



City of Corpus Christi, Texas, Community Rating System (CRS) Program for Public Information (PPI)

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Background

The City of Corpus Christi has developed educational and outreach projects with input and support from community volunteers, numerous area business partners and organizations, and by incorporating innovative methods. The city has also undertaken a community outreach campaign to help residents plan for and protect themselves from flooding and other disasters. This is accomplished through social media, the city website, and a Flood Management Newsletter distributed annually to all residents.

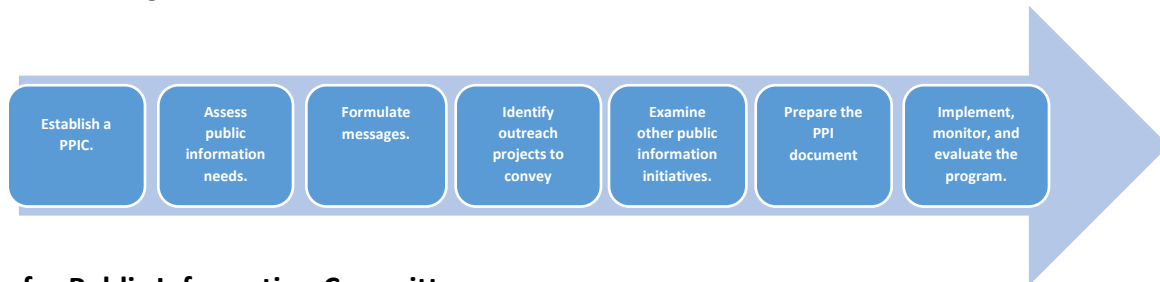
In October 1991, the City of Corpus Christi qualified for the Community Rating System Program (CRS). CRS is a part of the National Flood Insurance Program (NFIP). It provides reductions to flood insurance premiums in participating communities. The reductions are based on community floodplain management programs,

including public information activities. To maintain and improve those discounts, communities must continue to implement their programs and provide status reports to the NFIP each year.

As part of the City of Corpus Christi’s CRS recertification, the city formally coordinated outreach by developing a Program for Public Information (PPI), Flood Insurance Assessment (FIA), and a Coverage Improvement Plan (CIP). The PPI (figure 1) serves as a planning tool to support the City’s outreach efforts and increase CRS points to achieve a Class 6 program rating.

The City of Corpus Christi currently maintains a CRS Class 8 rating. The city is implementing new CRS activities in conjunction with a Program for Public Information (PPI). The PPI will serve as the blueprint for a comprehensive outreach program. It includes outreach projects as well as other types of public information endeavors such as a website and technical assistance. The PPI is the basis for the City’s goal to improve the current CRS rating from Class 8 to a Class 6 providing National Flood Insurance Policy (NFIP) policy holders in the City of Corpus Christi and increased savings from a 10% discount to a 25% discount on annual flood insurance programs.

Figure 1- PPI Planning Process



Program for Public Information Committee

The PPIC members include a representative from the community’s flood plain management office, the public works department, the public information office, as well as representatives from the insurance industry, Board of Realtors, Texas A&M University Corpus Christi Environmental Science program, and at least two (2) from outside local government.

Table 1: Program for Public Information Committee

NAME	REPRESENTING
Kathleen Chapa, CFM	Community’s Floodplain Management Office
Gabriel Hinojosa, CFM	Community’s Public Works Department
Richard Vargas	Community’s Public Information Office
Jennie Dibala	Insurance Industry
Elke Gonzalez	Board of Realtors
Jennifer Smith-Engle, PH.D.	Texas A&M University Corpus Christi Environmental Science Program
Sandra Morales	Citizen
Cathy Cruz	Citizen

The role of the PPIC is to provide input about target audiences, types and delivery of messages, and insight into ongoing efforts in the community. Members are provided information regarding CRS and the recertification efforts, along with an assessment of the City’s flood-prone areas, number of flood insurance policies in place, repetitive loss structures, and a blueprint for goals and objective of the Committee. The

main objective is to prioritize outreach projects. The following ideas to improve and facilitate better organization and documentation were offered:

- Continue to request comments on ways to improve the program from those outside the committee.
- Continue to partner with organizations, community leaders, and other City departments to share resources to broaden the outreach audience.

The PPI committee met virtually on two occasions to develop the Program for Public Information.

- 09/21/22
- 10/06/22

Community Needs Assessment

Corpus Christi is the eighth largest city in Texas and sixtieth most populous City in the United States with a census-estimated 2021 population of 348 thousand people within a land area of 480 square miles. The city is a coastal community with elevations ranging from sea level to 85ft above sea level, is prone to flooding and vulnerable to hurricanes. With its proximity to the Gulf Coast, growing population, and increased development the City of Corpus Christi has implemented structural and nonstructural mitigation strategies as part of a comprehensive flood mitigation program.

The Development Services Department regulates land development in the City of Corpus Christi and within its extraterritorial jurisdiction (ETJ). The City Development Services department is governed by codes that address how property can be subdivided and addresses land use. The department checks subdivision plats for the proper subdivision of land, adequate street, or right-of-way, building lines and for compliance with Code of Ordinances, Chapter 14, the City's Flood Hazard Prevention Code. Development site plans are checked for compliance with regulations that include parking, landscaping requirements, setbacks, and access.

