State Revolving Fund Loan Programs

Drinking Water, Clean Water, Nonpoint Source

ENVIRONMENTAL ASSESSMENT
AND
FINDING OF NO SIGNIFICANT IMPACT

CITY OF CROWN POINT
NEW WATER MAIN TO SOUTHEAST WWTP
SRF PROJECT DW 25 27 45 00

DATE: April 16, 2026

PUBLIC COMMENTS DUE BY: May 16, 2016

I. INTRODUCTION

The above entity has applied to the Drinking Water State Revolving Fund (SRF) Loan Program for a loan to finance all or part of the Drinking Water project described in the accompanying Environmental Assessment (EA). As part of facilities planning requirements, an environmental review has been completed which addresses the project's impacts on the natural and human environment. This review is summarized in the attached EA, which can also be viewed in color at http://www.in.gov/ifa/srf/.

II. PRELIMINARY FINDING OF NO SIGNIFICANT IMPACT (FONSI)

The SRF Drinking Water Program has evaluated all pertinent environmental information regarding the proposed project and determined that an Environmental Impact Statement is not necessary. Subject to responses received during the 30-day public comment period, and pursuant to Indiana Code 5-1.2-3, it is our preliminary finding that the construction and operation of the proposed facilities will result in no significant adverse environmental impact. In the absence of significant comments, the attached EA shall serve as the final environmental document.

III. COMMENTS

All interested parties may comment upon the EA/FONSI. Comments must be received at the address below by the target approval date above. Significant comments may prompt a reevaluation of the preliminary FONSI; if appropriate, a new FONSI will be issued for another 30-day public comment period. A final decision to proceed, or not to proceed, with the proposed project shall be affected by finalizing, or not finalizing, the FONSI as appropriate. Comments regarding this document should be sent within 30 days to:

State Revolving Fund
100 N. Senate Ave. IGCN 1275
Indianapolis, IN 46204
publiccomments@ifa.in.gov

ENVIRONMENTAL ASSESSMENT

I. PROJECT IDENTIFICATION

Project Name and Address:	New Water Main to Southeast WWTP City of Crown Point 101 N. East Street Crown Point, IN 46307
SRF Project Number:	**DW 25 27 45 00**
Authorized Representative:	Peter Land, Mayor

II. PROJECT LOCATION

The proposed project is located in Lake County, Center Township, Crown Point 24k USGS Quadrangle, Township 34N, Range 8W, and Sections 22-23. See **Figure 4-1**.

III. PROJECT PURPOSE AND NEED

Crown Point's planning efforts have identified the City's water supply lacks redundancy with only one connection point to its import supply through Indiana American Water. Reliance on a single connection involves significant risk for the City as it grows. The proposed secondary water main will allow for future secondary supply line and serve as the water supply for the new SE Wastewater Treatment Plant (WWTP).

IV. PROJECT DESCRIPTION

The proposed project will construct approximately 7,500 linear feet of new 24" diameter water main to connect to the existing 20" diameter water main on the northeast side of US 231 near the entrance of Franciscan Health Center. The proposed project also includes approximately 22 hydrant assemblies with valves, approximately 13 valves, and project-related appurtenances. The proposed water main serves a dual purpose, as it can provide potable water to the new SE WWTP and allow for a future secondary connection point.

V. ESTIMATED PROJECT COSTS, AFFORDABILITY, AND FUNDING

The total cost of this project is estimated to be approximately $9,316,000. The City intends to finance the project with a loan from the Drinking Water SRF Loan Program for a term and annual fixed interest rate to be determined at loan closing. Monthly user rates and charges may need to be analyzed to determine if adjustments are required for loan repayment.

VI. DESCRIPTION OF EVALUATED ALTERNATIVES

The **"No Action"** alternative is not practical, environmentally sound or economical. If no action is taken, the site for the new SE WWTP will not have access to public water supply. There will also be a lack of redundancy as the City only has one connection point to its import supply through Indiana American Water. This alternative was dismissed from further consideration.

Alternative 1 – Construct New 24" Water Main: This alternative would construct approximately

7,500 linear feet of 24" diameter water main to connect to the existing 20" water main on the northeast side of US Highway 231. The new water main serves a dual purpose, as it can provide potable water to the new SE WWTP and allow for a future secondary connection point. **This is the recommended alternative** as it meets the purpose and need of the project.

Alternative 2 – Construct New 12" Water Main: This alternative would construct approximately 6,500 linear feet of 12" diameter water main to connect to the existing 20" water main on the northeast side of US Highway 231. A 12" pipe would only serve the new WWTP and surrounding developments and not allow for the second connection point. This alternative was dismissed from further consideration.

VII. Environmental Impacts of the Feasible Alternatives

A. Direct Impacts of Construction and Operation

Disturbed/Undisturbed Land: Work related to the installation water main will occur mostly in disturbed rights-of-way, adjacent to and within roadways, alleys and existing utility trenches. Areas of undisturbed soil were subject to an archaeological investigation.

Structural Resources: Construction and operation of the project will not alter, demolish or remove historic properties. If any visual or audible impacts to historic properties occur, they will be temporary and will not alter the characteristics that qualify such properties for inclusion in or eligibility for the National Register of Historic Places. The SRF's finding pursuant to Section 106 of the National Historic Preservation Act is: "*no historic properties affected.*"

Surface Waters (Figure 4-3): The project will not adversely affect outstanding state resource waters listed in 327 IAC 2-1.3-3(d), exceptional use streams listed in 327 IAC 2-1-11(b), Natural, Scenic and Recreational Rivers and Streams listed in 312 IAC 7-(2), or Salmonid Streams listed in (327 IAC 2-1.5-5(a)(3) or streams on the Outstanding River List for Indiana. The project is near Niles Ditch. The project will horizontal directionally drill under an Unnamed Tributary to Niles Ditch.

Mitigation measures to lessen and compensate for stream impacts cited in comment letters or permits from the Indiana Department of Natural Resources , U.S. Army Corps of Engineers, and/or Indiana Department of Environmental Management will be implemented.

Wetlands (Figure 4-2): The project will not impact wetlands. Mitigation measures to lessen and compensate for wetland impacts cited in comment letters or permits from the Indiana Department of Natural Resources , U.S. Army Corps of Engineers, and/or Indiana Department of Environmental Management will be implemented

Floodplain (Figure 4-4): The project will not include dredge or fill in the floodway without a permit from IDNR Division of Water. No change in grade will occur within the floodplain.

Groundwater: The project will not impact a drinking water supply or sole source aquifer.

Plants and Animals: The proposed project items will be implemented to minimize impact to non-endangered species and their habitat. Mitigation measures cited in comment letters from the Department of Natural Resources and the U.S. Fish and Wildlife Service will be implemented. There will be 0.27 acre of tree clearing for this project, proposed to be done outside of active bat season.

Prime Farmland: The project will not convert prime farmland.

Air Quality: Construction activities may generate some noise, fumes and dust, but should not significantly affect air quality.

Open Space and Recreational Opportunities: The project will neither create nor destroy open space or recreational opportunities.

Lake Michigan Coastal Program: The project will not affect the Lake Michigan Coastal Zone.

National Natural Landmarks: Construction and operation of the proposed project will not affect National Natural Landmarks.

B. Indirect Impacts

The City's Preliminary Engineering Report (PER) states: *The City of Crown Point, through the authority of its council, planning commission, or other means will ensure that future development, as well as future collection system or treatment works projects connecting to SRF-funded facilities will not adversely impact wetlands, wooded areas, steep slopes, archaeological/historical/structural resources, or other sensitive environmental resources. The City will require new development and treatment works projects to be constructed within the guidelines of the US Fish and Wildlife Service, IDNR, IDEM, and other environmental review authorities.*

C. Comments from Environmental Review Authorities

In correspondence dated January 13, 2026, the Indiana Department of Natural Resources Division of Historic Preservation and Archaeology stated:

> Pursuant to Indiana Code 5-1.2-10, Section 106 of the National Historic Preservation Act (54 U.S.C. § 306108), and 36 C.F.R. Part 800, the Indiana State Historic Preservation Officer ("Indiana SHPO") is conducting an analysis of the materials dated and received by the Indiana SHPO on December 18, 2025, for the above indicated project in Crown Point, Center Township, Lake County, Indiana.
>
> We note that we are providing comments on the proposed project area as it was provided in the submission from your office. The archaeological survey covered that area, as well as additional areas which are not part of this current undertaking.
>
> Based on our analysis, it has been determined that no historic properties will be altered, demolished, or removed by the proposed project. This identification is subject to the following condition:
>
> • The project activities remain within areas which were either archaeologically surveyed or disturbed by previous construction.
>
> If any prehistoric or historic archaeological artifacts or human remains are uncovered during construction, demolition, or earthmoving activities, state law (Indiana Code 14-21-1-27 and 29) requires that the discovery must be reported to the Department of Natural Resources within two (2) business days. In that event, please call (317) 232-1646. Be advised that adherence to Indiana Code 14-21-1-27 and 29 does not obviate the need to adhere to applicable federal statutes and regulations, including but not limited to 36 C.F.R. 800.

In correspondence dated February 11, 2026, the United States Fish and Wildlife Service stated:

This responds to your email requesting our comments on the proposed Crown Point water main project in Crown Point, Lake County, Indiana. The proposed project involves the connection of a new water main to a new wastewater treatment plant on the southeast side of the city.

These comments have been prepared under the authority of the Fish and Wildlife Coordination Act (16 U.S.C. 661 et. seq.) and are consistent with the intent of the National Environmental Policy Act of 1969, the Endangered Species Act of 1973, and the U. S. Fish and Wildlife Service's Mitigation Policy.

There may be suitable summer habitat for the federally endangered Indiana bat and northern long-eared bat present throughout the project site. The project would require approximately 0.27 acres of tree clearing. There would also be drilling or blasting taking place within 1000 feet
of suitable bat habitat, but the drilling or blasting would only temporarily produce noise or vibrations which would affect listed bats. Based on a review of the information you provided and the project proponent's commitment to remove the trees from October 1- March 31, the U.S. Fish and Wildlife Service would concur that the proposed project is not likely to adversely
affect the federally endangered Indiana bat and northern long-eared bat.

In correspondence dated April 7, 2026, the Department of Natural Resources Environmental Unit stated:

New Water Main to SE WWTP: construction of 6,500' of new water main to connect to existing water main on the northeast side of US 231, including a stream crossing under UNT Niles Ditch via horizontal directional drill; SRF #DW 25 27 45 00

County/Site Info: Lake County

The Indiana Department of Natural Resources has reviewed the above referenced project per your request. Our agency offers the following comments for your information and in accordance with the National Environmental Policy Act of 1969.

If our agency has regulatory jurisdiction over the project, the recommendations contained in this letter may become requirements of any permit issued. If we do not have permitting authority, all recommendations are voluntary.

Regulatory Assessment:
Formal approval by the Department of Natural Resources under the regulatory programs administered by the Division of Water is not required for this project.

Natural Heritage Database:
The Natural Heritage Program's data have been checked. To date, no plant or animal species listed as state or federally threatened, endangered, or rare have been reported to occur in the project vicinity.

Fish and Wildlife Comments:
Avoid and minimize impacts to fish, wildlife, and botanical resources to the greatest extent possible, and compensate for impacts. The following are recommendations that address potential impacts identified in the proposed project area:

A) Wetlands

Due to the presence or potential presence of wetland habitat on site, we recommend contacting and coordinating with the Indiana Department of Environmental Management (IDEM) 401 program and the US Army Corps of Engineers (USACE) 404 program

B) Utility Line Placement

If any of the line placements cross forested areas or waterways the following recommendations apply:

- *Place the line within or as close to the cleared road right of way as possible to minimize impacts to forested areas.*
- *Any creek crossings should be done using the jack-and-bore or the directional bore method unless the method is not feasible due to site conditions. The length of the directional bore should include any forested riparian areas along the creek to minimize impacts to forested habitat. Should the directional bore method not be feasible due to the site conditions and the open-trench method is necessary, then the following measures should be implemented:*
    - *Any open-trench stream crossing should be timed to coincide with the low-water time of year (typically mid- to late-summer) or whenever an ephemeral stream is dry.*
    - *Restore disturbed streambanks using bioengineering bank stabilization methods and revegetate disturbed banks with native trees, shrubs, and herbaceous plants. Stream bank slopes after project completion should be restored to stable-slope steepness (not steeper than 2:1).*

Information about bioengineering techniques can be found at https://www.in.gov/nrc/files/IB-17.pdf. Also, the following is a USDA/NRCS document that outlines many different bioengineering techniques for streambank stabilization: https://irrigationtoolbox.com/NEH/Part650_EngineeringFieldHandbook/H_210_650_16.pdf.

