

# SHORELAND ADVISORS 101:

Lawns to Lakes: There is a Connection

Working to protect and improve  
Hubbard County's lakes and rivers

Karen Terry, Water Resources Educator

29 September 2020



# WHAT DO WE MEAN BY “SHORELAND ADVISORS?”

- Coaching program run by Hubbard Co. COLA
- Goal: improve and protect area lakes and rivers by pairing volunteer advisors with property owners
- How? By exploring alternative lawn practices
- Voluntary on both sides

# ROLES AND RESPONSIBILITIES

- Sign up with HC COLA
- COLA will connect you with property owners
- Communicate via email first, then meet one-on-one on site
- Provide advice and resources
- Short term commitment

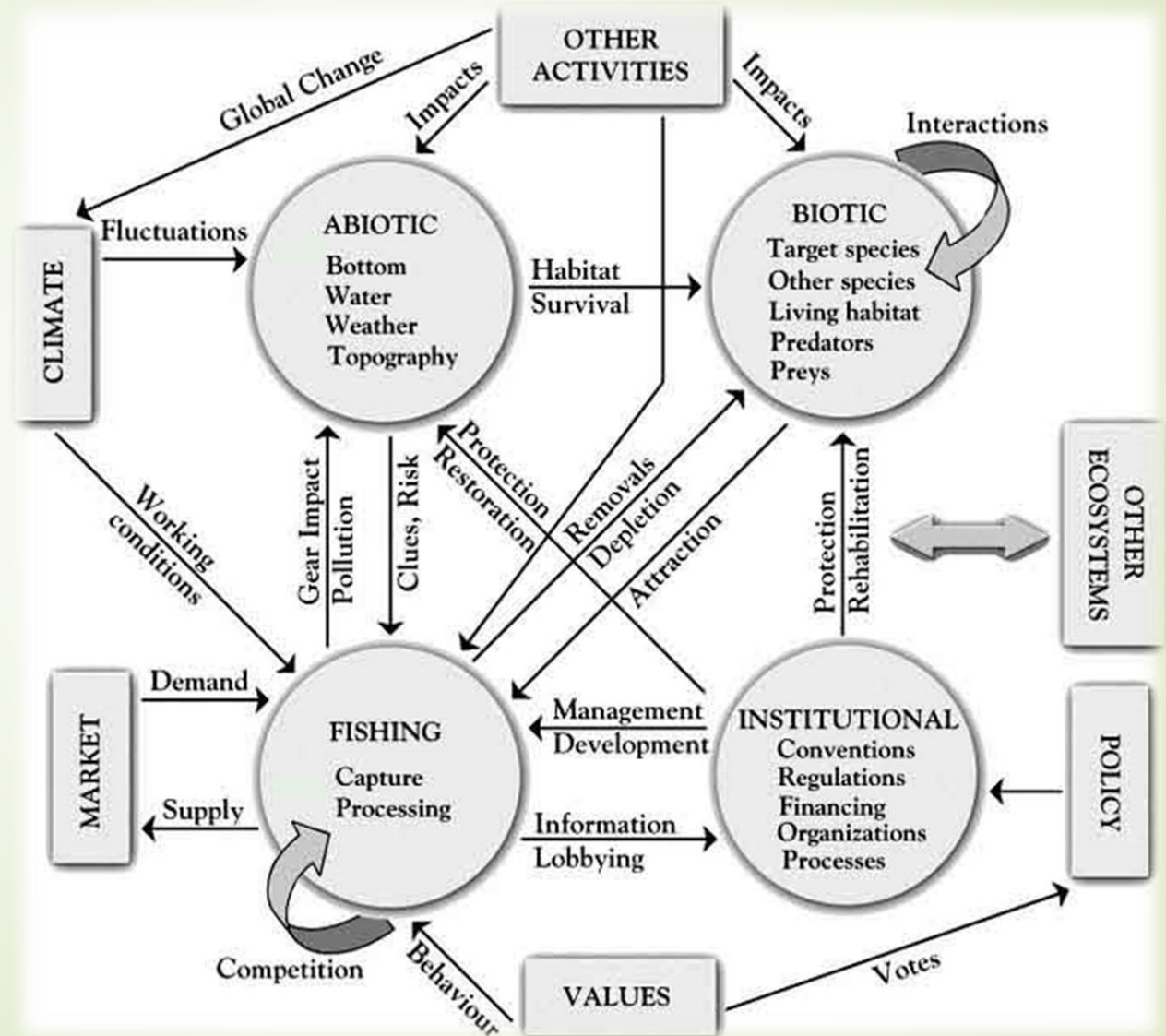


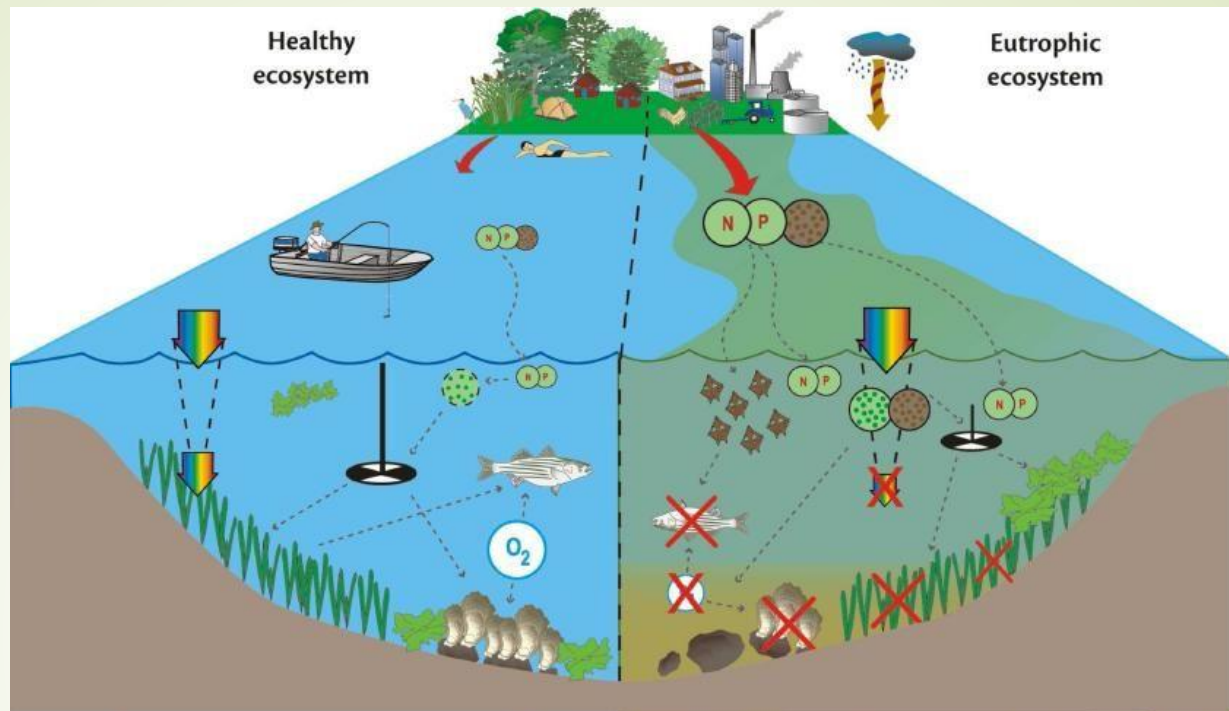


# BIG CONCEPTS

- Systems thinking
- Biodiversity
- Cumulative effects

# (ECO)SYSTEMS THINKING





In healthy ecosystems, nutrient inputs, specifically nitrogen and phosphorus (N P), occur at a rate that stimulates a level of macroalgal and phytoplankton (chlorophyll *a*) growth in balance with grazer biota. A low level of chlorophyll *a* in the water column helps keep water clarity high, allowing light to penetrate deep enough to reach submerged aquatic vegetation. Low levels of phytoplankton and macroalgae result in dissolved oxygen (O<sub>2</sub>) levels most suitable for healthy fish and shellfish so that humans can enjoy the benefits that a coastal environment provides.

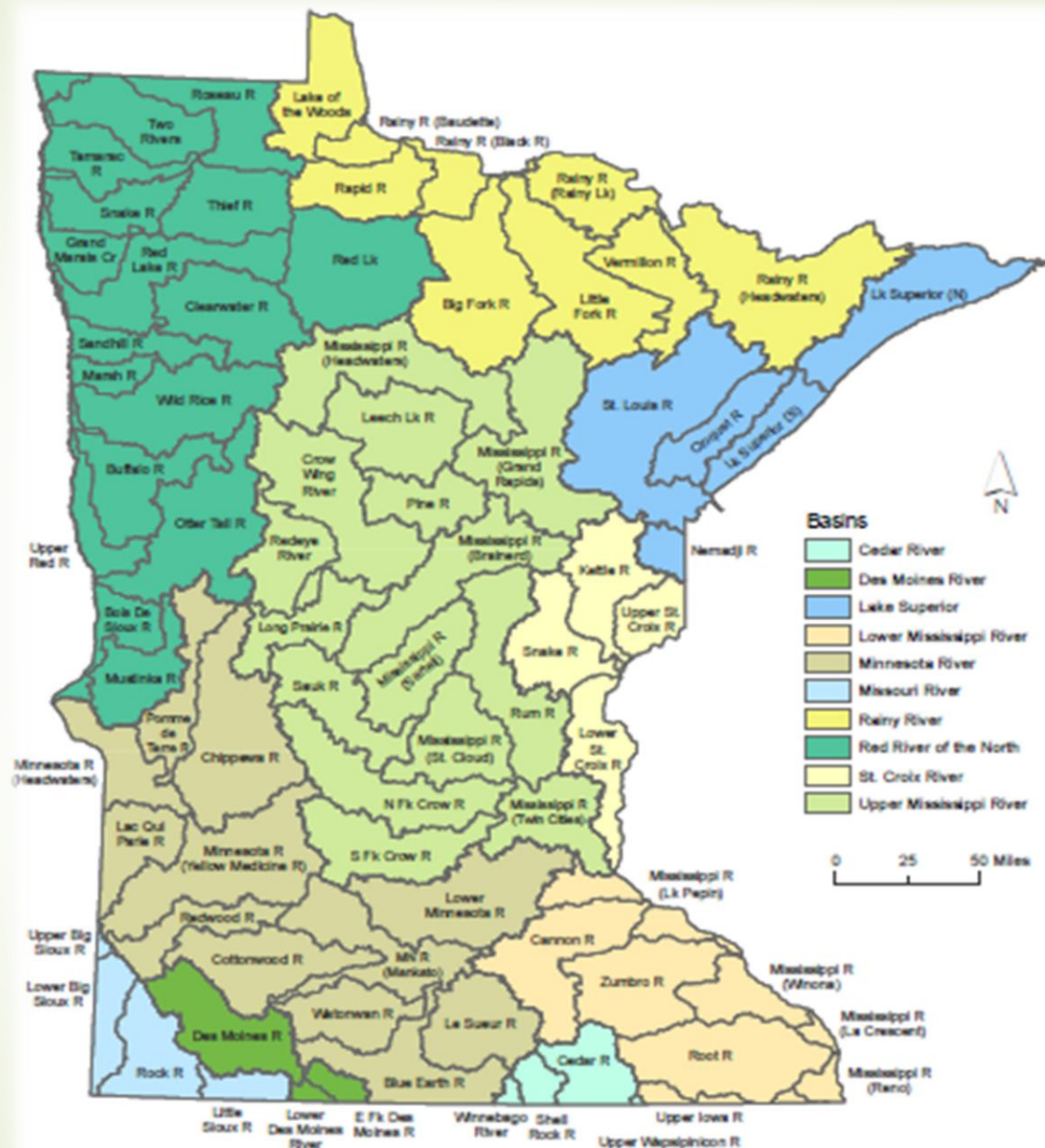
In a eutrophic ecosystem, increased sediment and nutrient loads (N P) from farming, urban development, and industry, in combination with atmospheric nitrogen, help trigger both macroalgae and phytoplankton (chlorophyll *a*) blooms, exceeding the capacity of grazer control. These blooms can result in decreased water clarity, decreased light penetration, decreased dissolved oxygen, loss of submerged aquatic vegetation, nuisance/toxic algal blooms, and the contamination or die off of fish and shellfish.