A Flood Insurance Assessment (FIA) is provided as a supplement to the PPI to provide a background on the status of flood insurance coverage in the City of Corpus Christi. One of the primary goals of the CRS program is to improve flood insurance coverage. The FIA provides numerical values for a variety of flood insurance related variables, allowing for the potential to track changes in flood insurance coverage over time.

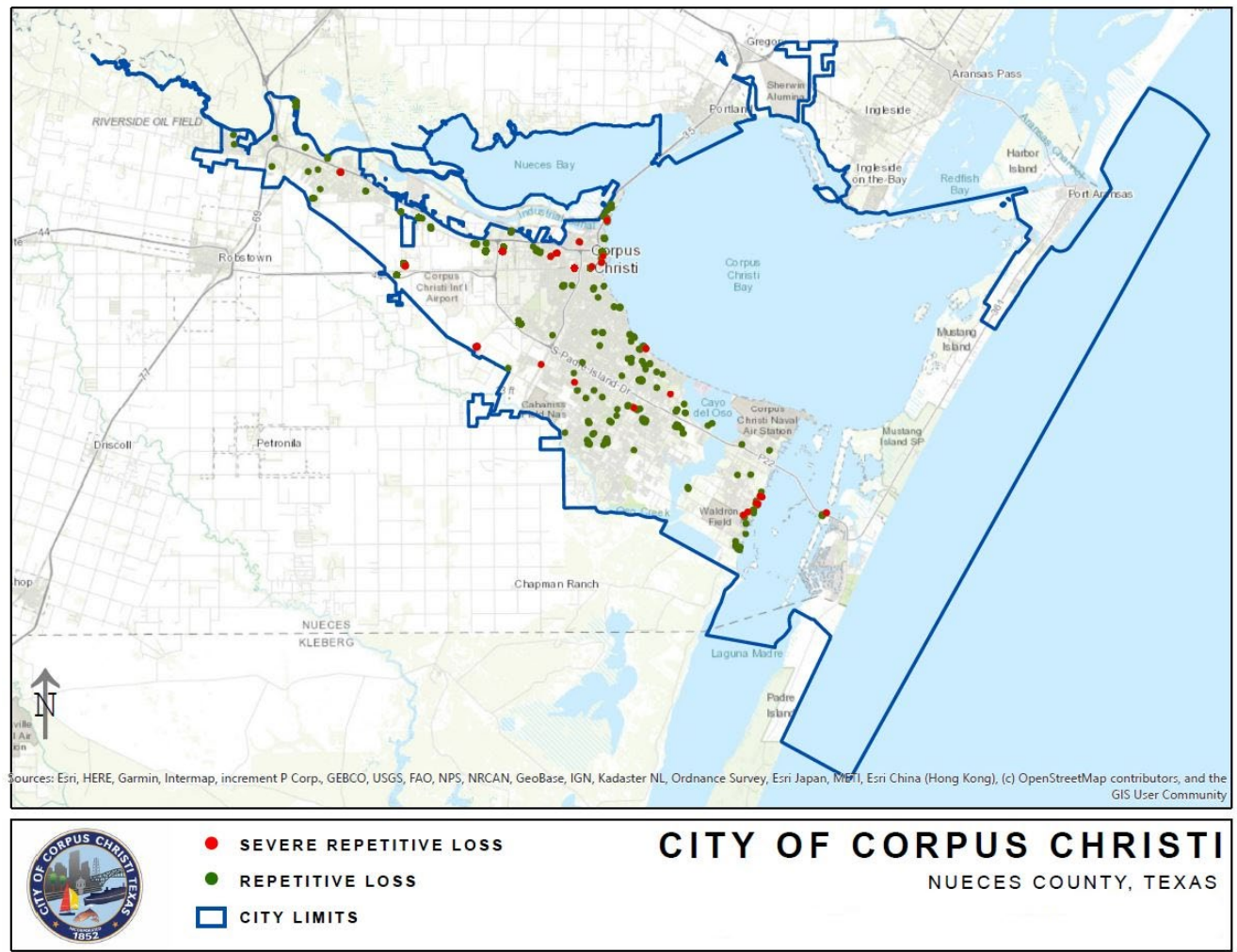
Flood Hazards

Approximately 16% of the total City area lies within the Special Flood Hazard Area (SFHA) on FEMA flood maps. The City of Corpus Christi's Floodplain Management division (FMD) is a part of the City's Public Works Department. FMD is responsible for administering the provisions of the City's Floodplain Ordinance and provides comprehensive floodplain information to residents, builders, contractors, and other groups.

Community Rating System (CRS)

Through the City's participation in CRS, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions meeting the three goals of CRS: 1) Reduce flood

losses, 2) Facilitate accurate insurance rating, and 3) Promote the awareness of flood insurance. City of Corpus Christi entered the CRS program in 1991 at Class 10 and improved its rating to Class 8 in 2020.



