

# 2025 VOLUSIA MULTI- JURISDICTIONAL PROGRAM FOR PUBLIC INFORMATION

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## **Community Rating System Participating Communities:**

**Daytona Beach, Daytona Beach Shores, Deltona, Edgewater,  
Holly Hill, New Smyrna Beach, Ormond Beach, Ponce Inlet,  
Port Orange, South Daytona, and Unincorporated Volusia  
County**

**2025**

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**Prepared by County of Volusia Planning and Development Services Division in coordination  
with the Volusia Multi-Jurisdictional PPI Committee Members**

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## Executive Summary

Volusia County is in the central portion of the Florida east coast. The land area of Volusia County is approximately 1,103 square miles of land and 329 square miles of water with 50 miles of Atlantic Ocean shoreline, an intracoastal waterway, and bounded on the west by the St. Johns River.

All 17 jurisdictions within Volusia County participate in the NFIP.

Every jurisdiction in Volusia County participates in the Local Mitigation Strategy (LMS) Working Group to receive federal mitigation funding.

Of the 17 jurisdictions that participate in the NFIP and LMS, only 11 participate in the CRS. Those 11 communities include Daytona Beach, Daytona Beach Shores, Deltona, Edgewater, Holly Hill, New Smyrna Beach, Ormond Beach, Ponce Inlet, Port Orange, South Daytona, and unincorporated Volusia County. All 11 of these communities participate in this Multi-Jurisdictional Program for Public Information (MJ-PPI).

The Program for Public Information (PPI) is a planning tool to provide a coordinated approach to flood hazard outreach.

The Volusia Multi-Jurisdictional Program for Public Information (MJ-PPI) was initiated on March 11, 2015, through agreement with the attendees at a Local Mitigation Strategy (LMS) Working Group meeting.

The Multi-Jurisdictional Program for Public Information (MJ-PPI) committee must contain people from both inside and outside local government. The committee meets annually to monitor the implementation of the outreach projects and is integral in updating the MJ-PPI every five years - providing feedback on possible changes to targeted areas for outreach, revisions to messages, and delivery method and frequency of the messages.

The total savings for all Volusia County communities that participate in the CRS is approximately \$1,964,356 based on flood policies in effect as of January 2025.

# Background

## Community Rating System

The Community Rating System (CRS) is a voluntary program under the National Flood Insurance Program (NFIP) that qualifies participating communities for reduced rates on flood insurance policies. The rating system is based on 19 activities that receive credit points by implementing local mitigation, outreach, and educational activities that go well beyond minimum NFIP requirements. All 17 jurisdictions within Volusia County participate in the NFIP.

In addition, every community in Volusia County participates in the Local Mitigation Strategy (LMS) Working Group to receive federal mitigation funding. The 2025 Volusia County Multi-Jurisdictional LMS is Volusia County’s Hazard Mitigation Plan, a comprehensive document that includes the Integrated Floodplain Management Plan and Volusia County Flood Warning Program.

Of the 17 jurisdictions that participate in the NFIP and LMS, only 11 participate in the CRS. Those 11 communities include Daytona Beach, Daytona Beach Shores, Deltona, Edgewater, Holly Hill, New Smyrna Beach, Ormond Beach, Ponce Inlet, Port Orange, South Daytona, and unincorporated Volusia County (Figure 1). All 11 of these communities participate in this Multi-Jurisdictional Program for Public Information (MJ-PPI).

Table 1 identifies the CRS Class for each participating community and the applicable discount potential for properties located in a Special Flood Hazard Area (SFHA) and the current savings to policyholders. It indicates that most communities have been participating in the CRS Program since the early 1990s. The flood policy discounts range according to the community class rating and flood zone. The lower the CRS Class, the more savings an individual homeowner will receive. The total savings for all Volusia County communities that participate in the CRS is approximately \$1,964,356 based on flood policies in effect as of January 2025.

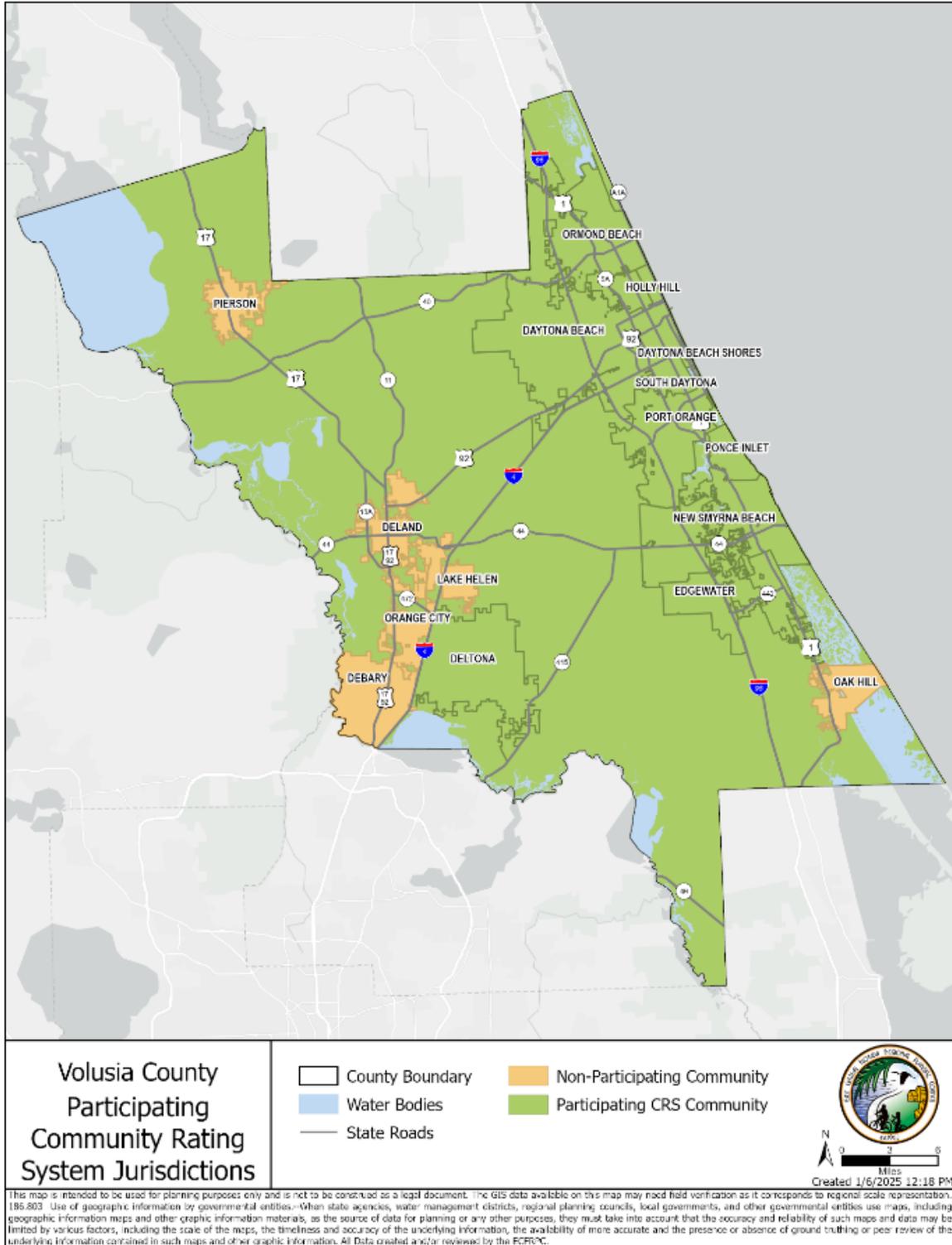
Table 1: Volusia County CRS Insurance Savings Report (as of 1/28/2025)

Community	CRS Entry Date	Current Class	% Discount for Properties in Special Flood Hazard Areas	Total Savings in Premiums for Flood Policy Holders
Daytona Beach	10/01/1994	5	25	\$340,828
Daytona Beach Shores	10/01/1992	5	25	\$56,627

Community	CRS Entry Date	Current Class	% Discount for Properties in Special Flood Hazard Areas	Total Savings in Premiums for Flood Policy Holders
Deltona	05/01/2015	9	5	\$21,819
Edgewater	10/01/1992	6	20	\$29,584
Holly Hill	10/01/1994	8	10	\$38,686
New Smyrna Beach	10/01/1991	5	25	\$463,411
Ormond Beach	10/01/1992	5	25	\$227,076
Ponce Inlet	05/01/2004	5	25	\$110,794
Port Orange	10/01/1992	5	25	\$182,645
South Daytona	10/01/1992	7	15	\$38,082
Volusia County	10/01/1993	5	25	\$454,804
			Total	\$1,964,356

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Figure 1: Participating CRS Jurisdictions in Volusia County



## Multi-Jurisdictional PPI

The Program for Public Information (PPI) is a planning tool to provide a coordinated approach to flood hazard outreach. A PPI can be developed and implemented by a single community or with other communities as a multi-jurisdictional effort. The purpose is the same: to improve communication with citizens, and to provide information about flood hazards, flood safety, flood insurance and ways to protect property and natural floodplain functions to those who can benefit from it.

