

Promoting Flood Resiliency for St. Louis Metro Communities through the Community Rating System

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The Floodplain Management and Insurance (FM&I) Branch of FEMA Region 7's Mitigation Division recently joined whole community partners to promote flood resiliency. The St. Louis Metropolitan Sewer District (STL MSD) serves 79 communities in the metropolitan area by responsibly providing wastewater and stormwater management. In an effort to promote risk reduction and better manage storm and flood waters, the STL MSD reached out to FM&I to learn more about the benefits of the Community Rating System program.

The Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community flood mitigation and resiliency practices that exceed the minimum requirements of the National Flood Insurance Program (NFIP). Completing CRS activities results in discounts on NFIP flood insurance premiums for citizens: the more activities completed by the community, the higher the discount. Savings range from a 5% discount in a CRS Class 9 community to a 45% discount in a CRS Class 1 community.

FEMA partnered with the St. Louis Metropolitan Sewer District, the Missouri State Emergency Management Agency, and the East West Gateway Council of Governments to host a virtual workshop on October 25, 2021, to educate metro area communities on opportunities and benefits of building flood resiliency through participation in the CRS. The workshop emphasized low-maintenance entry into CRS as a Class 9 or a Class 8 community by recognizing the higher standards many Missouri communities are already enforcing, such as requiring one foot of freeboard (a measure of safety beyond the NFIP minimum standard). Representatives from 14 communities attended the workshop; all 100% expressed interest in joining the CRS. In the coming weeks, one-on-one consultations will be conducted with the communities to determine creditable activities and facilitate the application process for CRS entry.

In addition to promoting CRS participation, the webinar generated momentum for building additional partnerships in hazard mitigation and flood resiliency. A non-profit group expressed interest in supporting St. Louis communities in acquiring open space within the flood hazard area. FEMA is excited by the interest in the CRS program among the St. Louis metro communities. We look forward to future partnerships to replicate this process and promote flood resiliency in our four-state region.