



Meeting Date: May 19, 2016

Agenda Item: 11-B

Report to Town Council

Topic: Resolution 2016-06, adopting the Volusia County 2016 multijurisdictional Program for Public Information plan.

Recommended Motion: Approval of Resolution 2016-06.

Summary: Please see attached staff report.

Requested by: Mr. Bailey, Chief Building Official

Approved by: Ms. Witt, Town Manager



MEMORANDUM

TOWN OF PONCE INLET, PLANNING AND DEVELOPMENT DEPARTMENT

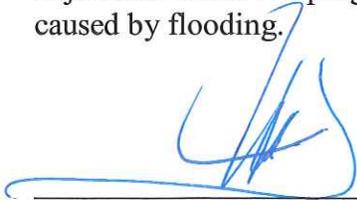
The Town of Ponce Inlet staff shall be professional, caring and fair in delivering community excellence while ensuring Ponce Inlet citizens obtain the greatest value for their tax dollar.

To: Jeaneen C. Witt, Town Manager
Through: Aref Joulani, Director, Planning & Development Department 
From: Robert Bailey, Chief Building Official/CFM ^{RB}
Date: May 5, 2016
Subject: Resolution 2016-06, Multi-Jurisdictional Program for Public Information for CRS participation credit

MEETING DATE: May 19, 2014 ¹⁶

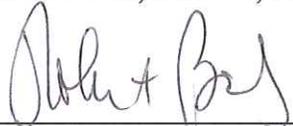
As part of the National Flood Insurance Program (NFIP), the Town of Ponce Inlet participates with other local municipalities that are vulnerable to flooding in the riverine and coastal environments by ensuring compliance to FEMA standards in this outreach endeavor. The Community Rating System (CRS) program requirements were revised in 2013 to include new creditable activities, including the development and implementation of a Program for Public Information (PPI) Plan. The Town has joined with neighboring CRS communities to develop the 2016 Multi-Jurisdictional PPI Plan which provides a comprehensive and coordinated approach to improving communication with residents to reduce injury and property damage from future floods.

Staff requests the Town Council's adoption of Resolution 2016-06 and the attached Volusia County 2016 Multi-Jurisdictional Program for Public Information Plan so the Town may continue to participate with the other communities in Volusia County to meet the goals and objectives of the PPI program thereby keeping the Town residents informed of potential losses caused by flooding.



Aref Joulani, Director, Planning & Development Dept.

May 4, 2016
Date



Robert Bailey, Chief Building Official/Floodplain Manager

May 4, 2016
Date

RESOLUTION 2016-06

A RESOLUTION OF THE TOWN COUNCIL OF THE TOWN OF PONCE INLET, VOLUSIA COUNTY, ADOPTING THE VOLUSIA COUNTY 2016 MULTI-JURISDICTIONAL PROGRAM FOR PUBLIC INFORMATION PLAN: PROVIDING FOR SEVERABILITY; AND PROVIDING FOR AN EFFECTIVE DATE.

WHEREAS, areas of Town of Ponce Inlet are vulnerable to coastal and riverine flooding that significantly threaten the safety of residents; and,

WHEREAS, the National Flood Insurance Program (NFIP) provides federally supported flood insurance in communities that regulate development in the floodplain; and,

WHEREAS, the Community Rating System (CRS) rewards communities that exceed the minimum requirements of the NFIP that helps citizens prevent or reduce flood losses; and

WHEREAS, the CRS program requirements were revised by the NFIP in 2013 to include new creditable activities, one of which is to develop and implement a Program for Public Information (PPI) Plan, a coordinated flood hazard outreach program for the propose of building community resilience to flooding; and

WHEREAS, the CRS program requirements provide extra benefit for partnering with other jurisdictions to develop and implement a PPI Plan covering a broader, multi-jurisdictional area; and

WHEREAS, the Town of Ponce Inlet joined with its neighboring CRS communities, Volusia County, Daytona Beach, Daytona Beach Shores, Deltona, Edgewater, New Smyrna Beach Port Orange, Ormond Beach, and South Daytona, to develop the 2016 Multi-Jurisdictional PPI Plan that provides a comprehensive, coordinated approach to improving communication with citizens to reduce injury and damage to property from future floods,

WHEREAS, The Town Council finds the PPI Plan consistent with its goals and objectives in reducing the potential for personal property losses in floodprone areas and ensuring the lowest possible flood insurance premiums for property owners, now therefore,

NOW, THEREFORE, BE IT RESOLVED BY THE TOWN COUNCIL OF THE TOWN OF PONCE INLET, VOLUSIA COUNTY, FLORIDA, AS FOLLOWS:

Section 1. Adopting resolution for implementation of PPI Plan: The Town Council of Ponce Inlet hereby adopts the Volusia County 2016 Multi-Jurisdictional Program for Public Information Plan dated November 2015 attached hereto and incorporated herein by reference.

