



# Indiana Regional Water Studies

## North Central Indiana Regional Water Study Update

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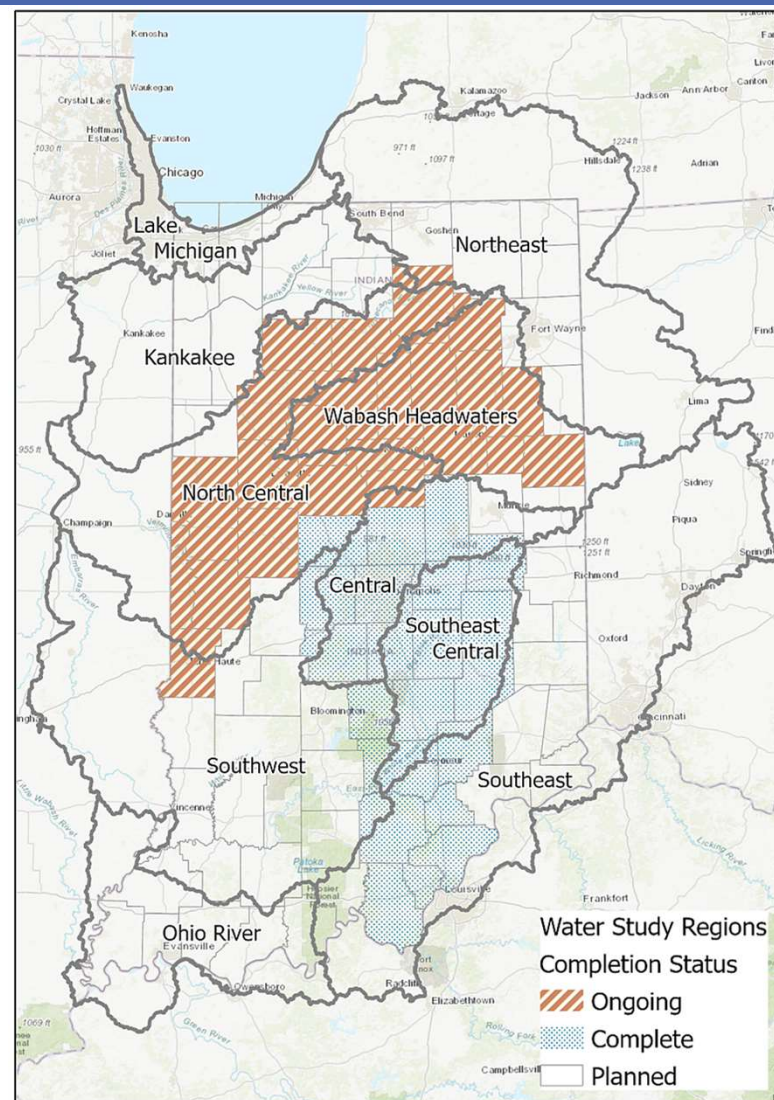
December 12 & 16, 2024

# IFA Regional Water Studies – History

## IC 5-1.2-11.5

<https://iga.in.gov/laws/2024/ic/titles/5#5-1.2-11.5>

- Southeastern Indiana Regional Water Supply Report, 2018
- Central Indiana Water Study, 2021
- Southeast Central (I-74) Water Study, 2024
- *North Central Indiana Water Study, 2025*
- *Wabash Headwaters Water Study, 2025*



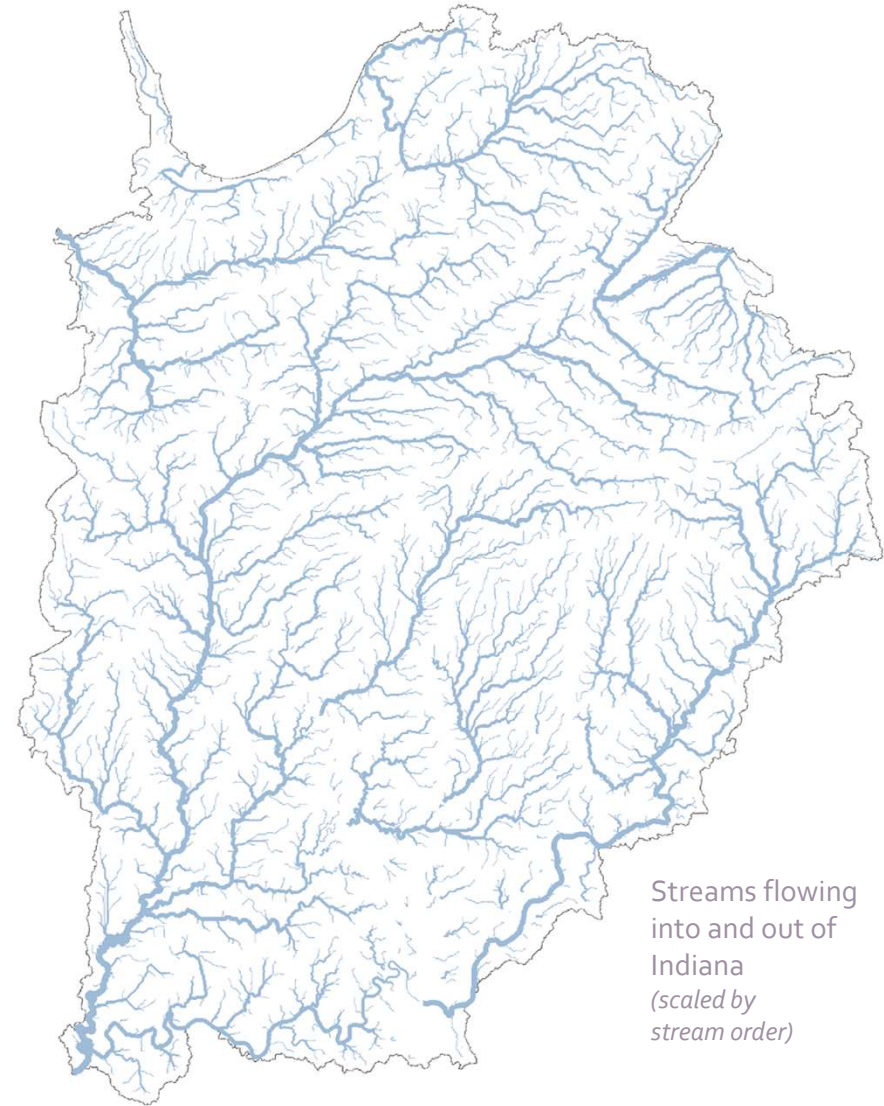
## IFA Regional Water Studies – General Goals

- Statewide understanding of water resources and needs
- Water studies provide data to support water planning
- Organized outreach with utilities, public officials, the public, economic development interests, other stakeholders
- Standardized process/comparable across regions
- Link to all studies: <https://www.in.gov/ifa/regional-water-studies/>



## Approach: Data-driven and Science-based

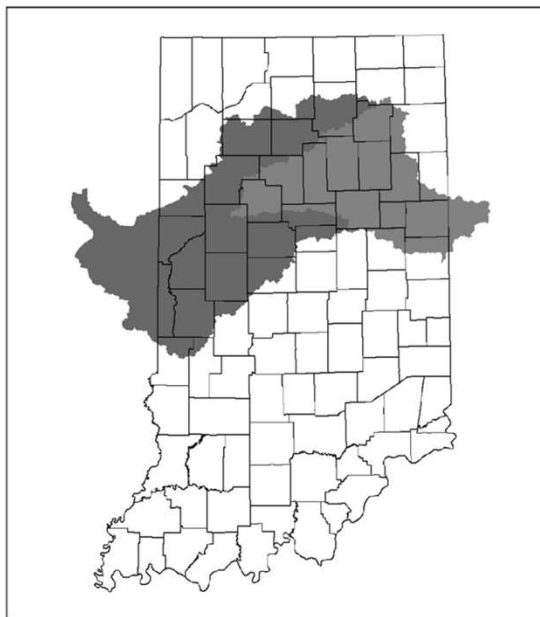
- Studies are supported by an **Advisory Board** with representatives from state and federal agencies, stakeholders from water-use sectors, and universities
- **Regional approach** allows us to focus on characteristics important to each region, incorporating region-specific economic factors, land use, water use, and geological factors
- Recognize administrative (i.e., county) boundaries, but **primarily focused on hydrology** (both surface and groundwater) at subbasin scale



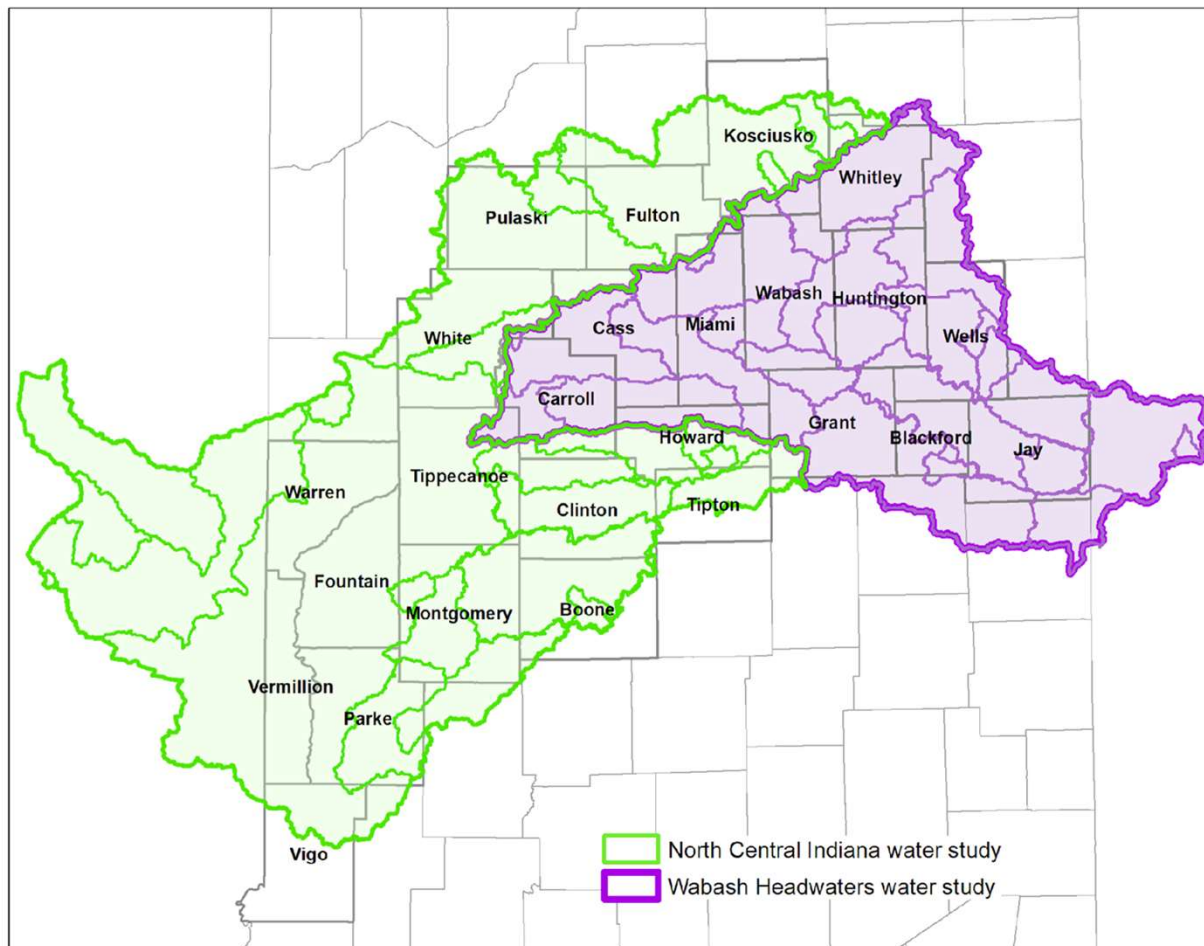
## Wabash Headwaters and North Central Indiana Water Studies Advisory Board Composition

- Indiana Finance Authority – Lead
- Indiana Department of Natural Resources
- Indiana Department of Environmental Management
- U.S. Geological Survey
- Indiana Farm Bureau
- White River Alliance
- Purdue University
- Indiana University





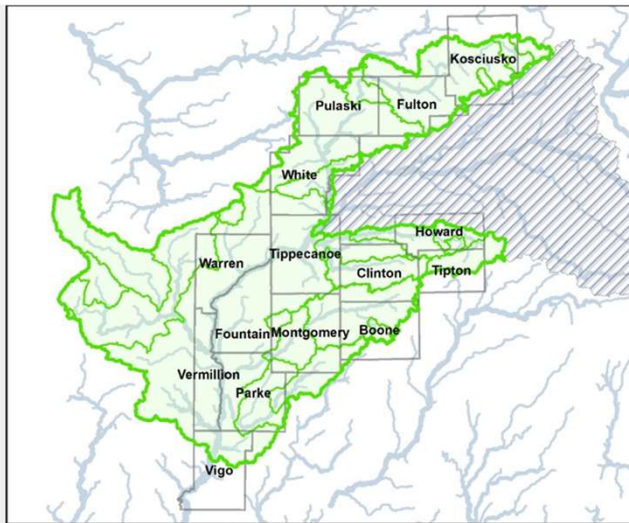
## Current Studies: Wabash River Basin



# Current Studies: Wabash River Basin



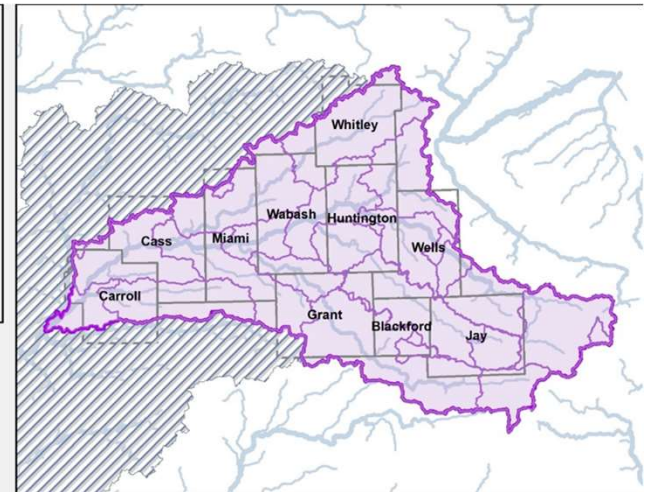
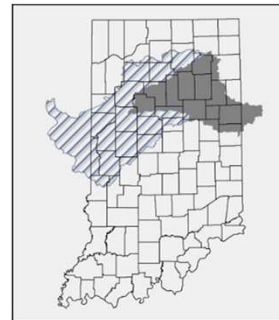
Team: North Central Indiana (downstream)