# 10 Major Basins



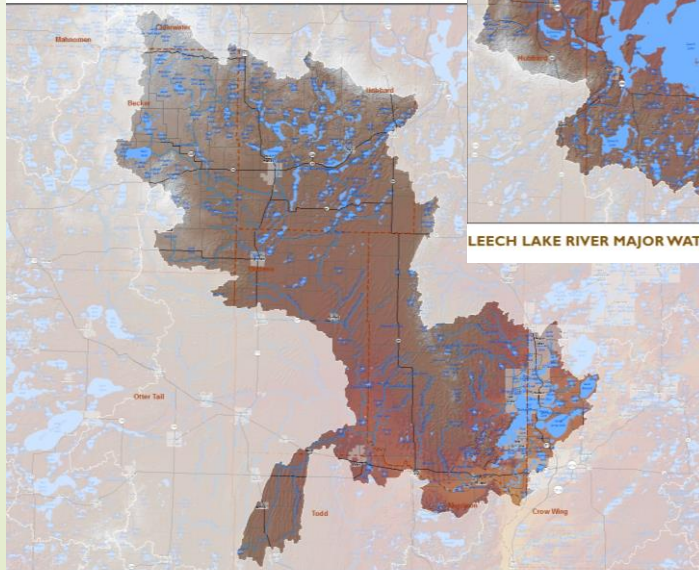
# 80 Major Watersheds



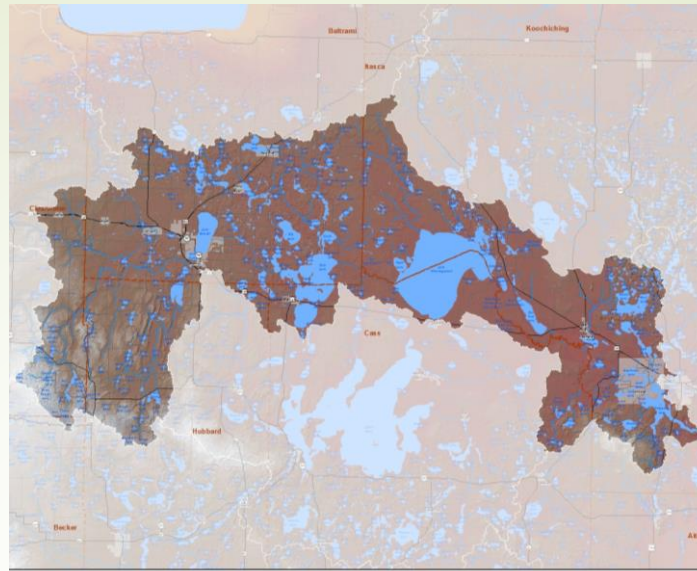


### Leech Lake River Watershed

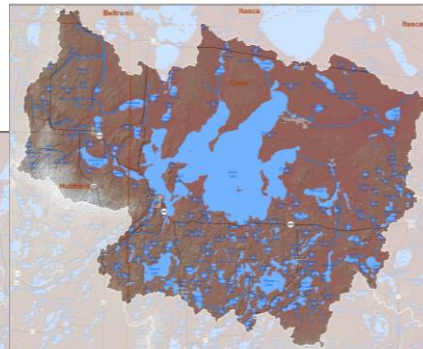
- 854,659 acres
- Includes parts of Beltrami, Cass, and Hubbard counties
- Major cities: Laporte, Benedict, Walker, Federal Dam, Boy River, Whipolt, Longville, and Hackensack and the Leech Lake Reservation (Leech Lake Band of Chippewa)
- 277 river miles and more than 750 lakes equaling 166,374 acres



**CROW WING RIVER MAJOR WATERSHED**



**MISSISSIPPI RIVER - HEADWATERS MAJOR WATERSHED**



**LEECH LAKE RIVER MAJOR WATERSHED**

### Mississippi River-Headwaters Watershed

- 1,255,105 acres
- Includes parts of Becker, Beltrami, Cass, Clearwater, Hubbard, and Itasca counties
- Largest city: Bemidji
- Other cities in the watershed include Cass Lake and Deer River
- 685 river miles and over 1,000 lakes equaling 180,375 acres

### Crow Wing River Watershed

- 1,245,214 acres in size
- Includes all or parts of Becker, Cass, Clearwater, Crow Wing, Hubbard, Morrison, Otter Tail, Todd, and Wadena counties
- Major cities: Park Rapids, Staples, and Nisswa
- More than 627 lakes and 1,653 river miles

## Health Assessment Framework



Bass Lake,  
Becker Co.



# CUMULATIVE EFFECTS

Changes to economic, environmental, and social values caused by the combined effect of present, past, and reasonably foreseeable actions or events.

Actions or events can have either positive or negative effects on values.



Contents lists available at ScienceDirect

Ecological Economics

journal homepage: [www.elsevier.com/locate/ecolecon](http://www.elsevier.com/locate/ecolecon)



Analysis

## The effect of an aquatic invasive species (Eurasian watermilfoil) on lakefront property values

Congwen Zhang<sup>\*</sup>, Kevin J. Boyle

Department of Agricultural and Applied Economics, Virginia Tech, USA

### ARTICLE INFO

#### Article history:

Received 13 February 2010  
Received in revised form 16 July 2010  
Accepted 10 September 2010  
Available online 2 November 2010

#### Keywords:

Aquatic invasive species  
Eurasian watermilfoil  
Economic costs  
Hedonic property values

### ABSTRACT

Invasive species are one of the major threats to ecosystems. One of these “invaders”, Eurasian watermilfoil, can crowd out important native aquatic plants, decrease habitat and diversity of native species in a lake, and interfere with water-based recreation. This study uses a hedonic property-value method to estimate the effect of Eurasian watermilfoil on lakefront property values at selected Vermont lakes. Results indicate that as the primary component of total aquatic macrophyte growth in a lake Eurasian watermilfoil significantly and substantially affects lakefront property values. As Eurasian watermilfoil infests a lake, adding to the total macrophyte growth, property values can diminish by <1% to 16% for incremental increases in the infestation level. Hence, policies that successfully prevent infestations have significant economic benefits to owners of lakefront properties and local communities.

© 2010 Elsevier B.V. All rights reserved.

## Modeling the Property Price Impact of Water Quality in 14 Chesapeake Bay Counties

Patrick Walsh, Charles Griffiths,  
Dennis Guignet, and Heather Klemick

NCEE Working Paper Series  
Working Paper # 15-07  
December, 2015

This study uses hedonic analysis to estimate the effects of a common aquatic invasive species—Eurasian watermilfoil (milfoil)—on property values and

in the northern forest region of Wisconsin. Using data from property sales, we control for variables indicating the presence of milfoil. Using an identification strategy based on the timing of the invasion, results indicate that lakes invaded by milfoil experience a decrease in land values *after* invasion. (JEL Q51)

Department of Economics, University of Wisconsin

## Read this article

Economics of the Economic Impacts of an Aquatic Invasive Species: A Hedonic Empirical Analysis

Ecological Economics February 1, 2019 95: 1-18

Full Text (PDF)

omics

scribe | Alerts | Activate/Man

c Invasive Sp

Evidence from



## Water Quality Affects Property Prices: A Case Study of Selected Maine Lakes

Holly J. Michael

Kevin J. Boyle

and

Roy Bouchard

"LAKESHORE PROPERTY VALUES AND WATER QUALITY: EVIDENCE FROM PROPERTY SALES IN THE MISSISSIPPI HEADWATERS REGION."

Submitted to the Legislative Commission on Minnesota Resources

By the Mississippi Headwaters Board

and Bemidji State University

(May14, 2003)

