

Floodplain Management/ Beachfront Management Construction

Planning Commission Presentation July 11, 2018



Preliminary Flood Insurance Rate Map Update



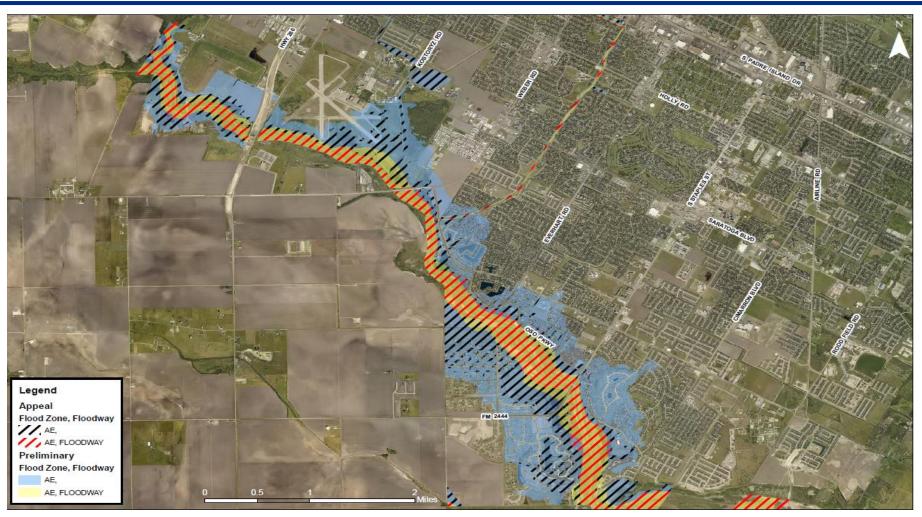
- The City of Corpus Christi received Preliminary Flood Insurance Rate Maps on October 23, 2015.
- June 2016 FEMA published notices of a 90-day appeal period in the Corpus Christi Caller Times.
- The appeal period started on June 16, 2016 and ended September 13, 2016.



- FEMA provided notice of Revised Preliminary Flood Insurance Rate Maps (R-FIRMs) on May 30, 2018.
- There will be an additional 30-day appeal period for portions of Nueces County.
- Maps cannot move to final adoption until the 30-day appeal period is complete and revisions are made preliminary.



Preliminary vs Appeal Map





Preliminary Numbers from Oso Creek Appeal

Preliminary Revised Preliminary	Zone A 807 392	Zone A w/Floodway 111 100
Decrease	415	11

- Notification of the revised preliminary maps will go out to property owners in the appeal area.
- Open house meeting at Botanical Gardens July 16th at 6pm.



Preliminary Flood Insurance Rate Map and Higher Standard Adoption



Preliminary Map Adoption

- Municipalities have the option of adopting the preliminary FIRMs for construction purposes.
- Adopting the preliminary FIRMs for construction purposes protects the homeowner from paying higher flood insurance premiums once the final FIRMs are adopted and effective.
- Currently, the preliminary FIRMs are used as best available data as an advisory, but since they are not adopted we cannot enforce compliance at building permit and construction.
- On May 22nd, Council directed staff to move forward with preliminary map adoption and conduct outreach for higher standards.



Proposed Higher Standard

- The preliminary FIRMs indicate a Limit of Moderate Wave Action (LiMWA) which is a newly created zone.
- Municipalities have the option to adopt the LiMWA.
- LiMWA is an area directly behind a velocity zone and is anticipated to have a wave height of 1.5 feet to 3 feet.
- Development within this zone would have to meet velocity zone standards which would require the structure to be elevated with piers, pilings, or columns without the use of structural fill.
- Adopting the LiMWA is considered a higher standard and would provide an additional 500 Community Rating System (CRS) points



LiMWA Impacts

Properties Impacted:	1,836	
Acreage of LiMWA:	13,142	
Acreage of State Owned Property within the LiMWA	5,154	
Acreage of Port of Corpus Christi within the LiMWA	3,900	

68 % of the Proposed LiMWA is owned by the State or the Port of Corpus Christi.

Acreage of Wetlands within the LiMWA 8,302 63% of the Proposed LiMWA is made up of Wetlands



LiMWA Map





Freeboard

- The City of Corpus Christi is proposing 1 foot a freeboard.
- What does this mean for new construction?
 - Example If the base flood elevation for your lot is 10' the construction requirement will be 11'.
- In a 2018 Texas survey for higher standards that included freeboard.
- 333 Texas communities participated in this survey.
- 86% of the communities surveyed have adopted freeboard.
 - •135 communities have adopted 1' of freeboard
 - •16 communities have adopted 1.5' of freeboard
 - •115 communities have adopted 2' of freeboard
 - •18 communities have adopted 3' of freeboard
 - •1 community has adopted 4' of freeboard



Insurance Savings

Examples of savings on a residential structure with \$1,000 deductible and \$250,000 building coverage.

		Annual Savings	30-Year Savings	e A		Annual Savings	30-Year Savings
> e	1'	\$2,575 (22%)	\$77,250		1′	\$537 (51%)	\$16,110
Zone	2'	\$4,900 (41%)	\$147,000	Zon	2′	\$700 (66%)	\$21,000
	3′	\$6,775 (56%)	\$203,250		3′	\$748 (71%)	\$22,440



Preliminary Map and Higher Standard Path Forward

June- July 2018	Notify property owners in the appeal area.	
July 2018	Brief Planning Commission on Preliminary Flood Insurance Rate Maps and LiMWA	
July – August 2018	Open house meetings in the appeal area and areas impacted by LiMWA July 16- Botanical Gardens August 7- Island Strategic Action Committee August 9- North Beach Community Association	
September 2018	Preliminary Flood Insurance Rate Maps and LiMWA to Council for action	



Proposed Higher Standard

- Currently a Class 7
 - Provides a 15% discount to Special Flood Hazard Area flood insurance premiums.
- The City currently has 1,689 points and is 311 points away from a Class 6.
 - Provides a 20% discount to Special Flood Hazard Area flood insurance premiums.
- Council adopted the Flood Hazard Mitigation Committee to develop the Program for Public Information Plan and Flood Insurance Coverage Improvement Plan.
 - Creation of the Committee and plans provides up to 160 points.
- Adopting the LiMWA provides up to 500 points.
- Adopting 1' of freeboard provides up to 100 points.



Unified Development Code Text Amendment



UDC Text Amendment

- Remove redundant Flood Hazard Prevention Code and Beachfront Management and Construction standards language from the UDC.
- These regulations are referenced in City Code of Ordinances Chapter 14, Article V and Chapter 10.
- Planning Commission would still serve as Beach/Dune Committee.