Coordination between jurisdictions through a Multi-Jurisdictional Program for Public Information (MJ-PPI) further increases efficiency in resource use and improves communication with citizens. All Community Rating System (CRS) participating communities realize an opportunity in collaborating to develop a multi-jurisdictional plan built on existing programs.

Reducing future flood damage requires a partnership with the public, and an educated public is an important component for success. A MJ-PPI Plan can offer participating communities the benefits of clear, coordinated messages and a more comprehensive approach in getting information out in a consistent, cost-effective manner.

Specifically, the MJ-PPI is an ongoing outreach effort to design and transmit the messages that the community determines are most important to its flood safety and the protection of its floodplains' natural functions. A MJ-PPI must be developed according to a seven-step planning and public involvement process that begins with establishing a PPI committee to guide the effort. The next step involves assessing the community's public information needs to identify key focus areas. Based on this assessment, targeted messages are formulated and specific outreach projects are identified to convey those messages effectively. The program also includes a review of other existing public information initiatives to promote coordination and avoid redundancy. Following these preparatory steps, a comprehensive PPI document is prepared and formally adopted. Finally, the program is implemented, with ongoing monitoring and evaluation to ensure that it meets the community's needs and objectives.

## History

The Volusia Multi-Jurisdictional Program for Public Information (MJ-PPI) was initiated on March 11, 2015, through agreement with the attendees at a Local Mitigation Strategy (LMS) Working Group meeting.

Original preparation of the MJ-PPI, and subsequent 5-year updates, include insurance statistics showing the number of claims inside and outside of the floodplain, identification of the “Target Area”, “Target Audiences”, an assessment of the community’s public information needs, formulation of messages, and an inventory of public outreach initiatives to convey those messages.

After preparation and review, the MJ-PPI document is formally adopted by Resolution by all 11 participating communities. The MJ-PPI committee implements, monitors, and evaluates the program annually.

Table 2 identifies the summary of past actions, including the original MJ-PPI establishment in 2015 and the first 5-year update in 2020. Each update follows the seven-step planning and public involvement process outlined in the 2017 CRS Manual, pages 330-11 through 330-19.

*Table 2: Summary of Past Actions*

Date	Action Description
October 23, 2015	Draft Volusia MJ-PPI sent to CRS Technical Specialist
November 24, 2015	Draft Volusia MJ-PPI sent to FEMA, Region 4 - No identifiable issues found.
November 2015-June 2016	All participating communities adopted the PPI by Resolution
February 2016-January 2017	Implementation of the outreach projects
February 28, 2017	Implementation documents sent to the CRS Technical Coordinator for review
March 7, 2017	Positive score results received
April 30, 2018	Annual PPI review
March 20, 2019	Annual PPI review
March 23, 2020	Annual PPI review
September 23, 2020 October 7, 2020	Virtual meetings for 5-year update
June 25, 2021	Annual PPI review
February 24, 2022	Annual PPI review
February 17, 2023	Annual PPI review
February 9, 2024	Annual PPI review

## Committee

The Multi-Jurisdictional Program for Public Information (MJ-PPI) committee must contain people from both inside and outside local government. The committee meets annually to monitor the implementation of the outreach projects and is integral in updating the MJ-PPI every five years - providing feedback on possible changes to targeted areas for outreach, revisions to messages, and delivery method and frequency of the messages. Table 3 identifies the updated MJ-PPI committee for 2025.

Table 3: Volusia Multi-Jurisdictional PPI Committee Membership

Community	Governmental Representative	Nongovernmental Stakeholder
Daytona Beach	Justin Barton, Engineer II	Angie Sehenuk, Resident
Daytona Beach Shores	Stewart Cruz, Community Services Director	Chuck Horion, Resident Kim Smith, Resident
Deltona	Phyllis Wallace, Deputy Public Works Director	Glenn Whitcomb, Resident
Edgewater	Dilena Talley, Junior Planner Erica Ehly, Senior Planner	Tracey Barlow, Resident Bliss Jamison, Real Estate
Holly Hill	Rickie Lee, Chief Building Official	Kyle Mahanes, Resident
New Smyrna Beach	Kyle Fegley, City Engineer	Stan Harrison, Insurance
Ormond Beach	Robin Gawel, Senior Planner	Becky Weedo, Resident
Ponce Inlet	Hank Baker, Chief Building Official Ami Pierce, Office Manager	Chad Sturno, Resident
Port Orange	Margaret Tomlinson, Construction & Engineering Manager Valerie Duhl, Community Development Engineer	Mike Springer, Resident
South Daytona	John Boden, Chief Building Official Becky Witte, Deputy City Clerk/Public Information Officer	Megan Howard, Resident
Volusia County	Samantha West, Sustainability & Resilience Manager Clayton Jackson, Public Information Officer Joseph Jaskula, CRS Coordinator/Planner II	Denise Hutchinson, Resident

The MJ-PPI Committee met twice in 2025, with an in-person meeting on February 18, 2025, and a virtual meeting on May 21, 2025, to review program status, data trends, and proposed updates to the Volusia Multi-Jurisdictional Program of Public Information. Committee members reviewed the annual PPI reports and were advised on areas where updates or refinements may be necessary. The County distributed background information to support updates to the 2020 MJ-PPI, and each participating jurisdiction provided updates on their current public information activities. While some outreach efforts were community specific, many were regional in nature, and the discussions highlighted opportunities for improved coordination and shared messaging among jurisdictions.

During both meetings, the committee discussed key data trends relevant to public outreach, including increasing population across most jurisdictions, declining flood insurance policies inside and outside Special Flood Hazard Areas, and rising numbers of repetitive loss properties. Members noted that population growth, particularly among new residents, reinforces the need for consistent and targeted outreach, while the decline in flood insurance participation and increases in repetitive loss buildings underscore the importance of strengthening flood risk awareness, insurance education, and mitigation-focused messaging.

The committee also reviewed the approved proposed priority areas and priority audiences for the 2025 MJ-PPI update, and evaluated revised public information messages, outcomes, and performance metrics. Additional discussion focused on program development, including ways to better deliver messages to target audiences, track outreach effectiveness, and align the PPI document with current CRS guidance and related planning documents. Members provided detailed input on recommended changes to this update, including corrections, clarifications, and refinements to messaging and document organization.

# Public Information Needs Assessment

## Community Profile

Volusia County is in the central portion of the Florida east coast. The land area of Volusia County is approximately 1,103 square miles of land and 329 square miles of water with 50 miles of Atlantic Ocean shoreline. Along the eastern side of the County, the Halifax River and the Indian River/Mosquito Lagoon form long, narrow estuaries which separate the County’s mainland from its barrier island. Ponce DeLeon Inlet, located near the middle of the coastline, serves as the County’s only inlet through the barrier island and the major passage through which Atlantic tides and storm surge propagate into the estuaries. The Tomoka and St. Johns Rivers are other major estuaries in the County which are also sources of flooding.

