Floodplain Management

ANNUAL NEWSLETTER

July 2022 www.cctexas.com/floodplainmanagement

Flood Control in our community

Corpus Christi Floodplain Managements mission is to reduce the risk of flooding to life and property by managing our floodplains, regulating development, and providing public outreach and response.

Concerned about flooding on your property?

Don't hesitate to contact us!

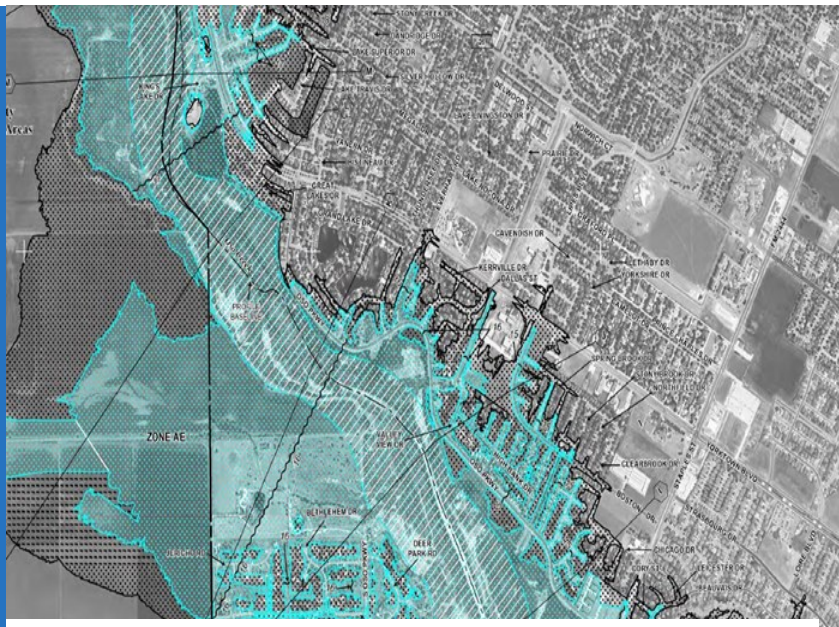
The City of Corpus Christi has a Floodplain & Coastal Protection manager along with Public Works staff ready to assist you. We can answer flood insurance questions, provide building advice, and perform field inspections to investigate flooding problem areas.

2525 Hygeia St, Corpus Christi, TX 78415

Floodplainmanagment@cctexas.com

(361) 826-3064

https://www.facebook.com/PublicWorksCC/
https://www.facebook.com/CCStormWater



City of Corpus Christi Achieves a Class Rating 8, Saving Residents up to 10% on their flood insurance!

City of Corpus Christi joined the National Flood Insurance Program (NFIP) in 1971 and has continued efforts to exceed the NFIPs minimum standards. What does this mean for you? Residents with homes in Special Flood Hazard Areas (SFHA) can receive a discount of up to 10% on their flood insurance premiums and everyone else can receive a 5% reduced rate. Be sure to check with your insurance company to receive your discount.

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Floodplain Facts and Figures

- Flooding is the most common and widespread natural disaster occurring in all 50 states.
- 90% of all presidential-declared U.S. natural disasters involve flooding.
- A home that is in a 100-year floodplain has a 26% chance of being flooded during a 30-year mortgage.
- In the United States, floods kill approximately 100 people each year and cause more than $5 billion in property damage.

WHY ARE YOU RECEIVEING THIS NEWSLETTER?

If you received this newsletter by mail, your property or address is located in or near areas FEMA (Federal Emergency Management Agency) has identified as being subject to flooding. These areas are known as Special Flood Hazard Areas (SFHAs) are often called "floodplains", "flood zones", or "100-year flood areas". There are many different types of designated flood risks and zones on FEMA FIRMs. Knowing your flood Zone and risks are the first steps to being flood- ready. It's important to prepare now for what could be an active flood season.

