

HORSESHOE BEACH PHASE II RECOVERY IMPLEMENTATION PLAN

Town of Horseshoe Beach, Florida

**Preliminary Framework for Long-Term Recovery and Resilience
From Emergency Response to Intentional Reconstruction**

Post-Hurricanes Idalia · Debby · Helene

Prepared For:

Town of Horseshoe Beach — Mayor, Town Council, and Citizens Advisory Task Force

Prepared By:

Town of Horseshoe Beach Recovery and Planning Team
In coordination with Savinacious, LLC and planning, engineering, and design consultants

March 2026

This Preliminary Phase II Recovery Implementation Plan synthesizes the Stormwater Drainage and Housing Recovery Assessment and the Capital Projects and Investment Strategy into a coordinated action roadmap for Horseshoe Beach's next phase of recovery, reconstruction, and resilience.

1. FROM RESPONSE TO RESILIENCE

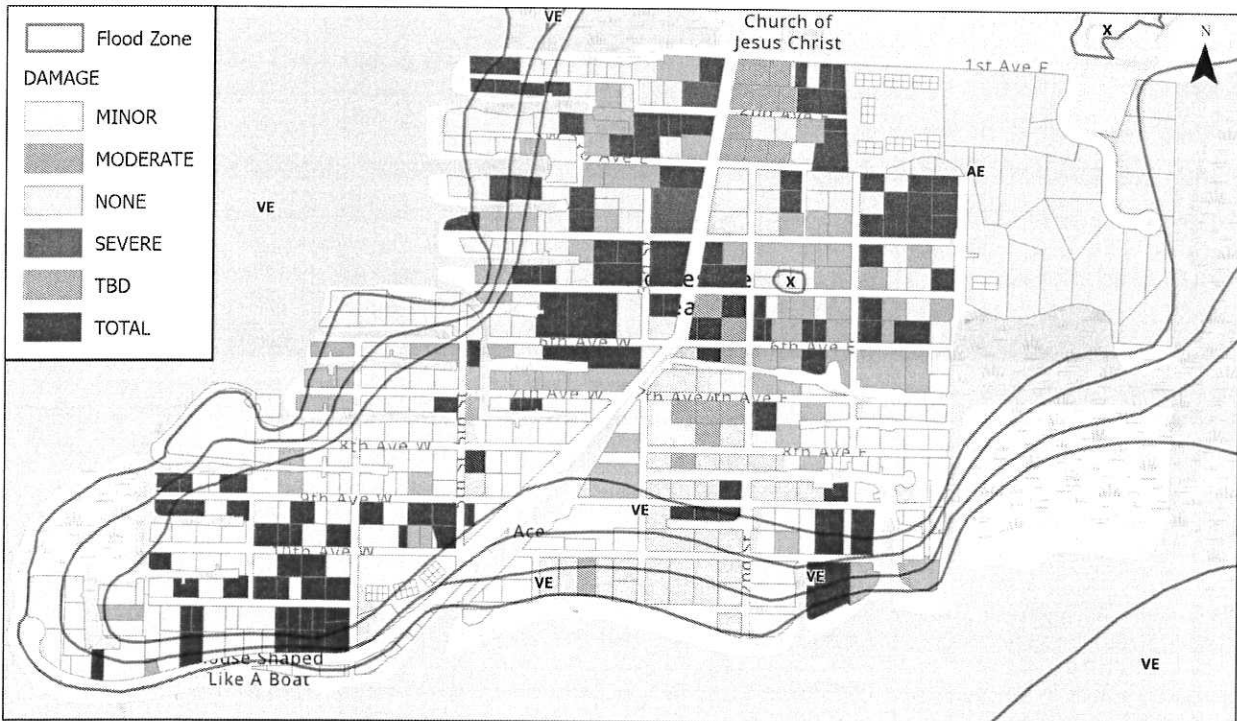
Phase I of Horseshoe Beach's recovery was defined by urgency: protecting lives, stabilizing essential services, documenting damage, and securing the initial grants needed to begin rebuilding. Through extraordinary effort by Town leadership, residents, and planning partners, that phase delivered meaningful results — more than \$4.4 million in completed and active projects and a documented grant pipeline exceeding \$52 million.

Phase II is defined by intention. The storms are documented. The damage is assessed. The grants are in motion. What remains is the harder, longer work: sequencing capital investments strategically, completing the GIS documentation backbone, executing complex mitigation projects, and rebuilding civic infrastructure in ways that reflect the community's vision for its future.

This plan is designed as a living document — updated as grant awards are confirmed, construction progresses, and community priorities evolve.