Volusia County has a subtropical climate, with long, warm, and humid summers and short, mild winters. The average annual precipitation is approximately 48 inches. Over half of the rainfall occurs from June 1 through November 30, designated as the “Atlantic hurricane season.”

There are sixteen incorporated areas within Volusia County, of which Deltona is the largest in terms of population.

Table 4 shows the 2020 populations of the CRS participating cities and unincorporated areas within Volusia County along with the 2024 population estimates provided by the Bureau of Economic Business Research (BEBR), University of Florida.

*Table 4: 2020 Census Count and 2024 Projected Population Estimates of Cities and Unincorporated Areas*

Jurisdiction	2020 Population	2024 Population Estimate
Daytona Beach	71,488	84,891
Daytona Beach Shores	5,179	5,251
Deltona	93,692	98,312
Edgewater	23,097	24,981
Holly Hill	12,958	13,008
New Smyrna Beach	30,142	32,542
Ormond Beach	43,080	45,140
Ponce Inlet	3,364	3,428
Port Orange	62,596	65,670
South Daytona	12,865	13,493

Jurisdiction	2020 Population	2024 Population Estimate
Unincorporated	116,397	119,097

There has been a consistent upward trend in population growth in the participating CRS communities since the original MJ-PPI in 2015.

### Flood Hazard

The 2025 Volusia County Multi-Jurisdictional Local Mitigation Strategy (LMS) identifies 17 individual hazards categorized as natural, manmade, and technological. Section 5.6 describes the Flood Hazard Profile, identifying key terms, location and spatial extent, historical occurrences, historical summary of insured flood losses, repetitive loss properties, and the probability of future occurrences. Section 6.8 identifies the vulnerability and impacts of this hazard. Flooding is the most frequent and costly natural hazard in Volusia County.

The 2025 Volusia County Integrated Floodplain Management Plan (FMP) analyzed and assessed flood hazards (including riverine, urban, and storm surge flooding) through a risk assessment. Changes in the 100-year FEMA flood zone were analyzed, comparing the acreage of the 2017 flood zone (used in the 2020 FMP analysis) to that of 2024. Storm surge flooding was assessed using the Sea, Lake and Overland Surges from Hurricane (SLOSH) model, which predicts the tidal surge heights that result from hypothetical hurricanes with selected various combinations of pressure, size, forward speed, track, and winds. The Maximum of the Maximum Envelope of High Water (MOM) was utilized from the SLOSH model from the National Hurricane Center to further determine the worst-case scenario for a particular storm category under “perfect” storm conditions.

Volusia County experienced significant flooding events since the 2020 update to the LMS, FMP, and Multi-Jurisdictional Program for Public Information (MJ-PPI). Daytona Beach and Port Orange experienced 6 to 10 inches of rainfall over a 24-hour period from a slow-moving front in 2021. Hurricane Ian (2022) produced 22 inches of rainfall, setting historic precipitation records; and Hurricane Nicole (2022) generated 3 to six inches, worsening flooding impacts and causing the St. Johns River to rise into a moderate flood stage. Holly Hill and Ormond Beach reported flooding in the fall of 2023 due to excessive rainfall. Hurricane Helene (2024) produced 0.5 to 1.5 inches of rain, and Hurricane Milton (2024) delivered 7 to 17 inches of rain. Recovery efforts from the significant flooding events that began in 2022 were further exasperated by those in 2023 and 2024.

Figure 2: FEMA Flood Hazard Zones

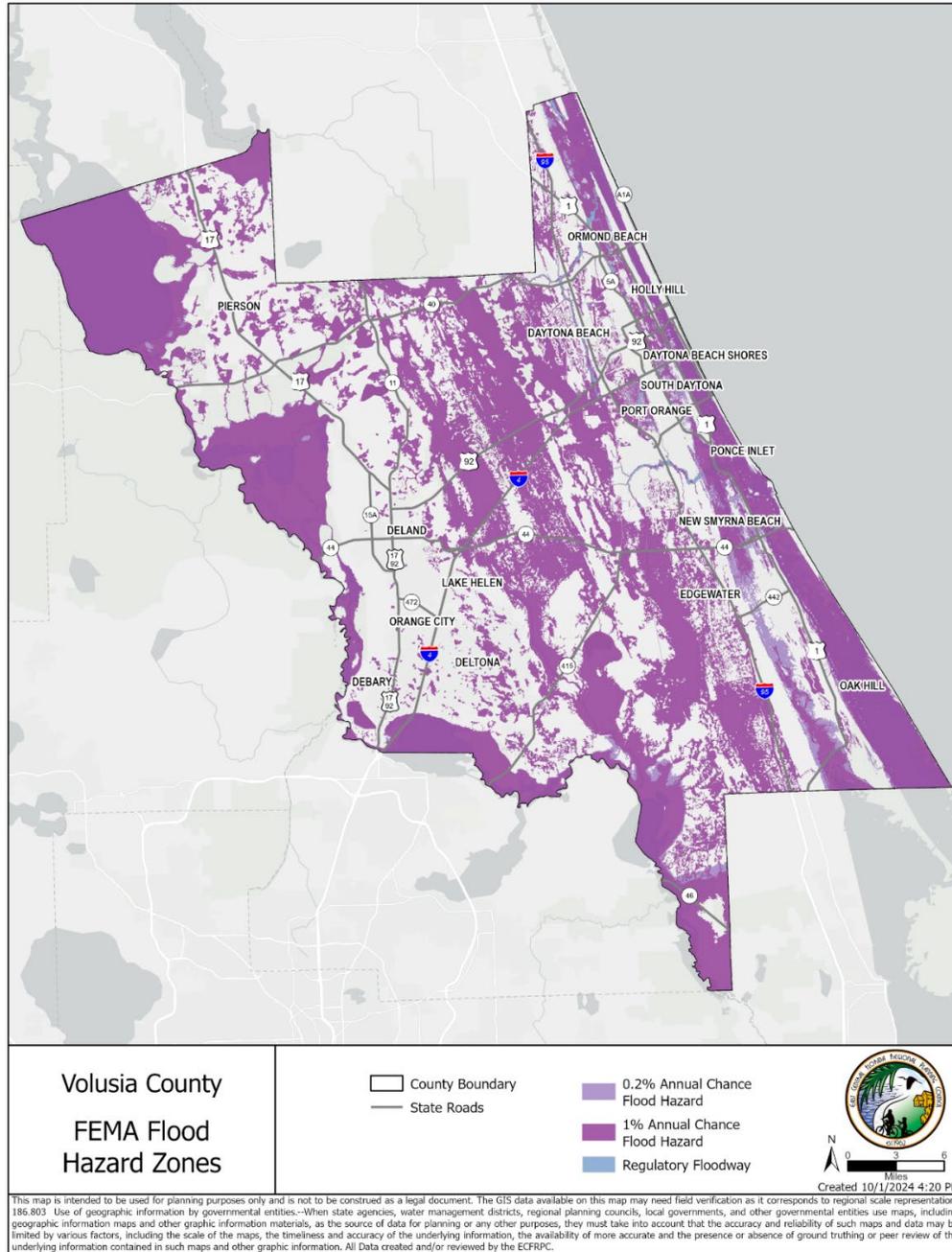


Figure 3 illustrates the location and extent of currently mapped Special Flood Hazard Areas for Volusia County based on best available FEMA Digital Flood Insurance Rate Map (DFIRM) data. This includes Zones A/AE/AH/AO (100-year floodplain), Zone VE (100-year coastal flood zones, associated with wave action) and Zone X (500-year floodplain).

