



State Revolving Fund (SRF) LOAN APPLICATION

Loan Application for Best Management Practices: Stormwater Management

The board of Managers of the **SRWD, (Sauk River Watershed District)** believes that it will be in the best interest of preserving, the quality of both surface and groundwater, to promote the installment of Best Management Practice regarding stormwater runoff. With that in mind the SRWD has applied for, and received, **SRF, (State Revolving Loan Funds)**. In the event that the SRF funds are all loaned, the SRWD may, with the landowner's permission, use local commercial loans to make loans to property owners at an interest rate that may be below current rates, and for a longer period of time than they might secure independently. Because SRF monies come through the State of Minnesota, we therefore must make the borrower aware of certain nondiscrimination rules.

1. The SRWD and its agents and contractors in the performance under the agreement shall not engage in any discriminatory employment practices and shall in all respects comply with Minnesota Statutes, Chapter 363, Section 181.59 (1994) and all applicable rules and subsequent amendments thereto. Minnesota Statutes section 181.59 provides:

Every contract for or on behalf of the State of Minnesota or the SRWD for materials, supplies or construction or other needs to complete work shall contain provisions by which the SRWD or contractor agrees:

- (a) That in hiring of common or skilled labor for the performance of any work under any contract, or any subcontract, no contractor, material supplier or vendor, shall by reason of race, creed or color, or sex discriminate against the person or persons who are citizens of the United States or qualified and available to perform the work to which the employment relates.
- (b) That no contractor, material supplies or vendor shall, in any manner, discriminate against, intimidate or prevent the employment of any person or persons identified by clause, (1) of this section from the performance of work under any contract on account of race, creed, color or sex.
- (c) That this agreement may be canceled or terminated by the SRWD or any other person or agency authorized to grant the contracts for employment. All money due or to become due hereunder may be forfeited for violation of the terms or conditions of this agreement or contract, or violation of State or Federal Laws pursuant to this contract.

2. Use of Project Facilities.

The SRWD and its agents or contractors or material suppliers in the operation of the project shall not deny any person the full and equal enjoyment of its services, facilities and accommodations because of race, color, creed, religion, disability, national origin or sex, and shall comply in all other respects with Minnesota Statutes Sections 363.03 (1994) and all rules and subsequent amendments thereto.

Determining the selection of SRF loan recipients.

The decision of the SRWD Board of Managers will be based on several factors, some of them being, date of application, the urgency of correcting the problem, the distance to ground water and any other factor(s) related to the systems threat to water quality, but not necessarily limited to the above criteria or in this particular order of importance.

We hereby make application to the SRWD for loan funds for construction of an

(List Type of Project)

1. Owners name or names as they appear on the Real Estate Tax Statement:

2. Permanent Mailing Address _____

3. Phone numbers:

Home _____ Work _____ Cell _____

4. Parcel ID Number as it is listed on the tax statement. _____

5. Legal Description: _____

Section	Range	Township	Lot	County	Other

6. What testing, cost estimates and plan design work and other pre loan work has been done?

7. Enclose a copy of location map or plat.

8. Other Information: _____

Financial Statement

1. Value of Property where project will take place: \$ _____
 Liabilities against property: \$ _____

2. Length of time property owned _____

3. Loan amount requested \$ _____

4. Has mortgage holder of property where structure will be installed been contacted?
 _____yes _____no.

5. Other information. Please explain.

Statement of Lien or Mortgage Holder

I/We (name of applicant) _____ are applying for funding to install a water quality Best Management Practice (BMP) system on the following real estate:

I understand that the money needed to install BMP'S can be secured from the Sauk River Watershed District in the form of a low interest State Revolving Loan or other financing. I also understand that this loan will be secured by a tabular lien statement, filed with the Auditor of the affected county in accordance to state statutes. Repayment will be as part of the property taxes each year and can only be made at the County Treasure office in the County in which the property is located.

Loan Applicant / Owner Signature	Date	Lien or Mortgage Holder Signature	Date

Understanding of Applicant:

The applicant understands there will be at \$25.00 application fee with each property owners application. The \$25.00 application fee will only be refunded if SRF funds are exhausted.

The applicant understands that no construction may commence until all loan funds are in place and all necessary permits have been secured and a licensed contractor has provided detailed plans for the project.