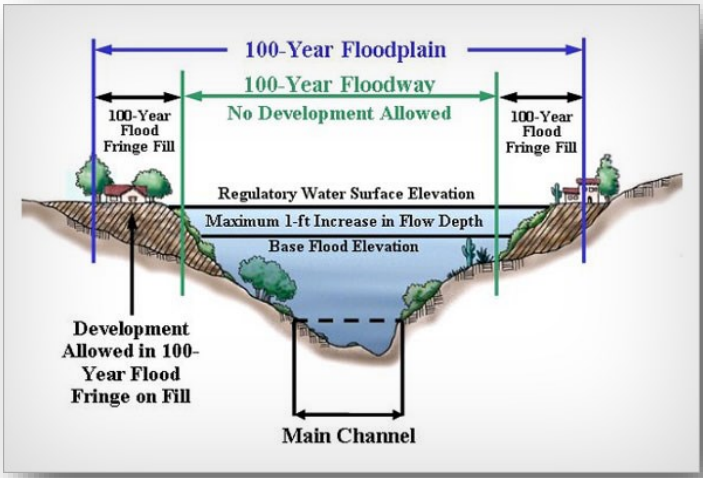
Below are ways to see what flood zone your home might be in:

1. Call us at: (361) 826-3064.
2. Fill out a Flood Information Request form online at: Flood Contact Form (jotform.com)
3. You can research your property on our Corpus Christi Viewer GIS map: Corpus Christi Viewer (arcgis.com)
4. Research FEMA FIRMs to find City of Corpus Christi effective and preliminary panels FEMA Flood Map Service Center | Welcome!

WHAT IS A FLOODPLAIN AND HOW CAN IT AFFECT ME?

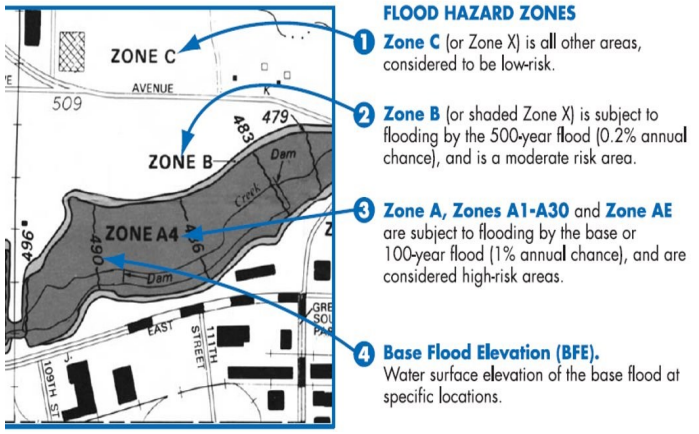
What Exactly is a 100-Year Flood?

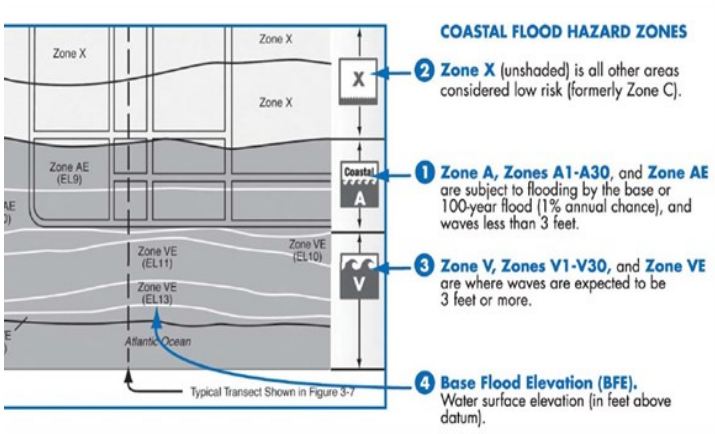
The phrase “100-year flood” has caused much confusion over the years. Many believe that it is a flood that occurs every 100 years. However, the phrase really means a flood that has a 1% chance of occurring in any given year. Statistically speaking, over a 30-year period, a 100-year flood has a 26% chance of occurring. A 500-year flood has a 0.2% chance of happening in any given year and a 6% chance in any 30-year period. The risk of flooding also increases as you move closer to the stream centerline and deeper into a 100-year floodplain, as sown below. This is because the susceptibility to flooding from more frequent events such as the 25-year flood increases as you get closer to the flooding source.



Corpus Christi is no stranger to rain and floods. Our climate and costal location make us susceptible to flooding especially during extreme weather events. For example, in 2020, Hanna unleashed more than 15 inches of rain in parts of South Texas, resulting in serious flash flooding which caused extensive damage. It is important to note that even smaller storms can result in flooding, endangering people and property.

Flood Zones Defined





What can I do if I’m in a Floodplain?

The City of Corpus Christi has a Flood Protection Assistance team to help guide you with one-on-one advice about property protection and financial assistance programs. Contact- (361) 826-3064 for information.

