



September 2, 2025

City Council

RE: Flood Insurance Assessment

Dear Madam President, Honorable Mayor and Members of the Council:

To determine the level of flood insurance coverage in the City of Ocala, the Engineering Department analyzed the most recent Insurance Zone and Insurance Occupancy flood insurance policy data, provided by FEMA.

Flood insurance coverage of properties as of 12/09/2024 by occupancy can be found in Table 1 and by flood zone in Table 2.

Table 1 – Policies by Occupancy

Property	Policies in Force	Premium	Insurance in Force	Average Coverage
Single Family	255	\$111,962	\$62,054,000	\$243,349
2-4 Family	8	\$3,795	\$1,466,000	\$183,250
All Other Residential	28	\$9,034	\$7,527,000	\$268,821
Non-Residential	44	\$50,327	\$25,542,000	\$580,500
Total	335	\$175,118	\$96,589,000	\$288,325

Property	Policies in Force	Premium	Insurance in Force	Average Coverage
Condo	28	\$4,314	\$5,196,000	\$185,571
Non-Condo	307	\$170,804	\$91,393,000	\$297,697
Total	335	\$175,118	\$96,589,000	\$288,325

Table 2 - Insurance Zone – Pre FIRM

Flood Zone	Policies in Force	Premium	Insurance in Force	Average Coverage
A01-30 & AE Zones	75	\$25,132	\$14,784,000	\$197,120
A Zones	14	\$8,019	\$3,214,000	\$229,571
AO Zones	0	0	0	0
B, C & X Zones	48	\$22,330	\$14,589,000	\$303,937
- Standard	48	\$22,330	\$14,589,000	\$303,937
- Preferred	0	\$0	\$0	\$0
Total	137	\$55,481	\$32,587,000	\$237,861

Table 2 - Insurance Zone – Post FIRM

Flood Zone	Policies in Force	Premium	Insurance in Force	Average Coverage
A01-30 & AE Zones	41	\$24,286	\$12,730,000	\$310,488
A Zones	14	\$7,869	\$4,438,000	\$317,000
AO Zones	0	0	0	0
B, C & X Zones	143	\$87,482	\$46,834,000	\$327,510
- Standard	143	\$87,482	\$46,834,000	\$327,510
- Preferred	0	\$0	\$0	\$0
Total	198	\$119,637	\$64,002,000	\$323,242

City staff began this process with the intent of learning where flood insurance policies were concentrated and what would need to be done to try and increase the awareness of the importance of protecting property with flood insurance. We began the process by asking our ISO/CRS Specialist to provide the Insurance Zone and Insurance Occupancy sheets needed to calculate the numbers generated in Table 1 and 2. City staff then proceeded to analyze the information provided on these sheets.

Staff discovered that our most vulnerable properties, the properties in the SFHAs or areas within our A zones, do not have adequate flood insurance coverage. The number of buildings within the FEMA mapped Special Flood Hazard Area (SFHA) is 2,053. Based on the information contained in Tables 1 and 2, less than 10% of the buildings located in the SFHA are covered by flood insurance. However, there are many properties not within the SFHA that do have flood insurance policies.



Staff also looked at paid claims to policy holders. With 3 Repetitive Loss properties and around 47 paid claims, staff determined that properties within our Repetitive Loss areas and historic flooded areas, along with properties within the SFHA should receive additional outreach from the City.

As a Community Rating System (CRS) Class 3 community, the City's residents are eligible to save up to 35% on their flood insurance. City staff will pursue additional community outreach during pre- and post-hurricane season to raise awareness about the potential risk of local flooding and the measures residents can take to prepare for flooding. These outreach methods will include:

- 1) Increase direct mailings of letters and brochures to residents in SFHA areas.
- 2) Face to face engagement with residents through community and neighborhood events.
- 3) Digital media postings.
- 4) Presentations to groups like the Realtors Association, HOAs etc.
- 5) Including related informational material in Municipal Statements.
- 6) Ads in Print – Ocala Magazine and Family Times Magazine, Radio Ads - Classic Hits Radio.

Very Respectfully,

A handwritten signature in black ink that reads "Sean Lanier".

Sean Lanier, P.E., CFM
City Engineer/Director
Engineering & Water Resources Department