Section 2. Severability. If any section, subsection, sentence, clause, phrase, or portion of this Resolution, or application hereof, is for any reason held invalid or unconstitutional by any court of

competent jurisdiction, such portion or provision in such holding shall not affect the validity of the remaining portions or applications hereof.

Section 3. Conflicting Resolutions. All Resolutions or parts thereof in conflict herewith or contrary hereto are hereby repealed to the extent of such conflict.

Section 4. Effective Date. This Resolution shall take effect immediately upon its adoption.

It was moved by Council member _____ and seconded by Councilmember _____ that this Resolution shall be adopted. A roll call vote of the Town Council on said motion resulted as follows:

Mayor Smith, Seat #1	_____
Councilmember Milano, Seat #2	_____
Vice-Mayor Hoss, Seat #3	_____
Councilmember, Perrone Seat #4	_____
Councilmember Paritsky, Seat #5	_____

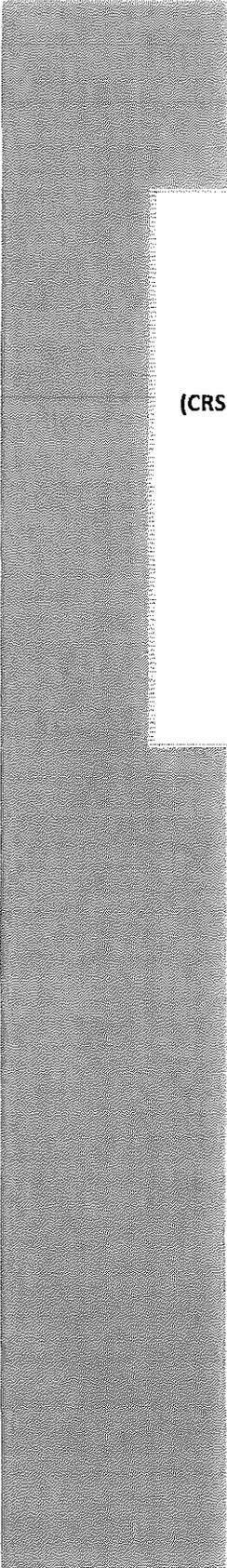
Adopted this 19th day of May, 2016.

Town of Ponce Inlet, Florida

Gary L. Smith, Mayor

ATTEST:

Jeaneen Witt, CMC
Town Manager/Town Clerk



2016 Volusia Multi-Jurisdictional Program for Public Information

(CRS Communities of Daytona Beach, Daytona Beach Shores, Deltona, Edgewater, New Smyrna Beach, Ormond Beach, Ponce Inlet, Port Orange, South Daytona, and unincorporated area of Volusia County)

Prepared by:

**Ormond Beach Planning Department in coordination
with the Multi-Jurisdictional PPI Committee Members**

November 2015

Table of Contents

I.	Background	3
II.	Multi-Jurisdictional PPI Committee	5
III.	Community Needs Assessment	6
	A. Community Profile.....	6
	B. Flood Hazards	7
IV.	Flood Insurance Coverage Assessment	9
	A. Flood Insurance Coverage by Jurisdiction.....	9
	B. Repetitive Loss Properties	11
	C. Summary	13
V.	Target Audiences	13
VI.	Inventory of Existing Public Information Efforts	14
VII.	Messages	16
VIII.	Other Public Information Initiatives	17
	A. Map Information Service	17
	B. Hazard Disclosure/Real Estate Agent's Brochure	17
	C. Flood Protection Website	18
	D. Flood Protection Assistance.....	18
IX.	Plan Maintenance Procedures.....	18
X.	Plan Adoption	18

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	5
Table 3: 2010 and 2014 Population of Cities and Unincorporated Areas.....	7
Figure 2: Flood Zones in Volusia County.....	8
Figure 3: Flood Insurance Policies by Flood Zone.....	9
Table 4: Flood Insurance Data in the SFHA by Jurisdiction.....	10
Table 5: Percentage of Buildings Insured.....	10
Table 6: Total Unmitigated Repetitive Loss Properties.....	11

Figure 4: Repetitive Loss Claim Areas12

Table 7: Other Public Information Efforts.....14

Table 8: Messages and Desired Outcomes.....16

Table 9: PPI Projects and Initiatives.....19

I. Background

The Federal Emergency Management Agency (FEMA) National Flood Insurance Program (NFIP) provides federally supported flood insurance in communities that regulate development in floodplains. All Volusia County communities participate in the NFIP allowing all property owners to acquire federal flood insurance policies. The Community Rating System (CRS) is a voluntary program under the 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.

