



FEMA

Residential Buyout Program Eliminates Repetitive Flood Loss

Arnold, MO - The City of Arnold (pop. 20,082) is a thriving, prosperous community located just 20 miles south of St. Louis where the Meramec River joins the Mississippi. The Meramec, flowing south, forms the eastern border of the city. But in the late spring/summer of 1993, great floods struck hard across the Midwest, inundating northeastern portions of Arnold and damaging more than 225 properties. While the potential for flooding is always a fact of life in Arnold, the 1993 flood was the most significant and devastating flood in the city's history.

Arnold residents William and Kathy Flanigan were better prepared than most. When it became apparent flooding was imminent in mid-July, they picked up their possessions and moved nearly everything they owned to higher elevations – to seven separate locations in all. A 16th birthday party planned for their daughter had to pass without celebration.

“Life happens. Birthdays and funerals go on. Then you have to fit a flood in,” said Kathy Flanigan.

But returning home in August after the water subsided, the Flanigans found water had completely filled their basement and reached eight inches above the first floor.

Following the 1993 flood, the Flanigans were one of 528 Arnold households to apply for Federal disaster assistance. Between the disaster housing assistance program, individual and family grants, and low-interest loans from the Small Business Administration (SBA), the recovery costs totaled more than \$2 million. The National Flood Insurance Program (NFIP) paid another \$2.3 million to the households in the buyout program.

Mayor Mark Powell noted that the combined disaster assistance did not include the human costs, such as lost wages, missed work, and the overall effect on the local economy. He further estimated the city's cost for public services, such as sandbagging, health services, and cleanup, averaged about \$10,000 per day over the April through September period that high water threatened the community in the early stages of the flood.

Since the early 1980s, city officials have been actively encouraging property owners in the 100-year flood zone to either relocate or take steps to protect their properties. Of the other methods that protect property owners from and prevent flooding, the buyout program made the most sense to Arnold officials. A proposed levee system studied in a 1976 report by the U.S. Army Corps of Engineers (USACE) would not be cost effective, said city administrators.

For the voluntary buyout program in February 1994, more than \$4.3 million in Federal Hazard Mitigation Grant Program (HMGP) funding was approved. The Federal contribution to the program was 67 percent of the cost, while a Community Development Block Grant and State and local funding paid for the rest. Arnold officials aggressively encouraged residents' participation. The Flanigans, and others, received formal written notice that assistance was available to help them relocate out of the flood zone, and word quickly spread.



Jefferson County,
Missouri



Quick Facts

- Year: **1993**
- Sector: **Public**
- Cost: **\$4,381,191.00 (Actual)**
- Primary Activity/Project: **Acquisition/Buyouts**
- Primary Funding: **Hazard Mitigation Grant Program (HMGP)**