- Consider raising the existing building above the anticipated 100-year flood depth at the property. Elevating structures is the best way to prevent flooding.
- Obtain a Permit to re-grade your lot to drain runoff away from buildings.
- Be sure not to dump trash, fill material, or have excess vegetation in drainage areas. Loose debris can be washed downstream where it can block culverts and cause damage to public infrastructure.
- Consider waterproofing walls and installing watertight enclosures over entry ways. Raise electrical panels, AC units, water heaters and appliances to areas and heights that are less likely to flood.

For more information- http://www.fema.gov/media-library/assets/documents/480

New NFIP Risk Rating 2.0

FEMA updated the NFIP insurance risk rating through a new pricing method called Risk Rating 2.0– Equity in Action This new method includes factors such as distance to water, type & size of nearest bodies of water, elevation, and replacement costs. It aims to reflect the individual property's risk, rather than the national averages.

For more information about Risk 2.0 visit www.fema.gov/flood-insurance/risk-rating

Flood Insurance- How to protect you home

There were 99% percent of U.S. Counties impacted by a flooding event between 1996 and 2019. What is even more alarming is that the average cost to repair homes with one inch of water damage could add up to over $20,000. The flooding damages everything sitting on your floor; from the washer and dryer, shoes in your closet, all your furniture, and plus the drywall will need replacing.

To financially protect yourself and family from a flood, consider flood insurance (and don't forget contents coverage) for homes located within the floodplain and throughout the entire coastal bend area.

The average flood policy costs about $600 a year. The cost varies depending on your flood risk, value of your home, and the amount of your deductible. A flood insurance policy will cover your home up to $250,000 but you will need a separate policy for your personal belongings, which provides coverage up to $100,000. Most flood policies have a 30-day waiting period before kicking in so don't wait for an approaching storm to purchase coverage. Flood insurance is sold through the National Flood Insurance Program and can be obtained from most insurance companies. Contact our insurance provider or visit http://www.floodsmart.gov

What is an Elevation Certificate?

For properties within the Special Flood Hazard Area (SFHA), an Elevation Certificate is used to help set flood insurance rates. This form is developed by the Federal Emergency Management Agency (FEMA) and is used as an official record of the elevation of a building. The form must be completed by a professional engineer or land surveyor. The elevation certificate is also used to determine compliance with floodplain regulations both before and after development permits have been issued. The Floodplain Management division of Public Works maintains records of elevation certificates for most buildings within the city limits. If you have an existing home that needs an elevation certificate for insurance purposes, we would be happy to check and see if we have one on file.

Building in a Floodplain

X (currently C) and Shaded X (currently B)

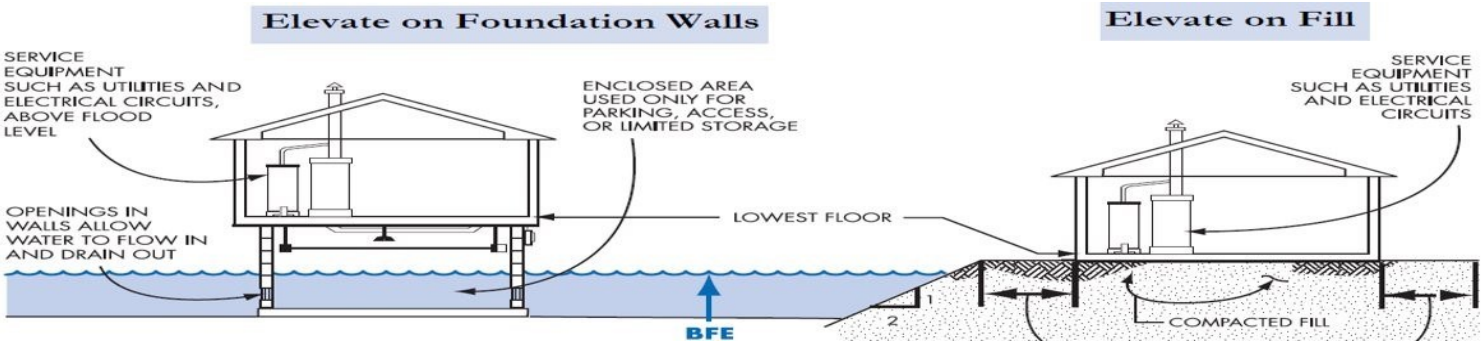
- No additional permitting or development requirements
- Flood insurance Optional but strongly suggested

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 issuance.



Storm Preparation and Flood Warning

Corpus Christi's rainiest months are from June 15th through September 30th. However, flooding may occur at any time and with little or no warning. Preparing for floods is something everyone should do.

