COON CREEK WATERSHED DISTRICT

Permit Application Review Report
Date: 11/5/2025

Board Meeting Date: 11/10/2025
Agenda Item: 10

Applicant/Landowner:
Trustone FCU
Attn: Matthew Monicatti
14601 27th Ave N, Suite 104
Plymouth, MN 55447

Project Name: Trustone FCU Blaine

Project PAN: P-25-030

Project Purpose: Construction of a new commercial building, parking and associated stormwater treatment features

Project Location: Lot 5 Block 2 Raintree Court Addition, 11806 Aberdeen St NE, Blaine

Site Size: size of parcel - 1.01 acres; size of disturbed area - 0.91 acres; size of regulated impervious surface - 0.52 acres

Applicable District Rule(s): Rule 3, Rule 2, Rule 4, Rule 6

Recommendation: Approve with 4 Conditions and 3 Stipulations

Description: The applicant proposes the construction of a new credit union with associated parking and stormwater treatment features. The project will disturb 0.91 acres and create 0.52 acres of new/regulated impervious. The project will impact District floodplain. The relevant water resource concerns are stormwater management, soils and erosion control, and floodplain. These correspond to District Rules 3, 4 and 6. See attached Figure 1: Project Location and Figure 2: Site Plan.

Conditions to be Met Before Permit Issuance:

Rule 2.7 – Procedural Requirements

1. Submittal of a performance escrow in the amount of $2,455.00.

Rule 3.0 – Stormwater Management

2. Provide proof of recording of a fully executed Operations and Maintenance Agreement for the perpetual inspection and maintenance of all proposed stormwater management practices after review and approval by the District.
3. Please update plans to include the following:
    a. Please update the RCS-1 detail on sheet C-7 to show the 4" orifice within the weir wall.
    b. Please update the RCS-1 label of sheet C-4 to state "3' wide weir at 903.10 w/ 4" orifice at 903.10".
    c. Please update the infiltration basin labels on sheet C-3 to list an outlet elevation

of 903.1.

Rule 4.0 – Soils and Erosion Control

4. Update the erosion control plan to include the following:
    a. Stabilize soils and soil stockpiles within 24 hours of inactivity.
    b. Provide cover for stormwater contaminants.
    c. Secure portable toilets.
    d. After initial grading, completely surround the infiltration basins with perimeter control to prevent compaction during construction.

Stipulations: The permit will be issued with the following stipulations as conditions of the permit. By accepting the permit, the applicant agrees to these stipulations:

1. Submittal of as-builts for the stormwater management practices and associated structures listed in Tables 2 and 3, including volume, critical elevations and proof of installation for hydrodynamic separators.
2. Completion of post construction infiltration tests on the Infiltration Basins by filling the basin to a minimum depth of 6 inches with water and monitoring the time necessary to drain, or multiple double ring infiltration tests to ASTM standards. The Coon Creek Watershed District shall be notified prior to the test to witness the results.
3. If dewatering is required, provide DNR dewatering permit prior to construction. If a DNR permit is not required, provide well-field location, rates, discharge location, schedule and quantities prior to construction.

Exhibits:

Exhibit Type	Exhibit Author	Signature Date	Received Date
MIDS	Freeberg & Grund	08/05/2025	09/22/2025
Stormwater Management Memo	Freeberg & Grund	10/21/2025	10/21/2025
Construction Plans	Freeberg & Grund	10/10/2025	10/29/2025
Geotechnical Evaluation Report	Braun Intertec	09/26/2019	08/02/2025
Drawdown Exhibit	Freeberg & Grund	10/21/2025	10/21/2025
HydroCAD	Freeberg & Grund	10/21/2025	10/21/2025

Findings

Fees and Escrows (Rule 2.7):
The applicant has submitted a $3,610.00 application fee and deposit which corresponds with the non-refundable application fee ($10), base fee for a Commercial/Industrial Development project of 1.01 acres ($3,300.00), and addition to base fee ($300.00 for floodplain impact). The applicant will be required to submit a performance escrow in the amount of $2,455.00. This corresponds to a base escrow of $2,000, plus an additional $500/acre of disturbance (0.91 acres of land disturbance proposed).

Stormwater Management (Rule 3.0):
Rule 3.0 applies to the proposed project because it includes land disturbing activities creating a cumulative total of 10,000 sf or more of new or fully reconstructed impervious surface.