Repetitive Flooding

Based on FEMA's current Repetitive Loss report, there are approximately 205 repetitive loss structures and 25 severe repetitive loss structures in the City of Corpus Christi. In previous years, the City has worked with property owners to undertake flood mitigation measures such as buyout, relocation, elevation, or otherwise improving the structures so they are no longer subject to repetitive flood damage. This analysis concludes that rather than waiting for a flood to occur, a community can protect property from flood damage through a protective flood protection program that includes various ways to minimize or eliminate flooding.

Social and Economic Needs

The City of Corpus Christi is an ethnically diverse city. Of the 340 thousand-plus residents, 61% Hispanic, 27.4% White, 4.1% African American, 2.2% Asian, and the remaining a combination of other races.

The demographic composition of the city is an important consideration when overcoming potential language barriers. Therefore, the Committee recognized that inclusive communication is key to effectively distributing messages by using the right tools, resources, and venues to target all residents. The city provides flood information in both English and Spanish. Each message is distributed multiple times and in a variety of different forms.

Target Areas

The Committee agreed that, while it is important that the community as a whole receives public information pertaining to flooding, there are areas and groups that particularly need to be targeted.

Properties located within the newly mapped flood areas of Molina and Oso neighborhoods have a mixture of older established neighborhoods and upcoming subdivisions. Property owners in the newly mapped areas need to be informed of changes pertaining to flooding, insurance requirements, etc.

Target Audiences

The Committee concluded that both the general population as well as the specific groups listed below should be targeted for community outreach.

Target Audience #1: Community at Large

All residents and businesses throughout the City need to be aware of flood risk, availability of flood insurance, disaster preparedness measures, and other key flood information messages. A primary outreach includes a letter distributed annually directing residents to visit the City's website regarding building requirements in SFHA's, flood mitigation measures, and flood risk data.

Target Audience #2: SFHA's and Repetitive Loss Properties

Stakeholder groups have been identified to assist in outreach efforts such as Real Estate and Insurance Agents, and environmental groups targeting protection of natural floodplains such as the Coastal Bend Bays Foundation.

Target Audience #3: Builders, Contractors, and Engineers

The professional services in the construction industry need outreach to ensure that they are fully aware and in compliance with NFIP, CRS, and City regulations and best practices. This audience is responsible for the construction of new buildings and infrastructure.

Target Audience #4: Real Estate and Insurance Agents

Purchasing a home is one of the largest financial decisions people make. Working together with real estate and insurance agents to distribute CRS messaging ensures the community is informed prior to purchases.

Target Audience #5: Schools

Brochures, coloring books, presentations can be given to school children to be taken home and start discussions.

Topics and Initiatives

The PPI Committee selected 7 priority topics for 2022-2024 that need to be disseminated to audiences. Each topic has a measurable outcome and related message.

Table 2: Topics and Initiatives

Topic	Outcome	Related CRS Priority Message
A. Know your flood risk & Flood Hazards	Increase flood information inquiries to Public works and better prepared & informed residents.	<ol style="list-style-type: none"> 1. Check the online maps to see if your property is in the floodplain. Corpus Christi Viewer (arcgis.com) 2. Find out if your property is subject to flooding. Request information online: floodplainmanagement@cctexas.com https://form.jotform.com/201566285840155 3. Assemble your disaster kit. For a detailed list of supplies visit www.ready.gov/kit 4. Sign up for Reverse Alerts: https://www.cctexas.com/services/public-safety/alerts-notices
B. Protect property and contents with flood insurance.	Increase number of flood policies community wide.	<ol style="list-style-type: none"> 1. Purchase flood insurance to protect your assets. Contact an insurance agent or visit http://www.floodsmart.gov 2. Don't delay, there is a 30-day waiting period before policies are effective. 3. Did you know residents & businesses in the moderate to low-risk flood areas submit over 20% of NFIP claims and receive one-third of disaster assistance for flooding? Ask your insurance agent about a preferred risk policy. 4. Are you renting? Get contents-only coverage to protect your assets.
C. Protect property, learn about flood regulations and building codes.	Increase number of applications for flood protection projects.	<ol style="list-style-type: none"> 1. Reduce potential flood damage. Contact FMD for ways to update your home and protect your property. 2. Reduce damage to existing structures. Elevate your water heater, air condition unit and electrical panel. 3. Contact FMD about grants to elevate your property or property buy-out opportunities. 4. Contact the Grant Monitoring Department for information on the Disaster Recovery Residential Voluntary Buyout Program.
D. Protect people from hazards	Fewer water rescues Fewer injuries and/or deaths from electric shock, fires, infections, etc.	<ol style="list-style-type: none"> 1. Turn around don't drown! 2. Be alert for fire hazards like broken wires. 3. Before evacuating TURN OFF gas, power, and water. 4. Avoid wading in floodwater which may contain dangerous debris, downed power lines, and contaminants.
E. Build responsibly	Fewer violations for unpermitted or non-compliant construction	<ol style="list-style-type: none"> 5. If you are building in the floodplain, find out what permits are required at www.cctexas.com/services/construction-and-property-services/starting-building-project 6. Hire a licensed surveyor, architect, or engineer to complete an elevation certificate. 7. You must obtain a permit to bring fill onto a property in the City-regulated floodplain. Contact FMD for further information.

