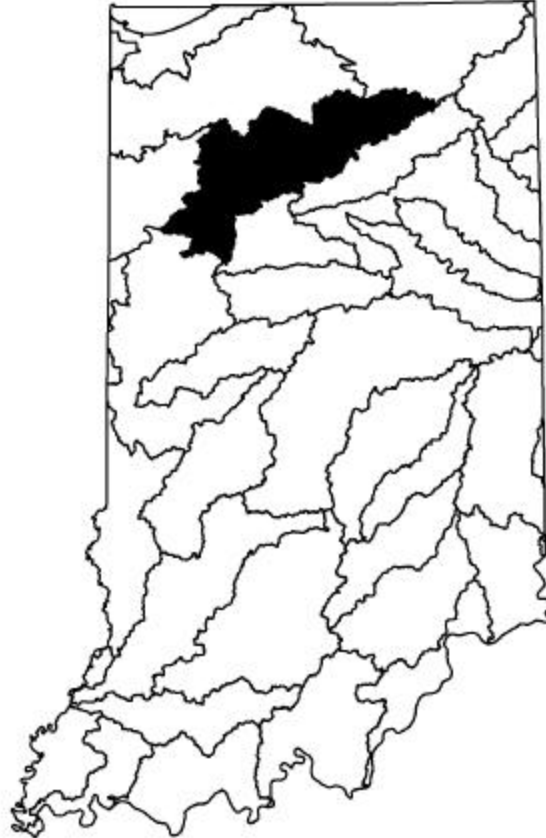


Tippecanoe River Watershed Restoration Action Strategy

Part I: Characterization and Responsibilities



Prepared by
Indiana Department of
Environmental Management
Office of Water Management
May 2001

FOREWORD

The Tippecanoe River Watershed Restoration Action Strategy (WRAS) is intended to be a living document to assist restoration and protection efforts of stakeholders in their sub-watersheds. As a "living document" information contained within the WRAS will need to be revised and updated periodically.

The first draft of the Tippecanoe River WRAS was released for public review during April 2001. This version of the WRAS incorporates public comments received during that time period.

The WRAS is divided into two parts: Part I, Characterization and Responsibilities and Part II, Concerns and Recommendations.

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TABLE OF CONTENTS

FOREWORD..... 1

TABLE OF CONTENTS..... 2

LIST OF TABLES 3

LIST OF FIGURES 3

APPENICES 3

EXECUTIVE SUMMARY 4

 OVERVIEW OF THE TIPPECANOE RIVER WATERSHED 4

 CURRENT STATUS OF WATER QUALITY IN THE TIPPECANOE RIVER WATERSHED..... 4

 WATER QUALITY GOAL..... 5

1. INTRODUCTION..... 6

 1.1 PURPOSE OF THIS DOCUMENT 6

 1.2 GUIDE TO THE USE OF THIS DOCUMENT 6

 1.3 STAKEHOLDER GROUPS IN THE WATERSHED 7

2 GENERAL WATERSHED DESCRIPTION..... 10

 2.1 TIPPECANOE RIVER WATERSHED OVERVIEW..... 10

 2.2 LAND COVER, POPULATION, AND GROWTH TRENDS..... 12

 2.3 AGRICULTURAL ACTIVITIES IN THE TIPPECANOE RIVER WATERSHED 15

 2.4 SIGNIFICANT NATURAL AREAS IN THE TIPPECANOE RIVER WATERSHED..... 18

 2.5 SURFACE WATER USE DESIGNATIONS AND CLASSIFICATIONS 21

 2.6 US GEOLOGICAL SURVEY WATER USE INFORMATION FOR THE TIPPECANOE RIVER WATERSHED... 22

3 CAUSES AND SOURCES OF WATER POLLUTION..... 24

 3.1 CAUSES OF POLLUTION..... 24

 3.2 POINT SOURCES OF POLLUTION..... 27

 3.3 NONPOINT SOURCES OF POLLUTION..... 33

4. WATER QUALITY AND USE SUPPORT RATINGS 36

 4.1 WATER QUALITY MONITORING PROGRAMS 36

 4.2 SUMMARY OF AMBIENT MONITORING DATA FOR THE TIPPECANOE RIVER WATERSHED 37

 4.3 FISH CONSUMPTION ADVISORIES 39

 4.4 CLEAN WATER ACT SECTION 305(B) REPORT 41

 4.5 CLEAN WATER ACT SECTION 305(B) ASSESSMENT AND USE-SUPPORT: METHODOLOGY..... 41

5 STATE AND FEDERAL WATER PROGRAMS..... 44

 5.1 INDIANA DEPARTMENT OF ENVIRONMENTAL MANAGEMENT WATER QUALITY PROGRAMS..... 44

 5.2 INDIANA DEPARTMENT OF NATURAL RESOURCES WATER PROGRAMS 51

 5.3 USDA/NATURAL RESOURCES CONSERVATION SERVICE WATER QUALITY PROGRAMS 52

REFERENCES..... 56

List of Tables

Table 2-1 Tippecanoe River County Population Projections 1990-2020	13
Table 2-2 Tippecanoe River City And Town Population Estimates	14
Table 2-3 Livestock In The Tippecanoe River Watershed	16
Table 2-3b Livestock In The Tippecanoe River Watershed	17
Table 2-4 Crops Produced In The Tippecanoe River Watershed.....	17
Table 2-5 Tippecanoe River Watershed - Outstanding Rivers List For Indiana	19
Table 2-6 Special Areas In The Tippecanoe River Watershed	19
Table 2-7 1995 Water Use Information For The Tippecanoe River Watershed	23
Table 3-1 Causes Of Water Pollution And Contributing Activities	24
Table 3-2 NPDES Permitted Facilities Tippecanoe River Watershed.....	29
Table 4-1 Seasonal Kendall Analysis For Stations In The Tippecanoe River Watershed	38
Table 4-2 Criteria For Use Support Assessment.....	43
Table 5-1 Types Of Permits Issued Under The NPDES Program.....	47

List of Figures

Figure 2-1 Tippecanoe River Watershed
Figure 2-2 14 Digit Hydrologic Unit Code Areas
Figure 2-3 General Land Cover
Figure 3-1 Npdes Facilities

Appenices

Appendix A Benchmark Characteristic Analysis Of Data From Fixed Stations In The Tippecanoe River Watershed 1991 To 1997
Appendix B Tippecanoe River Waters Assessed In The 2000 Clean Water Act Section 305(B) Report
Appendix C Potential Stakeholders In The Tippecanoe River Watershed
Appendix D Funding Sources

EXECUTIVE SUMMARY

The overall goal and purpose of Part I of the Watershed Restoration Action Strategy (WRAS) is to provide a reference point and map to assist local citizens with improving water quality. The major water quality concerns and recommended management strategies will be addressed in Part II: Concerns and Recommendations of the WRAS.

This Strategy broadly covers the entire watershed; therefore, it is intended to be an overall strategy and does not dictate management and activities at the stream site or segment level. Water quality management decisions and activities for individual portions of the watershed are most effective and efficient when managed through sub-watershed plans. However, these sub-watershed plans must also consider the impact on the watershed as a whole.

This Strategy is intended to be a fluid document in order to respond to the changing and dynamic quality of our environment. Therefore, this Strategy will require revision when updated information becomes available.

Overview of the Tippecanoe River Watershed

The Tippecanoe River watershed is located in north-central Indiana. The watershed encompasses approximately 1947 square miles in 14 different counties and approximately 2,500 miles of perennial streams.

The land use in the watershed is predominantly agriculture, which represents approximately 87 percent of the land cover. Corn and soybeans comprise the majority of crops produced in the Tippecanoe River watershed. Other land uses include forest, wetlands, and urban areas.

Rivers of Life: Critical Watersheds for Protecting Freshwater Biodiversity ranks the Tippecanoe River as the eighth most important freshwater site in North America for protection of imperiled aquatic life (Master and others, 1998).

Current Status of Water Quality in the Tippecanoe River Watershed

Section 303(d) of the Clean Water Act requires states to identify waters that do not meet, or are not expected to meet, applicable water quality standards. The Clean Water Act Section 303(d) list for Indiana provides a basis for understanding the current status of water quality in the Tippecanoe River Watershed. The following waterbodies are on Indiana's 1998 Clean Water Act Section 303(d) list submitted to and approved by EPA:

Water Body	Location/Reach	County	Parameter(s) of Concern	HUC	Subwatershed(s)
Crooked Lake	Burr Oak	Noble / Whitley	FCA for Hg	5120106	10
Center Lake	Warsaw	Kosciusko	FCA for PCB	5120106	20
Lake Manitou	Rochester	Fulton	FCA for Hg	5120106	50
Lake Maxinkuckee	Culver	Marshall	FCA for Hg	5120106	61
Pike Lake	Warsaw	Kosciusko	FCA for Hg	5120106	20
Tippecanoe Lake	Oswego	Kosciusko	FCA for Hg	5120106	10
Tippecanoe River	Rochester	Fulton	Cyanide	5120106	50

Water Body	Location/Reach	County	Parameter(s) of Concern	HUC	Subwatershed(s)
Tippecanoe River	All	Kosciusko / Fulton / Pulaski	FCA for PCB & Hg	5120106	020 030 040 050 060 080
Winona Lake	Warsaw	Kosciusko	FCA for PCB	5120106	20

FCA - Fish Consumption Advisory

PCB - Polychlorinated Biphenyls

Hg - Mercury

***Only waters for which fish tissue data support issuance of fish consumption advisories are individually cited above.

The Indiana Department of Health has issued a general fish consumption advisory for all other waters of the state.

This advisory was based on extrapolation of the fish tissue data that were available and generally recommends that if no site-specific advisory is in place for a waterbody, the public should eat no more than one meal (8 oz.) per week of fish caught in these waters. Women of child bearing age, women who are breast feeding, and children up to 15 years of age should eat no more than one meal per month. The basis for this general advisory is widespread occurrence of mercury or PCBs (or both) in most fish sampled throughout the state. Please refer to the most recent Fish Consumption Advisory booklet available through the Indiana Department of Health (317/233-7808). Sources of the mercury and PCBs are unknown for the most part, but it is suspected that they result from air deposition.

Water Quality Goal

The overall water quality goal for the Tippecanoe River Watershed is that all waterbodies meet the applicable water quality standards for their designated uses as determined by the State of Indiana, under the provisions of the Clean Water Act.

Tippecanoe River Watershed Restoration Action Strategy

Part I: Characterization and Responsibilities

1. Introduction

The Clean Water Action Plan states that “States and tribes should work with public agencies and private-sector organizations and citizens to develop, based on the initial schedule for the first two years, Watershed Restoration Action Strategies, for watersheds most in need of restoration.” A WRAS is essentially a large-scale coordination plan for an eight-digit hydrologic unit watershed. Each year, more assessments and data may become available. This will require amendments to the WRAS, which must be flexible and broad enough to accommodate change. The WRAS will also foster greater cooperation among State and Federal agencies, which should result in more effective use of personnel and resources.

The WRAS provides an opportunity to assemble, in one place, projects and monitoring that has been completed or is on going within a watershed. It also allows agencies and stakeholders to compare watershed goals and provides a guide for future work within a watershed.

The WRAS for the Tippecanoe River watershed contains two parts. Part I provides a characterization of water quality in the watershed and agency responsibilities. Part II provides a discussion of resource concerns and recommended strategies.

1.1 Purpose of This Document

The overall goal and purpose of the Watershed Restoration Action Strategy Part I is to provide a reference point and roadmap to assist with improving water quality. Part I is a compilation of information, facts, and local concerns in this watershed. It will serve as a reference document for watershed groups and others involved in the assessment and planning of watershed restoration activities.

Part I of the Strategy is intended to be a fluid document in order to respond to the changing and dynamic quality of our environment. Therefore, it will require revision when updated information becomes available.

1.2 Guide to the Use of This Document

Chapter 1: Introduction - This Chapter provides a non-technical description of the purpose of Part 1 of the Strategy. This Chapter also provides an overview of stakeholder groups in the Tippecanoe River watershed.

Chapter 2: General Watershed Description- Some of the specific topics covered in this chapter include:

- An overview of the watershed
- Hydrology of the watershed

- A summary of land use within the watershed
- Natural resources in the watershed
- Population statistics
- Major water uses in the watershed
- Water quality classifications and standards

Chapter 3: Causes and Sources of Water Pollution - This Chapter describes a number of important causes of water quality impacts including biochemical oxygen demand (BOD), toxic substances, nutrients, E. coli bacteria and others. This Chapter also describes both point and nonpoint sources of pollution.

Chapter 4: Water Quality and Use Support Ratings - This Chapter describes the various types of water quality monitoring conducted by IDEM. It summarizes water quality in the watershed based on Office of Water Management data, and presents a summary of use support ratings for those surface waters that have been monitored or evaluated.

Chapter 5: State and Federal Water Quality Programs - Chapter 5 summarizes the existing State and Federal point and nonpoint source pollution control programs available to address water quality problems. These programs are management tools available for addressing the priority water quality concerns and issues that are discussed in Part II of the Strategy. Chapter 5 also describes the concept of Total Maximum Daily Loads (TMDLs). TMDLs represent management strategies aimed at controlling point and nonpoint source pollutants. IDEM's TMDL Strategy will also be discussed.

1.3 Stakeholder Groups in the Watershed

The Tippecanoe River watershed contains several stakeholder groups that have different missions (Appendix C). Many of these groups have a long history of conservation work in the Tippecanoe River watershed. The following discussions briefly describe some of the watershed groups.

Arrowhead Country Resource Conservation & Development Area, Inc.

The Resource Conservation & Development (RC&D) Area is a region where residents work to improve their environment and economy through conservation, development, and better utilization of natural resources. RC&D areas receive direct funding and technical assistance through the US Department of Agriculture Natural Resources Conservation Service, as well as other sources. The Arrowhead Country RC&D covers Newton, Jasper, White, Starke, Pulaski, Cass, Miami, Fulton, Marshall, and Kosciusko counties in northern Indiana. The Arrowhead Country RC&D conducts a river raft field day each year and is currently working on a septic assistance program for all the counties included in the RC&D. In addition, the Arrowhead RC&D is working with the White County Soil and Water Conservation District on erosion control/fish habitat and windbreak programs.

Lake Maxinkuckee Environmental Council

The Lake Maxinkuckee Environmental Council (LMEC) is a not-for-profit organization whose mission is the of protection and improvement of water quality in Lake Maxinkuckee. The LMEC works with such projects as fund raising, physical maintenance of the lake, treating stormwater runoff, wetland stewardship, and education campaigns.

Tippecanoe Environmental Lake & Watershed Foundation

The Tippecanoe Environmental Lake & Watershed Foundation (Foundation) led by an eleven member Board of Directors. In 1999, the Foundation established an office and hired a Coordinator. The Foundation has numerous ongoing restoration and water quality monitoring projects located in the upper portion of the Tippecanoe River watershed.

Shafer-Freeman Lakes Environmental Conservation Corporation

The Shafer-Freeman Lakes Environmental Conservation Corporation (SFLECC) is a "grass-roots" organization focused on the restoration and protection of Lakes Shafer and Freeman. The SFLECC controls over 2000 acres of land immediately around and under both reservoirs. An immediate concern of the SFLECC is the preservation of recreational, environmental, and financial qualities of the reservoirs.

