



Flood & Storm Damage Permitting Packet

Public Works Floodplain Management Division

Items needed to acquire permits to repair flood or storm damaged homes in a Special Flood Hazard Area (SFHA)

1. **Completed and signed permit application.** (Included)
2. **Completed Elevation certificate.** (See Q&A below)
3. **Completed Project Cost Estimate Worksheet.** (Included)

Continue with items below if the structure is non-conforming. (See Q&A below)

4. **Completed Property Owner's Damage Affidavit.** (Included)
5. **Completed Contractor's Damage Affidavit.** (Included)
6. **Pre-flood appraised market value of the structure from a licensed appraiser.** (Optional, see Q&A below)

Notice of Determination of substantial damage will be issued upon request.

(Sample included)

Questions and Answers

What is a 'non-conforming structure'? Existing structures that have the lowest finished floor below the required elevation are non-conforming.

What is the FEMA 50% rule? The City of Corpus Christ participates in the National Flood Insurance Program (NFIP) making affordable flood insurance available for structures within its jurisdiction through FEMA. The FEMA 50% Rule is a requirement for participation in this program. It limits the cost of repairs to non-conforming structures to less than 50% of the "Market Value" of the structure prior to the Flood. If your home is below the FEMA required flood elevation, the City of Corpus Christi has flood damage prevention regulations that will affect repair your home.

What if the cost of repair exceeds 50% of the market value? If a building is 'substantially damaged' or 'substantially improved', it must be brought into compliance with the City of Corpus Christi floodplain regulations, which may include elevating the building to or above the 100-year flood elevation. Likewise, all electrical and mechanical equipment, bathrooms, and laundry rooms would need to be elevated. Only parking, building access and storage is allowed below the flood level.

$$\frac{\text{Cost of Improvement or Cost to Repair to Pre-Damage Condition}}{\text{Market Value of Building}} \geq 50\%$$



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What is Substantial Damage?

Damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damage condition would equal or exceed 50 percent of the market value of the structure before the damage occurred. *(Note: The cost of the repairs must include all costs necessary to fully repair the structure to its "before damage" condition, regardless of the amount of work actually done.)*

How is 'market value' determined?

Corpus Christi Floodplain Management Division (FMD) will use the assessed value of your structure recorded by the Nueces County Appraisal District plus the recommended adjustment factor. Only the value of the structure is pertinent, the value of the site improvements such as pools, accessory structures, fences, landscaping, docks, etc. are not included. If you disagree with the Nueces County Appraisal District's valuation of the structure, you may engage a State of Texas licensed property appraiser to submit a comparable property appraisal for the pre-flood market value of the structure. The appraised value of the structure less the value of all forms of depreciation is the 'market value'.

When do I need to submit a Repair Cost Form?

When a structure is non-conforming, you must provide an estimate of the cost to perform the proposed improvements or repairs if your building has been damaged. The cost estimate must include all work required to repair the building to its pre-damage condition. The cost estimate must include all labor and materials. If the work will be done by a contractor, the contractor's overhead and profit must be included. If the work will be done by the owner or volunteers, market rates must be used to estimate the cost of materials and the value of labor. Attached to this notice is a list of costs that must be included and costs that are excluded.

Where do I get an elevation certificate?

Your Insurance Company, Mortgage Company or City of Corpus Christi Floodplain Management Division may have one on file. If you cannot find an existing Elevation Certificate a State Licensed Surveyor or Engineer can be hired to produce one.

Who can I contact for more information?

For answers to any questions regarding the City of Corpus Christi Floodplain Regulations call (361) 826-1875 or email floodplainmanagment@cctexas.com



Floodplain Development Permit Application City of Corpus Christi

****All construction will also require a building permit****

This is an application packet for a Floodplain Development Permit. Certain sections are to be completed by the Applicant, and certain sections are to be completed by the local Floodplain Management Division (FMD).

The National Flood Insurance Program (NFIP) provides flood insurance to individuals at much lower premiums than could otherwise be purchased through private insurers and makes certain federal monies available to local communities. In order for citizens to be eligible for the national flood insurance rates, or for communities to receive certain kinds of federal monies, the community must agree to meet minimum floodplain standards. This application packet is a tool to ensure that the minimum standards are met.

In a participating NFIP community, flood insurance policies can be purchased from any local insurance agent at the national rate. Even though the policy may be issued as if it were coming from the insurance company you deal with, it is actually a Federal NFIP policy printed on the insurance agency's letterhead. The rates are determined by the flood risk zone in which you live and by the elevation of the lowest floor of your home, not by the insurance company, and should be the same regardless of which agent or agency sells you the insurance.