Figure 3: Special Flood Hazard Areas for Volusia County

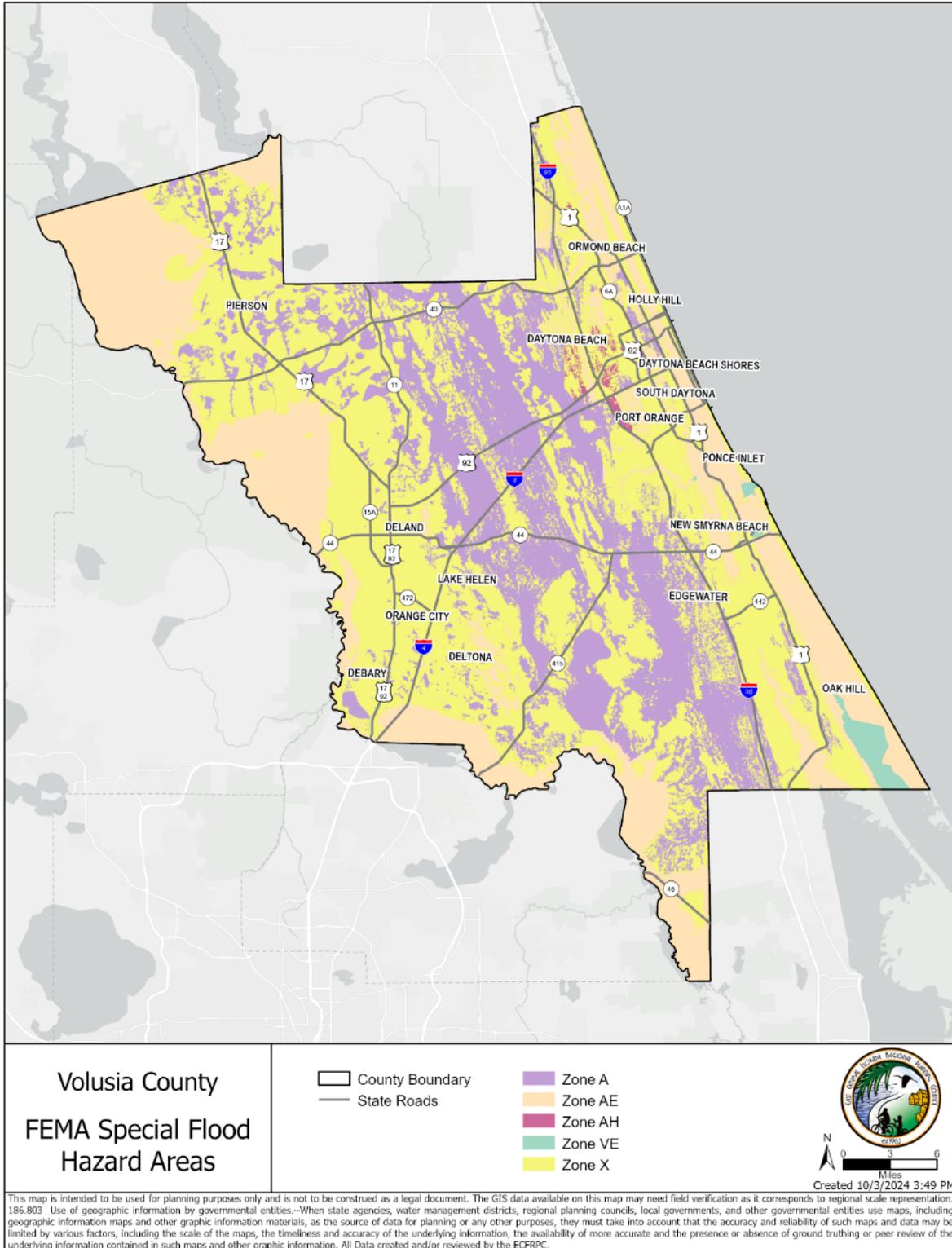
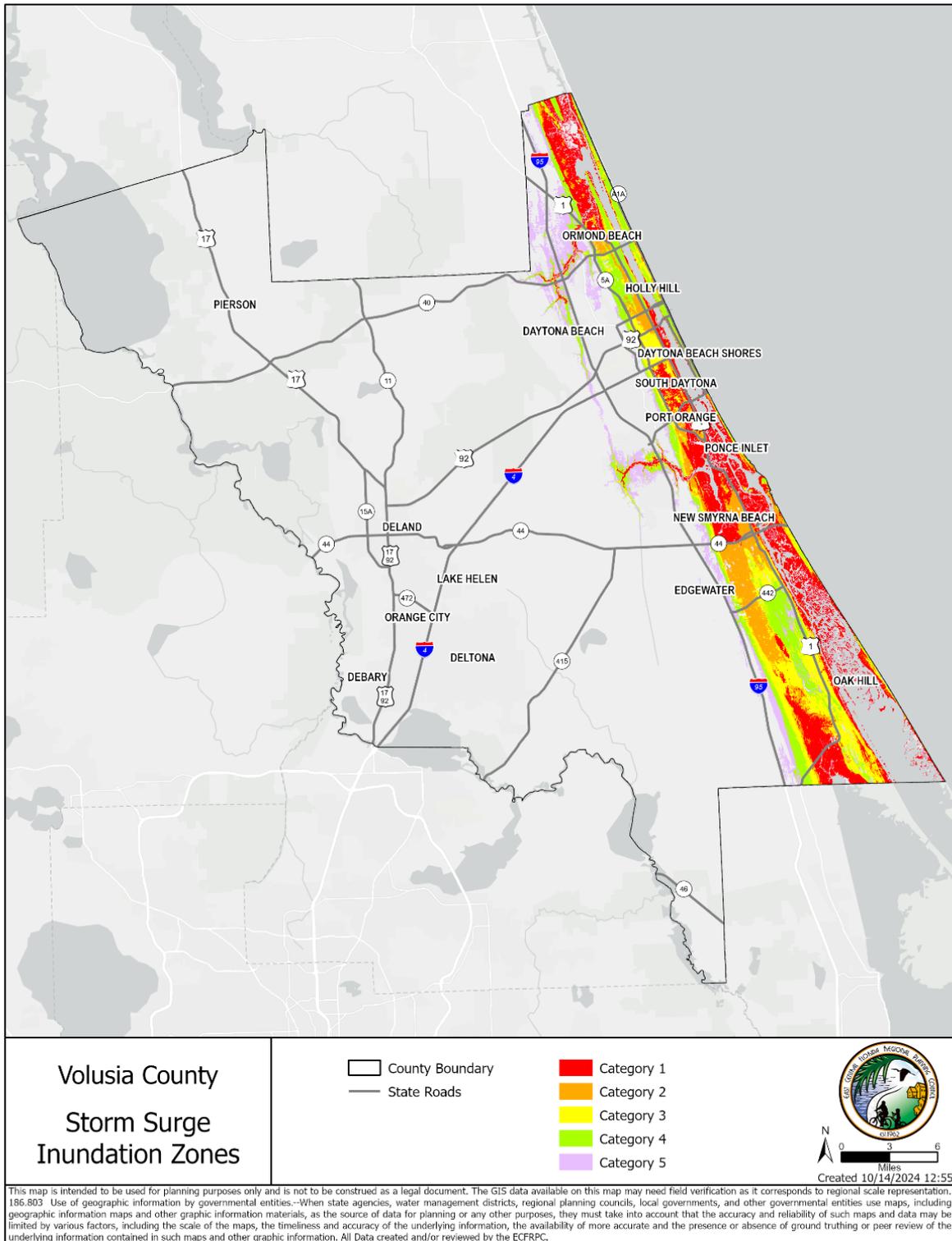


Figure 4: Storm Surge Inundation Zones



## Flood Insurance Coverage Assessment

### Flood Insurance Coverage

FEMA’s National Flood Insurance Program (NFIP) provides coverage for residential properties, personal property, and non-residential properties. NFIP flood insurance premiums are based on the risk rating of the building to be insured: the higher the risk, the higher the flood insurance premium.

Prior to October 1, 2021, the NFIP rating methodology primarily considered flood zones and elevations, and had not been updated in 50 years, causing disparities that resulted in individuals paying more than their fair share in flood insurance premiums. New policies effective on or after October 1, 2021, are priced under Risk Rating 2.0. This is a new, individualized approach to risk assessment, built on years of investment in flood hazard information. By using new data, new flooding models, and new technology, Risk Rating 2.0 can assess many factors for individual properties, including: frequency of flooding, multiple flood types, proximity to flood sources, and building characteristics.

