

KNOW YOUR FLOOD HAZARD

Floods are among the most frequent and costly natural disasters. Flood hazard is not just related to flash flooding. Flood hazard refers to risk associated with mapped flood-prone areas of your community, and areas of poor drainage, localized street flooding, and other related flood risk areas.

Copperas Cove climate is humid subtropical with hot summers, cool winters, and rainy springs. Flooding does occur but is generally limited to localized flooding due to the City's development restrictions.

Most areas that are subject to flooding from streams or creeks overflowing their banks have been mapped by the Federal Emergency Management Agency (FEMA). However, not all flood-prone areas, areas with poor drainage, or localized street flooding have been mapped. Your property may be at risk for flooding even though it has never flooded before and is located outside of a FEMA mapped floodplain.

Most areas of the City have yet to see the record 100-year flood event, which has a 1% chance of occurring in any given year. There is no guarantee your property will never flood. Statistics show that the 1% annual chance flood has approximately a 26% chance of occurring over a 30-year mortgage period.

For those living outside the 1% annual chance floodplain, also referred to as a Special Flood Hazard Area (SFHA) on the FEMA flood maps, flooding is still possible. Approximately 25% of all flood claims occur outside the SFHA in areas considered to have a minimal to moderate risk of flooding. What does that mean for City of Copperas Cove residents? It means that everyone can, and should, have flood insurance, which is not covered under a standard homeowner policy. You can determine your property's flood zone at <http://msc.fema.gov/portal> and get information on flood insurance at www.floodsmart.gov