You may buy flood insurance for your own peace of mind, you may be required to buy it before a lending institution will make or refinance a loan, or you may not be buying flood insurance at all. Whatever the case, if the property which you propose to develop is located within a "Special Flood Hazard Area" on a flood map issued by the Federal Emergency Management Agency (FEMA), you **MUST** obtain a Floodplain Development Permit prior to beginning the project.

Floodplain Development Permits are ONLY required for developments in areas designated as "Special Flood Hazard Areas" of FEMA-issued flood maps. Flood maps can be reviewed at the office of your local FMD, or online at the FEMA website (www.FEMA.gov).

FEMA defines development in Title 44 of the Code of Federal Regulations part 59.1 as: *Any man-made change to improved or unimproved real estate, including but not limited to buildings or other structures, mining, dredging, filling, grading, paving, excavation or drilling operations or storage of equipment or materials.* Other activities considered development include but are not limited to: alterations of a structure through additions, demolition and remodeling. If you are proposing a development of any kind in a floodplain, you **MUST** submit this application for a Floodplain Development Permit to the Floodplain Management Division. Depending upon the type of development you are proposing, additional forms **may** be required. For example, all new buildings in a Special Flood Hazard Area require an Elevation Certificate to document that the lowest floor of the building is elevated to a certain height relative to the anticipated flood crest of the "base flood" event. The Elevation Certificate and other forms are provided online and at the Floodplain Management Division, **but should only be completed if they are required for the proposed development.**

The Applicant completes this packet and submits the information to the local FMD. The FMD reviews the submission and determines whether or not additional information is needed. If it is, the FMD will request the additional information from the Applicant. Once all required materials have been submitted, the FMD will make a permitting decision and either issue or deny the requested Floodplain Development Permit. (Denied permits may be appealed)

The Applicant should understand that a Floodplain development Permit is only a permit to complete the proposed development. It is not a permit to, for example, build a house, construct a baseball field, install a drainage ditch or septic system or grade a parcel of land. Before the house can actually be constructed and occupied, or the developed land used, a Building Permit must be obtained for the actual construction.



Floodplain Development Permit

Does the Flood Hazard Prevention Code apply?

If the answer is "Yes" to both the following questions, then the Flood Hazard Prevention Code is applicable, and a Floodplain Development Permit is required.

<input type="checkbox"/> Yes <input type="checkbox"/> No	Is the project within a special flood hazard area as identified by FEMA or by Best Available Data as identified by the City of Corpus Christi?
<input type="checkbox"/> Yes <input type="checkbox"/> No	Is the project new construction, a substantial improvement (any improvement to a structure which costs 50% or more of the market value before the start of construction), or other development (including fill, grading or excavation)?

Floodplain Development Permit Checklist

Please submit all required items with the Floodplain Development Permit Application. The application will not be reviewed until all required items have been submitted.

Items required for all applications:

Items Required to be Submitted	Check for Compliance with Flood Hazard Prevention Code (Floodplain Manager will verify compliance)
<ul style="list-style-type: none"> <input type="checkbox"/> Plans drawn to scale showing the location, dimensions and elevation of existing and proposed structures and proposed landscape alterations and location of the foregoing in relation to flood hazard areas. Drawings must include topography (grading) and must be survey grade with horizontal and vertical datum identified. <input type="checkbox"/> Elevation (in relation to mean sea level), of the lowest floor (including basement and crawlspace) of all new and substantially improved structures, if applicable. <input type="checkbox"/> Fee <input type="checkbox"/> Legal description 	<ul style="list-style-type: none"> <input type="checkbox"/> 100-year floodplain and floodway delineated on site plan <input type="checkbox"/> Base floods clearly identified on plat or proposal <input type="checkbox"/> Structure floor elevations shown on site plan (incl. basement) <input type="checkbox"/> Structures anchored per Section 14-552. <input type="checkbox"/> Constructed with materials and utility equipment resistant to flood damage <input type="checkbox"/> Constructed using methods and practices that minimize flood damage <input type="checkbox"/> Constructed so as to prevent water from entering or accumulating within components during flooding

Additional items that may be required:

Check If Applicable	Condition	Additional Items Required to be Submitted	Check for Compliance with Flood Hazard Prevention Code (Floodplain Administrator will verify compliance)
<input type="checkbox"/>	Residential construction	<ul style="list-style-type: none"> <input type="checkbox"/> NFIP Elevation Certificate <input type="checkbox"/> Construction Drawing <input type="checkbox"/> Foundation Constructed <input type="checkbox"/> Finished Construction <input type="checkbox"/> V Zone Design Certificate 	<ul style="list-style-type: none"> <input type="checkbox"/> Lowest floor (including basement) elevated to 1.0 foot above the BFE [Sec. 14-552(1)]

Continued on next page ...



