

October, 2016

Floodplain Relief Program

City of La Crosse

The City of La Crosse's Floodplain Relief Program helps property owners remove and permanently protect improvements in La Crosse's 1% annual chance Special Floodplain Zones. This program is applicable to all floodplain areas within the jurisdictional limits of the City of La Crosse. Relief grants can be applied toward engineering, design, earthwork, structure relocation, foundation improvements, other construction requirements necessary to elevate current structures above the flood protection elevation and the application and supporting work and documentation necessary to apply for a Letter of Map Revision (LOMR) through the Federal Emergency Management Agency.

Who Is Eligible?

All land owners having property within the corporate limits of the City of La Crosse including residential property owners, businesses, non-profit organizations, state agencies and educational institutions with all or a portion of their property located in the 1% annual chance flood zone are eligible. Tenants and others not having direct financial ownership or interest are not eligible.

Program funds are applicable to targeted areas indicated in the City's flood relief mapping zones based upon need and feasibility.

What Activities Does This Program Fund?

All eligible activities included below when the resulting effect is the removal of property improvements from the 1% annual chance floodplain (Special Flood Zone) resulting in a Letter of Map Amendment or Revision:

- Design and Engineering in order to obtain a Conditional Letter of Map Revision (CLOMR)
- Earthwork
- Foundation and Structure Improvements
- Electrical, Plumbing, Utility and HVAC improvements when necessary due to other eligible activities
- Raising or Elevating Structures

- Demolition or Razing
- Survey Work, Elevation Certificates
- Consultant Assistance for the application of a LOMA or LOMR
- Landscaping, Retaining Walls, Paving

How Much Funding is Available?

The City of La Crosse offers two Programs under the Floodplain Relief Program:

Community Development Block Grant Flood Relief Funding

Up to \$250,000 annually city-wide available for qualified applicants for housing rehabilitation and replacement grants. Applicants must meet Low to Moderate Income (LMI) requirements.

Floodplain Relief Loan/ Investment Forgiveness Program

Up to \$250,000 annually city-wide available for applicants wishing to elevate or improve structures in the floodplain when work results in a successful Letter of Map Revision (LOMR). Applicants may apply for 80% or up to \$5,000, whichever is less for eligible engineering/surveying and consulting work resulting in a Conditional Letter of Map Revision (CLOMR). Applicants may also apply for \$20,000 or 50%, whichever is less, for eligible construction costs for flood improvements resulting in a Letter of Map Revision (LOMR). The total available to each applicant per property for engineering/consulting and construction is \$20,000.

Applicants with a differential between the BFE and lowest finished floor of more than 3 feet are required to coordinate improvements with neighboring properties to mitigate negative storm water and aesthetic impacts to neighboring properties.

The initial round of funding will be provided as a pilot program. The City will consider an initial round of 5 applicants through July of 2017 and more afterward pending evaluation of the pilot.

Key Information:

- 1. Loan Investment Forgiveness and Point of Sale Program is capitalized in 2016 through the reallocation of \$250,000 from the Reinvest La Crosse fund to this program.**

2. **This program assumes the professional advisement of CLOMR or LMOR feasibility is done by the property owner's private consultant, understanding the City's role is regulatory. To better serve residents, this program offers funding for CLOMR engineering/consulting work. Staff will be conducting annual or semi-annual training session for qualified consultants to perform this work within the City given the need for certain expertise. The list of participating consultants can then be offered to homeowners to ensure qualified advisement. Annual training would include FEMA's "Guide to 6 Ways to Retrofit Your Home."**
3. **The City's floodplain manager will be available for questions from homeowners and private consultants but must maintain autonomy in the regulatory role due to potential conflict of interest in doing both design and approval work.**

Eligibility Requirements

1. **Geographic Location.** Property must be located in the 1% annual chance flood zone (special flood zone) within the corporate limits of the City of La Crosse.
2. **Minimum Property Value.** Property must have a total assessed valuation of \$50,000 or greater at the time of the application.
3. **Flood Protection Feasibility.** Property must undergo a preliminary feasibility analysis by a qualified professional engineer capable of assessing the ability for improvements to remove the structure, structures and land from the 1% annual chance flood zone resulting in LOMR eligibility.
4. **Current Flood Insurance and Need for Relief.** Applicants must have a need for flood insurance relief and/or a demonstrated impediment in the marketability of the property due to flood insurance or flood protection improvement needs.
5. **Impact on Neighbors and Neighborhood.** Applicant's plans must not have a detrimental effect on neighboring property or the neighborhood for stormwater, aesthetics, structural integrity, etc. and release of funding will require a signed approval from adjacent property owners on both sides of the property to be elevated or improved.
6. Applicants are strongly encouraged to consult with their tax advisor on the implications of receiving grant funding through this program including but

not limited to income tax liability and the income thresholds of the Affordable Care Act.

Contact Information:

Jason Gilman, AICP
Director of Planning and Development
608-789-7362
gilmanj@cityoflacrosse.org

Randy Turtenwald
City Engineer
608-789-7569
turtenwaldr@cityoflacrosse.org

Doug Kerns
Floodplain Manager
608-789-8185
kernsd@cityoflacrosse.org

GIS/ Mapping Website: