

The background of the document is a photograph of a tropical beach scene. In the foreground, there is a body of water, likely the ocean, with a sandy beach visible in the distance. Several palm trees and other tropical vegetation are scattered along the shoreline. A small, light-colored building is partially visible on the left side of the image. The sky is blue with some white clouds. The overall scene is bright and sunny.

# **2020 Volusia Multi-Jurisdictional Program for Public Information**

## **CRS Communities**

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

**November 2020**

---

**Prepared by County of Volusia and Ormond Beach  
Planning in coordination with the Volusia Multi-  
Jurisdictional PPI Committee Members**

## Table of Contents

I.	Background .....	3
II.	Multi-Jurisdictional PPI Committee .....	6
III.	Community Needs Assessment .....	7
	A. Community Profile .....	7
	B. Flood Hazards .....	8
IV.	Flood Insurance Coverage Assessment.....	10
	A. Flood Insurance Coverage by Jurisdiction .....	10
	B. Repetitive Loss Properties .....	12
	C. Summary .....	13
V.	Target Audiences .....	14
VI.	Inventory of Existing Public Information Efforts .....	15
VII.	Messages .....	17
VIII.	Other Public Information Initiatives .....	18
	A. Map Information Service .....	18
	B. Hazard Disclosure/Real Estate Agent's Brochure .....	18
	C. Flood Protection Website .....	19
	D. Flood Protection Assistance.....	19
IX.	Plan Maintenance Procedures.....	19
X.	Plan Adoption .....	20

## Figures and Tables

Table 1: Volusia County Community Rating System Eligible Communities .....	3
Figure 1: Map of Communities in Volusia County Participating in the PPI .....	4
Table 2: Volusia Multi-Jurisdictional PPI Committee Membership .....	6
Table 3: 2010 and 2014 Population of Cities and Unincorporated Areas.....	8
Figure 2: Flood Zones in Volusia County .....	9
Figure 3: Flood Insurance Policies by Flood Zone.....	10
Table 4: Flood Insurance Data in the SFHA by Jurisdiction.....	11
Table 5: Percentage of Buildings Insured.....	11
Table 6: Repetitive Loss Buildings by Jurisdiction and Flood Zone.....	13
Table 7: Other Public Information Efforts .....	15
Table 8: Messages and Desired Outcomes.....	17
Table 9: PPI Projects and Initiatives.....	21

## I. Background

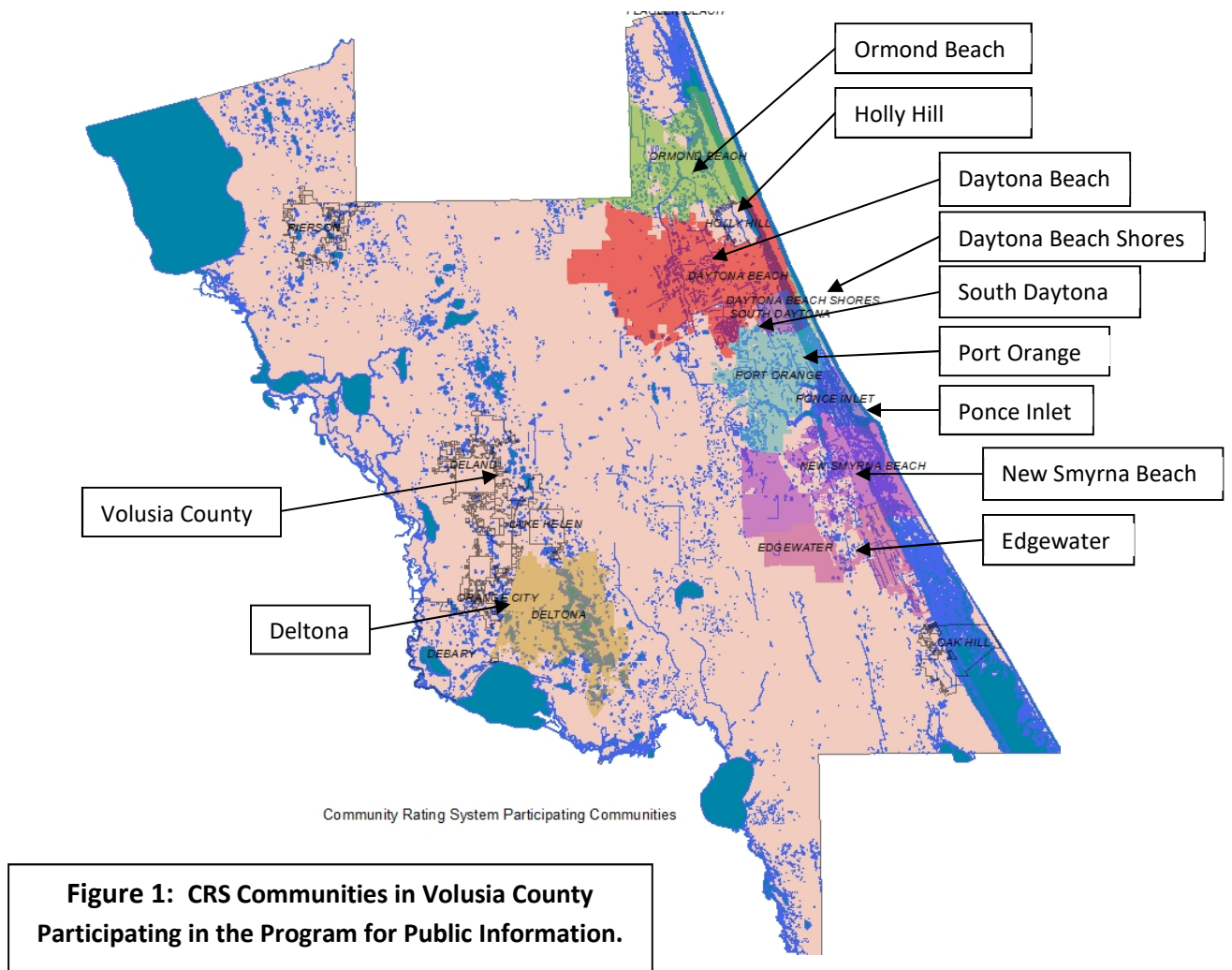
The Community Rating System (CRS) is a voluntary program under the National Flood Insurance Program (NFIP) that qualifies participating communities for reduced rates on flood insurance policies. The rating system is based on 19 activities that receive credit points by implementing local mitigation, outreach, and educational activities that go well beyond minimum NFIP requirements. Volusia County and the jurisdictions of Daytona Beach, Daytona Beach Shores, Deltona, Edgewater, Holly Hill, New Smyrna Beach, Ormond Beach, Ponce Inlet, Port Orange, and South Daytona currently participate in the CRS. Table 1 shows the CRS Class for each participating community and the applicable discount potential for properties located in a Special Flood Hazard Area and the current savings to policyholders.

<b>Table 1 - Volusia County Community Rating System Eligible Communities</b>				
<b>Community Name</b>	<b>CRS Entry Date</b>	<b>Current Class</b>	<b>% Discount for properties in Special Flood Hazard Areas</b>	<b>Total Savings in Premiums for Flood Policy Holders<sup>1</sup></b>
DAYTONA BEACH	10/1/94	6	20	\$411,975
DAYTONA BEACH SHORES	10/1/92	5	25	\$107,938
DELTONA	05/1/15	9	5	\$19,596
EDGEWATER	10/1/92	7	15	\$10,470
HOLLY HILL	10/1/94	8	10	\$43,181
NEW SMYRNA BEACH	10/1/91	6	20	\$383,391
ORMOND BEACH	10/1/92	6	20	\$173,624
PONCE INLET	05/1/04	5	25	\$117,953
PORT ORANGE	10/1/92	5	25	\$188,198
SOUTH DAYTONA	10/1/92	6	15	\$92,654
VOLUSIA COUNTY	10/1/93	5	25	\$559,934
<b>TOTAL SAVINGS AS OF MARCH 24, 2020</b>				<b>\$2,108,914</b>

Table 1 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 total savings for all communities that participate in the CRS is approximately \$2,108,914 based on flood policies in effect as of March 24, 2020. Therefore, property owners benefit greatly by living in a CRS community.

Additionally, every community in Volusia County participates in the Local Mitigation Strategy (LMS). In order to receive federal mitigation funding, participation in the Volusia LMS is required. The 2020 Volusia County Multi-Jurisdictional Local Mitigation Strategy is a comprehensive document that not only includes the Hazard Mitigation Plan and the Integrated Floodplain Management Plan but the Volusia County Flood Warning Program as well. By participating in the LMS, anytime a presidential disaster declaration is made, all communities are able to apply for grants to assist in mitigation efforts for recovery and prevention of future damage. Again, property owners benefit from the coordinated planning efforts by living in a community in Volusia County.

The original Program for Public Information (PPI) was initiated on March 11, 2015, through agreement with the attendees at the LMS meeting. The 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 CRS communities realize an opportunity in collaborating to develop a multi-jurisdictional plan built on existing programs. All CRS communities except for Holly Hill expressed desire to be part of the 2015 MJ-PPI. As part of the update of the PPI, Holly Hill will be participating in the 2020 PPI. Figure 1 shows the location of the 11 CRS Communities in Volusia County.



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. It is no surprise that all of the CRS communities wanted to participate in the PPI for jointly doing projects normally done independently.

The Program for Public Information 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. For CRS credit, the Program for Public Information must be developed according to a seven-step planning and public involvement process as follows:

**Step 1:** Establish a Program for Public Information committee.

**Step 2:** Assess the community's public information needs.

**Step 3:** Formulate messages.

**Step 4:** Identify outreach projects to convey the messages.

**Step 5:** Examine other public information initiatives.

**Step 6:** Prepare the Program for Public Information document and adopt the Program for Public Information.

**Step 7:** Implement, monitor, and evaluate the program.

The first Volusia Multi-Jurisdictional Program for Public Information (PPI) was originally completed in 2015. Following is a summary of the 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	First annual PPI review
March 20, 2019	Second annual PPI review
March 23, 2020	Third annual PPI review

The PPI is required to be updated at least every five years. Therefore, this is the 5-year update of the 2015 Volusia MJ-PPI.



## II. Multi-Jurisdictional PPI Committee

For the 2020 PPI update, the County and City of Ormond Beach staff members emailed information to update the 2015 MJ-PPI plan. The committee was updated with 11 governmental representatives and 11 nongovernmental stakeholders with representation as follows:

Table 2 - Volusia Multi-Jurisdictional PPI Committee Membership		
Governmental Representative	Nongovernmental Stakeholder	Community Representing
Justin Barton	Angie Sehenuk	Daytona Beach
Stewart Cruz	Kim Smith	Daytona Beach Shores
Scott McGrath	Nashla Merced	Deltona
Jesse Ohler	Tyna Hilton	Edgewater
Ricki Lee	Eleni Deligianis	Holly Hill
Kyle Fegley	Stan Harrison, Insurance Rep.	New Smyrna Beach
Jenn Elston, PIO	Larry LaHue	Ormond Beach
Hank Baker, CFM	Kearstin Greer	Ponce Inlet
Margaret Tomlinson	Elliot Hagood, Realtor	Port Orange
Patty Rippey	Brian Peek	South Daytona
Constance Bentley, CFM	Denise Hutchinson, Realtor	Volusia County

The role of the committee members was to assist in updating the Volusia MJ-PPI plan by providing feedback on possible changes to targeted areas for outreach, changes to messages, delivery of the messages and how often the messages need to be delivered. Committee members reviewed the annual PPI reports and were advised on suggestions that may need to be made. County and Ormond Beach staff members developed the agendas and facilitated the virtual committee meetings. Prior to setting each meeting date, the committee members were provided with GoToMeeting invitations. The members advised if they were able to attend and meet the attendance requirements outlined in the 2017 CRS manual.

The first meeting of the Multi-Jurisdictional PPI was held on September 23, 2020, virtually, using the GoToMeeting platform. The agenda followed steps one through five of the seven step plan process outlined in the 2017 CRS Manual, pages 330-11 through 330-19. Next, the 11 communities were provided information based on insurance statistics showing the number of claims inside and outside of the floodplain and the tables from the 2015 adopted PPI to review. The members reviewed the “Target Area”, “Target Audiences” the inventory of related efforts and existing public outreach. They then made suggestions on potential changes.

Since flooding can happen anywhere in the County, the committee reconfirmed that the target 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.

Each participating jurisdiction updated their respective current public information efforts. Some projects are community specific, but most are regional projects of which not all communities were aware. The committee members provided input on additional opportunities for collaboration. The discussion shifted to program development. Members discussed what changes could be taken to better deliver messages to the target audiences. The outcome of this work is presented in Table 8.

The second meeting was held on October 7, 2020, again virtually using the GoToMeeting platform. The members were sent a revised draft 2020 MJ-PPI in advance for discussion. During this meeting, members reviewed all recommended changes to the Draft 2020 MJ-PPI. Members provided additional input on corrections or changes in the development of the final 2020 PPI. The final draft of the Volusia Multi-Jurisdictional Program of Public Information, recommended by the entire committee at the meeting was sent to David Arkens, CRS Specialist and Roy McClure, Emergency Management Specialist, FEMA Region IV, requesting any comments on the draft document. Once approved, appropriate revisions were made and the document was then provided to the communities for adoption.

### **III. Community Needs Assessment**

#### **A. Community Profile**

Volusia County is located 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 River and St. Johns River 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 June 1<sup>st</sup> through November 30<sup>th</sup>, designated as the "Atlantic hurricane season."

There are sixteen incorporated areas within Volusia County, of which Deltona is the largest in terms of population. There are 11 CRS communities in Volusia County. The participating jurisdictions in this plan include Daytona Beach, Daytona Beach Shores, Deltona, Edgewater, Holly Hill, New Smyrna Beach, Ormond Beach, Ponce Inlet, Port Orange, South Daytona, and the unincorporated area of Volusia County (see Figure 1).

Table 3 shows the 2010 populations of the CRS participating cities and unincorporated area within Volusia County along with the 2019 population estimates provided by the Bureau of Economic Business Research (BEBR), University of Florida. The change from 2010 to 2019 represents a total growth rate of approximately 7.3% compared to the State percent change of 12.8% percent. Please note the 7.3% increase only includes the data for the 11 CRS communities out of the 16 incorporated entities in Volusia County.

Table 3 – 2010 and 2019 Population of Cities and Unincorporated Areas		
Jurisdiction	2010 Population	2019 Population Estimate
Daytona Beach	61,005	67,351
Daytona Beach Shores	4,247	4,372
Deltona	85,182	91,520
Edgewater	20,750	23,455
Holly Hill	11,659	12,153
New Smyrna Beach	22,464	27,173
Ormond Beach	38,137	41,289
Ponce Inlet	3,032	3,151
Port Orange	56,048	61,617
South Daytona	12,252	12,819
Unincorporated	116,655	118,208
<b>Total</b>	<b>431,431</b>	<b>463,108</b>

## B. Flood Hazards

The 2020 Volusia County Multi-Jurisdictional Local Mitigation Strategy identifies 23 individual hazards categorized as atmospheric, hydrologic, geologic, and other. Flooding is the most frequent and costly natural hazard in the Volusia County area.

Flooding in Volusia County generally results from excessive precipitation and can be classified under two categories: 1) general floods, precipitation over a given river basin for a long period of time along with storm-induced wave or tidal action; and 2) flash floods, the product of heavy localized precipitation in a short time period over a given location. The severity of a flooding event is typically determined by a combination of several major factors, including: stream and river basin topography and physiography; precipitation and weather patterns; recent soil moisture conditions; and the degree of vegetative clearing and impervious surface.

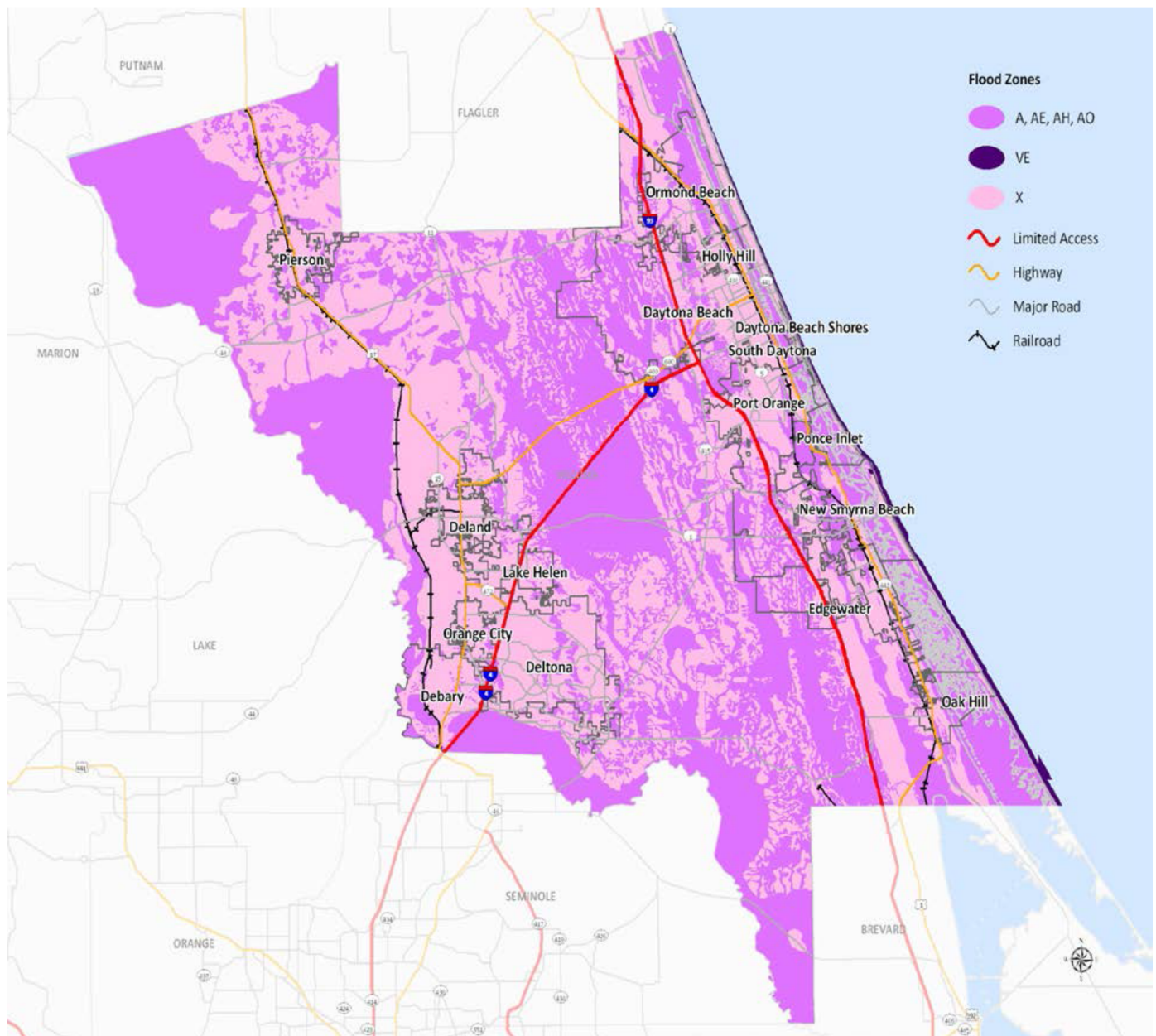
A general flood is usually a long-term event that may last for several days. The primary types of general flooding include riverine, coastal, and urban flooding. Riverine flooding is a function of excessive precipitation levels and water runoff volumes within the watershed of a stream or river. Coastal flooding is typically a result of storm surge, wind-driven waves and heavy rainfall produced by hurricanes, tropical storms and other large coastal storms. Urban flooding occurs where manmade development has obstructed the natural flow of water and decreased the ability of natural groundcover to absorb and retain surface water runoff.

In eastern portions of the county, most of the flood prone areas feature relatively impermeable soil, a highwater table, and flat terrain. These characteristics contribute significantly to flooding problems. Additionally, the flat slopes and heavily vegetated floodplains promote backwater effects and aggravate the flood problem by preventing the rapid drainage of floodwaters.



Figure 2 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). It is important to note that while FEMA digital flood data is recognized as best available data for planning purposes, it does not always reflect the most accurate and up-to-date flood risk. Impacts have included flooding of hundreds of homes, schools, and roads, including the blockage of I-95 in Ormond Beach during a 2004 flash flood. Flooding and flood related losses often do occur outside of delineated special flood hazard areas.

**Figure 2: Flood Zones in Volusia County**



Areas countywide can be flooded from overwhelmed rivers, creeks, coastal sources, sheet flow, and local drainage ways. While the official FEMA Flood Insurance Rate Map designates the deeper riverine and coastal flood prone areas as A, AE, AH or VE Zones (shown as dark pink and dark purple in Figure 2), the committee reconfirmed that all properties are subject to flooding and the PPI should strive to reach all residents and businesses in the multi-jurisdictional Volusia County area. In addition, the MJ-PPI will continue to specifically target properties in the floodplain and repetitive loss areas.

#### IV. Flood Insurance Coverage Assessment

##### A. Flood Insurance Coverage by Jurisdiction

In order to determine the level of flood insurance coverage in the Volusia Multi-Jurisdictional area, the most recent flood insurance policy data provided by FEMA was used, along with GIS information. Using the data, current flood insurance policies were plotted on a map as shown below.