Community Name	CRS Entry Date	Current Class	% Discount for properties in Special Flood Hazard Areas	% Discount outside Special Flood Hazard Areas	Total Savings in Premiums for Flood Policy Holders⁽³⁾
DAYTONA BEACH	10/1/94	6	20	10	\$291,865
DAYTONA BEACH SHORES	10/1/92	6	20	10	\$90,061
DELTONA ⁽¹⁾	05/1/15	9	5	5	\$11,133
EDGEWATER	10/1/92	7	15	5	\$26,288
HOLLY HILL	10/1/94	6	20	10	\$52,633
NEW SMYRNA BEACH	10/1/91	7	15	5	\$354,570
ORMOND BEACH	10/1/92	6	20	10	\$251,236
PONCE INLET	05/1/04	5	25	10	\$136,367
PORT ORANGE ⁽²⁾	10/1/92	7	15	5	\$162,734
SOUTH DAYTONA	10/1/92	7	15	5	\$47,046
VOLUSIA COUNTY	10/1/93	5	25	10	\$698,597
TOTAL SAVINGS AS OF MAY 1, 2015					\$2,122,530

Note: ⁽¹⁾ New CRS Community

⁽²⁾ Port Orange just improved to a Class 5 which will become effective May 2016. Current savings as Class 7 is \$136,367. The savings will increase to approximately \$273,315 as a Class 5 community.

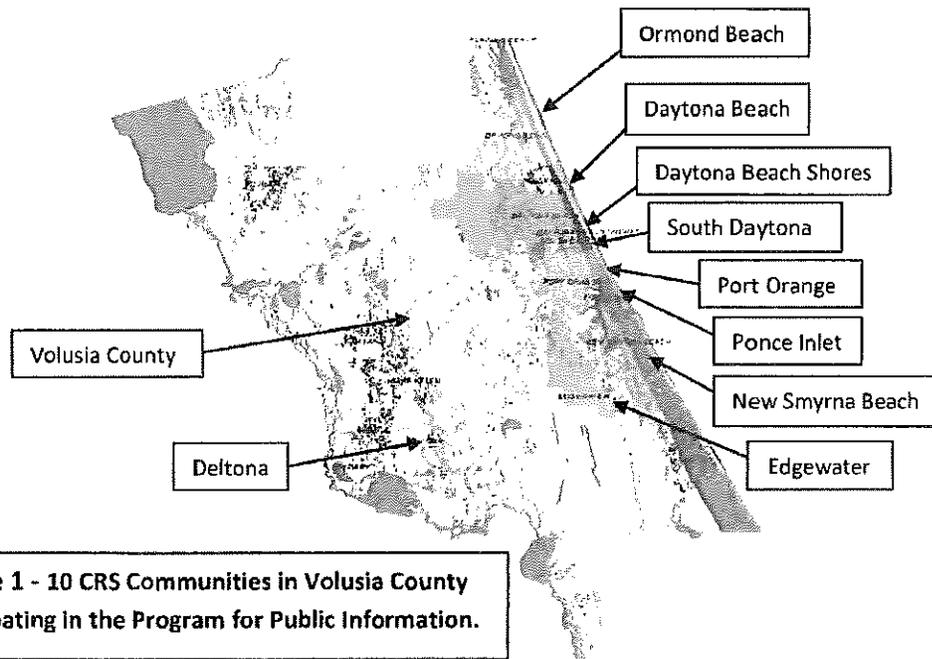
⁽³⁾ Savings are based on current policies and the Community Class Rating as of May 1, 2015.

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 \$2,122,530 based on flood policies in effect as of May 1, 2015. Therefore, property owners benefit greatly by living in a CRS community.

Additionally, every community in Volusia County participates in the Local Mitigation Strategy (LMS). The LMS was developed following the passage of the Disaster

Mitigation Act of 2000 (DMA 2000). DMA 2000 emphasizes the need for state and local government entities to closely coordinate on mitigation planning activities as a specific eligibility requirement for any local government applying for federal mitigation grant funds. In order to receive federal mitigation funding, participation in the Volusia LMS is required. The 2015 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.

The Volusia County Local Mitigation Strategy Committee meets quarterly in order to guide the LMS planning process and review and monitor the initiatives. At the March 11, 2015, quarterly LMS meeting, the County initiated a discussion with all of the attendees to determine interest in participating in the Program for Public Information (PPI). The PPI was introduced by the Federal Emergency Management Agency as a new planning tool to provide a step-by-step coordinated approach to flood hazard outreach. The 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. The intent of the CRS program, and the PPI, is to reduce injury and damage to property from future floods. 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 as a natural progression and integration of existing programs. All of the CRS communities except for Holly Hill were able to participate (See Figure 1 – The 10 CRS Communities).



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.

