



**UNITED STATES ENVIRONMENTAL PROTECTION AGENCY
REGION 7**

11201 Renner Boulevard
Lenexa, Kansas 66219

Ms. Lori McDaniel
Water Quality Bureau Chief
Iowa Department of Natural Resources
Wallace Building,
Wallace State Office Building E. 9th St.
Des Moines, Iowa 50319

RE: Approval of TMDL document for Arrowhead Pond

Dear Ms. McDaniel:

This letter responds to the submission from the Iowa Department of Natural Resources, received by the U.S. Environmental Protection Agency, Region 7 on October 14, 2020, for a Total Maximum Daily Load document which contained a TMDL for algae. Arrowhead Pond was identified on the 2018 Iowa Section 303(d) List as impaired by not supporting its primary contact use, as a result of excess algae. This submission fulfills the Clean Water Act statutory requirement to develop TMDLs for impairments listed on a state's §303(d) List. The specific impairment (water body segment and cause) is:

<u>Water Body Name</u>	<u>WBIDs</u>	<u>Cause</u>
Arrowhead Pond	IA 06-WED-1702	Algae

EPA has completed its review of the TMDL document with supporting documentation and information. By this letter, EPA approves the submitted TMDL document. Enclosed with this letter is the Region 7 TMDL Decision Document which summarizes the rationale for EPA's approval of the TMDL document. EPA believes the separate elements of the TMDLs described in the enclosed document adequately address the pollutants of concern, taking into consideration seasonal variation and a margin of safety.

Although EPA does not review the monitoring or implementation plans submitted by the state for approval, EPA acknowledges the state's efforts. EPA understands that the state may use the monitoring plan to gauge the effectiveness of the TMDL and determine if future revisions are necessary or appropriate to meet applicable water quality standards. EPA recognizes that technical guidance and support are critical to determining the feasibility of and achieving the goals outlined in these TMDLs. Therefore, the implementation plan in the TMDL document provides information regarding implementation efforts to achieve the loading reductions identified.

EPA appreciates the thoughtful effort that IDNR has put into this TMDL. We will continue to cooperate



with and assist, as appropriate, in future efforts by IDNR, to develop TMDLs. If you have any questions, contact Jennifer Kissel, of my staff, at (913) 551-7982.

Sincerely,

JEFFERY
ROBICHAUD

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ROBICHAUD
Date: 2020.11.24 12:51:02 -06'00'

Jeffery Robichaud
Director
Water Division

Enclosure

cc: Mr. Allen Bonini, Supervisor, Watershed Improvement Program, IDNR

**United States Environmental Protection Agency
Region 7
Total Maximum Daily Load Approval**



Arrowhead Pond

Iowa

Algae

JEFFERY ROBICHAUD

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Date: 2020.11.24 12:53:53 -06'00'

Jeffery Robichaud
Director
Water Division

Date

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EPA Region 7 TMDL Review

Submittal Date || 10/14/20

TMDL ID: IA 06-WED-1702

State: IA

Document Name: Arrowhead Pond

Basin(s): Missouri-Little Basin

HUC(s): 102300060404

Water body(ies): Arrowhead Pond

Tributary(ies): Unnamed streams

Number of Segments: 1

Number of Segments for Protection 303(d)(3): None

Cause(s): Algae

Approved: Yes

Submittal Letter and Total Maximum Daily Load Revisions

The state submittal letter indicates final TMDL(s) for specific pollutant(s) and water(s) were adopted by the state and submitted to EPA for approval under Section 303(d) of the Clean Water Act [40 CFR § 130.7(c)(1)]. Include date submitted letter was received by EPA, date of receipt of any revisions and the date of original approval if submittal is a revised TMDL document.

The Iowa Department of Natural Resources (IDNR) officially submitted the Total Maximum Daily Load document (TMDL) to Region 7 of the U.S. Environmental Protection Agency (EPA), on October 14, 2020. EPA approves this TMDL document.

Water Quality Standards Attainment

The targeted pollutant is validated and identified through assessment and data. The water body's loading capacity for the applicable pollutant is identified and the rationale for the method used to establish the cause-and-effect relationship between the numeric target and the identified pollutant sources is described. The TMDL(s) and associated allocations are set at levels adequate to result in attainment of applicable water quality standards [40 CFR § 130.7(c)(1)]. A statement that the WQS will be attained is made.

The target pollutant, total phosphorus, is validated and identified through assessment and data. The TMDL target is set at a level to attain and maintain water quality standards (WQS).

IDNR's review and interpretation of the water quality provides justification for linking phosphorus loads to the algae impairment. The TMDL document shows that reductions in phosphorus will prevent high levels of algal production caused by phosphorus loads to the water body. In 2002, EPA approved a TMDL for Arrowhead Pond that addressed an impairment due to excessive siltation. This TMDL document does not replace the prior TMDL in any way, as they target different causes and pollutants.

To address the cause of the algal growth impairment, this TMDL document targets the narrative criteria applicable through the quantitative translator used for delisting a lake for this cause. The BATHTUB model links total phosphorus concentrations to a resulting chlorophyll-a concentration and determines the pollutant

Loading Capacity (LC). The LC is calculated at monitoring stations, but the targeted total phosphorus concentrations apply at all points in the water body.

The Loading Capacity calculation is as follows:

$$\text{TMDL} = \text{LC} = \text{WLA} + \text{LA} + \text{MOS}$$

Where: TMDL = total maximum daily load; LC = loading capacity; WLA = sum of wasteload allocations (point sources); LA = sum of load allocations (nonpoint sources); MOS = margin of safety (to account for uncertainty).

Expressed as the allowable annual average which is helpful for water quality assessment and for watershed planning and management:

$$\text{TMDL} = \text{LC} = \text{WLA} (0 \text{ lbs-TP/year}) + \text{LA} (274.8 \text{ lbs-TP/year}) + \text{MOS} (30.5 \text{ lbs-TP/year}) = \mathbf{305.3 \text{ lbs-TP/year}}$$

Expressed as the maximum daily load:

$$\text{TMDL} = \text{LC} = \text{WLA} (0 \text{ lbs-TP/day}) + \text{LA} (2.34^* \text{ lbs-TP/day}) + \text{MOS} (0.26 \text{ lbs-TP/day}) = \mathbf{2.6 \text{ lbs-TP/day}}$$

The TMDL document, through BATHTUB modeling, shows that the loading capacity for total phosphorus is 305.3 pounds per year (2.6 pounds/day). The current load is estimated to be 1,112.7 pounds per year (though some sections of the TMDL document list 1,112.3 – a minor discrepancy) based on the STEPL watershed loading model. A 73% reduction is required (807 lb/year) to meet the allowable TP load.

EPA agrees that the TMDL targets will attain and maintain water quality standards.

Designated Use(s), Applicable Water Quality Standard(s) and Numeric Target(s)

The submittal describes applicable water quality standards, including beneficial uses, applicable numeric and/or narrative criteria, and a numeric target. If the TMDL(s) is based on a target other than a numeric water quality criterion, then a numeric expression, site specific if possible, was developed from a narrative criterion and a description of the process used to derive the target is included in the submittal.

Arrowhead Pond is protected for the following designated uses:

Primary Contact Recreational Use – Class A1: Waters in which recreational or other uses may result in prolonged and direct contact with the water, involving considerable risk of ingesting water in quantities sufficient to pose a health hazard. Such activities would include, but not be limited to, swimming, diving, water skiing and water contact recreational canoeing.

Aquatic Life – Class B(LW)¹: Man-made and natural impoundments with hydraulic retention times and other physical and chemical characteristics suitable to maintain a balanced community normally associated with lake-like conditions.

¹On page 13 of the TMDL, there is a typo that incorrectly lists the designated use as B(WW-1). The remainder of the TMDL has the correct designated use B(LW).

Human Health – Class HH: Waters in which fish are routinely harvested for human consumption or waters both designated as a drinking water supply and in which fish are routinely harvested for human consumption.

The 2018 assessment/listing cycle has Arrowhead Pond listed as not meeting the following uses: Primary Contact (not supported-IR 5a, 4a, 3b) and Aquatic Life (partially supported-IR 3b).

The following EPA-approved water quality standards that apply to the lake's impairments are found in the Iowa Administrative Code, Environmental Protection Rule 567, Chapter 61:

- 61.3(2) General water quality criteria. The following criteria are applicable to all surface waters including general use and designated use waters, at all places and at all times for the uses described in 61.3(1)"a."
- a. Such waters shall be free from substances attributable to point source wastewater discharges that will settle to form sludge deposits.
 - b. Such waters shall be free from floating debris, oil, grease, scum and other floating materials attributable to wastewater discharges or agricultural practices in amounts sufficient to create a nuisance.
 - c. Such waters shall be free from materials attributable to wastewater discharges or agricultural practices producing objectionable color, odor or other aesthetically objectionable conditions.
 - d. Such waters shall be free from substances attributable to wastewater discharges or agricultural practices in concentrations or combinations which are acutely toxic to human, animal, or plant life.
 - e. Such waters shall be free from substances, attributable to wastewater discharges or agricultural practices, in quantities which would produce undesirable or nuisance aquatic life.

To meet these narrative general water quality criteria, the state has targeted the numerical translator in the TMDL that it would use to delist the water. In order to remove the water body/pollutant from the 303(d) list for the algae impairment to uses, the water body will need to meet WQS and the median growing season chlorophyll-a, and Secchi depth TSI must not exceed 63 TSI units in two consecutive listing cycles, per DNR de-listing methodology.

Using TSI analysis the document shows that target Secchi transparencies should be achieved through the reduction of chlorophyll-a concentrations to the TMDL target. The document also shows that the total phosphorus loading capacity developed using the BATHTUB model will meet both the Secchi transparency and chlorophyll-a targets.

Pollutant(s) of Concern

A statement that the relationship is either directly related to a numeric water quality standard, or established using surrogates and translations to a narrative WQS is included. An explanation and analytical basis for expressing the TMDL(s) through surrogate measures, or by translating a narrative water quality standard to a numeric target is provided (e.g., parameters such as percent fines and turbidity for sediment impairments, or chlorophyll-a and phosphorus loadings for excess algae). For each identified pollutant, the submittal describes analytical basis for conclusions, allocations and a margin of safety that do not exceed the loading capacity. If the submittal is a revised TMDL document, there are refined relationships linking the load to water quality standard attainment. If there is an increase in the TMDL(s), there is a refined relationship specified to validate that increase (either load allocation or wasteload allocation). This section will compare and validate the change in targeted load between the versions.

The TMDL document establishes the link between the narrative water quality standards and the total phosphorus targets. Excessive nutrients can lead to eutrophic conditions associated with the algae

impairments. Chlorophyll-a concentrations and the corresponding trophic state index are used to measure algal growth and the extent of nutrient enrichment and excursions of the narrative water quality standards.

Arrowhead Pond is impaired for excessive algae growth. Data interpretation indicates that phosphorus load reduction will best address this impairment. The phosphorus loads to the lake lead to high levels of algal production. The primary focus of the TMDL document is quantifying phosphorus load reductions to achieve water quality standards.

The linkage between total phosphorus and the listed impairment is appropriate and will attain and maintain water quality standards.

EPA agrees that the TMDL document targets the appropriate pollutant.

Source Analysis

Important assumptions made in developing the TMDL document, such as assumed distribution of land use in the watershed, population characteristics, wildlife resources and other relevant information affecting the characterization of the pollutant of concern and its allocation to sources, are described. Point, nonpoint and background sources of pollutants of concern are described, including magnitude and location of the sources. The submittal demonstrates all significant sources have been considered. If this is a revised TMDL document any new sources or removed sources will be specified and explained.

In the absence of a national pollutant discharge elimination system permit, the discharges associated with sources were applied to the load allocation, as opposed to the wasteload allocation for purposes of this TMDL document. The decision to allocate these sources to the LA does not reflect any determination by EPA as to whether these discharges are, in fact, unpermitted point source discharges within this watershed. In addition, by establishing these TMDL(s) with some sources treated as LAs, EPA is not determining that these discharges are exempt from NPDES permitting requirements. If sources of the allocated pollutant in this TMDL document are found to be, or become, NPDES-regulated discharges, their loads must be considered as part of the calculated sum of the WLAs in this TMDL document. Any WLA in addition to that allocated here is not available.

The TMDL document describes the history of the lake in its location in the Neola Creek-Mosquito Creek watershed. As there are no point sources located in the lake's watershed, all loading is nonpoint in origin. The document uses a STEPL watershed loading model to estimate the average phosphorus load to the lake. This spreadsheet model uses land use/land cover, precipitation and soil characteristics to estimate loads from the watershed. The modeling parameters and information are provided in an appendix to the TMDL document. The watershed boundary of Arrowhead Pond itself is 1,042.7 acres, which calculates to a watershed:lake ratio of 73.5:1. This illustrates the sizeable influence on the lake from its watershed while also indicating great potential for restoration by use of a best management plan on sources located in the watershed.

There are no regulated point source discharges of phosphorus in the watershed. Nonpoint sources of phosphorus include fertilizer and manure applied to row crops, sheet and rill erosion from row crops and pasture, wildlife, septic systems, groundwater, atmospheric deposition and others.

Table 1: Average Annual TP Loads from each Source. (Table 3-6 in TMDL document)

Source	Descriptions and Assumptions	TP Load (lb/yr)	Percent (%)
Pastureland	Seasonally grazed grassland	115.2	10.4
Row Crops	Sheet and rill erosion from corn and soybeans dominated agriculture	702.0	63.1
User Defined	Ungrazed Grassland, Alfalfa/Hay	61	5.5
Forest	Forest park grounds surrounding Pond	12.5	1.1
Urban	Urban areas, roads, and farmsteads	84.1	7.6
Groundwater	Agricultural tile discharge, natural groundwater flow	119.6	10.8
All others	Wildlife, atmospheric deposition, septic	17.9	1.5
Total		1,112.7	100.0

The two predominate land uses are row crops and grassland. Row crops consist of corn and soybeans. Grassland is an aggregate of Alfalfa/Hay and ungrazed land.

Table 2. Arrowhead Pond Watershed Land Uses (Table 2-3 in TMDL document).

Land Use	Description	Areas (acres)	Percent (%)
Forest	Bottomland, Coniferous, Deciduous	92.2	8.8
Pasture	Grazed Grassland	132.8	12.7
Row Crop	Corn and Soybeans	618.7	59.4
Urban	Farmstead, Roads	49.8	4.8
User Defined	Un-grazed Grassland, Alfalfa/Hay	132.6	12.7
Water/Wetland	Water and Wetland	16.4	1.6
Total		1042.7	100.0

There are no municipal separate storm sewer permits in the applicable watershed.

No Animal Feeding Operations (AFOs) were identified by Iowa DNR. However, any new or newly identified AFO that meets the definition of a Concentrated Animal Feeding Operation (CAFO) that does not obtain an NPDES permit must operate as a no-discharge facility. A discharge from an unpermitted CAFO is a violation of Section 301 of the CWA. It is EPA’s position that all CAFOs should obtain an NPDES permit because it provides clarity of compliance requirements. This TMDL document does not reflect a determination by EPA that no AFOs are present or that such facilities do not meet the definition of a CAFO nor that such a facility does not need to obtain a permit. To the contrary, a CAFO that discharges has a duty to obtain a permit. If it is determined that a CAFOs are present and discharge, any future WLA assigned to the facility must not result in an exceedance of the sum of the WLAs in this TMDL document as approved.

As submitted, the TMDL document contains a complete listing of all known pollutant sources.

Allocation - Loading Capacity

The submittal identifies appropriate loading capacities, wasteload allocations for point sources and load allocations for nonpoint sources. If no point sources are present, the WLA is stated as zero. If no nonpoint sources are present, the LA is stated as zero [40 CFR § 130.2(i)]. If this is a revised TMDL document the change in loading capacity will be documented in this section. All TMDLs must give a daily number. Establishing TMDL “daily” loads consistent with the U.S. Court of Appeals for the D.C. circuit decision in Friends of the Earth, Inc. v. EPA, et al., No. 05-5015, (April 25, 2006).

The TMDL document uses modeling to determine the maximum total phosphorus load the lake can receive and meet applicable WQS. The form of the load capacity equation is:

$$\text{TMDL} = \text{LC} = \Sigma \text{WLA} + \Sigma \text{LA} + \text{MOS}$$

For this TMDL:

TP LC = 305.3 lbs/yr = 0 lbs/year + 274.8 lbs/year + 30.5 lbs/year on an annual loading basis accounts for how lakes function across a hydrological cycle.

And;

TP LC = 2.6 lbs/day = 0 lbs/day + 2.34 lbs/day + 0.26 lbs/day on a maximum daily basis using a statistical method outlined in a document appendix.

The LCs are calculated at the monitoring station, but the targeted TP concentrations apply at all points in the segments covered by this TMDL document.

EPA agrees that the LC will attain and maintain water quality standards.

Wasteload Allocation Comment

The submittal lists individual wasteload allocations for each identified point source [40 CFR § 130.2(h)]. If a WLA is not assigned it must be shown that the discharge does not cause or contribute to a water quality standard excursion, the source is contained in a general permit addressed by the TMDL, or extenuating circumstances exist which prevent assignment of individual WLA. Any such exceptions must be explained to a satisfactory degree. If a WLA of zero is assigned to any facility it must be stated as such [40 CFR § 130.2(i)]. If this is a revised TMDL document, any differences between the original TMDL(s) WLA and the revised WLA will be documented in this section.

There are no permitted facilities in the watershed of Arrowhead Pond. The WLA is zero.

Load Allocation Comment

All nonpoint source loads, natural background and potential/or future growth are included. If no nonpoint sources are identified, the load allocation must be given as zero /40 CFR § 130.2(g)J. If this is a revised TMDL document, any differences between the original TMDL(s) LA and the revised LA will be documented in this section.

The LA is the amount of the pollutant load that is assigned to nonpoint sources and includes all existing and future nonpoint sources, as well as natural background contributions. LAs are calculated as the remainder of the LC after the allocations to the WLA and the MOS.

The TMDL document expresses the LA as an annual load of 305.3 pounds and a daily maximum of 2.6 pounds TP. While estimates are made from loads by land use/land cover and the TMDL document provides examples of load reductions and BMPs effective for different land uses/land covers, the LA is given as a sum of all LAs and not broken out by and subdivision of source.

The TMDL document has identified all known nonpoint sources of TP in the watershed.

Margin of Safety

The submittal describes explicit and/or implicit margins of safety for each pollutant [40 CFR § 130.7(c)(1)]. If the MOS is implicit, the conservative assumptions in the analysis for the MOS are described. If the MOS is explicit, the loadings set aside for the MOS are identified and a rationale for selecting the value for the MOS is provided. If this is a revised TMDL document, any differences in the MOS will be documented in this section.

The TMDL document identifies an explicit 10 percent margin of safety. This results in a MOS of 30.5 pounds per year TP with a maximum daily MOS of 0.26 pounds TP.

EPA agrees that the state has provided explicit MOS to support the TMDL.

Seasonal Variation and Critical Conditions

The submittal describes the method for accounting for seasonal variation and critical conditions in the TMDL(s) [40 CFR § 130.7(c)(1)]. Critical conditions are factors such as flow or temperature which may lead to the excursion of the WQS. If this is a revised TMDL document, any differences in conditions will be documented in this section.

Models used in this TMDL document estimate and use annual loads to generate predictions of annual condition. This is appropriate as the lake is assessed against narrative targets for algae.

EPA agrees that the state considered seasonal variation and critical conditions during the analysis of this TMDL and the setting of TMDL targets.

Public Participation

The submittal describes required public notice and public comment opportunities and explains how the public comments were considered in the final TMDL(s) [40 CFR § 130.7(c)(1)(ii)].

A public presentation was posted on the Iowa DNR's YouTube channel for public viewing on September 3, 2020. A link to the presentation remained on the Iowa DNR TMDL webpage throughout the public comment period. The official public comment period was from September 3, 2020 through October 5, 2020. No public comments were received during this period. EPA agrees that the public has had a meaningful opportunity to comment on the TMDL document.

Monitoring Plan for TMDL(s) Under a Phased Approach

The TMDL identifies a monitoring plan that describes the additional data to be collected to determine if the load reductions required by the TMDL lead to attainment of water quality standards, and a schedule for considering revisions to the TMDL(s) (where a phased approach is used) [40 CFR § 130.7]. If this is a revised TMDL document, monitoring to support the revision will be documented in this section. Although EPA does not approve the monitoring plan submitted by the state, EPA acknowledges the state's efforts. EPA understands that the state may use the monitoring plan to gauge the effectiveness of the TMDLs and determine if future revisions are necessary or appropriate to meet applicable water quality standards.

The TMDL document outlines plans for future monitoring. This includes continued ambient monitoring under the IDNR Ambient Lake Monitoring Program which was initiated in the year 2000. Implementation monitoring is identified to determine the effect of best management practices undertaken in the watershed. Any such monitoring could include automated samplers as well as grab samples during runoff events. This implementation monitoring would include a greater sampling frequency than that currently undertaken with the ambient monitoring program. It will also require local stakeholders to implement BMPs and monitor success.

Reasonable Assurance

Reasonable assurance only applies when less stringent wasteload allocation are assigned based on the assumption that nonpoint source reductions in the load allocation will be met [40 CFR § 130.2(i)]. This section can also contain statements made by the state concerning the state's authority to control pollutant loads. States are not required under Section 303(d) of the Clean Water Act to develop TMDL implementation plans and EPA does not approve or disapprove them. However, this TMDL document provides information regarding how point and nonpoint sources can or should be controlled to ensure implementation efforts achieve the loading reductions identified in this TMDL document. EPA recognizes that technical guidance and support are critical to determining the feasibility of and achieving the goals outlined in this TMDL document. Therefore, the discussion of reduction efforts relating to point and nonpoint sources can be found in the implementation section of the TMDL document and are briefly described below.

The states have the authority to issue and enforce state operating permits. Inclusion of effluent limits into a state operating permit and requiring that effluent and instream monitoring be reported to the state should provide reasonable assurance that instream water quality standards will be met. Section 301(b)(1)(C) requires that point source permits have effluent limits as stringent as necessary to meet WQS. However, for wasteload allocations to serve that purpose, they must themselves be stringent enough so that (in conjunction with the water body's other loadings) they meet WQS. This generally occurs when the TMDL(s)' combined nonpoint source load allocations and point source WLAs do not exceed the WQS-based loading capacity and there is reasonable assurance that the TMDL(s)' allocations can be achieved. Discussion of reduction efforts relating to nonpoint sources can be found in the implementation section of the TMDL document.

As there are no point sources located in this watershed, reasonable assurances are not a required component of this TMDL. However, the TMDL document does identify a general approach for planning and implementation which, if followed, will lead to the attainment of applicable water quality standards. Both management and structural BMPs are identified as well as potential total phosphorus reductions to be expected from their implementation.



October 13, 2020

Jeff Robichaud
U.S. EPA, Region VII
11201 Renner Blvd.
Lenexa, KS 66219

Subject: Submittal of Final Lake Arrowhead Pond, Pottawattamie County TMDL for EPA approval

Dear Mr. Robichaud:

The Final Arrowhead Pond, Pottawattamie County Total Maximum Daily Load document completed by the Iowa Department of Natural Resources is enclosed. This lake was recently included on Iowa's 2018 303(d) list. Included is:

- Arrowhead Pond, TMDL for Algae (IA 06-WED-1702)

The draft TMDL was posted on the Iowa Department of Natural Resources website on September 9, 2020 and comments were accepted from September 9, 2020 to October 5, 2020. A video recording of a standard public meeting presentation was posted to the DNR website coincident with the opening of the Public Notice period and was available for viewing throughout. The Iowa DNR received no public comments on the draft.

Please accept this document for approval as the completed TMDL for Arrowhead Pond, Pottawattamie County.

Sincerely,

**Allen
Bonini**
Allen P. Bonini, Supervisor
Watershed Improvement Section

Digitally signed by
Allen Bonini
Date: 2020.10.13
10:05:58 -05'00'

Enclosure

**Water Quality Improvement Plan
for**

Arrowhead Pond

Pottawattamie County, Iowa

Total Maximum Daily Load for:
Algae

**Prepared by:
Andrew Frana**



Iowa Department of Natural Resources
Watershed Improvement Section
2020

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List of Abbreviations

Units of measure:

ac	acre	M	meter
cfs	cubic feet per second	mg	milligram
cfu	colony-forming unit	Mg	megagram (= 1 mt)
cm	centimeter	mi	mile
cms	cubic meters per second	mL	milliliter
d	day	mo	month
g	gram	mt	metric ton (= 1 Mg)
ha	hectare	orgs	<i>E. coli</i> organisms
hm	hectometer	ppm	parts per million
hr	hour	ppb	parts per billion
in	inch	s	second
kg	kilogram	t	ton (English)
km	kilometer	yd	yard
L	liter	yr	year
lb	pound		

Other abbreviations:

AFO	animal feeding operation
BMP	best management practice
Chl-a	chlorophyll a
<i>E. coli</i>	<i>Escherichia coli</i>
GM	geometric mean (pertains to WQS for <i>E. coli</i> , = 126 orgs/100 mL)
LDC	load duration curve
N	nitrogen
ortho-P	ortho-phosphate
P	phosphorus
SSM	single-sample max (pertains to WQS for <i>E. coli</i> , = 235 orgs/100 mL)
TN	total nitrogen
TP	total phosphorus
WQS	water quality standard

General Report Summary

What is the purpose of this report?

This report serves multiple purposes. First, it is a resource for increased understanding of watershed and water quality conditions in and around Arrowhead Pond. Second, it satisfies the Federal Clean Water Act requirement to develop a Total Maximum Daily Load (TMDL) for impaired waterbodies. Third, it provides a foundation for locally-driven watershed and water quality improvement efforts. Finally, it may be useful for obtaining financial assistance to implement projects to remove Arrowhead Pond from the federal 303(d) list of impaired waters.

What's wrong with Arrowhead Pond?

Arrowhead Pond is listed as impaired on the 2018 303(d) list for not supporting its primary contact recreation designated use. The impairment is due to elevated levels of algae which is caused by overly-abundant nutrients and sediment, including sediment-bound phosphorus in the lake.

What is causing the problem?

The amount of phosphorus transported to the lake from the surrounding watershed is sufficient to cause excessive growth of algae, which reduces water clarity. Phosphorus is carried to the lake in two primary forms: (1) attached to eroded soil that is transported to the lake by rainfall runoff and stream flow, and (2) dissolved phosphorus in runoff and subsurface flow (e.g., shallow groundwater). Phosphorus and sediment within the water column and on the lake bed may become resuspended under certain conditions, which can add to algae and water clarity issues. There are no allowable discharging point sources in the Arrowhead Pond watershed; therefore all phosphorus loads to the lake are attributed to nonpoint sources.

Nonpoint sources are discharged in an indirect and diffuse manner, and often are difficult to locate and quantify. Nonpoint sources of phosphorus in the Arrowhead Pond watershed include gully erosion, sheet and rill erosion from various land uses, runoff and subsurface flows from lands that receive fertilizer application, grazed pasture land, poorly functioning septic systems, manure deposited by wildlife, and particles carried by dust and wind (i.e., atmospheric deposition). A portion of the phosphorus carried to the lake eventually settles to the lake bottom and accumulates. Under certain conditions, this accumulated phosphorus can become available for algal uptake and growth through an internal recycling process.

What can be done to improve Arrowhead Pond?

Reducing phosphorus loss from pasture, row crops, and implementing or improving existing structural BMPs such as terraces, grass waterways, and constructed sediment basins in beneficial locations will significantly reduce phosphorus loads to the lake. Increasing the trapping efficiency of the existing sediment basins may be the most cost effective structural alternative. Consideration should be given to reductions in the population of grass carp, which graze on aquatic plants reducing the uptake of phosphorous. Finally, removal of curly-leaf pondweed and other invasive plant species will help improve water quality. Curly-leaf pondweed dies back in the summer releasing nutrients that contribute to algal blooms.

Who is responsible for a cleaner Arrowhead Pond?

Everyone who lives, works, or recreates in the Arrowhead Pond watershed has a role in water quality improvement. Nonpoint source pollution is unregulated and responsible for the vast majority of sediment and phosphorus entering the lake. Therefore, voluntary management of land, animals, and the

lake itself will be required to achieve measurable improvements to water quality. Many of the practices that protect and improve water quality also benefit soil fertility and structure, the overall health of the ecosystem, and the value and productivity of the land. Practices that improve water quality and enhance the long-term viability and profitability of agricultural production should appeal to producers, land owners, and lake users alike. Improving water quality in Arrowhead Pond, while also improving the quality of the surrounding land, will continue to require collaborative participation by various stakeholder groups, with land owners playing an especially important role. Additionally, those looking to develop sites within the Arrowhead Pond watershed should recognize the impact of improved water quality on property values.

Does a TMDL guarantee water quality improvement?

The Iowa Department of Natural Resources (DNR) recognizes that technical guidance and support are critical to achieving the goals outlined in this Water Quality Improvement Plan (WQIP). The TMDL itself is only a document, and without implementation, will not improve water quality. Therefore, a basic implementation plan is included for use by local agencies, watershed managers, and citizens for decision-making support and planning purposes. This implementation plan should be used as a guide or foundation for detailed and comprehensive planning by local stakeholders.

Reducing pollutants from unregulated nonpoint sources requires voluntary implementation of best management practices. Many solutions have benefits to soil health and sustained productivity as well as water quality. However, quantifying the value of those ecosystem services is difficult, and those benefits are not commonly recognized. Consequently, wide-spread adoption of voluntary conservation practices is often difficult to achieve. A coordinated watershed improvement effort for Arrowhead Pond could address some of these barriers by providing financial assistance, technical resources, and information/outreach to landowners to encourage and facilitate adoption of conservation practices.

What are the primary challenges for water quality implementation?

In most Iowa landscapes, implementation requires changes in land management and/or agricultural operations. Management decisions may include changes in the number of acres that are actively tilled and the diversity and rotation of crops produced. These changes present challenges to producers by requiring new equipment (e.g., no-till planters), narrowing planting, harvesting and fertilization windows, and necessitating more active and complex farm management.