		8. FMD can conduct site visits and provide financial assistance advice.
F. Protect natural floodplain functions	Improve water quality of wetlands, bays, estuaries	<ol style="list-style-type: none"> 1. Don't trash the bays- Clean Bays start at home. 2. Pollution Prevention- Contact us for special events: Earth Day & Science Spectaculars pollutionprevention@cctexas.com
G. Stormwater Management	Increase participation in clean out projects; increase participation in Adopt-a-Drain program and Storm Inlet Marking Program	<ol style="list-style-type: none"> 1. Don't mess with Texas Water- Report Illegal dumping (361) 826-2489 2. Volunteer with our Storm Inlet Marking Program. Follow us on Facebook @CCStormWater 3. FOG prevention program- How can you help stop the FOG clog. For more information visit www.cctexas.com/FOG

Public Information Efforts

Documenting what public information is reaching City of Corpus Christi residents is an important aspect of developing a Public Information program. The program is designed to build community resilience to flooding by encouraging residents to improve flood hazard preparedness and decrease future flood damage.

Table 3 contains initiatives that are in place or will be expanded upon in support of the goals and CRS messages. This list was composed through City staff research.

Table 3: Public Information Efforts

Organization	Project	Subject Matter	Frequency
Public Utility Dept./Floodplain Management Office Homepages	Disseminate comprehensive flood information	Various Flood-related topics	Year-round
City Website/ Various City Departments	Promote natural floodplain protection	<ol style="list-style-type: none"> 1. Utility Department F.O.G. campaign- Fat, Oil, and Grease Prevention 2. "No Dumping- Drains to Waterway" Storm Inlet Marking Program 3. Solid Waste Department- Household Hazardous Waste Collection. 4. "Over fertilizing your lawn can harm the bay" 5. "Keep it clean- Scoop the Poop" Animal Care Services 	Year-round
Floodplain Management Office	Residential Permitting Brochure	Residential permitting	Year-round

Development Services Department	Residential Building Code Standards	Building Codes	Year-round
Floodplain Management Office	Floodplain Management Annual Newsletter	Various Flood-related topics	Annually
Floodplain Management Office	Letter mailed out to SFHA and Repetitive Loss property residents.	Various Flood-related topics, including specific advertisement of CRS Activities 320, 360, 370, and 610.	Annually
Mayors Office & Floodplain Management Office	Insurance Promotion letter mailed out to all residents	Encourage residents and businesses to consider purchasing flood insurance.	Annually
Grant monitoring Department	Promote Housing and Community Development programs	Promote the Disaster Recovery Residential Voluntary Buyout program.	Annually (Application period March-April)
Floodplain Management Office	Flood Awareness Week	Promote flood mitigation and reducing flood risk, flood insurance availability, demonstrate flood model and effects of natural disasters at area elementary schools.	Bi-Annually
Floodplain Management Office	Update flood information in public libraries	Various Flood- related topics	As Needed
Floodplain Management Office	Thinking outside the box for a flood resistant Corpus Christi	Flood Resistance- increasing absorptive landscapes, green infrastructure (help collect, store, and manage water).	Year-round
American Red Cross	Flood Safety Preparedness	Flood Safety- What to do before, during, and after.	Year-round
National Oceanic & Atmospheric Administration National Weather Service	Flood Preparation and flood safety brochure	Hazard notification	Year-round
Floodsmart.gov	How to Buy Flood Insurance	Flood Insurance	Year-round

Special Event Organizers & Event Leaders	Distribute flood Information on Various Flood-related topics.	Various Flood-related topics	As Needed for Special Events
Community Groups & Businesses	Publicize comprehensive flood related topics	Various Flood-related topics	Year-round

Projects and Initiatives

Table 4 of this document provides a comprehensive list of the PPI program elements, which include various public information tasks, website information and other social media efforts. There are 18 projects and initiatives that would be implemented during 2022-2023 to achieve full expected CRS credit, all 18 projects must be executed in full and on schedule.

Table 4: Projects and Initiatives

OP	Target Audiences	#Topics/Message (see Table 2)	Specific Project (OP)	Assignment	Schedule	Stakeholder
1	Community At Large	7 Key Topics/Initiatives (A-G)	Disseminate comprehensive flood information on various Flood-related topics	Public Utility Depts. / Floodplain Management Office Homepages	Year-round	N/A
2	Community At Large	2 Key Topics/Initiatives (C, E)	Residential Permitting and Building code requirements	Development Services/ Floodplain Management Office	Year-round	N/A
3	Community At Large	4 Key Topics/Initiatives (B, D, E, F)	Flood-related social media topics	Public Utility Depts./ Floodplain Management Office Social media pages	Year-round	N/A
4	Community At Large	3 Key topics/ Initiatives (B, D, F)	Flood information displayed on the city electronic billboard	Floodplain Management Office Staff/Public Works	Year-round (messages rotate)	N/A