The Hydrologic Soil Group (HSG) of soils on site are HSG B. Curve Numbers have been shifted down one classification to account for the impacts of grading on soil structure.

Rate Control: Peak stormwater flow rate at each point of site discharge does not increase from the pre-development condition for the 24-hour precipitation event with a return frequency of 2-, 10-, 100- years as shown in Table 1. The project will not impact Drainage Sensitive Use areas. The rate

control standard is met.

Point of Discharge	2-year (cfs)		10-year (cfs)		100-year (cfs)	
	Existing	Proposed	Existing	Proposed	Existing	Proposed
East - Aberdeen St	0.33	0.06	0.78	0.1	1.91	0.18
West- HWY 65 Ditch	0.18	0.06	0.54	0.33	1.02	0.9

Table 1.

Volume Control: The proposed project is new development; therefore, the volume reduction requirement is equal to 1.1 inches over the area of all impervious surface. The amount of proposed impervious required to be treated is 22,666 ft^2.

The applicant is proposing the Stormwater Management Practices (SMPs) described below:

Drainage Area	Impervious required to be treated (ft^2)	Proposed SMP	TP Removal Factor	Required Water Quality Volume (ft^3)	Water Quality Volume Provided (ft^3)
Untreated 12S	840	none	0	77	0
Infiltration Basins (13S, 14S)	21,826	combined infiltration basins	1	2,001	2,916
Totals:	**22,666**			**2,078**	**2,916**

Table 2.

The following pretreatment has been provided:

SMP ID	Pretreatment Device/Method	Percent TSS Removal
West Infiltration Basin RG3	Rain Guardian	80
East Infiltration Basin RG2	Rain Guardian	80
East Infiltration Basin RG1	Rain Guardian	80

Table 3.

Pretreatment is required to be designed such that the device/method provides removal of 80% TSS entering an infiltration or filtration Stormwater Management Practice. The proposed project meets pretreatment requirements as shown in Table 3.

Drainage area 12S is a portion of the drive entrance which cannot be routed back to a treatment feature. The volume control standard has been met to the maximum extent practicable.

Water Quality: The total Water Quality Volume has been provided in aggregate.

Stormwater treatment on site must remove at least 80% of the average annual post development TSS per discharge location. The following TSS removal has been provided:

Discharge Point	TSS Removal Provided
East - Aberdeen St	0
West - Hwy 65 Ditch	94

Table 4.

The east discharge point TSS removal requirement is not met due to reasons listed in the volume control section. The TSS removal standard is met to the maximum extent practicable as shown in

Table 4.

Discharges to Wetlands: Stormwater from the proposed project is not being discharged into any wetlands, therefore this section does not apply.

Landlocked Basins: The proposed drainage system does not outlet to a landlocked basin, therefore this section does not apply.

Low Floor Freeboard: The proposed project is new development which includes buildings and habitable structures. Therefore, SMPs must be designed such that the lowest basement floor elevations are at least 2 feet above the 100-yr high water level or 1 foot above the emergency overflow. The lowest basement floor elevation proposed is 906.75 ft NAVD88. The applicable 100-year high water level is at 904.5 ft NAVD88, and the applicable emergency overflow is at 904.85 ft NAVD88. The freeboard requirement is met.

Maintenance:
Access: Sufficient maintenance access has been provided on the plans for all stormwater management practices.

Easements: All required maintenance easements have been provided on the plans.

Maintenance Agreements: The proposed stormwater management practices will not be maintained as part of standard municipal public work activities. Therefore, a maintenance agreement that meets District standards will be required.

Soils and Erosion Control (Rule 4.0)
Rule 4.0 applies to the proposed project because it is a land disturbing activity that requires a permit under another District rule.

The proposed project drains to Ditch 60. The soils affected by the project includes Isanti, Rifle and Zimmerman and have a soil erodibility factor of 0.15 or greater. Disturbed areas are not proposed to be stabilized within 24 hours, as required. The proposed erosion and sediment control plan includes perimeter control, inlet protection, and a stabilized construction entrance. The erosion control plan does not meet District requirements because soils and soil stockpiles are not proposed to be stabilized within 24 hours of inactivity, waste is not proposed to be stored in seal containers, infiltration basins are not proposed to be surrounded by perimeter control, and portable toilets are not proposed to be secured. The site does not require an NPDES permit. See attached Figure 3: Soils and Erosion Control Plan.