To determine the level of flood insurance coverage in the Volusia Multi-Jurisdictional area, the most recent flood insurance policy and repetitive loss data provided by FEMA and the Insurance Service Office (ISO), a subsidiary of Verisk Analytics, along with GIS information, were evaluated. Table 5 summarizes the two key statistics of policies in force in the Special Flood Hazard Area and past claims by jurisdiction.

*Table 5: Flood Insurance Data in the SFHA by Jurisdiction (as of 4/2/2025)*

CID	Community Name	# of Policies within the SFHA in Force	Insurance in Force	\$ of Closed Paid Losses within the SFHA	\$ of Closed Paid Losses Outside the SFHA
125099	Daytona Beach	3,091	\$967,075,000	\$89,063,128	\$30,000,340
125100	Daytona Beach Shores	15	\$792,260,000	\$60,993.90	\$3,851,237.78
120677	Deltona	199	\$163,882,000	\$1,053,635.07	\$2,265,997.61
120308	Edgewater	75	\$172,656,000	\$924,397.28	\$6,765,905.19

CID	Community Name	# of Policies within the SFHA in Force	Insurance in Force	\$ of Closed Paid Losses within the SFHA	\$ of Closed Paid Losses Outside the SFHA
125112	Holly Hill	150	\$246,684,000	\$5,247,747.90	\$7,723,871.52
125132	New Smyrna Beach	1,330	\$1,263,871,000	\$35,352,544.25	\$16,337,860.16
125136	Ormond Beach	340	\$667,697,000	\$4,920,125.48	\$8,033,635.29
120312	Ponce Inlet	358	\$452,944,000	\$5,694,530.24	\$2,310,235.74
120313	Port Orange	454	\$509,416,000	\$30,973,855	\$37,770,731
120314	South Daytona	158	\$169,501,000	\$21,382,311.02	\$38,512,069.02
125155	Volusia County	1,288	\$1,266,310,000	\$47,708,868.78	\$23,374,974.92
Total		7,458	\$6,672,296,000	\$242,382,137	\$176,946,858

Table 6 compares the number of policies in Table 6 with the number of buildings in the SFHA by jurisdiction.

Table 6: Percentage of Buildings Insured

CID	Community Name	# of Buildings Within SFHA	# of Policies Within SFHA in force	% Insured Within SFHA	Total # of Policies	Total # of Policies Outside The SFHA
125099	Daytona Beach	6,192	3,091	49%	5,713	2,622
125100	Daytona Beach Shores*	5	15	N/A	3,578	3,563
120677	Deltona	568	199	35%	579	380
120308	Edgewater	715	75	10%	571	496
125112	Holly Hill	2,791	150	5%	907	757
125132	New Smyrna Beach	1,775	1,330	75%	5,066	3,736
125136	Ormond Beach	3,150	1,043	33%	3,532	2,489
120312	Ponce Inlet	422	358	84%	1,720	1,362

CID	Community Name	# of Buildings Within SFHA	# of Policies Within SFHA in force	% Insured Within SFHA	Total # of Policies	Total # of Policies Outside The SFHA
120313	Port Orange	5,035	454	9%	1,698	1,244
120314	South Daytona	982	158	16%	571	413
125155	Volusia County	4,241	1,288	30%	4,569	3,281
Total		25,876	8,161	35%	28,504	20,343

\*Note: (1) Daytona Beach Shores policies exceed the total number of buildings. For insurance purposes, some condominium units will have their own policy as well as each building. For this reason, policies exceed the number of buildings.

According to Tables 5 and 6, there are 8,161 flood insurance policies within the Special Flood Hazard Area with 20,343 policies outside the floodplain. About 35% of the buildings within the Special Flood Hazard Areas have flood insurance coverage. It should be noted that the percentage of policy coverage for buildings may be skewed due to the way condominium buildings and units are insured. For example, there may be one condominium building and 12 units for a total of 13 policies. The community only counts one building, not 12 units, so those communities with more condominiums in or out of the SFHA will have more policies. The statistics are used for broad analysis only.

Table 7: Insurance Occupancy Type

CID	Community Name	Single Family Policies in Force	2 – 4 Family Policies in Force	All Other Residential in Force	Non-Residential Policies in Force	Total # of Policies
125099	Daytona Beach	1,450	54	1,912	287	3,703
125100	Daytona Beach Shores	75	9	3,450	44	3,578
120677	Deltona	577	0	0	2	579
120308	Edgewater	548	6	1	16	571
125112	Holly Hill	342	12	512	41	907

CID	Community Name	Single Family Policies in Force	2 – 4 Family Policies in Force	All Other Residential in Force	Non-Residential Policies in Force	Total # of Policies
125132	New Smyrna Beach	1,898	202	2,825	141	5,066
125136	Ormond Beach	1,436	21	747	128	2,332
120312	Ponce Inlet	358	35	1,312	15	1,720
120313	Port Orange	1,599	27	45	52	1,723
120314	South Daytona	520	8	14	29	571
125155	Volusia County	2,915	23	1,583	55	4,576
Total		11,718	397	12,401	810	23,326

## Repetitive Loss Properties

Although the entire county is susceptible to flooding, there are approximately 2,208 buildings which are considered unmitigated “repetitive loss” properties as defined by FEMA (having at least two claims of \$1,000 over a 10-year period). Of the 2,208 unmitigated repetitive loss properties, 1,125 are in the Special Flood Hazard Area, and 1083 are outside the Special Flood Hazard area as displayed in the table below.

*Table 8: Total Unmitigated Repetitive Loss Buildings by Jurisdiction and Flood Zone*

Community	Total RL Buildings	RL in AE, A1-30, AO, AH, A	RL in VE, V1-30, V	RL in B, C, X	RL Buildings (Insured)
Daytona Beach	405	161	2	242	138
Daytona Beach Shores	14	1	0	13	7
Deltona	11	3	0	8	6
Edgewater	29	6	0	23	16
Holly Hill	113	54	0	59	48
New Smyrna Beach	164	116	3	45	56
Ormond Beach	132	47	0	85	25
Ponce Inlet	28	22	0	6	5
Port Orange	440	242	0	198	231
South Daytona	411	152	0	259	202
Volusia County	461	315	1	145	131
<b>Total</b>	<b>2208</b>	<b>1119</b>	<b>6</b>	<b>1083</b>	<b>865</b>

Based on the statistics, 51% of the buildings classified as repetitive loss have occurred in Special Flood Hazard areas. 49% of the repetitive loss buildings are located outside Special Flood Hazard Areas.

An interesting statistic contained in Table 8 above is the number of repetitive loss buildings currently insured equals a total of 865 or 39%. Even though the building may have experienced flood loss, flood insurance is not being purchased, probably because it is not required.

## Summary

Based on the information above, most property owners in the multi-jurisdictional Volusia County area do not carry flood insurance on their buildings. In the Special Flood Hazard

Areas, where flood insurance is mandatory as a condition of federal aid or a federally backed mortgage or loan that is federally backed, only 35% of the buildings have flood insurance coverage. Also, it is interesting that approximately 39% of the repetitive loss buildings are insured.

Because the percentage of properties with flood insurance coverage is generally low, the PPI committee decided to continue to target a variety of audiences to increase flood insurance coverage for buildings. The target audiences are listed in the next section. The communities of Daytona Beach, Daytona Beach Shores, Deltona, Edgewater, Holly Hill, New Smyrna Beach, Ormond Beach, Ponce Inlet, Port Orange, South Daytona, and Volusia County will continue to provide outreach to the various target audiences through methods such as mailings, ads, flyers, and the countywide website to encourage property owners to purchase flood insurance coverage. Additionally, the participating CRS jurisdictions will provide countywide information about flood insurance and other flood-related topics at public meetings and public events throughout the year. This consolidated outreach is intended to increase.

## Priority Areas

The MJ-PPI committee identified the following priority areas:

- ▶ All properties
- ▶ A, AE, AH and VE zones, and flood-prone X and shaded X properties

**All properties in the 11 participating CRS communities:** Since flooding can happen anywhere in the County, the committee reconfirmed that the priority area of “all properties in the 11 Volusia County CRS communities” should remain unchanged. There were some recommendations to modify some of the messages and outcomes due to some activities being difficult to measure and monitor. This is the second five-year update to the plan.