5	Community At Large	2 Key topics/ Initiatives (A, B)	Flood Insurance Information Letter mailed to all residents in Corpus Christi	Office of the Mayor & Floodplain Management Office	Annually	N/A
6	Builders, Contractors, Engineers	2 Key topics/Initiatives (A, D)	Provide EC training to City Staff, outside surveyors and other professionals filling out ECs.	Floodplain Management Office	Year-round	N/A
7	Community At Large	7 Key Topics/ Initiatives (A-G)	Informational fact sheets and other documents in various City buildings	Floodplain Management Office/ Development Services/Public Works	Brochures and fact sheets available year-round; larger displays rotating locations	N/A
8	Real Estate and Insurance Agents	5 Key Topics/Initiatives (A-E)	Brochure for real estate and insurance agents to give prospective clients	Floodplain management Office	Year-round	Real Estate & Insurance Agents
9	SFHA Areas/ RL Areas	7 Key Topics/Initiatives (A-G)	Newsletter mailed to Repetitive Loss property residents	Floodplain Management Office Staff	Annually	N/A
10	Community At Large	7 Key Topics/Initiatives (A-G)	Annual Floodplain Newsletter mailed to all residence within SFHA's.	Floodplain Management Office Staff	Annually	N/A
11	Community At Large	7 Key Topics/Initiatives (A-G)	Flood information presented at booths at city expos and other local events (Halloween/National Night out, etc.)	Floodplain Management Office	Bi-Annually	N/A
12	Community At Large	4 Key topics/ Initiatives (A, B, E, F)	Participate in Texas Flood Awareness Week	Floodplain Management Office	Bi-Annually	N/A
13	Community At Large	2 Key topics/ Initiatives (A, D)	Provide Emergency Preparedness Calendars (Senior Citizen centers, facilities)	Floodplain Management Office	Annually (December)	N/A

14	Community At Large/ SFHA Areas/ RL Areas	7 Key Topics/Initiatives (A-G)	Provide Updated Flood information flyers/brochures in public libraries	Floodplain Management Office Staff	As Needed	N/A
15	Community At Large	4 Key Topics/Initiatives (A, D, F, G)	Provide flood information on various Flood-related topics (coloring books to each 3 rd grade class within the city limits)	Floodplain Management Office	Annually (April)	Event Organizers & Other Event Leaders
16	Community At Large	7 Key Topics/Initiatives (A-G)	Provide flood information on various Flood-related topics (brochures/fact sheets Earth Day)	Floodplain Management Office	As Needed for Special Events	Event Organizers & Other Event Leaders
17	Community At Large	7 Key Topics/Initiatives (A-G)	Provide flood information on various Flood-related and Emergency topics (coloring books/brochures, etc. Red Ribbon Week)	Floodplain Management Office	As Needed for Special Events	Event Organizers & Other Event Leaders
18	Community At Large	7 Key Topics/Initiatives (A-G)	Publicize comprehensive flood information on Community groups and businesses websites- example www.mirassports.com	Floodplain Management Office	Year-round	Community groups & Businesses

N/A-With the exception of OP 8 (Real Estate & Insurance Agents), OP 15, 16, 17 (Charity & other organizations events), and OP 18 (Community Groups & Businesses) the OPs do not use stakeholder delivery in delivering the CRS messaging.

Other Projects & Public Information Initiatives

In addition to the outreach projects recommended there are other initiatives that are an important part of the community's CRS program. The City of Corpus Christi will also advertise the following assistance it offers:

- **Activity 310 (Elevation Certificates):** The availability of elevation certificates is advertised annually in the Annual newsletter and on the city website. The newsletter is mailed out to every property owner within a Special Flood Hazard Area and Repetitive loss property.
- **Activity 320 (Map Information Service):** This service is offered year-round. All previous and the most current FIRMS are available on the city website. The Floodplain manager holds one on one sessions on how to use the city's GIS and FEMA map service center. This service is advertised on

the annual newsletter, Agent mailouts (Realtors, Insurance, Lending Institutions), and on the city website.

- **Activity 340 (Hazard Disclosure):** This disclosure is required in coastal communities such as Corpus Christi by the State of Texas. Local realtors are aware and reminded of the importance of the hazard disclosure.
- **Activity 350 (Flood Protection Information):** The City Floodplain Management website is very informative and covers all messages chosen by the PPI committee. The website is updated continuously. There are also links to the City of Corpus Christi Emergency Management website that covers the warning and evacuation topics in depth.
- **Activity 360 (Flood Protection Assistance):** The Floodplain Management Division of Public Works offers site visits and one-on-one advice about property protection and financial assistance programs. These services are advertised in the annual newsletter, Agent mailouts, and on the city website.
- **Activity 540 (Drainage System Maintenance):** The “No Dumping” and “Protect Natural Floodplains” will continue to be advertised in the annual newsletter, city’s website, and various departments social media platforms (Public Works, Stormwater, Utilities).
- **Activity 610 (Flood Warning and Response):** Flood warning, evacuation instructions, evacuation routes, and safety information will continue to be advertised to the entire community year-round on the city websites.

