

PRETTY LAKE CONSERVANCY DISTRICT

10163 Pretty Lake Trail
Plymouth, IN 46563

September 16, 2025

To: Marshall County Regional Sewer District – *Board of Trustees*

The Pretty Lake Conservancy District was formed in **May of 2006** and completed its initial project serving approximately 110 residential units. Due to various circumstances the District did not receive grant funds but was able to obtain a favorable 40 Year Bond through the USDA Rural Development program with **initial rates around \$115 monthly. (+/- \$187 per month if adjusted for inflation)** Failing septic systems around the lake were leading to increased discharges resulting in poor water quality and an increase in weeds. While not everyone was in favor of the system initially, most people understood the long-term effect of inaction leading to a decline and the quality of the lake and decrease market values of the properties. Fast forward to today and you would be challenged to find people that would want to go back to septic fields even if they could get one built at the current price of around \$20,000.

In 2024 the District was able to solve a major environmental and cost issue related to the Pretty View Condo Association. With their private system serving 34 units in failure and a large monthly cost of pumping and hauling waste, the District obtained financing to connect these 34 units. As a result, a major environmental problem was solved and the Pretty View County Association was provided with a long-term, cost effective, sustainable solution to sewage disposal. In addition, due to hard work and creative financing solutions through the Indiana SRF program, we were able to lower monthly rates for all users from **\$118 to \$108 per month**.

Finding financial solutions to replacing septic systems that are in failure or will fail in the future is a difficult task. Many Districts go through multiple funding rounds through the SRF that may take several years in order to generate a project that is cost effective. While these systems are expensive, the alternative of letting septic systems fail and add pollutants the lake systems and surrounding water pathways will end in property values tumbling and even properties that are unusable. New mound-septic systems if approved by the Board of Health can run above \$25,000.

While no system is cheap or perfect in today's economic environment, the cost of doing nothing is simply too high. There will always be detractors that will not like the project for whatever reason and sometimes they will use misinformation to sway neighbors and friends to rally against a project. Messaging of why the project is important and fighting back against false messaging is essential to gaining public support. Being honest and realistic about expectations is important. Having reasonable price targets, say \$125/per month with minimal or no connection fees is still a reasonable goal in today's financial environment, but it may take several years and exploring grant funding from several different sources in order to reach that point. Again, expressing those expectations to the public is essential. Reassuring people that a project will not move forward above a certain monthly or upfront cost is important.

We would encourage people to look at other successful projects in recent years in and around Marshall County including Pretty Lake Conservancy District, Koontz Lake Regional Sewer District, East Shore Lake Maxinkuckee Conservancy District, Southwest Maxinkuckee Conservancy District, Nyona-South Mud Lake Conservancy District, just to name a few. These projects all solved environmental issues at a reasonable cost providing benefits of cleaner lakes and increased property values.

In our experience at Pretty Lake, we have seen benefits for our freeholders.

Sincerely,

Pretty Lake Conservancy District