1.1 Three Storms, One Recovery Strategy

Storm	Date	Key Impacts	Phase II Legacy
Hurricane Idalia	Aug. 30, 2023	7–10 ft surge; 75 structures destroyed; Town Hall damaged	\$10.8M HMGP pending — elevations, MitCons, acquisition
Hurricane Debby	Aug. 5, 2024	4 ft surge; Church & Town Hall additional damage; 25 structures	\$550k Church dry floodproofing — in RFI process
Hurricane Helene	Sept. 26, 2024	15 ft surge; 70% of Town destroyed; Town Hall lost; marina gone	\$9.8M HMGP + State; Town Hall rebuild; \$19.5M CDBG-DR



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

2. FIVE RECOVERY DOMAINS

Phase II recovery is organized across five interdependent domains. Progress in each domain depends on and reinforces the others.

Domain 1 — Housing Recovery and Residential Mitigation

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

Common Residential Damages

- Storm surge inundation
- Foundation undermining
- Mold and moisture intrusion
- Roof uplift / failure
- Electrical and HVAC loss
- Septic / utility damage
- Access blocked by debris

Priority Damage Parcels

Priority	Parcel ID	Address	Flood Zone	Damage
High	141210061400100040	149 1ST ST	AE	TOTAL
High	141210061400110040	144 5TH AVE E	AE	TOTAL
High	141210061400110050	155 6TH AVE E	AE	TOTAL
High	141210061400120040	54 5TH AVE E	AE	TOTAL
High	141210061400120050	65 6TH AVE E	AE	TOTAL

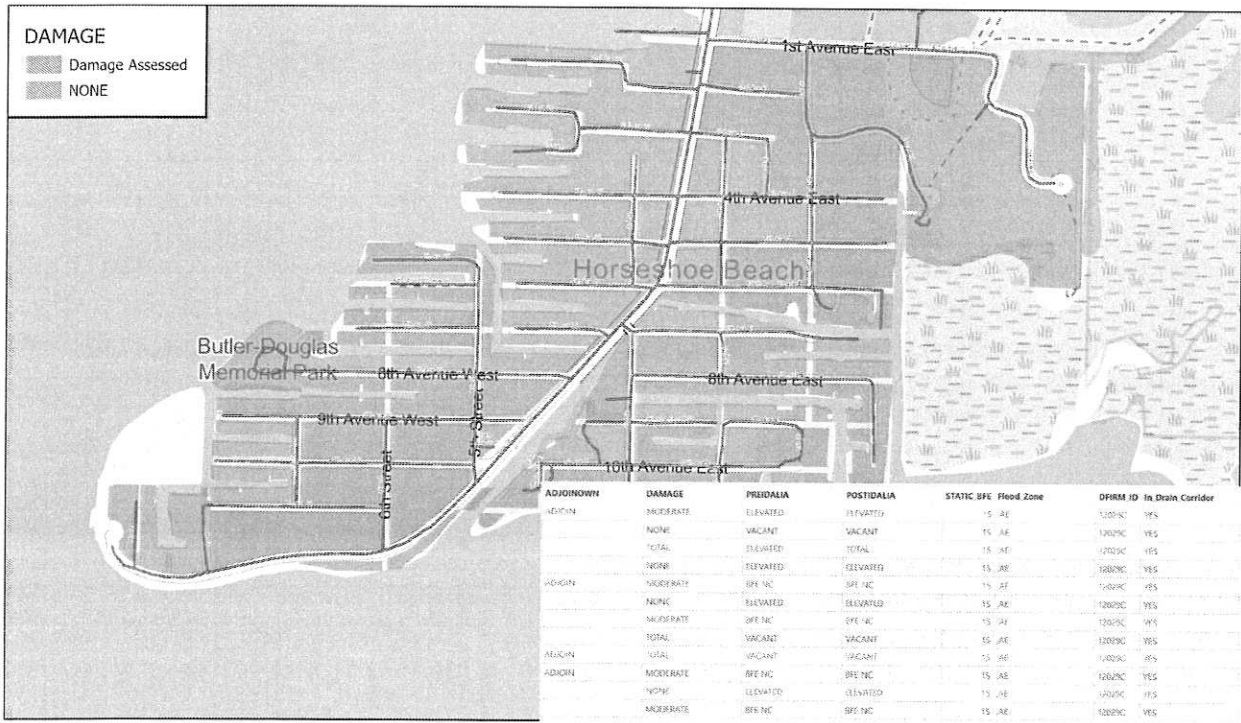
Current Status

The HMGP Idalia application (\$10.8M) covering 16 residential elevations, 21 mitigation construction projects, and 1 acquisition is pending final FEMA approval. The HMGP Helene application (\$3.8M) covering 6 additional MitCons and 2 elevations is in the RFI process. The 25% Match Waiver (\$1.95M) is pending State approval.

