Four Lakes Task Force

Gladwin and Midland Counties' Delegated Authority
of the Four Lakes Special Assessment District

Community Information Session: Webinar

Status Report

October 8, 2025

Four Lakes Task Force

This Is an Information Session

- This is not a board meeting or hearing – no formal action will occur

- These meetings are focused on keeping the community informed and providing an opportunity to ask questions
- This meeting is being held virtually to accommodate as many people as possible

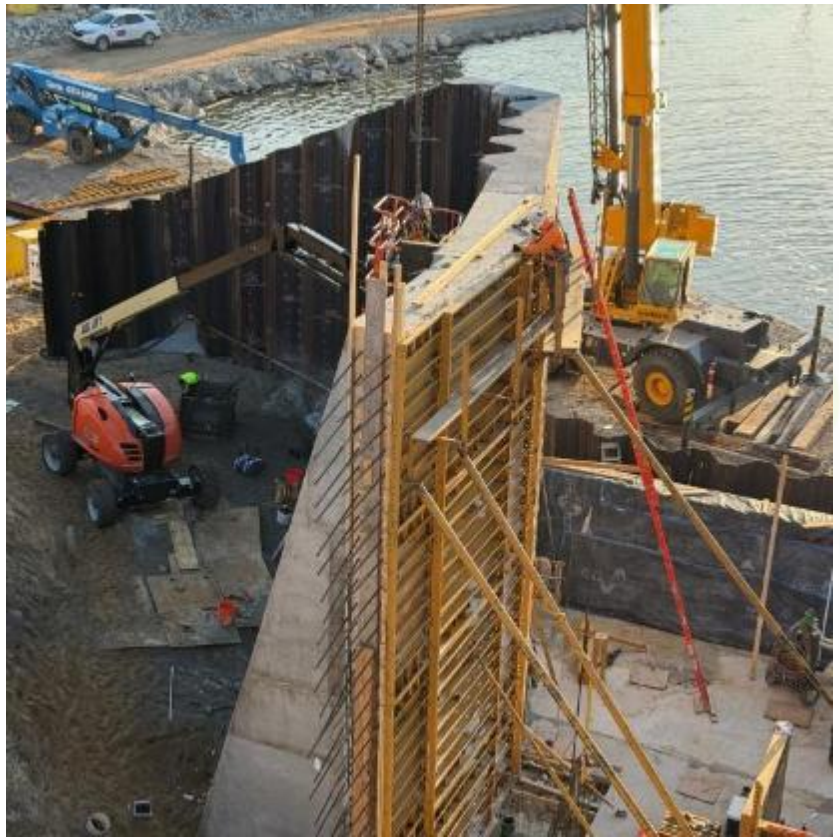
Q&A

- We will be responding to questions during the webinar
- If you have a question related to a specific dam or lake, **please put the name of the lake and dam up front in your question,** and we will answer it when we cover that specific dam and lake

- Please use the Q&A feature in GoToWebinar or email questions to info@fourlakestaskforce.org and we will address as many questions as we can
  - Questions that have been asked multiple times before and are on our FAQ page we will not address but we will forward a link to you
  - Attendees with multiple questions may have only the first one answered. We will remove attendees that are disrespectful in their questions or statements

Agenda

1. Current Status
    1. Project Cost Estimate
    2. Estimated Substantial Completion
2. Lake Fill Preparation
3. Lake-by-Lake Updates
    1. Dam Construction Update
    2. Environmental Mitigation Restoration
    3. Q&A
4. The Next 90 Days



Pictured: Stripping formwork from left training wall at Smallwood Dam

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Current Status

Dave Kepler, President, FLTF

Pictured: Secord Dam spillway

Current Status

- $9.8 million granted to FLTF for dam restoration
- Construction ongoing at all four dams
- O&M and Capital assessments will be on winter 2025 tax bill
- Second series of bonds will be issued by mid-year 2026
- Four Lakes Housing Assistance Fund established - apply through Mid Michigan Community Action after receiving your winter 2025 tax bill

Pictured: Pouring concrete for I-wall at Edenville Dam

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Overall Project Cost Estimate

Kayla Stryker, Treasurer, FLTF

Pictured: Sanford Dam bays

FLTF Receives $9.8M from State of Michigan

- $9.8M award to Four Lakes Task Force for dam restoration activities
  - It is legislatively directed spending
  - Administered by Department of Labor and Economic Opportunity
- How will this impact the assessment?
  - It will be applied to restoration project costs, offsetting the total amount to be assessed