- North Central Indiana water study counties
- North Central Indiana water study subbasins
- Wabash Headwaters water study



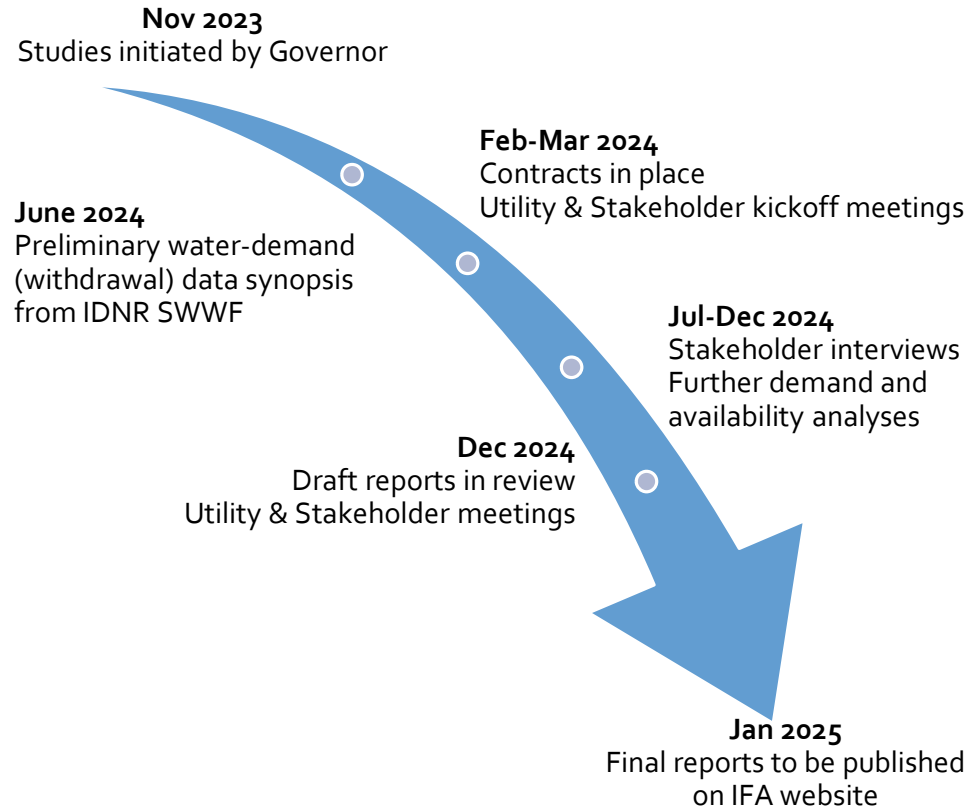
Team: Wabash Headwaters (upstream)



- Wabash Headwaters water study counties
- Wabash Headwaters water study subbasins
- North Central Indiana water study



# Wabash Headwaters & North Central Indiana Regional Water Studies Timeline





## Water Studies: Objectives



Establish historical and future projections of water demand and availability



Intended to support a 50-year regional water planning horizon

# Overarching Approach in Regional Water Studies

## Water balance

Natural water balance + human alterations + climate change

### Water Demand

(atmospheric and ecosystem needs + human and altered land cover needs)

### Water Availability

(climate/precip/runoff; storage | bank and floodplain storage, aquifers)

Modified by:

- ❖ Human withdrawals and inputs
- ❖ Climate change



# APPROACH: Water Demand - Historical

## Approach:

- Based on historical data collected by the IDNR (1985-2022)
- Water-use sectors
  - Public supply (PS)
  - Industrial (IN)
  - Energy (EN)
  - Irrigation (agricultural and turf) (IR)
  - Rural (livestock, fisheries) (RU)

Residential wells (estimated)

Smaller livestock operations (estimated)

## Assumptions:

- Water withdrawals are a proxy for water demand (treated as equivalent)
- Reported water use for significant water withdrawal facilities (SWWF) is representative of all water use
- Self-supplied residents all use water the same way

# APPROACH: Water Demand – Future Forecasts

## COMPARE

- Compare historical water use by sector and location to potential influential factors, such as:
- Economic variables (population trends, income, inflation)
- Climate variables (temperature, precipitation, atmospheric thirst, crop demands, drought indices)

## RELATE

- Identify mathematical relationships between water use and economic and climate variables

## MODEL

- Use the relationships to estimate potential future water use by applying projections of the economic and climate variables.

### Assumptions:

- Water sources (groundwater, surface water) used in the past by sectors or facilities will be the same in the future
- Future climate models provide an opportunity to calculate the likely hydrological response to changes in timing and magnitude of precipitation and temperature

# APPROACH: Water Availability – Historical and Future Projections

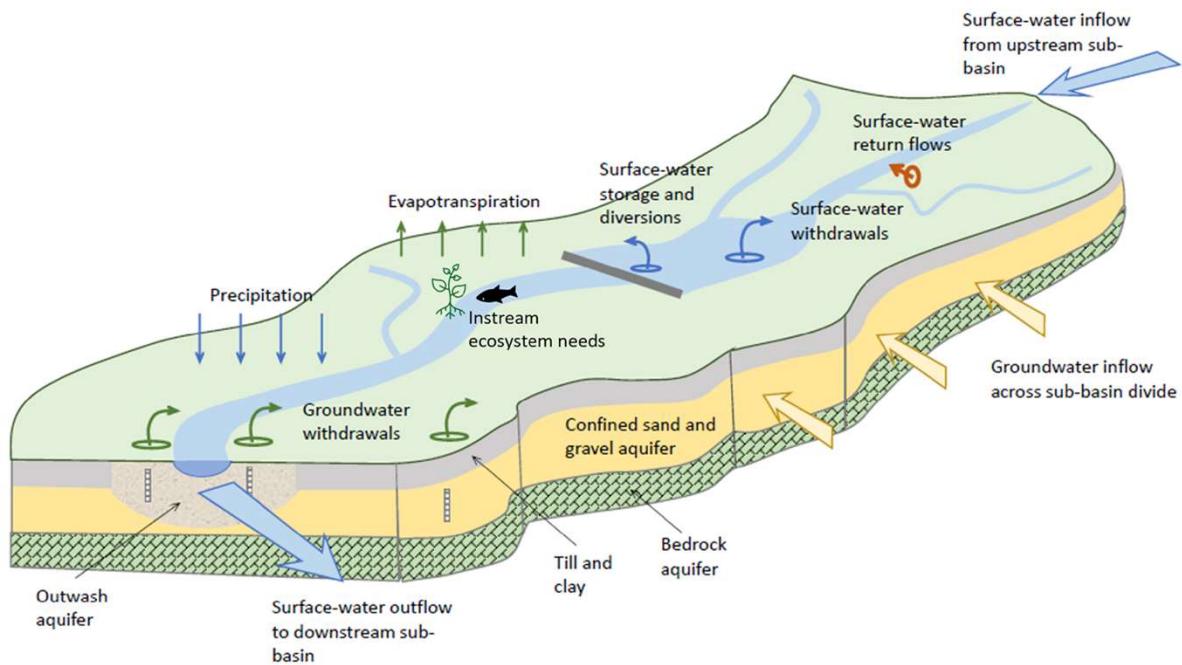
*fx*

Function of:

- proximity to and distribution of **geologic materials**
- human impacts and timing of demand/withdrawals (**seasonality**)
- **ecosystem** needs
- **climate**/future climate



# Subbasin water availability



Water inflows and outflows in a subbasin include processes and activities **WITHIN** the basin, and **UPSTREAM/ DOWNSTREAM** of the basin

Water availability is calculated throughout the entire stream/river network

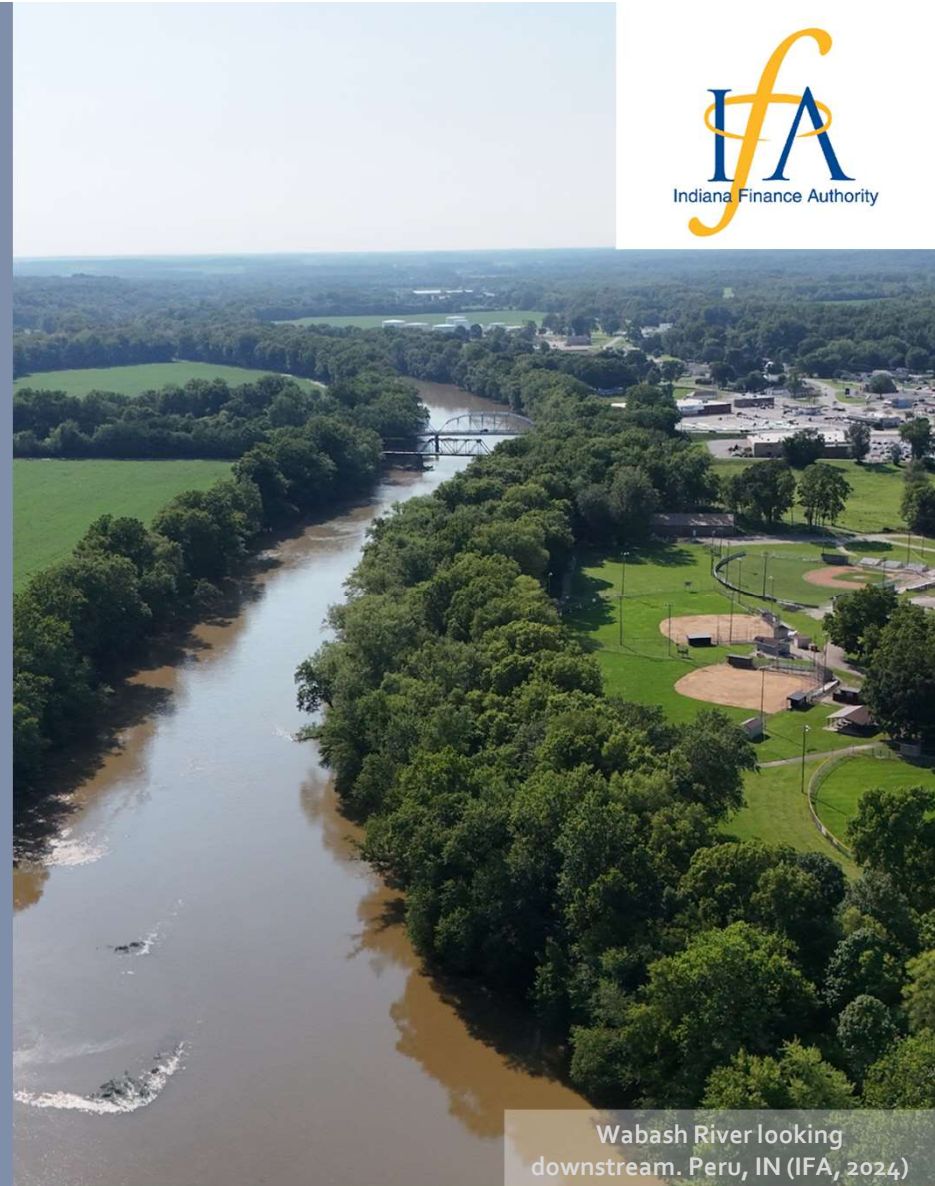
Figure modified from IFA, 2021 (Central Indiana Water Study)

