

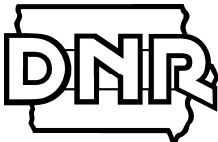
***Water Quality Improvement Plan
for***

**Otter Creek Lake
Tama County, Iowa**

Total Maximum Daily Load
for Algae



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Iowa Department of Natural Resources
Watershed Improvement Section
2014

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General Report Summary

What is the purpose of this report?

This report serves two major purposes. First, this report satisfies the Federal Clean Water Act requirement to develop a Total Maximum Daily Load (TMDL) report for all impaired 303(d) waterbodies. Second, this report should serve as a resource for locally-driven water quality improvements to Otter Creek Lake in an effort to improve the water quality and successfully restore the lake.

What's wrong with Otter Creek Lake?

Results from the Iowa State University (ISU) and State Hygienic Laboratory (SHL) lake surveys suggest that the Class A1 (primary contact recreation) uses at Otter Creek Lake are “not supported” due to elevated chlorophyll a (algae) levels.

Simply put, the water in Otter Creek Lake is often cloudy making the lake unpleasant to look at and potentially dangerous to recreate in or on. Algal blooms occur when too much phosphorus enters the lake and provides the algae with ample supplies to develop.

The algae proliferate quickly, reducing water clarity, but are also short lived so the bloom dies off and the decaying mass can lead to decreased water clarity. Algal blooms are aesthetically objectionable and can make swimming or wading hazardous. Additionally, the blooms can lead to additional water quality issues such as low dissolved oxygen levels and release of cyanotoxins. The phosphorous enters the lake attached to sediment. The phosphorous that enters from the watershed is called the external load. Some of the phosphorous is immediately released from the sediment and is used in creating blooms.

What is causing the problem?

Otter Creek Lake is subject to aesthetically objectionable conditions due to poor water transparency caused by algae blooms. Water quality data suggest very high levels of chlorophyll a and suspended algae in the water, poor water transparency, and very high levels of phosphorus in the water column.

What can be done to improve Otter Creek Lake?

Although reducing phosphorus loads entering the lake is a step in the right direction, it does not directly address phosphorus previously accumulated within the lake, which can lead to algal blooms, even if external loads are reduced. To improve Otter Creek Lake water quality in the short term, a physical mechanism (such as dredging) that removes phosphorus from the lake must be considered in addition to reductions from watershed sources, because it will take many years for the system to process all the phosphorus that has accumulated in the lake sediment over time.

Who is responsible for a cleaner Otter Creek Lake?

Everyone who lives and works nearby, or wishes to utilize a healthy Otter Creek Lake, has an important role to play in improving and maintaining the lake. The future of Otter Creek Lake depends on citizens and landowners adopting land management practices. The best chance for success in improving Otter Creek Lake lies with private citizens working with government agencies that can provide technical, and in some cases, financial support of improvement efforts. Citizens interested in making a difference in Otter Creek Lake should contact Tama County Soil and Water Conservation district or the Iowa DNR Watershed Improvement Section for information on how to get involved.

Technical Elements of the TMDL

Name and geographic location of the impaired or threatened waterbody for which the TMDL is being established:	Waterbody Id: IA 02-IOW-02095-L_0 Otter Creek Lake Tama County, S31,T84N,R14W, 5 mi NE of Toledo
Surface water classification and designated uses:	Class A1 Class B(LW) Class HH
Impaired beneficial uses:	Class A1
TMDL priority level:	High
Identification of the pollutant and applicable water quality standards:	The Class A1 (primary contact recreation) uses are assessed (monitored) as “not supported” due to aesthetically objectionable conditions caused by nuisance algae blooms. Since 2002, TSI(Chl-a) has exceeded the listing threshold of 65 in seventy six percent of the samples collected.
Quantification of the pollutant load that may be present in the waterbody and still allow attainment and maintenance of water quality standards:	Excess algae blooms and subsequent chlorophyll-a concentrations are attributed to total phosphorus (TP). The allowable average annual TP load = 451 lbs/year; the maximum daily TP load = 5 lbs/day.
Quantification of the amount or degree by which the current pollutant load in the waterbody, including the pollutant from upstream sources that is being accounted for as background loading, deviates from the pollutant load needed to attain and maintain water quality standards:	The existing annual load of 1,497 lbs/year must be reduced by 986 lbs/year to meet the allowable TP load. This is a reduction of 70 percent.
Identification of pollution source categories:	There are no permitted or regulated point source discharges of phosphorus sources in the watershed. Nonpoint sources of phosphorus include fertilizer and manure from row crops, sheet and rill erosion,

	waterfowl, other wildlife and atmospheric deposition.
Wasteload allocations for pollutants from point sources:	There are no permitted or regulated point source discharges in the watershed. Therefore the WLA in this TMDL is zero.
Load allocations for pollutants from nonpoint sources:	The allowable annual average TP LA is 406 lbs/year, and the allowable maximum daily LA is 4.5 lbs/day, resulting in a 69 percent reduction from existing conditions.
A margin of safety:	An explicit MOS of 10 percent is incorporated into this TMDL. The annual MOS is 45 lbs of P and the daily MOS is 0.5 lbs of P.
Consideration of seasonal variation:	The TMDL is based on annual TP loading. Although daily maximum loads are provided to address legal requirements, the average annual loads are critical to in-lake water quality and lake/watershed management decisions.
Allowance for reasonably foreseeable increases in pollutant loads:	Because there are no urbanizing areas in the watershed and significant land use change is unlikely, there is no allowance for reasonably foreseeable increases in pollutant loads.
Implementation plan:	An implementation plan is outlined in Section 4 of this Water Quality Improvement Plan. Phosphorus loading and the associated impairment are addressed through a variety of voluntary nutrient and soil management strategies and structural BMPs.

1. Introduction

The Federal Clean Water Act requires all states to develop a list 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:

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

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)

One purpose of this Water Quality Improvement Plan (WQIP) for Otter Creek Lake, located in Tama County in central Iowa, is to provide a TMDL for algae. The second purpose of the plan is to provide local stakeholders and watershed managers with a tool to promote awareness of water quality issues, develop a watershed management plan, and implement water quality improvement projects. Excessive algal growth impairs primary contact recreation and is addressed by development of a TMDL that limits total phosphorus (TP) loads to the lake.

This TMDL includes an assessment of the existing phosphorus load to the lake and a determination of how much phosphorus the lake can tolerate and still support its designated uses. The allowable amount of phosphorus that the lake can receive is the loading capacity, or the TMDL target load.

The plan includes a description of potential solutions to the impairments. The solutions are a system of best management practices (BMPs) that will improve water quality in Otter Creek Lake, with the goal of meeting water quality standards and supporting designated uses. These BMPs are outlined in the Section 4 implementation plan.

The Iowa Department of Natural Resources (IDNR) 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 progress towards water quality standards, maximize cost efficiency, and prevent unnecessary or ineffective implementation of costly BMPs. A water quality monitoring plan designed to help assess water quality improvement and BMP effectiveness is provided in Section 5.

This plan will be of little value unless additional watershed improvement activities and BMPs are implemented. This will require the active engagement of local stakeholders and the collaboration of several state and local agencies. Experience has shown that locally-led watershed plans have the highest potential for success. The Watershed Improvement Section of IDNR has designed this plan for stakeholder use and is committed to providing ongoing technical support for the improvement of water quality in Otter Creek Lake.

2. Description and History of Otter Creek Lake

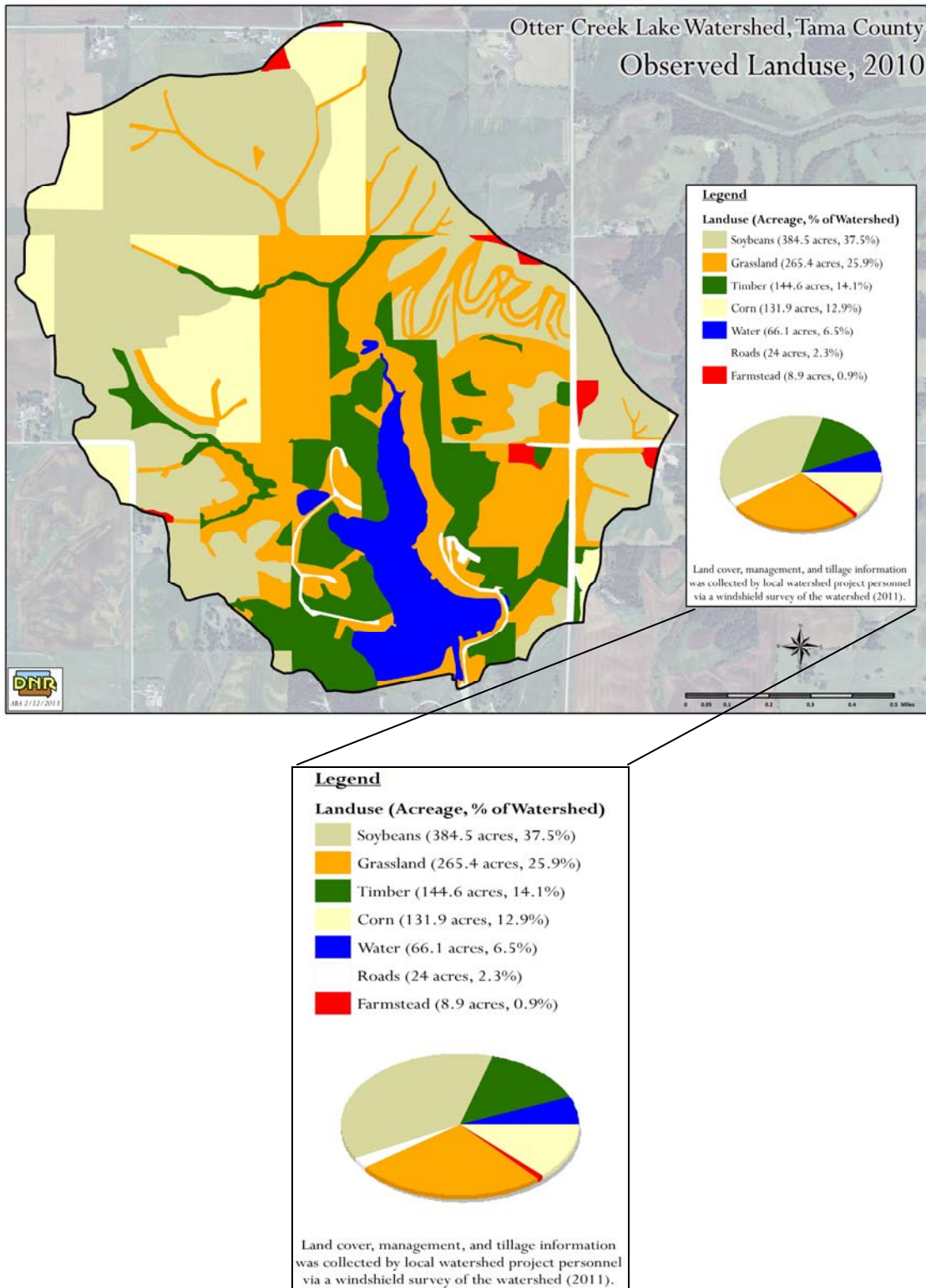


Figure 2.1. Otter Creek Lake watershed and landuse.

Otter Creek Lake is a 66.1 acre manmade lake surrounded by a 959.3 acre watershed in Tama County (Figure 2.1). The lake was constructed in 1968 and is the center of the 522 acre county park within the watershed. Currently, the lake is about 25 feet deep at the deepest point (Figure 2.2). At the time of the WQIP development, Otter Creek Lake was slated to have the bathymetry updated in summer of 2014. It is not known how much, if an decrease in over all depth has occurred since the 1979 mapping effort. Fishing, swimming and boating are permitted in the lake. Camper use of the park averages 8,180 camper days a season over the past 8 years. Day use totals over 65,000 yearly visitors annually with 4,000 individuals using the nature center in the past year. This makes the lake an important recreation site in Central Iowa.