Northern Indiana Citizens Helping Ecosystems Survive (NICHES)

NICHES is a private land trust working in Tippecanoe, Benton, Carroll, Clinton, Fountain, Montgomery, and Pulaski counties. The primary focus of NICHES is the preservation of natural land and significant natural areas. More information about NICHES can be obtained by visiting <http://www.dcw.com/~niches/>.

The Nature Conservancy

The Indiana Chapter of The Nature Conservancy (TNC) has designated the Tippecanoe River as a priority site for conservation action. Due to the size and diversity of the watershed, TNC decided to break the watershed into smaller parts in order to ease some of the start-up problems associated with planning and implementation. Since the upper end of the river is rich in fish and unionid fauna and diversity, TNC started their efforts there, with the goal of working their way downstream as the project matured. TNC is targeting an area encompassing roughly 100 river miles in the upper reaches of the watershed. TNC chose not to include the areas upstream of the upper reservoirs because the reservoirs themselves are settling basins that enhance water quality downstream. Furthermore, most of the tributaries north of the lakes are dredged streams, supporting disparate unionid life and fish communities. Finally, the recreational value of the reservoirs has led to the existence of programs designated to control point and non-point source inputs to the reservoirs to maintain the recreational value.

Since TNC's project is in the beginning phases, one of the main priorities is to develop a citizen advisory group comprised of stakeholders from the watershed area. This group can help identify threats to the system, and unique natural areas that are locally specific and be otherwise unknown. This group will also help to develop "community friendly" strategies to abate local environmental threats, and work as an "on-the-ground sales force" for both the project, and TNC. TNC is also working in the watershed to foster relationships with potential project partners such as the county Soil and Water Conservation Districts and the state and federal natural resources agency personnel that work in the watershed. TNC is educating the public on the national significance of the river by talking to civic groups and holding field days and informational sessions to highlight the watershed's unparalleled diversity.

Due to the size of this watershed, it is unreasonable to think that any one group with limited staff and resources can make an appreciable difference in positively affecting the watershed and river. For that reason, one of TNC's our long-term strategies will be to coordinate with

other groups to undertake land-based conservation efforts aimed at the preservation of species. TNC feels that their best role is maintaining the conservation momentum in the watershed, and working to inspire others to assist us in the mission, thereby multiplying the overall impact in the watershed and extending the reach of the project.

Another priority of the TNC project is to develop a monitoring program that will help develop a basis for determining long-term ecological trends in the Tippecanoe River. This will help develop strategies that will possibly lead toward abating the known environmental threats. TNC has established seven (7) monitoring stations on the River that represent a wide cross section of habitat types, river stretches, substrates, Natural Regions and transitional areas between Natural Regions. The information obtained from these seven sites will serve as a barometer of stream health in those particular areas, and provide the information needed to create adaptive solutions to ecological trends in the system. TNC plans to inventory some of the larger tributaries to the river that have high quality habitat for fish and mussel species. It is TNC's hope that, if some conservation work were done in these smaller watersheds, they can be developed into refuges for species in the event of a catastrophic event on the main river.

TNC's overall goal is build relationships with local landowners and conservation-minded agencies in order to work with them to adopt and promote more Earth friendly land use practices, and work towards developing and promoting more "sustainable" forms of agricultural practices that would be more widely adopted in the watershed. TNC will work with the property owners directly along the river's riparian corridor; working toward making land use changes that will benefit the river and its species through such strategies as tree plantings and buffering practices along the open agricultural drains. TNC is striving to build relationships with potential project partners and working toward establishing TNC as a natural resources leader and information/technical assistance source in the watershed. TNC is also working toward developing success stories in the watershed that can be used as a foothold to gain trust and credibility with local landowners and decision makers.

2 General Watershed Description

This Chapter provides a general description of Tippecanoe River and its watershed and includes the following:

- Section 2.1 Tippecanoe River Watershed Overview
- Section 2.2 Land Cover, Population, and Growth Trends
- Section 2.3 Agricultural Activities in the Tippecanoe River Watershed
- Section 2.4 Significant Natural Areas in the Tippecanoe River Watershed
- Section 2.5 Surface Water Use Designations and Classifications
- Section 2.6 US Geological Survey Water Use Information for the Tippecanoe River Watershed

2.1 Tippecanoe River Watershed Overview

The Tippecanoe River watershed is an 8 digit (05120107) hydrologic unit code (HUC) watershed located in north-central Indiana (Figure 2-1). The watershed encompasses approximately 1,947 square miles in 14 different counties and approximately 2,500 miles of perennial streams. It is subdivided into 116 subbasins represented on the map by 14 digit HUCs (figure 2-2).

For description purposes, the Tippecanoe River can be discussed in terms of three general segments: the headwater portion, the middle portion, and the lower portion. The Tippecanoe River originates in the Northern Lakes Natural Region in northeastern Indiana. The northeastern third of the Tippecanoe River (headwater portion) is characterized by a gravel and cobble substrate and is particularly rich in fish and unionid fauna.

The middle portion of the Tippecanoe River flows through the Kankakee Sands Natural Region. The river in this region is characterized by a sandy substrate that contains some pea gravel. Two hydroelectric dams, Norway and Oakdale dams, form Lakes Shafer and Freeman, respectively, at the downstream end of the middle portion. The soils of the middle portion of the watershed are generally characterized as sandy-loam soils.

The lower portion of the Tippecanoe River, from Oakdale Dam to the Wabash River, is located in the Tipton Till Plain section of the Central Plains Natural Region. This portion is characterized by a stony, gravel river substrate. Oakdale dam at Lake Freeman is a man-made barrier for faunal movement; therefore, the fauna populations in the lower portion are more affected by the Wabash River than in the other two portions. The land in this portion is characterized by intensive agricultural grain production on flat, black, prairie soils.

Rivers of Life: Critical Watersheds for Protecting Freshwater Biodiversity ranks the Tippecanoe River as the eighth most important freshwater site in North America for protection of imperiled aquatic life (Master and others, 1998). This report also states that the Tippecanoe River supports 21 species of fish and mussels that are considered to be "at risk," and another six species that are listed on the federal endangered species list.

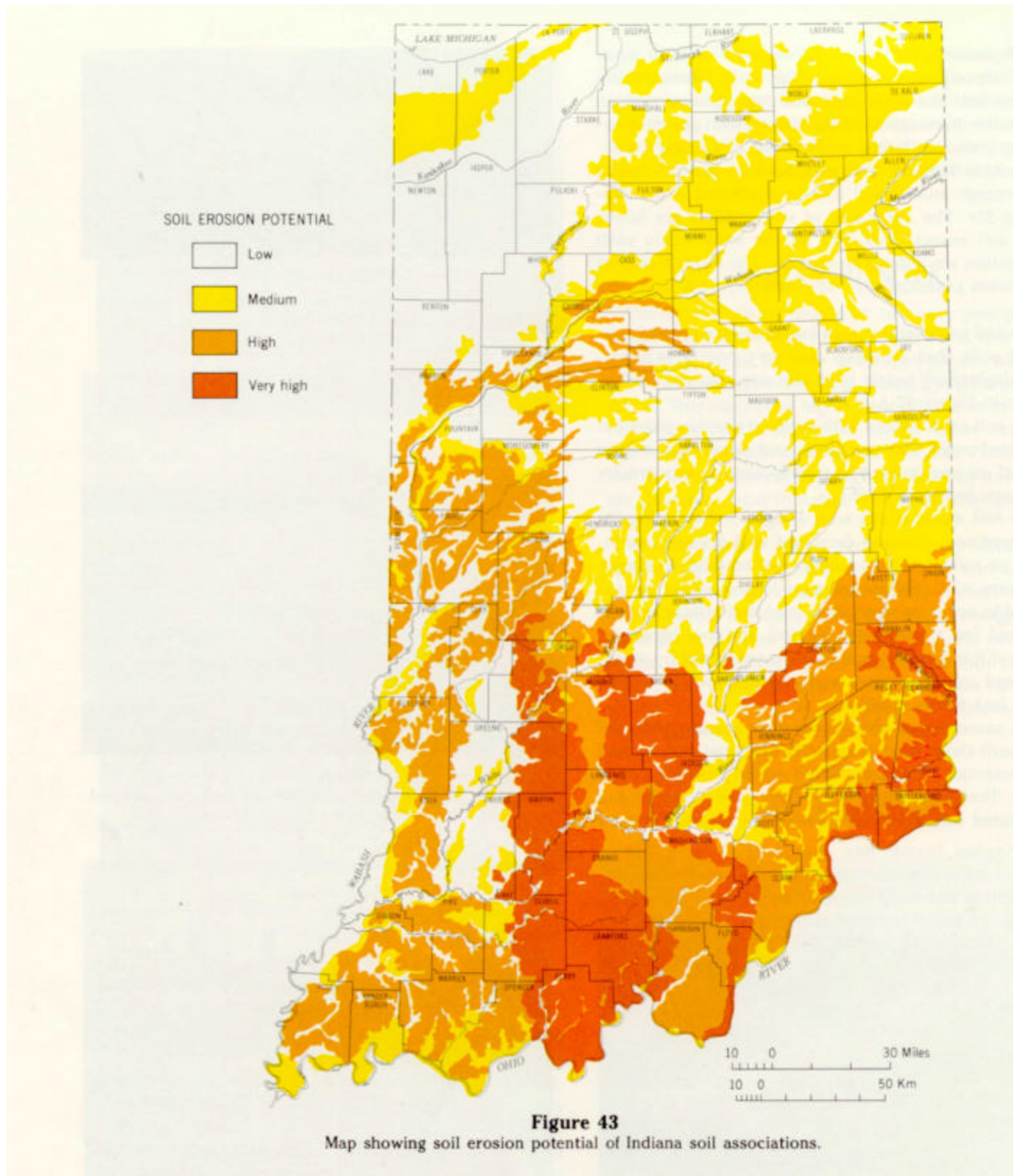


Figure 2-3 Erosion Potential *

* from *The Indiana Water Resource*, IDNR, 1980

2.2 Land Cover, Population, and Growth Trends

2.2.1 General Land Cover

The U.S. Geological Survey - Biological Resources Division and the U.S. Fish and Wildlife Service are overseeing the National Gap Analysis Program (GAP). In Indiana, Indiana State University and Indiana University are carrying out the Indiana GAP Project which involves an analysis of current vegetative land cover through remote sensing (ISU 1999). This analysis provides vegetative land cover data in 30 by 30-meter grids (Figure 2-4). The following is a summary of vegetative cover in the watershed determined from the GAP image:

1.12%	Urban (impervious, low and high density)
86.94%	Agricultural vegetation (row crop and pasture)
6.51%	Forest vegetation (shrubland, woodland, forest)
4.21%	Wetland vegetation (Palustrine: forest, shrubland, herbaceous)
1.22%	Open Water

2.2.2 Population

The 1990 total population in the 14 counties that have land portions in the watershed was 509,617 (IRBC 1993). Table 2-1 shows a break down of population by county and estimated population projections. It should be noted that these numbers do not reflect the actual population living in the Tippecanoe River watershed. For example, only a portion of Tippecanoe and Benton counties is within the land area of the Tippecanoe River watershed (Figure 2-1). A better estimate of the population within the Tippecanoe River watershed may be the 995 U.S. Geological Survey Water Use Reports, which show a total population in the watershed of 125,100 in 1995 (Table 2-7).

The U.S. Census and the Indiana Business Research Center also provide information about the population in cities and towns. Table 2-2 contains population estimates for various cities and towns located wholly within the watershed. Warsaw is the largest city located in the watershed in terms of population.

**TABLE 2-1
TIPPECANOE RIVER COUNTY POPULATION PROJECTIONS 1990-2020***

County	1990	2000	2010	2020	Percent Change (1990 to 2020)
Benton County	9,441	9,614	9,699	9,751	+3.18
Carroll County	18,809	21,135	22,876	23,912	+21.34
Cass County	38,413	38,923	39,456	39,772	+3.42
Fulton County	18,840	21,157	22,379	23,108	+18.47
Jasper County	24,960	30,303	32,741	34,193	+27.00
Kosciusko County	65,294	73,039	77,101	79,520	+17.89
Marshall County	42,182	46,587	48,485	49,616	+14.98
Miami County	36,897	34,661	36,881	38,203	+3.42
Noble County	37,877	43,771	46,584	48,260	+21.51
Pulaski County	12,643	13,681	14,393	14,818	+14.68
Starke County	22,747	24,981	26,836	27,941	+18.59
Tippecanoe County	130,598	141,165	145,504	148,087	+11.81
White County	23,265	25,545	26,311	26,767	+13.08
Whitley County	27,651	30,946	32,429	33,312	+16.99

* Source: Indiana Business Research Center, Indiana University Kelley School of Business
1998 Preliminary Series - Indiana County Population Projections.
Last Updated on 3/10/99 By IBRC Email: ibrc@iupui.edu

**TABLE 2-2
TIPPECANOE RIVER CITY AND TOWN POPULATION ESTIMATES***

City/Town	Census 1990	Estimate 1996	Percent Change (1990 to 1996)
Akron	1,037	1,069	3.1
Argos	1,620	1,803	11.3
Bourbon	1,775	1,850	4.2
Brookston	1,800	1,935	7.5
Burket	202	215	6.4
Chalmers	514	535	4.1
Claypool	411	439	6.8
Culver	1,598	1,518	-5
East Germantown	372	362	-2.7
Etna Green	609	631	3.6
Francesville	915	914	-0.1
Fulton	341	361	5.9
Kewanna	563	606	7.6
Larwill	266	290	9
Medaryville	689	698	1.3
Mentone	920	905	-1.6
Monon	1,583	1,744	10.2
Monterey	230	228	-0.9
Monticello	5,342	5,655	5.9
North Webster	946	1,049	10.9
Pierceton	1,033	1,071	3.7
Pottawattomie Park	318	295	-7.2
Reynolds	517	567	9.7
Rochester	6,492	7,283	12.2
Royal Center	863	906	5
Warsaw	11,239	11,802	5
Winamac	2,403	2,566	6.8
Winona Lake	4,108	4,400	7.1
Wolcott	911	959	5.3

* IBRC 1997

2.3 Agricultural Activities in the Tippecanoe River Watershed

Agriculture is the dominant land use in the Tippecanoe River Watershed. Section 2.2.1 shows that 86.94 percent of land cover in the watershed is agricultural vegetation. This section provides an overview of the agricultural activities in the watershed.

2.3.1 Livestock Operations

Livestock production within the watershed encompasses several species, and the overall composition changes from county to county. Hogs and cattle are produced in almost every county, and Kosciusko County produces significant numbers of ducks, geese, and other poultry. See Table 2-3 for livestock inventory numbers. Some animals are raised in open lots or pastures and some are raised in confined feeding lots or buildings.

Confined feeding is the raising of animals for food, fur or recreation in lots, pens, ponds, sheds or buildings, where they are confined, fed and maintained for at least 45 days during any year, and where there is no ground cover or vegetation present over at least half of the animals' confinement area. Livestock markets and sale barns are generally excluded (IDEM 1999).

Indiana law defines a confined feeding operation as any livestock operation engaged in the confined feeding of at least 300 cattle, or 600 swine or sheep, or 30,000 fowl, such as chickens, ducks and other poultry. The IDEM regulates these confined feeding operations, as well as smaller livestock operations which have violated water pollution rules or laws, under IC 13-18-10.