Additionally, potential short-term losses in yields are more easily recognized and quantified than long-term benefits to soil health and sustained productivity. It is not easy to overcome existing incentives and the momentum of current practices. Promoting a longer-term view with an emphasis on long-term soil fertility, production, agroecosystem health, and reduced input costs will be essential for successful, voluntary implementation by willing conservation partners. However, water quality improvement and enhancement of Arrowhead Pond as a recreational resource are certainly attainable goals, and are appropriate and feasible near-term goals for a coordinated watershed improvement effort.

Required Elements of the TMDL

This Water Quality Improvement Plan has been prepared in compliance with the current regulations for TMDL development that were promulgated in 1992 as 40 CFR Part 130.7 in compliance with the Clean Water Act. These regulations and consequent TMDL development are summarized below in Table 1-1.

Table 1-1. Technical Elements of the TMDL.

Name and geographic location of the impaired or threatened waterbody for which the TMDL is being established:	Arrowhead Pond, Waterbody ID IA 06-WED-1702, located in S29, T77N, R41W, 1.5 miles southeast of Neola
Surface water classification and designated uses:	A1 – Primary Contact B(LW) – Aquatic life HH – Human health (fish consumption)
Impaired beneficial uses:	A1 – Primary Contact (IR 5a, 4a, 3b) B(LW) – Aquatic Life (IR 3b)
TMDL priority level:	Priority Tier 1
Identification of the pollutants and applicable water quality standards (WQS):	Poor water transparency due to algae
Quantification of the pollutant loads that may be present in the waterbody and still allow attainment and maintenance of WQS:	Excess algae is associated with total phosphorus (TP). The allowable average annual TP load = 305.3 lbs/year; the maximum daily TP load = 2.60 lbs/day.
Quantification of the amount or degree by which the current pollutant loads in the waterbody, including the pollutants from upstream sources that are being accounted for as background loading, deviate from the pollutant loads needed to attain and maintain WQS:	The existing growing season load of 1,112.7 lbs/year must be reduced by 807 lbs/year to meet the allowable TP load. This is a reduction of approximately 73 percent.
Identification of pollution source categories:	There are no regulated point source discharges of phosphorus in the watershed. Nonpoint sources of phosphorus include fertilizer and manure from row crops, sheet and rill erosion from row crops and pasture, wildlife, septic systems, groundwater, atmospheric deposition, and others.
Wasteload allocations (WLAs) for pollutants from point sources:	There are no allowable point source discharges.

<p>Load allocations (LAs) for pollutants from nonpoint sources:</p>	<p>The allowable annual average TP LA is 274.8 lbs/year, and the allowable maximum daily LA is 2.34 lbs/day.</p>
<p>A margin of safety (MOS):</p>	<p>An explicit 10 percent MOS is incorporated into this TMDL.</p>
<p>Consideration of seasonal variation:</p>	<p>The TMDL is based on annual TP loading. Although daily maximum loads are provided to address legal uncertainties, the average annual loads are critical to in-lake water quality and lake/watershed management decisions.</p>
<p>Reasonable assurance that load and wasteload allocations will be met:</p>	<p>Reasonable assurances for reductions in nonpoint source pollution are provided by (1) a list of BMPs (see Section 4 of this WQIP) that would provide phosphorus reductions, (2) a group of nonstructural practices that prevent transport of phosphorus, (3) proposed methodology for prioritizing and targeting BMPs on the landscape, and (4) best available data for estimating the efficiency/reduction associated with BMPs.</p>
<p>Allowance for reasonably foreseeable increases in pollutant loads:</p>	<p>Although watershed development may continue in the future, an increase in the pollutant load from land use change is not expected.</p>
<p>Implementation plan:</p>	<p>An implementation plan is outlined in Section 4 of this Water Quality Improvement Plan. Phosphorus loading and associated impairments must be addressed through a variety of voluntary management strategies and structural practices. Emphasis on watershed best management practices.</p>

1. Introduction

The Federal Clean Water Act requires all states to develop lists of impaired waterbodies that do not meet water quality standards (WQS) and support designated uses. This list of impaired waterbodies is referred to as the state's 303(d) list. In addition to developing the 303(d) list, a Total Maximum Daily Load (TMDL) must be developed for each impaired waterbody included on the list. A TMDL is a calculation of the maximum amount of a pollutant that a waterbody can tolerate without exceeding WQS and impairing the waterbody's designated uses. The TMDL calculation is represented by the following general equation:

$$\text{TMDL} = \text{LC} = \sum \text{WLA} + \sum \text{LA} + \text{MOS}$$

Where:	TMDL	= total maximum daily load
	LC	= loading capacity
	\sum WLA	= sum of wasteload allocations (point sources)
	\sum LA	= sum of load allocations (nonpoint sources)
	MOS	= margin of safety (to account for uncertainty)

One purpose of this Water Quality Improvement Plan (WQIP) for Arrowhead Pond, located in Pottawattamie County in western Iowa, is to provide a TMDL for algae, which has decreased water quality in the lake. Another purpose is to provide local stakeholders and watershed managers with a tool to promote awareness and understanding of water quality issues, develop a comprehensive watershed management plan, obtain funding assistance, and implement water quality improvement projects. Overabundance of phosphorus is largely responsible for excessive algal growth, which impairs the primary contact designated use of Arrowhead Pond. The impairments are addressed by development of a TMDL that limits total phosphorus (TP) loads to the lake. Phosphorus reductions should be accompanied by reduced algal growth and increased water clarity.

The plan also includes descriptions of potential solutions to the impairments. This group of solutions is presented as a toolbox of best management practices (BMPs) for improving water quality in Arrowhead Pond, with the ultimate goal of meeting water quality standards and supporting designated uses. These BMPs are outlined in the implementation plan in Section 4.

The Iowa Department of Natural Resources (DNR) recommends a phased approach to watershed management. A phased approach is helpful when the origin, interaction, and quantification of pollutants contributing to water quality problems are complex and difficult to fully understand and predict. Iterative implementation of improvement practices and additional water quality assessment (i.e., monitoring) will help ensure gradual progress towards water quality standards, maximize cost efficiency, and prevent unnecessary or ineffective implementation of costly BMPs. Implementation guidance is provided in Section 4 of this report, and water quality monitoring guidance is provided in Section 5.

This plan will be of limited value unless additional watershed improvement activities and BMPs are implemented. This will require the active engagement of local stakeholders and land owners. Experience has shown that locally-led watershed plans have the highest potential for success. The Watershed Improvement Section of DNR has designed this plan for stakeholder use and may be able to provide technical support for the improvement of water quality in Arrowhead Pond.

2. Description and History of Arrowhead Pond

Arrowhead Pond is located in Neola Township, Pottawattamie County approximately 1.5 miles west of the City of Neola. Arrowhead Pond was constructed in 1962 and is owned and managed by the Pottawattamie County Conservation Board. The lake and park provide fishing, hunting and other outdoor recreation activities for the public. Figure 2-1 is a 2017 aerial photograph with the boundaries of the watershed shown.

Improvements

In August 1983 the Pottawattamie County Conservation Board and the West Pottawattamie Soil and Conservation District submitted a proposal for the Arrowhead Pond Water Quality Management and Critical Area Treatment RC&D Plan, which was implemented starting in 1984, and completed by 1989. Essentially all of the conservation practices currently in place in the watershed were implemented during that time. This plan did not include shoreline stabilization measures.

A previous TMDL for siltation was submitted to EPA and approved in 2002. This prompted the implementation of best management strategies to reduce erosion and sediment transport in the watershed including terraces, no till operations, and the installation of two small sediment basins near Arrowhead Pond.

Table 2-1 lists some of the general characteristics of Arrowhead Pond and its watershed, as it exists today. Estimation of physical characteristics such as surface area, depth, and volume are based on a bathymetric survey conducted by the DNR in May of 2013.

Table 2-1. Arrowhead Pond Watershed and Lake Characteristics.

DNR Waterbody ID	ID Code: IA 06-WED-1702
12-Digit Hydrologic Unit Code (HUC)	102300060404
12-Digit HUC Name	Neola Creek – Mosquito Creek
Location	Pottawattamie County, S29, T77N, R41W; 1.5 miles west of Neola
Latitude	41.435° N (ambient lake monitoring location)
Longitude	95.593° W (ambient lake monitoring location)
Designated Uses	A1 – Primary Recreation B(LW) – Aquatic Life HH – Human health (fish consumption)
Tributaries	Unnamed streams
Receiving Waterbody	Mosquito Creek
Lake Surface Area ⁽¹⁾	14.0 acres
Length of Shoreline	6,355 feet
Shoreline Development Index	2.29
Maximum Depth ⁽¹⁾	13.9 feet
Mean Depth ⁽¹⁾	6.1 feet
Lake Volume ⁽¹⁾	86.1 acre-feet
Watershed Area ⁽¹⁾	1,042.7 acres (includes lake)
Watershed:Lake Ratio ⁽²⁾	73.5:1
Hydraulic Lake Residence Time ⁽³⁾	28 days

(1) Per May 2013 bathymetric survey.

(2) (Watershed Area - Lake Area) / Lake Area

(3) BATHTUB model prediction for average annual conditions (2002-2018)

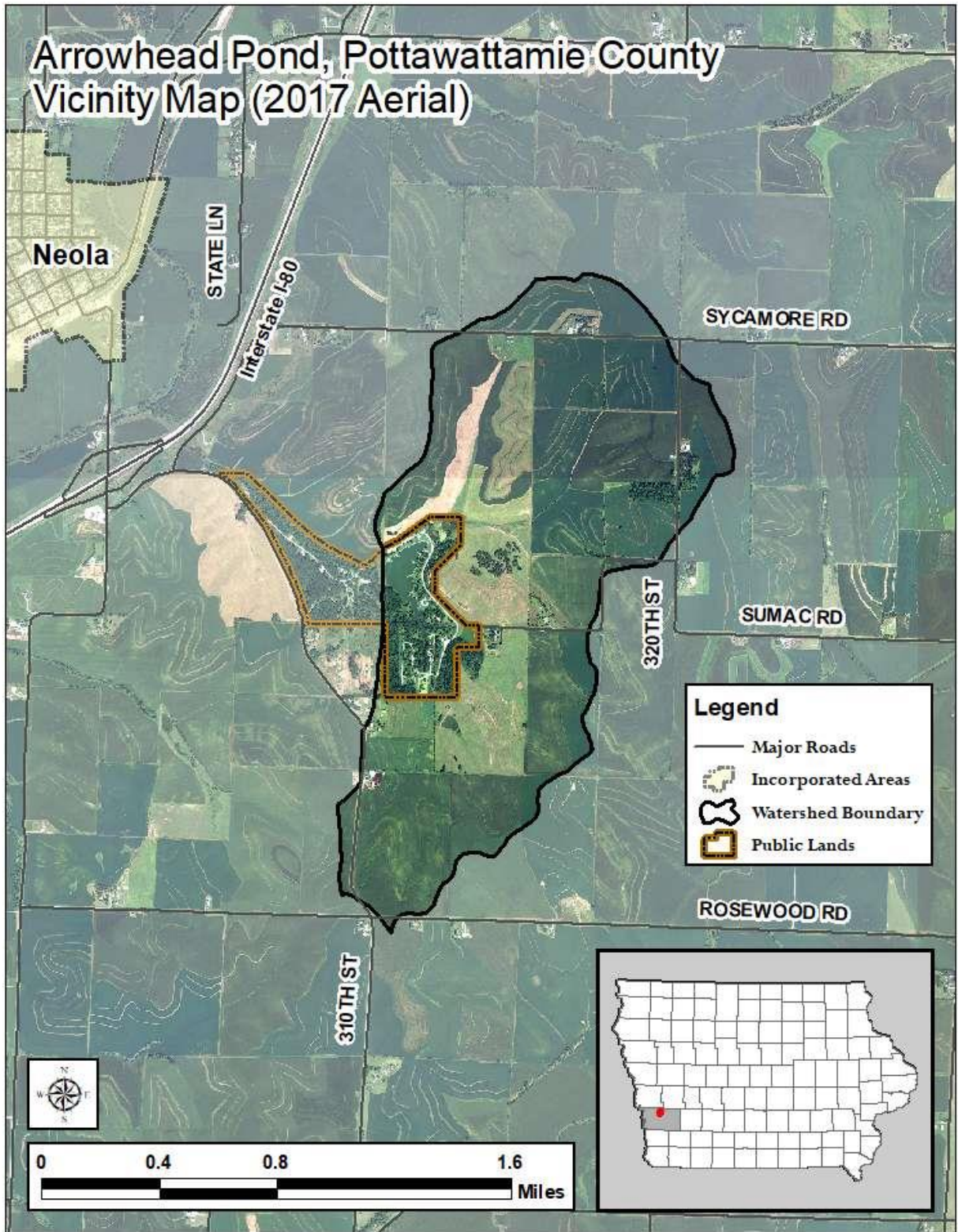


Figure 2-1. Arrowhead Pond Vicinity Map.

Water Quality History

Water quality data has been collected through the statewide survey of Iowa Lakes, which was conducted from 2000 through 2018 by Iowa State University (ISU). A statewide ambient lake monitoring program conducted in 2008 by the State Hygienic Laboratory (SHL) also provided data on the water quality in Arrowhead Pond.

2.1. Arrowhead Pond

Hydrology

Daily precipitation data were obtained for the Oakland Station from the Iowa Environmental Mesonet downloadable from the IEM. Daily potential evapotranspiration (PET) data were obtained from the Iowa Ag Climate Network, downloadable from the IEM (IEM, 2017b). The Iowa State Climatologist provides quality control of these data. Daily observations between January 1, 2002 and December 31, 2018 were used in climate assessment and model development. Table 2-2 reports weather station information.

Table 2-2. Weather Station Information for Arrowhead Pond.

Data	Temperature/Precipitation	Potential ET
Network	IACLIMATE	ISU AgClimate/ISU Soil Moisture
Station Name (ID)	Oakland-2-E (IA6151)	Lewis (A134759)
Latitude	41.32°	41.313°
Longitude	-95.38°	-95.173°

Source: <https://mesonet.agron.iastate.edu/climodat>

Average annual precipitation near Arrowhead Pond was 37.2 inches from 2002-2018. The annual average precipitation during this time period was higher than the 30-year annual average of 35.5 inches. During this time period, three of the seven wettest years on record since 1951 were recorded (2007, 2010, and 2014.) Figure 2-2 illustrates the annual precipitation totals, along with lake evaporation (estimated as 70 percent of annual PET). This chart shows an inverse relationship between precipitation and lake ET, mainly due to climatological factors such as cloud cover and temperature. Wet years show a surplus of precipitation, while dry years such as 2005 and 2012 show a precipitation deficit in comparison to lake ET. The estimated annual lake ET of 37.4 inches is nearly identical to the annual precipitation over the modeled time period. This shows that steady state conditions for lake water level over a long modeling period is a valid assumption

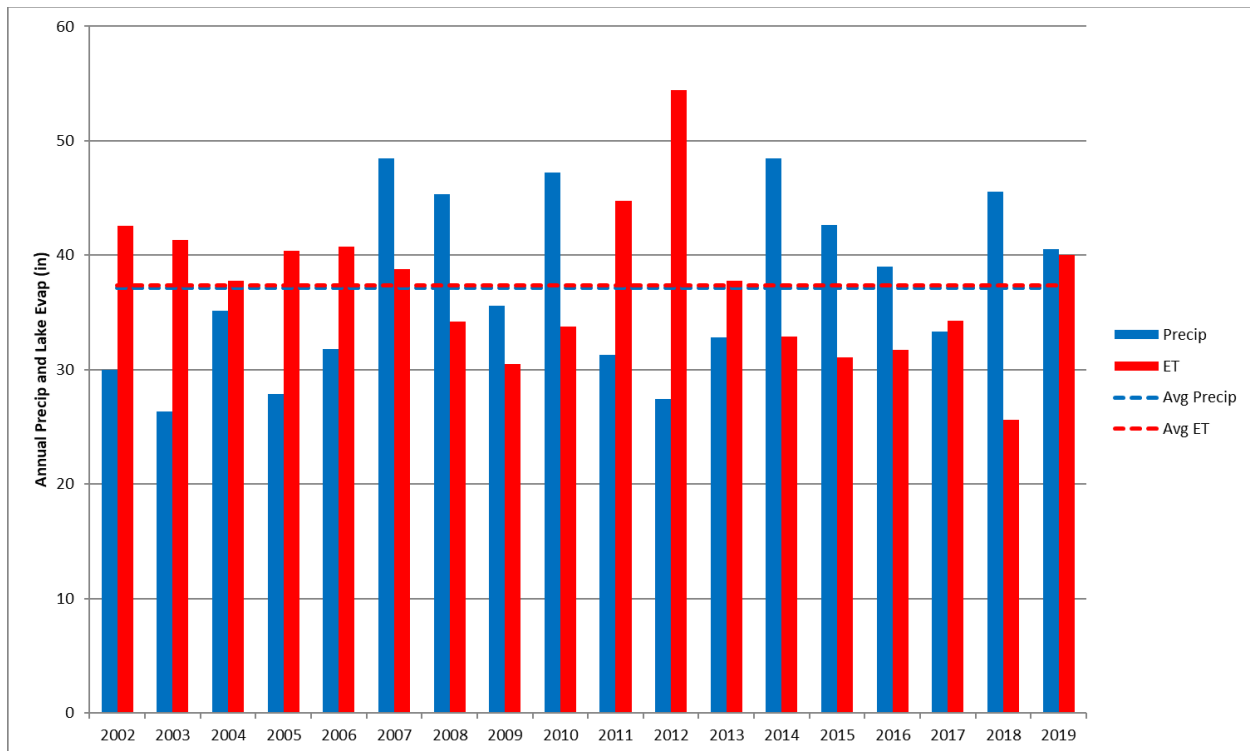


Figure 2-2. Annual Precipitation and Estimated Lake Evaporation.

Precipitation varies greatly by season in western Iowa, with approximately 75 percent of annual rainfall taking place in half of the year (April through September). Monthly average precipitation is illustrated in Figure 2-3, along with estimated evapotranspiration (ET) in the watershed based on vegetation cover. Although precipitation is highest during the growing season, so is ET, and a monthly moisture deficit occasionally occurs. Note that watershed ET is typically higher than lake evaporation in the summer months, a result of high temperatures and vegetation transpiring large volumes of moisture from the soil during the peak of the growing season. It is often during this period that harmful algal blooms develop in waterbodies, as water heats up and lake flushing is minimal.

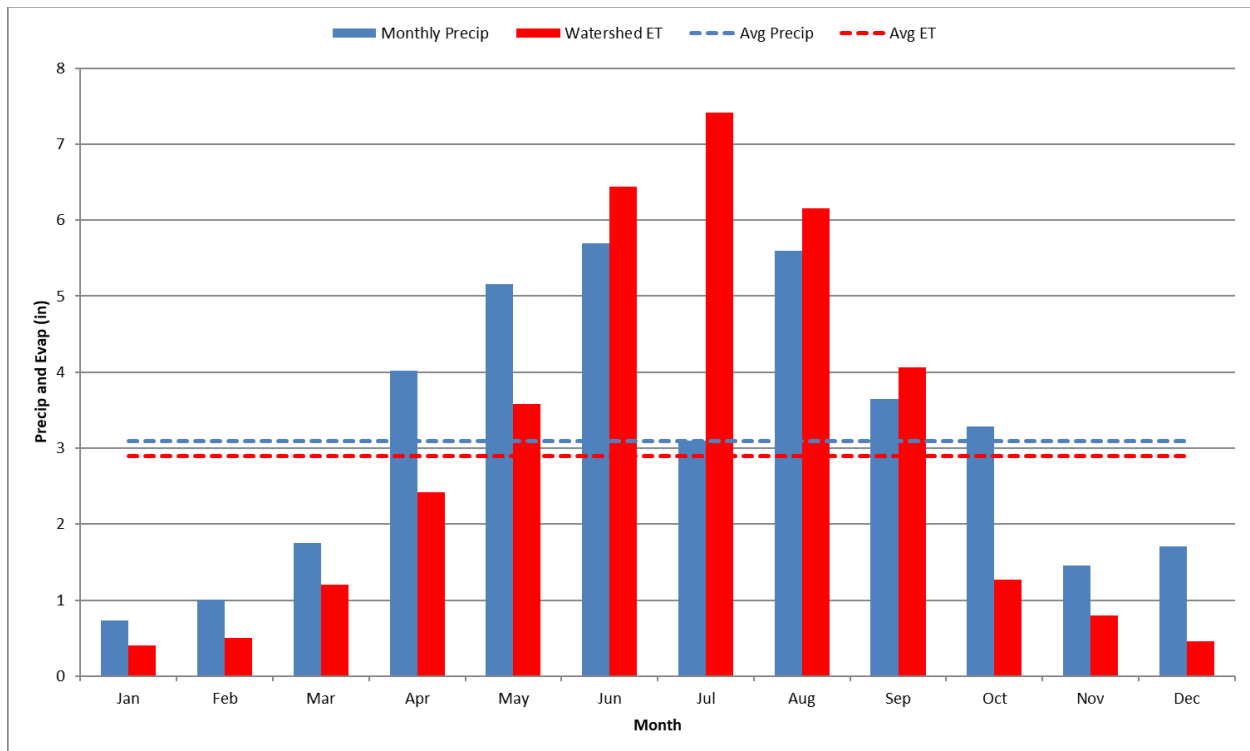


Figure 2-3. Monthly Precipitation and Estimated ET for the Arrowhead Pond Watershed.

Rainfall runoff, direct precipitation, evapotranspiration, shallow groundwater flow, and deep aquifer recharge are all part of the lake’s hydrologic system. Estimated residence time is based on annual precipitation and evaporation data, Spreadsheet Tool for Estimating Pollutant Load (STEPL) estimates of average annual inflow, and a water balance calculated within the BATHTUB model. The BATHTUB water balance calculation includes: inflows (from STEPL), direct precipitation, evaporation calculated from measured PET at Lewis, Iowa and lake morphometry.

During years of below average precipitation, residence time increases. In wet years, the opposite is true as residence time decreases. In lakes with smaller watershed to lake ratios the residence time may be longer than lakes with larger watershed to lake ratios.

Morphometry

According to the most current bathymetric data (May 2013), the surface area of Arrowhead Pond is 14.0 acres. Estimated water volume of the lake is 86.1 acre-feet (ac-ft), with a mean depth of 6.1 ft and a maximum depth of 13.9 ft in the central section of the lake near the outfall. The reservoir, like most man-made stream impoundments, has an irregular shape, with small dissected arms that lead to upland overland flow paths. Evidence of sedimentation in the lake and upland basins suggest that the watershed of Arrowhead Pond has a large impact on water quality. The significance of sediment (and associated phosphorus) loading from the watershed is further evidenced by the shoreline development index of 2.29, which is moderately high. Values greater than 1.0 suggest the shoreline is highly dissected and indicative of a high degree of watershed influence (Dodds, 2000). High indexes are frequently observed in man-made reservoirs, and it is not surprising that watershed processes are critically important for the chemical, physical, and biological processes that take place in Arrowhead Pond. Lake morphometry and bathymetry data are shown in Figure 2-4.

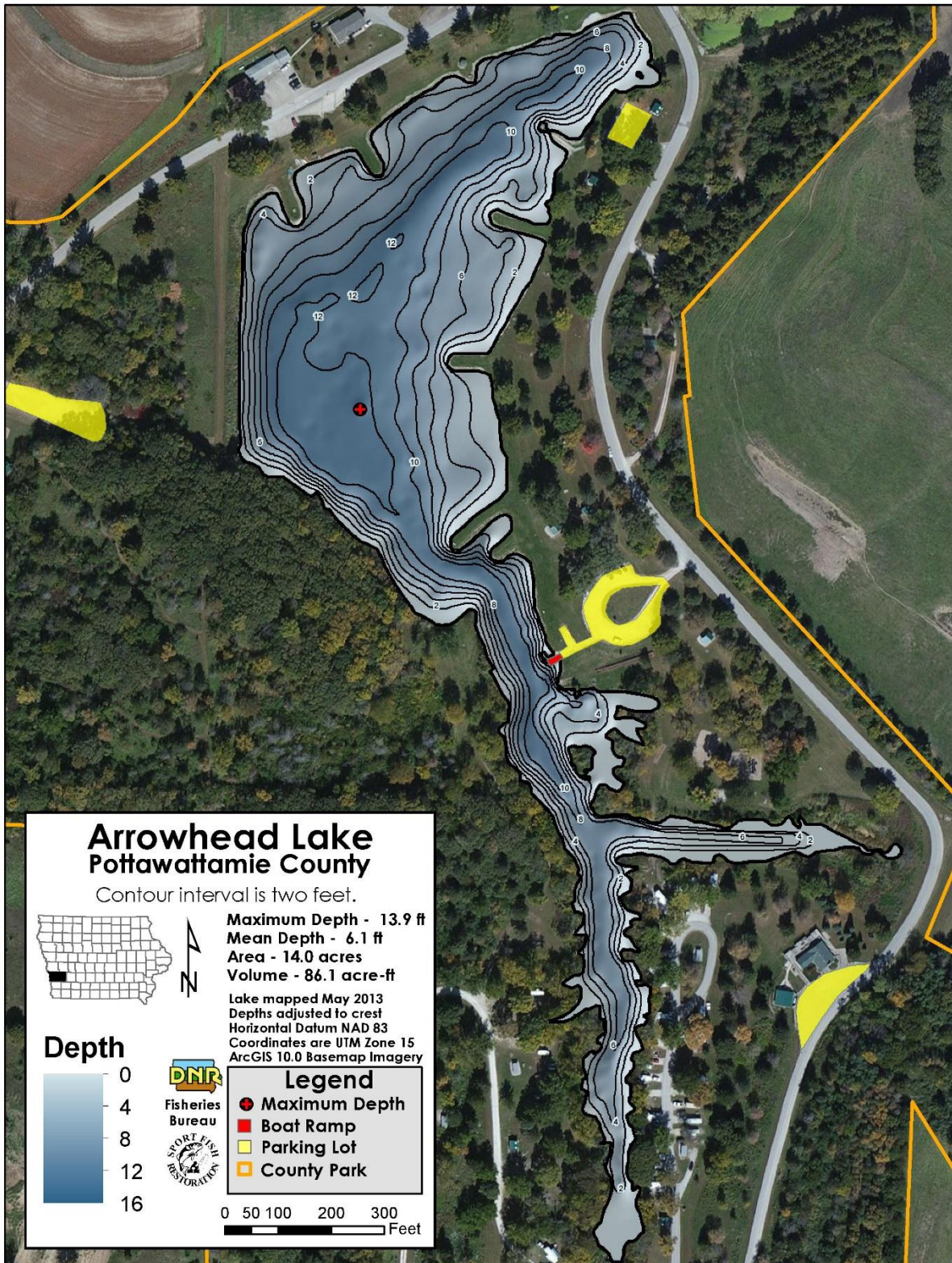


Figure 2-4. 2015 Bathymetric Map of Arrowhead Pond

2.2. The Arrowhead Pond Watershed

The watershed boundary of Arrowhead Pond encompasses 1,042.7 acres (including the lake) and is illustrated in Figure 2-1. The watershed-to-lake ratio of 73.5:1 is higher than an ideal condition of 20:1. This ratio indicates a potential for successful lake restoration based on watershed and lake interactions. A higher ratio means watershed influences have a larger impact on water quality in Arrowhead Pond and more work in the watershed will need to be done to see water quality improvement. Mitigation of watershed influence will be required, and in-lake techniques may have short effective life spans in the absence of watershed improvements and renovations. A prudent watershed management strategy should focus on problem areas that can be most easily addressed and implementing alternatives that provide multiple benefits in addition to water quality, such as increased soil health, erosion reduction, and habitat enhancement. Watershed management and implementation strategies are discussed in more detail in Section 4 – Implementation Planning.

Land Use

Land use information for the area was created from a windshield survey conducted of the area in the spring of 2020 and from various aerial photography available through ArcGIS. The predominate land use is corn and soybean row crops, with row crops making up approximately 59.4 percent and ungrazed grassland and pasture both making up about 12.7 percent each of the watershed (Table 2-3 and Figure 2-5). Grassland is an aggregate of Alfalfa/Hay and ungrazed land. In the past, CRP land existed but has all been converted back to crop land.

Table 2-3. Arrowhead Pond Watershed Land Uses.

Land Use	Description	Area (acres)	Percent (%)
Row Crop	Corn and Soybeans	618.7	59.4
User Defined	Un-grazed Grassland, Alfalfa/Hay	132.6	12.7
Forest	Bottomland, Coniferous, Deciduous	92.2	8.8
Urban	Farmstead, Roads	49.8	4.8
Pasture	Grazed grassland	132.8	12.7
Water/Wetland ¹	Water and Wetland	16.4	1.6
Total		1,042.7	100.0

(1) Includes Arrowhead Pond surface area.

