

**FOR IMMEDIATE RELEASE**

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### **Flood Hazard Awareness for SFHA or High-Risk Area Properties**

Copperas Cove, Texas – City of Copperas Cove Development Services Department will be mailing letters to property owners and/or residents who live or own property in a Special Flood Hazard Area (SFHA), or high-risk flood zone. The City wants to ensure that its citizens are well-informed and know how to protect themselves and prepare for the next major storm.

The City of Copperas Cove participates in the Community Rating System (CRS). The CRS is a subset of the National Flood Insurance Program (NFIP). It is a voluntary incentive program, which recognizes and encourages community floodplain management activities which exceed the minimum NFIP requirements.

As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community's actions meeting the three goals of the CRS:

- reduce and avoid flood damage to insurable property,
- strengthen and support the insurance aspects of the NFIP, and
- foster comprehensive floodplain management.

As of April 2018, the City of Copperas Cove has a CRS ranking of 8, which qualifies residents for up to a 10% discount on flood insurance premiums for properties in the SFHA.

For more information about your flood hazard or flood risk, please see the attached letter or visit the City's web page for Flood Information.

<https://www.copperascovetx.gov/planning/flood/>

Questions or concerns regarding this report should be directed to Development Services Department at (254)547-4221 ext. 6274.

(Letter Attached)

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*You are receiving this letter because you live or own property in a Special Flood Hazard Area (SFHA). As flooding becomes more frequent in central Texas, the City wants to ensure that its citizens are well informed and know how to protect themselves and prepare for the next major storm.*

### **FLOOD HAZARD**

Copperas Cove is unique in that its hilly terrain, large amounts of impervious cover (concrete), slowly-absorbing soil, and potential for thunderstorms and tornados all combine to form ideal conditions for flooding. Due to its humid-subtropical climate the City is susceptible to large amounts of rainfall that are often too great for its infrastructure to handle. Once the City's creek and storm sewer networks are inundated with storm water runoff, streets become secondary drainage facilities.

### **BUILD RESPONSIBLY**

All development within the floodplain is required to obtain a development permit by City ordinance. In addition to a development permit, Elevation Certificates (EC) may be required. An EC is an official document that provides specific elevation and flood zone information for structures located in the 100-year, or 1% annual chance floodplain. A 100-year flood has a 1% chance of occurring in any given year, not every 100 years. This area is also known as a high-risk flood zone and Special Flood Hazard Area (SFHA) on FEMA flood maps. Contact the Planning Department for copies of available Elevation Certificates at (254) 547-4221, or visit the City's website at [www.copperascovetx.gov](http://www.copperascovetx.gov) to determine development requirements associated with your property before you decide to build or fill.

### **PROTECT NATURAL DRAINAGE SYSTEMS AND FLOODPLAIN AREAS**

Although the City has a storm sewer and drainage maintenance program, it is impossible to keep all creeks clear at all times. As a citizen, you can assist by keeping the banks of ditches and streams clear of brush and debris, and not allowing grass clippings, oil, or other contaminants into the creeks or storm sewer

inlets. The dumping of debris into ditches and streams is a major cause of local drainage problems, and is a violation of the City's Code of Ordinances. To report a violation or a maintenance problem, please call the City's Public Works Department at 254-547-0751.

### **FLOOD HISTORY**

Though the City has had numerous notable flood events, your property may never have flooded or may be shown on the FEMA flood maps to be outside the mapped limits of flooding. However, this is no guarantee your property will never flood. Most areas of the City have yet to see the record 1% annual chance flood.

### **INSURE YOUR PROPERTY FOR FLOOD**

For those living outside the 1% annual chance flood area, or high-risk flood zone, flooding is still possible. Approximately 25% of all flood claims occur outside the SFHA in areas considered to be of minimal to moderate flooding risk. What does that mean for City of Copperas Cove residents? It means that everyone in the City can, and should, have flood insurance. Flood insurance is not covered under a standard homeowner policy. You can determine your property's flood zone at <https://msc.fema.gov/portal> or call the City's Planning Department at (254) 547-4221. You can get information on flood insurance at [www.floodsmart.gov](http://www.floodsmart.gov).

The City of Copperas Cove participates in the National Flood Insurance Program (NFIP). Insurance rates are based on the flood zone of your property and the risk of being flooded. Purchasing flood insurance through the National Flood Insurance Program (NFIP) is one of the best ways to protect your home and belongings. Standard homeowner insurance policies do not cover damage from floods.

- There is normally a 30-day waiting period when purchasing a new policy. Flood insurance is sold through private insurance companies and agents and is backed by the federal government.
- Homeowners in Special Flood Hazard Areas (high risk flood zones) must buy flood insurance if they have a mortgage from a federally regulated lender.
- Flood insurance is available for all properties located in the City of Copperas Cove.
- If you're renting a home or apartment, flood insurance contents coverage is available from the NFIP to protect your valuables and belongings.
- The City participates in the Community Rating System (CRS) program, so flood insurance premiums may be offered at a discount to residents.

#### **PROPERTY PROTECTION**

In the event of a flood warning, and if time is sufficient, relocate your furniture and other belongings to a higher elevation in your home. Place important documents in a dry location and preserve as much drinking water and non-perishable food as possible. To protect your property from future floods, other forms of protection can come in the form of permanent retrofitting of your structure such as elevating your homes foundation or wet or dry flood proofing your basement. Information about these and other property protection measures is available at the city public library. You can also call (254) 547-4221 to request assistance from a City staff member who can visit you on-site, provide additional guidance on methods of solving your flooding problems, and funding options available for mitigating flood risk to your property.

#### **FLOOD SAFETY:**

The City's Division of Emergency Management is part of the City's Fire Department. It provides flood safety tips for residents such as how to prepare a flood safety kit, how to drive in flooded areas, and the "do's and don'ts" if your property is affected by floodwaters. It also provides flood safety tips and alternate

evacuation and shelter locations in the event of a disaster. This information may be accessed by calling (254) 547-2514 or visiting [https://www.copperascovetx.gov/fire\\_department/emergency\\_preparedness/](https://www.copperascovetx.gov/fire_department/emergency_preparedness/).

#### **FLOOD WARNING AND DISASTER PREPAREDNESS**

The City of Copperas Cove maintains a number of warning systems in the event of a disaster. The City of Copperas Cove uses the CodeRED Community Notification system for emergency notifications. CodeRED works with most landline traditional automatically. Citizens with cellular phones, Voice over IP phones such as Vonage, Magic Jack, Spectrum and the like may register to receive information from the CodeRED system. Important warning information may be obtained directly by calling the City's Division of Emergency Management at 254-547-2514 or visiting <https://www.copperascovetx.gov/codered/>.

NOAA Weather Radio broadcasts current local weather information, watches, warnings, and forecasts 24 hours a day, and can be monitored on 162.475 mhz.

#### **PUBLIC INFORMATION AND FLOOD INFORMATION ASSISTANCE**

The City's Planning Department provides a comprehensive flood information program to the public. Residents may view FEMA flood maps, access flood zone information, and determine localized areas with known flooding and drainage problems not shown on FEMA flood maps. Residents can also be provided with the approximate depth of potential flooding and past flooding at or near their property as well as information on natural and beneficial areas within the city. Information may be obtained by visiting the City's Planning Department at 914 S. Main St., Suite G and meeting with a department representative in person, by phone at (254) 547-4221 or by accessing the City's website online at [www.copperascovetx.gov](http://www.copperascovetx.gov). <https://www.publicworks.houstontx.gov/floodplain.html>