

DRINKING 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 Drinking Water State Revolving Fund environmental review process, which is based on the National Environmental Policy Act, an environmental review has been performed on the proposed agency action below.

This information reviews the environmental impact likely from a project. This project is planned to be federally funded through your tax dollars; therefore, you are entitled to take part in its review. If you have concerns about the environmental impact of this project, please provide them at this time. The Nebraska Department of Water, Energy, and Environment (DWEE) encourages public input in this decision-making process.

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|--------------------------------------|--|--------------|
| PROJECT NAME: | New Wellfield, Transmission Main, and Distribution System Improvements | |
| APPLICANT: | City of Gibbon | |
| COUNTY: | Buffalo County | |
| POPULATION: | 1,878 (2020) | |
| DWSRF PROJECT NUMBER: | D311748 | |
| TOTAL PROJECT AMOUNT: | | \$10,000,000 |
| PROPOSED AMOUNT OF LOAN FORGIVENESS: | | \$4,511,000 |
| PROPOSED DWSRF LOAN AMOUNT: | | \$5,489,000 |

The City of Gibbon has applied for funding for the above-referenced project through the Drinking Water State Revolving Fund (DWSRF) program administered by DWEE. The City of Gibbon's Public Water System (PWS) wells have elevated manganese concentrations, exceeding the Environmental Protection Agency's (EPA's) Secondary Maximum Contaminant Level (SMCL) of 0.05 mg/L, with two of their four wells above the EPA's lifetime health advisory level of 0.3 mg/L, based on March 2025 sampling results. A water source with substantially reduced manganese concentrations has been found. Therefore, minimally, two production wells are proposed to replace two of the existing wells with the highest manganese concentrations. Blending existing wells with the new wells will be necessary to reduce the manganese concentrations below the SMCL. In addition to the proposed new wells, the project will also consist of the installation of approximately five and one-half miles of 12 or 10-inch transmission main, three-quarter miles of 10 or 8-inch transmission main, distribution system improvements (valve replacements), and chemical feed improvements at the booster pump station in Gibbon for corrosion control. According to the Priority Ranking System in the 2026 Intended Use Plan (IUP), this project is considered to be high priority, and it is included on the Project Priority Funding List. Based on documentation on file, the project was determined to be eligible for a DWSRF loan with a corresponding principal forgiveness rate of 45.11%.

The City of Gibbon is located in south-central Nebraska off of Highway 30. It is about thirteen miles east of Kearney, NE. The community has experienced modest linear population growth over the past decade with a current population of 1,878 (2020 Census). The City of Gibbon's PWS consists of four wells, referred to as Wells 1, 3, 4, and 6. The wells pump to a 1.0 million-gallon ground storage tank

where four pumps boost pressures and convey water into the City's distribution system, which includes a 100,000-gallon elevated storage tank. Chemical feed treatment includes the addition of hydrofluorosilicic acid for fluoridation.

The proposed project was reviewed by federal and state agencies for environmental impacts. A number of the agencies responding indicated there would be no adverse impact, have no effect, posed no concern, or had no comment.

The DWEE has reviewed the proposed project for potential impacts to/requirements related to jurisdictional dams, floodplain management, registered groundwater wells, stream gages, surface water rights, air quality, water quality, and permitting requirements. This review indicated that portions of the project are within a regulated 1% annual chance floodplain. All development within flood hazard areas needs to comply with local floodplain regulations and a floodplain development permit must be obtained prior to commencement. Two public supply wells were identified as being within the 1,000-foot spacing for the proposed project, and several registered groundwater wells are adjacent to the project area. Title 179 requires public water supply wells to go through a well-siting process, and these locations will need to be reviewed and approved by DWEE prior to moving forward with the project.

The Nebraska Game and Parks Commission (NGPC) indicated the proposed project exists within the estimated range of the northern long-eared bat and the whooping crane which are both federal and state-listed endangered species. To avoid adverse impacts to either of these species, any applicable construction activities will be timed appropriately as described in the attached environmental assessment. The NGPC acknowledged a "May Affect, but is Not Likely to Adversely Affect" determination on May 28, 2026, based on information that no habitat for either of these species (trees, culverts, wetlands) would be impacted by project activities, and thus, construction is unlikely to impact either species. A requirement to comply with the Bald and Golden Eagle Protection Act and the Migratory Bird Treaty Act will be included in the project specifications. The Nebraska State Historic Preservation Office (NESHPO), from preliminary information, identified that the project may have the potential to affect historic properties eligible for listing on the National Register of Historic Places. They requested that an archaeological survey be completed. This will be a condition of the loan agreement that NESHPO clearance will be obtained prior to the start of construction. Temporary impacts that may be caused by construction include noise and dust and a limited potential for soil erosion and fuel and oil spills.

The total estimated project cost is \$10,000,000. The City is eligible for 45.11% loan forgiveness on the proposed project, resulting in a loan forgiveness amount of \$4,511,000 and a loan amount of \$5,489,000. This loan forgiveness percentage is a blended percentage whereas the City is eligible for 56.39% loan forgiveness for the new wellfield and transmission main components of the project (estimated at \$8,000,000) since this portion of the project is addressing manganese, thus making it eligible for Emerging Contaminant (EC) funding. The valve replacements and chemical feed portion of the project (estimated at \$2,000,000) are not eligible for forgiveness assistance. This results in a blended loan forgiveness percentage of 45.11% based on the estimated total project cost. The City is eligible for a 30-year loan at an interest rate of 1.0 percent. In addition to principal and interest payments, an administrative fee of 1.0 percent of the principal balance will be assessed each year. The projected annual DWSRF Debt Service for the project is \$293,405, which includes a ten percent coverage that is required on all loans. The revenues from Gibbon's water utility will be dedicated to repay the loan. For a typical residential connection, the current monthly rate is \$34.50 with a water use charge of \$2.05 per 1000 gallons, resulting in an average monthly water bill of \$44.75 for a typical 5,000-gallon monthly household water use. Based on 785 active service connections, monthly household rates may need to be raised \$31.15 to pay for the new debt service.

A Public Hearing was held April 20, 2026, during which the Engineer and the City Administrator discussed details of the project including the engineering report and the potential impact to the existing water rates. The City's approach to water rate adjustments was discussed. Public comments were received and addressed as described in the attached environmental assessment. The hearing was advertised 46 days in advance.


The City has a permit to operate a public water system under the provisions of the Nebraska Safe Drinking Water Act and the Regulations Governing Public Water Supply Systems, Title 179. The proposed project is determined by DWEE to help the public water system maintain compliance with the Safe Drinking Water Act. The system last underwent a routine sanitary survey by DWEE in May 2026 wherein several deficiencies were noted. Since this survey was completed very recently, the system is still working to address these deficiencies, and DWEE will ensure they are fully addressed in a timely manner. This completed survey is the first step of the Technical, Managerial, and Financial (TMF) program policy. A capacity assessment of the water system will continue on a triennial basis to ensure that their capabilities meet the requirements of the Safe Drinking Water Act. Also, their current Environmental Tracking Tool score is 0, below the allowable 11 per issued U.S. Environmental Protection Agency guidance.

No significant environmental impacts have been identified that would result from the proposed action. All necessary permits for construction or discharges will be obtained from the appropriate agencies (e.g., NRD, DWEE, etc.). Consequently, a preliminary decision has been made that an Environmental Impact Statement will not be prepared.

This action is taken on the basis of a careful review of the engineering reports and other supporting data that are on file with DWEE. All are available for public review upon request. The DWEE will not take any administrative action on the project for at least 30 calendar days from the date shown below. Persons having a comment on this determination are encouraged to submit via email to dwee.srf@nebraska.gov.

Signed this 27nd day of June, 2026.

Sincerely,



Sarah Starostka,
Administrator
Planning and Aid Division

Attachments: Environmental Assessment
Distribution List
Map

ENVIRONMENTAL ASSESSMENT DOCUMENT

A. Project Identification:

Applicant: City of Gibbon

Project No.: D311748

City: Gibbon

County: Buffalo

State: NE

Estimated Project Cost: \$10,000,000

Proposed Amount of Loan Forgiveness: \$4,511,000

B. Community Description:

Location: The City of Gibbon is located in south-central Nebraska off Highway 30. It is about thirteen miles east of Kearney, NE.