Financing Update

- First Series Bonds issued June 2025 for $80 million with an effective interest rate of 5.94%
- Second Series Bond issuance will occur around May 2026 for the remainder of project costs, less grants received. Interest rate will be determined at the time of issuance
- First Capital Assessment will appear on Winter 2025 tax bills
  - Assessment will be for the principal and interest of the first bond series and principal only of the second bond series

Computation of Cost

1 Establishment of Special Assessment District	
Establishment of Special Assessment District and Legal Lake Level were set as a result of the May 2019 Court Order, all costs associated with the hearing, land aquisition and design engineering were either private or public grants and no Special Assessment District funds were required	$0
Preparation of Assessment Roll and Levying Assessments for Capital Roll	$50,000
2 Construction Administration - Quality Assurance, Quality Controls, Surveying, Project Controls	
Secord	$10,200,000
Smallwood	$7,800,000
Edenville	$15,800,000
Sanford	$13,200,000
3 Estimated Cost of Construction	
All lakes: site safety, booms, Electrical services	$7,200,000
Secord	$57,000,000
Smallwood	$42,400,000
Edenville	$127,000,000
Sanford	$76,800,000
4 Estimated Cost of Appeal	$100,000
5 Cost of Mailing, Publishing Notices and Administration	$9,500
6a Loan & Bond Issuance Costs	
USACE Loan Fee	$250,000
Rating Fees	$75,000
MAC Fee	$900
Printing notice of sale and official statement	$3,250
Michigan Department of Treasury Filing for bond	$1,100
Michigan Department of Treasury Filing for loan	$1,100
Bond Counsel and Financial Advisor for loan	$180,000
Bond Counsel and Financial Advisor for bond	$220,000
6b Cost of Capitalized Interest	$6,000,000
Gross Sum of Expenses	**$364,290,850**
Contingent Expenses (9.5 ±%)	$34,584,150
Total project computation of cost	**$398,875,000**
Less State of Michigan Grant	-$180,000,000 *
Less USDA Boom Grant, MDOT Settlement	-$1,175,000
Total amount to be assessed	**$217,700,000**

Total project budgets by lake add Construction and Construction Administration Boxes together

