



STATE OF MISSOURI

Date of Verification: Spring 2024

The Community Rating System (CRS) provides credit to communities for certain state laws, regulations, and standards that support floodplain management within a state and have proven effective in reducing flood damage. This Verification Report is provided to explain the recommendations of Insurance Services Office, Inc. (ISO) to DHS/FEMA concerning state-based credits under the CRS within the above state.

There are two sections to this report: State-based credit, and Other potential credit.

State-based credit is awarded to communities for activities that are implemented and enforced by the state. The credit is provided to each community in the state and documentation is not needed from the community.

Other potential credit lists the CRS activities for which communities may receive CRS credit based on, or due to, state or regional programs or regulations that are implemented within the community. There is also information regarding use of a state-based model ordinance, if present in the state. The potential credits must be verified by the ISO/CRS Specialists within each community, since enforcement is done at the community (or regional) level.

The following is a summary of state-based credit and other potential credit based on the *2017 CRS Coordinator's Manual* and *2021 Addendum*:

State Based Credit

ACTIVITY	ELEMENT	POINTS

No state-based credit has been verified at this time.

Other Potential Credit

ISO/CRS Specialists and the community need to determine which credits may apply to an individual community. The following is a summary of activities that are potential credits:

ACTIVITY	ELEMENT
430 (Higher Regulatory Standards)	Other
450 (Stormwater Management)	ESC–erosion & sedimentation control WQ–water quality
630 (Dams)	SDS-state dam safety

Activity 430 & Potential Higher Regulatory Standards in the State’s Model Ordinance

State Model Flood Damage Prevention Ordinance

The Missouri Department of Public Safety’s State Emergency Management Agency is the State NFIP Coordinating Agency. Four model ordinances are offered on the agency website and they vary based on the level of floodplain study in a community.

Website: [Floodplain Forms | SEMA \(mo.gov\)](#)

Ordinance for 60.3(a): [fema-model-ordinances-60.3a.pdf](#)

Ordinance for 60.3(b): [fema-model-ordinances-60.3b.pdf](#)

Ordinance for 60.3(c): [fema-model-ordinances-60.3c.pdf](#)

Ordinance for 60.3(d): [fema-model-ordinances-60.3d.pdf](#)

Optional higher standards are also offered on the agency website.

Document: [MODEL FLOODPLAIN MANAGEMENT ORDINANCE](#)

Activity 450 (Stormwater Management)

ESC–EROSION AND SEDIMENTATION CONTROL WQ–WATER QUALITY

Land disturbance activities include clearing, grubbing, excavating, grading, filling and other activities that result in the destruction of the root zone and/or land disturbance activity that is reasonably certain to cause pollution to waters of the state.

Land disturbance permits are required for construction disturbance activities of one or more acres or construction activities that disturb less than one acre when part of a larger common plan of development or sale that will disturb a cumulative total of one or more acres over the life of the project.

Website: [Construction Land Disturbance Permits | Missouri Department of Natural Resources \(mo.gov\)](#)

Activity 630 (Dams) Element SDS, State Dam Safety

Credit available for activities of the state's dam safety program is based on the Dam Safety Program Management Tool. Credit for element SDS is limited to communities that would be affected by a flood from the failure of a high-hazard-potential dam. This must be documented with a description and a map.

- Missouri's DNR Dam Safety Program
[Dam and Reservoir Safety | Missouri Department of Natural Resources \(mo.gov\)](#)

The U.S. Army Corps of Engineers National Inventory of Dams webpage at <https://nid.sec.usace.army.mil/#/> documents the dams and flood inundation maps information. [FEMA's Dam Safety](#) Office annually verifies element SDS credit.