



Lake Monroe – Largest Lake in Indiana

(Technically a Reservoir – Constructed 1964)





Lake Monroe



Recreation



Drinking Water



Wildlife



Flood Control



Friends of Lake Monroe

- Non-profit Organization
 - Founded 2016
 - Preserve & Enhance Lake Monroe
 - Coordinated Development of Watershed Management Plan







2022 Lake Monroe Watershed Management Plan

- Developed 2019 2022
- Multiple Funding Sources
 - 319 Grant
 - City of Bloomington
 - Monroe County Stormwater
- Steering Committee
 - 20 members representing stakeholders in Monroe, Brown, and Jackson Counties.

























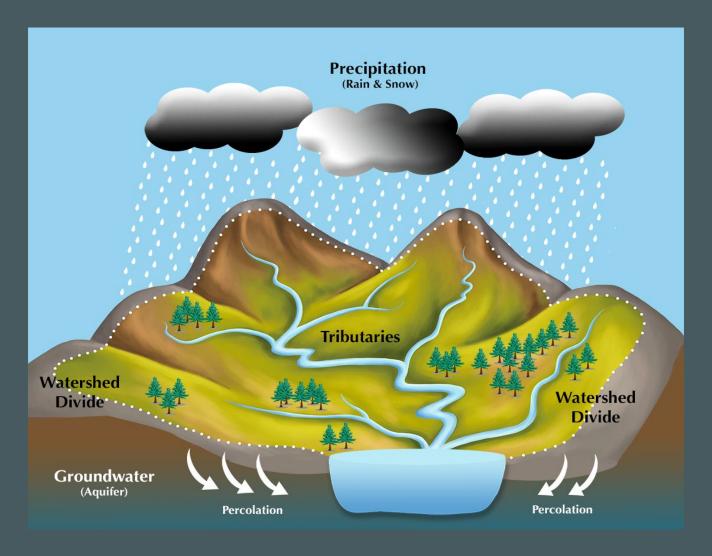
What is a Watershed Management Plan?

- Clear plan of action for addressing water quality goals
- Identifies problems and proposes solutions
- Considers the water body AND its watershed





What is a Watershed?

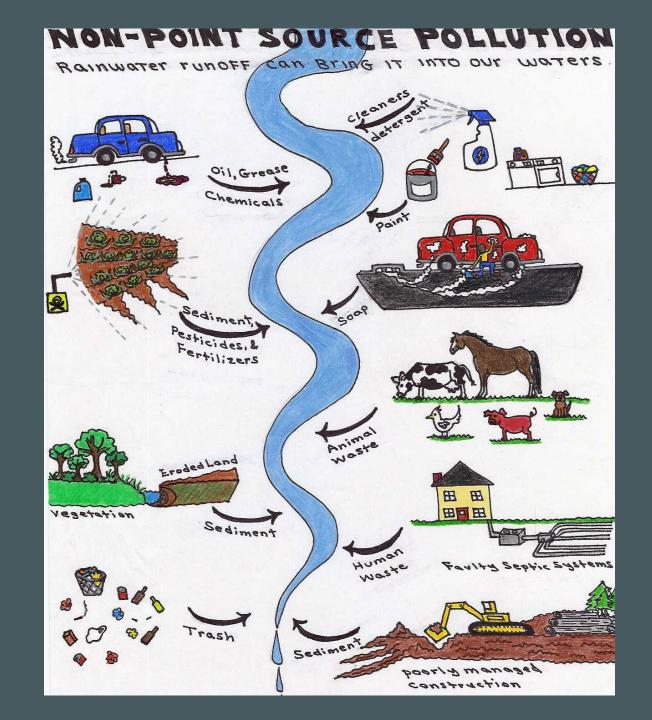


The area of land that drains to a particular water body.



Why Do Watersheds Matter?

Anything on the ground in the watershed can get washed into the lake when it rains.





