



City of La Crosse, Wisconsin

City Hall
400 La Crosse Street
La Crosse, WI 54601

Meeting Minutes

Floodplain Advisory Committee

Thursday, January 3, 2019

4:30 PM

3rd Floor Conference Room

Call to Order

Richmond called the meeting to order at 4:33 pm

Roll Call

Present: 5 - Richard Becker, Andrea Richmond, Barb Janssen, Gary Padesky, Sara Strassman

Excused: 2 - Scott Neumeister, Bill Bosshard

Approval of Minutes

Becker made a motion to approve the minutes; Padesky seconded. The motion carried by a voice vote.

Agenda Items:

- 1 [18-1725](#) Presentation on Private Flood Insurance - Anthony Rausa and Fleis Insurance

Attachments: [Insurance Comparision](#)
[Preferred Insurance Letter](#)

Rausa talked about experience offering private flood insurance; Fleis Insurance agent was unable to attend. It has been really popular in last few months; currently 25% of market in WI is private flood insurance and he predicted increase. Rausa has worked with realtors and lenders mostly. Banks offering FHA loans accept private insurance; insurance adjusters are the same ones that work with FEMA. Coverage can be broader than FEMA as well

Padesky asked about examples in 60 Minutes where people couldn't collect; that company folded, but CAT coverage is reinsured by Lloyds of London. Richmond asked if Rausa had applicants in disaster areas; unsure. Richmond asked if there were different deductibles; yes. Kevin Clements asked if depth matters; yes. Gilman asked why it was cheaper; its a good risk to take. Strassman asked what broad definition of flood meant; insurance covered more than narrow definition of flood that FEMA uses.

- 2 [18-1231](#) Elevation Certificate Surveying Program Progress Report - Doug Kerns

Attachments: [Report](#)

Kerns was unable to attend. Staff reviewed handout from Kerns and contract progress.

- 3 [18-1626](#) Floodplain Relief Program Application for 625 Liberty St.

Attachments: [Application](#)

Janssen made a motion to approve this application; Padesky seconded. The motion carried by a voice vote.

- 4 [18-1386](#) Floodplain Relief Grant Application for 733 Kane St. and 833 Kane St.

Attachments: [Application](#)

[Letter](#)

Strassman had reservations about the application because applicant had much more opportunity to coordinate with city on improvements. Gilman commented on difficulty of working with unstructured fill, providing affordable housing, and applicant's inclusion of grant in pro forma. Richmond agreed that the project was funded by city on multiple levels.

Padesky made a motion to approve this application; Janssen seconded. The motion carried by a voice vote.

- 5 [18-1230](#) Floodplain Relief Grant Application for 2422 Onalaska Ave.

Attachments: [Application](#)

Janssen made a motion to refer this application for 30 days; Becker seconded. The motion carried by a voice vote.

Next meeting / Agenda items

Adjournment

Becker made a motion to adjourn the meeting at 5:32 pm; Janssen seconded. The motion carried by a voice vote.

Notice is further given that members of other governmental bodies may be present at the above scheduled meeting to gather information about a subject over which they have decision-making responsibility.

NOTICE TO PERSONS WITH A DISABILITY

Requests from persons with a disability who need assistance to participate in this meeting should call the City Clerk's office at (608) 789-7510 or send an email to ADAcityclerk@cityoflacrosse.org, with as much advance notice as possible.