Population: The community has experienced modest linear population growth over the past decade with a current population of 1,878 (2020 Census).

Current Water System Facilities: The City of Gibbon's Public Water System (PWS) consists of four wells, referred to as Wells 1, 3, 4, and 6. The City used to have six wells, but two have been disconnected from the distribution system and converted to irrigation wells. The reason for this is one of the wells has very high manganese levels and the other well has very low capacity. The four active wells pump to a 1.0-million-gallon ground storage tank where four pumps boost pressures and convey water into the City's distribution system, which includes a 100,000-gallon elevated storage tank. Chemical feed treatment includes the addition of hydrofluorosilicic acid for fluoridation.

C. Project Description: The City of Gibbon's PWS wells have elevated manganese concentrations, exceeding the Environmental Protection Agency's (EPA's) Secondary Maximum Contaminant Level (SMCL) of 0.05 mg/L, with two of their four wells above the EPA's lifetime health advisory level of 0.3 mg/L, based on March 2025 sampling results. Additionally, their wells also have very high hardness concentrations, ranging from 300 to 600 mg/L as CaCO₃. Water with hardness over 180 mg/L is considered "very hard". Although hardness does not pose a health concern, it does result in aesthetic effects. Due to this, many residents of Gibbon have installed water softeners, resulting in higher chloride concentrations in the wastewater system due to water softener discharge. Chlorides are listed as a monitored contaminant on the wastewater treatment facility's discharge permit. A water source with nearly nonexistent manganese concentrations and significantly lower hardness concentrations has been found. In 2021, two existing wells at the Gibbon Valley View Municipal Golf Course, located six miles north of the City, were sampled for manganese, in addition to other water quality parameters, and manganese was not detected. One of these wells is an unregistered PWS well for the golf course so the construction date is unknown but estimated to be in 1990, and the other well (an irrigation well) was constructed in 1992. Subsequently, four test wells were drilled at the Gibbon Valley View Municipal Golf Course in late March and early April 2025. Manganese was only detected in one of these four wells at a very low concentration well below the EPA's SMCL. Therefore, minimally, two production wells are proposed at the golf course to replace two of the existing wells with the highest manganese concentrations. The hardness concentrations in all four wells were significantly lower than the existing sources. Moreover, all the other water quality data for these test wells are in accordance with the Safe Drinking Water Act. Blending existing wells with the new wells will be necessary to reduce the manganese concentrations below the SMCL. In addition to the proposed new wells, the project will also consist of the

installation of approximately five and one-half miles of 12 or 10-inch transmission main, three-quarter miles of 10 or 8-inch transmission main, distribution system improvements (valve replacements), and chemical feed improvements at the booster pump station in Gibbon for corrosion control.

D. Alternatives Considered:

Alternatives considered were:

1. No project, or
2. Build a water treatment plant, or
3. Develop a new water supply

Evaluation and Selection of the Alternative: The City of Gibbon's wells have elevated manganese concentrations well above the EPA's SMCL of 0.05 mg/L, with two of their wells above the EPA's health advisory level of 0.3 mg/L. Additionally, their wells also have very high hardness concentrations. Four test wells were drilled at the Gibbon Valley View Municipal Golf Course, located six miles north of the City. Manganese was only detected in one of these four wells at a very low concentration well below the EPA's SMCL. The hardness concentrations in all four wells were significantly lower than the existing sources. Moreover, all the other water quality data for these test wells are in accordance with the Safe Drinking Water Act.

Building a water treatment plant to remove iron and manganese from the groundwater is another potential solution to the elevated manganese levels in the existing sources. However, this would be less cost-effective than pursuing a new wellfield at the location of the test wells. This is especially true if the City also wanted to add treatment for hardness. Therefore, this alternative would only be selected if a new water source low in manganese with good water quality was not found.

