



CITY OF Corpus Christi

Department of Public Works

2525 Hygeia St.
Corpus Christi, Texas 78415

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www.cctexas.com

Repairing Flood Damage in the Floodplain Frequently Asked Questions

GENERAL INFORMATION

1. How do I tell if my house is in the floodplain?

Visit one of the interactive map websites hosted by the City of Corpus Christi, or FEMA at the web addresses below and enter your address or zoom into your area.

<https://www.arcgis.com/apps/webappviewer/index.html?id=364701d357474326839d4099aa526473>

<https://msc.fema.gov/portal/home>

If you need help using City's interactive map or don't have Internet access, you can contact the City of Corpus Christi Floodplain Management Division (FMD) for help via phone at (361) 826-1875 or via email at floodplainmanagement@cctexas.com. You can also visit FMD in person at 2525 Hygeia St, Corpus Christi, TX 78415, Monday – Friday, 8am – 5pm.

2. What is FMD?

FMD is the City of Corpus Christi's Floodplain Management Division. FMD is part of the Public Works Department and is responsible for administering the provisions of the City's Floodplain Ordinance, [City of Corpus Christi Municode, Chapter 14, Article V](#), including:

- Permitting construction activity in the floodplain
- Enforcing floodplain regulations
- Providing floodplain map and flood insurance information to the public
- Coordinating with Federal Emergency Management Administration (FEMA) to maintain the City's participation in the National Flood Insurance Program (NFIP) and the Community Rating System (CRS).
- Keeping records of construction in the floodplain
- Assisting with disaster recovery in the floodplain and making substantial damage determinations for flood damaged properties in the floodplain.

You can contact FMD via phone at [\(361\) 826-1875](tel:3618261875) or via email at floodplainmanagement@cctexas.com. You can also visit us on Facebook <https://www.facebook.com/PublicWorksCC/> or <https://www.facebook.com/CCStormWater> for more information.

3. What is the purpose of the City's floodplain ordinance (Chapter 14, Article V of the City of Corpus Christi Code)?

Chapter 14 Article V was adopted by the City of Corpus Christi to allow all citizens the opportunity to obtain federally guaranteed flood insurance, to promote sound regulations for development in flood prone areas, and to minimize property losses due to flooding.

4. What flood zones are in the “floodplain” or SFHA?

- The Special Flood Hazard Area (SFHA) is sometimes called the “floodplain” or the “100 year floodplain”. The SFHA also includes the 500 year floodplain. The City regulates all development in the SFHA.
- On a map showing Corpus Christi’s floodplain, the SFHA maybe shown as Zones A, A1-A30, AO, AE, VE or V1-V30.
- The 0.2% chance or 500-year floodplain or Zone X Shaded is included in the SFHA. If your home is in the 500 year floodplain, your flood damage repair will be regulated by the City’s floodplain ordinance, however it is not subjected to the substantial damage rule.

5. What is the difference between the floodway and the floodplain?

- The **floodway** is part of the *floodplain* or the Special Flood Hazard Area (SFHA).
- The **floodway** is the primary conveyance area for storm runoff along a river or other watercourse and the adjacent land areas that must be reserved in order to discharge the base flood without increasing the water surface elevation more than a designated height.
- The **floodway** is shown on the FEMA Flood Insurance Rate Maps (FIRMs) for our community.
- Encroachments are prohibited, including fill, new construction, substantial improvements, and other development within the adopted regulatory floodway unless it has been demonstrated through hydrologic and hydraulic analyses performed in accordance with standard engineering practice that the proposed encroachment would not result in an increase in flood levels within the community during the occurrence of the base flood discharge.
- *The floodplain* is the land area including and adjacent to the watercourse that stores and/or conveys water during the 100-year event (a rainstorm that has a 1% chance of occurring in a given year) that cannot be stored or conveyed within the banks of the watercourse.

