FINAL PHASE II RECOVERY IMPLEMENTATION PLAN

Town of Horseshoe Beach, Florida

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Executive Summary

Within a fourteen-month period, the Town of Horseshoe Beach sustained direct impacts from three federally declared hurricanes: Idalia (DR-4734, 2023), Debby (DR-4806, 2024), and Helene (DR-4828, 2024). The combined events caused widespread damage to housing, infrastructure, and public facilities. Helene alone destroyed an estimated 70 percent of the Town, including Town Hall and every commercial structure. The cumulative damage exposed long-standing vulnerabilities: undersized stormwater systems, eroding coastal protection, and structures concentrated within high-risk flood zones.

Representative storm impacts from Hurricanes Idalia, Debby, and Helene affecting the Town of Horseshoe Beach.

The Town has responded with a coordinated recovery effort focused on documenting damage, restoring essential services, and securing state and federal funding. To date, Horseshoe Beach has obligated more than $4.4 million in awarded and active projects and has an additional $52 million in pending applications under review. The portfolio supports housing mitigation, infrastructure reconstruction, public facility replacement, and long-term resilience initiatives.

This Final Phase II Recovery Implementation Plan establishes how the Town will deliver that work through 2028. It consolidates technical assessments, funding strategies, and documented needs into a single, implementation-ready roadmap. Five priorities organize the work: housing mitigation, stormwater and infrastructure improvements, Town Hall reconstruction, GIS-based data and asset management, and long-term coastal resilience.

The Town's GIS platform anchors the Plan. It tracks damage, infrastructure conditions, and project status at the parcel level, generates FEMA- and CDBG-DR-compliant documentation, and serves as a permanent municipal asset management system.

Implementation is structured in three phases: finalizing funding and procurement, constructing priority projects, and project closeout. Throughout each phase, the Plan coordinates FEMA Public Assistance, the Hazard Mitigation Grant Program (HMGP), Community Development Block Grant–Disaster Recovery (CDBG-DR) administered by FloridaCommerce, and State Appropriations to maintain schedule and compliance.

This Plan marks the Town's transition from response to execution. The foundation for recovery is in place; the focus going forward is on delivering projects, reducing future risk, and rebuilding a more resilient community. The Plan has been prepared as a deliverable of the Community Planning Technical Assistance (CPTA) grant program administered by the Florida Department of Commerce (FloridaCommerce).

1. Introduction and Purpose

This Final Phase II Recovery Implementation Plan has been prepared for the Town of Horseshoe Beach as a deliverable of the Community Planning Technical Assistance (CPTA) grant program administered by the Florida Department of Commerce (FloridaCommerce). The Plan documents the Town's recovery needs, organizes its capital and mitigation projects under a single execution roadmap, and establishes a defensible, GIS-based framework for ongoing planning and grant compliance.

The Town of Horseshoe Beach, Florida, is a small coastal community on the Gulf with a working waterfront and a close-knit population. Over the past three years, the Town has sustained an extraordinary sequence of disasters that has reshaped its physical landscape, its infrastructure, and its long-term outlook. Hurricanes Idalia (2023), Debby (2024), and Helene (2024) caused repeated and compounding damage, resulting in the loss or major damage of most of the Town's housing stock, widespread infrastructure failure, and the destruction of every major civic facility, including Town Hall.

In the immediate aftermath, the Town focused on emergency response and stabilization: protecting public safety, restoring essential services, documenting damage, and securing initial recovery funding. Those actions stabilized operations and enabled rebuilding to begin, but they also exposed deeper structural problems. Aging infrastructure, undersized stormwater capacity, and development inside high-risk flood zones drove repeated losses, and gaps in historical records complicated documentation under current federal and state requirements.

Restoring pre-storm conditions in their original form was neither feasible nor defensible. The Town has instead taken a deliberate, forward-looking approach built on resilience, data, and aligned investment. Through planning work supported by state and federal programs, Horseshoe Beach has developed a documented understanding of its needs, an active grant portfolio, and GIS-based tools that support long-term asset management and compliance.

This Final Phase II Recovery Implementation Plan is the next step in that progression. It moves the Town from planning to execution by aligning projects, funding sources, and timelines under a single strategy. The Plan is designed to guide local decision-making, support grant compliance, and ensure that current investments reduce future risk.

Recovery in Horseshoe Beach is not solely about rebuilding what was lost. It reflects a changing coastal environment, the lessons drawn from repeated storm impacts, and the Town's commitment to a more resilient future.

The purpose of this Plan is to provide the Town with a coordinated framework for moving from post-disaster stabilization into long-term recovery, reconstruction, and resilience. It consolidates the Town's prior assessments, planning work, and funding strategies into a single implementation roadmap that aligns projects, schedules, and funding with documented community needs.

It builds directly on three earlier documents: the Stormwater Drainage and Housing Recovery Assessment, the Capital Projects and Investment Strategy, and the Project Review and Post-Storm Needs Assessment. Together they provide the technical, financial, and policy foundation needed to move from planning to execution. This Final Phase II Plan brings them together into one strategy for decision-making, funding coordination, and regulatory compliance.

