



# **Flood Hazard Prevention & Code of Ordinances Amendment**

## **City Council Meeting**

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# What is NFIP

- To meet the need for this vital flood coverage, the Federal Emergency Management Agency (FEMA) administers the National Flood Insurance Program (NFIP)
  - The NFIP offers reasonably priced flood insurance to all properties in communities that comply with minimum standards for floodplain management
  - The NFIP's Community Rating System (CRS) credits community efforts beyond those minimum standards by reducing flood insurance premiums for property owners





# NFIP Regulations

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- In 1999, House Bill 1018 mandated all Texas cities and counties join NFIP
  - NFIP regulations identify minimum requirements that communities must fulfill to stay in the program
    - Must adopt floodplain management criteria that match the flood risk data provided by FEMA (FIRMs & FIS)
    - Must comply with the NFIP minimum criteria set forth in 44 CFR 60.3. (updated code language)
      - City of Corpus Christi is a class E community:
      - Flood maps available with elevations, floodways, and coastal high hazards ( V zones)
  - Not adhering to NFIP regulations can result suspension and/or termination from the NFIP causing every flood insurance policy holder to receive fines and unable to renew their flood insurance policies
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# Corpus Christi Mandatory Updates

## 1. Revised Code Requirements

- ✓ Adding the 1ft of freeboard requirement to include machinery and equipment
- ✓ Clarified and added the NFIP requirements for attached garages and enclosures below elevated buildings
- ✓ Seven new definitions were added

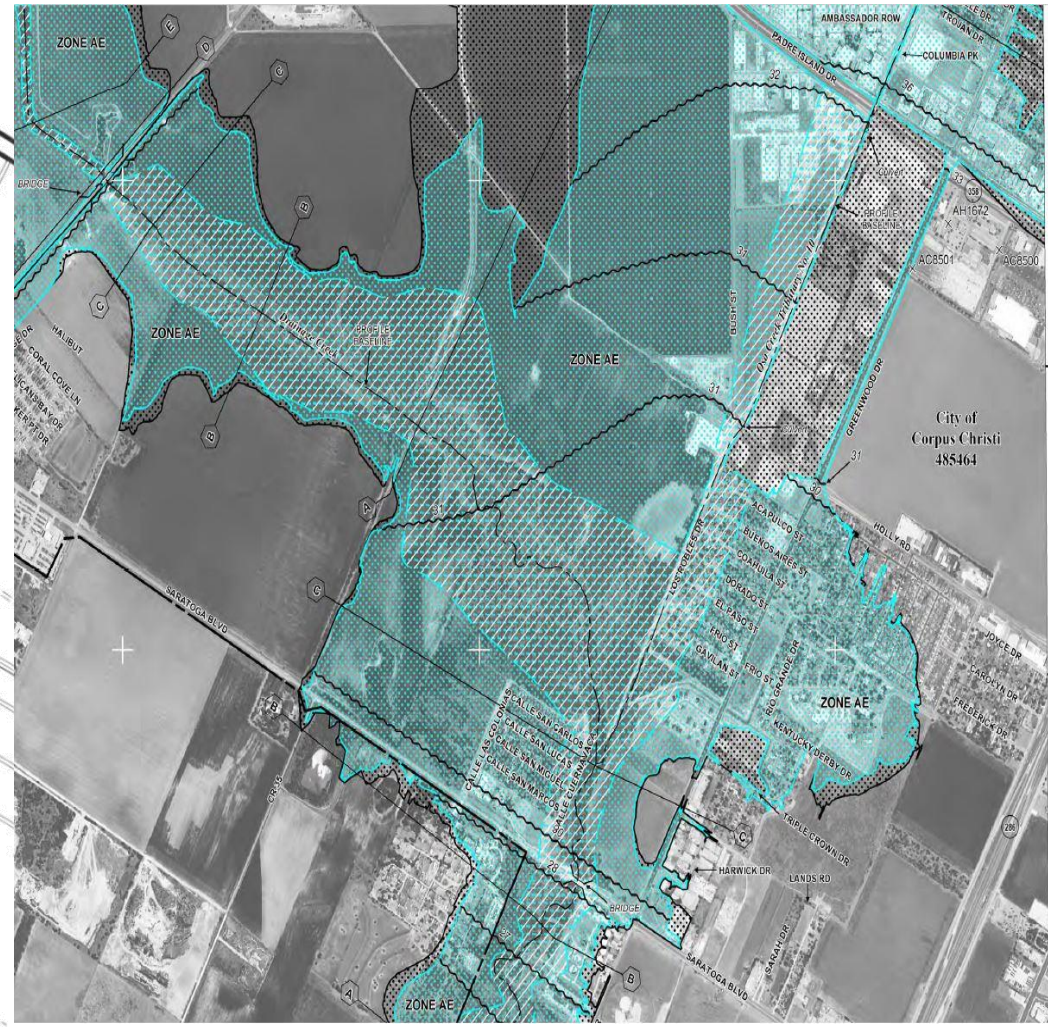
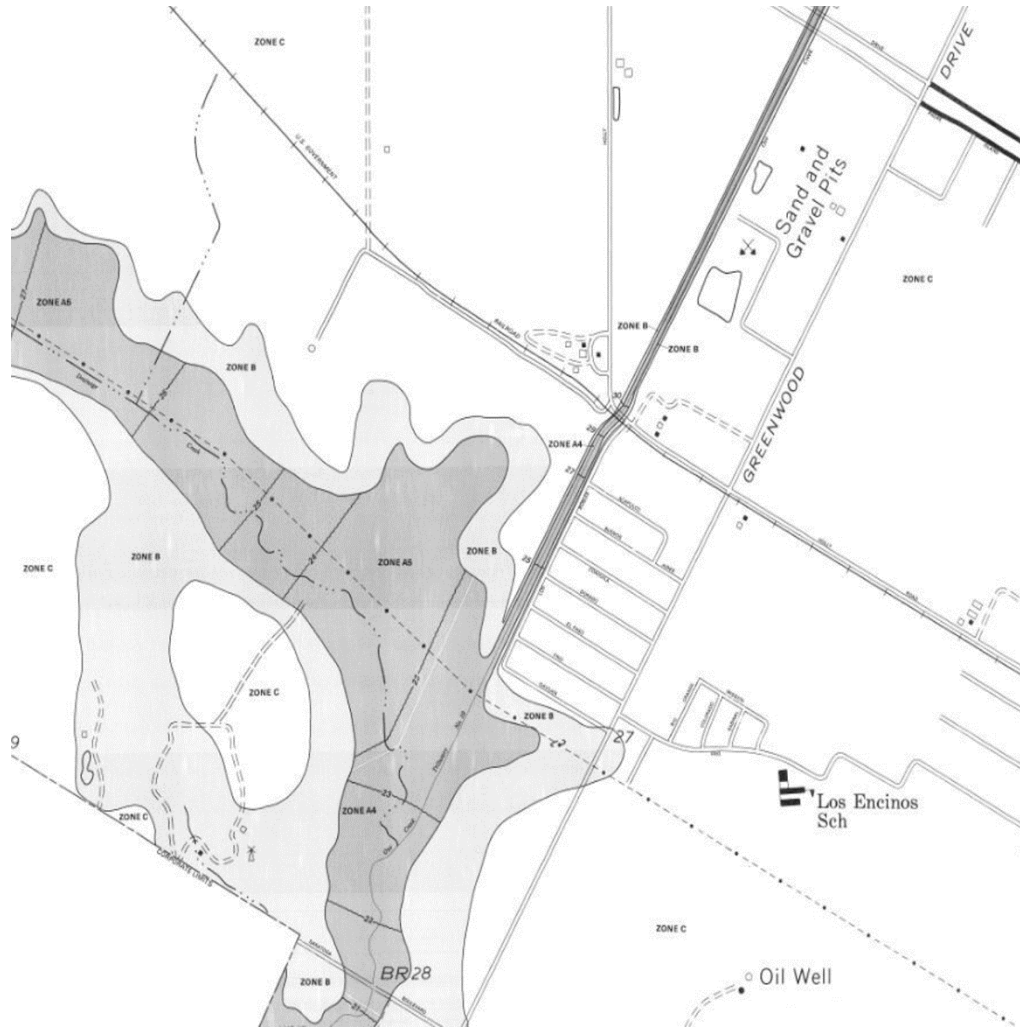
## 2. Updated FIRMs (Flood Insurance Rate Maps) & Flood Insurance Study (FIS)