As of October 1999, there were 939 livestock producers operating under the Confined Feeding Rules in the 14 counties of the watershed. Tables 2-3 and 2-3b show livestock numbers from the USDA Agricultural Census (USDA-NASS 1997) "inventory" animals in each county.

**TABLE 2-3
LIVESTOCK IN THE TIPPECANOE RIVER WATERSHED**

1997 Livestock Inventory*								
Hogs and pigs		Cattle and calves		Sheep and lamb		Layers 20 weeks and older		
County	Number	State Rank**	Number	State Rank**	Number	State Rank**	Number	State Rank**
Benton County	6982	75	3865	78	866	23	127	81
Carroll County	255176	1	6084	65	751	31	636	46
Cass County	72036	18	12323	28	1502	7	381	60
Fulton County	33912	40	10394	35	570	42	D	22
Jasper County	93813	13	10734	33	@	@	D	12
Kosciusko County	SEE SPECIAL TABLE 2-3b							
Marshall County	15124	65	15452	18	@	@	D	26
Miami County	99543	11	14578	21	808	26	529	48
Noble County	43481	33	16262	15	1243	8	@	@
Pulaski County	54160	27	6106	64	486	48	D	8
Starke County	2268	84	1702	91	@	@	892	40
Tippecanoe County	90874	15	7761	53	1941	2	D	33
White County	110596	7	6965	57	519	45	D	4
Whitley County	59829	24	9534	37	934	16	D	28

* USDA-NASS 1997

@ indicates specie is not in the top 4 for this county

** State Rank is out of a total of 92 counties in Indiana

D Numbers not disclosed by USDA-NASS

**TABLE 2-3b
LIVESTOCK IN THE TIPPECANOE RIVER WATERSHED**

1997 Livestock Inventory*								
County	Ducks, geese, and other poultry		Pullets 13 to less than 20 weeks		Broiler		Layers 20 weeks and older	
	Number	State Rank**	Number	State Rank**	Number	State Rank**	Number	State Rank**
Kosciusko County	552118	1	D	1	D	6	2461526	3

* USDA-NASS 1997

** State Rank is out of a total of 92 counties in Indiana

D Numbers not disclosed by USDA-NASS

2.3.2 Crop Production

As discussed previously, the soils of the Tippecanoe River watershed are good for crop production. Table 2-4 lists the 1997 acres of the major crops produced in 1997 throughout the 14 counties in the watershed. For 1997, total acres of corn for grain edged out total acres of soybeans for beans as the number one crop produced in the 14 counties. Corn and soybeans are clearly the primary crops produced in the watershed on basis of total acres.

**TABLE 2-4
CROPS PRODUCED IN THE TIPPECANOE RIVER WATERSHED**

1997 Crops*								
County	Corn for grain		Soybeans for beans		Wheat		Hay crops	
	Acres	State Rank**	Acres	State Rank**	Acres	State Rank**	Acres	State Rank**
Benton County	120732	2	116750	1	2055	78	2074	86
Carroll County	103130	11	73613	27	4185	50	2787	82
Cass County	84862	20	71078	29	5110	36	6306	38
Fulton County	70435	33	57125	42	2727	71	5951	43
Jasper County	138246	1	100441	7	1901	79	2625	84
Kosciusko County	93186	16	71941	28	6528	24	11851	11
Marshall County	84829	21	55868	46	5158	35	10776	21

	1997 Crops*							
	Corn for grain		Soybeans for beans		Wheat		Hay crops	
Miami County	73862	28	76551	23	5706	32	7456	31
Noble County	58456	54	48990	53	6481	25	11470	15
Pulaski County	106040	9	83250	17	@	@	3556	71
Starke County	59664	50	25900	74	616	85	2448	85
Tippecanoe County	104188	10	95325	11	6350	26	5516	49
White County	118282	3	108409	2	3961	57	4423	62
Whitley County	48496	61	51150	51	12588	6	6883	33

* USDA-NASS 1997

** State Rank is out of a total of 92 counties in Indiana

@ indicates specie is not in the top 4 for this county

2.4 Significant Natural Areas in the Tippecanoe River Watershed

In 1993, the Indiana Natural Resources Commission (NRC) adopted its "Outstanding Rivers" List for Indiana. This listing is referenced in the standards for utility line crossings within floodways, formerly governed by IC 14-28-2 and now controlled by 310 IAC 6-1-16 through 310 IAC 6-1-18. Except where incorporated into a statute or rule, the "Outstanding Rivers List" is intended to provide guidance rather than to have regulatory application (NRC 1997). To help identify the rivers and streams which have particular environmental or aesthetic interest, a special listing has been prepared by IDNR's Division of Outdoor Recreation. This listing is a corrected and condensed version of a list compiled by American Rivers and dated October 1990. The NRC has adopted the IDNR listing as an official recognition of the resource values of these waters. A river included in the "Outstanding Rivers List" qualifies under one or more of 22 categories. Table 2-5 presents the rivers in the Tippecanoe River watershed which are on the "Outstanding Rivers List" and their significance.

State Parks, Forests, Nature Preserves, and Recreation Areas

Table 2-6 lists a number of parks, forests, nature preserves and other recreational areas within the Tippecanoe River Watershed.

**TABLE 2-5
WATERS OF THE TIPPECANOE RIVER WATERSHED ON THE
OUTSTANDING RIVERS LIST FOR INDIANA ***

River Segment	County	Significance
Tippecanoe River: Source (Lake Tippecanoe) to Norway and from Oakdale Dam to the confluence with Wabash River	Carroll, Fulton, Kosciusko, Marshall, Pulaski, Tippecanoe, White	5, 13, 16

Significance of numbering system:

- 5. Nationwide Rivers Inventory Rivers. The 1,524 river segments identified by the National Park Service in its 1982 "Nationwide Rivers Inventory" as qualified for consideration for inclusion in the National Wild and Scenic Rivers System.
- 13. Canoe Trails. State-designated canoe/boating routes.
- 16. State Park Rivers. Rivers protected by inclusion in a state park or state preserve.

*NRC 1997

**Table 2-6
Special Areas in the Tippecanoe River Watershed**

County	Special Area	Manager	Access
Carroll	Oakdale Dam Public Access Site	DNR Fish & Wildlife	Open
Carroll	Carroll Co. (Hufford) Gamebird Habitat	DNR Fish & Wildlife	Open
Fulton	Talma (Tippecanoe River) Public Access Site	DNR Fish & Wildlife	Open
Fulton	Menominee P.F.A.	DNR Fish & Wildlife	Open
Fulton	Lakeview Park	Rochester Park Board	Open
Fulton	National Fish Hatchery	Rochester Park Board	Closed
Fulton	Akron Park	Akron Park Board	Open
Fulton	Nyona Lake Public Access Site	DNR Fish & Wildlife	Open
Fulton	South Mud Lake Public Access Site	DNR Fish & Wildlife	Open
Fulton	Fletcher Lake Public Access Site	DNR Fish & Wildlife	Open
Fulton	Manitou (Lake) Islands Wetland Conservation Area	DNR Fish & Wildlife	Open
Fulton	Manitou Islands Nature Preserve And WCA	DNR Fish & Wildlife	Open
Fulton	Manitou (Lake) Islands Wetland Conservation Area	DNR Fish & Wildlife	Open
Jasper/Pulaski/Starke	Jasper-Pulaski Fish And Wildlife Area	DNR Fish & Wildlife	Open
Kosciusko/Noble	Tri-County Fish And Wildlife Area	DNR Fish & Wildlife	Open
Kosciusko	Webster Lake Park	North Webster Park Board	Open
Kosciusko	Backwater / Webster Public Access Site	DNR Fish & Wildlife	Open
Kosciusko	Grassy Creek Public Access Site	DNR Fish & Wildlife	Open
Kosciusko	Backwaters (Pisgah Marsh) Nongame Area	DNR Fish & Wildlife	Restricted
Kosciusko	Kuhn Lake Public Access Site	DNR Fish & Wildlife	Open
Kosciusko	Chapman Lake Public Access Site	DNR Fish & Wildlife	Open
Kosciusko	Center Lake Wetland Conservation Area	DNR Fish & Wildlife	Open
Kosciusko	Camp Lucerne	Girls Club	Open
Kosciusko	Levin Salvage Yard	Warsaw Park Board	Open
Kosciusko	Winona Lake Park	Winona Park Board	Open
Kosciusko	Kelley Park	Warsaw Park Board	Open

County	Special Area	Manager	Access
Kosciusko	Burket Leatherleaf Bog	The Nature Conservancy	Restricted
Kosciusko	Pierceton Park	Pierceton-Washington Twp. Parks	Open
Kosciusko	Palestine Lake Water Control Structure	DNR Fish & Wildlife	Open
Kosciusko	Palestine Lake Public Access Site	DNR Fish & Wildlife	Open
Kosciusko	Carr Lake Public Access Site	DNR Fish & Wildlife	Open
Kosciusko	Ball Wetlands Nature Preserve	Muncie YMCA	Restricted
Kosciusko	Big Chapman Lake Nature Preserve	DNR Nature Preserves	Open
Kosciusko	Little Chapman Lake Nature Preserve	DNR Fish & Wildlife	Open
Kosciusko	Little Chapman Lake (Hogan) Natural Area	DNR Fish & Wildlife	Open
Marshall	Lake Maxinkuckee Fish Hatchery	DNR Fish & Wildlife	Restricted
Marshall	Old Tip Town Public Access Site	DNR Fish & Wildlife	Open
Marshall	Lake Maxinkuckee Public Access Site	DNR Fish & Wildlife	Open
Marshall	Lake Maxinkuckee Wetland Conservation Area	DNR Fish & Wildlife	Open
Marshall	Culver Town Park	Culver Park Board	Open
Noble	Smalley Lake Public Access Site	DNR Fish & Wildlife	Open
Noble	Crane Lake Public Access Site	DNR Fish & Wildlife	Open
Noble	Big Lake Public Access Site	DNR Fish & Wildlife	Open
Noble	Crooked Lake Nature Preserve (Ralph Gates Addtn.)	Acres Inc.	Open
Pulaski	Bruce Lake Public Access Site	DNR Fish & Wildlife	Open
Pulaski	Berns-Meyer Nature Preserve	DNR Nature Preserves	Open
Pulaski	Winamac Fish And Wildlife Area	DNR Fish & Wildlife	Open
Pulaski	Sandhill Nature Preserve	DNR State Parks	Open
Pulaski	Tippecanoe River State Park	DNR State Parks	Open
Pulaski	Tippecanoe River Nature Preserve	DNR State Parks	Open
White	White County Gamebird Habitat Area	DNR Fish & Wildlife	Open
White	Spinn Prairie Nature Preserve	The Nature Conservancy	Open
Whitley/Noble	Crooked Lake Nature Preserve	DNR Nature Preserves	Open

2.5 Surface Water Use Designations and Classifications

The following uses are designated by the Indiana Water Pollution Control Board (327 IAC 2-1-3):

- ◆ Surface waters of the state are designated for full-body contact recreation during the recreational season (April through October).
- ◆ All waters, except limited use waters, will be capable of supporting a well-balanced, warm water aquatic community.
- ◆ All waters, which are used for public or industrial water supply, must meet the standards for those uses at the point where water is withdrawn.
- ◆ All waters, which are used for agricultural purposes, must meet minimum surface water quality standards.
- ◆ All waters in which naturally poor physical characteristics (including lack of sufficient flow), naturally poor or reversible man-induced conditions, which came into existence prior to January 1, 1983, and having been established by use attainability analysis, public comment period, and hearing may qualify to be classified for limited use and must be evaluated for restoration and upgrading at each triennial review of this rule.
- ◆ All waters, which provide unusual aquatic habitat, which are an integral feature of an area of exceptional natural beauty or character, or which support unique assemblages of aquatic organisms may be classified for exceptional use.

All waters of the state, at all times and at all places, including the mixing zone, shall meet the minimum conditions of being free from substances, materials, floating debris, oil, or scum attributable to municipal, industrial, agricultural, and other land use practices, or other discharges:

- ◆ that will settle to form putrescent or otherwise objectionable deposits,
- ◆ that are in amounts sufficient to be unsightly or deleterious,
- ◆ that produce color, visible oil sheen, odor, or other conditions in such degree as to create a nuisance,
- ◆ which are in amounts sufficient to be acutely toxic to, or to otherwise severely injure or kill aquatic life, other animals, plants, or humans, or
- ◆ which are in concentrations or combinations that will cause or contribute to the growth of aquatic plants or algae to such degree as to create a nuisance, be unsightly, or otherwise impair designated uses.

2.5.1 Surface Water Classifications in the Tippecanoe River Watershed

The statewide classifications discussed in Section 2.5 apply to all stream segments in the Tippecanoe River watershed.

2.6 US Geological Survey Water Use Information for the Tippecanoe River Watershed

The U.S. Geological Survey's (USGS) National Water-Use Information Program is responsible for compiling and disseminating the nation's water-use data. The USGS works in cooperation with local, State, and Federal environmental agencies to collect water-use information at a site-specific level. USGS also compiles the data from hundreds of thousands of sites to produce water-use information aggregated up to the county, state, and national levels. Every five years, data at the state and hydrologic region level are compiled into a national water-use data system. Table 2-6 shows the USGS Water-Use information for the Tippecanoe River Watershed for 1995.

TABLE 2-7
1995 Water Use Information for the Tippecanoe River Watershed

Population and Water Use totals	1995
Total population in the watershed (thousands)	125.1
Public Water Supply	
1995	
Population served by public groundwater supply (thousands)	40.38
Population served by surface water supply (thousands)	5.08
Total population served by public water supply (thousands)	45.46
Total groundwater withdrawals (mgd)	6.42
Total surface water withdrawals (mgd)	1.03
Total water withdrawals (mgd)	7.45
Total per capita withdrawal (gal/day)	163.88
Population self-supplied with water (thousands)	79.64
Commercial Water Use	
1995	
Groundwater withdrawal for commercial use (mgd)	1.71
Surface water withdrawal for commercial use (mgd)	0.45
Deliveries from public water supplies for commercial use (mgd)	1.45
Total commercial water use (mgd)	3.61
Industrial Water Use	
1995	
Groundwater withdrawal for industrial use (mgd)	2.51
Surface water withdrawals for industrial use (mgd)	1.89
Deliveries from public water suppliers for industrial use (mgd)	1.53
Total industrial water use (mgd)	5.93
Agricultural Water Use	
1995	
Groundwater withdrawals for livestock use (mgd)	2.54
Surface water withdrawals for livestock use (mgd)	0.98
Total livestock water use (mgd)	3.52
Groundwater withdrawals for irrigation (mgd)	12.15
Surface water withdrawals for irrigation (mgd)	2.22
Total irrigation water use (mgd)	14.37

Notes:

mgd million gallon per day
gal/day gallon per day

- The water-use information presented in this table was compiled from information provided in the U.S. Geological Survey's National Water-Use Information Program data system for 1990 and 1995. The National Water-Use Information Program is responsible for compiling and disseminating the nation's water-use data. The U.S. Geological Survey works in cooperation with local, State, and Federal environmental agencies to collect water-use information at a site-specific level. Every five years, the U.S. Geological Survey compiles data at the state and hydrologic region level into a national water-use data system and are published in a national circular.