# Wabash Headwaters Region

Regional Water Study

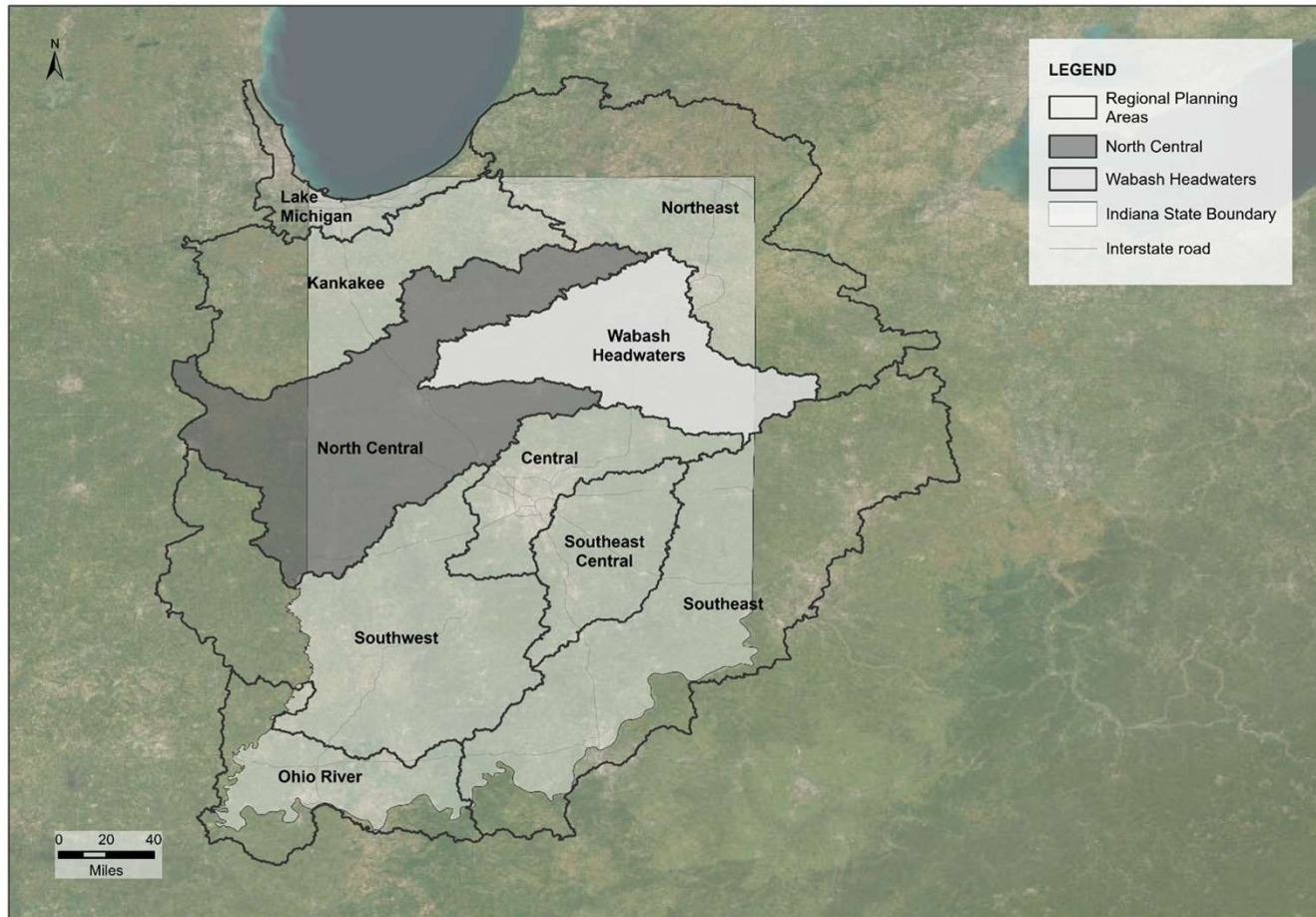
**Jacobs**

Challenging today.  
Reinventing tomorrow.



Wabash River looking  
downstream. Peru, IN (IFA, 2024)

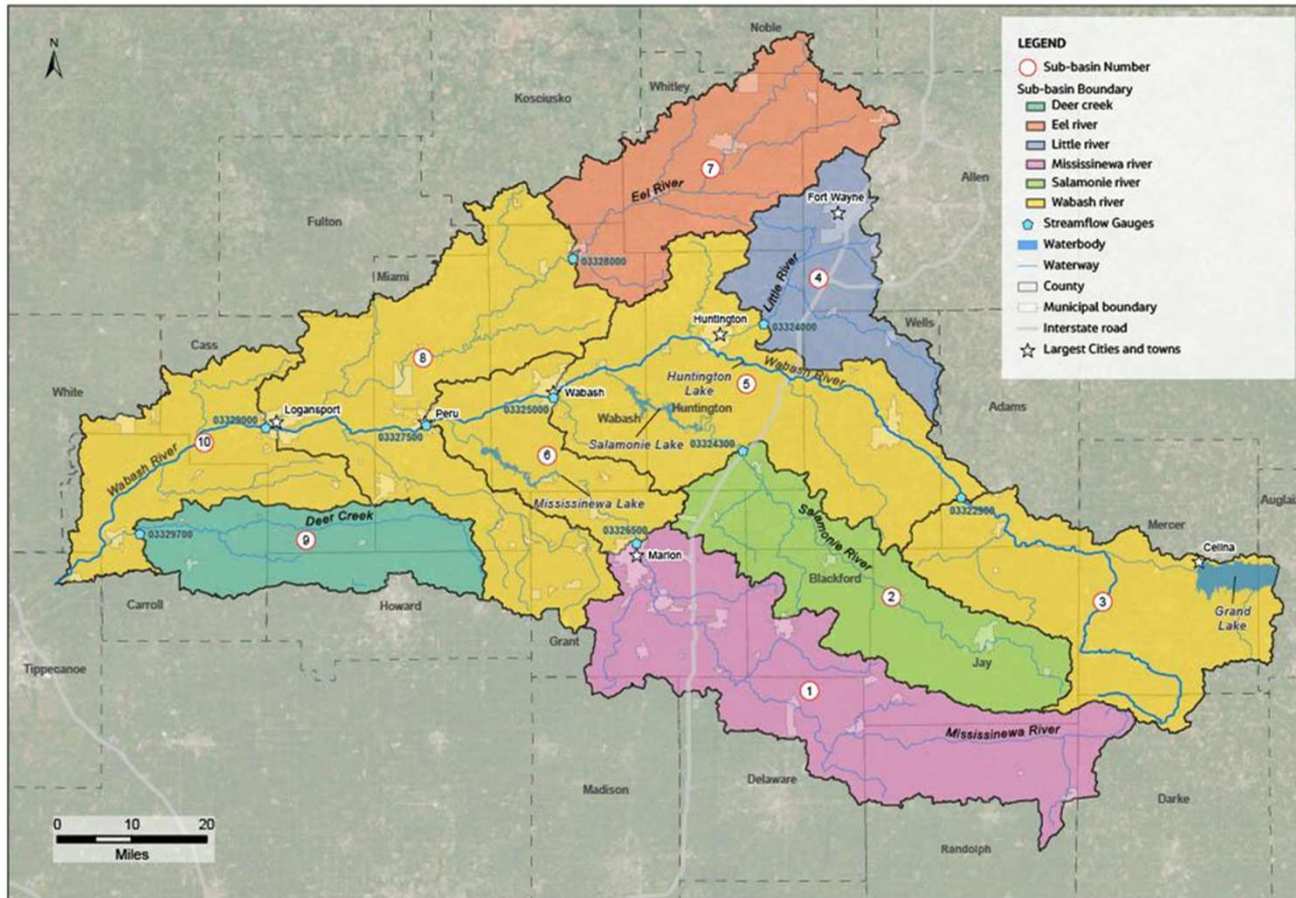
# Wabash River connects Headwaters Region to North Central Indiana Region



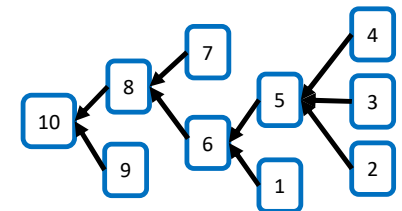
- Wabash Headwaters Region is connected to North Central Region at the Tippecanoe River confluence
- Demand and supply in this region affects water supply availability downstream



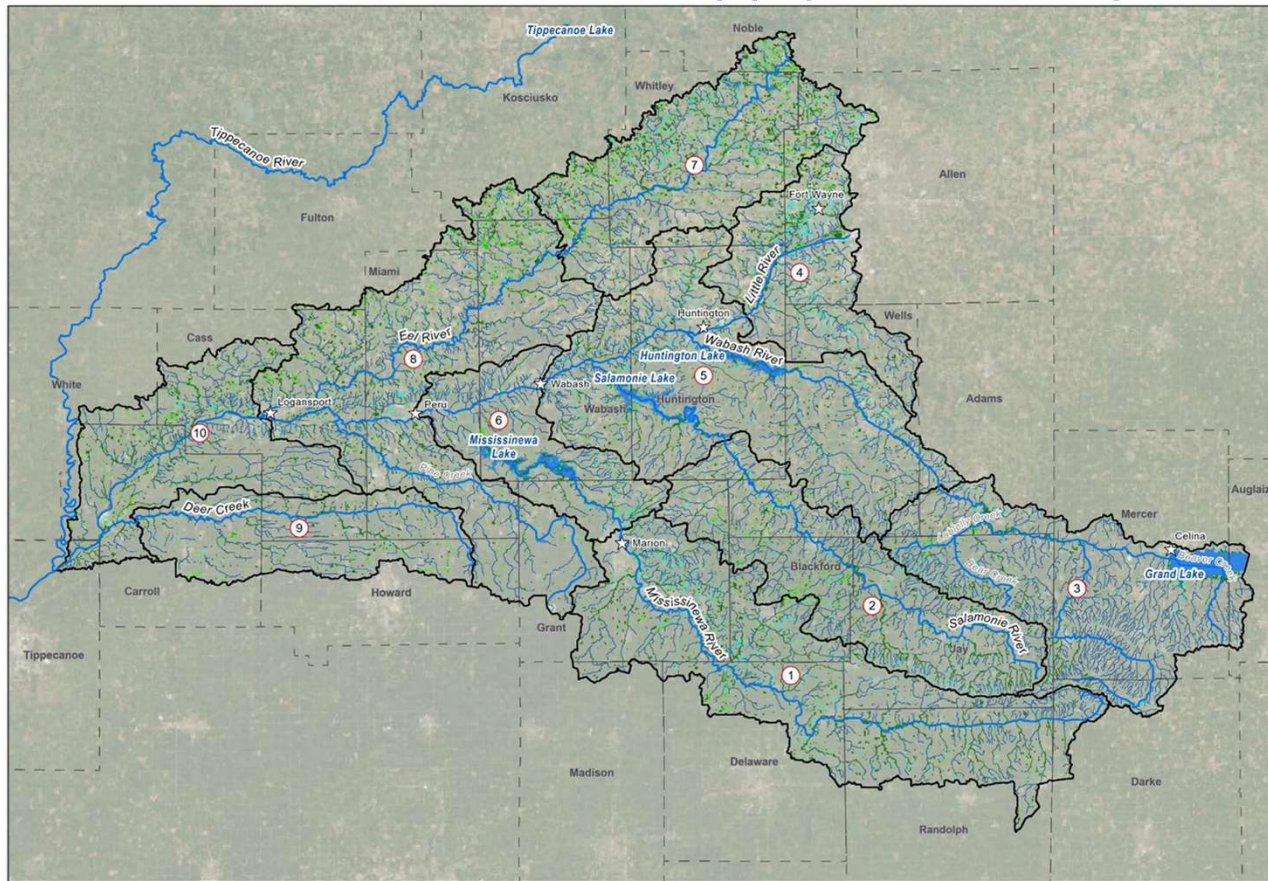
# Region is defined by hydrology and includes whole and partial counties in Indiana and a small area of Ohio



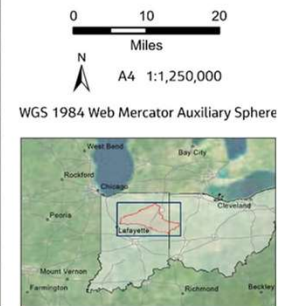
- Mainstem Wabash River and 5 tributaries
- 10 sub-basins
- 10 full counties and portions 14 counties
- 3 flood control and recreational reservoirs



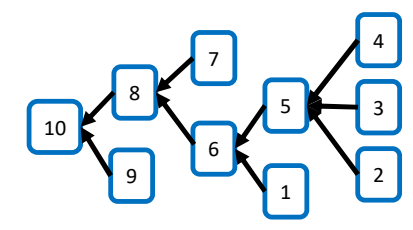
# Wabash River, its main tributaries (Salamonie and Mississinewa Rivers), and reservoirs have unique characteristics affecting localized and downstream water supply availability



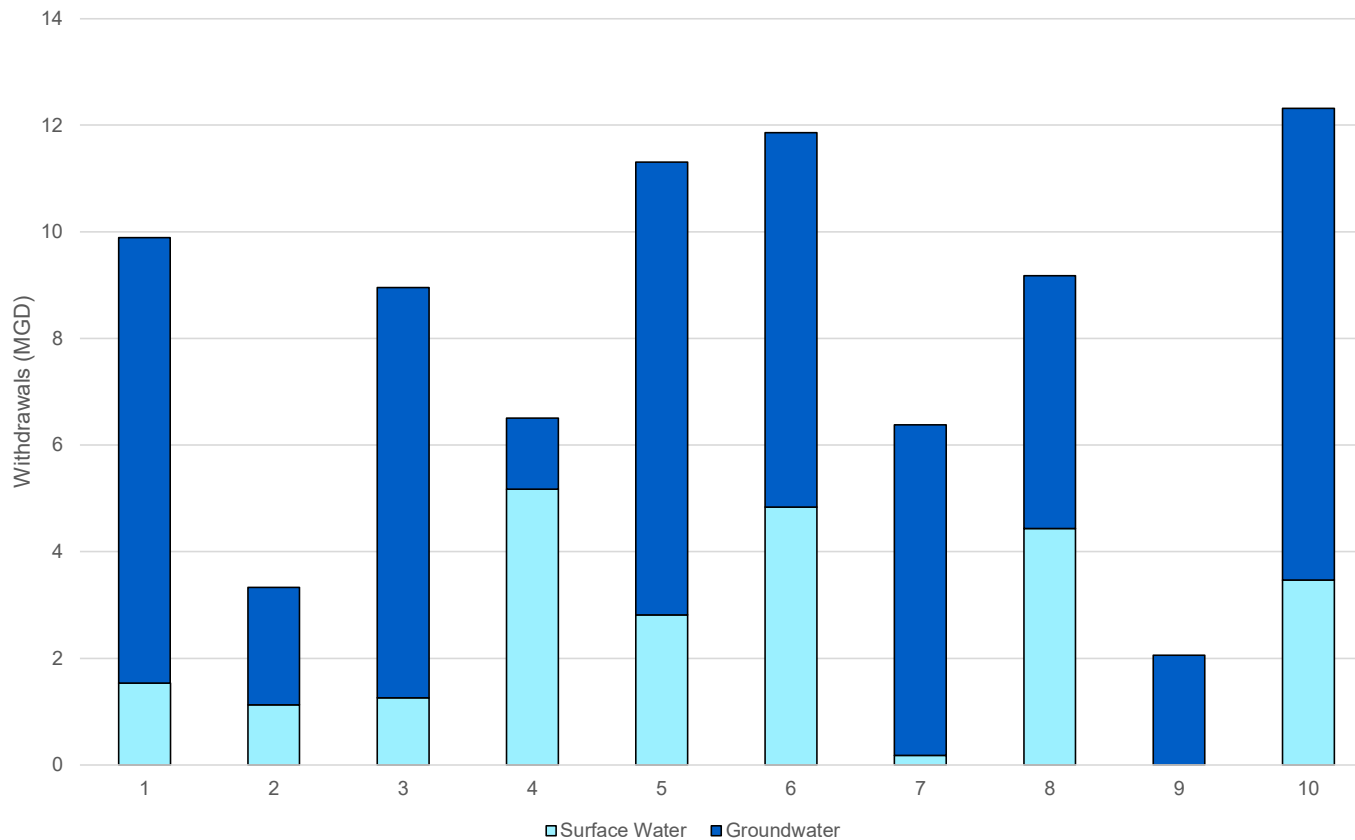
- LEGEND**
- Wetland type (USFWS NWI 2024)
    - Freshwater Emergent Wetland
    - Freshwater Forested/Shrub Wetland
    - Freshwater Pond
  - Riverine
  - Lake
  - Sub-basin Number
  - Sub-basin Boundary
  - Major Waterway
  - County
  - Largest Cities and towns