# FEMA FIRMs & FIS Adoption





# Higher Standards

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- Community Rating System
    - The NFIP manages the CRS
    - The CRS is a voluntary incentive program that recognizes and encourages community floodplain management practices that exceed the minimum requirements of the NFIP
    - Provides standards for communities to follow and a rating system with a scale from 1 thru 10- 1 being the best and 10 entry level
    - Rewards Communities that exceed minimum NFIP Standards and rewards community actions with discounted flood insurance premiums for the entire community.
  - In 2019, the City of Corpus Christi adopted the 1 foot of freeboard as a higher standard
    - All new construction within a special flood hazard area is required to build 1 foot above base flood elevation
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# Benefits of Higher Standards

	Rate Class	Discount for SFHA	Average SFR Annual Rate
Goal →	5	25%	\$516.58
	6	20%	\$551.02
	7	15%	\$585.45
Current →	8	10%	\$619.90
	9	5%	\$654.34
	10	0%	\$688.77

- 16,226 Total Policies with \$9.7 Million in Premiums
- 11,225 Single Family Residential (SFR) Policies in Corpus Christi
- \$7 Million in Premiums currently for SFR in Class 8
- \$5.8 Million in Premiums with our Goal of Class 5





# Garages



## Requirements for Flood Openings in Foundation Walls and Walls of Enclosures

Below Elevated Buildings in Special Flood Hazard Areas In Accordance with the National Flood Insurance Program

NFIP Technical Bulletin 1 / March 2020



## Wet Floodproofing Requirements and Limitations

For Buildings and Structures Located in Special Flood Hazard Areas in Accordance with the National Flood Insurance Program

NFIP Technical Bulletin 7 / May 2022



- NFIP Technical Bulletin 1 dated March 2020 & NFIP Technical Bulletin 7 dated May 2022 explains that a building located within a SFHA with an attached garage is allowed to be below the BFE IF the garage meets all the requirements for an enclosed area below the BFE (has proper flood openings) and the garage space must be limited to parking of vehicles, building access, or storage.
- NFIP 44 CFR 60.3(c)(5) & Section R322.2.2(2) of the IRC provide design and installation criteria for proper flood openings.





# Recommendation

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Staff recommends Council adopt the ordinance amending Chapter 14, Article V of the Code of Ordinances to adopt the minimum National Flood Insurance Program (NFIP) requirements; approve the new Flood Insurance Study (FIS); and adopt the new effective Flood Insurance Rate Maps (FIRMs).

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