**A, AE, AH, VE zones, and flood-prone X and shaded X properties:** Areas countywide can be flooded from overwhelmed rivers, creeks, coastal sources, sheet flow, and local drainage ways. The official FEMA Flood Insurance Rate Map designates the deeper riverine and coastal flood-prone areas as A, AE, AH or VE Zones. The committee agreed these should be priority areas, in addition to flood-prone X and shaded X properties.

## Priority Audiences

The MJ-PPI Committee identified the priority audiences listed below.

- ▶ The general public
- ▶ Residents in the floodplain

- ▶ Residents and property owners in repetitive loss areas
- ▶ Residents and property owners with substantial damage properties
- ▶ Real estate, lending, title, and insurance agencies
- ▶ New residents and property owners
- ▶ Real estate appraisers

**General Public in the 11 participating CRS Communities:** As past flooding and flood insurance claims indicate, residents and business owners in the cities of Daytona Beach, Daytona Beach Shores, Deltona, Edgewater, Holly Hill, New Smyrna Beach, Ormond Beach, Ponce Inlet, Port Orange, South Daytona, and unincorporated areas of Volusia County need to be aware of the flood hazard, flood insurance, and ways they can protect themselves from flooding. Thus, the Committee concluded that the community at large should be considered a target audience, since flooding can occur anywhere for a variety of reasons. Flooding can occur in urban areas through an undersized culvert or blocked drain, as well as in areas not shown on flood maps. Residents may travel through flooded areas and do not know the proper safety precautions, or they may consider purchasing or moving to a flood-prone property. Although the committee reconfirmed that all properties are subject to flooding, the PPI should strive to reach all residents and businesses in the multi-jurisdictional Volusia County area, including renters.

**Residents in the Floodplain:** There are roughly 252,927 structures in the FEMA floodplain. Because these properties have been identified as having a known flood risk, the committee believes it is important to reach out to the property owners of these buildings to educate about flood risk, the availability of flood insurance, and the costs associated with recovery.

**Residents & Business Owners in Repetitive Loss Areas:** There are 2,208 unmitigated repetitive loss buildings in the participating CRS communities. These property owners, along with their neighbors, have a similar potential for flooding and should be aware of their property’s risk of flooding and the availability of flood insurance. Because the residents and business owners of structures in the floodplain and the repetitive loss areas are similar, it was determined that these two groups should receive the same types of outreach.

**Residents & Property Owners with Substantial Damage Properties:** There is a special concern for substantial damaged properties from Hurricanes Ian and Milton. Because substantial damage can change over time, the goal is to reduce this target audience through mitigation efforts. Mitigation and outreach efforts within these affected areas aid those properties from becoming substantially damaged again.

**Real Estate, Lending, Title, and Insurance Companies:** These companies are the key to conveying information about flood hazards and flood insurance. The committee wants to

ensure that they understand and have all the information they need about these topics. Residential sellers should be proactive in preparing for future property sales by gathering all pertinent flood history documentation. Real estate professionals should also update their practices and educate clients on this new requirement to avoid liability. Title agencies have a part in transferring NFIP policies from one owner to another during a real estate transaction. Additionally, Florida's new flood disclosure law, House Bill 1049, went into effect on October 1, 2024. This law requires sellers of residential properties to disclose flood-related information to potential buyers. Sellers must complete a "Flood Disclosure" form before executing a sales contract, marking a shift toward greater transparency in property transactions.

**New Residents/Property Owners:** People new to the area often purchase new homes without knowledge of storm hazards, flooding or flood zone information. Providing educational information to the prospective buyer from the realtor will be extremely helpful in the event of flooding or a storm.

**Real Estate Appraisers:** Appraisers value property for buyers and sellers. The committee wants to ensure that appraisers understand buildings located in the Special Flood Hazard Area have additional permitting requirements for repairs and improvements that are not required by the Florida Building Code. For buildings located in the Special Flood Hazard Area, substantial improvement reviews are completed with alterations, renovations, additions, etc., and substantial damage reviews are completed if a building is damaged by wind, fire, or flood. If a building has been determined by the municipality to be substantially improved or damaged, then it must either show it is in compliance with the State and municipality's current flood-resistant construction requirements or be brought into compliance. Commercial buildings may be dry floodproofed. To floodproof residential buildings, they can either be elevated, if a structural engineer determines the structure can be lifted, or demolished and replaced. If a building has been determined to be substantially improved or damaged or if it is close to reaching the substantial improvement/damage threshold, appraisers' building valuations should include the cost to cure the compliance issue.

## Existing Public Information Efforts

An important part of developing a public information program is to be aware of what other public information activities are reaching Volusia County multi-jurisdictional property owners. The information in Table 9 was updated by past projects, staff research, and PPI Committee members. The organizations are listed in alphabetical order.

Table 9: All Jurisdictions

Project #	Description	Message
1	Floodplain Management Website	Various
2	Annual mailing to repetitive loss areas	Information on the flood hazard, and mitigation measures
3	Distribution of FEMA materials in Local Libraries	Various
4	Letters promoting flood insurance from Mayor/Commissioner/Councilmember to all property owners	Know your risk of flooding; you should buy flood insurance; check with your agent to see if you are fully insured
5	Markers attached to storm drains	"No Dumping" – Drains to waterway markers
6	Brochure to Realtors, Lenders, and Insurance Agents	Various

Table 10: City of Daytona Beach

Project #	Description	Message
1	Flood Fact information brochure provided to all City of Daytona Beach in utility bill and direct mail	Various
2	Distribution of City, State, and FEMA brochures outside Commission Chambers	Various
3	Flood Tips PowerPoint Presentation on Channel 199	Various
4	Citywide Quarterly newsletter	Various

Table 11: City of Daytona Beach Shores

Project #	Description	Message
1	Citywide Quarterly newsletter	Various

Table 12: Deltona

Project #	Description	Message
1	Electronic and Mailed Quarterly Newsletter	Various
2	Pre-hurricane Season Activity	Preparedness – Avoid/Minimize/Recover

Table 13: City of Edgewater

Project #	Description	Message
1	Quarterly Facebook and newsletter distribution	Various
2	Brochures distributed at Edgewater Edgefest	Various
3	Brochures distributed at Environmental Services Educational presentations	Various

Table 14 : City of Holly Hill

Project #	Description	Message
1	Brochures available in City Hall	Various
2	Newsletter to Insurance Agencies	Flood Protection
3	Newsletter to Repetitive Loss Addresses	Flood Protection
4	Flood Information on Website	Various

Table 15 : City of New Smyrna Beach

Project #	Description	Message
1	Brochures and monthly Citizens Flood Newsletter available in City Hall / Building & Planning Offices	Various
2	Citizens Flood Newsletter distributed to insurance agencies	Various
3	Flood information packets distributed at community, wellness, fitness, park, and family-oriented events (5K runs, festivals, expos, and recreation events)	Various
4	Flood newsletters and information packets distributed through Citizens	Various

	Academy, committees, and public meetings	
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Table 16 : City of Ormond Beach

Project #	Description	Message
1	Flood Fact brochure distributed at Annual Earth Day event	Various
2	Flood information and website link provided to all City of Ormond Beach in utility bill	Various
3	Letter from Mayor inserted in approximately 25,000 utility bills	Flood Protection
4	Flood Information brochures available in Planning Department and in Finance office where utility bills are paid	Various

Table 17 : Town of Ponce Inlet

Project #	Description	Message
1	Flood Fact brochure and handouts, Don't Drown Frisbee distribute at Annual Ponce Preserves the Planet event, and Annual FABTO Educational Conference	Various
2	Town wide Quarterly Newsletter	Various
3	Flood Information Brochures available in Planning & Development Department and Town Community Center	Various
4	Flood Information on website	Various
5	Flood Fact brochure and letter mailed to Real estate agents, local contractors, local insurance agents, and targeted letters to contractors	Various

Table 18 : City of Port Orange

Project #	Description	Message
1	Flood Fact Brochure at kiosk in City Hall	Various
2	City weekly newsletters	Various