Wetlands (Rule 5.0)
The proposed project does not include activities which result in the filling, draining, excavating, or otherwise altering the hydrology of a wetland. Rule 5.0 does not apply.

Floodplain (Rule 6.0)
Rule 6.0 applies to the proposed project because it includes land disturbing activities within or adjacent to the boundary of the 100-year flood elevation as mapped and modeled by the District.

The regulatory floodplain elevation is 899.4 ft NAVD 88. The application proposes the placement of 134 cubic yards of fill within the floodplain. Compensatory storage is required. The proposed project provides 140 cubic yards of compensatory storage, which exceeds the required 1:1 ratio and is within the relevant reach.

The proposed project is subject to flood damage. Low floor elevations are proposed at elevation 906.75 ft NAVD 88, which meets the minimum floor elevation of 2 foot above the 100-year flood profile.

The proposed fill within the floodplain is an embankment. Information has been provided to show that the embankment can pass the 100-year flood without increasing the elevation of the 100-year

flood profile or creating excessive velocities. Adequate compensatory storage is provided. See Figure 4: Floodplain Impact.

Drainage, Bridges, Culverts, and Utility Crossings (Rule 7.0)
The proposed project does not include land disturbing activities which construct, improve, repair, or alter the hydraulic characteristics of a bridge profile control or culvert structure on a creek, public ditch, or major watercourse. The proposed project does not include land disturbing activities which involve a pipeline or utility crossing of a creek, public ditch, or major watercourse.

The proposed project does not include land disturbing activities which construct, improve, repair or alter the hydraulic characteristics of a conveyance system that extends across two or more parcels of record not under common ownership and has a drainage area of 200 acres or greater. Rule 7.0 does not apply.

Buffers (Rule 8.0)
The proposed project does not include a land disturbing activity on land adjacent or directly contributing to a Public Water, Additional Waters, High or Outstanding Ecological Value Waters, a Public Ditch, or Impaired Waters/waters exceeding state water quality standards. Rule 8.0 does not apply.

Variances (Rule 10.2)
The proposed project is not requesting a variance from the District's rules, regulations, and policies. Rule 10.2 does not apply.

Figure 1: Project Location

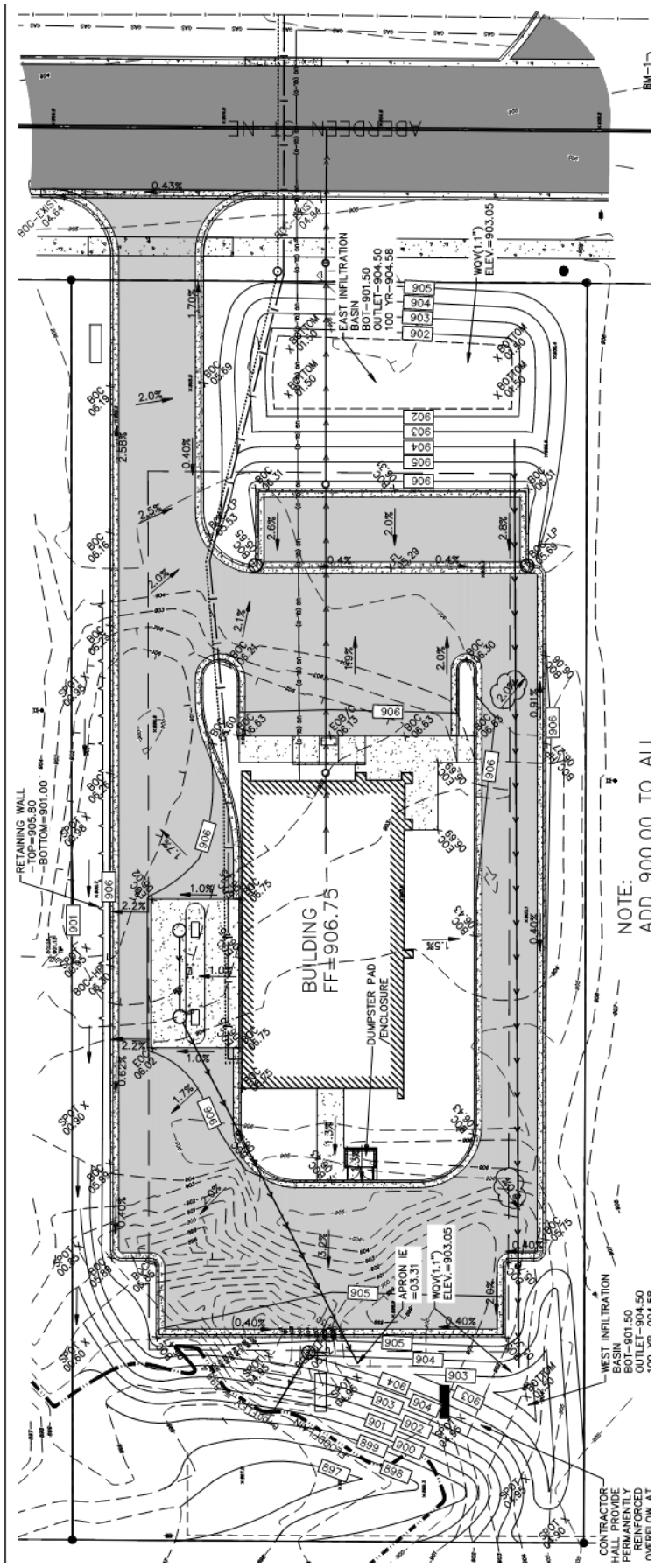


Figure 2: Site Plan

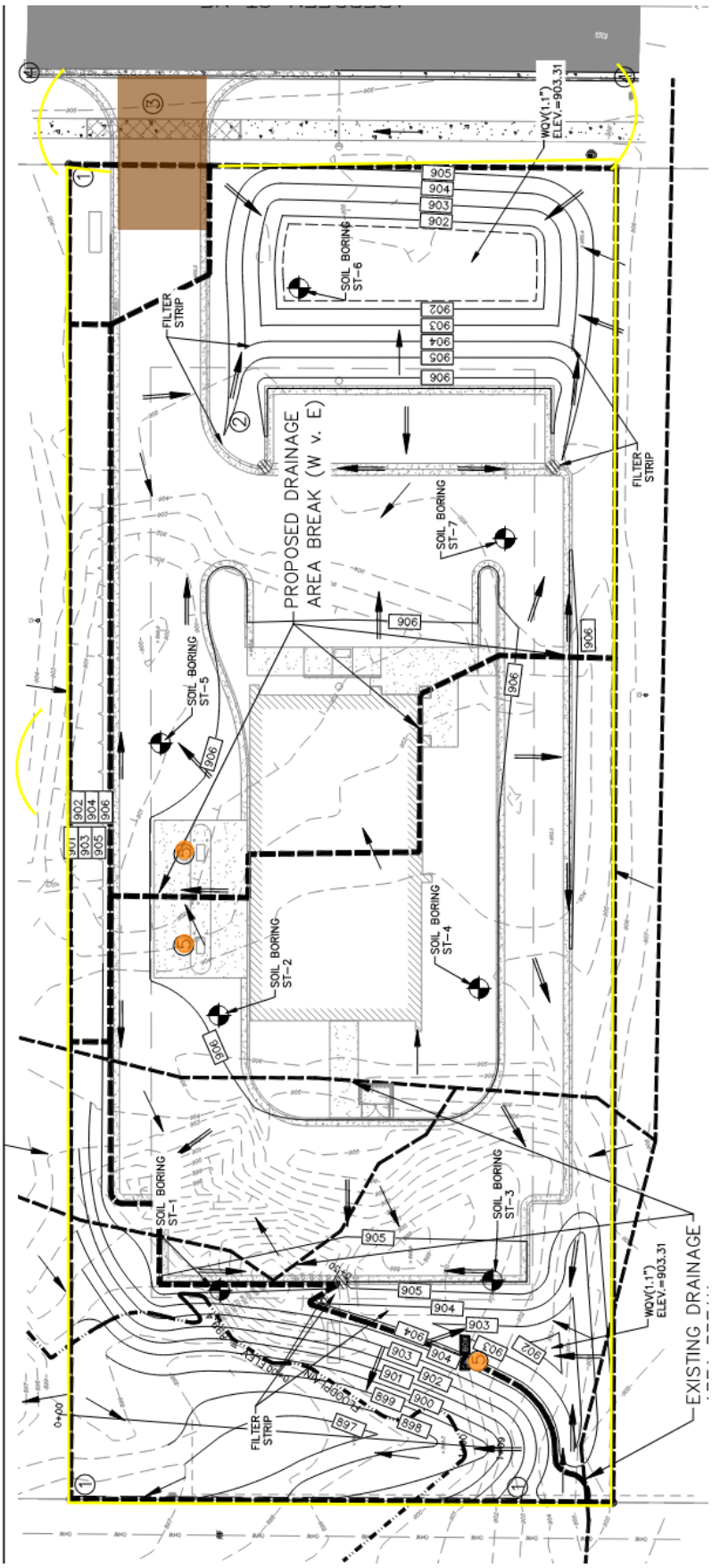
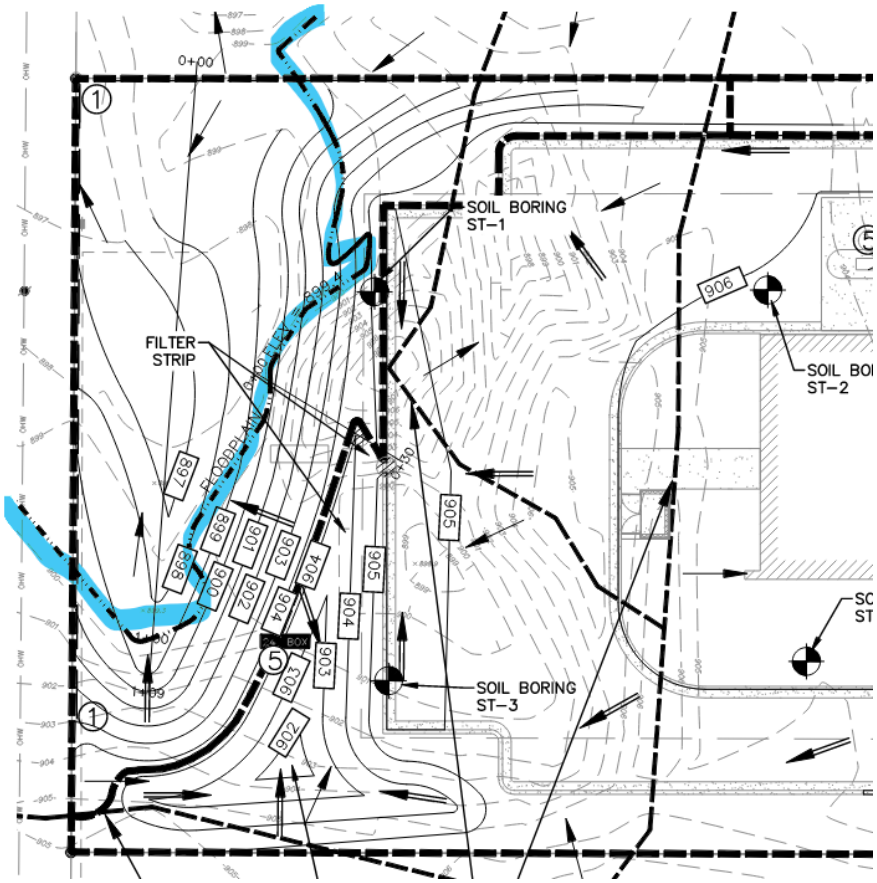