3 Causes and Sources of Water Pollution

A number of substances including nutrients, bacteria, oxygen-demanding wastes, metals, and toxic substances, cause water pollution. Sources of these pollution-causing substances are divided into two broad categories: point sources and nonpoint sources. Point sources are typically piped discharges from wastewater treatment plants, large urban and industrial stormwater systems, and other facilities. Nonpoint sources can include atmospheric deposition, groundwater inputs, and runoff from urban areas, agricultural lands and others. Chapter 3 includes the following:

- Section 3.1 Causes of Pollution
- Section 3.2 Point Sources of Pollution
- Section 3.3 Nonpoint Sources of Pollution

3.1 Causes of Pollution

'Causes of pollution' refer to the substances which enter surface waters from point and nonpoint sources and result in water quality degradation and impairment. Major causes of water quality impairment include biochemical oxygen demand (BOD), nutrients, toxicants (such as heavy metals, polychlorinated biphenyls [PCBs], chlorine, pH and ammonia) and E. coli bacteria. Table 3-1 provides a general overview of causes of impairment and the activities that may lead to their introduction into surface waters. Each of these causes is discussed in the following sections.

**TABLE 3-1
CAUSES OF WATER POLLUTION AND CONTRIBUTING ACTIVITIES**

Cause	Activity associated with cause
Nutrients	Fertilizer on agricultural crops and residential/ commercial lawns, animal wastes, leaky sewers and septic tanks, direct septic discharge, atmospheric deposition, wastewater treatment plants
Toxic Chemicals	Pesticide applications, disinfectants, automobile fluids, accidental spills, illegal dumping, urban stormwater runoff, direct septic discharge, industrial effluent
Oxygen-Consuming Substances	Wastewater effluent, leaking sewers and septic tanks, direct septic discharge, animal waste
E. coli	Failing septic systems, direct septic discharge, animal waste (including runoff from livestock operations and impacts from wildlife), improperly disinfected wastewater treatment plant effluent

3.1.1 *E. coli* Bacteria

E. coli bacteria are associated with the intestinal tract of warm-blooded animals. They are widely used as an indicator of the potential presence of waterborne disease-causing (pathogenic) bacteria, protozoa, and viruses because they are easier and less costly to detect than the actual pathogenic organisms. The presence of waterborne disease-causing organisms can lead to outbreaks of such diseases as typhoid fever, dysentery, cholera, and cryptosporidiosis. The detection and identification of specific bacteria, viruses, and protozoa, (such as *Giardia*, *Cryptosporidium*, and *Shigella*) require special sampling protocols and very sophisticated laboratory techniques which are not commonly available.

E. coli water quality standards have been established in order to ensure safe use of waters for water supplies and recreation. 327 IAC 2-1-6 Section 6(d) states that *E. coli* bacteria, using membrane filter count (MF), shall not exceed 125 per 100 milliliters as a geometric mean based on not less than five samples equally spaced over a 30 day period nor exceed 235 per 100 milliliters in any one sample in a 30 day period.

E. coli bacteria may enter surface waters from nonpoint source runoff, but they also come from improperly treated discharges of domestic wastewater. Common potential sources of *E. coli* bacteria include leaking or failing septic systems, direct septic discharge, leaking sewer lines or pump station overflows, runoff from livestock operations, urban stormwater and wildlife. *E. coli* bacteria in treatment plant effluent are controlled through disinfection methods including chlorination (often followed by dechlorination), ozonation or ultraviolet light radiation.

3.1.2 Toxic Substances

327 IAC 2-1-9(45) defines toxic substances as substances, which are or may become harmful to plant or animal life, or to food chains when present in sufficient concentrations or combinations. Toxic substances include, but are not limited to, those pollutants identified as toxic under Section 307 (a)(1) of the Clean Water Act. Standards for individual toxic substances are listed 327 IAC 2-1-6. Toxic substances frequently encountered include chlorine, ammonia, organics (hydrocarbons and pesticides) heavy metals and pH. These materials are toxic to different organisms in varying amounts, and the effects may be evident immediately or may only be manifested after long-term exposure or accumulation in living tissue.

Whole effluent toxicity testing is required for major NPDES dischargers (discharge over 1 million gallons per day or population greater than 10,000). This test shows whether the effluent from a treatment plant is toxic, but it does not identify the specific cause of toxicity. If the effluent is found to be toxic, further testing is done to determine the specific cause. This follow-up testing is called a toxicity reduction evaluation. Other testing, or monitoring, done to detect aquatic toxicity problems include fish tissue analyses, chemical water quality sampling and assessment of fish community and bottom-dwelling organisms such as aquatic insect larvae. These monitoring programs are discussed in Chapter 4.

Each of the substances below can be toxic in sufficient quantity or concentration.

Metals

Municipal and industrial dischargers and urban runoff are the main sources of metal contamination in surface water. Indiana has stream standards for many heavy metals, but the

most common ones in municipal permits are cadmium, chromium, copper, nickel, lead, mercury, and zinc. Standards are listed in 327 IAC 2-1-6. Point source discharges of metals are controlled through the National Pollution Discharge Elimination System (NPDES) permit process. Mass balance models are employed to determine allowable concentrations for a permit limit. Municipalities with significant industrial users discharging wastes to their treatment facilities limit the heavy metals from these industries through a pretreatment program. Source reduction and wastewater recycling at waste water treatment plants (WWTP) also reduces the amount of metals being discharged to a stream. Nonpoint sources of pollution are controlled through best management practices.

In Indiana, as well as many other areas of the country, mercury contamination in fish has caused the need to post widespread fish consumption advisories. The source of the mercury is unclear; however, atmospheric sources are suspected and are currently being studied.

Polychlorinated biphenyls (PCBs)

Polychlorinated biphenyls (PCBs) were first created in 1881 and subsequently began to be commercially manufactured around 1929 (Bunce 1994). Because of their fire-resistant and insulating properties, PCBs were widely used in transformers, capacitors, and in hydraulic and heat transfer systems. In addition, PCBs were used in products such as plasticizers, rubber, ink, and wax. In 1966, PCBs were first detected in wildlife, and were soon found to be ubiquitous in the environment (Bunce 1994). PCBs entered the environment through unregulated disposal of products such as waste oils, transformers, capacitors, sealants, paints, and carbonless copy paper. In 1977, production of PCBs in North America was halted. Subsequently, the PCB contamination present in our surface waters and environment today is the result of historical waste disposal practices.

Ammonia (NH₃)

Point source dischargers are one of the major sources of ammonia. In addition, discharge of untreated septic effluent, decaying organisms which may come from nonpoint source runoff and bacterial decomposition of animal waste also contribute to the level of ammonia in a waterbody. Standards for ammonia are listed in 327 IAC 2-1-6.

3.1.3 Oxygen-Consuming Wastes

Oxygen-consuming wastes include decomposing organic matter or chemicals, which reduce dissolved oxygen in water through chemical reactions. Raw domestic wastewater contains high concentrations of oxygen-consuming wastes that need to be removed from the wastewater before it can be discharged into a waterway. Maintaining a sufficient level of dissolved oxygen in the water is critical to most forms of aquatic life.

The concentration of dissolved oxygen in a water body is one indicator of the general health of an aquatic ecosystem. 327 IAC Section 6 (b)(3) states that concentrations of dissolved oxygen shall average at least five milligrams per liter per calendar day and shall not be less than four milligrams per liter at any time. Dissolved oxygen concentrations are affected by a number of factors. Higher dissolved oxygen is produced by turbulent actions, such as waves, which mix air and water. Lower water temperatures also generally allows for retention of higher dissolved oxygen concentrations. Low dissolved oxygen levels tend to occur more often in warmer,

slow-moving waters. In general, the lowest dissolved oxygen concentrations occur during the warmest summer months and particularly during low flow periods.

Sources of dissolved oxygen depletion include wastewater treatment plant effluent, the decomposition of organic matter (such as leaves, dead plants and animals) and organic waste matter that is washed or discharged into the water. Sewage from human and household wastes is high in organic waste matter. Bacterial decomposition can rapidly deplete dissolved oxygen levels unless these wastes are adequately treated at a wastewater treatment plant. In addition, excess nutrients in a water body may lead to an over-abundance of algae and reduce dissolved oxygen in the water through algal respiration and decomposition of dead algae. Also, some chemicals may react with and bind up dissolved oxygen. Industrial discharges with oxygen consuming wasteflow may be resilient instream and continue to use oxygen for a long distance downstream.

3.1.4 Nutrients

The term “nutrients” in this Strategy refers to two major plant nutrients, phosphorus and nitrogen. These are common components of fertilizers, animal and human wastes, vegetation, and some industrial processes. Nutrients in surface waters come from both point and nonpoint sources. Nutrients are beneficial to aquatic life in small amounts. However, in over-abundance and under favorable conditions, they can stimulate the occurrence of algal blooms and excessive plant growth in quiet waters or low flow conditions. The algal blooms and excessive plant growth often reduce the dissolved oxygen content of surface waters through plant respiration and decomposition of dead algae and other plants. This is accentuated in hot weather and low flow conditions because of the reduced capacity of the water to retain dissolved oxygen.

3.2 Point Sources of Pollution

As discussed previously, sources of water pollution are divided into two broad categories: point sources and nonpoint sources. This section focuses on point sources. Section 3.3.1 defines point sources and Section 3.3.2 discusses point sources in the Tippecanoe River Watershed.

3.2.1 Defining Point Sources

Point sources refer to discharges that enter surface waters through a pipe, ditch or other well-defined point of discharge. The term applies to wastewater and stormwater discharges from a variety of sources. Wastewater point source discharges include municipal (city and county) and industrial wastewater treatment plants and small domestic wastewater treatment systems that may serve schools, commercial offices, residential subdivisions and individual homes. Stormwater point source discharges include stormwater collection systems for medium and large municipalities which serve populations greater than 100,000 and stormwater discharges associated with industrial activity as defined in the Code of Federal Regulations (40 CFR 122.26(a)(14)). The primary pollutants associated with point source discharges are Oxygen demanding wastes, nutrients, sediment, color and toxic substances including chlorine, ammonia and metals.

Point source dischargers in Indiana must apply for and obtain a National Pollutant Discharge Elimination System (NPDES) permit from the state. Discharge permits are issued under the NPDES program, which is delegated to Indiana by the US Environmental Protection Agency (EPA). See Chapter 5 for a description of the NPDES program and permitting strategies.

3.2.2 Point Source Discharges in the Tippecanoe River Watershed

As of June 1999, there were 96 active NPDES permits within the Tippecanoe River watershed (Table 3-2, Figure 3-1). Four of the 96 active NPDES permits are for major discharges (see Table 5-1 for a definition of a major discharge).

Another point source covered by NPDES permits is combined sewer overflows (CSO). A combined sewer system is a wastewater collection system that conveys sanitary wastewater (domestic, commercial and industrial wastewater) and stormwater through a single-pipe system to a Publicly Owned Treatment Works. A CSO is the discharge from a combined sewer system at a point prior to the Publicly Owned Treatment Works. CSOs are point sources subject to NPDES permit requirements including both technology-based and water quality-based requirements of the Clean Water Act.

<u>Community</u>	<u>CSO Outfalls</u>
Akron	3
Monticello	5
Royal Center	1
Warsaw	1
Winamac	5

In addition to the NPDES permitted dischargers in the watershed, there may be many unpermitted, illegal discharges to the Tippecanoe River system. Illegal discharges of residential wastewater (septic tank effluent) to streams and ditches from straight pipe discharges and old inadequate systems are a problem within the watershed.

**Table 3-2
NPDES PERMITTED FACILITIES
TIPPECANOE RIVER WATERSHED**

NPDES	Facility Name	Maj/Mi	City	County	Status
IN0001287	WHIRLPOOL, INC. -NPR	MINOR		KOSCIUSKO	INACTIVE
IN0001554	ASSOCIATED MILK	MINOR		KOSCIUSKO	INACTIVE
IN0001678	WARSAW PWS UNITED WATER	MINOR	WARSAW	KOSCIUSKO	INACTIVE
IN0001716	DEAN FOODS COMPANY	MINOR	ROCHESTER	FULTON	INACTIVE
IN0002135	GATKE CORPORATION	MINOR	WARSAW	KOSCIUSKO	INACTIVE
IN0003069	BIOMET, INC.	MINOR		MARSHALL	INACTIVE
IN0003255	VULCAN MATERIALS, #341	MINOR	MONON	WHITE	ACTIVE
IN0003263	VULCAN MATERIALS, #342	MINOR	FRANCESVILL	PULASKI	ACTIVE
IN0003387	R. R. DONNELLEY & SONS	MAJOR	WARSAW	KOSCIUSKO	ACTIVE
IN0003522	SEALED POWER	MINOR	ROCHESTER	FULTON	INACTIVE
IN0003654	WARSAW PLATING WORKS INC	MAJOR		KOSCIUSKO	INACTIVE
IN0003662	ROCHESTER WATER WORKS	MINOR	ROCHESTER	FULTON	ACTIVE
IN0003760	KRALIS BROS. FOOD, INC.	MINOR	MENTONE	KOSCIUSKO	INACTIVE
IN0003816	HEINZ, USA	MINOR		FULTON	INACTIVE
IN0004189	CORETECH INC.	MINOR	WARSAW	KOSCIUSKO	INACTIVE
IN0004278	WARSAW BLACK OXIDE CO.,	MAJOR	BURKET,	KOSCIUSKO	ACTIVE
IN0004847	PLYMOUTH TUBE CO.	MINOR	WINAMAC	PULASKI	ACTIVE
IN0004936	WOLCOTT WATER WORKS	MINOR	WOLCOTT	WHITE	INACTIVE
IN0020125	ROYAL CENTER MUNICIPAL	MINOR	ROYAL	CASS	ACTIVE
IN0020176	MONTICELLO MUNICIPAL STP	MINOR	MONTICELLO	WHITE	ACTIVE
IN0020516	WINAMAC MUNICIPAL STP.	MINOR	WINAMAC	PULASKI	ACTIVE
IN0020541	PIERCETON MUNICIPAL STP	MINOR	PIERCETON	KOSCIUSKO	ACTIVE
IN0020974	BROOKSTON MUNICIPAL STP	MINOR	BROOKSTON	WHITE	ACTIVE
IN0021288	CULVER MUNICIPAL STP	MINOR	CULVER	MARSHALL	ACTIVE
IN0021580	MONON MUNICIPAL STP	MINOR	MONON	WHITE	ACTIVE
IN0021661	ROCHESTER MUNICIPAL STP	MAJOR	ROCHESTER	FULTON	ACTIVE
IN0021750	STARLITE CORPORATION	MINOR	PIERCETON	KOSCIUSKO	INACTIVE
IN0022128	AKRON SWG TRMT PLT	MINOR		FULTON	INACTIVE
IN0022438	BOURBON MUNICIPAL STP	MINOR	BOURBON	MARSHALL	ACTIVE
IN0024805	WARSAW MUNICIPAL STP	MAJOR	WARSAW	KOSCIUSKO	ACTIVE
IN0024881	WINONA LAKE TOWN OF	MINOR		KOSCIUSKO	INACTIVE
IN0025208	SUBURBAN ACRES M.H.P.	MINOR	WARSAW	KOSCIUSKO	ACTIVE
IN0025232	AKRON MUNICIPAL STP	MINOR	AKRON	FULTON	ACTIVE
IN0030031	TRI-COUNTY JR.-SR. HIGH	MINOR	WOLCOTT	WHITE	ACTIVE
IN0030571	CHALMERS MUNICIPAL STP	MINOR	CHALMERS	WHITE	ACTIVE
IN0030589	REYNOLDS MUNICIPAL STP	MINOR	REYNOLDS	WHITE	ACTIVE
IN0030881	HIDE-AWAY HILLS M.H.P.	MINOR	WARSAW	KOSCIUSKO	ACTIVE
IN0030911	YOGI BEAR'S JELLYSTONE	MINOR	PIERCETON	KOSCIUSKO	ACTIVE
IN0030945	SUBURBAN ACRES MOBILE	MINOR		KOSCIUSKO	INACTIVE
IN0030996	WHITLEY PRODUCTS	MINOR	PIERCETON	KOSCIUSKO	INACTIVE
IN0032344	HOFFERT, ARCHIE AND	MINOR		KOSCIUSKO	INACTIVE
IN0034967	MAPLE LEAF FARMS-	MINOR		KOSCIUSKO	INACTIVE
IN0035114	MAPLE LEAF FARMS-LONG	MINOR		KOSCIUSKO	INACTIVE
IN0035246	REYNOLDS TOWN OF	MINOR		WHITE	INACTIVE
IN0036188	GREEN ACRES MOBILE HOME	MINOR	WARSAW	KOSCIUSKO	INACTIVE
IN0036480	CLAYPOOL TOWN OF	MINOR		KOSCIUSKO	INACTIVE
IN0036943	LANDINGS HOME OWNERS	MINOR	MONTICELLO	CARROLL	ACTIVE