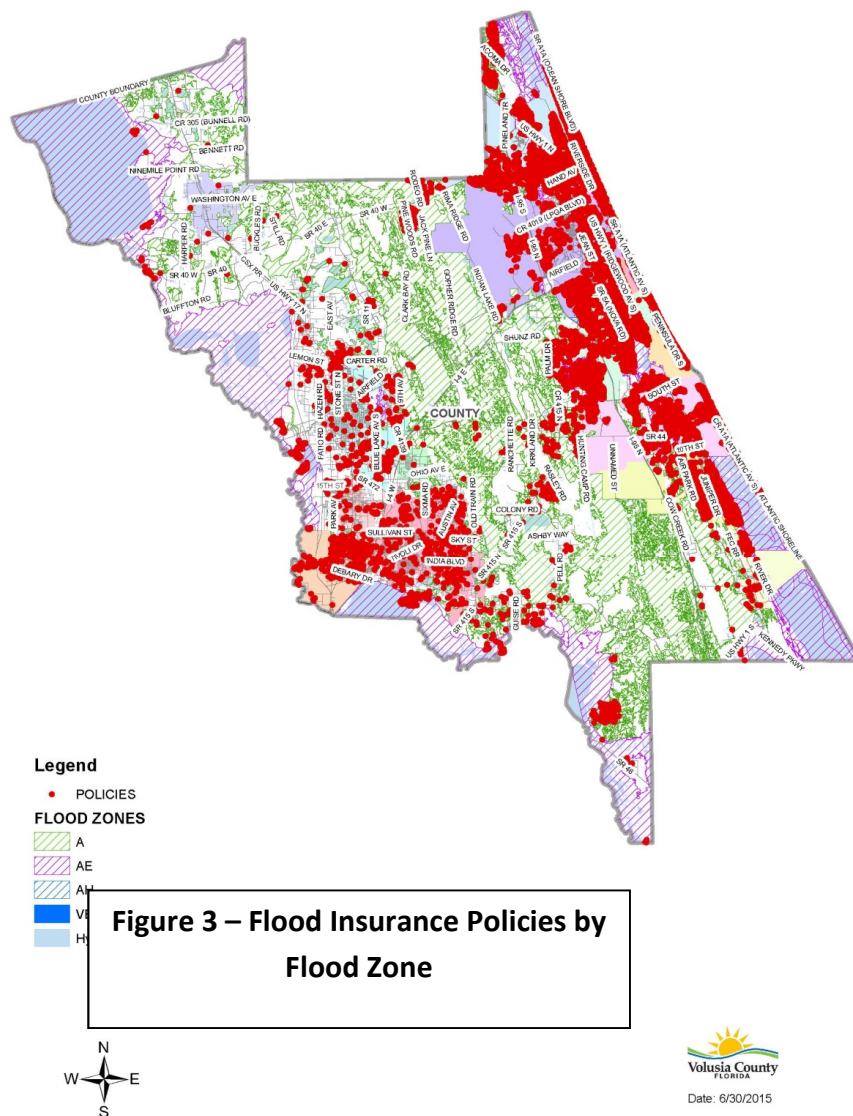


Table 4 summarizes the two key statistics of policies in force in the Special Flood Hazard Area and past claims by jurisdiction.

Table 4: Flood Insurance Data in the SFHA by Jurisdiction (as of 3/24/20)					
CID	Community Name	# of Policies within SFHA in force	Insurance in Force	\$ of Closed Paid Losses Within the SFHA	\$ of Closed Paid Losses Outside the SFHA
125099	DAYTONA BEACH	1803	\$331,408,700	\$15,095,993	\$14,229,338
125100	DAYTONA BEACH SHORES	16	\$2,720,300	\$60,994	\$277,707
120677	DELTONA	297	\$64,984,300	\$101,646	\$248,110
120308	EDGEWATER	81	\$19,643,600	\$368,016	\$248,110
125112	HOLLY HILL	247	\$62,621,500	\$1,632,814	\$708,302
125132	NEW SMYRNA BEACH	2175	\$472,866,200	\$8,111,591	\$708,302
125136	ORMOND BEACH	582	\$155,638,600	\$3,694,975	\$1,510,234
120312	PONCE INLET	431	\$110,595,400	\$4,223,224	\$1,510,234
120313	PORT ORANGE	804	\$170,912,300	\$11,124,023	\$2,328,894
120314	SOUTH DAYTONA	513	\$109,815,300	\$6,517,814	\$2,328,894
125155	VOLUSIA COUNTY	2668	\$621,663,300	\$17,413,394	\$3,745,383
<b>Total</b>		9,617	\$2,122,869,500	\$68,344,485	\$3,694,975

Table 5 compares the number of policies in Table 4 with the number of buildings in the SFHA by jurisdiction.

Table 5: Percentage of Buildings Insured						
CID	Community Name	# of Buildings within SFHA	# of Policies within SFHA	% Insured within SFHA	Total # of Policies	Total # of Policies Outside the SFHA
125099	DAYTONA BEACH	6,941	1,803	26%	7,647	5,844
125100	DAYTONA BEACH SHORES	5	16 <sup>(1)</sup>	N/A	5,710	5,694
120677	DELTONA	552	297	54%	1,030	733
120308	EDGEWATER	648	81	13%	955	874
125112	HOLLY HILL	2,788	247	9%	1,214	967
125132	NEW SMYRNA BEACH	1,687	247	N/A	7,721	5,546
125136	ORMOND BEACH	3,072	2,175	18%	4,004	3,422
120312	PONCE INLET	155	431 <sup>(1)</sup>	N/A	2,503	2,072
120313	PORT ORANGE	5,129	804	16%	2,951	2,147
120314	SOUTH DAYTONA	981	513	52%	1,279	766
125155	VOLUSIA COUNTY	4,087	2,668	65%	8,802	6,134
<b>Total</b>		26,123	9,617	37%	43,816	34,199
Note: (1) Daytona Beach Shores, New Smyrna Beach, and Ponce Inlet policies exceed 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 4 and 5, there are 9,617 flood insurance policies within the Special Flood Hazard Area with 34,199 policies outside the floodplain. About 37% 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 is 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 the one building, not the 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.

