Jones Petrie Rafinski

TIPPECANOE LAKE, CHAPMAN LAKES, OSWEGO LAKE REGIONAL SEWAGE DISTRICT & PUBLIC SEWER SYSTEM

KOSCIUSKO COUNTY, INDIANA

WHAT IS THIS ALL ABOUT?

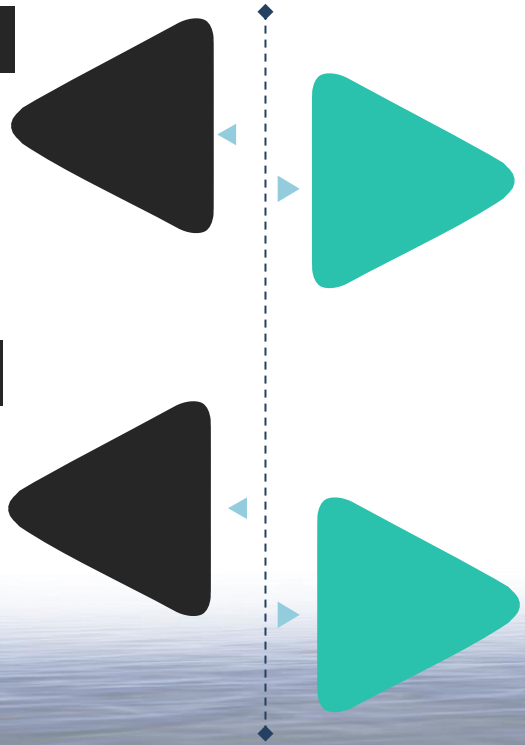
Earlier this year the County Commissioners engaged with a group of citizens at Tippecanoe Lake relative to the sanitary sewer needs of that community.

INITIAL CONTACT

This included the concern for the health of the lake and the area's drinking water supply. That group had just completed a petition drive for the formation of a "conservancy district".

PLANNING

The commissioners hired a group of professionals to advance the project and asked that public out-reach to Chapman Lake residents be conducted as soon as possible. Two meetings have been conducted, with good turn out and positive results.



BOARD RECOMMENDATION

The Board of Commissioners recommended they consider an alternate plan and offered to sponsor the formation of a regional sewage district. (after much discussion). The Commissioners also recommended that Chapman Lake be included. More public meetings will be required going forward.

PROFESSIONAL TEAM

Kenneth K. Jones Sr., CEO JPR Engineers
Atty. Patty Zelmer, ICE Miller LLC
Jeffery Rowe, HJ Umbaugh CPA's LLC
Atty. Chad Miner, Miner & Lemon LLP

WHAT IS THE PROCESS FOR FORMATION OF A REGIONAL SEWAGE DISTRICT?

- **Prepare and file a petition with idem.** This petition requires signatures and must be authorized by a qualified political entity, in the case the County Commissioners.

WHAT DOES THE PETITION INCLUDE?

01 **Name** of the new district

02 **A statement** regarding the need for the District

03 **The purpose** of the District (in this case wastewater collection and treatment)

04 **A statement** of how the District will aid in the protection of health, welfare, safety and convenience of the District's residents

05 **A legal description** of the proposed District

06 **A statement** of how the Board numbers are selected and how their terms are organized

WHAT ELSE IS REQUIRED?

- The petition must be accompanied by an engineering report that provides construction costs; operational budgets and estimated rates and charges
- A detailed map of the District
- An affidavit of notice to all affected governmental entities
- Letters of support, (County Commissioners, Health Board, State Health Department, Homeowners, etc.)
- A free holders list (All Tax parcels within the proposed District)

REGIONAL DISTRICT FORMATION PROCESS

Indiana Department of Environmental Management

Eligible Entities	Submit Petition for Regional District Formation to IDEM Commissioner
Commissioner	Forwards Petition to the Office of Water Quality
Regional District Coordinator	Performs a Technical Review of the Petition, Requests Necessary Information from the Petitioner, Drafts Project Summary and forwards to the Office of Legal Counsel
Office of Legal Counsel	Performs Legal Review of the Petition and Contacts Hearing Officer to Set Public Hearing
Regional District Coordinator	Drafts Public Notice and Mails Notice With Affected Parties List and Certified Mailing List
Regional District Coordinator	Procures Court Stenographer, Notices Public Hearing in Proper Newspapers and Sends Notices to Affected Parties and Required Entities
Hearing Officer	Designee Conducts Public Hearing, Collects Written Comments and Hearing Transcript
Regional District Coordinator	Drafts Memo, Findings of Fact, Recommended Order and Final Order and Forwards to Office of Legal Counsel
Office of Legal Counsel	Reviews and Forwards to the Commissioner for Signature
Commissioner	Signs and Returns to Office of Water Quality for Mailing
Office of Water Quality	Mails Final Order and Findings of Fact to Petitioner and Notice of Final Decision to Petitioner

WHAT IS THE CURRENT STATUS OF THIS EFFORT?

The consultants are working to complete a report that provides a financial feasibility analysis of options for a community sanitary sewer collection and treatment system. Two options for collection and three treatment alternates will be explored.

WHY WOULD WE CONSIDER THIS?

01

The average American home generates **150 to 310 gallons of wastewater per day**. At Tippecanoe Lake and Chapman Lakes, approximately **416,000 gallons** of waste water are deposited into the soil **each day**.

- At some point the community will not have many viable options
- Risks to health are possible
- Risks to the environment are possible, risks to the drinking water supply are real
- Preservation of housing stock and home values is key

02

WHAT ABOUT THE LAKES?