Specifically, this Plan is intended to:

- Define an implementation pathway for projects across housing, infrastructure, public facilities, and resilience.
- Coordinate funding across FEMA Public Assistance, HMGP, CDBG-DR, State Appropriations, and other programs to keep sequencing and compliance on track.
- Set project priorities and timelines that balance immediate recovery needs with long-term risk reduction.
- Maintain FEMA- and state-compliant documentation, backed by GIS, so every recovery activity is traceable and auditable.
- Give Town leadership, stakeholders, and residents a clear roadmap they can follow and refer back to.
- Position the Town for future funding by showing a data-driven, implementation-ready strategy.

The Plan is a living document. It will be updated as grant awards close, projects move through design and construction, and community priorities shift. It serves as both a strategic vision and a working tool that keeps recovery aligned across sectors instead of fragmented.

Beyond guiding recovery, the Plan is intended to make sure Horseshoe Beach rebuilds in a way that reduces future risk, strengthens its infrastructure, and supports a more resilient community for years to come.

1.2 Transition from Phase I to Phase II Recovery

The move from Phase I to Phase II is a deliberate shift from emergency response and short-term stabilization to coordinated, long-term implementation. Phase I was defined by urgency: protecting life and safety, restoring services, documenting widespread damage, and securing the initial funding to begin recovery. Through that work, the Town built the foundation for rebuilding. It completed substantial damage assessments, restored key utilities and public services, and built a growing portfolio of state and federal grant applications and awards.

Those early actions were both necessary and strategic. Phase I led to the obligation and deployment of multiple FEMA Public Assistance projects, the initiation of HMGP applications, and the development of planning tools and assessments funded through the Community Planning Technical Assistance (CPTA) grant program administered by the Florida Department of Commerce (FloridaCommerce). Together, these efforts documented community-wide impacts, identified infrastructure deficiencies, and positioned the Town to compete for larger-scale recovery and mitigation funding.

Phase II picks up where Phase I leaves off. The Town has moved past identifying needs and securing funding into the longer, harder work of implementation. This phase is about delivering capital projects, building mitigation into reconstruction, and putting in place the systems that support long-term resilience and compliance. Projects that were conceptual or in application during Phase I, such as residential elevations, stormwater improvements, roadway mitigation, and Town Hall reconstruction, are now moving into design, procurement, and construction.

A defining feature of the transition is the move from fragmented project delivery to coordinated program management. Phase II focuses on sequencing projects across funding sources, lining up infrastructure improvements with housing mitigation, and meeting documentation and compliance requirements for FEMA, CDBG-DR, and state programs. The GIS-based data system built during Phase I now serves as the operational backbone for tracking progress, maintaining FEMA-compliant records, and informing day-to-day decisions.

Phase II also reflects a shift in recovery philosophy. Phase I was about restoring what was lost. Phase II is about rebuilding in a way that reduces future risk. That includes moving core facilities out of high-risk flood

zones, expanding stormwater capacity to handle recurring flooding, and prioritizing mitigation investments that protect both individual properties and community-wide systems.

The transition is also shaped by the reality of repeated storm impacts. Each successive event made clear that recovery cannot be a single linear rebuild. Phase II is built with the flexibility to adapt to changing conditions, funding timelines, and emerging priorities while staying aligned with the Town's overall resilience goals.

The shift from Phase I to Phase II marks a turning point. The Town has the data, funding, and planning needed to move forward. Phase II provides the structure to carry that work through and turn documented needs into completed projects.

1.3 Relationship to Supporting Documents

This Plan is grounded in a set of core planning and technical documents developed by the Town under its CPTA-funded planning effort. Together, these documents provide the data, analysis, and context that keep the actions outlined in this Plan technically sound and aligned with federal and State program requirements.

The **Stormwater Drainage and Housing Recovery Assessment** is the primary technical foundation. It documents existing conditions at the parcel level using GIS-based field data, identifies drainage deficiencies and infrastructure constraints, and establishes a standardized, FEMA-compliant data framework. Its findings drive project prioritization, especially for housing mitigation, stormwater improvements, and infrastructure investments.

The **Capital Projects and Investment Strategy** provides the financial and programmatic framework for implementation. It organizes the Town's recovery portfolio (awarded, active, and pending) into a coordinated strategy with funding status, sequencing needs, and match requirements. It is what keeps the projects in this Plan financially viable and aligned with available and anticipated funding streams.

The **Project Review and Post-Storm Needs Assessment** sets the broader recovery context by tracking the Town's progress from initial disaster response through early recovery. It captures completed projects, identifies remaining needs, and shows how the Town's strategy has evolved across successive storms. That narrative supports the case for continued investment and a sustained, long-term implementation effort.

Read together, the three documents form an integrated planning set: the Assessment supplies the data, the Investment Strategy supplies the funding roadmap, and the Needs Assessment supplies the recovery narrative. This Final Phase II Plan builds on all three and turns that analysis and strategy into a clear, actionable program.

The result is a recovery effort that is data-driven, financially aligned, and compliant with FEMA, CDBG-DR, and state program requirements, while staying responsive to community needs as they evolve.

2. Disaster Overview

Recovery in Horseshoe Beach is defined by the cumulative effects of three federally declared hurricanes within a fourteen-month period. Hurricanes Idalia (2023), Debby (2024), and Helene (2024) caused repeated and escalating damage to housing, infrastructure, and public facilities, and fundamentally altered both the physical community and the Town's operating environment.

Unlike a single-event recovery, the Town has been caught in a recurring cycle of damage and rebuilding. That cycle has exposed systemic deficiencies in stormwater capacity, coastal protection, and development patterns within high-risk flood zones. Each successive storm compounded the impacts of the prior event, delaying recovery and increasing the complexity of funding, compliance, and long-term planning.