No loan funds may be released to the contractor until all construction has been completed, the system inspected by the County and a certificate of inspection submitted to the Administrator of the Sauk River Watershed District.

The applicant understands that if approval of a SRF loan is granted, the Board of Managers of the SRWD will name the work to be done as a project of the SRWD. A tabular lien statement will be made in accordance to State Statutes and be filed with the Auditor of the affected County on or before October 15 of each year. The applicant will have the option of paying the yearly assessment before October 1 of each year.

Applicants will be responsible for all permit, inspection and recording fees.

Application Send Date		Date Received by SRWD	
_____		_____	
(SRWD Signature)		(SRWD Signature)	

PERMIT PROCESS

This outline is meant to provide an overview of the Permit process and the steps required to obtain a permit. The fee schedule associated with permits is provided at the bottom of the page with these steps.

STEPS

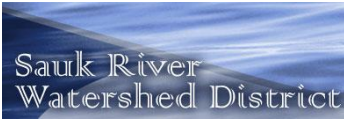
Review Permit Guidance Worksheet to determine if you need a permit. If the project triggers more than one rule only one permit submittal is required. Information requested under each rule is still needed.

If a permit is required, the project will be required to meet permit application submittal requirements. If help is needed with submittal, please contact the District at (320) 352-2231, or refer to the Permit

Set up scoping meeting with District staff regarding project. This can be done in person or over the phone.

Submit permit application, application fee (\$10), and exhibits as noted in permit application submittal requirements. If Board approval is required, application must be submitted and deemed complete ten (10) business days prior to the next Board Meeting in order to be on the next regular meeting agenda. The Board typically meets on the third Tuesday of the month.

After approval, a permit will be sent to the applicant designating conditions of the permit and time period in which the permit is valid.



PERMIT PROCESS

Fee Schedule

The District has established the following fee schedule regarding permits. Government entities are exempt from fees in accordance with state statutes.

- Permit Fee - \$10
- Permit Inspection Fee - \$35
- Inspection Fee for Violations of Permits - \$35
- Permit Assistance in Completing Calculations - \$35
- If assistance is needed from District Engineer, District staff will inform applicant at scoping meeting. The technical analysis costs will be based on time spent on the permit. The average hourly rate is \$95/hr.



PERMIT GUIDANCE WORKSHEET

This worksheet is meant to serve as guidance for determining if you need a District permit.

STORMWATER – *If the site is covered by an existing District permit the site does not need to obtain a permit.*

Yes No

a) Is your project creating or resurfacing one or more acres of impervious surface?

b) Are you developing a new resort? Resort is defined as a building or group of buildings located adjacent to any waterbody for purposes of providing convenient access to the waterbody, and held out to the public to be a place where sleeping accommodations are furnished to the public, primarily to those seeking recreation.

c) Is your project a new PUD? (i.e., residential development or cluster development).

d) Are you expanding or replacing an existing structure at an existing resort or Planned Use Development (PUD)?

e) Are you redeveloping a parcel where:

- Greater than 25% of the site is impervious?
- 35% where an existing stormwater management plan is in place?

If you answered **Yes** to any question above, a permit is required from the District.

EROSION CONTROL – *This Rule does not apply to ordinary agricultural practices.*

Yes No

a) Disturbing land greater than 200 square feet AND within 500 ft of a water body or wetland?

b) Are you completing horticulture activities (such as a household garden) which disturb greater than 1,200 square feet within 500 feet of water body or wetland?

If you answered **Yes** to any question above, a permit is required from the District.



PERMIT APPLICATION

Return application to:

Sauk River Watershed District

524 Fourth Street South
Sauk Centre, MN 56378
Phone: (320) 352-2231
Fax: (320) 352-6455

TO BE COMPLETED BY DISTRICT:

PAN	_____
AMT RECEIVED	_____ DATE _____
RECEIVED FROM	_____

Project Name	Address/Intersection	City
Project Location:	Section	Township
_____ 1/2 _____ 1/4 _____	_____	_____ County

Project Purpose *(Please be specific and include amount of grading and excavation; total length and diameter of tile installed; amount of impervious surface; etc. Attach additional sheets if necessary.)*

Area of Land Disturbance (square feet)