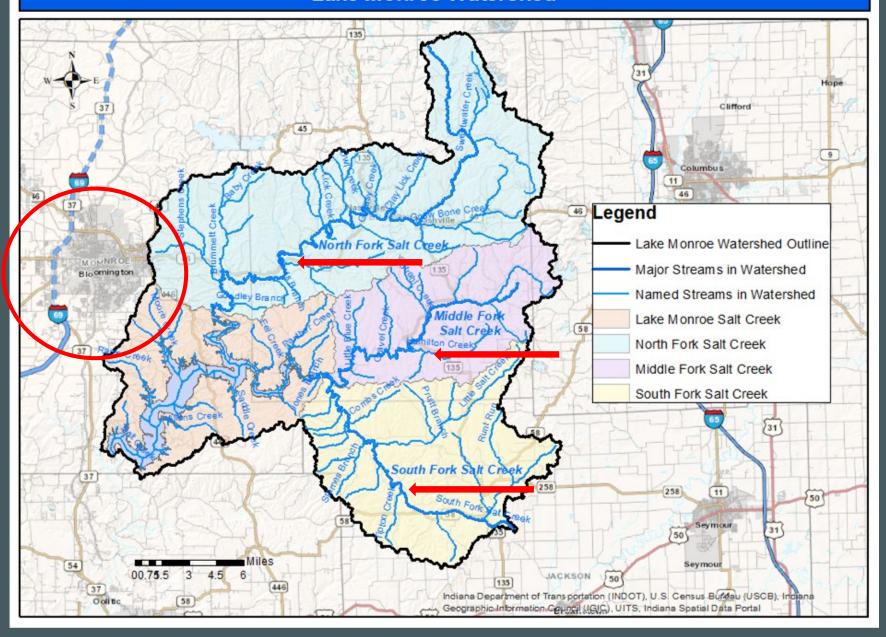
Lake Monroe Watershed by County

- 56% Brown
- 21% Monroe
- 21% Jackson
- 2% Bartholomew
- <1% Lawrence

~440 square miles

Note that Bloomington lies outside the watershed (it does not drain to Lake Monroe).

Lake Monroe Watershed





Planning Components

- Gathering Data
- Analyzing Data
- Setting Goals
- Creating Action Plan

Education and Outreach!!