Priority Actions

- Achieve final FEMA approval on HMGP Idalia and execute homeowner agreements
- Respond to HMGP Helene RFI and advance to State approval
- Pursue 25% Match Waiver approval — critical to homeowner participation rates
- Develop construction sequencing plan coordinating elevation contractors across 18+ properties
- Establish homeowner communication and case management system for mitigation participants
- Track elevation certificates and update parcel records in GIS database upon project completion
- Provide code-compliant reconstruction guidance to properties with Substantial Damage determinations

Milestone	Target	Grant Program
HMGP Idalia — Final FEMA Approval	Q2 2026	HMGP \$10.8M
Homeowner Agreements Executed	Q3 2026	HMGP Idalia
HMGP Helene RFI Response Submitted	Q2 2026	HMGP \$3.8M
25% Match Waiver — State Approval	Q2–Q3 2026	\$1.95M Waiver
First Elevation Projects Construction Complete	Q4 2026	HMGP Idalia
All Residential Mitigation Projects Complete	2027–2028	HMGP Combined



Central geodatabase of all assessed parcels with linked damage, drainage, and flood zone attributes.

Domain 2 — Stormwater and Infrastructure Reconstruction

Current Status

The \$19.5M CDBG-DR infrastructure repair application is pending final State review. The DWSRF water system application (\$7.95M) is priority listed. The GIS stormwater assessment provides the documentation foundation for all project designs and FEMA compliance requirements.

Stormwater and Drainage System Damage

Drainage corridor overlaps indicate the need for culvert replacement, ditch restoration, roadway drainage improvements, and storm surge management.

Asset Type	Current Condition	Priority
Culverts	Blocked / undersized	High
Drainage Ditches	Eroded / overgrown	High
Outfalls	Damaged / obstructed	High
Roadside Swales	Sediment filled	Medium
Storm Drain Pipes	Unknown age / condition	High
Drainage Paths	Fragmented	High

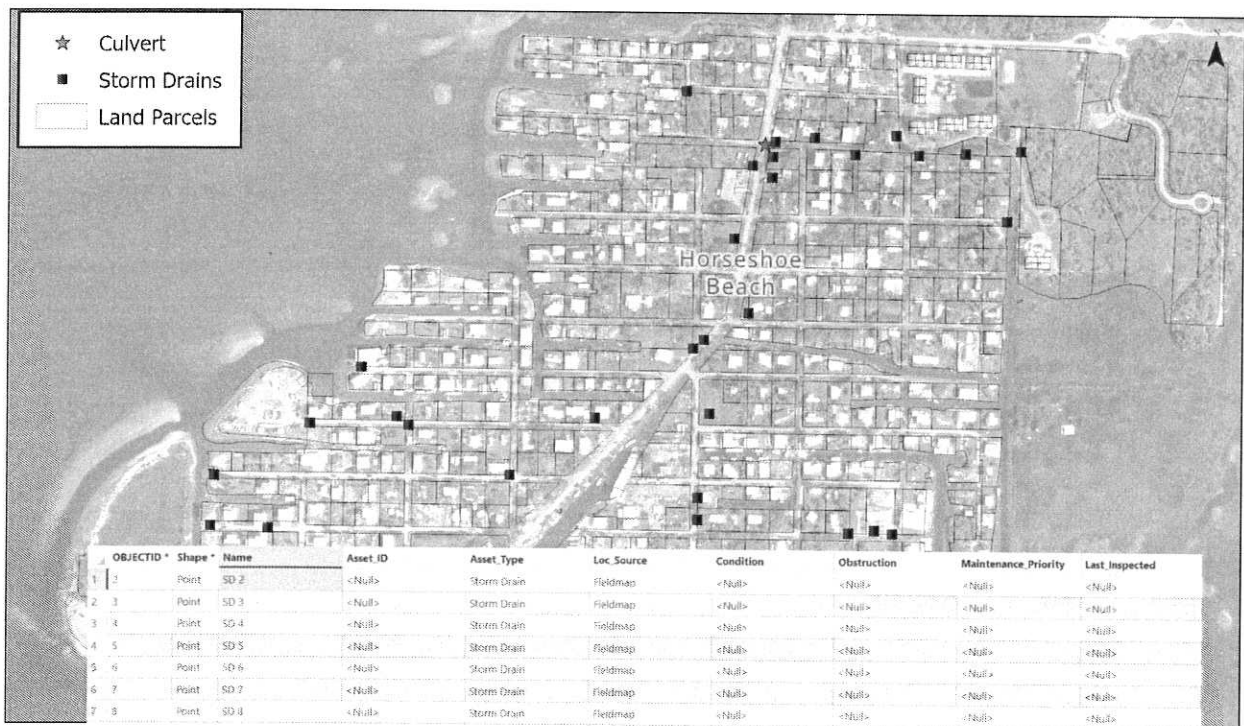
Key Findings

- Standing water after rain events
- Tidal backflow impacts
- Roadway flooding during storms
- Insufficient discharge capacity
- Lack of mapped drainage network
- Deferred maintenance from limited resources