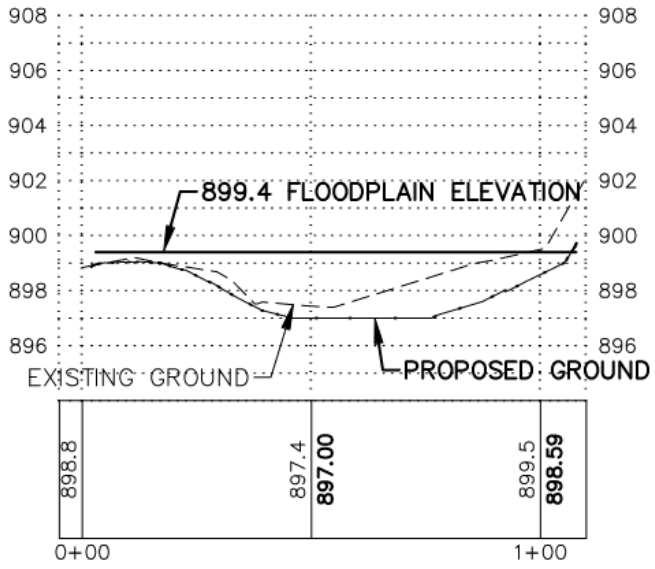


Figure 3: Soils and Erosion Control





2 C-3 FLOODPLAIN SECTION
NO SCALE

Figure 4: Floodplain Impact