

STATE OF MISSOURI
DEPARTMENT OF NATURAL RESOURCES
MISSOURI CLEAN WATER COMMISSION



CONSTRUCTION PERMIT

The Missouri Department of Natural Resources hereby issues a permit to:

John Geisner, Owner
Geisner Real Estate, LLC
Geisner Real Estate RV Park
4946 Concord School Road
Bloomsdale, MO 63027

for the construction of (described facilities):

See attached.

Permit Conditions:

See attached.

Construction of such proposed facilities shall be in accordance with the provisions of the Missouri Clean Water Law, Chapter 644, RSMo, and regulation promulgated thereunder, or this permit may be revoked by the Department of Natural Resources (department).

As the department does not examine structural features of design or the efficiency of mechanical equipment, the issuance of this permit does not include approval of these features.

A representative of the department may inspect the work covered by this permit during construction. Issuance of a permit to operate by the department will be contingent on the work substantially adhering to the approved plans and specifications.

This permit applies only to the construction of water pollution control components; it does not apply to other environmentally regulated areas.

May 6, 2026

Effective Date

May 5, 2028

Expiration Date

Handwritten signature of Heather Peters in black ink.

Heather Peters, Director, Water Protection Program

CONSTRUCTION PERMIT

I. CONSTRUCTION DESCRIPTION

Construction of a septic tank and an earthen basin for storage and treatment for proposed 40 camper RV sites wastewater prior to land application. The design flow of the facility is 4,800 gpd.

This project will also include general site work appropriate to the scope and purpose of the project and all necessary appurtenances to make a complete and usable wastewater treatment facility.

II. COST ANALYSIS FOR COMPLIANCE

Pursuant to Section 644.145, RSMo, when issuing permits under this chapter that incorporate a new requirement for discharges from publicly owned combined or separate sanitary or storm sewer systems or publicly owned treatment works, or when enforcing provisions of this chapter or the Federal Water Pollution Control Act, 33 U.S.C. 1251 et seq., pertaining to any portion of a publicly owned combined or separate sanitary or storm sewer system or [publicly owned] treatment works, the Department of Natural Resources shall make a “finding of affordability” on the costs to be incurred and the impact of any rate changes on ratepayers upon which to base such permits and decisions, to the extent allowable under this chapter and the Federal Water Pollution Control Act. This process is completed through a cost analysis for compliance. Permits that do not include new requirements may be deemed affordable.

The department is not required to complete a cost analysis for compliance because the facility is not a combined or separate sanitary sewer system for a publically-owned treatment works.

III. CONSTRUCTION PERMIT CONDITIONS

The permittee is authorized to construct subject to the following conditions:

1. This construction permit does not authorize discharge.
2. All construction shall be consistent with plans and specifications signed and sealed by Paul R. Ganey, P.E. with Ganey Engineering LLC and as described in this permit.
3. The department must be contacted in writing prior to making any changes to the plans and specifications that would directly or indirectly have an impact on the capacity, flow, system layout, or reliability of the proposed wastewater treatment facilities or any design parameter that is addressed by 10 CSR 20-8, in accordance with 10 CSR 20-8.110(11).
4. State and federal law does not permit bypassing of raw wastewater, therefore steps must be taken to ensure that raw wastewater does not discharge during construction. If a sanitary sewer overflow or bypass occurs, report the appropriate information to the department’s Southeast Regional Office per 10 CSR 20-7.015(9)(G).