Distance to Lake, Stream, or River (feet)

Rule Applicability (check all that apply):

Rule 7 – Stormwater Rule 8 – Erosion Control Rule 9 – Drainage Rule 10 – Water Uses

Name of Owner Name	Organization	Owner's Agent Name	Organization
_____	_____	_____	_____
Address		Address	
_____		_____	
City, State, Zip		City, State, Zip	
_____		_____	
Phone	Fax	Phone	Fax
_____	_____	_____	_____
Email		Email	
_____		_____	

The undersigned hereby acknowledges by signing this Permit Application, the undersigned, its agents, assigns and/or representatives (hereinafter "Permittee") shall abide by all the standard conditions and special terms and conditions of the Sauk River Watershed District (SRWD) Permit. Any work which violates the terms of the permit may result in the SRWD issuing a Stop Work Order, which shall immediately cause the work on the project relating to the permit to cease and desist. All work on the project shall cease until the permit conditions are met and approved by the SRWD.

I hereby make application for a permit or make notification to proceed with the proposed described above and have attached all supporting maps, plans, and other information submitted with this application and all necessary fees. The information submitted and statements made concerning this application are true and correct to the best of my knowledge.

Signature of owner or authorized agent _____ Date _____

Note: You may also need to apply for permits from other local, state, or federal agencies. If required by the District, the Applicant shall provide the approved permits from these agencies.

PERMIT GUIDANCE WORKSHEET

DRAINAGE – This Rule does not apply to municipal or public drainage facilities. This rule also does not apply to the repair or replacement of existing drainage facilities, as long as the repair or replacement is not an expansion.

- Yes No
- a) Are you creating a new or expanded open private ditch?
- b) Are you creating a new or expanding a draitile system with a diameter greater than 12 inches and drains agricultural land?

- c) Are you creating an open surface intake for agricultural drainage purposes?



- d) Are you working in the right of way of any public drainage system?

- e) Are you diverting water into a public drainage system from land not assessed for the system?

- f) Are you manipulating or connecting to any public drainage system?

-

If you answered **Yes** to any question above, a permit is required from the District.

WATER USES –

- Yes No
- a) Do you intent to flood land or enlarge a wetland by diverting or intentionally holding back water?
- b) Do you intend to construct, install or alter a water control structure in a waterbody, including waterbody crossings?
- c) Do you intend to divert water in to a different subwatershed? (See Exhibit C for subwatershed map)
- d) Are you constructing or reconstructing a water body crossing?
-

If you answered **Yes** to any question above, a permit is required from the District.



PERMIT RESOURCES

The following resources are meant to aid in the preparation of District Permits. Specific items each resource address for the permit application are noted in bullets below resource.

Minnesota Hydrology Guide

<http://www.mn.nrcs.usda.gov/technical/eng/pdf/mhgweb.pdf>

- *Runoff Input Parameters*
- *Rainfall frequencies*

Minnesota Stormwater Manual

<http://proteus.pca.state.mn.us/water/stormwater/stormwater-manual.html>

- *Runoff Input Parameters*
- *Rainfall frequencies*
- *Water quality treatment methods*
- *Approved water quality models and approaches*
- *Erosion control BMPs*

USDA Web Soil Survey

<http://websoilsurvey.nrcs.usda.gov/app/HomePage.htm>

- *Soil information*

FEMA Floodplain Map Store

<http://msc.fema.gov/webapp/wcs/stores/servlet/FemaWelcomeView?storeId=10001&catalogId=10001&langId=-1>

- *Floodplain and Floodway locations*

MPCA Impaired Waters Maps

<http://www.pca.state.mn.us/water/tmdl/tmdl-303dlist.html>

- *Map of Impaired waters*

Minnesota Department of Natural Resources

<http://www.dnr.state.mn.us/waters/index.html>

- *Ordinary Highwater Mark Elevations*

Minnesota Pollution Control Agency – NPDES Permit

<http://www.pca.state.mn.us/water/stormwater/stormwater-c.html>

- *NPDES Permit Application*
- *SWPPP Preparation*

List of agencies that may also require a permit

Minnesota Department of Natural Resources: www.dnr.state.mn.us/permits/water/index.html

