

Status of Wisconsin's Wetland Compensatory Mitigation Program (2021-2022)

A Biennial Report from the WDNR to the Wisconsin State Legislature



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Cover photo: The Kreyer Creek West wetland mitigation bank in Monroe County in 2022.

Purpose of the Report

This biennial report is submitted to the Legislature to fulfill the requirements of [s. 281.36\(13m\) Wis. Stats.](#), which requires the Department of Natural Resources (Department or DNR) to submit “an analysis of the impact of the implementation of mitigation on wetland resources and on the issuance of permits or other approvals”. The report provides background and current status of wetland compensatory mitigation and permitting in Wisconsin. The report focuses on the most-recent biennium, 2021-2022, but also provides summary information for wetland mitigation since 2012. The report provides background, data, and trends for the three types of wetland mitigation available in Wisconsin.

Executive Summary

Wetland mitigation allows for wetland permittees to meet state and federal laws, complete their development projects, and protect and restore the valuable wetland resources of Wisconsin. In this biennium, 113 wetland permits or authorizations were issued by the Department that required the purchase of over 148 wetland mitigation credits. Seven new mitigation banks and five new ILF mitigation sites were constructed in the biennium, resulting in 1,341 acres of restoration and the generation of 314 wetland credits for permittees.

Since 2012, wetland mitigation in Wisconsin has resulted in the restoration of 3,861 acres and generated 1,930 wetland mitigation credits. The DNR mitigation program, which employs four staff, will continue to approve, oversee, and administer all aspects of mitigation in Wisconsin. Wetland mitigation will continue to play an integral part in economic development and environmental protection in the state.

Wetland Compensatory Mitigation in Wisconsin

What is Mitigation?

Wetlands provide many ecosystem services, including flood control, water quality improvement, and fish and wildlife habitat. When unavoidable adverse impacts to wetlands occur, it is beneficial to *mitigate* for those impacts by restoring wetlands to ensure no net loss of wetland functions occur in a watershed over time. Wetland compensatory mitigation is the process of restoring wetlands to compensate for permitted wetland impacts.

The DNR, in partnership with the US Army Corps of Engineers (USACOE), ensures that quality wetland mitigation projects are completed statewide by reviewing and approving private and permittee-responsible mitigation banks, and by administering the In-Lieu Fee (ILF) Mitigation Program. Through thorough review and planning, wetland mitigation projects are selected that provide the most benefits to the watersheds where they are located.



Wetland mitigation banks, like the Willow Drive bank in Dane County, provide water quality improvement, flood storage, and wildlife habitat.

There are three options for satisfying wetland mitigation requirements in Wisconsin: wetland mitigation banking, the ILF program (named the Wisconsin Wetland Conservation Trust), and permittee responsible mitigation. The DNR and the USACOE work with stakeholders to determine which type of mitigation is most appropriate to ensure that wetland functions and values are adequately replaced as close to the area of impact as possible. Detailed information on each type of mitigation is provided later in the report. During this biennium, 67% of the state's mitigation requirements were fulfilled by private banks and 33% using ILF credits. No projects utilized permittee responsible mitigation in the past two years.

The Wisconsin Department of Transportation (DOT) also conducts wetland mitigation for state-administered transportation projects through a mitigation program agreement between DOT, DNR, USACOE and the US Environmental Protection Agency. Because the Wisconsin DOT administers its own mitigation program, DOT mitigation is not addressed in this report.

