



PROJECT REVIEW AND POST-STORM NEEDS ASSESSMENT

Town of Horseshoe Beach, Florida

Supplemental Narrative to the

Stormwater Drainage and Housing Recovery Assessment

Community Planning Technical Assistance Grant

Emphasis on GIS-Based Asset Maintenance and FEMA-Compliant Inspection Tracking

Prepared For:

Town of Horseshoe Beach

Mayor, Town Council and Citizens Advisory Task Force

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This report documents post-storm recovery progress, remaining needs, and the development of GIS-based planning tools to support FEMA record-keeping, infrastructure maintenance, and long-term community resilience following Hurricane Idalia.

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A Community Story of Recovery, Planning, and Resilience



1. The Storm and the Turning Point

On August 30, 2023, Hurricane Idalia reshaped Horseshoe Beach in a matter of hours. Making landfall as a powerful Category 3 storm, Idalia brought sustained winds of 129 miles per hour and violent gusts that tore through a town built on resilience and tradition. A 7- to 10-foot storm surge

followed, pushing water into homes, streets, and public buildings—overwhelming even a community long accustomed to living with the tides.



When the waters receded, the scale of the loss became clear. Seventy-five of Horseshoe Beach's 365 primary structures were destroyed. Public facilities were heavily damaged, and the Town Hall—long the heart of local governance and community life—was



rendered unusable. Familiar landmarks were gone, and daily routines were suddenly impossible.

Yet Idalia did more than damage buildings; it altered the way the community understood its future. What had once been a place defined by adaptation and endurance now faced a harder truth: recovery alone would not be enough. Idalia marked a turning point—one that called not only for rebuilding, but for reimagining how Horseshoe Beach could protect its people, preserve its identity, and plan for a safer, more resilient future.

In the weeks following the storm, the Town turned its attention to the urgent work of response—protecting what remained, assessing widespread damage, establishing temporary municipal operations, and restoring essential services. These early efforts were driven by necessity and resolve, as residents and local leaders worked to stabilize a community still reeling from loss.



As the immediate crisis gave way to reflection, a deeper realization emerged: recovery could not simply mean rebuilding what had existed before. Months prior to Hurricane Idalia, the Town had been awarded a \$33,000 Community Planning Technical Assistance Grant—an investment that proved critical in the aftermath of the storm. These funds were used to conduct a comprehensive housing assessment, documenting damage to homes across Horseshoe Beach and providing a clearer picture of the challenges ahead.

The extent of the destruction, combined with repeated storm impacts and increasingly complex FEMA and state requirements, made it clear that a longer view was necessary. Moving forward would require more than repairs; it would demand resilience, careful documentation, and accountability—an intentional commitment to rebuild better, not simply return to the way things were.



In February 2024, the substantial damage assessments were started. In April, the housing assessments were complete, hazard mitigation needs were assessed, and the **Community Planning Technical Assistance Grant** was completed. As Horseshoe Beach moved from emergency response toward long-term recovery, the Town recognized that rebuilding would require more than determination—it would require strategic investment. Guided by documented needs and lessons learned from Hurricane Idalia, the Town pursued state and federal grant funding not as isolated projects, but as part of a coordinated effort to stabilize essential services, restore community assets, and reduce future risk.

In 2024, the Town applied for and secured multiple FEMA Public Assistance grants tied directly to Idalia’s impacts. These projects focused on restoring the foundational elements of daily life in Horseshoe Beach: repairing damaged water lines and improving the water treatment plant, replacing street signage essential for safety and navigation, restoring critical municipal records, and establishing a temporary Town Hall to maintain continuity of local government. Even

community gathering spaces—such as the community park and seasonal decorations that contribute to the town’s identity—were addressed as part of recovery, recognizing that healing is both physical and social.



At the same time, the Town looked beyond replacement and toward protection. Through the Hazard Mitigation Grant Program, Horseshoe Beach advanced a comprehensive mitigation strategy that included residential elevations, mitigation construction activities, and a voluntary acquisition. These investments represent a deliberate shift from reacting to disasters toward reducing vulnerability—helping residents remain safely in place while acknowledging that some areas may no longer be suitable for long-term occupancy.