5. In addition to the requirements for a construction permit, 10 CSR 20-6.200 requires land disturbance activities of 1 acre or more to obtain a Missouri state operating permit to discharge stormwater. The permit requires best management practices sufficient to control runoff and sedimentation to protect waters of the state. Land disturbance permits will only be obtained by means of the department's ePermitting system available online at <https://dnr.mo.gov/data-e-services/missouri-gateway-environmental-management-mogem>. See <https://dnr.mo.gov/data-e-services/water/electronic-permitting-epermitting> for more information.
6. A United States Army Corps of Engineers (USACE) Clean Water Act Section 404 Department of the Army permit and a Section 401 Water Quality Certification issued by the department may be required for the activities described in this permit. This permit is not valid until these requirements are satisfied or notification is provided that no Section 404 permit is required by the USACE. You must contact your local USACE district since they determine what waters are jurisdictional and which permitting requirements may apply. You may call the department's Water Protection Program, Operating Permits Section at 573-522-4502 for more information. See <https://dnr.mo.gov/water/business-industry-other-entities/permits-certification-engineering-fees/section-401-water-quality> for more information.
7. All construction must adhere to applicable 10 CSR 20-8 (Chapter 8) requirements listed below.
 - Flood protection shall apply to new construction and to existing facilities undergoing major modification. The wastewater facility structures, electrical equipment, and mechanical equipment shall be protected from physical damage by not less than the one hundred (100)-year flood elevation. 10 CSR 20-8.140(2)(B)
 - Unless another distance is determined by the Missouri Geological Survey or by the department's Public Drinking Water Branch, the minimum distance between wastewater treatment facilities and all potable water sources shall be at least three hundred feet (300'). 10 CSR 20-8.140(2)(C)1.
 - No treatment unit with a capacity of twenty-two thousand five hundred gallons per day (22,500 gpd) or less shall be located closer than the minimum distance of 200' to a neighboring residence and 50' to property line for lagoons; 200' to a neighboring residence for open recirculating media filters following primary treatment; and 50' to a neighboring residence for all other discharging facilities. See 10 CSR 20-2.010(68) for the definition of a residence. 10 CSR 20-8.140(2)(C)2
 - Facilities shall be readily accessible by authorized personnel from a public right-of-way at all times. 10 CSR 20-8.140(2)(D)
 - Adequate provisions shall be made to effectively protect facility personnel and visitors from hazards. The following shall be provided to fulfill the particular needs of each wastewater treatment facility:

- Fencing. Enclose the facility site with a fence designed to discourage the entrance of unauthorized persons and animals; 10 CSR 20-8.140(8)(A)
- All wastewater treatment facilities must have a screening device, comminutor, or septic tank for the purpose of removing debris and nuisance materials from the influent wastewater. 10 CSR 20-8.150(2)
- A septic tank must have a minimum capacity of at least one thousand (1,000) gallons. 10 CSR 20-8.180(2)(A)
- The septic tank shall be baffled. 10 CSR 20-8.180(2)(B)
- Treatment prior to surface irrigation shall provide performance equivalent to that obtained from a primary wastewater lagoon cell designed and constructed in accordance with 10 CSR 20-8.200(5), except that the lagoon depth may be increased to include wastewater storage in addition to the primary volume. 10 CSR 20-8.200(4)(B).
- Lagoon berms shall be constructed of relatively impervious material and compacted to at least ninety-five percent (95%) maximum dry density test method to form a stable structure. 10 CSR 20-8.200(5)(A)1.
- The minimum berm width shall be eight feet (8') to permit access of maintenance vehicles. 10 CSR 20-8.200(5)(A)2.
- Minimum freeboard shall be two feet (2'). 10 CSR 20-8.200(5)(A)3.
- An emergency spillway shall be provided that—
 - Prevents the overtopping and cutting of berms; 10 CSR 20-8.200(5)(A)4.A.
 - Is compacted and vegetated or otherwise constructed to prevent erosion; 10 CSR 20-8.200(5)(A)4.B. and
 - Has the ability for a representative sample to be collected, if discharging. 10 CSR 20-8.200(5)(A)4.C.
- The soil of the lagoon bottom shall be compacted with the moisture content between two percent (2%) below and four percent (4%) above the optimum water content and compacted to at least ninety-five percent (95%) maximum dry density test method. 10 CSR 20-8.200(5)(B)
- The lagoon shall be sealed to ensure that seepage loss is as low as possible and has a design permeability not exceeding 1.0×10^{-7} cm/sec. 10 CSR 20-8.200(5)(C)1.

- The minimum thickness of the compacted clay liner must be twelve inches (12"). For permeability coefficients greater than 1.0×10^{-7} cm/sec or for heads over five feet (5') such as an aerated lagoon system, the following formula shall be used to determine minimum seal thickness, Equation 200-1 per 10 CSR 20-8.200(5)(C)2.:

Equation 200-1

$$t = \frac{H \times K}{5.4 \times 10^{-7} \text{ cm/sec}}$$

where:

K = the permeability coefficient of the soil in question;

H = the head of water in the lagoon; and

t = the thickness of the soil seal.

