

Permit Application Review Report
Date: 10/21/2026

Board Meeting Date: 10/26/2026
Agenda Item: 08

Applicant/Landowner:

Jeff Entsminger
14916 Central Ave NE
Ham Lake MN 55304

Project Name: Harmony Estates 4th Addition

Project PAN: P-21-161

Project Purpose: 4th phase of the Harmony Estates Development including homes, utilities, road work and stormwater ponds.

Project Location: Westlund Dr, Ham Lake

Site Size: size of disturbed area - 40.16 acres; size of regulated impervious surface – 15.68 acres

Applicable District Rule(s): Rule 2, Rule 3, Rule 4, Rule 5, Rule 6, Rule 7

Recommendation: Approve with 2 Conditions and 4 Stipulations

Description: The application proposes the 4th Addition of the Harmony Estates development. The scope of work includes grading, utilities, road reconstruction and stormwater management features. This work will be added to the existing Permit 2423 for Harmony Estates 3rd Addition. The 4th Addition will disturb 40.16 acres and create 15.68 acres of regulated impervious. The area drains to County Ditch 11. The relevant water resource concerns are Stormwater Management (District Rule 3), Soil & Erosion Control (District Rule 4), Wetlands (District Rule 5), and Floodplain (District Rule 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 \$160,640.00 and execute a signed escrow agreement.

Rule 4.0 – Soils and Erosion Control

2. Update to SWPPP to stabilize soils and soil stockpiles within 24 hours of inactivity.

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 grading as-builts for the project to confirm adequate floodplain compensatory storage has been provided.
2. The applicant must apply for coverage under the Minnesota Pollution Control Agency's

(MPCA's) Construction Stormwater Permit (Permit No: MNR100001).

3. Submittal of as-builts for the stormwater management practices and associated structures listed in Table 2, including volume, critical elevations and proof of installation for hydrodynamic separators.
4. 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
Wetland Delineation	Kjolhaug Environmental Services	04/06/2026	08/10/2026
Wetland Delineation	Earth Science Associates	04/27/2015	04/27/2015
Joint Application	Kjolhaug Environmental Services	03/03/2025	03/05/2025
Stormwater Management Plan	Carlson Engineering	09/24/2026	09/25/2026
SWPPP	Carlson Engineering	09/24/2026	09/25/2026
Construction Plans	Carlson Engineering	10/12/2026	10/12/2026

Findings

Fees and Escrows (Rule 2.7): Because this application is a part of a previous permit, no new permit fees are required.

The applicant will be required to submit a performance escrow in the amount of \$160,640.00. This corresponds to \$4,000/acre of disturbance (40.16 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 A.

Rate Control: Peak stormwater flow rate at the East point of site discharge increases from the pre-development condition for the 24-hour precipitation event with a return frequency of 10-, 25-, and 100- years as shown in Table 1. Rate control for the entire Harmony Estates Development was approved under previous PAN 14-134. The current design is consistent with previous approvals. No adverse impacts from increased rates are anticipated. The project will not impact Drainage Sensitive Use areas. The rate control standard is met.

Point of Discharge	2-year (cfs)		10-year (cfs)		25-year (cfs)		100-year (cfs)	
	Existing	Proposed	Existing	Proposed	Existing	Proposed	Existing	Proposed
West	1.8	1.8	6.2	6.1	7.5	7.4	8.7	8.7
East	0.2	0.2	3.5	3.8	9.0	9.8	23.5	25.3
South	2.8	2.5	11.2	5.7	21.6	9.2	35.7	14.3

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 57,281 ft².

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

Drainage Area	Impervious required to be treated (ft²)	Proposed SMP	TP Removal Factor	Required Water Quality Volume (ft³)	Water Quality Volume Provided (ft³)
9S	37,679	Pond 9	0.5	6,908	6,915
8S	19,602	Pond 8	0.5	2,995	4,523
Totals:	57,281			9,903	11,438

Table 2.