The cleared width through any forested area should be the minimum width needed to install the line and have a final width of no wider than 20 feet wide to allow the tree canopy on either side of the cleared easement to close over the line. Impacts to non-wetland forest should be addressed following the riparian forest recommendations listed below.

Install erosion control measures such as silt fence or other appropriate best management practices around directional drilling pits to prevent drilling mud from leaving the immediate area of the pit or entering the stream. The Division of Fish, Wildlife, and Nature Preserves understands directional boring is not always an option. When using the open trench method, the utility line must be installed as quickly as possible to avoid silt and sediment loading of the stream. The utility line must be covered with graded stone and riprap to prevent erosion of the streambed in the vicinity of the crossing. For streambed stabilization, riprap or other stabilization materials must not be placed in the active stream channel above the existing streambed elevation. This is to prevent obstructions to the movement of aquatic organisms upstream and downstream.

Regardless of the installation method used, the utility line must be installed below the existing streambed elevation at least 3 feet, measured perpendicularly to the utility line, between the lowest point of the streambed and the top of the pipeline or its encasement, whichever is higher.

C) Riparian Habitat

We recommend a mitigation plan be developed (and submitted with the permit application, if required) for any unavoidable habitat impacts that will occur. The DNR's Habitat Mitigation Guidelines (and plant lists) can be found online at: https://www.in.gov/nrc/files/IB-17.pdf. Impacts to non-wetland forest of one (1) acre or more in a rural or urban area should be mitigated at a minimum 2:1 ratio based on area of impact. Impacts to non-wetland forest under one (1) acre but at least 0.10 acre in a rural or urban area should be mitigated at a minimum 1:1 ratio based on area of impact. Impacts under 0.10 acre in a rural area typically do not require mitigation or additional plantings beyond seeding and stabilizing disturbed areas, though there are exceptions for high quality habitat sites. Impacts under 0.10 acre in an urban area should be mitigated by replacing each mature tree removed (trees that are 10" diameter-at-breast height (dbh)) with two native trees of 3-gallon stock or larger. Seeding and stabilizing disturbed areas is required regardless of the impact amount and location.
The mitigation site should be located in the floodway, downstream of the one (1) square mile drainage area of that stream (or another stream within the 8-digit HUC, preferably as close to the impact site as possible) and adjacent to existing forested riparian habitat.
The additional measures listed below should be implemented to avoid, minimize, or compensate for impacts to fish, wildlife, and botanical resources:
1. Revegetate all bare and disturbed areas that are not currently mowed and maintained with a mixture of grasses, sedges, and wildflowers native to Northern Indiana and specifically for stream bank/floodway stabilization purposes as soon as possible upon completion; turf-type grasses (including low-endophyte, friendly endophyte, and endophyte free tall fescue but excluding all other varieties of tall fescue) may be
used in currently mowed areas only. A native herbaceous seed mixture must include at least 5 species of grasses and sedges and 5 species of wildflowers.
2. Minimize and contain within the project limits in channel disturbance and the clearing of trees and brush.
3. Do not work in the waterway from April 1 through June 30 without the prior written approval of the Division of Fish and Wildlife.
4. Do not cut any trees suitable for Indiana Bat or Northern Long-eared Bat roosting (3 inches or greater diameter-at-breast height, living or dead, with loose hanging bark, or with cracks, crevices, or cavities) from April 1 through September 30.
5. Use minimum average 6 inch graded riprap stone extended below the normal water level to provide habitat for aquatic organisms in the voids.
6. Do not use broken concrete as riprap.
7. Underlay the riprap with a bedding layer of well graded aggregate or a geotextile to prevent piping of soil underneath the riprap.
8. Minimize the movement of resuspended bottom sediment from the immediate project area.
9. Do not deposit or allow construction/demolition materials or debris to fall or otherwise enter the waterway. Any incidental fallen material or debris in the waterway must be removed within 24 hours using best management practices, particularly lifting material out of the waterway and not dragging it across the streambed whenever possible.
10. Appropriately designed measures for controlling erosion and sediment must be implemented to prevent sediment from entering the waterbody or leaving the construction site; maintain these measures until construction is complete and all disturbed areas are stabilized.
11. Seed and protect all disturbed streambanks and slopes not protected by other methods with erosion control blankets that are heavy-duty, biodegradable, and net free or that use loose-woven / Leno-woven netting to minimize the entrapment and snaring of small-bodied wildlife such as snakes and turtles (follow manufacturer's recommendations for selection and installation). If erosion control blankets are used elsewhere, they shall be of the same type. Seed and apply mulch on all other disturbed areas.