Service Areas

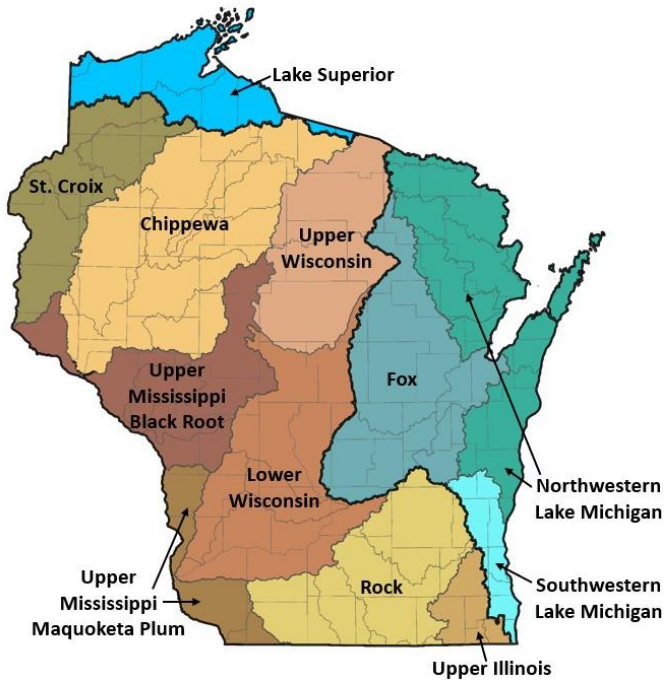


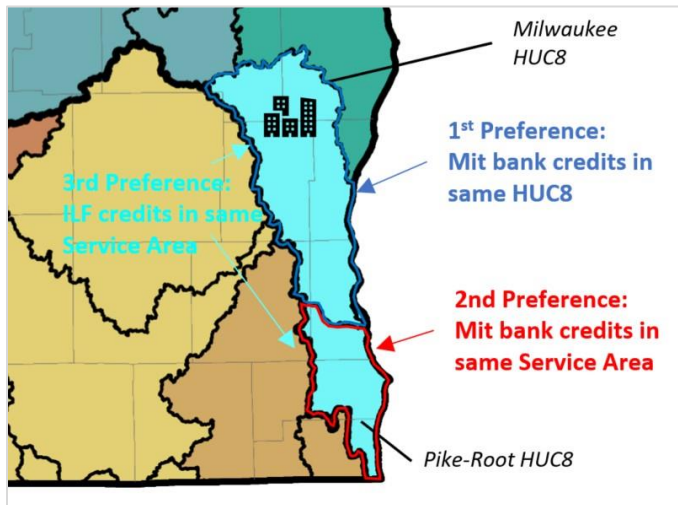
Figure 1. The 12 service areas in Wisconsin

To geographically group wetland impacts and credit sales, Wisconsin is divided into 12 “Service Areas”. A service area generally consists of a six-digit hydrological unit code (HUC-6) watershed (colored coded in Figure 1). Within those Service Areas are smaller HUC-8 watersheds (outlined in grey in Figure 1). The intent of a service area is to ensure that mitigation occurs in the same HUC-6 or HUC-8 watershed where the impact occurred. For example, if a wetland was impacted in the Southwestern Lake Michigan Service Area, then wetland mitigation (via a mitigation bank or ILF site) should occur in that same service area. See below for information about further determining where wetland mitigation takes place (referred to as the mitigation hierarchy).

The Mitigation Hierarchy

With three different mitigation options potentially available in 12 different service areas, a preference for mitigation fulfillment has been established based on location and credit availability to best offset wetland impacts. Typically, because mitigation banks must be approved before selling credits, mitigation bank credits are given preference over ILF credits. Permittee-responsible is typically the least preferred option because the mitigation only addresses one specific impact, versus many impacts spread across a watershed. The resulting preference is described as the mitigation hierarchy (Figure 2).

Figure 2. Mitigation hierarchy in the Southwestern Lake Michigan Service Area



If a wetland impact occurs in the Southwestern Lake Michigan Service Area (teal color), specifically in the Milwaukee HUC-8 watershed (blue outline), the first mitigation preference is for the permittee to buy mitigation bank credits in the same Milwaukee HUC8 watershed. If no bank credits are available in the Milwaukee HUC8, the second preference is for the permittee to purchase bank credits anywhere else in the service area (in this example in the Pike-Root HUC-8 (red outline)). Finally, if no bank credits are available anywhere in the service area, the third preference would be for the permittee to purchase ILF credits in the same service area.

This mitigation hierarchy mirrors changes to Wisconsin wetland law as part of [2019 Wisconsin Act 59](#). Act 59 requires wetland mitigation to occur as close to the permitted impact as possible: specifically within the same HUC-8 watershed where possible, or if no mitigation is available in the HUC-8 watershed, then in the same service area.

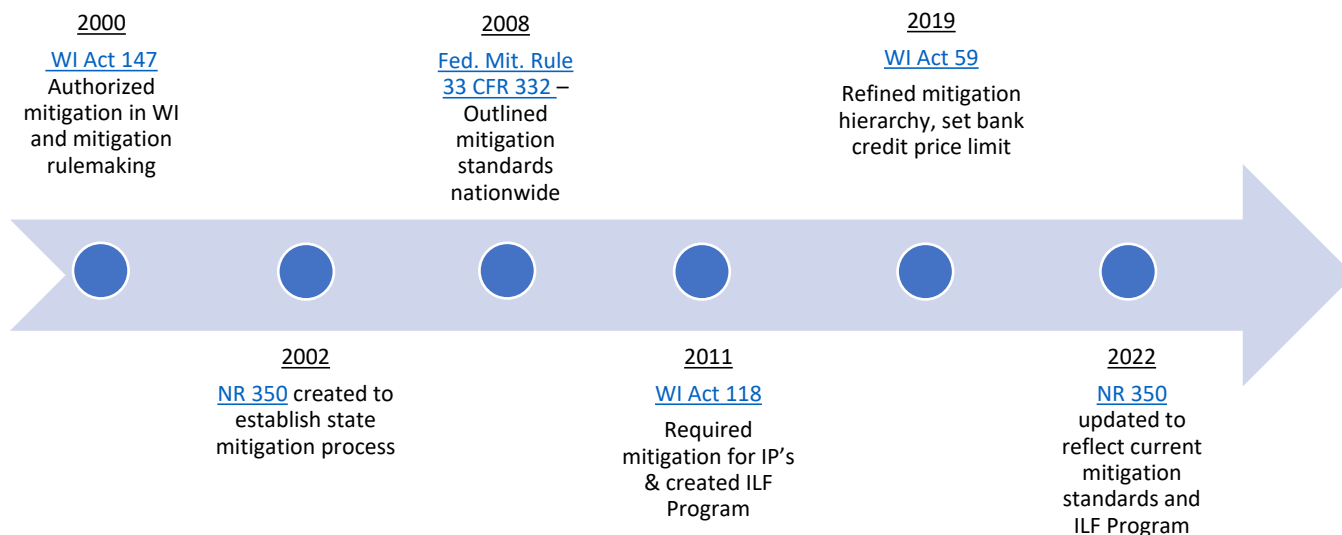
What is a Credit?