- Sub-watershed characteristics differ between mainstem or tributaries
- Reservoir operations (storage and releases) are a big driver of the water balance

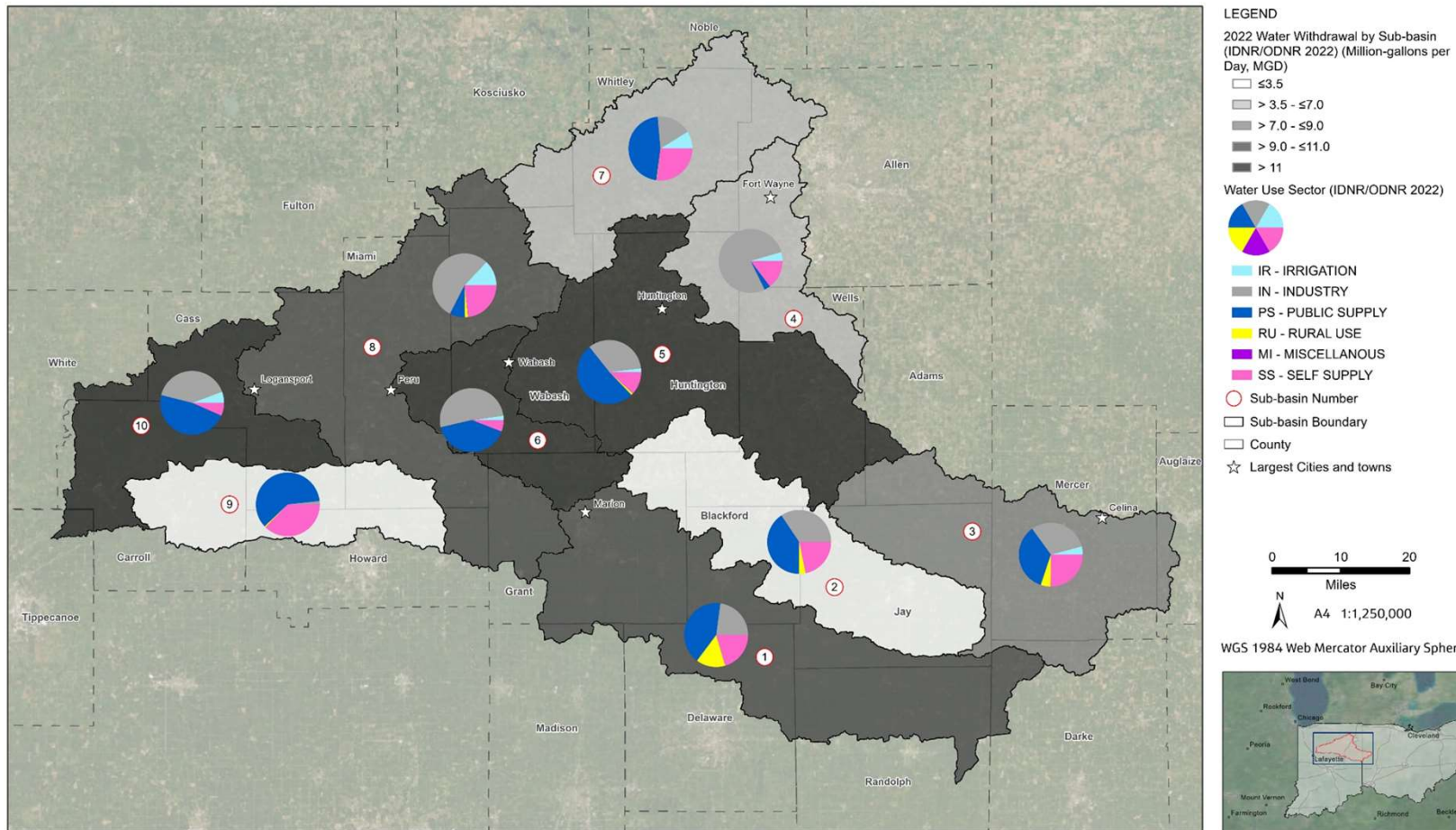


# Water sources provide supply for over 400,000 people



- Rural region with an average of ~90 people per square mile
- Some larger concentrations in cities
- Largely agricultural
- Over 70% of water supply is groundwater, historically and not expected to change much through 2070

# Public water supply (utilities) and industry account for 76% of total water demand

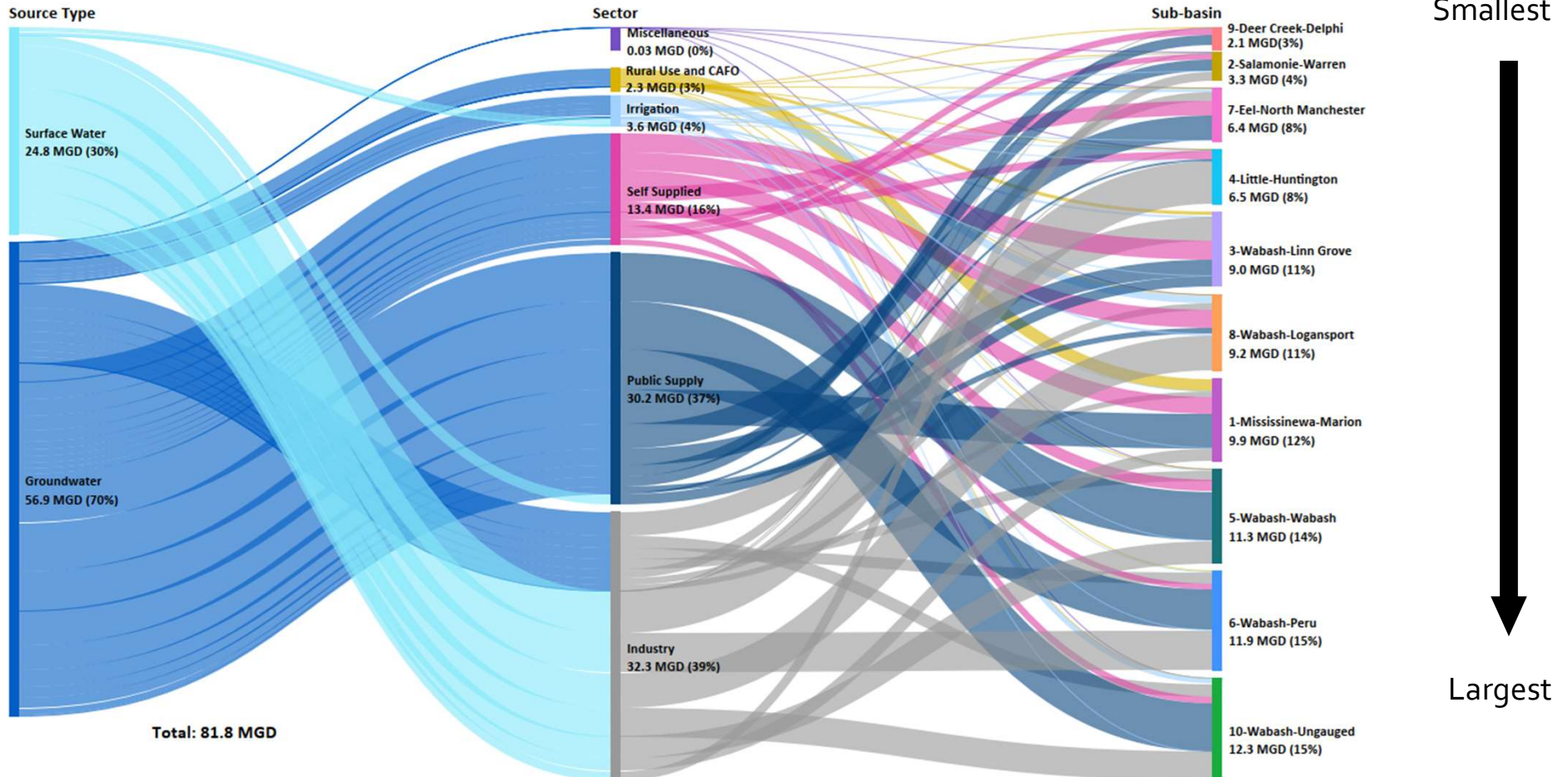


Data Sources: IN Gov (2024), TIGER (2024), JACOBS (2024); Imagery Sources: ESRI Online Imagery Services  
 \\ausyd0vs01\GISProj\US\_Wabash\Apps\Wabash\_Mapping\_v3.aprx\EEXM100\_Wabash\_F008\_MainWaterUsers\_v05 | Date: 9/12/2024

# Where do water withdrawals come from and where do they go?

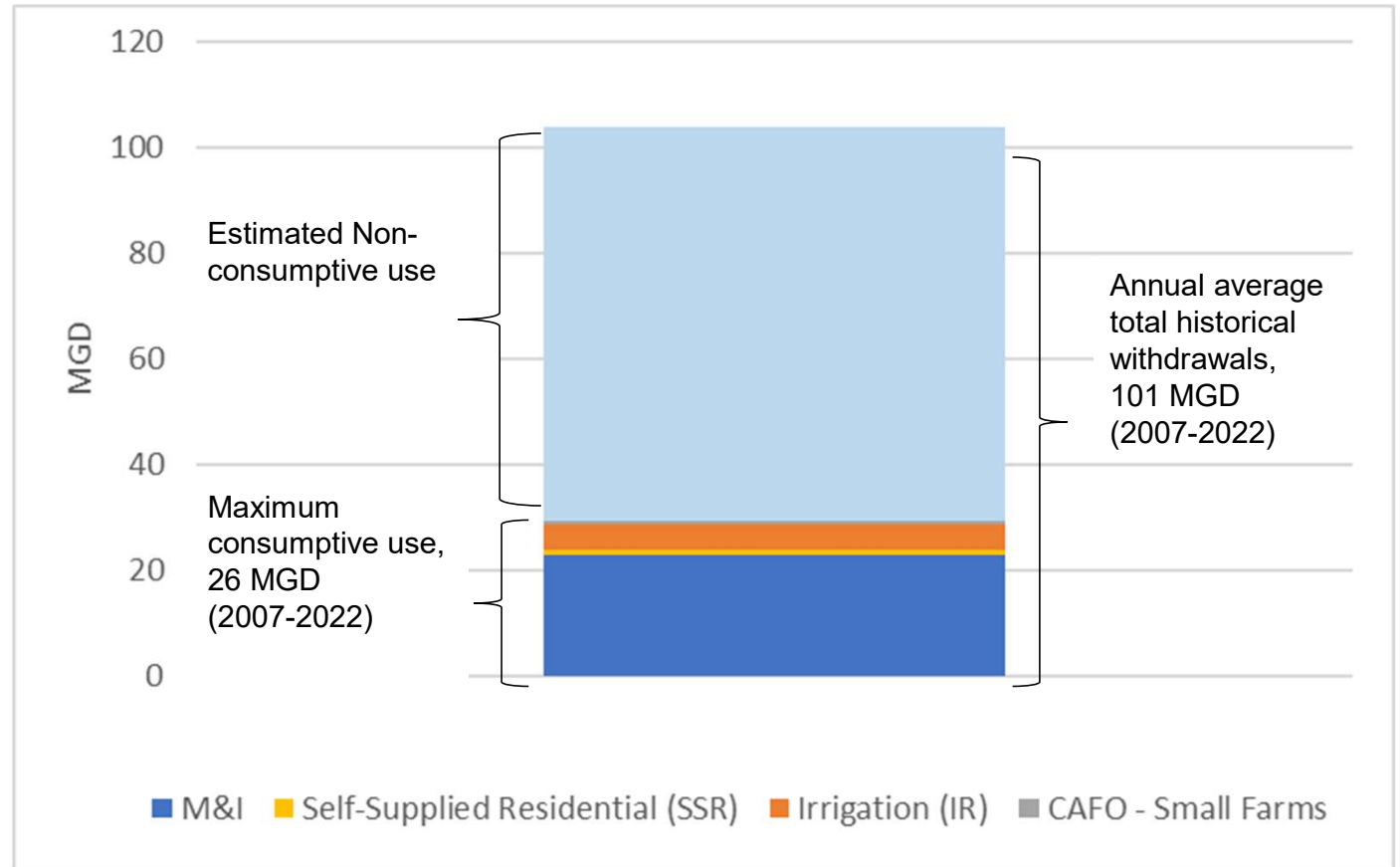


2022 MGD



## Maximum historical consumptive water use is 26 MGD (26% of total use)

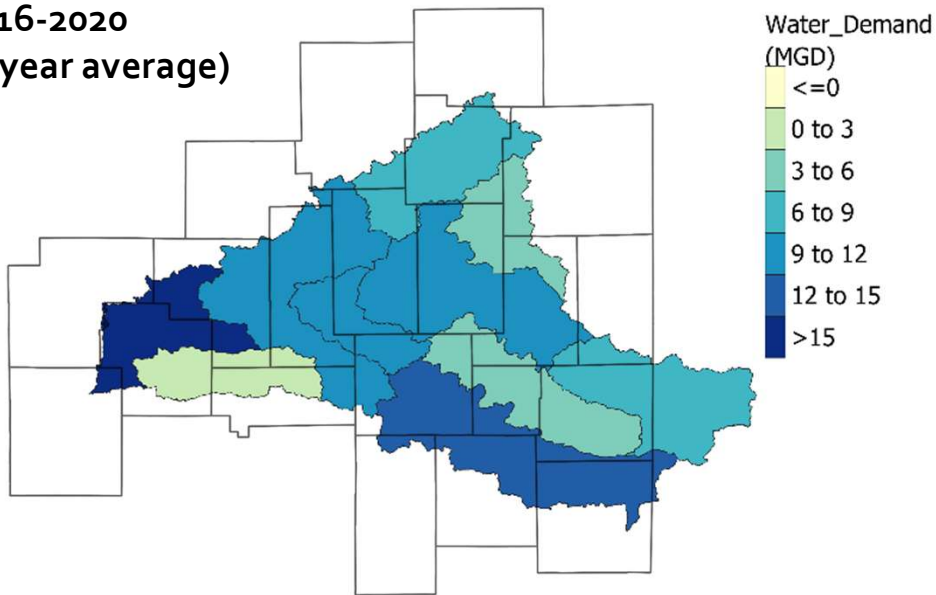
- Generally, almost 75% of water withdrawals return to the system
- Discharged directly or through infiltration or seepage
- Some water withdrawals come from outside the region add to return flows