Major landuses within the Otter Creek Lake watershed are row crop (corn 12.9 percent and soybean 37.5 percent), 25.9 percent grassland (ungrazed and hay), 14.1 percent forest and 3.2 percent roads and farmstead. There are no permitted discharges within this watershed. Further discussion of the impacts of these landuses when combined with the natural landscape on Otter Creek Lake water quality can be found in Section 4 of this report. The watershed to lake ratio is 14.5 to 1.

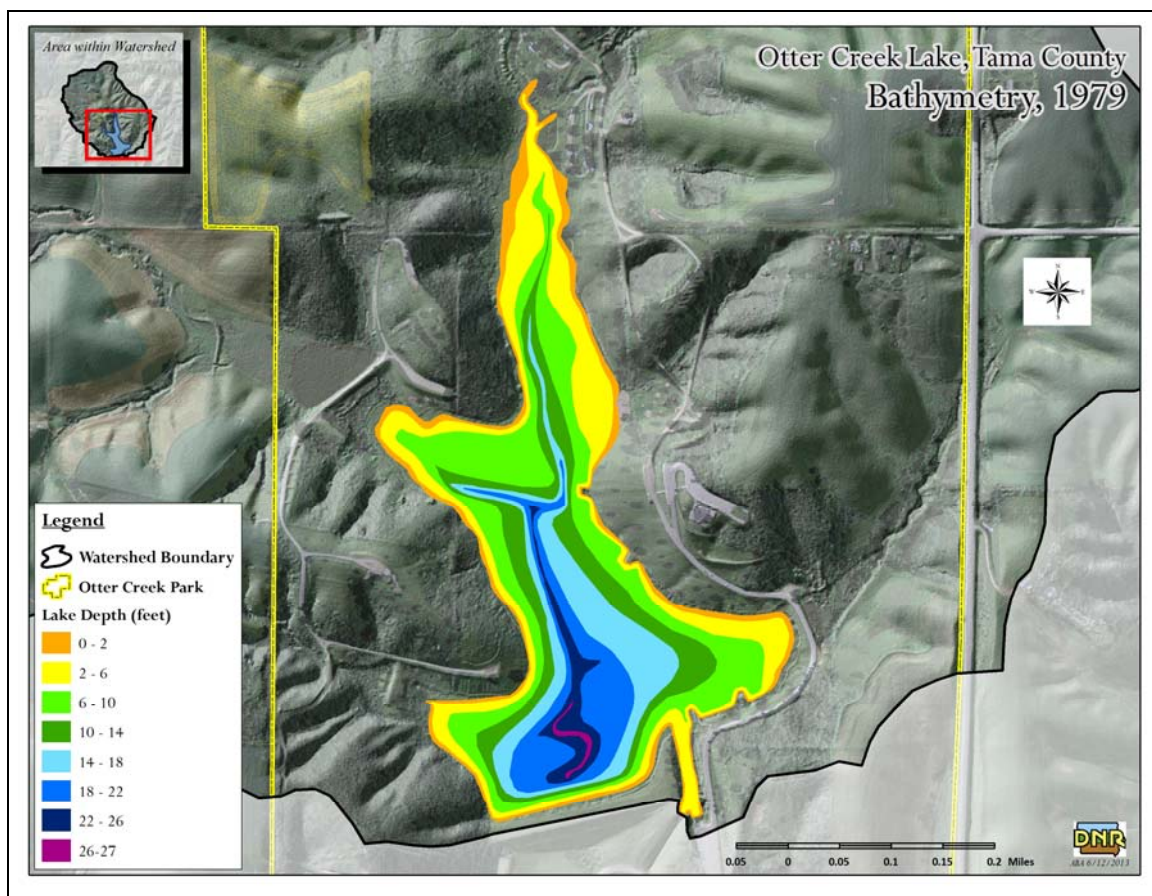


Figure 2.2. Bathymetric map of Otter Creek Lake.

2.1. Otter Creek Lake Watershed

Climate. The mean annual precipitation for the watershed from 2002-2011 was 33.1 inches of precipitation per year with a growing season average of 24.3 inches occurring between April and September (Figure 2.3). The driest month is January, averaging less than an inch of precipitation and the wettest month is June with an average of 4.9 inches of precipitation. The lowest mean temperature occurs in January at 21 degrees Fahrenheit and the highest mean temperature occurs in July with a mean of 75 degrees Fahrenheit.

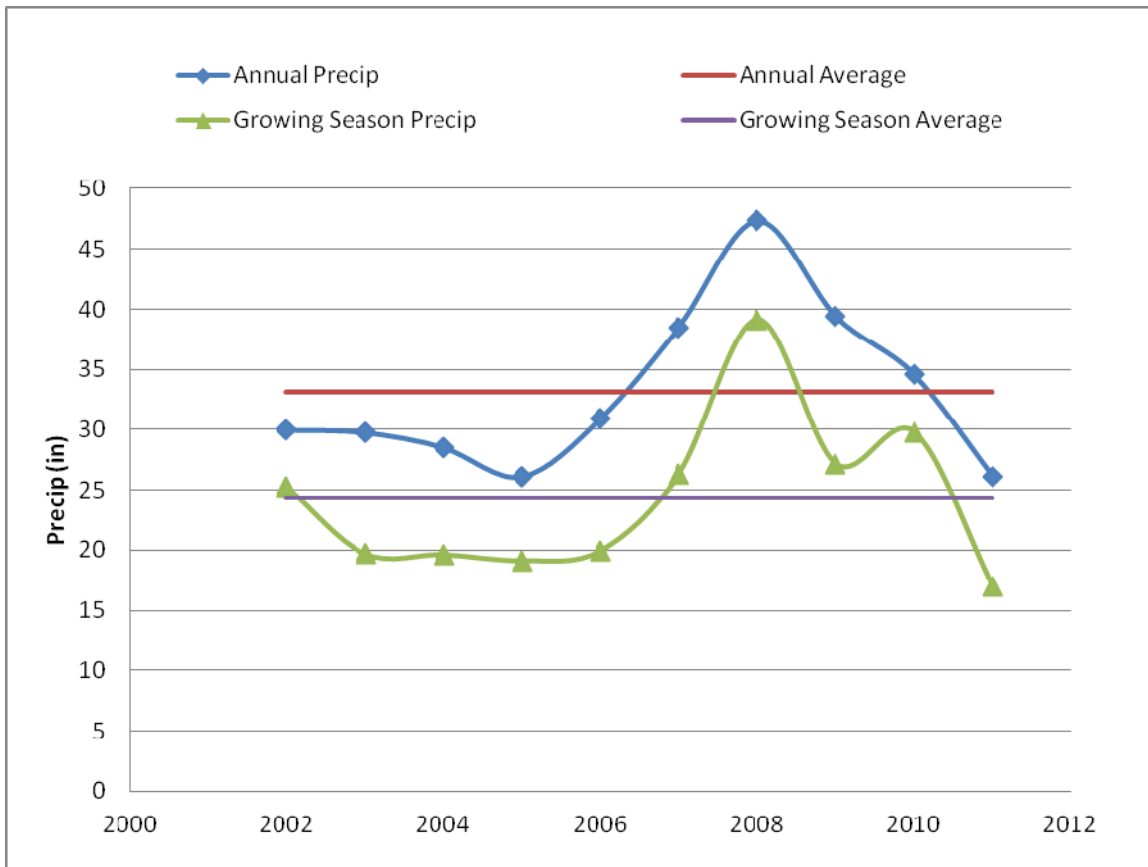


Figure 2.3. Annual and growing season precipitation at Toledo, Iowa.

Morphometry & Substrate. Otter Creek Lake is on the transitional area between the Iowan Surface and Southern Drift Plain landform regions. The Iowan Surface was last covered by glaciers from 2.2 million to 500,000 years ago, then heavily eroded during the last glacial period from 21,000-16,500 years ago. The Iowan Landform Region today is characterized by gently rolling topography and low relief land.

The Southern Drift plain region is dominated by glacial deposits left by ice sheets that extended south into Missouri over 500,000 years ago. The deposits were carved by episodes of stream erosion so that only a horizon line of hill summits marks the once-continuous glacial plain. Numerous rills, creeks, and rivers branch out across the

landscape creating steeply rolling hills and valleys. The uplands and upper hill slopes are loess covered.

The general soils within the region are the Fayette-Downs association, which are gently sloping to very steep, well drained silty soils that form in loess in the uplands.

3. Total Maximum Daily Load (TMDL) for Algae

A Total Maximum Daily Load (TMDL) is required for Otter Creek Lake by the Federal Clean Water Act. This section of the Water Quality Improvement Plan (WQIP) describes the pollutant, in this case phosphorus, leading to the algal impairment and the maximum amount of total phosphorus (TP) the lake can assimilate and still support primary contact recreation in Otter Creek Lake.

3.1. Problem Identification

As previously stated, the Class A1 (primary contact recreation) uses at Otter Creek Lake are “partially supported” due to elevated chlorophyll a (algae) levels. Designated uses that are partially, rather than fully supported, are considered impaired. Table 3.1 outlines the common terminology used when discussing algal impairments in lakes.

Table 3.1. Algal and clarity and related parameters.

Parameter	Physical Meaning
Secchi Depth	Measures water column transparency and used as a translator for water clarity
TSS 1	Total Suspended Solids: Solid residue captured on a 0.45 um filter and dried at 105° C
Chlorophyll-a,	Because Chlorophyll-a is produced during photosynthesis, it can be used to measure algae concentration in the water column. Usually, chlorophyll-a and VSS will show a strong relationship. Volatile Suspended Solids: Weight loss after heating, VSS is the difference between TSS and ISS. In a lake most of the VSS will be the algae
Total Phosphorus,	Total phosphorus is often the limiting factor in algal blooms, or simply, this is usually what algae will run out of first. By controlling phosphorus levels, algal activity can be reduced. Because Chlorophyll-a is produced during photosynthesis, it can be used to measure algae concentration in the water column. Usually, chlorophyll-a and VSS will show a strong relationship.

Phosphorus cycle and algal blooms.

Most phosphorus enters lakes attached to sediment that washes in from surface erosion and runoff. The erosion and runoff is precipitation driven but can vary largely due to slope and landuse. As the phosphorus enters the lake it becomes available for algae within the lake to use in their own lifecycle processes. In general for algae to really flourish three things are needed: light, nitrogen and phosphorus. Of these three, phosphorus is usually the limiting factor. Therefore, when excess phosphorus is introduced into a lake, there is nothing keeping algal growth in check. By limiting phosphorus algal growth is also limited. Based on the multivariate TSI plots using the

2002-2013 data (Figure 3.1), non-algal turbidity seems to be influencing algal growth. Phytoplankton data collected by ISU reveals cyanobacteria was the dominant algae in the lake.

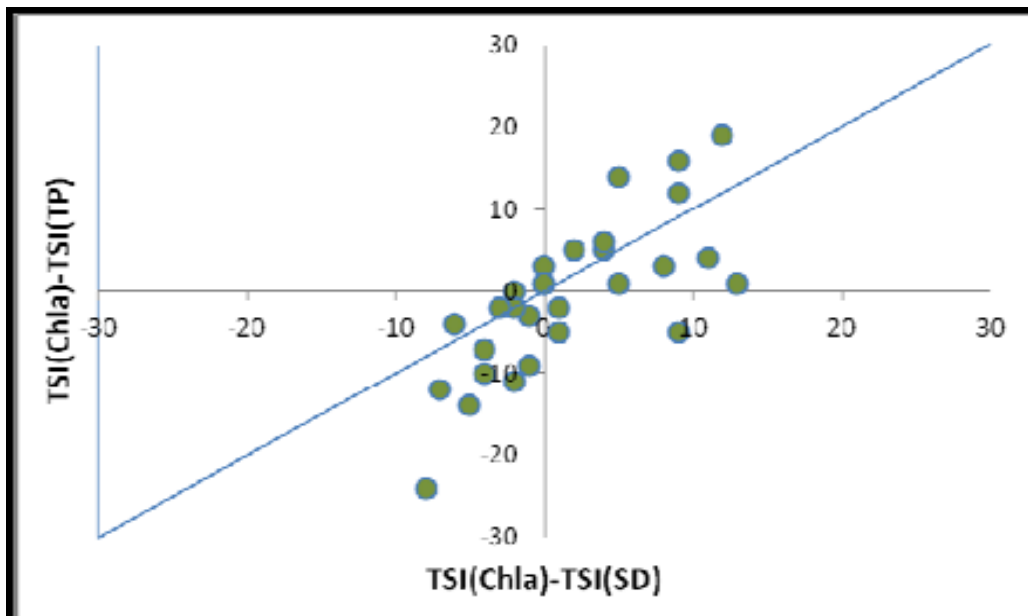


Figure 3.1. Multivariate plot of TSI values.