In correspondence dated November 25, 2025, the Natural Resources Conservation Service stated:

> *The proposed new water main to Southeast Wastewater Treatment Plant for The City of Crown Point, Lake County, Indiana as referred to in your letter received November 21, 2025, will not cause a conversion of prime farmland.*

VIII. MITIGATION MEASURES

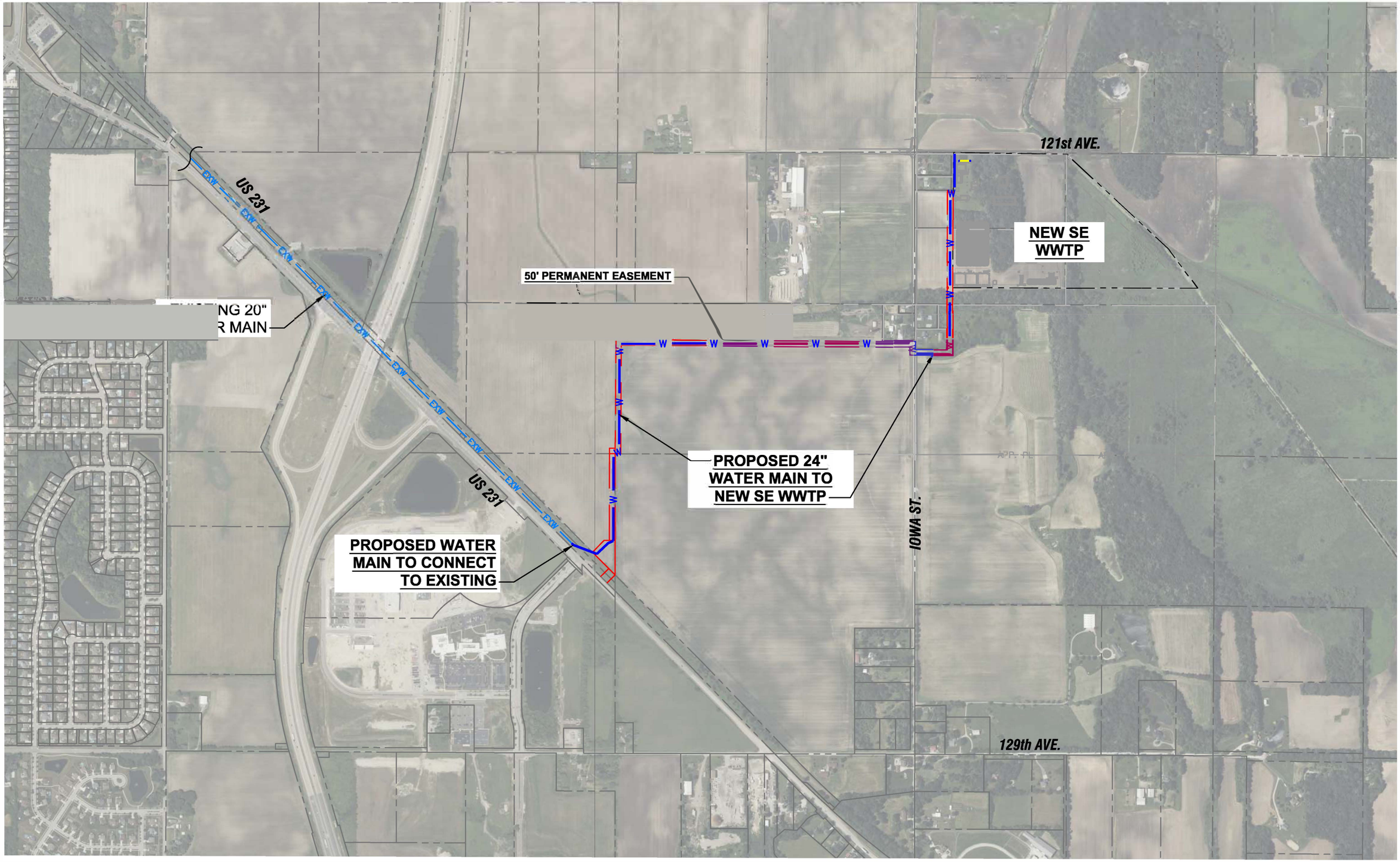
City of Crown Point's PER states:

The majority of the environmental impacts will occur during construction of the proposed improvements. These issues are classified as temporary since no significant, permanent impacts to environmental, historical, or other regulated resources are involved. These temporary construction impacts include the potential for noise, dust, and construction site erosion. Provisions will be included in the construction specifications to limit such problems and to provide erosion control in accordance with current state standards.

The work is expected to be completed during working hours, restricting any work-related nuisances to those hours. All construction equipment will be required to have mufflers to reduce noise pollution. Additionally, reasonable and proper construction techniques and clean-up practices will be required of the contractor to reduce dust emissions. Proper surface-wetting practices will be required.

IX. PUBLIC PARTICIPATION

A properly noticed public hearing was held on April 21, 2025, at 9:00 am at the City Hall Council Chambers at 101 N. East St., Crown Point, IN 46307 to discuss the PER. No written comments were received during the 5-day comment period following the hearing.



SCALE: 1"=800'

800' 0 800'

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CITY OF CROWN POINT
LAKE COUNTY, INDIANA

FIGURE 4-1

PROPOSED 24" WATER MAIN TO NEW SE WWTP

U.S. Fish and Wildlife Service
National Wetlands Inventory

Wetlands

August 28, 2025

Wetlands

- Estuarine and Marine Deepwater
- Estuarine and Marine Wetland
- Freshwater Emergent Wetland
- Freshwater Forested/Shrub Wetland
- Freshwater Pond
- Lake
- Other
- Riverine

This map is for general reference only. The US Fish and Wildlife Service is not responsible for the accuracy or currentness of the base data shown on this map. All wetlands related data should be used in accordance with the layer metadata found on the Wetlands Mapper web site.

HORIZONTAL SCALE: 1" = 3000'-0"

0 1500' 3000' 6000' 9000'

