

# 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  
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## City of Corpus Christi

# NEW EFFECTIVE FLOOD MAPS WHAT YOU NEED TO KNOW

## 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?

The first step in flood protection is knowing your flood risk. Flood risk varies from property to property, even in the same neighborhood. Risk can change over time due to erosion, new construction, and other factors. In a joint effort, the City of Corpus Christi and the Federal Emergency Management Agency (FEMA) have now completed a major effort to ensure that digital flood hazard maps reflect current flood risk. The new Flood Insurance Rate maps (FIRMS) will become effective as of October 13, 2022.

- ◆ Planners, local officials, engineers, and builders can use the maps to determine where and how to build.
- ◆ Property owners can use the maps to learn their risk and decide on steps to lower risk, including purchasing flood insurance.

## Flood Maps & Flood Insurance

Some property owners will learn that their risk is higher or lower than on previous maps. A change in risk may affect what you pay for flood insurance.

### ARE YOU IN A FLOOD ZONE?

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

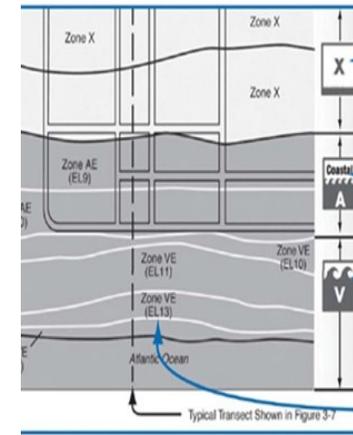
The Floodplain Management site at

[WWW.CCTEXAS.COM/FLOODPLAINMANAGMENT](http://WWW.CCTEXAS.COM/FLOODPLAINMANAGMENT)



### FLOOD HAZARD ZONES

- Zone C** (or Zone X) is all other areas, considered to be low-risk.
- Zone B** (or shaded Zone X) is subject to flooding by the 500-year flood (0.2% annual chance), and is a moderate risk area.
- Zone A, Zones A1-A30 and Zone AE** are subject to flooding by the base or 100-year flood (1% annual chance), and are considered high-risk areas.
- Base Flood Elevation (BFE).** Water surface elevation of the base flood at specific locations.



### COASTAL FLOOD HAZARD ZONES

- Zone X** (unshaded) is all other areas considered low risk (formerly Zone C).
- Zone A, Zones A1-A30, and Zone AE** are subject to flooding by the base or 100-year flood (1% annual chance), and waves less than 3 feet.
- Zone V, Zones V1-V30, and Zone VE** are where waves are expected to be 3 feet or more.
- Base Flood Elevation (BFE).** Water surface elevation (in feet above datum).

### If Maps Show...

Change from **Moderate to Low Risk** (e.g., Zones B, C, or X) to **High Risk** (e.g., Zones A, AE, AH, AO, V, or VE)



### These Requirements, Options, and Savings Apply

**Flood insurance is mandatory.** Flood insurance will be required if you have a mortgage from a federally regulated or insured lender.

**Rating options can offer savings.** When updated maps show a building now falls in a high-risk area, the policyholder might initially be eligible for a lower-cost rate during the first 12 months following a map change. Premiums will then increase up to 18 percent each year as part of the premium rate revisions put in place by the Homeowner Flood Insurance Affordability Act of 2014. Purchasing a policy before the new map goes into effect will maximize your savings. Your insurance agent can provide more details on how to save. A policy can be assigned to new owners, allowing them to keep the lower rate.

Change from **High-Risk Zones A or AE** to **Higher-Risk Zones V or VE**, or **Increase in BFE**



**Grandfathering can offer savings.** The NFIP grandfathering option allows policyholders who have built in compliance with the flood map in effect at the time of construction to keep their previous zone or Base Flood Elevation to calculate their insurance premium. This could result in significant savings. A grandfather-rated policy can be assigned to new owners. In most cases, your insurance agent will ask you to provide an Elevation Certificate.

Change from **High Risk** (e.g., Zones AE or VE) to **Moderate to Low Risk** (e.g., Zones X or shaded X)



**Flood insurance is optional but recommended.** The risk has been reduced, but not removed. Flood insurance can still be purchased and maintained at a lower cost. More than 20 percent or about one in five NFIP claims come from areas mapped outside of high-risk flood areas.

**Conversion offers savings.** An existing policy can be converted to a lower-cost PRP easily if the building qualifies. Note that lenders always have the option to require flood insurance in these areas.

No Change in Risk Level



**No change in insurance rates.** Still, this is a good time to talk with your insurance agent to learn your specific risk and make sure you have enough flood insurance coverage.