Together, these grant-funded projects reflect a community making difficult but necessary choices. Each application was grounded in documented damage, regulatory requirements, and a commitment to accountability. More importantly, they signal a shared understanding that resilience is built over time—through thoughtful planning, responsible stewardship of public funds, and a clear vision for a safer, more sustainable future for Horseshoe Beach.

On August 5, 2024, while still working to recover and rebuild from the devastation of Hurricane Idalia, the Town of Horseshoe Beach was once again tested—this time by Hurricane Debby. The storm brought a 12-foot storm surge and sustained winds of 80 miles per hour, with gusts reaching up to 98 miles per hour, pushing water back into a community that had only just begun to heal.

Hurricane Debby caused additional damage to the First Baptist Church of Horseshoe Beach, the Town Hall, and 25 other structures that experienced minor flooding. For residents and town officials alike, the storm underscored a difficult reality: recovery was no longer a linear process, but an ongoing cycle of rebuilding in the face of repeated threats.

In response, and informed by the cumulative impacts of successive storms, the Town pursued additional grant funding to address newly documented damages, stabilize critical facilities, and continue advancing long-term recovery and resilience efforts. The following grants were applied for as part of that continued commitment.

Hurricane Debby reaffirmed what Hurricane Idalia had already made clear: Horseshoe Beach was facing not a single disaster, but a series of compounding events that demanded sustained action. In the aftermath of Debby, the Town once again moved quickly to document damage, protect public safety, and preserve the continuity of essential services—while recognizing that each new storm added pressure to an already strained recovery effort.

To address these additional impacts, the Town applied for FEMA Public Assistance funding in 2024 to support substantial damage evaluations, repair water lines, and implement further improvements to the water treatment plant—critical steps to ensure safe and reliable services for residents. Funding was also sought to restore the Town Hall, including both structural repairs and damaged contents, and to complete necessary repairs at the fire station, ensuring that emergency response capabilities remained intact. Emergency protective services were likewise prioritized, reflecting the immediate actions required to safeguard lives and property during and after the storm.

Looking beyond short-term repairs, the Town continued to invest in long-term risk reduction. In 2025, Horseshoe Beach pursued Hazard Mitigation Grant Program funding to support dry floodproofing of the First Baptist Church—a cornerstone of the community and a facility that



serves both spiritual and emergency sheltering roles. This project represents a proactive step toward preserving critical community institutions while reducing vulnerability to future flooding events.

Together, these grant applications reflect a community responding with resolve and foresight. Each effort builds upon lessons learned from successive storms, reinforcing the Town’s commitment to resilience, responsible recovery, and

the protection of the people and places that define Horseshoe Beach.

While the Town of Horseshoe Beach was still reeling from the compounded impacts of Hurricanes Idalia and Debby, the unthinkable occurred. On September 26, 2024, just as the community struggled to regain its footing, Hurricane Helene made landfall—bringing sustained winds of approximately 140 miles per hour and a storm surge exceeding 15 feet. What followed was not merely damage, but devastation on an unprecedented scale.

Hurricane Helene destroyed an estimated 70 percent of the Town of Horseshoe Beach. Every commercial business was lost. The Town Hall—the center of local government and community decision-making—was completely washed away, along with the town marina that had long served as both an economic anchor and cultural landmark. Entire blocks were erased,



infrastructure was torn apart, and familiar reference points that once defined the town's identity simply ceased to exist.

For residents and local officials alike, Helene marked a breaking point—but also a moment of clarity. Recovery could no longer focus solely on repair. The magnitude of loss demanded a comprehensive, forward-looking strategy rooted in resilience, mitigation, and long-term

transformation.

In response to Hurricane Helene, the Town pursued an extensive suite of federal, state, and disaster recovery funding opportunities to address immediate needs while laying the groundwork for rebuilding a safer, stronger community. FEMA Public Assistance grants were applied for to support substantial damage evaluations, emergency protective services, and the restoration of critical infrastructure, including water lines, the water treatment plant, street signage, community park facilities, bulkheads, and municipal functions. Although the Town Hall had been completely destroyed, funding was sought to support repair and recovery efforts where feasible and to document damages essential for future reconstruction.

Recognizing that recovery must extend beyond replacement, the Town also pursued planning and feasibility funding to guide intentional rebuilding. A Community Planning Technical



Assistance Grant was applied for to support a comprehensive disaster recovery planning study, while state appropriation funding was sought to complete an architectural and engineering feasibility study for a resilient Town Hall rebuild. Additional support was pursued through the Department of Homeland Security's Community Disaster

Recovery Forgivable Loan program to help stabilize municipal operations during prolonged recovery.

