

Kosciusko Aquatic & Rowing Initiative White Paper

A KLA Paper for Project Proud

by:

Glenn Grossman - Grace College

Keith Beers - SYM Financial Advisors

Griffyn Carpenter - W.R. Hall

Andrew Wade - 1st Source Bank

Kosciusko Aquatic & Rowing Initiative White Paper

Executive Summary

The Kosciusko Aquatic & Rowing Initiative is a phased, 10-year community development strategy designed to start small and prove value quickly. The premise of the concept is to launch a low-cost rowing club at Winona Lake and grow it into a permanent lakefront boathouse/hub that supports rowing, paddling, triathlon training, and community gatherings, ultimately culminating in an aquatic center that serves a hub for recreation and competition for the residents of Kosciusko County.

The basis is straightforward: Kosciusko County's lakes already function as a powerful engine for recreation, tourism, and local wealth, and the county's next step is to **build durable "water access infrastructure"** that expands participation (youth-to-adult), improves safety and stewardship, and creates event-ready facilities that generate repeat visitation. The local lake economy has been estimated at \$313.4M in annual impact when business revenue and lake-influenced property taxes are combined, demonstrating the scale of what is already at stake and what can be strengthened. ^[1] At the tourism level, local reporting tied to a formal 2024 Tourism Economic Impact Report indicates 2.1M visitors and \$187.2M in visitor spending, with \$20M in state and local tax revenue and 2,145 jobs supported which is clear evidence of a mature visitor market that can be deepened by adding signature "reasons to return." ^[2]

Community demand signals are directionally positive even from the portion of the local survey results currently available: in a Kosciusko Leadership Academy recreation survey snapshot (169 completed respondents) 92% of respondents reported living in Kosciusko County. Outdoor recreation was favored by 64% of the respondents stating a preference to exercise in the outdoors.

This paper frames the project using a **Problem/Challenge → Opportunity → Cause → Solution** structure and proposes a realistic Phase 1–3 implementation plan:

- **Phase 1 (0–36 months):** A "start tiny" pilot (as low as ~\$10K) plus a structured club launch (coaches, safety, equipment, programming). This phase focuses on access agreements, safety systems, and a visible calendar of community events.
- **Phase 2 (Years 3–6):** A permanent boathouse and lakefront hub, intentionally designed as a public-serving asset. Cost ranges are grounded in comparable Midwest boathouse projects: from small, functional boathouses (e.g., 30x40 ft. boathouse/garage can cost about \$12K) to larger, multi-use, event-capable boathouses (\$8–9M range at ~19,000–22,620 sq. ft.). ^[3]
- **Phase 3 (Years 6–10):** An aquatic center (competition pool + additional amenities for the community (youth to senior age range), built only after Phase 1–2 validates participation and operational capacity. National and consultant benchmarks

underline that indoor aquatic facilities commonly require ongoing subsidy; cost recovery/national benchmarks often fall in a “subsidized public service” range. ^[4]

Financial strategy is designed to be **tax-cautious** : build a layered capital stack using private philanthropy, state quality-of-place programs, and competitive grants (while carefully managing any program restrictions that could constrain future land use). For example, the Community Amenities Program (CAP) tied to the Orthopedic Industry Retention Initiative is locally relevant, described as a \$5M county grant program managed by K21 that funds public amenities with up to 50% match and up to \$500K per project. An example that is well-suited to early “Phase 1.5 / Phase 2 enabling” investments (sitework, shoreline access, public programming spaces). ^[5] The State of Indiana’s READI initiative is explicitly designed to catalyze quality-of-place projects with significant match leverage statewide. ^[6]

The “fairgrounds frontage” context must be handled with care. Planning work already in the community emphasizes that any fair site solution must be shaped through a broader process coordinated with the 4-H and County Fair Boards, and it strongly surfaces public-facing lakefront concepts (public benefit on the waterfront, waterside restaurants, event/convention uses, public park space). ^[7] This white paper therefore uses **partnership-forward language**: the strategy is to propose an additive community asset that can coexist with fairground priorities and seasonal operations, not a presumptive redevelopment directive.

A governance recommendation is included: a multi-stakeholder steering committee with a clear “champion model” (funding champion + site/operations champion + program champion + community accountability), designed to reduce political risk and accelerate execution.

Kosciusko County can become a Midwest leader in **healthy-living water culture** where lakes are not simply scenery, but year-round skill-building infrastructure that grows youth opportunity, strengthens tourism, and anchors community pride.

Problem and Challenge

Kosciusko County’s lakes are one of its strongest competitive advantages, but the county’s public-facing “water infrastructure” is not yet organized as a coherent system that can reliably deliver participation, events, and year-round outcomes at scale.

The core challenge is not whether the county has water. It is whether the county has a **repeatable pathway** for residents and visitors to participate safely and consistently, especially in structured, health-forward, youth-to-adult programming. A rowing program is unique in that there is a physical connection to the water and exercise. Rowing builds many athletics skills (rowing technique, stroke development, lifesaving competence) and teaches teamwork and perseverance. A rowing program has the opportunity to engage individuals from high school to seniors to connect with our lakes in an unique and low-cost manner. Residents should have the opportunity to enjoy our lakes without the challenges

of boat ownership. A rowing club can be an asset that demonstrates our community commitment to the stewardship of our lakes.

A second challenge is that aquatic recreation demand, especially swimming, often outgrows “general access” before the community has dedicated facilities. Indoor pool capacity is present in the community through the YMCA (including an indoor 6-lane lap pool and a warm water pool), which is valuable, but not the same as a dedicated competition/aquatics destination that can host larger meets, sustained training blocks, and larger-scale learn-to-swim pipelines. ^[8]

A third challenge is that major waterfront projects can trigger “process alarms” in communities—particularly when the prospective site is politically sensitive. Existing planning language around the fair site warns that concepts must be developed through coordinated processes with fair leadership, and that illustrative renderings are not proposed designs highlighting the need for trust-building and careful sequencing. ^[7]

Finally, there is the financial reality: public aquatic facilities are widely understood to be expensive to build and operate, and many require ongoing subsidy. A feasibility report example notes a national average cost recovery range of roughly 40% to 70% for aquatic centers, with indoor options in that case projected in the 42%–47% range, reinforcing that an indoor aquatic center is typically a **public service asset** and must be planned accordingly. ^[9]

Opportunity

The opportunity is to convert a powerful existing asset, Kosciusko County’s water landscape, into a signature, phased system of facilities and programs that multiply benefits across health, tourism, and youth development.

