2026 WLA Fall Meeting
Welcome Members and Guests

Jones • Waldron • Steinbarger • Tamarack

WEST LAKES ASSOCIATION

PROTECT PRESERVE PROMOTE

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Website:
https://www.westlakesassociation.com/

Welcome

- First Time Attendees / New Residents

Introductions

WEST LAKES ASSOCIATION
PROTECT PRESERVE PROMOTE

Officers
President – Randy Mull / Jean Thomas
Vice President – Diann Scott / Randy Mull
Secretary – Laura Veldman
Treasurer – Rosie Risser

Lake Directors
Paul Veldman – Director at Large
Jones Lake – Tom Janozik
Steinbarger – Stan & Jane Silver
Tamarack – Jason Skidmore
Waldron – Dan Lash
Becky Chatham- Heidenreich

Stop Logs – Ken Thomas / Jason Skidmore
Tree Removal – Paul Veldman
Boat Parade & 50/50 – Jane Silver
Peanut Brittle – Janis Sproat

Webmaster – Garth Coons
Buoys
Signs
Merchandise

Special Thanks to West Lakes Boat Mart for allowing us to use this facility

Secretary’s Report

Laura Veldman

Approval of 05/30/2026 Spring Meeting Minutes

Treasurer’s Report

Rosie Risser

Treasurer's Report 08/27/2026

	2026 Actual YTD		
	Income	Expense	Net
Balance Forward 01/01/2026			$ 72,909
Dues	5,240		5,240
Lake & River/General	4,520	(2,086)	2,434
LARE	360	(40)	320
Conservancy	-	(7,570)	(7,570)
Promotions & Fundraisers	-	-	-
Bank Fees & Interest	969	(2)	967
Total	$ 11,089	$ (9,698)	$ 1,391
Balance 08/27/2026			$ 74,301

Treasurer's Report 08/27/2026

	2026 Budget - Revised		
	Income	Expense	Net
Balance Forward 01/01/2026			$ 72,909
Dues	6,000		6,000
Lake & River Maintenance	2,000	(10,350)	(8,350)
General Funds	1,350	(687)	663
Lake & River/General	3,350	(11,037)	(7,687)
LARE	3,883	(4,541)	(658)
Conservancy	-	(22,200)	(22,200)
Promotions & Fundraisers	1,650	(800)	850
Bank Fees & Interest	1,400	-	1,400
Total	$ 16,283	$ (38,578)	$ (22,295)
Projected Balance 12/31/2026			$ 50,614

Conservancy Expenses in the Future

New Business

Paying of Dues or Donations

- Square is back on line – 3% surcharge if pay by CC
  - Send email to Rosie Risser or Westlakespresident@gmail.com for a link

- Introducing a new payment system - Zelle
  WestLakesPresident@gmail.com

New Business

Water Quality Monitoring

Indiana Clean Lakes Program

- Need Volunteers
- They Will Train
- Provide Equipment
- Report Findings

New Business

Any other
New Business?

Old Business

West Lakes Conservancy District

Where We Are and What's Next

Where We Are Today

- Met the Petition Requirements & Filed with the Courts
  - Initial Hearing – February 2026
    - Judge approved to forward
  - Met with Fact Finding Committee on July 15th
  - Awaiting Fact Finding Committee recommendation to NRC September 15th
  - NRC Sends it Back to the Court

What is happening now?

- While we wait for the NRC recommendation the opposition is out gathering signatures for their counter petition.
- Let’s review their talking points

Eminent Domain

Eminent Domain is a right available to a Conservancy (Indiana Code 14-33)

- It is not NEEDED, WANTED or COST FEASIBLE
- Not needed - No projects call for it
- Not wanted - The Conservancy does not want to be in the business of land ownership
- Not cost feasible – Farmland is close to $20K per acre. Our yearly budget will be ~$50K. Legal, Engineering, Weeds, Trees, Sediment, etc. Not much left.

The opposition says the Conservancy will build hiking trails, campgrounds and parks..

False

There are no plans, intentions, etc. for any parks, trails, campgrounds, etc. Stated purposes and a list of projects is part of the petition

- Flood risk mitigation (weeds, trees)

- Reduce the sedimentation (sediment pits, two-stage ditches)

- Monitor for water quality (control E. coli and phosphorus) from upstream

- Manage the Stop Logs. Take stop logs in and out as Mandated by DNR

From our Petition to the Court

IV. Specifically, the necessity and reasons for the establishment of the district are as follows:

1. In channel-vegetation control to prevent flood and to support recreational use.
2. Maintain current streams using best practices and strategic plantings or trees.
3. Maintain access roads during flooding events.
4. Education of benefits in participation in NFIP
5. Prevent loss of topsoil/erosion by maintaining and/or engineering ditches, natural and historical flood storage and/or retention areas.
6. Encourage preservation of forests and recreational areas.
7. Promote securing propane tanks.
8. Engage elected officials to support conservancy district efforts.
9. Operate water level control facilities.