Mitigation and long-term resilience formed the backbone of the Town’s post-Helene strategy. Through the Hazard Mitigation Grant Program, Horseshoe Beach advanced applications for residential elevations and mitigation construction activities, as well as a fully mitigated reconstruction of the Town Hall designed to withstand future storm events. These efforts reflect a decisive shift toward reducing future losses rather than repeatedly absorbing them.

Finally, the Town pursued Community Development Block Grant–Disaster Recovery (CDBG–DR) funding to address systemic vulnerabilities exposed by successive storms. These long-term planning and infrastructure repair projects include hurricane protection jetty expansion, roadway replacement and elevation, bulkhead mitigation, town-wide street improvements, stormwater drainage expansion, and critical water system upgrades—including cutoff valve installations and water meter replacements. Together, these initiatives represent a comprehensive approach to protecting lives, infrastructure, and economic stability.

While not all grant applications were awarded, the Town remains committed to pursuing every available opportunity. Each application reflects hard-earned lessons, documented need, and an unwavering determination to rebuild Horseshoe Beach—not as it once was, but as a community prepared to endure and thrive in an era of increasing storm intensity.

2. From Damage Assessment to Strategic Direction

With support from FEMA, the State of Florida, and planning partners, the Town undertook substantial damage evaluations and initiated the **2023 Strategic Plan to Rebuild Horseshoe Beach**. That plan established two guiding principles: restoring Horseshoe Beach as a livable coastal community and ensuring future development meets modern floodplain and construction standards.

Early recovery efforts confirmed what residents and leaders already knew: much of the Town’s infrastructure — stormwater drainage, roadways, bulkheads, utilities, and civic facilities — was not designed for today’s flood risks. Repeated storms revealed gaps not only in physical systems, but also in how assets were documented, tracked, and maintained over time.

This realization shaped the Town’s pursuit of a **Community Planning Technical Assistance Grant**, with a specific emphasis on building GIS-based tools that could support both recovery and long-term operations.

3. Recovery Projects: Progress and Remaining Needs

As recovery advanced, Horseshoe Beach assembled a broad portfolio of projects addressing emergency response, public facilities, utilities, and mitigation. Many of these projects are now complete, including emergency protective services, water treatment plant repairs, water line restoration, park improvements, document recovery, and temporary Town Hall operations.

Other projects remain underway or in planning, including bulkhead replacements, roadway mitigation along 11th Avenue East, and long-term infrastructure improvements. Parallel to these efforts, the Town initiated feasibility and programming studies to determine the future of its most critical civic asset — Town Hall.

The Monarch Design Group Programming and Feasibility Study marked a pivotal moment in this process. Through a series of user group meetings, technical evaluations, and community discussions, the Town examined whether rebuilding on the existing Town Hall site — located in a high-risk flood zone — truly served the community’s long-term needs.

The conclusion was clear. While FEMA funding could support rebuilding on the existing site, doing so would require a two-story elevated structure with limited parking, constrained stormwater management, and ongoing operational challenges. An alternative site near the Post Office and former Fire Station, located largely within an X flood zone and at higher elevation, emerged as the preferred solution. This site allows for a single-story, accessible, resilient facility that better supports emergency operations, public meetings, and daily municipal functions.

4. Existing Site Conditions and the Case for Better Data

Horseshoe Beach’s physical conditions tell the story of why recovery must be data driven. The Town is low-lying, bordered by water, and served by aging drainage systems, septic infrastructure, and roads built before current flood standards. Stormwater does not respect parcel boundaries, and flood impacts ripple across neighborhoods.

Historically, asset information — culverts, ditches, bulkheads, valves, public buildings, and housing conditions — existed in paper files, spreadsheets, or institutional memory. Post-storm recovery exposed the limitations of that approach. FEMA documentation requirements, inspection tracking, photo logs, and maintenance records now demand a centralized, spatially referenced system.

This need directly informs the Community Planning Technical Assistance Grant scope.

5. GIS-Based Tools as the Backbone of Recovery

As supplemental material to the **Stormwater Drainage and Housing Recovery Assessment**, the Town is developing GIS-based tools that transform recovery lessons into lasting capacity.