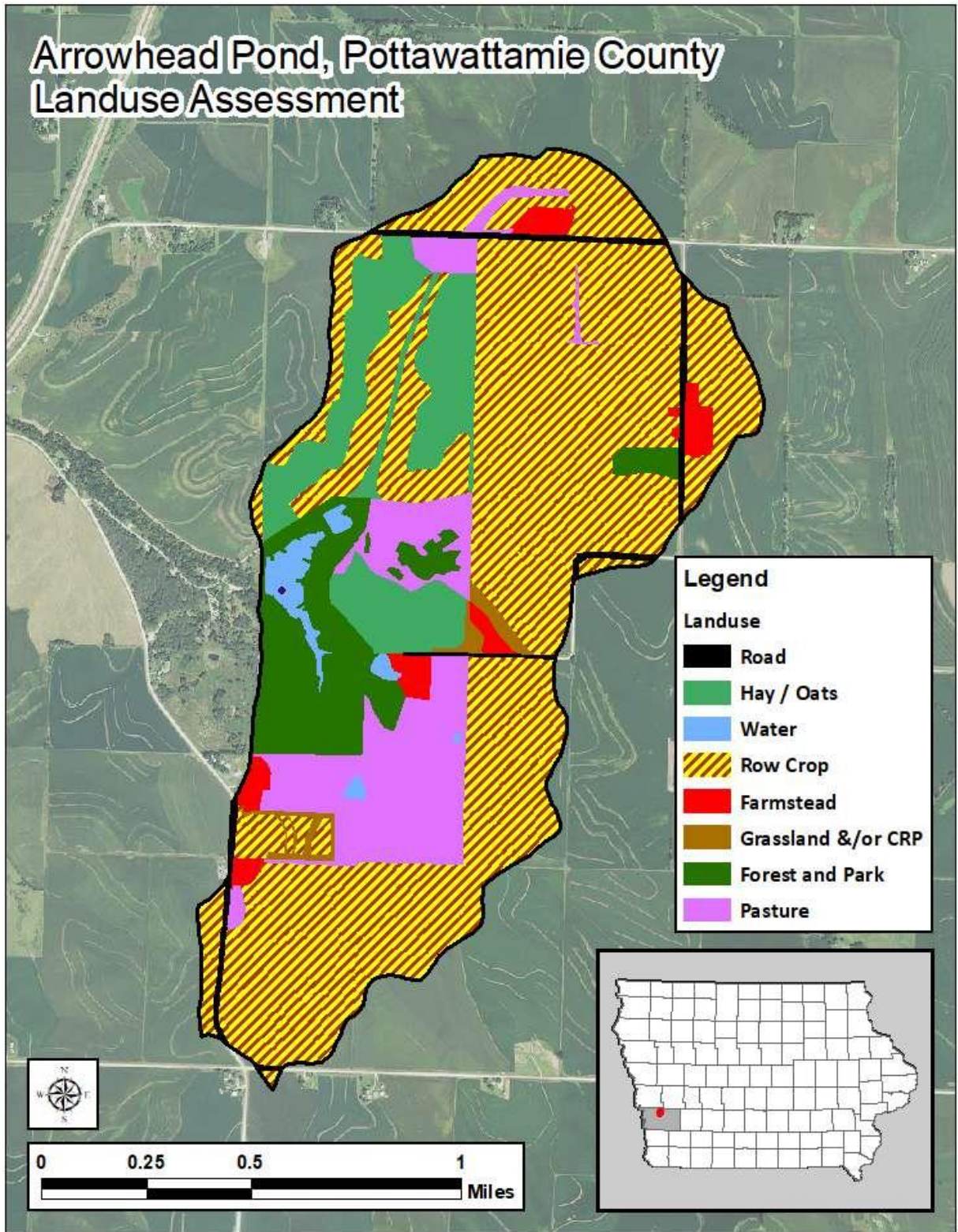


Figure 2-5. Arrowhead Pond Watershed Landuse Map.

Soils, Climate, and Topography

The Arrowhead Pond watershed is in the Iowa Deep Loess Hills. This landscape consists sharp features with alternating peaks and saddles. A dense network of drainage ways forming closed-in hollows, narrow ravines, and steep-sided gullies contributes to the intricately carved terrain. (Prior, 1991).

The watershed is made up mainly of the Ida and Monona soil series. These associations are characterized by moderately sloping to steep, well-drained soils formed on loess and glacial till; on uplands (USDA-NRCS, 1980).

As seen from Table 2-4 the Monona, Ida, and Napier soils make up a majority of the soils types in the watershed comprising 95 percent of the watershed. Table 2-4 shows the soils, map units, area, percent area of the watershed, general description and typical slopes of each soil in the watershed. Figure 2-6 is a map of the soil types in the watershed.

Table 2-4. Predominant Soils of the Arrowhead Pond Watershed.

Soil Name	Map Units	Area (ac)	Area (%)	Description	Hydric Soil Group	Typical Slopes (%)
Ida	0001	285.2	27.4	Very deep, well drained, formed in calcareous loess	B	2-60
Monona	0010	479.6	46.0	Very deep, well drained, formed in loess	B	0-40
Napier	0012	224.8	21.6	Very deep, well drained soils on foot slopes, drainageways, and alluvial fans	B/C	0-20
Shelby-Adair Complex	93D3	35.3	3.4	Very deep, somewhat poorly drained, formed in loess and glacial outwash	B/C	0-20
Orthents Loamy	5040	>1	0.1	Shallow soils, clay, poorly drained	C/D	2-5
Water	W	17.1	1.5	---	N/A	---
Totals		1,042.7	100.0	Varies		Varies

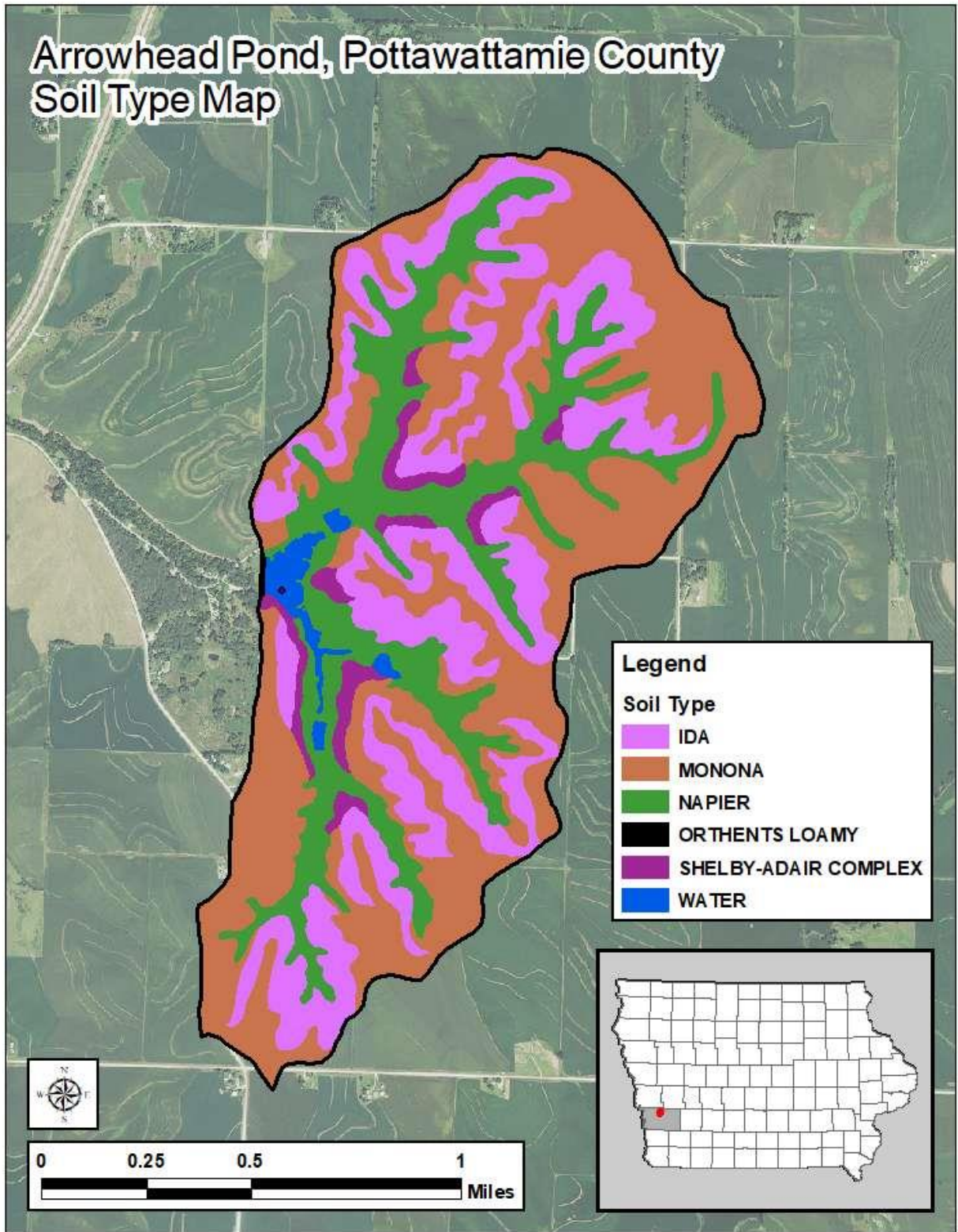


Figure 2-6. Arrowhead Pond Soil Classification Map.

Elevations in the watershed range from a maximum of 1365 feet North American Vertical Datum 1988 (NAVD 88) to a minimum of 917 feet NAVD 88. The average slope class of the watershed is Class D with strongly sloping (8 - 15 percent slope) regions making up a large percentage of the watershed at 37.0 percent. Table 2-5 shows the percentage breakdown of slope classifications throughout the watershed, and Figure 2-7 illustrates the distribution of the slopes within the Arrowhead Pond watershed.

Table 2-5. Slope Classifications of the Arrowhead Pond Watershed.

Slope Class (%)	Area (%)	Description of Slope Class
Class A (0 – 2)	6.6	Nearly Flat
Class B (2 – 5)	16.6	Gently sloping
Class C (5 – 8)	15.7	Moderately Sloping
Class D (8 – 15)	37.0	Strongly Sloping
Class E (15 – 30)	21.6	Moderately Steep
Class F (30 and up)	2.5	Steep to Very Steep
Total	100.0	---

The combination of soil classification, slope, topography, and hydrologic soil group (discussed more in Appendix D) indicate that the majority of agricultural areas in the Arrowhead Pond watershed would not be tile drained. The absence of drainage district data and anecdotal data on tile drainage location also indicate that minimal drainage is present in the watershed. However, agricultural management practices related to tile drainage may change in the future, which would lead to changes in watershed loading and its effects on Arrowhead Pond.

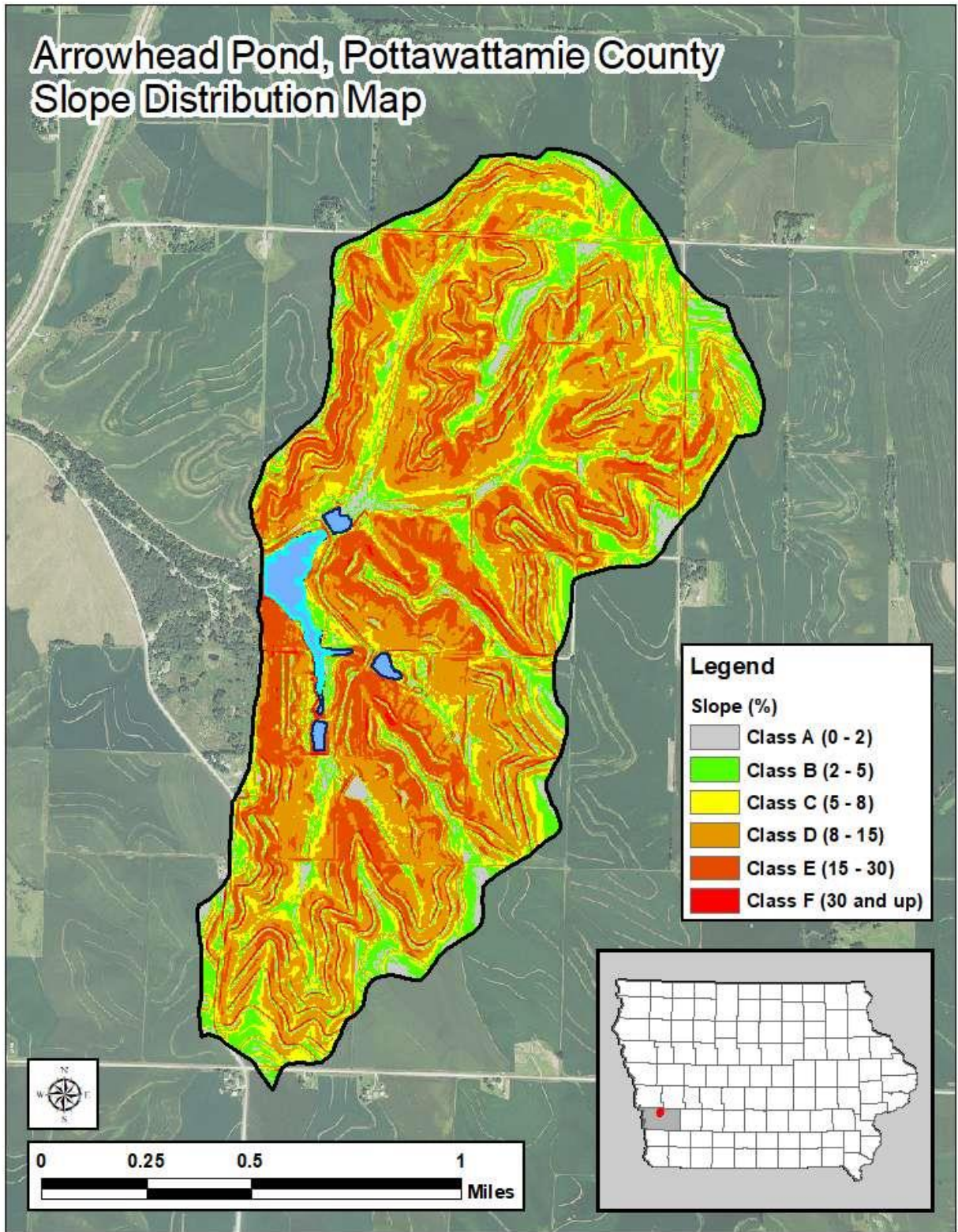


Figure 2-7. Slope Classifications in the Arrowhead Pond Watershed.

3. TMDL for Algae

A Total Maximum Daily Load (TMDL) is required for Arrowhead Pond by the Federal Clean Water Act. This section of the Water Quality Improvement Plan (WQIP) quantifies the maximum amount of total phosphorus (TP) the lake can assimilate and still fully support primary contact recreation in Arrowhead Pond Lake, which is impaired by algae. This section includes an evaluation of Arrowhead Pond water quality, documents the relationship between algae and TP in Arrowhead Pond, and quantifies the in-lake target and corresponding TMDL.

3.1. Problem Identification

Arrowhead Pond is a Significant Publicly Owned Lake, and is protected for the following designated uses:

Primary Contact Recreational Use – Class A1
Aquatic Life – Class B(LW)
Human Health – Class HH

The 2018 Section 305(b) Water Quality Assessment Report states that primary contact designated uses in Arrowhead Pond are assessed as “not supported due to aesthetically objectionable conditions caused by poor water transparency and algae blooms”. The 2018 assessment is included in its entirety in Appendix H, and can be accessed at <https://programs.iowadnr.gov/adbnet/Segments/1702>

Applicable Water Quality Standards

The State of Iowa Water Quality Standards (WQS) are published in the Iowa Administrative Code (IAC), Environmental Protection Rule 567, Chapter 61 (<http://www.legis.iowa.gov/DOCS/ACO/IAC/LINC/Chapter.567.61.pdf>) [Note: This link must be copied and pasted into a web browser]. Although the State of Iowa does not have numeric criteria for sediment, nutrients, or algae (chl-a), general (narrative) water quality criteria below do apply:

61.3(2) General water quality criteria. The following criteria are applicable to all surface waters including general use and designated use waters, at all places and at all times for the uses described in 61.3(1)“a.”

- a. Such waters shall be free from substances attributable to point source wastewater discharges that will settle to form sludge deposits.*
- b. Such waters shall be free from floating debris, oil, grease, scum and other floating materials attributable to wastewater discharges or agricultural practices in amounts sufficient to create a nuisance.*
- c. Such waters shall be free from materials attributable to wastewater discharges or agricultural practices producing objectionable color, odor or other aesthetically objectionable conditions.*
- d. Such waters shall be free from substances attributable to wastewater discharges or agricultural practices in concentrations or combinations which are acutely toxic to human, animal, or plant life.*
- e. Such waters shall be free from substances, attributable to wastewater discharges or agricultural practices, in quantities which would produce undesirable or nuisance aquatic life.*

For 303(d) listing purposes, aesthetically objectionable conditions are present in a waterbody when Carlson’s Trophic State Index (TSI) for the median growing season chl-a exceeds 65 (DNR, 2017). In order to de-list the algae impairment for Arrowhead Pond, the median growing season for both chl-a and Secchi depth TSI must not exceed 63 for two consecutive listing cycles, per DNR de-listing methodology.

Problem Statement

Water quality assessments indicate that Arrowhead Pond is impaired because primary contact uses in the lake are not supported “due to aesthetically objectionable conditions caused by poor water transparency and by algae blooms.” High levels of algal production fueled by phosphorus loads to the lake cause the impairments. TP loads must be reduced in order to reduce algae and fully support the lake’s designated uses. Excess nutrients, particularly phosphorus, can cause eutrophic conditions associated with the impairments to Arrowhead Pond. Phosphorus laden sediment deposits can also cause transparency issues.

Data Sources and Monitoring Sites

Sources of data used in the development of this TMDL include those used in the 2018 305(b) report, several sources of additional water quality data, and non-water quality related data used for model development. Sources include:

- Ambient Lake Monitoring and / or TMDL monitoring including:
 - results of available statewide surveys of Iowa lakes sponsored by DNR and conducted by Iowa State University 2002-2018
 - available water quality data collected by the State Hygienic Laboratory (SHL) at the University of Iowa from 2005-2008
- Precipitation data at Oakland, Iowa, the ISU Iowa Environmental Mesonet. (IEM, 2018a)
- PET data at Lewis, Iowa, the ISU Ag Climate Network (IEM, 2018b)
- 3-m Digital Elevation Model (DEM) available from DNR GIS library
- SSURGO soils data maintained by United States Department of Agriculture –Natural Resource Conservation Service (USDA-NRCS)
- Aerial images (various years) collected and maintained by DNR
- Lake bathymetric data collected in May 2013

Interpreting Arrowhead Pond Data

The 2018 305(b) assessment was based on results of the ambient monitoring program conducted from 2012 through 2016 by ISU. Assessment of available in-lake water quality in this TMDL utilized available ISU data from 2002-2018. All in-lake data was collected at the ambient monitoring location, which is shown in

Figure 3-1. Development of the in-lake target, the TMDL, and impairment status are based on data collected at this location, per DNR assessment methodology. In-lake water quality data is shown in Appendix C, Table C-1.

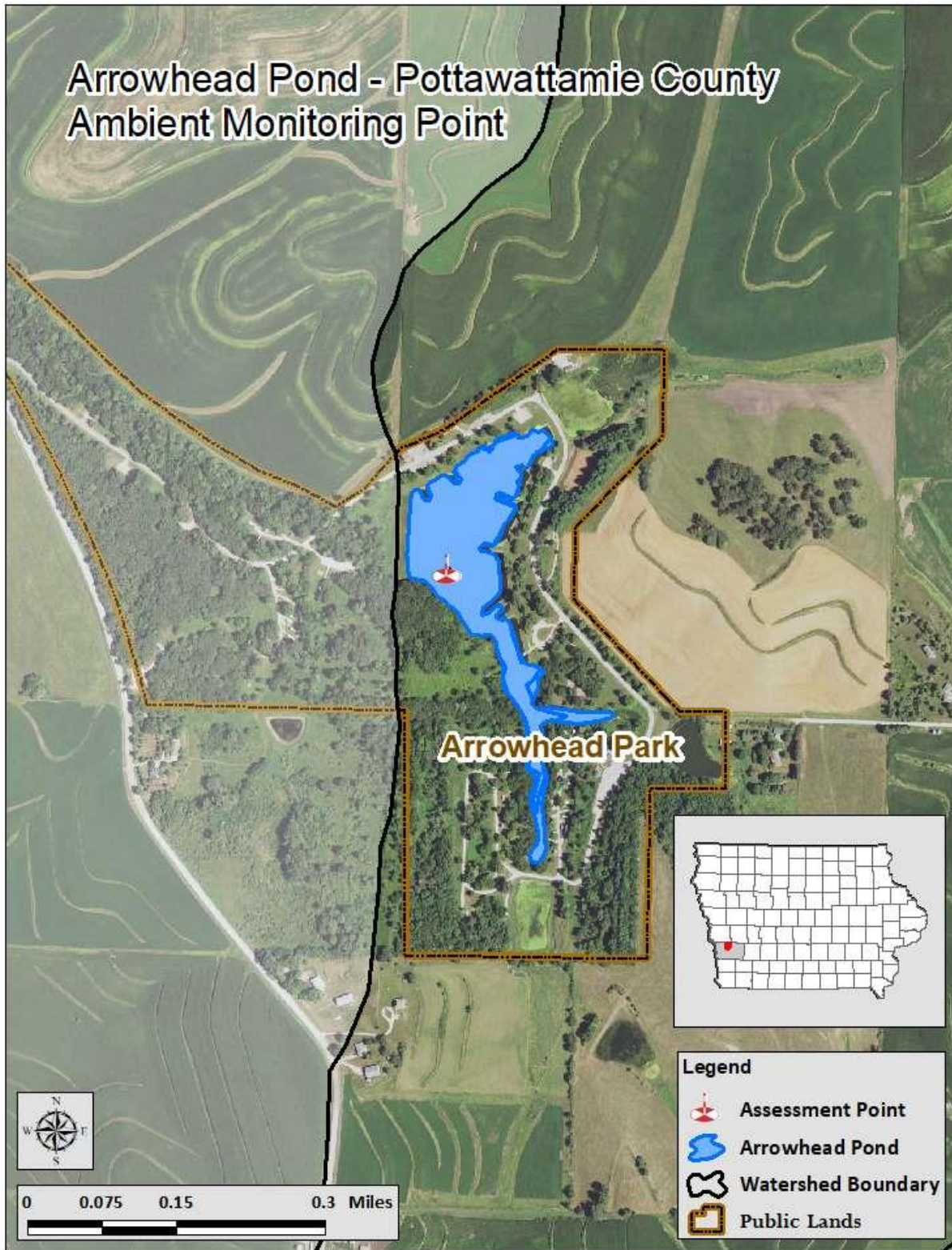


Figure 3-1. Ambient Monitoring Location for Water Quality Assessment.

Carlson’s Trophic State Index (TSI) was used to evaluate the relationships between TP, algae (chl-a), and transparency (Secchi depth) in Arrowhead Pond. TSI values are not a water quality index but an index of the trophic state of the water body. However, the TSI values for Secchi depth and chl-a can be used as a guide to establish water quality improvement targets.

If the TSI values for the three parameters are the same, the relationships between the TP, algae, and transparency are strong. If the TP TSI value is higher than the chl-a TSI, it suggests there are limitations to algal growth besides phosphorus. Figure 3-2 is a plot of the individual TSI values throughout the analysis period (2002-2018). TSI values that exceed the 303(d) listing threshold of 65 (for chl-a and Secchi depth) are contained within the red box and TSI values from the 2018 305(b) (2012-2016) assessment period are within the blue box.

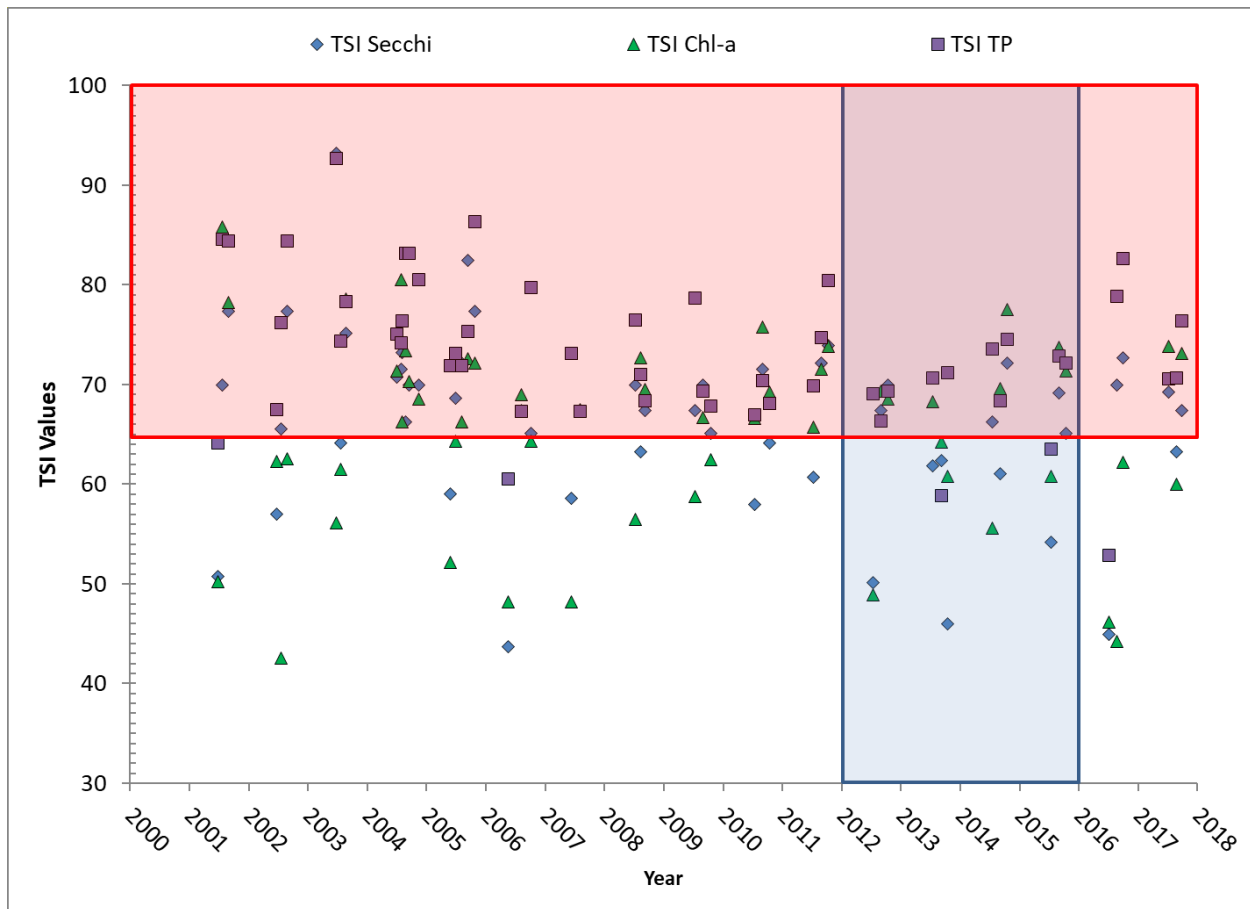


Figure 3-2. TSI Values for Individual Samples in the Analysis Period.

Annual average TSI values for the analysis period can be seen in Figure 3-3 and Table 3-1 shows the overall average TSI values for Secchi depth, chl-a, and TP for the analysis period. The water clarity trend for the analysis period show slightly decreasing TSI values for Secchi depth, TP, and chl-a. This may indicate a reasonable possibility of mitigating the existing impairments.

Table 3-2 describes the implications of TSI scores on attributes of lakes.

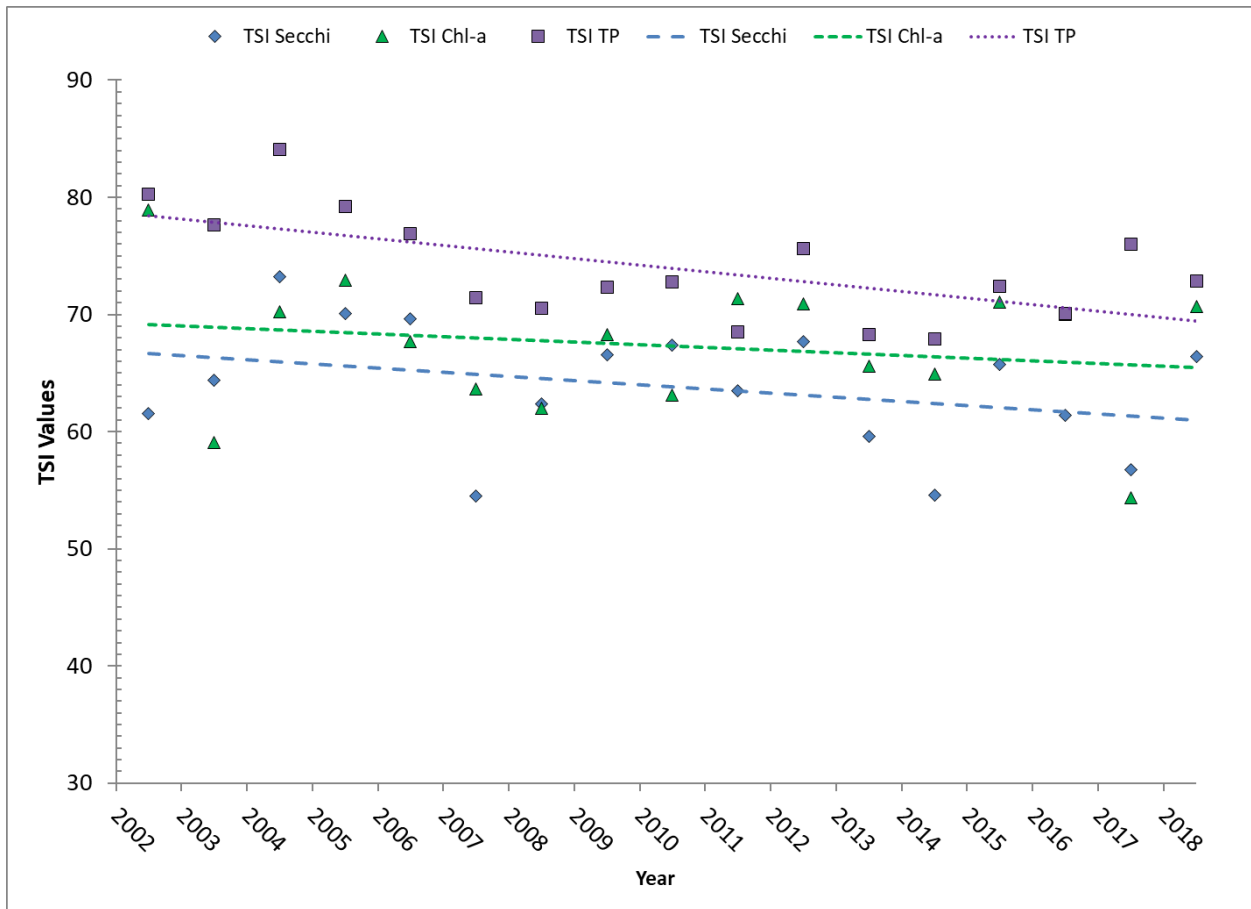


Figure 3-3. Average Annual TSI Values.

