



CLEAN WATER STATE REVOLVING LOAN FUND PROGRAM FINDING OF NO SIGNIFICANT IMPACT (FNSI)

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

In accordance with the Nebraska Clean Water State Revolving Fund (CWSRF) environmental review process, which is based on the National Environmental Policy Act, an environmental review was conducted on the proposed action described herein.

This document reviews the environmental impact likely from a project. This project is planned to be federally funded wholly or in part through your tax dollars; you are entitled to take part in this review. The Nebraska Department of Water, Energy, and Environment (DWEE) encourages public input in this decision-making process.

PROJECT NAME: Wastewater Treatment Improvements
APPLICANT: Eagle Lake Subdivision (Cass County SID #4)
COUNTY: Cass
POPULATION: 160
FACILITY ID: 57969
CWSRF PROJECT NUMBER: C318044
ESTIMATED PROJECT TOTAL: \$1,760,000.00
ESTIMATED CWSRF ELIGIBLE: \$1,760,000.00
ESTIMATED CWSRF LOAN PRINCIPAL: \$1,760,000.00
ESTIMATED CWSRF LOAN FORGIVENESS: \$0.00

Eagle Lake Subdivision (Cass County SID #4) is in the southwest corner of Cass County, about one mile from the Village of Eagle. The subdivision is in a transitional agricultural area. Currently, the community relies on an aging wastewater treatment facility, built in 1972, to handle sewage. Mechanical failures and changing regulations have created compliance issues for the facility. Mechanical plants are also challenging for small communities to operate, due to increased maintenance and operator certification requirements.

Eagle Lake Subdivision has applied for financial assistance through the CWSRF loan program to demolish the existing wastewater plant; construct a new forcemain, lift station, and complete retention lagoon. A Nebraska Department of Water, Energy, and Environment (DWEE) Consent Order, Case No. 3594, has been issued to the SID to correct deficiencies in the treatment plant. Replacing the failing plant in the Eagle Lake Subdivision with a complete retention lagoon

will resolve compliance issues with the facility and eliminate a discharge to surface water. Proposed improvements include demolition of the existing plant, construction of a new complete retention lagoon, lift station, and forcemain, as well as procurement of related process equipment.

The community is eligible for a 20-year loan at an annual interest rate of 1.3%. In addition to principal and interest payments, an administrative fee of 1.0% of the principal balance will be assessed each year. Revenues from the wastewater utility will be dedicated to repaying the loan. The projected annual CWSRF debt service for the project (including 10% debt-service coverage) is \$129,388.51. The current rate for sewer service is a flat \$27.90 per month. To cover the debt, wastewater fees are estimated to increase by \$160.93 per month to an estimated \$188.83 per month. The MHI in Cass County is \$87,673, and the annual rate is 2.58% of the MHI, which is above the EPA affordability criteria defined in the 2024 Water Affordability Needs Assessment.

Federal, state, and local agencies were asked to review the project for environmental impacts. The substantive responses are summarized here below, a complete list is available in the attached environmental assessment.

- The proposed action is not known or expected to have significant environmental impacts on the quality of the human environment, either individually or cumulatively over time.
- Parts of the proposed project may take place within the regulated 1% annual flood chance hazard area. A floodplain permit from the local floodplain administrator, Cass County, will be required prior to construction.
- There are potential impacts to the Northern Long-eared bat, a species regulated under the Nebraska Nongame and Endangered Species Conservation Act (NESCA). A Conservation Measures Agreement was completed detailing actions required to mitigate any potential impacts. Conservation measures will be implemented consistent with the agreement.
- The proposed action is not known or expected to significantly affect national natural landmarks or any property with nationally significant historic, architectural, prehistoric, archeological or cultural significance, including but not limited to, property listed on or eligible for the National Register of Historic Places.
- The proposed action is not known or expected to significantly affect environmentally important natural resources such as wetlands, prime farmland, wild and scenic rivers, or significant fish or wildlife habitat.
- The proposed action is not known or expected to significantly affect the pattern and type of land use, or the population distribution. Nor is it expected to alter the character of existing residential areas, and is not in conflict with any known federal, state, or local government land use or land management plans.
- The proposed action is not known or expected to cause significant public controversy.

A public hearing was held on August 3rd, 2026, at Immanuel Lutheran Church in Eagle, Nebraska, advertised 30 days in advance. All local citizens and any other interested parties, governmental agencies, or groups were encouraged to comment. No comments were received.