Implementation, monitoring and program evaluation

Upon adoption of the PPI report, the departments and stakeholders listed on Table 4 will begin implementation of the projects listed. The Floodplain Manager will monitor the projects as they are developed, as well as their results. The PPI committee will meet at least annually to review the PPI program. In this review, the committee will review the execution of PPI activities in the previous year and assess the outcomes of the outreach projects and evaluate the need for changes to the program. The Floodplain Manager will record inputs from the committee members and suggestions from stakeholders participating in the activities.

An evaluation report, discussing the efficacy of the PPI program and its outreach projects, will be prepared annually, and sent to the committee for approval. Upon approval it will be sent to the City Council and submitted along with the annual recertification to the Community Rating System.

Adoption

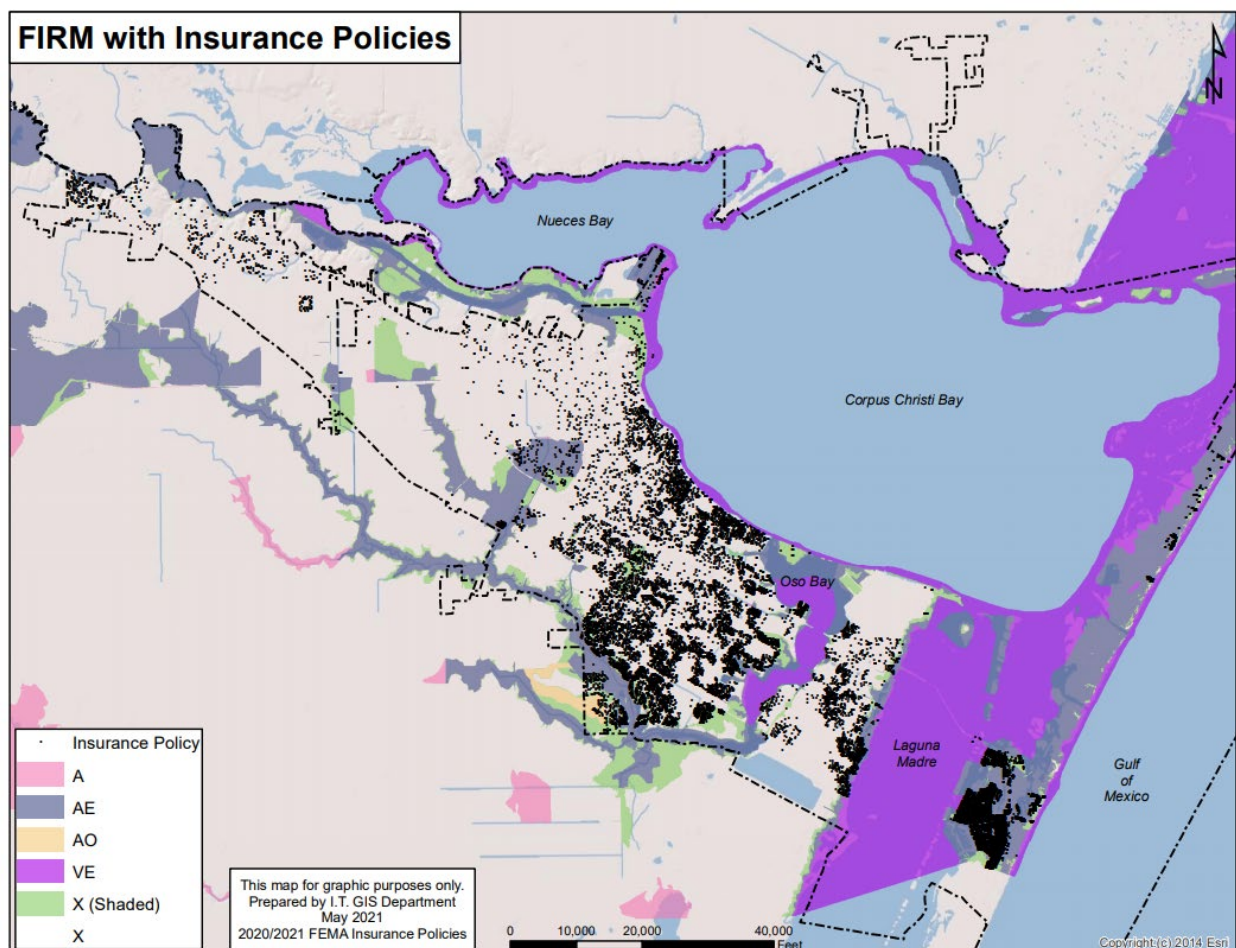
This document will become effective upon adoption by the City Council.



Flood Insurance Assessment and CRS Coverage Improvement Plan

2022

In addition to the PPI Plan, the City of Corpus Christi will conduct further outreach projects to improve flood insurance coverage within the community. A Flood Insurance Assessment (FIA) was performed assessing the current level of flood insurance coverage throughout the city. Results of the FIA were incorporated into a “Coverage Improvement Plan” (CIP) to identify where coverage needed to be improved. The CIP was developed by the PPI Committee to determine the most effective ways to increase the policy count city-wide.



The City of Corpus Christi has identified ‘need-areas’ for increasing policy count and improving flood insurance coverage. These areas are based on policy density count, recently revised SFHA’s, and are prioritized by needed amount of outreach.