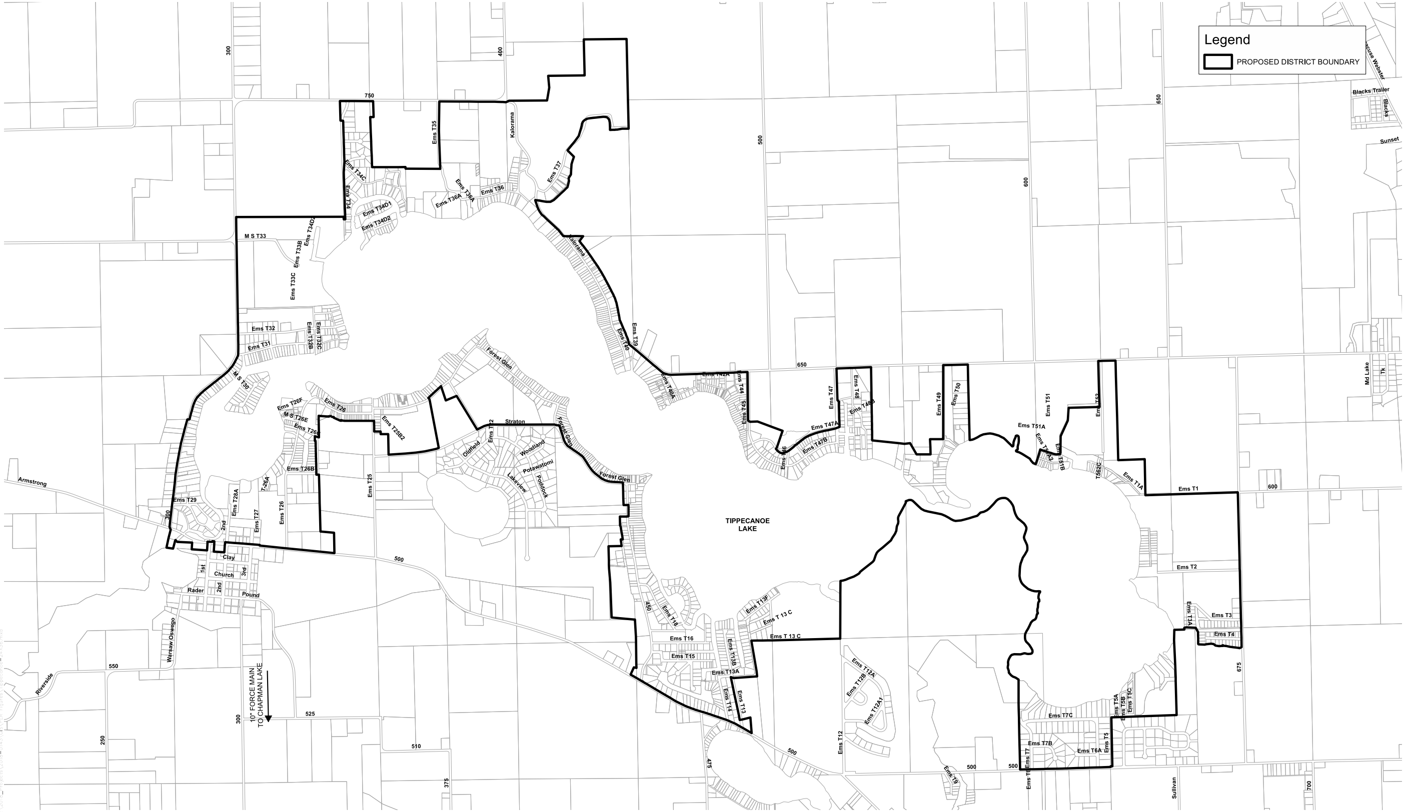
Human encroachment can affect water quality in lakes and over time. We are not aware of such an issue at Tippecanoe and Chapman Lakes (***that's good news for now***). However, many prior studies have included warnings and concerns for this.

03

WHAT CAN BE DONE?

There are very few things homeowners can do on their own to protect and preserve the drinking and surface water resources. Working together can have a positive impact. Considering a sanitary sewer is one way Residents can do their part.

PROJECT AREA TIPPECANOE LAKE



KOSCIUSKO COUNTY REGIONAL SEWER DISTRICT

FIGURE

TIPPECANOE LAKE BOUNDARY

Jones Petrie Rafinski
your one single source

PROJECT AREA CHAPMAN LAKE

COMMUNITY AND STUDY AREA CONCERNS/FACTS

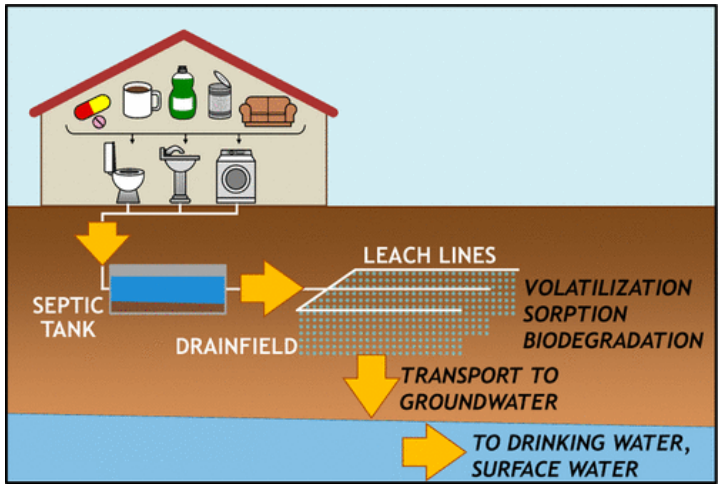
The estimated population of the study Area is just less than 7,000.