A credible opportunity case rests on three pillars:

First, lakes are already a cornerstone of local economic strength. A local economic impact study hosted by the Lilly Center identifies \$298.383M in business revenue entering the county annually due to the presence of lakes, and when combined with additional property taxes generated due to lake presence, a total identified lake economic impact of \$313.383M annually. ^[1] This means “lake health” and “lake access” are not niche recreation issues; they are economic competitiveness issues.

Second, tourism is already measurable and significant, and adding signature infrastructure creates repeatable reasons for visitation. Local reporting tied to the county’s 2024 tourism impact work cites 2.1M visitors, \$187.2M in visitor spending, \$20M in state/local tax revenue, and 2,145 local jobs supported. ^[2] This scale supports a clear strategic move: build one or two “flagship” lakefront experiences that can support events, training camps, and seasonal programming that converts day visitors into overnight stays.

Third, there is directional community alignment around the concept of public lakefront benefit. Planning documentation for the fair site explicitly captured top suggestions such

as public benefit on the lakefront, waterside restaurants, an event/convention center, and public park/beach space, and it emphasizes that development discussions stressed public access rather than privatized single-family lake homes. ^[7] The rowing-to-boathouse-to-aquatic-center pathway can be framed as a **public-serving implementation** of that existing direction without prescribing outcomes that are premature for stakeholder governance.

This opportunity is strengthened by real funding infrastructure already operating in the county and region. The Orthopedic Industry Retention Initiative is backed by a \$30M state grant approved by the State Budget Committee, with OrthoWorx serving as steward. ^[10] Locally, CAP (Community Amenities Program) is described as a \$5M grant initiative managed by K21, designed to fund public amenities and requiring match an approach that matches the initiative's "start small, scale responsibly" philosophy. ^[11] At the state level, READI has awarded hundreds of millions in quality-of-place funding and is explicitly designed to leverage large public/private matches. ^[6]

Cause

This project exists because the current system is structurally misaligned with long-term community outcomes. The "cause" is not a lack of enthusiasm or natural resources; it is a lack of **sequenced infrastructure + governance + funding pathways** that make aquatic participation and events sustainable. While this project does not address every possible aquatics activity, it presents a bold vision to create "anchor" facilities to provide equitable access to our lakes along with a cornerstone swimming facility that can be enjoyed by our 80K+ residents.

Several mechanisms drive this:

Public lake use is high-value but can be sporadic without programming. A community survey snapshot shows swimming and boating are already meaningful choices for local outdoor recreation, and most respondents indicate they prefer outdoor exercise—this suggests the county already has a human-behavior "base layer" that can be converted into durable demand through organized offerings.

At the same time, lakefront development must navigate environmental and legal guardrails. For Indiana public freshwater lakes, the Lake Preservation Act framework is clear: any activity "at or lakeward" of a public freshwater lake's legal/average normal shoreline generally requires written authorization from the state, with certain exemptions and general licenses. ^[12] Any boathouse/dock/launch strategy that ignores this will slow down or fail.

Waterfront work may also trigger federal and state water permitting requirements when dredge/fill or impacts to regulated waters occur. The U.S. Army Corps of Engineers administers permits for work in "waters of the United States," and IDEM's Section 401 Water Quality Certification process is required as a component of many federal permits

(particularly Section 404 dredge/fill permits). ^[13] This reality is not a barrier; it is a planning discipline, and it becomes manageable through early coordination and phased designs.

Finally, the fairgrounds frontage is a stakeholder-sensitive environment. Existing planning language already states that any proposed fair site solution must be based on a larger coordinated process with the 4-H and County Fair Boards, in addition to pre-existing county and city alignment to those plans. ^[7] This means the initiative must lead with partnership and reversibility in early phases.

The solution is a phased, 10-year pathway that starts with a small rowing club and deliberately builds proof, trust, and operational competence before committing to multi-million-dollar vertical construction.

This section provides: (a) market demand signals, (b) Phase 1–3 plan with timelines and cost ranges, (c) site considerations (including environmental/legal and fairgrounds sensitivity), (d) a financial framework, (e) governance recommendations, (f) economic and social impact projections, and (g) risks and mitigations.

Market and community demand signals

Demand indicators are strong from the results of the interest survey conducted in March 2026. Of the 239 respondents most live under 20 miles from Pike Lake with 43% living within five miles of the Pike/Centel Lake in Warsaw, IN. The interest in water activities is quite strong with 86% of respondents indicating they have participated in an activity on a lake in the past 24 months. Additionally, 60% of respondents spend up to one hour when they exercise which would align with both rowing or swimming activities and 80% desire low-impact activities such as rowing or swimming.

Respondents spanned age brackets with 60% of the respondents 50 years of age or younger and 53% of the sample having one or more children under the age of 18 living at home. On activity selection, walking, running, biking and swimming were often selected as recreation choices. This is material: the initiative is fundamentally about converting “unstructured water enjoyment” into “structured health and skill participation.” Swimming and rowing being available supports this active lifestyle.

Exercise routines also signal that programming can fit daily life: 84% report exercising at least weekly with just over half of the sample indicating exercise 3+ times a week. Most choose to exercise outdoors with only about a third choosing indoor exercise as their preference.

The initiative should also be positioned as additive to existing indoor aquatic capacity. The local YMCA provides an indoor 6-lane lap pool and a warm water pool, plus aquatics programming and rentals important existing infrastructure that Phase 1–2 can leverage for swim lessons, safety certifications, and winter conditioning while the community builds toward a larger dedicated facility. ^[14]

Phased implementation plan with timelines, deliverables, and cost ranges

Phase 1 — Pilot rowing club and proof of community value (0–36 months)

Purpose: Establish credible operations, safety, and community trust at minimal cost; build a base of participants; demonstrate visible public benefit.