Table 3-1. Overall Average TSI Values in Arrowhead Pond (2012-2018).

	Secchi Depth	Chlorophyll-a	Total Phosphorus
Average TSI Values	62.9	68.9	74.7

Table 3-2. Implications of TSI Values on Lake Attributes.

TSI Value	Attributes	Primary Contact Recreation	Aquatic Life (Fisheries)
50-60	eutrophy: anoxic hypolimnia; macrophyte problems possible	[none]	Warm water fisheries only; percid fishery ⁽¹⁾ ; bass may be dominant
60-70	blue green algae dominate; algal scums and macrophyte problems occur	weeds, algal scums, and low transparency discourage swimming and boating	Centrarcid fishery ⁽²⁾
70-80	hyper-eutrophy (light limited). Dense algae and macrophytes	weeds, algal scums, and low transparency discourage swimming and boating	Cyprinid fishery (e.g., common carp and other rough fish)
>80	algal scums; few macrophytes	algal scums, and low transparency discourage swimming and boating	rough fish dominate; summer fish kills possible

(1) Fish commonly found in percid fisheries include walleye and some species of perch

(2) Fish commonly found in centrarcid fisheries include crappie, bluegill, and bass

Note: Modified from Carlson and Simpson (1996).

Subsequent analyses show the link between the three indices of in-lake water quality. Figure 3-4 shows the relationship between total phosphorus and Secchi depth TSI values. Figure 3-5 shows the relationship between chl-a and TP. Figure 3-6 shows the relationship between Secchi depth and chl-a. The R² values between the various TSI indices are summarized in Table 3-3. There is a strong positive correlation between TP and Secchi depth, and a very weak to no correlation between chl-a and both TP and Secchi depth. This suggests that transparency issues can be linked to sediment and sediment bound phosphorus. This also indicates that targeting phosphorus reductions in the watershed should improve Secchi depth TSI values.

Table 3-3. Total Phosphorus, Chl-a, Secchi depth, and Total Nitrogen Relationships and R² Values.

TSI indicator	Total Phosphorus	Chlorophyll-a	Total Nitrogen
Total Phosphorus	---	0.076	0.063
Chlorophyll-a	0.076	---	0.006
Secchi depth	0.534	0.233	0.066

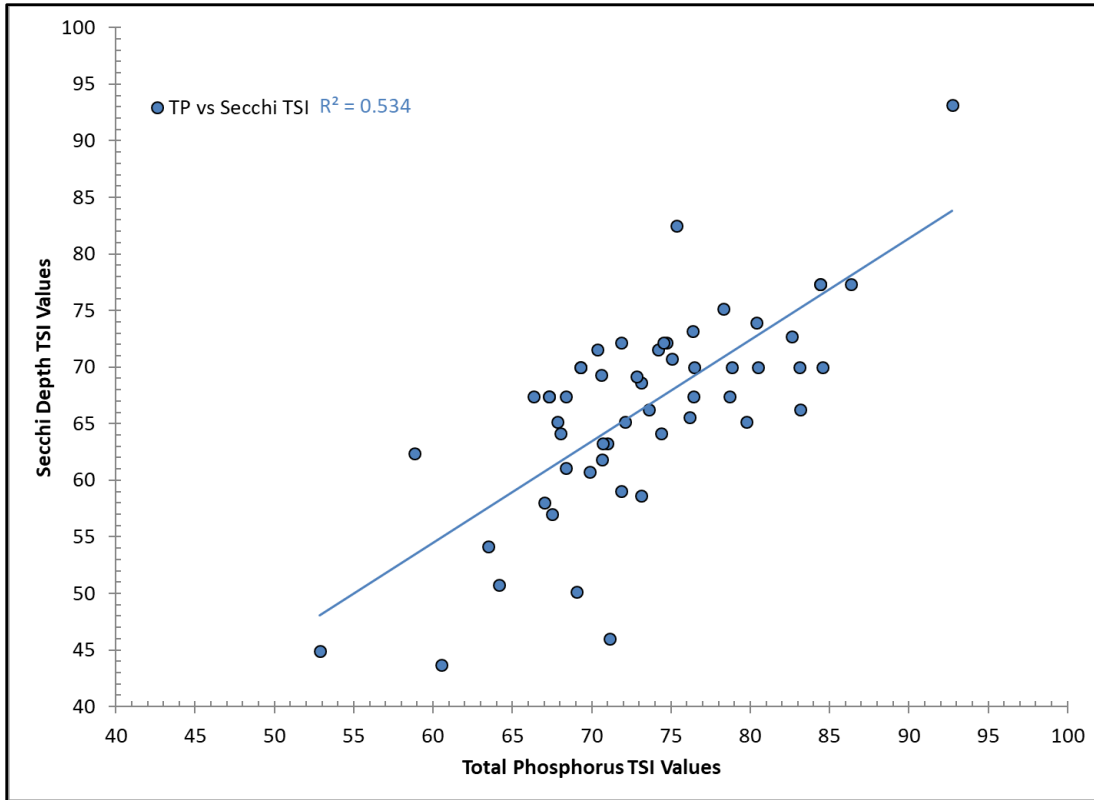


Figure 3-4. Analysis Period TSI Values for Total Phosphorus and Secchi Depth.

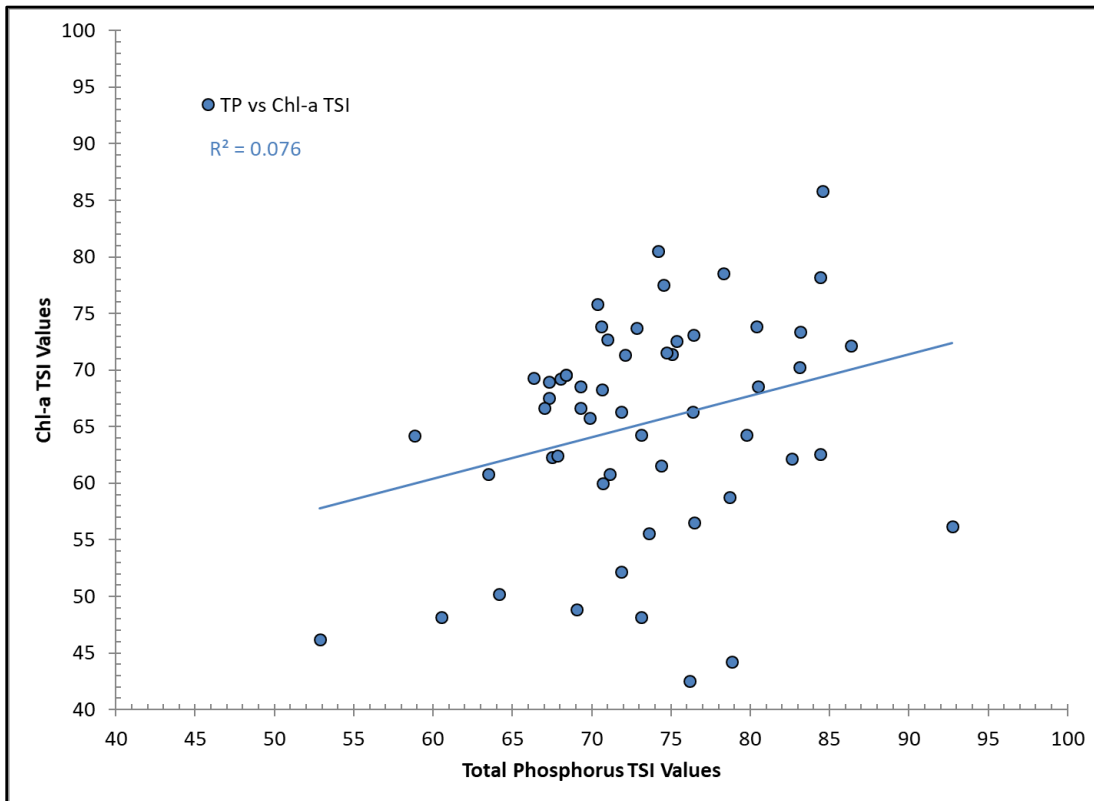


Figure 3-5. Analysis Period TSI Values for Total Phosphorus and Chlorophyll-A.

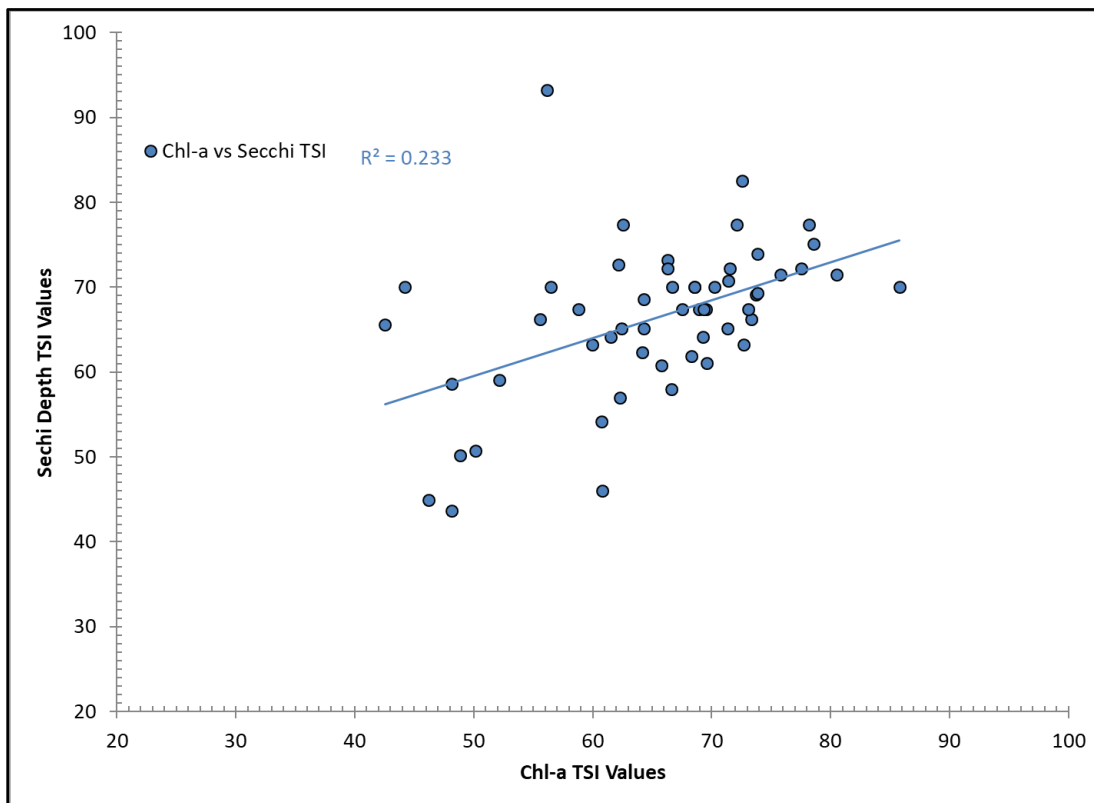


Figure 3-6. Analysis Period TSI Values for Chlorophyll-A and Secchi Depth.

Figure 3-7 and Figure 3-8 illustrates a method for interpreting the meaning of the deviations between Carlson’s TSI values for TP, Secchi depth, and chl-a. Each quadrant of the chart indicates the potential factors that may limit algal growth in a lake. A detailed description of this approach is available in A Coordinator’s Guide to Volunteer Lake Monitoring Methods (Carlson and Simpson, 1996). If the deviation between the chl-a TSI and TP TSI is less than zero (Chl TSI < TP TSI), the data point will fall below the X-axis. This suggests phosphorus may not be the limiting factor in algal growth. The X-axis, or zero line, is related to TN:TP ratios of greater than 33:1 (Carlson, 1996). Because phosphorus is thought to become limiting at ratios greater than 10:1, TP deviations slightly below the X-axis do not necessarily indicate nitrogen limitation.

Points to the left of the Y-axis (Chl TSI < SD TSI) represent conditions in which transparency is reduced by non-algal turbidity, whereas points to the right reflect situations in which transparency is greater than chl-a levels would suggest, meaning that large particles, rather than fine clay particles, influence water clarity. Deviations to the right may also be caused by high zooplankton populations that feed on algae, keeping the algal populations lower than expected given other conditions.

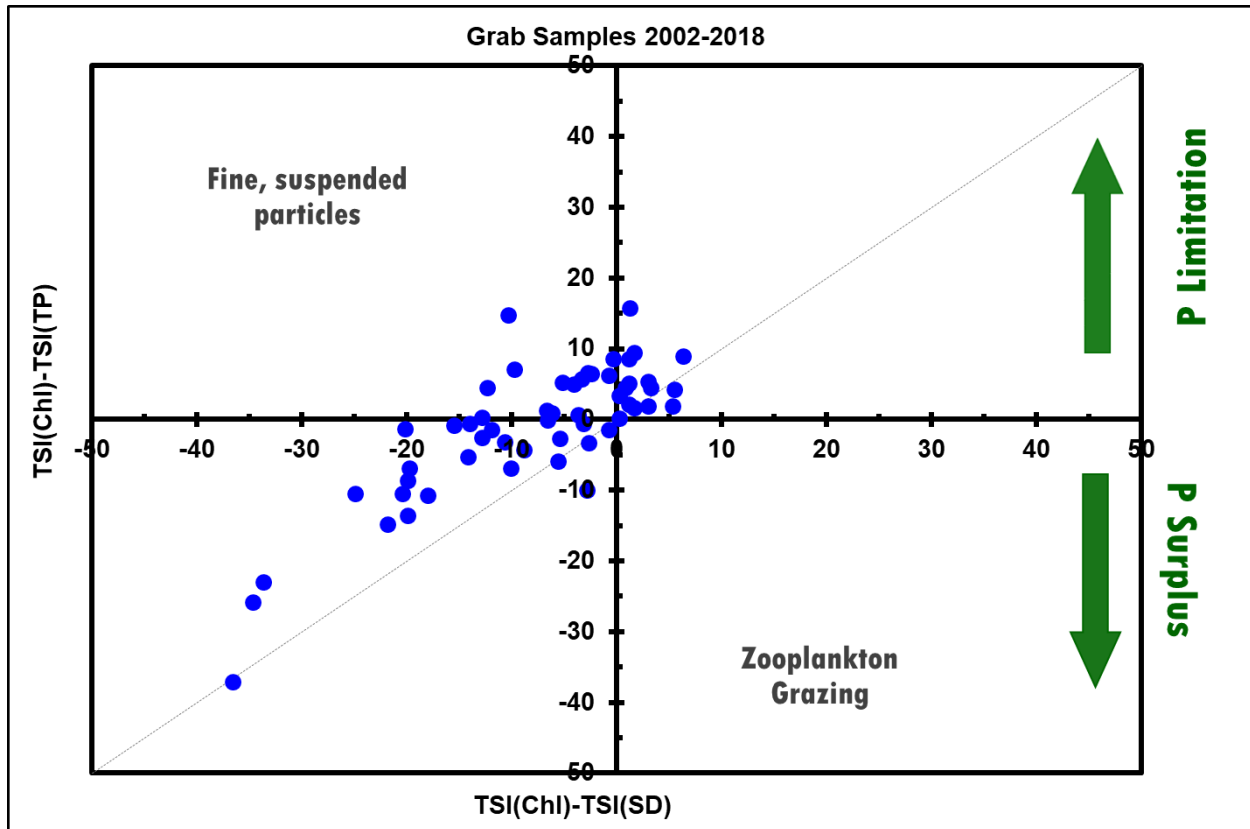


Figure 3-7. Phosphorus TSI Deviations Grab Samples for Analysis Period.

Chlorophyll-a and TP TSI deviations are between positive and negative deviations with 73 percent of samples (40 of 55 samples) below the x-axis while 27 percent of samples (15 of 55 samples) are above the x-axis as shown in Figure 3-7. A majority of the deviations are located in the bottom left hand quadrant (26 of 55 samples, 47%) and the upper right hand quadrant (15 of 55 samples, 27%). Samples located in the upper right hand quadrant would indicate large particles dominate and that phosphorus limits the growth of algae. Samples in the lower left hand quadrant would indicate smaller particles dominate and something other than phosphorus limits the algae growth. Samples in the lower right hand quadrant (14 of 55 samples, 25%) suggest transparency is limited by large particles, with a surplus of phosphorus, and possible limited algae growth due to zooplankton grazing.

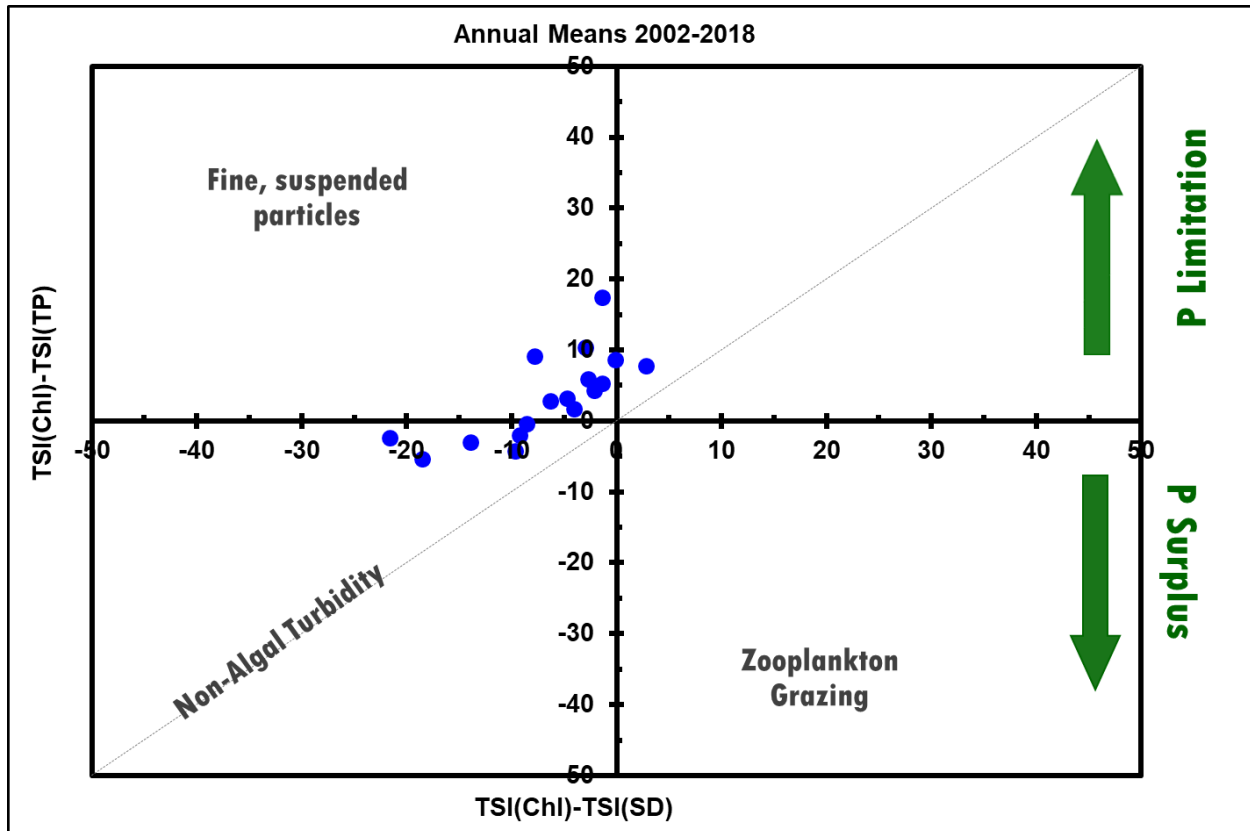


Figure 3-8. Phosphorus TSI Deviations Annual Averages for Analysis Period.

Chl-a, and Secchi depth TSI show weak negative correlations to annual or growing season precipitation as shown (Figure 3-9, Figure 3-10, and Figure 3-11). This may be due to a flushing effect from the large watershed to lake ratio after high intensity rainfall events.

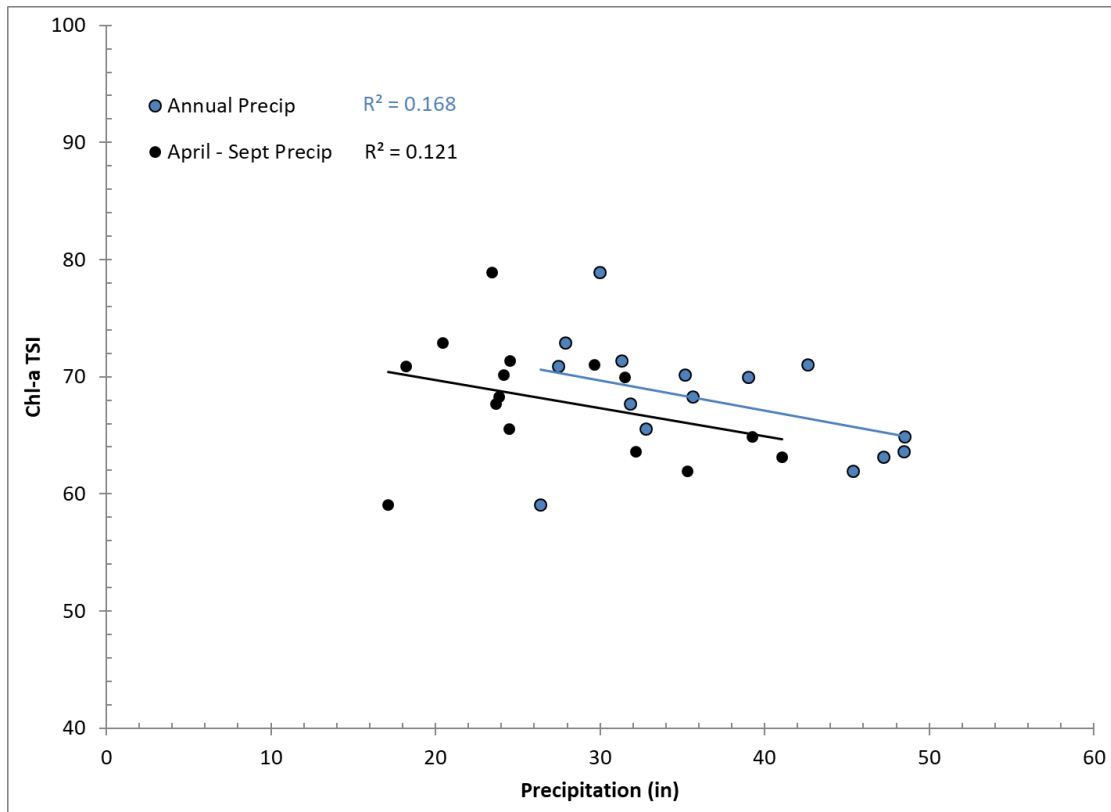


Figure 3-9. Chl-a TSI Values vs Annual and Growing Season Precipitation.

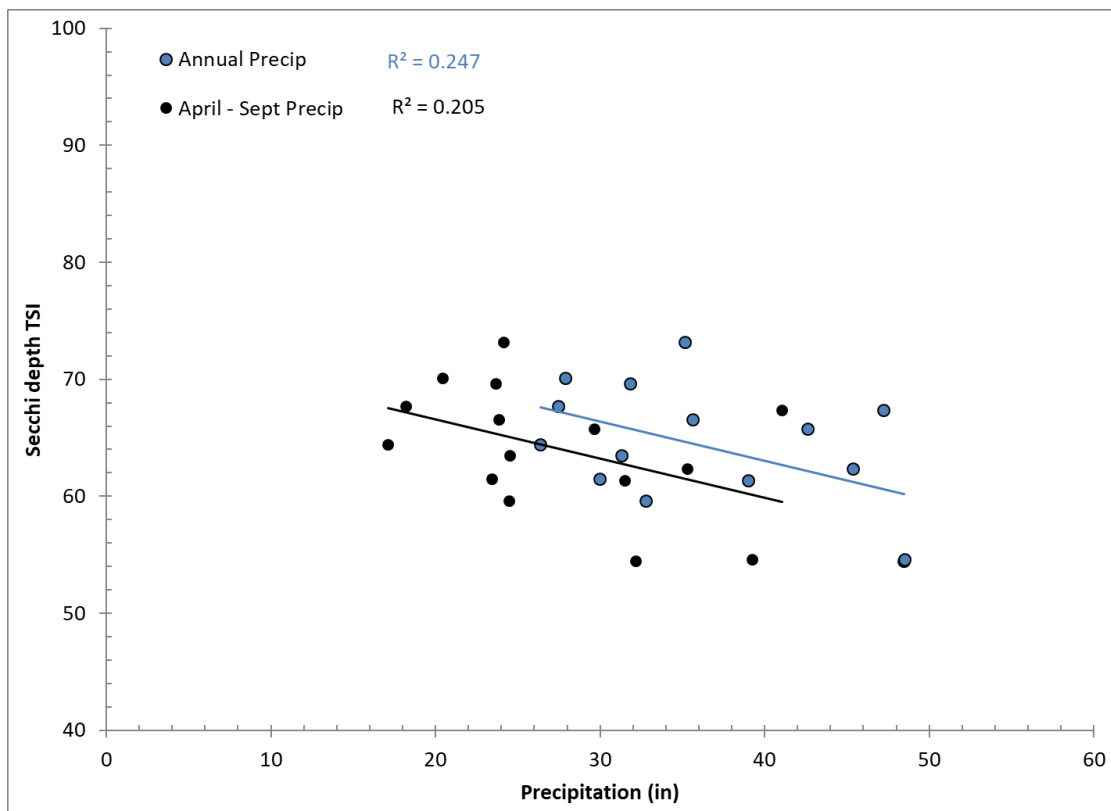


Figure 3-10. Secchi Depth TSI Values vs Annual and Growing Season Precipitation.

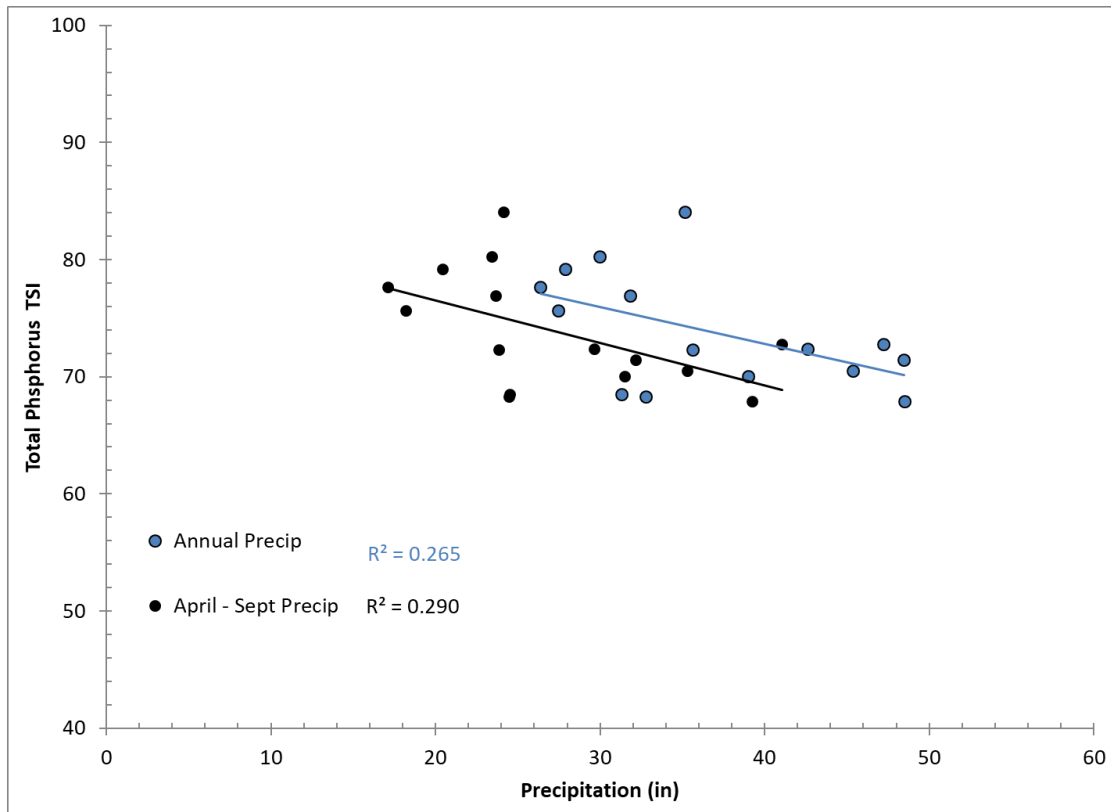


Figure 3-11. Total Phosphorus TSI Values vs Annual and Growing Season Precipitation.

Within lakes, the main two nutrients necessary for algal bloom development are nitrogen and phosphorus. When one nutrient is in short supply relative to the other, this nutrient supply will be exhausted first during growth. Once this nutrient is no longer available, growth is limited. Generally, in Iowa lakes, phosphorus is the limiting nutrient. Ratios of nitrogen to phosphorus can provide clues as to which nutrient is limiting growth in a given waterbody.

The overall TN:TP ratio in water quality samples from Arrowhead Pond, using average grab sample concentrations from 2002-2018, is 23.7. According to a study on blue-green algae dominance in lakes, ratios greater than 17 suggest a lake is phosphorus, rather than nitrogen, limited (MPCA, 2005). Carlson states that phosphorus may be a limiting factor at TN:TP ratios greater than 10 (Carlson and Simpson, 1996). Ratios that fall between 10 to 17 are often considered “co-limiting,” meaning either nitrogen or phosphorus is the limiting nutrient or light is limited due to high non-algal turbidity.