Education and Outreach







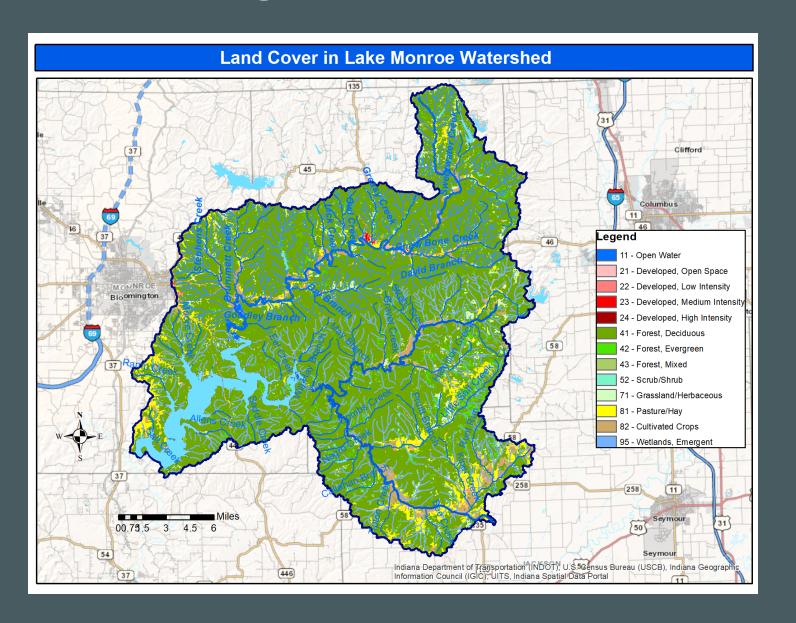




Gathering Data

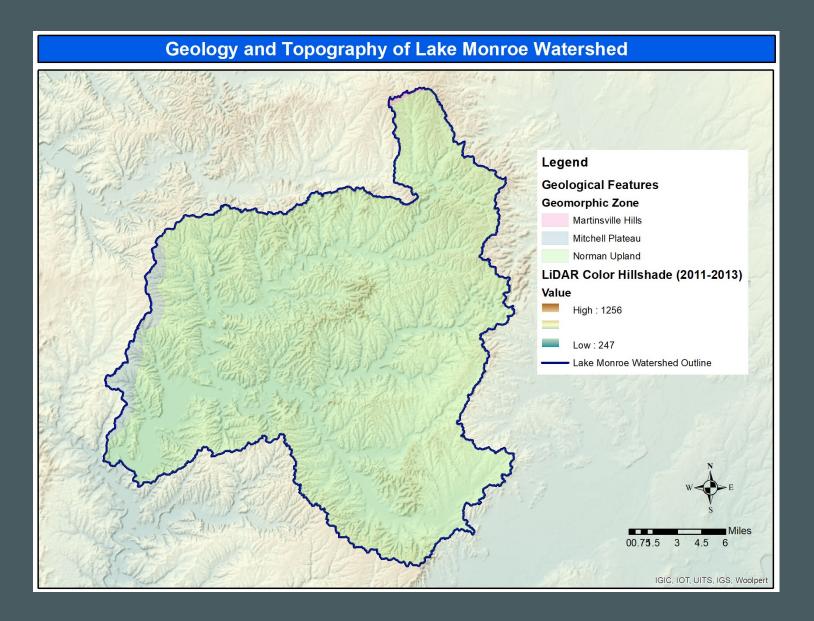


Existing Data – Land Cover



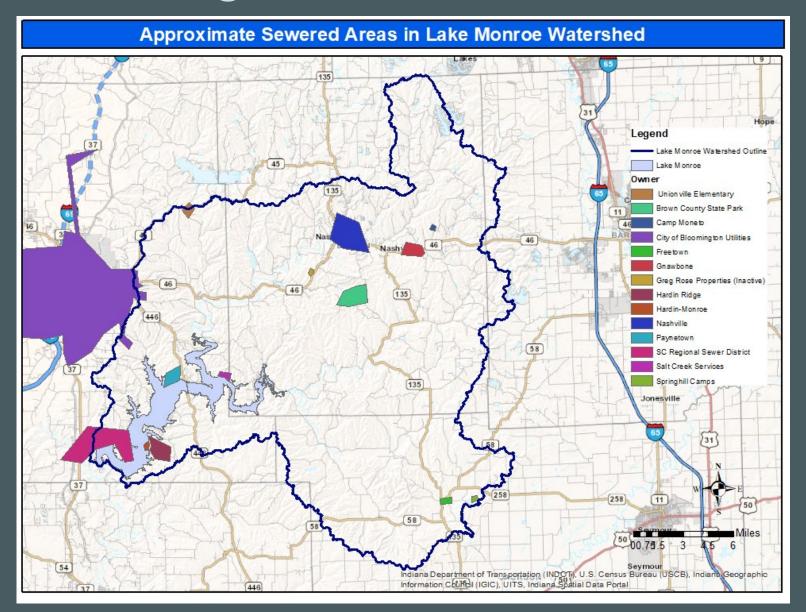


Existing Data – Topography



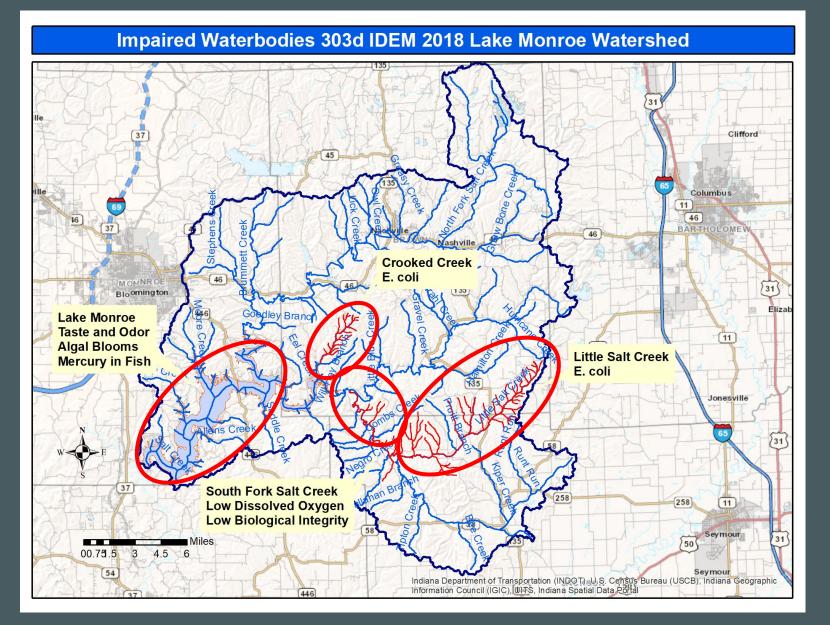


Existing Data – Sewer Services





Existing Data – Known Impairments

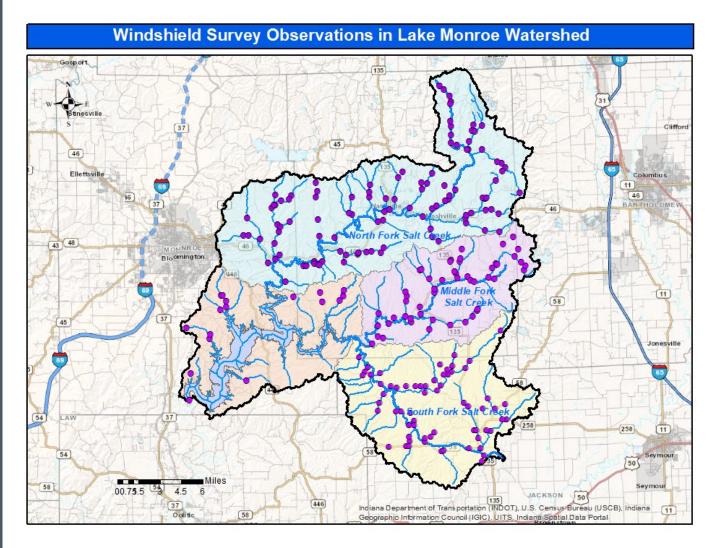




Observation of 242 Stream Crossings





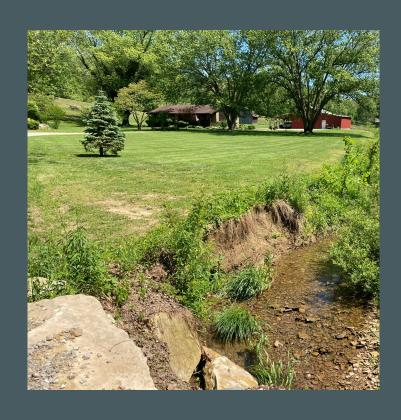


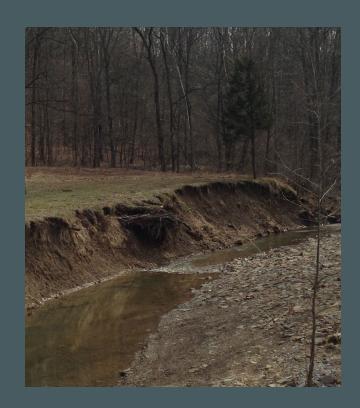
- Erosion
- Land Use