Wetland impacts and wetland mitigation project restoration benefits are measured in *credits*. Mitigation credits are bought by permittees and sold by both mitigation bankers and the ILF Program. When a permittee purchases credits from a mitigation bank in the same service area, they will typically purchase 1.2 credits per acre of impact. If the bank credits are purchased in a different service area than where the wetland impacts occurred, or if bank credits for the same wetland type are unavailable, the mitigation purchase requirement may be increased. When a permittee purchases ILF credits, they typically must purchase 1.45 credits per acre. ILF credits must be purchased in the same service area as where the wetland impacts occurred. In some instances, a permittee's project will result in temporary or secondary impacts. In these instances, a credit purchase requirement of less than 1.2 credits per acre may be required. These credit ratios are broadly outlined in [s.281.36 \(3r\)\(d\) Wis. Stats.](#)

Legislative History of Mitigation in Wisconsin

Mitigation was first authorized in statute in 2000 when [Wisconsin Act 147](#) was signed into law (Figure 3). Act 147 granted authority to the Department to consider mitigation in its wetland permitting decisions and granted the Department rulemaking authority related to mitigation. As a result, a new administrative code, [NR 350](#), was created in 2002 to set requirements and outline a process for wetland mitigation in Wisconsin. In 2021 and 2022, NR350 was revised to account for the many changes in wetland compensatory mitigation in Wisconsin since 2002. The final revised rule was published in February 2022.

Figure 3. Recent state and federal legislation related to wetland mitigation



When is Mitigation Required?

According to state law, ([s. 281.36 \(3r\)\(a\), Wis. Stats.](#)), wetland mitigation is generally required in two instances: 1) when wetland impacts are authorized under a wetland individual permit, and 2) when certain wetland impacts are authorized under a nonfederal wetland exemption, specifically exempt wetland impacts between 10,000 square feet and 1 acre of wetlands in urban areas, and impacts between 1.5 acres and 3 acres of wetlands in rural areas. If it is determined that a wetland fulfills all applicable artificial wetland exemption requirements, wetland mitigation is typically not required by the DNR, but still may be required by the USACOE. It is worth noting that past federal changes to the definition of “Waters of the United States” (WOTUS) has increased the number of nonfederal wetlands in Wisconsin and therefore the number of nonfederal wetland exemptions processed by the Department. Though only 40 exemptions required mitigation, 540 exemptions total were processed in this biennium (Figure 4).

Mitigation Required in the 2021-2022 Biennium

Over the biennium, 73 wetland individual permits and 40 exemptions requiring mitigation were approved by DNR. These permits and exemptions resulted in 140.93 acres of wetland impacts requiring the purchase of 148.38 wetland mitigation credits (both bank and ILF credits) (Table 1).

Table 1. 2021-2022 biennium wetland authorizations requiring mitigation (mitigation banks & ILF)

Authorization Type	# of Authorizations Approved	# of Mitigation Credits Required	Acres of Impact Approved
IP	73	123.74	119.86
Nonfederal Wetland Exemption	34	20.83	18.03
Artificial Wetland Exemption*	6	3.81	3.04
TOTAL	113	148.38	140.93

*Mitigation for these artificial wetland exemptions was required by the USACOE only (not by the DNR)

In addition to wetland individual permits, the DNR also authorizes wetland impacts through general permits, which typically do not require project specific mitigation. General permits are issued for activities or projects with wetland impacts less than 10,000 square feet. In 2011, Act 118 created a surcharge on wetland general permit fees intended to fund wetland restoration projects to help offset impacts authorized by general permits. In this biennium the DNR issued general permit coverage for approximately 1,080 projects and for approximately 52.27 acres of impact, none of which required mitigation (Table 2). Further, of the 540 wetland exemptions approved (nonfederal and artificial), 500 did not meet the acreage threshold that triggers the wetland mitigation requirement. Impacts resulting from these non-mitigated exemptions totaled approximately 290.64 acres.