Table 3-4 lists number of samples for each nutrient limiting condition for all samples, when TSI(chl-a) is greater than 65, and when TSI(SD) is greater than 65. Analysis of the TN:TP ratio in Arrowhead Pond samples reveals that the lake is P-limited 47 percent of the time and co-limited 29 percent of the time.. In addition, when the chl-a TSI exceeds 65, the lake is either P-limited or co-limited 79 percent of the time. When the Secchi depth TSI exceeds 65, the lake is either P-limited or co-limited 64 percent of the time. When both the chl-a and Secchi TSI values are above 65, the lake is either P-limited or com-limited 75 percent of the time. This analysis reveals that water quality improvement of algal blooms via TP reduction is most feasible. If phosphorus reductions are not accompanied by reductions in algal blooms, then reductions in nitrogen may prove necessary to reduce algae to an acceptable level.

Table 3-4. TN:TP Ratio Summary in Arrowhead Pond.

Samples Collected	# of Samples	N-Limited (<10)	Co-Limited (10-17)	P-Limited (>17)
All Samples, 2002-2018	49	12 (24%)	14 (29%)	23 (47%)
Samples with Chl-a TSI > 65	32	6 (21%)	9 (32%)	13 (47%)
Samples with Secchi TSI >65	37	12 (36%)	11 (31%)	10 (27%)
Both Chl-a and Secchi > 65	26	6 (25%)	9 (27.5%)	9 (27.5%)

3.2. TMDL Target

General description of the pollutant

The 2018 305(b) assessment attributes poor water quality in Arrowhead Pond to excess algae and the data interpretation described in Section 3.1 indicates phosphorus load reduction will best address the impairment. It will be important to continue to assess TSI values for chl-a and Secchi depth as phosphorus reduction practices are implemented. If phosphorus reductions are not accompanied by reductions in algal blooms, then reductions of nitrogen may prove necessary to reduce algae to an acceptable level. However, phosphorus should be reduced first, as it is the primary limiting nutrient in algal growth. Additionally, reductions in nitrogen that result in nitrogen limitation favor growth of harmful cyanobacteria, which have the ability to fix nitrogen from the atmosphere. These bacteria, often referred to as blue-green algae, can emit cyanotoxins to the water, which can harm humans, pets, and wildlife if ingested.

Table 3-5 reports the simulated chl-a, TP, and Secchi depth at the ambient monitoring location for both existing and target conditions. In-lake water quality was simulated using the BATHTUB model, which is described in more detail in Appendix E. The chl-a TSI target of 63 complies with the narrative “free from aesthetically objectionable conditions” criterion. The Secchi depth target of 63 or less complies with the water clarity portion of the algae impairment. Meeting both of these targets will result in delisting Arrowhead Pond if attained in two consecutive 303(d) listing cycles. Note that TP values in Table 3-5 are not TMDL targets. Rather, they represent in-lake water quality resulting from TP load reductions required to obtain the chl-a and Secchi depth TSI targets in Arrowhead Pond.

Table 3-5. Existing and Target Water Quality (Ambient Monitoring Location).

Parameter	¹ 2002-2018	² 2012-2016	TMDL Target Conditions
Secchi Depth (meter)	0.8	0.7	1.3
TSI (Secchi Depth)	63	65	56
Chlorophyll-a (µg/L)	49.4	50	27.2
TSI (Chlorophyll-a)	79	69	63
TP (µg/L)	133.4	104	54.8
TSI (TP)	75	71	62

- (1) Modeled period
- (2) 2018 Assessment/Listing Cycle Values.

Selection of environmental conditions

The critical period for poor water clarity is the growing season (April through September). However, long-term phosphorus loads lead to buildup of phosphorus in the reservoir and can contribute to algal growth regardless of when phosphorus first enters the lake. Therefore, both existing and allowable TP

loads to Arrowhead Pond are expressed as annual averages. Phosphorus loads are also expressed as daily maximums to comply with EPA guidance.

Waterbody pollutant loading capacity (TMDL)

This TMDL establishes a chl-a TSI target of 63 and a Secchi depth TSI target of 63 or less using analyses of existing water quality data and Carlson’s trophic state index methodology. The allowable TP loading capacity was developed by performing water quality simulations using the BATHTUB model. BATHTUB is a steady-state water quality model that performs empirical eutrophication simulations in lakes and reservoirs (Walker, 1999). The BATHTUB model was calibrated to available water quality data collected by ISU and SHL from 2002 through 2018.

The BATHTUB model is driven by weather, lake morphometry (i.e., size and shape), watershed hydrology, and sediment and nutrient loads predicted by the STEPL model. STEPL utilizes simple equations to predict sediment and nutrient loads from various land use and animal sources, and includes a tool that estimates potential sediment and nutrient reductions resulting from implementation of Best Management Practices (BMPs). STEPL input included local soil, land use, and climate data. A detailed discussion of the parameterization and calibration of the STEPL and BATHTUB models is provided in Appendices D through F.

The annual TP loading capacity was obtained by adjusting the TP loads (tributary concentrations) in the calibrated BATHTUB model until chl-a and Secchi depth TSIs no greater than 63 were attained for the lake segment in which ambient monitoring data is collected. This model will be used to quantify maximum daily loads, while acknowledging that multiple solutions exist. Modeling reductions in external loading shows the annual loading capacity of Arrowhead Pond is 305.3 lbs/yr (138.5 kg/yr).

In November of 2006, The U.S. Environmental Protection Agency (EPA) issued a memorandum entitled *Establishing TMDL “Daily” Loads in Light of the Decision by the U.S. Court of Appeals for the D.C. circuit in Friends of the Earth, Inc. v. EPA, et al., No. 05-5015, (April 25, 2006) and Implications for NPDES Permits*. In the context of the memorandum, EPA

“...recommends that all TMDLs and associated load allocations and wasteload allocations include a daily time increment. In addition, TMDL submissions may include alternative, non-daily pollutant load expressions in order to facilitate implementation of the applicable water quality standards...”

As recommended by EPA, the loading capacity of Arrowhead Pond for TP is expressed as a daily maximum load, in addition to the annual loading capacity of 305.3 lbs/year. The annual average load is applicable to the assessment of in-lake water quality and water quality improvement actions, while the daily maximum load satisfies EPA’s recommendation for expressing the loading capacity as a daily load.

The maximum daily load was estimated from the growing season average load using a statistical approach that is outlined in more detail in Appendix G. This approach uses a log-normal distribution to calculate the daily maximum from the long-term (e.g., annual) average load. The methodology for this approach is taken directly from a follow-up guidance document entitled *Options for Expressing Daily Loads in TMDLs* (EPA, 2007), and was issued shortly after the November 2006 memorandum cited previously. This methodology can also be found in EPA’s 1991 *Technical Support Document for Water Quality Based Toxics Control*. Using the approach, the annual loading capacity of 305.3 lbs/yr is

equivalent to an average daily load of 0.84 pounds per day (lbs/day) and a maximum daily load of 2.60 lbs/day.

Decision criteria for WQS attainment

The narrative criteria in the water quality standards require that Arrowhead Pond support primary contact for recreation. The metrics for WQS attainment for de-listing the impairments are a chl-a TSI and Secchi depth TSI of 63 or less in two consecutive 303(d) listing cycles.

Compliance point for WQS attainment

The TSI target for listing and delisting of Arrowhead Pond is measured at the ambient monitoring location shown in Figure 3-1. To maintain consistency with other Clean Water Act programs implemented by the Iowa DNR, such as the 305(b) assessment and 303(d) listing process, the TMDL target is based on water quality of the main body of the lake in the one BATHTUB segment, which best represents the ambient monitoring location in Arrowhead Pond.

3.3. Pollution Source Assessment

Existing load

Average annual simulations of hydrology and pollutant loading were developed using the STEPL model (Version 4.3). STEPL was developed by Tetra Tech, for the US EPA Office of Wetlands, Oceans, and Watersheds (OWOW), and has been utilized extensively in the United States for TMDL development and watershed planning. Model description and parameterization are described in detail in Appendix D.

Using STEPL and BATHTUB to simulate annual average conditions between 2002-2018, the annual TP load to Arrowhead Pond was estimated to be 1,112.7 lbs/yr.

Departure from load capacity

The TP loading capacity for Arrowhead Pond is 305.3 lbs/yr and 2.60 lbs/day (maximum daily load). To meet the target loads, an overall reduction of 807 lbs or 73 percent of the TP load is required. The implementation plan included in Section 4 describes potential BMPs, potential TP reductions, and considerations for targeted selection and location of BMPs.

Identification of pollutant sources

The existing TP load to Arrowhead Pond is entirely from nonpoint sources of pollution. Table 3-6 reports estimated annual average TP loads to the lake from all known sources, based on the STEPL simulation of average annual conditions from 2002-2018. The predominant sources of phosphorus to Arrowhead Pond include erosion from row crops, non-grazed grassland, and pastureland. Row crops comprise 59.4 percent of the watershed and 63.1 percent of the phosphorus loads to the lake. (Table 3-6 and Figure 3-12).

Table 3-6. Average Annual TP Loads from each Source.

Source	Descriptions and Assumptions	TP Load (lb/yr)	Percent (%)
Pastureland	Seasonally grazed grassland	115.2	10.4
Row Crops	Sheet and rill erosion from corn and soybeans dominated agriculture	702.0	63.1
User Defined	Ungrazed Grassland, Alfalfa/Hay	61.0	5.5
Forest	Forested park grounds surrounding lake	12.5	1.1
Urban	Urban areas, roads, and farmsteads	84.1	7.6
Groundwater	Agricultural tile discharge, natural groundwater flow	119.6	10.8
All others	Wildlife, atmospheric deposition, septic	17.9	1.5
Total		1,112.7	100.0

Internal recycling of phosphorus in the lake was not explicitly simulated or calculated, because predicted phosphorus loads to the lake from the watershed were large enough to fully account for observed phosphorus levels in the lake. The BATHTUB model empirically and indirectly accounts for low to moderate levels of internal loading without the addition of an internal loading input to the model. In lakes with substantial internal loading issues, inclusion of additional internal load inputs is sometimes necessary, but that was not the case for Arrowhead Pond. Internal recycling of phosphorus may be important in extremely dry conditions, typically late in the growing season, when the water level falls below the spillway crest, creating a stagnant pool in the reservoir. Reduction of internal lake loads is a valid water quality improvement strategy, but watershed loads are more critical to long-term water quality in the lake.

Allowance for increases in pollutant loads

There is no allowance for increased phosphorus loading included as part of this TMDL. A majority of the watershed is in grassland or agricultural row crop production, and is likely to remain in these land uses in the future. Any future residential or urban development may contribute similar sediment loads and therefore will not increase phosphorus to the lake system. There are currently no incorporated unsewered communities in the watershed; therefore it is unlikely that a future WLA would be needed for a new point source discharge. Any future development of animal feeding operations (AFO) qualifying as large concentrated animal feeding operations (CAFO) or meeting the requirements for NPDES permits as small or medium sized CAFOs will have zero discharge permits.

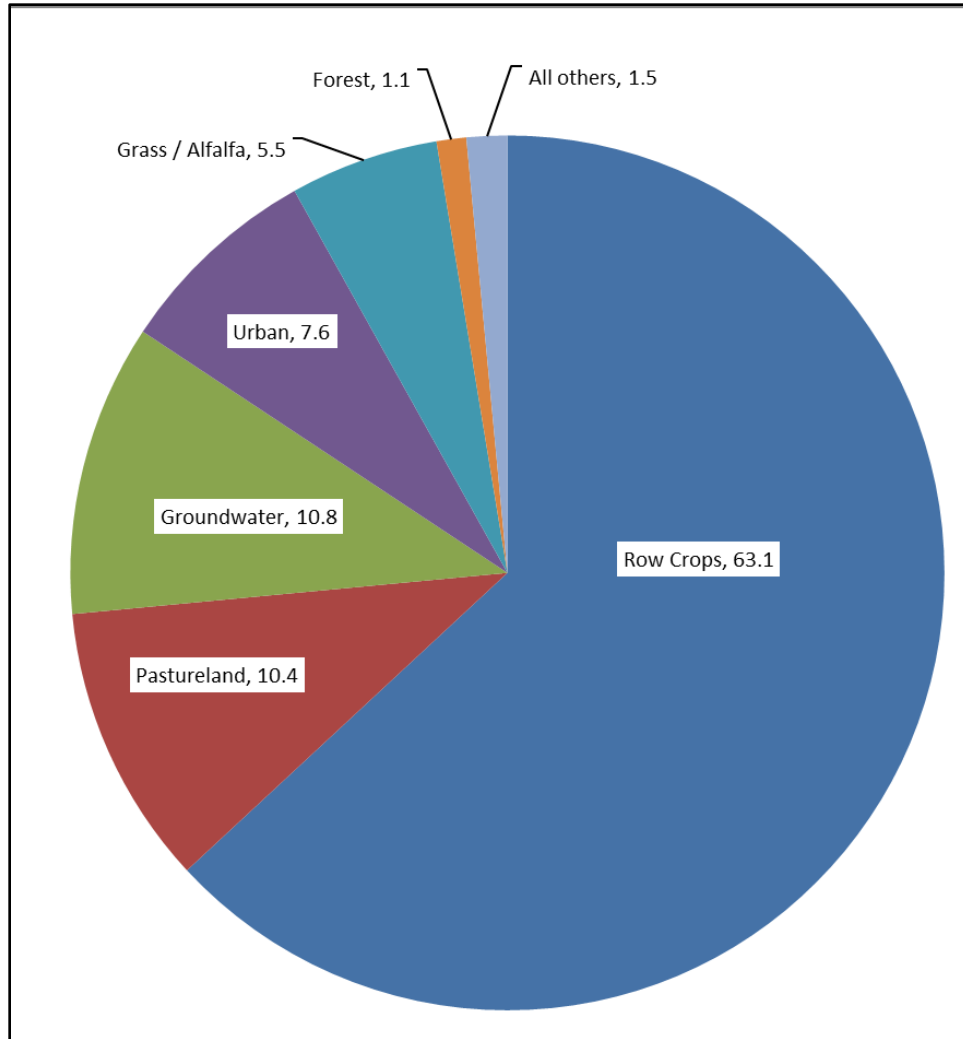


Figure 3-12. Relative TP Loads by Source.

3.4. Pollutant Allocation

Wasteload allocation

There are no permitted point source dischargers of phosphorus in the Arrowhead Pond watershed.

Load allocation

Nonpoint sources of phosphorus to Arrowhead Pond include erosion from land in pasture and row crop production, erosion from grasslands, erosion from timber/wooded areas, transport from developed areas (roads, residences, etc.), wildlife defecation, and atmospheric deposition (from dust and rain), and groundwater contributions. Septic systems in this watershed, which are not regulated or permitted under the Clean Water Act, but can fail or drain illegally to ditches, also contributed phosphorus to the lake during the assessment period.

Changes in agricultural land management, implementation of structural best management practices (BMPs), repair or replacement of failing septic systems, and in-lake restoration techniques can reduce phosphorus loads and improve water quality in Arrowhead Pond. Based on the inventory of sources, management and structural practices targeting surface runoff contributions of phosphorus offer the largest potential reductions in TP loads.

Table 3-7 shows an example load allocation scenario for the Arrowhead Pond watershed that meets the overall TMDL phosphorus target. The LA is 274.8 lbs/year, with a maximum daily LA of 2.34 lbs/day. The daily maximum LA was obtained by subtracting the daily WLA and daily MOS from the statistically derived TMDL (as described in Section 3.2 and Appendix G). The specific reductions shown in Table 3-7 are not required, but provide one of many possible combinations of reductions that would achieve water quality goals.

Table 3-7. Example Load Allocation Scheme to Meet Target TP Load.

TP Source	Existing Load (lb/year)	LA (lb/year)	NPS Reduction (%)
Pastureland	115.2	20	83
Row Crops	702.0	124	82
¹ User Defined	61.0	15	76
Forest	12.5	3	76
Urban	84.1	15	82
Groundwater	119.6	80	33
² All others	17.9	17.8	0
Total	1,112.7	274.8	--

- (1) Non grazed grassland and Alfalfa/Hay
- (2) Atmospheric contributions, direct lake contributions by waterfowl

Margin of Safety

To account for uncertainties in data and modeling, a margin of safety (MOS) is a required component of all TMDLs. An explicit MOS of 10 percent (30.5 lbs/year, 0.26 lbs/day) was utilized in the development of this TMDL. These uncertainties may include seasonal changes in nutrient concentrations of influent to Arrowhead Pond, changes in internal recycling that may be seasonal in nature, maintenance and efficiency of existing BMPs.

Reasonable Assurance

Under current EPA guidance, when a TMDL is developed for waters impaired by both point and nonpoint sources, and the WLA is based on an assumption that nonpoint source load reductions will occur, the TMDL should provide reasonable assurance that nonpoint source control measures will achieve expected load reductions. There are no permitted or regulated point source discharges contributing phosphorus to Arrowhead Pond and the WLA is zero, therefore reasonable assurance of point source reductions is not applicable. Reasonable assurance for reduction of nonpoint sources is provided by the list of potential best management practices that would deliver phosphorus reductions, a group of nonstructural practices that prevent transport of phosphorus, a proposed methodology for prioritizing and targeting BMPs on the landscape, and monitoring for best available data for estimating the reductions associated with implemented BMPs.

3.5. TMDL Summary

The following general equation represents the total maximum daily load (TMDL) calculation and its components:

$$TMDL = LC = \Sigma WLA + \Sigma LA + MOS$$

Where:

- TMDL = total maximum daily load
- LC = loading capacity
- Σ WLA = sum of wasteload allocations (point sources)
- Σ LA = sum of load allocations (nonpoint sources)
- MOS = margin of safety (to account for uncertainty)

Once the loading capacity, wasteload allocations, load allocations, and margin of safety have all been determined for the Arrowhead Pond watershed, the general equation above can be expressed for the Arrowhead Pond algae TMDL.

Expressed as the allowable annual average, which is helpful for water quality assessment and watershed management:

$$TMDL = LC = \Sigma WLA (0 \text{ lbs-TP/year}) + \Sigma LA (274.8 \text{ lbs-TP/year}) \\ + MOS (30.5 \text{ lbs-TP/year}) = \mathbf{305.3 \text{ lbs-TP/year}}$$

Expressed as the maximum daily load:

$$TMDL = LC = \Sigma WLA (0 \text{ lbs-TP/day}) + \Sigma LA (2.34 \text{ lbs-TP/day}) \\ + MOS (0.26 \text{ lbs-TP/day}) = \mathbf{2.60 \text{ lbs-TP/day}}$$

4. Implementation Planning

An implementation plan is not a requirement of the Federal Clean Water Act. However, the Iowa Department of Natural Resources (DNR) recognizes that technical guidance and support are critical to achieving the goals outlined in this Water Quality Improvement Plan (WQIP). Therefore, this implementation plan is included for use by local agencies, watershed managers, and citizens for decision-making support and planning purposes. The best management practices (BMPs) discussed are potential tools that will help achieve water quality goals if appropriately utilized. It is possible that only a portion of BMPs included in this plan will be feasible for implementation in the Arrowhead Pond watershed. Additionally, there may be potential BMPs not discussed in this implementation plan that should be considered. This implementation plan should be used as a guide or foundation for detailed and comprehensive planning by local stakeholders.

Collaboration and action by residents, landowners, lake users, and local agencies will be essential to improve water quality in Arrowhead Pond and support its designated uses. Locally-led efforts have proven to be the most successful in obtaining real and significant water quality improvements. Improved water quality results in economic and recreational benefits for people that live, work, and recreate in the watershed. Therefore, each group has a stake in promoting awareness and educating others about water quality, working together to adopt a comprehensive watershed improvement plan, and applying BMPs and land management changes in the watershed.

4.1. Previous Watershed Planning and Implementation

Since the development of the Arrowhead Pond in 1962, agricultural producers have updated management practices, implemented grassed waterways, and more recently, conservation tillage practices. These practices help prevent and mitigate soil loss from the landscape, which can in turn decrease nutrient and pollutant loading to the lake system. In addition, sedimentation basins were added to aid in the improvement of the water quality of Arrowhead Pond by settling out sediment laden runoff. However, after construction of the sedimentation basins the scope of water quality sampling did not expand, which would have allowed for the evaluation of the effectiveness of these basins.

4.2. Future Planning and Implementation

General Approach

Watershed management and BMP implementation to reduce algae in the lake should utilize a phased approach to improving water quality. The existing loads, loading targets, a general listing of BMPs needed to improve water quality, and a monitoring plan to assess progress are established in this WQIP. Completion of the WQIP should be followed by the development of a watershed management plan by a local planning group. The watershed plan should include more comprehensive and detailed actions to better guide the implementation of specific BMPs. Tasks required to obtain real and significant water quality improvements include continued monitoring, assessment of water quality trends, assessment of water quality standards (WQS) attainment, and adjustment of proposed BMP types, location, and implementation schedule to account for changing conditions in the watershed.

Timeline

Planning and implementation of future improvement efforts may take several years, depending on stakeholder interest, availability of funds, landowner participation, and time needed for design and construction of any structural BMPs. Realization and documentation of significant water quality benefits may take 5-10 years or longer, depending on weather patterns, amount of water quality data collected, and the successful selection, location, design, construction, and maintenance of BMPs. Monitoring

should continue throughout implementation of BMPs and beyond to document water quality improvement.

Tracking milestones and progress

This WQIP, including the proposed monitoring plan outlined in Section 5, would address several of the elements required for a nine-element plan approved by EPA for the use of 319 funds, or other state and federal funding sources, as available. Establishment of specific short, intermediate, and long-term water quality goals and milestones would also be needed for additional funding from available sources. A path to full attainment of water quality standards and designated uses must be included for most funding sources, but efforts should first focus on documenting water quality improvement resulting from BMPs and elimination of any phosphorus “hot spots” that may exist.

4.3. Best Management Practices

No stand-alone BMP will be able to sufficiently reduce phosphorus loads to Arrowhead Pond. Rather, a comprehensive package of BMPs will be required to reduce sediment and phosphorus loads to the lake, which can cause elevated algal growth issues. The majority of phosphorus enters the lake via nutrient loss from cropland, non-grazed grassland and forested land through sheet / rill and gully erosion. These sources have distinct phosphorus transport pathways and processes; therefore, each requires a different set of BMPs and strategies.

Other sources, although relatively small on an annualized basis, can have important localized and seasonal effects on water quality. It is important that all sources are considered to reduce phosphorus loads in the most comprehensive manner possible. Experience has shown that watershed projects that involve widespread “ownership” of potential solutions have the best chance of success. At the same time, resources to address the various sources of phosphorus should be allocated in a manner that is reflective of the importance to the impairment: algal blooms caused primarily by excess phosphorus loads to the lake and in the lake. Potential BMPs are grouped into three types: land management (prevention), structural (mitigation), and in-lake alternatives (remediation).

Land Management (Prevention Strategies)

Many agricultural BMPs are designed to reduce erosion and nutrient loss from the landscape. These BMPs provide the highest level of soil conservation and soil health benefits, because they prevent erosion and nutrient loss from occurring. Land management alternatives implemented in row crop areas should include conservation practices such as no-till and strip-till farming, diversified crop rotation methods, utilization of in-field buffers, and cover crops. Incorporation of fertilizer into the soil by knife injection equipment reduces phosphorus levels, as well as nitrogen and bacteria levels, in runoff from application areas. Strategic timing of fertilizer application and avoiding over-application may have even greater benefits to water quality. Application of fertilizer on frozen ground should be avoided, as should application when heavy rainfall is forecasted. Land retirement programs such as the conservation reserve program (CRP), and conservation reserve enhancement program (CREP) constructed wetlands may be considered where appropriate. Table 4-1 summarizes land management BMPs and associated phosphorus reduction estimates.

Table 4-1. Potential Land Management BMPs (Prevention Strategies).

BMP or Activity	¹ Potential TP Reduction
Conservation Tillage:	
Moderate vs. Intensive Tillage	50%
No-Till vs. Intensive Tillage	70%
No-Till vs. Moderate Tillage	45%
Cover Crops	50%
Diversified Cropping Systems	50%
In-Field Vegetative Buffers	50%
Pasture/Grassland Management:	
Livestock Exclusion from Streams	75%
Rotational Grazing vs. Constant Intensive Grazing	25%
Seasonal Grazing vs. Constant Intensive Grazing	50%
Phosphorus Nutrient Application Techniques:	
² Deep Tillage Incorporation vs. Surface Broadcast	-15%
² Shallow Tillage Incorporation vs. Surface Broadcast	-10%
Knife/Injection Incorporation vs. Surface Broadcast	35%
Phosphorus Nutrient Application Timing and Rates:	
Spring vs. Fall Application	30%
Soil-Test P Rate vs. Over-Application Rates	40%
Application: 1-month prior to runoff event vs. 1-day	30%

(1) Adopted from Dinnes (2004). Actual reduction percentages may vary widely across sites and runoff events.

(2) Note: Tillage incorporation can increase TP in runoff in some cases.

Structural BMPs (Mitigation Strategies)

Although they do not address the underlying generation of sediment or nutrients, structural BMPs such as sediment control basins, terraces, grass waterways, saturated buffers, riparian buffers, and wetlands can play a valuable role in reduction of sediment and nutrient transport to Arrowhead Pond. These BMPs attempt to mitigate the impacts of soil erosion and nutrient loss by intercepting them before they reach a stream or lake. Structural BMPs should be targeted to “priority areas” to increase their cost effectiveness and maximize pollutant reductions. Landowner willingness and the physical features of potential sites must also be considered when targeting structural practices. These practices may offer additional benefits not directly related to water quality improvement. These secondary benefits are important to emphasize to increase landowner and public interest and adoption. Potential structural BMPs are listed in Table 4-2, which includes secondary benefits and potential TP reductions.

Table 4-2. Potential Structural BMPs (Mitigation Strategies).

BMP or Activity	Secondary Benefits	¹ Potential TP Reduction
Terraces	Soil conservation, prevent in-field gullies, prevent wash-outs	50%
Grass Waterways	Prevent in-field gullies, prevent washouts, some ecological services	50%
² Sediment Control Structures	Some ecological services, gully prevention	Varies
³ Wetlands	Ecological services, potential flood mitigation, aesthetic value	15%
Riparian Buffers	Ecological services, aesthetic value, alternative agriculture	45%
Saturated Buffers	Nitrate removal	⁴ Varies

- (1) Adopted from Dinnes (2004). Actual reduction percentages may vary widely across sites and runoff events.
- (2) Not discussed in Dinnes (2004). Phosphorus removal in sediment basins varies widely and is dependent upon the size of the structure relative to the drainage area, the length:width ratio, and drawdown time of a specified rainfall/runoff event.
- (3) Note: TP reductions in wetlands vary greatly depending on site-specific conditions, such as those listed for sediment control structures. Generally, removal of phosphorus is lower in wetlands than in sediment control structures. Wetland can sometimes be sources, rather than sinks, of phosphorus
- (4) Limited research in total phosphorus reduction values

Landowner buy-in, ease of construction, and difficulty implementing preventative land management measures all contribute to the popularity of sediment control structures as a sediment and phosphorus mitigation strategy. This is a proven practice, if properly located, designed, constructed, and maintained. However, if not properly designed and constructed, sediment control basins may trap substantially less sediment and phosphorus than widely-used rules-of-thumb that are often assumed when quantifying reductions in the context of a watershed management plan.

To obtain reductions in TP load necessary to meet water quality targets, land management strategies and structural BMPs should be implemented to obtain the largest and most cost-effective water quality benefit. Targeting efforts should consider areas with the highest potential phosphorus loads to the lake. Factors affecting phosphorus contribution include: land cover, steep slopes; proximity to waterbodies; tillage practices and method, timing, and amount of manure and commercial fertilizer application.

The Spreadsheet Tool for Estimating Pollutant Load (STEPL) model was used in TMDL development to predict phosphorus loads to Arrowhead Pond. The model reveals that phosphorus is annually exported from the watershed at a rate of 664 lbs a year or 1.12 lbs/acre/year in the North Basin and 491 lbs a year or 1.14 lbs/acre/year in the South Basin as described in Appendix D. More detailed information should be collected in order to target specific BMPs to specific areas (e.g., singular fields or waterways) within a subwatershed. This level of detailed targeting is best accomplished by local officials working collaboratively with local stakeholders and land owners.

In-Lake BMPs (Remediation Strategies)

Phosphorus recycled between the bottom sediment and water column of the lake has the potential to be a contributor of bioavailable phosphorus to lakes. The average annual contribution of TP to the system from internal loading appears to be relatively small in Arrowhead Pond. The reservoir has a large watershed-to-lake ratio (73.5:1), so external inputs typically dwarf internal recycling. However, internal loading may influence in-lake water under certain conditions despite its relatively insignificant average annual phosphorus contribution. Internal loads may exacerbate algal blooms in late summer periods, especially if lake outflow ceases and water temperatures exceed normal levels. It is important to understand that external phosphorus loads from wet weather supply the build-up of phosphorus in the bottom sediments. Estimates of external loads from the Arrowhead Pond watershed are of large enough magnitude to fully account for observed in-lake phosphorus and subsequent algae levels. Even in lakes with high suspected internal loads, uncertainty regarding the magnitude of internal loads is one of the biggest challenges to TMDL development and lake restoration. Because of these factors, reductions from watershed sources of TP should be given implementation priority. If and when monitoring shows that the external watershed load has been adequately reduced, then additional in-lake measures may be warranted.

Brief descriptions of potential in-lake restoration methods are included in Table 4-3. Phosphorus reduction impacts of each alternative will vary and depend on a number of site-specific factors. It is difficult to determine how much of the internal load is due to each of the contributing factors, and equally difficult to predict phosphorus reductions associated with individual improvement strategies. In-lake measures should be a part of a comprehensive watershed management plan that includes watershed practices in order to enhance, prolong, and protect the effectiveness of in-lake investments.

Table 4-3. Potential in-lake BMPs for Water Quality Improvement.