- Issues





Streambank Erosion







Riparian Buffer







Riparian Buffer – The vegetation growing along a lake or stream. Perennial vegetation stabilizes the stream bank and filters runoff. Trees have the added benefit of shade, which lowers water temperatures and increases dissolved oxygen levels.



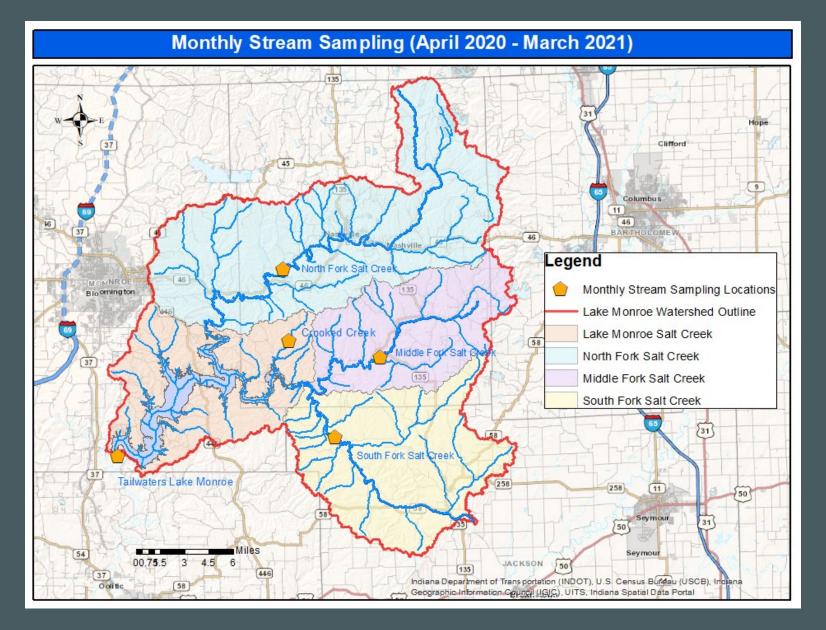
Water Quality Monitoring



Tributary Sampling

Monthly at five locations

- North Fork Salt Creek
- Middle Fork Salt Creek
- South Fork Salt Creek
- Crooked Creek
- Lake Monroe
 Tailwaters