- Seep collars shall be provided on drainpipes where they pass through the lagoon seal. 10 CSR 20-8.200(5)(C)4.
- Unlined corrugated metal pipe shall not be used for influent lines due to corrosion problems. 10 CSR 20-8.200(5)(D)1.
- A manhole shall be installed with its invert at least six inches (6") above the maximum operating level of the lagoon, prior to the entrance into the primary cell, and provide sufficient hydraulic head without surcharging the manhole. 10 CSR 20-8.200(5)(D)2.
- The influent line(s) shall be located along the bottom of the lagoon so that the top of the pipe is just below the average elevation of the lagoon seal; however, there shall be an adequate seal below the pipe. 10 CSR 20-8.200(5)(D)3.
- The wetted application area of a surface irrigation system must be located
 - Outside of flood-prone areas having a flood frequency greater than once every ten (10) years; 10 CSR 20-8.200(7)(B)1.
 - At least one hundred fifty feet (150') from existing dwellings or public use areas, excluding roads or highways; 10 CSR 20-8.200(7)(B)2.A.
 - At least fifty feet (50') inside the property line; 10 CSR 20-8.200(7)(B)2.B.
 - At least three hundred feet (300') from any sinkhole, losing stream, or other structure or physiographic feature that may provide direct connection between the ground water table and the surface; 10 CSR 20-8.200(7)(B)2.C.
 - At least three hundred feet (300') from any existing potable water supply well not located on the property. Adequate protection shall be provided for wells located on the application site; 10 CSR 20-8.200(7)(B)2.D.
 - One hundred feet (100') to wetlands, ponds, gaining streams (classified or unclassified; perennial or intermittent); 10 CSR 20-8.200(7)(B)2.E.

- The wetted application area of a surface irrigation system must be fenced, or if not fenced, provide in the construction permit application or the facility plan, the—
 - Method of disinfection being utilized; 10 CSR 20-8.200(7)(B)3.A.
 - Suitable barriers in place, 10 CSR 20-8.200(7)(B)3.B. or
 - Details on how public access is limited and not expected to be present. 10 CSR 20-8.200(7)(B)3.C.
 - At a minimum, treatment prior to irrigation shall provide performance equivalent to that obtained from a primary wastewater lagoon cell and include 90 days wastewater storage in addition to the primary volume. 10 CSR 20-8.200(7)(C)
 - For facilities applying at twenty-four inches per year (24"/yr), the application rate cannot exceed one inch (1") per day and three inches (3") per week. 10 CSR 20-8.200(7)(D)2.A.
 - The public shall not be allowed into an area when irrigation is being conducted; 10 CSR 20-8.200(7)(F)2. and
 - An automatic notification alarm system shall be installed on the pressure monitoring system, on each pivot and pump system, and be capable of notifying an on-call operator when a fault occurs in the system. 10 CSR 20-8.200(7)(G)
8. Upon completion of construction:
- A. The Geisner Real Estate, LLC will become the continuing authority for operation and maintenance of these facilities;
 - B. Submit an electronic copy of the as builts if the project was not constructed in accordance with previously submitted plans and specifications;
 - C. Submit the Statement of Work Completed form to the department in accordance with 10 CSR 20-6.010(5)(N) (<https://dnr.mo.gov/document-search/wastewater-construction-statement-work-completed-mo-780-2155>) and submit a Form B - Application for an Operating Permit for Domestic or Municipal Wastewater ($\leq 100,000$ gallons per day) and fee to the Engineering Section of the Water Protection Program 60 days prior to operation.

IV. REVIEW SUMMARY

1. CONSTRUCTION PURPOSE

Construction of a septic tank, storage lagoon and land application system to serve the waste from the RV hook ups. The septic tank and land application system will receive flow from 40 parking spots with sewer and water hook ups.

2. FACILITY DESCRIPTION

The new wastewater treatment system Geisner Real Estate is a proposed RV park located at 4946 Concord School Road, Bloomsdale, in Ste Genevieve County, Missouri. The facility has a design average flow of 4,800 gpd.

3. COMPLIANCE PARAMETERS

The proposed project will meet the requirements of MOG823275, which expires August 24, 2027.

4. REVIEW of MAJOR TREATMENT DESIGN CRITERIA

Construction will cover the following items: Components are designed for a design flow of 4,800 gpd.