II. Multi-Jurisdictional PPI Committee

After the cities and County agreed to work together to develop and implement the PPI plan, staff from each jurisdiction recruited active members of their communities including representatives of the insurance, lending, and real estate agencies and floodplain residents to serve on the MJ-PPI Committee. The County and City of Ormond Beach emailed information to help communicate the role and expectations of committee members and the benefits of the effort. The committee recruitment was successful and led to a committee of 10 governmental representatives and 10 nongovernmental stakeholders with representation as follows:

Governmental Representative	Nongovernmental Stakeholder	Community Representing
Kimberly Dixon	Bobbi Barlow, Insurance Rep.	Daytona Beach
William Rotella	Bill Dryer	Daytona Beach Shores
Scott McGrath	David Hamstra, Engineer	Deltona
Tabitha Russell	Donna Snow, Lending Agency	Edgewater
Becky Weedo	Mary Hamilton, HOA, Floodplain Resident	Ormond Beach
Kyle Fegley	Todd Perry, Insurance Rep.	New Smyrna Beach
Robert Bailey	Skip White	Ponce Inlet
Margaret Momberger	Sonya Laney	Port Orange
Jeanne Willard , PIO	Jim Allender, Insurance Rep.	South Daytona
Larry LaHue, Floodplain Manager	Denise Hutchinson, Realtor	Volusia County

The role of the committee members was to assist in developing the MJ-PPI plan by providing feedback, from their perspective, on areas of their larger community that should be targeted for outreach, what type of message should be delivered and how often. Committee members were also asked to share information on any efforts related to this work that have occurred or are occurring within their communities. County and Ormond Beach staff members developed the agendas and facilitated the committee meetings. Prior to setting each meeting date, the committee members were surveyed for their availability to ensure that the committee's efforts met the attendance requirements outlined in the new CRS manual.

The first meeting of the Multi-Jurisdictional PPI was held on June 10, 2015, at the County Lifeguard Headquarters and Administrative Center in Daytona Beach. The

agenda followed steps one and two of the seven step plan outlined in the 2013 CRS Manual, pages 330-11 through 330-19, corresponding to the “information gathering” work on which the PPI would be based. During this meeting, a decision was first needed to determine if the Coverage Plan from CRS Activity 370 would be included in the PPI. The group voted approval. Next, the ten communities were provided summary information from the Volusia County Integrated Floodplain Management Plan which highlighted the flood hazards countywide. Basically, the flood hazards identified are due to riverine flooding and storm surge due to coastal storm events. The flooding primarily occurs in areas in the 100-year floodplain, but properties outside the Special Flood Hazard Area are impacted as well. Therefore, the committee formed the consensus that all properties in Volusia County are susceptible to flooding and are considered target areas.

Each participating jurisdiction provided information on current public information efforts. Some projects are community specific, but many are regional projects of which not all communities were aware. The Committee members brainstormed on additional opportunities for collaboration. Many great ideas were discussed and additional outreach initiatives were identified.

The second meeting was held on September 9, 2015, at the County Lifeguard Headquarters and Administrative Center in Daytona Beach. The agenda followed steps three through five of the seven step plan outlined in the 2013 CRS Manual, corresponding to the “program development” phase. During this meeting, members reviewed the six messages of the newly revised CRS program and matched the topics to the three target audiences, developing specific messages. This work is detailed under the “Target Audiences” section below. The Committee informally inventoried related efforts that were already taking place in the community, and noted where the existing projects could fit in the PPI Plan, or how they could be modified to serve the overall effort in a better way. The discussion shifted to program development. Representatives from the jurisdictions and organizations discussed what actions could be taken to deliver specific messages to the target audiences. The outcome of this work is presented in Table 8.

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 1,210 square miles 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.

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 1st through November 30th, 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, New Smyrna Beach, Ormond Beach, Ponce Inlet, Port Orange, South Daytona, and the unincorporated area of Volusia County (see Figure 1, p. 4).

Table 3 shows the 2010 populations of the CRS participating cities and unincorporated area within Volusia County along with the 2014 population estimates provided by the Bureau of Economic Business Research (BEBR), University of Florida. The change from 2010 to 2014 represents a total growth rate of approximately one percent compared to the State percent change of 5.8 percent.

Jurisdiction	2010	2014 Population Estimate
Daytona Beach	61,005	62,622
Daytona Beach Shores	4,247	4,264
Deltona	85,182	86,360
Edgewater	20,750	20,748
New Smyrna Beach	19,537	23,834
Ormond Beach	38,137	39,455
Ponce Inlet	3,032	3,039
Port Orange	56,048	57,467
South Daytona	12,252	12,373
Unincorporated	119,642	115,057
Total	358,827	362,597