Table 2. 2021-2022 biennium wetland authorizations *not* requiring mitigation*

Authorization Type	# of Authorizations Approved	Estimated Acres of Impact Approved but Not Mitigated	# of Mitigation Credits Required
General Permit	1,080	52.27	0
Nonfederal Wetland Exemption	166	49.51	0
Artificial Wetland Exemption	374	241.13	0
Total	1,620	342.91	0

**Due to permitting complexities, these acreages are estimated.*

Mitigation Credits Currently Available

As of December 31, 2022, Wisconsin has 302.87 mitigation bank credits available and 514.95 ILF credits available statewide (Table 3). In the Upper Illinois (UPPER IL) service area, a mitigation bank is approved and operating, but was sold out of credits at the end of 2022. Also, there are currently no open banks in the Upper Miss. Black Root (UP MS BLRT) and Upper Miss. Maquoketa Plum (UP MS MAQP) service areas. Credit ledgers are maintained by the DNR and publicly available at the respective [DNR Wetland Mitigation Banking](#) and [In-Lieu Fee Program](#) websites. Credits from permittee responsible mitigation sites are not available to the public, so are not tracked here.

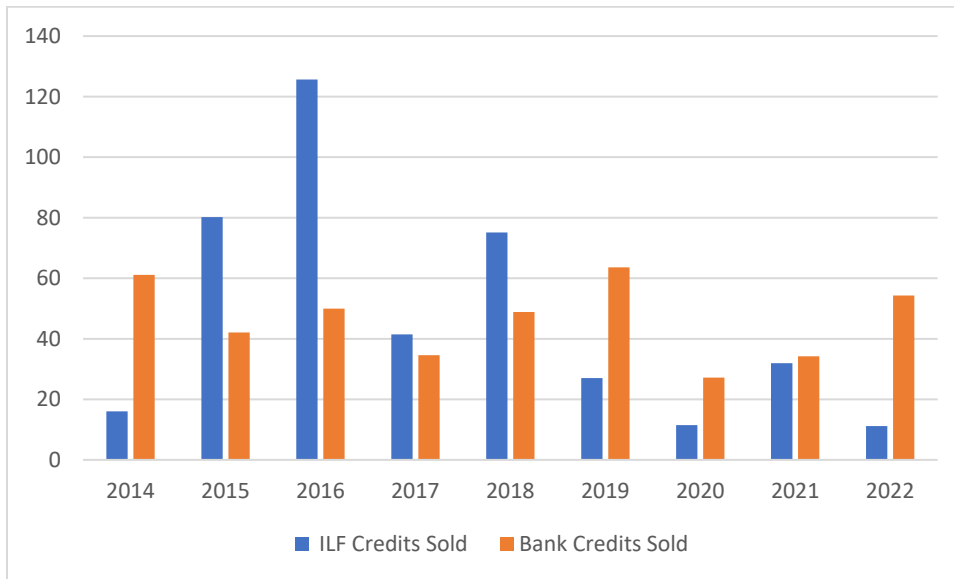
Table 3. Currently available (12/31/2022) mitigation bank and ILF credits, by service area

Service Area	Current Mit Bank Credits Available	Current ILF Credits Available
CHIPPEWA	71.75	42.66
FOX	32.38	32.36
LK SUPERIOR	29.31	47.74
LOWER WIS	79.98	14.93
NW LK MICH	7.87	70.30
ROCK	22.56	81.05
SW LK MICH	21.25	7.02
ST CROIX	7.07	30.00
UPPER IL	0.00	49.64
UP MS BLRT	0.00	26.11
UP MS MAQP	0.00	30.00
UPPER WIS	30.70	83.14
TOTAL	302.87	514.95

Mitigation Credit Sales 2012-2022

The passage of [2011 Wisconsin Act 118](#), which required wetland mitigation in the state, signaled the beginning of consistent mitigation bank and ILF credit sales (Table 4). The ILF Program started selling its credits in 2014. Due to fewer approved mitigation banks and extensive development, higher ILF credit sales occurred in 2015-2018. More recently, more mitigation banks have been approved, resulting in higher mitigation bank credit sales and lower ILF credit sales. This trend is anticipated to continue. Since 2014, bank credit sales have averaged 46.21 credits per year while the ILF program has averaged 46.68 credit sales per year.

Table 4. Annual ILF (blue) and bank (orange) credit sales since 2014



Wetland Mitigation Banking Program

Background

Wetland mitigation banks are publicly or privately-owned restored wetlands whose purpose is to sell credits to permittees to offset impacts to existing wetlands. Mitigation banks in some form have been operating in Wisconsin since the late 1990's. Since mitigation became required in Wisconsin starting in 2011, the number of mitigation banks have gradually increased. To establish a mitigation bank, landowners typically contract with consultants and submit plans to an Interagency Review Team (IRT), which is comprised of the USACOE, the US Environmental Protection Agency, and the DNR, for review and approval. After plans are approved, the bank can begin selling credits. Portions of the project's total credits are approved for sale as the project meets predetermined performance standards over 5-10 years.