Opposition says taxes could go up to $6000

FALSE

Taxes are capped at 5 cents per $100 ($50 per $100,000) of assessed value

The tax rate can go down, but it cannot go up.

$6,000 in taxes would mean the county values your property at $12 Million!

The average tax is $116 (based on the most recent 2025 values) The highest is around $500 and the lowest is $6 – nothing close to the $2000 that has been stated by counter-petitioners

The Board will be able to assess whatever taxes/tax rate they vote in

FALSE

- The overall tax for any Parcel **CANNOT** exceed $50 per $100K in value.
- No one can be taxed more!

IC 14-33-2-4 Contents of petition.. *Must Contain*

(9) Whether maintenance and operation of the works of improvement necessary to accomplish any or all of the purposes will be paid for:

(A) solely by annual levy of the special benefits tax;

(B) by both annual levy of the special benefits tax *and an annual assessment on land found to be exceptionally benefited if exceptional benefits are expected to exist; or*

(C) by use of any other method provided by statute as long as the proportion between the tax and assessment is in approximately the same ratio as used to pay the cost of establishing the district and placing the district plan into operation.

From our petition to the Court

IX. *It is anticipated that maintenance and operation of any works of improvement constructed and operated by the proposed conservancy district will be funded by a combination of user charges as well as potential assessment of special benefit taxes and possible exceptional benefit taxes as such may be determined appropriate from time to time by the Board of Directors and which are consistent with the laws of the State of Indiana.*

This is language from the Indiana Code

Claim - There is an Exceptional Benefits Tax that will be on top of the .0005

FALSE

IC 14-8-2-86 "Exceptional benefits"

Sec. 86. "Exceptional benefits", for purposes of IC 14-33, means benefits to real property in a conservancy district greater than the benefits uniformly received throughout the district

Exceptional Benefits Tax – We have opted not to use this structure and have already confirmed to the Court/NRC it will not be used.

We saw no properties that saw "exceptional benefits" and committed to have everyone treated the same.

<u>The Conservancy opted to use only the Special Benefit Tax.</u>

-<u>Special Benefit Tax (Levy)</u> – Maximum .0005 times assessed value added to the property tax bill

This is the formula in use, and <u>by our own structuring</u> is the only way of generating <u>tax</u> revenue

Other methods of generating revenue include gifts, donations and grants.

Property owners will give up Property Rights.

- FALSE -

Everyone will maintain rights to their own property and property rights

The conservancy cannot/will not give anyone the ability to:

- -Establish campsites
- -Hunt on anyone else’s land
- -Establish hiking trails

The opposition says they will clean their own trees.

-With a few notable exceptions this is … False

Since 2015 WLA, volunteers, with heavy rented equipment, horses and manpower have removed **900** problematic trees that the farmers did not.

-No recent history of them alone taking care of the trees

-If you've volunteered in the river, you have removed their trees!