Flood insurance is required as a condition of federal aid or a mortgage or loan that is federally insured for a building located in a Special Flood Hazard Area (SFHA). Therefore, one would expect most policies to be in the AE, A, and VE Zones. The interesting statistic in Tables 4 and 5 is that there are almost four times as many policies outside the SFHA where flood insurance is not required. Similarly, the NFIP has paid over \$105 million dollars in flood insurance claims and over 34% of the dollars paid countywide have been in the flood zones outside the SFHA. This could be explained by two primary reasons: 1. Older, established neighborhoods are generally mapped in the Special Flood Hazard Areas and homes may no longer carry a mortgage; and 2. Coastal V-Zone boundary lines are primarily designated along the dune line of the beach. Most condominium structures are built just outside the V-Zone boundary. Also, since each unit is considered a separate structure, there would be more policies issued in the X Zone.

#### B. Repetitive Loss Properties

Although the entire county is susceptible to flooding, there are approximately 206 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 206 unmitigated repetitive loss properties, 102 are in the Special Flood Hazard Area and 88 are outside the Special Flood Hazard area (see Table 6 below).

FEMA is currently in the process of changing how repetitive loss data is obtained. Instead of CRS specialists being able to access the information, the community must request CRS repetitive loss lists directly from the FEMA Region I office. Before this data can be provided, communities must have an Information Sharing and Access Agreement (ISAA) in place with FEMA. The participating CRS communities in Volusia County are in the process of obtaining the ISAA for purposes of getting the data. Due to COVID-19, the FEMA offices are backlogged and do not know when the agreements will be processed. For this reason, it should be noted that not all communities have the most recent repetitive loss data. For most communities, the data used was provided by the ISO/CRS Specialist based on the “Community Information System Report” as of April 16, 2015, unless otherwise shown.

Table 6 - 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	30	8	1	21	14
Daytona Beach Shores	0	0	0	0	0
Deltona	4	1	0	3	1
Edgewater	3	1	0	2	1
Holly Hill	?	?	?	?	?
New Smyrna Beach	26	15	1	10	22
Ormond Beach (Source: NFIP as of 5/31/18)	15	10	0	5	13
Ponce Inlet	13	9	0	4	10
Port Orange	35	17	0	18	24
South Daytona	7	5	0	2	4
Volusia County	73	50	0	23	40
<b>Total</b>	<b>206</b>	<b>116</b>	<b>2</b>	<b>88</b>	<b>129</b>

Based on the statistics, 57% of the buildings classified as repetitive loss have occurred in Special Flood Hazard areas. Also, 43% of the repetitive loss buildings are located outside Special Flood Hazard Areas.

An interesting statistic contained in Table 6 is the number of repetitive loss buildings currently insured equals a total of 129 or 63%. Even though the building may have experienced flood loss, flood insurance is not being purchased probably because it is not required.

### C. Summary

Based on the information above, it is clear that the majority of 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 mortgage or loan that is federally backed, only 37% of the buildings have flood insurance coverage. Also, it is interesting that approximately 63% 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 Section V below. 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 flood insurance coverage in the Volusia County Multi-Jurisdictional PPI area.

## **V. Target Audiences**

The PPI Committee decided to maintain the target audiences of the general public, residents in the floodplain, repetitive loss properties and real estate, lending and insurance agencies. Also, it was determined that “new resident/property owners” should be added.

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, and also in areas not shown on flood maps. Citizens may travel through flooded areas and not know the proper safety precautions, or they may consider purchasing or moving to a flood prone property.

Residents in the Floodplain: There are over 28,000 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 let them know about the risk of flood and the availability of flood insurance.

Repetitive loss areas: There are 206 unmitigated repetitive loss properties in the eleven CRS participating communities. These property owners, along with their neighbors, who have a similar potential for flooding, 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 so similar, it was determined that these two groups should receive the same types of outreach.

Real estate, lending 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.

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.



## VI. Inventory of 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 7 was updated by past projects, staff research, and PPI Committee members. The organizations are listed in alphabetical order.

Table 7: Inventory of Existing Public Information Efforts		
Jurisdiction/Agency	Project	Message
All Jurisdictions	Floodplain Management Website	Various
	Annual mailing to repetitive loss areas	Information on the flood hazard, and mitigation measures
	Distribution of FEMA materials in City Island Library	Various
	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
	Markers attached to storm drains	No Dumping-Drains to Waterway Markers
	Brochure to Realtors, Lenders, and Insurance Agents	Various
American Red Cross	Offers a Flood App for Android or Apple.	Prepare – Respond – Recover
	Website Educational Information	Prepare – Respond – Recover
COAD (Community Organizations Active in Disaster)	Annual Hurricane Expo	Emergency Preparedness and Various
Daytona Beach	Flood Fact information brochure provided to all City of DB in utility bill and direct mail.	Various
	Distribution of City, State, and FEMA brochures outside Commission Chambers	Various
	Flood Tips PowerPoint Presentation on Channel 199	Various
	Citywide Quarterly newsletter	Various
Daytona Beach Shores	Citywide Quarterly newsletter	Various
Deltona	Electronic and Mailed Quarterly Newsletter	Various
	Pre-hurricane Season Activity	Preparedness – Avoid/Minimize/Recover
Edgewater	Brochures distributed at 5K Races	Various
	Brochures distributed at Edgewater Expo booth	Various
	Brochures distributed at Environmental Services Educational presentations	Various
Holly Hill	Brochures available in City Hall	Various
	Newsletter to Insurance Agencies	Flood Protection
	Newsletter to Repetitive Loss Addresses	Flood Protection
	Flood Information on Website	Various
Florida Department of Emergency Management	Flood Awareness Week and Severe Weather Awareness Week Outreach	Various