Bank Credit Sales

In 2021 and 2022, 88.51 credits were sold statewide by mitigation banks to permittees to mitigate for 94.89 acres of wetland impacts. Since 2012, a total of 442.75 mitigation credits have been sold (Table 5).

Table 5. Mitigation bank credit sales and acres impacted, by biennium and since 2012

Mitigation Bank Credit Sales 2021-2022 Biennium			Mitigation Bank Credit Sales 2012-2022 Cumulative		
Service Area	Told Credits Sold	Total Acres Impacted	Service Area	Told Credits Sold	Total Acres Impacted
CHIPPEWA	2.36	3.35	CHIPPEWA	43.63	43.07
FOX	12.07	10.10	FOX	57.83	51.28
LK SUPERIOR	51.73	61.47	LK SUPERIOR	117.19	127.32
LOWER WIS	2.68	2.98	LOWER WIS	50.78	85.63
NW LK MICH	0.00	0.00	NW LK MICH	15.36	11.49
ROCK	8.87	7.58	ROCK	43.34	39.50
ST CROIX	0.73	1.13	ST CROIX	5.76	4.84
SW LK MICH	0.45	0.31	SW LK MICH	41.61	28.77
UP MS BLRT	2.06	1.42	UP MS BLRT	32.53	22.73
UP MS MAQP	3.36	2.32	UP MS MAQP	3.80	2.62
UPPER IL	4.15	3.95	UPPER IL	23.84	22.62
UPPER WIS	0.05	0.28	UPPER WIS	7.09	6.29
Total	88.51	94.89	Total	442.75	446.16

To account for the current credit sales to date shown above, and for future credits sales, mitigation banks statewide have restored over 2,900 acres of habitat, resulting in over 1,400 acres of *potential* mitigation bank credits (Table 6). These expected credits will only be available to sell if these mitigation projects continue to meet performance standards. For example, in the Southwestern Lake Michigan (SWLM) service area, a new bank received approval in 2022 and received an initial release of 21.25 credits. This new bank has the potential to generate 212.51 credits total, but most of those credits will not be available for several years until after the bank meets several performance standards.

Currently, there are no mitigation banks approved in the Upper Miss. Black Root (UP MS BLRT) service area, but one mitigation bank is proposed there. No banks are operating or proposed in the Upper Miss. Maquoketa Plum (UP MS MAQP) Service Area.

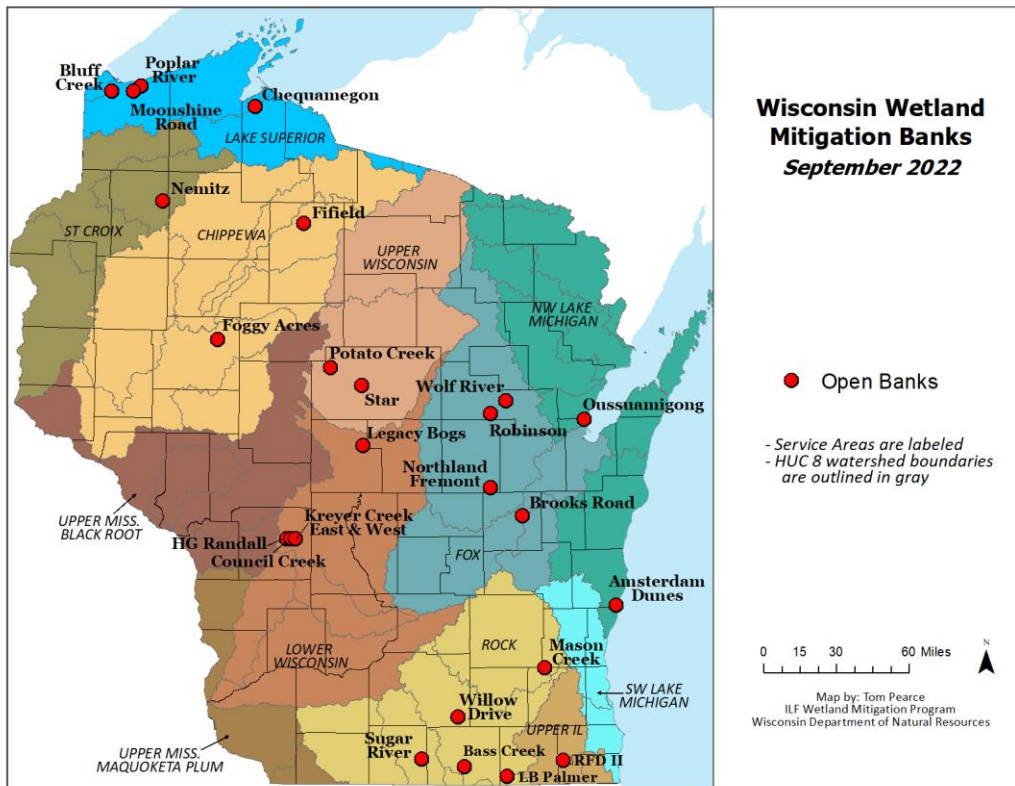
Table 6. Potential mitigation bank credits to be generated, and total acres restored

Service Area	Potential Credit Generation	Total Restoration Acres
CHIPPEWA	258.26	497.00
FOX	156.59	408.22
LK SUPERIOR	169.19	265.00
LOWER WI	348.68	478.33
NW LK MICH	90.12	236.94
ROCK	115.92	507.38
ST CROIX	12.25	24.40
SWLM	212.51	399.23
UP MS BLRT	0.00	0.00
UP MS MAQP	0.00	0.00
UPPER IL	25.39	26.26
UPPER WI	81.31	91.41
Total	1,470.22	2,934.17

Mitigation Bank Sites

As of September 2022, Wisconsin currently has 25 open and approved mitigation banks, and 15 additional proposed mitigation banks (not shown in Figure 5). Specifically to the 2021-2022 biennium, seven new mitigation banks were approved. Banks are active in 10 of the 12 service areas in Wisconsin.

Figure 5. Open Mitigation Banks in Wisconsin



Wetland Mitigation Bank Profile: Mason Creek Mitigation Bank



The Mason Creek wetland and stream mitigation bank (left) is comprised of approximately 188 acres of former farmland located in southern Washington and northern Waukesha Counties. Wetland restoration activities are anticipated to begin at the site during the spring/summer of 2023. In addition to the wetland restoration, approximately 2,200 feet of the East Branch of Mason Creek, a Class 1 Trout Stream, will be restored and relocated to its historic channel. Once completed, the wetland and stream restoration activities will provide water quality benefits to the East Branch of Mason Creek, attenuate flood water and improve habitat within

this urbanizing watershed. It is anticipated the project will facilitate the upstream movement and improve spawning opportunities for Brook Trout and other fish. The mitigation bank is a catalyst for a series of restoration projects that have been completed on the Main Stem and East Branch of Mason Creek in recent years.

In-Lieu Fee Program

Background

The Wisconsin DNR was authorized to establish and administer an In-Lieu Fee (ILF) Program via the [2011 Wisconsin Act 118](#). Wisconsin's ILF Program is named the Wisconsin Wetland Conservation Trust (WWCT). The WWCT was formally established in 2014 by the signing of the WWCT Program Instrument, the overarching guiding document for the program.

The purpose of the WWCT is to provide an additional method of compensatory mitigation to offset wetland impacts. The overall objective of the WWCT is to complete compensatory wetland mitigation projects in watersheds with the greatest environmental need (referred to as a watershed approach). Further, the WWCT selects projects which will provide the most benefits to the watershed. The WWCT only sells its credits in service areas where mitigation bank credits are not available at the time of the sale.



The Evansville ILF site (Rock County) showing tile breaks and ditch fills in the background, and Allen Creek in the foreground.

ILF Credit Sales & Credit Prices

The WWCT has been selling ILF credits since 2014. To date, the program has sold 420.15 credits to mitigate 468.14 acres of wetland impacts (Table 7). Though the typical ILF mitigation ratio is 1.45 credits for every 1 acre impacted, more wetland acres have been impacted (468.14 acres) than mitigated for (420.15 credits) due to temporary and secondary impacts that require a mitigation ratio lower than 1.45:1. ILF credit sales were highest in 2015-2018 when few mitigation banks were operating in the state. ILF credits are sold only when no mitigation credits are available in a service area.

Table 7. ILF credit sales and acres impacted, by biennium and since 2014

ILF Mitigation Credit Sales 2021-2022 Biennium			ILF Mitigation Credit Sales 2014-2022 Cumulative		
Service Area	Told Credits Sold	Total Acres Impacted	Service Area	Told Credits Sold	Total Acres Impacted
CHIPPEWA	0.00	0.00	CHIPPEWA	11.29	7.78
FOX	0.00	0.00	FOX	57.92	54.52
LK SUPERIOR	0.00	0.00	LK SUPERIOR	30.61	103.92
LOWER WIS	0.00	0.00	LOWER WIS	28.12	53.51
NW LK MICH	3.44	2.37	NW LK MICH	50.7	49.55
ROCK	0.00	0.00	ROCK	8.95	6.50
ST CROIX	0.00	0.00	ST CROIX	3.64	2.51
SW LK MICH	20.07	10.95	SW LK MICH	77.35	47.87
UP MS BLRT	13.78	9.9	UP MS BLRT	48.32	52.03
UP MS MAQP	0.00	0.00	UP MS MAQP	0	0
UPPER IL	5.83	3.49	UPPER IL	83.05	48.42
UPPER WIS	0.00	0.00	UPPER WIS	20.2	41.53
Total	43.12	26.71	Total	420.15	468.14

Same as mitigation banks, if ILF projects meet standards, 460.57 credits will be generated with over 848 acres of restoration across the state (Table 8). As of 2022, 848 acres of habitat have been restored through the implementation of 14 ILF projects.

