

## Flood Zones Defined

**X** (currently C) and Shaded X (currently B)  
No additional permitting or development requirements

Flood insurance Optional but strongly suggested

**AE** (SFHA)- **Flood insurance is required**  
An elevation certificate required with permit application.

Plan review for compliance with minimum finished floor at or above BFE + 1-foot additional freeboard. Fill is allowed

An elevation certificate is required at final construction prior to certificate of occupancy issuance.

**VE** (SFHA)- **Flood insurance is required**

An elevation, V-zone design, and construction certificates are required.

Plan review for compliance with bottom of the lowest horizontal member at or above BFE + 1-foot additional freeboard. Fill is Prohibited and breakaway walls for enclosures below BFE shall be engineered.

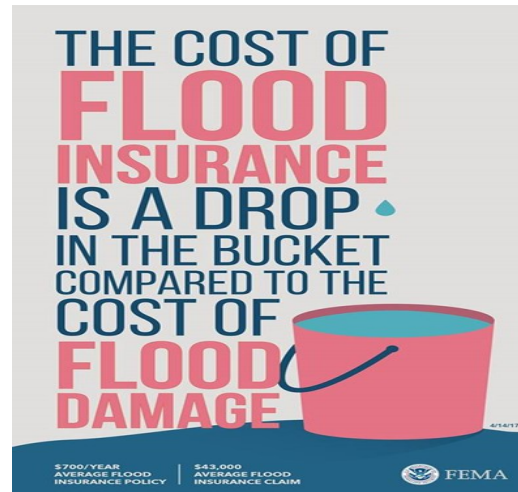
A Non-Conversion Agreement may be required.

An elevation certificate is required at final construction prior to certificate of occupancy.

## PROTECT YOUR INVESTMENT

By providing the flood services and participating in the National Flood Insurance Program Community Rating System, residents and businesses throughout the City of Corpus Christi are eligible for discounts on their flood insurance premiums. Discounts are 5% to 10% check with your flood insurance agent to verify you are receiving the correct CRS discount.

Flood Insurance is sold through the NFIP and can be obtained from most insurance companies. Contact your insurance provider or visit: [WWW.FLOODSMART.GOV](http://WWW.FLOODSMART.GOV)



### FOR MORE INFORMATION CONTACT

Floodplain Management Division  
Public Works Department  
2525 Hygiea St.  
Corpus Christi, TX 78415

Phone: 361-826-3064

E-mail: [Floodplainmanagment@cctexas.com](mailto:Floodplainmanagment@cctexas.com)

City of Corpus Christi

# FLOOD ZONE QUESTIONS

Public Works Department



CALL US (361) 826-3064



FROM  
**HIGH-RISK**

ZONES A or V



TO  
**MODERATE-  
to LOW-RISK**

ZONES B, C, or X

## DID YOU KNOW?

- ◆ Flooding occurs in and out of designated high risk flood zones.
- ◆ The force of moving water can destroy a building.
- ◆ Even slow-moving floodwaters can knock people off their feet or float a car.
- ◆ Floodwaters carry mud, chemicals, road oil, bacteria and viruses that cause health hazards.

### BEFORE YOU BUILD OR PURCHASE

- ◆ What types of flooding is the property susceptible to?
- ◆ What are the local and federal approvals required?
- ◆ What evacuation zone is the property in?
- ◆ Will I be able to get insurance on my property if I build in the flood zone?
- ◆ What will happen when I am flooded and what resources are available to me?

We offer one on one assistance and detailed Federal Emergency Management Administration (FEMA) brochures that discuss flood insurance, flood zones, and a wide variety of other topics.

- *Design Guidelines for Flood Damage Reduction*
- *Flood proofing Non-residential Structures*
- *Manufactured Home Installation in Flood Hazard Areas*

VISIT THE FLOODPLAIN MANAGEMENT  
SITE FOR MORE INFORMATION

WWW.CCTEXAS.COM

WE UNDERSTAND THE PROCESS MAY SEEM OVERWHELMING OR CONFUSING, BUT WE'RE HERE TO HELP YOU MAKE YOUR PROJECT A *SUCCESS!*

**BE SURE TO ASK THE FLOODPLAIN MANAGER ABOUT ANY CONCERNS YOU MAY HAVE.**



### Build Smart

- ◆ Building your new home or elevating an existing home above the base flood elevation will reduce your flood risk and flood insurance premium.
- ◆ New buildings must be elevated above flood risk.
- ◆ Plan for proper drainage.

### Buying a Fixer-Upper?

- ◆ Be aware of the substantial improvement rules.
- ◆ Houses substantially damaged by fire, flood, or any other causes must be elevated above the regulatory flood level when they are repaired.
- ◆ Remodeling projects that cost half of the value of the original structure will require you to elevate the building above the flood level.

## ARE YOU IN A FLOOD ZONE?

The Corpus Christi Flood Insurance Rate Maps (FIRMs) are in the process of being updated. To find out if your property is in a Flood Zone, visit the National Flood Insurance Program site at [www.FloodSmart.gov](http://www.FloodSmart.gov)

Or

The Floodplain Management site at [www.cctexas.com](http://www.cctexas.com)