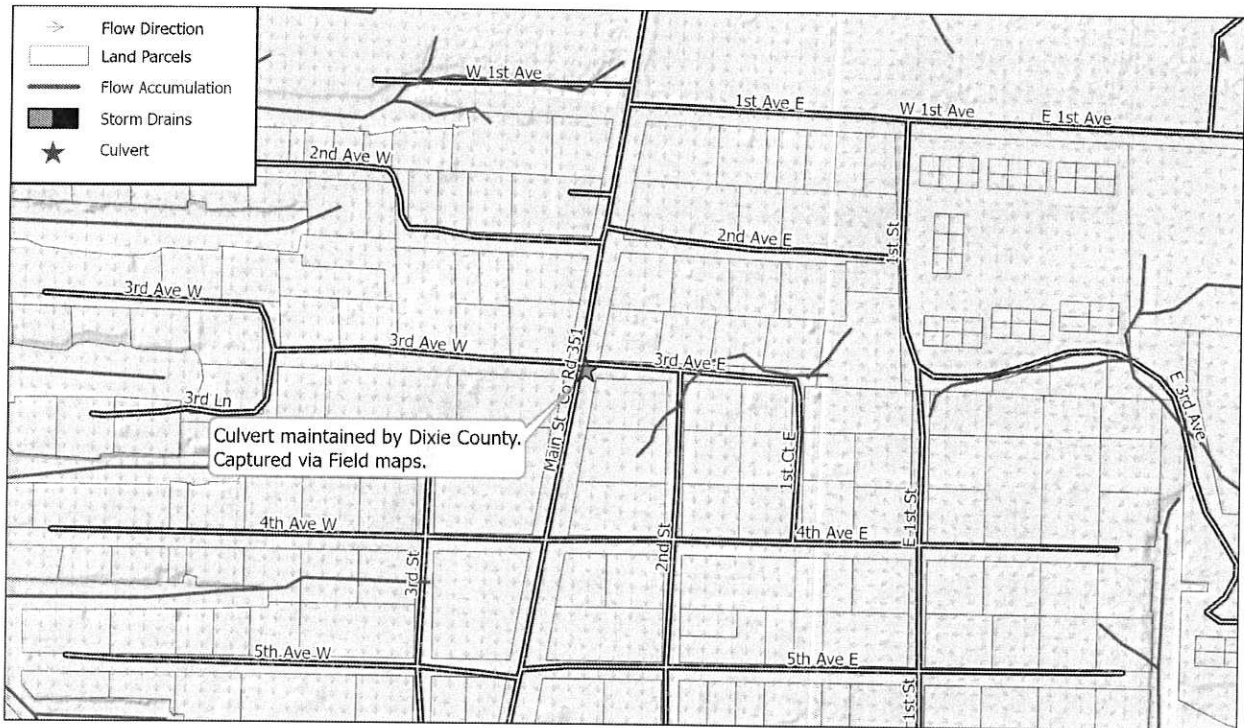
Priority Actions

- Activate project management and procurement protocols immediately upon CDBG-DR award notification
- Prioritize Hurricane Protection Jetty (\$12M) — longest design and permitting lead time
- Advance 11th Ave E and 3rd Street projects concurrently, coordinating with active FEMA PA road mitigation work
- Complete culvert constraint and drainage corridor mapping to inform stormwater project designs
- Pursue DWSRF formal application; coordinate with water plant hardening (\$250k HLMP)
- Establish construction phasing plan to minimize disruption to residents during simultaneous projects