Algae proliferate quickly but are also short lived so the bloom dies off and the decaying mass can also lead to decreased water clarity. Algal blooms are aesthetically objectionable and can make swimming or wading hazardous. Studies have shown that lakes with algal blooms experience drops in recreational usage. Additionally, the blooms can lead to additional water quality issues, such as low dissolved oxygen, fish kills, and cyanotoxins.

303(d) listing for aesthetically objectionable conditions.

For 303(d) listing the Carlson Trophic State Index (TSI) is used to evaluate the water quality since it offers a metric with which to compare lakes and water quality. A trophic state is the level of ecosystem productivity, typically measured in terms of algal biomass. The Carlson Trophic State Index takes this a step further. This is a standardized scoring system developed by 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. Therefore, the higher the TSI value for Secchi Depth, phosphorus or chlorophyll-a, the worse the water quality.

Understanding how TSI describes the overall lake system and not just the water clarity requires introducing the additional concept of eutrophication. This is the process by which a body of water acquires a high concentration of nutrients, especially phosphorus which typically promotes excessive growth of algae (Art 1993). Table 3.2 ties TSI values to their corresponding eutrophication state and gives additional details of impacts on the lake system, impacts to recreation and to aquatic life.

The listing/de-listing of Iowa lakes is tied to the TSI values for Secchi Depth and Chlorophyll-a. Addition to the 303(d) list occurs when the median summer TSI for either parameter exceeds 65. In order to de-list, the median TSI must not exceed 63 in two consecutive listing cycles. Two consecutive cycles would include 7-8 sampling years.

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; ¹ percid fishery; 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	² Centrarcid fishery
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

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

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

Note: Modified from Carlson and Simpson (1996).

Interpreting Otter Creek Lake Data.

Sources of data used in the development of this TMDL include those used in the 2012 305(b) report, several sources of additional water quality data, and non-water quality related data used for model development. These sources are summarized in Table 3.3.

Table 3.3. List of data/sources.

Precipitation	<ul style="list-style-type: none"> NWS COOP at Toledo (2002-2012)
In-Lake Water Quality	<ul style="list-style-type: none"> Ambient lake data (2002-2011)
Land Cover/Landuse	<ul style="list-style-type: none"> USDA NASS and CLU coverages
Topography	<ul style="list-style-type: none"> 10m DEM from Iowa DNR GIS library
Lake Bathymetry	<ul style="list-style-type: none"> Iowa DNR mapping 1979

Since 2002, TSI(Chl-a) has exceeded the listing threshold of 65 in seventy six percent of the samples collected (Figure 3.2). Additionally, this figure depicts a relationship

between TSI(TP) and the other two TSI parameters. A higher TSI(chl-a) directly correlates to a higher TP concentrations.

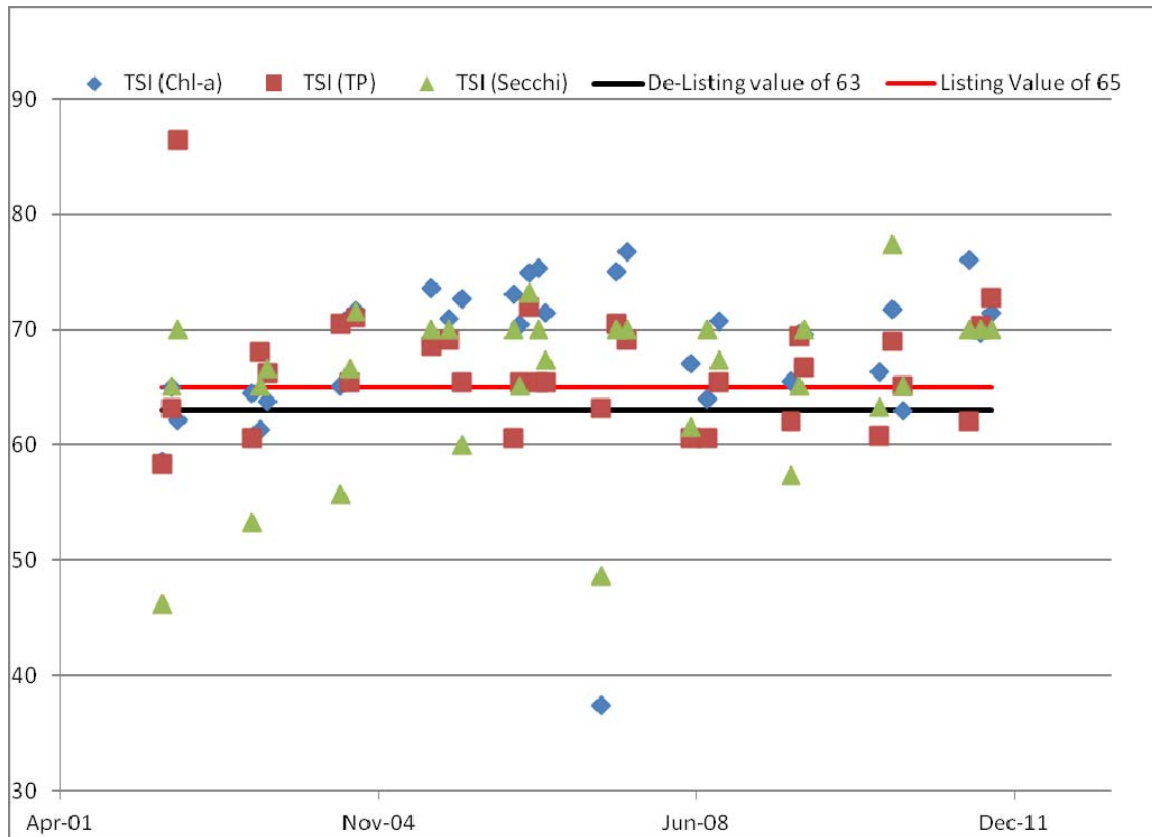


Figure 3.2. TSI over time.

Determining what part algae plays in reduced visibility can be difficult to quantify. Chlorophyll-a can be compared against observed Secchi depth to determine if there is a relationship. Many times any observed correlation will be weak. In Otter Creek Lake the relationship between Secchi depth versus chlorophyll-a supports the assessment findings that algal bloom activity is the primary cause of decreased clarity (Figure 3.3). This also supports the approach of targeting phosphorus entering the lake.

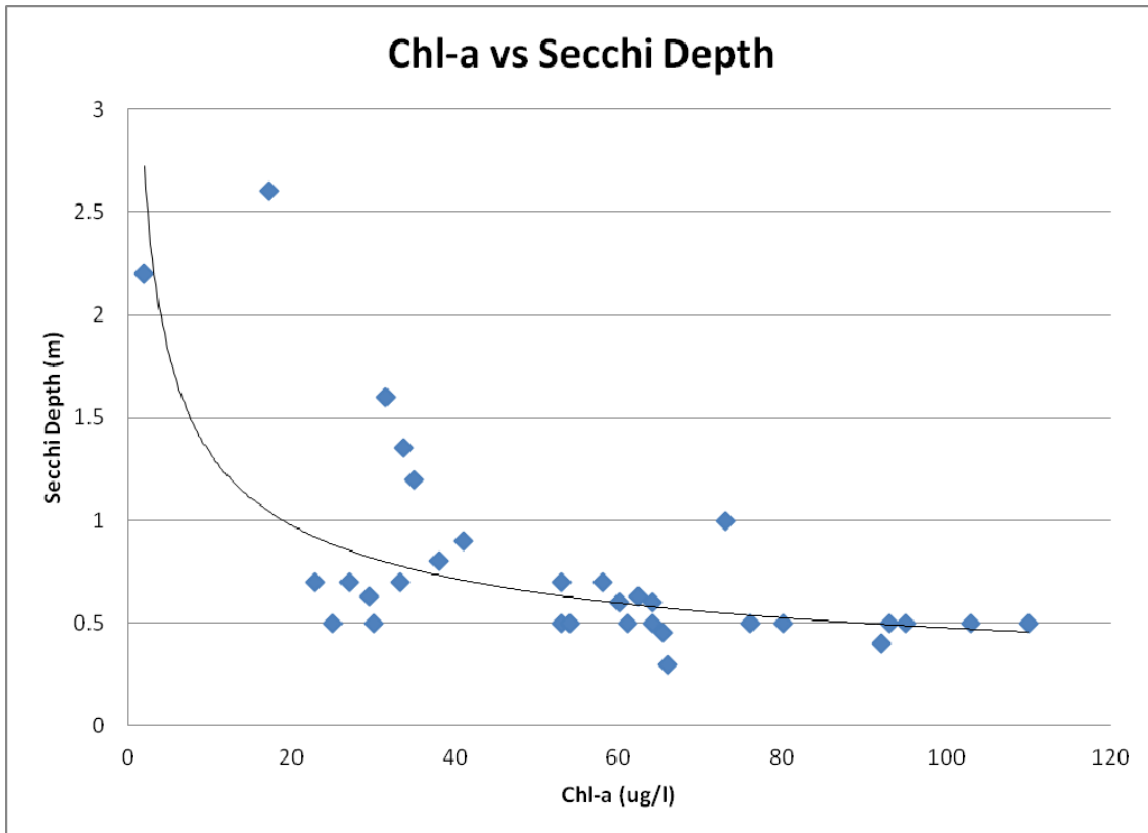


Figure 3.3. The relationship between Secchi depth and Chl-a clearly indicates that with increasing concentrations of Chl-a there is a decline in clarity.

3.2. TMDL Target

General description of the pollutants. As established in the previous sections, Otter Creek Lake is impaired for excessive algal growth. This is caused by excess phosphorus entering the system. From this section on, the primary focus of this document will be quantifying and reducing phosphorus loads to remediate the water clarity issues. Phosphorus is an appropriate pollutant because measures to control phosphorus will target both the watershed sources and the in-lake sources. The TMDL for algae is based on in-lake phosphorus targets.

Selection of environmental conditions. The critical period for the occurrence of algal blooms resulting from high phosphorus levels in the lake is the growing season (April through September). However, long-term phosphorus loads lead to buildup of phosphorus in the reservoir and contribute to blooms regardless of when phosphorus first enters the lake. Additionally, the combined watershed and in-lake modeling approach using EPA's Spreadsheet Tool for Estimating Pollutant Loads (STEPL) and BATHTUB lends itself to analysis of annual average conditions. Therefore, both existing and allowable TP loads to Otter Creek Lake are expressed as annual averages. Phosphorus loads are also expressed as daily maximums to comply with EPA guidance.

Decision criteria for water quality standards attainment. The narrative criteria in the water quality standards require that Otter Creek Lake be free from “aesthetically objectionable conditions.” For 303(d) listing purposes, aesthetically objectionable conditions are present in a waterbody when the median summer chlorophyll-a or Secchi depth Trophic State Index (TSI) exceeds 65 (IDNR, 2008). In order to de-list a lake impaired by algae from the 303(d) list, the median growing season chlorophyll-a TSI must not exceed 63 in two consecutive listing cycles, per IDNR de-listing methodology. To avoid exceeding a TSI value of 63, the median summer chlorophyll-a concentration must not exceed 27 micrograms per liter (ug/L). See Appendix B of this document for General and Designated Uses of Iowa’s Waters.