If no project were constructed, the City would be left with a water source with elevated manganese concentrations. Although manganese is not regulated by the SDWA, the EPA has a lifetime health advisory for manganese concentrations of 0.30 mg/L or higher. This level is considered to be protective of even the most vulnerable in the population, formula-fed infants. Drinking water with levels greater than 0.30 mg/L, however, should not be used for preparing formula for infants. It is commendable that the City is being proactive to provide quality water expected to meet all drinking water standards and the EPA's health advisory for manganese.

E. Environmental Impact Summary:

Primary:

Construction: Temporary impacts caused by construction include noise and dust, a limited potential for soil erosion, and fuel/oil spills. All demolition, grading, and construction activities will comply with Fugitive Dust Title 129, Chapter 15 regulations. The City will make an application to the Central Platte Natural Resources District for a well construction permit. The new well will be registered with the Nebraska Department of Water, Energy, and Environment (DWEE). A PWS construction permit for the wells, transmission main, water main improvements, and chemical feed will be obtained from the Engineering Section of DWEE in accordance with Title 179 Chapter 7.

Environmental: The proposed project was reviewed by numerous federal and state agencies for environmental impacts. The construction contracts will require that the contractors return the area to its original or better condition. The proposed well locations are on existing land at the Gibbon Valley View Municipal Golf Course, owned by the City of Gibbon. The area required for the wells/valve vaults will be minimal, and will have little, if any, effect on area species. It is anticipated that the transmission main will be installed within county right-of-way (ROW) and no land purchase or easements will be required. Temporary easements may be necessary. Valve replacements in the distribution system will occur in areas previously disturbed.

The DWEE has reviewed the proposed project for potential impacts to/requirements related to jurisdictional dams, floodplain management, registered groundwater wells, stream gages, surface water rights, air quality, water quality, and permitting requirements. This review indicated that portions of the project are within a regulated 1% annual chance floodplain. All development within flood hazard areas needs to comply with local floodplain regulations and a floodplain development permit must be obtained prior to commencement. Two public supply wells were identified as being within the 1,000-foot spacing for the proposed project, and several registered groundwater wells are adjacent to the project area. Title 179 requires public water supply wells to go through a well-siting process, and these locations will need to be reviewed and approved by DWEE prior to moving forward with the project. The proposed project falls within the City of Gibbon's Wellhead Protection (WHP) Area, which designates the area in which groundwater contamination is likely to affect the public water supply. Construction projects involving excavation could introduce a more direct path for contamination to reach groundwater. Care will be taken to mitigate this risk through mindful storage of construction materials and diligent spill reporting and cleanup. DWEE noted that wetland and other waterbody impacts are anticipated to occur in this project. If the proposed project will result in a possible discharge into waters determined to be federally jurisdictional Waters of the United States (WOTUS), a federal permit from the US Army Corps of Engineers (USACE), 401 Water Quality Certification from DWEE, and compensatory mitigation may be required. These impacts would require the project to comply with § 401 of the Clean Water Act and Nebraska Titles 120 and 117. However, the river crossing required for the transmission main will be bored, thus, impacts should be avoided.

The Nebraska Game and Parks Commission (NGPC) has responsibility for protecting endangered and threatened species under authority of the Nongame and Endangered Species Conservation Act (Neb. Rev. Stat. § 37-801 to 37-814), and management of other fish and wildlife resources in the state of Nebraska. In addition, the NGPC also provides recreational opportunities at a variety of state parks, recreation areas, and wildlife management areas which the project will not impact. The proposed project is within the range of the state and federally listed endangered northern long-eared bat and whooping crane. Depending on tree clearing activities involved with this project, there is potential for the long-eared bat to be impacted during the maternity roosting season (May 15th to July 31st). To avoid adverse impacts, any necessary tree or snag clearing of suitable roost trees along waterways should be timed outside of the maternity roosting season and any permanent or temporary lighting installed within 1,000 feet of suitable roosting habitat should use downward-facing, full cut-off lights. However, according to the project engineer, tree clearing is not currently anticipated for this project. Additionally, work on large culverts (greater than or equal to 4.5 feet in height and 23 feet in length) or any bridges should not occur during the maternity season. If this is not

feasible, then a survey will be needed. However, work on large culverts or bridges is not anticipated for this project. To avoid adverse impacts to whooping cranes, projects in suitable habitat should not be implemented during the fall (October 9th through November 15th) and spring (March 6th through April 29th) migration periods to avoid disturbance due to human presence and noise from machinery. If construction must occur during migration seasons, surveys for whooping cranes should be conducted by qualified personnel. The NGPC acknowledged a “May Affect, but is Not Likely to Adversely Affect” determination on May 28, 2026, based on information that no habitat for either of these species (trees, culverts, wetlands) would be impacted by project activities, and thus, construction is unlikely to impact either species. A requirement to comply with the Bald and Golden Eagle Protection Act and the Migratory Bird Treaty Act will be included in the project specifications.