Infiltration may not be used as a volume control practice because the practices would need to be placed in areas with less than 3 feet to season saturated soils.

Because the volume reduction standard cannot be met due to these site constraints, the project proposes the use of the stormwater management practices and their corresponding TP conversion factors listed in Table 2. The volume control standard has been met as shown in Table 2.

Water Quality: 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
South	80

Table 3.

The TSS removal standard is met at each discharge point as shown in Table 3.

Discharges to Wetlands: Stormwater from the proposed project is being discharged into the following wetlands.

Wetland ID	2P
Wetland Type	Slightly Susceptible
Change of Bounce 2-yr (ft)	-0.2
Change of Bounce 10-yr (ft)	-0.4
Change of Inundation on 2-yr (hrs)	0.22
Change of Inundation on 10-yr (hrs)	-0.5
Change of Run out Control (ft)	0

Table 4.

The proposed project exceeds the standard for Wetland 2P for bounce 2-yr/10-yr and inundation 10 yr. This has been reviewed and no adverse impacts are anticipated.

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 895 and 906 NAVD 88. The applicable 100-year high water level is 892.5 and 894.1 ft NAVD 88 and the applicable emergency overflow is 892.5 and 894.2 ft NAVD 88. 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: All proposed stormwater management practices will be maintained as part

of standard municipal public work activities. Therefore, no maintenance agreement 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 County Ditch 11. The soils affected by the project includes Zimmerman and Rifle 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 redundant perimeter control, inlet protection, and 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. The site does require an NPDES permit. See attached Figure 3: Soils & Erosion Control.

Wetlands (Rule 5.0)

Rule 5.0 applies to the proposed project because it includes activities which result in the filling, draining, excavating or other altering the hydrology of a wetland.

Wetlands were delineated under PAN W26-015 and 14-134. The boundary and type application was reviewed and approved. The Notice of Decisions were issued on 09/18/2026 and 06/15/2021.

The applicant submitted a joint application form, with the 3rd Addition application, requesting a Replacement Plan decision on 03/03/2025. Wetland impacts are proposed through fill in 1 location.

Wetland ID	Impact Type (F/D/E)	Impacts (sf)	Impact Duration (T/P)	Replacement Ratio	Required Mitigation (sf)
1	Fill	6,919	Permanent	2:1	13,838

Table 5.

Impact replacement has been mitigated through the purchase of wetland bank credits from bank 1762. Bank 1762 is within the required bank service area (BSA 7). The Notice of Decision was issued on 03/27/2025. See attached Figure 4: Wetland Impacts.

Floodplain (Rule 6.0)

Rule 6.0 applies to the proposed project because it includes land disturbing activities within the boundary of the floodplain, as mapped and modeled by the District.

The regulatory floodplain elevation is 893.4 ft NAVD 88. The application proposes the placement of 24,476 cubic yards of fill within the floodplain. Compensatory storage is required. The proposed project provides 48,802 cubic yards of compensatory storage, which exceeds the required 1:1 ratio and is within the relevant reach.

The culvert is being provided in-kind and adequate compensatory storage is being provided which shows that the embankment can pass the 100-year flood without increasing the elevation of the 100-year flood profile or creating excessive velocities and equivalent hydraulic capacity has been provided. See Figure 4: Floodplain Mitigation.

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: Harmony Estates 4th Addition Project Location