2016

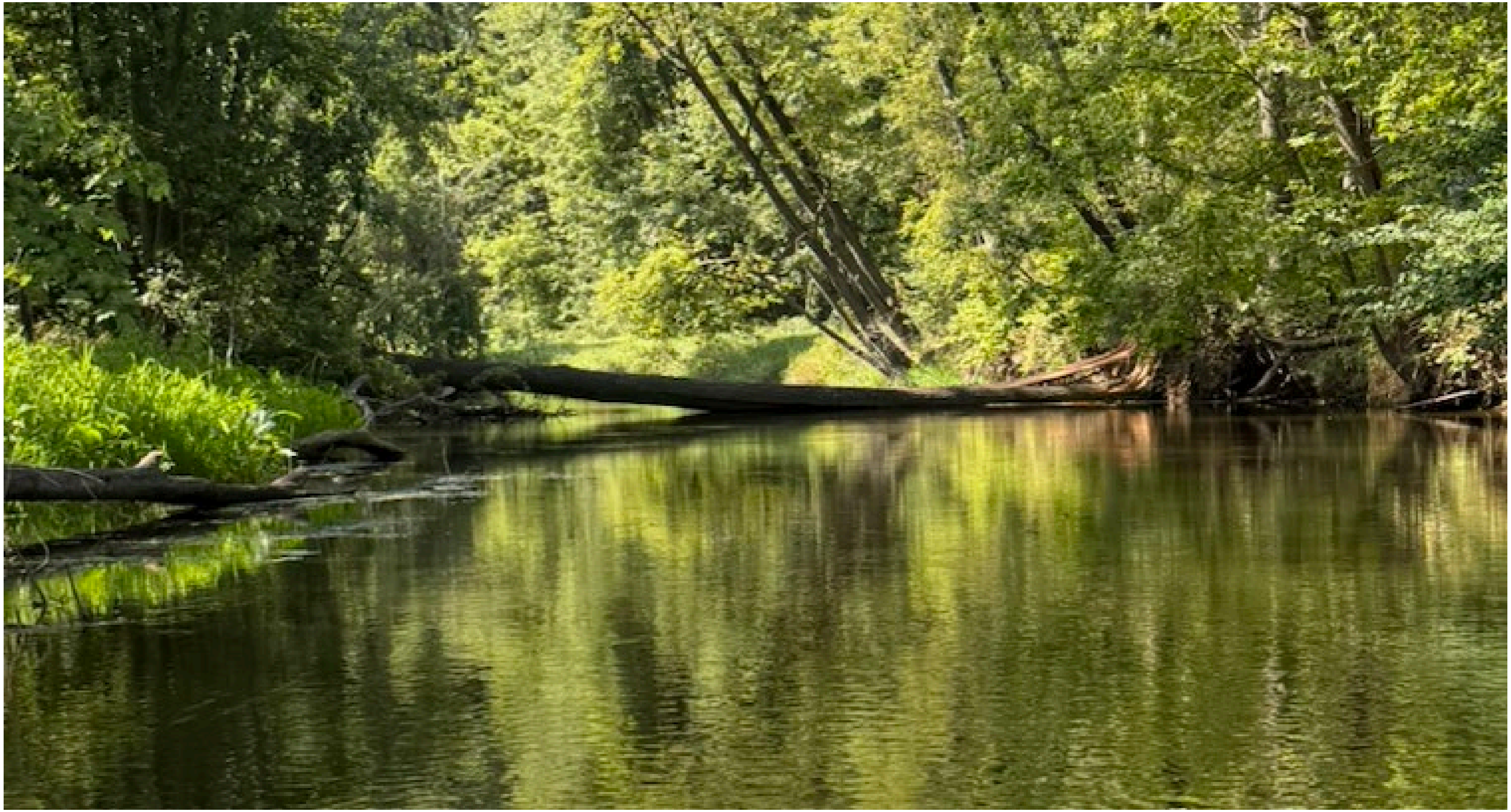
2017

2019

2020

And how are they doing with their promise to keep the trees clean now…?

All photos taken on 8-23-2026, between Dukes Bridge and N 300 W
Approximately 3.5 mile stretch



They gave us their word they would keep the trees cleaned out

They are not clean now

They haven't cleaned more than 900 trees during the last 10 years

The conservancy will do this task with professional crews allowing everyone to benefit.

And there are more trees ready to fall.

Trees are only part of the problem

- Weeds in the river are problematic
  - Does the opposition offer a solution for weeds?
    They do not

- Sedimentation in lakes and channels
  - Does the opposition offer a solution to reduce sediment? They do not

  - The Conservancy has a plan for trees, weeds and sediment!

If not the Conservancy…Then what???

The opposition says “No” to the Conservancy but offers no plan to solve any flooding or sediment concerns.

It is easy to say no, but we have seen the results of inaction.

We have seen the results of inaction


NEWS
CHANNEL
15
5:05 72°

"Taxes never go down. They only go up" –

False

- In 2025 the Indiana Code changed. The MAXIMUM Conservancy tax rate was lowered from .000667 to .0005

- Rome City's Conservancy just lowered their tax rate to 3.53 cents per $100. They are grandfathered in at 6.67 cents.

- Nearly 30% of Conservancies in Indiana have gone inactive (and no longer tax) as their goals have been met.

- Conservancies seem to buck the trend of taxes only going higher .