Chapter 61.3(2) of the WQS contains the general water quality criteria, which are applicable to all surface waters. These narrative criteria require that waters be free from “aesthetically objectionable conditions.” The WQS can be accessed on the web at:
<http://www.legis.iowa.gov/DOCS/ACO/IAC/LINC/Chapter.567.61.pdf>

3.3. Pollution Source Assessment

Existing load. Average annual simulations of hydrology and pollutant loading were developed using the STEPL model (Version 4.1). STEPL was developed by Tetra Tech for the US EPA Office of Water 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, the average annual TP load to Otter Creek Lake from 2002-2011, including watershed, internal, and atmospheric loading was estimated to be 1497 lbs/yr.

Departure from load capacity. The target TP load, also referred to as the load capacity, for Otter Creek Lake is 451 lbs. To meet the target loads, an overall reduction of 69 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 Otter Creek Lake is entirely from nonpoint sources of pollution. There are no point sources operating under a National Pollution Discharge Elimination System (NPDES) permit or regulated by other Clean Water Act programs. Table 3.4 reports estimated annual average TP loads and resulting water quality based on the STEPL and BATHTUB simulation of 2002-2011 conditions.

Table 3.4. Average Annual TP input.

Parameter	Value	Unit
Phosphorus	1497	lbs/yr
(External)*	1205	lbs/yr
(Internal)	292	lbs/yr
Chlorophyll-a	54.4	ug/l
Secchi	0.8	m
TSI (TP)	69	
TSI (Chl-a)	70	
TSI (Secchi)	63	

*includes precipitation

The STEPL model developed for the TMDL accesses landuse inputs of phosphorus and allows for quantification of inputs. Figure 3.4 quantifies percentage of the phosphorus load per land use. This will allow for better targeting of when considering phosphorus reduction strategies. The majority of phosphorus appears to come from row crops. Therefore, reduction strategies should primarily be focused there. That is not to say that other land uses should be ignored when developing a long term management plan. Section 4 of this document will further discuss strategies.

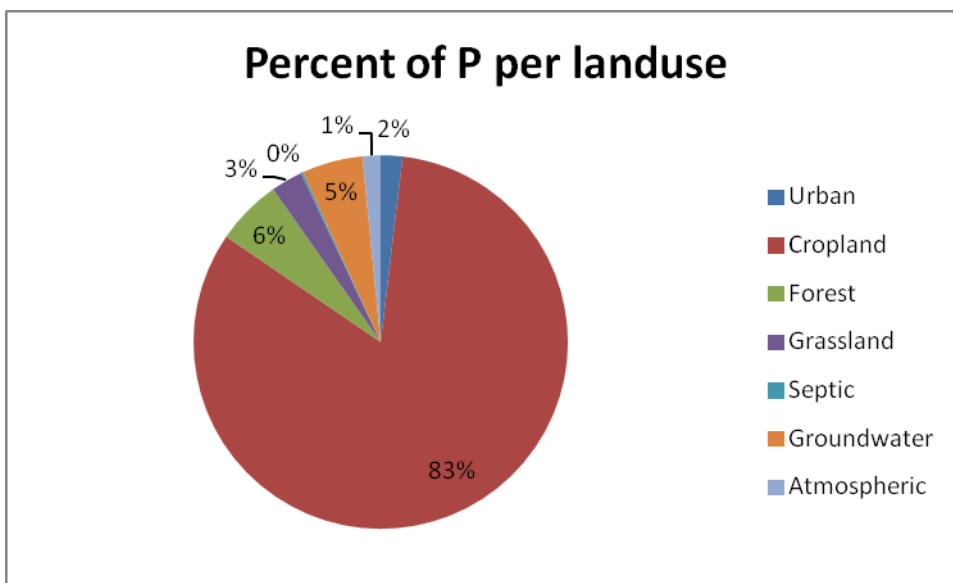


Figure 3.4. Percentage of the phosphorus load per land use.

Allowance for increases in pollutant loads. There is no allowance for increased phosphorus loading included as part of this TMDL. There are no incorporated unsewered communities in the watershed. Therefore, it is unlikely that a future WLA would be needed for a new point source discharge.

3.4. Pollutant Allocation

Wasteload allocation. There are no permitted point source dischargers of phosphorus in the Otter Creek Lake watershed. Therefore, there is no wasteload allocation (WLA) included in the TMDL.

Load allocation. Nonpoint sources to Otter Creek Lake include loads from agricultural land uses, internal recycling in the lake, and natural/background sources in the watershed, including wildlife and atmospheric deposition (from dust and rain). Changes in agricultural land management, implementation of structural best management practices (BMPs), and in-lake restoration techniques can reduce phosphorus loads and improve water quality in Otter Creek Lake.

The load allocation for this lake is:

Annual: LA 406 lbs-TP/year

Daily: LA 4.5 lbs-TP/day

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 ten percent was utilized in the development of this TMDL. MOS for this lake is:

Annual: MOS 45 lbs-TP/year

Daily: MOS 0.5 lbs TP-day

3.5. TMDL Summary

The following equation represents the total maximum daily load (TMDL) and its components for Otter Creek Lake:

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

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 Otter Creek Lake watershed, the general equation above can be expressed for the Otter Creek Lake algae TMDL.

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

$$\text{Annual} = \text{LC} = \Sigma \text{WLA (0 lbs-TP/year)} + \Sigma \text{LA (406 lbs-TP/year)} \\ + \text{MOS (45 lbs-TP/year)} = \mathbf{451 \text{ lbs-TP/year}}$$

Expressed as the allowable maximum daily load as required by EPA (See Appendix F for calculation):

$$\text{TMDL} = \text{LC} = \Sigma \text{WLA (0 lbs-TP/day)} + \Sigma \text{LA (4.5 lbs-TP/day)} \\ + \text{MOS (0.5 lbs TP-day)} = \mathbf{5 \text{ lbs-TP/day}}$$

4. Implementation Plan

This implementation plan is not a requirement of the Federal Clean Water Act. However, the Iowa Department of Natural Resources (IDNR) recognizes that technical guidance and support are critical to achieving the goals outlined in this Water Quality Improvement Plan (WQIP). Therefore, this general 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 represent a package of potential tools that will help achieve water quality goals if appropriately utilized. It is likely that only a portion of BMPs included in this plan will be feasible for implementation in the Otter Creek Lake watershed. Additionally, there may be potential BMPs not discussed that should be considered. This implementation plan should be used as a guide or foundation for a detailed and comprehensive management/restoration plan development by local stakeholders.

Collaboration and action by residents, landowners, lake patrons, and local agencies will be essential to improve water quality in Otter Creek Lake and support its designated uses. Locally-driven efforts have proven to be the most successful in obtaining real and significant water quality improvements. Improved water quality in Otter Creek Lake results in economic and recreational benefits for people that live, work, and play 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 additional BMPs and land management changes in the watershed.

The primary focus of this implementation plan will be reducing phosphorus loads to remediate the water clarity issues. Phosphorus is an appropriate surrogate pollutant because measures to control phosphorus will target both the watershed sources and the in-lake sources that lead to algal blooms.

As stated in Chapter 3, the average annual TP load to Otter Creek Lake from 2002-2011, including watershed, internal, and atmospheric loading was estimated to be 1497 lbs/yr. The target TP load, also referred to as the load capacity, for Otter Creek Lake is 451 lbs. To meet the target loads, an overall reduction of 69 percent of the TP load is required.

4.1 General Approach & Reasonable Timeline

Watershed management and BMP implementation to reduce algae in the lake should utilize a phased approach to improving water quality. The preliminary phase(s) should consist of planning and implementation of watershed BMPs required to meet water quality standards (WQS).

A reasonable timeline for long term watershed projects aimed at improving water quality can and usually will be measured in the order of years to decades even. Not only will the

BMPs take time to construct but in-lake phosphorus must also be allowed to be worked through the system.

4.2. Land Management Best Management Practices

Best management practices are dictated by landscape. Both the installation and effectiveness of any practice is entirely dependent on being installed within the right area and landuse. The Otter Creek Lake watershed sits on a divide between two ecoregions in Iowa, however, the dominate soils are the Fayette-Downs Association. The soils and slopes of each ecoregion largely determine the erosion rates of soils in natural landscapes.

Highly erodible land (HEL) is classified by the Natural Resource Conservation Service (NRCS) as land, which if used to produce an agricultural commodity, would have an excessive annual rate of erosion as determined by the Universal Soil Loss Equation (USLE). Figure 4.1 depicts the HEL lands within the Otter Creek Lake watershed.

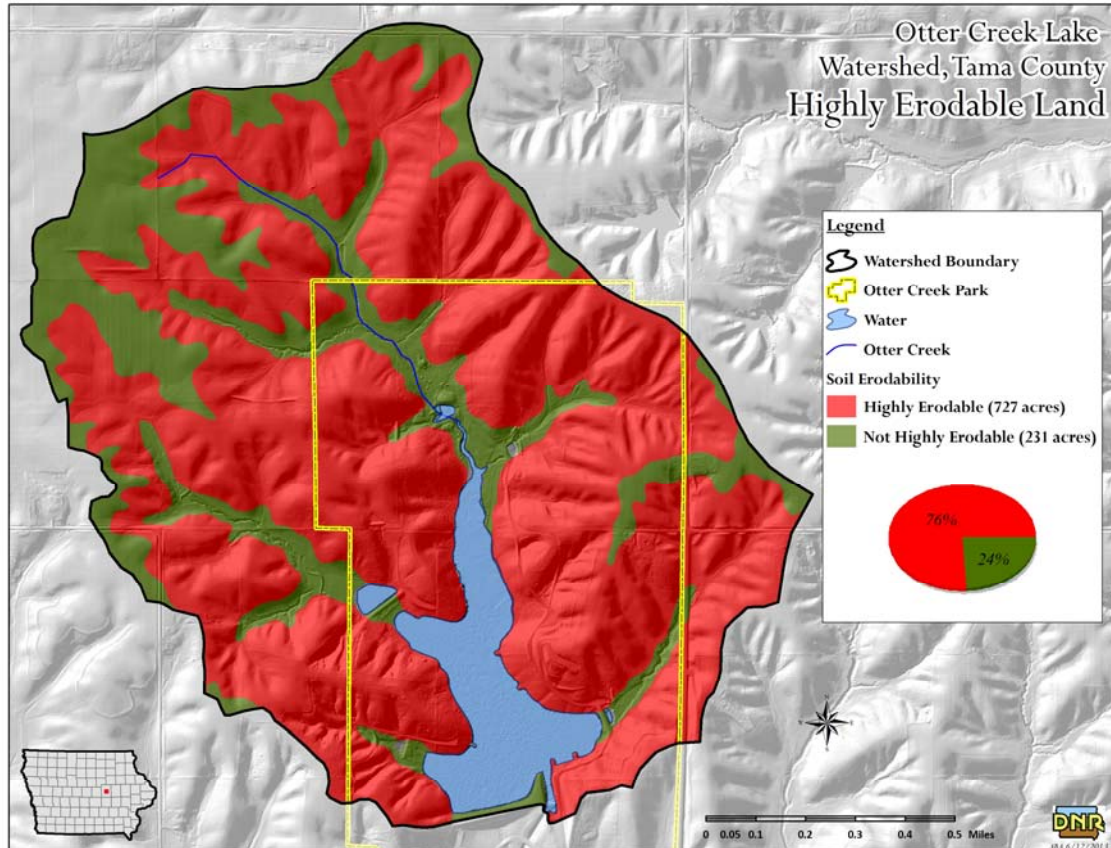


Figure 4.1. The highly erodible land within the Otter Creek Lake Watershed.