These tools will:

- Map stormwater infrastructure such as ditches, culverts, outfalls, and low points, linked to inspection dates, condition ratings, and maintenance history.
- Track housing recovery at the parcel level, documenting substantial damage determinations, elevation status, mitigation actions, and reconstruction progress.
- Inventory public assets — roads, bulkheads, utilities, parks, and facilities — using unique identifiers tied to FEMA-compliant records, photographs, and work orders.

Rather than serving as static maps, the GIS platform functions as a living system. Each storm, inspection, or repair adds to a growing record that supports FEMA Public Assistance closeouts, Hazard Mitigation Grant applications, CDBG-DR funding, and day-to-day asset management.

6. Funding Alignment and Accountability

The Town’s recovery story is also one of persistence in funding coordination. More than \$3.6 million in recovery funds have already been awarded, supporting completed and ongoing projects. An additional pipeline of mitigation, infrastructure, and housing projects — exceeding \$50 million — remains under review through FEMA, CDBG-DR, and state programs.

The GIS-based planning effort ensures that each dollar spent is defensible, traceable, and aligned with adopted recovery strategies. It provides the documentation backbone required by FEMA while giving Town leadership practical tools for capital planning and maintenance.

7. Looking Forward

Horseshoe Beach’s recovery is no longer just about repairing damage. It is about telling a clearer story — one where data, maps, community input, and hard lessons from past storms guide every decision. From stormwater flow paths to the future location of Town Hall, the Town is using planning, technology, and collaboration to shape a safer and more resilient future.

This Project Review and Post-Storm Needs Assessment capture that story: where the Town has been, what it has learned, and how it is building the capacity to face the next storm better prepared than the last.

Awarded Grants								
Year	Name	Description	Total Grant	Local Share	State Share	Fed Share	Client Fees	Completion Status
2023	Community Planning. Tech. Asst. Grant	Planning Study	\$33k	10%	90%	N/A	\$3k	100% Complete
2023	FEMA Public Assist. (Idalia)	Substantial Damage Evaluations	\$83k	N/A	25%	75%	\$0	100% Complete

2024	FEMA Public Assist. (Idalia)	Community Park Improvements	\$54k	N/A	25%	75%	\$0	100% Complete
2024	FEMA Public Assist. (Idalia)	Xmas Decorations Repair	\$12k	N/A	25%	75%	\$0	100% Complete
2024	FEMA Public Assist. (Idalia)	Water Treatment Plant Improvements	\$35k	N/A	25%	75%	\$0	100% Complete
2024	FEMA Public Assist. (Idalia)	Storage Building Replacement	\$17k	N/A	25%	75%	\$0	100% Complete
2024	FEMA Public Assist. (Idalia)	Water Lines Repairs	\$52k	N/A	25%	75%	\$0	100% Complete
2024	FEMA Public Assist. (Idalia)	Street Sign Replacement	\$89k	N/A	25%	75%	\$0	100% Complete
2024	FEMA Public Assist. (Idalia)	Document Restoration	\$183k	N/A	25%	75%	\$0	100% Complete
2024	FEMA Public Assist. (Idalia)	Temporary Town Hall	\$14k	N/A	25%	75%	\$0	100% Complete
2024	FEMA Public Assist. (Idalia)	11 th Ave East Mitigation	\$154k	N/A	25%	75%	\$0	25% Complete
2024	FEMA Public Assist. (Debby)	Substantial Damage Evaluations	\$101k	12.5%	12.5%	75%	\$0	100% Complete
2024	FEMA Public Assist. (Debby)	Water Lines Repairs	\$22k	12.5%	12.5%	75%	\$0	100% Complete
2024	FEMA Public Assist. (Debby)	Water Treatment Plant Improvements	\$35k	12.5%	12.5%	75%	\$0	100% Complete
2024	FEMA Public Assist. (Debby)	Town Hall Contents	\$68k	12.5%	12.5%	75%	\$0	100% Complete
2024	FEMA Public Assist. (Debby)	Town Hall Repairs	\$43k	12.5%	12.5%	75%	\$0	100% Complete
2024	FEMA Public Assist. (Debby)	Fire Station Repairs	\$11k	12.5%	12.5%	75%	\$0	100% Complete
2024	FEMA Public Assist. (Debby)	Emergency Protective Services	\$175k	12.5%	12.5%	75%	\$0	100% Complete
2025	FEMA Public Assist. (Helene)	Substantial Damage Evaluations	\$129k	12.5%	12.5%	75%	\$0	100% Complete
2025	FEMA Public Assist. (Helene)	Street Sign Replacement	\$91k	12.5%	12.5%	75%	\$0	100% Complete
2025	FEMA Public Assist. (Helene)	Water Lines Repairs	\$20k	12.5%	12.5%	75%	\$0	100% Complete
2025	FEMA Public Assist. (Helene)	Water Treatment Plant Improvements	\$35k	N/A	25%	75%	\$0	100% Complete

