

Floodplain Relief Program Review

This report summarizes the Floodplain Relief Program (FRP), including how many applications have been approved and paid or are outstanding. Some of the FRP has been approved to be used for the Flood Hazard Mitigation Plan. There is also the possibility of Federal grant matching for remaining funds.

Legislation

The Common Council created the FRP by resolution in 2016. It covered 50% of the cost of getting a Letter of Map Revision Based on Fill (LOMR-F) up to \$20,000. The program was modified three times since. The City increased its share of the grant and the grant amount. It extended the program to homeowners for filling their flooding basements and for bringing structures identified in a Community Assistance Visit (CAV) into compliance with the National Flood Insurance Program (NFIP).¹ The dates and resolution numbers are listed in **Table 1. Legislation**.

Table 1. Legislation

Res. #	Date	Purpose
16-0567	7/14/2016	Created the Program
17-1057	9/14/2017	Increased City share from 50% to 90%
19-0953	8/8/2019	Added basement filling
20-1220	10//2020	Increased grant maximum from \$20,000 to \$25,0000; added CAV structures

Funding

A City resolution created the Floodplain Relief Fund by reallocating money from ReInvest La Crosse. Money from Tax Increment Finance District (TID) 13 was allocated to the Floodplain Relief Fund in two Capital Improvement Programs. The amounts are listed in **Table 2. Funding**.

Table 2. Funding

Legislation	ReInvest La Crosse	TID 13
Res. #16-0453	\$250,000	
2017-2021 CIP Item 293		\$100,000
2020-2024 CIP Item 91		\$250,000
Total	\$250,000	\$350,000

Applications

18 property owners have submitted applications for the FRP—12 for a LOMR-F and eight for basement filling (two owners submitted two applications each). The Floodplain Advisory Committee approves LOMR-F applications. They approved nine grants—six applicants completed their work, but the three remaining could not get removed from the floodplain. There are no outstanding LOMR-F applications. The basement filling applications are approved by staff. Seven of eight were likely approved.² The grant amounts and their source are listed below in **Table 3. Complete Projects** and **Table 4. Outstanding Application Estimates**.

Table 3. Complete Projects

Address	ReInvest La Crosse	TID 13
1627 Salem Rd		\$20,000
2422 Onalaska Ave		\$20,000
2713 Hamilton St		\$20,000
733 Kane St	\$20,000	
833 Kane St	\$20,000	
2023 Charles St	\$9,845	
1612 Palace St*		\$15,360
314 Liberty St*	\$18,000	
727 Monitor St*	\$20,000	
Total	\$87,845	\$75,360

* Basement filling

¹ *Noncompliance* means a structure was permitted incorrectly when the NFIP was in effect, while *nonconformance* means a structure was permitted correctly before the NFIP.

² No copies of award letters are in the files.

Table 4. Outstanding Application Estimates

Address	ReInvest La Crosse	TID 13
312 Liberty St*	\$20,000**	
1912 Liberty St*	\$13,950	
2135 Charles St*	\$12,483	
2836 Harvey St*		\$17,955
Total	\$46,433	\$17,955

*Basement filling

** Maximum grant amount at time of application

Table 5. Remaining Funds shows how much is left from initial program funding after the complete projects have been paid out and what would be left after the outstanding application estimates.

Table 5. Remaining Funds

Funds	ReInvest La Crosse	TID 13
Available	\$250,000	\$350,000
Granted	(\$87,845)	(\$75,360)
Remaining After Granted	\$162,155	\$274,640
Outstanding	(\$46,433)	(\$17,955)
Remaining After Outstanding	\$115,722	\$256,865

Project costs

The grant covered 90% of three projects' grant-eligible expenses. The other six projects had grant-eligible expenses above \$22,222. The expenses were for new construction, building moving, preliminary engineering, and basement filling, shown in **Table 6. Project Costs**.

Table 6. Project Costs

Address	Eligible Expenses
1627 Salem Rd	\$58,844
2422 Onalaska Ave	\$231,801*
2713 Hamilton St	\$57,146
733 Kane St	\$1,341,777
833 Kane St	\$1,281,610
2023 Charles St	\$10,983
1612 Palace St	\$16,860
314 Liberty St	\$20,000
727 Monitor St	\$22,396
Total	\$3,041,417

* Expenses combined with home construction & purchase.

Flood Hazard Mitigation Plan

A 2020 resolution assigned money from the FRP for a Flood Hazard Mitigation Plan (FHMP). ReInvest La Crosse funds alone would not cover the consultant's \$149,710 proposal. However, about 25% of La Crosse's floodplain is within a half mile of TID 13. Therefore, 25% of the cost could be used from TID 13 to pay for the part of the FHMP. **Table 7. FHMP Budgeting Split** shows that split and what is remaining in the funding sources.

Table 7. FHMP Budgeting Split (75/25)

Funds	ReInvest La Crosse	TID 13
\$ from Table 5	\$115,722	\$256,865
FHMP split	\$112,283	\$37,428
Remaining	\$3,440	\$219,258

Building Resilient Infrastructure and Communities (BRIC) Program

Planning staff has submitted a letter of intent to apply for the Federal Emergency Management Agency's (FEMA's) BRIC program to supplement the FRP for LOMR-F applications. Since the federal/local split is 75/25, the City could increase its funding up to \$100,000, however costs are more likely to be in the range of \$50,000-60,000. Planning staff has identified 65 properties that could have their homes removed from the floodplain. The BRIC program application deadline is January 29, 2021, and funding would be available about September 2021. **Table 8. BRIC Budgeting with Remaining Funds** shows what is possible to do with the funds from Table 7.

Table 8. BRIC Budgeting with Remaining Funds

Project Cost	TID 13 (25%)	BRIC (75%)	Projects
\$100,000	\$25,000	\$75,000	8
\$60,000	\$15,000	\$45,000	14
\$50,000	\$12,500	\$37,500	17

Conclusion

The City used \$163,205 of \$600,000 to help six property owners get a LOMR-F and three property owners fill their basements. It may help three more property owners fill their basements and will pay for a FHMP. There is potential to use the remainder of the FRP and matching Federal funds to help up to 17 properties get a LOMR-F.