Table 3-2 (Continued)

NPDES	Facility Name	Maj/Min	City	County	Status
IN0037044	TIPPECANOE VALLEY HIGH SCHOOL	MINOR	AKRON	KOSCIUSKO	ACTIVE
IN0037087	EPWORTH FOREST FOUNDATION INC-	MINOR		KOSCIUSKO	INACTIVE
IN0038377	WINAMAC DIVISION,NI IND.INC.	MINOR		PULASKI	INACTIVE
IN0038679	LITE BREEZE ASSOCIATES	MINOR		KOSCIUSKO	INACTIVE
IN0038725	SONOCO PRODUCTS CO.	MINOR	AKRON	FULTON	INACTIVE
IN0039209	WEST CENTRAL JR-SR HIGH SCHOOL	MINOR	FRANCESVILLE	PULASKI	INACTIVE
IN0039870	CLAYPOOL MUNICIPAL STP	MINOR	CLAYPOOL	KOSCIUSKO	ACTIVE
IN0040002	ETNA GREEN MUNICIPAL STP	MINOR	ETNA GREEN	KOSCIUSKO	ACTIVE
IN0040037	FRANCESVILLE MUNICIPAL STP	MINOR	FRANCESVILLE	PULASKI	ACTIVE
IN0040169	KEWANNA TOWN OF	MINOR		FULTON	INACTIVE
IN0040231	LARWILL MUNICIPAL STP	MINOR		WHITLEY	INACTIVE
IN0040339	MEDARYVILLE MUNICIPAL STP	MINOR		PULASKI	INACTIVE
IN0040347	MENTONE MUNICIPAL STP	MINOR	MENTONE	KOSCIUSKO	ACTIVE
IN0040444	NORTH WEBSTER MUNICIPAL STP	MINOR	N. WEBSTER	KOSCIUSKO	ACTIVE
IN0040797	WOLCOTT MUNICIPAL STP	MINOR	WOLCOTT	WHITE	ACTIVE
IN0041726	WESTHAVEN ESTATES MHP	MINOR	WARSAW	KOSCIUSKO	ACTIVE
IN0041742	VIN-LEE-RON MEAT PACKING, INC.	MINOR	MENTONE	KOSCIUSKO	ACTIVE
IN0042501	CHALMERS PUBLIC WATER SUPPLY	MINOR	CHALMERS	WHITE	ACTIVE
IN0043451	MEDARYVILLE WTR CO	MINOR	MEDARYVILLE	PULASKI	INACTIVE
IN0043958	SHAMROCK MOBILE HOME PARK	MINOR	WARSAW	KOSCIUSKO	INACTIVE
IN0044024	TRUNKLINE GAS CO	MINOR		KOSCIUSKO	INACTIVE
IN0045438	AKRON LOCKER PLANT	MINOR		FULTON	INACTIVE
IN0045578	DALTON FOUNDRIES, INC., THE	MINOR	WARSAW	KOSCIUSKO	ACTIVE
IN0045799	OTHY, INC.	MINOR	WARSAW	KOSCIUSKO	INACTIVE
IN0045829	ZIMMER INC.	MINOR	WARSAW	KOSCIUSKO	INACTIVE
IN0046191	CRYSTAL LAKE EGG PRODUCTS, INC	MINOR	WARSAW	KOSCIUSKO	INACTIVE
IN0046299	NORTH SHORE PUBLIC UTILITIES	MINOR	N. WEBSTER	KOSCIUSKO	INACTIVE
IN0046817	DA-LITE SCREEN COMPANY	MINOR		KOSCIUSKO	INACTIVE
IN0047210	U.S. ABRASIVES DIV., JUMBO MFG	MINOR	TIPPECANOE	MARSHALL	INACTIVE
IN0048097	FOUR COUNTY LANDFILL	MINOR	ROCHESTER	FULTON	INACTIVE
IN0048411	PIERCETON PUBLIC WATER SUPPLY	MINOR	PIERCETON	KOSCIUSKO	ACTIVE
IN0049042	IN. DEPT. OF HIGHWAYS, WINAMAC	MINOR	WINAMAC	PULASKI	ACTIVE
IN0049930	MATERIAL SERVICE CORP. WARD ST	MINOR	FRANCESVILLE	PULASKI	INACTIVE
IN0050326	PINEVIEW LODGE AND GOLF COURSE	MINOR	MONTICELLO	WHITE	ACTIVE
IN0050652	TIPPECANOE RIVER STATE PARK	MINOR	WINAMAC	PULASKI	ACTIVE
IN0051110	TALMA FASTENER CORPORATION	MINOR	ROCHESTER	FULTON	INACTIVE
IN0052078	INDIANA BEACH RESORTS, INC.	MINOR	MONTICELLO	WHITE	ACTIVE
IN0052221	PARKVIEW HAVEN RETIREMENT HOME	MINOR	FRANCESVILLE	PULASKI	INACTIVE
IN0052337	ALLOY RODS DIVISION	MINOR		WHITE	INACTIVE
IN0052426	WOLCOTT REST AREA I-65	MINOR	WOLCOTT	WHITE	ACTIVE
IN0053767	CULVER EDUCATIONAL FOUNDATION	MINOR	CULVER	MARSHALL	INACTIVE
IN0054445	WHITE OAKS ON THE LAKE	MINOR	MONTICELLO	WHITE	ACTIVE
IN0054640	SUN METALS PRODUCTS, INC.	MINOR	WARSAW,	KOSCIUSKO	ACTIVE
IN0054704	MECKS WHISPERING PINES, INC.	MINOR	WARSAW	KOSCIUSKO	ACTIVE
IN0054836	WARSAW PLATING WORKS, INC.	MINOR	WARSAW	KOSCIUSKO	INACTIVE
IN0055115	T. T. P., INC.	MINOR		KOSCIUSKO	INACTIVE

Table 3-2 (Continued)

NPDES	Facility Name	Maj/Min	City	County	Status
IN0055778	AMOCO OIL COMPANY - BROOKSTON	MINOR	BROOKSTON	WHITE	INACTIVE
IN0056162	ZIMMER, INC. CORP OFFICE BLDG	MINOR	WARSAW	KOSCIUSKO	INACTIVE
IN0056456	YCL CAMP/MINISTRY CENTER	MINOR	CLAYPOOL	KOSCIUSKO	ACTIVE
IN0057185	APPLIED THERMAL TECHNOLOGIES	MINOR	WARSAW	KOSCIUSKO	ACTIVE
IN0057860	SMALL PARTS, INC.	MINOR	MONTICELLO	WHITE	INACTIVE
IN0058327	MEDARYVILLE MUNICIPAL STP	MINOR	MEDARYVILLE	PULASKI	ACTIVE
IN0059081	FLINT INK CORPORATION	MINOR	WARSAW	KOSCIUSKO	ACTIVE
IN0059137	MONTICELLO WATER WORKS	MINOR	MONTICELLO	WHITE	ACTIVE
IN0060101	FULTON, TOWN OF	MINOR	FULTON	FULTON	ACTIVE
IN0060852	TOWN OF MONTEREY WWTP	MINOR		PULASKI	ACTIVE
IN0060887	TWIN LAKES REGIONAL SEWER DIST	MINOR		WHITE	ACTIVE
IN0109665	REIMER'S ICE SERVICE, INC.	MINOR		KOSCIUSKO	INACTIVE
ING040169	AML SITE #1305, RED LAKE	MINOR	ARTHUR	PIKE	INACTIVE
ING080045	BP SCENT SAVER QUICK MART	MINOR	WARSAW,	KOSCIUSKO	INACTIVE
ING080110	WINAMAC, TOWN OF	MINOR	WINAMAC	PULASKI	INACTIVE
ING250011	UNITED TECHNOLOGIES AUTOMOTIVE	MINOR	BOURBON,	MARSHALL	INACTIVE
ING250016	ZIMMER, INC.	MINOR	WARSAW,	KOSCIUSKO	ACTIVE
ING250021	ZIMMER, INC. CORP. OFFICE BLDG	MINOR	WARSAW,	KOSCIUSKO	ACTIVE
ING250025	CULVER EDUCATIONAL FOUNDATION	MINOR	CULVER	MARSHALL	ACTIVE
ING250028	ABC INDUSTRIES, INC.	MINOR	WINONA LAKE	KOSCIUSKO	ACTIVE
ING250036	DEAN FOODS	MINOR	ROCHESTER	FULTON	ACTIVE
ING340013	BP AMOCO, BROOKSTON TERMINAL	MINOR	BROOKSTON	WHITE	ACTIVE
ING490044	COWLES SAND & GRAVEL, INC.	MINOR	ROCHESTER	FULTON	ACTIVE
ING490074	MATERIAL SERVICE CORP. YARD 49	MINOR	MONON	WHITE	ACTIVE
ING490075	WARD STONE DIV, MATERIAL SERVI	MINOR	FRANCESVILLE	PULASKI	ACTIVE
INL020125	ROYAL CENTER MUNICIPAL STP	MINOR		CASS	ACTIVE
INL020176	MONTICELLO MUNICIPAL STP	MINOR		WHITE	ACTIVE
INL020516	WINAMAC MUNICIPAL STP.	MINOR		PULASKI	ACTIVE
INL020541	PIERCETON MUNICIPAL STP	MINOR		KOSCIUSKO	ACTIVE
INL020974	BROOKSTON MUNICIPAL STP	MINOR		WHITE	ACTIVE
INL021288	CULVER MUNICIPAL STP	MINOR		MARSHALL	ACTIVE
INL021580	MONON MUNICIPAL STP	MINOR		WHITE	ACTIVE
INL021661	ROCHESTER MUNICIPAL STP	MINOR		FULTON	ACTIVE
INL022438	BOURBON MUNICIPAL STP	MINOR		MARSHALL	ACTIVE
INL024805	WARSAW MUNICIPAL STP	MINOR		KOSCIUSKO	ACTIVE
INL025232	AKRON MUNICIPAL STP	MINOR		FULTON	ACTIVE
INL030031	TRI-COUNTY MIDDLE-SR HIGH SCH.	MINOR		WHITE	ACTIVE
INL030571	CHALMERS MUNICIPAL STP	MINOR		WHITE	ACTIVE
INL030589	REYNOLDS MUNICIPAL STP	MINOR		WHITE	ACTIVE
INL031798	CASTON EDUCATIONAL CENTER	MINOR		FULTON	ACTIVE
INL037044	TIPPECANOE VALLEY HIGH SCHOOL	MINOR		KOSCIUSKO	ACTIVE
INL039209	WEST CENTRAL JR-SR HIGH SCHOOL	MINOR		PULASKI	ACTIVE
INL039870	CLAYPOOL MUNICIPAL STP	MINOR		KOSCIUSKO	ACTIVE
INL040002	ETNA GREEN MUNICIPAL STP	MINOR		KOSCIUSKO	ACTIVE
INL040347	MENTONE MUNICIPAL STP	MINOR		KOSCIUSKO	ACTIVE
INL040444	NORTH WEBSTER MUNICIPAL STP	MINOR		KOSCIUSKO	ACTIVE

Table 3-2 (Continued)

NPDES	Facility Name	Maj/Min	City	County	Status
INL040797	WOLCOTT MUNICIPAL STP	MINOR		WHITE	ACTIVE
INL053767	CULVER EDUCATIONAL FOUNDATION	MINOR		MARSHALL	ACTIVE
INP000018	PRECISION FABRICATION TECH. IN	MINOR	MONON	WHITE	ACTIVE
INP000061	SEALED POWER DIV. OF DANA CORP	MINOR	ROCHESTER	FULTON	INACTIVE
INP000073	MODERN MATERIALS, INC.	MINOR	ROCHESTER	FULTON	ACTIVE
INP000074	LAU INDUSTRIES	MINOR	ROCHESTER	FULTON	ACTIVE
INP000113	BALL METAL BEVERAGE CONTAINER	MINOR	MONTICELLO	WHITE	ACTIVE
INP000142	WINONA POWDER, LLC	MINOR	MENTONE	KOSCIUSKO	ACTIVE
INP000145	AKRON FOUNDRY, INC.	MINOR	AKRON	FULTON	INACTIVE
INP000152	BRAUN CORPORATION	MINOR	WINAMAC	PULASKI	ACTIVE
INP000164	DEAN FOODS COMPANY	MINOR	ROCHESTER	FULTON	ACTIVE
INP000198	KEWANNA METAL SPECIALTIES, INC	MINOR	KEWANNA	FULTON	ACTIVE
INU000032	AMPEL COMPANY	MINOR		PULASKI	ACTIVE
INU000355	AKRON FOUNDRY, INC.	MINOR		FULTON	ACTIVE
INU000401	MONTICELLO PUBLIC WATER SUPPLY	MINOR		WHITE	ACTIVE
INU046299	NORTHSHORE PUBLIC UTIL. WWTP	MINOR	N. WEBSTER	KOSCIUSKO	ACTIVE

3.3 Nonpoint Sources of Pollution

Nonpoint source pollution refers to runoff that enters surface waters through stormwater runoff, contaminated ground water, snowmelt or atmospheric deposition. There are many types of land use activities that can serve as sources of nonpoint source pollution including land development, construction, mining operations, crop production, animal feeding lots, timber harvesting, failing septic systems, landfills, roads and paved areas. Stormwater from large urban areas (greater than 100,000 people) and from certain industrial and construction sites is technically considered a point source since NPDES permits are required for discharges of stormwater from these areas.

Sediment and nutrients are major pollution causing substances associated with nonpoint source pollution. Others include *E. coli* bacteria, heavy metals, pesticides, oil and grease, and any other substance that may be washed off the ground or removed from the atmosphere and carried into surface waters. Unlike point source pollution, nonpoint pollution sources are diffuse in nature and occur at random time intervals depending on rainfall events. Below is a brief description of major areas of nonpoint sources of pollution in the Tippecanoe River watershed.

3.3.1 Agriculture

There are a number of activities associated with agriculture that can serve as potential sources of water pollution. Land clearing and tilling make soils susceptible to erosion, which can then cause stream sedimentation. Pesticides and fertilizers (including synthetic fertilizers and animal wastes) can be washed from fields or improperly designed storage or disposal sites. Construction of drainage ditches on poorly drained soils enhances the movement of oxygen consuming wastes, sediment and soluble nutrients into groundwater and surface waters.