BY

Charles Krysel

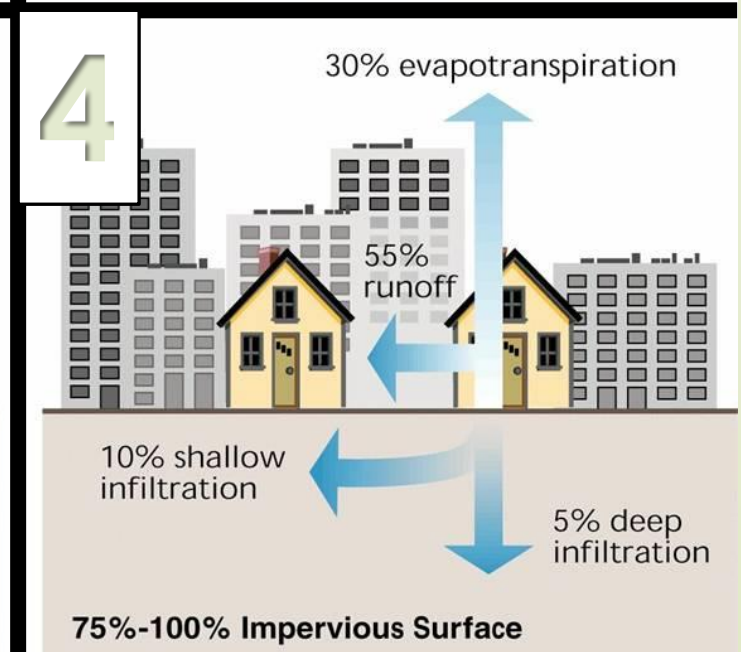
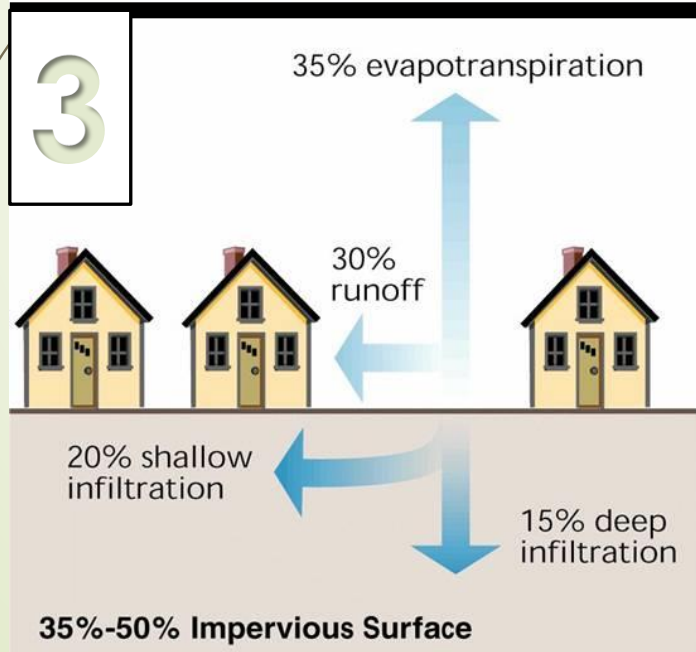
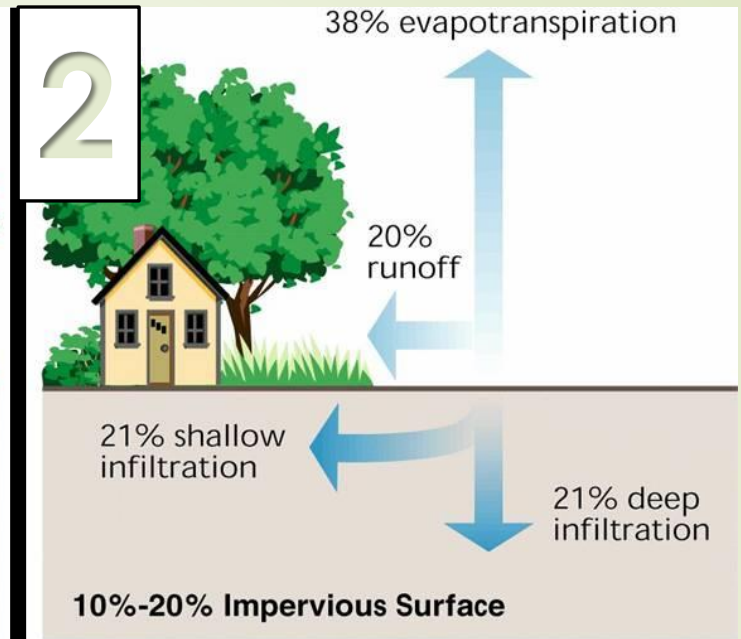
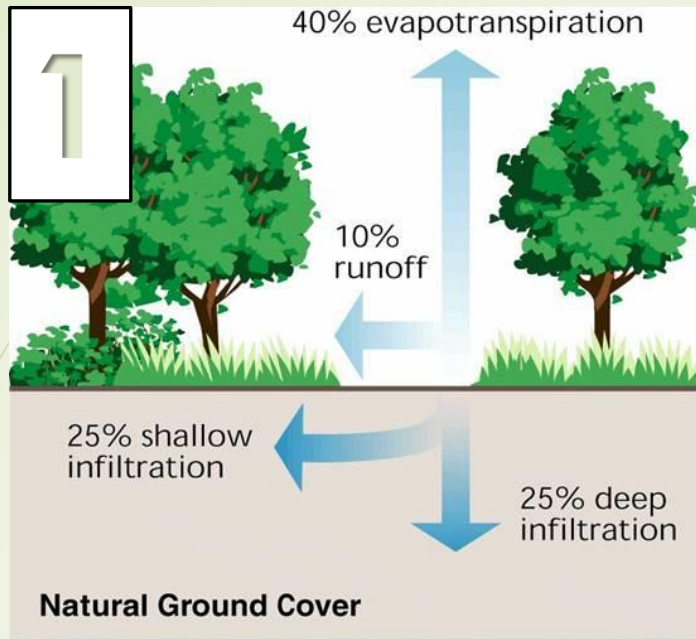
Elizabeth Marsh Boyer

Charles Parson, Ph D.

And

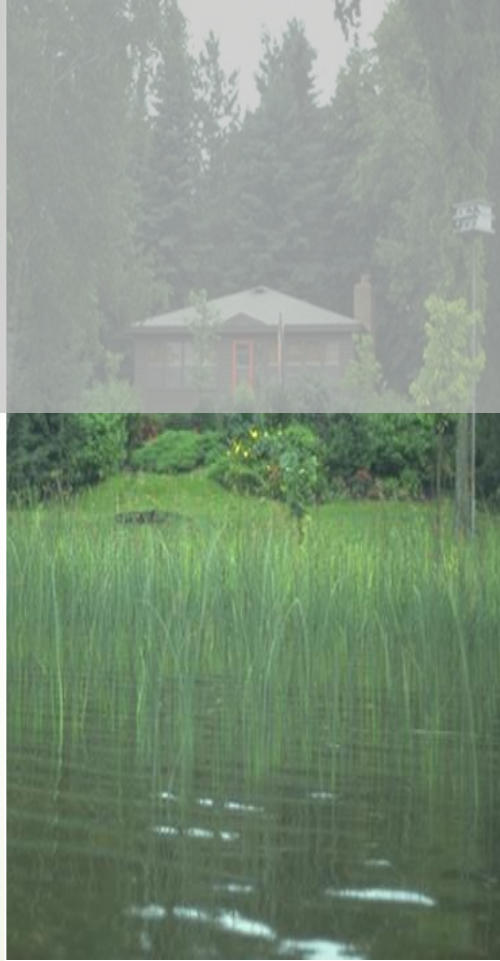
Patrick Welle, Ph. D





# Minimize unwanted inputs to the lake

- runoff
- nutrients
- sediment

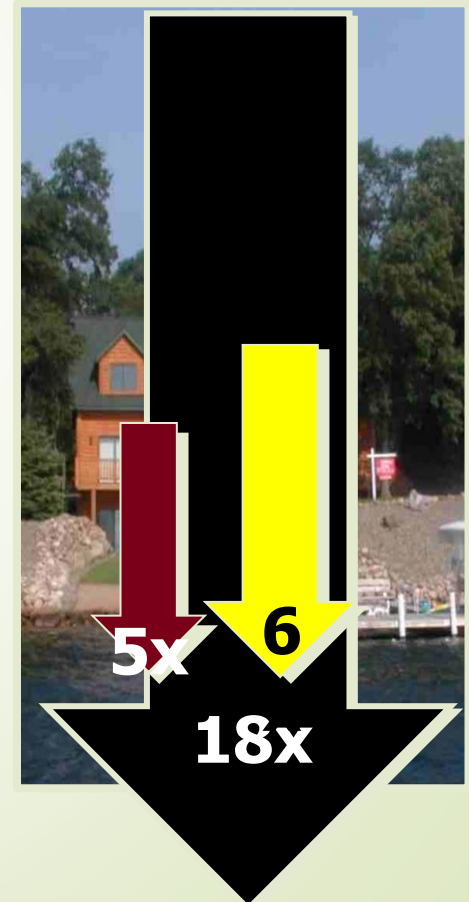
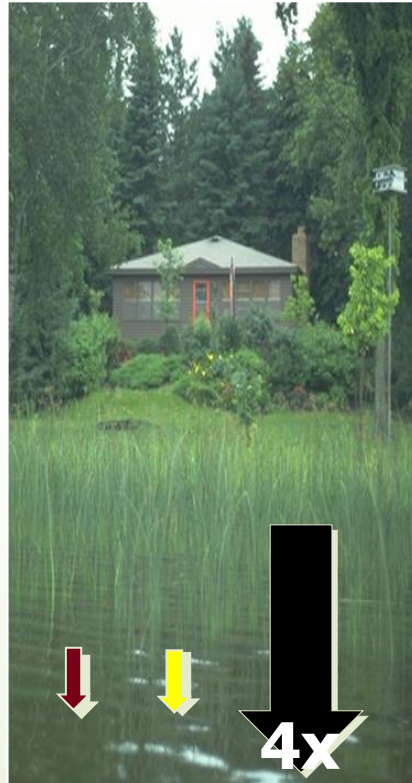
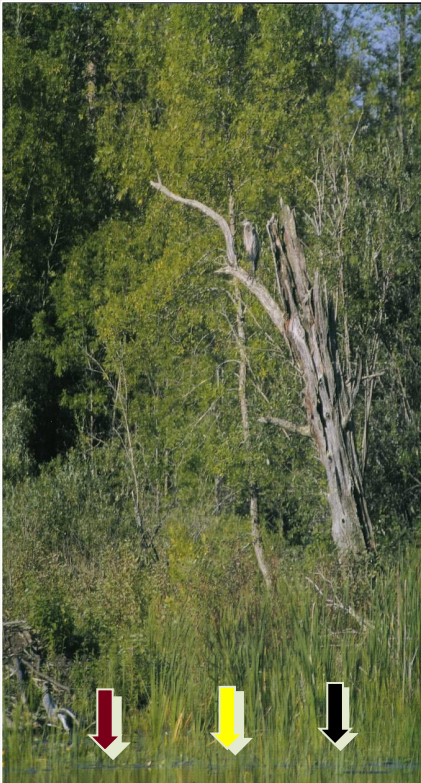




**Runoff Volume**

**Phosphorus Inputs**

**Sediment Inputs**





**Slow the water down**

**Hold it on the landscape**

**Let it soak in**

**Use plants to take up  
the nutrients**





# The Changing Lakeshore



Keith Manlove - Univ of MN Master Gardener

# How did we get here?

Cabin life in MN began in the late 50s.

1954 - 67 Lakeshore cabins in MN increased 88%

Mostly small cabins lightly developed shorelines

1969 MN Shoreland Mg Act Passed

Lot sizes, setbacks, septic

1972 DDT was banned

1967 - 1982 Lakeshore cabins in MN increased 74%

Increase in year-round homes with lawn-to-the-shore landscaping



# Continued

1987 Lead Shot is Banned

1989 - MN Shoreland Rules Updated

Inc Ag use, enhanced perf. standards, protections for the shore and bluff zones

1990 - Present

Increase in lakeshore development, (size & qty)

Increase in lake recreation (size & qty)

Decrease in the amount of natural shoreline



# Summary

How we use and care for our lakes continues to change

Our lakes are under increased pressure

As we learn more, MN has shown they will take action

2017 DNR introduced the Shoreline Model Ordinance

Increased Shoreline restrictions could be in our future

This is where Shoreland Advisors come in





# Comments / Questions

[Lakefriendlygardening@gmail.com](mailto:Lakefriendlygardening@gmail.com)

Youtube Channel: Lake Friendly Gardening



UNIVERSITY OF MINNESOTA EXTENSION

# MEET WITH A LANDOWNER

- During COVID-19
- Walk the property
- Listen to understand their needs and wishes
- Look for changes to their property that will improve/protect the lake
- Provide advice and resources
- You are not expected to be an expert!
- Follow through

# WHAT TO LOOK FOR

- Where does the water run?
- Is there erosion?
- Septic issues?
- Types of vegetation? Trees?
- Impervious surfaces?