10/21/2026

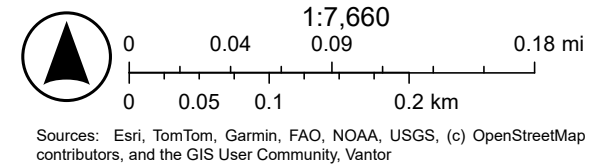


Figure 2: 4th Addition Site Plan

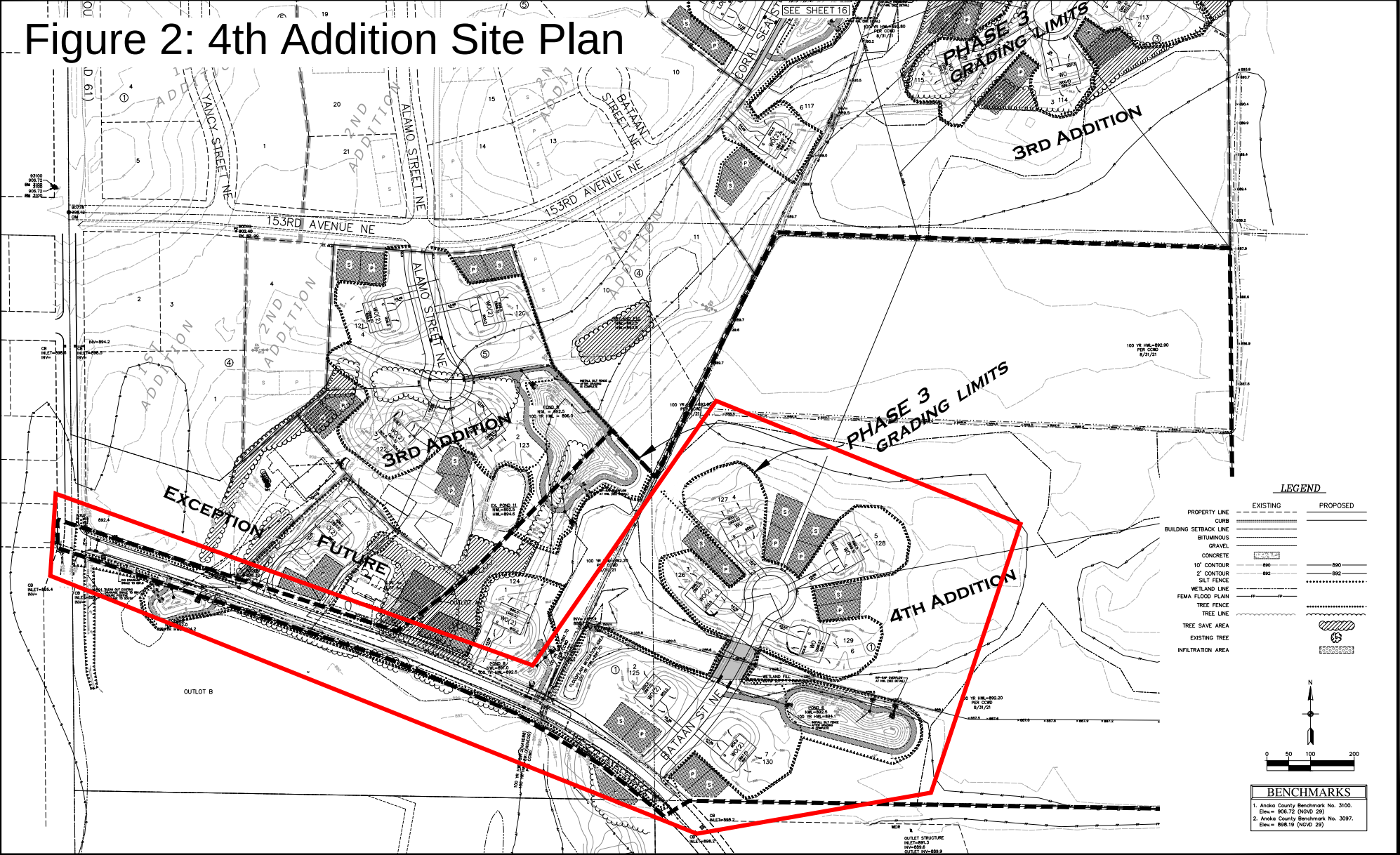


