



FEMA

April 1, 2019

Mr. John Zobler  
City Manager of Ocala  
110 Southeast Watula Avenue  
Ocala, FL 34471

Dear Mr. Zobler:

The purpose of this letter is to provide you with the results of the National Flood Insurance Program (NFIP) Community Rating System (CRS) field verification findings based on your three-year cycle application. I am pleased to inform you the Department of Homeland Security, Federal Emergency Management Agency (FEMA), has determined that your community will retain its current rating as a CRS Class 3 community in the National Flood Insurance Program (NFIP) Community Rating System (CRS). The floodplain management activities implemented by your community will continue to qualify flood insurance policy holders in your community for a 35 percent discount in the premium costs for NFIP policies issued or renewed in Special Flood Hazard Areas. I am enclosing the field verification report based on your three-year cycle application for your records. This savings is a tangible result of the flood mitigation activities your community implements to protect lives and reduce property damage

Please note Preferred Risk Policies, applicable in Zones B, C, and X, on your community's NFIP Flood Insurance Rate Map are not eligible for the CRS discount. Standard rated flood insurance policies in Zones B, C, X, D, AR, and A99 are limited to a CRS discount of ten percent in Class 1-6 communities and five percent in Class 7-9 communities. The rates for these zones already reflect significant premium reductions.

If there are no NFIP noncompliance actions, the CRS rating for your community will automatically be renewed annually and a notification letter will not be sent to your community. This renewal will occur as long as your community continues to implement the CRS activities you certify annually. If no additional modifications or new CRS activities are added, the next verification visit for your community will be in accordance with its established three-year cycle. In the interim, FEMA will periodically send the *NFIP/CRS Update* Newsletter and other notices to your CRS Coordinator to keep your community informed.

I commend you on your community actions and your determination to lead your community to be more disaster resistant. This commitment enhances public safety, property protection, and protects the natural functions of floodplains, and reduces flood insurance premiums.

If you have any questions or need additional information, please contact the FEMA Region IV Office, CRS Coordinator, Roy McClure, by telephone at (770) 220-8835.

Sincerely,

A handwritten signature in black ink that reads "William H. Lesser".

William H. Lesser, CRS Coordinator  
Federal Insurance and Mitigation Administration

Enclosure

cc: Ms. Payal Pandya, CRS Coordinator



COMMUNITY  
RATING  
SYSTEM

VERIFICATION  
REPORT

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City of Ocala, FL

Verified Class 3

NFIP Number: 120330

Cycle

Date of Verification Visit: January 10, 2018

This Verification Report is provided to explain the recommendations of Insurance Services Office, Inc. (ISO) to DHS/FEMA concerning credits under the Community Rating System (CRS) for the above named community.

A total of 3553 credit points are verified which results in a recommendation that the community remain classified as a CRS Class 3. The community has met the Class 3 prerequisite with a Building Code Effectiveness Grading Schedule (BCEGS) Classification of 4/4. The following is a summary of our findings with the total CRS credit points for each activity listed in parenthesis:

**Activity 310 – Elevation Certificates:** The Engineering and Water Resources Department maintains elevation certificates for new and substantially improved buildings. Copies of elevation certificates are made available upon request. (32 points)

**Activity 320 – Map Information Service:** Credit is provided for furnishing inquirers with basic flood zone information from the community's latest Flood Insurance Rate Map (FIRM). Credit is also provided for the community furnishing information about problems not shown on the FIRM, historical flood information and natural floodplain functions. The service is publicized annually and records are maintained. (90 points)

**Activity 330 – Outreach Projects:** Credit is provided for informational material that include material at public locations, general outreach projects that include social media posts and a city-wide brochure, and priority audience messages that include letters to repetitive loss areas and floodplain properties. These projects are disseminated annually. Credit is also provided for having a pre-flood plan for public information. (250 points)

**Activity 340 – Hazard Disclosure:** Credit is provided for community regulations requiring disclosure of flood hazards. Real estate agents provide a brochure advising prospective buyers about insurance and checking property flood hazards. (17 points)

**Activity 350 – Flood Protection Information:** Documents relating to floodplain management are available in the reference section of the Marion County Library. Credit is also provided for floodplain information displayed on the community's website. (80 points)

**Activity 360 – Flood Protection Assistance:** Credit is provided for offering one-on-one advice regarding property protection and making site visits before providing advice. Credit is also provided for giving advice on financial assistance programs and advisor training at appropriate EMI courses. (75 points)

**Activity 370 – Flood Insurance Promotion:** Credit is provided for assessing the community's current level of flood insurance coverage and assessing shortcomings. (15 points)

**Activity 410 – Floodplain Mapping:** Credit is provided for conducting and adopting flood studies for areas not included on the flood insurance rate maps and that exceed minimum mapping standards. (19 points)

**Activity 420 – Open Space Preservation:** Credit is provided for preserving approximately 50 percent of the Special Flood Hazard Area (SFHA) as open space and preserving open space land in a natural state. Credit is also provided for regulations and incentives that minimize development in the SFHA. Credit is enhanced by having a PPI. (874 points)

**Activity 430 – Higher Regulatory Standards:** Credit is provided for enforcing regulations that require development limitations, freeboard for new and substantial improvement construction, foundation protection, cumulative substantial improvement, protection of critical facilities and local drainage protection. Credit is also provided for the enforcement of building codes, a BCEGS Classification of 4/4 and regulations administration. (613 points)

**Activity 440 – Flood Data Maintenance:** Credit is provided for maintaining and using digitized maps in the day to day management of the floodplain. Credit is also provided for establishing and maintaining a system of benchmarks. (176 points)