Douglas County	Julie Aadland	218-739-7576
Meeker County	Ethan Jenzen	320-234-2560
Pope County	Julie Aadland	218-739-7576
Stearns County	Dan Lais	320-255-4279
Todd County	Tim Crocker	320-616-2470

County Planning and Zoning Offices

Douglas County Land and Resource Management	320-762-3863
Meeker County Planning and Zoning	320-693-5290
Pope County Environmental Services	320-634-5715
Stearns County Environmental Services	320-656-3613
Todd County Planning and Zoning	320-732-4420

US Fish and Wildlife

Litchfield Office (Meeker, Stearns, Todd)	320-693-2849
Fergus Falls Office (Douglas)	218-739-2291
Morris Office (Pope)	320-589-1001

US Army Corp of Engineers

Todd County	Leo Grabowski	218-829-8402
Douglas/Pope County	Christina Carballal-Broome	651-290-5372
Meeker/Stearns	Yvonne Berner	651-290-5366

MN Board of Water and Soil Resources (BWSR)

Douglas County	Pete Waller	218-736-5445
Meeker County	Tom Fischer	507-359-6091
Pope County	Pete Waller	218-736-5445
Stearns County	Jason Wienerman	218-828-2598
Todd County	Jason Wienerman	218-828-2598

Natural Resource Conservation Service (for Federal Farm Program Participants)

Douglas County	Dennis Miller	320-763-3191
Meeker County	Dale A Johnson	320-693-7287
Pope County	Craig Bower	320-634-5326
Stearns County		320-251-7800
Todd County	Jim Fritz	320-732-2644

Soil and Water Conservation Districts

Douglas County	320-763-3191
Meeker County	320-693-7287
Pope County	320-634-5326
Stearns County	320-251-7800
Todd County	320-732-2644

Wetland Conservation Act Contacts

Douglas County	Jerry Haggemiller	320-763-3191
Meeker County	Jan Manley	320-693-5290
Pope County	Kelly Erickson	320-634-5326
Stearns County	Greg Bechtold	320-656-3613
Todd County	Ed Uhlenkamp	320-732-2644

Minnesota Pollution Control Agency: Stormwater and Construction Permits

800-646-6247

Gopher One Call (for buried cable) 800-252-1166



PERMIT APPLICATION SUBMITTAL REQUIREMENTS

Rule 7 – Stormwater Exhibits and Information

The following exhibits and information must accompany the permit application. One set, full size; one set, reduced to 11"x17"; and a copy of all submittals in electronic .pdf format.

Administrative Approval can be gained if:

Your project is the expansion of a structure on an existing resort and does not exceed the lesser of 2,000 square feet or 200 percent of the original square footage of the structure.

District Assistance

If you require the District to calculate rate control or water quality treatment an additional \$35 fee will be charged.

General Required

- Property lines and delineation of lands under ownership of the applicant.
- Delineation of existing onsite wetland, marshes, shoreland, and floodplain areas.
- Construction plans and specifications of all proposed stormwater management facilities, including design details for outlet control structures.
- Specific details related to stormwater management facilities (pond outlet structures, bioretention area typical cross-section, etc.). The applicant shall also demonstrate how facilities will be maintained (i.e. ownership, access for maintenance).
- Stormwater utility plan to show the location, alignment, type, diameter, slope, and elevations of storm sewer pipes and related infrastructure.
- As built elevations will be required by the District after construction and will be a condition of the permit.

Additional Information (May be Requested)

- Aerial photo showing the locations of water bodies downstream of site.
- Narrative addressing incorporation of stormwater BMPs.
- Delineation of the drainage areas contributing runoff from off-site, proposed and existing sub-watersheds onsite, emergency overflows, and drainage ways.
- Identification of existing and proposed normal, ordinary high and 100-year water elevations for all lakes, ponds, wetlands, ditches, creeks and swales onsite.
- Existing soils map for site.
- Identification of existing and proposed site contour elevations with at least a 2-foot contour interval including offsite contours where overflows are directed.