The study area includes as many as 2,460 residential equivalents:

Residential Equivalents

Tippecanoe	1,498
Chapman Lakes	894
Total	2392

Many (if not most) of the home sites within the study area are under the minimum size as stipulated in the County zoning ordinance or for use of on-site septic systems. (min. 20,000 square feet, by ordinance)



COMMUNITY AND STUDY AREA CONCERNS/FACTS

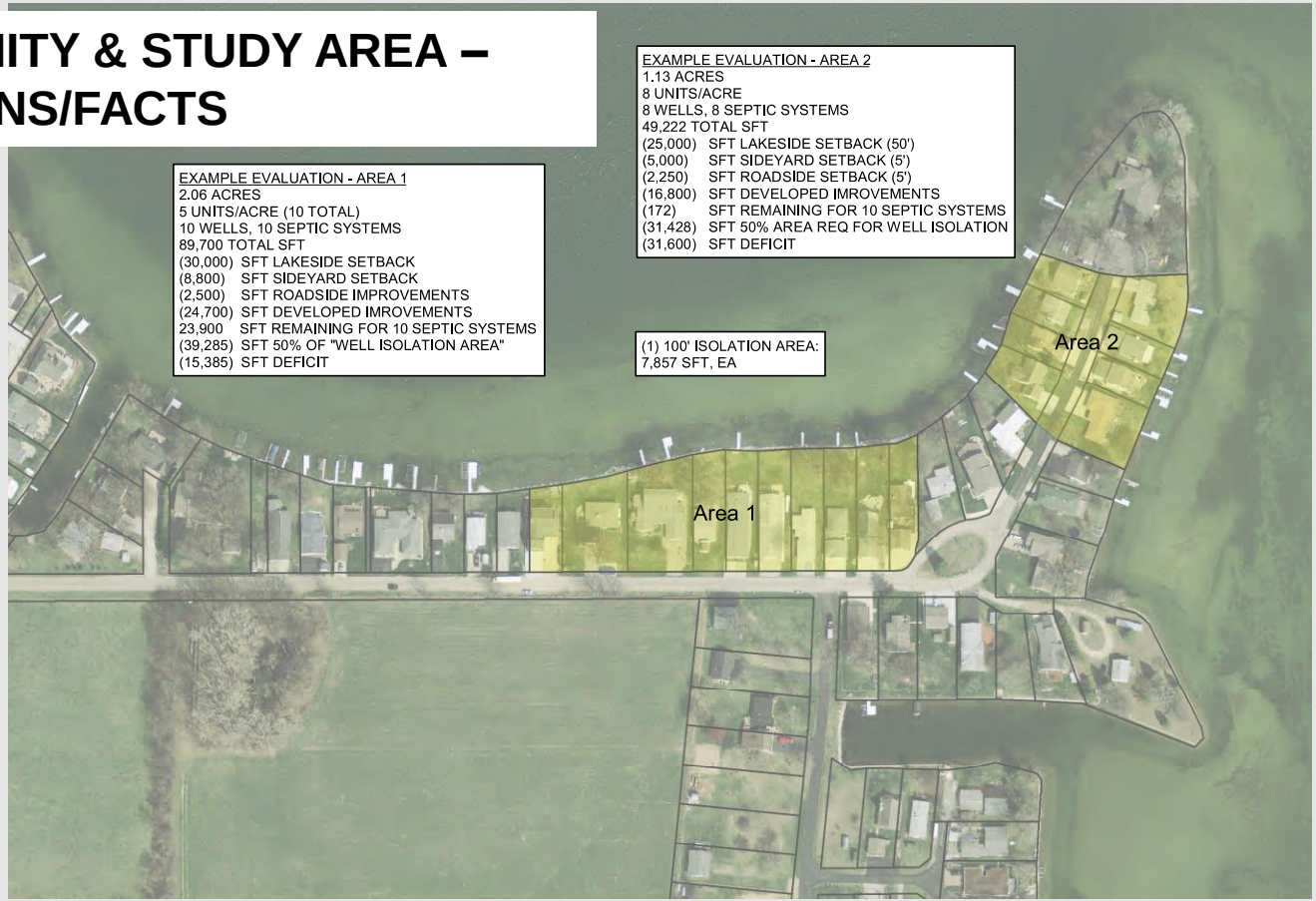
The County Health Department advises that it faces serious challenges in achieving minimum installation standards when permits for septic system repair or replacements are requested. The reality is that for many home sites, repair is not possible.

56% of the soils within the study area are Rated “very limited” for construction and operation of septic systems (USDA, NRCS Soils Inventory)

In many areas, density exceeds 6to 8 units per acre. Based on the density per acre, water well isolation and system sizing as required by code cannot be achieved in many cases – this could lead to very high repair expenses, a holding tank requirement, use restrictions or prohibited occupancy.

The Indiana State Department of Health has advised that “it is critical that the sewage disposal problems in these lake areas be addressed as soon as possible”. Direct exposure can be risky as well. The United States Geologic Society (USGS) says that ”in residential areas effluent recycling can occur if wells are shallow or septic systems are improperly placed…”.