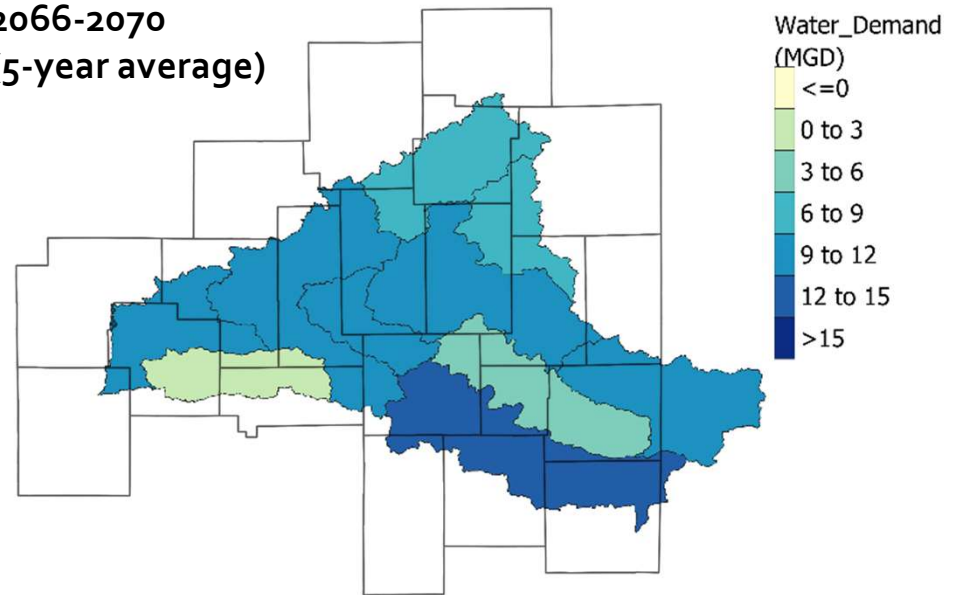
# Water demand is expected to increase by ~10% by 2070



**2016-2020**  
**(5-year average)**



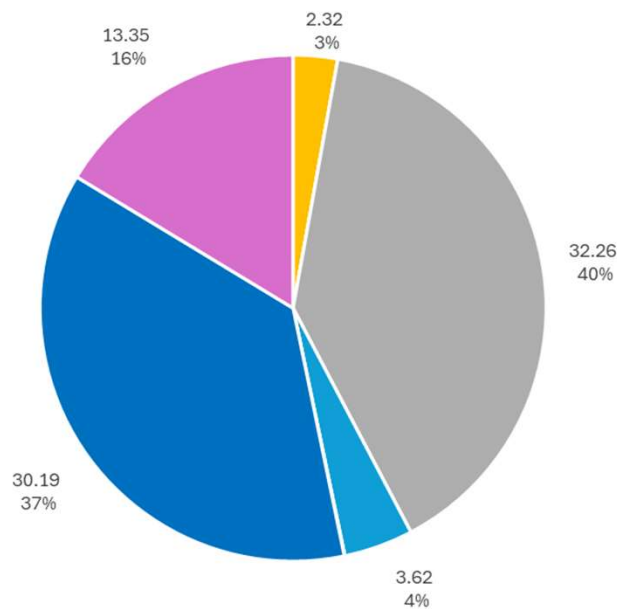
**2066-2070**  
**(5-year average)**



# Industrial water use is driving demand growth – population expected to decrease in State projections

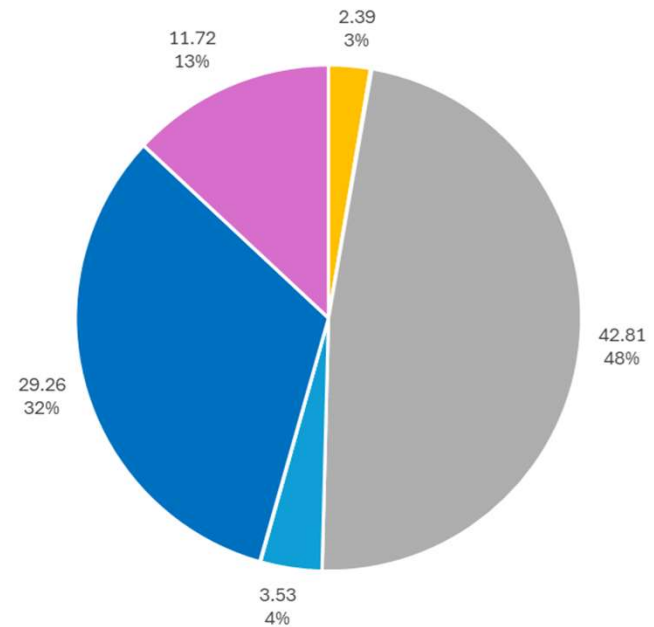


### Historical Demand (2022)



**Total 81.8 MGD**

### Future Demand (2070)



**Total 89.8 MGD**

- Rural Use
- Energy Production
- Industry
- Irrigation
- Public Supply
- Residential

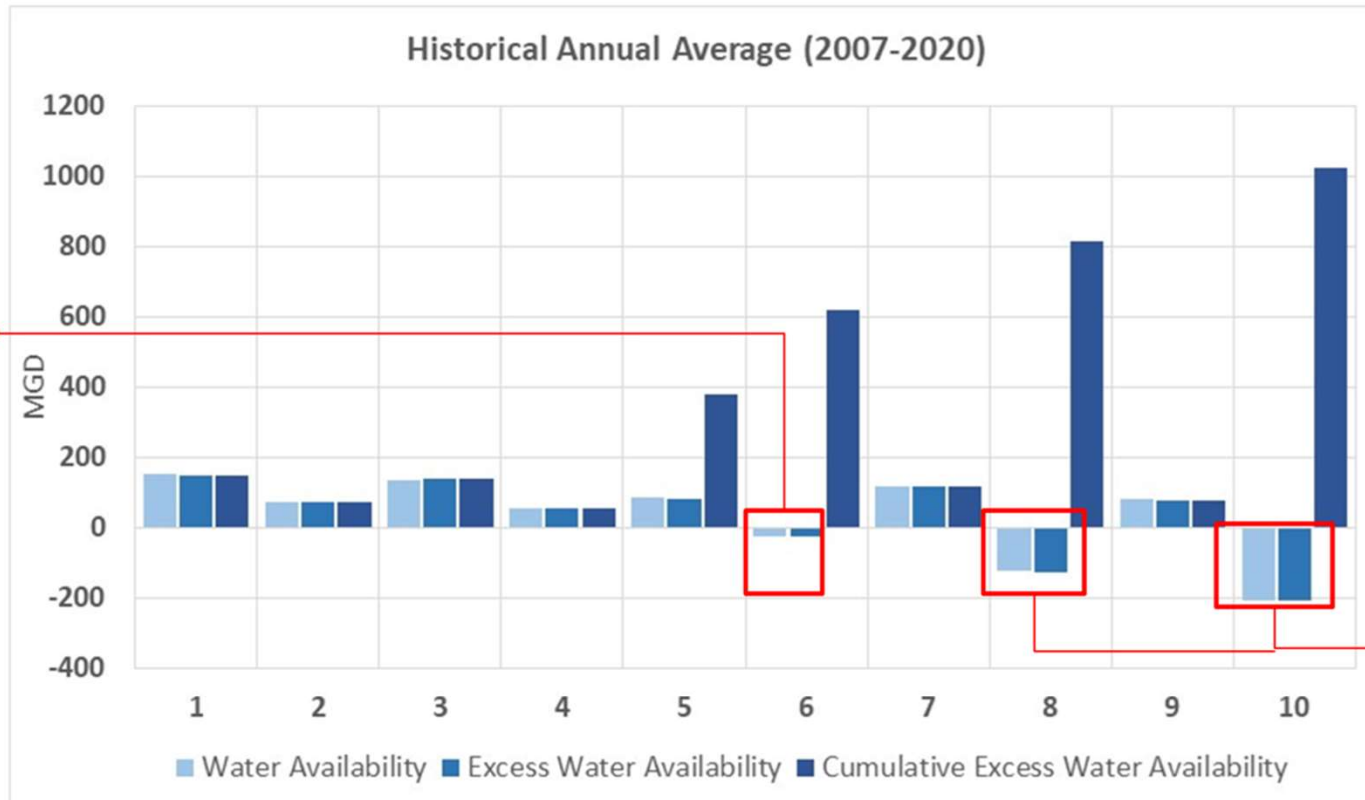
No reported withdrawals for Energy Production in 2022.  
Water use less than 1% is not shown, but is included in the total.



# Historical annual water availability is positive within the region, but some negative water balance values within certain watersheds

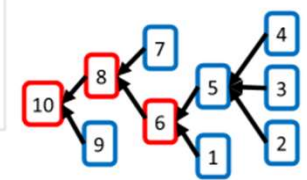


Negative values influenced by reservoir operations (when water is stored or released)



Negative values influenced by statistically estimated minimum instream flow requirements