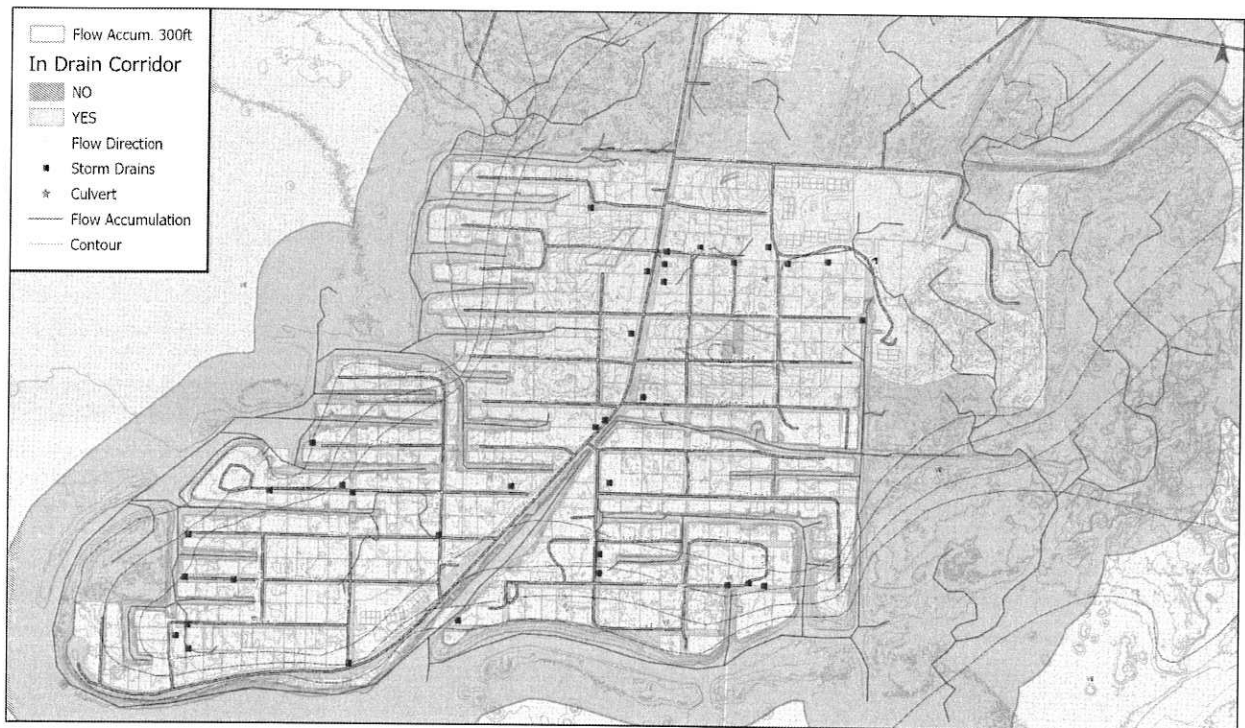
Project	Amount	Phase	Lead	Status
Jetty Expansion & Improvements	\$12,000,000	2026–2028	Engineering Consultant	Pending Award
Town-wide Streets Elevation	\$4,000,000	2027	Town / Contractor	Pending Award
3rd Street Elevation & Bulkhead	\$3,500,000	2026–2027	Town / Contractor	Pending Award
Stormwater Drainage Expansion	\$3,000,000	2027	Engineering Consultant	Pending Award
Water Lines & Cutoff Valve Installation	\$2,500,000	2026–2027	Utility Contractor	Pending Award
Water Meter Upgrades & Replacements	\$1,000,000	2027	Utility Contractor	Pending Award
11th Ave E Replacement & Bulkhead	\$1,000,000	2026	Town / Contractor	Pending Award
DWSRF Water Plant & Line Extensions	\$7,950,000	2027–2028	Engineering Consultant	Priority Listed



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



Culvert location collected but is maintained by Dixie County Public Works.



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

Domain 3 — Civic Facility Reconstruction (Town Hall)

Current Status

Hurricane Helene completely destroyed the Town Hall. The Monarch Design Group feasibility study concluded that a preferred alternative site near the Post Office — in an X flood zone — better serves the community's long-term needs. The HMGP application and State Appropriations Phase I (\$2.5M) are both pending approval. Design work is 25% complete through the State Appropriations feasibility grant.

Facility	Damage Summary
Town Hall	Damaged after Debby; washed away after Helene
Marina	Destroyed
Bulkheads	Structural failure / erosion
Roads	Washouts, pavement loss, shoulder erosion
Street Signs	Extensive replacement needed
Water Treatment Plant	Repeated storm impacts
Water Lines	Breaks, leaks, exposure, corrosion
Fire Protection Assets	Access and hydrant mapping needed
Community Park	Damaged amenities and flooding

Priority Actions

- Finalize preferred site selection and begin land acquisition coordination
- Advance HMGP Town Hall Mitigation Reconstruction through State approval process
- Secure State Appropriations 2026-27 Phase I funding (\$2.5M) and initiate construction documents
- Coordinate FEMA PA documentation (\$435k) with construction planning
- Design to FEMA flood-resilient construction standards appropriate to X zone site
- Incorporate emergency operations center functions into facility program
- Develop Phase II application for remaining construction funding once Phase I is secured