Summary

- The taxes are a maximum of $50 per $100K in valuation.
  - No one will pay more than that!
  - There will be no Exceptional Benefits Tax as stated to the NRC
  - The projects do not require it

- No one will lose property rights
  - There is no plan, desire or need for eminent domain
  - Being a conservancy does not allow anyone to trespass

- Volunteers and funds are drying up

- The opposition wants a "No" vote, but offers no solutions

The West Lakes Conservancy District

A long-term solution to a decades long problem, with projects recommended by the

Silver Jacket Report – 2010

North Branch Elkhart River Study - 2020

If you have signed a counter-petition and now have a better understanding of the benefits of the Conservancy, please sign the petition to remove your name from the counter-petition.

It’s not too late to save our community

Questions?

Jones Lake Update

- Received LARE Grant for $100,000- Expires 2027
- Received Quotes for Dredging - $267,000
  - We are in Negotiations to Reduce that Amount
  - $40,000 +/- Matching Contribution Required

- Next Steps
  - Obtain Permit
  - Apply for an Additional $100,000 LARE Grant
  - Finalize Negotiations
  - Complete Work by end of 2027
- Questions

Stop Log Update

- Stop Logs Will be Removed on Around October 17th
- Jason Skidmore will be Coordinating This Effort
- If are willing and able to volunteer for this please contact Jason Skidmore

Election of Officers

President – Randy Mull

Secretary – Laura Veldman

Director at Large – Paul Veldman

Jones Lake Director – Vacant (Neil Hudson)

Tamarack Lake Director – Vacant (Nomination Needed)

Waldron Lake Director – Dan Lash

WE'RE Almost There

- 50 / 50
- Can I Get a Motion to Adjourn
- Let's Eat

Appendix

Natural Resource Commission (NRC) Required Purposes

- Kristi Johnson, Watershed Stewardship Manager, Indiana Dept of Natural Resources, will review the following as part of the hearing process:
  - 1. Is the Conservancy necessary?
  - 2. Does the Conservancy hold promise of economic/engineering feasibility?
  - 3. Does the Conservancy offer benefits in excess of costs?
  - 4. Does the Conservancy cover and serve the proper area?
  - 5. Could the Conservancy be established in a manner compatible with established conservancy district, flood control projects, reservoirs, lakes, drains, levees, and other water management or water supply projects?

1. Is the Conservancy Necessary?

- West Lakes Association (WLA) is not a sustainable solution
  - Minimal budget and dwindling volunteer resources
- We have explored other solutions
  - Joining a possible St Joe River Basin Watershed Development Commission
  - North Branch of the Elkhart River (NBER) as a Natural Drain
- The flooding in this area is well known
  - Silver Jackets Report of 2010. Many recommendations but no funding
  - NBER study of 2020. Recommendations but no funding

2. Does the Conservancy Hold Promise of Economic/ Engineering Feasibility?

Projects taken from DNR/Corps of Engineers in Silver Jackets and NBER studies

Cost of Conservancy District vs extreme costs of past floods and estimates of future floods