- **Septic Tank** – A septic tank provides passive primary treatment as the settleable solids in raw wastewater settle onto the bottom of the tank. Raw wastewater will flow by gravity to the 1,500 gallons septic tank. The septic tanks provide approximately 6 hours of detention at the design average flow. The septic tank effluent will gravity flow to a single-cell earthen storage lagoon. Settled solids in the septic tank shall be removed by a contract hauler.
- **Storage Lagoon** – A storage basin will be constructed and sealed with a 0.93 ft thick seal of the clay rich soils. The basin will have 3:1 side slopes, a depth from the top of the berm to the lagoon floor of 11.5 ft, with 9 ft for operating depth, and 2 ft of freeboard plus 0.5 feet above emergency spillway. The operating depth is 9 ft. The basin is non-aerated, has a volume of 648,349 gallons. This provides approximately 90 days of retention at the proposed design flow and the 1 in 10-year rainfall minus evaporation for the proposed storage period. The berm width will be 8 ft. The proposed land application rate is set at 23 inch/per year. The storage lagoon and the land application area will be surrounded by concrete block barriers to restrict access.
- **Wastewater Irrigation** –
 - **Solid Set Sprinklers** – The distribution includes 2 sprinklers per zone with 14 zones, for a total of 28 sprinkler heads. The proposed sprinklers will be K-Rain Model 11003 RCW with #6 nozzle with ability to transfer wastewater to the irrigation field at the rate of 7.3 gpm per sprinkler head at 165 ft TDH. There will be 1.25-inch PVC supply pipe constructed for the sprinkler system.

5. OPERATING PERMIT

After completion of construction project submit a statement of work completed, as-built if the project was not constructed in accordance with previously submitted plans and specifications, and ensure that Application Form B, and fee has been submitted. Missouri State Operating Permit, General Permit MO-G823275, will be issued after receipt of the above documents.

V. NOTICE OF RIGHT TO APPEAL

If you were adversely affected by this decision, you may be entitled to an appeal before the Administrative Hearing Commission (AHC) pursuant to Section 621.250 RSMo. To appeal, you must file a petition with the AHC within 30 days after the date this decision was mailed or the date it was delivered, whichever date was earlier. If any such petition is sent by registered mail or certified mail, it will be deemed filed on the date it is mailed; if it is sent by any method other than registered mail or certified mail, it will be deemed filed on the date it is received by the AHC. Any appeal should be directed to:

Administrative Hearing Commission
U.S. Post Office Building, Third Floor
131 West High Street, P.O. Box 1557
Jefferson City, MO 65102-1557
Phone: 573-751-2422
Fax: 573-751-5018
Website: <https://ahc.mo.gov>

Tasneem Khan, P.E.
Engineering Section
tasneem.khan@dnr.mo.gov



MISSOURI DEPARTMENT OF NATURAL RESOURCES
 WATER PROTECTION PROGRAM
**APPLICATION FOR CONSTRUCTION PERMIT –
 WASTEWATER TREATMENT FACILITY**

FOR DEPARTMENT USE ONLY	
APP NO.	CP NO.
FEE RECEIVED	CHECK NO.
DATE RECEIVED	

APPLICATION OVERVIEW

The Application for Construction Permit – Wastewater Treatment Facility form has been developed in a modular format and consists of Part A and B. **All applicants must complete Part A.** Part B should be completed for applicants who currently land-apply wastewater or propose land application for wastewater treatment. **Please read the accompanying instructions before completing this form. Submittal of an incomplete application may result in the application being returned.**

PART A – BASIC INFORMATION

1.0 APPLICATION INFORMATION (Note – If any of the questions in this section are answered NO, this application may be considered incomplete and returned.)

