

GUIDE 01

A CHRISTENSEN CUSTOM HOMES GUIDE

THE COASTAL *LOT CHECKLIST.*

What to check before you buy land on the Texas coast.

CHRISTENSEN
CUSTOM HOMES

CORPUS CHRISTI & THE COASTAL BEND

On the coast, the lot decides more about your home than any floor plan. Flood zone, wind requirements, soil and the water's edge all shape what you can build and what it costs, and most of the expensive surprises are locked in on the day you buy. Work through this list before you sign, ideally with your builder beside you.

01

FLOOD ZONE & ELEVATION

- ☐ **Look up the flood zone.** Find the lot on the FEMA Flood Map Service Center and note its zone (X, AE or VE).
- ☐ **Find the Base Flood Elevation.** Then ask the city or county how far above it your finished floor must sit. Many communities require extra height, called freeboard.
- ☐ **Ask for an Elevation Certificate.** The seller may already have one. It records the lot's surveyed elevations.
- ☐ **Know what a VE zone means.** In coastal high-hazard zones the home generally sits on open pilings or columns, with no enclosed living space below. Budget for it from the start.
- ☐ **Get a flood insurance quote before you buy,** based on the home you plan to build.

02

WIND & INSURANCE

- ☐ **Confirm the windstorm area.** Most of the Coastal Bend is covered by the Texas Windstorm Insurance Association (TWIA).
- ☐ **Plan for windstorm certification.** New homes there are inspected during construction and certified to the windstorm building code to qualify for TWIA coverage. Choose a builder who does this routinely.
- ☐ **Price the insurance early.** Get homeowners, wind and flood estimates for the finished home. On the coast, insurance can change what you can comfortably afford.

03

RULES ON THE LOT

- [ ] **Read the deed restrictions and HOA rules:** minimum square footage, height limits, required materials and architectural review.
- [ ] **Check setbacks and easements on the plat.** Together they define where you can actually build.
- [ ] **Gulf-front lots** may need beachfront construction and dune protection permits.
- [ ] **Canal and bay lots:** docks, lifts and bulkheads can require state and federal permits. Ask what already exists and whether it was permitted.

04

THE GROUND & THE WATER'S EDGE

- [ ] **Order a boundary survey,** plus a topographic survey on low or sloped lots.
- [ ] **Get a geotechnical (soil) report.** It tells the engineer what foundation the lot needs. Island and bayfront lots often call for pilings.
- [ ] **Inspect any bulkhead or seawall:** age, cracks, lean and sinkholes behind it. Replacement is a major cost.
- [ ] **Watch the drainage.** Note where water stands after rain and where neighboring lots drain.

05

UTILITIES & ACCESS

- [ ] **Water and sewer:** city service, or a well and septic system? Septic needs a permit and room on the lot.
- [ ] **Electric and gas:** how far is service from the lot, and is natural gas available?
- [ ] **Internet:** which providers serve the street?
- [ ] **Construction access:** road width, overhead lines and space for deliveries and a dumpster.

06

BEFORE YOU SIGN

- [ ] **Walk the lot with your builder before closing.** We are glad to do this with you.
- [ ] **Ask for a rough site-work budget:** fill, pilings, bulkhead, utilities and driveway. Two lots at the same price can carry very different site costs.
- [ ] **Use your option or due-diligence period** for the survey, soil report and insurance quotes.

COMPARE UP TO THREE LOTS

	LOT A	LOT B	LOT C
Asking price			
Flood zone			
Base Flood Elevation			
Required floor height			
Insurance estimate			
HOA & deed limits			
Utilities			
Site-work estimate			

THE SHORT VERSION

Before you buy, know the flood zone, the required floor height, the insurance cost, the rules on the lot and the likely site-work budget. Those five answers tell you what the land will really cost to build on.

THINKING ABOUT A LOT?

WALK IT *WITH US.*

Bring the listing. We'll look at the flood zone, the site work and what it would take to build the home you have in mind, before you commit.

Call or text **361.854.8636** **Admin@ChristensenCH.com** **christensench.com**

General information only, not legal, insurance or engineering advice. Requirements vary by community and change over time; confirm with local officials, your insurer and your design team.