RATE CONTROL

- Required

- Stormwater runoff rate analysis for the 2-year, 10-year, 100-year 24-hour, and 7.2-inch 100-yr, 10-day snow-melt critical storm events, existing and proposed. Proposed runoff rates must be less than existing.
- Clearly show all discharge routes from the site to a public conveyance system. The conveyance system may consist of a stream, lake, river, wetland or publicly owned storm sewer system.
- When selecting existing conditions land use, it shall be the predominant land use over the last ten years.
- Land-locked basins (basins with no outlet) should be designed to retain all runoff from back-to-back 100-year, 24-hour storms. These basins should be capable of infiltrating the volume of runoff produced during the back to back 100-year, 24-hour storms.
- Rate control comparisons (existing rate vs. proposed rate) should be performed for all discharge locations from a site.
- If filling within floodplain, demonstrate effect fill will have on floodplain elevations.

- Guidance Information

- All runoff input parameters must comply with principles presented in the *Minnesota Hydrology Guide Method (SCS)*, *Minnesota Stormwater Manual*, or the Rational Method.
- New point discharges at property lines where there is no receiving body are only allowed with the permission of the adjacent property owner.
- Curve numbers or runoff coefficients should accurately reflect the soil type, land use, and vegetation. The County Soil Survey and/or soil borings may be used to determine soil types.
- When selecting proposed conditions curve numbers, consider the effect of construction activity on the compaction of site soils. Typically, the curve number should be increased “one-half” of a hydrologic soil group to account for compaction in the proposed site condition. For example, a lawn area that is mass-graded and is considered a Type B hydrologic soil, the curve number should be assumed as 68 instead of 61.
- Wetlands can be used to achieve rate control, if the following three conditions are met:
 1. Water quality treatment (according to SRWD standards) is provided prior to discharge to the wetland;
 2. The wetland is located completely within the subject property boundaries; and
 3. The WCA LGU determines that secondary impacts will not occur as a result of an increase in water level bounce.

WATER QUALITY/INFILTRATION

- Required

— Provide water quality treatment consistent with NPDES criteria. In general, submit calculations demonstrating that treatment is provided for 0.5-inch of runoff from all newly created or redeveloped impervious surface on the property. If the development or redevelopment drains to a point within one mile of a special or impaired water, the treatment requirement increases to 1.0-inch of runoff and one-half of the runoff volume must be infiltrated. Prior to leaving the property 80% TSS and 50% TP generated must be removed.

- Guidance Information

- When using infiltration or bioretention (infiltration, storage, and water uptake by vegetation) for volume reduction, the following requirements must be met:
1. The design shall follow the guidelines established in Chapter 12-7 of the *Minnesota Stormwater Manual* and the requirements of this section.
 2. Infiltration areas shall be limited to the horizontal areas subject to prolonged wetting. Areas of permanent pools (i.e. below the NWL of detention ponds) tend to lose infiltration capacity over time and shall not be accepted as an infiltration practice.
 3. Stormwater runoff must be pretreated to remove solids before discharging to infiltration areas to maintain the long term viability of the infiltration areas. The pretreatment shall be designed to protect the system from clogging and to protect groundwater quality. Pretreatment options may include, but are not limited to, oil/grease separation, sedimentation, biofiltration, filtration, swales or filter strips.
 4. Bioretention and infiltration areas must be designed to bypass higher flows.
- Appropriate water quality models and calculations demonstrating site compliance can be found in the *Minnesota Stormwater Manual*.



PERMIT APPLICATION SUBMITTAL REQUIREMENTS

Rule 8 – Erosion Control Exhibits and Information

The following exhibits and information must accompany the permit application.

Administrative Approval can be gained if:

The project disturbs less than 20,000 square feet.