Positive supply availability in the Wabash Headwaters region as a whole

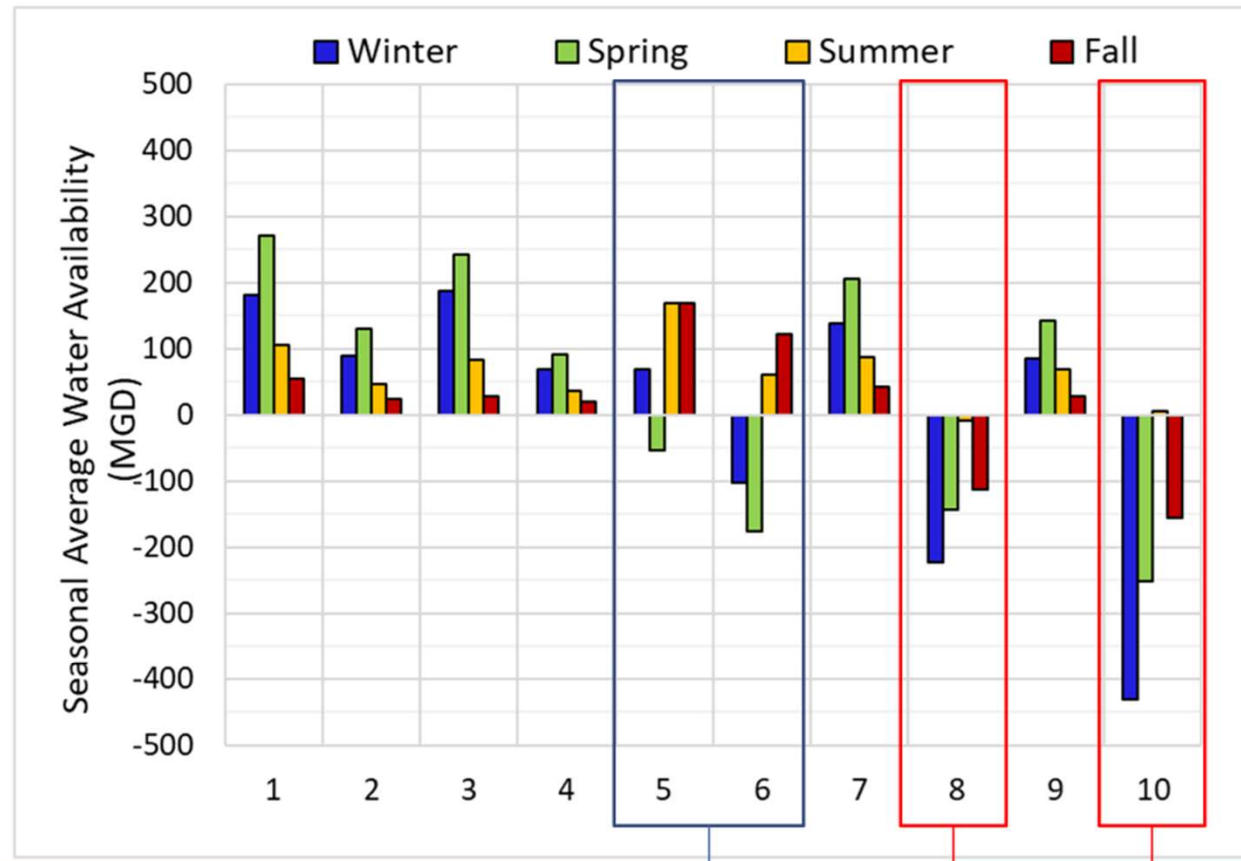


# Seasonal Water Availability: Larger during Winter & Spring, Lower during Summer & Fall



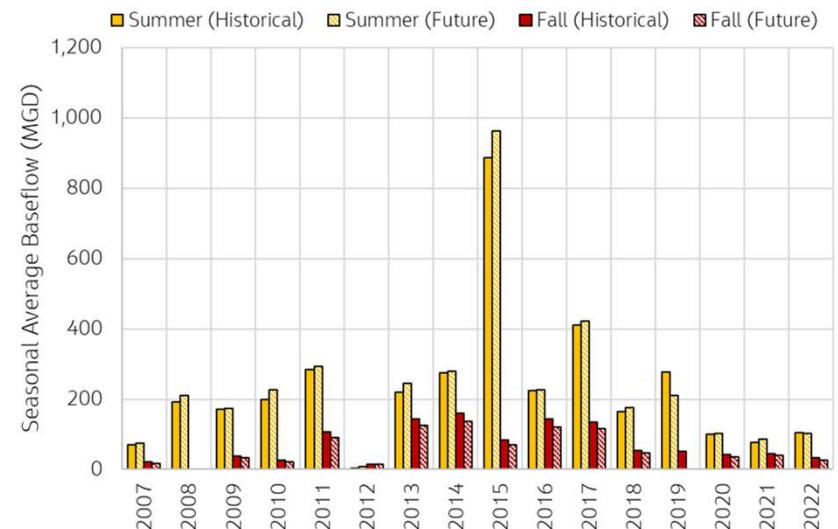
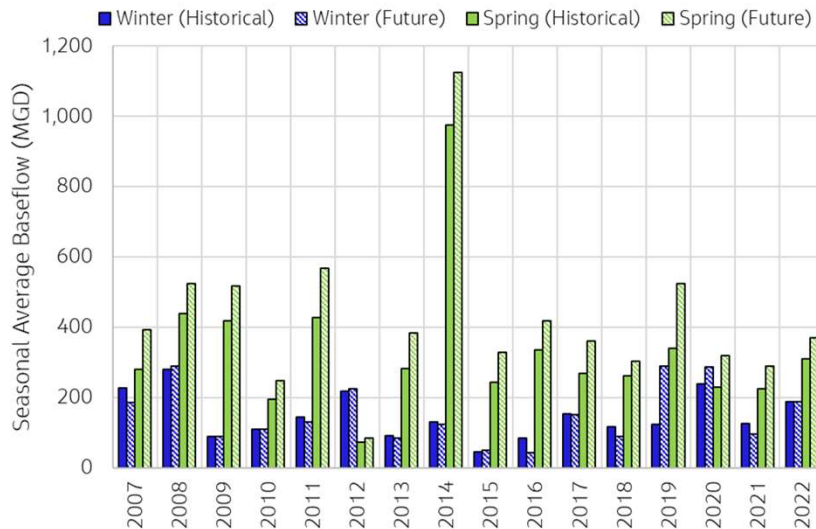
Influenced by flood control reservoirs:

- Released flows during Summer & Fall
- Stored water during Winter & Spring



Negative values across all seasons, influenced by statistically estimated minimum instream flow requirements

# Future water availability differs between seasons: projected baseflow mostly influences the expected changes



## Future average baseflow conditions changes by season:

**Winter** ↓ ↑ = Variation in both directions, -43 to 164 MGD

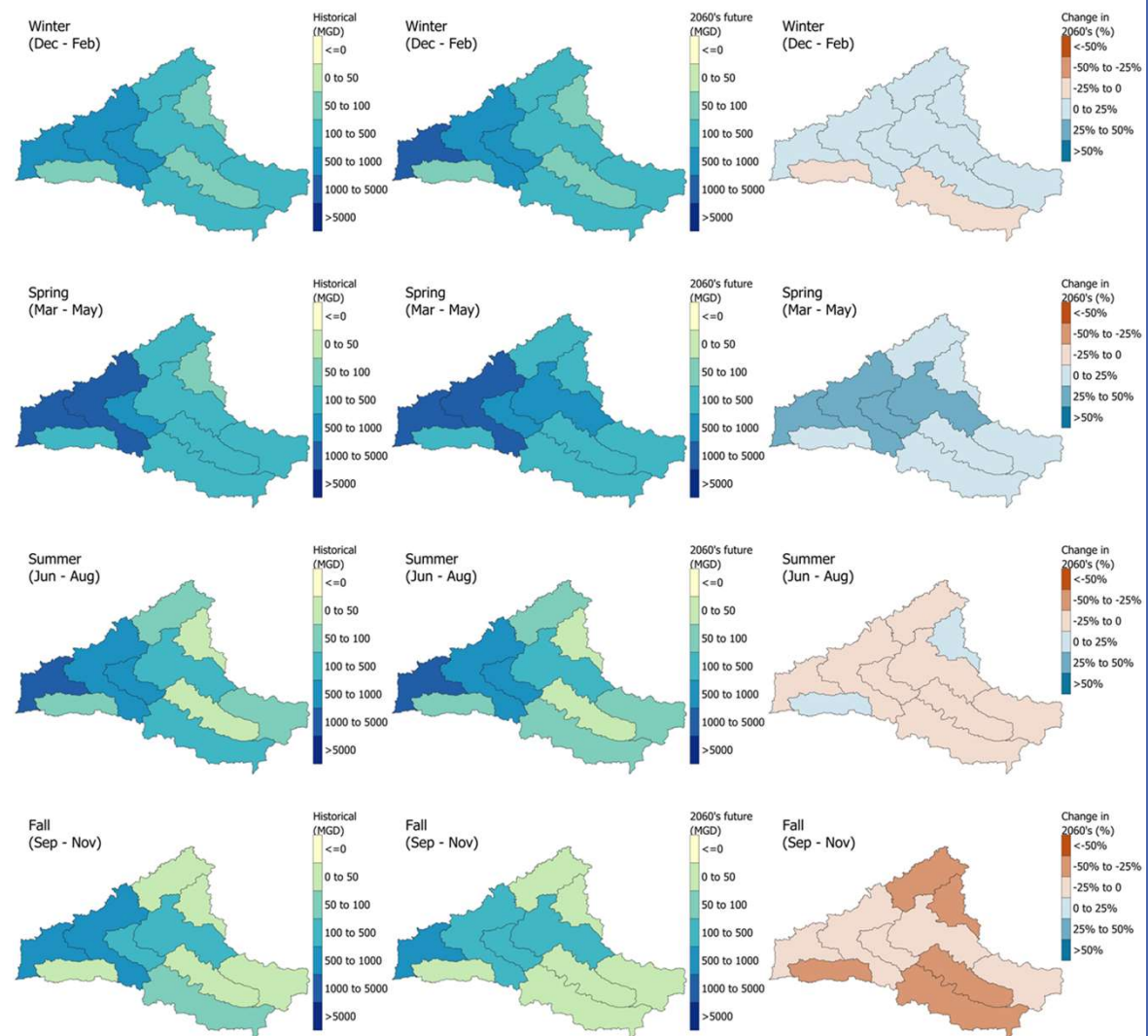
**Spring** ↑ Always increases, up to 185 MGD

**Summer** ↑ Generally, increases, up to 75 MGD

**Fall** ↓ Always decreases, ranging to -51 MGD

# Conclusions

- Results indicate a modest increase in demand by 2070
- Biggest drivers are statistically determined instream flow (ecosystem) demand and reservoir releases
- Study provides a sound and useful estimate of historical and future projected demands within the region based on the best available data
- Future water supply studies can be enhanced moving forward

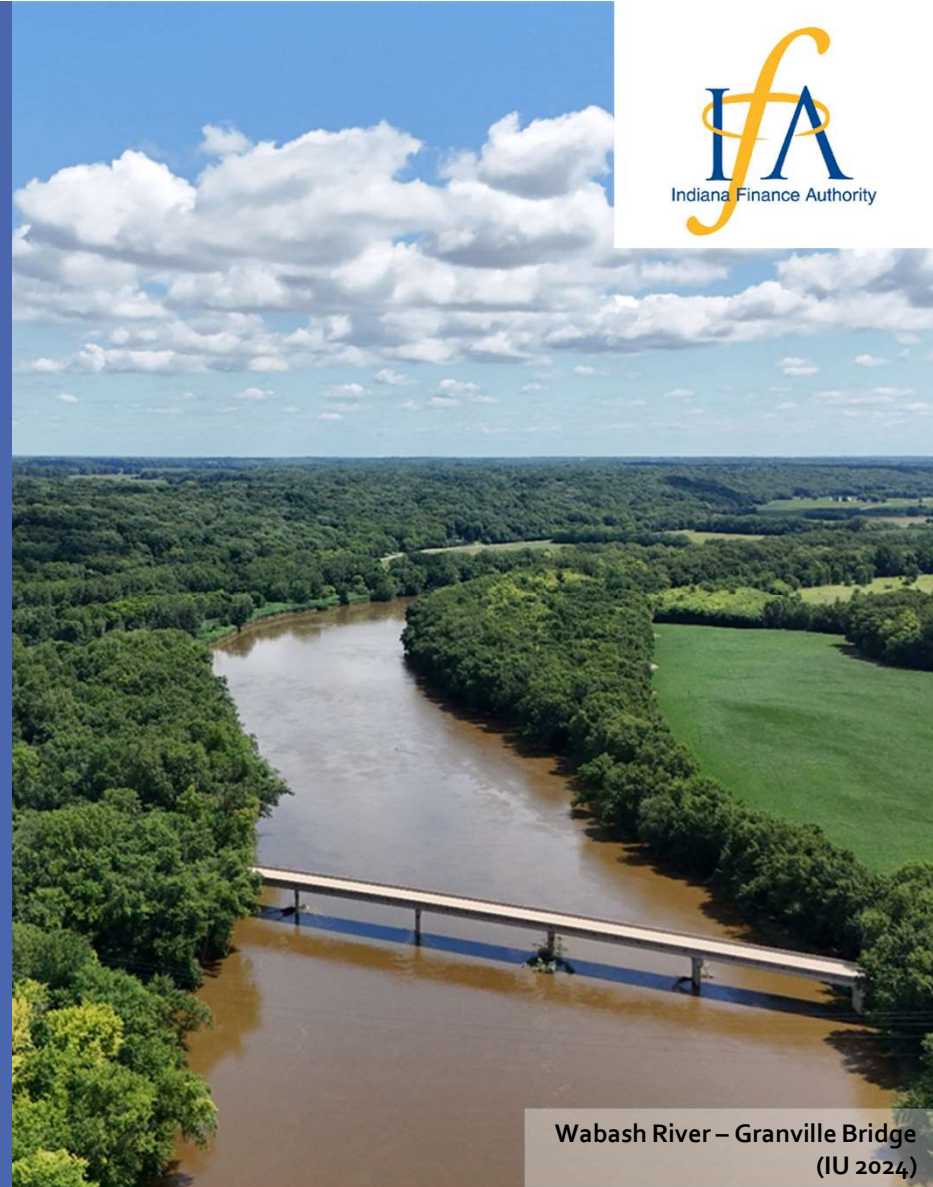


## Recommendations presented in the report

### **Topics**

- Water demand
- Groundwater yield and sustainability
- Water availability forecasting and data
- Minimum instream flow requirement

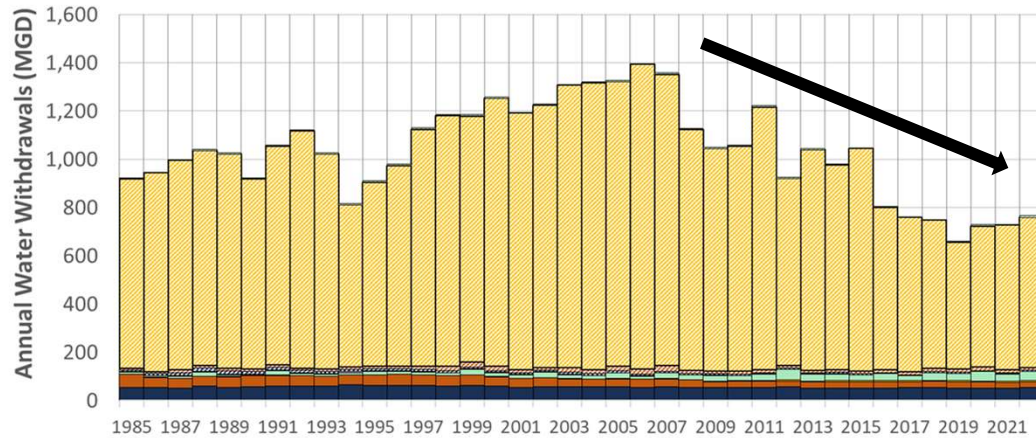
# North Central Indiana Regional Water Study



Wabash River – Granville Bridge  
(IU 2024)