Average cost of only ~$116 per freeholder based on 2025 assessed values

Ability to secure additional grants

Goals and projects of the WLCD have been supported by the DNR

- Multiple LARE grants

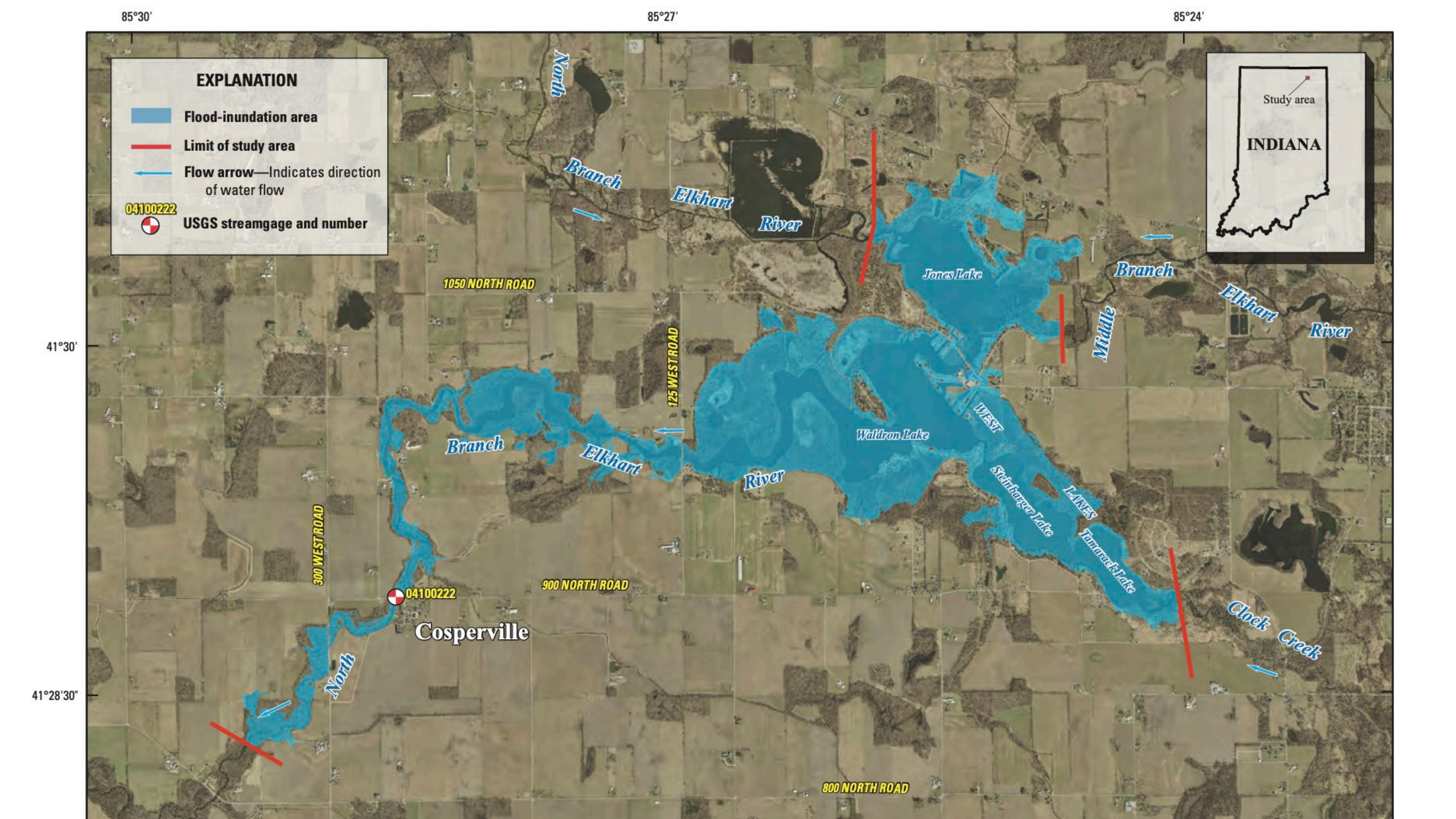
This is an attempt to stand on our own and directly raise funds that are sorely needed

3. Does the Conservancy Offer Benefits in Excess of Costs?

- Adequate but not excessive budget created to accomplish needed tasks but no allowance for mission creep
  - There is no budget, plans, desire or allowance for campsites, hiking trails, and other property rights infringing endeavors. These are not planned and are not even economically feasible
- Careful to not overreach
- Property values with and without flood events
- Currently using volunteers. There have been some very close calls that could have resulted in serious injury or worse. This is not sustainable and poses a significant risk for workers as well as liability for property owners and WLA

4. Does the Conservancy Cover and Serve the Proper Area?

- ¼ mile around lakes. 1st and 2nd row homes enjoy the lakes. Runoff occurs from all within boundaries
- Flood Hazard map shows impact of high water on proposed borders
- Properties bordering river. This addresses:
  - The area of the river where most of the tree removal and weed treatment is necessary
  - The flood hazard risk tends to be localized to the river border
  - In determining the boundaries, we considered the property rights of the freeholders – did not want to overtax in the interest of fairness – only properties immediately adjacent to the river, and extending no more than ¼ mile into the property
- Only 26% participation in WLA while the entirety reaps benefits
- WLA through dues, donations, and volunteers has removed hundreds of logjams in the past 11 years. Every one of these obstructions belongs to the property owners downstream of Dukes Bridge.


85°30'
85°27'
85°24'
41°30'
41°28'30"
EXPLANATION
Flood-inundation area
Limit of study area
Flow arrow—Indicates direction of water flow
04100222
USGS streamgage and number
Study area
INDIANA
North Branch Elkhart River
Middle Branch Elkhart River
Jones Lake
Waldron Lake
WEST LAKES
Steinbarger Lake
Tamarack Lake
Clock Creek
1050 NORTH ROAD
125 WEST ROAD
300 WEST ROAD
900 NORTH ROAD
800 NORTH ROAD
04100222
Cosperville

5. Could the Conservancy be established and operated in a manner compatible with established conservancy district, flood control projects, reservoirs, lakes, drains, levees, and other water management or water supply projects?