- An existing and proposed topographic map which clearly shows elevations on and adjacent to the land, property lines, all hydrologic features, the proposed land disturbing activities, and the locations of all runoff, erosion and sediment controls and soil stabilization measures.
- Existing soils map for the site.
- Plans and specifications for all proposed runoff, erosion and sediment controls, and temporary and permanent soil stabilization measures.
 1. Temporary erosion and sediment control measures which will remain in place until permanent vegetation is in place shall be identified.
 2. Permanent erosion and sediment control measures such as emergency overflow swales shall be identified.
 3. Erosion and/or sediment control at the perimeter of surface stormwater facilities between the normal water level (NWL) and the 100-year high water level (HWL). This is typically accomplished with silt fence, erosion control blanket or biorolls.
 4. Energy dissipation (riprap) at all stormsewer outlets.
 5. Sediment control at all construction entrances and exits (rock construction entrance and exit).
 6. Sediment control at all stormsewer inlets. Straw bales and silt fence surrounding inlets are ***not*** acceptable.
- Detailed schedules for implementation of the land disturbing activity, the erosion and sediment controls, and soil stabilization measures.
- Plans and specifications for dewatering methods.
- Detailed description of the methods to be employed for monitoring, maintaining, and removing the erosion and sediment controls, and soil stabilization measures. The name, address and phone number of the person(s) responsible shall also be provided.
- For projects over one acre of disturbed area, documentation that the project applicant has applied for a NPDES General Construction Permit shall be submitted as well as the Stormwater Pollution Prevention Plan (SWPPP) prepared for the NPDES permit.
- Bioretention and infiltration areas must be enclosed by fencing or otherwise protected from disturbance prior to the start of the land disturbing activity if the land is not mass graded. If the site is mass graded, the existing soil profile of biofiltration and infiltration areas (prior to the addition of any soil amendments) must be ripped or scarified to a depth of at least 18".



PERMIT APPLICATION SUBMITTAL REQUIREMENTS

Rule 9 – Drainage Exhibits and Information

The following exhibits and information must accompany the permit application.

Administrative Approval will be granted if:

- The project has a drainage area less than 640 acres.
- Installs less than 2,000 feet of drain tile.
- The expansion of the ditch increases the volume or rate by less than 25%.

District Assistance

If you require the District to calculate flows an additional \$35 fee will be charged.

- Vicinity map.
- Topographic map showing existing and proposed contours extending at least 100 feet offsite.
- Delineation of existing and proposed subwatersheds.
- Delineation of wetlands onsite and narrative stating how project will affect these wetlands based on National Wetlands Inventory (NWI).
- Identification of existing and proposed drainage features such as ditches, swales, pipes, overflows, catchbasins, and water quality ponds.
- Calculation of flows for existing and proposed conditions for the 2-, 10-, 100- year 24-hour and 7.2-inch 100-year 10-day snowmelt. Calculations must demonstrate downstream capacity exists for additional discharge.
- Identification of normal and 100-year water levels for all existing and proposed ponds, wetlands, or other drainage features.
- Delineation of FEMA 100-year floodplain and floodway onsite, if present.
- Lowest floor elevations for each structure (if applicable).
- Identification of erosion control BMPs to ensure a stable outlet and channel.
- A site map where drainage facilities are labeled in addition to outlet location elevations, slope, and typical cross-section.
- Documentation confirming no illicit discharges are connected to or will be connected to the drainage facility.
- As built elevations will be required by the District after construction and will be a condition of the permit.
- A description of where materials removed from drainage facility will be disposed of shall be provided.



PERMIT APPLICATION SUBMITTAL REQUIREMENTS

Rule 10 – Water Use Exhibits and Information

The following exhibits and information must accompany the permit application.

District Assistance

If you require the District to calculate flows an additional \$35 fee will be charged.

- Topographic map showing existing and proposed contours extending at least 100 feet offsite.
- Existing soils map for the site.
- A site map where drainage facilities are labeled in addition to outlet location elevations, slope, and typical cross-section.
- Delineation of existing and proposed subwatersheds.
- Identify erosion control BMPs, temporary and permanent to be used in work conducted in or near water bodies.
- Maximum and average depth of all detention basins, wetland, pond, slough and impoundment.
- Delineation of wetlands onsite and narrative stating how project will affect these wetlands.
- Identification of existing and proposed drainage features such as ditches, swales, pipes, overflows, catchbasins, and water quality ponds.
- Calculations must demonstrate capacity of altered or improved, natural or new artificial drainage ways.
- Documentation confirming no illicit discharges are connected to or will be connected to the drainage facility.
- Stormwater runoff rate analysis for the 2-year, 10-year, 100-year 24-hour, and 7.2-inch 100-year 10-day snow-melt critical storm events, existing and proposed. Proposed runoff rates must be less than existing.
- Identification of normal and 100-year water levels for all existing and proposed ponds, wetlands, or other drainage features.
- Identification of erosion control BMPs to ensure a stable outlet and channel.
- As built elevations will be required by the District after construction and will be a condition of the permit.