Figure 4.2 overlays where row crops are planted within the watershed. Areas of HEL that are row cropped represent areas that should be considered high priority for watershed

BMPs. These BMPs would include structural BMPs such as terraces in high slopes, grass waterways and sediment control structures or wetlands. Best management practices could also be operational such as conservation tillage, perennial strips, cover crops, and nutrient application strategies. Ultimately, a combination of structural and operational BMPs will yield the best results in reducing phosphorus. Tables 4.1 and 4.2 give more detailed information on structural and operational BMPs.

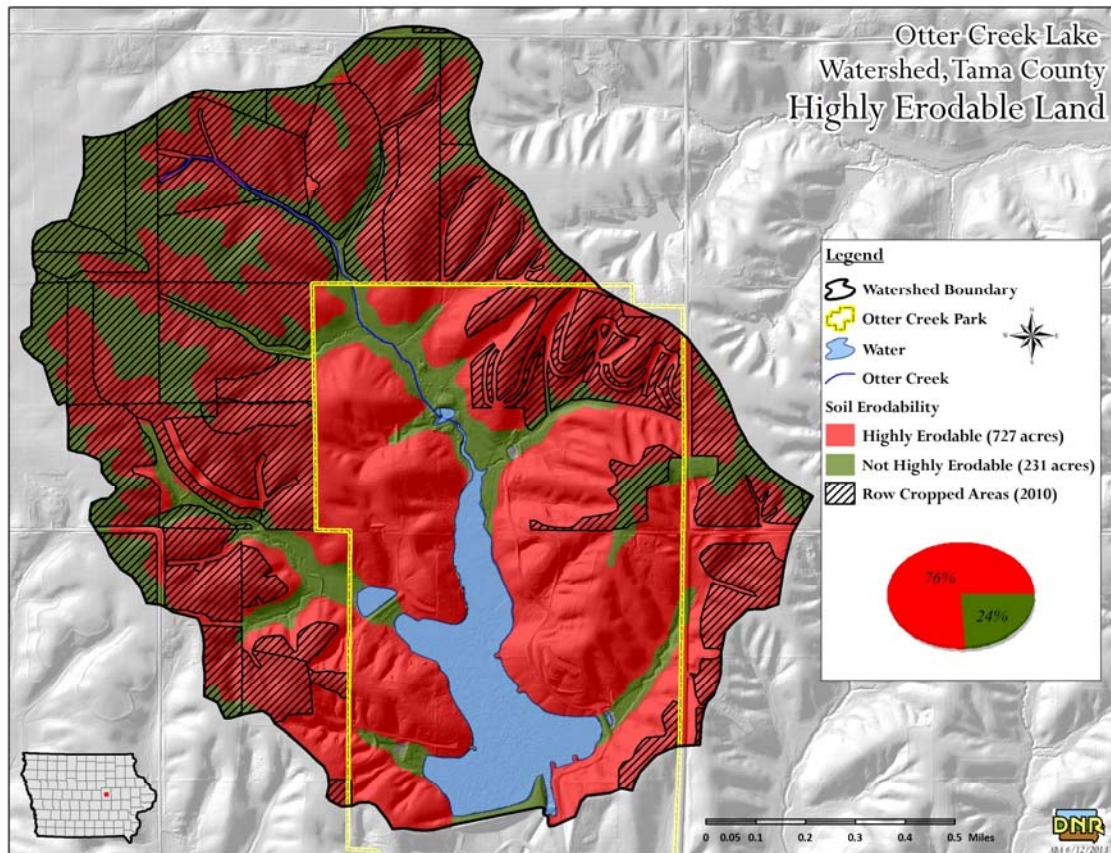


Figure 4.2. Row cropped land within the watershed. Row cropped HEL should be considered high priority for BMPs.

Table 4.1. Potential structural BMPs.

BMP or Activity	Secondary Benefits	¹ Potential TP Reduction
Terraces	Soil conservation, prevent in-field gullies, prevent wash-outs	50%
² Sediment Control Structures	Some ecological services, gully prevention	Variable
³ Wetlands	Ecological services, potential flood mitigation, aesthetic value	20%

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

²Reductions reported by Section 2:Nonpoint Source Nutrient Reduction Science Assessment (2012), Iowa Nutrient Reduction Strategy.

³Note: TP reductions in wetlands vary greatly depending on site-specific conditions. Increasing surface area, implementing multiple wetlands in series, and managing vegetation can increase potential TP reductions

Table 4.2. Potential land management BMPs.

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%
Phosphorus Nutrient Application Techniques 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%
Riparian Buffers	45%

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

²Note: Tillage incorporation can increase TP in runoff.

4.3. In Lake Best Management Practices

As the watershed sources are remediated, focus should shift to the in-lake approaches that could be used. Phosphorus recycled between the bottom sediment and water column of the lake is, at times, an important contributor of bioavailable phosphorus to Otter Creek Lake. While smaller than watershed loads on an annualized basis, internal loads can be the primary driver of eutrophication in dry years with little surface runoff to the lake. Additionally, internal loads may exacerbate algal blooms in late summer periods, which are typically dry with low external loads. Phosphorus exported from the watershed to the lake bottom sediments may become readily available through internal loading, which is most likely to happen during prolonged hot, dry periods in late summer. Uncertainty regarding the magnitude of internal loads is one of the biggest challenges to lake restoration. Because of this uncertainty, reductions from watershed sources of TP should be given implementation priority. If and when monitoring shows that the external watershed load has been reduced / controlled, then additional in-lake measures may be warranted.

Within any lake, regularly assessing shorelines in spring and fall for unstable slumping areas and then stabilizing these with vegetation may possibly help with controlling in-lake concentrations. While not considered a source in this TMDL, shorelines are constantly changing and shifting due to natural processes and the large amount of use they get from people. Making sure these are armored and stable on a regular basis is

important. Additionally, direct removal of phosphorus by dredging might be a possibility. If dredging is a desired alternative and adequate funding is available, technical analysis for watershed management and lake restoration planning should evaluate the impact of increased mean depth on in-lake water quality. Table 4.3 outlines potential in-lake and near shore BMPs.

Table 4.3. Potential in-lake BMPs for water quality improvement.

In-Lake BMPs	Comments	¹ Relative TP Reduction
Targeted dredging	Targeted dredging in shallow inlet areas, particularly the northern tributary, would create pockets of deep-water habitat for predatory fish that would help control rough fish populations. Strategic dredging would also increase the sediment capacity of the inlet areas, thereby reducing sediment loads to the larger, open water area of the lake	Med
In-Lake Dredging	Dredging is seldom cost-effective on a large scale and as a stand-alone measure; disposal of dredged material is often a challenge; dredging should be focused on areas of known sediment deposition or to create deep-water habitat as part of fisheries management. A cost benefit analysis may be necessary to examine the feasibility of large-scale dredging in Otter Creek Lake.	Med-High
Shoreline stabilization (public areas)	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 be significant. The entire shoreline of Otter Creek Lake is publicly owned, making this alternative possible in all areas of the lake.	Low

¹Reductions (High/Med/Low) are relative to each other and based on numerous research studies and previous IDNR projects.

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 water quality improvements made in the watershed and document the status of the waterbody in terms of achieving Total Maximum Daily Loads (TMDLs) and Water Quality Standards (WQS).

Future monitoring in the Otter Creek Lake watershed can be agency-led, volunteer-based, or a combination of both. The Iowa Department of Natural Resources (IDNR) Watershed Monitoring and Assessment Section administers a water quality monitoring program, called IOWATER, that provides training to interested volunteers. More information can be found at the program web site: <http://www.iowater.net/Default.htm>

It is important that volunteer-based monitoring efforts 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: [http://search.legis.state.ia.us/NXT/gateway.dll/ar/iac/5670_environmental%20protection%20commission%20_5b567_5d/0610_chapter%2061%20water%20quality%20standards/_c_5670_0610.xml?f=templates\\$fn=default.htm](http://search.legis.state.ia.us/NXT/gateway.dll/ar/iac/5670_environmental%20protection%20commission%20_5b567_5d/0610_chapter%2061%20water%20quality%20standards/_c_5670_0610.xml?f=templates$fn=default.htm).

Failure to prepare an approved QAPP will prevent data collected from being used to assess a waterbody's status on the state's 303(d) list – the list that identifies impaired waterbodies.

5.1. Monitoring Plan to Track TMDL Effectiveness

Future data collection in Otter Creek Lake to assess water quality trends and compliance with water quality standards (WQS) is expected to include monitoring conducted as part of the IDNR Ambient Lake Monitoring Program. Unless there is local interest in collecting additional water quality data, future sampling efforts will be limited to these basic monitoring programs.

The Ambient Lake Monitoring Program was initiated in 2000 in order to better assess the water quality of Iowa lakes. Currently, 137 of Iowa's lakes are being sampled as part of this program, including Otter Creek Lake. 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.

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 • Silica • 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 • Lake Depth • Thermocline Depth 	<ul style="list-style-type: none"> • Chlorophyll a • Phytoplankton (mass and composition) • Zooplankton (mass and composition)

5.2. Expanded Monitoring for Detailed Assessment and Planning

Data available from the IDNR Ambient Lake Monitoring Program will be used to assess general water quality trends and WQS 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.

Existing resources will not allow more detailed monitoring data to be collected by IDNR. Only through the interest and action of local stakeholders will funding and resources needed to acquire this important information become available. Figure 5.1 depicts where the ambient lake monitoring site and additional samples will be gathered. As data from the limbs of the lake is gathered and analyzed, additional tributary sites may be added if these would be helpful in monitoring the effectiveness of BMPs and the water quality entering the upper portion of the lake. Section 5.3 will further describe tributary monitoring.

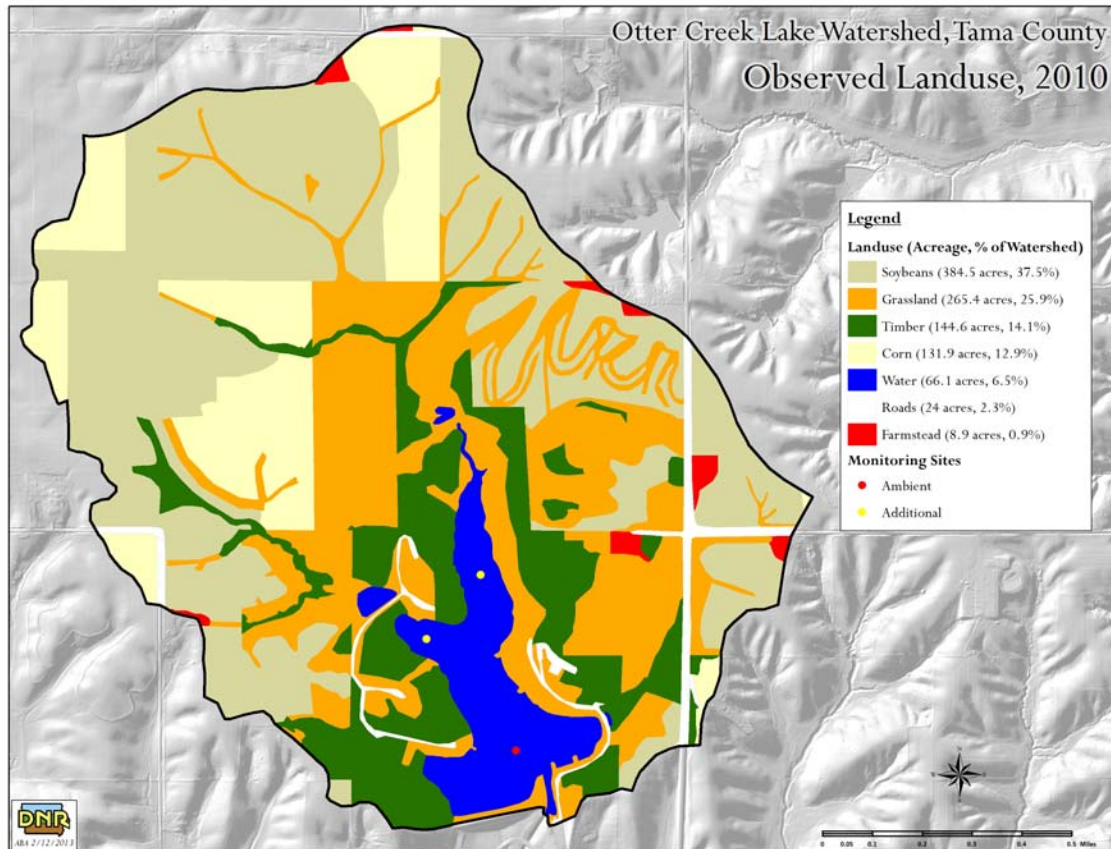


Figure 5.1. Sample locations for Otter Creek Lake monitoring.

