or their habitats. 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, alter the character of existing residential areas, or convert significant farmlands to non-agricultural purposes.
- The project will not affect the 100-year flood plain provided any necessary Calhoun County flood plain development permits are obtained and the terms of which are abided by. A state flood plain permit is not required.
- 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) is obtained and the terms of which are abided by.

THEREFORE:

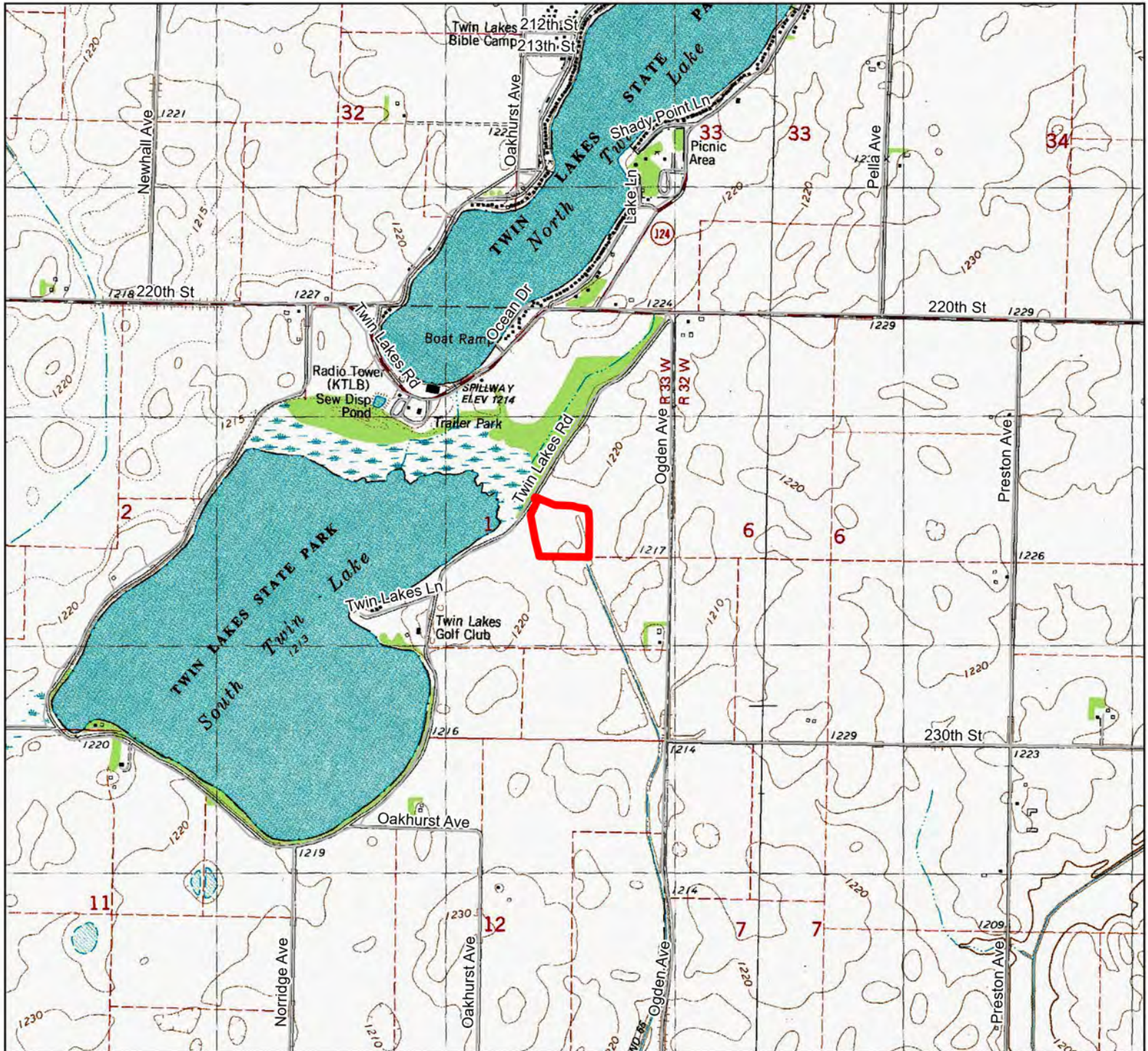
The above project conforms to the criteria in 567 Iowa Administrative Code 92.8(1)“b” relating to compliance with the National Environmental Policy Act of 1969. This Environmental Assessment Document (EAD) outlines the justification that the environmental review for the proposed project should be classified 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

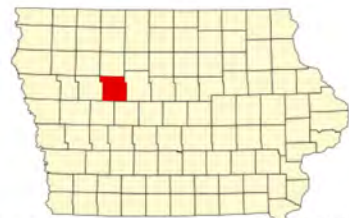
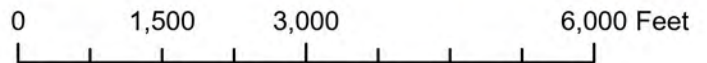


USGS Topographic Map

Twin Lakes Utilities Wastewater Improvements
Twin Lakes, IA (Calhoun County)

Legend

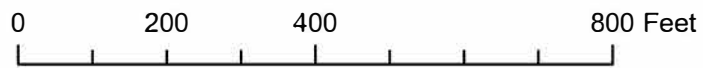
 Proposed Project Area





USDA NAIP, Iowa State University GIS Facility

Twin Lakes Utilities Wastewater Improvements Twin Lakes, Iowa (Calhoun County)



Legend

 Proposed Project Area