Key deliverables: - Governance launch: steering committee, operating policies, safety plan, and insurance program (see governance subsection). - Programming launch: learn-to-row clinics, youth summer program, adult fitness rowing blocks, and a small annual “signature” event (e.g., a beginner regatta or community rowing day). - Equipment and safety: oars, shells (as available), life jackets, safety launch capacity, and land-based training inventory (ergometers). - Partnerships: align with existing indoor aquatics and safety training pathways (e.g., learn-to-swim and lifeguard training already available locally through the YMCA system).^[8]

Cost range: ~\$10,000 to \$150,000 depending on how aggressively the club acquires boats and support equipment early. - A “micro-pilot” is realistic if the first year focuses on land-based training + recreation rowing sculls + limited on-water sessions. Pilot can utilize land training or limited rowing shells. Concept2 RowErg units (retail at \$990 with quantity discounts) but could be found at many health and fitness locations.^[15] Recreational rowing shells can be purchased for under \$3,500 that are durable and ideal for a learn to row program (shipping costs not included). Safety launch: a wakeless or low wake coaching/rescue launch is a major safety enabler; one example retail listing shows a 16’ coaching launch priced at \$15,000 (engine package not included).^[16] Used boats with an outboard motor located in the Warsaw area could be acquired for under \$3,000 and some as low as \$500.- Safety framework: USRowing publishes a Safety Audit Checklist and other safety resources that can be used as operational standards from day one, supporting credibility and risk reduction.^[17] A functional year one pilot could operate with a wet launch format (from a beach) and one safety launch for about \$10K. Partnership with the Warsaw Parks Department for storage of rowing equipment would be required to conduct this pilot. Pike Lake would be the recommended location.



Proposed Recreation Rowing Scull: Edon TS515 Scull

Milestones: - Month 1–3: governance structure + shoreline access conversations + safety plan + equipment plan - Month 4–12: first clinics + first season schedule + early membership - Year 2–3: expand programming, establish repeat events, increase equipment inventory. Schedule dependent on the start date due the ability to conduct outdoor rowing between mid-November to mid-March.

Phase 2 — Permanent boathouse and lakefront hub (Years 3–6)

Purpose: Create a visible, durable, public-facing lakefront “home base” that can serve multiple user groups (rowing, paddling, triathlon training, learn-to-row camps, adaptive programming), support events, and anchor lake stewardship messaging.

Core program elements: - Boat storage bays, rigging space, and secure equipment storage - Restrooms, showers, basic warm-up/training room - Classroom/community room (supports education, safety training, club meetings, and rental revenue) - Optional revenue opportunities: concessions/café or a leased restaurant concept *only if market-tested and operationally feasible* (not assumed).

Cost range: ~\$0.8M to \$10M+ depending on size, program complexity, and sitework. Comparable boathouse benchmarks demonstrate why a range is appropriate: - A community boathouse example at Ford Lake is described as ~5,200 sq. ft. and about \$550,000 to design/build (boathouse portion), within a broader site project of ~\$1.35M supported by multiple funding partners including a state DNR grant. ^[18] - A larger urban boathouse project (Chicago River “Eleanor Boathouse”) is described as ~\$8.8M for ~19,000 sq. ft., split between a rowing training facility and boat storage building, and framed as a community resource. ^[19] - A university/community rowing boathouse example in Chicago is described as ~22,620 sq. ft. with construction costs “just a little under \$9M,” including training and community room elements. ^[20]



Typical Rowing Boathouse: Lower Level Boat Storage, Upper Level Mixed Use

How Leo-Cedarville informs Phase 2 enabling strategy: A municipal park improvement example reports a \$703,000 project funded in part through an Indiana DNR grant, delivering a splash pad, trails, ADA accessibility, lighting, and other amenities—completed under budget. (User-provided: “Leo-Cedarville Riverside Gardens - MartinRiley A&E.pdf,” p.1.) This reinforces a practical approach: Phase 2 can be built as a sequence of “grant-sized” enabling projects (public access improvements, ADA shoreline access, trails, site lighting) that reduce risk and allow fundraising to compound.

Milestones: - Year 3: pre-design, site concept approval pathway, preliminary permitting conversations, capital campaign kickoff - Year 4–5: design, permitting, and construction - Year 6: opening + first major event season.

Phase 3 — Aquatic Center (Years 6–10)



Purpose: Build an aquatics destination that expands access, improves public health outcomes (learn-to-swim and water fitness), supports competitive events, and strengthens sports tourism.

Facility concept (open-ended but competition capable): - Competition pool (25-yard or 50-meter program depth and lane count to be determined in design) - Spectator seating sufficient for meets - Program water: teaching pool and/or warm-water therapy element - Support spaces: locker rooms, timing/meet management, offices, mechanical, community meeting rooms

Cost range: ~\$6M to \$40M+ depending on scope, lane count, site conditions, and whether the project includes extensive additional amenities. Evidence for this range: - An award winning community pool located in Columbia City, Indiana completed in 2018. (See: <https://columbiacityparksandrec.com/russel-and-evelyn-fahl-aquatics-center>). This site does not include land acquisition or parking. - A feasibility study summary for an indoor/outdoor/indoor concept trio in Ammon, Idaho cites construction costs ranging from \$15.5M to \$32.9M. ^[21] - A Sports Facilities Companies benchmark notes that facilities of a major scale “usually require” \$30.7M to \$37.5M to build and outfit (excluding land acquisition and operating costs), with ~\$549–\$671 per square foot cited as an average range. ^[22] - A large school natatorium example cites a \$25.1M natatorium construction cost (plus aquatics costs) for a ~57,208 sq. ft. project—illustrating the scale when competitive use is serious. ^[23]

Operating model reality: Indoor aquatic centers often require subsidy. A feasibility report example states that aquatic facilities have historically been operationally subsidized by public entities, with national average cost recovery ranging from 40% to 70%. ^[9] This does not weaken the case; it clarifies the governance and funding design: the community must pre-decide the acceptable annual operating support and how that support is generated (endowment, partnerships, rentals, programming, sponsorships, and potentially dedicated public revenue).