*9.8M SOM Appropriation will be applied under grants, to reduce the assessment

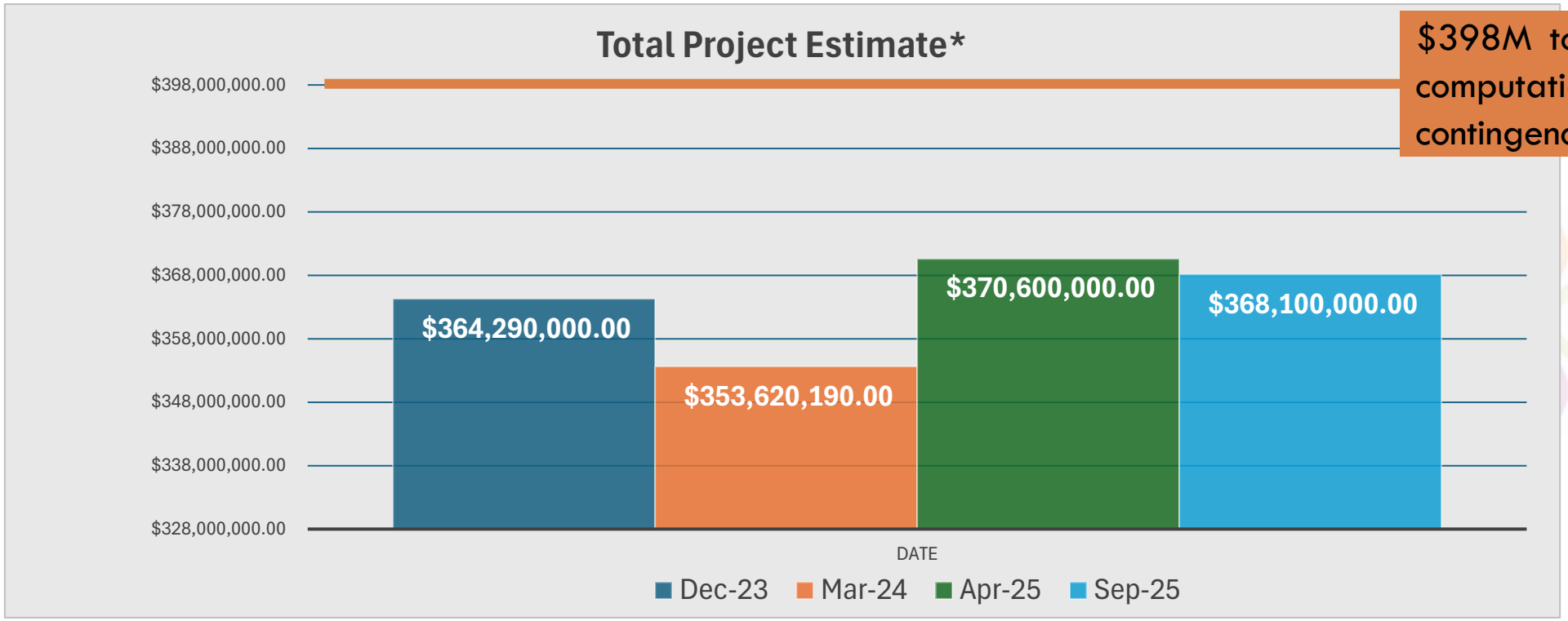
Total Project Estimate

Contingency

Total Computation of Cost

Current Total Project Cost Estimate*

*all numbers presented do not include contingency



$398M total approved computation of cost with contingency

- **December 2023:** Project cost estimates included contracts in place at Secord, Smallwood, Sanford and cost estimate at Edenville
- **March 2024:** Edenville bids came in under cost estimates reducing project estimate to $353M
- **April 2025:** Project estimate increased due to suspension cost by up to $20M, utilizing the savings from Edenville and bringing the project estimates back in line with December 2023 estimate
- **September 2025:** Actual cost increase post suspension, all four dams mobilized

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Estimated Substantial Completion Dates

Dave Kepler, President, FLTF

Estimated Substantial Completion Dates

Dam	Estimated Substantial Completion Date	Lake Refill Duration
Secord	**September 2026**	If **Secord Lake** refill starts by May, it could take 7-14 days. If it's refilled between June and October, it could take 31-100 days.
Smallwood	**June 2026**	If **Smallwood Lake** refill starts by May, it could take 22-23 days. If it's refilled between June and October, it could take 32-59 days.
Edenville	**September 2027**	If **Wixom Lake** refill starts by May, it could take 28-36 days. If it's refilled between June and October, it could take 63-95 days.
Sanford	**December 2025**	If **Sanford Lake** refill starts by May, it could take 31 days. If it's refilled between June and October, it could take 51-81 days.

Note that substantial completion does not equal lake fill which is permitted to be done between April 15 and October 1. Fill estimates are based on normal annual rainfall.

Lake Fill Preparation

Dave Kepler, FLTF Chair and President

PROPERTY OWNER CHECKLIST

- Mow the first 40 feet of bottomlands adjacent to your property
- Remove loose debris (leaves, branches, objects, etc.)
- Help out neighbors unable to take care of the bottomland adjacent to their property
- Cut down trees but do not disturb root systems
- Mow invasive purple loosestrife and phragmites in the fall when they're dormant
- Address neighborhood common areas

Lake-by-Lake Updates

Warren Miller, Spicer Group and Dave Kepler, FLTF

Pictured: Smallwood Dam


SECORD

Secord Dam – Construction Status

SEPTEMBER 2026
Estimated Substantial Completion Date

Major Work Component	Current Status
Principal Spillway	In progress
Auxiliary Spillway	Completed
Seepage Cutoff Wall with Filter/Drains	Completed
Dam Slopes Flattened	Partially Completed, In progress
Low Level Outlet	In progress
Controls Building	In progress

Issues to manage:

- Preparing for cold weather concrete
- Limited space to increase number of resources on the project
- Water control