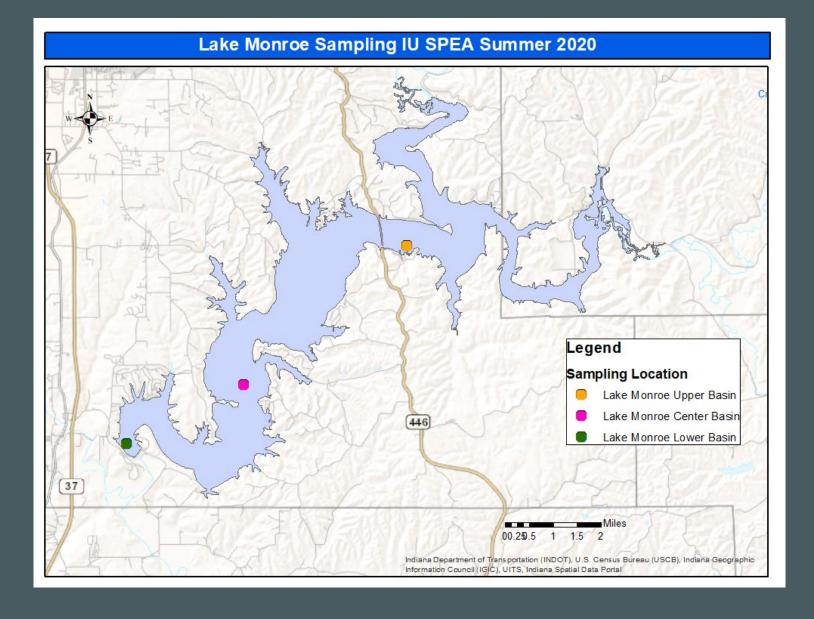




Lake Monroe Sampling

Monthly Apr – Oct 2020

- 3 sample locations
- 2 depths



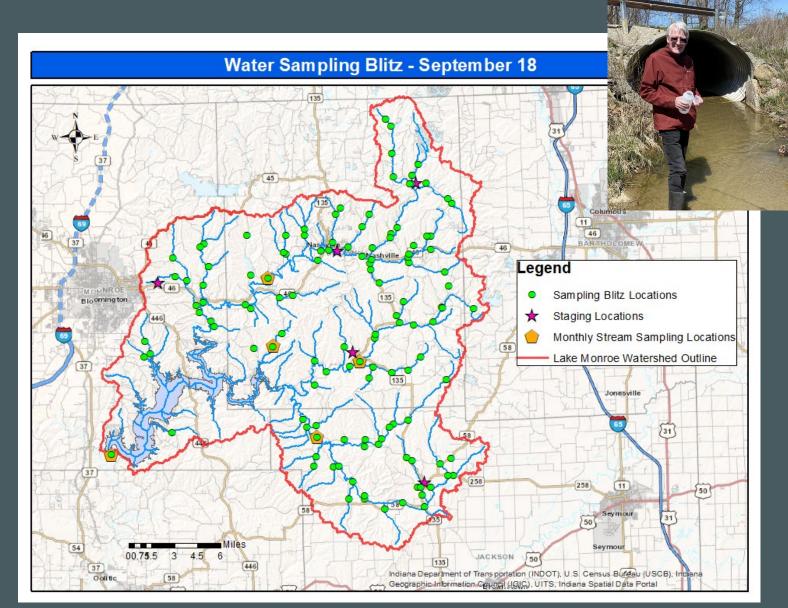


Watershed Sampling Blitz

Watershed Sampling Blitz

- 125 locations
- 70+ Volunteers
- 2 sampling dates
 - Fall 2020 (September 18)
 - Spring 2021 (April 2)

Snapshot view of water quality. Help identify potential sources.





Stakeholder Concerns



Community Concerns

Algae Silting In **Boat Traffic** Public Awareness Recreation Lake Erosion Vata **Sedimentation** Invasive Species
Nutrients Deregulation Logging Water Supply Drinking Water Cost Forest Management Compliance

Two community forums

- Bloomington
- Nashville

Over 100 attendees



Top Threats

Algae Silting In **Boat Traffic** Public Awareness Recreation Lake Erosion Vata **Sedimentation** Invasive Species

Nutrients Percepulation Logging Water Supply Drinking Water Cost Forest Management Compliance **Agriculture**