Milestone	Amount	Target	Status
Public Assistance + Insurance	\$1,200,000	Q1 2026	obligated
Site Selection Finalized	—	Q2 2026	In Process
State Appropriations Phase I — Award	\$2,500,000	Q2–Q3 2026	Pending State Approval
Construction Documents Complete	—	Q4 2026	Pending Funding
Construction Start	—	Q1 2027	Pending Award
Town Hall Phase I Complete	~\$3.7M	Q4 2027	Pending Award

Domain 4 — GIS Documentation and Planning Infrastructure

Current Status

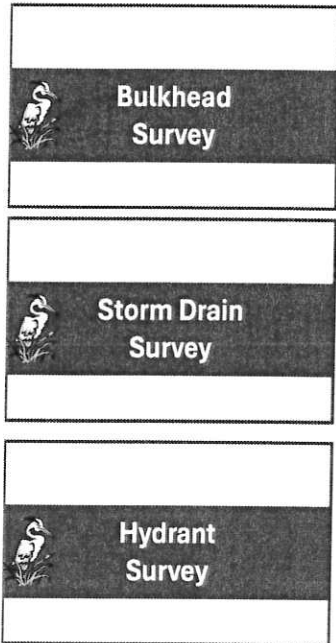
The Community Planning Technical Assistance Grant (\$75k) is 25% complete — Task 1 of 6 is done. This grant funds the GIS assessment framework, disaster recovery plan, and planning tools described in the companion Stormwater Drainage and Housing Recovery Assessment. The GIS database and field collection tools are operational and ready for full deployment.

Priority Actions

- Complete CPTA Grant Tasks 2–6 on schedule — disaster recovery plan is the backbone of future grant applications
- Deploy mobile GIS field collection across all six assessment conditions
- Complete parcel-level damage mapping, flood zone impact analysis, and culvert constraint mapping
- Integrate elevation certificates from HMGP projects into GIS database as they are completed
- Establish formal GIS-based asset inspection and maintenance program for Town infrastructure
- Use GIS database to support FEMA PA closeout documentation for completed projects
- Maintain GIS platform as living system — update after each significant storm event or capital project completion

CPTA Grant Task	Deliverable	Target Completion
Task 1 — Project Initiation	Kick-off and data collection	Complete
Task 2 — GIS Assessment Framework	Six-condition field data collection	March 2026
Task 3 — Stormwater & Housing Assessment	This report + mapped outputs	April 2026
Task 4 — Capital Projects Strategy	Investment roadmap + grant matrix	April 2026
Task 5 — Disaster Recovery Plan	Formal recovery plan document	May 2026
Task 6 — Final Approval	Phase II roadmap + community adoption	June 2026

ArcGIS Field Maps were utilized to train staff on field data collection of municipal assets, prioritizing water meter inventory as a key dataset, Water facility depicted below.



Open Hydrant to Slow Flush

Yes

No

Maintenance Needed

Photo

Drop image here or select image

Inspected By

John Doe

Signature

Please sign above the line

John Doe

Please sign above the line

Hydrant Report

Description comment for the survey

Hydrant Location

Lat: 29.440944 Lon: -81.287590

Month and Day

4/16/2025

Hydrant Number

5191

Hydrant Volume Test Type

Static

Hydrant Volume

53

Flow Rate (Pitot)

Every 5 feet

575

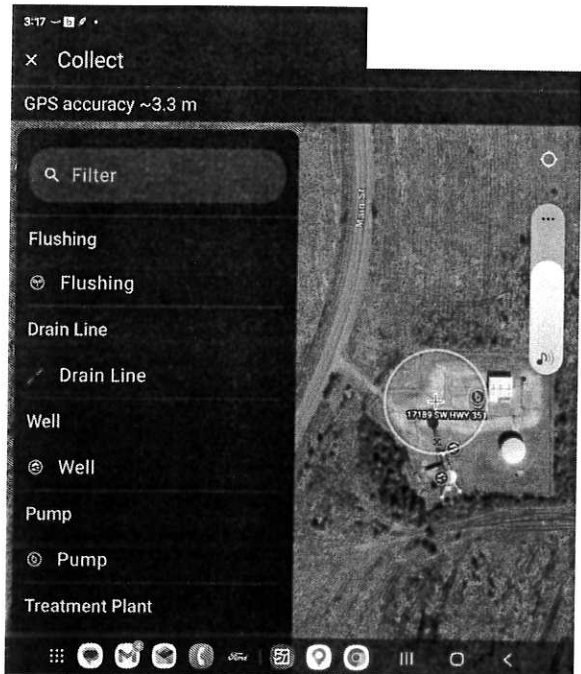
Area Condition

Clean, Clear, Free of Obstructions

Yes

Valve Tested

Fully Operated



Submit

Leveraged ArcGIS Survey123 was used to train Horseshoe Beach staff in creating and editing FEMA-compliant reporting forms, with initial deployments focused on fire hydrant, Storm Drains, Bulkhead Surveys.