The Nebraska Department of Water, Energy, and Environment shall revoke the Finding of No Significant Impact (FNSI) and shall require additional environmental review if, subsequent to the granting of the FNSI, the State determines that the project no longer meets the requirements for a FNSI due to changes in scope, or new evidence reveals serious local or environmental issues, or federal, state, local, or tribal laws are being violated.

This action is taken on the basis of careful review of the application and other supporting data, which are on file in the office of the DWEE. These are available for public review upon request. Persons having a comment on the FNSI determination are encouraged to submit such comments directly to DWEE State Revolving Fund Program at dwee.srf@nebraska.gov, or at 402-471-4200.

Signed this 15th day of October, 2026.

Sincerely,



Sarah Starostka, Administrator

Planning and Aid Division

/BAC/

Attachments: Environmental Assessment
 Area Map
 Distribution List

ENVIRONMENTAL ASSESSMENT DOCUMENT

A. Project Identification:

Project Name:

Applicant: Eagle Lake Subdivision Cass County SID #4

CWSRF Project No.: C318044

City: **County:** Cass **State:** NE

Total Project Amount: \$1,760,000

Projected CWSRF Total: \$1,760,000

Projected CWSRF Loan Principal Amount: \$1,760,000

Projected CWSRF Loan Forgiveness: \$0.00

B. Community Description:

Location: Eagle Lake Subdivision Sanitary and Improvement District (SID) Number 4 is a community located in Cass County, Nebraska. The planning area includes the Eagle Lake Subdivision, segments of A street and 190th street right-of-way along the forcemain alignment, and the lagoon site about ½ mile southwest of the existing wastewater treatment plan (WWTP).

Population: The community has a population of 160. This population is expected to remain stable as the development has reached new construction capacity.

Projected Collection System: Wastewater flows to the proposed complete retention lagoon are estimated to be 16,000 gallons per day (GPD) based on a per capita use of 100 gallons per person per day. Actual flow records show per capita use closer to 80 gallons per person per day. The peak daily flow is estimated to be 66,900 GPD. There are 67 services connected to the sewer system. An additional 2,500 feet of forcemain will be constructed to convey wastewater from the existing WWTP site to the new lagoon.

C. Project Description:

CWSRF Purpose: A Nebraska Department of Water, Energy, and Environment (DWEE) Consent Order, Case No. 3594, has been issued to the SID to correct deficiencies in the treatment plant. Replacing the failing WWTP in the Eagle Lake Subdivision will resolve compliance issues with the facility and eliminate a discharge to surface water. Proposed improvements include demolition of the existing plant, construction of a new complete retention lagoon, lift station, and forcemain, as well as procurement of related process equipment.

Design Factors: Design factors considered included:

1. Hydraulic loading at the existing WWTP
2. Current and projected compliance requirements
3. Facility compliance history
4. Community population
5. Life cycle cost analysis

D. Alternatives Considered:

Types:

1. **Regionalization** – connecting to the nearby Village of Eagle was evaluated. This would include the demolition of the existing mechanical plant, construction of a lift station, force main, and negotiating water rates with the Village.

Total estimated costs to implement regionalization are \$1,327,595. Including engineering, fiscal, legal, and contingency make a project total of \$1,593,500. Estimated operation & maintenance cost is \$80,650 per year, including labor and a \$77,000 per year service fee proposed by the Village of Eagle.

2. **New Wastewater Treatment Plant** – replacing the existing mechanical plant with a new wastewater treatment plant, a sequencing batch reactor (SBR), was evaluated. This would involve the demolition of the existing plant, the construction of new plant facilities, and the procurement of new equipment. The existing sludge drying beds would be reused. Equipment required would include:

- a. SBR Tanks
- b. SBR Equalization Basin
- c. Digester Equipment
- d. Piping and Appurtenances

Total estimated construction costs to replace the wastewater treatment plant are \$2,140,630. Including engineering, fiscal, legal, and contingency make a project total of \$2,520,330. Estimated operation & maintenance cost is \$67,150 per year, including labor.

3. **Complete Retention Lagoon** – replacing the existing WWTP with a complete retention lagoon is the preferred alternative. This entails demolishing the existing plant, acquiring land, and construction of a new complete retention lagoon, force main, and lift station as well as the cost of procuring necessary equipment and appurtenances.