Table 8. Potential ILF credits to be generated, and total acres restored

Service Area	Potential Credit Generation	Total Restoration Acres
CHIPPEWA	17.13	42.65
FOX	70.11	129.73
LK SUPERIOR	47.90	116.48
LOWER WI	36.57	58.04
NW LK MICH	60.47	101.11
ROCK	23.20	40.10
ST CROIX	0.00	0.00
SWLM	63.06	101.57
UP MS BLRT	35.60	40.11
UP MS MAQP	0.00	0.00
UPPER IL	80.87	170.47
UPPER WI	25.66	47.97
Total	460.57	848.23

ILF credit prices are set annually by the ILF program for each service area. They are calculated based on land prices and estimated project costs. Credit prices in 2022 ranged from \$68,000/credit in the Lake Superior service area to \$83,200/credit in the Upper Illinois service area. The main difference between credit prices between service areas is land prices, which vary greatly across the state. 85% of credit fees go to on-the-ground restoration, with 10% to administrative costs and 5% to a contingency fund. As of December 31, 2022, the ILF Program has taken in over \$26.5 million via credit sales (Table 9).

Table 9. ILF Revenue by Service Area & Year (2014 – 2022)

Service Area	Total Revenue
CHIPPEWA	\$677,400.00
FOX	\$3,564,710.00
LK SUPERIOR	\$1,805,792.00
LOWER WIS	\$1,708,910.00
NW LK MICH	\$3,181,810.00
ROCK	\$537,000.00
ST CROIX	\$218,400.00
SW LK MICH	\$5,218,650.00
UP MS BLRT	\$3,039,972.00
UP MS MAQP	\$0.00
UPPER IL	\$5,336,911.00
UPPER WIS	\$1,232,200.00
Total	\$26,521,755.00

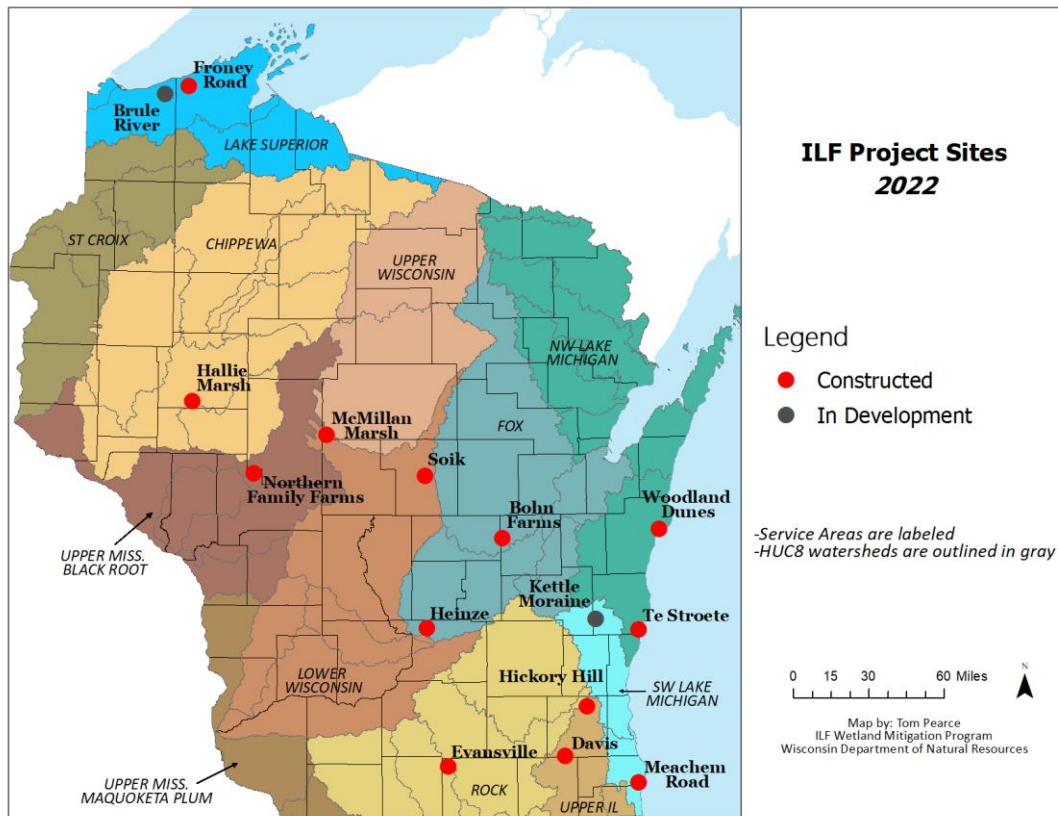
Year	Total Revenue
2014	\$961,800.00
2015	\$6,716,970.00
2016	\$7,344,730.00
2017	\$1,025,710.00
2018	\$5,057,570.00
2019	\$1,273,236.00
2020	\$871,900.00
2021	\$2,360,783.00
2022	\$909,056.00
Total	\$26,521,755.00

