

FLOOD SAFETY TIPS

Before the Flood:

1. Check with the City's Planning Services Department on the extent of past flooding in your area. Department staff can tell you about the causes of repetitive flooding, what the City is doing about it, and what would be an appropriate flood protection level. They can also visit your property to discuss flood protection alternatives.
2. Prepare for flooding by doing the following:
 - Know how to shut off the electricity and gas to your house when flooding occurs.
 - Make a list of emergency numbers and identify a safe place to go.
 - Make a household inventory.
 - Put insurance policies, valuable papers, medicine, etc., in a safe place.
 - Develop a disaster response plan (See the Red Cross' Web site: www.redcross.org/services/disaster/ for a copy of the brochure "Your Family Disaster Plan").
 - Get a copy of 'Repairing Your Flooded Home,' which can be found on the Red Cross' Website, too.
3. Consider some permanent flood protection measures.
 - Mark your fuse box to show the circuits to the floodable areas. Turning off the power to these floodable areas can reduce property damage (fires) and save lives.
 - Consider flood protection alternatives such as flood walls or berms.
 - Note that some flood protection measures may require permits. Please check with the City Planning Services Department and/or the Building Inspections Department for more information.
 - A copy of 'Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding' are available at no charge to download from <http://www.fema.gov/media-library/assets/documents/480>.
4. Talk to the Floodplain management staff for information on financial assistance.
 - If you are interested in elevating your building above the flood level, or if you are interested in selling your house to the City, the City may be able to apply for federal grants to cover a portion of the cost.
 - Get a flood insurance policy – it will help pay for repairs after a flood and, in some cases, it will help pay the costs of elevating a substantially damaged building.
5. Get a flood insurance policy.
 - Homeowner's insurance policies do not cover damage from floods. However, some owners have purchased flood insurance because it was required by the bank when they received a mortgage or home improvement loan.
 - Don't wait until the next flood to buy flood insurance protection. In most cases, there is a 30-day waiting period before the National Flood Insurance Program coverage takes effect.
 - Contact your insurance agent for more information on rates and coverage.

During/After the flood:

- Ask for a licensed electrician, plumber, etc., to check or turn on your power, water, and/or gas.
- Do not wade through flood waters due to the danger of pollutants, debris (nails, glass, etc.), and animals (snakes, ants, etc.).
- Flood waters are often murky and depth is hard to determine. Do not drive through flood waters! Turn around, don't drown!
- If emergency evacuation is needed, please visit the City's Emergency response staff in the City Fire Department for shelter locations at www.copperascovetx.gov and follow the instructions to evacuate - it saves lives of those around you and possibly of the emergency workers responding.

POST-FLOOD INFORMATION FOR HOMEOWNERS

If your home has suffered flood damage, a Floodplain Development Permit may be required, depending on your location and flood hazard zone. Contact the City of Copperas Cove Planning Services Department via phone at (254) 547-4221 or via email at www.copperascovetx.gov to get the facts before you rebuild.

- If you suspect that a building has become structurally unsafe, do not enter until it has been cleared by a City Building Official.
- If your structure does need repairing, City staff can advise you on ways to reduce flood risk while repairing your structure.
- Flood mitigation grant opportunities may be available for projects to reduce flood risk to your structure. Check with the City Floodplain Management Office for a list of available funding options.
- If you have flood insurance, and the City determines your structure is substantially damaged, you may be eligible for 'Increased Cost of Coverage' (ICC), which provides funding up to \$30,000 to elevate, demolish, or relocate your structure.
- If your neighborhood has flooded, do not drive through floodwaters. Floodwaters are often murky and depth is hard to determine. "Turn Around, Don't Drown."
- Keep away from standing floodwaters which may be contaminated and contain pollutants, debris, and animals such as snakes and ants.