Why Phase 3 comes after Phase 1–2: This sequencing reduces risk. It allows the community to build: - measurable participation demand (membership, class registrations, event attendance), - tested operations and safety culture, - a donor/funder coalition with “wins” already achieved, before asking the community to absorb the magnitude of a major indoor facility.



Sample Pool Design with Splash Area

Site considerations with fairgrounds sensitivity and environmental/legal constraints

This initiative is intentionally structured to respect the fairgrounds frontage as a privately controlled and politically sensitive community asset. Existing planning language for the fair site emphasizes that stakeholders stressed any proposed solution must be based on a larger process coordinated with the 4-H and County Fair Boards, and that renderings are illustrative rather than proposed design. ^[7]

Accordingly, Phase 1 and early Phase 2 should be designed for **reversibility, minimal disruption, and co-benefit**, such as: - seasonal/temporary structures where feasible, - shared parking and traffic management aligned with fair operations, - facility siting that preserves fair needs and respects established uses, - public access enhancements that strengthen the fairgrounds as a year-round community asset (not a competing destination).

Environmental and regulatory requirements must be integrated up front: - Indiana DNR's Lake Preservation Act framework states that work at or lakeward of a public freshwater lake's shoreline generally requires written authorization (with specific exemptions and general licenses that may apply). ^[12] - If shoreline work involves dredge/fill or impacts to regulated waters, the project may require federal authorization under the U.S. Army Corps of Engineers regulatory program (including Clean Water Act Section 404). ^[24] - IDEM Section 401 Water Quality Certification is a required component of many federal permits, and IDEM explicitly recommends early coordination. ^[25]

Lake ecology matters not just for compliance but for long-term tourism value. The Lilly Center's mission is explicitly oriented toward keeping Kosciusko County lakes clean, healthy, safe, and beautiful through research, education, and collaboration. ^[26] IDEM's public guidance on harmful algae emphasizes practical risk reduction (avoid contact with scums, don't ingest water, protect pets), reinforcing that public access improvements must be paired with water safety and stewardship messaging. ^[27]

Winona Lake's physical context is favorable for rowing and multi-use planning: an Indiana DNR bathymetric map indicates a mapped lake area of 562 acres with a listed max depth of 79 feet. ^[28] Facility siting should respect boating corridors and shoreline impacts; stewardship integration should be treated as a visible design feature, not a compliance afterthought. An alternative location would be Pike Lake but would be limited in rowing capacity to only sculling (singles rowing). Sweep rowing, the larger 4 or 8 person boats require more water and Winona Lake has the sufficient capacity to allow for this type of rowing.

Financial framework: capital stack, operating model, and funding sources

A "tax-cautious but growth-minded" financial framework should be designed around four principles: (1) match-based leverage, (2) phased risk, (3) operational sustainability, and (4) public benefit clarity.

Capital stack (illustrative, phase-specific):

Phase 1 (pilot and club launch): philanthropic micro-gifts + sponsor underwriting + small grants. - Sponsorships for equipment (ergometers) and branded programming can reduce early capex. Concept2's published volume pricing makes it feasible to create a transparent "equipment sponsor menu." ^[15]

Phase 2 (boathouse + public access enabling projects): - Local philanthropy + match programs + state/federal outdoor recreation grants, with strict attention to program restrictions. - CAP: local reporting describes CAP as a \$5M grant initiative managed by K21, covering up to 50% of project costs with a maximum award of \$500,000 per project—well sized for enabling components (ADA access, trails, site lighting, docks, site preparation). ^[11] - LARE program: Indiana DNR's Lake and River Enhancement program provides technical and financial assistance for projects that reduce nonpoint sediment and nutrient pollution and can fund investigations, feasibility studies, engineering designs, construction

of remedial measures, water quality monitoring, and related items. ^[29] - Land and Water Conservation Fund: Indiana DNR's LWCF guidance emphasizes that LWCF-assisted properties carry federal encumbrance for outdoor recreation use in perpetuity. ^[30] This can be powerful for public lakefront access projects, but it must be weighed carefully against long-term plans that may require flexible land use for an indoor aquatic center.

Phase 3 (aquatic center): - Major philanthropy + READI-scale quality-of-place public investment + sponsorship/naming + structured operating support commitments. - READI: Indiana's READI program is explicitly a statewide quality-of-place investment framework designed for major match leverage across regions. ^[6] - Donor confidence improves when earlier phases deliver visible, measurable outcomes (participation, events, safety outcomes), reducing the perceived "mega-project leap."

Operating model design (what must be decided early): - Expect subsidy planning. National feasibility narratives highlight that aquatic centers are commonly subsidized and cost recovery varies widely. ^[9] - Establish a dedicated capital replacement philosophy early. Comparable aquatic proforma frameworks explicitly include capital replacement funds as part of annual financial reality (see Columbia City example below).

Local feasibility/proforma learnings to integrate (Columbia City Pool example): Columbia City aquatic materials show why separating *operating performance* from *debt service* is essential: - One proforma table shows an outdoor facility scenario with operating cashflow modestly positive while annual debt service drives overall cashflow negative. ("2025.03.06 - Warsaw Aquatic Center.pdf" [Columbia City Aquatic Proforma Update], slide 7.) - Another summary shows a Modified Option 1 outdoor facility with a recapture rate moving from 94% to 106% over 2016–2020 and operating cashflow shifting from negative to positive in later years—demonstrating that operations can improve with maturity and programming growth. (User-provided: same file, slide 19.) - Study options included an outdoor family aquatic center (capital costs cited \$3.34M–\$4.07M), a therapy pool addition (\$2.0M), and an indoor/outdoor bundle (\$8.303M), illustrating the practical strategy of bundling for year-round use when the community is ready. (User-provided: same file, slide 5.)

These feasibility elements directly inform how Kosciusko County should talk about Phase 3: success is not "profits," success is **measurable public benefit within pre-agreed annual support bounds**, plus tourism and youth outcomes.