6. What is an Elevation Certificate?

- A statement from a Registered Professional Land Surveyor (RPLS), Professional Engineer, or Certified Architect registered in the State of Texas on the most current FEMA form certifying the elevation of the lowest floor of a structure, other critical elevations and documenting the foundation type and other features of the structure.
- Elevation Certificates are used by FMD to document compliance with the elevation requirements and performance standards of the City’s floodplain ordinance.
- FMD maintains Elevation Certificates submitted as part of the permit process in its files. You can request your Elevation Certificate from FMD if your house was required to submit an elevation certificate for new construction, substantial improvement or an addition.
- If FMD does not have an Elevation Certificate for your house in its files, you can hire a surveyor, engineer or architect to prepare a new Elevation Certificate for you.

7. I don’t want to experience flood damage again. What options do I have to reduce my risk of flooding in the future?

- Consider contacting the City of Corpus Christi Grant Monitoring department (361) 826-3034 email alvinw@cctexas.com or visit <https://www.cctexas.com/buyout> regarding requirements or eligibility for the acquisition (buy-out) programs that may be available for some properties in our community.
- If your property has been substantially damaged, contact your insurance agent to learn more about Increased Cost of Compliance coverage. You can also visit <http://www.fema.gov/increased-cost-compliance-coverage> for ICC information.
- Learn more about federal disaster relief available to you at <http://www.disasterassistance.gov/get-assistance/find-assistance>. Affected individuals and business can begin the federal disaster application process by registering online at www.DisasterAssistance.gov or by calling 1-800-621-FEMA (3362).

PERMITS FOR FLOOD DAMAGE REPAIR

1. Do I need a permit to remove carpet, drywall and other flood damaged materials from my flood damaged house?

- No. You should take immediate action to ensure that your flood loss is not made worse by leaving flood damaged building materials in your house or failing to secure your house.
- FEMA and the Insurance Industry recommend that you photograph/document your damages, whether to your home or belongings, to facilitate claims processing. Please note- If your property is in the floodplain, the cost of any demolition work must be included in your total cost to repair your flood damaged structure that may be part of your substantial damage determination.
- In addition, the replacement and repair of the structural components or mechanical, plumbing and electrical equipment do require a permit. For more information please visit: <https://www.cctexas.com/construction-and-property-services/starting-building-project/requirements-permits-and-forms>

2. My house is not in the floodplain but it was damaged in the recent flood. Do I need a permit to start flood repairs?

- Depending on the extent of repairs needed, you might need a Building Permit and/or your electrician, plumber or HVAC contractor may need a trade permit. Contact Development Services at (361) 826-3420 or visit: www.cctexas.com/ds for questions regarding building or trade permits.

3. My house is in the floodplain and was damaged in the recent flood. Do I need a permit to start flood damage repairs?

- Depending on the extent of repairs needed, you might need a Building Permit and/or your electrician, plumber or HVAC contractor may need a trade permit. Contact Development Services at (361) 826-3420 or visit: www.cctexas.com/ds for questions regarding building or trade permits.
- If the total repair cost is less than 50% of the market value of the structure it is considered a non-substantial improvement. If the total repair cost equals or exceeds 50% of the market value, the property is substantially damaged and additional requirements apply. Note that the FMD will review cost estimates to ensure that they are complete and represent fair and reasonable cost to repair the structure to pre-damage conditions.

4. What are my options if FMD deems the cost estimate submitted is "not reasonable"?

- Submit an Elevation Certificate showing your structure is already in compliance with the elevation requirements and performance standards of the City's floodplain ordinance (Chapter 14). You do not have to submit repair cost documentation for a compliant structure.
- Revise your project scope to include bringing your structure into compliance with the elevation and performance standard requirements of the City's floodplain ordinance (Chapter 14, Article V). Submit plans and an Elevation Certificate based on construction drawings demonstrating that the structure will be brought into compliance as part of the repair project.
- Obtain a second opinion from a contractor, engineer or architect and resubmit.

SUBSTANTIAL DAMAGE

1. What does “Substantial Damage” mean?

“Substantial damage” means that the damage of any origin (such as the recent flood event) that the cost of restoring the structure to its pre-damage condition equals or exceeds 50% of the market value of the structure. The market value of the structure does not include land value.