5.3. Idealized Plan for Future Watershed Projects

Table 5.2 outlines the detailed monitoring plan by listing the components in order, starting with the highest priority recommendations. While it is unlikely that available funding will allow collection of all recommended data, this expanded plan can be used to help identify and prioritize monitoring data needs.

Table 5.2. Expanded monitoring plan.

Parameter(s)	Intervals	Duration	¹ Location(s)
Routine grab sampling for flow, sediment, and P	Every 1-2 weeks	April through October	Ambient and Tributaries
Continuous pH, DO, turbidity and temperature	15-60 minute	April through October	Ambient and Tributaries
Runoff event flow, sediment and P	Continuous flow, composite WQ	3 events between April and October	Tributaries

¹Final location of tributary sites should be based on BMP placement, landowner permission, and access/installation feasibility.

Routine weekly or bi-weekly grab sampling with concurrent in-lake and tributary data (ambient location and tributaries in Figure 5.1) would help identify long-term trends in water quality and nutrient loading. Particularly, grab samples both upstream and downstream of BMPs to assess efficiency of each structure would be helpful in assessing the overall watershed. Data collection should commence before additional BMPs are implemented in the watershed to establish baseline conditions. This data could form the foundation for assessment of general water quality trends; however, more detailed information will be necessary to evaluate loading processes, storm events, and reduce uncertainty. Therefore, routine grab sampling should be viewed only as a starting point for assessing trends in water quality.

Continuous flow data in the tributaries and at the outlet (i.e., spillway) of the lake would improve the predictive ability and accuracy of modeling tools, such as those used to develop the TMDL for Otter Creek Lake. 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, sediment control structures, terraces and grass waterways, riparian buffers, and wetlands.

If funding is available, lake managers should consider deploying a data logger at the ambient monitoring location and possibly in tributaries to measure pH, temperature, and dissolved oxygen (DO) on a continuous basis. This information will help answer questions about the causes and effects of algal blooms and will provide spatial resolution for evaluation of water quality in different areas of the lake. Routine grab sampling, described previously, should be coordinated with deployment of data loggers.

The proposed expanded 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 can provide technical support to locally led efforts in collecting further water quality and flow monitoring data in the Otter Creek Lake watershed.

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 Otter Creek Lake. During the development of this TMDL, efforts were made to ensure that local stakeholders were involved in the decision-making process to agree on feasible and achievable goals for the water quality in Otter Creek Lake.

6.1. Public Meetings

Prior to TMDL development, park officials were contacted to give input on lake history and conditions. A meeting was held and attended by park and county personnel on Feb 25, 2013. Additional follow up meetings were held via telephone in April and Aug of 2013. Additionally there were primary contacts with park officials for input on where to place monitoring equipment for additional outfall monitoring performed the summer of 2011.

A public meeting was held Thursday, Jan. 30, 2014 from 6 to 7:30 p.m. at the Tama County Nature Center, 2283 Park Road in Toledo. The meeting was attended by representatives of Tama County Conservation, Iowa State University Extension, Otter Creek Lake Park officials, and local land owners.

6.2. Written Comments

Comments received during the public comment period will be included in final draft of Otter Creek Lake Water Quality Improvement Plan.

7. References

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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 measurement based upon the product of multiplying the number of animals of each category by a special equivalency factor. For example, a mature dairy cow is 1.4 AU, whereas a swine weighing more than 55 pounds is 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 FIBI 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 1000 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	An animal feeding operation (AFO) in which animals are

feeding operation:	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 (or IDNR):	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	A statistic that is a type of mean or average (different from

(GM):	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 107.
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 (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 water bodies are judged when determining the health and quality of our aquatic ecosystems. These standards vary depending on the type of water body (lakes vs. rivers) and the assigned uses (general use vs. designated uses) of the water body that is being dealt with. This appendix is intended to provide information about how Iowa's water bodies 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 water body.

General Use Segments

A general use segment water body is one which 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 which 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 water body, 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 water bodies which maintain flow throughout the year, or at least hold pools of water which 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 a total of thirteen different designated use classes (Table B.1) which may apply, and a

water body 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

Appendix C --- Water Quality Data

Date	CHL-a (ug/L)	TP (ug/l)
6/12/2002	17.3	43
7/17/2002	33.2	60
8/14/2002	25	302
6/11/2003	31.5	50
7/17/2003	22.8	84
8/14/2003	29.5	74
6/9/2004	33.6	100
7/15/2004	62.4	70
8/11/2004	65.4	103
6/16/2005	80	87
8/25/2005	61	90
10/17/2005	73	70
5/16/2006	76	50
6/12/2006	58	70
7/17/2006	92	110
8/27/2006	95	70
9/27/2006	64	70
5/10/2007	2	60
7/10/2007	93	100
8/22/2007	110	90
5/12/2008	41	50
7/17/2008	30	50
9/4/2008	60	70
6/22/2009	35	55.5
7/27/2009	53	92.4
8/18/2009	53	76.8
6/23/2010	38	51
8/11/2010	66	89.7
9/23/2010	27	68.6
6/22/2011	103	55.3
8/10/2011	54	98
9/21/2011	64	116.5
Averages	54.65	82.09

Date	Secchi Depth (m)	TSI (chl-a)
6/12/2002	2.6	59
7/17/2002	0.7	65
8/14/2002	0.5	62
6/11/2003	1.6	64
7/17/2003	0.7	61
8/14/2003	0.63	64
6/9/2004	1.35	65
7/15/2004	0.63	71
8/11/2004	0.45	72
6/16/2005	0.5	74
8/25/2005	0.5	71
10/17/2005	1	73
5/16/2006	0.5	73
6/12/2006	0.7	70
7/17/2006	0.4	75
8/27/2006	0.5	75
9/27/2006	0.6	71
5/10/2007	2.2	37
7/10/2007	0.5	75
8/22/2007	0.5	77
5/12/2008	0.9	67
7/17/2008	0.5	64
9/4/2008	0.6	71
6/22/2009	1.2	65
7/27/2009	0.7	70
8/18/2009	0.5	70
6/23/2010	0.8	66
8/11/2010	0.3	72
9/23/2010	0.7	63
6/22/2011	0.5	76
8/10/2011	0.5	70
9/21/2011	0.5	71
Averages	0.77	68

Date	TSI (TP)	TSI (Secchi)
6/12/2002	58	46
7/17/2002	63	65
8/14/2002	86	70
6/11/2003	61	53
7/17/2003	68	65
8/14/2003	66	67
6/9/2004	71	56
7/15/2004	65	67
8/11/2004	71	72
6/16/2005	69	70
8/25/2005	69	70
10/17/2005	65	60
5/16/2006	61	70
6/12/2006	65	65
7/17/2006	72	73
8/27/2006	65	70
9/27/2006	65	67
5/10/2007	63	49
7/10/2007	71	70
8/22/2007	69	70
5/12/2008	61	62
7/17/2008	61	70
9/4/2008	65	67
6/22/2009	62	57
7/27/2009	69	65
8/18/2009	67	70
6/23/2010	61	63
8/11/2010	69	77
9/23/2010	65	65
6/22/2011	62	70
8/10/2011	70	70
9/21/2011	73	70
Averages	67	66

Appendix D --- Watershed Modeling Methodology

Watershed and in-lake modeling were used in conjunction with observed water quality data to develop the Total Maximum Daily Load (TMDL) for phosphorus as the primary cause for the algae impairment to Otter Creek Lake in Tama County, Iowa. The Spreadsheet Tool for Estimating Pollutant Load (STEPL), version 4.1, was utilized to simulate watershed hydrology and pollutant loading. In-lake water quality simulations were performed using BATHTUB 6.14, 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 Otter Creek Lake and its watershed. This section of the Water Quality Improvement Plan (WQIP) discusses the overall modeling approach, as well as the development of the STEPL watershed model and BATHTUB lake model.

D.1. 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 developed 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 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/or local soil and precipitation data. Precipitation inputs include average annual rainfall amount and rainfall correction factors that describe the intensity (i.e., runoff producing) characteristics of long-term precipitation.

Land use characteristics that affect STEPL estimates of hydrology and pollutant loading include land cover types, presence/population of agricultural animals, wildlife populations, population served by septic systems, and characteristics of 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 Otter Creek Lake watershed was delineated into subbasins based LiDAR. The watershed was divided into five subbasins to help quantify the relative pollutant loads stemming from different areas of the watershed and to assist with assessing current BMPs and targeting potential future BMP locations. Hydrology and pollutant loadings are summarized for each subbasin and also aggregated as watershed totals.

D.2. Meteorological Input

Precipitation Data.

The STEPL model includes a pre-defined set of weather stations from which the user must choose to obtain precipitation-related model inputs. For the purpose of Otter Creek Lake, data from the Toledo station for the 2002-2011 sampling period was input. This resulted in an annual average rainfall of 33.29 inches to be used in the STEPL model and also within BATHTUB.

D.3. Watershed Characteristics

Delineation.

The Otter Creek Lake watershed boundary was delineated based on LiDAR using the Soil Water Assessment Tool (SWAT) watershed delineation feature in GIS. Figure D.1 illustrates the watershed and subbasin boundaries.

Soils and Slopes and Curve Numbers.

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. USLE inputs were obtained from a previous RUSLE assessment completed for the Otter Creek Lake watershed.

USLE K-factors vary spatially and by land use. K-factors for each landuse and subwatershed are entered into the “Input” worksheet in the STEPL model.

USLE land slope (LS) factors were obtained from a previous RUSLE assessment, and were area-weighted by land use within each STEPL subwatershed.

The STEPL model includes default curve numbers (CN) selected automatically based on HSG and land use inputs. The STEPL default CN was left in place for other land uses.

Sediment Delivery Ratio.

The total 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 SDR using a simple empirical formula based on drainage area (i.e., watershed size). The SDR in STEPL was calculated at 0.270.

D.4. Animals

Agricultural Animals and Manure Application.

The STEPL model utilizes livestock population data and the amount of time (in months) that manure is applied to account for nutrient loading from livestock manure sources.

Livestock Grazing and confinements.

There are no significant grazing operations or confinements within the watershed.

Wildlife.

STEPL assumes that wildlife add to the manure deposited on the land surface. If animal densities are significant, nutrient concentration in runoff is increased. For Otter Creek Lake Lake, an estimate of 100 geese and 7 deer per square mile (Tama County Conservation estimate) were used. Both of these numbers represent over estimates. Even with overestimates of geese and deer populations, wildlife contributions are relatively insignificant (in terms of nutrient loading to the lake) and do not increase STEPL nutrient runoff parameters.