# PRACTICES THAT MAY APPLY

- Rain gardens
- Rain barrels
- Shoreline restoration
- Grassed swales
- Pollinator gardens
- Native plants

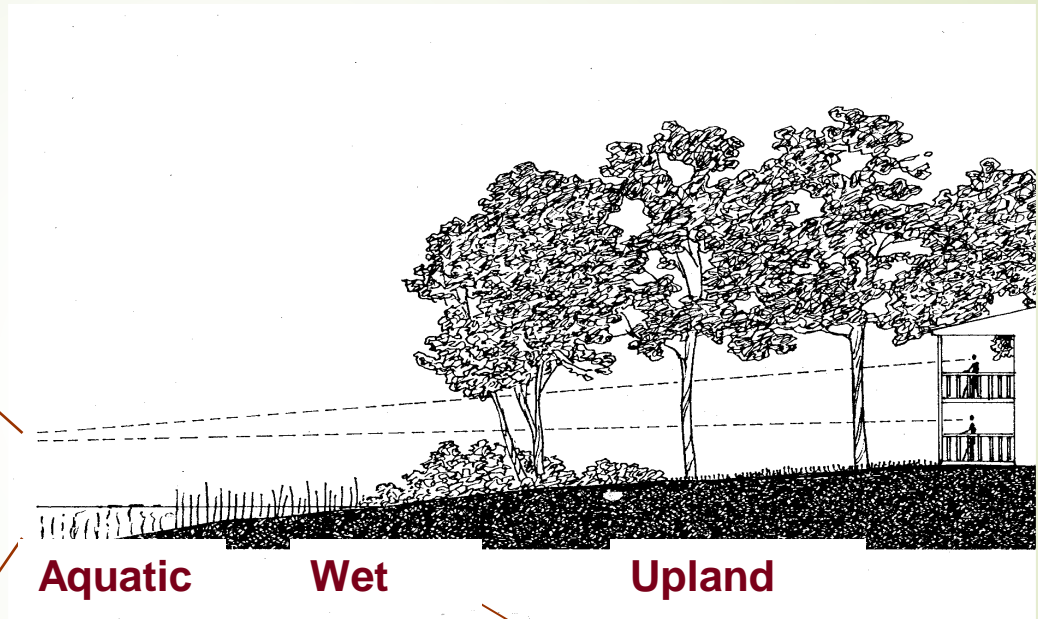


Intercept the runoff before it  
reaches the lake



# SHORELAND PLANTING ZONES

Line of sight ...



Continuously under water. Plants are adapted to survive aquatic conditions.

Seasonally inundated and/or near the water table. Plants will tolerate "wet feet" for part/all year.

**OHWL**



# WHAT IS A RAIN GARDEN?

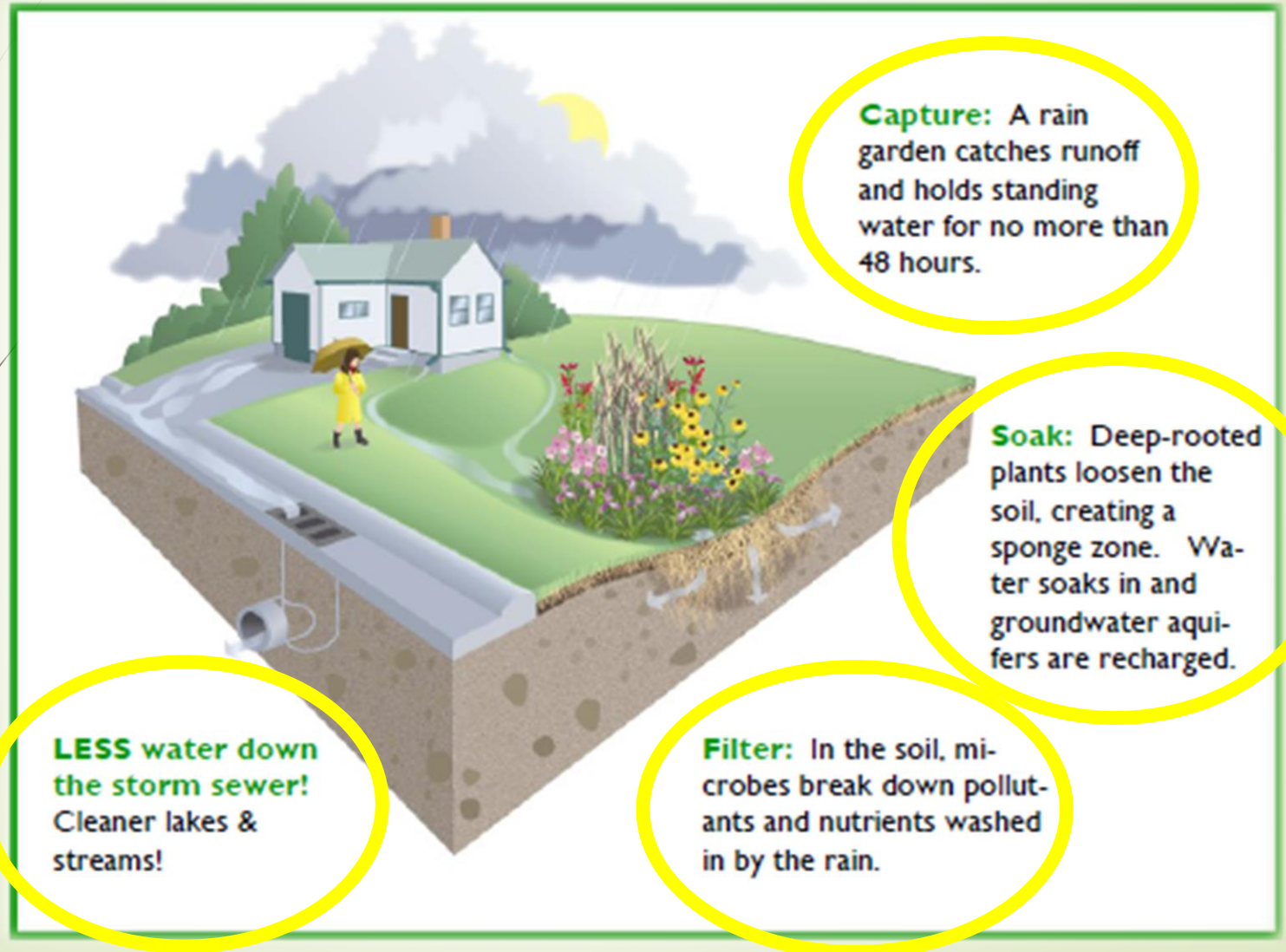
.... A landscaped area designed to collect rainwater and snowmelt, allowing water and pollutants to be absorbed into the soil and by the plants.



a.k.a.

- Infiltration basins
- Bio-retention basins

# WHAT IS A RAIN GARDEN?





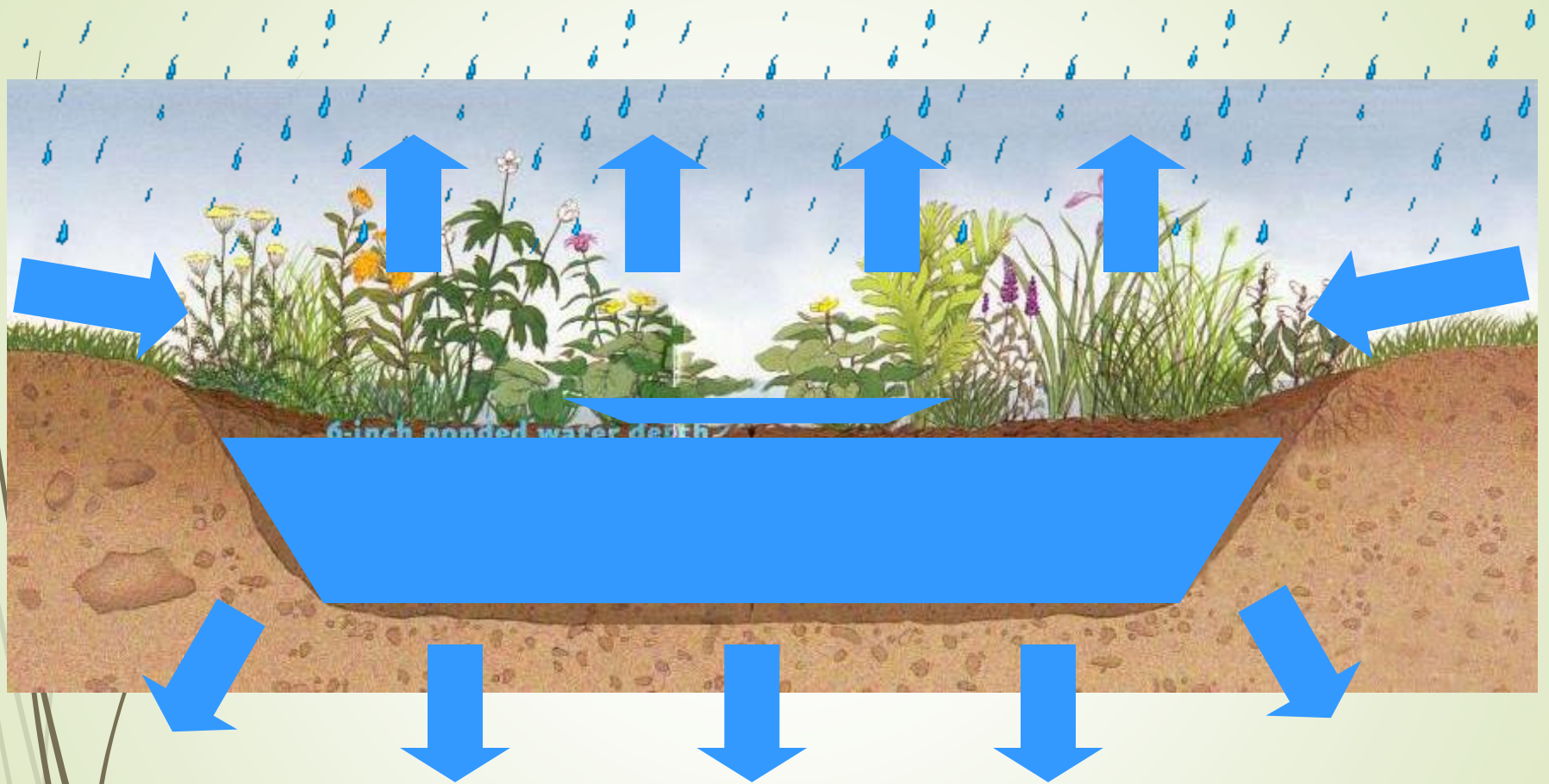
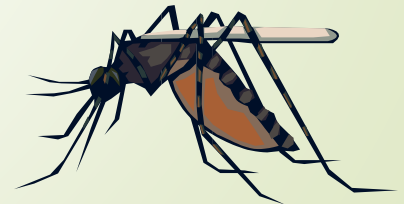


Illustration by Taina Litwak

# RAIN GARDENS ARE NOT:



- Water gardens or ponds
- Solution for poorly drained areas
- Mosquito breeding hot spots





The background of the cover is a photograph of a residential yard. In the foreground, there are several bright yellow Black-eyed Susans with dark brown centers. Behind them, a white downspout from a house is visible, leading into a garden bed. The house has light-colored horizontal siding and white window shutters. The overall scene is bright and sunny.