Total estimated construction costs to replace the wastewater treatment plant with a complete retention lagoon are \$1,449,400. Including demolition, engineering, fiscal, legal, and contingency the estimated project total is \$1,759,400. Estimated operation & maintenance cost is \$7,970 per year. Actual O&M costs for the system are expected to fall because of the project.

Reasons for Selection of Proposed Alternative:

	Regionalization	New WWTP	Complete Retention Lagoon
Life Cycle Cost	\$2,696,900	\$3,230,730	\$1,612,200
Loan Amount	\$1,593,500	\$2,520,330	\$1,760,000
Available SRF Loan Term	20-Year	20-Year	20-Year
Effective Interest Rate	1.5%	1.5%	1.5%
Annual Payment	\$165,650	\$218,000	\$118,770
Annual O&M Costs	\$80,650	\$67,150	\$7,970
Net Annual Costs	\$246,300	\$285,150	\$126,740
O&M User Rate Impact	\$100	\$83.52	\$0.00*
Loan User Rate Impact	\$254.43	\$271.12	\$175.63
Estimated User Rate	\$354.43	\$354.64	\$175.63

*Annual O&M costs for the system are expected to fall by more than the annual lagoon operating costs.

Based on the life cycle cost and user rate analysis summarized above, a complete retention lagoon system was found to be most cost effective. A complete retention lagoon has several advantages for the community because operational expenses are kept to a minimum, and day-to-day operations are greatly simplified compared to a mechanical plant. A DWEE Consent Order Case No. 3594 has been issued to the SID to correct deficiencies in the treatment plant that have led to compliance issues. Proposed improvements would eliminate the failing treatment plant and in turn correct these deficiencies.

E. Environmental Impact Summary:

Primary:

Construction: Temporary impacts caused by construction include noise and dust, limited potential for erosion, and potential for fuel spills. Construction impacts may also cause temporary disruptions to traffic. All demolition, grading, and construction activities will comply with Title 129, Chapter 32 fugitive dust regulations. Prior to construction the applicant will coordinate with DWEE to determine coverage under the Construction Stormwater General Permit NER210000. A Title 123 construction permit will be required for the lagoon and forcemain improvements.

Environmental: Federal, state, and local agencies were asked to review the project for environmental impacts. Substantive responses are summarized below:

- DWEE Floodplain Management Division: portions of the project will take place within the regulated 1% annual flood chance hazard area. A floodplain permit from the local floodplain administrator, Cass County, will be required prior to construction. See the mitigation measures section for additional information.
- NG&PC: based on the results of the CERT Environmental Review report, there are potential impacts to species regulated under the Nebraska Nongame and Endangered Species Conservation Act (NESCA). A Conservation Measures Agreement was completed detailing actions required to mitigate potential impacts. See the mitigation measures section for additional information.

Proposed improvements will enhance surface water quality by eliminating a non-compliant discharge from the existing WWTP. Groundwater resources will be protected by an appropriate lagoon liner. Proposed mitigation measures will be protective of and minimize any negative impacts on the environment.

Financial, CWSRF Loan: The community is eligible for a 20-year loan at an annual interest rate of 1.3%. In addition to principal and interest payments, an administrative fee of 1.0% of the principal balance will be assessed each year. Revenues from the wastewater utility will be dedicated to repaying the loan. The projected annual CWSRF debt service for the project (including 10% debt-service coverage) is \$129,388.51. The current rate for sewer service is a flat \$27.90 per month. To cover the debt, wastewater fees are estimated to increase by \$160.93 per month to an estimated \$188.83 per month. The MHI in Cass County is \$87,673, and the annual rate is 2.58% of the MHI, which is above the EPA affordability criteria defined in the 2024 Water Affordability Needs Assessment.

Secondary:

Land Use and Trends: At the design seepage rate estimated lagoon cell sizes are between seven and ten acres. See the Secondary Environmental Impacts section for a discussion on Prime Farmland converted to construct the lagoon cells.

Environmental: Portions of the forcemain alignment and proposed sites for the lagoon are in the 100-year floodplain. See the mitigation measures section for additional details.

The Nebraska Conservation and Environmental Review Tool (CERT) was run for the proposed lagoon site and forcemain alignment. Potential impacts to the Northern Long-eared Bat (*Myotis septentrionalis*) were identified in the report. See the mitigation measures section for additional information.