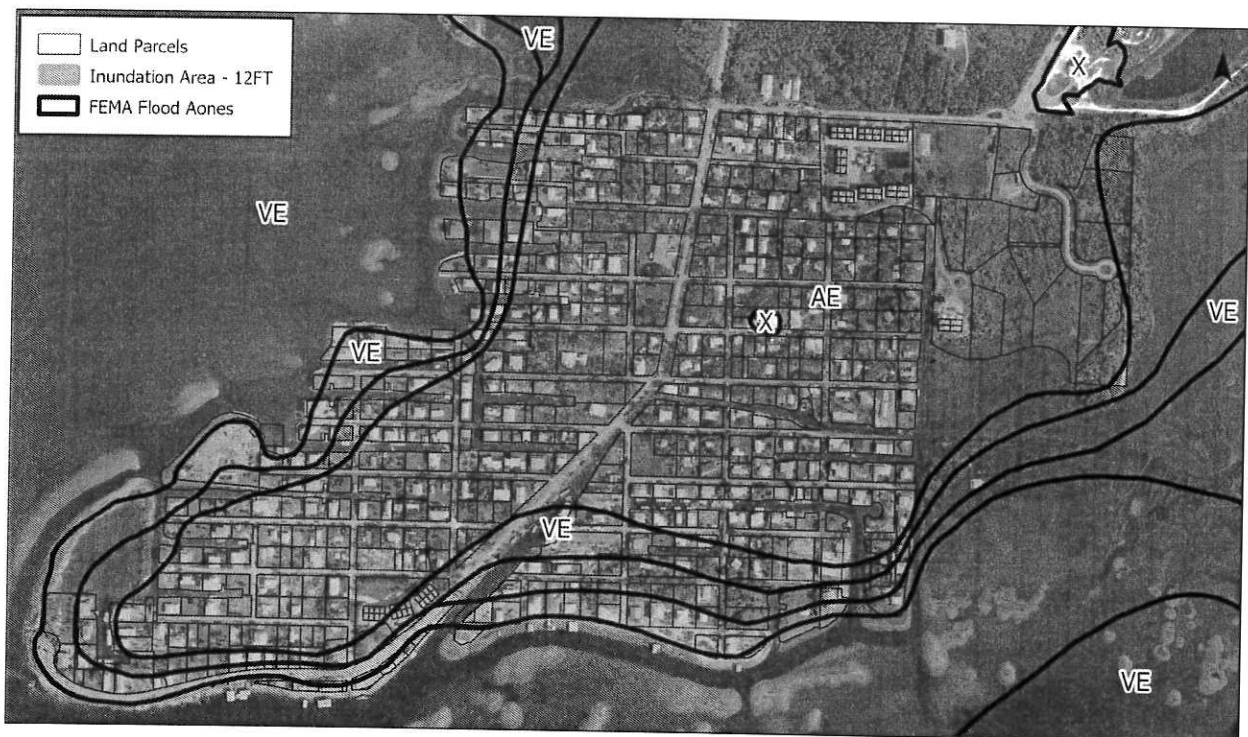
Domain 5 — Coastal and Community Resilience

Current Status

Hurricane Helene's 15-foot storm surge made clear that Horseshoe Beach's long-term resilience depends on investments that go beyond individual structures — it requires community-scale coastal protection, sustainable land use, and institutional capacity. The \$12M jetty expansion, \$1.95M match waiver, and ongoing disaster recovery planning represent the leading edge of this work.

Priority Actions

- Advance Hurricane Protection Jetty Expansion (\$12M CDBG-DR) as the highest-impact coastal protection investment
- Complete Disaster Recovery Plan (CPTA Task 5) to establish the official framework for all future recovery decisions
- Develop Hazard Mitigation Plan update to position Town for next HMGP cycle
- Reapply for Community Development Block Grant (Annual) for neighborhood revitalization and economic development
- Coordinate with Rebuild Florida and DEP on long-term coastal management and shoreline stabilization
- Explore Emergency Management Performance Grant and other capacity-building resources for ongoing resilience programming
- Engage Citizens Advisory Task Force in regular recovery updates and resilience planning workshops



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

3. INTEGRATED RECOVERY TIMELINE

The following timeline integrates all five recovery domains into a single coordinated view across the 2026–2028 implementation horizon.