Figure 3a: Soils & Erosion Control

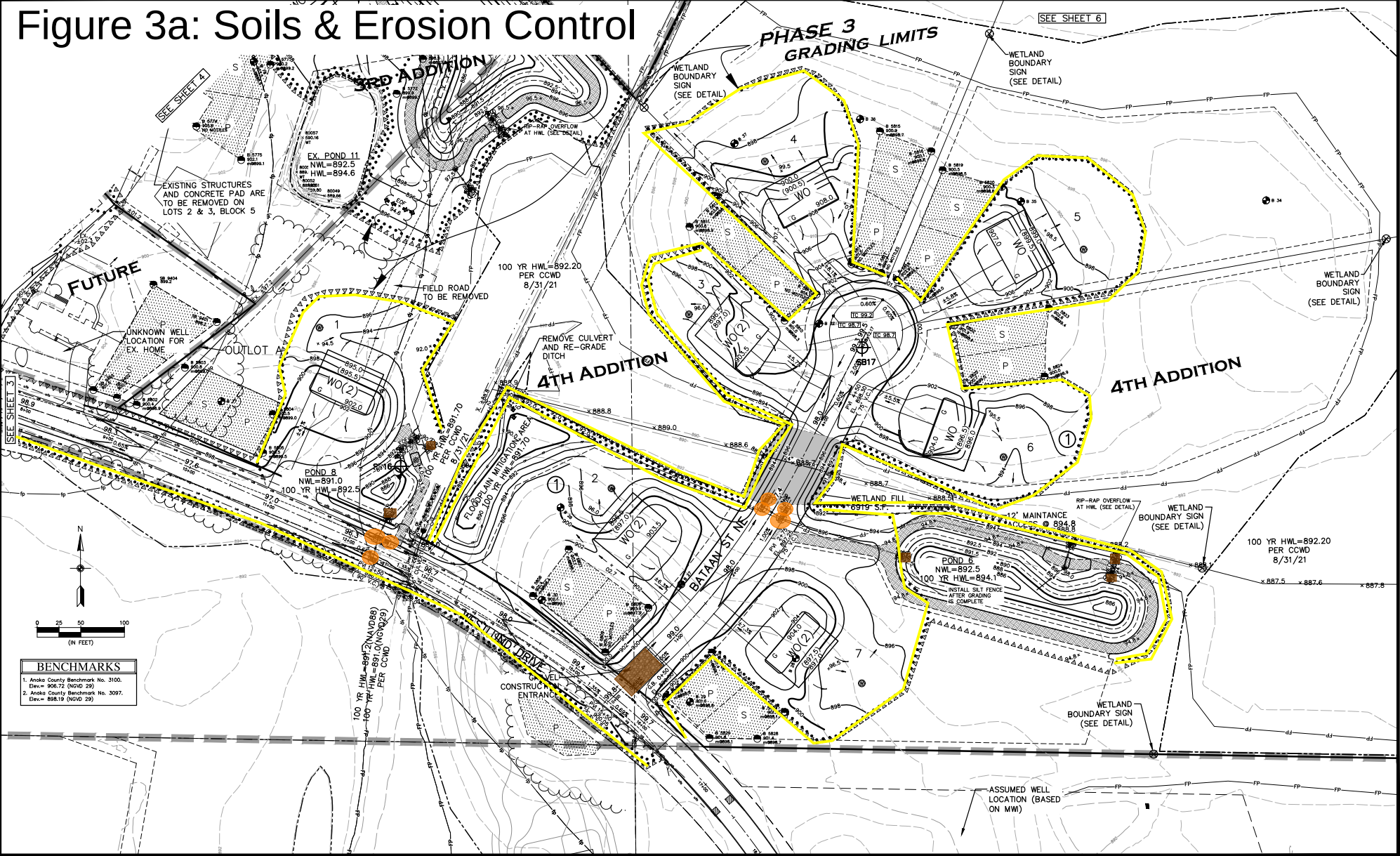