The City of Corpus Christi and Nueces County have partnered to provide an emergency alert program for citizens. The system allows officials to alert residents depending on the preferences you choose. When the National Weather Center issues advisories the reverse alert system will send voice or text alerts.
For more information and to sign up for reverse alerts visit:
https://www.cctexas.com/reversealert
This site also has links for up to date information regarding TxDOT road closures, road conditions, and evacuation information.

REVERSEALERT

The City of Corpus Christi Public Works department also distributes sandbags to residents wanting to safeguard their homes and businesses from possible flooding. Free pick up sites are designated and distributed while supplies last. For more information about the sandbag distribution sites please call the City's Call Center at (361) 826– CITY (2489)

Floods: Assembling a Disaster Kit

When storms strike south Texas, many are left without power and some residents stranded due to flooding. Since floods are the most common natural disaster in the United States, it's important to be prepared and keep a disaster supply kit stocked. Most of the items are inexpensive and easy to find, and any one of them could save your life.

Just as important as putting your supplies together is maintaining them so they are safe to use when needed. Keep items in airtight plastic bags and put your entire disaster supply kit in one or tow easy-to-carry bags.

For more detailed information on building your kit, visit www.ready.gove/kit

Protecting Natural Floodplains Protects You

Storm Water Quality- Why is it Important?

Stormwater runoff occurs when precipitation from rain flows over the ground and impervious surfaces like driveways, sidewalks and streets. Stormwater picks up debris, chemicals, dirt, and other pollutants and flow into our storm sewer system or directly into our creeks, rivers, or bays. Polluted stormwater runoff can have many adverse effects on plans, fish, animals, and people.

Doing our part to maintain a clean storm water systems helps protect our natural floodplains. Floodplains are a natural part of the ecosystem and serve many functions. In addition to providing a habitat to many of Corpus Christi's native plant and animal species, floodplains also have direct benefits to humans. The vegetation found in floodplains act as a natural means of erosion control. Floodplains also absorb more flood water than barren land does, reduction the impact downstream property.

So how can you do your part to help protect and preserve our natural floodplains? Here are some tips:

- Consider building outside the floodplain
- Manage stormwater to prevent oils and chemicals from entering the floodplain.
- Keep natural watercourses clear of trash. Don't dump within a floodplain.
- Avoid sweeping or washing trash, debris, dirt or leaves into the street. Instead, collect the waste and dispose of it in a trash bin.

To report Illegal Dumping please contact The City of Corpus Christi call center at (361) 826-2489

Dealing With Disaster

You have taken the first steps to help ensure your family and property are prepared for a disaster.

- **Verified if your home is in a floodplain**
- **Purchased Flood insurance**
- **Signed up for Reverse Alert**
- **Created a Disaster Supply Kit**
- **Helped maintain a clean stormwater system**

Below are some helpful tips for Before, During, and after an event.

BEFORE

- Develop a family communication Plan.
- Designate an evacuation area for your family. Learn routs and where shelters are located.
- Assign family members instructions & responsibilities according to the evacuation & communication plan.
- Check your emergency kit– make sure it is stocked and keep it close by.
- Have a copy of your insurance policy and other important documents in a water proof container.
- Take a household inventory- take pictures or video.
- Store household supplies and lift furniture above expected flood water level.
- Fuel your automobile before forecasted storms arrive.
- Do not forget about your pets. Designate a safe area or evacuation site that accept pets.

DURING

- Stay alert, informed, and follow guidance from local authorities- Reverse Alert, Local radio/TV stations, Elected officials
- If you are told to evacuate, do so immediately. Otherwise avoid unnecessary exposure to the elements.
- Before evacuating TURN OFF gas, power, and water
- Do not attempt to cross water covered roads & bridges
- Do not go swimming or wade in flood water—it may be hazardous and carry bacteria
- Drink clean or preferably boiled water only.

AFTER

- Avoid wading in floodwater which may contain dangerous debris, downed power lines, and contaminates.
- Re-enter the home with caution using flashlights.
- Be alert for fire hazards like broken wires.
- Report broken utility lines to appropriate agencies & authorities.
- Do not turn on utilities or use appliances until they have been checked by an Electrician.
- Contact family and friends and let them know you are safe.
- Take pictures of any damages.
- Remove wet contents to prevent molding, clean, and disinfect surfaces and items.

Important links

https://www-cdn.cctexas.com/sites/default/files/FIRDEP-evacuation-zone-map.pdf

https://www-cdn.cctexas.com/sites/default/files/FIRDEP-evacuation-map-storm-surge.pdf

Important Things To Know Before a Disaster - YouTube