**Table 7: Inventory of Existing Public Information Efforts**

<b>Jurisdiction/Agency</b>	<b>Project</b>	<b>Message</b>
<b>Florida Department of Environmental Protection</b>	Flooding and Erosion webpage with links. Public information commercials on radio and cable	Various
<b>Florida Floodplain Management Association</b>	Flood messages e-mailed	Various
<b>Hometown News</b>	Hurricane Prep Guide	Preparedness – Avoid/Minimize/Recover
<b>Insurance Agencies</b>	Letter to homeowner policy holders with no flood insurance	Flood Protection
<b>New Smyrna Beach</b>	Brochures available in City Hall	Various
	Newsletters to Insurance Agency office	Various
	Newsletters to Silver Sneakers Group meetings	Various
	Newsletters to Citizens Academy	Various
	Flood Information packets at Family Fun Night at Riverside Park	Various
<b>News-Journal &amp; Hometown News</b>	Hurricane Awareness Flyers	Preparedness – Avoid/Minimize/Recover
<b>Ormond Beach</b>	Flood Fact brochure and Florida DEM handouts distributed at Annual Earth Day event.	Various
	Flood information and website link provided to all City of OB in utility bill	Various
	Letter from Mayor inserted in approximately 25,000 utility bills	Flood Protection
	Flood Information brochures available in Planning Department and in Finance office where utility bills are paid	Various
<b>Ponce Inlet</b>	Flood Fact brochure and Florida DEM coloring books, handouts, Don't Drown Frisbee distribute at Annual Ponce Preserves the Planet event and Annual FABTO Educational Conference	Various
	Town wide Quarterly Newsletter	Various
	Flood Information Brochures available in Planning & Development Department and Town Community Center	Various
	Flood Information on website	Various
	Flood Fact brochure and letter mailed to Real Estate Agents; local Contractors and local Insurance Agents	Various
<b>Port Orange</b>	Flood Fact brochure provided with all new Single-Family Home permits, at Family Days event and at kiosks in City Hall & Public Works	Various
	Postcard mailed to Lawn Maintenance companies and at City Booth during Family Days	Keep debris and trash out of streams and ditches
	City Quarterly Newsletters	Various
	FDEM Topic Cards at kiosks in City Hall and Public Works	Flood safety, Insure Your Property Against Flooding
	Social media messages on Facebook and Twitter	Flood Insurance

Table 7: Inventory of Existing Public Information Efforts		
Jurisdiction/Agency	Project	Message
South Daytona	City Newsletter	Flood Protection
	Flood information distributed in City Hall	Various
St. John's River Water Management District	Flood Information on website	Various
	Distribution of brochures	Flood Protection and Assistance and Stormwater Systems
Volusia County	Approximately 100 different presentations to Professional and Citizen Groups	Various
	Distribution of flood information brochures, handouts, and publications	Various
	Volusia Magazine segments	Various
	Phone Book	Various

## VII. Messages

After reviewing the Community Needs Assessment, the PPI Committee made a few changes to the eight originally adopted priority messages and added an additional message making nine message in total as found in Table 8.

Table 8. Messages and Desired Outcomes	
Message	Outcome
<b><i>A: Know your risk of flooding. Finding out is easy!</i></b>	A: More map information inquiries and flood determination requests.
<b><i>B: Protect yourself and your property from the next flood with flood insurance.</i></b>	B: Increase in the number of flood insurance policies.
<b><i>C: Follow proper safety precautions and Turn around, don't drown. Sign up for alerts @ <a href="https://www.volusia.org/services/public-protection/emergency-management/">https://www.volusia.org/services/public-protection/emergency-management/</a></i></b>	C: No water rescues or police citations for ignoring barricades after a flood event. More citizens register for Code Red.
<b><i>D: Keep debris and trash out of streams and ditches.</i></b>	D: Reduced number of calls related to stream obstruction.
<b><i>E: Build Responsible. Get a permit before you build.</i></b>	E: Decrease in number of code violations for not obtaining building permit.
<b><i>F: Keep natural areas undisturbed. Limit use of fertilizers and pesticides. Report illegal dumping or clearing.</i></b>	F: Water quality maintained.
<b><i>G: You can protect your home investment by purchasing flood insurance.</i></b>	G: Increased number of requests for flood insurance policies.
<b><i>H: Check with your agent to see if you are fully insured. The cost of flood insurance is a drop in the bucket compared to the cost from flood damage. Just a few inches of water can cause tens of thousands of \$s in damage.</i></b>	H: Increase in the number of flood policies in the X zone.
<b><i>I: Hire only licensed contractors who know the codes.</i></b>	I: Fewer cases of unpermitted work.

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 Worksheet (Table 9) provides a

comprehensive list of the program elements organized by target audience and message. Table 9 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 has provided 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.

Another FRP projects included in Table 9, is sending CodeRED voice, text and/or email messages. The CodeRED Emergency Notification System provides the public with the ability to receive voice, text, and/or email notifications. Citizens can register online at:  
<https://public.coderedweb.com/CNE/en-US/BFB7CC4C6C0A>.