- 1.1 Is this a Federal/State funded project? YES N/A Funding Agency: _____ Project #: _____
- 1.2 Has the Missouri Department of Natural Resources approved the proposed project's antidegradation review?
 YES Date of Approval: _____ N/A
- 1.3 Has the department approved the proposed project's facility plan*?
 YES Date of Approval: _____ NO (If No, complete No. 1.4.)
- 1.4 [Complete only if answered No on No. 1.3.] Is a copy of the facility plan* for wastewater treatment facilities included with this application?
 YES NO Exempt because _____
- 1.5 Is a copy of the appropriate plans* and specifications* included with this application?
 YES Denote which form is submitted: Hard copy Electronic copy (See instructions.) NO
- 1.6 Is a summary of design* included with this application? YES NO
- 1.7 Has the appropriate operating permit application (A, B, or B2) been submitted to the department?
 YES Date of submittal: _____
 Enclosed is the appropriate operating permit application and fee submittal. Denote which form: A B B2
 N/A: However, In the event the department believes that my operating permit requires revision to permit limitation such as changing equivalent to secondary limits to secondary limits or adding total residual chlorine limits, please share a draft copy prior to public notice? YES NO
- 1.8 Is the facility currently under enforcement with the department or the Environmental Protection Agency? YES NO
- 1.9 Is the appropriate fee or JetPay confirmation included with this application? YES NO
 See Section 7.0

* Must be affixed with a Missouri registered professional engineer's seal, signature and date.

2.0 PROJECT INFORMATION

2.1 NAME OF PROJECT	2.2 ESTIMATED PROJECT CONSTRUCTION COST \$
2.3 PROJECT DESCRIPTION	
2.4 SLUDGE HANDLING, USE AND DISPOSAL DESCRIPTION	
2.5 DESIGN INFORMATION	
A. Current population: _____; Design population: _____	
B. Actual Flow: _____ gpd; Design Average Flow: _____ gpd; Actual Peak Daily Flow: _____ gpd; Design Maximum Daily Flow: _____ gpd; Design Wet Weather Event: _____	

2.6 ADDITIONAL INFORMATION

- A. Is a topographic map attached? YES NO
- B. Is a process flow diagram attached? YES NO

3.0 WASTEWATER TREATMENT FACILITY

NAME		TELEPHONE NUMBER WITH AREA CODE	E-MAIL ADDRESS	
ADDRESS (PHYSICAL)	CITY	STATE	ZIP CODE	COUNTY

Wastewater Treatment Facility: Mo- (Outfall Of)

3.1 Legal Description: _____ ¼, _____ ¼, _____ ¼, Sec. _____, T _____, R _____
(Use additional pages if construction of more than one outfall is proposed.)

3.2 UTM Coordinates Easting (X): _____ Northing (Y): _____
For Universal Transverse Mercator (UTM), Zone 15 North referenced to North American Datum 1983 (NAD83)

3.3 Name of receiving streams: _____

4.0 PROJECT OWNER

NAME		TELEPHONE NUMBER WITH AREA CODE	E-MAIL ADDRESS	
ADDRESS	CITY	STATE	ZIP CODE	

5.0 CONTINUING AUTHORITY: A continuing authority is a company, business, entity or person(s) that will be operating the facility and/or ensuring compliance with the permit requirements.

NAME		TELEPHONE NUMBER WITH AREA CODE	E-MAIL ADDRESS	
ADDRESS	CITY	STATE	ZIP CODE	

5.1 A letter from the continuing authority, if different than the owner, is included with this application. YES NO N/A

5.2 COMPLETE THE FOLLOWING IF THE CONTINUING AUTHORITY IS A MISSOURI PUBLIC SERVICE COMMISSION REGULATED ENTITY.

A. Is a copy of the certificate of convenience and necessity included with this application? YES NO

5.3 COMPLETE THE FOLLOWING IF THE CONTINUING AUTHORITY IS A PROPERTY OWNERS ASSOCIATION.

A. Is a copy of the as-filed restrictions and covenants included with this application? YES NO

B. Is a copy of the as-filed warranty deed, quitclaim deed or other legal instrument which transfers ownership of the land for the wastewater treatment facility to the association included with this application? YES NO

C. Is a copy of the as-filed legal instrument (typically the plat) that provides the association with valid easements for all sewers included with this application? YES NO

D. Is a copy of the Missouri Secretary of State's nonprofit corporation certificate included with this application? YES NO

6.0 ENGINEER

ENGINEER NAME / COMPANY NAME		TELEPHONE NUMBER WITH AREA CODE	E-MAIL ADDRESS	
ADDRESS	CITY	STATE	ZIP CODE	

7.0 APPLICATION FEE

CHECK NUMBER JETPAY CONFIRMATION NUMBER

8.0 PROJECT OWNER: I certify under penalty of law that this document and all attachments were prepared under my direction or supervision in accordance with a system designed to assure that qualified personnel properly gather and evaluate the information submitted. Based on my inquiry of the person or persons who manage the system, or those persons directly responsible for gathering the information, the information submitted is, to the best of my knowledge and belief, true, accurate, and complete. I am aware that there are significant penalties for submitting false information, including the possibility of fine and imprisonment for knowing violations.