In-Lake BMPs	Comments
Fisheries management	Low to moderate reductions in internal phosphorus load may be attained via continued fisheries management. The reduction of in-lake phosphorus as a result of this practice is variable, but the overall health of the aquatic ecosystem may be improved, which typically improves overall water quality as well. Resident grass carp may be a problem and could be controlled through this method.
Targeted dredging and sediment basin improvement	Strategic dredging would also increase the sediment capacity, thereby reducing sediment and phosphorus loads to the main body where ambient conditions are monitored.
Shoreline stabilization	Helps establish and sustain vegetation, which provides local erosion protection and competes with algae for nutrients. Impacts of individual projects may be small, but cumulative effects of widespread stabilization projects can help improve water quality.
Phosphorus stabilization	Adding compounds, such as alum, to the water column can help stabilize phosphorus that may be resuspended from the lake bottom. This additive precipitates a layer of floc that removes phosphorus as it settles to the lake bottom, and can combine with phosphorus as it is released from sediment

Holistic Approach

An example of a holistic implementation plan would involve prevention, mitigation, and remediation practices across the Arrowhead Pond watershed. These may include any of the practices from Table 4-3 at any scale. Extending grass waterways in conjunction with renovation of existing terraces and contour buffers in corn and soybean ground will help mitigate soil loss from row crop ground. Further adoption of agricultural prevention measures like those listed in Table 4-1 will retain topsoil in the soil profile of the fields and prevent erosion. Potential in-lake strategies such phosphorus stabilization treatments in Arrowhead Pond are included as well.

5. Future Monitoring

Water quality monitoring is critical for assessing the current status of water resources as well as historical and future trends. Furthermore, monitoring is necessary to track the effectiveness of best management practice (BMP) implementation and to document attainment of Total Maximum Daily Loads (TMDLs) and progress towards water quality standards (WQS).

Future monitoring in the Arrowhead Pond watershed can be agency-led, volunteer-based, or a combination of both. The Iowa Department of Natural Resources (Iowa DNR) Watershed Monitoring and Assessment Section administer a water quality monitoring program that provides training to interested volunteers. More information can be found at the program website:

<http://www.iowadnr.gov/Environmental-Protection/Water-Quality/Water-Monitoring/Volunteer-Water-Monitoring>.

Volunteer-based monitoring efforts should include an approved water quality monitoring plan, called a Quality Assurance Project Plan (QAPP), in accordance with Iowa Administrative Code (IAC) 567-61.10(455B) through 567-61.13(455B). The IAC can be viewed here:

<https://www.legis.iowa.gov/docs/iac/chapter/01-18-2017.567.61.pdf>

Failure to prepare an approved QAPP will prevent data collected from being used to evaluate waterbody in the 305(b) Integrated Report – the biannual assessment of water quality in the state, and the 303(d) list – the list that identifies impaired waterbodies.

5.1. Routine Monitoring for Water Quality Assessment

Data collection in Arrowhead to assess water quality trends and compliance with water quality standards (WQS) will include monitoring conducted as part of the DNR Ambient Lake Monitoring Program. The Ambient Lake Monitoring Program was initiated in 2000 in order to better assess the water quality of Iowa lakes. Typically, one location near the deepest part of the lake is sampled, and many chemical, physical, and biological parameters are measured.

Sampling parameters are reported in Table 5-1. At least three sampling events are scheduled every summer, typically between Memorial Day and Labor Day. While the ambient monitoring program can be used to identify trends in overall, in-lake water quality, it does not lend itself to calculation of watershed loads, identification of individual pollutant sources, or the evaluation of BMP implementation.

Table 5-1. Ambient Lake Monitoring Program Water Quality Parameters.

Chemical	Physical	Biological
<ul style="list-style-type: none"> • Total Phosphorus (TP) • Soluble Reactive Phosphorus (SRP) • Total Nitrogen (TN) • Total Kjeldahl Nitrogen (TKN) • Ammonia • Un-ionized Ammonia • Nitrate + Nitrite Nitrogen • Alkalinity • pH • Total Organic Carbon • Total Dissolved Solids • Dissolved Organic Carbon 	<ul style="list-style-type: none"> • Secchi Depth • Temperature • Dissolved Oxygen (DO) • Turbidity • Total Suspended Solids (TSS) • Total Fixed Suspended Solids • Total Volatile Suspended Solids • Specific Conductivity • Thermocline Depth • Lake Depth 	<ul style="list-style-type: none"> • Chlorophyll a • Phytoplankton (mass and composition) • Zooplankton (mass and composition)

5.2. Expanded Monitoring for Detailed Analysis

Given current resources and funding, future water quality data collection in the Arrowhead Pond watershed to assess water quality trends and compliance with WQS will be limited. Unless there is local interest in collecting additional water quality data, it will be difficult to implement a watershed management plan and document TMDL effectiveness and water quality improvement.

Data available from the Iowa DNR Ambient Lake Monitoring Program will be used to assess general water quality trends and WQS violations and attainment. More detailed monitoring data is required to reduce the level of uncertainty associated with water quality trend analysis, better understand the impacts of implemented watershed projects (i.e., BMPs), and guide future water quality modeling and BMP implementation efforts.

If the goal of monitoring is to evaluate spatial and temporal trends and differences in water quality resulting from implementation of BMPs, a more intensive monitoring program will be needed. Table 5-2 outlines potential locations, type of monitoring, parameters collected, and the purpose of each type of data collected as part of an expanded monitoring effort. It is unlikely that available funding will allow collection of all data included in Table 5-2, but the information should be used to help stakeholders identify and prioritize data needs. Locations for expanded monitoring in the Arrowhead Pond watershed have been chosen to take into account sub basin boundaries and can be used in assigning nutrient concentrations to each sub basin if deployed in such a manner.

Table 5-2. Recommended Monitoring Plan.

Parameter(s)	Intervals	Duration	¹ Location(s)
Routine grab sampling for flow, sediment, P, and N	Every 1-2 weeks	April through October	Ambient location in Arrowhead Pond, plus secondary locations
Continuous flow	15-60 minute	April through October	Arrowhead Pond inlet & outlet
Continuous pH, DO, and temperature	15-60 minute	April through October	Ambient location in Arrowhead Pond
Runoff event flow, sediment, P, and N	15-60 minute intervals during runoff	5 events between April and October	Select tile and/or culvert discharge locations in areas of focused BMP implementation to evaluate efficacy
Event or continuous tile drain flow, N, and P sampling	15-60 minute	10 to 14-day wet weather periods if continuous sampling is not feasible	Select tile and/or culvert discharge locations in areas of focused BMP implementation to evaluate efficacy
Shoreline mapping, bathymetry studies	Before and after dredging or construction, every 5 years	Design lifespan of waterbody	Near dredging operations, or near lake inlets, upstream sediment basins

(1) Tributary, tile drain, and gully site selection to be based on suspected pollutant source location, BMP placement, landowner permission, and access/installation feasibility.

It may be useful to divide the recommended monitoring plan into several tiers based on ease of deployment and cost effectiveness. This will help stakeholders and management personnel best direct their resources. This monitoring plan may be reevaluated at any time to change the management strategy. Data collection should commence before new BMPs are implemented or existing ones are renovated in the watershed to establish baseline conditions. Selection of tributary sites should consider location of BMPs, location of historical data (for comparative purposes), landowner permission (if applicable), and logistical concerns such as site access and feasibility of equipment installation (if necessary). This data could form the foundation for assessment of water quality trends; however, more detailed information will be necessary to make any statements about water quality trends with certainty. Therefore, routine grab sampling should be viewed only as a starting point for assessing trends in water quality. Possible monitoring scenarios above the current monitoring condition are described below.

Basic Monitoring

Targeted grab sampling of the Arrowhead Pond ambient monitoring point should be continued on a bi-weekly basis. Grab samples on a seasonal basis at the inlet would be done to support data provided by the main lake.

Targeted Monitoring

Grab samples should continue on a routine and runoff event based schedule. Flow data may be recorded with manual flow readings based on developed rating curves. Locations and sampling approaches would include the ambient monitoring station and upstream inlets.

Advanced Monitoring

Automated data recorded by ISCO devices would provide information on continuous flow, and continuous pH, DO, and temperature. Routine grab sampling for flow, sediment, P, and N will help provide a check on the automated sampling. In addition to routine sampling, runoff event sampling for event flow, sediment, N, and P will help show the effects of high recurrence interval events. Locations and sampling approaches would include the ambient monitoring station, inlets and outlets of newly constructed sedimentation basins, and outlets from upstream tributaries- such as roadway culverts. Reliable long-term flow data is also important because hydrology drives many important processes related to water quality, and a good hydrologic data set will be necessary to evaluate the success of BMPs such as reduced-tillage, saturated buffers, terraces and grassed waterways, riparian buffers, and wetlands.

To further gather information on erosion in the watershed, a “rapid assessment of stream conditions along length” (RASCAL) procedure would be done on gullies and channels that show significant erosion. An initial assessment will provide a benchmark of current conditions and will allow stakeholders to identify potential problem areas for implementation of BMPs.

The proposed monitoring information would assist utilization of watershed and water quality models to simulate various scenarios and water quality response to BMP implementation. Monitoring parameters and locations should be continually evaluated. Adjustment of parameters and / or locations should be based on BMP placement, newly discovered or suspected pollution sources, and other dynamic factors. The IDNR Watershed Improvement Section may provide technical support to locally led efforts in collecting further water quality and flow monitoring data in the Arrowhead Pond watershed. A look at how these proposed monitoring plans may be deployed in the Arrowhead Pond watershed is shown in Figure 5-1.

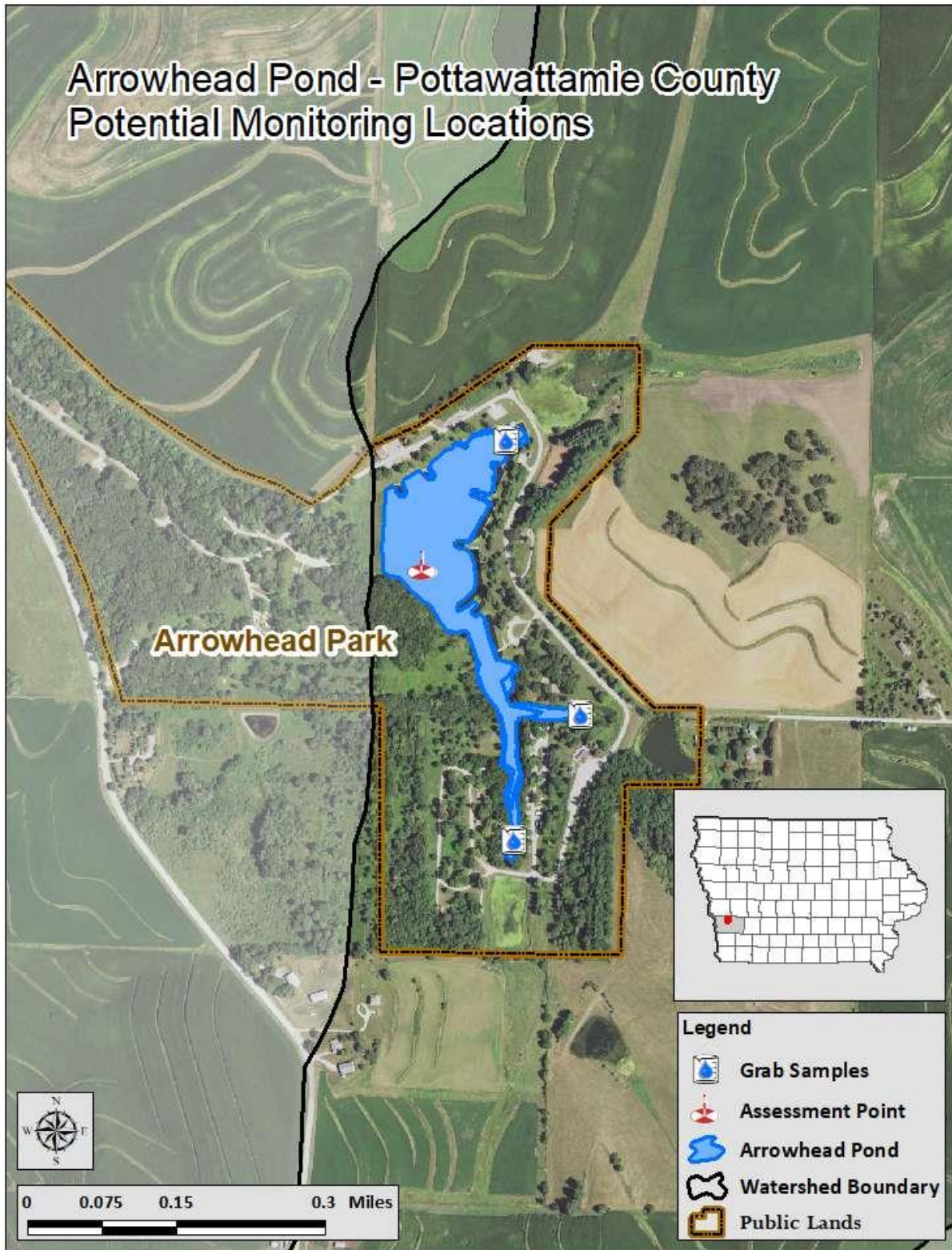


Figure 5-1. Potential Monitoring Locations.

6. Public Participation

Public involvement is important in the Total Maximum Daily Load (TMDL) process since it is the land owners, tenants, and citizens who directly manage land and live in the watershed that determine the water quality in Arrowhead Pond.

6.1. Public Meeting

Public Presentations

A public presentation was posted on the Iowa DNR's YouTube channel for public viewing on September 3, 2020. A link to the presentation remained on the Iowa DNR TMDL webpage throughout the public comment period.

6.2. Written Comments

A press release was issued in tandem with the posting of the presentation to the Iowa DNR's YouTube channel on September 3 and ended on October 5, 2020. No public comments were received.

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Appendix A. Glossary of Terms, Abbreviations, and Acronyms

- 303(d) list:** Refers to section 303(d) of the Federal Clean Water Act, which requires a listing of all public surface waterbodies (creeks, rivers, wetlands, and lakes) that do not support their general and/or designated uses. Also called the state’s “Impaired Waters List.”
- 305(b) assessment:** Refers to section 305(b) of the Federal Clean Water Act, it is a comprehensive assessment of the state’s public waterbodies’ ability to support their general and designated uses. Those bodies of water which are found to be not supporting or only partially supporting their uses are placed on the 303(d) list.
- 319:** Refers to Section 319 of the Federal Clean Water Act, the Nonpoint Source Management Program. Under this amendment, States receive grant money from EPA to provide technical & financial assistance, education, & monitoring to implement local nonpoint source water quality projects.
- AFO:** Animal Feeding Operation. A lot, yard, corral, building, or other area in which animals are confined and fed and maintained for 45 days or more in any 12-month period, and all structures used for the storage of manure from animals in the operation. Open feedlots and confinement feeding operations are considered to be separate animal feeding operations.
- AU:** Animal Unit. A unit of measure used to compare manure production between animal types or varying sizes of the same animal. For example, one 1,000 pound steer constitutes one AU, while one mature hog weighing 200 pounds constitutes 0.4 AU.
- Benthic:** Associated with or located at the bottom (in this context, “bottom” refers to the bottom of streams, lakes, or wetlands). Usually refers to algae or other aquatic organisms that reside at the bottom of a wetland, lake, or stream (see periphyton).
- Benthic macroinvertebrates:** Animals larger than 0.5 mm that do not have backbones. These animals live on rocks, logs, sediment, debris and aquatic plants during some period in their life. They include crayfish, mussels, snails, aquatic worms, and the immature forms of aquatic insects such as stonefly and mayfly nymphs.
- Base flow:** Sustained flow of a stream in the absence of direct runoff. It can include natural and human-induced stream flows. Natural base flow is sustained largely by groundwater discharges.
- Biological impairment:** A stream segment is classified as biologically impaired if one or more of the following occurs, the FBI and or BMIBI scores fall below

	biological reference conditions, a fish kill has occurred on the segment, or the segment has seen a > 50% reduction in mussel species.
Biological reference condition:	Biological reference sites represent the least disturbed (i.e. most natural) streams in the ecoregion. The biological data from these sites are used to derive least impacted BMIBI and FIBI scores for each ecoregion. These scores are used to develop Biological Impairment Criteria (BIC) scores for each ecoregion. The BIC is used to determine the impairment status for other stream segments within an ecoregion.
BMIBI:	Benthic Macroinvertebrate Index of Biotic Integrity. An index-based scoring method for assessing the biological health of streams and rivers (scale of 0-100) based on characteristics of bottom-dwelling invertebrates.
BMP:	Best Management Practice. A general term for any structural or upland soil or water conservation practice. For example terraces, grass waterways, sediment retention ponds, reduced tillage systems, etc.
CAFO:	Concentrated Animal Feeding Operation. A federal term defined as any animal feeding operation (AFO) with more than 1,000 animal units confined on site, or an AFO of any size that discharges pollutants (e.g. manure, wastewater) into any ditch, stream, or other water conveyance system, whether man-made or natural.
CBOD5:	5-day Carbonaceous Biochemical Oxygen Demand. Measures the amount of oxygen used by microorganisms to oxidize hydrocarbons in a sample of water at a temperature of 20°C and over an elapsed period of five days in the dark.
CFU:	A Colony Forming Unit is a cell or cluster of cells capable of multiplying to form a colony of cells. Used as a unit of bacteria concentration when a traditional membrane filter method of analysis is used. Though not necessarily equivalent to most probably number (MPN), the two terms are often used interchangeably.
Confinement feeding operation:	An animal feeding operation (AFO) in which animals are confined to areas which are totally roofed.
Credible data law:	Refers to 455B.193 of the Iowa Administrative Code, which ensures that water quality data used for all purposes of the Federal Clean Water Act are sufficiently up-to-date and accurate. To be considered “credible,” data must be collected and analyzed using methods and protocols outlined in an approved Quality Assurance Project Plan (QAPP).

Cyanobacteria (blue-green algae):	Members of the phytoplankton community that are not true algae but are capable of photosynthesis. Some species produce toxic substances that can be harmful to humans and pets.
Designated use(s):	Refer to the type of economic, social, or ecological activities that a specific waterbody is intended to support. See Appendix B for a description of all general and designated uses.
DNR:	Iowa Department of Natural Resources.
Ecoregion:	Areas of general similarity in ecosystems and in the type, quality, and quantity of environmental resources based on geology, vegetation, climate, soils, land use, wildlife, and hydrology.
EPA (or USEPA):	United States Environmental Protection Agency.
Ephemeral gully erosion:	Ephemeral gullies occur where runoff from adjacent slopes forms concentrated flow in drainage ways. Ephemerals are void of vegetation and occur in the same location every year. They are crossable with farm equipment and are often partially filled in by tillage.
FIBI:	Fish Index of Biotic Integrity. An index-based scoring method for assessing the biological health of streams and rivers (scale of 0-100) based on characteristics of fish species.
FSA:	Farm Service Agency (United States Department of Agriculture). Federal agency responsible for implementing farm policy, commodity, and conservation programs.
General use(s):	Refer to narrative water quality criteria that all public waterbodies must meet to satisfy public needs and expectations. See Appendix B for a description of all general and designated uses.
Geometric Mean (GM):	A statistic that is a type of mean or average (different from arithmetic mean or average) that measures central tendency of data. It is often used to summarize highly skewed data or data with extreme values such as wastewater discharges and bacteria concentrations in surface waters. In Iowa's water quality standards and assessment procedures, the geometric mean criterion for <i>E. coli</i> is measured using at least five samples collected over a 30-day period.
GIS:	Geographic Information System(s). A collection of map-based data and tools for creating, managing, and analyzing spatial information.
Groundwater:	Subsurface water that occurs beneath the water table in soils and geologic formations that are fully saturated.

Gully erosion:	Soil movement (loss) that occurs in defined upland channels and ravines that are typically too wide and deep to fill in with traditional tillage methods.
HEL:	Highly Erodible Land. Defined by the USDA Natural Resources Conservation Service (NRCS), it is land, which has the potential for long-term annual soil losses to exceed the tolerable amount by eight times for a given agricultural field.
IDALS:	Iowa Department of Agriculture and Land Stewardship
Integrated report:	Refers to a comprehensive document that combines the 305(b) assessment with the 303(d) list, as well as narratives and discussion of overall water quality trends in the state’s public waterbodies. The Iowa Department of Natural Resources submits an integrated report to the EPA biennially in even numbered years.
LA:	Load Allocation. The portion of the loading capacity attributed to (1) the existing or future nonpoint sources of pollution and (2) natural background sources. Wherever possible, nonpoint source loads and natural loads should be distinguished. (The total pollutant load is the sum of the wasteload and load allocations.)
LIDAR:	Light Detection and Ranging. Remote sensing technology that uses laser scanning to collect height or elevation data for the earth’s surface.
Load:	The total amount of pollutants entering a waterbody from one or multiple sources, measured as a rate, as in weight per unit time or per unit area.
Macrophyte:	An aquatic plant that is large enough to be seen with the naked eye and grows either in or near water. It can be floating, completely submerged (underwater), or partially submerged.
MOS:	Margin of Safety. A required component of the TMDL that accounts for the uncertainty in the response of the water quality of a waterbody to pollutant loads.
MPN:	Most Probable Number. Used as a unit of bacteria concentration when a more rapid method of analysis (such as Colisure or Colilert) is utilized. Though not necessarily equivalent to colony forming units (CFU), the two terms are often used interchangeably.
MS4:	Municipal Separate Storm Sewer System. A conveyance or system of conveyances (including roads with drainage systems, municipal streets, catch basins, curbs, gutters, ditches, man-made channels, or storm drains) owned and operated by a state, city, town, borough,

county, parish, district, association, or other public body (created by or pursuant to state law) having jurisdiction over disposal of sewage, industrial wastes, stormwater, or other wastes, including special districts under state law such as a sewer district, flood control district or drainage district, or similar entity, or an Indian tribe or an authorized Indian tribal organization, or a designated and approved management agency under section 208 of the Clean Water Act (CWA) that discharges to waters of the United States.

Nonpoint source pollution:

Pollution that is not released through pipes but rather originates from multiple sources over a relatively large area. Nonpoint sources can be divided into source activities related either to land or water use including failing septic tanks, improper animal-keeping practices, forestry practices, and urban and rural runoff.

NPDES:

National Pollution Discharge Elimination System. The national program for issuing, modifying, revoking and reissuing, terminating, monitoring, and enforcing permits, and imposing and enforcing pretreatment requirements, under Section 307, 402, 318, and 405 of the Clean Water Act. Facilities subjected to NPDES permitting regulations include operations such as municipal wastewater treatment plants and industrial waste treatment facilities, as well as some MS4s.

NRCS:

Natural Resources Conservation Service (United States Department of Agriculture). Federal agency that provides technical assistance for the conservation and enhancement of natural resources.

Open feedlot:

An unroofed or partially roofed animal feeding operation (AFO) in which no crop, vegetation, or forage growth or residue cover is maintained during the period that animals are confined in the operation.

Periphyton:

Algae that are attached to substrates (rocks, sediment, wood, and other living organisms). Are often located at the bottom of a wetland, lake, or stream.

Phytoplankton:

Collective term for all photosynthetic organisms suspended in the water column. Includes many types of algae and cyanobacteria.

Point source pollution:

Pollutant loads discharged at a specific location from pipes, outfalls, and conveyance channels from either municipal wastewater treatment plants or industrial waste treatment facilities. Point sources are generally regulated by a federal NPDES permit.

Pollutant:

As defined in Clean Water Act section 502(6), a pollutant means dredged spoil, solid waste, incinerator residue, sewage, garbage, sewage sludge, munitions, chemical wastes, biological materials, heat,

	wrecked or discarded equipment, rock, sand, cellar dirt, and industrial, municipal, and agricultural waste discharged into water.
Pollution:	The man-made or man-induced alteration of the chemical, physical, biological, and/or radiological integrity of water.
PPB:	Parts per Billion. A measure of concentration that is the same as micrograms per liter ($\mu\text{g/L}$).
PPM:	Parts per Million. A measure of concentration that is the same as milligrams per liter (mg/L).
RASCAL:	Rapid Assessment of Stream Conditions Along Length. RASCAL is a global positioning system (GPS) based assessment procedure designed to provide continuous stream and riparian condition data at a watershed scale.
Riparian:	Refers to areas near the banks of natural courses of water. Features of riparian areas include specific physical, chemical, and biological characteristics that differ from upland (dry) sites. Usually refers to the area near a bank of a stream or river.
RUSLE:	Revised Universal Soil Loss Equation. An empirical model for estimating long term, average annual soil losses due to sheet and rill erosion.
Scientific notation:	See explanation on page 72.
Secchi disk:	A device used to measure transparency in waterbodies. The greater the Secchi depth (typically measured in meters), the more transparent the water.
Sediment delivery ratio:	A value, expressed as a percent, which is used to describe the fraction of gross soil erosion that is delivered to the waterbody of concern.
Seston:	All particulate matter (organic and inorganic) suspended in the water column.
SHL:	State Hygienic Laboratory (University of Iowa). Provides physical, biological, and chemical sampling for water quality purposes in support of beach monitoring, ambient monitoring, biological reference monitoring, and impaired water assessments.
Sheet & rill erosion:	Sheet and rill erosion is the detachment and removal of soil from the land surface by raindrop impact, and/or overland runoff. It occurs on slopes with overland flow and where runoff is not concentrated.

Single-Sample Maximum (SSM):	A water quality standard criterion used to quantify <i>E. coli</i> levels. The single-sample maximum is the maximum allowable concentration measured at a specific point in time in a waterbody.
SI:	Stressor Identification. A process by which the specific cause(s) of a biological impairment to a waterbody can be determined from cause-and-effect relationships.
Storm flow (or stormwater):	The discharge (flow) from surface runoff generated by a precipitation event. <i>Stormwater</i> generally refers to runoff that is routed through some artificial channel or structure, often in urban areas.
STP:	Sewage Treatment Plant. General term for a facility that treats municipal sewage prior to discharge to a waterbody according to the conditions of an NPDES permit.
SWCD:	Soil and Water Conservation District. Agency that provides local assistance for soil conservation and water quality project implementation, with support from the Iowa Department of Agriculture and Land Stewardship.
TDS:	Total Dissolved Solids: The quantitative measure of matter (organic and inorganic material) dissolved, rather than suspended, in the water column. TDS is analyzed in a laboratory and quantifies the material passing through a filter and dried at 180 degrees Celsius.
TMDL:	Total Maximum Daily Load. As required by the Federal Clean Water Act, a comprehensive analysis and quantification of the maximum amount of a particular pollutant that a waterbody can tolerate while still meeting its general and designated uses. A TMDL is mathematically defined as the sum of all individual wasteload allocations (WLAs), load allocations (LAs), and a margin of safety (MOS).
Trophic state:	The level of ecosystem productivity, typically measured in terms of algal biomass.
TSI (or Carlson's TSI):	Trophic State Index. A standardized scoring system developed by Carlson (Carlson, 1977) that places trophic state on an exponential scale of Secchi depth, chlorophyll, and total phosphorus. TSI ranges between 0 and 100, with 10 scale units representing a doubling of algal biomass.
TSS:	Total Suspended Solids. The quantitative measure of matter (organic and inorganic material) suspended, rather than dissolved, in the water column. TSS is analyzed in a laboratory and quantifies the material retained by a filter and dried at 103 to 105 degrees Celsius.

Turbidity:	A term used to indicate water transparency (or lack thereof). Turbidity is the degree to which light is scattered or absorbed by a fluid. In practical terms, highly turbid waters have a high degree of cloudiness or murkiness caused by suspended particles.
UAA:	Use Attainability Analysis. A protocol used to determine which (if any) designated uses apply to a particular waterbody. (See Appendix B for a description of all general and designated uses.)
USDA:	United States Department of Agriculture
USGS:	United States Geologic Survey (United States Department of the Interior). Federal agency responsible for implementation and maintenance of discharge (flow) gauging stations on the nation's waterbodies.
Watershed:	The land area that drains water (usually surface water) to a particular waterbody or outlet.
WLA:	Wasteload Allocation. The portion of a receiving waterbody's loading capacity that is allocated to one of its existing or future point sources of pollution (e.g., permitted waste treatment facilities).
WQS:	Water Quality Standards. Defined in Chapter 61 of Environmental Protection Commission [567] of the Iowa Administrative Code, they are the specific criteria by which water quality is gauged in Iowa.
WWTF:	Wastewater Treatment Facility. General term for a facility that treats municipal, industrial, or agricultural wastewater for discharge to public waters according to the conditions of the facility's NPDES permit. Used interchangeably with wastewater treatment plant (WWTP).
Zooplankton:	Collective term for all animal plankton suspended in the water column which serve as secondary producers in the aquatic food chain and the primary food source for larger aquatic organisms.

Scientific Notation

Scientific notation is the way that scientists easily handle very large numbers or very small numbers. For example, instead of writing 45,000,000,000 we write $4.5E+10$. So, how does this work?

We can think of $4.5E+10$ as the product of two numbers: 4.5 (the digit term) and $E+10$ (the exponential term).

Here are some examples of scientific notation.

$10,000 = 1E+4$	$24,327 = 2.4327E+4$
$1,000 = 1E+3$	$7,354 = 7.354E+3$
$100 = 1E+2$	$482 = 4.82E+2$
$1/100 = 0.01 = 1E-2$	$0.053 = 5.3E-2$
$1/1,000 = 0.001 = 1E-3$	$0.0078 = 7.8E-3$
$1/10,000 = 0.0001 = 1E-4$	$0.00044 = 4.4E-4$

As you can see, the exponent is the number of places the decimal point must be shifted to give the number in long form. A **positive** exponent shows that the decimal point is shifted that number of places to the right. A **negative** exponent shows that the decimal point is shifted that number of places to the left.

Appendix B. General and Designated Uses of Iowa's Waters

Introduction

Iowa's water quality standards (Environmental Protection Commission [567], Chapter 61 of the Iowa Administrative Code) provide the narrative and numerical criteria by which waterbodies are judged when determining the health and quality of our aquatic ecosystems. These standards vary depending on the type of waterbody (lakes vs. rivers) and the assigned uses (general use vs. designated uses) of the waterbody that is being dealt with. This appendix is intended to provide information about how Iowa's waterbodies are classified and what the use designations mean, hopefully providing a better general understanding for the reader.