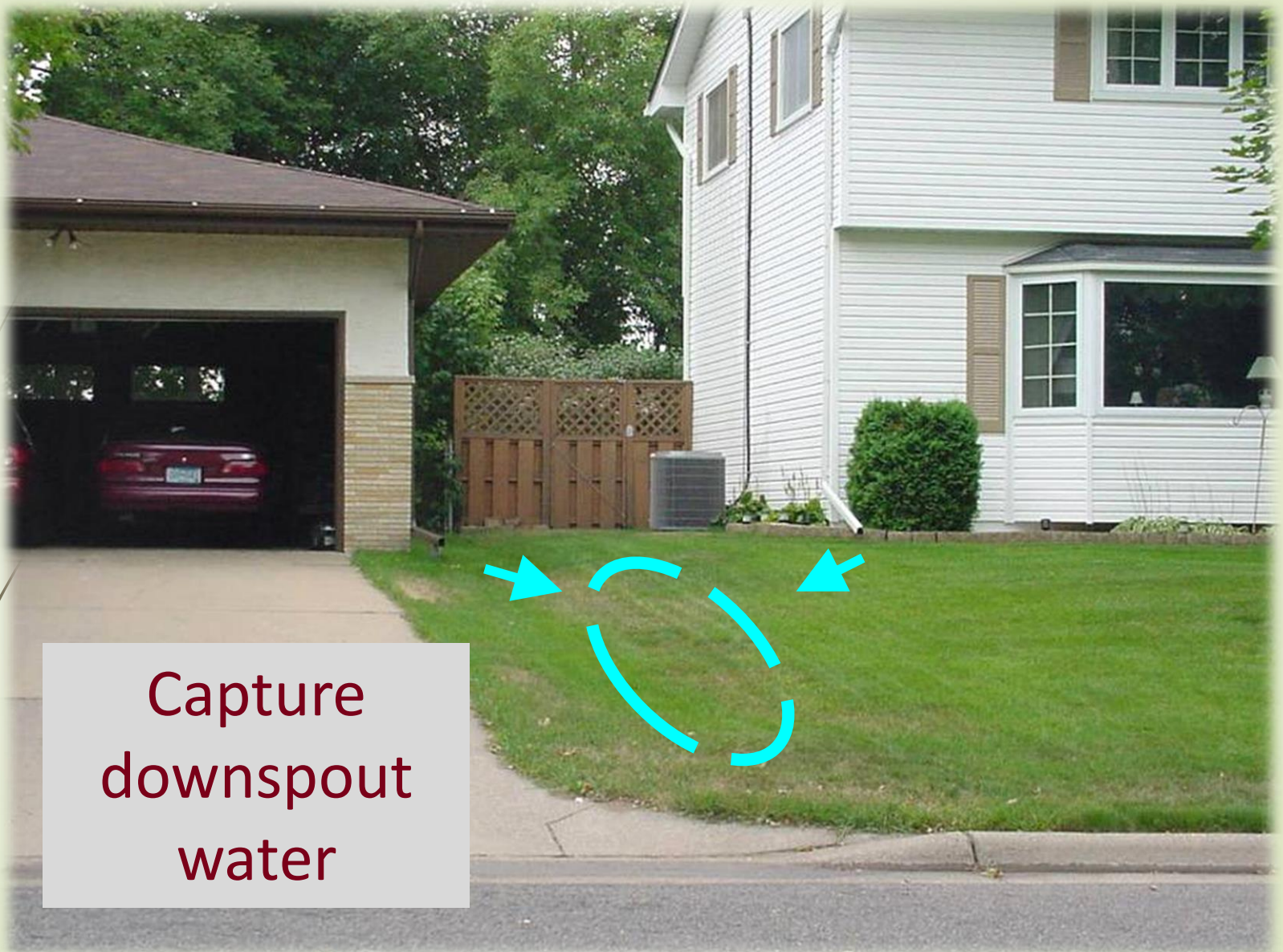
# RAIN GARDENS

A GUIDE FOR HOMEOWNERS  
AND LANDSCAPERS

WISCONSIN STANDARDS OVERSIGHT COUNCIL  
WISCONSIN DEPARTMENT OF NATURAL RESOURCES

NOVEMBER 2018 | [WWW.SOCWISCONSIN.ORG](http://WWW.SOCWISCONSIN.ORG) | [WWW.DNR.WI.GOV](http://WWW.DNR.WI.GOV)



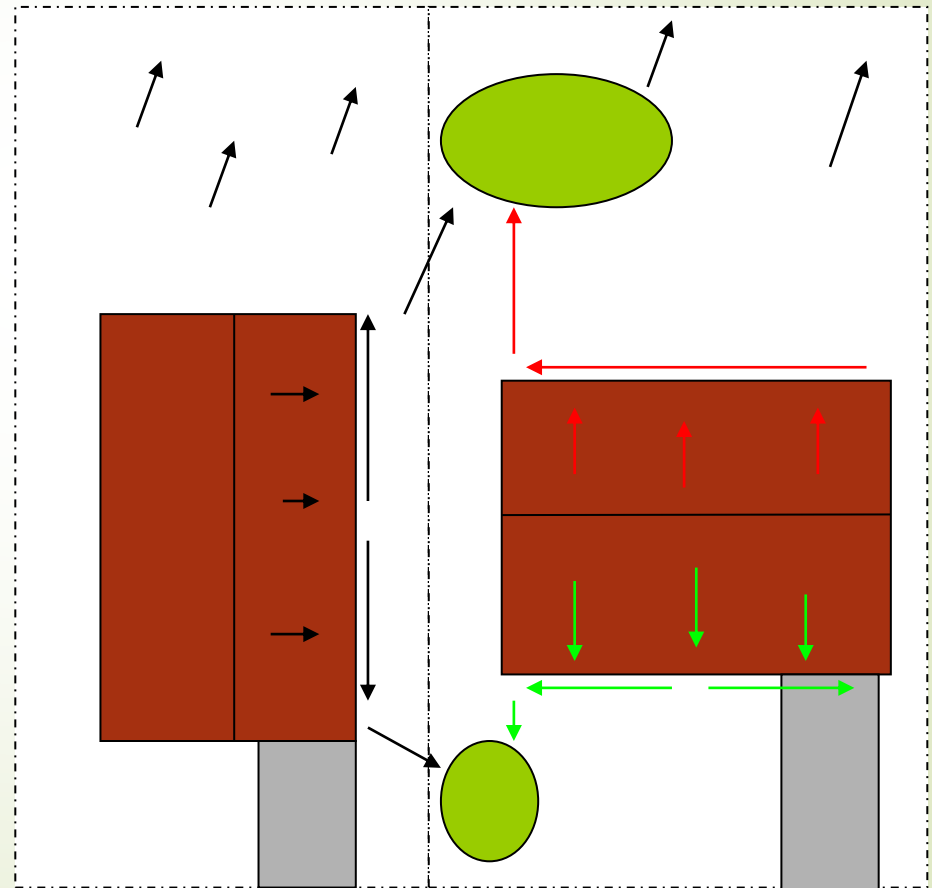


Capture  
downspout  
water

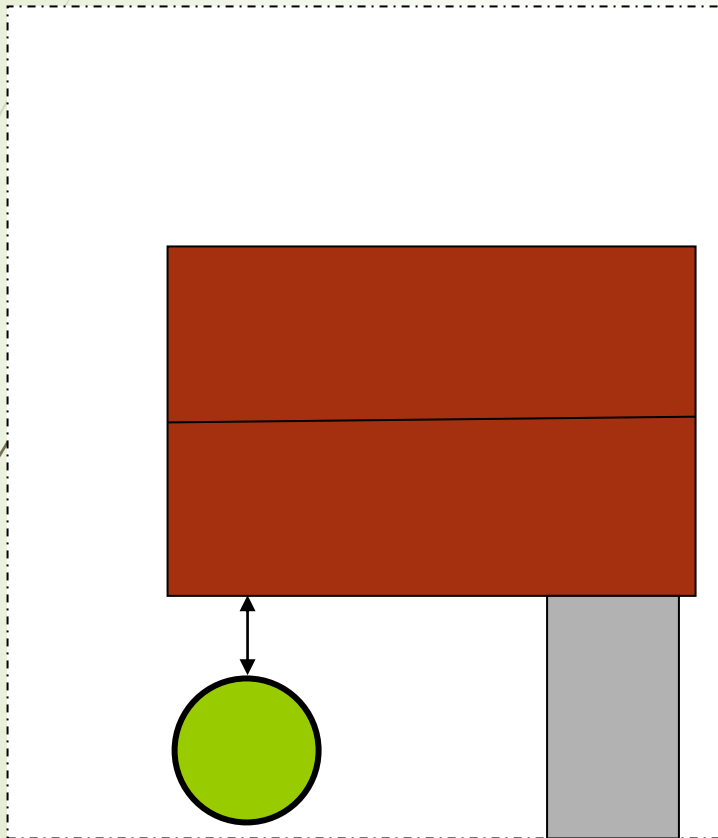
# IDENTIFYING POTENTIAL SITES

You may need more than one rain garden!