This section summarizes each event and establishes the context for the Town's shift from reactive response to a sustained, long-term resilience strategy.

2.1 Hurricane Idalia (2023) Impacts

Hurricane Idalia made landfall on August 30, 2023, as a Category 3 storm and was federally declared as DR-4734-FL. The storm brought significant surge, high winds, and widespread structural damage to Horseshoe Beach. Storm surge of approximately 7 to 10 feet inundated large portions of the community, destroying more than 75 homes and causing severe damage to public infrastructure.

Critical facilities, including Town Hall, were rendered inoperable and essential services were disrupted. Roads, water systems, and drainage infrastructure sustained extensive damage, limiting access and slowing the initial response.

Idalia represented a turning point for the Town. While the community had long adapted to coastal conditions, the scale of damage demonstrated that existing infrastructure and building practices were not designed for storms of this magnitude. In response, the Town initiated substantial damage assessments, pursued FEMA Public Assistance funding, and began developing a more deliberate approach to recovery and mitigation.

Hurricane Idalia (August 30, 2023). Storm surge and wind destroyed more than 75 homes and damaged public infrastructure across the Town.

2.2 Hurricane Debby (2024) Impacts

On August 5, 2024, Hurricane Debby (DR-4806-FL) impacted Horseshoe Beach while the Town was still actively recovering from Idalia. Although Debby was less severe than Idalia, it brought additional storm surge, wind, and localized flooding to structures and infrastructure that were already compromised.

Approximately 25 structures sustained additional damage, including water intrusion and accelerated structural decline. Public facilities, including Town Hall and the First Baptist Church, sustained further damage, and recently repaired infrastructure required additional remediation.

Debby underscored the challenges of non-linear recovery. Rather than progressing steadily, the Town was required to revisit and expand recovery work, straining limited resources and extending project timelines. The event reinforced the case for mitigation-focused investment and infrastructure capable of withstanding repeated storm impacts.

Hurricane Debby (August 5, 2024). Surge, wind, and flooding caused additional damage to structures and infrastructure already weakened by Idalia.

2.3 Hurricane Helene (2024) Impacts

Hurricane Helene made landfall on September 26, 2024 and was federally declared as DR-4828-FL. Sustained winds of approximately 140 miles per hour and storm surge exceeding 15 feet produced catastrophic conditions. An estimated 70 percent of the Town's structures were destroyed, and every commercial business was lost.

Where decisions were once made, only debris remains. Hurricane Helene didn't just damage a building — it displaced the heart of the community. Even in destruction, the Town's resilience stands stronger than the storm.

Town Hall was destroyed by surge, along with the marina and other significant community assets. Roads, bulkheads, water lines, and drainage networks were severely compromised or destroyed.

Helene marked a defining moment in the Town's recovery. The scale of loss made clear that conventional rebuilding alone would not be sufficient. Recovery work shifted toward long-term planning focused on resilience, mitigation, and strategic redevelopment.

Hurricane Helene (September 26, 2024). Roughly 70 percent of the Town's structures were destroyed, including Town Hall and every commercial building.

2.4 Cumulative Impacts and Recovery Challenges

The combined effects of Idalia, Debby, and Helene have created a layered and complex recovery environment. Key challenges include:

- Repetitive damage to housing and infrastructure
- Greater vulnerability in coastal and flood-prone areas
- Disruption of municipal operations and loss of core facilities
- Strain on financial and administrative capacity
- Heavier documentation and compliance requirements for funding programs

These cumulative impacts call for a recovery strategy that addresses not only the damage itself but the underlying conditions that produced it. The Town has moved from a project-by-project pattern to a data-driven program that integrates mitigation, infrastructure investment, and long-term resilience planning.

This Disaster Overview sets the foundation for the recovery strategies in the sections that follow.

3. EXISTING CONDITIONS AND NEEDS

The Town's recovery strategy is grounded in a documented understanding of current conditions and remaining needs following three successive storm events. Widespread damage to housing, infrastructure, and public facilities, combined with limited historical data and stricter regulatory requirements, has produced a complex recovery environment.

This section provides an overview of existing conditions across the Town's key systems:

3.1 Housing

Horseshoe Beach has experienced widespread housing damage across the three storm events, with a significant share of the housing stock classified as major damage or destroyed. Many affected structures are located within FEMA-designated AE and VE flood zones, where exposure to storm surge and repetitive flooding is highest. The cumulative result is long-term displacement, reduced housing availability, and elevated recovery costs for residents.

Beyond structural damage, many homes have experienced secondary impacts including mold intrusion, foundation instability, and loss of essential utilities. Repetitive loss properties remain an ongoing risk and require targeted mitigation strategies.