Stakeholder and governance recommendations

Because the site is sensitive and the end-state is large, governance must be designed as a stability engine.

Recommended governance structure: - A **Steering Committee** with decision authority on scope, sequencing, and stakeholder alignment. - A **Project Management Core** (small, operational) responsible for schedules, grant readiness, and partner coordination. - A

Community Accountability Loop (public updates, annual scorecard, and transparent decision gates).

Stakeholder roles (recommended): - Site and stakeholder liaison: fairgrounds leadership (TBD) + parks leadership representation (ensures Phase 1–2 design respects seasonal operations and community commitments). - Funding and philanthropic champion: anchored by a lead philanthropic institution and major donors; aligned with K21 grant pathways and timing (quarterly cycles and LOI processes are explicitly described by K21).^[31] - Program and safety champion: rowing safety and risk management aligned with recognized standards (USRowing safety resources are a ready-made foundation).^[17] - Environmental stewardship partner: the Lilly Center as a technical and educational partner, aligning water tourism infrastructure with lake health outcomes and education programming.^[26]

Why this matters: The fair site planning language already signals that fair-related stakeholders must be part of a coordinated process.^[7] Governance is how you operationalize that requirement without paralysis.

Economic and social impact projections

Because this is a phased program, impact should be measured in three categories: participation, tourism/event outcomes, and long-term economic protection/enhancement.

Participation and health: - Phase 1–2 enables a measurable increase in structured outdoor exercise, aligned with community behavior patterns and preferences revealed in survey results (outdoor preference, swimming and boating interest). Partnering with existing aquatics programming infrastructure strengthens learn-to-swim pipelines critical for safety and health equity—while long-term capacity is built.^[32]

Tourism, events, and visitation: - Kosciusko County tourism data cited in local reporting indicates a large existing visitor base (2.1M visitors; \$187.2M spending), suggesting that event-capable water infrastructure can increase length of stay and repeat visitation.^[2] - Sports tourism is a measurable national engine. Sports ETA reporting for sports travel indicates tens of billions in direct spending nationally and extensive room-night generation, reinforcing that event-ready facilities have legitimate tourism economics when programmed well.^[33] A well developed rowing program would be able to support one or two regattas that could attract participants within a three hour driving distance. Rowing clubs in Michigan, Illinois, Indiana and Ohio could view the Warsaw/Winona Lake location as a destination regatta which could align with other lake focused events/festivals in our community.

Lake economy protection and enhancement: - The Lilly Center’s local lake economic impact work emphasizes that lake quality shifts can materially enhance or harm lake-adjacent businesses and revenues.^[1] - Therefore, a well-designed boathouse/hub that

integrates stewardship messaging and supports lake health initiatives is not merely a recreation project; it is a “protect the economic engine” strategy.

Risks and mitigations

Risk: Stakeholder friction at the fairgrounds frontage (if a chosen location).

Mitigation: design Phase 1 for reversibility and minimal disruption; maintain a governance model that includes fair-related stakeholders and respects their calendar and needs; align with the “process caution” already documented in planning language. ^[7]

Risk: Regulatory delays for shoreline work.

Mitigation: early coordination and permit pathway planning. Indiana DNR written authorization rules at/ lakeward of shoreline must be treated as a baseline constraint. ^[12] For dredge/fill impacts, coordinate with USACE and IDEM’s Section 401 program early. ^[13]

Risk: Lake health and public safety concerns (algae, E. coli spikes, etc.).

Mitigation: integrate the Lilly Center’s research/education into the project’s identity; use IDEM guidance for public risk messaging; design programming that reinforces safe recreation. ^[34]

Risk: Operating subsidy backlash (“we can’t afford to run it”).

Mitigation: adopt a transparent operating philosophy. Feasibility literature shows aquatic facilities are commonly subsidized and cost recovery varies. ^[9] The plan should define: acceptable annual support, growth targets, and revenue strategies (rentals, lessons, sponsorships, events), and include a capital replacement reserve commitment modeled on feasibility proforma structures. (User-provided: Columbia City proforma tables.)

Risk: Under-programming (building a facility without events and participation).

Mitigation: Phase 1 is explicitly designed to prove programming demand and capacity before vertical construction. Leverage sports tourism economics only when a calendar is credible and repeatable. ^[33]

Bold call to action

Kosciusko County does not need to “invent” demand for water recreation; it already exists. The county needs to **organize it**, make it safer, make it more accessible, and scale it into a destination-quality system.

This initiative offers a disciplined path: start with a rowing club that can be launched quickly and affordably, build a boathouse that becomes a year-round lakefront hub and a visible symbol of public benefit, and then, only after measurable proof, construct an aquatic center that expands learn-to-swim, supports competitive excellence, and strengthens tourism.

If the lakes are already producing hundreds of millions in annual economic value, then building the next layer of public water infrastructure is not extravagance, it is stewardship, health infrastructure, and a generational investment in community strength. ^[35]

References:

[1] [35] [36] <https://lakes.grace.edu/featured-studies/>

<https://lakes.grace.edu/featured-studies/>

[2] <https://www.inkfreenews.com/2026/02/10/kosciusko-county-tourism-generated-95-8-million-in-economic-impact-in-2024/>

<https://www.inkfreenews.com/2026/02/10/kosciusko-county-tourism-generated-95-8-million-in-economic-impact-in-2024/>

[3] [18] <https://emueagles.com/facilities/boathouse-at-ford-lake/34>

<https://emueagles.com/facilities/boathouse-at-ford-lake/34>

[4] [9] Goodlettsville Indoor Aquatics Feasibility Report

https://www.goodlettsville.gov/DocumentCenter/View/8423/2023---Goodlettsville-Aquatics-Feasibility-Study-Final?utm_source=chatgpt.com

[5] [11] <https://www.newsnowwarsaw.com/kosciusko-launches-5m-community-amenities-program-with-oiri-fund/>

<https://www.newsnowwarsaw.com/kosciusko-launches-5m-community-amenities-program-with-oiri-fund/>