Floodplain Development Permit

Check If Applicable	Condition	Additional Items Required to be Submitted	Check for Compliance with Flood Hazard Prevention Code (Floodplain Administrator will verify compliance)
<input type="checkbox"/>	Utilities	<i>Not applicable</i>	<ul style="list-style-type: none"> <input type="checkbox"/> Water systems designed to minimize or eliminate infiltration of floodwaters. <input type="checkbox"/> Sewer systems designed to minimize or eliminate infiltration of flood waters and discharge from the systems into floodwaters. <input type="checkbox"/> On-site waste disposal systems shall be located to avoid impairment to them or contamination from them during flooding [Sec. 14-551. General Standards].
<input type="checkbox"/>	Nonresidential construction	<ul style="list-style-type: none"> <input type="checkbox"/> <i>NFIP Elevation Certificate</i> if above BFE <ul style="list-style-type: none"> <input type="checkbox"/> Construction Drawing <input type="checkbox"/> Foundation Constructed <input type="checkbox"/> Finished Construction OR <input type="checkbox"/> <i>NFIP Floodproofing Certificate for Non-Residential Structures</i> if below BFE 	<ul style="list-style-type: none"> <input type="checkbox"/> Either lowest floor (including basement) elevated to 1.0 foot above the BFE OR together with the attendant utility and sanitary facilities, be designed so that below 1.0 foot above the BFE is floodproofed [Sec. 14-552 (2)- Specific standards].
<input type="checkbox"/>	Enclosures	<ul style="list-style-type: none"> <input type="checkbox"/> <i>Non-conversion Agreement</i>: required for all structures that are constructed with an enclosure. Dated: _____ 	<ul style="list-style-type: none"> <input type="checkbox"/> Solely for parking of vehicles, building access, or storage in an area other than a basement. <input type="checkbox"/> Designed to automatically equalize hydrostatic flood forces on exterior walls [Sec. 14-552 (3)].
<input type="checkbox"/>	Manufactured Homes	<ul style="list-style-type: none"> <input type="checkbox"/> Manufactured home anchoring certificate and supporting documentation 	<ul style="list-style-type: none"> <input type="checkbox"/> Must be properly elevated and anchored [Sec. 14-552 (4)].
<input type="checkbox"/>	Recreational Vehicles	<i>Not applicable</i>	<ul style="list-style-type: none"> <input type="checkbox"/> Required to be on-site fewer than 180 consecutive days; otherwise must meet permit requirements for “manufactured homes” [Sec. 14-552 (5)].
<input type="checkbox"/>	Subdivisions	<ul style="list-style-type: none"> <input type="checkbox"/> Provide FEMA-approved BFE data 	<ul style="list-style-type: none"> <input type="checkbox"/> BFE data shall be generated for developments greater than 50 lots or 5 acres, whichever is lesser. <input type="checkbox"/> Public utilities and facilities located and constructed to minimize flood damage. <input type="checkbox"/> Adequate drainage provided to reduce exposure to flood damage [Sec. 14-553].

Continued on next page ...



Floodplain Development Permit

Check If Applicable	Condition	Additional Items Required to be Submitted	Check for Compliance with Flood Hazard Prevention Code (Floodplain Administrator will verify compliance)
<input type="checkbox"/>	Located in floodway	<input type="checkbox"/> No-Rise Certificate (formal letter that certifies that a project will not increase the flood elevation, stamped and signed by a professional engineer and supported by technical data)	<input type="checkbox"/> Encroachments in the floodway are prohibited UNLESS it can be demonstrated that the proposed encroachment does not result in any increase. A no-rise certificate is required. OR the city may permit encroachments with an increase in BFE, if first a conditional FIRM and floodway revision are applied for through FEMA [Sec. 14-555].
<input type="checkbox"/>	Project causes an increase to of 1'+ to BFE or an adverse effect to the floodplain boundary	<input type="checkbox"/> Documentation that CLOMR or LOMR has been submitted to FEMA	<input type="checkbox"/> The City may require a CLOMR or LOMR to be submitted prior to the permit approval [Sec.14-542 (10)].
<input type="checkbox"/>	Addition, remodel or alteration to a structure	<input type="checkbox"/> Structural valuation documentation <i>(If the value of an addition, remodel or alteration to a structure equals or exceeds 50% of the value of the structure before the addition, remodel or alteration, the entire structure must be treated as a substantially improved structure)</i>	Is addition, remodel or alteration equal or greater to 50% of the value of the structure? <input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/>	Wetland Impact Area	<input type="checkbox"/> Wetland Permit from the US Army Corps of Engineers	<input type="checkbox"/> Wetland Permit No. _____