Housing Damage Assessment

Damage Category	Estimated Impact	Notes
Destroyed Homes	75+ after Idalia	Significant structural loss
Destroyed Homes	70% of Town after Helene	Widespread devastation
Major Damage	Numerous dwellings	Roof loss, wall failure, flood damage
Minor Damage	25+ structures after Debby	Water intrusion, cosmetic repairs
Repetitive Loss Properties	Multiple	Candidates for elevation/acquisition
Temporary Displacement	High	Residents relocated due to unsafe conditions

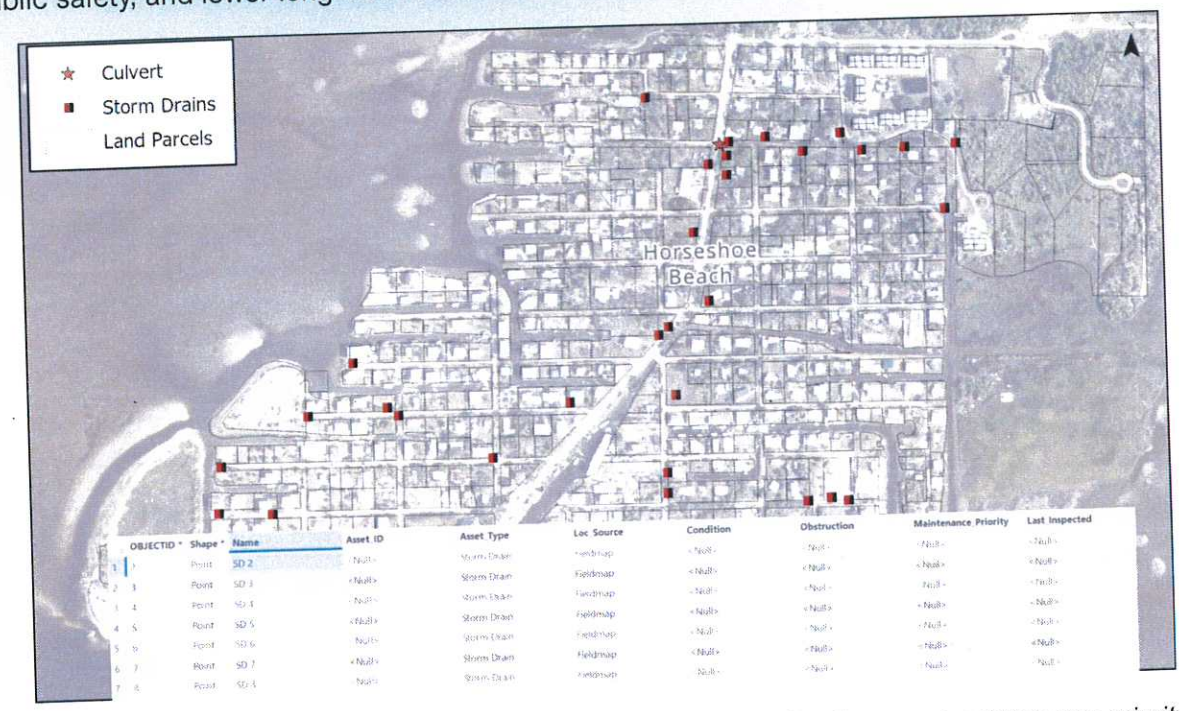
Recovery efforts must prioritize elevation, mitigation construction, and, where appropriate, voluntary acquisition. All reconstruction activities must comply with current floodplain management regulations and building codes to reduce future vulnerability and support long-term housing stability.

3.2 Stormwater and Infrastructure

Stormwater and drainage systems across the Town are undersized and disconnected, which contributes to persistent flooding during both storms and routine rainfall. Field observations and assessments have identified blocked culverts, sediment-filled ditches, eroded drainage corridors, and inadequate outfall capacity.

Roadways, bulkheads, and utility systems, including water lines and treatment infrastructure, have sustained repeated damage. Service reliability has decreased and maintenance demands have increased. Tidal backflow further complicates drainage performance, particularly in low-lying areas.

Infrastructure improvements need to be system-wide: culvert replacement, drainage expansion, roadway elevation, and utility hardening. These upgrades are needed to restore function, improve public safety, and lower long-term maintenance costs.



Mapped stormwater infrastructure with condition ratings, obstruction flags, and maintenance priority rankings.

3.3 Public Facilities

Public facilities have sustained significant and repeated damage, limiting the Town's ability to deliver services and maintain operations. The complete loss of Town Hall represents the most significant gap, disrupting governance, emergency coordination, and public engagement.

Damage to parks, bulkheads, and other municip al infrastructure has further reduced the Town's ability to support residents and maintain quality of life. Many of these facilities were not originally designed to withstand current storm conditions, increasing their susceptibility to repeat damage.

Reconstruction needs to prioritize resilience, accessibility, and function. Moving core facilities out of high-risk flood zones and using hazard-resistant design will reduce future disruptions and improve operational continuity.

3.4 Data and Documentation

Lost and fragmented historical infrastructure records have made it harder to document damage and manage recovery projects. FEMA and state funding programs require detailed, verifiable records, including georeferenced photos, inspection logs, and cost tracking.

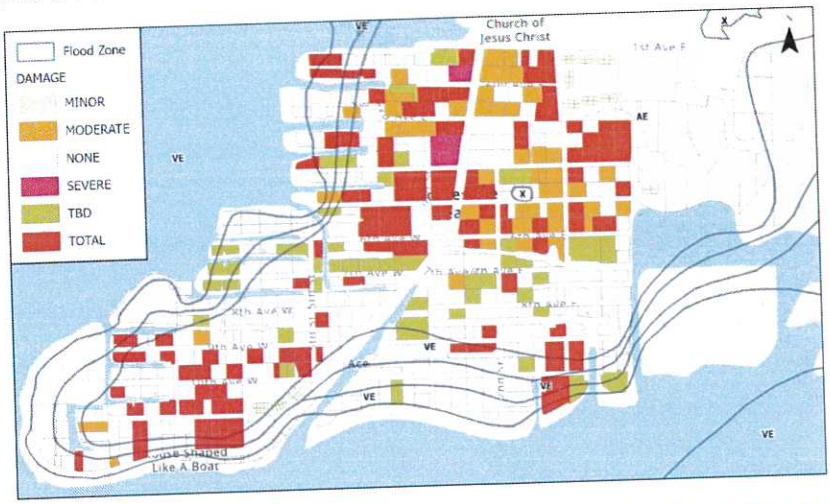
To close those gaps, the Town has put GIS-based data collection and management systems in place. They provide a centralized platform for tracking assets, documenting damage, and supporting compliance.