B. Flood Hazards

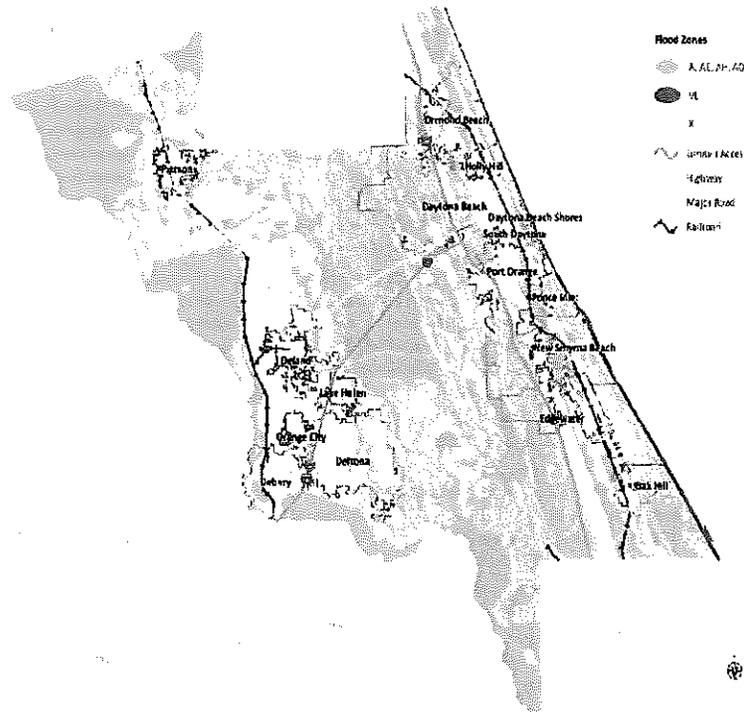
The 2015 Volusia County Multi-Jurisdictional Local Mitigation Strategy identifies thirteen individual hazards categorized as atmospheric, hydrologic, geologic, and other. Flooding is the most frequent and costly natural hazard in the Volusia County area.

Flooding in Volusia County results from tidal surges associated with hurricanes, nor’easters, and tropical storm activity and from overflow from streams and swamps associated with rainfall runoff. Major rainfall events occur from hurricanes, tropical storms, and thundershowers associated with frontal systems. During periods of intensive rainfall, smaller streams tend to reach peak flood flow concurrently due to relatively short time of concentration, with elevated tailwater conditions associated with coastal storm surge. This greatly increases the likelihood of inundation of low-lying areas along the coast. Areas along the Halifax River, Tomoka River, Indian River, and Mosquito Lagoon are particularly vulnerable to this flooding. In the western part of the

County, the St. Johns River periodically causes flooding from tidal surges and major rainfall events associated with hurricanes, tropical storms, and extended periods of heavy rainfall, such as during the warm phase of El Nino Southern Oscillation.

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 concluded 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 PPI will 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.

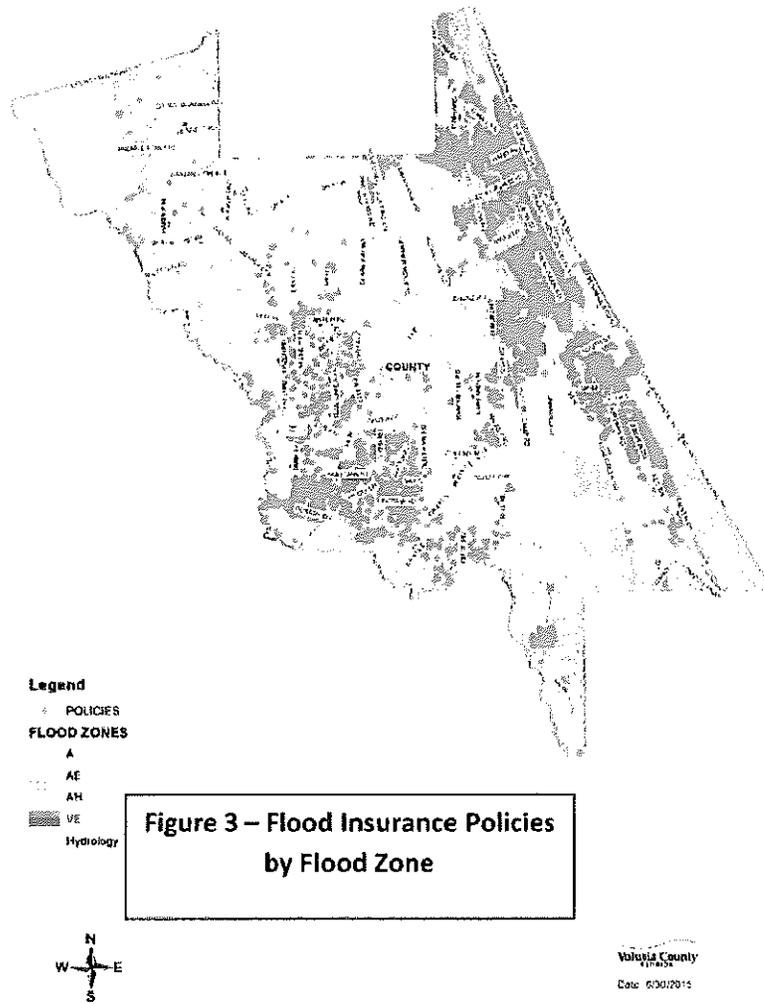


Table 4 summarizes the two key statistics of policies in force in the Special Flood Hazard Area and past claims by jurisdiction.

