



Check Flood Hazards Before You Buy!

Floods are the most common natural disaster in the U.S. and nearly everybody has some risk of flooding. The risk changes over time due to erosion, land use, weather events and other factors. It can vary within the same neighborhood and even property to property. Contrary to popular belief, flooding and other surface drainage problems can occur well away from the coast. If you're looking to buy property within the City of Ocala limits, it's a good idea to check out the possible flood hazards before you buy.

Why Should I check for Flood Hazards?

- The force of moving water can destroy a building, knock people off their feet, or float a car.
- Even standing water can float a building, collapse basement walls, or buckle a concrete floor.
- Water-soaked contents, such as furniture, flooring, and personal items, may have to be thrown away after a flood.
- Priceless heirlooms and family photographs may never be restored to their original condition.
- Floodwaters are not clean! They carry mud, farm chemicals, road oil, and other noxious substances that cause health hazards.
- Flooded buildings breed mold and other problems if they are not repaired quickly and properly.
- The impact of a flood—cleaning up, making repairs, and the personal losses—can cause great stress to you, your family, and your finances.

How to Check for Flood Hazards

Before you commit yourself to buying property, do the following:

- ✓ Ask the City of Ocala's Stormwater Engineering Division if the property is in a floodplain; if it has ever been flooded; what the flood depth, velocity, and warning time are; if it is subject to any other hazards; and what building or zoning regulations are in effect.
- ✓ Ask your real estate agent if the property is in a floodplain, if it has ever been flooded, and if it is subject to any other hazards, such as sewer backup or subsidence.
- ✓ Ask the seller and the neighbors if the property is in a floodplain, how long they have lived there, if the property has ever been flooded, and if it is subject to any other hazards.



Flood Protection

A building can be protected from most flood hazards and sometimes at a relatively low cost. New buildings and additions can be elevated above flood levels. Existing buildings can be protected from shallow floodwaters by regrading, berms, or floodwalls. There are other retrofitting techniques that can protect a building from surface or subsurface water. The City of Ocala regulates construction and development in the floodplain to ensure that buildings will be protected from flood damage. Structures substantially damaged by fire, flood, or any other cause must be elevated to or above the regulatory flood level when they are repaired. More information about building regulations can be obtained from the City of Ocala's Building Division (352-629-8421).

Importance of Flood Insurance

Homeowners insurance usually does not include coverage for a flood. One of the best protection measures for a building with a flood problem is a flood insurance policy under the National Flood Insurance Program (NFIP), which can be purchased through any licensed property insurance agent. If the building is located in a floodplain, flood insurance will be required by most federally backed mortgage lenders.

The City of Ocala is now a Class 3 Community for the NFIP's Community Rating System (CRS). Ocala is one of only two Class 3 communities east of the Mississippi *and* the only community in Florida better than a CRS Class 5. Since the City of Ocala is a Class 3 Community, properties in Special Flood Hazard Areas (SFHA) are eligible to receive a 35% discount on their flood insurance. Properties in Non-Special Flood Hazard Areas (Non-SFHA) are eligible to receive a 10% discount on their flood insurance. Depending on the status of the property's flood insurance policy, you could also be eligible for other lower-cost options, such as the "Grandfathering Rule" and the "Newly Mapped Procedure." Talk to an insurance provider to determine how much a flood insurance policy would cost on a prospective property.

Additional Information

- For more information about flood hazards, visit the Federal Emergency Management Agency's (FEMA) website at <https://www.ready.gov/floods>
- To check a property's flood risk electronically, use the City of Ocala's FEMA Flood Map at <https://ocalafl.maps.arcgis.com/apps/webappviewer/index.html?id=84b59683cc0e4e8a92322e490cfca6a5>
- For specific floodplain information, contact the City of Ocala's Public Works Department at (352) 351-6733
- For more information about the NFIP and flood insurance, visit www.floodsmart.gov or call 1-888-379-9531