3	Social media messages on Facebook, Twitter/X, and Instagram	Flood Insurance
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Table 19 : City of South Daytona

Project #	Description	Message
1	City Newsletter	Flood Protection
2	Flood information distributed in City Hall	Various

Table 20 : Unincorporated Volusia County

Project #	Description	Message
1	Flood and emergency information on County website, emergency subpages, and micro sites	Various
2	Social media post and digital alerts EverBridge (AlertVolusia) and Emergency Management app)	Various
3	Radio programming, media events, and newspaper hurricane guides.	Preparedness – Avoid/Minimize/Recover
4	Flood and hurricane brochures and handouts distributed at events and outreach locations.	Various
5	Community preparedness presentations and hurricane expos	Preparedness – Avoid/Minimize/Recover
6	Flooding and stormwater education microsite	Flood Risk Awareness
7	Annual CRS Mail Out	Various

## **American Red Cross**

- **Project 1:** Offers a Flood App for Android or Apple
  - **Message:** Prepare -- Respond -- Recover
- **Project 2:** Website educational information
  - **Message:** Prepare -- Respond -- Recover

## **COAD (Community Organizations Active in Disaster)**

- **Project 1:** Annual hurricane expo
  - **Message:** Emergency Preparedness and Various

## **Florida Department of Emergency Management**

- **Project 1:** Flood Awareness Week and Severe Weather Awareness Week Outreach
  - **Message:** Various

## **Florida Department of Environmental Protection**

- **Project 1:** Flooding and Erosion webpage with links. Public information commercials on radio and cable
  - **Message:** Various

## **Florida Floodplain Management Association**

- **Project 1:** Flood messages e-mailed
  - **Message:** Various

## **Hometown News**

- **Project 1:** Hurricane prep guide
  - **Message:** Preparedness -- Avoid/Minimize/Recover

## **Insurance Agencies**

- **Project 1:** Letter to homeowner policy holders with no flood insurance
  - **Message:** Flood Protection

## **News-Journal & Hometown News**

- **Project 1:** Hurricane awareness flyers
  - **Message:** Preparedness -- Avoid/Minimize/Recover

## **St. John's River Water Management District**

- **Project 1:** Flood Information on website
  - **Message:** Various
  
- **Project 2:** Distribution of brochures
  - **Message:** Flood Protection and Assistance and Stormwater Systems

# Messages

After reviewing the Community Needs Assessment, the PPI Committee made a few changes to the eight originally adopted priority messages and reduced the messages to a total of 7 as indicated in Table 21.

Table 21: Messages and Desired Outcomes

Message	Outcome
A: Understand your risk of flooding. Finding out is simple!	A: Increase engagement on county’s flood mapping website through the measurement of visitors inspecting the website.
B: Protect yourself, your home, business, and personal belongings from the next flood with flood insurance.	B: Increase in the number of flood insurance policies, including the number of policies in X zone.
C: Turn around, don't drown to safeguard yourself and neighbors from unnecessary flood risk. Sign up for alerts	C: Reduce water rescues or police citations for ignoring barricades after a flood event and increase Everbridge registrations for citizens.
D: Keep debris and trash clear from streams, ditches, and inlets to prevent excess flooding prior to storm events.	D: Reduce number of calls related to stream obstruction.
E: Before you start any storm repairs or improvements, check permit requirements.	E: Decrease in number of code violations for not obtaining a building permit.
F: Hire only licensed contractors who know the local ordinances and jurisdiction’s requirements for permitting.	F: Fewer cases of unpermitted work through the implementation of the Floodplain Management Plan and decrease code violations.
G: Keep natural areas undisturbed, reduce and report illegal clearing and dumping, and protect water quality by limiting runoff, nutrient pollution, and improper fertilizer use.	G. Promote code compliance and responsible land management, while encouraging water quality protection and proper property fertilizer practices

The overall strategy is to make information more readily available to the target audiences in a manner that will equip and encourage these audiences to adopt behaviors to improve preparedness and decrease future flood damage. The PPI Projects and Initiatives list provides a comprehensive list of program elements organized by target audience and message. This table also includes Outreach Projects created specifically to increase the number of flood insurance coverage policies in the participating communities, denoted as “OP”.

In addition to projects that are implemented every year, the PPI Committee recommends Flood Response Projects “FRP” that will be implemented before, during and after a flood. One such project is the door hangers in English and Spanish to be placed on impacted properties after a storm. The County CRS Coordinator will provide the template to each PPI community for reproduction when needed. After a major flood event that requires a damage assessment team, door hangers will be placed on the door of each impacted property, where and when it is safe to do so.

Other FRP projects included sending EverBridge (AlertVolusia) voice, text and/or email messages. The EverBridge Emergency Notification System provides the public with the ability to receive voice, text, and/or email notifications. Volusia County has shifted to Everbridge in March of 2022, but it was available to the county and had it as a backup to CodeRed since 2018. Citizens can register online at:

<https://www.volusia.org/services/emergency-services/emergency-management/alerts/>

Any citizen with questions about the system can call the Volusia County Emergency Management Information Line at: 386-258-4088. The following EverBridge messages will be sent to all registrants along the lines of the following messages:

- ▶ Before the storm: “The National Weather Service has issued a Flood Watch for your area. A Flood Watch means that flooding is imminent or occurring. Please follow all precautions to keep you and your loved ones safe. If you are ordered to evacuate the area, do so immediately. If you suspect you are in a home that is subject to deep flooding, turn off the electricity at the circuit breaker panel and gas, gather canned foods and flashlights, and evacuate. If you are in transit, please avoid streets that are underwater or are barricaded. We urge you to stay tuned to news outlets for on-going details. Thank you for your cooperation.”
- ▶ During the storm: “Due to (event name) there are many power outages, flooded areas, and downed power lines, inoperable traffic signals, and debris around Volusia County that could cause harm or injury to residents outside. Residents are urged to remain in

place until weather conditions improve and to ensure road accessibility for first responders. If you need emergency assistance, please call 9-1-1.”

- ▶ After the storm: “Please report storm related damage to Volusia County Emergency Management at 866-345-0345. County and City employees will be travelling throughout the county assessing damage to homes.”

During the year, when there is no storm event projected, general educational EverBridge messages will also be sent periodically throughout the year. Below are some examples of messages that will be sent:

- ▶ "Know your flood zone. For information about your flood zone and flooding please see <https://www.volusia.org/services/public-protection/emergency-management/types-of-disasters/floods/>"
- ▶ "Flood insurance is a great way to protect your home when disaster strikes. Contact your insurance agent today to see if your home is covered. Be proactive. It usually takes 30 days for a policy to become effective.”
- ▶ "Flooding is one of Florida's most frequent hazards. It is a coast-to-coast threat that can occur at any time of the year. Find out ways to protect yourself, family and home at <https://www.volusia.org/services/public-protection/emergency-management/types-of-disasters/floods/>"

## Other Public Information Initiatives

### Map Information Services

Volusia County and Daytona Beach, Daytona Beach Shores, Deltona, Edgewater, Holly Hill, New Smyrna Beach, Ormond Beach, Ponce Inlet, Port Orange, and South Daytona provide map information in several ways. The most common method is the County flood map viewer website at:

<https://www.volusia.org/services/business-services/information-technology/geographic-information-services/flood-map-viewer.stml>

Customers enter the address of the property in question and can view on the map whether the property is in a Special Flood Hazard Area or not. Map information can also be obtained from most of the other CRS communities' websites and the FEMA interactive flood map service:

<https://msc.fema.gov/portal/search>

All CRS communities provide map information through inquiries by phone, by email, or in person through the customer service counter. This service is advertised annually to real estate agents, lenders, and insurance agents, as well as residents of properties in the floodplain and repetitive loss properties. The PPI Committee agreed to continue these procedures. Volusia County has recently updated the County's website to include all of the other CRS communities' contact information and website links in order to make flood determinations easier.

