



Crooked Lake Association Board of Directors 2024-25 Report

Welcome

Thank you for attending our 2025 Annual Crooked Lake Association meeting. This year marks the 55th anniversary of our Association and the 31st year of our Association being legally organized in Indiana as a public benefit corporation. Outlined within this report is a summary of achievements undertaken by the Board of Directors this past year.

Water Quality Assessment Findings for Crooked & Little Crooked

The most recent water chemistry averages for July & August 2024 from the Indiana Clean Lakes Volunteer Monitoring Program compared to 2023 are:

<u>Parameter</u>	<u>Crooked</u>		<u>Little Crooked</u>	
	<u>2024</u>	<u>2023</u>	<u>2024</u>	<u>2023</u>
Secchi Disc	12.6 ft.	16.5 ft.	4.5 ft	5 ft.
Chlorophyll	3.5 ug/L	3 ug/L	11 ug/L	12.5 ug/L
Total Phosphorus	26 ug/L	28 ug/L	40 ug/L	36 ug/L
Total Nitrogen	520 ug/L	660 ug/L	978 ug/L	812.5ug/L

According to the Indiana Department of Environmental Management (IDEM) 2024 303(d) List of Impaired Waters submitted to the U.S. EPA Assessment program the water quality of both our lakes are considered Category 5 Impaired. This list is updated every 2 years.

Judging from the above data from Indiana Clean Lakes Volunteer Monitoring Program, Crooked Lake and Little Crooked water quality has not materially improved over the past two years. In fact, the high ranking enjoyed by Crooked Lake 25 years ago has eroded to the point where we now rank in the middle to lower half of all lakes tested for transparency, chlorophyll, total phosphorus and total nitrogen.

Obviously, this is not good news. You may ask yourself why is our water quality declining? There are many causes, including increased precipitation, greater variability in temperature, intensive agriculture production, soil erosion, stormwater runoff, nutrient pollution and manure runoff (from wildlife and domesticated animals). But what are we going to do about it?

While these water quality findings are concerning, there is still hope for improvement and I believe that the Crooked Lake Association is on the right path. We understand the need to reduce nutrient and sediment runoff coming into Crooked Lake. Our primary effort will be to focus on this through water monitoring, educational programs, utilizing shoreline best practices and by installation of appropriate remedial practices where feasible.

Lake Tributaries & Inlets Action Plans

Agendas for our Board of Directors meetings for the past several years have included a major section on shoreline enhancements and remedial practices to address sediment and nutrient runoff coming from various lake tributaries and inlets. Here is an overview and progress update of this effort:

➤ **The Farm Ditch**

Two ravines on the Crow property feeding silt-laden water into the Farm Ditch were modified with cascades of check dams to slow the velocity and catch soil and nutrient runoff coming from the fields to the north of the Nature Preserve Ravine. Our thanks to property owner Don Crow for consenting to these conservation projects.

Last July, we received news that our Lake and River Enhancement (LARE) grant application was approved and that the Crooked Lake Association was awarded \$100,000 for construction of erosion control practices on the Farm Ditch. Estimated costs of the project, including the dredging of the existing retention pond, total over \$205,000. Fortunately, the Crooked Lake Community stepped up during our two fundraising campaigns and delivered funding which will cover all expenses of this project.

The Crooked Lake Association would like to express our gratitude for the generosity of all who donated for this project. Without your confidence in the future of Crooked Lake, we would not have been able to attempt a project of this magnitude.

The Watershed Foundation (TWF) is currently soliciting engineering feasibility bids on behalf of the Indiana Department of Natural Resources Crooked Lake Nature Preserve (INDNR-NP). This will be for restoration of a three-acre area of the NP ravine downstream of the Farm Ditch near the outlet into Little Crooked Lake. Practices that could be implemented include the development of a wetland, re-routing the channelized portion of the stream to a more natural serpentine configuration and other sediment containment measures. INDNR-NP has earmarked \$20,000 for this plan which likely will take several years to complete.

➤ **Morsches Road and Woodstrail**

In June of last year, a Water and Sediment Control Basin (WASCOB) with a blind inlet was constructed on the west side of E. Morsches Road to address sediment runoff from the former golf course and retention pond overflow. In December, another series of check dams were constructed on a ravine that funnels silt-laden water into the DNR property at the intersection of Morsches and Woodstrail. These treatments are slowing runoff from the old golf course and as disturbed areas begin to heal from the construction, we will begin to see clearer water flowing into the lake after rainstorms. Thank you to Ben & Meredith Bishop and Clint Decker for consenting to these conservation projects on their properties

➤ **Pressler Road**

A comprehensive plan to address storm water and sediment runoff was developed in conjunction with Goshen College students and reviewed with all residents in the Fall of 2023. Several Pressler Road residents have expressed interest in the development of bioswales, rain gardens and other aspects of the plan.