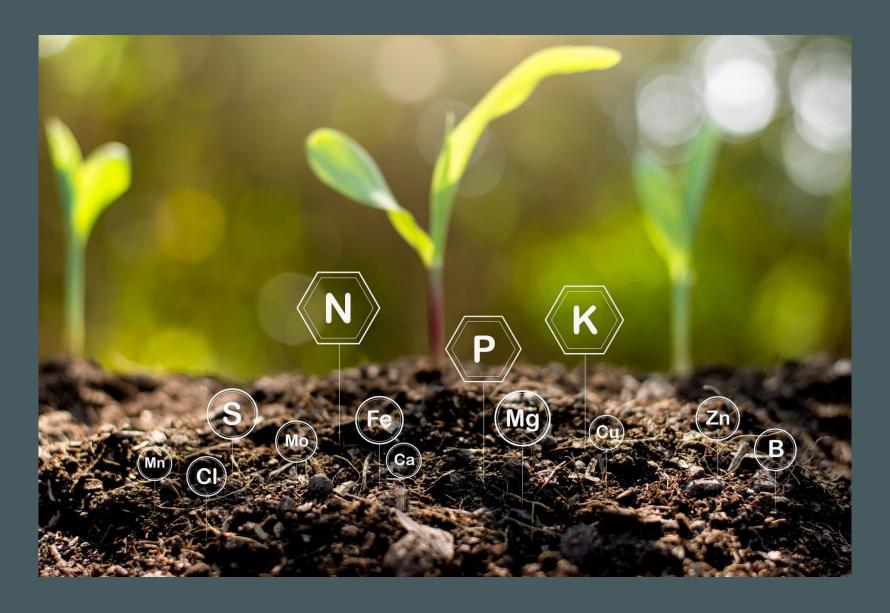
- Sediment
- Nutrients
- E Coli



Sediment



Sediment → Not Just Soil





Sediment – Potential Sources









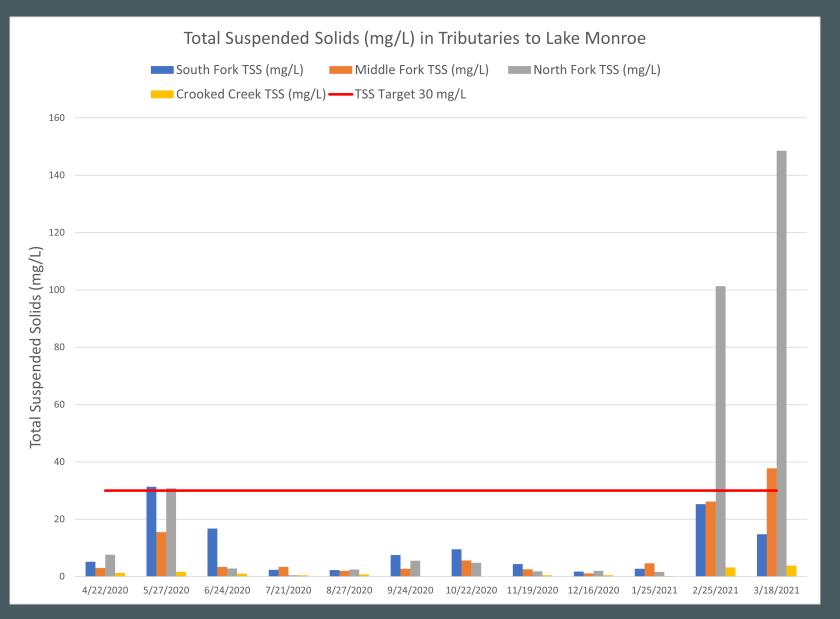






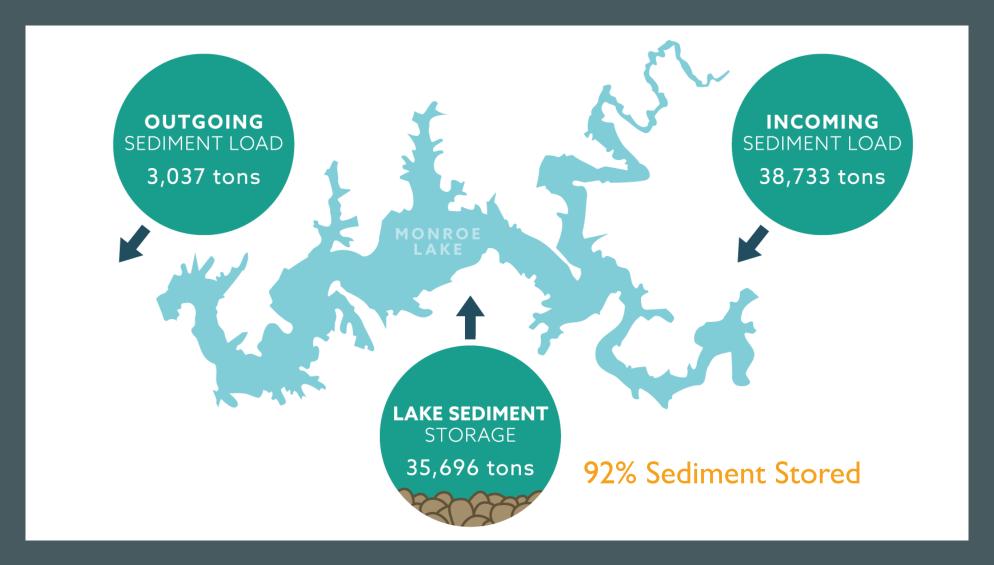


Sediment Load is Variable





Sediment Storage in Lake Monroe





Nutrients



Nutrients -> Harmful Algal Blooms



- Limits Recreation
- Potential Health Impact
- Increases Complexity of Drinking Water Treatment