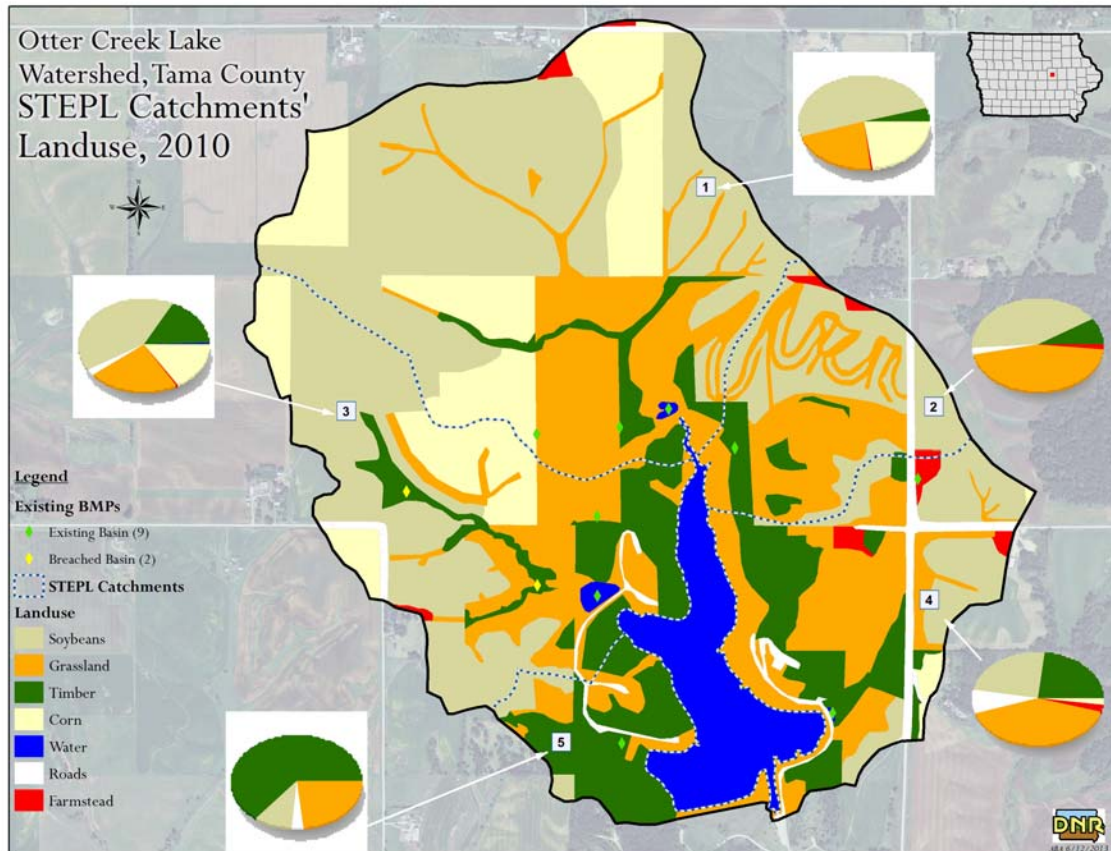


Figure D.1. Subbasins used in model development.

Table D.1 provides the acres of landuse per watershed used to develop the STEP-L model. The outputs of the model provided both a load to enter into BATHTUB and also provided a breakdown of the TP input from landuses (Table D.2 and Figure D.2). This output suggests slightly more than half the TP load comes from the row cropped regions. The row cropped lands in the HEL depicted in Section 4 should be of highest priority.

Table D.1. Subbasin landuse inputs for STEPL (acres).

Watershed	Urban	Cropland	Pasture	Forest	Grassland
W1	3.26	286.28	0	18.24	83.32
W2	4.43	45.78	0	10.52	49.44
W3	5.31	136.43	0	39.29	51.56
W4	18.2	42.56	0	38.67	67.32
W5	1.7	5.28	0	37.86	13.71

*Note: Urban includes farmstead and road, Forest includes timber.

Table D.2. Loads per source.

Sources	P Load (lb/yr)	Parameter	Value	Unit
Urban	22.59	Phosphorus	1497	lbs/yr
Cropland	997.67	(External)*	1205	lbs/yr
Forest	68.80	(Internal)	292	lbs/yr
Grassland	33.22	Chlorophyll-a	54.4	ug/l
Septic	2.19	Secchi	0.8	m
Groundwater	63.66	TSI (TP)	69	
Atmosphere	16.86	TSI (Chl-a)	70	
Total	1205	TSI (Secchi)	63	

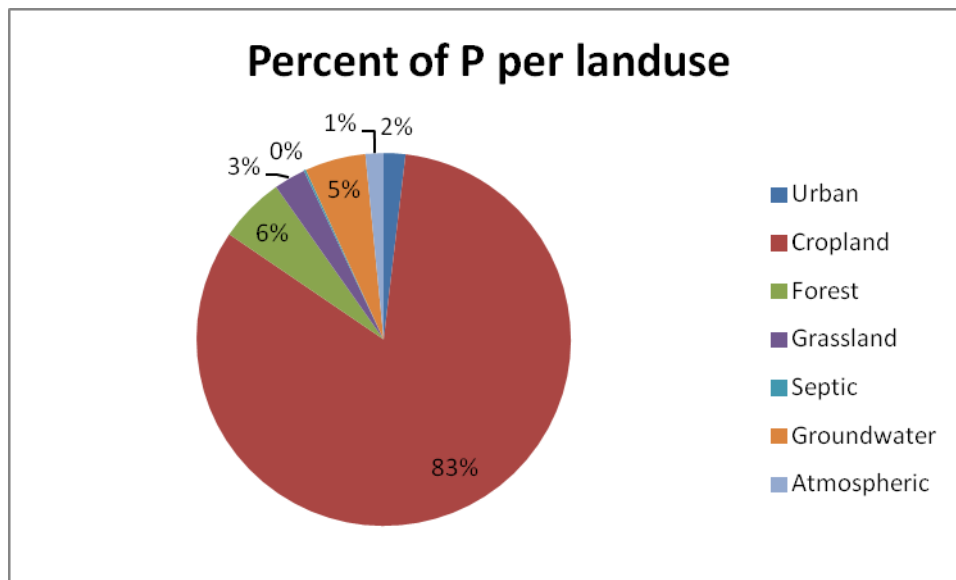


Figure D.2. Percent of phosphorus load per landuse

The model was developed based on the average conditions observed from 2002 to 2011. No special consideration was given to wet or dry periods since relationships between precipitation and TSI values or chlorophyll-a concentrations could not be established.

Appendix E --- In-Lake Water Quality Model

A combination of modeling software packages were used to develop the Total Maximum Daily Load (TMDL) for Otter Creek Lake. Watershed hydrology and pollutant loading was simulated using the Spreadsheet Tool for Estimating Pollutant Load (STEPL), version 4.1. STEPL model development was described in detail in Appendix D of this Water Quality Improvement Plan (WQIP).

In-lake water quality simulations were performed using BATHTUB 6.14, an empirical lake and reservoir eutrophication model. This appendix of the WQIP discusses development of the BATHTUB model. The integrated watershed and in-lake modeling approach allows the holistic analysis of hydrology and water quality in Otter Creek Lake and its watershed.

While some studies suggest that control of both nitrogen and phosphorus may be needed to limit eutrophication in some lakes, phosphorus is still thought to be critical in mitigating eutrophication. If phosphorus reductions are attained and algal blooms continue to impair designated uses, a dual-nutrient approach should be implemented in the Otter Creek Lake 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, if applicable/desired. Water quality predictions are based on empirical models that have been calibrated and tested for lake and reservoir applications (Walker, 1985).

E.2. Model Parameterization

BATHTUB includes several data input menus/modules to describe lake characteristics, simulation equations, and external (i.e., watershed) inputs. Data menus utilized to develop the BATHTUB model for Otter Creek Lake 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 to be used in the simulation of in-lake nitrogen, phosphorus, chlorophyll-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/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 Otter Creek Lake BATHTUB model and report input parameters for each menu.

Model Selections.

BATHTUB includes several models for simulating in-lake nutrients and eutrophication response. For TP, TN, chlorophyll-a, and transparency, Models 1 and 2 are the most general formulations, based upon model testing results.

Table E.1 reports the models selected for each parameter used to simulate eutrophication response in Otter Creek Lake. Preference was given to Models 1 and 2 during evaluation of model performance and calibration of the Otter Creek Lake model. Final selection of model type was based on applicability to lake characteristics, availability of data, and agreement between predicted and observed data. However, during calibration, the Jones and Bachmann model routinely provided better calibration for chlorophyll.

Table E.1. Model selections for Otter Creek Lake.

Parameter	Model No.	Model Description
Total Phosphorus	01	2 nd order*
Total Nitrogen	00	Not computed
Chlorophyll-a	05	Jones and Bachmann
Transparency	01	vs. Chl-a & Turbidity *
Longitudinal Dispersion	01	Fischer-Numeric *
Phosphorus Calibration	01	Decay rates *
Nitrogen Calibration	N/A	Not modeled
Availability Factors	00	Ignore *

* Asterisks indicate BATHTUB defaults

Global Variables.

Global input data for Otter Creek Lake 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 Otter Creek Lake.

Table E.2. Global variables data for 2002-20011 simulation period.

Parameter	Observed Data	BATHTUB Input
Averaging Period	Annual	1.0 year
Precipitation	33.29 in	0.85m
Evaporation	38.8 in	0.99 m
¹ Increase in Storage	0	0
² 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

¹Change in lake volume from beginning to end of simulation period.

²From Anderson and Downing, 2006.

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. Assessment and calibration of model performance for Otter Creek Lake utilizes a three-segment model (Table E.3 and Figure E.1).

Table E.3. Conceptual BATHTUB model for Otter Creek Lake.

	Segment and Tributaries	Trib	Length (km)	Segment Surface Area (km²)
Segment	1		0.53	.07
	Tributary:	1		
	Tributary:	2		
Segment	2		0.52	0.1
	Tributary:	3		
Segment	3		0.23	0.14
	Tributary:	4		
		5		

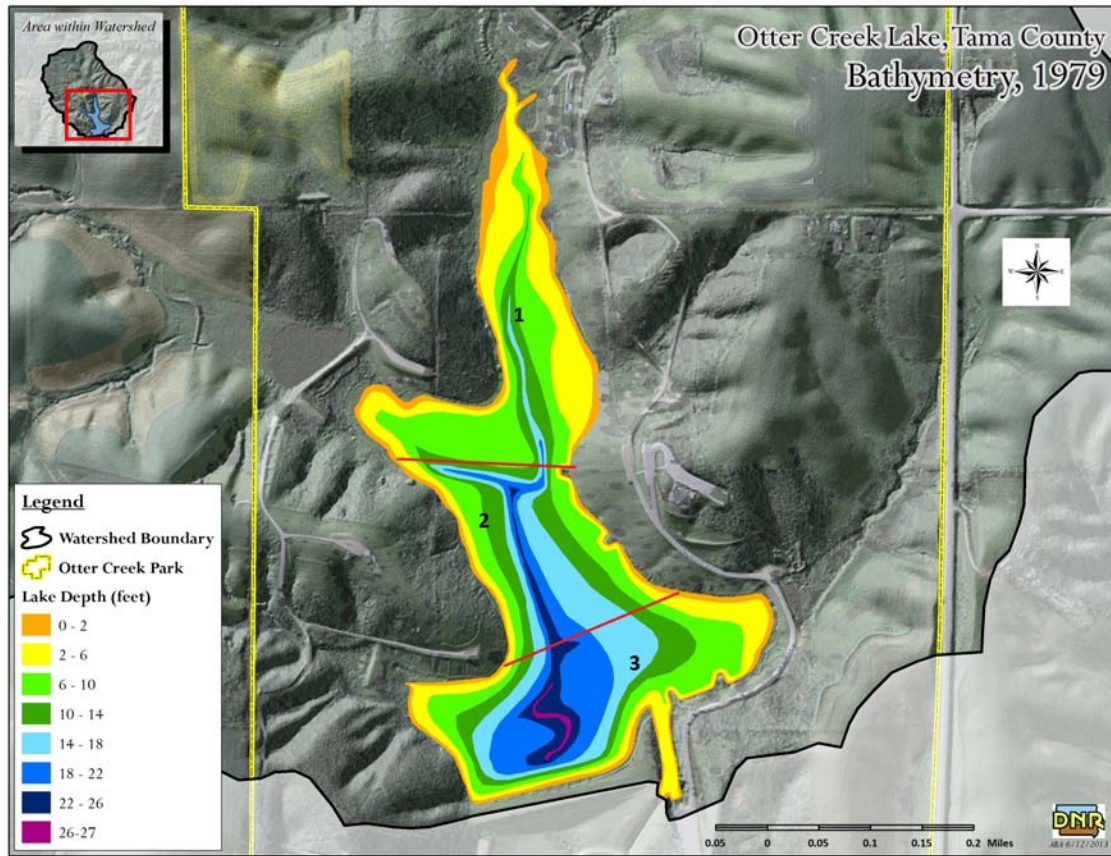


Figure E.1. Segmentation based on Bathymetry

The BATHTUB model developed for Otter Creek Lake does not simulate dynamic conditions associated with storm events or even between individual growing seasons. Rather, the model predicts the water quality period of 2002-2011. Observed water quality data for the lake is included in Appendix C – Water Quality Data. Table E.4 lists BATHTUB segment inputs for segments 1-3. Observable water quality data is only available for segment 3 through the monitoring program. Therefore water quality inputs are not listed for segments 1 and 2.