Table 4: Flood Insurance Data in the SFHA by Jurisdiction (as of 5/31/15)

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	2557	\$476,679,500	\$2,472,789.29	\$7,015,899.20
125100	DAYTONA BEACH SHORES	12	\$2,225,600	\$41,004.28	\$224,808.42
120677	DELTONA	274	\$56,052,600	\$101,646.34	\$233,027.33
120308	EDGEWATER	215	\$49,720,100	\$128,314.08	\$374,352.14
125132	NEW SMYRNA BEACH	3052	\$651,632,300	\$1,404,571.96	\$2,073,440.28
125136	ORMOND BEACH	972	\$243,447,800	\$1,980,232.01	\$2,195,323.32
120312	PONCE INLET	509	\$130,655,300	\$536,882.21	\$264,948.80
120313	PORT ORANGE	1253	\$274,309,300	\$5,408,479.79	\$1,969,063.85
120314	SOUTH DAYTONA	424	\$94,978,600	\$1,371,775.65	\$2,817,071.31
125155	VOLUSIA COUNTY	3514	\$798,152,000	\$9,311,008.39	\$3,694,913.44
Total		12,782	\$2,777,853,100	\$22,756,704.00	\$20,862,848.09

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

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	5,629	2,557	45%	9,156	6,599
125100	DAYTONA BEACH SHORES	2	12 ⁽¹⁾	N/A	5,213	5,201
120677	DELTONA	1,537	274	18%	1,256	982
120308	EDGEWATER	602	215	36%	1,119	904
125132	NEW SMYRNA BEACH	4,443	3,052	69%	7,904	4,852
125136	ORMOND BEACH	3,072	972	32%	5,135	4,163
120312	PONCE INLET	112	509 ⁽²⁾	N/A	2,534	2,025
120313	PORT ORANGE	5,418	1,253	23%	3,357	2,104
120314	SOUTH DAYTONA	2,904	424	15%	1,336	912
125155	VOLUSIA COUNTY	4,391	3,514	80%	10,027	6,513
Total		28,110	12,782	45%	47,037	34,255

Note: (1) Daytona Beach Shores policies exceed total number of buildings. This is due to an insurance Community Code issue which is being addressed.
 (2) Ponce Inlet policies exceed total number of buildings. For insurance purposes, condominium units are counted as buildings. For this reason, policies for condominium units exceed the number of buildings.

According to Tables 4 and 5, there are 12,782 flood insurance policies within the Special Flood Hazard Area with 34,255 policies outside the floodplain. Only 45% of the buildings within the Special Flood Hazard Areas have flood insurance coverage.

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 three times as many policies outside the SFHA where flood insurance is not required. Similarly, the NFIP has paid over \$43 billion dollars in flood insurance claims and almost 50% 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. Each unit is considered a separate structure so there would be more policies issued in the X Zone.

B. Repetitive Loss Properties

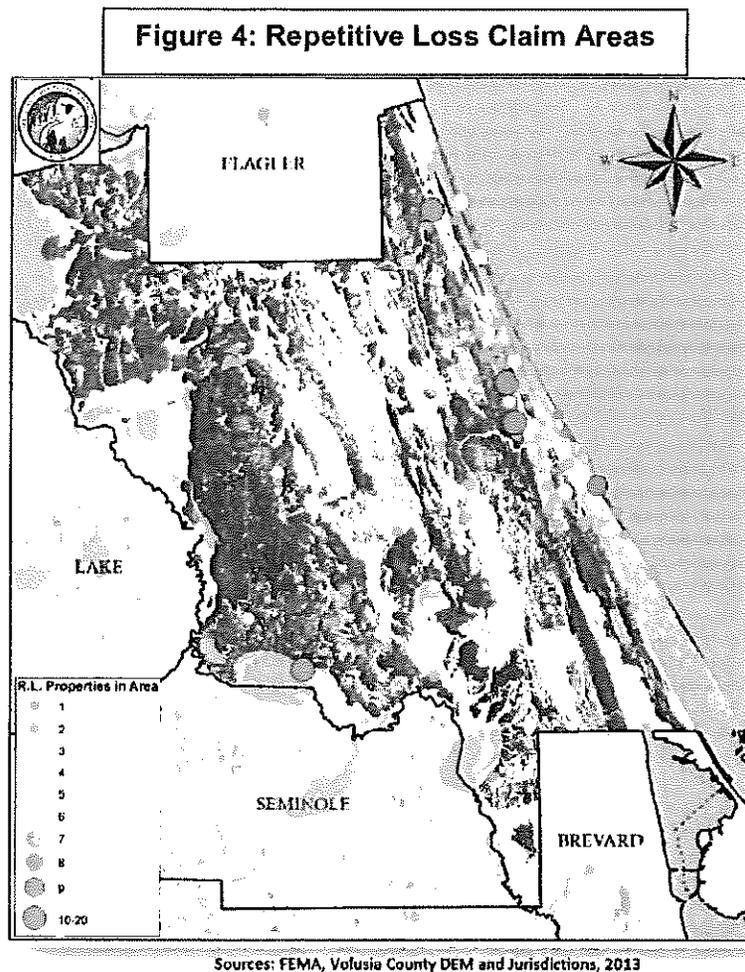
Although the entire county is susceptible to flooding, there are 186 buildings which are considered unmitigated “repetitive loss” properties as defined by FEMA (having at least two claims of \$1,000 over a 10 year period). Of the 186 unmitigated repetitive loss properties, 102 are in the Special Flood Hazard Area and 84 are outside the Special Flood Hazard area (See Table 6).