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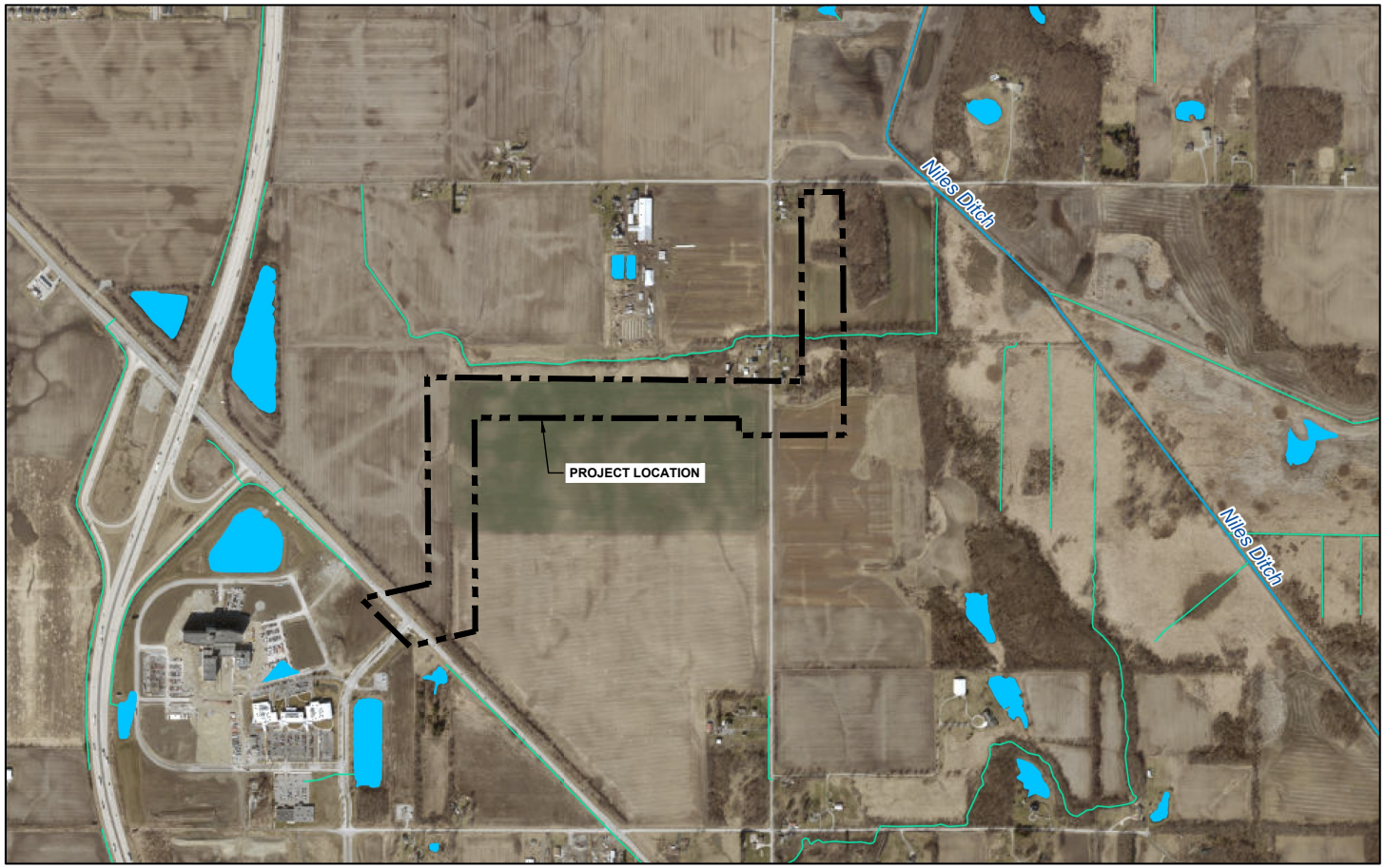
LAKE COUNTY, INDIANA

PRELIMINARY ENGINEERING REPORT

WETLANDS
FIGURE 4-2

NHD Surface Water



August 28, 2025

NHD Named Rivers Streams etc - NHD Named Rivers, Streams, etc

NHD Discrete Waterbodies

LakePond

NHD Classified Flowlines

Indiana Current Imagery

Red: Band_1

Green: Band_2

Blue: Band_3

HORIZONTAL SCALE: 1" = 1500'-0"

0 750' 1500' 3000' 4500'

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CITY OF CROWN POINT
LAKE COUNTY, INDIANA