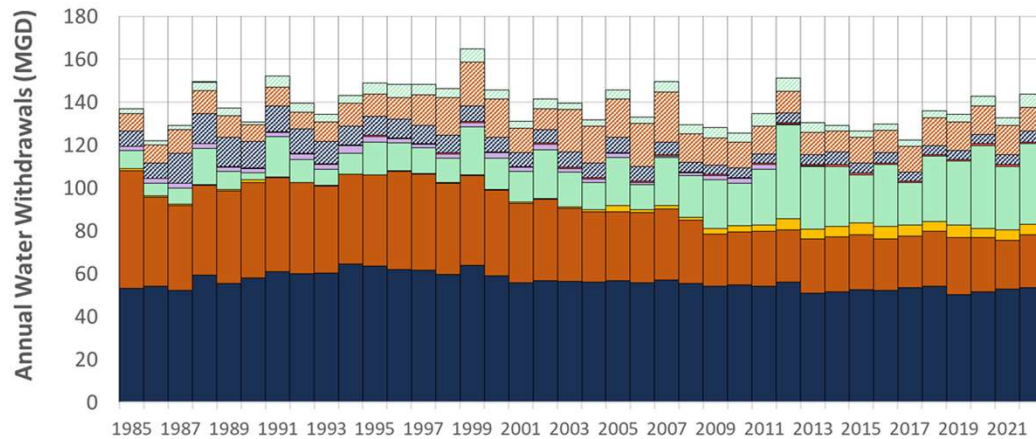
# Historical Water Withdrawals



2022 total demand = 790 MGD

Significant Water Withdrawals, 1985-2022, all SWWF sectors

2022:  
644 MGD surface water (84%)  
120 MGD groundwater (16%)



Significant Water Withdrawals, 1985-2022, **excluding energy production** withdrawals from surface water intakes

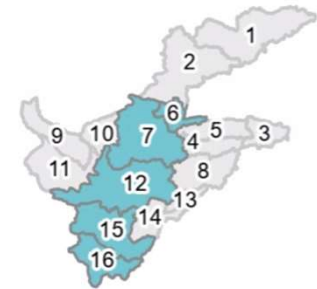
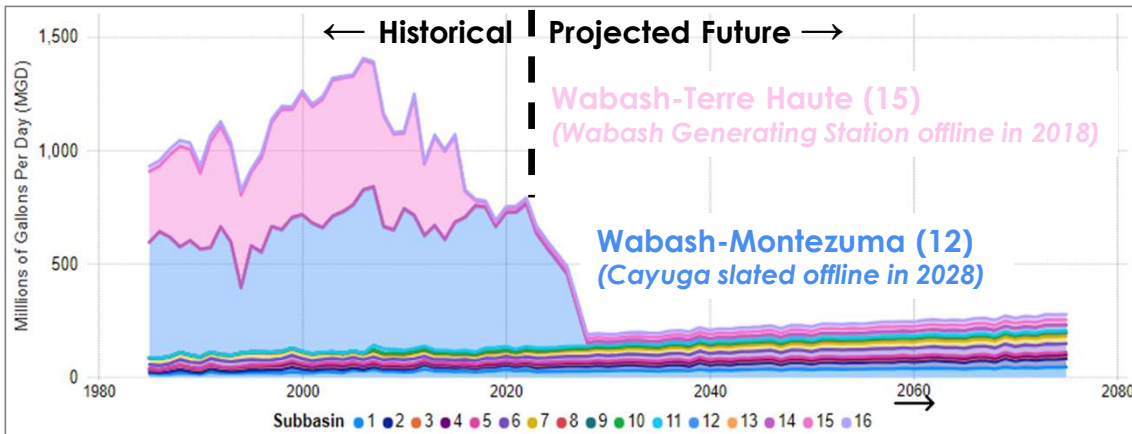
2022:  
22 MGD surface water (16%)  
115 MGD groundwater (84%)



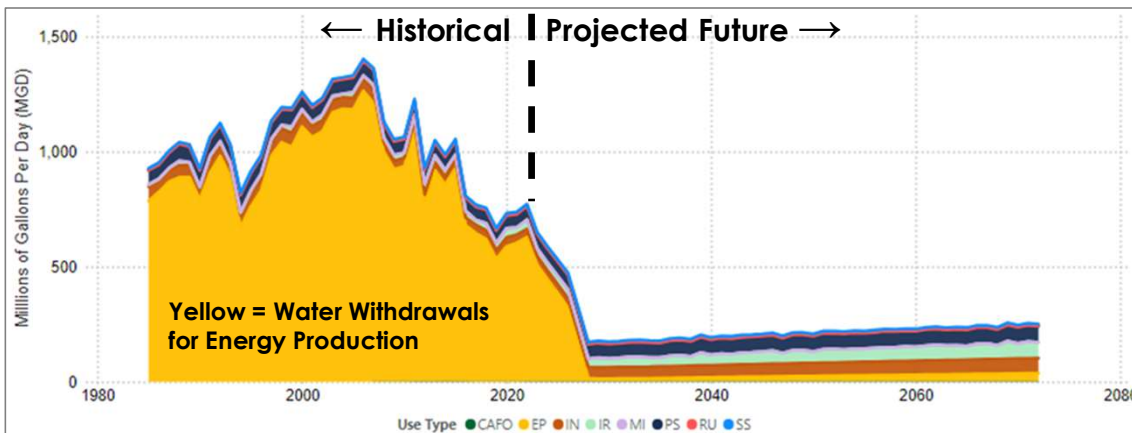


# Historical and Projected Future Water Demand

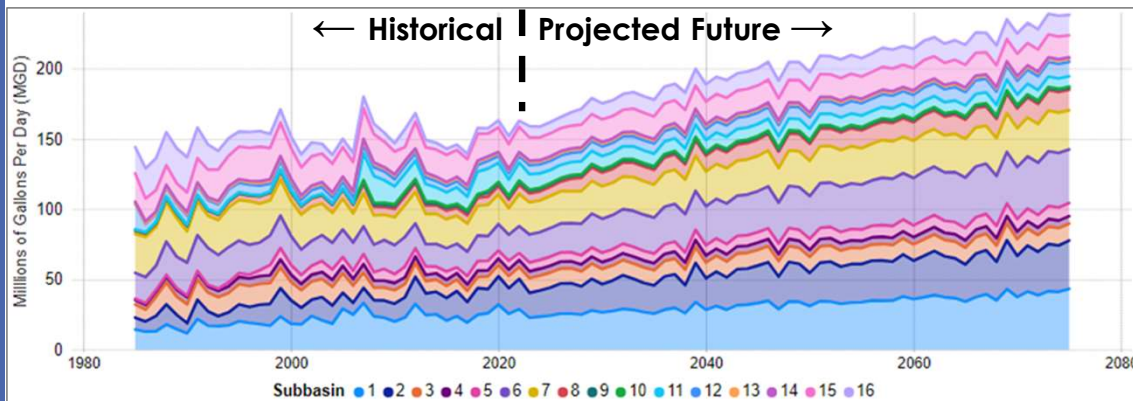
Historical (1985-2022) and Future Forecast (2023-2072) Annual Water Demand, by Subbasin



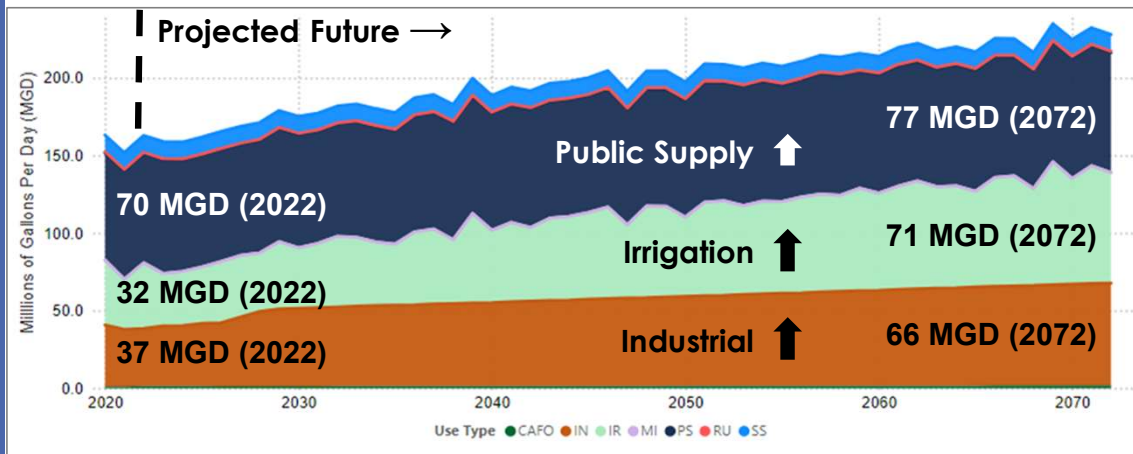
Historical (1985-2022) and Future Forecast (2023-2072) Annual Water Demand, by Water Use Type



# Historical and Projected Future Water Demand



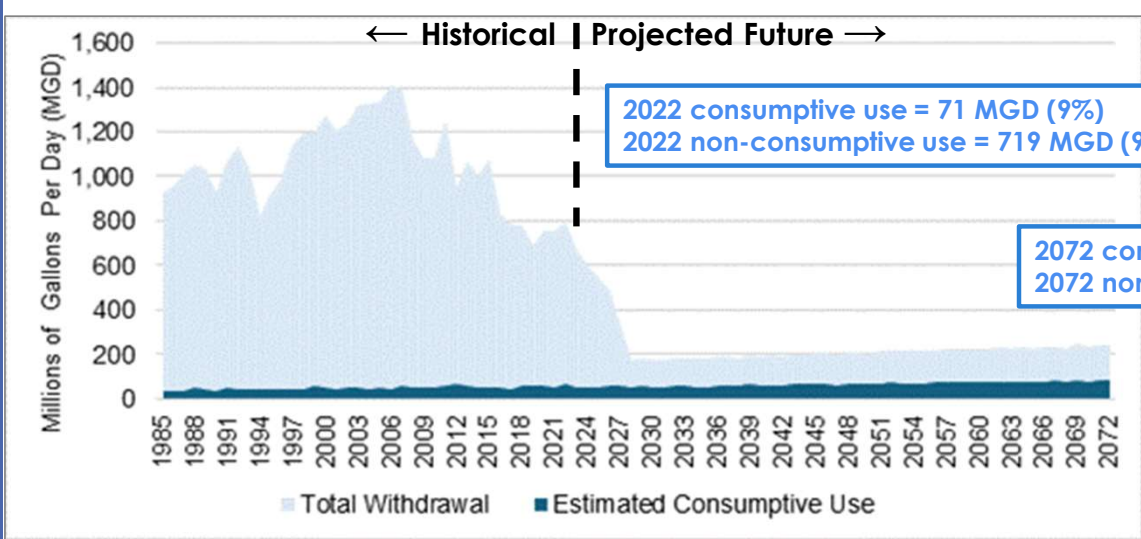
*Historical (1985-2022) and Future Forecast (2023-2072) Annual Water Demand, by Subbasin, Excluding Energy Production*



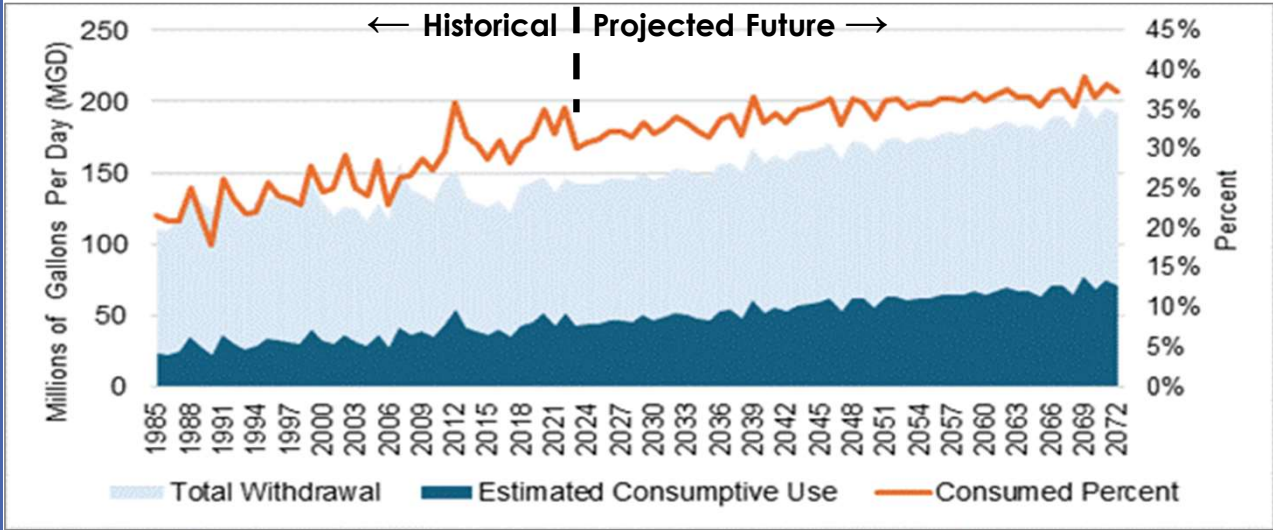
*Future Forecast Annual Water Demand by Water Use Type, All Subbasins, Excluding Energy Production*



# Consumptive Use



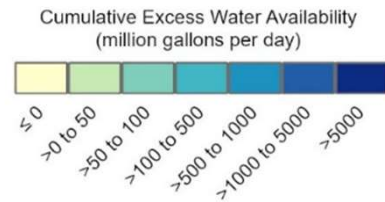
Annual Historical (1985-2022) and Future Forecast (2023-2072) Water Withdrawals and Consumptive Use



Annual Historical (1985-2022) and Future Forecast (2023-2072) Water Withdrawals and Consumptive Use, **Excluding Energy Production**