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	2	0	0	2	1
New Smyrna Beach	26	15	1	10	22
Ormond Beach	7	3	0	4	5
Ponce Inlet	2	1	0	1	2
Port Orange	35	17	0	18	24
South Daytona	7	5	0	2	4
Volusia County	73	50	0	23	40
Total	186	100	2	84	113

⁽¹⁾ Source: Community Information System Report by Jurisdiction as of 04/16/2015 provided by Sue Hopfensperger, ISO/CRS Specialist.

Based on the statistics, 55% of the buildings classified as repetitive loss have occurred in Special Flood Hazard areas. Also, 45% 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 113 or 61%. Even though the building may have experienced flood loss, flood insurance is not being purchased probably because it is not required. Figure 4 depicts the areas where repetitive loss claims have been paid.



Most of the repetitive loss areas are composed of single properties along the east coast as denoted by the green dots. The four bright pink dots represent areas where 10-20 properties have reported repetitive losses and are interestingly all located on the mainland and inland. All four large repetitive loss areas are located in the floodplain.

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 45% of the buildings have flood insurance coverage. Also, it is interesting that 61% of the repetitive loss buildings are insured.

Because the percentage of properties with flood insurance coverage is generally low, the PPI committee decided to target a variety of audiences to increase flood insurance coverage for buildings. The target audiences are listed in Section V. The communities of Daytona Beach, Daytona Beach Shores, Deltona, Edgewater, 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 should increase flood insurance coverage in the Volusia County Multi-Jurisdictional PPI area.

V. **Target Audiences**

The PPI Committee concluded that target audiences will be initially focused on general public, residents in the floodplain, repetitive loss properties and real estate, lending and insurance agencies.

General Public in the 10 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, 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 186 unmitigated repetitive loss properties in the ten CRS participating communities. These property owners, along with their neighbors, have 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 in the floodplain and since repetitive loss areas are so similar, it was determined that these two groups 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 make sure that they understand and have all the information they need about these topics.

VI. Inventory of Existing Public Information Efforts

An important part of developing a public information program is to know what other public information activities are reaching Volusia County multi-jurisdictional property owners. The information in Table 7 came from 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
	Information in Phonebook	Preparedness – Avoid/Minimize/Recover
	Distribution of FEMA materials in City Island Library	Various
American Red Cross	Markers attached to storm drains	No Dumping-Drains to Waterway Markers
	Offers a Flood App for Android or Apple.	Prepare – Respond – Recover
COAD (Community Organizations Active In Disaster)	Website Educational Information	Prepare – Respond – Recover
	Annual Hurricane Expo	Emergency Preparedness
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
	Citywide Quarterly newsletter	Various
Daytona Beach Shores	Citywide Quarterly newsletter	Various

Table 7. Inventory of Existing Public Information Efforts

Jurisdiction/Agency	Project	Message
Deltana	Electronic and Mailed Quarterly Newsletter	Various
	Prehurricane 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
Florida Department of Emergency Management	Flood Awareness Week and Severe Weather Awareness Week Outreach	Various
Hometown News	Hurricane Prep Guide	Preparedness – Avoid/Minimize/Recover
Insurance Agencies	Letter to homeowner policy holders with no flood insurance	Flood Protection
New Smyrna Beach	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
Newse-Journal & Hometown News	Hurricane Awareness Flyers	Preparedness – Avoid/Minimize/Recover
Ormond Beach	Flood Fact brochure and Florida DEM coloring books and handouts distributed at Annual Earth Day event	Various
	Flood information and website link provided to all City of OB in utility bill	Various
	Flood Information brochures available in Planning Department	Various
Port Orange	Flood Protection Information personally distributed at Port Orange Family Days	Flood Protection
	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
	Flood Insurance PSA on WOFL-35 (FOX)	Flood Insurance
	Brochure at kiosks at City Hall & Public Works	Flood Protection
	Facebook and Twitter reminders that flood insurance usually take 30-days to become effective	Flood Insurance
South Daytona	City Newsletter	Flood Protection
	SJRWMD brochures distributed at Publix	Flood Protection
	Flood information distributed in City Hall	Various
St. John's River Water Management District	Flood Information on website Distribution of brochures	Various Flood Protection and Assistance and Stormwater Systems

Jurisdiction/Agency	Project	Message
Volusia County	Approximately 100 different presentations to Professional and Citizen Groups	Various
	Volusia Magazine segments	Various

VII. Messages

After reviewing the Community Needs Assessment, the PPI Committee identified the following as the priority messages for 2016. The first six are the same as the six priority messages for the CRS. Two more were added by the Committee as seen in Table 8.