Concentrated animal operations can be a significant source of nutrients, biochemical oxygen demand and *E. coli* bacteria if wastes are not properly managed. Impacts can result from over application of wastes to fields, from leaking lagoons and from flows of lagoon liquids to surface waters due to improper waste lagoon management. Also there are potential concerns associated with nitrate-nitrogen movement through the soil from poorly constructed lagoons and from wastes applied to the soil surface.

Grassed waterways, conservation tillage, and no-till practices are several common practices used by many farmers to minimize soil loss. Maintaining a vegetated buffer between fields and streams is another excellent way to minimize sediment and nutrient loads to streams.

3.3.2 Urban/Residential

Runoff from urbanized areas, as a rule, is more localized and can often be more severe in magnitude than agricultural runoff. Any type of land-disturbing activity such as land clearing or excavation can result in soil loss and sedimentation. The rate and volume of runoff in urban areas is much greater due both to the high concentration of impervious surface areas and to storm drainage systems that rapidly transport stormwater to nearby surface waters. This increase in volume and rate of runoff can result in streambank erosion and sedimentation in surface waters.

Urban drainage systems, including curb and guttered roadways, also allow urban pollutants to reach surface waters quickly and with little or no filtering. Pollutants include lawn care pesticides and fertilizers; automobile fluids; lawn and household wastes; road salts, and E. coli bacteria (from animals and failing septic systems). The diversity of these pollutants makes it very challenging to attribute water quality degradation to any one pollutant.

Replacement of natural vegetation with pavement and removal of buffers reduces the ability of the watershed to filter pollutants before they enter surface waters. The chronic introduction of these pollutants and increased flow and velocity into a stream results in degraded waters. Many waters adjacent to urban areas are rated as biologically poor. This degradation also exists in lakes, which have been heavily influenced by adjacent urban development.

The population figures discussed in Section 2.3.2 are good indicators of where urban development and potential urban water quality impacts are likely to occur. Concentrated areas where urban development is high may lead to further water quality problems associated with the addition of impervious surfaces next to surface waters.

3.3.3 Onsite Wastewater Disposal

Septic systems contain all of the wastewater from a household or business. A complete septic system consists of a septic tank and an absorption field to receive effluent from the septic tank. The septic tank removes some wastes, but the soil absorption field provides further absorption and treatment. Septic systems can be a safe and effective method for treating wastewater if they are sized, sited, and maintained properly. However, if the tank or absorption field malfunction or are improperly placed, constructed or maintained, nearby wells and surface waters may become contaminated.

Some of the potential problems from malfunctioning septic systems include:

- Polluted groundwater: Pollutants in septic effluent include bacteria, nutrients, toxic substances, and oxygen-consuming wastes. Nearby wells can become contaminated by failing septic systems.
- Polluted surface water: Groundwater often carries the pollutants mentioned above into surface waters, where they can cause serious harm to aquatic ecosystems. Leaking septic tanks can also leak into surface waters through or over the soil. In addition, some septic tanks may directly discharge to surface waters.
- Risks to human health: Septic system malfunctions can endanger human health when they contaminate nearby wells, drinking water supplies, and fishing and swimming areas.

Pollutants associated with onsite wastewater disposal may also be discharged directly to surface waters through direct pipe connections between the septic system and surface waters (straight pipe discharge). However, 327 IAC 5-1-1.5 specifically states that "point source discharge of sewage treated or untreated, from a dwelling or its associated residential sewage disposal system, to the waters of the state is prohibited".

3.3.4 Construction

Construction activities that involve excavation, grading or filling can produce significant sedimentation if not properly controlled. Sedimentation from developing urban areas can be a major source of pollution due to the cumulative number of acres disturbed in a watershed. Construction of single family homes in rural areas can also be a source of sedimentation when homes are placed in or near stream corridors.

As a pollution source, construction activities are typically temporary, but the impacts on water quality can be severe and long lasting. Construction activities tend to be concentrated in the more rapidly developing areas of the watershed.

4. Water Quality and Use Support Ratings in the Tippecanoe River Watershed

This section provides a detailed overview of water quality monitoring, water quality, and use support ratings in the Tippecanoe River watershed and includes the following:

- Section 4.1 Water Quality Monitoring Programs
- Section 4.2 Summary of Ambient Monitoring Data for the Tippecanoe River Watershed
- Section 4.3 Fish Consumption Advisories
- Section 4.4 Clean Water Act Section 305(b) Report
- Section 4.5 Clean Water Act Section 305(b) Assessment and Use-Support: Methodology
- Section 4.6 Summary of Other Monitoring Efforts

4.1 Water Quality Monitoring Programs

This section discusses water quality monitoring programs. Specifically, Section 4.1.1 describes IDEM's Office of Water Management monitoring programs and Section 4.1.2 discusses other monitoring efforts in the watershed.

4.1.1 Office of Water Management Programs

The Water Quality Assessment Branch of the Office of Water Management is responsible for assessing the quality of water in Indiana's lakes, rivers and streams. This assessment is performed by field staff from the Survey Section and the Biological Studies Section. Virtually every element of IDEM's surface water quality management program of IDEM is directly or indirectly related to activities currently carried out by this Branch. The biological and surface water monitoring activities identify stream reaches, watersheds or segments where physical, chemical and/or biological quality has been or would be impaired by either point or nonpoint sources. This information is used to help allocate waste loads equitably among various sources in a way that would ensure that water quality standards are met along stream reaches in each of the nearly 100 stream segments in Indiana.

The purpose of the Surveys Section is to provide the water quality and hydrological data required for the assessment of Indiana's waters by conducting Watershed/Basin Surveys and Stream Reach Surveys. In 1996, the Section began a five-year synoptic study (Basin Monitoring Strategy) of the State's ten major watersheds. Information from these studies will be integrated with data from biological and nonpoint source studies as well as the Fixed Station Monitoring Program to make a major assessment of the State's waters. Such surveys determine the extent to which water quality standards are being met and whether the fishable, swimmable and water supply uses are being maintained.

Information derived from this strategy will contribute significantly to improved planning processes throughout the Office of Water Management. This plan should initiate the development of interrelated action plans, which encompass the wide range of responsibilities,

such as rule making, permitting, compliance, nonpoint source issues, and wastewater treatment facility oversight.

The Biological Studies Section conducts studies of fish and macroinvertebrate communities as well as stream habitats to establish biological conditions to which other streams may be compared in order to identify impaired streams or watersheds. The Biological Studies Section also conducts fish tissue and sediment sampling to pinpoint sources of toxic and bioconcentrating substances. Fish tissue data serve as the basis for fish consumption advisories, which are issued, through the Indiana State Department of Health, to protect the health of Indiana citizens. This Section also participates in the development of site-specific water quality standards.

The Biological Studies Section relies on the Volunteer Water Quality Monitoring Programs to provide additional data on lakes and wetlands that may not be sampling sites in the Monitoring Strategy. Volunteer collected data provides IDEM scientists with an overall view of water quality trends and early warning of problems that may be occurring in a lake or wetland. If volunteers detect that a lake or wetland is severely degraded, professional IDEM scientists will conduct follow up investigation.

4.1.2 Other Monitoring Efforts

Numerous past and present water quality monitoring efforts exist in the Tippecanoe River watershed. Listed below are the organizations involved with these monitoring efforts and a contact person, where available :

U.S. Fish and Wildlife Service	Tom Simon	812/334-4261
IDNR Fish and Wildlife	Brant Fisher	
The Nature Conservancy	Chad Watts	219/946-7491
Purdue University - ECASE	Robert Swihart	765/494-3566

4.2 Summary of Ambient Monitoring Data for the Tippecanoe River Watershed

The fixed station-monitoring program managed by IDEM's Office of Water Management has been monitoring surface water chemistry throughout the state since 1957. The data set from 1986 to 1995 was analyzed using the Seasonal Kendall test. This test deduces if a statistical change in the surface water chemistry occurred over a time period. The results of the Seasonal Kendall analysis for stations located in the Tippecanoe River watershed are provided in Table 4-1. The data collected from 1991 to 1997 from this monitoring program was also analyzed to determine benchmark characteristics. The results of the benchmark characteristic analysis for stations located in the Tippecanoe River watershed are provided in Appendix B. For a more in depth discussion of this analysis, please refer to the Indiana Fixed Station Statistical Analysis 1997 (IDEM 32/02/005/1998), published in May 1998 by the Assessment Branch of the Office of Water Management - IDEM.

**TABLE 4-1
RESULTS OF SEASONAL KENDALL ANALYSIS FOR STATIONS LOCATED
IN THE TIPPECANOE RIVER WATERSHED 1986 TO 1995**

Parameter	TR-9 Tippecanoe River S.R. 18 Bridge, 5 Miles West of Delphi	TR-107 Tippecaone River U.S. 31 Bridge, Rochester
Biological Oxygen Demand	↘	↘
Chemical Oxygen Demand	?	«
Dissolved Oxygen	«	↑
E. coli	«	↓
Ammonia	«	«
Nitrite + Nitrate	↘	«
Total phosphorus	↓	«
Total Residue	↓	↗
Total Residue, Filterable	?	?
Total Residue, Nonfilterable	↓	«

Notes

- « No Statistical Change; significance < 80% or reported slope = 0.00000
- ↓ Statistically Decreasing; significance >95% with a negative slope
- ↘ Potentially Decreasing; significance >80% with a negative slope
- ↗ Potentially Increasing; significance >80% with a positive slope
- ↑ Statistically Increasing; significance >95 % with a positive slope
- ? Insufficient Data for analysis

4.3 Fish Consumption Advisories

Since 1972, the Indiana Department of Natural Resources, the IDEM, and the Indiana State Department of Health (ISDH) have worked together to create the Indiana Fish Consumption Advisory. Each year members from these three agencies meet to discuss the findings of recent fish monitoring data and to develop the new statewide fish consumption advisory.

The 2000 advisory is based on levels of PCBs and mercury found in fish tissue. Fish are tested regularly only in areas where there is suspected contamination. In each area, samples were taken of bottom-feeding fish, top-feeding fish, and fish feeding in between. Over 1,600 fish tissue samples collected throughout the state were analyzed for PCBs, pesticides, and heavy metals. Of those samples, 99 percent contained mercury. Criteria for placing fish Indiana Fish Consumption Advisory have changed from using the Food and Drug Administration guidelines to using the Great Lakes Task Force risk-based approach.

The ISDH defines the Advisory Groups as follows:

Group 1	Unrestricted consumption
Group 2	One meal per week (52 meals per year) for adult males and females. One meal per month for women who are pregnant or breastfeeding, women who plan to have children, and children under the age of 15.
Group 3	One meal per month (12 meals per year) for adult males and females. Women who are pregnant or breastfeeding, women who plan to have children, and children under the age of 15 do not eat.
Group 4	One meal every two months (six meals per year) for adult males and females. Women who are pregnant or breastfeeding, women who plan to have children, and children under the age of 15 do not eat.
Group 5	No consumption (DO NOT EAT)

Carp generally are contaminated with both PCBs and mercury. Except as otherwise noted, carp in all Indiana rivers and streams fall under the following risk groups:

- Carp, 15-20 inches - Group 3
- Carp, 20-25 inches - Group 4
- Carp over 25 inches - Group 5

In the Tippecanoe River Watershed, the following waterbodies are under the 2000 fish consumption advisory:

Waterbody/County	Species	Size	Contaminant	Group
Grassy Creek/ Kosciusko	Largemouth bass	<14"	Mercury	2
		>14"	Mercury	3
Honey Creek/White	Largemouth bass	<20"	PCB/Mercury	2
		>20"	PCB/Mercury	3
Tippecanoe River Kosciusko	Bluegill	>6"	Mercury	2
	Redhorse	17-18"	PCB	3
		>18"	PCB	4
Marshall	River redhorse	>17"	Mercury	3
	Rock bass	>5"	Mercury	2
Fulton	Rock bass	9-10"	Mercury	2
		>10"	Mercury	
Pulaski	Channel catfish	12-23"	PCB/Mercury	2
		>23"	PCB/Mercury	3
Pulaski	Northern hogsucker	7-12"	Mercury	2
		>12"	Mercury	3
Pulaski	Spotted sucker	>13"	Mercury	2
		Golden redhorse	15-16"	PCB/Mercury
	>16"		PCB/Mercury	3
Pulaski	Carp	30-31"	PCB/Mercury	2
		Black redhorse	16-17"	PCB
	>17"		PCB	4
Pulaski	Channel catfish	11-12"	PCB/Mercury	2
		>12"	PCB/Mercury	3
Pulaski	Longear sunfish	3-5"	Mercury	2
		>5"	Mercury	3
Pulaski	Northern hogsucker	13-15"	Mercury	2
		>15"	Mercury	3
Carroll	Carp	21-22"	PCB	2
Center Lake/Kosciusko	Black bullhead	11-14"	PCB	3
		>14"	PCB	4
Center Lake/Kosciusko	Bluegill	6-7"	PCB	2
		>7"	PCB	3
Center Lake/Kosciusko	Largemouth bass	8-14"	PCB	2
Lake Freeman/Carroll	Carp	26-27"	PCB	2
Lake Manitou/Fulton	Bullhead	<12"	Mercury	2
		>12"	Mercury	3
Lake Manitou/Fulton	Largemouth bass	8-13"	Mercury	2
		>13"	Mercury	3
Lake Maxinkuckee Marshall	Channel catfish	16-21"	PCB/Mercury	2
		>21"	PCB/Mercury	3
Lake Maxinkuckee Marshall	Largemouth bass	6-17"	Mercury	2
		>17"	Mercury	3
Lake Maxinkuckee Marshall	Walleye	22-23"	Mercury	2
		>23"	Mercury	3
Lake Shafer/White	Carp	20-23"	PCB	2
		Largemouth bass	12-13"	PCB
	>13"		PCB	4
Little Barbee Lake				

Waterbody/County	Species	Size	Contaminant	Group
Kosciusko	Largemouth bass	>12"	Mercury	2
Palestine Lake/Kosciusko	Bluegill	6-8"	PCB/Mercury	2
		>8"	PCB/Mercury	3
	Largemouth bass	8-12"	PCB/Mercury	2
		12-15"	PCB/Mercury	3
		>15"	PCB/Mercury	4
Pike Lake/Kosciusko	Largemouth bass	11-13"	Mercury	3
		>13"	Mercury	4
	Walleye	9-14"	PCB/Mercury	2
		>14"	Mercury	3
Tippecanoe Lake Kosciusko	Largemouth bass	6-12"	Mercury	2
		>12"	Mercury	3
Webster Lake/Kosciusko	Largemouth bass	14-20"	Mercury	2
		>20"	Mercury	3
Winona Lake/Kosciusko	Black bullhead	>12"	PCB	2
	Largemouth bass	9-12"	PCB	2
		>12"	PCB	3
	Carp	24-26"	PCB	3

4.4 Clean Water Act Section 305(b) Report

Section 305(b) of the Clean Water Act requires states to prepare and submit to the EPA a water quality assessment report of state water resources. A new surface water monitoring strategy for the Office of Water Management was implemented in 1996 with the goal of monitoring all waters of the state by 2001 and reporting the assessments by 2003. Each year approximately 20 percent of the waterbodies in the state will be assessed and reported the following year. The 2000 305(b) report is the most current and comprehensive assessment of the Tippecanoe River watershed. Appendix C contains the listing of the Tippecanoe River watershed waterbodies assessed, status of designated use support, probable causes of impairment, and stream miles affected. The methodologies of the Clean Water Act Section 305(b) assessment and use support ratings are discussed in Section 4.5.