Table E.4. Segments 1-3 inputs.

Segment 1 Parameter	BATHTUB Input	Calibration Factor
Surface Area (km ²)	0.07	N/A
Mean Depth (m)	1.83	N/A
Length (km)	0.527	N/A
Non-Algal Turbidity (1/m)	0.08	1*
Total Phosphorus (ug/l)	0	1*
Chlorophyll-a (ug/l)	0	1*
Secchi Depth (m)	0	1*

Internal Load P (mg/mg ² -day)	0	N/A
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* Indicates Default

Segment 2 Parameter	BATHTUB Input	Calibration Factor
Surface Area (km ²)	0.1	N/A
Mean Depth (m)	4.27	N/A
Length (km)	0.52	N/A
Non-Algal Turbidity (1/m)	0.08	1*
Total Phosphorus (ug/l)	0	1*
Chlorophyll-a (ug/l)	0	1*
Secchi Depth (m)	0	1*
Internal Load P (mg/mg ² -day)	0	N/A

* Indicates Default

Segment 3 Parameter**	BATHTUB Input	Calibration Factor
Surface Area (km ²)	0.13	N/A
Mean Depth (m)	6.4	N/A
Length (km)	0.23	N/A
Non-Algal Turbidity (1/m)	0.08	1*
Total Phosphorus (ug/l)	82.09	1.1
Chlorophyll-a (ug/l)	54.65	1.07
Secchi Depth (m)	0.77	1.15
Internal Load P (mg/mg ² -day)	2.8	N/A

* Indicates Default

**Segment 3 is the only segment monitoring data was provided via the ambient lake monitoring program.

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 Otter Creek Lake BATHTUB models 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. STEPL output

requires conversion into forms compatible with BATHTUB. This includes units conversion and converting STEPL nutrient loads and flows.

Because of the segmented nature of Otter Creek Lake and the implementation of BMPs, five subbasins were included in the STEPL model to provide tributary inputs for BATHTUB. Tributary data are reported in table E.5.

Table E.5. Tributary inputs for BATHTUB.

Watershed	Area (ac)	Flow (hm3)	TP (ppb)
W1	391.1	0.53	525.9
W2	110.17	0.14	348.2
W3	232.59	0.3	462.9
W4	166.75	0.02	280.0
W5	58.55	.0.07	215.9

E.3. Model Performance and Calibration

The Otter Creek Lake water quality model was 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 2011. 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, and (2) provide good agreement with observed water quality in Otter Creek Lake.

BATHTUB Calibration.

Performance of the BATHTUB model was assessed by comparing predicted water quality with observed data collected in Otter Creek Lake from 2002 to 2011 in segment 3 of the BATHTUB model. Simulation of TP concentration was critical for TMDL development, as was chlorophyll-a and transparency predictions. Nitrogen constituents are less important because Otter Creek Lake is not nitrogen limited. Therefore, nitrogen simulations were not calibrated. The observed data was obtained as part of the ambient lake monitoring program, and is based on data reported in Appendix C

BATHTUB Target Assessment.

After calibration the bathtub model was used to determine the water quality target. This was done by incrementally reducing loads of TP in both tributaries and internal loading until the desired Chl-a and Secchi depth TSIs of 63 was achieved for a whole lake average. This was expressed as an annual load and then expressed as an average daily maximum via a statistical approach described in Appendix F.

The model assumes a uniform reduction in loads of all sources. In reality there would be many combinations of practices and pathways to achieve this goal and would most likely

not be accomplished by trying to cut 69 percent of the load across all sources equally. In fact, that is most likely not possible. The best approach would be to target the highest contributing sources as discussed in Section 3 of this report and systematically treat watershed based sources and then follow up with treating in-lake sources.

Figures E.2 and E.3 below provide the load response curves for Chl-a and Secchi Depth with total Phosphorus loads. These curves predict reductions in TP will lead to a reduction in Chlorophyll-a and an increase in Secchi depth leading to an overall better water clarity for Otter Creek Lake.

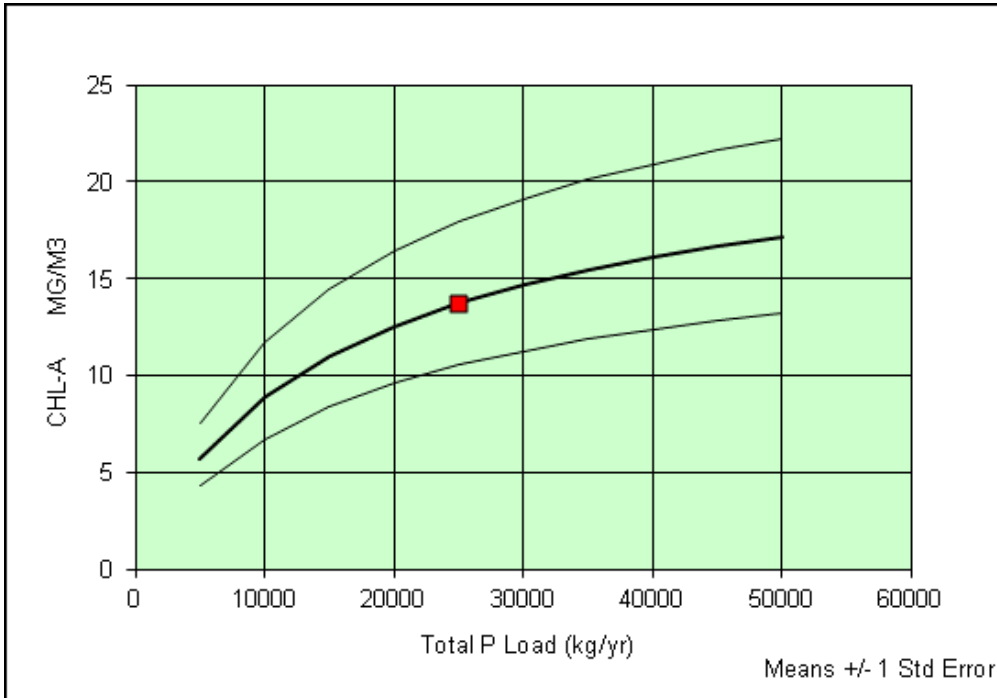


Figure E.2. The load response relationship between Chl-a and total P as predicted by BATHTUB.

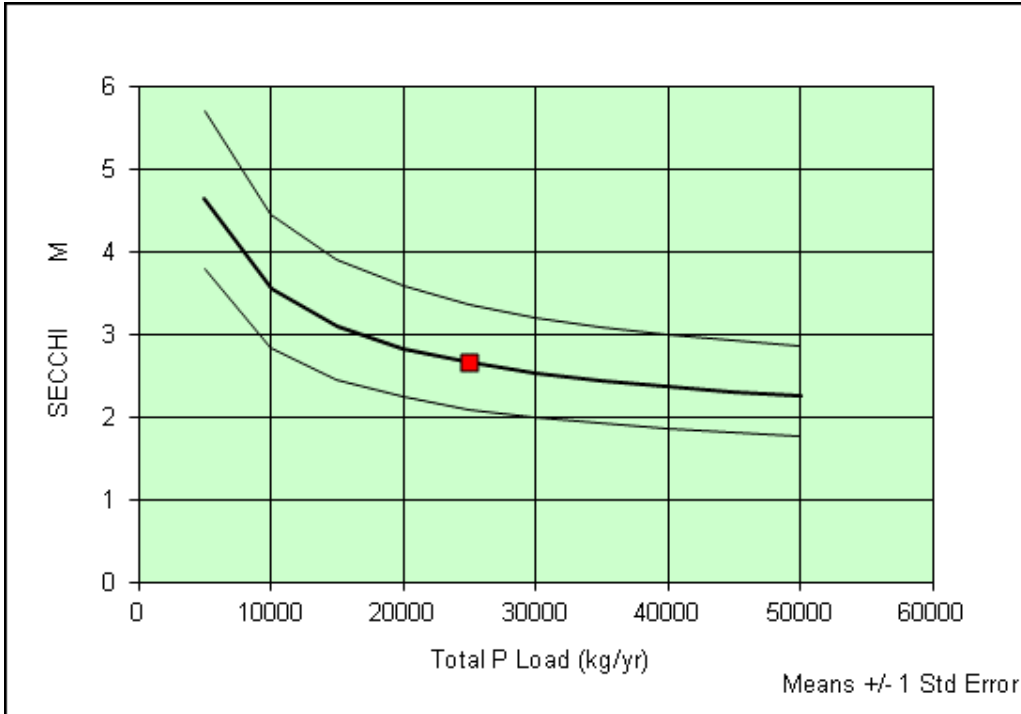


Figure E.3. The load response relationship between Secchi Depth and total P as predicted by BATHTUB

Appendix F --- Establishing 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 recommendations, the loading capacity of Otter Creek Lake 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 451 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 an option for identifying a maximum daily load (MDL) that corresponds to the allowable annual 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
 $\sigma^2 = \ln(CV^2 + 1)$
CV = coefficient of variation

The allowable annual average of 451 lbs/year is equivalent to a long-term average (LTA) daily of 1.24 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 2.778, as reported in Table F.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 5.0 lbs/day. This is without the applied MOS of 10 percent. The TMDL calculation is summarized in Table F.2.

Because there are no permitted/regulated point source discharges in the watershed, the WLA is zero. An explicit MOS of 10 percent is applied. The resulting TMDL, expressed as a daily maximum, is:

$$\text{TMDL} = \text{LC} = \Sigma \text{WLA (0 lbs-TP/day)} + \Sigma \text{LA (4.5 lbs-TP/day)} \\ + \text{MOS (0.5, explicit 10 percent)} = \mathbf{5.0 \text{ lbs-TP/day}}$$

Table F.1. Multipliers used to convert a LTA to an MDL.

Averaging Period (days)	Recurrence Interval	Z-score	Coefficient of Variation								
			0.2	0.4	0.6	0.8	1.0	1.2	1.4	1.6	1.8
30	96.8%	1.849	1.41	1.89	2.39	2.87	3.30	3.67	3.99	4.26	4.48
60	98.4%	2.135	1.50	2.11	2.80	3.50	4.18	4.81	5.37	5.87	6.32
90	98.9%	2.291	1.54	2.24	3.05	3.91	4.76	5.57	6.32	7.00	7.62
120	99.2%	2.397	1.58	2.34	3.24	4.21	5.20	6.16	7.05	7.89	8.66
180	99.4%	2.541	1.62	2.47	3.51	4.66	5.87	7.06	8.20	9.29	10.3
210	99.5%	2.594	1.64	2.52	3.61	4.84	6.13	7.42	8.67	9.86	11.0
365	99.7%	2.778	1.70	2.71	4.00	5.51	7.15	8.83	10.5	12.1	13.7

Table F.2. Summary of LTA to MDL calculation for the TMDL.

Parameter	Value	Description
LTA	1.24 lbs/day	Annual Average
Z Statistic	2.778	Based on 365-day averaging period
CV	0.6	Used CV from annual TP loads
σ^2	0.31	$\ln(\text{CV}^2 + 1)$
MDL	5.0 lbs/day	TMDL expressed as daily load

Appendix G --- Public Comments

No public comments were received during the public comment period.