All public surface waters in the state are protected for certain beneficial uses, such as livestock and wildlife watering, aquatic life, non-contact recreation, crop irrigation, and other incidental uses (e.g. withdrawal for industry and agriculture). However, certain rivers and lakes warrant a greater degree of protection because they provide enhanced recreational, economical, or ecological opportunities. Thus, all public bodies of surface water in Iowa are divided into two main categories: *general* use segments and *designated* use segments. This is an important classification because it means that not all of the criteria in the state's water quality standards apply to all water ways; rather, the criteria which apply depend on the use designation & classification of the waterbody.

General Use Segments

A general use segment waterbody is one that does not maintain perennial (year-round) flow of water or pools of water in most years (i.e. ephemeral or intermittent waterways). In other words, stream channels or basins that consistently dry up year after year would be classified as general use segments. Exceptions are made for years of extreme drought or floods. For the full definition of a general use waterbody, consult section 61.3(1) in the state's published water quality standards, which became effective on March 22, 2006 (Environmental Protection Commission [567], Chapter 61 of the Iowa Administrative Code).

General use waters are protected for the beneficial uses listed above, which are: livestock and wildlife watering, aquatic life, non-contact recreation, crop irrigation, and industrial, agricultural, domestic and other incidental water withdrawal uses. The criteria used to ensure protection of these uses are described in section 61.3(2) in the state's published water quality standards, which became effective on March 22, 2006 (Environmental Protection Commission [567], Chapter 61 of the Iowa Administrative Code).

Designated Use Segments

Designated use segments are waterbodies that maintain flow throughout the year, or at least hold pools of water that are sufficient to support a viable aquatic community (i.e. perennial waterways). In addition to being protected for the same beneficial uses as the general use segments, these perennial waters are protected for more specific activities such as primary contact recreation, drinking water sources, or cold-water fisheries. There are thirteen different designated use classes (Table B-1) that may apply, and a waterbody may have more than one designated use. For definitions of the use classes and more detailed descriptions, consult section 61.3(1) in the state's published water quality standards, which became effective on March 22, 2006 (Environmental Protection Commission [567], Chapter 61 of the Iowa Administrative Code).

Table B-1. Designated Use Classes for Iowa Water Bodies.

Class prefix	Class	Designated use	Brief comments
A	A1	Primary contact recreation	Supports swimming, water skiing, etc.
	A2	Secondary contact recreation	Limited/incidental contact occurs, such as boating
	A3	Children’s contact recreation	Urban/residential waters that are attractive to children
B	B(CW1)	Cold water aquatic life – Type 2	Able to support coldwater fish (e.g. trout) populations
	B(CW2)	Cold water aquatic life – Type 2	Typically unable to support consistent trout populations
	B(WW-1)	Warm water aquatic life – Type 1	Suitable for game and nongame fish populations
	B(WW-2)	Warm water aquatic life – Type 2	Smaller streams where game fish populations are limited by physical conditions & flow
	B(WW-3)	Warm water aquatic life – Type 3	Streams that only hold small perennial pools which extremely limit aquatic life
	B(LW)	Warm water aquatic life – Lakes and Wetlands	Artificial and natural impoundments with “lake-like” conditions
C	C	Drinking water supply	Used for raw potable water
Other	HQ	High quality water	Waters with exceptional water quality
	HQR	High quality resource	Waters with unique or outstanding features
	HH	Human health	Fish are routinely harvested for human consumption

Designated use classes are determined based on a Use Attainability Analysis, or UAA. This is a procedure in which the waterbody is thoroughly scrutinized, using existing knowledge, historical documents, and visual evidence of existing uses, in order to determine what its designated use(s) should be. This can be a challenging endeavor, and as such, conservative judgment is applied to ensure that any potential uses of a waterbody are allowed for. Changes to a waterbody's designated uses may only occur based on a new UAA, which depending on resources and personnel, can be quite time consuming.

It is relevant to note that on March 22, 2006, a revised edition of Iowa's water quality standards became effective which significantly changed the use designations of the state's surface waters. Essentially, the changes that were made consisted of implementing a "top down" approach to use designations, meaning that all waterbodies should receive the highest degree of protection applicable until a UAA could be performed to ensure that a particular waterbody did not warrant elevated protection. For more information about Iowa's water quality standards and UAAs, contact the Iowa DNR's Water Quality Bureau.

Appendix C. Water Quality Data

The following is a summary of the sampling data from the Iowa State University (ISU) Iowa Lakes Information System and University of Iowa State Hygienic Laboratory (SHL) monitoring efforts.

C.1. Individual Sample Results

Table C-1. ISU and SHL Water Quality Sampling Data (Ambient Location⁽⁴⁾).

Source	Date ⁽²⁾	Secchi (m)	Chl-a (µg/L)	TP (µg/L)	TN (mg/L)	Secchi TSI	Chl-a TSI	TP TSI
ISU	5/29/2002	1.90	7.36	64.43	0.74	50.8	50.2	64.2
ISU	6/26/2002	0.50	277.92	264.99	3.74	70.0	85.8	84.6
ISU	7/31/2002	0.30	128.24	262.13	1.74	77.3	78.2	84.4
ISU	5/29/2003	1.23	25.36	81.12	1.04	57.0	62.3	67.5
ISU	6/25/2003	0.68	3.38	148.33	1.31	65.6	42.5	76.2
ISU	7/31/2003	0.30	26.00	262.76	2.35	77.3	62.6	84.4
ISU	5/26/2004	0.10	13.54	467.21	2.70	93.2	56.2	92.7
ISU	6/23/2004	0.75	23.42	130.86	3.92	64.1	61.5	74.4
ISU	7/28/2004	0.35	132.92	171.93	1.74	75.1	78.6	78.3
ISU	6/2/2005	0.47	63.98	137.03	2.49	70.7	71.4	75.1
ISU	6/29/2005	0.45	162.08	128.89	1.72	71.5	80.5	74.2
UHL	7/5/2005	0.40	38.00	150.00	1.70	73.2	66.3	76.4
ISU	7/27/2005	0.65	78.18	240.35	1.93	66.2	73.4	83.1
UHL	8/17/2005	0.50	57.00	240.00	2.20	70.0	70.3	83.1
UHL	10/18/2005	0.50	48.00	200.00	1.90	70.0	68.6	80.5
UHL	5/1/2006	1.07	9.00	110.00	1.78	59.0	52.2	71.9
UHL	5/30/2006	0.55	31.00	120.00	1.00	68.6	64.3	73.1
UHL	7/10/2006	0.43	38.00	110.00	1.20	72.2	66.3	71.9
UHL	8/14/2006	0.21	72.00	140.00	2.20	82.5	72.6	75.4
UHL	9/26/2006	0.30	69.00	300.00	2.00	77.3	72.1	86.3
UHL	4/23/2007	3.10	6.00	50.00	3.40	43.7	48.2	60.5
UHL	7/9/2007	0.60	50.00	80.00	4.10	67.4	69.0	67.3
UHL	9/10/2007	0.70	31.00	190.00	2.10	65.1	64.3	79.8
UHL	5/12/2008	1.10	6.00	120.00	3.30	58.6	48.2	73.1
UHL	7/7/2008	0.60	43.00	80.00	4.70	67.4	67.5	67.3
ISU	6/10/2009	0.50	14.00	151.00	2.08	70.0	56.5	76.4
ISU	7/14/2009	0.80	73.00	103.50	3.60	63.2	72.7	71.0
ISU	8/11/2009	0.60	53.00	86.20	2.70	67.4	69.5	68.4
ISULL	6/15/2010	0.60	17.69	176.56	--	67.4	58.8	78.7
ISULL	8/3/2010	0.50	39.46	92.04	--	70.0	66.7	69.3
ISULL	9/18/2010	0.70	25.64	83.20	--	65.1	62.4	67.9
ISU	6/15/2011	1.15	39.38	78.36	--	58.0	66.6	67.0

ISU	8/2/2011	0.45	100.32	98.95	--	71.5	75.8	70.4
ISU	9/13/2011	0.75	51.37	84.35	--	64.1	69.2	68.1
ISU	6/12/2012	0.95	36.03	95.70	2.62	60.7	65.8	69.9
ISU	7/31/2012	0.43	65.04	134.00	1.73	72.2	71.6	74.7
ISU	9/11/2012	0.38	81.96	198.70	1.88	73.9	73.8	80.4
ISU	6/12/2013	1.98	6.44	90.25	4.13	50.2	48.9	69.0
ISU	7/30/2013	0.60	51.70	74.95	3.08	67.4	69.3	66.4
ISU	9/11/2013	0.50	47.96	92.00	1.86	70.0	68.6	69.3
ISU	6/17/2014	0.88	46.56	101.10	3.80	61.8	68.3	70.7
ISU	8/5/2014	0.85	30.69	44.45	5.48	62.3	64.2	58.8
ISU	9/17/2014	2.64	21.76	104.50	2.93	46.0	60.8	71.1
ISU	6/16/2015	0.65	12.72	123.80	4.49	66.2	55.5	73.6
ISU	8/4/2015	0.93	53.15	86.30	3.33	61.0	69.6	68.4
ISU	9/14/2015	0.43	119.76	132.25	2.52	72.2	77.5	74.5
ISU	6/15/2016	1.50	21.66	61.45	6.91	54.2	60.8	63.5
ISU	8/2/2016	0.53	80.96	117.65	3.64	69.1	73.7	72.9
ISU	9/11/2016	0.70	63.60	111.90	1.80	65.1	71.3	72.1
ISU	6/5/2017	2.85	4.90	29.40	4.02	44.9	46.2	52.9
ISU	7/24/2017	0.50	4.00	178.40	1.58	70.0	44.2	78.9
ISU	8/27/2017	0.42	25.00	231.70	1.78	72.7	62.2	82.6
ISU	6/4/2018	0.53	82.00	100.60	2.57	69.3	73.8	70.6
ISU	7/23/2018	0.80	20.00	101.20	2.18	63.2	60.0	70.7
ISU	8/26/2018	0.60	76.00	150.60	2.28	67.4	73.1	76.4
Average	--	0.82	49.4	133.4	2.8	62.9	68.9	74.7

- (1) Ambient monitoring location = STORET ID 22780002
- (2) Data between 2012 – 2016 were used for the 2018 Water Quality Assessment Period.

C.2. Annual Mean Data

Table C-2. Precipitation and Annual Mean TSI Values (¹Ambient Location).

Date	Annual Precipitation (in)	Apr-Sep Precipitation (in)	Secchi TSI	Chl-a TSI	TP TSI
2002	29.98	23.40	61.5	78.9	80.3
2003	26.37	17.11	64.4	59.1	77.6
2004	35.14	24.13	73.2	70.2	84.1
2005	27.90	20.44	70.1	72.9	79.2
2006	31.81	23.64	69.6	67.7	76.9
2007	48.44	32.14	54.5	63.6	71.4
2008	45.34	35.29	62.3	62.0	70.5
2009	35.61	23.82	66.6	68.3	72.3
2010	47.19	41.04	67.4	63.1	72.8
2011	31.28	24.50	63.5	71.4	68.5
2012	27.44	18.21	67.7	70.9	75.6
2013	32.79	24.47	59.6	65.6	68.3
2014	48.48	39.24	54.6	64.9	67.9
2015	42.61	29.63	65.8	71.1	72.4
2016	38.98	31.50	61.4	70.0	70.1
2017	33.32	21.95	56.7	54.4	76.0
2018	45.51	34.25	66.4	70.7	72.8
Average	37.0	27.3	62.9	68.9	74.7

(1) Ambient monitoring location = STORET 22780002

Appendix D. Watershed Model Development

Watershed and in-lake modeling were used in conjunction with analysis of observed water quality data to develop the Total Maximum Daily Load (TMDL) for the algae impairment to Arrowhead Pond in Pottawattamie County, Iowa. This TMDL targets an allowable phosphorus load that will satisfy the primary contact recreation impairment (see Section 3 of this document for details). Reduction of phosphorus is expected to reduce algal blooms and non-algal turbidity, which decrease water clarity and impair the ability of the public to enjoy the recreational benefits of the lake.

The Spreadsheet Tool for Estimating Pollutant Load (STEPL), version 4.3, was utilized to simulate watershed hydrology and pollutant loading. In-lake water quality simulations were performed using BATHTUB 6.1, an empirical lake and reservoir eutrophication model. The integrated watershed and in-lake modeling approach allows the holistic analysis of hydrology and water quality in Arrowhead Pond and its watershed. This section of the Water Quality Improvement Plan (WQIP) discusses the modeling approach and development of the STEPL watershed and BATHTUB lake models.

D.1. Modeling Approach

Data from a 17 year period of record, 2002-2018, were analyzed and used to develop watershed and lake models for the simulation and prediction of phosphorus loads and in-lake response. Models representing a variety of conditions (e.g., wet, dry) and various years were developed. This process was instructive in understanding watershed and in-lake processes, and in the validation of model inputs and calibration. This simulation period is supplemental to the water quality assessment period (2012-2016) upon which the 2018 Integrated Report and 303(d) list were generated.

D.2. STEPL Model Description

STEPL is a watershed-scale hydrology and water quality model developed for the U.S. Environmental Protection Agency (EPA) by Tetra Tech, Incorporated. STEPL is a long-term average annual model used to assess the impacts of land use and best management practices on hydrology and pollutant loads. STEPL is capable of simulating a variety of pollutants, including sediment, nutrients (nitrogen and phosphorus), and 5-day biochemical oxygen demand (BOD5). Required input data is minimal if the use of model default county-wide soils and coarse precipitation information is acceptable to the user. If available, the user can modify soil and precipitation inputs with higher resolution and local soil and precipitation data. Precipitation inputs include average annual rainfall and rainfall correction factors that describe the intensity (i.e., runoff producing) characteristics of long-term precipitation. Characteristics that affect STEPL estimates of hydrology and pollutant loading include land cover types, population of agricultural livestock, wildlife populations, population served by septic systems, and urban land uses. STEPL also quantifies the impacts of manure application and best management practices (BMPs). Almost all STEPL inputs can be customized if site-specific data is available and more detail is desired.

The watershed was divided into two subbasins to help quantify the relative pollutant loads stemming from different areas of the watershed and to assist with targeting potential BMP locations. The basins were created to coincide with flow path and watershed boundary of the Arrowhead Pond watershed as shown in Figure D-1. Hydrology and pollutant loadings are summarized for the subbasin and also aggregated as watershed totals.

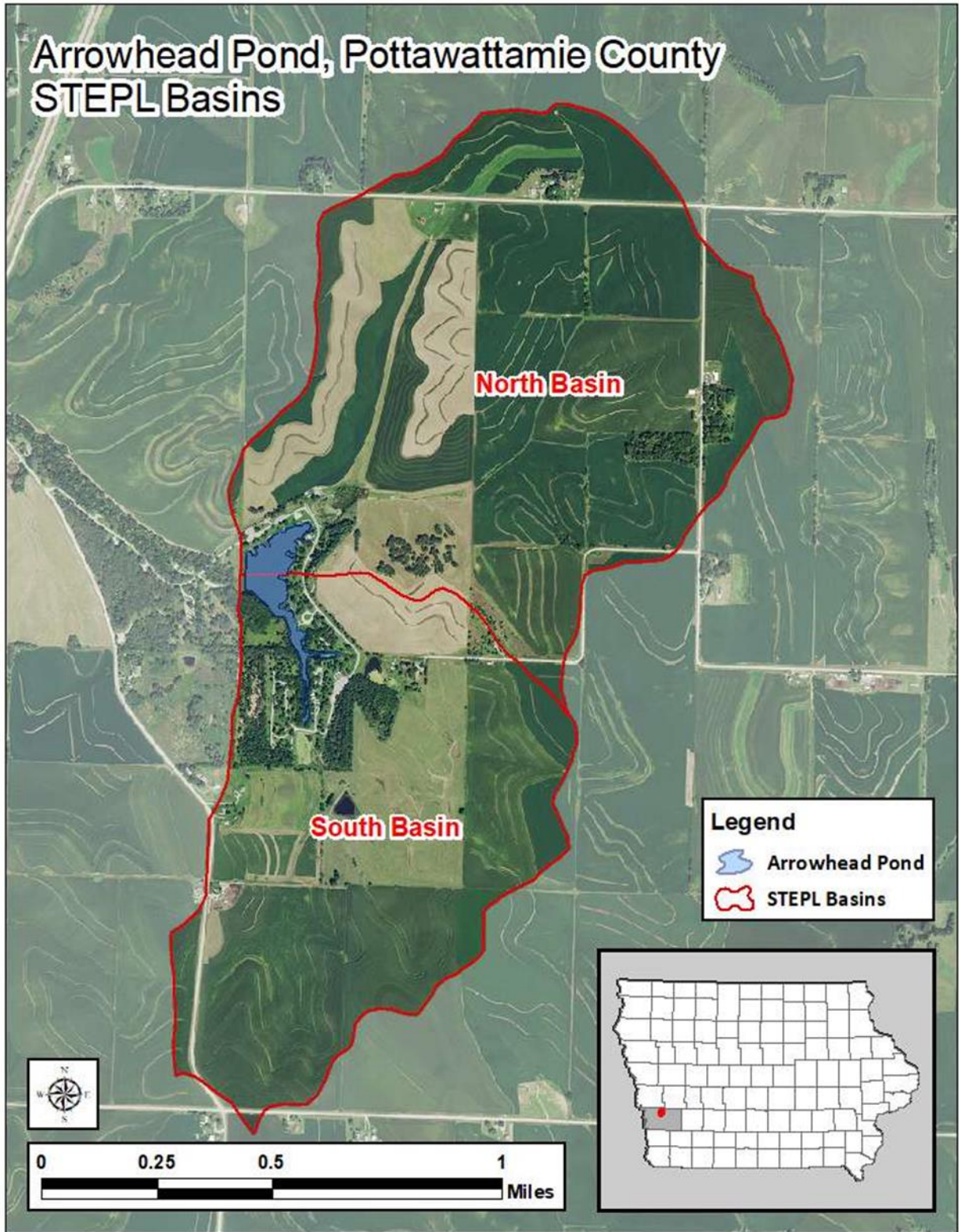


Figure D-1. STEPL Subbasin Map

D.3. Meteorological Input

Precipitation Data

The STEPL model includes a pre-defined set of weather stations from which the user may obtain precipitation-related model inputs. Unfortunately, none of the NWS COOP stations within a reasonable distance of Arrowhead Pond are included in the STEPL model. Therefore, rainfall data from the Iowa Environmental Mesonet network were used for modeling purposes. Weather station information and rainfall data were reported in Section 2.1 (see Table 2.2 and Figures 2.2 and 2.3.) Annual rainfall used in the STEPL model was the 2002-2018 average of 37.15 inches/year, which was higher than the 30-year average (1988-2017) of 35.5 inches.

The STEPL precipitation correlation and rain day correction factors were calculated outside of STEPL and entered directly in the STEPL “Input” worksheet to override the default rainfall data. Precipitation data from the modeling period of 2002-2018 were utilized in parameterization. The rain day correction factor of 0.336 was calculated by dividing the number of days that it rained at least 5 mm by the number of days with at least 1 mm of rainfall. This ratio is intended to estimate the number of days that could potentially generate surface runoff. Precipitation inputs are reported in Table D-1, as entered in the “Input” worksheet of the 2002-2018 Arrowhead Pond STEPL model.

Table D-1. STEPL Rainfall Inputs (2002-2018 Average Annual Data).

Rain correction factors			
¹ 0.885	² 0.336		
³ Annual Rainfall	⁴ Rain Days	⁵ Avg. Rain/Event	Input Notes/Descriptions
37.15	136	0.719	(1) The percent of rainfall that exceeds 5 mm per event
			(2) The percent of rain events that generate runoff
			(3) Annual average precipitation for modeling period (in)
			(4) Average days of precipitation per year (days)
			(5) Average precipitation per event (in)

D.4. Watershed Characteristics

Topography

The Arrowhead Pond watershed was delineated into 2 subbasins. The natural topography and drainage network was chosen as basin boundaries as shown in Figure D-1. This was chosen with future analysis in mind in being able to determine the effectiveness future renovations within the park. These will aid in identifying areas to implement best management practice strategies in water quality improvement programs in the future.

Land Use

A Geographic Information System (GIS) coverage of land use was developed using 2012 and 2017 aerial photography and the 2015 Cropland Data Layer (CDL), which was obtained from the United States Department of Agriculture – National Agricultural Statistics Service (USDA-NASS, 2015). Land use assessment was also aided by historic in field collection of data in 2016. The CDL land cover data is summarized by Common Land Units (CLUs). According to the USDA – Farm Service Agency, CLUs are the smallest units of land that have a permanent, contiguous boundary, common land cover, common owner, and common producer (USDA-FSA, 2016). Because land cover pixels are much smaller than CLU field boundaries, many CLUs have one primary land cover, but small isolated pixels with several minor land cover types. In those cases, the dominant land cover within each CLU boundary was determined using a zonal statistic command within Spatial Analyst. This step served as a land cover “filter” to

simplify the data and eliminate small isolated pixels of various land uses within a single field boundary. In addition, 2017 aerial photography was used to further refine the GIS land use coverage. STEPL land cover classifications are reported in Table D-2, with land use distribution previously illustrated in the map (Figure 2-4) and table (Table 2-3) in Section 2.

Table D-2. STEPL Land Use Inputs.

Watershed	¹Urban	Cropland	Pastureland	Forest	²User Defined	³Total
North	28.8	399.4	41.0	28.6	97.0	594.8
South	21.0	219.2	91.8	63.6	35.7	431.4
³Total Percent	4.8%	59.3%	12.7%	8.8%	12.7%	100

- (1) Urban includes all developed areas, including roads and farmsteads.
- (2) Includes hay / alfalfa, non-pasture grassland and conservation reserve programs.
- (3) Totals exclude open water in STEPL land use inputs.

Land use type was assigned a specific USLE C-factor and P-factor (Table D-3), based on NRCS publications. C-factors were established strictly on land use based on the NRCS Field office Technical Guide. (NRCS, 2002). P-factor, support practice factor, was determined based on default values in the STEPL model for Pottawattamie County, Iowa unless supplemental data were available.

Table D-3. C and P Factors for each Land Use.

Land Use Description	C-Factor	P-Factor
Alfalfa/Hay	0.20	1.0
Corn	0.31	0.902
Farmstead	0.013	1.0
Forest	0.003	1.0
Grassland	0.004	1.0
Pasture	0.013	1.0
Roads	0.00	1.0
Soybeans	0.28	0.902

Soils

Soils are discussed in detail in Section 2.2. The hydrologic soil group (HSG) and the USLE K-factor are the critical soil parameters in the STEPL model. Watershed soils are predominantly HSG type B soils, with some B/D and D soils interspersed. HSG values were set at group B curve numbers values (CNs) in STEPL as a conservative measure. USLE K-factors are specific to each soil type, and were area-weighted and entered into the “Input” worksheet in the STEPL model.

Slopes

Slopes are described in more detail in Section 2.2. USLE land slope (LS) factors were obtained from the subroutine Ls-factor, field based, in Quantum GIS (QGIS). Resulting LS-factors entered into the “Input” worksheet in the STEPL model vary between 1.62 in row crop areas to 2.17 in pasture and. Slopes are heavily influenced by the highly dissected loess hill landform. Slopes for each land use in each basin are listed below in

Table D-4.

Table D-4. STEPL Slopes for Land Use.

Watershed	Cropland	Pastureland	Forest	¹ User Defined
North	1.62	1.91	1.77	2.18
South	1.70	2.17	1.56	1.96

(1) Includes hay / alfalfa, non-pasture grassland, and conservation reserve programs

Curve Numbers

The STEPL model includes default curve numbers (CNs) selected automatically based on HSG and land use. In Iowa, watershed modeling professionals across multiple agencies have found that standard NRCS curve numbers result in overestimation of surface runoff and flow (IDNR and ISU, unpublished data). Therefore, HSG type B CNs were modified to better reflect conditions in the watershed. Urban land use curve numbers were developed within STEPL based on percent land use of the urban subcategories. Adjusted CNs were entered in the “Input” worksheet of STEPL, and are reported in Table D-5.

Table D-5. STEPL Curve Numbers.

Subwatershed	¹ Urban	Cropland	Forest	Pastureland	² User Defined
North	89	78	60	65	62
South	89	78	60	65	62

- (1) Urban includes all developed areas, including transportation and farmstead areas.
- (2) User defined Includes hay / alfalfa, non-pasture grassland, and conservation reserve programs.

Sediment Delivery Ratio

The sediment load to Arrowhead Pond will be dependent upon watershed morphology, water velocity, residence time, and other factors. The sediment load to the lake is smaller than total sheet and rill erosion because some of the eroded material is deposited in depressions, ditches, or streams before it reaches the watershed outlet (i.e., the lake). The sediment delivery ratio (SDR) is the portion of sheet and rill erosion that is transported to the watershed outlet. STEPL calculates the SDR for each subbasin using a simple empirical formula based on drainage area (i.e., subbasin area). The resulting SDR value is 0.295 for the North basin and 0.31 for the South basin. This is lower than sub basins with similar landuse, soil, and slope characteristics; but due to the prevalence of terraces in cropland areas sediment is trapped with greater efficiency.

Best Management Practices

STEPL is able to simulate load reduction efficiencies for a variety of urban and agricultural BMPs in each sub basin. Reductions are dependent on the overall efficiency of each practice and the area of the BMP to which it is applied. The main practices modeled in the Arrowhead Pond watershed are settling basin, contour farming, and filter strips. Table D-6 shows the BMP’s applied in the subbasin, the phosphorus removal efficiency for each BMP, the land use and area of each, the percent land use applies to each BMP, and a composite phosphorus reduction for each land use. Combined efficiencies were determined using the BMP calculator tool included with STEPL.

Table D-6. BMP Combined Reduction Efficiencies for Phosphorus

	Land Use			
	Cropland	Pastureland	Forest	User Defined

		Area (AC)	618.7	Area (AC)	132.8	Area (AC)	92.2	Area (AC)	132.6
BMP	Efficiency ⁽¹⁾	Area Applied, %		Area Applied, %		Area Applied, %		Area Applied, %	
Terrace Farming	0.175	25		0.0		0.0		0.0	
Combined Efficiency		0.175		0.0		0.0		0.0	

(1) This is the phosphorus removal efficiency for the given BMP.

D.5. Animals

Agricultural Animals and Manure Application

The STEPL model utilizes livestock population data and the duration (in months) that manure is applied to account for nutrient loading from livestock manure application. There is one small pastureland within the North subbasin and two pasture areas in the South subbasin in the Arrowhead Pond watershed. Based on available information the closest animal feeding operation to the Arrowhead Pond watershed is more than 3 miles away. Inspection of manure management plans (MMP) showed that these facilities do not directly contribute to manure application within the Arrowhead Pond watershed. However, it is still assumed that manure will be applied to cropland twice a year in the Arrowhead Pond watershed. Table D-7 lists the number and type of animals, the animal equivalent units (AEU) normalized per acre, and number of months manure is applied.

Table D-7. Agricultural Animals and Manure Application.

Watershed	Beef Cattle	Swine (Hog)	AEU (1000lb/ac)	# of months manure applied
North	12	0	0.026	1
South	36	0	0.026	1
Total	24	0	0.052	1

Livestock Grazing

There are three cattle grazing areas in the Arrowhead Pond watershed, one in the North subbasin and two in the South subbasin. Erosion and nutrient loss from pastureland in the STEPL model, which likely results in an over-estimate of TP loads from this source. Erosion from pasture (and other grassland that may be in poor condition) carries sediment-bound phosphorus, which is accounted for by using a sediment nutrient enrichment ratio. The STEPL default enrichment ratio is 2.0. STEPL simulates nutrient loss in pasture and grassland runoff by assuming a phosphorus concentration of 0.3 mg/L in the runoff. Similarly, a phosphorus concentration of 0.063 was used to simulate phosphorus loads from shallow groundwater in grazed areas.

Open Feedlots

There are no open feedlots in the Arrowhead Pond watershed in the IDNR Animal Feeding Operations Database. Feedlot operators are not required to report open feedlot information to IDNR for feedlots with less than 1000 animal units (AUs). No active open feedlot operations were observed during the May 2020 windshield survey.

Wildlife

The estimated county-wide average deer density is approximately 5 deer per square mile, but an average of 10 deer per square mile was entered in the “Animals” worksheet of the STEPL model for Arrowhead Pond watershed to account for increased density of deer around the lake. Population densities of 25 geese, 10 raccoons, 10 beavers, and 10 other per square mile were used to account for other wildlife (e.g., furbearers, upland birds, etc.) for which data is lacking.

Septic Systems

A GIS coverage of rural residences with private onsite wastewater treatment systems (e.g., septic systems) was developed using aerial images. This procedure resulted in the identification of 5 septic systems in this sparsely populated watershed. It is estimated that 20 percent of these systems are not functioning adequately (i.e., are ponding or leaching). This is a fairly common occurrence in some rural parts of the state. This information is included in the “Inputs” worksheet of the STEPL model for Arrowhead Pond.

D.6. References

U.S. Department of Agriculture – Natural Resources Conservation Service 2002,
https://efotg.sc.egov.usda.gov/references/public/IA/Universal_Soil_Loss_Equation1.pdf

U.S. Department of Agriculture – Farm Service Agency (USDA-FSA). 2016.
http://www.fsa.usda.gov/Internet/FSA_File/clu_2007_infosheetpdf.pdf.

U.S. Department of Agriculture – National Agricultural Statistical Summary (USDA-NASS). 2016.
<http://nassgeodata.gmu.edu/CropScape/>.

Appendix E. Water Quality Model Development

Two models were used to develop the Total Maximum Daily Load (TMDL) for Arrowhead Pond. Watershed hydrology and pollutant loading was simulated using the Spreadsheet Tool for Estimating Pollutant Load (STEPL), version 4.3. STEPL model development was described in detail in Appendix D.

