



City of Santa Clara

Table 1 and Table 2

18-940

Council Date: August 28, 2018

REPORT TO COUNCIL

SUBJECT

Informational report on Flood Insurance Coverage Assessment

Table 1 – Insurance Policies Data by Building Occupancy

Occupancy	Number of Policies in Force	Total Insurance Premium	Total Insurance in Force	Average Coverage Per Policy
Single Family	412	\$284,810	\$111,532,400	\$270,710
2-4 unit Multi-family	105	\$ 47,147	\$ 24,820,400	\$236,385
All Other Residential	220	\$181,541	\$ 59,004,400	\$268,202
Non-Residential	101	\$199,871	\$ 60,399,300	\$598,013
Total	838	\$713,369	\$255,756,500	\$305,199*

Table 2 – Insurance Policies Data by Flood Zone

Flood Zones	Number of Policies in Force	Total Insurance Premium	Total Insurance in Force	Average Coverage Per Policy
A01-30 & AE Zones	3	\$ 15,017	\$ 1,145,000	\$381,667
A Zones	3	\$ 5,787	\$ 794,700	\$264,900
AO Zones	472	\$343,275	\$122,521,700	\$259,580
AH Zones	185	\$212,670	\$ 65,038,200	\$351,558
Subtotal in SFHA	663			
B, C & X Zones				
Standard	33	\$ 40,450	\$ 11,952,900	\$362,209
Preferred	142	\$ 96,170	\$ 54,304,000	\$382,423
Subtotal in other flood zones	175			
Total	838	\$713,369	\$255,756,500	\$305,199*

*Overall average coverage per policy in the City.