Continued data collection, validation, and integration will keep recovery activities defensible, auditable, and aligned with funding requirements. The same effort lays the groundwork for long-term asset management and planning.

.4. GIS AND DATA FRAMEWORK

Effective recovery depends on accurate, accessible, and compliant data. To address gaps in historical records and meet current documentation requirements, the Town has implemented a GIS-based data system that supports recovery planning, project execution, and long-term asset management.

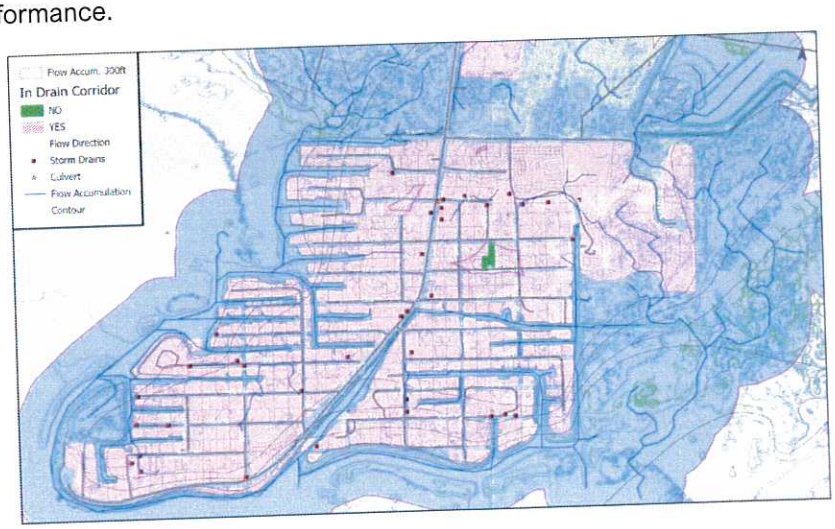
This section explains how that system works. It integrates parcel-level data, infrastructure inventories, and field observations into one platform. The result is defensible, FEMA-compliant documentation for every recovery activity, plus a scalable tool the Town can use for future planning and maintenance.



Town-wide spatial representation of housing damage by severity level tied to FEMA Substantial Damage records.

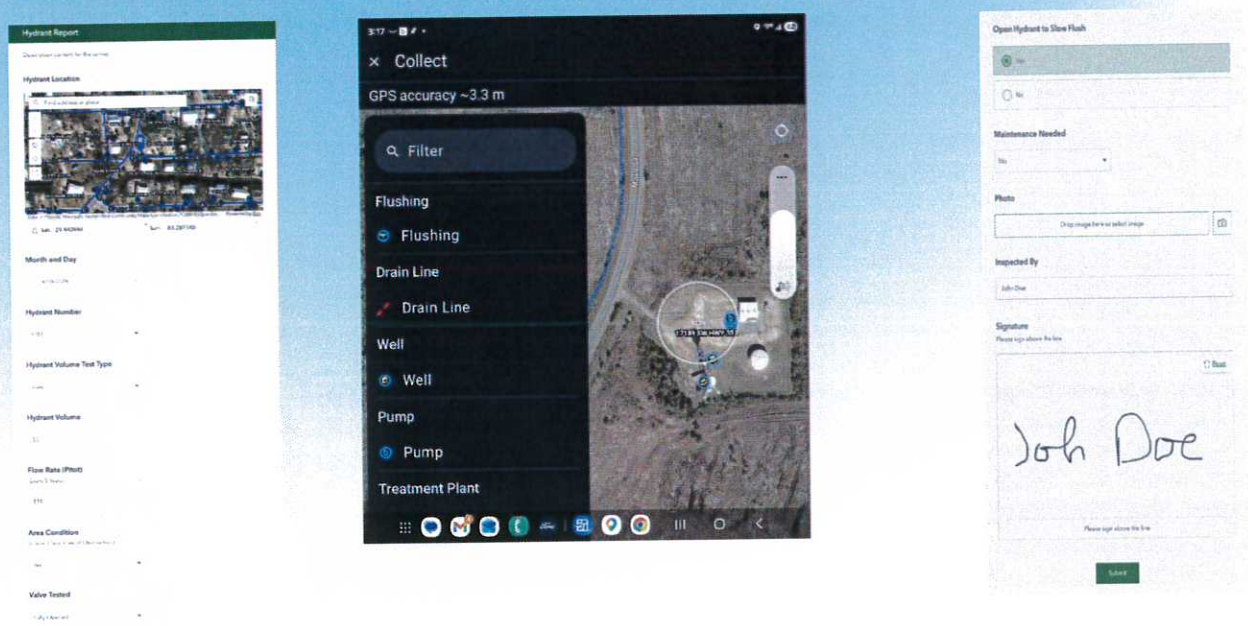
4.1 GIS Methodology

The Town's GIS methodology combines base datasets (parcel boundaries, FEMA flood zones, infrastructure layers, and aerial imagery) with field-collected data to create a consistent system. Standardized digital forms are used in the field to capture drainage conditions, structural damage, obstruction locations, and infrastructure performance.