COMMUNITY & STUDY AREA – CONCERNS/FACTS



H:\2018 Projects\2018-0143\Gis\PER Figures\Lot Details

EXAMPLE SITE EVALUATION

JONES PETRIE RAFINSKI
your one single source
Surveying • Engineering • Planning • Architecture • Utility Management
GIS • Environmental • Renewable Energy • Landscape Architecture

Feet
0 100 200

HEALTH, SANITATION AND HUMAN WELFARE

By the Numbers…

50 Homes average 50 years old

20-25 Septic system life expectancy is 20 - 25 years (longer in part-time residential communities)

1870 Residential properties

There is a very low percentage of documented septic systems

At Tippecanoe, the Lake level elevation is 836.4’ while the majority of the home sites average 840’ above sea level. Chapman Lake level is 827.75’ and the home sites average 830.0’.

HEALTH, SANITATION AND HUMAN WELFARE

Undocumented failures and/or poorly functioning systems, coupled with less than ideal soil conditions and minimum isolation from systems to an unconfined aquifer, can contribute to human and environmental health risks.

In addition to the obvious concerns, there are several other factors that should be considered.

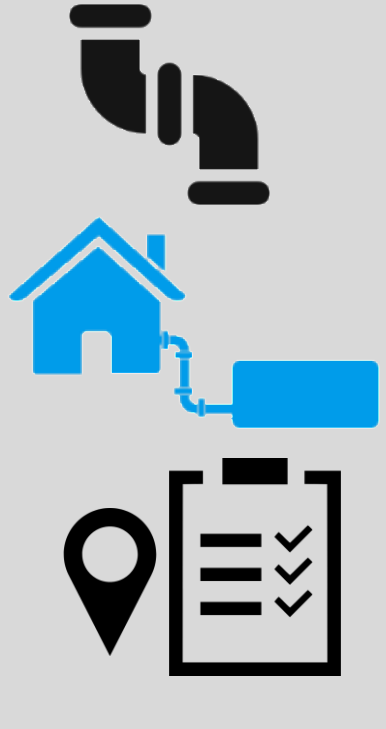
- The average home site needs to make space for the **home, garage, driveway, sidewalks, patio/deck, storage shed/building, initial septic system, replacement septic system, and a 100-foot diameter (50-foot radius) isolation area** for the water well under current standards. From review of the Kosciusko County GIS and zoning ordinance many of the home sites in the service area are far smaller than the 10,000 sq. ft. required for residential lots with sanitary sewer available. The Kosciusko County standard for a building site without sanitary sewer is 20,000 sq. ft..
- The on-site septic systems in the community appear to have matured to the point that on-site treatment will either become too costly for homeowners to replace or not possible.

HEALTH, SANITATION AND HUMAN WELFARE

CONDUCT YOUR OWN SITE INVESTIGATION

We recommend this – to ascertain your individual need, do this –

- **Contact a driller to evaluate your site as to feasibility for a code compliant well installation**
- **Contact a septic system installer to determine if a compliant septic system can be installed at your home…**
- **Make your own site map and use the standards to conduct the analysis yourself.**



Helpful Links…

Kosciusko Co. GIS
https://beacon.schneidercorp.com/Application.aspx?AppID=152&LayerID=1998&PageTypeID=1&PageID=1047

Kosciusko Co. Water Well Ordinance
https://www.kcgov.com/egov/documents/1307990764_924255.pdf

Kosciusko Co. Septic Installer List
https://www.kcgov.com/egov/documents/1427483184_74454.pdf

Kosciusko Co. Water Well Drillers
https://www.kcgov.com/egov/documents/1463589939_53128.pdf

Indiana Certified Water Testing Laboratories
https://www.in.gov/isdh/files/CERTIFIED%20MICO%20LABS%20IN-STATE.pdf

Local Water Well Testing Lab (for all typicals including pharmaceuticals)
www.eurofinsus.com/eaton

HEALTH, SANITATION AND WELFARE

INDIANA DEPARTMENT OF HEALTH SEPTIC SYSTEM LOCATION STANDARDS (ALSO COUNTY STANDARD)

410 IAC 6-8.3-57 Separation distances

Sec. 57. (a) All septic tanks, dosing tanks, lift stations, and soil absorption systems shall be located in accordance with Table I as follows:

Table I – Separation Distances

Minimum Distance in Feet from	Septic Tank and Other Treatment Units, Dosing Tank, Lift Station	Soil Absorption System
Private water supply well[1,2]	50	50
Private geothermal well[1,2]	50	50
Commercial water supply well[1]	100	100
Commercial geothermal well[1]	100	100
Public water supply well, lake,[1,3] or reservoir[1,3]	200	200
Other pond, retention pond, lake, or reservoir[3]	50	50
Storm water detention area[3,4]	25	25
River, stream, ditch, or drainage tile[5]	25	25
Buildings, foundations, slabs, garages, patios, barns, aboveground and belowground swimming pools, retaining walls, closed loop geothermal systems, roads, driveways, parking areas, or paved sidewalks	10[6]	10[7]
Front, side, or rear lot lines	5	5
Water lines continually under pressure	10	10
Suction water lines	50	50

[1]The distances enumerated shall be doubled for soil absorption systems constructed where there exist horizons, layers, or strata within thirty-four (34) inches of the ground surface with a soil loading rate greater than seventy-five hundredths (0.75) gallons per day per square foot as determined from Table IV of section 70(b)(8) of this rule, unless that hazard can be overcome through onsite sewage system design.

[2]The separation distance to a private water supply well abandoned in accordance with 312 IAC 13-10-2(e) may be reduced to ten (10) feet.

[3]Measured from the normal or ordinary high water mark.

[4]Storm water detention area: area designated for the temporary detention of storm water, with the outlet located at the lowest elevation of the depression.

[5]See section 59(f) of this rule for subsurface drainage system separation.

[6]Patios without footers, aboveground swimming pools, and sidewalks may be located within ten (10) feet of septic tank, as long as no required access points are obstructed.