- Located down-slope (at least 1% slope) from downspouts, patio, driveway or other hard surfaces
- Meet set-back criteria



# RAIN GARDEN SETBACKS



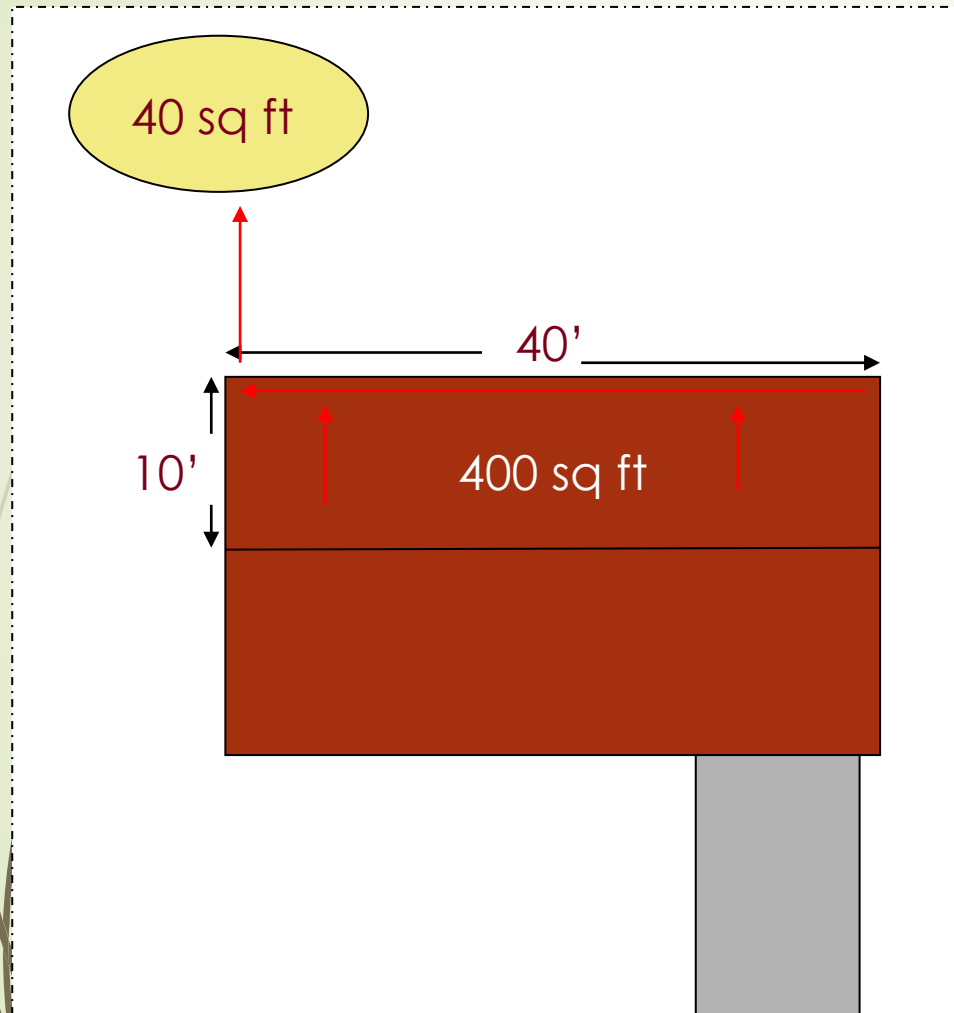
- Wellhead – 50'
- Septic field – 35'
- Foundation/slab – 5'
- Basement – 10 to 25'
- Property line – 10'
- Utility lines – *call Gopher One*



# OTHER CONSIDERATIONS

- Slope – gentle, less than 20%
- Depressions - avoid areas of natural ponding or flooding
- Water table/bedrock – must be at least 3 feet below the rain garden
- Soil – avoid areas of compacted and/or clay soils

# DETERMINING SIZE

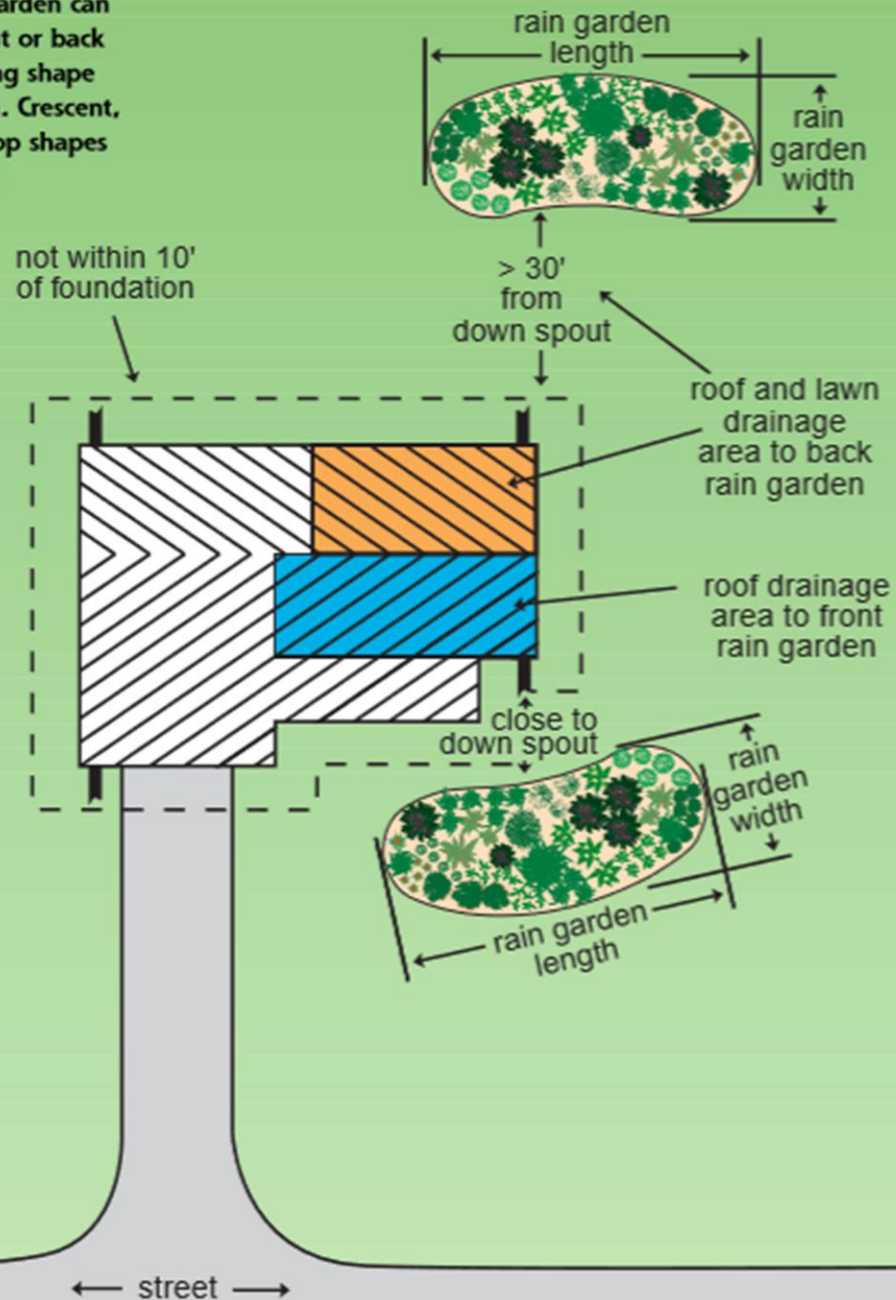


- Calculate the area from which water will be collected (in square feet)
- The rain garden should be approximately 10% of this area (5-30%)





**Figure 1** A rain garden can be built in the front or back yard. Pick a pleasing shape for the rain garden. Crescent, kidney, and teardrop shapes seem to work well.



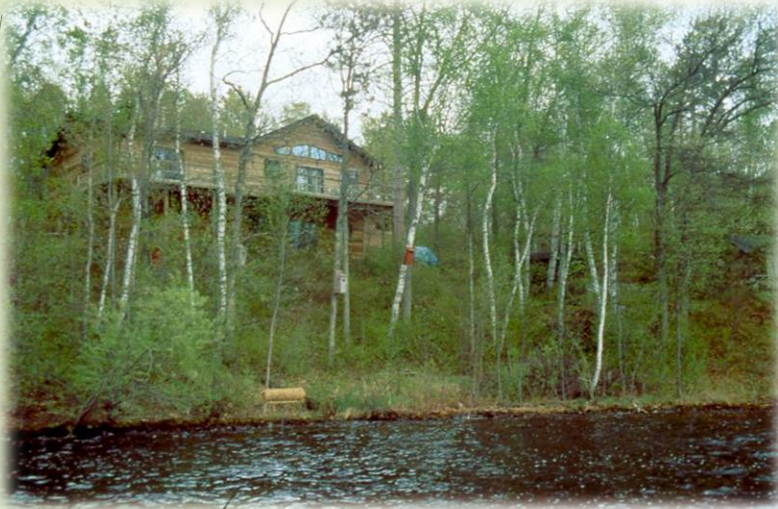
# WHAT IS A SHORELAND BUFFER?

.... A landscaped area along a shoreline (any water body) designed to slow runoff before it enters the water body so that some of the pollutants – and some of the water – can infiltrate the ground.





# STRATEGY #1: EDIT



Preserve existing  
vegetation

Trim or remove  
trees and shrubs  
only as needed





**STRATEGY #2:  
NO MOW –  
LET IT GROW  
IS IT A WEED BED  
OR A GOLD MINE?**



- most effective in wet fringe zone

# NO-MOW STRATEGY

- Stake or mark the boundary of no-mow zone
- For a more natural look use a curved boundary
- As your no-mow area begins to grow, identify plant species coming in:
  - Ask local plant expert for help with identification
  - Watch for undesirable species, e.g., reed canary grass, thistle, buckthorn, stinging nettle, purple loosestrife, sweet white clover
  - If you find undesirable species, refer to fact sheets and resources for treatment recommendations
- Timeframe – allow one to two years to determine effectiveness of this strategy