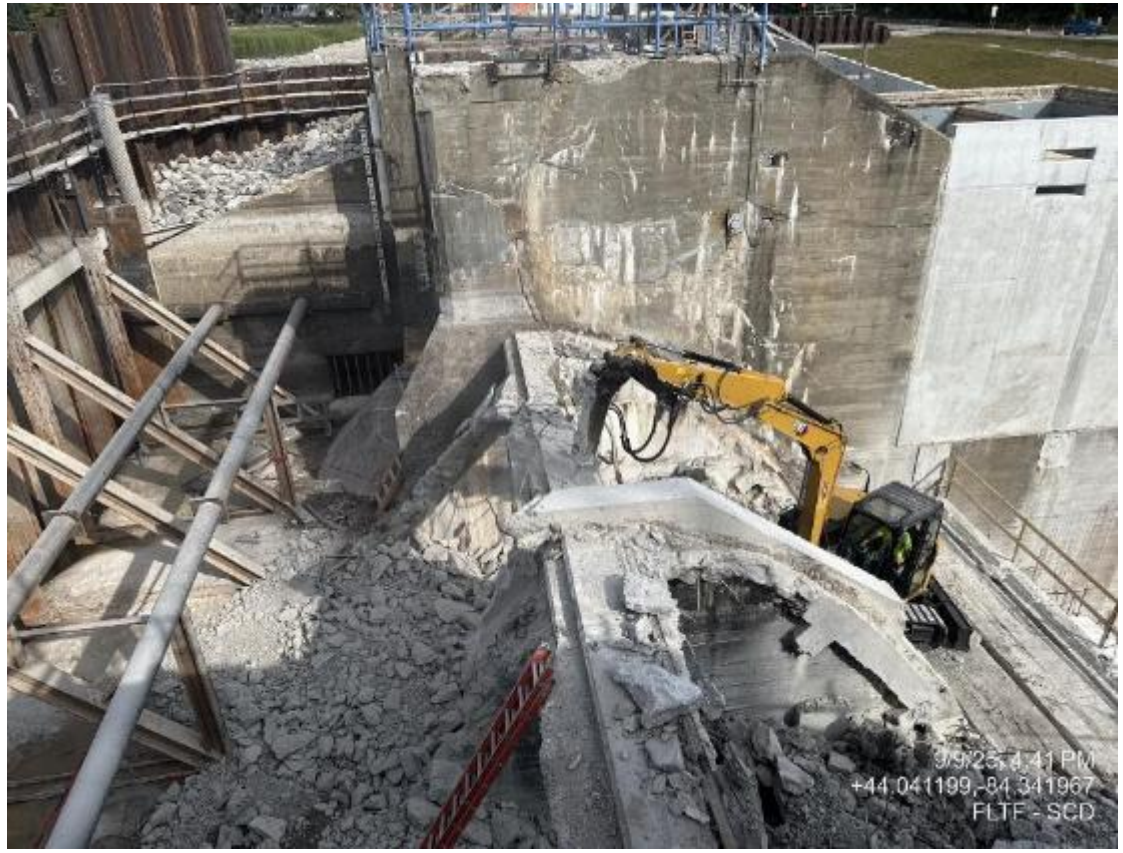
Secord Dam – Site Map

- Aux spillway being used to bypass water while construction of primary spillway & LLO are in progress

- Controls building prep work in progress

- Primary spillway gates currently being fabricated

Secord Dam – Work In Progress



Primary spillway demolition

Primary spillway post-demo (looking downstream)

Secord Dam – Work In Progress

Primary spillway weir steps (looking upstream)

Right training wall resteel


SMALLWOOD

Smallwood Dam – Construction Status

JUNE 2026
Estimated Substantial Completion Date

Major Work Component	Current Status
Principal Spillway	In progress
Auxiliary Spillway	Completed
Embankment Filter/Drains	Right side completed; In Progress
Dam Slopes Flattened	Right side completed; In Progress
Low-Level Outlet	Completed
Controls Building	In progress

Issues to manage:

- Water management due to partial width upstream cofferdam
- Limited space to increase number of resources on the project

Smallwood Dam – Site Map

- Water currently traveling through LLO during construction of primary spillway

- Primary spillway weir step formwork and resteel in progress

- Primary spillway soil anchors in progress

- Primary spillway gates have been fabricated

Smallwood Dam – Work In Progress

Formwork for downstream left training wall concrete pour

Demolition of existing left training wall

Smallwood Dam – Work In Progress

Subcontractor installing passive soil anchors in primary spillway

Subcontractor installing control building roof


EDENVILLE

Edenville Dam – Construction Status

SEPTEMBER 2027
Estimated Substantial Completion Date

Major Work Component	Current Status
Principal Spillways	1 In Progress
Auxiliary Spillway	1 In Progress
Seepage Cutoff Wall with Filter/Drains	Partially completed
Dam Slopes Flattened	Partially completed
Low Level Outlet	Not started
Controls Building	Not started

Issues to manage:

- Sequencing multiple spillway construction
- Managing water control with October to May lake fill restrictions

Edenville Dam – Tittabawassee

- Powerhouse demolition is complete including removal of the unit 2 turbine. This will allow for the start of construction for the bypass water structures and first pier for the new spillway
- Aux spillway soil anchors and drain piping are installed
- I-wall footings are complete and concrete wall extensions are in progress
- Construction of upstream and downstream embankments and associated filter layers continue and are up to elevation 655