The U.S. Department of Agriculture’s Natural Resources Conservation Service (USDA-NRCS) evaluated the proposed site as required by the Farmland Protection Policy Act (FFPA). They noted that the proposed project may contain areas of Prime Farmland and Statewide Important Farmland; however, buried lines and non-Corridor Type Projects with a proposed footprint that is 1.0 acres or less are exempt from the FFPA under Nebraska Instruction 310_380 2nd Addition.

The Nebraska State Historic Preservation Office (NESHPO) noted that the ground disturbing activities do have the potential to affect historic properties eligible for listing in the National Register of Historic Places, if present. Areas that have not been previously surveyed will be surface and possibly subsurface tested by a professional archaeologist after the well sites are finalized. This will be a condition of the loan agreement that NESHPO clearance will be obtained prior to the start of construction.

Financial: An application for DWSRF loan assistance has been received for the project described herein. The total estimated project cost is \$10,000,000. The City is eligible for 45.11% loan forgiveness on the proposed project, resulting in a loan forgiveness amount of \$4,511,000 and a loan amount of \$5,489,000. This loan forgiveness percentage is a blended percentage whereas the City is eligible for 56.39% loan forgiveness for the new wellfield and transmission main components of the project (estimated at \$8,000,000) since this portion of the project is addressing manganese, thus making it eligible for Emerging Contaminant (EC) funding. The valve replacements and chemical feed portion of the project (estimated at \$2,000,000) are not eligible for forgiveness assistance. This results in a blended loan forgiveness percentage of 45.11% based on the estimated total project cost. The City is eligible for a 30-year loan at an interest rate of 1.0 percent. In addition to principal and interest payments, an administrative fee of 1.0 percent of the principal balance will be assessed each year. If executed, the community will have an annual DWSRF debt service of \$293,405, which includes a ten percent coverage that is required on all loans. The revenues from Gibbon’s water utility will be dedicated to repay the loan. For a typical residential connection, the current monthly rate is \$34.50 with a water use charge of \$2.05 per 1000 gallons, resulting in an average monthly water bill of \$44.75 for a typical 5,000-gallon monthly household water use. Based on 785 active service connections, monthly household rates may need to be raised \$31.15 to pay for the new debt service. An assessment of costs and revenues will be conducted after completion of the project.

Secondary:

Population Impacts: The new source is not primarily needed for future growth, but to replace existing wells with elevated manganese concentrations with new wells with little to no manganese, thus improving water quality. Other project components are to improve existing infrastructure. The improvements will be reasonably sized to accommodate predicted population trends.

Land Use and Trends: The location of the proposed wells is at the City's existing golf course approximately four miles north of the City. The wells will be on land that was previously disturbed by the golf course. The well sites will need to be approved by DWEE prior to construction. Test well water quality kit data show water quality will be acceptable at the proposed supply well locations. All water mains will be placed below ground at a depth where they will not interrupt any planned practices. The transmission main is anticipated to be constructed in the existing county right-of-way. Areas that have not been previously surveyed will be surface surveyed, and where appropriate, subsurface tested by a professional archaeologist after the well sites are finalized. This will be a condition of the loan agreement that NESHPO clearance will be obtained prior to the start of construction.

Environmental: Minimal solid waste generated by the project will be disposed of in a licensed landfill. No safety, vibration, noise or aesthetic considerations were identified other than the normal noise and disruptions associated with water main and well construction.