Harmful Algal Blooms



Contributing Factors

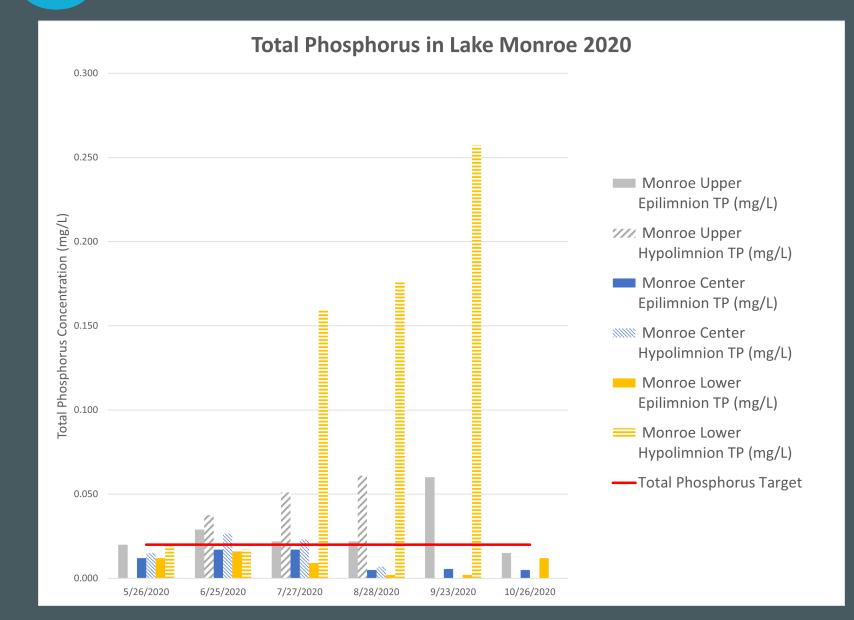
- High Nutrient Levels
- Low Flow/Movement
- Warm Temperatures



Nutrients – Potential Sources



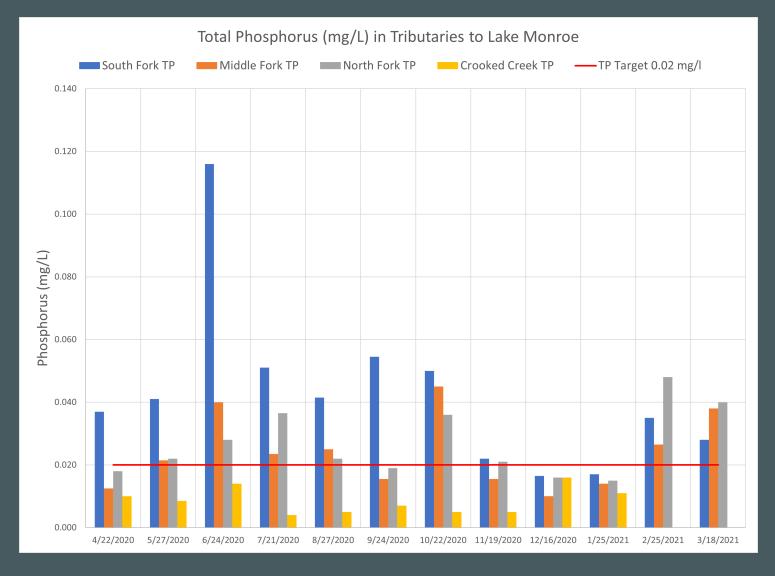
Phosphorus Concentrations in Lake Monroe



- 86% of hypolimnion samples > 0.02 mg/L
- 25% of epilimnion samples > 0.02 mg/L
- Eutrophic



Phosphorus Concentrations in Main Tributaries



Samples > 0.02 mg/L

- 83% of South Fork
- 58% of Middle Fork
- 67 % of North Fork



E. coli



Why is E. coli a Problem?



- Indicator of Fecal Contamination (a.k.a. Poop)
- Potential Health Impact
- Limits Recreation



Sources of E. Coli









E. Coli in Lake Monroe

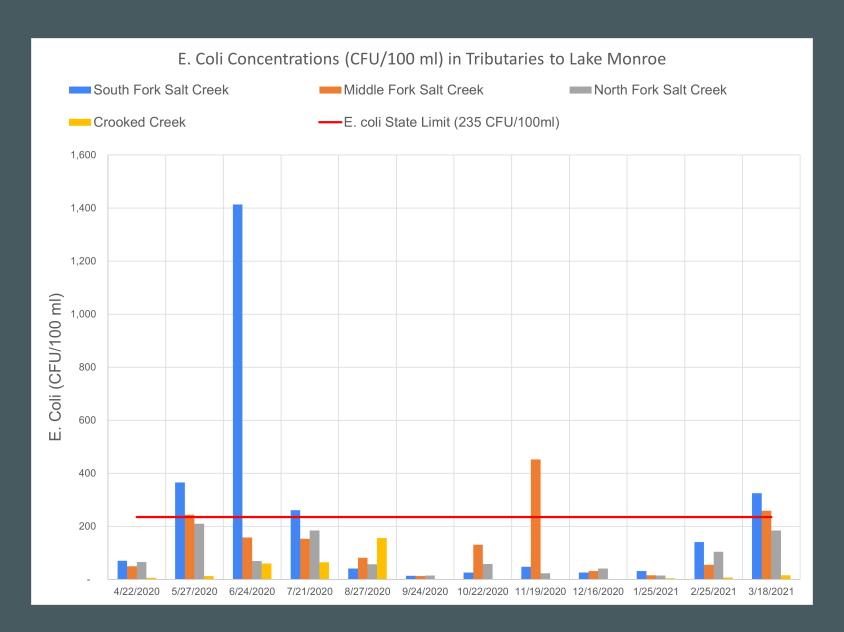
- Very Low Levels in 2020
 - < 15 CFU/100 ml
 - Well below state standard of 235 CFU/100 ml