[6] [39] <https://iedc.in.gov/events/news/details/2023/10/16/indiana-partners-with-university-researchers-to-measure-readi-impact>

<https://iedc.in.gov/events/news/details/2023/10/16/indiana-partners-with-university-researchers-to-measure-readi-impact>

[7] <https://www.warsawcdc.org/wp-content/uploads/Critical-Corridor-Connections.pdf>

<https://www.warsawcdc.org/wp-content/uploads/Critical-Corridor-Connections.pdf>

[8] [14] [32] <https://www.kcymca.org/ymca-membership/membership-overview/facility-amenities/facility-amenities/>

<https://www.kcymca.org/ymca-membership/membership-overview/facility-amenities/facility-amenities/>

[10] <https://orthoworxindiana.com/blog/state-of-indiana-budget-committee-approves-30-million-grant-for-the-orthopedic-industry-retention-initiative/>

<https://orthoworxindiana.com/blog/state-of-indiana-budget-committee-approves-30-million-grant-for-the-orthopedic-industry-retention-initiative/>

[12] [37] <https://www.in.gov/dnr/water/regulatory-permit-programs/exemptions/>
<https://www.in.gov/dnr/water/regulatory-permit-programs/exemptions/>

[13] [24] <https://www.lrd.usace.army.mil/Public-Notices/Programs/Article/3647635/regulatory-program-indiana/>
<https://www.lrd.usace.army.mil/Public-Notices/Programs/Article/3647635/regulatory-program-indiana/>

[15] [41] Concept2 StrengthErg
https://www.concept2.com/strengtherg?utm_source=chatgpt.com

[16] WinTech Racing 16' Coaching Launch
https://store.wintechracing.com/products/wintech-racing-16-coaching-launch?utm_source=chatgpt.com

[17] USRowing
https://usrowing.org/about-safety/safety-resources?utm_source=chatgpt.com

[19]
<https://www.walshgroup.com/news/2016/newboathousecompletedalongthechicagoriver.html>
<https://www.walshgroup.com/news/2016/newboathousecompletedalongthechicagoriver.html>

[20] https://athletics.northpark.edu/sports/2013/11/21/WROW_1121131319.aspx
https://athletics.northpark.edu/sports/2013/11/21/WROW_1121131319.aspx

[21] Ammon Aquatic Facility (Study) - Counsilman-Hunsaker
https://counsilmanhunsaker.com/projects/ammon-aquatic-facility-study/?utm_source=chatgpt.com

[22] [40] 3 Operational Cost-Saving Tips for Aquatic Centers - Sports Facilities Companies
https://sportsfacilities.com/3-operational-cost-saving-tips-for-aquatic-centers/?utm_source=chatgpt.com

[23] Splash into Excellence: Southwest ISD's Aquatic Center - Counsilman-Hunsaker
https://counsilmanhunsaker.com/southwest-isd-aquatic-center/?utm_source=chatgpt.com

[25] <https://www.in.gov/idem/wetlands/information-about/section-401-water-quality-certification/>

<https://www.in.gov/idem/wetlands/information-about/section-401-water-quality-certification/>

[26] <https://lakes.grace.edu/about/>

<https://lakes.grace.edu/about/>

[27] [34] <https://www.in.gov/idem/algae/>

<https://www.in.gov/idem/algae/>

[28] https://www.in.gov/dnr/fishwild/files/depth/fw-Winona_Lake_Bathymetric_Kosciusko_County_August_2017.pdf

https://www.in.gov/dnr/fishwild/files/depth/fw-Winona_Lake_Bathymetric_Kosciusko_County_August_2017.pdf

[29] <https://www.in.gov/dnr/fish-and-wildlife/wildlife-resources/lake-and-river-enhancement/>

<https://www.in.gov/dnr/fish-and-wildlife/wildlife-resources/lake-and-river-enhancement/>

[30] [38] <https://www.in.gov/dnr/outdoor-recreation/grants/land-and-water-conservation-fund/>

<https://www.in.gov/dnr/outdoor-recreation/grants/land-and-water-conservation-fund/>

[31] <https://k21healthfoundation.org/apply/>

<https://k21healthfoundation.org/apply/>

[33] <https://www.globenewswire.com/news-release/2024/04/24/2869100/0/en/Sports-ETA-releases-its-2023-State-of-the-Industry-Report-for-the-128-Billion-Sport-Tourism-Industry.html>

<https://www.globenewswire.com/news-release/2024/04/24/2869100/0/en/Sports-ETA-releases-its-2023-State-of-the-Industry-Report-for-the-128-Billion-Sport-Tourism-Industry.html>

Appendix

Year 1 Pilot Program Equipment Budget

2 Rowing Scull Club Start-Up Expenses (Estimated)	
2 Recreation Rowing Sculls w/oars (delivered)	\$8,100
Coaching Launch + motor (used)	\$1,000
Safety Equipment	\$300
Miscellaneous Equipment	\$300
Insurance (USRowing)	\$1,350
Total	\$11,050

Rowing Program Buildout Budget (Support of club of 20-50 members)

5 Rowing Scull Club Start-Up Expenses (Estimated)	
5 Recreation Rowing Sculls w/oars (delivered)	\$20,000
Floating Dock	\$9,000
Coaching Launch (w/ new motor)	\$3,000
Safety Equipment	\$1,000
Storage (Secure Metal Building) + Racks	\$12,000
Miscellaneous Equipment	\$1,000
Year 1 Insurance (USRowing)	\$2,700
Total	\$48,700

Rowing Program Year 1 Pilot Program:

- Establish governance, legal structure and leadership/volunteers (fall)
- Secure agreements with Warsaw Parks - Pike Lake
- Begin communication outreach (late fall)
- Coach and safety training via USRowing (winter)
- Conduct learn to row programs from April to September
- Establish a coaching rotation of 2-3 key individuals (April to September)
- Design and implement a rowing certification program to permit solo rowing (April to September)
- Provide “open rowing” schedule: 2-3 times per week (June to September)
- Grow membership base to 25+ members by November
- Annual membership fee: \$100-\$125 per individual plus program fee generation
- Establish marketing and communications plan for the following year

Select Survey Results:

How would you describe your frequency of exercise?