Mapped natural and constructed drainage pathways identifying flow paths, constraint locations, and easement needs.

Mobile GIS applications allow staff to collect data in real time, including GPS coordinates and photographic documentation. Collected data is synchronized immediately to the central geodatabase, maintaining current and consistent records. Standardized data fields ensure compatibility with FEMA and State reporting requirements.



4.2 Data Integration

All collected data is linked to parcel-level identifiers, which creates a unified dataset connecting housing, infrastructure, and environmental conditions. That allows for layered analysis, including overlays of flood zones, drainage corridors, and damage classifications.

Integration keeps planners, engineers, and administrators working from the same dataset. It also lets the Town identify high-risk areas, prioritize projects, and evaluate how well mitigation efforts perform over time.

Parcel-level analysis correlating to FEMA zone designations with observed storm damage by event.

4.3 FEMA Compliance

The GIS system is structured to meet FEMA Public Assistance and CDBG-DR documentation requirements. Required elements (georeferenced photos, inspection logs, condition assessments, and standardized damage classifications) are built into the data collection process.

That structure keeps records defensible, traceable, and audit-ready. Organized, accessible documentation reduces the risk of reimbursement delays, audit findings, or loss of funding eligibility.

4.4 Long-Term Use

Beyond recovery, the GIS platform will serve as the Town's long-term asset management system. It will support routine inspections, maintenance scheduling, and capital improvement planning based on real-time conditions.

The system will also be updated after future storm events, building a dataset that strengthens preparedness and response over time. That keeps recovery investments tied to long-term resilience and better day-to-day decisions.

5. RECOVERY STRATEGY

The Town's recovery strategy goes beyond short-term repair toward long-term resilience. Instead of addressing damage in isolation, the Town has tied housing, infrastructure, public facilities, and coastal protection together under one program.

This section outlines the recovery domains that guide implementation, with an emphasis on mitigation, system-wide improvements, and strategic investment. Each domain is supported by targeted actions, funding alignment, and data-driven prioritization. The goal is straightforward: reduce future risk while restoring essential services and community function.

5.1 Housing Recovery

Housing recovery focuses on reducing long-term vulnerability through elevation, mitigation construction, and, where necessary, strategic relocation. Properties in high-risk flood zones are prioritized for mitigation through programs like HMGP.

The Town will support homeowners with coordination, outreach, and guidance so projects meet floodplain regulations and building standards. Mitigation activity, including elevation certificates and construction progress, will be tracked in GIS.

5.2 Infrastructure and Stormwater

Infrastructure improvements address both immediate storm damage and long-term system deficiencies. Key actions: expand drainage capacity, replace undersized culverts, restore drainage corridors, elevate roadways, stabilize bulkheads, and upgrade water systems.

Projects will be planned to operate as one integrated system, which cuts redundancy and improves overall performance. These improvements are necessary to lower flood risk, keep access open during storms, and protect public safety.

5.3 Town Hall Reconstruction

Rebuilding Town Hall is a top priority for restoring municipal operations and community services. The Town has identified a preferred relocation site outside the high-risk flood zone, which allows for a more resilient and accessible facility.

The new facility will use hazard-resistant design, improved accessibility, and built-in emergency operations capabilities. Coordination with FEMA, state programs, and design consultants will keep the project aligned with all regulatory and funding requirements.

5.4 GIS and Planning Systems

The Town will continue to expand and maintain its GIS systems to support recovery and long-term planning. That includes ongoing data collection, system updates, and integration of completed project data.

These tools support compliance, improve coordination, and form the foundation for future hazard mitigation and capital improvement programs.

5.5 Coastal Resilience

Coastal resilience work focuses on reducing the impacts of storm surge and coastal flooding. Key efforts: shoreline stabilization, jetty improvements, and coordination with regional and state coastal management programs.

These projects address systemic risk and are designed to protect both built infrastructure and natural resources.

6. CAPITAL PROJECTS AND FUNDING

Successful implementation depends on matching needs to available funding. Horseshoe Beach has built a project portfolio supported by a mix of federal, state, and local programs.

This section covers the Town's capital projects and funding strategy, including active and pending grants, key investments, and funding coordination requirements. The focus is on managing multiple funding streams, meeting program requirements, and keeping projects financially viable and properly sequenced.

6.1 Project Portfolio

The portfolio covers a range of recovery and resilience projects across housing, infrastructure, and public facilities. Each project is tied to documented need and a specific funding source.

Projects are tracked in a central system so the Town can monitor progress, manage funding, and keep work aligned with recovery priorities.