Any citizen with questions about the system can call Volusia County Emergency Management Information Line at: 386-254-1500. The following CodeRED messages will be sent to all registrants as follows:

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 under water 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 CodeRED messages will also be sent in December, March, June, and September. Below are some examples of messages that will be sent:

- 1) "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/>";

- 2) "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."; and
- 3) "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>"

## **VIII. Other Public Information Initiatives**

### **A. Map Info**

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: <http://www.volusia.org/services/public-protection/emergency-management/types-of-disasters/floods/flood-maps.shtml>. Customers enter the address of the property in question and can view on the map if 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 properties in the floodplain and repetitive loss properties. The PPI Committee agreed to continue these procedures. Volusia County has 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.

### **B. Hazard Disclosure/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 new brochure called, "Know Before you Buy" has been developed. There are three realtor boards in Volusia County that will be reviewing the brochure. It is expected that once approved, the new brochure will be distributed by realtors to prospective buyers.

C. Flood Protection Website

The Volusia County website will be updated to include information for all of the priority topics listed in Table 7. 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 will be updated to have a more current look and have a more prominent location on the County's main webpage.

D. Flood Protection Assistance

All of 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, Volusia Magazine, and other presentations to civic and professional groups.

## **IX. 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 (see Table 9) 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.



## **X. Plan Adoption**

This document will not become effective until the Plan is adopted by Volusia County Council, 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, and South Daytona City Council by resolution.

**Table 9 – PPI Projects and Initiative**

**Outreach Projects (OP)**

Target Audience	Messages (See Table 7)	Outcome (See Table 7)	Project(s)	Assignment	Proposed Schedule	Stakeholder	CRS Community
1. 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	A-I	A-I	OP #1 Consolidated Flood Fact brochure on all messages and handouts distributed in all community permitting offices	Each Community 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	Volusia County CRS Coordinator	Year-round		All
			OP #3 Consolidated Flood Fact brochure on all messages and handouts to Chamber of Commerce for display	Each Community CRS Coordinator	Year-round		All
			OP #4 Booths at countywide and citywide events	Volusia County CRS Coordinator	<u>Aug.</u> - Nat'l Night Out (4 locations) <u>Apr.</u> - Earth Day <u>Aug</u> – May-Volusia County Schools Fact Fair-at least 4 <u>Oct.</u> – Family Days		All
			OP #5 Presentations for countywide citizen and professional groups	Volusia County CRS Coordinator	Approx. 120 locations throughout the County		All

**Table 9 – PPI Projects and Initiative  
Outreach Projects (OP)**

<b>Target Audience</b>	<b>Messages (See Table 7)</b>	<b>Outcome (See Table 7)</b>	<b>Project(s)</b>	<b>Assignment</b>	<b>Proposed Schedule</b>	<b>Stakeholder</b>	<b>CRS Community</b>
2. Floodplain and Repetitive Loss Property Owners	A-I	A-I	OP #6 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	All CRS Coordinators	Mailed out by 5/1	Volusia COAD	All
			OP #7 Annual letters to all repetitive loss area properties	All community CRS coordinators	Mailed out by 5/1		All
			OP #8 County Emergency Management will give presentations on family disaster preparedness to groups and communities	County CRS Coordinator	By 5/1 of each year		All
			OP #9 Volusia COAD (Community Organizations Active in Disaster) will hold their annual Hurricane Expo	Volusia COAD	By 5/1 of each year		All
			OP #10 – CodeRED text & e-mail to all	County CRS Coordinator	Quarterly		All

**Table 9 – PPI Projects and Initiative****Outreach Projects (OP)**

<b>Target Audience</b>	<b>Messages (See Table 7)</b>	<b>Outcome (See Table 7)</b>	<b>Project(s)</b>	<b>Assignment</b>	<b>Proposed Schedule</b>	<b>Stakeholder</b>	<b>CRS Community</b>
3. Real estate, lending and insurance companies	A-I	A-I	OP #11 Mail letters and consolidated Flood Fact brochure	Volusia County CRS Coordinator	By 5/1 of each year		All
4. New resident/property owners	A, B, E,G, H, and I	A, B, E,G, H, and I	OP #12 “Ask Before You Buy” brochure developed and distributed to realtors to provide all buyers.	Volusia County CRS Coordinator	Year-round	All realtors countywide	All

**Coverage Improvement Plan (CIP)**

<b>Target Audience</b>	<b>Messages (See Table 7)</b>	<b>Outcome (See Table 7)</b>	<b>Project(s)</b>	<b>Assignment</b>	<b>Proposed Schedule</b>	<b>Stakeholder</b>	<b>CRS Community</b>
2. Floodplain and Repetitive Loss Property Owners	A-I	A-I	CIP#1- Councilman/Commissioner/Mayor letters to floodplain and repetitive loss properties from each jurisdiction	All community CRS coordinators	Sent by 5/1 of each year		All
3. Real estate, lending and insurance companies	A-I	A-I	CIP#2 - County Emergency Management will give presentations on flood insurance and floodplain issues to each of the three Realtor Boards	Volusia County CRS Coordinator	Three by 8/31 of each year		All

Table 9 – PPI Projects and Initiative							
Flood Response Projects (FRP)							
Target Audience	Messages (See Table 7)	Outcome (See Table 7)	Project(s)	Assignment	Proposed Schedule	Stakeholder	CRS Community
1. 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	A-I	A-I	FRP #1 – Flood educational messages will go out using CodeRED.	Volusia County Emergency Management Operations Center	Quarterly		All
			FRP#2- Door hangers in English and Spanish will be distributed by affected community local damage assessment team.	Affected community's damage assessment team	After an event		All affected
			FRP#3- CodeRED safety messages "Before", "During", and "After" the storm.	Volusia County Emergency Management Operations Center	Before, During, and After an event		All affected