<https://www.volusia.org/services/emergency-services/emergency-management/types-of-disasters/floods/>

### Hazard Disclosure for Real Estate Agents

Effective February 19, 2014, the FEMA Flood Insurance Rate Maps (FIRMs) were updated for all communities within Volusia County based on the updated riverine study. On September 29, 2017 FIRMs for coastal communities became effective based on the updated surge study. Due to an issue between some of the 2017 FIRMS and the data contained in the 2017

Flood Insurance Study, a correction was made to the applicable flood maps and updated on August 7, 2018. Volusia County has published the new flood maps on its website and encourages the public to review the updated flood zones. Now that the information is available, real estate agents and brokers, and sellers have a duty to disclose to buyers (or to make sure buyers are aware) of the flood risks associated with a particular piece of property.

One protection for buyers in Florida is the requirement that any property located in a Special Flood Hazard Area, where the purchase is financed with a federally backed loan, must be covered with flood insurance. Whether or not a private mortgage will demand flood insurance coverage depends upon that lender. It should be noted that if a buyer purchases a property with cash, then the buyer will not be required to purchase flood insurance so the flood zone may or may not be disclosed.

All real estate agents can access the State of Florida Seller's Disclosure of Property Conditions form and disclose whether a property is located in a floodplain. Real estate agents can obtain the flood zone by using the methods described above in the Map Information Service section.

A county-wide brochure called, "Ask Before you Buy" has been established for the past few years. The brochure is distributed at public outreach events and hazard presentations, and by realtors to prospective buyers through the yearly CRS Mail Out.

## Flood Protection Website

The Volusia County website is updated to include information on all the priority topics listed in the Inventory of Existing Public Information Efforts table. Additional information related to outreach projects will be included on the website with links to all CRS participating communities. In addition, the County's website is updated to have a more current look and have a more prominent location on the County's main webpage.

<https://www.volusia.org/services/emergency-services/emergency-management/types-of-disasters/floods/>

Volusia County issued a news release notifying the media of the report's availability back in July. Below is a link to that news release.

[https://www.volusia.org/news/news-releases.stml?portalProcess\\_dd\\_0\\_1\\_1=showPublicEvent&calendar\\_entry\\_id=91118](https://www.volusia.org/news/news-releases.stml?portalProcess_dd_0_1_1=showPublicEvent&calendar_entry_id=91118)

There are two websites that Volusia County created within the last year. They are what can be considered microsites within the main website.

<https://www.volusia.org/services/emergency-services/emergency-management/index-1.stml>

<https://www.volusia.org/services/public-works/stormwater-management/index.stml>

## Flood Protection Assistance

All the participating CRS communities offer flood protection assistance including property protection advice (PPA), advice after a site visit (PPV), and financial assistance advice (FAA). These types of assistance are advertised in the annual mailing to floodplain and repetitive loss property owners. Other types of advertising will be considered for a countywide opportunity such as the Home Show (Daytona Beach's community event highlighting home trends and engagement) and other presentations to civic and professional groups.

## Plan Maintenance Procedures

The Multi-Jurisdictional PPI Committee will meet annually to evaluate the Plan and incorporate any needed revisions. The evaluation will cover:

- ▶ A review of the projects that were completed
- ▶ Progress toward the desired outcomes
- ▶ Recommendations regarding projects not completed
- ▶ Changes in the target audiences

The CRS Community Assessment will be refreshed every year as part of the Annual Evaluation. The County will coordinate and facilitate this meeting, and afterward, provide a summary and updated PPI worksheet Projects and Initiatives List reflecting the committee's decisions. The Annual Evaluation Report will be prepared each year as part of the CRS annual recertification, with copies to the County, Daytona Beach, Daytona Beach Shores, Deltona, Edgewater, Holly Hill, New Smyrna Beach, Ormond Beach, Ponce Inlet, Port Orange, and South Daytona governments, State of Florida NFIP Coordinator, and local media.

## Plan Adoption

This document will not become effective until the Volusia Multi-Jurisdictional Program for Public Information is adopted by the Daytona Beach City Commission, Daytona Beach Shores City Council, Deltona City Commission, Edgewater City Council, Holly Hill City Commission, New Smyrna Beach City Commission, Ormond Beach City Commission, Ponce Inlet Town Council, Port Orange City Council, South Daytona City Council, and Volusia County Council, by Resolution.

Table 22: Outreach Projects (OP) for General Public in CRS Communities of Daytona Beach, Daytona Beach Shores, Deltona, Edgewater, New Smyrna Beach, Ormond Beach, Ponce Inlet, Port Orange, South Daytona, and Volusia County

Project(s)	Messages and Outcomes (See Table 6)	Assignment	Proposed Schedule	Stakeholder	CRS Community
OP #1 Consolidated Flood Fact brochure on all messages and handouts distributed in all community permitting offices	A-G	All CRS Coordinator	Year-round	All Chamber of Commerce offices	All
OP #2 Consolidated Flood Fact brochure on all messages and handouts distributed at branch libraries	A-G	County CRS Coordinator	Year-round	All Chamber of Commerce offices	All
OP #3 Consolidated Flood Fact brochure on all messages and handouts to Chamber of Commerce for display	A-G	All CRS Coordinator	Year-round	All Chamber of Commerce offices	All

Project(s)	Messages and Outcomes (See Table 6)	Assignment	Proposed Schedule	Stakeholder	CRS Community
OP #4 Booths at countywide and citywide events	A-G	Volusia County Emergency Management	Over 68 Events in various and reoccurring locations. Majority events are held between May through July.	All Chamber of Commerce offices	All
OP #5 Presentations for countywide citizen and professional groups	A-G	Emergency Management/County CRS Coordinator	Year-round	All Chamber of Commerce offices	All

Project(s)	Messages and Outcomes (See Table 6)	Assignment	Proposed Schedule	Stakeholder	CRS Community
OP #6 Emergency Management public presentations including flood messaging	A-G	Emergency Management/County CRS Coordinator	Year-round	All Chamber of Commerce offices	All
OP #7 Multi-Media Posts and digital alerts	A-G	Volusia County Emergency Management	Year-round	All Chamber of Commerce offices	All

Table 23: Outreach Projects (OP) for Property Owners in the Floodplain and Repetitive Loss

Project(s)	Messages and Outcomes (See Table 6)	Assignment	Proposed Schedule	Stakeholder	CRS Community
OP #8 Annual Flood Guide – updated information on flood hazard preparedness that includes information on property protection – sent to all households in floodplain and distributed in County offices, regional library branches and all community building departments	A-G	All CRS Coordinators	Mailed out by 5/1	All Chamber of Commerce offices	All
OP #9 Annual letters to all repetitive loss area properties	A-G	All CRS coordinators/Emergency Management	Mailed out by 5/1	All Chamber of Commerce offices	All
OP #10 County Emergency Management will give presentations on family disaster preparedness to groups and communities	A-G	Emergency Management/County CRS Coordinator	By 5/1 of each year	All Chamber of Commerce offices	All

Project(s)	Messages and Outcomes (See Table 6)	Assignment	Proposed Schedule	Stakeholder	CRS Community
OP #11 Volusia COAD (Community Organizations Active in Disaster) will hold their annual Hurricane Expo	A-G	Volusia COAD	Annually	Volusia COAD	All
OP #12 – EverBridge text & e-mail to all	A-G	County Emergency Management	Monthly		All

Table 24: Outreach Projects (OP) for Real Estate, Real Estate Appraisers, Lending, Title and Insurance Companies

Project(s)	Messages and Outcomes (See Table 6)	Assignment	Proposed Schedule	Stakeholder	CRS Community
OP #13 Mail letters and consolidated Flood Fact brochure	A-G	Emergency Management/County CRS Coordinator	By 5/1 of each year		All
OP #14 Floodplain Disclosure and Permit Awareness Outreach	A, E, F	County CRS Coordinator	By 5/1 of each year	Buyers and lenders	All

Table 25: Outreach Projects (OP) for New Residents and Property Owners

Project(s)	Messages and Outcomes (See Table 6)	Assignment	Proposed Schedule	Stakeholder	CRS Community
OP #15 “Ask Before You Buy” brochure developed and distributed to realtors to provide all buyers.	A, B, D, E, F, and G	Emergency Management	Year-round	New resident and/or property owners	All