AWARDED AND ACTIVE PROJECTS

Yr	Grant Program	Project	Amount	Cost Share	Status
2023	**CPTA Grant**	Planning Study / Housing Assessment	**$33k**	10% Local / 90% State	**100% Complete**
2023–24	**FEMA PA — Idalia**	Substantial Damage Evals, Water Plant, Park, Signs, Records, Temp. Town Hall, 11th Ave E	**$572k**	75% Fed / 25% State	**Mostly Complete**
2024	**FEMA PA — Debby**	Subst. Damage Evals, Water Lines & Plant, Town Hall Contents & Repairs, Fire Station, EPS	**$455k**	75% Fed / 12.5% State / 12.5% Local	**100% Complete**
2025	**State Appropriations**	Town Hall A&E Feasibility Study	**$457k**	100% State	**75% Complete**
2025	**CPTA Grant**	Disaster Recovery Plan	**$75k**	10% Local / 90% State	**25% Active**
2025	**DHS Forgivable Loan**	Community Disaster Recovery Municipal Operations	**$275k**	100% Federal	**Available**
2025	**FEMA PA — Helene**	Substantial Damage Evals, Water Systems, Signs, Park, Bulkhead, Town Hall, EPS	**$2.16M**	75% Fed / 12.5% State / 12.5% Local	**Various Stages**
	TOTAL AWARDED / ACTIVE		**~$4.4M+**		

6.2 Funding Sources

Recovery is supported by a combination of federal and state programs: FEMA Public Assistance, HMGP, CDBG-DR, and State Appropriations. Each has its own requirements, timelines, and reporting standards.

Coordinated management across these sources is essential to maintain compliance, avoid duplication of benefits, and maximize the impact of available resources.

CDBG-DR INFRASTRUCTURE BREAKDOWN — $19.5M

Yr	Program	Project	Amount	Match Structure	Status
2024	**HMGP — Idalia**	16 Residential Elevations, 21 MitCons, 1 Acquisition	**$10.8M**	75% Fed / 25% H.O.	**Pending FEMA Approval**
2024	**HMGP 25% Match Waiver**	Match Waiver for HMGP Idalia Projects	**$1.95M**	100% State	**Pending State Approval**
2025	**HMGP — Debby**	Dry Floodproofing — First Baptist Church	**$550k**	75% Fed / 25% F.B.C.	**In RFI Process**
2025	**HMGP — Helene**	Town Hall Mitigation Reconstruction	**$6M**	75% Fed / 25% Town	**Pending State Approval**
2025	**HMGP — Helene**	6 MitCons, 2 Residential Elevations	**$3.8M**	75% Fed / 25% H.O.	**In RFI Process**
2025	**CDBG-DR**	Rebuild Florida — Infrastructure Repair (7 Projects)	**$19.5M**	100% State / Federal	**Pending State Review**
2026	**State Approp. 2026-27**	Town Hall Rebuild Phase I	**$2.5M**	100% State	**Pending State Approval**
2026	**Hurricane Loss Mitigation**	Water Plant Hardening	**$250k**	100% State	**NOI Submitted**
2026	**DWSRF — SAHM**	Water Line Extensions / Water Plant Repairs	**$7.95M**	100% State	**Priority Listed**
2026	**FDACS Forestry DR**	Forestry Disaster Recovery	**TBD**	TBD	**Application Due**
	TOTAL PENDING		**~$52M+**		

6.3 Key Projects

Priority projects include stormwater drainage improvements, roadway elevation, bulkhead stabilization, water system upgrades, and Town Hall reconstruction. They target the most pressing vulnerabilities identified in assessments and offer the largest reduction in future risk.

Capital Project	Investment	Category
Hurricane Protection Jetty Expansion & Improvements	**$12,000,000**	Coastal Protection
11th Avenue East Road Replacement & Bulkhead Mitigation	**$1,000,000**	Roads / Bulkhead
3rd Street Elevation & Bulkhead Protection	**$3,000,000**	Roads / Bulkhead
Town-wide Streets Elevation & Improvements	**$4,000,000**	Transportation
Stormwater Drainage Expansion & Improvements	**$3,000,000**	Stormwater
Water Line Improvements & Cutoff Valve Installation	**$2,500,000**	Utilities
Water Meter Upgrades & Replacements	**$1,000,000**	Utilities
TOTAL CDBG-DR APPLICATION	**$19,500,000**	

Implementation will be guided by funding availability, regulatory requirements, and the Town's overall recovery priorities.

7. IMPLEMENTATION PLAN

With the planning and funding frameworks in place, the focus shifts to execution. The Town's implementation plan provides a structured way to move projects from funding approval through construction and completion.

This section covers the timeline, sequencing, and coordination needed to deliver projects efficiently. Aligning project schedules with funding availability and minimizing conflicts between overlapping efforts lets the Town keep progress steady while managing resources responsibly.

7.1 Timeline

The implementation timeline runs from 2026 through 2028. It moves projects through funding approval, procurement, construction, and closeout. Early phases focus on securing final grant awards, completing environmental and permitting requirements, and starting procurement under federal and state guidelines.

Mid-phase work covers contractor mobilization, construction, and tracking progress against established milestones. The final phases handle project completion, inspections, documentation, and grant closeout, including all required reports and financial reconciliations.

The timeline will be reviewed and updated regularly to reflect funding decisions, project progress, and changing conditions so the Town stays responsive and aligned with program requirements.

7.2 Project Sequencing

Projects will be sequenced based on urgency, funding availability, and interdependencies between systems. Priority goes to projects that protect life and safety, restore core infrastructure, and reduce the risk of repetitive damage.

Infrastructure work will be paired with housing mitigation to avoid conflicts and use resources efficiently. For example, drainage and roadway improvements will be scheduled alongside residential elevation projects so disruption and rework are kept to a minimum.