Portions of the proposed project overlap areas of Prime Farmland. The U.S. Department of Agriculture, Natural Resources Conservation Service was contacted for comment on the project. The Farmland Conversion Impact Rating of the proposed lagoon site was 141 and the rating for the proposed access road and forcemain alignment was 119. The Farmland Protection Policy Act states that sites with a rating of less than 160 need no additional evaluation.

If necessary, the project will obtain a 404 permit from the U.S. Army Corps of Engineers. A 401 Water Quality Certification from DWEE and compensatory mitigation may be required. Prior to construction, the applicant will contact the DWEE 401 program coordinator to ensure compliance with Nebraska Title 117.

Project information was submitted to the U.S. Fish and Wildlife Service's Information for Planning and Consultation (IPaC) tool. A total of 5 threatened, endangered, or candidate species were listed in the report, but the project was not found to overlap any critical habitat for any listed species. The project will be subject to applicable sections of the Bald and Golden Eagle Protection Act and the Migratory Bird Treaty Act. Possible impacts to the Bobolink *Dolichonyx oryzivorus*, a Bird of Conservation Concern, were identified. Conservation measures required by NG&PC and discussed in the Mitigation Measures section appear to be sufficiently protective of this species based on Probability of Presence information provided by the IPaC tool.

Environmental Justice: The project has been planned to ensure that no segment of the community population is impacted disproportionately.

Mitigation Measures Necessary to Eliminate Adverse Environmental Effect: Portions of the project are located within a regulated 1% annual chance floodplain. In accordance with NAC Title 455, the local floodplain administrator will be provided with the amount of rise of the base flood elevation the proposed development will cause. All relevant portions of NAC Title 455 will be followed, including during construction.

The project area was found to overlap with potential habitat for the Northern Long-eared bat, a listed species. No removal of suitable trees or roosting structures may occur between May 15th, and July 31st (maternity roosting season) as required by the Conservation Measures Agreement.

Irreversible and Irretrievable Commitment of Resources: The resources committed to the project include earthworks, valves, pipes, equipment and other materials and the energy used in construction.

F. Measures Taken to Insure Environmental Soundness:

Public Involvement: A public meeting to discuss the project was held on 8/3/2026 at Immanuel Lutheran Church in Eagle, Nebraska, and appropriate public notice was provided.

Public Opposition or Opinions:

No public comments were received.

Coordination and Documentation with Other Agencies and Special Interest Groups:

Planning Document:

Eagle Lake Subdivision – SID #4 Preliminary Wastewater Treatment Facility Technical Memorandum prepared by Miller & Associates

Supplemental Planning Material:

2015 Preliminary Engineering Report for Eagle Lake Subdivision – SID #4 by the Flatwater Group

2023 Independent Review Memorandum – Preliminary Site Visit and Investigation Findings by Snyder & Associates

Federal:

U.S. Fish and Wildlife Service, October 29th, 2025, Letter

National Park Service, October 29th, 2025, Letter

U.S. Department of Agriculture, NRCS, October 29th, 2025, Letter

U.S. Army Corps of Engineers, October 29th, 2025, Letter

State:

Nebraska Department of Water, Energy, and Environment, October 29th, 2025, Letter

Nebraska Department of Transportation, October 29th, 2025, Letter

Nebraska State Fire Marshal Agency, October 29th, 2025, Letter

Nebraska State Historic Preservation Office, October 29th, 2025, Letter

Tribal:

Apache Tribe of Oklahoma, October 29th, 2025, Letter

Cheyenne and Arapaho Tribes, October 29th, 2025, Letter

Omaha Tribe of Nebraska, October 29th, 2025, Letter

Otoe-Missouria Tribe of Indians, Oklahoma, October 29th, 2025, Letter

Local:

Cass County Nebraska, October 29th, 2025, Letter

Nemaha Natural Resource District

Consulting Engineers: Chris Miller, P.E., Miller & Associates

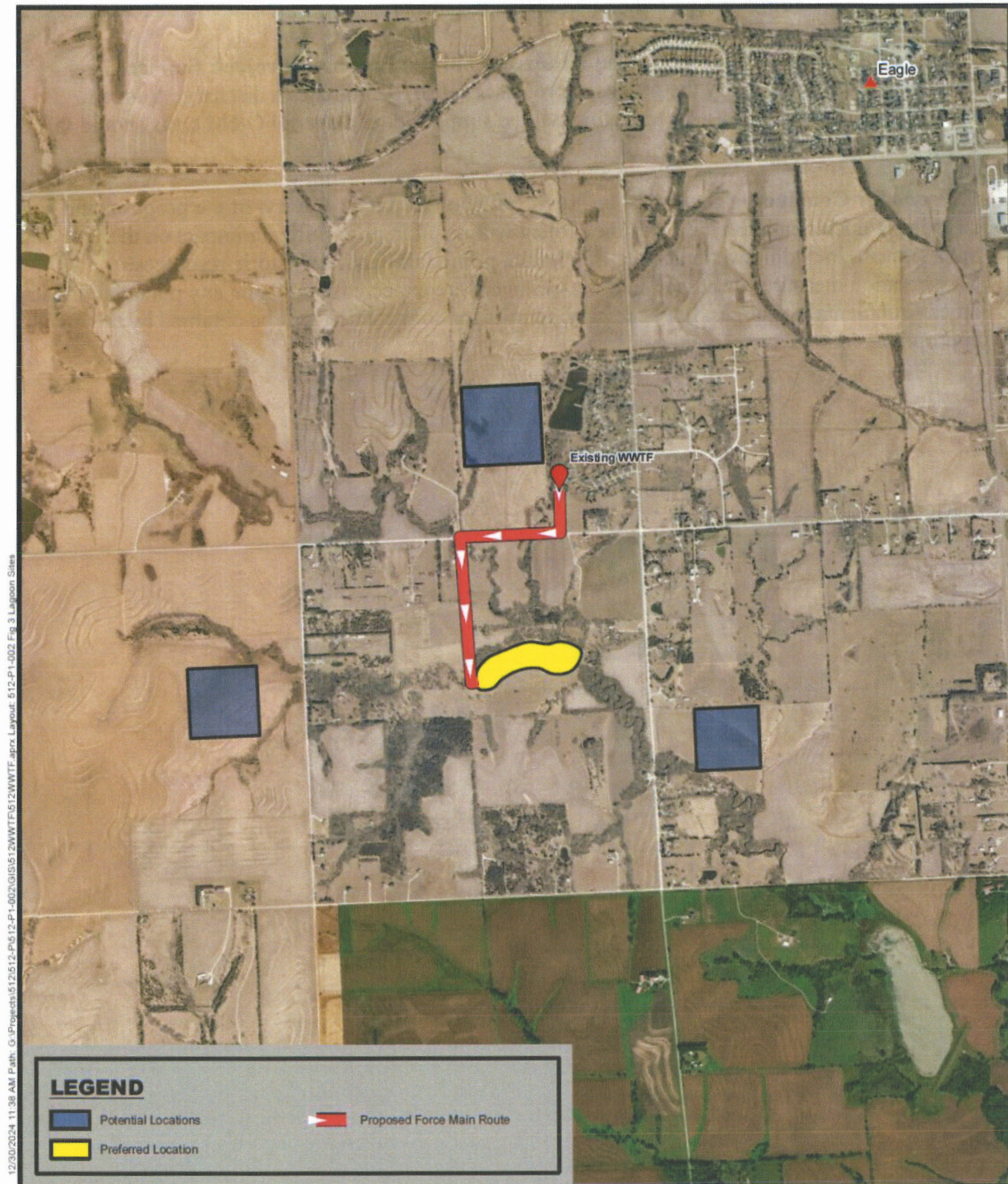
Public Groups: Eagle Lake Subdivision Residents

- G. Positive Environmental Effects to be Realized from the Proposed Project:** Surface water quality will be improved by the proposed project because it eliminates a discharge from an ageing, failing WWTP. System operation will be simplified, and overall O&M costs should fall because of the project.
- H. Reasons for Concluding there will be No Significant Impacts:** Review of the proposal and supporting documentation indicates the project will result in no significant impact on the environment, including wetlands, the floodplain, prime farmland, or historic resources. Conservation measures discussed in this assessment are expected to mitigate any potential impact on environmental resources. All necessary permits for construction will be obtained by the appropriate entities.

10/8/2026

X Bridger Corkill

Signed by: Corkill, Bridger



12/30/2024
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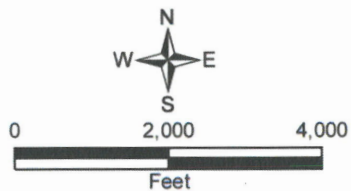


Figure 3 - Lagoon Sites
Eagle Lake SID #4, NE

Figure 1 Map of Proposed Improvements

FNSI DISTRIBUTION LIST
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