Figure 3b: Soils & Erosion Control

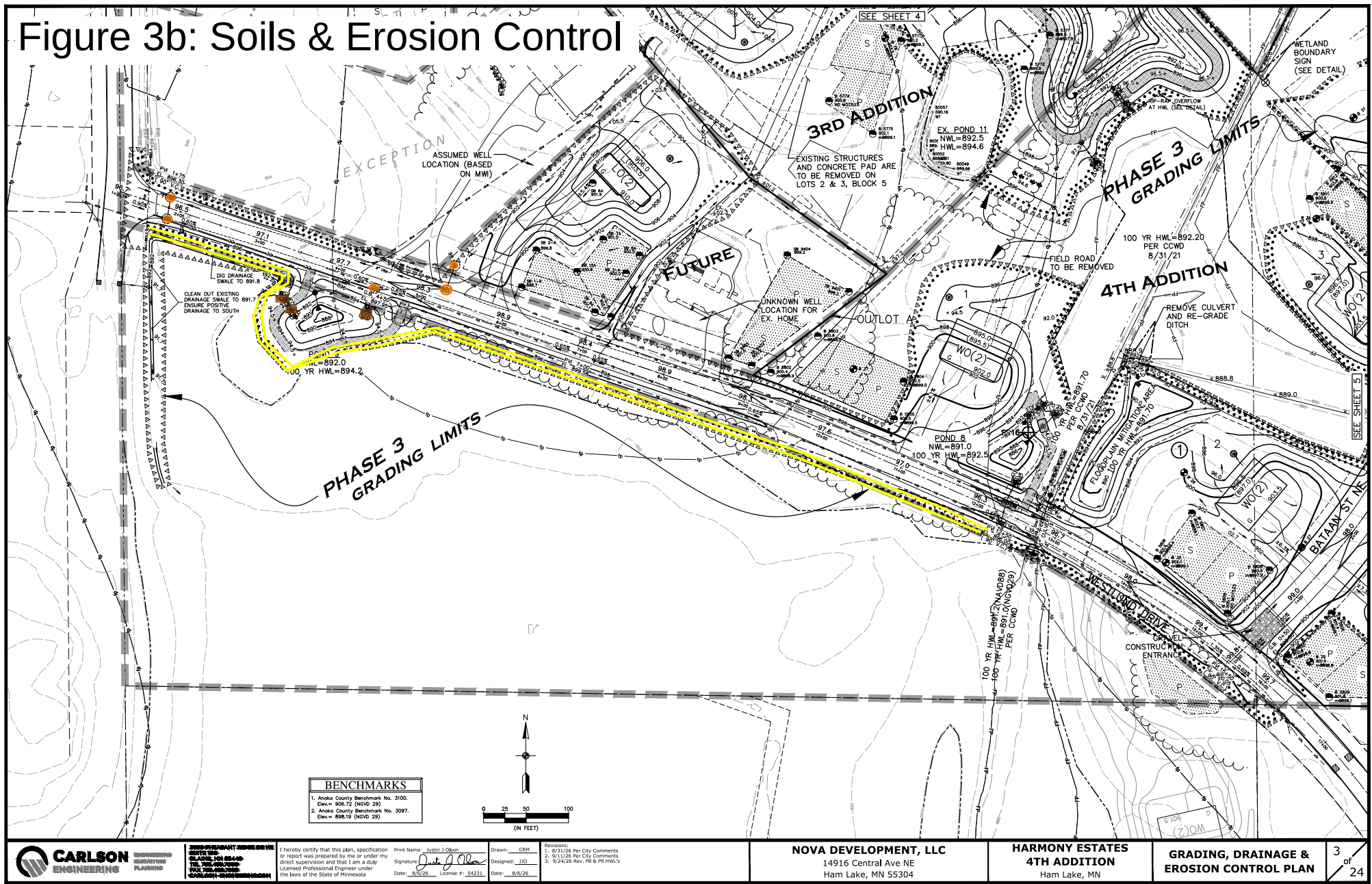


Figure 4: Wetland Fill & Floodplain Mitigation