4.5 Clean Water Act Section 305(b) Assessment and Use-Support: Methodology

The Office of Water Management determines use support status for each stream and waterbody in accordance with the assessment guidelines provided by EPA (1997). Results from four monitoring programs are integrated to provide an assessment for each stream and waterbody:

- Physical/chemical water column results,
- Benthic aquatic macroinvertebrate community assessments,
- Fish tissue and surficial aquatic sediment contaminant results, and
- *E. coli* monitoring results.

The assessment process was applied to each data sampling program. The individual assessments were integrated into an overall assessment for each waterbody by use designation: aquatic life support, fish consumption, and recreational use. River miles in a

watershed appear as one waterbody while each lake in a watershed is reported as a separate waterbody.

Physical/chemical data for toxicants (total recoverable metals), conventional water chemistry parameters (dissolved oxygen, pH, and temperature), and bacteria (*E. coli*) were evaluated for exceedance of the Indiana Water Quality Standards (327 IAC 2-1-6). U.S. EPA 305(b) Guidelines were applied to sample results as indicated in Table 4-3 (U.S. EPA 1997b).

**TABLE 4-2
CRITERIA FOR USE SUPPORT ASSESSMENT***

Parameter	Fully Supporting	Partially Supporting	Not Supporting
Aquatic Life Use Support			
Toxicants	Metals were evaluated on a site by site basis and judged according to magnitude of exceedance and the number of times exceedances occurred.		
Conventional inorganics	There were very few water quality violations, almost all of which were due to natural conditions.		
Benthic aquatic macroinvertebrate Index of Biotic Integrity (mIBI)	mIBI ≥ 4.	mIBI < 4 and ≥ 2.	mIBI < 2.
Qualitative habitat use evaluation (QHEI)	QHEI ≥ 64.	QHEI < 64 and ≥ 51.	QHEI < 51.
Fish community (fIBI) (Lower White River only)	IBI ≥ 44.	IBI < 44 and ≥ 22	IBI < 22.
Sediment (PAHs = polynuclear aromatic hydrocarbons. AVS/SEM = acid volatile sulfide/ simultaneously extracted metals.)	All PAHs ≤ 75 th percentile. All AVS/SEMs ≤ 75 th percentile. All other parameters ≤ 95 th percentile.	PAHs or AVS/SEMs > 75 th percentile. (Includes Grand Calumet River and Indiana Harbor Canal sediment results, and so is a conservative number.)	Parameters > 95 th percentile as derived from IDEM Sediment Contaminants Database.
Indiana Trophic State Index (lakes only)	Nutrients, dissolved oxygen, turbidity, algal growth, and sometimes pH were evaluated on a lake-by-lake basis. Each parameter judged according to magnitude.		
Fish Consumption			
Fish tissue	No specific Advisory*	Limited Group 2 - 4 Advisory*	Group 5 Advisory*
* Indiana Fish Consumption Advisory, 1997, includes a state wide advisory for carp consumption. This was not included in individual waterbody reports because it obscures the magnitude of impairment caused by other parameters.			
Recreational Use Support (Swimmable)			
Bacteria (cfu = colony forming units.)	No more than one grab sample slightly > 235 cfu/100ml, and geometric mean not exceeded.	No samples in this classification.	One or more grab sample exceeded 235 cfu/100ml, and geometric mean exceeded.

*From Indiana Water Quality Report for 1998

5 State and Federal Water Programs

This Chapter summarizes the existing point and nonpoint source pollution control programs available for addressing water quality problems in the Tippecanoe River watershed. Chapter 5 includes:

- Section 5.1 Indiana Department of Environmental Management Water Quality Programs
- Section 5.2 Indiana Department of Natural Resources Water Programs
- Section 5.3 USDA/Natural Resources Conservation Service Water Programs

5.1 Indiana Department of Environmental Management Water Quality Programs

This Section describes the water quality programs managed by the Office of Water Management within IDEM and includes:

- Section 5.1.1 State and Federal Legislative Authorities for Indiana's Water Quality Program
- Section 5.1.2 Indiana's Point Source Control Program
- Section 5.1.3 Indiana's Nonpoint Source Control Programs
- Section 5.1.4 Integrating Point and Nonpoint Source Pollution Control Strategies
- Section 5.1.5 Potential Sources of Funding for Water Quality Projects

5.1.1 State and Federal Legislative Authorities for Indiana's Water Quality Program

Authorities for some of the programs and responsibilities carried out by the Office of Water Management are derived from a number of federal and state legislative mandates outlined below. The major federal authorities for the state's water quality program are found in sections of the Clean Water Act. State authorities are from state statutes.

Federal Authorities for Indiana's Water Quality Program

- ◆ The Clean Water Act Section 301 - Prohibits the discharge of pollutants into surface waters unless permitted by EPA.
- ◆ The Clean Water Act Section 303(c) - States are responsible for reviewing, establishing and revising water quality standards for all surface waters.
- ◆ The Clean Water Act Section 303(d) - Each state shall identify waters within its boundaries for which the effluent limits required by 301(b)(1) A and B are not stringent enough to protect any water quality standards applicable to such waters.
- ◆ The Clean Water Act Section 305(b) - Each state is required to submit a biennial report to the EPA describing the status of surface waters in that state.
- ◆ The Clean Water Act Section 319 - Each state is required to develop and implement a nonpoint source pollution management program.

- ◆ The Clean Water Act Section 402 - Establishes the National Pollutant Discharge Elimination System (NPDES) permitting program. Allows for delegation of permitting authority to qualifying states (which Indiana has received).
- ◆ The Clean Water Act Section 404/401 - Section 404 regulates the discharge of dredge and fill materials into navigable waters and adjoining wetlands. Section 401 requires the U.S. Army Corps of Engineers to receive a state Water Quality Certification prior to issuance a 404 permit.

State Authorities for Indiana's Water Quality Program

IC 13-13-5 Designation of Department for Purposes of Federal Law: Designates the Indiana Department of Environmental Management as the water pollution agency for Indiana for all purposes of the Federal Water Pollution Control Act (33 U.S.C. 1251 et seq.) effective January 1, 1988, and the federal Safe Drinking Water Act (42 U.S.C. 300f through 300j) effective January 1, 1988.

5.1.2 Indiana's Point Source Control Program

The State of Indiana's efforts to control the direct discharge of pollutants to waters of the State were inaugurated by the passage of the Stream Pollution Control Law of 1943. The vehicle currently used to control direct discharges to waters of the State is the NPDES (National Pollutant Discharge Elimination System) permit program. This was made possible by the passage of the Federal Water Pollution Control Act Amendments of 1972 (also referred to as the Clean Water Act). These permits place limits on the amount of pollutants that may be discharged to waters of the State by each discharger. These limits are set at levels protective of both the aquatic life in the waters which receive the discharge and human health.

The State of Indiana was granted primacy from U.S. EPA to issue NPDES permits on January 1, 1975 through a Memorandum of Agreement.

U.S. EPA, Region V, has oversight authority for the NPDES permits program. Under terms of the Memorandum of Agreement, Region V has the right to comment on all draft Major discharger permits. In addition to NPDES, the Office of Water Management Permits Section has a pretreatment group which regulates municipalities in their development of municipal pretreatment programs and indirect discharges, or those discharges of process wastewater to municipal sewage treatment plants through Industrial Waste Pretreatment permits and regulation of Stormwater, CSO's, and variance requests through a special projects group currently known as the Urban Wet Weather Group. Land Application of waste treatment plant sludge is no longer a part of the Office of Water Management but is now a part of the Office of Land Quality (formerly, Office of Solid and Hazardous Waste).

The purpose of the NPDES permit is to control the point source discharge of pollutants into the waters of the State such that the quality of the water of the State is maintained in accordance with the standards contained in 327 IAC 2. The NPDES permit requirements must ensure that the minimum amount of control is imposed upon any new or existing point source through the application of technology-based treatment requirement contained in 327 IAC 5-5-2. According to 327 IAC 5-2-2, "Any discharge of pollutants into waters of the State as a point source discharge, except for exclusions made in 327 IAC 5-2-4 is prohibited unless in conformity with a

valid NPDES permit obtained prior to discharge." This is the most basic principal of the NPDES permit program.

The majority of NPDES permits have existed since 1974. This means that most of the permit writing is for permit renewals. Approximately 10 percent of each year's workload is attributed to new permits, modifications and requests for estimated limits. NPDES permits are designed to be re-issued every five years but are administratively extended in full force and effect indefinitely if the permittee applied for a renewal before the current permit expires.

There are several different types of permits that are issued in the NPDES permitting program. Table 5-1 lists and describes the various permits.

**TABLE 5-1
TYPES OF PERMITS ISSUED UNDER THE NPDES PROGRAM**

Type of Permit	Subtype	Comment
Municipal, Semi-Public or State (sanitary discharger)	Major	A facility owned by a municipality with a design flow Municipal of 1 MGD or greater (Cities, Towns, Regional Sewer Districts)
	Minor	Any municipally owned facility with a design flow of less than 1 MGD (Cities, Towns, Regional Sewer Districts)
	Semipublic	Any facility not municipally, State or Federally owned (i.e.- mobile home parks, schools, restaurants, etc.)
	State Owned	A facility owned or managed by a State agency (State parks, prisons, etc.)
	Federally Owned	A facility owned by a federal agency (military Owned installation, national park, federal penitentiary, etc.)
Industrial (Wastewater generated in the process of producing a product)	Major	Any point source discharger designated annually by agreement between the commissioner and EPA. Classification of discharger as a major involves consideration of factors relating to significance of impact on the environment, such as: Nature and quantity of pollutants discharged; Character and assimilative capacity of receiving waters; Presence of toxic pollutants in discharge; Compliance history of discharger.
	Minor	All dischargers which are not designated as major dischargers.
	General	General permit rule provides streamlined NPDES permitting process for certain categories of industrial point source discharges under requirements of the applicable general permit rule, rather than requirements of an individual permit specific to a single discharge. General permit rules: 327 IAC 15-7 Coal mining, coal processing, and reclamation activities; 327 IAC 15-8 Non-contact cooling water; 327 IAC 15-9 Petroleum product terminals; 327 IAC 15-10 Groundwater petroleum remediation systems; 327 IAC 15-11 Hydrostatic testing of commercial pipelines; 327 IAC 15-12 Sand, gravel, dimension stone or crushed stone operations.
	Cooling Water	Water which is used to remove heat from a product or process; the water may or may not come in contact with the product.
Public Water Supply	Wastewater generated from the process of removing pollutants from ground or surface water for the purpose of producing drinking water.	
Pretreatment Urban Wet Weather Group (Associated with NPDES but do not fall under same rule.)	Stormwater-related	Wastewater resulting from precipitation coming in contact with a substance which is dissolved or suspended in the water.
	Industrial Wastewater Pre-treatment	Processed wastewater generated by Industries that contribute to the overall wastewater received by the wastewater treatment plant.
	Combined Sewer Overflow (CSO)	Wastewater discharged from combined storm and sanitary sewers due to precipitation events. Municipal and Industrial Urban Wet Weather Programs

5.1.3 Nonpoint Source Control Programs

Nonpoint source (NPS) pollution is so named because the pollutants do not originate at single point sources, such as industrial and municipal waste discharge pipes. Instead, NPS pollutants are carried over fields, lawns, and streets by rainwater, wind, or snowmelt. This runoff may carry with it such things as fertilizer, road salt, sediment, motor oil, or pesticides. These pollutants either enter lakes and streams or seep into groundwater. While some NPS pollution is naturally occurring, most of it is a result of human activities.

Reducing NPS pollution requires careful attention to land use management and local geographic and economic conditions. The NPS Program was established to fully integrate methods for coping with the state's varied NPS water pollution problems. While a number of agencies and organizations currently have their own programs for addressing specific NPS issues, overall NPS coordination is being aided through the consolidated NPS Management Plan that was developed in the early stages of the Program's formation. Approximately, over 180 NPS-related projects have been funded and managed by the NPS Program since 1990. The NPS Management Plan was prepared in 1989, partially based on findings from the NPS Assessment Report, which was also completed that year. The NPS Management Plan was updated and received EPA approval in 1999. Some of the objectives of the Management Plan included the education of land users, the reduction and remediation of NPS pollution caused by erosion and sedimentation of forested and agricultural lands, and urban runoff. Other objectives addressed pesticide and fertilizer use, land application of sludge, animal waste practices, past and present mining practices, on-site sewage disposal, and atmospheric deposition.

The state's NPS Program, administered by the IDEM Office of Water Management's Watershed Management Section, focuses on the assessment and prevention of NPS water pollution. The program also provides for the exchange of education and information in order to improve the way land is managed. Through the use of federal funding for the installation of best management practices (BMPs), the NPS Program effectively reaches out to citizens and assists in the development of BMPs to manage land in such a way that less pollution is generated. The NPS program promotes a non-regulatory, voluntary approach to solving water quality problems.

The many nonpoint source projects funded through the Office of Water Management are a combination of local, regional, and statewide efforts sponsored by various public and not-for-profit organizations. The emphasis of these projects has been on the local, voluntary implementation of NPS water pollution controls. Since the inception of the program in the late 1980s, it has utilized over \$12 million of federal funds for the development of over 180 projects.

The federal Clean Water Act contains nonpoint source provisions in several sections of the Act including the Section 319 Nonpoint Source Program, the Section 314 Clean Lakes Program (no longer funded), the Section 104(b)(3) Watershed Management Program, and the Section 205(j) Water Quality Planning Program. The Section 319 program provides for various voluntary projects throughout the state to prevent water pollution and also provides for assessment and management plans related to water bodies in Indiana impacted by NPS pollution. Section 314 has assessment provisions that assist in determining the nonpoint and point source water quality impacts on lakes and provides recommendations for improvements, but no longer receives funding. Section 104(b)(3) provides assistance in the development of watershed management planning efforts and education/information and implementation projects. Section 604(b) provides for planning activities relating to the improvement of water quality from

nonpoint and point sources. The Watershed Management Section within the Planning Branch of the Office of Water Management provides for the administration of the Section 319 funding source for the NPS-related projects. The Financial Management Services Branch of the Office of Water Management administers the Section 104(b)(3) and Section 604(b) grants.

Clean Water Act Section 319(h) grant monies are made available to the states on an annual basis by EPA. Agencies and organizations in the state that deal with NPS problems submit proposals to the Office of Water Management each year for use of these funds in various projects.

One of the most important aspects of all NPS pollution prevention programs is the emphasis on the watershed approach to these programs. This calls for users in the watershed to become involved in the planning and implementation of practices, which are designed to prevent pollution. By looking at the watershed as a whole, all situations causing the degradation of water quality will be addressed, not just a few. Appendix C lists the conservation partners and local stakeholders located in the Tippecanoe River watershed.

5.1.4 Integrating Point and Nonpoint Source Pollution Control Strategies

Integrating point and nonpoint source pollution controls and determining the amount and location of the remaining assimilative capacity in a watershed are key long-term objectives of watershed management. The information is used for a number of purposes including: determining if and where new or expanded municipal or industrial wastewater treatment facilities can be allowed; setting the recommended treatment level at these facilities; and identifying where point and nonpoint source pollution controls must be implemented to restore capacity and maintain water quality standards.