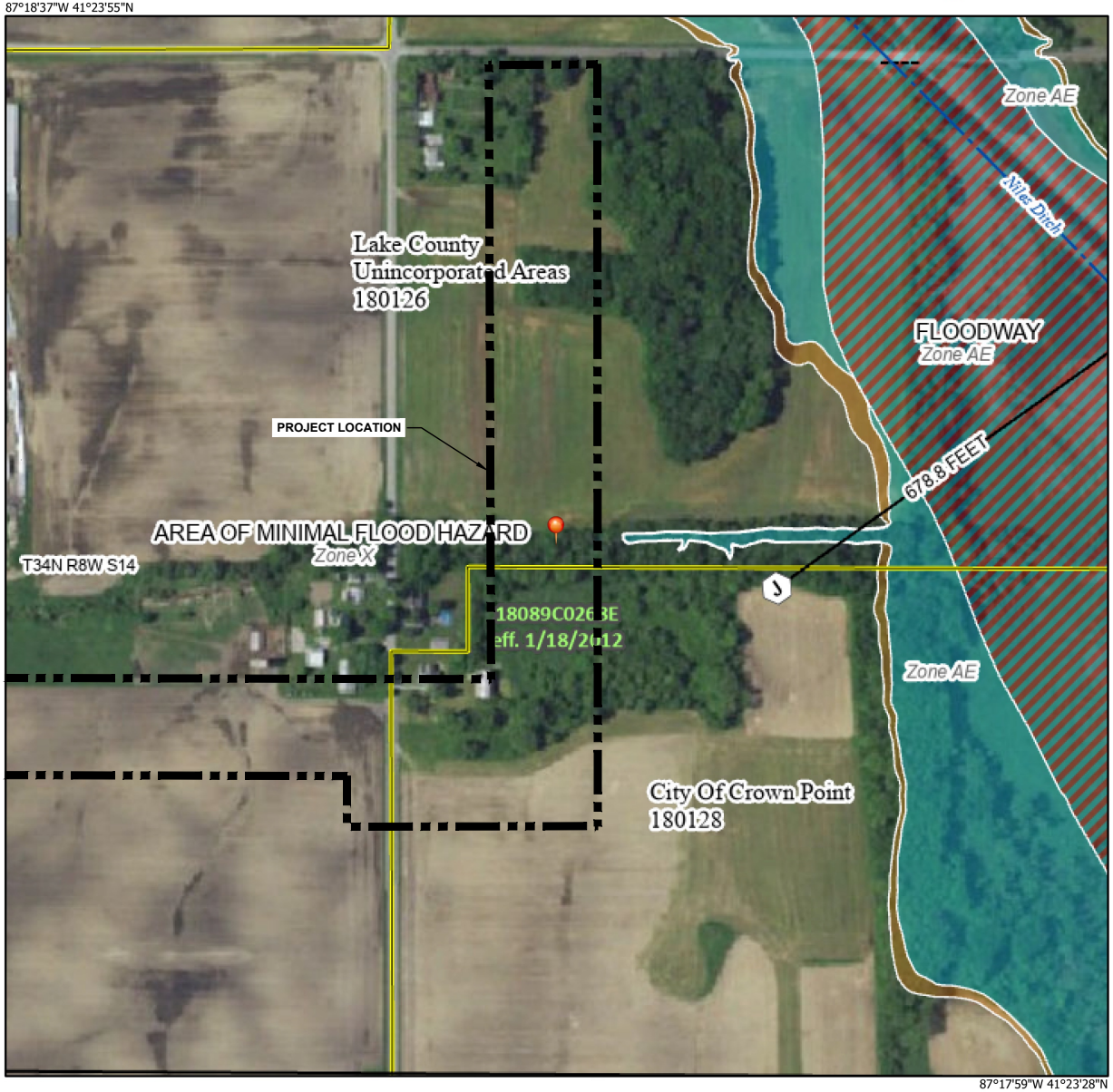
PRELIMINARY ENGINEERING REPORT

SURFACE WATER
FIGURE 4-3

National Flood Hazard Layer FIRMette

FEMA

87°18'37"W 41°23'55"N



87°17'59"W 41°23'28"N

Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

SPECIAL FLOOD HAZARD AREAS
- Without Base Flood Elevation (BFE) *Zone A, V, A99*
- With BFE or Depth *Zone AE, AO, AH, VE, AR*
- Regulatory Floodway

OTHER AREAS OF FLOOD HAZARD
- 0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile *Zone X*
- Future Conditions 1% Annual Chance Flood Hazard *Zone X*
- Area with Reduced Flood Risk due to Levee. See Notes. *Zone X*
- Area with Flood Risk due to Levee *Zone D*

OTHER AREAS
- NO SCREEN — Area of Minimal Flood Hazard *Zone X*
- Effective LOMRs
- Area of Undetermined Flood Hazard *Zone D*

GENERAL STRUCTURES
- Channel, Culvert, or Storm Sewer
- Levee, Dike, or Floodwall

OTHER FEATURES
- 20.2 / 17.5 — Cross Sections with 1% Annual Chance / Water Surface Elevation
- Coastal Transect
- Base Flood Elevation Line (BFE)
- Limit of Study
- Jurisdiction Boundary
- Coastal Transect Baseline
- Profile Baseline
- Hydrographic Feature

MAP PANELS
- Digital Data Available
- No Digital Data Available
- Unmapped

N

The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 8/28/2025 at 8:28 PM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.

HORIZONTAL SCALE: 1" = 600'-0"

0 300' 600' 1200' 1800'

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PRELIMINARY ENGINEERING REPORT

FIRMETTE
FIGURE 4-4