**FIRST YEAR THEY SLEEP,  
SECOND YEAR THEY CREEP,  
THIRD YEAR THEY LEAP.**





# STRATEGY #3: ADD PLANTS

Add to existing vegetation for additional color, layers, or diversity



Totally replant bare ground and pre-existing lawn areas

# **VISUAL APPEARANCE: PRIVACY SCREEN**





# VISUAL APPEARANCE: ROCK RIP RAP





# VISUAL APPEARANCE: STYLE





# WILLOW WATTLES



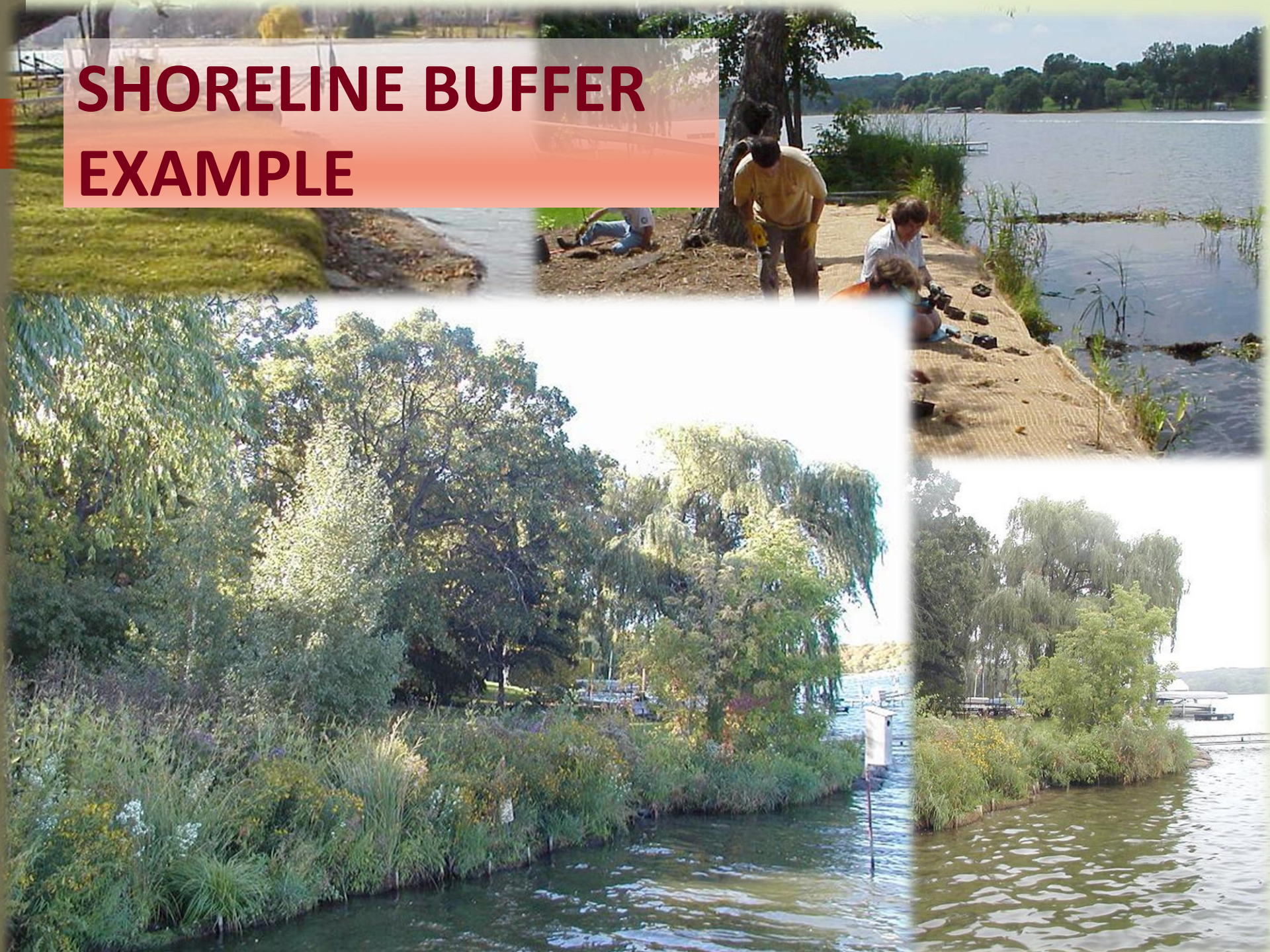


# AQUATIC PLANTING



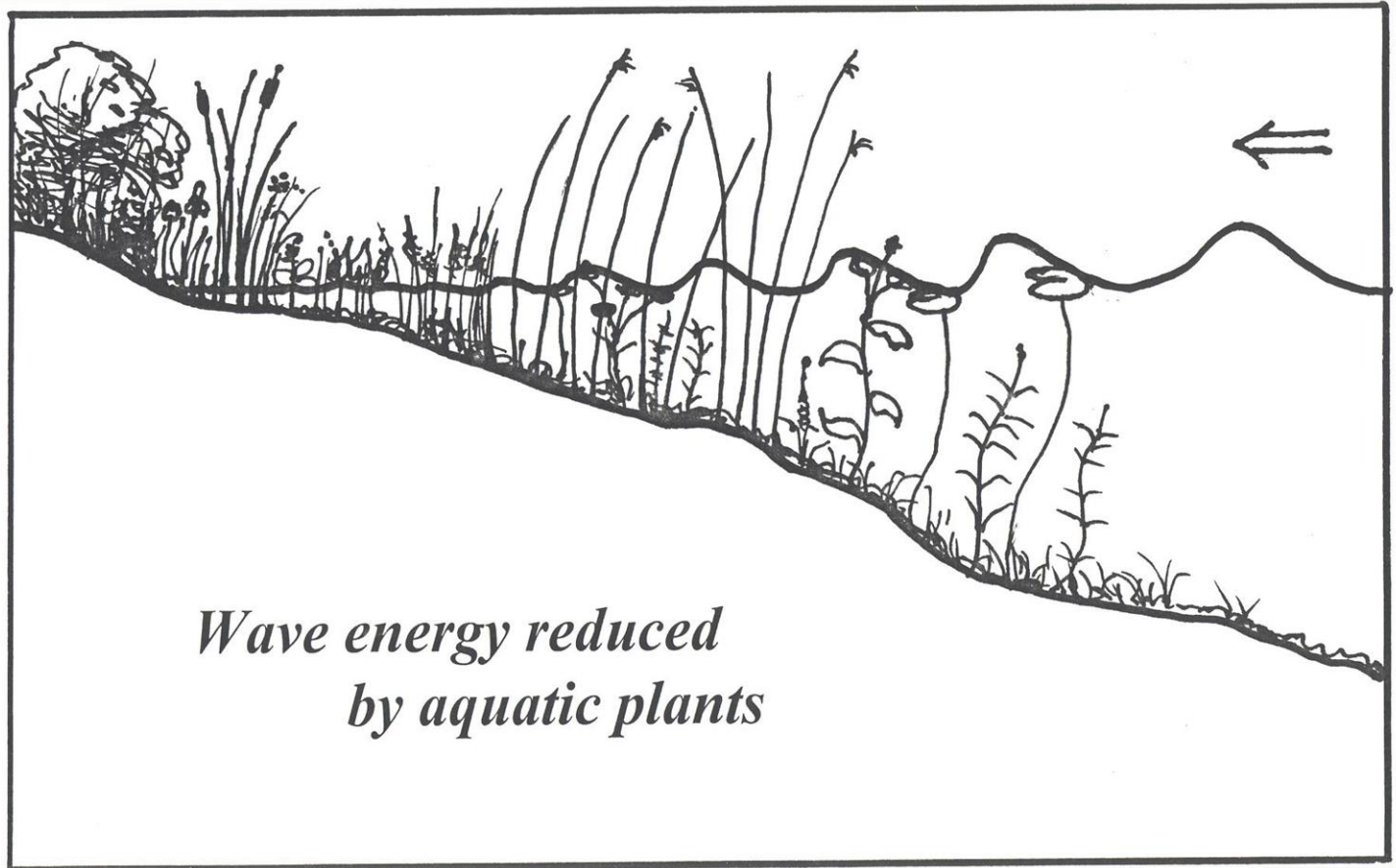


# SHORELINE BUFFER EXAMPLE





# NATIVE PLANTS PROTECT SHORELINES FROM EROSION



# BULRUSH AS WAVE BREAK





# ICE RIDGES



## Make Friends with the Ice Ridge

Ice ridges are formed by the pushing action of the lake's winter ice sheet against the shore. Cracks form in the ice because of different contraction rates at the top and bottom of the ice sheet, and it is especially pronounced in years when there is little insulating snow cover. Ice cracks also develop because the edges of the ice sheet are sometimes firmly attached to the shore. Then, as the water rises in cracks and freezes, the ice sheet expands slightly and exerts thrust against the shore.

Unless the ice ridge is impeding your use of the lake or access to your dock area, consider making friends with the ice ridge and leave it alone. An ice ridge has many benefits to the lake, such as creating a natural berm to protect the lake from nutrient runoff. Nutrients collect on the landward side of the mound, producing fertile soil where trees and plants thrive and provide roots to hold the soil in place. If you do want to remove an ice ridge, you must follow the Hubbard County requirements. Historical ice ridges are a feature of many lakes and are protected by state law as a valuable resource to prevent runoff into the lake.