Tittabawassee – Work In Progress

Reinforcement and form work for cutoff wall at Tittabawassee left embankment

Contractor demolishing Tittabawassee Powerhouse

Tittabawassee – Work In Progress

Auxiliary spillway soil anchor installation

Upstream & downstream embankment filter layer install for auxiliary spillway

Wixom Lake – Environmental Mitigation Restoration

Project Types

- Fish habitat
- J-Hooks
- Culvert replacement
- Natural Shorelines
- Low Impact Development

Public Education Outreach

- Natural Shoreline Stabilization and Low Impact Development (LID)
- Consisting of:
  - Education materials
  - Virtual and in-person natural shoreline training events
  - Partnering with stakeholders (i.e., Michigan Natural Shoreline Partnership or others) to promote, incentivize, and implement natural shoreline practices and LID

Stream & Wetland Mitigation Budget

- $3.4 Million

Wixom Lake – Environmental Mitigation Restoration: Fish Habitat

Project Locations

Eight locations covering 198.5 acres in Wixom Lake bottomlands

- Creating fish habitats involves transforming submerged and emergent areas into thriving environments for aquatic life
- By strategically placing natural features like trees, rocks and vegetation in both deep and shallow waters, diverse habitats are formed that support various fish species
- A healthy fish habitat in lakes supports sustainable populations, boosts biodiversity, provides economic opportunities, and enhances the overall health and resilience of the ecosystem

Wixom Lake – Environmental Mitigation Restoration: J-Hooks

Work Started

Start Date:
09/01/25

Completion Date:
09/15/25

- Two J-hook structures with native plantings to achieve riverbank stability and reduce erosion immediately downstream of the Edenville Dam (Tittabawassee Spillway)
- The J-hooks will implement design practices to naturally stabilize the sheer bank along the river

Wixom Lake – Environmental Mitigation Restoration: Natural Shoreline

Project Locations

1. Upstream Edenville Dam

2. M-30 Shoreline

3. Dundas Road

- Projects in this area focus on preventing erosion, protecting property and enhancing the ecological health of shorelines
- In enhancing ecological health, shoreline stabilization creates microhabitats for creatures such as skinks and turtles to thrive

Wixom Lake – Environmental Mitigation Restoration: Culvert Replacement

Project Locations

1. Saiko Road
2. Arapahoe Trail
3. 5 Mile Road

- Culvert projects involve replacing culverts that are in poor condition or are not meeting best management practices
- This work will improve stream connectivity and enhance the health of waterways in the area