Floodplain Development Permit Application (New Construction, Additions, Alterations)

FAILURE TO SUBMIT A COMPLETE, LEGIBLE APPLICATION MAY RESULT IN DELAYS IN PROCESSING OR PERMIT APPROVAL

OFFICE USE ONLY Permit No.	Reviewer:	Project Location:				
	Zoning:	Sub ID:	Site Plan: <input type="checkbox"/> Build Line <input type="checkbox"/> Roof Line			
	Setbacks: Front:		Rear	Left	Right	Other
	Flood Zone:					

GENERAL PROJECT INFORMATION
Project Address:
Subdivision Name and Phase #:
Description of Project/Scope of Work:

CONTACT INFORMATION		
Applicant:	<input type="checkbox"/> Contractor <input type="checkbox"/> Architect/Engineer <input type="checkbox"/> Owner <input type="checkbox"/> Other	
Address:	City:	State: Zip:
Phone:	Fax:	Email:
Property Owner (if different from above):		
Address:	City:	State: Zip:
Phone:	Fax:	Email:

PROJECT DETAILS		
Cost of Construction (total project cost): \$	Pre-Improvement/Assessed Value: \$	
Construction Type (select all that apply): <input type="checkbox"/> New Residential <input type="checkbox"/> Non-residential <input type="checkbox"/> Duplex <input type="checkbox"/> Addition/Alteration <input type="checkbox"/> Excavation <input type="checkbox"/> Grading/Fill <input type="checkbox"/> Paving <input type="checkbox"/> Accessory Structure		
Living Area Sq. Ft (for new/addition):	Total Sq. Ft:	Type of Foundation (Slab/Pier & Beam):
Located in a Designated Floodway?: <input type="checkbox"/> Yes <input type="checkbox"/> No		Does the Structure have Substantial Damage/Improvement _____%
IF ANSWERED YES, CERTIFICATION MUST BE PROVIDED PRIOR TO THE ISSUANCE OF A PERMIT TO DEVELOP WITHIN A FLOODWAY, IT MUST SHOW THAT THE PROPOSED DEVELOPMENT WILL RESULT IN NO INCREASE (<u>NO RISE</u>) IN THE BASE (1%) FLOOD ELEVATIONS.		

OTHER DOCUMENTS REQUIRED	
Elevation Certificate: <input type="checkbox"/> Yes <input type="checkbox"/> No	Non-conversion Agreement: <input type="checkbox"/> Yes <input type="checkbox"/> No
Located in a Velocity Zone: <input type="checkbox"/> Yes <input type="checkbox"/> No	V Zone Design Certificate: <input type="checkbox"/> Yes <input type="checkbox"/> No
Floodproofing Certificate- (required if floodproofing a non-residential structure)	CLOMR or LOMR: <input type="checkbox"/> Yes <input type="checkbox"/> No
No-Rise Certificate: <input type="checkbox"/> Yes <input type="checkbox"/> No	Wetlands Permit: (U.S. Army Corps of Engineers if required) <input type="checkbox"/> Yes <input type="checkbox"/> No

My signature below certifies that I am aware of my responsibility and liability as the permit purchaser to comply with: all applicable building codes; City, State, and Federal regulations and requirements; insurance coverage for workers, building and contents, general public and occupants of the building, General Provisions of the Floodplain Development Permit, etc.