Environmental Justice: The proposed project will not produce any environmental justice concerns. All structures will be placed in areas previously disturbed by the City's golf course, and the services provided by the new wells and other water system improvements will be available to everyone in the City, equally. No segments of Gibbon's population are impacted disproportionately from related effects.

Mitigation measures necessary to eliminate adverse environmental effect: Proper construction techniques will be utilized to minimize soil erosion and other potential impacts of construction. Coverage under the Construction Storm Water General Permit NER210000 will need to be obtained, as required by DWEE. Additionally, if any pits need to be dewatered or groundwater lowered during construction, the site may need permitting under DWEE's Dewatering General Permit NEG671000. Portions of the project are within a regulated 1% annual chance floodplain. All development within flood hazard areas needs to comply with local floodplain regulations and a floodplain development permit must be obtained prior to commencement. Areas that have not been previously surveyed will be surface and possibly subsurface tested by a professional archaeologist after the well sites are finalized. A requirement to comply with the Bald and Golden Eagle Protection Act and the Migratory Bird Treaty Act will be included in the project specifications.

Irreversible and irretrievable commitment of resources: The resources committed to the project include the equipment, materials, and energy used in construction.

F. Measures Taken to Ensure Environmental Soundness:

Public Involvement: A Public Hearing was held April 20, 2026, during which the Engineer and the City Administrator discussed details of the project including the engineering report and the

potential impact to the existing water rates. The City's approach to water rate adjustments was discussed. Public comments were received and addressed as described below. The hearing was advertised 46 days in advance.

Public Opposition or Opinions: Four residents asked questions regarding the project, including site selection considerations, proximity of septic systems to existing well locations, and the age and condition of the existing wells. Comments and questions were addressed by the City and the Engineer.

Coordination and Documentation with Other Agencies and Special Interest Groups:

Facility Planning: Water System Preliminary Engineering Report, Olsson, August 2022
Optimum Corrosion Control Treatment Study, Olsson, August 2025
Test Wells Evaluation Report, Olsson, December 2025

Environmental Report: Nebraska Game and Parks Environmental Review Report,
Generated by Nate O'Keefe with Olsson on May 12, 2026

Federal: U.S. Department of Agriculture Natural Resources Conservation Service,
February 27, 2026, letter
U.S. Department of Agriculture Rural Development, March 3, 2026, email

State: NE Department of Water, Energy, and Environment, March 9, 2026, letter
NE Game and Parks Commission, February 27, 2026, letter & May 28, 2026,
letter
NE State Historic Preservation Office, March 2, 2026, letter

Consulting Engineers: Olsson, Inc., Lincoln, NE

Public Groups: City of Gibbon Residents

- G. Positive Effects to be Realized from the Proposed Project:** The proposed wells, transmission main, valve replacements, and chemical feed upgrades will allow Gibbon to maintain compliance with the Nebraska Safe Drinking Water Act and ensure future water availability. New well test kit data show water quality will meet DWEE Title 179 standards, Regulations Governing Public Water Supply Systems. The project is reasonable, not contrary to conservation or the public welfare, and is a beneficial use of groundwater by the City of Gibbon.
- H. Reasons for Concluding there will be no Significant Impacts:** Review of the engineering report and supporting information indicates that the proposed project will result in no significant impact on the environment. The NGPC acknowledged a "May Affect, but is Not Likely to Adversely Affect" determination on May 28, 2026, based on information that no habitat for the northern long-eared bat or whooping crane (trees, culverts, wetlands) would be impacted by project activities, and thus, construction is unlikely to impact either species. A requirement to comply with the Bald and Golden Eagle Protection Act and the Migratory Bird Treaty Act will be included in the project specifications. All areas slated for ground-disturbing activities that have not been previously surveyed for historic properties will be surface and possibly subsurface tested by a professional archaeologist after the well sites are finalized, prior to moving forward with the project. All necessary permits for construction have been or will be obtained from the appropriate agencies (i.e. NRD, DWEE, etc.), if necessary.

Hillary Stoll

Reviewing Engineer

06/17/2026
Date

FINDING OF NO SIGNIFICANT IMPACT (FNSI) DISTRIBUTION LIST
CITY OF GIBBON NEBRASKA

DEPARTMENT OF WATER, ENERGY, &
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