 However, historic data from Hardin Ridge Beach shows exceedances in 2015 and 2016

8/6/2015	> 2,400	MPN/100 mL
8/27/2015	727	MPN/100 mL
7/20/2016	> 2,400	MPN/100 mL
8/22/2016	632	MPN/100 mL



E. Coli in Tributaries





Set Goals



Calculating Needed Pollutant Reduction

	Current Phosphorus Load (lbs/yr)	Current Sediment Load (tons/yr)	Current Nitrogen Load (lbs/yr)	Current E. coli Load (CFU/yr)
Current Load	93,201	24,083	404,597	1.447E+15
Target Load	19,103	14,327	343,853	9.61E+14
Needed Reduction	74,098	9,992	80,204	6.56E+14

Percent Reduction	80%	41%	20%	45%	
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Identify Critical Areas



Critical Areas – Source Defined

- Areas with active agriculture and resource concerns
- Forestry sites with active erosion
- Stream sections with insufficient riparian buffer (less than 20 feet)
- Stream sections with bank erosion
- Lakeshore sections with bank erosion, or
- Areas with failing septic systems.

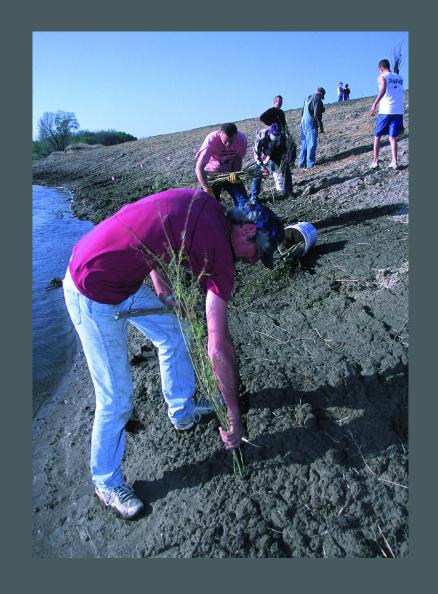


Develop Action Plan



Action Plan

- Address sources of pollution in the watershed by changing land use practices
- Measure progress
 - How many acres impacted
 - How many tons of sediment kept out of lake





Action Plan = Voluntary

- Incentives
 - Cost-Share Program
- Education
 - Demonstration Sites
 - Field Days
 - Workshops
 - Brochures





Promote Agricultural Best Management Practices for Livestock



Fencing livestock out of streams.



Stabilizing areas with heavy livestock usage.



Promote Agricultural Best Management Practices for Crops







Low-till or no-till planting, cover crops, and grassy buffer strips



Promote Forestry Best Management Practices







Restore and Enhance Riparian Buffers







Restore and Preserve Floodplain







Promote Septic System Maintenance







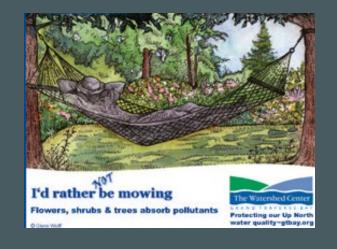
Stabilize Sections of Lakeshore and Streambanks







Educate, Educate





You're not just fertilizing the lawn.











Activate Community Members









Collaborate Between Groups

- Multiple Counties
- State Land
- Federal Land
- Farmers
- Foresters
- Conservationists
- Recreational Users





Watershed Management Plan Implementation



Lake Monroe Community Action Initiative (Feb – Nov 2022)

- Promote the Lake Monroe Watershed Management Plan
- Educate about water quality issues
- Launch Pilot Septic System Maintenance Cost-Share Program in Monroe County





Implementation 319 Grant (Anticipated Nov 2022 – May 2025)

- Total Project Cost \$299,200
 - Cost-Share Program for Best Management Practices
 - Agricultural, Forestry, and Septic Workshops
 - Educational Mailers
 - Boat Tours and Watershed Hikes





Long-Term Implementation

- Build Partnerships
- Identify Projects
- Acquire Funding
- Recruit Landowners
- Engage Community Members
- Educate, Educate



Rinse and Repeat



Thank You For Your Support!

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How Can Everyone Be a Watershed Protector?

- Pump your septic tank every 3 years
- Use fertilizers sparingly (especially phosphorus)
- Leave a buffer of plants along streams, lakes, and ponds
- Pick up after your pet
- Leave no trace when boating, hiking or otherwise enjoying Lake Monroe
- Join Friends of Lake Monroe
 www.friendsoflakemonroe.org/membership