1. No work may start until a permit has been issued by the City of Corpus Christi.
2. The permit may be revoked if:
 - a. Any false statements are made herein;
 - b. The effective Flood Insurance Rate Map has been revised;
 - c. The work is not done in accordance with the City of Corpus Christi Flood Hazard Protection Code or other local, state, and federal regulatory requirements.
 - d. The work is different than what is described and submitted to the City of Corpus Christi as part of the Floodplain Development Permit.
3. If revoked, all work must cease until permit is re-issued
 - a. If the permit cannot be re-issued, applicant acknowledges that they will be responsible to correct the issue which may require removal of any development that may have occurred.
4. Development shall not be used or occupied until the project has received a final inspection, a final elevation, and approval by the City of Corpus Christi.
5. The permit will expire if no work is commenced within 180 days (6 months) of issuance or by the expiration date noted on the permit.
6. Applicant hereby gives consent to the City of Corpus Christi Floodplain Management Division (FMD) and his/her representative (including state and federal agencies) to make reasonable inspections required to verify compliance.

I agree that the building will not be occupied until a Certificate of Occupancy has been issued by the City of Corpus Christi Development Services Department. I further understand that violation of any of the above may result in the revocation of this permit.

The undersigned applicant hereby represents that he/she has performed the necessary research to ascertain the existing and location of all servitudes, easement, setbacks, restrictive covenants, building restrictions, deed restrictions and other matters which may have an impact or effect upon the site which construction is to be made pursuant to this permit.

Printed Name	Signature	Date
OFFICE USE ONLY Permit No.	Permit Determination: <input type="checkbox"/> IS <input type="checkbox"/> IS Not In conformance with the adopted Flood Hazard Prevention Code	
	The Floodplain Development Permit: <input type="checkbox"/> IS <input type="checkbox"/> IS Not issued	
	Subject to any conditions attached and made part of this permit	
	Floodplain Administrator Signature _____ Date _____	

The applicant is reminded that this document is a development permit only. All inspections must be performed, and a Certificate of Occupancy must be issued before the development can be occupied or used.

COSTS FOR SUBSTANTIAL IMPROVEMENTS / REPAIR OF SUBSTANTIAL DAMAGE:

Included Costs

Items that must be included in the costs of improvement or costs to repair are those that are directly associated with the building. The following list of costs that must be included is not intended to be exhaustive, but characterizes the types of costs that must be included:

<ul style="list-style-type: none"> • Materials and labor, including the estimated value of donated or discounted materials and owner or volunteered labor • Site preparation related to the improvement or repair (foundation excavation, filling in basements) • Demolition and construction debris disposal • Labor and other costs associated with demolishing, moving, or altering building components to accommodate improvements, additions, and making repairs • Costs associated with complying with any other regulation or code requirement that is triggered by the work, including costs to comply with the requirements of the Americans with Disabilities Act (ADA) • Costs associated with elevating a structure to an elevation that is lower than the BFE • Construction management and supervision • Contractor's overhead and profit • Sales tax on materials • Structural elements and exterior finishes, including: <ul style="list-style-type: none"> • Foundations (spread or continuous foundation footings, perimeter walls, chain walls, pilings, columns, posts, etc.) • Monolithic or other types of concrete slabs • Bearing walls, tie beams, trusses • Joists, beams, subflooring, framing, ceilings • Exterior finishes (brick, stucco, siding, painting, trim, etc.) 	<ul style="list-style-type: none"> • Interior non-bearing walls • Windows and exterior doors • Roofing, gutters, and downspouts • Hardware • Attached decks and porches • Interior finish elements, including: <ul style="list-style-type: none"> • Floor finishes (hardwood, ceramic, vinyl, linoleum, stone and wall-to-wall carpet over subflooring, etc.) • Bathroom tiling and fixtures • Wall finishes (drywall, paint, stucco, plaster, paneling, marble, etc.) • Built-in cabinets (kitchen, bathroom, utility, entertainment, storage, etc.) • Interior doors • Interior finish carpentry • Built-in bookcases and furniture • Hardware • Insulation • Utility and service equipment, including: <ul style="list-style-type: none"> • HVAC equipment • Plumbing fixtures and piping • Electrical wiring, outlets and switches • Light fixtures and ceiling fans • Security systems • Built-in appliances • Central vacuum systems • Water filtration, conditioning, and recirculation systems • Smoke detectors
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Excluded Costs

- Clean-up and trash removal
- Costs to temporarily stabilize a building so that it is safe to enter to evaluate required repairs
- Costs to obtain or prepare plans and specifications
- Land survey costs
- Permit fees
- Outside improvements, including landscaping, irrigation, sidewalks, driveways, fences, swimming pools, pool enclosures, yard lights, detached accessory structures (garages, sheds, gazebos, etc.)
- Plug-in appliances such as washing machines, dryers, stoves
- Costs required for the minimum necessary work to correct existing violations of health, safety and sanitary codes



Permit number _____

Contractor Affidavit

Property address: _____

Owner name: _____ Phone number: _____

Contractor: _____ Phone number: _____

Contractor License number: _____ Contractor address: _____

_____ Email: _____

Contractor Affidavit

I hereby attest that I have personally inspected the building located at the above-referenced address and discussed the nature and extent of the work requested by the owner, including all improvements, rehabilitation, remodeling, repairs, additions and any other form of improvement.