PROJECT OWNER SIGNATURE
John Geisner

PRINTED NAME DATE

TITLE OR CORPORATE POSITION	TELEPHONE NUMBER WITH AREA CODE	E-MAIL ADDRESS
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Mail completed copy to: MISSOURI DEPARTMENT OF NATURAL RESOURCES
WATER PROTECTION PROGRAM
P.O. BOX 176
JEFFERSON CITY, MO 65102-0176

END OF PART A.
REFER TO THE APPLICATION OVERVIEW TO DETERMINE WHETHER PART B NEEDS TO BE COMPLETE.

PART B – LAND APPLICATION ONLY**(Submit only if the proposed construction project includes land application of wastewater.)****8.0 FACILITY INFORMATION**

8.1 Type of wastewater to be irrigated: Domestic State/National Park Seasonal business
 Municipal Municipal with a pretreatment program or significant industrial users
 Other (explain) _____

8.2 Months when the business or enterprise will operate or generate wastewater:
 12 months per year Part of the year (list months): _____

8.3 This system is designed for:
 No-discharge.
 Partial irrigation when feasible and discharge rest of time.
 Irrigation during recreational season, April – October, and discharge during November – March.
 Other (explain) _____.

9.0 STORAGE BASINS

9.1 Number of storage basins: _____ (Use additional pages if greater than three basins.)

9.2 Type of basins: Steel Concrete Fiberglass Earthen Earthen with membrane liner

9.3 Storage basin dimensions at inside top of berm (feet). Report freeboard as feet from top of berm to emergency spillway or overflow pipe.

Basin #1: Length _____	Width _____	Depth _____	Freeboard _____	Depth _____	Safety _____	% Slope _____
Basin #2: Length _____	Width _____	Depth _____	Freeboard _____	Depth _____	Safety _____	% Slope _____
Basin #3: Length _____	Width _____	Depth _____	Freeboard _____	Depth _____	Safety _____	% Slope _____

9.4 Storage Basin operating levels (report as feet below emergency overflow level).

Basin #1: Maximum operating water level _____ ft	Minimum operating water level _____ ft
Basin #2: Maximum operating water level _____ ft	Minimum operating water level _____ ft
Basin #3: Maximum operating water level _____ ft	Minimum operating water level _____ ft

9.5 Design depth of sludge in storage basins.
 Basin #1: _____ ft Basin #2: _____ ft Basin #3: _____ ft

9.6 Existing sludge depth, if the basins are currently in operation.
 Basin #1: _____ ft Basin #2: _____ ft Basin #3: _____ ft

9.7 Total design sludge storage: _____ dry tons and _____ cubic feet

10.0 LAND APPLICATION SYSTEM

10.1 Number of irrigation sites _____ Total Acres _____ Maximum % field slopes _____

Location: _____ ¼, _____ ¼, _____ ¼, _____ Sec. _____ T _____ R _____ County _____ Acres
Location: _____ ¼, _____ ¼, _____ ¼, _____ Sec. _____ T _____ R _____ County _____ Acres
Location: _____ ¼, _____ ¼, _____ ¼, _____ Sec. _____ T _____ R _____ County _____ Acres

(Use additional pages if greater than three irrigation sites.)

10.2 Type of vegetation: Grass hay Pasture Timber Row crops
 Other (describe) _____

10.3 Wastewater flow (dry weather) gallons per day: Average annual _____ Seasonal _____ Off-season _____

10.4 Land application rate (design flow including 1-in-10 year storm water flows):
 Design: _____ inches/year _____ inches/hour _____ inches/day _____ inches/week
 Actual: _____ inches/year _____ inches/hour _____ inches/day _____ inches/week

10.5 Total irrigation per year (gallons): Design: _____ gal Actual: _____ gal

10.6 Actual months used for irrigation (check all that apply):
 Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

10.7 Land application rate is based on:
 Hydraulic Loading Other (describe) _____
 Nutrient Management Plan (N&P) If N&P is selected, is the plan included? YES NO