2025	FEMA Public Assist. (Helene)	Community Park Improvements	\$151k	12.5%	12.5%	75%	\$0	50% Complete
2025	FEMA Public Assist. (Helene)	Bulkhead Replacement	\$572k	12.5%	12.5%	75%	\$0	50% Complete
2025	FEMA Public Assist. (Helene)	Town Hall Repairs	\$435k	12.5%	12.5%	75%	\$0	Conducting Feasibility Study
2025	FEMA Public Assist. (Helene)	Emergency Protective Services	\$225k	12.5%	12.5%	75%	\$0	100% Complete
2025	Community Planning Tech. Asst. Grant	Disaster Recovery Planning Study	\$75k	10%	90%	N/A	\$0	25% Complete
2025	State Appr. Disaster Fund	A&E Feasibility Study for Town Hall Rebuild	\$477k	0%	100%	N/A	\$0	75% Complete
2025	Dept. Homeland Security	Community Disaster Recovery Forgivable Loan	\$275k	0%	N/A	100%	\$0	100% Available
Total			\$3.63M				\$3K	

Submitted / Pending Award Grants

2024	Hazard Mitigation Grant Program (Idalia)	16 Residential Elevations 21 MitCons 1 Acquisition	\$10.8M	25% to H.O.	N/A	75%	\$0	Pending Final FEMA Approval & Award
2025	Hurricane Loss Mitigation Program	Fire Hydrant Repair & Replacement	\$210k	N/A	100%	N/A	\$0	Not Awarded Will Re-apply in 2026
2025	Community Development Block Grant Annual	Planning Study/Neighborhood Rev./ Econ. Development	\$2.5M	N/A	N/A	100%	\$0	Not Awarded Will Re-apply in 2026
2025	Hazard Mitigation Grant Program (Debby)	Dry Floodproofing of Church	\$750k	25% to P.O.	N/A	75%	\$0	Pending State Approval & Award
2025	Hazard Mitigation Grant Program (Helene)	2 Residential Elevations 6 MitCons	\$3.8M	25% to H.O.	N/A	75%	\$0	Pending State Approval & Award
2025	Hazard Mitigation Grant Program (Helene)	Town Hall Mitigation Reconstruction	\$6M	25%	N/A	75%	\$2.5k	Pending State Approval & Award
2025	CDBG-DR: LT Planning & Infrastructure Repair	Hurricane Protection Jetty Expansion & Improvements	\$12M	N/A	100%	N/A	\$0	Pending Final State Review
2025	CDBG-DR: LT Planning & Infrastructure Repair	11 th Ave E Replacement & Bulkhead Mitigation	\$1M	N/A	100%	N/A	\$0	Pending Final State Review
2025	CDBG-DR: LT Planning &	3 rd St. Elevation & Bulkhead Protection	\$3M	N/A	100%	N/A	\$0	Pending Final State Review

	Infrastructure Repair							
2025	CDBG-DR: LT Planning & Infrastructure Repair	Town-wide Streets Elevation & Improvements	\$4M	N/A	100%	N/A	\$0	Pending Final State Review
2025	CDBG-DR: LT Planning & Infrastructure Repair	Stormwater Drainage Expansion & Improvements	\$3M	N/A	100%	N/A	\$0	Pending Final State Review
2025	CDBG-DR: LT Planning & Infrastructure Repair	Water lines Improvements & cutoff valves installation	\$2.5M	N/A	100%	N/A	\$0	Pending Final State Review
2025	CDBG-DR: LT Planning & Infrastructure Repair	Water meter upgrade & replacements	\$1M	N/A	100%	N/A	\$0	Pending Final State Review
Total			\$50.56M				\$2.5K	