The flood insurance policy coverage was based on data provided by FEMA in tabular format. The City received a list of current flood insurance policies. From the data provided, policy addresses were geocoded in GIS to be analyzed. Policy counts and parcel counts were collected and need areas identified. The information was examined by the Floodplain Management Office and the appropriate method of outreach for each area was assigned.

Table 1. Need Areas- Low to high policy count density

Zip Codes	Method of Outreach	Neighborhood
78415	Newsletter, Insurance Agents, and Real Estate Agents	Molina
78417	Newsletter, Insurance Agents, and Real Estate Agents	Molina
78413	Newsletter, Insurance Agents, and Real Estate Agents	Oso

Figure 1. Need Areas for Coverage Improvement

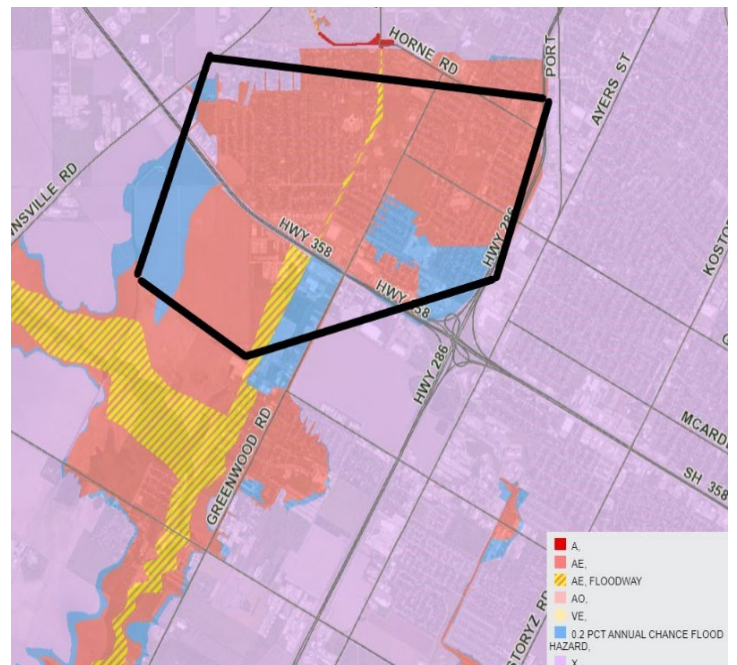
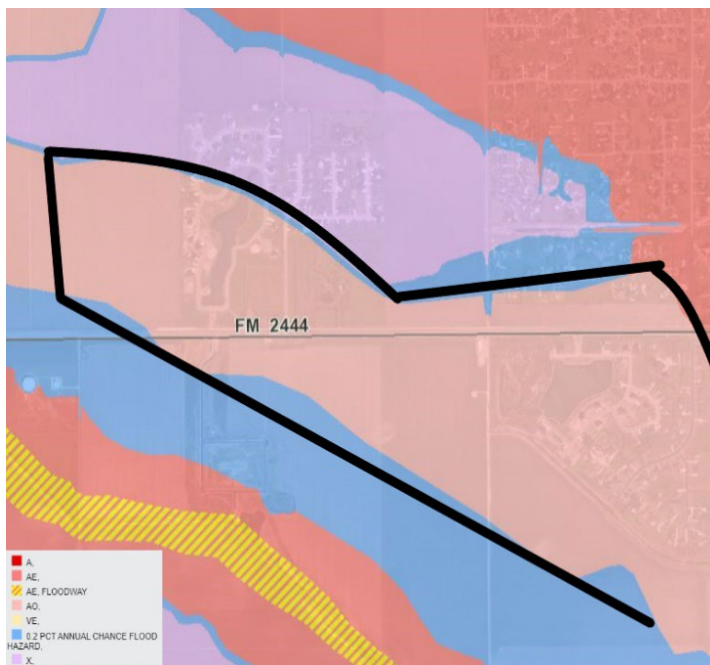


Table 2. General Policy Data

Flood Zone	Policies In Force	Premium	Insurance In Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
AE	7,493	\$5,242,750	\$1,954,239,700	1,537	\$14,980,664.04	\$1,044,786.99
A	3	\$5,874	\$1,103,100	7	\$14,440.09	\$1,545.00
AO/AH	0	0	0	0	0	0
V01-30	254	\$692,460	\$62,948,200	77	\$697,034.94	0
D	0	\$4,583	\$700,000	0	0	0
X	8,475	\$4,765,520	\$2,980,958,600	2,606	\$22,056,105.91	\$1,444,741.02
Total	16,225	\$9,762,278	\$4,353,714,700	4,275	\$38,396,326.15	\$2,719,237.83

Table 3. Pre-FIRM Policy Data

Flood Zone	Policies In Force	Premium	Insurance In Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
AE	449	\$472,386	\$89,716,400	726	\$7,817,088.13	\$324,884.80
A	0	0	0	7	\$14,440.09	\$1,545.00
AO/AH	0	0	0	0	0	0
V01-30	21	\$43,437	\$2,669,900	25	\$668,602.65	\$51,617.76
X	3,539	\$1,677,978	\$1,001,431,100	1,853	\$10,585,272.82	\$795,817.59
Total	4,009	\$2,193,801	\$1,093,817,400	2,611	\$19,085,403.69	\$1,173,865.15