2. How do I obtain a substantial damage determination letter from the City of Corpus Christi?

Some property owners need a substantial damage determination letter from the City to apply for certain types of federal assistance or Increased Cost of Compliance (ICC) coverage. If you have not already received a substantial damage determination letter from the City, you may request one by completing the Substantial Damage Determination Request form and submitting it along with the required documentation to FMD via email at floodplainmanagement@cctexas.com, US mail or in person.

3. What are my options if I discover that FMD has determined that my home is substantially damaged?

FMD may determine that your house is substantially damaged either based on the City of Corpus Christi or FEMA performed Substantial Damage Estimate, based on your request or based on information that you or your contractor submit with your permit application. Regardless of how the substantial damage determination is initiated, you (the property owner) will receive a letter notifying you of the substantial damage determination. Also, because no permits can be issued until substantial damage is addressed, a hold on all permits will be placed in the City’s permitting system for your property.

4. If your structure has been determined to be substantially damaged, to obtain a Permit for repair of your property you have the following options:

- Demonstrate compliance with the City’s Floodplain Ordinance
Submit evidence that your structure is compliant with the elevation (12 inches above BFE in the 100/500 year floodplain), and performance standards described in Chapter 14, Article V or will be made compliant as part of the repair project. For most structures this will require submittal of an Elevation Certificate based on the current surveying standards. If you plan to bring your structure into compliance and you are a flood insurance policy holder, contact your insurance agent about Increased Cost of Compliance coverage which may help cover the cost of bringing your property into compliance.
- Appeal the Substantial Damage Determination
Complete and submit the City’s Appeal of Substantial Damage Determination Form along with the required documentation demonstrating that your home or building is not substantially damaged.

If neither of the above options is possible, consider contacting City of Corpus Christi Grant Monitoring department (361) 826-3034 email alvinw@cctexas.com or visit <https://www.cctexas.com/buyout> regarding requirements or eligibility for the acquisition (buy-out) programs that may be available for some properties in our community.

4. What happens when a structure is damaged, but not substantially, and during the repair the owner also makes an addition, rehabilitation or other improvement to the structure?

It is not uncommon for a homeowner who has sustained damage to his/her structure to decide to simultaneously improve the structure while repairs are being made. For example, the owner of a building which was 30% damaged in a flood will, while repairing the damage, have an additional room (30% improvement) constructed. Under circumstances where two types of improvements (e.g., an addition and repair due to damage as given above) are made to a structure, and the combined total of these improvements is equal to or greater than 50% of the structure's pre-damage market value, the project is considered a substantial improvement.

) " What if a building is substantially damaged but not fully restored, or is repaired using donated or discounted labor and/or materials such that less than 50% is actually spent on repairs?

By definition, the term substantial damage refers to the repair of all damages sustained and cannot reflect a level of repairs which is less than the amount of damages suffered. Thus, a building which sustains damages equal to or exceeding 50% of its market value is a substantial improvement, even if the "out-of-pocket" expenditures for the repair are reduced below the 50% threshold or if the structure is not fully repaired.

In order for FMD to issue a permit for phased repair work, FMÖ must first confirm that the structure is not substantially damaged by reviewing documentation of the total cost to repair the flood damaged structure to pre-damage condition. If the property is not substantially damaged, FMÖ can then issue a permit for part of the repair based on documentation of the cost of the proposed repair work that will be covered by the current permit.

*** " Can I get a variance to my substantial damage determination due to financial hardship?**

No. Financial hardship is not a justification for a variance under provisions of the City of Oklahoma's Floodplain Ordinance (Chapter 11, Article V) or the FEMA's guidance and regulations. Hardship is described in FEMA's Variances and the National Flood Insurance Program- Floodplain Management Bulletin FEMA P-993 / July 2014)

https://www.fema.gov/sites/default/files/2020-08/FEMA_P-993_FPM-Bulletin_Variance.pdf

- An exceptional hardship related to the property such as unique physical and topographical conditions of the property; this is not related to the individual personal circumstances of the applicant.
- The hardship related to the property was not caused by the applicant or is shared by adjacent parcels.
- A variance is required for the applicant to make reasonable use of the property.
- A determination that granting of a variance will not result in increased flood heights, additional threats to public safety, extraordinary public expense, create nuisances, cause fraud on or victimization of the public, or conflict with existing local laws or ordinances.