

FACT SHEET



INDIANA DEPARTMENT OF ENVIRONMENTAL MANAGEMENT

Working with Watershed Management Plans and the State Revolving Fund Loan Program Office of Water Quality

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Background:

The Indiana Department of Environmental Management's (IDEM's) Nonpoint Source Program (NPS Program) is coordinating with the Indiana Finance Authority's (IFA's) State Revolving Fund Loan Program (SRF Loan Program) to provide priority nonpoint source project options to applicants of the Clean Water SRF Program who are interested in adding an NPS project to their Clean Water SRF loan. The addition of an NPS project to a Clean Water SRF loan moves the project up on the SRF Loan Program's Project Priority List and lowers the interest rate on the loan by up to 0.5 percent.

Environmental Impacts:

Nonpoint source (NPS) pollution is pollution that enters a waterbody through diffuse mechanisms such as storm water runoff or snowmelt. Because the most common way NPS pollution ends up in our water is through runoff, and because water flows downhill, NPS pollution is generally described and addressed on a watershed basis. NPS pollution comes from oil, pet waste, pesticide, herbicide, fertilizer, road salt, bacteria, sediment, and any other contaminant that ends up on the ground naturally or from human activity. Common sources of NPS pollution in Indiana include:

- animal production operations and feedlots;
- agricultural activities;
- stream bank and shoreline erosion;
- timber harvesting;
- land development;
- on-site sewage disposal units;
- solid waste disposal landfills;
- transportation-related facilities;
- coal mining;
- oil and gas production;
- non-energy mineral extraction; and,
- atmospheric deposition.

IDEM's Role:

Most sources of NPS pollution in Indiana are not regulated. Instead, NPS is controlled through voluntary actions by landowners and land users. IDEM's role in reducing NPS pollution is to educate the public and provide limited funding for the remediation of NPS pollution.

Sources of NPS pollution in a particular watershed are often identified by a group of local, concerned citizens through a watershed planning process. The product of this process is a "watershed management plan." The watershed management plan lays out solutions, including voluntary control measures, to address the NPS pollution problems identified in the watershed. IDEM reviews eligibility and approves funding for watershed management plans under a federal grants program authorized by Section 319 of the federal Clean Water Act. IDEM also provides technical assistance to local groups in writing and implementing watershed management plans.

Some of control measures identified in watershed management plans are costly, and several different state and federal agencies (including IDEM) offer incentive programs for their use. Even so, there are not enough cost-

share dollars available to offset the needed NPS pollution control practices in the majority of the state and widespread adoption of voluntary control measures in many sectors has not occurred.

NPS Options for Clean Water SRF Loan Applicants:

Great strides have been made by communities in addressing water quality problems from point sources. Point sources are “single, discreet places” such as the pipes that discharge treated wastewater from facilities back to streams, wetlands and lakes. SRF Loan Programs have provided more than \$2 billion for wastewater and drinking water infrastructure improvements. The Clean Water Act has been so successful at reducing pollution discharges from industrial and municipal point sources that the majority of water contamination today comes from NPS pollution.

The SRF Loan Programs recognize that NPS pollution runoff and watershed disturbances are impeding future water quality improvements and threatening past successes and, in response, the SRF Loan Programs are expanding financing opportunities to projects that abate or prevent NPS pollution of Indiana's waters. For applicants located in an area covered by a watershed management plan, priority NPS pollution projects have already been identified in the management plan and will provide more “bang for the buck” in reducing NPS pollution.

However, not every applicant has an NPS project in hand to add to their application. To assist those applicants, IDEM's NPS Program, which approves and manages watershed management plans, can provide a link to local groups working in the applicant's watershed. By working together, IDEM's NPS Program and IFA's SRF Loan Programs can reduce water pollution in the state in the most expeditious manner.

Additional Information:

- For more information on NPS pollution, please visit IDEM's website at www.idem.IN.gov/nps.
- For more information regarding IFA's SRF Loan Programs and NPS incentives, please visit IFA's website at <http://www.in.gov/ifa/srf/2385.htm>
- For questions and concerns about IDEM's NPS Program, please contact the NPS Program in IDEM's Office of Water Quality at (317) 308-3173 or (800) 451-6027.