Table 4. Post-FIRM Policy Data

Flood Zone	Policies In Force	Premium	Insurance In Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
AE	7,044	\$4,557,214	\$1,686,540,000	818	\$7,179,855.89	\$753,724.12
A	3	\$5,874	\$1,103,100	0	0	0
AO/AH	0	0	0	0	0	0
V01-30	233	\$338,625	\$55,644,100	52	\$28,432.29	\$27,515.00
D	0	\$0	\$0	0	\$0	\$0
X	4,936	\$2,664,468	\$1,516,377,200	794	\$12,102,634.28	\$764,133.56
Total	12,216	\$7,568,477	\$3,259,897,300	1,664	\$19,310,922.46	\$1,545,372.68

Table 5. Number of Buildings with Coverage and Insurance in Force

Occupancy	Policies In Force	Total Premiums	Insurance In Force
Single Family	11,225	\$6,958,411	\$3,273,518,500
2-4 Family	527	\$301,491	\$114,340,100
All Other Residential	3,730	\$1,040,905	\$608,394,000
Non-Residential	744	\$1,461,978	\$357,812,100
Total	16,226	\$9,762,785	\$4,354,064,700

Table 6. Proportion of Flood insurance coverages by zone

Flood Zone	Policies In Force	Number of Structures (estimated)	Proportion of Structures Insured
SFHA	7,751	17,723	44%
X	8,475	93,080	9%
Total	16,226	110,803	15%

There are less Zone X flood policies for Post-FIRM structures than there are for Post-FIRM properties located in Zone AE. This may be an indication on how much outreach the City of Corpus Christi needs to provide to its residents regarding flood risk outside identified SFHA's. This may also be an indication that many mortgages in the SFHA are paid in full and no longer required by a lender to carry flood insurance under NFIP's "Mandatory Purchase of Flood Insurance" provision.

Occupancy	Policies In Force 2021	Policies In Force 2022	Decrease
Single Family	13,413	11,225	-2,188
2-4 Family	602	527	-75
All Other Residential	4,228	3,730	-498
Non-Residential	873	744	-129
Total	19,116	16,226	<u>-2,890</u>

The number of policies in place have decreased since 2021 in each occupancy. With fewer than 20,000 total number of flood policies in force in the City of Corpus Christi, city officials recognize the need to promote flood insurance to increase the policy count and protect property. The following is a summary of activities that will be implemented to promote the increase of flood insurance coverage. A new Flood Insurance Assessment will be conducted prior to the next CRS reverification period to determine if the efforts have made an improvement of coverage.

Table 7. Flood Insurance Promotion Outreach Projects

OP	Target Audiences	#Topics/Message (see Table 2)	Specific Project (OP)	Assignment	Schedule	Stakeholder
1	Community At Large	7 Key Topics/Initiatives (A-G)	Disseminate comprehensive flood information on various Flood-related topics	Public Utility Depts. / Floodplain Management Office Homepages	Year-round	N/A

2	Community At Large	7 Key Topics/ Initiatives (A-G)	Informational fact sheets and other documents in various City buildings	Floodplain Management Office/ Development Services/Public Works	Brochures and fact sheets available year-round; larger displays rotating locations	N/A
3	Real Estate and Insurance Agents	5 Key Topics/Initiatives (A-E)	Brochure for real estate and insurance agents to give prospective clients	Floodplain management Office	Year-round	Real Estate & Insurance Agents
4	SFHA Areas/ RL Areas	7 Key Topics/Initiatives (A-G)	Annual Newsletter mailed to Repetitive Loss property residents	Floodplain Management Office Staff	Annually	N/A
5	Community At Large	7 Key Topics/Initiatives (A-G)	Annual Newsletter mailed to all residents within SFHA's	Floodplain Management Office Staff	Annually	N/A
6	Community At Large	7 Key Topics/Initiatives (A-G)	Flood information presented at booths at city expo's and other local events	Floodplain Management Office	Bi-Annually	N/A
7	Community At Large	4 Key topics/ Initiatives (A, B, E, F)	Participate in Texas Flood Awareness Week	Floodplain Management Office	Bi-Annually	N/A
8	Community At Large/ SFHA Areas/ RL Areas	7 Key Topics/Initiatives (A-G)	Provide Updated Flood information flyers/brochures in public libraries	Floodplain Management Office Staff	As Needed	N/A
9	Community At Large	6 Key Topics/Initiatives (A-G)	Provide flood information on various Flood-related topics (coloring books/brochures/fact sheets, etc.)	Floodplain Management Office	As Needed for Special Events	Event Organizers & Other Event Leaders
10	Community At Large	7 Key Topics/Initiatives (A-G)	Publicize comprehensive flood information on Community groups & Businesses websites	Floodplain Management Office	Year-round	Community groups & Businesses

N/A-With the exception of OP 3 (Real Estate & Insurance Agents) OP 9 (Charity & other organizations events), and OP 10 (Community Groups & Businesses) the OPs do not use stakeholder delivery in delivering the flood insurance promotion messaging.