- Although there are many entities involved in the regulations pertaining to the boundary areas, none are responsible for taking action
  - DNR has assigned management of the Stop Logs to the WLA
  - The Silver Jackets Report outlines many steps that would help mitigate flooding, but no actionable items by any existing entity
  - Noble County is willing to partner with the WLCD to address the excessive sediment issues, but is not addressing it independent of the WLCD
  - IDNR, IDEM, Engineers, US Fish and Wildlife, EPA, Army Corps of Engineers, FEMA and others – all provide governance, but NO ACTION to address our issues

West Lakes Conservancy District Project List

1. Flood prevention and control

2. Prevention of loss of topsoil from injurious water erosion

3. Developing forests, wildlife areas, parks and recreational facilities where feasible in connection with beneficial water management

4. Operation, maintenance, and improvement of any work of improvement for water based recreational purposes, or other work of improvement that could have been built for any other purpose

Purpose #1 – Flood Prevention and Control

Anchor Propane Tanks Located Below the Base Flood Elevation (BFE).

- This is a life-safety concern. The floating and release of hundreds of gallons of propane per tank could be catastrophic.
- Working with the County to modify and enforce code could easily prevent this hazard
- Taken from Silver Jacket Report (SJR)

Elevate Water Well Heads to Above BFE

- Health and Safety concern. Flood water infiltration into wells poses health risk
- Work with County to strengthen and enforce code on new builds
- Taken from SJR

Purpose #1 , Continued– Flood Prevention and Control

In-Channel Aquatic Vegetation Control

- Treatment of aquatic vegetation within "transition area" to enable consistent water flow
- Previously supported with DNR LARE grants
- Taken from SJR and NBER Study

Maintain Existing Streams Using Best Practice

- This is selective targeting of problematic logjams removal and has been effective at keeping natural state of drainage
- To be done within the first 3½ feet of fall in river
- Previously supported with DNR LARE grants
- Taken from SJR

Purpose #1 , Continued– Flood Prevention and Control

Strengthen Relationship With Regional Leadership Regarding Floodplain Management Practices

- Work cooperatively with local drainage board
- Coordinate and strengthen relationship with local flood plain manager
- Taken from SJR

Address Flood Prone Access Roads.

- Coordinate with Noble County Highway Dept to prioritize elevation of roads to allow for emergency and routine traffic

Purpose #1, Continued– Flood Prevention and Control

Promote Participation in the National Flood Insurance Program (NFIP)

- Work with the NFIP representatives to educate freeholders in the area (both within and outside the Conservancy boundaries)
- Recommended by SJR
- Recommended by NBER study

Purpose #2 Prevention of Loss of Topsoil From Injurious Water Erosion

Limit Fertilizer, Nutrient, and Sediment Loading

- Work cooperatively with Noble County officials to pursue 2-stage ditches/sediment pits upstream of lakes
- Recommended by SJR
- Recommended by NBER study

Protect Existing and Historical Natural Flood Storage Areas

- Work cooperatively with county and land trusts to protect storage areas
- Recommended by SJR
- Recommended by NBER study

Purpose #3 Developing forests, wildlife areas, parks and recreational facilities where feasible in connection with beneficial water management

Water Quality Testing

- Partner with water quality experts to perform regular testing

Dredging

- Perform dredging to maintain navigability in the channels between the lakes

Reforestation

- Partner with Acres Land Trust to reforest denuded areas

Purpose #4 Operation, maintenance, and improvement of any work of improvement for water based recreational purposes, or other work of improvement that could have been built for any other purpose

Stop Log Operation

- Use contractors for installation and removal of stop logs at the lake level control structure
- Installation and removal of stop logs is mandated by DNR per agreement with WLA

Things the Conservancy Is NOT

- The Conservancy is NOT pursuing eminent domain.
  - There are <u>NO</u> plans to pursue eminent domain - The Conservancy does not have a budget that supports eminent domain and none of the goals of the Conservancy necessitate it

Things the Conservancy Is NOT

- The Conservancy cannot independently raise taxes
  - The tax rate is capped at .0005 of assessed property values. The rate will not increase. Your tax amount will increase or decrease only as your property values change

Things the Conservancy Is NOT

- The Conservancy does not provide random people with access to private property
  - The Conservancy only grants access to personal property under limited conditions
  - It does NOT allow for public use of private property!

West Lakes Conservancy District

Questions?

Can I get a motion to adjourn?