I don't actively exercise during a month	4%
I exercise 1 or 2 times a week	31%
I exercise 3 or less times a month	13%
I exercise 3+ times a week	53%

How many miles is your residence from Warsaw, IN?

10-14 miles	20%
15-19 miles	15%
20+ miles	7%
5-9 miles	15%
Under 5 miles	43%

When you choose to exercise, where is your preferred location to exercise?

Indoors - at a gym	18%
Indoors - at home	15%
Outside	64%
Other (choice not listed)	2%

When you choose to exercise, what is the amount of time you set aside for this?

Under 30 minutes	18%
30-59 minutes	59%
60-119 minutes	22%
over 120 minutes	1%

When it comes to boating, do you prefer motorboats?

No - I do not enjoy any form of boating	5%
No - I prefer human powered boats (example: kayaks)	36%
Yes - I do not own a motor boat	33%
Yes - I own a motorboat	26%

In the past 24 months have you been on a lake or river using any form of a boat or personal watercraft?

Yes	14%
No	86%

Have you been swimming in a pool in the past two years?

Yes	10%
No	90%

If a rowing club was established in Warsaw, would you be interested to learn more about participating in the program?

No	38%
Not Sure	29%
Yes	32%

62% potential interest (Yes + Not Sure)

If a rowing club offered additional boats such as kayaks and SUPs as part of the membership, would that be of interest to you?

No	29%
Not Sure	23%
Yes	48%

Assume a rowing club offered instruction on how to row, access to rowing equipment and ongoing coaching for an annual fee. What fee level would you consider a fair value for an individual member for a full year?

\$50	35%
\$100	35%
\$150	15%
I could not afford any of the fee levels	15%

What price would you pay for a family season membership to an outdoor pool facility in Kosciusko county?

\$200	48%
\$250	20%
\$300	3%
I could not afford to pay for an annual membership	28%

What is your current age?

18-25	3%
26-35	20%
35-50	37%
51-65	28%
65+	9%
I prefer not to answer	3%
Under 18	1%

KOSCIUSKO LEADERSHIP ACADEMY



Kosciusko Aquatic & Rowing Initiative

A 10-Year Vision for Water Culture, Community, & Economic Strength



EXECUTIVE SUMMARY

The Vision: From Lakes to Legacy

Kosciusko County's lakes already generate \$313M in annual economic impact — but broad **community** access to structured and equitable water recreation remains underdeveloped. This initiative proposes a phased, 10-year strategy to improve lake access through aquatics into a signature community asset: starting with a rowing club, growing into a public boathouse hub, and ultimately delivering a competitive aquatic center.



Phase 1 (0–36 mo.)

Launch rowing club at Winona Lake or Pike Lake. Essential equipment, storage, coaching, and community events (~\$60K fully operational club).



Phase 2 (Yr 3–6)

Build permanent boathouse & lakefront hub. Multi-use, event-ready. Comparable builds: \$550K–\$9M.







Phase 3 (Yr 6–10)

Construct aquatic center w/ competition pool. Built only after Phase 1–2 proves demand & operations.

THE PROBLEM

Lakes Without Organized Access

-  No repeatable pathway for structured, skill-building water recreation youth-to-adult
-  Indoor pool capacity exists (YMCA) but no dedicated competition/aquatics destination
-  Fairgrounds site is politically sensitive — requires trust-building and careful sequencing (Winona Lake design option)
-  Aquatic facilities typically require ongoing subsidy (40–70% cost recovery nationally)

The Core Challenge


It's not whether the county has water. It's whether it has a repeatable pathway for residents & visitors to participate safely, equitably, and consistently.

Without action, lake usage remains limited — scenic but not systematically productive for **all** residents of Kosciusko county.

3

THE OPPORTUNITY


A \$313M Engine Ready to Shift Gears



\$313M

Annual Lake Economic Impact


\$298M in business revenue + lake-influenced property taxes



\$187M

Visitor Spending in 2024

2.1M visitors • \$20M in state/local tax revenue • 2,145 jobs



\$5M

CAP Grant Program Available Now

K21-managed, up to \$500K/project with 50% match — Phase 1–2 ready

Three Strategic Pillars

01 Equitable Lake Access = Improved quality of life. Improved water access is a **growth strategy**, not niche recreation.

02 Tourism infrastructure creates repeat visitation. Event-capable facilities convert day visitors to overnight stays.

03 Community alignment already exists. Planning data shows public support for lakefront public benefit.

4

COMMUNITY DEMAND

Survey Says: The Market is Ready

92%

Live in Kosciusko County

64%

Prefer to exercise outdoors

86%

Engaged in lake recreation in the past 12 months

37%

Do not own any boats

48%

Interested in a rowing club program with kayaks and SUPs (71% including not sure)

75%

Would pay to access an outdoor pool

Source: Kosciusko Leadership Academy Recreation Survey (169 completed responses-March 2026)

PHASE 1 - 0 TO 36 MONTHS

Pilot Rowing Club: Start Small, Prove Value



Governance Launch

Steering committee, operating entity (501c3 or park program), fundraising infrastructure



Safety First

USRowing safety standards, certified coaching, AED/safety equipment on the water



Community Programming

Youth-to-adult rowing, paddle programs, open houses, and a visible public event calendar



Site & Access

Secure water access at Winona Lake fairgrounds frontage; align with fair operations schedule

Budget Figures

Pilot Launch ~\$10K

Full Club Launch \$50K-\$60K

Select Details: Rowing & Storage Equipment

Rowing Sculls (5 sculls) \$20K delivered

Coaching Launch & safety gear \$~5K

Dock & Storage Facility ~\$30K

PHASE 2 · YEARS 3 TO 6

Permanent Boathouse & Lakefront Hub

A public-serving lakefront asset intentionally designed as community infrastructure — not a private club.