Contractor availability, permitting timelines, and seasonal construction constraints will also factor into sequencing. The result is efficient delivery without losing compliance with funding requirements.

8. RISK AND COMPLIANCE

Recovery at this scale carries inherent risks related to funding, construction, and environmental conditions. At the same time, strict compliance with federal and state program requirements is essential to maintain funding eligibility and avoid project delays.

This section identifies the key risks the Town faces and the strategies in place to manage them. It also covers the procurement, documentation, and reporting standards that apply across funding programs. Addressing risk early and staying in compliance protects the Town's investments and keeps projects on track.

8.1 Funding Dependencies

Many projects depend on the approval and timing of multiple funding sources, including FEMA, CDBG-DR, and State programs. Delays or changes in funding availability can affect project schedules, scope, or sequencing.

The Town will manage those dependencies actively: regular communication with funding agencies, tracking application status, and preparing required documentation in advance. Alternative funding options and phased project approaches will be considered where needed to keep progress moving.

8.2 Risk Management

Several risks come with implementation: construction cost escalation, limited contractor availability, supply chain delays, and the chance of additional storm events. Any of these can affect timelines, budgets, and overall delivery.

The Town will manage these risks with early procurement, competitive bidding, and contingency allowances in project budgets. Coordinating with contractors and suppliers up front helps secure materials and labor.

All ongoing and completed work will be documented to support future funding requests in the event of additional storm impacts, ensuring the recovery program remains adaptable.

8.3 Compliance Requirements

Compliance with federal and State program requirements is essential to maintain funding eligibility and project delivery. Required areas of compliance include procurement standards, environmental and historic preservation review, labor standards, and financial reporting obligations.

The Town will rely on its established administrative procedures and the GIS-based documentation system to ensure that all activities are properly recorded and reported. Staff and consultants will coordinate closely to track compliance requirements, maintain documentation, and meet reporting deadlines.

Regular internal reviews and ongoing coordination with funding agencies will help catch compliance issues early and reduce the risk of delays or disallowed costs.

9. COMMUNITY ENGAGEMENT

Community engagement is central to a successful recovery. Horseshoe Beach recognizes that recovery efforts must be transparent, inclusive, and responsive to the needs of residents and stakeholders.

This section outlines the Town's approach to public engagement, stakeholder coordination, and communication. Regular updates, public meetings, and accessible reporting will keep residents informed and involved throughout the recovery. Strong communication builds public trust, improves decision-making, and supports more effective project delivery.

9.1 Public Engagement

The Town will maintain ongoing communication with residents through public meetings, workshops, and regular updates. These activities provide opportunities for community input on recovery priorities, project design, and implementation.

Engagement will also include targeted outreach to homeowners participating in mitigation programs to ensure they understand project timelines, requirements, and expectations. Clear communication reduces confusion, improves participation, and supports successful project outcomes.

9.2 Stakeholder Coordination

Successful recovery requires coordination across a range of stakeholders, including local officials, State and federal agencies, funding partners, and technical consultants. The Town will maintain regular communication with these stakeholders to ensure alignment on project goals, funding requirements, and implementation timelines.

Coordination includes responding to Requests for Information (RFIs), participating in agency meetings, and ensuring that all partners have access to up-to-date project data. Strong stakeholder coordination supports timely decision-making and reduces the risk of delays.

9.3 Transparency

Transparency underpins public trust and accountability. The Town will provide regular updates on project progress, funding status, and timelines through public meetings, reports, and online platforms.

Information will be presented in a clear and accessible manner so residents can understand how recovery efforts are progressing and how funds are being used. This visibility supports community confidence and sustains engagement throughout the recovery process.

10. CONCLUSION

Horseshoe Beach has reached a defining moment in its recovery. Following three federally declared storm events, the community has completed the foundational work: documenting damage, restoring core services, securing funding, and establishing a defensible path forward. This Final Phase II Recovery Implementation Plan is not a vision document; it is an execution plan.

Each project in this Plan is tied to documented need, aligned with a specific funding source, and supported by parcel-level data. The Town has built a recovery program that is coordinated, compliant, and ready to execute.

The projects identified in this Plan, including housing mitigation, stormwater and infrastructure improvements, Town Hall reconstruction, and coastal resilience investments, are not independent efforts. They form a single, integrated strategy to reduce risk, restore function, and strengthen the Town's long-term viability. Delivered in coordination, they will transition Horseshoe Beach from a community repeatedly impacted by disaster into one that is better prepared and more resilient.

Beyond any single project, the Plan builds enduring municipal capacity. Through GIS systems, strengthened administrative processes, and aligned funding strategies, the Town has the tools to manage this recovery and to respond more effectively to future events.

Obstacles are anticipated. Funding timelines may shift, costs may escalate, and additional storm events may occur before recovery is complete. The Plan has been structured with this reality in mind: designed to adapt, grounded in data, and supported by partnerships at the local, State, and federal levels.

Horseshoe Beach is not beginning from zero. The Town is moving forward with momentum, resources in place, and a documented understanding of the work required.

Executed with consistency and accountability, this Plan will accomplish more than rebuilding what was lost. It will reduce future risk, strengthen core municipal systems, and create a more stable foundation for residents, businesses, and future generations of Horseshoe Beach. As a CPTA deliverable, it also represents the Town's continued partnership with the Florida Department of Commerce in building local planning capacity for resilient, defensible recovery.