[7]A minimum separation of ten (10) feet is required on all sites.

(b) Sewers shall not be located within fifty (50) feet of any water supply well or subsurface pump suction line, except as follows:

(1) Sewers constructed of waterworks grade ductile iron pipe with tyton or mechanical joints, or PVC pressure sewer pipe with an SDR rating of twenty-six (26) or less with compression gasket joints, may be located within the fifty (50) foot distance.

(2) In no case shall sewers be located closer than twenty (20) feet to dug and bored water supply wells, or closer than ten (10) feet to drilled and driven water supply wells or subsurface pump suction lines.

HEALTH, SANITATION AND WELFARE

Do a Cost Comparison.. On your Own or as a community..

COMPARATIVE SYSTEM BUDGETS

ONSITE SYSTEM REPLACEMENT COST				
	Gravity Trenches (SAF)	Flood Dosed Trenches (SAF)	Elevated Sand Mound (SAF)	Aerobic System[1] (SAF)
Soil Borings	$150 - $325	$150 - $325	$150 - $325	n/a
Engineer Design	$450 - $2,500	$450 - $2,500	$450 - $2,500	$450 - $1,200
Permits	$40 - $200	$40 - $200	$40 - $200	$40 - $200
Electrician	N/A	$200 - $1,000	$200 - $1,000	$200 - $1,000
Installation	$4,000 - $9,500	$4,000 - $16,000	$11,700 - $25,000	$4,800 - $8,500
Total	$4,615 - $12,525	$4,840 - $20,025	$12,540 - $29,025	$5,490 - $12,200
20 years @ 4% - cost per month	$28 - $76	$29 - $121	$76 - $176	$33 - $74

ANNUAL OPERATION & MAINTENANCE FEES				
	Gravity Trenches (SAF)	Flood Dosed Trenches (SAF)	Elevated Sand Mound (SAF)	Aerobic System (SAF)
Service Provider[2]	N/A	N/A	N/A	$200 - $500
Power to System[2]	N/A	$12 - $36	$12 - $36	$12 - $36
Pumping Tank[3]	$125 - $300	$125 - $300	$125 - $300	$125 - $300
Total	$42 - $100	$54 - $136	$54 - $136	$254 - $636
Monthly O&M	$3.50 - $8.30	$4.50 - $11.30	$4.50 - $11.30	$21 - $53
Total Monthly Cost	$31.50 - $84.30	$33.50 - $132.30	$80.50 - $187.30	$54 - $127

(1) Aerobic treatment systems are an added component to the septic system when required by on-site conditions
(2) Annually
(3) Every 3 years

ESTIMATED COMMUNITY SEWER COSTS – PER HOME		
Connect to Sewer	$12 - $20 per foot for 50 foot house lead	$600 - $1,000
Restoration	Yard, Landscape, etc.	$200 - $500
Abandon Septic Tank	Pump and Abandon S. Tank	$350 - $500
Permit	Depending on Who Issues Permit	$75 - $100
	Total Estimated Cost	$1,225 - $2,100
	20 years @ 4% - cost per month	$7.50 - $12.73
	Estimated Monthly Sewer Rate	$62 - $103
	Total Estimated Monthly Cost	$69.50 - $105.70

Information provided with assistance from Meade Septic Design, Goshen, Indiana, 574-533-1470, www.septicdesign.com

G:\2013_Projects\2013-0134\Public Meeting\Hudson Lake\ONSITE SYSTEM REPLACEMENT COST.docx

NEED FOR THE PROJECT

PAST STUDIES…

1970

COMPREHENSIVE SEWER AND WATER PLAN FOR KOSCIUSKO COUNTY BY AREA PLAN COMMISSION CALLED FOR SEWERS AT TIPPECANOE

1994

KOSCIUSKO DEVELOPMENT CORPORATION STUDY. RECOMMENDED SANITARY SEWERS AT THE BARBEE CHAIN, TIPPECANOE AND CHAPMAN LAKES.

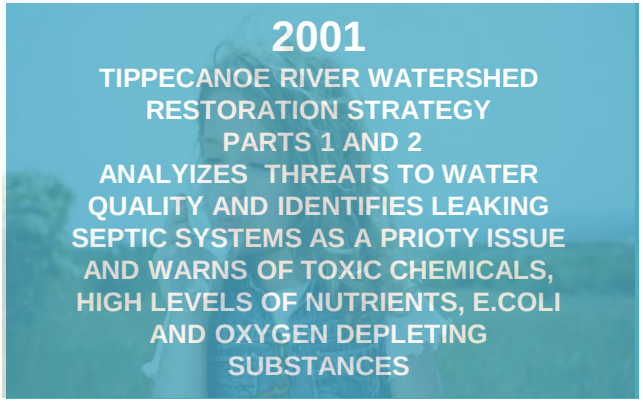
1995

LETTER FROM KOSCIUSKO HEALTH DEPARTMENT TO IDNR COMMISSION. DISCUSS NEED FOR SEWER SYSTEMS AT LAKES AND HEALTH CONCERNS RELATED TO SEWAGE SYSTEMS.