## Fall Historical Cumulative Excess Water Availability (MGD)



# Historical Water Availability

Subbasin	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	Median
Upper Tippecanoe (01)	149	120	255	48	269	23	103	294	117	211	271	299	230	32	423	57	180
Lower Tippecanoe (02)	289	180	301	107	338	34	110	847	173	400	403	556	305	72	583	97	295
Wildcat Kokomo (03)	14	5	10	3	13	50	10	42	7	7	27	121	9	25	76	3	12
South Fork Wildcat (04)	13	12	21	11	25	20	9	59	16	20	36	81	13	17	74	6	19
Wildcat Lafayette (05)	44	30	86	29	76	90	26	195	49	56	95	339	46	60	198	10	58
Wabash Lafayette (06)	704	393	906	437	940	469	773	2,075	838	1,229	1,134	1,947	908	538	1,667	226	872
Wabash Covington (07)	756	616	1,086	509	1,076	495	707	2,357	1,073	1,341	1,337	2,245	980	491	1,850	134	1,027
Sugar (08)	16	17	48	18	35	37	16	39	24	45	64	155	28	24	135	7	32
Middle Vermillion (09)	12	52	128	9	5	31	4	95	67	61	34	75	13	8	121	14	33
North Vermillion (10)	11	16	48	9	3	25	3	71	78	57	58	84	18	16	85	8	22
Vermillion (11)	36	103	378	23	24	101	19	247	203	231	94	265	34	22	290	34	98
Wabash Montezuma (12)	1,045	823	2,018	699	1,374	739	766	3,077	1,164	1,770	1,672	3,337	1,148	597	2,785	255	1,156
Upper Big Raccoon (13)	2	3	22	1	13	8	8	23	6	29	6	60	9	7	38	1	8
Lower Big Raccoon (14)	109	122	160	99	83	55	113	118	123	151	102	246	134	149	184	111	120
Wabash Terre Haute (15)	1,158	1,077	2,100	606	1,284	758	834	3,486	1,809	2,108	1,740	3,884	1,392	714	2,976	322	1,338
Wabash Vigo (16)	1,155	999	2,247	623	1,214	673	907	3,641	1,667	2,138	1,838	4,058	1,366	749	3,309	311	1,290

## Historical Water Availability Key Findings

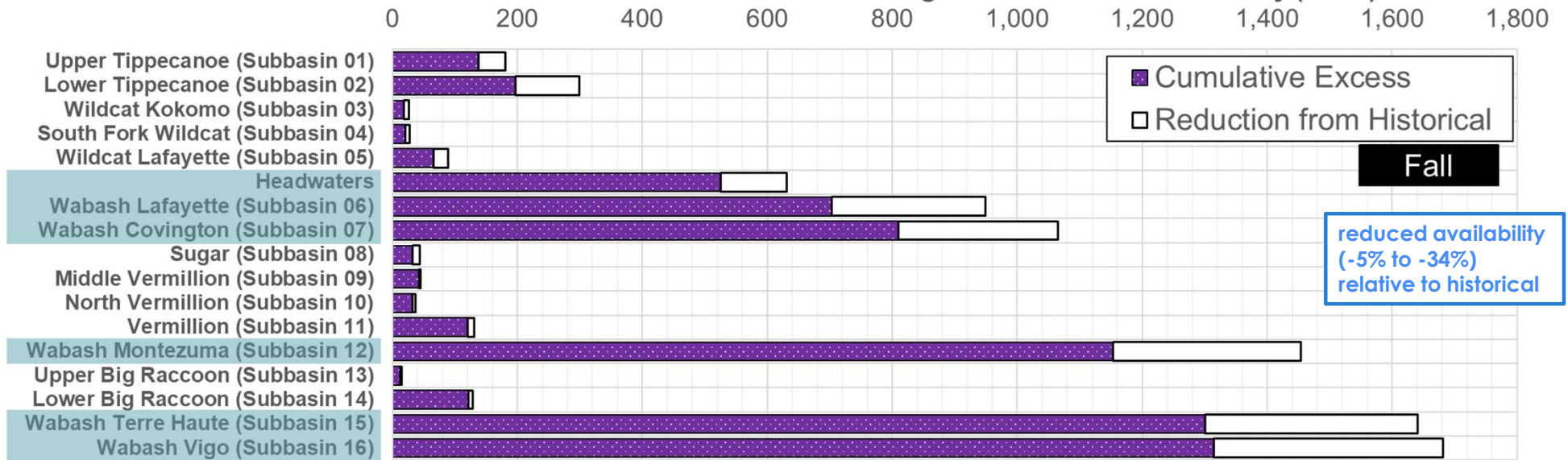
- Historical water supply exceeds historical water demand (including instream flow/ ecosystem needs) in most locations and most seasons
- Variations in natural baseflow (driven by climate and land use) are the main drivers of cumulative excess water availability
- Strong seasonal variation exists in cumulative excess water availability

**SPRING > WINTER > SUMMER > FALL**



# Projected Future Water Availability

Future Seasonal Average Excess Water Availability (MGD)

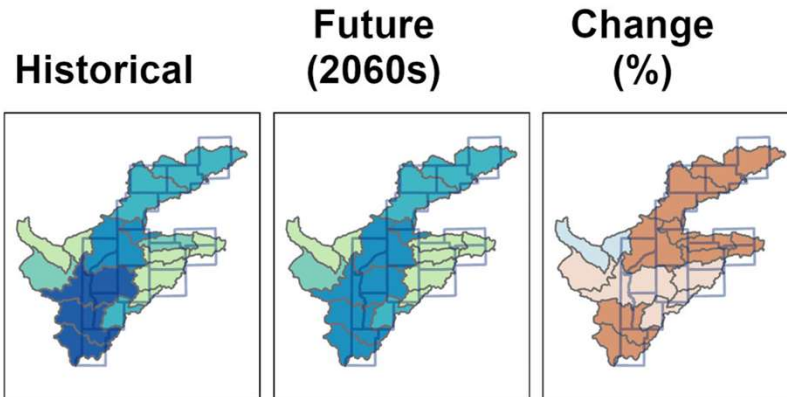


Future Fall Season Cumulative Excess Water Availability, by Subbasin

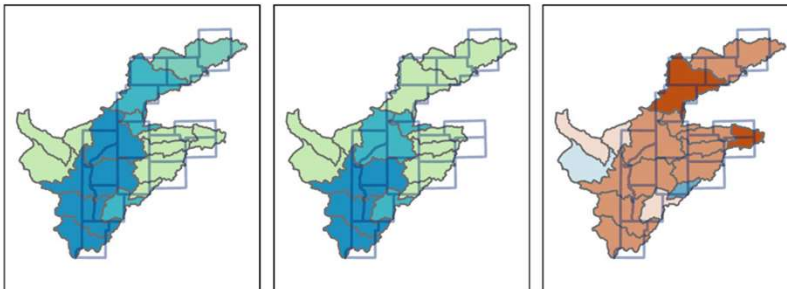


# Projected Future Water Availability

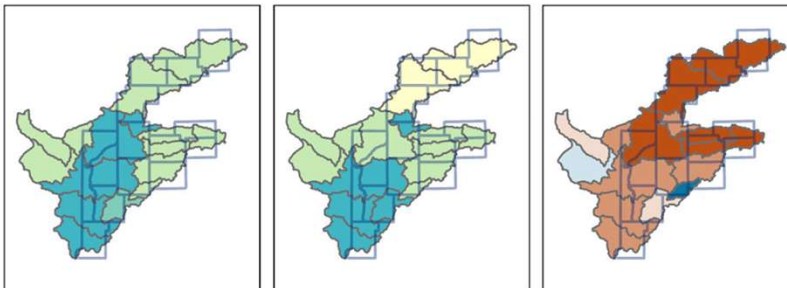
**50%  
Exceedance**  
Median  
Fall (Sep - Nov)



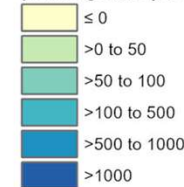
**75%  
Exceedance**  
Dry  
Fall (Sep - Nov)



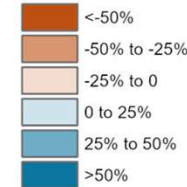
**95%  
Exceedance**  
Drought  
Fall (Sep - Nov)



Cumulative excess water availability  
(million gallons per day)



Future Change in Cumulative  
Excess Water Availability



*Changes Between  
Historical and Future  
Fall Cumulative Excess  
Water Availability for:  
**50% (Median),  
75% (Dry), and  
95% (Drought)**  
Exceedance Intervals*



## Future Water Availability Key Findings

- **Future water supplies are projected to nearly always exceed future demands (including instream flow/ ecosystem needs)**
- Projected higher natural baseflows in Winter and Spring, but lower natural baseflow plus higher demand in Fall
- Fall water availability is increasingly reliant on upstream reservoir operations



# Regional Water Resource Limitations

The North Central Indiana Regional Water Study identified some current and projected future water availability limitations:

- Spatial variability (i.e., certain subbasins)
- Seasonal variability (high demand, low baseflow in fall and summer)
- Interannual variability (wet vs. dry/ drought years)



# Recommendations

## Enhance supply of surface and/or groundwater

Groundwater Exploration and Development

Reservoir Storage Reallocation (for water supply)

Increased or Expanded Water Storage

Alternative Water Supplies (water reuse and regional collaboration/ water conveyance)

## Decrease demand for water

Water Conservation and Water Use Efficiency

## Better understand and manage water as a limited resource

Expanded Data Collection, Monitoring Networks, and Modeling

Enhanced Communication, Coordination, and Education

Water Policy and Practice (environmental flows, reuse, regional and state water planning)

Recommended Follow-On Analyses (exploration, data collection)

# Acknowledgements

## Advisory Committee



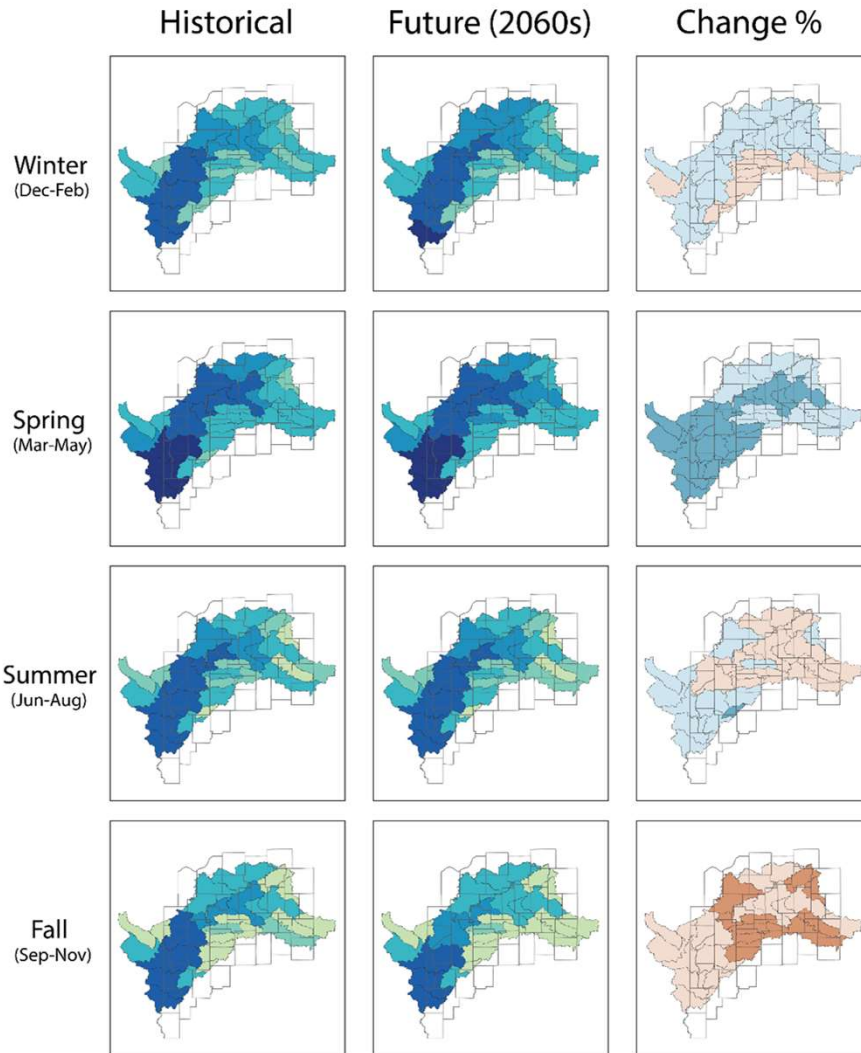
## Stakeholder Interviews (24)

- Cities of Frankfort, Greencastle, Lafayette, Lebanon, Tipton
- Economic Development/ Counties of Boone, Clinton, Crawfordsville, Fulton, Great Kokomo, Greater Lafayette, Greencastle/Putnam, Parke, Terre Haute, Vermillion, Warren, White, Montgomery
- Duke Energy, Eli Lilly, NIPSCO, Indiana American Water, Purdue University Agricultural Extension, and Indiana Farm Bureau

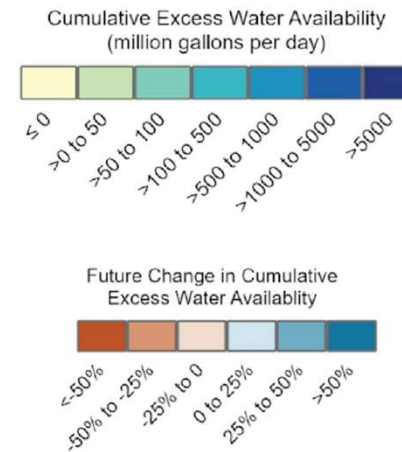
## Additional Data & Technical Support

- Sally Letsinger (IU), Keith Cherkauer (Purdue), USACE, Illinois State Water Survey





# Cumulative Excess Water Availability Historical and Projected (2060s)





# Indiana Regional Water Studies

## Questions?

Regional water studies website:

<https://www.in.gov/ifa/regional-water-studies>

Please send questions or feedback about the studies to:

[WaterResources@ifa.in.gov](mailto:WaterResources@ifa.in.gov)