At the request of the owner, I have prepared a cost estimate for all of the improvement work requested by the owner for the repair of damage; I have prepared a cost estimate to repair the building to its pre-damage condition. I acknowledge that if, during the course of construction, the owner requests more work or modification of the work described in the application, that a revised cost estimate must be provided to City of Corpus Christi, Floodplain Management Division and Development Services Department, which will re-evaluate its comparison of the cost of work to the market value of the building to determine if the work is substantial improvement. Such re-evaluation may require revision of the permit and may subject the property to additional requirements.

I also understand that I am subject to enforcement action and/or fines if inspection of the property reveals that I have made repairs or improvements that were not included in the description of work and the cost estimate for that work that were the basis for issuance of a permit.

Contractor's Signature

Print Name

Date



Permit number _____

Owner Affidavit

Property address: _____

Owner name: _____ Phone number: _____

Contractor: _____ Phone number: _____

Contractor License number: _____ Contractor address: _____

_____ Email: _____

Owner Affidavit

I hereby attest that the description included in the permit application for the work on the existing building that is located at the property identified above is all of the work that will be done, including all improvements, rehabilitation, remodeling, repairs, additions, and any other form of improvement. I further attest that I requested the above-identified contractor to prepare a cost estimate for all of the work, including the contractor's overhead and profit. I acknowledge that if, during the course of construction, I decide to add more work or to modify the work described, that City of Corpus Christi, Floodplain Management Division and Development Services Department, will re-evaluate the comparison of the cost of work to the market value of the building to determine if the work is substantial improvement. Such re-evaluation may require revision of the permit and may subject the property to additional requirements.

I also understand that I am subject to enforcement action and/or fines if inspection of the property reveals that I have made repairs or improvements that were not included in the description of work and the cost estimate for that work that were the basis for issuance of a permit.

Owner's Signature

Print Name

Date



September 27th, 2024

NOTICE OF SUBSTANTIAL DAMAGE DETERMINATION

Dear Property Owner

After completing a damage assessment for the residence located at, 1234 Faraway, City of Corpus Christi Floodplain Management Division has determined that the proposed repairs constitute **Substantial Damage** for the structure as the result of the flooding that occurred June 6th, 2019 and the structure is also considered a **Repetitive Loss Structure**.

Full Cost to Repair (Less Excludable Costs):
Actual Cash Value (ACV)*:

*As per FEMA P-758, Actual Cash Value is a reasonable approximation of market value.

In accordance with the current floodplain regulations of the City of Corpus Christi Code of Ordinances, Chapter 14, Article V, structures that receive damage of any origin, whereby the cost of restoring the structure would equal or exceed 50% of the pre-damage market value (excluding land value), must be brought into compliance with the current floodplain regulations.

There are several aspects that must be addressed to achieve compliance. The most significant requirement is that the lowest floor, as defined in the flood regulations/code, must be elevated to 1' (one) foot above the Base Flood Elevation (BFE). You may wish to contact your insurance agent to understand how raising the lowest floor higher than the minimum required elevation can reduce National Flood Insurance Program (NFIP) flood insurance premiums.

It has been determined that this structure is located within Zone AE on the Flood Insurance Rate Map (FIRM), Panel 22055C0160J, with an effective date of December 21, 2018

Under the National Flood Insurance Program, the Increased Cost of Compliance (ICC) program may provide additional financial assistance to either elevate or remove flood-damaged structures from the floodplain. ICC applies to flooded structures that are substantially damaged.

Be advised that all repairs, reconstruction and new construction will require a permit and are subject to the provisions of the City of Corpus Christi adopted Building Codes and Floodplain regulations. Construction activities that occur without a proper permit are considered to be non-compliant and may result in administrative fees and/or fines.

The City of Corpus Christi Floodplain Management Division is prepared to meet with you at our office to discuss the substantial damage determination process and to provide guidance for reconstruction or repair of your structure.

Gabriel Hinojosa, P.E.
Assistant Director
Public Works Department