Total Maximum Daily Loads

The Clean Water Act mandates an integrated point and nonpoint source pollution control approach. This approach, called a total maximum daily load (TMDL), uses the concept of determining the total pollutant loading from point and nonpoint sources that a waterbody can assimilate while still maintaining its designated use (maintaining water quality standards). EPA is responsible for ensuring that TMDLs are completed by States and for approving the completed TMDLs.

Under the TMDL approach, waterbodies that do not meet water quality standards are identified. States establish priorities for action, and then determine reductions in pollutant loads or other actions needed to meet water quality goals. The approach is flexible and promotes a watershed approach driven by local needs and directed by the State's list of priority waterbodies. The overall goal in establishing the TMDL is to establish the management actions on point and nonpoint sources of pollution necessary for a waterbody to meet water quality standards.

The Office of Water Management at IDEM is in the process of reorganizing its work activities around a five year rotating basin schedule. The waters of the state have been grouped geographically into major river basins, and water quality data and other information will be collected and analyzed from each basin, or group of basins, once every five years. The schedule for implementing the TMDL Strategy is proposed to follow this rotating basin plan to the extent possible. The TMDL Strategy discusses activities to be accomplished in three phases. Phase One involves planning, sampling and data collection and would take place the first year. Phase Two involves TMDL development and would occur in the second year, and Phase Three is

the TMDL implementation and would occur the third year. It is expected that some phases, especially implementation of TMDLs (Phase Three) in the basin(s), may take more than one year to fully accomplish.

Initially, as part of the TMDL Strategy in a watershed, the IDEM TMDL Program Manager, in coordination with the IDEM Basin Coordinator of the target basin, will develop an activity reference guide for each TMDL. This activity reference guide will provide: (1) a list of the necessary activities and tasks, (2) a schedule for completing activities and tasks associated with an individual TMDL, and (3) a roster that indicates which Section, staff, and /or contractor are responsible for completion of each activity/task.

In Phase Three, the TMDL scenario chosen in conjunction with watershed stakeholders during Phase Two will be used to develop a plan to implement the TMDL. During this process, stakeholder participation will be essential. The Basin Coordinator, in conjunction with the stakeholder groups, will develop a plan to implement the TMDL. Once the draft plan has been finalized through comments from stakeholder groups and IDEM, the plan becomes 'draft-final' and open public review. Public meetings will be held in areas affected to solicit comments.

5.1.5 Potential Sources of Funding for Water Quality Projects

There are numerous sources of funding for all types of water quality projects. The sources of funding include federal and state agencies, nonprofits, and private funding. Funds may be loans, cost-share projects, or grants. Section 319(h) grants and other funding sources are discussed below.

If a local government, environmental group, university researcher, or other individual or agency wants to find funding to address a local water quality problem, it is well worth the time to prepare a thorough but concise proposal and submit it to applicable funding agencies. Even if a project is not funded, follow-up should be done to determine what changes may be needed in order to make the application more competitive.

Section 319(h) Grants

EPA offers to the state Clean Water Act Section 319(h) grant moneys on an annual basis. These grants must be used to fund projects that address nonpoint source pollution issues. Some projects which the Office of Water Management has funded with this money in the past include best management practice (BMP) demonstrations, watershed water quality improvements, data management, educational programs, modeling, stream restoration, and riparian buffer establishment. Units of government, nonprofit groups, and universities in the state that have expertise in nonpoint source pollution problems are invited to submit Section 319(h) proposals to the Office of Water Management.

Office of Water Management staff review proposals for minimum 319 eligibility criteria such as:

- ◆ Does it support the state NPS Management Program milestones?
- ◆ Does the project address targeted, high priority watersheds?
- ◆ Is there sufficient non-federal cost-share match available (25% of project costs)?
- ◆ Are measurable outputs identified?
- ◆ Is monitoring required? Is there a Quality Assurance/Quality Control plan for monitoring?
- ◆ If a Geographical Information System is used, is it compatible with that of the state?

- ◆ Is there a commitment for educational activities and a final report?
- ◆ Are upstream sources of NPS pollution addressed?
- ◆ Are stakeholders involved in the project?

Office of Water Management staff separately review and rank each proposal which meets the minimum 319 eligibility criteria. In their review, members consider such factors as: technical soundness; likelihood of achieving water quality results; degree of balance lent to the statewide NPS Program in terms of project type; and competence/reliability of contracting agency. They then convene to discuss individual project merits, to pool all rankings and to arrive at final rankings for the projects. Comments are also sought from outside experts in other governmental agencies, nonprofit groups, and universities. The Office of Water Management seeks a balance between geographic regions of the state and types of projects. All proposals that rank above the funding target are included in the annual grant application to EPA, with EPA reserving the right to make final changes to the list. Actual funding depends on approval from EPA and yearly congressional appropriations.

To obtain more information about applying for a Section 319(h) grant, contact:

Susan McCloud, Watershed Management Section Chief
IDEM Office of Water Management
100 N. Senate Avenue
P.O. Box 6015
Indianapolis, IN 46206-6015
(317) 232-0019

Other Sources of Funding

Besides Section 319(h) funding, there are numerous sources of funding for all types of water quality projects. The sources of funding include federal and state agencies, nonprofit, and private funding. Funds may be loans, cost-shares, or grants. Appendix D provides a summary list of agencies and funding opportunities.

5.2 Indiana Department of Natural Resources Water Programs

5.2.1 Division of Soil Conservation

The Division of Soil Conservation's mission is to ensure the protection, wise use, and enhancement of Indiana's soil and water resources. The Division's employees are part of Indiana's Conservation Partnership, which includes the 92 soil and water conservation districts (SWCDs), the USDA Natural Resources Conservation Service, and the Purdue University Cooperative Extension Service. Working together, the partnership provides technical, educational, and financial assistance to citizens to solve erosion and sediment-related problems occurring on the land or impacting public waters.

The Division administers the Clean Water Indiana soil conservation and water quality program under guidelines established by the State Soil Conservation Board, primarily through the SWCDs in direct service to landusers. The Division staff includes field-based resource specialists who work closely with landusers, assisting in the selection, design, and installation of practices to reduce soil erosion on their land. Regional Urban Conservation Specialists work primarily with

developers, contractors, and others to address erosion and sediment concerns in urban settings, developments under construction, and in landfills. The Lake and River Enhancement staff (LARE) oversee all administrative, operational, and technical aspects of the LARE program, which provides financial assistance to local entities concerned with improving and maintaining water quality in public-access lakes, rivers, and streams.

5.2.2 *Division of Water*

The IDNR, Division of Water (DOW) is charged by the State of Indiana to maintain, regulate, collect data, and evaluate Indiana's surface and ground water resources.

The Engineering Branch of the DOW includes Dam and Levee Safety, Project Development, Surveying, Drafting, and Computer Services. The Dam and Levee Safety Section performs geotechnical and hydraulic evaluation on existing and proposed dams and levees throughout the State. The Project Development Section provides technical support to locally funded water resource projects along with engineering leadership and construction management to State funded water resource projects. The remaining sections provide support services to all Sections within the DOW such as reservoir depth mapping, topographic mapping, highwater marks, design of publications and brochures, and computer procurement and maintenance.

The Planning Branch of the DOW consists of Basin Studies, Coastal Coordination, Floodplain Management, Ground Water, Hydrology and Hydraulics, and Water Rights. Basin Studies are comprehensive reports on surface-and ground-water availability and use. Coastal Coordination is a communication vehicle to address Lake Michigan's diverse shoreline issues. Floodplain Management involves various floodplain management aspects including coordination with the National Flood Insurance Program and with State and Federal Emergency Management agencies during major flooding events. The Ground Water Section maintains the water-well record computer database and publishes reports and maps on the ground-water resource for the State. Hydrology and Hydraulics Section develops and reviews floodplain mapping and performs hydrologic studies and modeling. The Water Rights Section investigates and mediates groundwater/surface water rights issues, licenses water-well drillers, and develops well construction and abandonment procedures.

The Regulations Branch of DOW is made up of Stream Permits, Lake Permits, Permit Administration, Public Assistance, and Legal Counsel. The Stream Permits Section is responsible for reviewing permit applications for construction activity in the 100-year regulatory floodway along Indiana's waterways. The Lake Permits Section reviews construction projects at or below the legal lake level for all of Indiana's public freshwater lakes. Permit Administration Section provides administrative support to Branch staff, maintains the application database, and coordinates the application review process with other Divisions. The Public Assistance Section provides technical assistance on possible permit applications on proposed construction projects, investigates and mediates unpermitted construction activities and in some cases with the support of Legal Counsel pursues legal action for violation of State laws.

5.3 **USDA/Natural Resources Conservation Service Water Quality Programs**

While there are a variety of USDA programs available to assist people with their conservation needs. The following assistance programs are the principal programs available.

Conservation Technical Assistance (CTA)

The purpose of the program is to assist landusers, communities, units of state and local government, and other Federal agencies in planning and implementing conservation systems. The purpose of the conservation systems are to reduce erosion, improve soil and water quality, improve and conserve wetlands, enhance fish and wildlife habitat, improve air quality, improve pasture and range condition, reduce upstream flooding, and improve woodlands.

The objective of the program is to: Assist individual landusers, communities, conservation districts, and other units of State and local government and Federal agencies to meet their goals for resource stewardship and assist individuals to comply with State and local requirements. NRCS assistance to individuals is provided through conservation districts in accordance with the Memorandum of Understanding signed by the Secretary of Agriculture, the Governor of the State, and the conservation district. Assistance is provided to landusers voluntarily applying conservation and to those who must comply with local or State laws and regulations. Assistance is also provided to agricultural producers to comply with the highly erodible land (HEL) and wetland (Swampbuster) provisions of the 1985 Food Security Act as amended by the Food, Agriculture, Conservation and Trade Act of 1990 (16 U.S.C. 3801 et. seq.); the Federal Agriculture Improvement and Reform Act of 1996, and wetlands requirements of Section 404 of the Clean Water Act. NRCS makes HEL and wetland determinations and helps land users develop and implement conservation plans to comply with the law. They also provide technical assistance to participants in USDA cost-share and conservation incentive programs. NRCS collects, analyzes, interprets, displays, and disseminates information about the condition and trends of the Nation's soil and other natural resources so that people can make good decisions about resource use and about public policies for resource conservation. They also develop effective science-based technologies for natural resource assessment, management, and conservation.

Conservation of Private Grazing Land Initiative (CPGL)

The Conservation of Private Grazing Land initiative will ensure that technical, educational, and related assistance is provided to those who own private grazing lands. It is not a cost-share program. This technical assistance will offer opportunities for: better grazing land management; protecting soil from erosive wind and water; using more energy-efficient ways to produce food and fiber; conserving water; providing habitat for wildlife; sustaining forage and grazing plants; using plants to sequester greenhouse gases and increase soil organic matter; and using grazing lands as a source of biomass energy and raw materials for industrial products.

Conservation Reserve Program (CRP)

NRCS provides technical assistance to landowners interested in participating in the Conservation Reserve Program administered by the USDA Farm Service Agency. The Conservation Reserve Program reduces soil erosion, protects the Nation's ability to produce food and fiber, reduces sedimentation in streams and lakes, improves water quality, establishes wildlife habitat, and enhances forest and wetland resources. It encourages farmers to convert highly erodible cropland or other environmentally sensitive acreage to vegetative cover, such as tame or native grasses, wildlife plantings, trees, filterstrips, or riparian buffers. Farmers receive an annual rental payment for the term of the multi-year contract. Cost-share funding is provided to establish the vegetative cover practices.

Environmental Quality Incentives Program (EQIP)

The Environmental Quality Incentives Program provides technical, educational, and financial assistance to eligible farmers and ranchers to address soil, water, and related natural resource concerns on their lands in an environmentally beneficial and cost effective manner. The program provides assistance to farmers and ranchers in complying with Federal, State, and tribal environmental laws, and encourages environmental enhancement. The program is funded through the Commodity Credit Corporation. The purposes of the program are achieved through the implementation of a conservation plan, which includes structural, vegetative, and land management practices on eligible land. Five to ten year contracts are made with eligible producers. Cost-share payments may be made to implement one or more eligible structural or vegetative practices, such as animal waste management facilities, terraces, filter strips, tree planting, and permanent wildlife habitat. Incentive payments can be made to implement one or more land management practices, such as nutrient management, pest management, and grazing land management.

Fifty percent of the funding available for the program is targeted at natural resource concerns relating to livestock production. The program is carried out primarily in priority areas that may be watersheds, regions, or multi-state areas, and for significant statewide natural resource concerns that are outside of geographic priority areas.

Watershed Surveys and Planning

The Watershed and Flood Prevention Act, P.L. 83-566, August 4, 1954, (16 U.S.C. 1001-1008) authorized this program. Prior to fiscal year 1996, small watershed planning activities and the cooperative river basin surveys and investigations authorized by Section 6 of the Act were operated as separate programs. The 1996 appropriations act combined the activities into a single program entitled the Watershed Surveys and Planning program. Activities under both programs are continuing under this authority.

The purpose of the program is to assist Federal, State, and local agencies and tribal governments to protect watersheds from damage caused by erosion, floodwater, and sediment and to conserve and develop water and land resources. Resource concerns addressed by the program include water quality, opportunities for water conservation, wetland and water storage capacity, agricultural drought problems, rural development, municipal and industrial water needs, upstream flood damages, and water needs for fish, wildlife, and forest-based industries.

Types of surveys and plans include watershed plans, river basin surveys and studies, flood hazard analyses, and flood plain management assistance. The focus of these plans is to identify solutions that use land treatment and non-structural measures to solve resource problems.

Watershed Program and Flood Prevention Program (WF 08 or FP 03)

The Small Watershed Program works through local government sponsors and helps participants solve natural resource and related economic problems on a watershed basis. Projects include watershed protection, flood prevention, erosion and sediment control, water supply, water quality, fish and wildlife habitat enhancement, wetlands creation and restoration, and public recreation in watersheds of 250,000 or fewer acres. Both technical and financial assistance are available.

Wetlands Reserve Program (WRP)

The Wetlands Reserve Program is a voluntary program to restore wetlands. Participating landowners can establish conservation easements of either permanent or 30 year duration, or can enter into restoration cost-share agreements where no easement is involved. In exchange for establishing a permanent easement, the landowner receives payment up to the agricultural value of the land and 100 percent of the restoration costs for restoring the wetlands. The 30 year easement payment is 75 percent of what would be provided for a permanent easement on the same site and 75 percent of the restoration cost. The voluntary agreements are for a minimum 10 year duration and provide for 75 percent of the cost of restoring the involved wetlands. Easements and restoration cost-share agreements establish wetland protection and restoration as the primary land use for the duration of the easement or agreement. In all instances, landowners continue to control access to their land.

Wildlife Habitat Incentives Program (WHIP)

The Wildlife Habitat Incentives Program provides financial incentives to develop habitat for fish and wildlife on private lands. Participants agree to implement a wildlife habitat development plan and USDA agrees to provide cost-share assistance for the initial implementation of wildlife habitat development practices. USDA and program participants enter into a cost-share agreement for wildlife habitat development. This agreement generally lasts a minimum of 10 years from the date that the contract is signed.

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