ENGINEERING REPORT FOR TIPPECANOE LAKE CONSERVANCY ADDRESSES ALL IDEM REQUIREMENTS FOR FORMATION AND RECCOMENDS SEWER BE BUILT IN THE COMMUNITY

1997

TIPPECANOE LAKE DIAGNOSTIC STUDY RECCOMENDS SANITARY SEWER BE BUILT TO SERVE ALL PROERTIES WITHIN 500 FEET OF THE LAKE

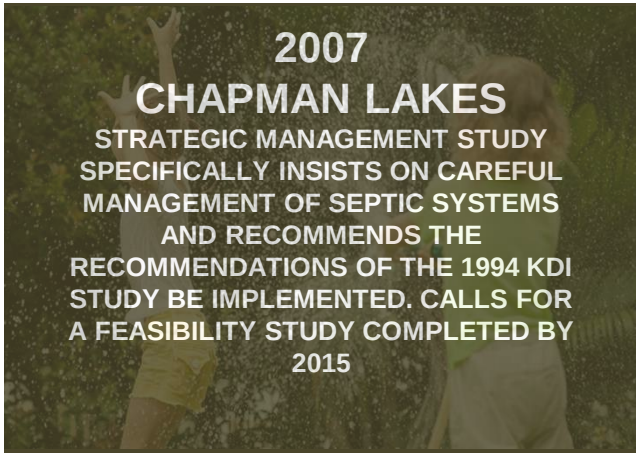


2001

TIPPECANOE RIVER WATERSHED RESTORATION STRATEGY PARTS 1 AND 2 ANALYIZES THREATS TO WATER QUALITY AND IDENTIFIES LEAKING SEPTIC SYSTEMS AS A PRIOTY ISSUE AND WARNS OF TOXIC CHEMICALS, HIGH LEVELS OF NUTRIENTS, E.COLI AND OXYGEN DEPLETING SUBSTANCES

NEED FOR THE PROJECT

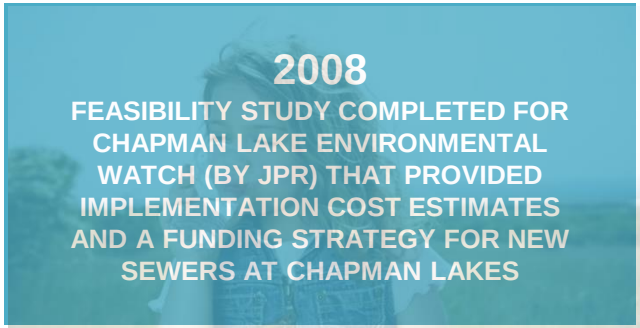
PAST STUDIES…



2007

CHAPMAN LAKES

STRATEGIC MANAGEMENT STUDY SPECIFICALLY INSISTS ON CAREFUL MANAGEMENT OF SEPTIC SYSTEMS AND RECOMMENDS THE RECOMMENDATIONS OF THE 1994 KDI STUDY BE IMPLEMENTED. CALLS FOR A FEASIBILITY STUDY COMPLETED BY 2015



2008

FEASIBILITY STUDY COMPLETED FOR CHAPMAN LAKE ENVIRONMENTAL WATCH (BY JPR) THAT PROVIDED IMPLEMENTATION COST ESTIMATES AND A FUNDING STRATEGY FOR NEW SEWERS AT CHAPMAN LAKES

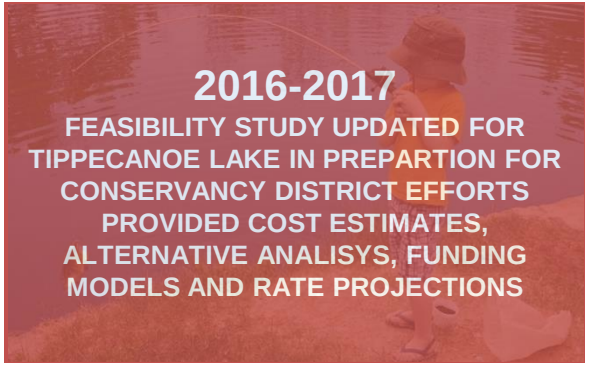
2008

LAKELAND ENVIRONMENTAL TASK FORCE STUDY IDENITFIES FIVE FACTORS CONTRIBUTING TO GROWING ISSUES FOR SEWAGE DISPOSAL AT THE LAKES

1) OVER DEVELOPMENT
2) SMALL LOT SIZES
3) POOR SOIL TYPES
4) ADJACENT FLOOD PLAIN
5) AND NO MANDATE FOR CHANGE

2009

WASTEWATER STUDY COMPLETED FOR TIPPECANOE LAKE THAT PROVIDED IMPLEMENTATION STRATEGY AND RECCOMENDATIONS INCLUDING COSTS, TIMELINES AND FUNDING MODELS



2016-2017

FEASIBILITY STUDY UPDATED FOR TIPPECANOE LAKE IN PREPARTION FOR CONSERVANCY DISTRICT EFFORTS PROVIDED COST ESTIMATES, ALTERNATIVE ANALISYS, FUNDING MODELS AND RATE PROJECTIONS

The Outcome

With the provision of public sewers...

- Each home's septic system can be abandoned allowing homeowners more flexibility in the use of their land.
- The need for a public water supply is reduced, as the aquifer is no longer threatened by septic waste discharge.
- Historical data indicates that property values normally increase proportionately to the capital cost of the sewer system for each home.
- Community-wide, home and business values will elevate bringing increased revenue to the local tax base and an improved local economy.
- Overall reduced risk to health and human welfare is abated. Waste borne pathogens are eliminated and wastewater is recycled to the highest degree possible and released back to the environment with no negative impact to surface or groundwater resources.

COMMON QUESTIONS & ANSWERS

Q: Why should our community consider a sanitary sewer project?
A: Taking a proactive approach toward protecting surface and drinking water resources is the responsibility of each and every area resident. Consideration of a common collection and treatment system for the wastewater we generate each day is a proven option.