ILF Sites

The WWCT began constructing its mitigation sites in the summer of 2019. By the end of 2022, 14 sites have been constructed (Figure 6). It is expected that one additional site will be constructed in 2023. Once a project is constructed it enters a 5-10 year maintenance and monitoring phase, where it is required to meet hydrology and vegetation performance standards.

The 14 ILF mitigation projects total over 800 acres of on-the-ground restoration. As can be seen in Figure 6, they are located all over the state, and are composed of a variety of wetland community types including sedge meadow, forested wetland, and shrub wetland. ILF sites are targeted to provide the greatest environmental benefits to the watersheds where they are located. Currently, no projects have been implemented as part of the property development grant program authorized under [s. 281.37 Wis. Stats.](#)

Figure 6. ILF Projects in Wisconsin



ILF Project Profile: Hickory Hill Project

The Hickory Hill ILF Project was constructed in 2021 and is a partnership between the ILF Program and Hickory Hill Farms Inc. Located in fast-developing northern Waukesha County in the City of Sussex, the 118-acre project contains a diverse mix of herbaceous wetland, forested wetland, and upland habitats. Drain tile across the site was disabled and wetland species seeded to restore native wetland communities. The site will be monitored until 2026 to ensure the site meets hydrology and vegetation performance standards.



The Hickory Hill ILF project is located in Waukesha County in the City of Sussex.

Permittee-Responsible Mitigation

Background

If no mitigation credits are available for purchase, or if preferred, a permittee may satisfy their mitigation requirements through the completion of their own wetland mitigation project, referred to as permittee-responsible mitigation. DNR supports the use of permittee responsible mitigation but finds it to be a less desirable approach for stakeholders given the significant cost, time, and process required to implement a mitigation project.

Permittee-responsible sites are typically located in the same service area as the impact. The permittee must first prepare a draft Compensation Site Plan (CSP) same as a mitigation bank sponsor or ILF project proponent. Permittees often contract with an experienced consultant to help meet the detailed requirements for planning, design, construction, and monitoring necessary for completing a mitigation site. After CSP approval and wetland permit issuance, the site is constructed and a maintenance and monitoring period follows, similar to mitigation banks and ILF sites.

Permittee-Responsible Sites

No new permittee-responsible sites were proposed or approved in this biennium. There are currently five active permittee-responsible sites in Wisconsin, totaling 79.21 acres of restoration. In the past decade, several other permittee-responsible sites have met all monitoring requirements and are now closed.

Summary

Starting in 2000, but primarily since 2011, compensatory wetland mitigation has become a successful avenue to mitigate for unavoidable wetland impacts via three different types of mitigation. The three mitigation options in Wisconsin ensure that permittees can meet their wetland mitigation requirements for receiving a wetland permit.

Going forward, it is anticipated that more mitigation banks will continue to be approved while the ILF program will sell its credits where no mitigation bank credits are available. The economy and state and federal policy will continue to influence how many mitigation bank and ILF credits will be required in the future to offset permitted impacts.

Wisconsin is a state rich in wetland resources, with an estimated 6.4 million acres on the landscape. Wetlands are an important part in maintaining the health and function of lakes, rivers, groundwater, and the state as a whole. Compensatory mitigation plays a key role in protecting this important resource while also allowing permittees to meet their regulatory obligations and acquire wetland permits.

Additional Resources

- Wisconsin DNR Mitigation Website: <https://dnr.wisconsin.gov/topic/Wetlands/mitigation>
- Wetland Mitigation Bank Credit Ledger: <https://dnr.wisconsin.gov/topic/Wetlands/mitigation/bankingRegistry.html>
- ILF Program Website: <https://dnr.wisconsin.gov/topic/Wetlands/wwct>
- ILF Program Credit Ledger: <https://dnr.wisconsin.gov/topic/Wetlands/wwct/credits.html>
- Wisconsin Guidelines for Compensatory Mitigation: <https://dnr.wi.gov/topic/Wetlands/documents/mitigation/WetlandCompensatoryMitigationGuidelines.pdf>
- Wisconsin DOT Wetland Mitigation Information: <https://wisconsin.gov/Pages/doing-business/eng-consultants/cnslt-rsrcs/environment/wetland-waters.aspx>