Collaboration of TWF and the INDNR-NP staff is ongoing to determine solutions to excessive soil-laden runoff on the 24-acres of land donated by CLA to the INDNR-NP. This property is just north of Pressler Road. Plans call for further investigation of old, broken-down drainage tiles and the possible construction of grassed waterways interspersed with mini-French drains. INDNR-NP expects to fund this project from their annual maintenance budget.

➤ **Spear Road/ Gatesworth Shores**

Our Lake Enhancement Priorities committee is currently evaluating two major inlets responsible for significant sediment flowing into the lake during heavy rain. The WASCOBs installed on private property in 2015 which were originally the first of a two-part project are proving inadequate.

Attention of the committee is also being directed towards the ravine draining into Crooked Lake near the Gatesworth common area. This will likely be a high priority project once construction on the Farm Ditch is completed.

➤ **South Woodstrail Drive**

We applaud residents' efforts to slow and filter excess storm water as it flows over their properties. Recent plantings will help tremendously to mitigate sediment runoff into the lake.

A continuing concern is the overflow of stormwater at the surface inlet near the intersection of S. Woodstrail & Hilltop Drives that in turn flows into the lake. Several water sources contribute to the problem, so this convoluted problem is also one that the Lake Enhancement Priorities Committee is studying.

➤ **Blind Inlets on neighboring farm fields**

TWF has advocated on our behalf for the installation of blind inlets on the John Riddle farm fields north of County Line Road. Once the Noble County Surveyor approves of this practice, we will again make this proposal to Mr. Riddle with partial funding expected from Noble County Soil and Water District.

➤ **Meetings with INDNR-NP**

We have strengthened our working relationship with INDNR-NP officials during the past three years and feel we have a good relationship with the new NP manager, Adam Balzer. Crooked Lake and The Crooked Lake Nature Preserve are fortunate to have Adam overseeing the property. He has been in place since last summer and is as eager to seek solutions to soil-laden runoff as we are.

"Beyond Clear-Return to Pristine" Fundraising Campaign & Social Events

Beginning in September, CLA undertook a major fundraising campaign: Beyond Clear-Return to Pristine. We have been overwhelmed by the success of this campaign. The campaign committee set a goal of raising \$50,000 prior to construction and, due to lake residents' generosity, this goal was surpassed within a month. Thanks again to all who contributed and who continue to contribute.

During this past year, several successful fundraising events were held including Pancakes on the Lake, the sale of lake logo wear, the sale of pumpkin & squash donated by Carol & Mike Johnson, and a pulled pork sale donated by Sandy & Chuck Johnson. The results of these fundraisers totaled over \$10,000 and have been dedicated to the Farm Ditch Project.

We continue to seek your suggestions for ways we can improve links between lake residents and how to pursue greater engagement in Association activities.

IRS Not-for-Profit Status

This past year the Board has continued our investigation into establishing CLA as an IRS tax exempt, not-for-profit corporation. This designation gives access to new grant opportunities to fund lake conservation enhancements and gives donors the ability to claim their donations to CLA on their tax returns. The Not-For-Profit Committee, consisting of David Nelson and Francie Hill have presented the board of directors with recommendations for revisions to our current Articles of Incorporation and to our Bylaws. They have also recommended new fiscal reporting systems which have been in place for the past six months and are developing policies that will enable CLA to pursue NFP status in the future. In the meantime, those who donate to CLA will continue to be able to claim their contributions as tax exempt through our collaboration with the Community Foundation of Whitley County (WCCF). Simply make your donation out to the WCCF with instructions that it is for support of Crooked Lake and they will pass the amount through to the Crooked Lake Association treasurer.

New Lake Residents

During the past year we welcomed several new neighbors to the lake. Others are discovering our lake's serene ambiance as Crooked Lake and the associated Crooked Lake Nature Preserve are considered destination sites.

Status of Wake Boating & Wake Boarding/ Public Access Signage

Despite wake boating causing shoreline erosion, damaging piers, and churning up bottom sediments which encourages overgrowth of algae and harming fish and aquatic plants, the Indiana General Assembly again did not address wake boarding/surfing this past 2025 session.

We have held off pursuing new Public Access signage pending legislation prohibiting wake boating on our lake. The Board has recognized the need for new signage at the Public Access site emphasizing our lake's restricted boating speed limit. It remains important to always respect our 10 MPH speed limit, and should you observe suspected violations, or other incidents take a photo of the boat number and call DNR Dispatch at 812-837-9536. The DNR has agreed to accept video recordings from the Osprey nest for tracking speeders.

Ospreys Have Returned, Again...

We are pleased that Crooked Lake's osprey family has returned, Noble and Mom and their family rearing activities are being viewed world-wide on YouTube.