Q: How would this project affect me?
A: If local officials decide to move forward with the project, homeowners and businesses within the District will be required to connect to the new sewer.

Q: When might this project proceed?
A: That depends on the community, possibly within the next 36 months.

Q: How is the project cost estimated?
A: Through the development of a detailed study and preliminary design completed by an engineer who has experience in many Indiana projects. Preliminary estimates are based on the study's information and include a variety of factors. These typically include final design, routing, road restoration, construction market conditions and changing material costs.

Q: How will the project be funded?
A: A large portion of the project's cost can be funded through a Federal or State low interest loans and possible infrastructure grants through the USDA, SRF or State of Indiana (OCRA).

Q: How will the bond be repaid?
A: Through rates and charges paid by the new sewer system's customers. No landowners beyond the area served by the system will be affected.

COMMON QUESTIONS & ANSWERS

Q: Is it mandatory that I connect to the system?
A: Yes, if you are within the approved district.

Q: What about those of us who recently installed a new septic system or completed our new home with a septic system?
A: The law allows you to seek a temporary exemption based on the age and condition of your septic system. To qualify, your system must be no more than ten years old, and be inspected by a qualified expert as to operational condition and serviceable life. If the project proceeds, all homeowners will receive (by direct mail) details on how to prepare, file and procure the exemption.

Q: What would be my share of the project cost?
A: Final rates will be determined by the actual costs of the project. Each property owner will pay his fair share through a monthly flat rate.

Q: Why a flat rate?
A: Rural sewer utility projects require a flat rate so as to provide a predictable revenue stream. This allows rates to be set at the lowest possible level.

Q: I don’t live year round at the Lake. Why do I have to pay for 12 months of service?
A: The capital cost of the project for a brand new system requires that all beneficiaries help pay the debt. In operations, there is very little variable in the cost month to month to run the system. These costs are mostly static year round therefore, all customers are responsible for their share. Again, this is designed to keep rates as low as possible.

CONCERNS AND STRAIGHT TALK

Concern About Installation Costs ("High Installation Costs"):

The proposed project would include funding for all public improvements. These costs would be covered by monthly rates. No connection fee (or tap fee) is proposed. Property owners are typically responsible for the cost of connecting their home to the sanitary sewer lead provided by the future district. Typically this means intercepting the waste line between the home and the septic system and re-connecting to the new lead at the street or grinder pump.

Future Rates and Public Input ("No Control Over Cost Increases"):

Homeowners are invited to public hearings for all rate adjustments and will be notified as to when and where these hearings will be held. District boards routinely hold open public meetings once monthly.

Districts provide service at cost and are not entitled to collect fees for amounts beyond the expenses needed to operate and pay for the system. This is closely monitored by the State Board of Accounts and the Indiana Department of Local Government Finance.

New Sewer Systems and New Development ("More Condos, More People, More Boats"):

Zoning regulations already in place have been implemented so as to control, manage and discourage development that impacts the environment quality of life and property values. Kosciusko County's zoning ordinance includes a specific standard that controls "funneling" type developments that will reduce impacts that could further burden the lakefront areas.

New sewer systems are designed to offset risks to health and human welfare caused by density of development that has already occurred without appropriate and complete sanitary waste treatment.

Sewer systems do not typically result in the development of condominiums or other high density developments where zoning ordinances manage land uses.

Property owners concerned with this will have a very public process to provide input to land use changes where high-density new development is planned. These types of projects are rarely approved where good land use policy has been adopted and placed in practice.

CONCERNS AND STRAIGHT TALK

Concerns for Overcrowding, and More Boat Traffic ("Increased Contamination & Lower Water Quality"):

Sewer systems do not lead to more people, more boats, more boat traffic or over-crowding.

The community at these lakes (Tippecanoe, Chapman and Oswego) has already achieved a very high level of density where in many areas 8 units to an acre are typical. In most communities where sanitary utilities are developed, single family homes are preserved and improved by reinvestment and remodeling made possible by the flexibility realized by the availability of the new sewer.

Proponents argue that the benefits of the new utility will be many, including the peace of mind that the investment they have in their home's value will be preserved and guaranteed by a permanent solution for the proper collection and treatment of the communities' wastewater.

Concerns for Requirements to Connect ("If a sewer is within 300 feet of my property, I will be forced to connect"):

Some property owners who have been excluded from the proposed District boundaries are concerned that if a sanitary sewer is constructed within 300 feet of their property line, they would or could be required to connect. This would only be the case if the future District would allow such a connection for a property not within the District; i.e. the law requires the sewer to "be available". District Boards rarely if ever allow connection of extra territorial customers due to concern for enforceability of District ordinances for customers not within their jurisdictional boundary.

Concerns for District Expansion ("IDEM will force the County to change the District Boundaries")

Some residents are concerned that IDEM will require the County to include land that is currently excluded from the proposed District. Under the law, IDEM is not an "eligible entity" that is allowed to make that determination or other decisions as to the areas to be included either initially or in the future.

PROJECT POINTS SUMMARY

- The **District Boundaries** are proposed as shown on the maps posted in this presentation and on the walls at the back of the room.
- Currently we anticipate that there are roughly **1900** connections and **2,392** residential equivalents within the proposed District Boundary.
- Project cost is estimated at **$40M to $42M**
- Utility rate target is **$75 to $85/Month**
- **No connection fee** is proposed
- There will likely be a **permit fee** normally between **$100 and $200**
- Customers will be required to **pump and abandon their septic** system, then connect their home to the sewer lead or grinder pump station provided by the District
- The system will be sized primarily to serve the users **within the District Boundary** with the capacity included for growth.