Message	Outcome
A: Know your risk of flooding.	A: More map information inquiries and flood determination requests.
B: You should buy flood insurance. Flood Insurance is available anywhere in Volusia County.	B: Increase in the number of flood insurance policies.
C: Follow proper safety precautions and Turn around, don't drown.	C: No water rescues or police citations for ignoring barricades after a flood event.
D: Keep debris and trash out of streams and ditches.	D: Reduced number of calls related to stream obstruction.
E: Get a permit before you build.	E: Increase number of elevation certificates on file, and structures repaired with permits.
F: Keep your waterway clean. Limit use of fertilizers and pesticides.	F: Water quality maintained.
G: You can protect your house from flooding.	G: Increased number of requests for flood protection information.
H: Check with your agent to see if you are fully insured.	H: Increase in the number of flood policies in the X zone.

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 projects created specifically to increase the number of flood insurance coverage policies in the participating communities denoted as "CP" projects. In addition to projects that are implemented every year, the PPI Committee recommends projects that will be implemented during and after a flood. These projects will be drafted and made ready for reproduction and dissemination after a flood warning. Such projects are listed at the end of Table 9 as "FRP" projects.

VIII. Other Public Information Initiatives

A. Map Info

Volusia County and Daytona Beach, Daytona Beach Shores, Deltona, Edgewater, 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 community websites.

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 will update the County's website to include all of the other CRS communities' contact information and web 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. Volusia County has published the new flood maps on its website and encourages the public to review the 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.

C. Flood Protection Website

The Volusia County website will be updated to include information for all eight 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 8) 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, 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, 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 – PPJ 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-H	A-H	<p>OP #1 Consolidated Flood Fact brochure on all messages and handouts distributed in all community permitting offices</p> <p>OP #2 Consolidated Flood Fact brochure on all messages and handouts distributed at branch libraries</p> <p>OP #3 Consolidated Flood Fact brochure on all messages and handouts to Chamber of Commerce for display</p> <p>OP #4 Booths at countywide and citywide events</p> <p>OP #5 Presentations for countywide citizen and professional groups</p>	<p>Each Community CRS Coordinator</p> <p>Volusia County CRS Coordinator</p> <p>Each Community CRS Coordinator</p> <p>Volusia County CRS Coordinator</p> <p>Volusia County CRS Coordinator</p>	<p>Year-round</p> <p>Year-round</p> <p>Year-round</p> <p>Aug. - Nat'l Night Out (4 locations) Apr. - Earth Day Aug - May - Volusia County Schools Fact Fair (at least 4 locations) Oct - Family Days</p> <p>Approximately 120 locations throughout the County</p>	<p>All Chamber of Commerce offices</p>	<p>All</p> <p>All</p> <p>All</p> <p>All</p> <p>All</p> <p>All</p>

Table 8 - 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
2. Floodplain and Repetitive Loss Property Owners	C, E, and G	C, E, and G	<p>OP #5 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</p> <p>OP #6 Annual letters to all repetitive loss households and their neighbors</p> <p>OP #7 County Emergency Management will give presentations on family disaster preparedness to groups and communities</p> <p>OP #8 Volusia COAD (Community Organizations Active in Disaster) will hold their annual Hurricane Expo</p>	All CRS Coordinators	Mailed out by 5/31		All
				All community CRS coordinators	Mailed out by 5/31		All
				County CRS Coordinator	By 5/31 of each year	Volusia COAD	All

Table 8 - PPI Projects and Initiative

Outreach Projects (OP)						
Target Audience	Messages (See Table 7)	Outcome (See Table 7)	Project(s)	Assignment	Proposed Schedule	Stakeholder
3. Real estate, lending and insurance companies	A, B, E, and H	A, B, E, and H	OP #9 Mail letters and consolidated Flood Fact brochure	Volusia County CRS Coordinator	By 5/31 of each year	All
Coverage Improvement Plan (CIP)						
2. Floodplain and Repetitive Loss Property Owners	A, B & H	A, B & H	CIP#1- Councilman or Commissioner letters to floodplain and repetitive loss properties from each jurisdiction	All community CRS coordinators	Sent by 5/31 of each year	All
3. Real estate, lending and insurance companies	A, B & H	A, B & H	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
Flood Response Projects (FRP)						
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, C, and G	A, C, and G	FRP #1-Hurricane Exercise FRP#2- Door hangers will be distributed by Volusia County Property Appraiser's Assessment inspectors after flooding has occurred	Volusia County CRS Coordinator Volusia County Property Appraiser's Damage Assessment Team	May of each year After an event	All All effected