# GRASSED SWALES





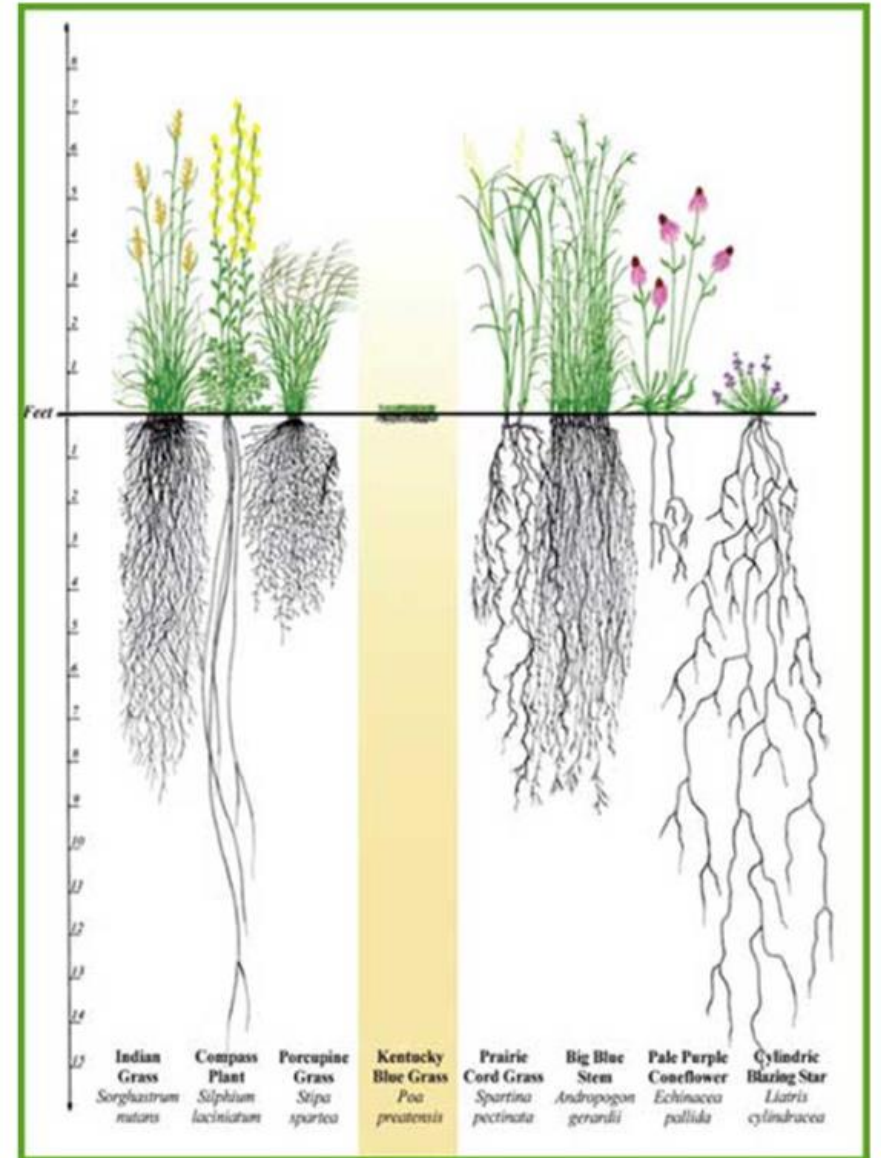
# GRASSED SWALES



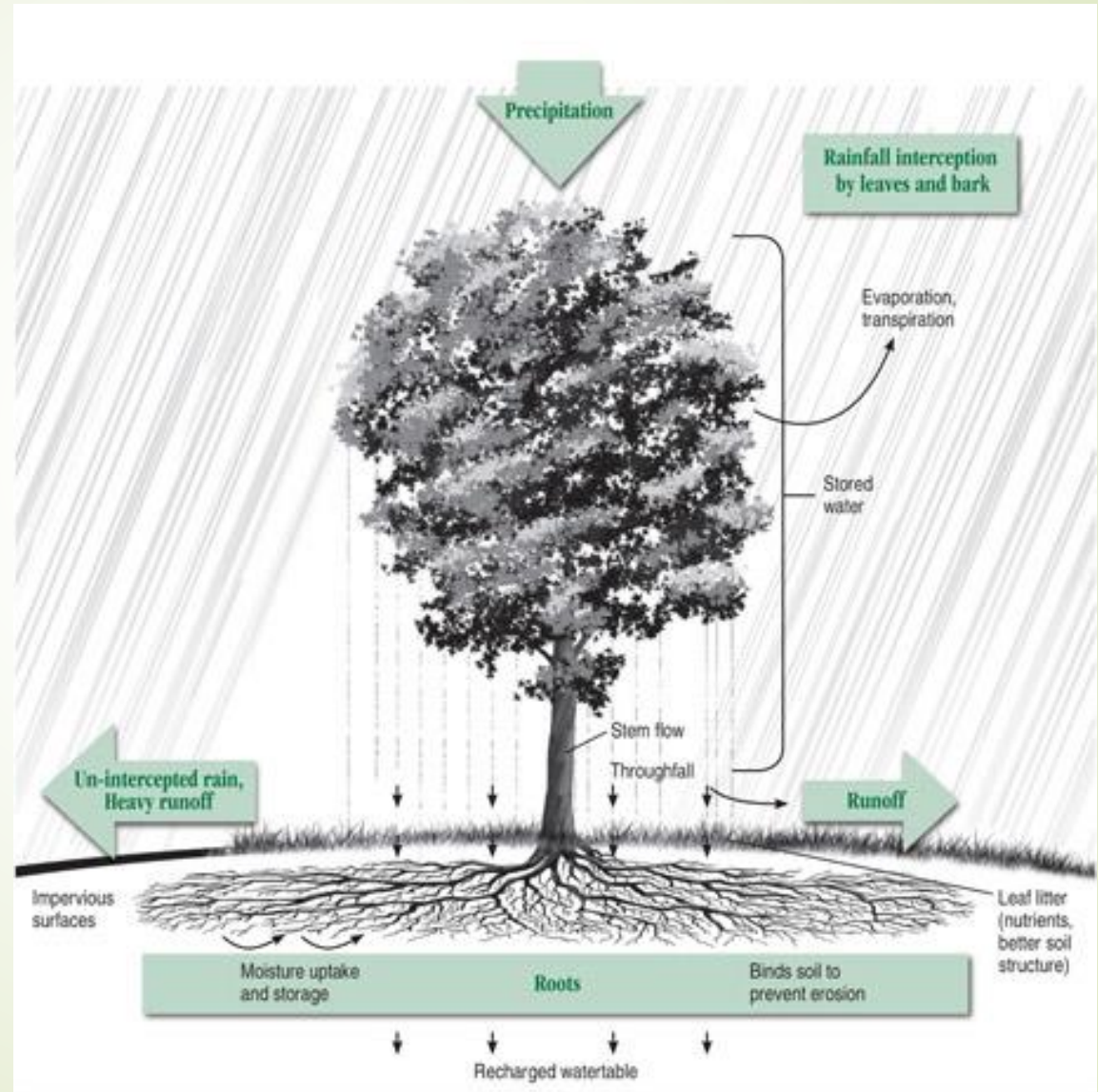


# NATIVE PLANTS

- Were here prior to European immigration; not cultivars
- Are acclimated to our weather extremes
- Filter nutrients and pollution
- Have extensive root systems



# NATIVE TREES





# RESTORE THE SHORE

- Local program to purchase native plants and supplies
- Deadline is Oct. 23
- Delivery ~ early May 2021

# OTHER CONSIDERATIONS

- Contain grass clippings and leaves
- Only zero phosphorus fertilizers
- Maintain septic system
- Remove pet waste
- Hold water on site
- Clean driveway
- Be AIS alert
- Reuse water
- Volunteer





*A journey of a thousand miles,*



*begins with a single step.*

# ROLES AND RESPONSIBILITIES

- Sign up with HC COLA
- COLA will connect you with property owners
- Communicate via email first, then meet one-on-one on site
- Provide advice and resources
- Short term commitment





# VISIT SITES IN YOUR AREA

- South access on Long Lake: rain garden, tree planting
- Pine Haven Camp, grassed swale, pervious surface
- Deerview Road, check dams, rain garden



# KEY MESSAGES

- Systems thinking
- Not 'all or nothing'
- Property owners have responsibilities
- You are not a marriage counselor!
- Slow the flow
- Use native plants
- Lakes are in good shape; let's keep them that way





# Thank you!

# Questions?

Karen Terry  
218-770-9301  
[kterry@umn.edu](mailto:kterry@umn.edu)

# Shoreland buffers













# Shoreland buffers





# Shoreland buffers





# Shoreland buffers

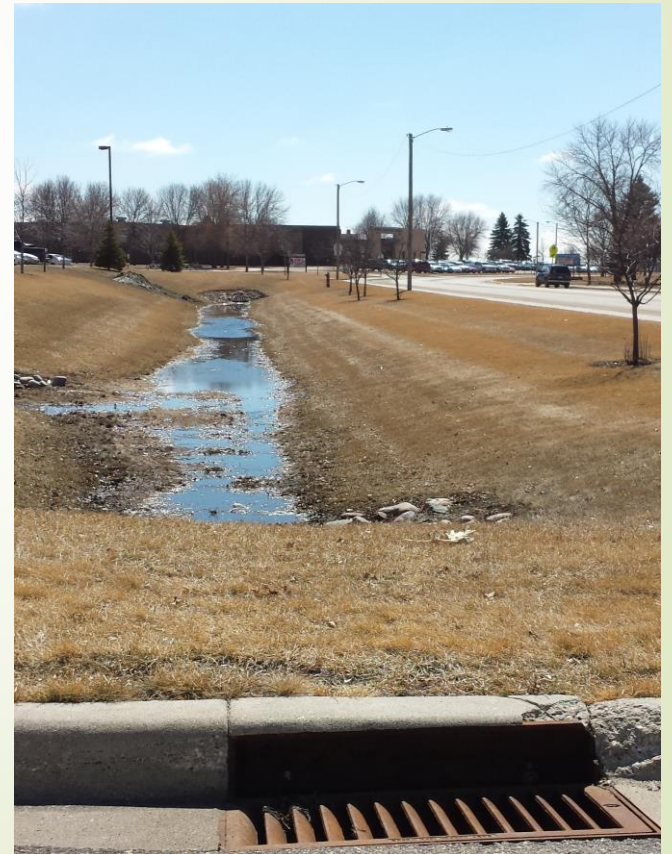


# Combination rain garden and shoreland buffer





# Grassed swales



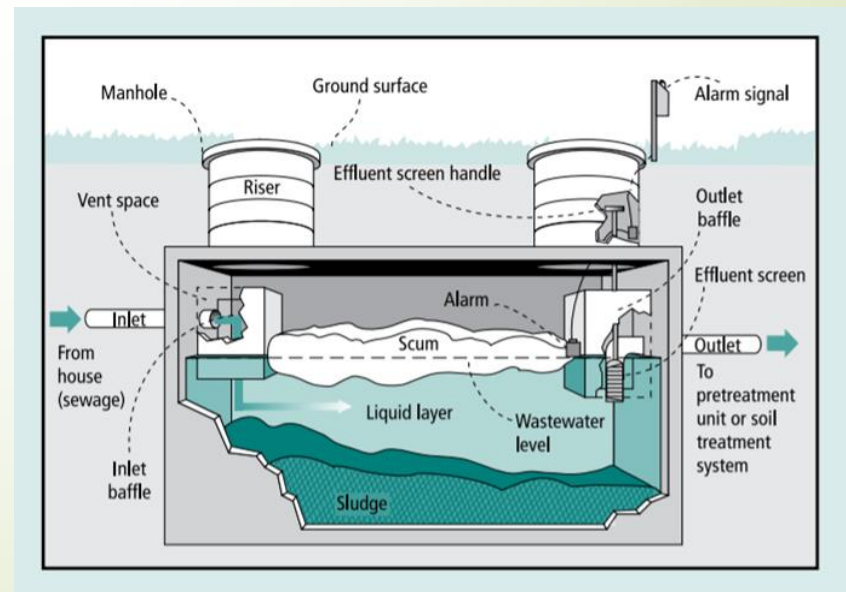


Bad Axe	Hubbard	Eurasian watermilfoil	2017
Bender Creek from Bender Creek Road downstream to First Crow Wing (29-0086)	Hubbard	faucet snail	2019
Benedict	Hubbard	zebra mussel	2017
Big Mantrap	Hubbard	Eurasian watermilfoil	2020
Duck	Hubbard	faucet snail	2019
First Crow Wing	Hubbard	faucet snail	2011
Fourth Crow Wing	Hubbard	faucet snail	2019
Garfield	Hubbard	zebra mussel	2017
George	Hubbard	faucet snail	2018
Long	Hubbard	faucet snail	2017
Long	Hubbard	zebra mussel	2020
Second Crow Wing	Hubbard	faucet snail	2011
Third Crow Wing	Hubbard	faucet snail	2018
Upper Bottle	Hubbard	faucet snail	2019
Upper Twin	Hubbard	faucet snail	2009



# Septic systems

- ✓ Have tank pumped and inspected regularly
- ✓ Learn how your system works
- ✓ Invest in repairs as needed



# Zero-phosphorus law

## Apply Fertilizer Sparingly. Use Zero-Phosphorus Lawn Fertilizer—It's the Law in Minnesota

By law since 2005, Minnesota homeowners cannot use fertilizers containing phosphorus, except for exemptions for new lawns or when a soil test indicates a need for phosphorus. In much of Hubbard County, soils are naturally high in phosphorus so lawns generally don't need extra phosphorus.



When shopping for fertilizer, buy a brand that has a middle number of zero i.e. 22-0-15. The law did not prohibit retailers from selling phosphorous fertilizers, and even though most retailers are carrying more zero phosphorus fertilizers, it's up to you to make sure you comply with the law.

If you have left over phosphorus fertilizer, using it on the garden is a good way to dispose of it.

Other herbicide and pesticide precautions to follow:

- Eliminate the use of fertilizers near water or wetlands.
- Before you consider fertilizing your lawn, aerate it first and see if that improves its health.
- Use the minimum amount needed to replenish the soil and apply at the right time of year, usually spring and early fall. Water lightly after fertilizing to ensure absorption by the roots before a heavy rainfall.
- Sweep fertilizer that has spilled on the driveway and other hard surfaces back onto the lawn to prevent runoff.