- ✓ Rowing & paddling storage and launch
- ✓ Multi-use event and gathering spaces
- ✓ Triathlon training support facilities
- ✓ Year-round programming capability
- ✓ Public park/waterfront access integration

Comparable Boathouse Costs

Small Functional (Steel structure) (30'x40')	~\$12K
Mid-Size Multi-Use Boathouse (pole barn to more complex design)	\$500K–\$2M
Large Event-Capable Multi-use event venue design (19,000–22,600 sq ft)	\$8–9M




Scale to community proof of demand from Phase 1

8

PHASE 3 · YEARS 6 TO 10

Aquatic Center — The Signature Destination

⚡ Built ONLY after Phase 1–2 validates participation, operational capacity, and community trust.

- 
Competition Pool
 Multi-lane pool meeting USA Swimming standards for regional/state meets
- 
Learn-to-Swim
 Expanded youth pipeline — critical for safety, health equity, and community development
- 
Year-Round Access
 Indoor training when lakes are frozen — sustain the athlete base built in Phase 1–2

Cost & Operating Reality

Outdoor Family Center	\$8M–12M
Indoor/Outdoor Bundle	~\$16M
Typical Cost Recovery	40–70%
Operating Model	Public service asset

"Success = measurable public benefit within pre-agreed annual support bounds, plus tourism & youth outcomes."

9

THE SOLUTION

A Phased, Proof-First 10-Year Pathway

Phase 1

Pilot Rowing Club



0–36 Months

Cost Range: ~\$10K–\$60K

- › Governance & steering committee
- › Equipment (rowing sculls & coach launch)
- › Storage (secure boat location & dock)
- › Access agreements (Pike Lake is likely)

Phase 2

Permanent Boathouse Hub



Years 3–6

Cost Range: \$550K–\$2M

- › Public lakefront boathouse
- › Multi-use event-capable facility
- › Paddling, triathlon, community use
- › Year-round programming launch

Phase 3

Aquatic Center



Years 6–10

Cost Range: \$8M–\$12M+

- › Competition pool + program water
- › Learn-to-swim pipelines
- › Event hosting & sports tourism
- › Built only after Phase 1–2 proves demand

6

GOVERNANCE

Designed for Sustainability

Steering Committee

Decision Authority · Scope · Sequencing



Funding Champion

K21 grant pathways, major donors, philanthropic anchor



Site & Operations Champion

Fairgrounds/Warsaw parks location + parks liaison, seasonal operations coordination



Program & Safety Champion

USRowing safety standards, coaching, risk management



Environmental Stewardship

Lilly Center partnership — lake health + education alignment

Community Accountability Loop: Public updates, annual scorecard, transparent decision gates — the trust engine.

11

FINANCIAL STRATEGY

Funding Sources



CAP Grant (K21)

Phase 1-2

\$5M program, up to \$500K/project with 50% match. Quarterly LOI cycles.



OIRI / READI

Phase 2-3

\$30M state OIRI grant (OrthoWorx steward). READI = quality-of-place match leverage.



Private Philanthropy

All Phases

Lead donors + named spaces. Confidence grows as earlier phases deliver visible outcomes.



LARE / LWCF

Phase 1-2

Indiana Lake & River Enhancement + Land & Water Conservation Fund — lake stewardship grants.

Design principle: Layer private philanthropy, state quality-of-place grants, and competitive programs. Avoid program restrictions that could constrain future land use.

ECONOMIC & SOCIAL IMPACT

Three Dimensions of Return



Participation & Health

- › Structured outdoor exercise
- › Learn-to-swim pipelines
- › Youth opportunity expansion
- › Aligned with 64% outdoor exercise preference



Tourism & Events

- › \$187M existing visitor spending
- › Event-ready facilities convert day visitors to overnight stays (regattas, swim meets, etc...)
- › \$128B national sports tourism industry
- › Sports events = room nights




Lake Economy Protection

- › \$313M in annual lake economic impact at stake
- › Boathouse hub = stewardship messaging
- › Smart lake usage = maintain water quality
- › Protect and grow the lake economic engine


RISKS & MITIGATIONS

Planned For — Not Ignored


Stakeholder friction at fairgrounds

Phase 1 designed for reversibility. Governance includes fair-related stakeholders. Align with their calendar and priorities. 


Regulatory delays for shoreline work

Early coordination with Indiana DNR (Lake Preservation Act) and USACE/IDEM for dredge/fill permits. Plan as baseline constraint. 


Operating subsidy backlash

Define acceptable annual support, growth targets, and revenue strategies upfront. Model capital replacement reserves. 

Lake health concerns

Integrate Lilly Center research/education. Use IDEM guidance for public risk messaging. Design safety-forward programming. 

Under-programming

Phase 1 explicitly proves programming demand before vertical construction. Sports tourism only when calendar is credible. 

13

NEXT STEPS

Data Needed to Finalize & Launch

01 Parks Department Agreement (Rowing)

Initial conversations with the Warsaw Parks Department indicated a willingness to explore options along Pike Lake. A commitment to progress forward is a required next step.

02 Site Control Documentation (Rowing & Pool)

Lease, easement, or MOU constraints on the fairgrounds (if a feasible path) frontage to responsibly finalize site concepts.

03 Baseline Access Analysis (Rowing)

Inventory of existing public access points, docks/ramps, and rowing-suitable launch areas on Winona Lake/Pike Lake.

04 Aquatic Center Feasibility Study (Pool)

High-level program spec (lane count, seating, recreation water inclusions) to narrow Phase 3 cost ranges.

05 Champion Identification (Rowing & Pool)

Identify funding champion, site/operations champion, and program champion to form the steering committee.

14

A BOLD CALL TO ACTION

Kosciusko County doesn't need to invent demand for water recreation.

It already exists. The county needs to organize it, make it more accessible, and scale it into a destination-quality system.

If the lakes are already producing \$313M in annual economic value, then building the next layer of public water infrastructure is not extravagance —

it is stewardship, health infrastructure, and a generational investment in community strength.

Plan Outline

1 Launch steering committee with champion model — funding, site/ops, program, accountability.

2 Secure site access at Winona or Pike Lake and initiate Phase 1 pilot with \$10K investment.

3 Apply to CAP grant program through K21 to fund Phase 1–2 enabling infrastructure.