In-lake water quality simulations were performed using BATHTUB 6.14, an empirical lake and reservoir eutrophication model. The BATHTUB model developed for Arrowhead Pond does not simulate dynamic conditions associated with storm events or individual growing seasons. Rather, the model predicts average water quality in the modeling period of 2002-2018, which includes the time period for the 2018 Integrated Report (2012-2016). This appendix discusses development of the BATHTUB model. The integrated watershed and in-lake modeling approach allows the holistic analysis of hydrology and water quality in Arrowhead Pond and its watershed.

E.1. BATHTUB Model Description

BATHTUB is a steady-state water quality model developed by the U.S. Army Corps of Engineers that performs empirical eutrophication simulations in lakes and reservoirs (Walker, 1999). Eutrophication-related parameters are expressed in terms of total phosphorus (TP), total nitrogen (TN), chlorophyll-a (chl-a), and transparency. The model can distinguish between organic and inorganic forms of phosphorus and nitrogen, and simulates hypolimnetic oxygen depletion rates. Water quality predictions are based on empirical models that have been calibrated and tested for lake and reservoir applications (Walker, 1985). Control pathways for nutrient levels and water quality response are illustrated in Figure E-1.

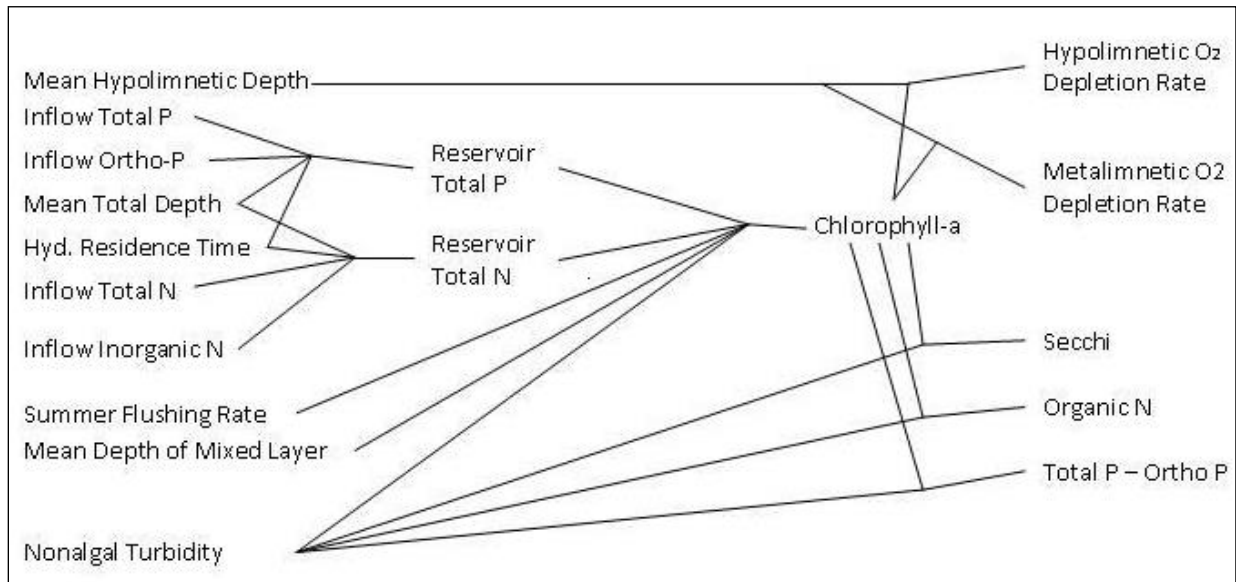


Figure E-1. Eutrophication control pathways in BATHTUB (Walker, 1999)

E.2. Model Parameterization

BATHTUB includes several data input menus and modules to describe lake characteristics, simulation equations, and external (i.e., watershed) inputs. Data menus utilized to develop the BATHTUB model for Arrowhead Pond include: model selections, global variables, segment data, and tributary data. The

model selections menu allows the user to specify which modeling equations (i.e., empirical relationships) are used in the simulation of in-lake nitrogen, phosphorus, chl-a, transparency, and other parameters. The global variables menu describes parameters consistent throughout the lake such as precipitation, evaporation, and atmospheric deposition. The segment data menu is used to describe lake morphometry, observed water quality, calibration factors, and internal loads in each segment of the lake or reservoir. The tributary data menu specifies nutrient loads to each segment using mean flow and concentration in the averaging period. The following sub-sections describe the development of the Arrowhead Pond BATHTUB model and report input parameters for each menu.

Model Selections

BATHTUB includes several models and empirical relationships for simulating in-lake nutrients and eutrophication response. For TP, TN, chl-a, and transparency, Models 1 and 2 are the most general formulations, based upon model testing results (Walker, 1999). Alternative models are provided in BATHTUB to allow use of other eutrophication models, evaluate sensitivity of each model, and facilitate water quality simulation in light of data constraints.

Table E-1 reports the models selected for each parameter used to simulate eutrophication response in Arrowhead Pond. Preference was given to Models 1 and 2 during evaluation of model performance and calibration of the Arrowhead Pond model, but final selection of model type was based on applicability to lake characteristics, availability of data, and agreement between predicted and observed data. The default models were not changed to predict in-lake phosphorus levels because it provided the best agreement with observed data, and because Arrowhead Pond is a manmade impoundment and representative of aquatic systems for which these specific models were developed. Chlorophyll model selection was based on observed data agreement and applicability based on BATHTUB user manual IR-W-96 table 4.2. Model performance is discussed in more detail in Appendix F.

Table E-1. Model selections for Arrowhead Pond.

Parameter	Model No.	Model Description
Total Phosphorus	*01	2 nd order, Avail. P
Total Nitrogen	01	2 nd order, Avail. N
Chlorophyll-a	01	P, N, Light
Transparency	*01	vs CHLA & Turbidity
Longitudinal Dispersion	*01	Fischer-Numeric
Phosphorus Calibration	02	Concentrations
Nitrogen Calibration	02	Concentrations
Availability Factors	*00	Ignore

* Asterisks indicate BATHTUB defaults

Global Variables

Global input data for Arrowhead Pond are reported in Table E-2. Global variables are independent of watershed hydrology or lake morphometry, but affect the water balance and nutrient cycling of the lake. The first global input is the averaging period. Both seasonal and annual averaging periods are appropriate, depending on site-specific conditions. An annual averaging period was utilized to quantify existing loads and in-lake water quality, and to develop TMDL targets for Arrowhead Pond.

Table E-2. Global Variables Data for Simulation Period.¹

Parameter	Observed Data	BATHTUB Input
Averaging Period	Annual	1.0 years
¹ Precipitation	37.15 in	0.944 m
¹ Evaporation	37.37 in	0.949 m
² Increase in Storage	0	0
³ Atmospheric Loads:		
TP	0.3 kg/ha-yr	30 mg/m ² -yr
TN	7.7 kg/ha-yr	770.3 mg/m ² -yr

¹Precip and evaporation data are from 2002 - 2018 in order to provide accurate long term data

²Change in lake volume from beginning to end of simulation period.

³From Anderson and Downing, 2006.

Precipitation was summarized for the 17 year assessment period of 2002-2018 from the Iowa Mesonet network collected and discussed in Chapter 2. Potential evapotranspiration data for the same period was obtained from the Lewis, Iowa weather station via the ISU Ag Climate database (IEM, 2016b). Net change in reservoir storage was assumed to be zero. This 17 year period was chosen in order to reflect the climate during the assessment period when water quality data was collected and analyzed to show the algal and non-algal impairments at Arrowhead Pond. It was shown in Section 3.1 (Figures 3-8 to 3-10) that precipitation is not highly correlated with total phosphorus and the impairment seen at Arrowhead Pond. These data were summarized and converted to BATHTUB units and entered in the global data menu. Atmospheric deposition rates were obtained from a regional study (Anderson and Downing, 2006). Nutrient deposition rates are assumed constant from year to year.

Segment Data

Lake morphometry, observed water quality, calibration factors, and internal loads are all included in the segment data menu of the BATHTUB model. Separate inputs can be made for each segment of the lake or reservoir system that the user wishes to simulate. In lakes with simple morphometry and one primary tributary, simulation of the entire lake as one segment is often acceptable. If evaluation of individual segments of the lake (or inflowing tributaries) is desirable, the lake can be split into multiple segments. Each segment may have a distinct tributary.

The Arrowhead Pond BATHTUB model includes one segment to facilitate simulation of diffusion, dispersion, and sedimentation that occur. The relationship between watershed basins and the BATHTUB segment is shown in Table E-5. The ambient monitoring location is used for listing and delisting purposes, the TMDL target applies at the ambient monitoring location in that segment.

Segment morphometry was calculated in the model. Bathymetric survey data and ESRI GIS software was used to estimate segment surface area, mean depth, and segment length. Segment physical parameters input into BATHTUB for the lake system area shown in Table E-3.

Table E-3. Segment Morphometry for the Arrowhead Pond.

Segment	Outflow Segment	Segment Group	Surface Area (km ²)	Mean Depth (m)	Length (km)
Segment 1	Out of Reservoir	1	0.0567	1.9	0.568

Mean water quality parameters observed for the modeling period (2002-2018) are reported in Table E-4. These data were compared to output in the main segment of the BATHTUB lake model to evaluate model performance and calibrate the BATHUB and STEPL models for each scenario. The TMDL and future water quality assessment and listing will be based solely on water quality data from the ambient monitoring location in Segment 1.

Table E-4. Ambient Water Quality (2002-2018 Annual Means).

Parameter	Measured Data	¹ BATHTUB Input
Total Phosphorus	133.4 µg/L	133.4 ppb
Total Nitrogen	2.3 mg/L	2300 ppb
Chlorophyll-a	49.4 µg/L	49.4 ppb
Secchi Depth	0.82 m	0.82 m

¹ Measured or monitored data converted to units required by BATHTUB
ppb = parts per billion = micrograms per liter (ug/L)

Tributary Data

The empirical eutrophication relationships in the BATHTUB model are influenced by the global and segment parameters previously described, but are heavily driven by flow and nutrient loads from the contributing drainage area (watershed). Flow and nutrient loads can be input to the BATHTUB model in a number of ways. Flow and nutrient loads used in the development of the Arrowhead Pond BATHTUB model utilize watershed hydrology and nutrient loads predicted using the STEPL model described in Appendix D. Output from STEPL includes annual average flow and nutrient loads. Table E-5 summarizes the physical parameters and monitored inputs for Arrowhead Pond.

Table E-5. Tributary Data for the Arrowhead Pond.

Tributary Name	BATHTUB Receiving Segment	Total Watershed Area (km ²)	Avg Period Flow Rate (hm ³ /yr)	STEPL Total P concentration (ppb)
North	Segment 1	2.407	0.700	429.8
South	Segment 1	1.746	0.726	278.2

E.3. References

Anderson, K., and J. Downing. 2006. Dry and wet atmospheric deposition of nitrogen, phosphorus, and silicon in an agricultural region. *Water, Air, and Soil Pollution*, 176:351-374.

Iowa Environmental Mesonet (IEM). 2016a. Iowa State University Department of Agronomy. Iowa Ag Climate Network. Download available at <http://mesonet.agron.iastate.edu/request/coop/fe.phtml>
Accessed in March 2018.

Iowa Environmental Mesonet (IEM). 2016b. Iowa State University Department of Agronomy. Iowa Ag Climate Network. Download available at
<http://mesonet.agron.iastate.edu/agclimate/hist/dailyRequest.php>.
Accessed in March 2018.

Appendix F. Model Performance and Calibration

The Arrowhead Pond watershed and water quality models were calibrated by comparing simulated and observed local and regional data. The primary source of calibration data is the ambient lake monitoring data collected by Iowa State University (ISU) and the University of Iowa State Hygienic Laboratory (SHL) between 2002 and 2018. Literature values and results from regional studies regarding sediment and phosphorus exports in similar watersheds were also utilized to evaluate model performance. Calibration was an iterative process that involved running both the watershed model (STEPL) and in-lake model (BATHTUB), and refining model parameters to (1) produce simulated values that were within reasonable ranges according to similar studies, and (2) provide good agreement with observed water quality in Arrowhead Pond.

F.1. STEPL Performance and Calibration

The STEPL model is a long-term average annual simulation model, and is incapable of simulating storm events or short-term fluctuations in hydrology and nutrient loads. There is no long-term monitoring data for tributaries in the Arrowhead Pond watershed, therefore model calibration relied heavily upon sediment and phosphorus exports reported in similar watersheds in the region. Table F-1 reports estimated sheet and rill erosion rates found in several Iowa watersheds that are similar composition or proximate in location. Values for Arrowhead Pond watershed are before BMP reductions.

Table F-1. Sheet and Rill Erosion in Western Iowa Watersheds.

Watershed	County	Area (acres)	Proximity (miles)	Erosion (tons/ac/yr)
Badger Creek Lake	Madison	11,397	96	3.9 – 4.5
Thayer Lake	Union	499	84	4.5
Meadow Lake	Adair	821	59	2.2
Green Valley Lake	Union	5,175	66	2.6
Orient Lake	Adair	613	63	2.5
Arrowhead Pond	Pottawattamie	1042.7	--	4.2

(1) Annual sheet/rill erosion estimated for this TMDL using STEPL (2002-2018).

The Arrowhead Pond STEPL model predicts sheet and rill erosion rates that are slightly higher, but still consistent with those predicted by DNR for other watersheds in the area. The 2002-2018 simulated annual average sheet and rill erosion rate was 4.2 tons/acre, compared with average estimated rates between 2.2 to 4.5 tons/acre/year estimated in other watersheds in Western Iowa. Note that erosion rates in Table F-1 reflect sheet and rill erosion, not sediment delivered to the lake. Sheet and rill erosion rates in the Arrowhead Pond watershed include erosion from grassland and pasture areas. The extreme slopes in the watershed create conditions which highly favor excessive erosion rates in the watershed compared to others in Table F-1.

Table F-2 compares the annual average TP export simulated by the Arrowhead Pond STEPL model with past study results in other watersheds in Iowa with an emphasis on Western Iowa. TP exports in the Arrowhead Pond watershed are 1.13 pounds per acre per year. Because the STEPL model predicted sediment and phosphorus loads similar in magnitude to estimates developed for other local and regional watersheds, IDNR has determined the STEPL model to be adequate for estimation of phosphorus loads to Arrowhead Pond for development of TMDLs and implementation planning.

Table F-2. Comparison of TP Exports in Western Iowa Watersheds.

Watershed Location	Source	TP Export (lb/ac)
Windmill Lake, Taylor County	IDNR (Previous TMDL)	1.5
Badger Creek Lake, Madison County	IDNR (Previous TMDL)	2.2
Green Valley Lake, Adair County	IDNR (Previous TMDL)	1.6
Thayer Lake, Union County	IDNR (Previous TMDL)	2.1
Meadow Lake, Adair County	IDNR (Previous TMDL)	0.97
Orient Lake, Adair County	IDNR (Previous TMDL)	1.53
Arrowhead Pond, Pottawattamie County	STEPL Model (Current TMDL)	1.13

F.2. BATHTUB Model Performance

Performance of the BATHTUB model was assessed by comparing predicted water quality with observed data collected in Arrowhead Pond. Simulation of TP concentration and Secchi depth / chl-a (algae) were critical for TMDL development, and were the focus of calibration efforts.

Calibration

Table F-3 reports observed and predicted annual average TP, chl-a, and Secchi depths in the open water area of Arrowhead Pond, along with the dispersion model and calibration coefficients for each parameter of interest. More comprehensive observed data is reported in Appendix C. Predicted water quality is based on BATHTUB simulations, and the calibration coefficients were iteratively adjusted in order to obtain the best possible agreement between observed and predicted water quality, while minimizing changes in the default coefficients. The calibration period was 2002-2018, in order to encapsulate the 2018 assessment period of 2012-2016.

Calibration coefficients listed alongside the simulated values in Table F-3 were entered in the “Segments” menu of the BATHTUB model, and apply to the ambient monitoring segment of Arrowhead Pond. Calibration coefficients for Arrowhead Pond are within the recommended range according to the BATHTUB user guidance (Walker, 1999).

Initial testing showed phosphorus levels from watershed loading were adequate for meeting observed water quality data in Arrowhead Pond. Internal loading levels were not required and due to lake morphology not appropriate for Arrowhead Pond (Filstrup 2016). Once simulated phosphorus levels were calibrated to observed phosphorus levels, other water quality measurements were calibrated by increasing or decreasing model coefficients within the BATHTUB model.

Table F-3. Observed and Simulated Water Quality with Calibration Factors.

Parameter	¹ Observed	² Predicted	Calibration Coefficient
Modeling period and TMDL conditions (2002-2018)			
Dispersion coefficient	--	--	--
Total Phosphorus (ug/L)	133.4	133.4	0.87
Chlorophyll-a (ug/L)	49.4	49.4	1.36
Secchi depth (m)	0.82	0.8	0.90

(1) Average concentration observed at ambient monitoring location

(2) Average annual concentration predicted modeled segment of BATHTUB lake model

F.3. References

U.S. Geological Survey (USGS), 2001. Water Quality Assessment of the Eastern Iowa Basins – Nitrogen, Phosphorus, Suspended Sediment, and Organic Carbon in Surface

Walker, W. 1996 (Updated 1999). Simplified Procedures for Eutrophication Assessment and Prediction: User Manual. US Army Corps of Engineers Waterways Experiment Station. Instruction Report W-96-2.

Appendix G. Expressing Average Loads as Daily Maximums

In November of 2006, The U.S. Environmental Protection Agency (EPA) issued a memorandum entitled *Establishing TMDL “Daily” Loads in Light of the Decision by the U.S. Court of Appeals for the D.C. circuit in Friends of the Earth, Inc. v. EPA, et al., No. 05-5015, (April 25, 2006) and Implications for NPDES Permits*. In the context of the memorandum, EPA

“...recommends that all TMDLs and associated load allocations and wasteload allocations include a daily time increments. In addition, TMDL submissions may include alternative, non-daily pollutant load expressions in order to facilitate implementation of the applicable water quality standards...”

Per the EPA requirements, the loading capacity of Arrowhead Pond for TP is expressed as both a maximum annual average and a daily maximum load. The annual average load is more applicable to the assessment of in-lake water quality and water quality improvement actions, whereas the daily maximum load expression satisfies the legal uncertainty addressed in the EPA memorandum. The allowable annual average was derived using the BATHTUB model described in Appendix E, and is 305.3 lbs/year.

The maximum daily load was estimated from the allowable growing season average using a statistical approach. The methodology for this approach is taken directly from the follow-up guidance document titled *Options for Expressing Daily Loads in TMDLs* (EPA, 2007), which was issued shortly after the November 2006 memorandum cited previously. This methodology can also be found in EPA’s 1991 *Technical Support Document for Water Quality Based Toxics Control*.

The *Options for Expressing Daily Loads in TMDLs* document presents a similar case study in which a statistical approach is considered the best option for identifying a maximum daily load (MDL) that corresponds to the allowable average load. The method calculates the daily maximum based on a long-term average and considers variation. This method is represented by the equation:

$$MDL = LTA \times e^{[z\sigma - 0.5\sigma^2]}$$

Where:

MDL	= maximum daily limit
LTA	= long term average
z	= z statistic of the probability of occurrence
σ^2	= $\ln(CV^2 + 1)$
CV	= coefficient of variation

The allowable annual average of 205 lbs/year is equivalent to a long-term average (LTA) daily of 0.84 lbs/day. The LTA is the allowable annual load divided by the 365-day averaging period. The average annual allowable load must be converted to a MDL. The 365-day averaging period equates to a recurrence interval of 99.7 percent and corresponding z statistic of 2.326, as reported in Table G-1. The coefficient of variation (CV) is the ratio of the standard deviation to the mean. However, there is insufficient data to calculate a CV as it relates to TP loads to the lake, because the models are based on annual averages over several years. In cases where data necessary for calculating a CV is lacking, EPA recommends using a CV of 0.6 (EPA, 1991). The resulting σ^2 value is 0.31. This yields a TMDL of 2.60 lbs/day. The TMDL calculation is summarized in Table G-2. An explicit MOS of 10 percent (0.26 lbs) was

applied, resulting in a daily LA of 2.34 lbs/day to the daily equation daily TMDL equations. The resulting TMDL, expressed as a daily maximum, is:

$$\text{TMDL} = \text{LC} = \sum \text{WLA} (0 \text{ lbs-TP/day}) + \sum \text{LA} (2.34 \text{ lbs-TP/day}) + \text{MOS} (0.26 \text{ lbs-TP/day}) = \mathbf{2.60 \text{ lbs-TP/day}}$$

Table G-1. Multipliers Used to Convert a LTA to an MDL.

Parameter	TMDL	\sum WLA	\sum LA	MOS
LTA (lbs/day)	0.84	0.00	0.75	0.08
Z Statistic	2.326	2.326	2.326	2.326
CV	0.6	0.6	0.6	0.6
σ^2	0.31	0.31	0.31	0.31
MDL (lbs/day)	1.75	0.00	1.58	0.17

Table G-2. Summary of LTA to MDL Calculation for the TMDL.

Parameter	Value	Description
LTA	0.84 lbs/day	Annual TMDL (205 lbs) divided by 365 days
Z Statistic	2.326	Based on 180-day averaging period
CV	0.6	Used CV from annual GWLF TP loads
σ^2	0.31	$\ln (CV^2 + 1)$
MDL	2.60 lbs/day	TMDL expressed as daily load

Appendix H. 2016 305(b) Water Quality Assessment

Segment Summary

Arrowhead Pond

Waterbody ID Code: IA 06-WED-1702

Location: Pottawattamie County, S29, T77N, R41W, 1.5 miles SE of Neola

Assessment Cycle	2018	Overall IR Category	5 – Water is impaired or threatened and a TMDL is needed.
Release Status	Final	Trophic	Hypereutrophic
Result Period	2012 -2016	Trend	Declining
Created	1/29/2019 9:23:52 AM	Last Updated	1/29/2019 9:34:35 AM

Class	Support	Causes of Impairment	
Class A1 Recreation Primary Contact	Partially Supporting	Impairment Code Cause Cause Magnitude Status Source Source confidence Cycle Added Impairment Rationale Data Source TMDL Priority	5a –TMDL needed. Algal Growth: Chl-a Moderate Continuing Agriculture Moderate 2006 Narrative criteria violation: aesthetically objectionable conditions Ambient monitoring: Iowa DNR-lakes Tier I
Class B(LW)	Partially Supporting	Impairment Code Cause Cause Magnitude Status Source Source Confidence Cycle Added Impairment Rationale Data Source	3b - Potentially impaired Turbidity: Suspended Solids Slight Continuing Unknown N/A 2006 Adverse impacts on plant/animal communities Ambient monitoring: Iowa DNR-lakes
Class HH - Human Health	Not Assessed		
General Use - General Use Water	Not Assessed		

Assessment Summary

The Class A1 (primary contact recreation) uses of Arrowhead Pond are assessed (monitored) as "partially supported." The Class B(LW) (aquatic life) uses are assessed (evaluated) as "partially supported" (IR 2b) due to a fish kill that occurred in July 2005. Sediment, nutrients, turbidity, and algae are also concerns at this lake. Fish consumption uses are "not assessed" due (IR 3a) to a lack of fish contaminant monitoring at this lake. Sources of data for this assessment include (1) results of the statewide survey of Iowa lakes conducted from 2012 through 2016 by Iowa State University (ISU), (2) information from the IDNR Fisheries Bureau, and (3) results of a fish kill investigation in July 2005.

Assessment Explanation

For the 2018 assessment/listing cycle, the Class A1 (primary contact recreation) uses of Arrowhead Pond are assessed (monitored) as "partially supported" due to poor water transparency and aesthetically objectionable conditions caused by algae blooms based on information from the ISU lake survey. Using the median values from these surveys from 2012-2016 (approximately 15 samples), Carlson's (1977) trophic state indices for Secchi depth, chlorophyll a, and total phosphorus were 65, 69, and 71 respectively for Arrowhead Pond. According to Carlson (1977) the Secchi depth, chlorophyll a, and total phosphorus values all place Arrowhead Pond in between the Eutrophic and the Hypereutrophic categories. These values suggest high levels of chlorophyll a and suspended algae in the water, poor water transparency, and very high levels of phosphorus in the water column. The data show no violations of the Class A1 criterion for pH in 14 samples.

The level of inorganic suspended solids was moderately high at Arrowhead Pond, and does suggest that non-algal turbidity may contribute to the impairment at this lake. The median level of inorganic suspended solids in Arrowhead Pond (3.5 mg/L) was ranked 78th among the 138 lakes by the ISU lake survey.

Data from the 2012-2016 ISU lake survey suggest a moderate population of cyanobacteria exists at Arrowhead Pond. These data show that cyanobacteria comprised 45% of the phytoplankton wet mass at this lake. The median cyanobacteria wet mass (11.4 mg/L) was ranked 57th of the 138 lakes sampled. The Class B(LW) (aquatic life) uses are assessed (evaluated) as "partially supported", based on information from the DNR Fisheries Bureau, due to a fish kill in 2005, impacts of siltation but also to excessive nutrient loading to the water column, and moderately high levels of non-algal turbidity. Results of the ISU lake survey from 2012-2016 show there were no violations of the criterion for ammonia in 14 samples (0%), no violations of the criterion for dissolved oxygen in 15 samples (0%), and no violations of the criterion for pH in 14 samples (0%). Based on DNR's assessment methodology these violations are not significantly greater than 10% of the samples and therefore suggest (fully supported/monitored) of the Class B(LW) uses of Arrowhead Pond.

A fish kill that occurred in this lake on July 26, 2005, however suggests "impairment" of the Class B(LW) uses. The kill was identified as a summer kill due to low levels of dissolved oxygen related to an algal die-off. According to the DNR investigation, approximately 500 bluegill, 1,500 yellow bass, and 600 channel catfish (including all cage catfish at this lake) were killed. The estimated value of the fish killed was \$39,000. This is the same assessment as that developed for the 2010, 2012, 2014, and 2016 assessment/listing cycles. The continuance of the IR Category 3b listing is based on DNR's 2012 assessment methodology that states the following the occurrence of a single pollutant-caused fish kill, or a fish kill of unknown origin, on a waterbody or waterbody reach during the most recent assessment

period (2014-2016) indicates a severe stress to the aquatic community and suggests that the aquatic life uses should be assessed as “impaired.” If a cause of the kill was not identified during the DNR investigation, or if the kill was attributed to non-pollutant causes (e.g., winterkill), the assessment type will be considered “evaluated” and will be placed in IR subcategories 3b and will be added to the state list of waters in need of further investigation. Thus, this assessment segment will remain in Category 3b of Iowa’s 2018 Integrated Report.

Fish consumption uses remain "not assessed" due to the lack of fish contaminant monitoring in this lake. Note: A TMDL for siltation at Arrowhead Pond was prepared by DNR and approved by EPA in 2001. Not all Section 303(d) impairments identified for the 2018 assessment/listing cycle (algae), however, are addressed in the TMDL. Thus, this waterbody remains in IR Category 5a (impaired; TMDL required) for the 2018 assessment/listing cycle.

Monitoring and Methods

Assessment Key Dates

6/12/2012	Fixed Monitoring Start Date
9/11/2016	Fixed Monitoring End Date
7/26/2005	Fish Kill
8/13/2013	Fish Tissue Monitoring
1/28/2002	Previous TMDL Completed

Methods

- Surveys of fish and game biologists/other professionals
- Incidence of spills and / or fish kills
- Non-fixed-station monitoring (conventional during key seasons and flows)
- Fish tissue analysis
- Primary producer surveys (phytoplankton/periphyton/macrophyton)

Appendix I. DNR Project Files and Locations

This appendix is primarily for future reference by DNR staff that may wish to access the original spreadsheets, models, maps, figures, and other files utilized in the development of the TMDL.

Table I-1. Project Files and Locations.

Directory\folder path	File name	Description
\\iowa.gov.state.ia.us\...\Arrowhead_Pond\Data\Raw	Various files	All raw data received from others
\\iowa.gov.state.ia.us\...\Arrowhead_Pond\Data\Reduced	WQ_dataset_Arrow.xlsx	Summary of in-lake WQ data
\\iowa.gov.state.ia.us\...\Arrowhead_Pond\Data\Reduced\Weather	LewisET.xlsx	Summary of precipitation and PET data
\\iowa.gov.state.ia.us\...\Arrowhead_Pond\Documents, Presentations\Draft TMDL	Draft TMDL reports	Includes review comments
\\iowa.gov.state.ia.us\...\Arrowhead_Pond\Documents, Presentations\Final TMDL	Final report	Report for submittal to EPA
\\iowa.gov.state.ia.us\...\Arrowhead_Pond\Documents, Presentations\References	Various .pdf and .doc files	References cited in the WQIP and/or utilized to develop model input parameters
\\iowa.gov.state.ia.us\...\Arrowhead_Pond\GIS\GIS_Data	Various shapefiles (.shp) and raster files (.grd)	Used to develop models and maps
\\iowa.gov.state.ia.us\...\Arrowhead_Pond\GIS\Projects	ArcGIS project files	Used to develop models and maps
\\iowa.gov.state.ia.us\...\Arrowhead_Pond\GIS\Maps	Various .pdf and .jpg files	Maps/figures used in the WQIP document
\\iowa.gov.state.ia.us\...\Arrowhead_Pond\Modeling	TMDL_Equation_Calcs_Arrowhead_Pond.xlsx	Calculate the TMDL
		Used to develop the TMDL equation (LA, WLA, and MOS)
		Load response curve calcs
\\iowa.gov.state.ia.us\...\Arrowhead_Pond\Modeling\STEPL	STEPL_Arrow.xlsm	Used to simulated/predict existing watershed loads
	Various .xls files	Used to develop/calculate STEPL model inputs
\\iowa.gov.state.ia.us\...\Arrowhead_Pond\Modeling\BATHTUB	Arrow_Calibration.xlsx; Arrow_TMDL.xlsx;	Calculated/converted STEPL outputs to BATHTUB inputs for existing conditions
	Various .btb files	BATHTUB input files for various scenarios

Appendix J. Public Comments

Public Comment:

The Iowa Department of Natural Resources received no public comments on the Arrowhead Pond TMDL.