**Activity 450 – Stormwater Management:** The community enforces regulations for stormwater management, soil and erosion control and water quality. Credit is also provided for watershed master planning. (511 points)

**Section 502 – Repetitive Loss Category:** Based on the updates made to the NFIP Report of Repetitive Losses as of January 10, 2018, the City of Ocala, FL has 3 repetitive loss properties and is a Category B community for CRS purposes. All requirements for a Category B community have been met. (No credit points are applicable to this section)

**Activity 510 – Floodplain Management Planning:** Credit is provided for the adoption and implementation of the Marion County Local Mitigation Strategy (LMS) adopted on April 19, 2016. A progress report must be submitted on an annual basis. An update to the credited plan will be due by October 1, 2021. (311 points)

**Activity 540 – Drainage System Maintenance:** All of the community’s storage basins are inspected regularly throughout the year and maintenance is performed as needed. Credit is also provided for listing problem sites that are inspected more frequently, for implementing an ongoing Capital Improvements Program. The community enforces a regulation prohibiting dumping in the storage basins and annually publicizes the regulation. (200 points)

**Activity 610 – Flood Warning and Response:** Credit is provided for a program that provides timely identification of impending flood threats, disseminates warnings to appropriate floodplain residents, and coordinates flood response activities. (290 points)

**Activity 710 – County Growth Adjustment:** All credit in the 400 series is multiplied by the growth rate of the county to account for growth pressures. The growth rate for Marion County, FL is 1.03.

Attached is the Community Calculations Worksheet that lists the verified credit points for the Community Rating System.

**CEO Name / Address:**

John Zabler  
City Manager  
110 Southeast Watula Avenue  
Ocala, Florida 34471

**CRS Coordinator Name / Address:**

Payal Pandya  
Stormwater Engineer  
1805 Northeast 30<sup>th</sup> Avenue, Building #300  
Ocala, Florida 34470  
(352) 351-6733

Date Report Prepared: July 6, 2018

Community : City of Ocala, FL

NFIP Number : 120330

**720 COMMUNITY CREDIT CALCULATIONS (Cycle):**

**CALCULATION SECTION :**

Verified Activity Calculations:	Credit
c310      32	32
c320      90	90
c330      250	250
c340      17	17
c350      80	80
c360      75	75
c370      15	15
c410      18      x CGA      1.03      =	19
c420      849      x CGA      1.03      =	874
c430      595      x CGA      1.03      =	613
c440      171      x CGA      1.03      =	176
c450      496      x CGA      1.03      =	511
c510      311	311
c520	
c530	
c540      200	200
c610      290	290
c620	
c630	

**Community Classification Calculation:**

cT = total of above	cT = <u>3553</u>
Community Classification (from Table 110-1):	Class = <u>3</u>

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## ATTACHMENT A

### **Class 3 Prerequisites Ocala, City of, FL (120330)**

Three Year Cycle Conducted January 10, 2018

Cycle Completed July 12, 2018

Cycle Verification Credit Points = 3553

**Class 4 or better prerequisites:** In order for a community to be a Class 3 under the Community Rating System (CRS), the community must meet or exceed the following prerequisites:

- **Have a Building Code Effectiveness Grading Schedule (BCEGS) classification of 5/5 or better.** The City of Ocala currently has a BCEGS classification of 4/3.
- **Demonstrate that it has enough points to warrant the Class.** The City of Ocala currently has 3553 points.
- **Under Activity 430 (Higher Regulatory Standards) the community must adopt and enforce at least a 1-foot freeboard requirement (including equipment or mechanical items) for all buildings constructed, substantially improved and /or reconstructed due to substantial damage, and buildings allowed to be floodproofed, throughout its SHFA and receive credit for at least 700 points (after the impact adjustment) under other 430 elements of the activity and Activity 420.** The City of Ocala has adopted and enforces a 1-foot freeboard, including equipment or mechanical, throughout its SFHA. The City also receives an additional 278 points for elements (DL) 130, (CSI) 60, (PCF) 40, BC (68), LDP (120), and RA (25) after impact adjustment and 725 points for OSP.
- **Under Activity 450 (Stormwater Management) the community must receive 90 points (before the impact adjustment) for WMP1 and 30 points for WMP2 and have an impact adjustment ratio (rWMP) that equals 0.5 or greater.** Under Activity 450, the City of Ocala receives 274 points of SMR credit and 180 points for managing the runoff from all storms and has an impact adjustment ratio of 0.90 (rWMP) for Watershed Master Plan.
- **Under Activity 510 (Floodplain Management Planning) the community must have adopted and be implementing a floodplain management plan that receives at least 50% of the maximum credit for this activity and receive at least 50% of the available points under Planning Steps 2, 5 and 8.** Under Activity 510, the City of Ocala exceeds the minimum number of points needed to meet the Class 3 requirements and have been awarded 311 points. They also meet the 50% requirement in step 2 (85 points), step 5 (36 points) and step 8 (55 points).

- **Additionally, the City of Ocala has met other prerequisites by obtaining a minimum total credit of 100 points for the following:** 11 points for NFOS, 14 points for AMD 12, 225 points for SMR DS, 180 points for WMP and 30 for ESC and WQ.
- **The City of Ocala also meets the Life Safety requirements.** The City of Ocala has obtained some credit for Activity 610 and has no levee or dam inundation areas.

In summary, the City of Ocala has met or exceeded all the Class 3 prerequisites as outlined in the 2017 CRS Coordinators Manual,