Action / Milestone	2026 Q1–Q2	2026 Q3–Q4	2027	2028
Housing Recovery & Residential Mitigation				
HMGP Idalia — FEMA Final Approval	✓ Target			
Homeowner Agreements & Construction		✓ Begin	Complete	Closeout
HMGP Helene — RFI & State Approval	✓ RFI	Award	Construction	Complete
Stormwater & Infrastructure				
11th Ave E	✓ Target			
Jetty Expansion — Design & Permits		✓ Re-Apply	Construction	Complete
3rd St, Streets Projects	✓ Apply	Award	Construction	Complete
DWSRF Water System — Application	✓ Apply	Award	Construction	Complete
Civic Facility Reconstruction				
Town Hall Site Selection Final	✓ Q2 2026			
HMGP & State Approp. Awards		✓ Target		
Town Hall Phase I Construction			✓ Begin	Complete
GIS Documentation & Planning				
CPTA Grant Tasks 2–4 Complete	✓ Active	Complete		
Disaster Recovery Plan Adopted		✓ Q4 2026		
GIS Inspection Program Operational	✓ Launch	Ongoing	Ongoing	Ongoing

4. FUNDING COORDINATION AND RISK MANAGEMENT

4.1 Funding Dependencies and Sequencing

Several Phase II projects have sequencing dependencies that require careful coordination:

- Town Hall rebuild cannot advance to construction without concurrent approval of State Appropriations Phase I (\$2.5M) — a gap in either creates a funding shortfall
- CDBG-DR infrastructure projects must be coordinated with HMGP residential mitigation to avoid construction conflicts in shared corridors
- DWSRF water system work must be phased to maintain continuous water service throughout construction
- FEMA PA closeout for completed projects should be prioritized before new PA projects are activated to maintain good standing with the program

4.2 Risk Register

Risk	Likelihood	Impact	Mitigation
HMGP Idalia delayed further beyond Q2 2026	Medium	Homeowner program participation declines; frustration	Proactive FEMA liaison; use forgivable loan to bridge municipal operations
CDBG-DR application not funded at full amount	Medium	Infrastructure project scope must be reduced	Pre-identify priority projects within application; secure alternative funding for gaps
Another storm event before recovery complete	Medium	Additional damage to projects under construction	Insurance, construction warranties; document all work for new PA applications
Town Hall match funding gap	Low	Delays reconstruction start	Identify bridge funding through DHS loan; sequence design to allow phased construction
Contractor availability / cost escalation	High	Project costs exceed grant budgets	Early procurement; competitive bidding; contingency reserves in project budgets

5. COMMUNITY ENGAGEMENT AND COMMUNICATIONS

Horseshoe Beach's recovery is ultimately a community endeavor. Maintaining transparent, regular communication with residents, homeowners participating in mitigation programs, and the broader public is essential to program success and community trust.

5.1 Recommended Communications Framework

- Quarterly Recovery Updates — formal written updates to all residents covering grant status, construction progress, and upcoming milestones distributed via Town newsletter and posted on the Town website
- Homeowner Program Communications — dedicated outreach to each HMGP participant household covering project timelines, contractor contacts, inspection schedules, and closeout requirements
- Citizens Advisory Task Force — regular briefings to the Task Force with opportunity for community input on capital investment priorities and planning decisions
- Town Council Reporting — monthly agenda item on recovery progress with grant dashboard summary shared at each regular meeting
- State and Federal Liaison — proactive engagement with FEMA, FDEM, DEO, and FDEP program officers to advance pending applications and resolve RFIs promptly

6. CONCLUSION — BUILDING WHAT COMES NEXT

The Phase II Recovery Implementation Plan marks a transition — from the reactive urgency of disaster response to the deliberate work of building something better. Horseshoe Beach has navigated three catastrophic storms in fourteen months with remarkable resolve. The community has documented its losses, pursued every available funding source, and laid the planning groundwork for a recovery that is both comprehensive and accountable.

What comes next is execution. The grants are in motion. The planning is done. The GIS tools are built. The path forward requires sustained coordination, disciplined administration, and an unwavering commitment to the principles that guided this recovery from the beginning: document everything, pursue every opportunity, and rebuild not just what was, but what should be.

Horseshoe Beach has earned the right to a safer, stronger future. This plan is the roadmap to get there.

*Prepared by the Town of Horseshoe Beach Recovery and Planning Team | In coordination with Savinacious, LLC | March 2026
This is a preliminary document subject to revision as grant awards are confirmed and community priorities evolve*