Saiko Road

Arapahoe Trail

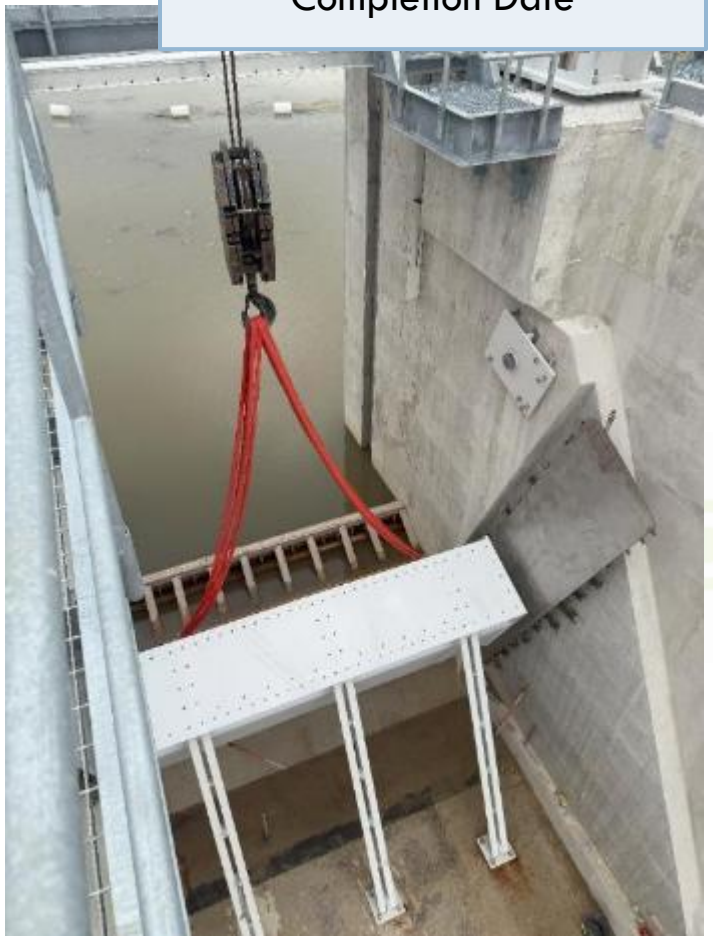
5 Mile Road

SANFORD

Sanford Dam – Construction Status

DECEMBER 2025
Estimated Substantial Completion Date

Major Work Component	Current Status
Principal Spillway	Concrete work complete, gates installation in progress
Auxiliary Spillway	In Progress
Seepage Cutoff Wall with Filter/Drains	In Progress
Dam Slopes Flattened	In Progress
Low Level Outlet	Completed
Controls Building	Partially completed



Issues to manage:

- Roller compacted concrete (RCC) construction in progress
- Sequencing work activities on-site due to limited space

Sanford Dam – Site Map

- Primary spillway gate installation in progress

- Roller compacted concrete (RCC) auxiliary spillway construction in progress

- Controls building construction in progress

-Site restoration on left side in progress

Sanford Dam – Work In Progress

RCC auxiliary spillway progress, 1st step

Primary spillway gate being installed (looking downstream)

Sanford Dam – Work In Progress

Curb being poured along parking lot and Center Street

Left ramp I-wall resteel

Sanford Lake – Environmental Mitigation Restoration Projects

Project Types

- Fish habitat
- Natural shoreline stabilization
- Culvert replacement
- Native vegetation buffers
- Low Impact Development

Public Education Outreach

- Natural Shoreline Stabilization and Low Impact Development (LID)
- Consisting of:
  - Educational materials
  - Virtual and in-person natural shoreline training events
  - Partnering with stakeholders (i.e., Michigan Natural Shoreline Partnership, or others) to promote, incentivize, and implement natural shoreline practices and LID

Stream & Wetland Mitigation Budget

- $2.5 Million

Sanford Lake – Environmental Mitigation Restoration: Fish Habitat

Project Locations

1. US-10 North

2. US-10 South

3. Downstream Sanford Dam: Rock Vanes

- Creating fish habitats involves transforming submerged and emergent areas into thriving environments for aquatic life
- By strategically placing natural features like trees, rocks and vegetation in both deep and shallow waters, diverse habitats are formed that support various fish species
- A healthy fish habitat in lakes supports sustainable populations, boosts biodiversity, provides economic opportunities, and enhances the overall health and resilience of the ecosystem

Sanford Lake – Environmental Mitigation Restoration: Natural Shoreline Stabilization

Project Locations

1. US-10 North
2. US-10 South
3. Upstream northwest corner of Sanford Dam
4. Downstream Edenville Dam

- Projects focus on preventing erosion, protecting property and enhancing the ecological health of shorelines
- In enhancing ecological health, shoreline stabilization creates microhabitats for creatures such as skinks and turtles to thrive

Sanford Lake – Environmental Mitigation Restoration: Culvert Replacement

Adams Road Culvert

Construction in Progress

Estimated Substantial Completion: 10/27/25

- Culvert projects involve replacing culverts that are in poor condition or are not meeting best management practices
- This work will improve stream connectivity and enhance the health of waterways in the area

Summary

Dave Kepler, FLTF Chair and President

Pictured: Edenville Dam powerhouse demolition and downstream J-hooks

The Next 90 Days

- **Board Meetings**
  - October 14 | 12:00 pm – 2:00 pm
  - December 9 | 12:00 pm – 2:00 pm
- **Final Webinar for 2025**
  - December 3 | 5:00 pm – 7:00 pm
- **Other Activities**
  - Sanford Dam substantial completion
  - First Capital Assessment and O&M Assessment appear on winter tax bill
  - Eligible property owners can apply for assessment financial assistance through Mid Michigan Community Action
  - Continued lake fill preparation

Key Takeaways

- Construction is currently progressing on time and within budget for all four dams
- Community needs to remain focused on lake fill readiness
- First Capital Assessment will appear on winter 2025 tax bill
- Stay up-to-date on construction progress with our monthly construction newsletter
  - Scan the QR code to subscribe

General Questions and Answers

- Please use the Q&A feature in GoToWebinar or email questions to info@fourlakestaskforce.org and we will address as many questions as we can
  - Questions that have been asked multiple times before and are on our FAQ page we will not address but we will forward a link to you
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Thank you for joining us!