HELPFUL LINKS FOR LAKE AREA RESIDENTS

http://www.in.gov/isdh/23283.htm
(re: septic systems)

www.state.in.us/isdh.23258.htm#8
(water well standards)

http://water.epa.gov/infrastructure/septic/septicsmart.cfm
(re: septic system location and care, etc.)

http://www.epa.gov/owm/septic/pubs/homeowner_guide_long.pdf
(re: septic system care, etc.)

www.inspectapedia.com/septic/septic_systems.php
(re: septic system location and care)

www.inspectapedia.com/water/water_information.php
(re: water well information location and care)

www.nesc.wvu.edu
(re: septic systems and water wells)

http://www.in.gov/idem/cleanwater/2454.htm
(re: statewide ground water monitoring network survey)

www.sustainourlake.com

HOMEOWNER RESOURCES

<u>CONNECTION COST ASSITANCE</u>

ICHDA.. (Indiana Community Housing Development Authority)
CBDG Owner-Occupied Rehabilitation Program

- Quality of life Improvements
- Rehab Costs Eligible (including utility connections)
- Income qualified requirement

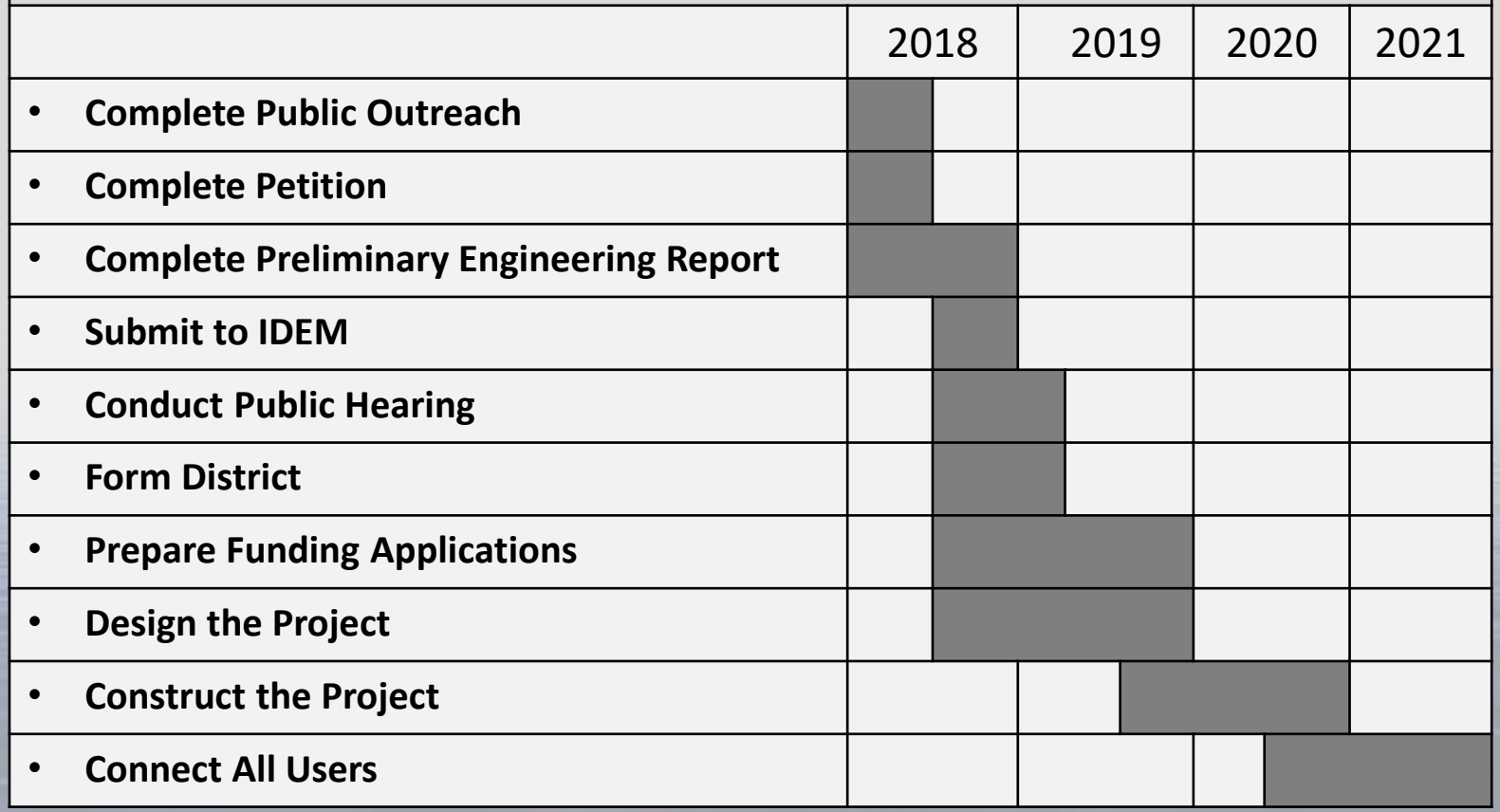
Available Thru: Real Services
720 E. Winona Ave.
Warsaw In.
realservices.org/wp/

USDA – Rural Development – Section 504 Home Repair Program

- Owner-Occupied requirement
- Income qualified requirement
- Grants & Loans Available
- Loans up to $20k , Grants Up to $0.75K

- Available Thru : USDA Columbia City
  788 W. Connexion Way #E Columbia City In.
  260-248-8924

Action Plan Schedule



Questions, Comments & Concerns? Email us @ **tippy-chapman@jpr1source.com**