



February 8, 2012

**Rep. Doyle: Proposed Mining Bill Jeopardizes Flood Insurance for Nearly  
1000 La Crosse County Residents**

Debate surrounding the proposed mine in Ashland County might seem to have little impact upon residents of western Wisconsin. Not so, says Representative Steve Doyle (D-Onalaska). That is because the bill recently passed by the State Assembly would change zoning laws statewide, not just in the area directly impacted by the proposed mine. The sweep of that legislation has gotten the attention of officials in the Federal Emergency Management Agency who warn that homeowners statewide could lose federal flood insurance coverage if the bill becomes law. In La Crosse County alone, 994 properties risk becoming ineligible for coverage under federal flood insurance.

At issue is a change in the proposed law that says that mining structures and activities are exempt from state floodplain zoning requirements. This would limit the ability of local governments to regulate mining activity that might endanger properties located in floodplains. That exclusion is not permissible under the National Flood Insurance Program, according to David Stearrett, Chief of the Floodplain Management Branch of the Federal Emergency Management Agency. Stearrett cautioned the state that, "if limitations are not remedied, FEMA is required to seek enforcement of the Federal requirements that includes suspension from the Program." If FEMA were to suspend state participation in the National Flood Insurance Program even properties hundreds of miles from the mine could be denied coverage.

According to FEMA records, 791 properties in the City of La Crosse are presently covered by federal flood insurance. Onalaska has 17 properties, Holmen has 6 and the rest of the county has 180.

"If homeowners can no longer obtain federal flood insurance coverage, their property would essentially become worthless," said Doyle. "No bank will issue a mortgage for property in a floodplain that is not covered by flood insurance."

Doyle said he hopes that this is a problem that will receive bipartisan attention. "This information wasn't received from FEMA until the morning of the debate on the mining bill," Doyle noted. "No one in either party knew at that time the scope of the impact." He hopes that this information will help shape the debate on the bill as it is considered in the State Senate.

"I know many Democrats would like to vote in favor of a mining bill for Wisconsin," Doyle concluded. "I hope the Senate can fashion a bill that doesn't pit corporations versus homeowners and jobs versus the environment. There is no reason we can't come up with a win-win proposal."

###