

CITY OF TAMPA POST DISASTER REDEVELOPMENT PLAN



FINAL

November 2025



Acronyms and Abbreviations

AAA	Adaptation Action Areas
AAR	After-Action Report
APA	American Planning Association
CDBG-DR	Community Development Block Grant - Disaster Recovery
CDC	Centers for Disease Control and Prevention
CDBG-MIT	Community Development Block Grant - Mitigation
CEMP	Comprehensive Emergency Management Plan
CEOP	Comprehensive Emergency Operations Plan
CIP	Capital Improvements Program
COOP	Continuity of Operations Plan
CRA	Community Redevelopment Area
CRS	Community Rating System
EPC	Environmental Protection Commission
F.A.C.	Florida Administrative Code
FDEM	Florida Division of Emergency Management
FEMA	Federal Emergency Management Agency
F.S.	Florida Statutes
HAZUS	Hazard U.S. Multi-Hazard
HMGP	Hazard Mitigation Grant Program
HUD	United States Department of Housing and Urban Development
LMS	Local Mitigation Strategy
MOU	Memorandum of Understanding
mph	miles per hour
NAVD88	North American Vertical Datum of 1988
NFIP	National Flood Insurance Program
NOAA	National Oceanic and Atmospheric Administration
PA	Public Assistance
PDRP	Post-Disaster Redevelopment Plan
PIPES	Progressive Infrastructure Planning to Ensure Sustainability
P3	Public-Private Partnerships
RSF	Recovery Support Functions
SB	Senate Bill
SBA	Small Businesses Administration
SBDC	Small Business Development Center
SLR	Sea level rise
SLOSH	Sea, Lake, and Overland Surge from Hurricanes
SVI	Social Vulnerability Index
T3	Transforming Tampa's Tomorrow
TECO	Tampa Electric Company
USF	University of South Florida
VA	Vulnerability Assessment
VOAD	Voluntary Organizations Active in Disasters
WWTP	Wastewater Treatment Plant



Table of Contents

EXECUTIVE SUMMARY	E-1
CHAPTER 1: INTRODUCTION	1
CHAPTER 2: PURPOSE & AUTHORITY	4
CHAPTER 3: CONCEPT OF OPERATIONS	7
3.1 Relationship to Other City Plans and Programs	9
3.2 Post-Disaster Activation.....	10
3.3 Staffing and Governance	11
3.4 Interagency Coordination and Implementation Partnerships	14
3.5 Maintenance and Evaluation.....	16
3.6 Immediate Implementation Steps	16
CHAPTER 4: PDRP PLANNING PROCESS	17
4.1 Recognizing the Need	19
4.2 Goals and Objectives.....	19
4.3 Organizing Stakeholder and Public Participation.....	21
4.4 Assessing Risk and Vulnerabilities	26
4.5 Capacity Analysis	32
4.6 Developing Strategies.....	33
CHAPTER 5: FUNDING POST-DISASTER REDEVELOPMENT	41
5.1 Best Practices for Financial Management.....	42
5.2 Federal and State Funding Sources.....	43
5.3 Alternative and Innovative Financing Options.....	44
5.4 Tampa’s Readiness and Recommendations	45
CHAPTER 6: REFERENCES	46
APPENDICES	
Appendix A: Risks, Vulnerabilities, and Capacity Assessment	
Appendix B: Project Charter	
Appendix C: Public Engagement Summary	
Appendix D: Public Engagement Summary Results	
Appendix E: Local Plans, Programs, and Policies	
Appendix F: PDRP Strategy Summaries	
Appendix G: Post-Disaster Funding Analysis	
Appendix H: Funding Sources Inventory	



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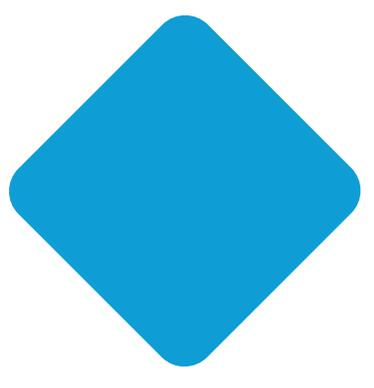
Most of all, thank you to the residents, business owners, and community leaders who shared their experiences and ideas. Your voices helped shape a plan that reflects Tampa's priorities, and its resilience.

Subcommittee and Stakeholder Contributors

Special recognition goes to the following individuals who served on the stakeholder and subcommittee groups throughout the development of the Post-Disaster Redevelopment Plan (PDRP).

Dennis Fernandez	<i>Architectural Review and Historic Preservation Division</i>
Evan Johnson	<i>City Planning Department</i>
Lauren O'Neill	<i>City Planning Department</i>
Janelle McGregor	<i>Community Engagement and Partnerships Division</i>
Maribel Garret	<i>Community Engagement and Partnerships Division</i>
Cedric McCray	<i>Community Redevelopment Agency</i>
Andre Mesa	<i>Construction Services Division</i>
Hillary Paul	<i>Department of Revenue and Finance</i>
Ken Farrell	<i>Department of Revenue and Finance</i>
Thomas McColgan	<i>Department of Revenue and Finance</i>
Amanda Alfarah	<i>Economic Opportunity Department</i>
Javier Marin	<i>Economic Opportunity Department</i>
Tim Spearman	<i>Economic Opportunity Department</i>
Leta Perez	<i>Equal Business Opportunity</i>
Michelle Boone	<i>Housing and Community Development Division</i>
Sean Stephenson	<i>Information Technology</i>
Adam Smith	<i>Marketing and Communications</i>
Brittany Bridgman	<i>Marketing and Communications</i>
Ocea Wynn	<i>Neighborhoods and Community Affairs Administration</i>
John Antapasis	<i>Office of Emergency Management</i>
Madelyn Minner	<i>Office of Emergency Management</i>
Riley Tuff	<i>Office of Emergency Management (Project Manager)</i>
Danielle Riffenburg	<i>Parks and Recreation Department</i>
Tony Mulkey	<i>Parks and Recreation Department</i>
Joshua Ellis	<i>Solid Waste</i>
Larry Washington	<i>Solid Waste</i>
Alexander Awad	<i>Stormwater Engineering Division</i>
Kayla Caselli	<i>Sustainability and Resilience</i>
Vivian Shedd	<i>Tampa Fire Rescue</i>
Zalavia Harley	<i>Tampa Fire Rescue</i>
Sean Stephenson	<i>Technology and Innovation</i>
Elias Franco	<i>Water Department</i>
Andres Aviles	<i>Wastewater/Water Division</i>
Sandi Poreda	<i>American Red Cross*</i>
Leta Perez	<i>People Business Opportunity*</i>
Daniel Navarro	<i>Salvation Army*</i>
Angie Leslie	<i>Tampa Electric Company (TECO)*</i>
Kathryn Thompson	<i>Tampa Electric Company (TECO)*</i>

*Partner organization to the City of Tampa government



EXECUTIVE SUMMARY



Executive Summary

The City of Tampa (City) is a dynamic, fast-growing City, home to a thriving economy, nationally recognized institutions, and vibrant neighborhoods. With renowned institutions like the University of South Florida (USF), University of Tampa, and Tampa General Hospital, as well as economic drivers such as the Port Tampa Bay and Tampa International Airport, the City continues to attract investment, talent, and opportunity. However, with growth comes potential for greater risk. Increasing threats from hurricanes, flooding, storm surge, and sea level rise means that Tampa must be prepared not only to respond to disasters, but to recover quickly and rebuild in ways that make the City stronger, safer, and more resilient.

This Post-Disaster Redevelopment Plan (PDRP) provides a strategic roadmap for how Tampa will recover and rebuild in the months and years after a major disaster (**Figure ES-1**), from pre-disaster planning and mitigation, through short-term recovery and long-term redevelopment.

Unlike emergency response plans that focus on immediate community needs after a disaster, the PDRP looks further ahead: restoring housing, restarting the economy, rebuilding infrastructure, and supporting communities through long-term recovery. It offers a framework for making informed, coordinated decisions in the short-term for further implementation over the long-term, and positions the City to take advantage of disaster relief and restoration funding opportunities while avoiding delays and disjointed efforts.



FIGURE ES1: Cycle of Disaster Recovery¹

The PDRP was developed through a collaborative and inclusive planning process led by the City of Tampa's Office of Emergency Management, with input from various City departments, community organizations, and residents. Public engagement was central to the process, supporting the creation of strategies that reflect community values, lived experience, and local knowledge. The final Plan includes 65 actionable strategies, designed to implement the goals and objectives of the Plan (**Figure ES-2**). These strategies, organized into seven core topic areas, structured around national emergency Recovery Support Functions (RSFs) are:

- Environmental Restoration
- Infrastructure and Public Facilities
- Economic Redevelopment
- Health and Social Services
- Land Use, Housing and Mitigation
- Public Outreach
- Finance

¹ Retrieved from [National Disaster Recovery Framework 2024 Third Edition](#).



FIGURE ES2: Post-Disaster Goals and Objectives of the PDRP



Each strategy is categorized as either a short-term action (1 to 2 years), mid-term action (2 to 4 years) or a long-term action (5+ years), helping the City phase recovery in a way that is achievable, adaptive, and grounded in community priorities. These strategies provide clear direction for City departments, recovery partners, and the public on how to move from immediate recovery to long-term resilience (**Table ES-1**).



Recognizing that long-term recovery and redevelopment is also a financial challenge, the PDRP integrates findings from a detailed financial planning analysis. Disasters often place enormous strain on public budgets, increasing costs while reducing revenue. To close this gap, the Plan recommends actions to strengthen Tampa's financial readiness, including building disaster-specific reserves, streamlining procurement, strengthening grant coordination, and exploring alternative funding tools such as public-private partnerships and resilience-focused financing mechanisms.

The PDRP also includes a review of the City's recovery capacity, highlighting strengths and gaps in existing plans, policies, and programs, as well as a Concept of Operations that defines clear responsibilities, cross-departmental coordination, and the steps for activating recovery governance following a disaster. Designed as a living document, the PDRP recommends periodic reviews and updates to ensure strategies remain relevant as risks, resources, and community priorities evolve.

The City of Tampa's PDRP serves as a single-source reference to guide action and decision-making throughout the challenging long-term disaster recovery period. It is meant to be a living document whose progress will be regularly measured, maintained and updated on a 5-year cycle. It represents a comprehensive and continuous vision for how Tampa can rebuild with purpose and empowers the City to restore what was lost, while protecting its critical infrastructure and people, reducing future risk, and investing in a stronger, and more resilient future for all who call Tampa home.



TABLE ES1: Post-Disaster Redevelopment Strategies

Topic Area	Action
<p>Goal 1: Implement, Maintain, and Enhance Resilient Infrastructure and Natural Resources</p>	
<p>Environmental Restoration</p>	<p>Promote guidance to residents and businesses for dealing with floodwater, including safe reentry protocols and how to manage contamination impacts, such as mold</p>
	<p>Identify loans and grants to support tree trimming and maintenance before and after storms, with a focus on seniors; provide education on safe and effective tree cutting practices, and encourage neighborhoods to pool resources to hire contractors for community-wide trimming</p>
	<p>Coordinate and implement stormwater improvements in parks and recreation facilities, prioritizing nature-based solutions and aligning with the Stormwater Master Plan, water quality requirements, and capital schedules</p>
	<p>Require the removal of old septic tanks during property transfers or utility hookups, where feasible, to reduce groundwater contamination risks after disasters; offer financial incentives to offset the cost</p>
	<p>Establish waterfront resilience guidance and measures that includes the creation of a living shoreline master plan, coordinating with U.S. Army Corps of Engineers dredging and state partners to align design, permitting, and beneficial use of dredge materials to reduce flood risk and restore natural systems, prioritizing repetitive loss areas; align efforts with the Tampa Bay Regional Planning Council's Coastal Master Plan</p>
	<p>Secure contracts for hazardous materials testing and disposal to expedite cleanup and reduce exposure risks following disasters</p>
	<p>Provide a guidebook of Tampa-specific project templates, cost ranges, best practices, and permitting guidance to show private sector residents and businesses how to increase resilience through shoreline enhancements, living shorelines, swales, and berms</p>
	<p>Offer small grants, low-interest loans, or permit fast-tracking to businesses and homeowners for conversion to living shorelines</p>
<p>Develop and adopt recovery protocols to protect environmental and historic resources during post-disaster cleanup and rebuilding; actions may include pre-identifying sensitive sites, training recovery crews on handling debris near historic or ecological areas, using protective barriers or contaminant systems, and coordinating with the State Historic Preservation Office and environmental agencies before work begins in sensitive areas</p>	



Topic Area	Action
<p>Goal 1: Implement, Maintain, and Enhance Resilient Infrastructure and Natural Resources</p>	
<p>Infrastructure and Public Facilities</p>	<p>Support the Logistics and Asset Management Department in developing and implementing the forthcoming Facilities Management Master Plan to inventory City-owned facilities, assess hazard vulnerabilities, and align lifecycle maintenance and capital improvements with hazard mitigation and resilience priorities</p>
	<p>Prioritize infrastructure service reliability through increased maintenance and upgrades to vulnerable transportation, utility, and emergency systems during pre-storm conditions, particularly in historically underserved communities; target maintenance for stormwater improvements in historically flooded areas to restore access quickly after storms</p>
	<p>Improve access to critical facilities after hazardous events, including Tampa General Hospital, and others vulnerable to flood isolation through upgrades to roadways which may include elevating, hardening, or other resilient engineering improvements, depending on the specifics of the transportation route</p>
	<p>Support the creation of a regional stormwater program as an alternative to on-site stormwater facilities in designated areas, enabling more efficient land use, promoting infill development, and creating opportunities for multi-use spaces that incorporate recreational value alongside flood protection (integrating stormwater management into park redevelopment); utilize pumps and large-scale drainage solutions</p>
	<p>Re-evaluate upgrades for vulnerable infrastructure in the 20-Year PIPES Program, including floodproofing wastewater systems and equipping critical assets with backup power and physical protections in light of failures in the system from recent storm events (Hurricanes Helene and Milton)</p>
	<p>Coordinate capital project timelines with storm upgrades from TECO and other utility providers</p>
	<p>Install backflow devices, such as duckbill-style preventors, on stormwater pipes to reduce flooding caused by storm surge, saltwater intrusion, or heavy rainfall events and upgrade flooded stormwater pump stations</p>
	<p>Create a hazard assessment process to evaluate each proposed infrastructure project against hazard risk and resilience objectives and rank projects according to the selected criteria so projects that reduce vulnerability or protect critical services rise higher on the funding priority list</p>
	<p>Draft and maintain a debris management plan, considering landfill capacity, phased redevelopment goals, lessons learned pertaining to debris storage, and excluding River Tower and Sulphur Springs as collection sites, as part of debris-management coordination between the Parks and Recreation Department and Solid Waste Department</p>



Topic Area	Action
<p>Goal 2: Support a Resilient and Thriving Economy that Bounces Back Quickly after a Disaster</p>	
<p>Economic Redevelopments</p>	<p>Promote hardened commercial structures for businesses at risk of flooding during construction or renovation by offering incentives such as expedited permitting, density or intensity bonuses, reduced development fees, and cost-share programs for retrofits that protect against storm surge and flooding</p>
	<p>Provide coordinated post-disaster support to help small businesses and key industries recover and reopen quickly. This includes shortterm rent or utility assistance, temporary permitting flexibility, targeted recovery funds for business continuity, and securing disaster relief grants for physical repairs and resilience upgrades</p>
	<p>Support and guide Community Redevelopment Areas (CRAs) in developing commercial recovery grant programs by aligning Community Redevelopment Plans with postdisaster economic goals, offering administrative assistance, and identifying funding mechanisms such as Tax Increment Financing (TIF) reserves, federal grants, or joint initiatives</p>
	<p>Work with Tampa Bay Economic Development Council (TBEDC) to build resilience and sustainability in targeted industries that are vulnerable to natural disasters; efforts, for example, could be focused on manufacturing (address supply chain risks), financial and professional services (supporting data protection and continuity), logistics and distribution (reducing infrastructure exposure risks)</p>
	<p>Publish and promote guidance for pre-disaster business continuity planning to help maintain operations or recover quickly in the event of a disaster</p>
	<p>Pre-disaster, develop cost-share programs for business facility hardening (e.g., wind retrofits, dry floodproofing)s</p>
	<p>Leverage public-private partnerships to co-fund resilient development, site hardening, and adaptive reuse of underutilized properties</p>



Topic Area	Action
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Goal 3: Create a Resilient Community with a High Quality of Life

<p style="writing-mode: vertical-rl; transform: rotate(180deg);">Health and Human Services</p>	<p>Support the development, continuous update, and sharing of Continuity of Operations Plans (COOPs) among non-profit organizations, particularly for clarity of backup contacts when primary staff are deployed or unavailable</p>
	<p>Coordinate across departments to ensure consistent responder visibility in impacted neighborhoods and expand partnerships with social service agencies and community-based organizations to support behavior health outreach - such as mental health and substance abuse support - alongside equitable access to public safety services in displaced or high-need areas</p>
	<p>Create a volunteer coordination hub to match vetted volunteers with recovery needs, in partnership with Volunteer Florida, Voluntary Organizations Active in Disasters (VOADs), and neighborhood groups; establish clear roles and processes during non-disaster times to improve efficiency and reduce duplication of efforts after an event</p>
	<p>Partner with public and private healthcare providers to keep care available after disasters by identifying and maintaining priority access routes to facilities including hospitals, clinics, and dialysis centers, supporting flood/backup power retrofits through permitting and grants; expand nontraditional options such as mobile health clinics with state support</p>
	<p>Coordinate with nonprofit, healthcare, and social service providers to create an integrated plan for delivering health and human services after a disaster. Use this process to assess partner capacity and identify space and resource needs to support both short-term recovery and long-term redevelopment</p>
	<p>Work with partners to establish a centralized, continuously updated directory of health, housing, and social service providers with clear eligibility guidelines, contact information, and service descriptions and link it to information call centers to help frontline staff at partner organizations redirect residents to the right services</p>
	<p>Support partners in creating and maintaining a working list of private senior and accessible housing properties and high-need residents to support targeted outreach, wellness checks, and program delivery during disaster recovery and long-term development</p>
	<p>Amplify disaster preparedness and recovery for underserved and at-risk residents by supporting partners that provide direct services; this includes promoting County Aging Services resources, hosting or co-sponsoring nonprofit workshops, and facilitating volunteer outreach or kit distribution at City facilities</p>



Topic Area	Action
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Goal 3: Create a Resilient Community with a High Quality of Life

<p style="writing-mode: vertical-rl; transform: rotate(180deg);">Land Use, Housing, and Mitigation</p>	<p>Integrate hazard-resilient retrofits into existing home repair programs by expanding the scope of the Owner Occupied Rehab program funding to explicitly cover hazard mitigation upgrades (e.g., wind-rated windows/doors, roof tie-downs, flood vents, electrical panel elevation). Include regrading of properties, particularly older homes, to improve drainage when repairs are underway. Coordinate with Hillsborough County to identify grants and loans for home elevation and buyouts, including Community Development Block Grant for Disaster Recovery (CDBG-DR)</p>
	<p>Develop and publish post-storm a Recovery Permitting Plan establishing internal staffing and permitting inspection procedures as well as assistance to be requested from Florida Division of Emergency Management (FDEM) to streamline inspection and permitting processes after a disaster; develop and publish an accompanying Property Owners Permitting Guide providing an easy to understand overview of the post-storm application processes and rebuilding criteria; coordinate with legal counsel to draft enabling language and establish clear internal procedures for how permits and waivers will be evaluated and issued</p>
	<p>Develop a Local Disaster Housing Strategy to support long-term housing stability, including affordable and resilient housing, temporary housing accommodation, long-term sheltering and displacement needs, and transitioning to permanent housing</p>
	<p>Adopt a citywide seawall ordinance with a 4.5 ft NAVD88 standard, where feasible, that incorporates living shoreline provisions along with standards for height, materials, maintenance and repair, phasing or retrofit requirements, and/or enforcement and variance protocols; adopt flexible shoreline planning strategies (e.g., increased setbacks, buffer zones), using guidance from the Tampa Bay Regional Planning Council and St. Augustine as models</p>
	<p>Identify Adaptation Action Areas (AAAs), which may include Port Tampa and neighborhoods south of Westshore (e.g., Beach Park Isles, Culbreath Isles, Sunset Park area, Belmar Shores, and Belmar Gardens, Palmetto Beach, Port Area), within the Coastal Management Element of the Comprehensive Plan and use these AAAs to prioritize capital improvements that strengthen resilience in high-risk areas</p>
	<p>Explore development of resilience hubs in areas of high need (e.g., East Tampa, University of South Florida, South of Gandy, Lowry Park) to support localized sheltering, services, and recovery; review existing agreements, create an inventory of current hubs, and identify gaps to determine where additional facilities are needed</p>
	<p>Implement resilient building standards, such as incorporating floodresistant materials, floodproofing, low-impact development, or increasing the design flood elevation (DFE) in Special Flood Hazard Areas or other high-risk areas with consideration given to breakaway walls instead of increased fill to raise the DFE to mitigate stormwater runoff issues</p>



Topic Area	Action
Goal 3: Create a Resilient Community with a High Quality of Life	
Land Use, Housing, and Mitigation	<p>Incorporate data and findings from the Vulnerability Assessment (VA), Coastal Plans, and PDRP into the Comprehensive Emergency Operations Plan (CEOP), Local Mitigation Strategy (LMS), Comprehensive Plan, Code of Ordinances Chapter 5 (Building Code), Chapter 27 (Land Development Regulations), and other planning documents, as appropriate</p>
	<p>Reduce density in high risk areas by continuing voluntary property acquisition and demolition of flood prone properties and older, nonconforming structures</p>
	<p>Publish a set of pre-approved resilient housing plans (plans that meet or exceed local flood and wind resistance standards, potentially incorporating enhance flood resistant design and construction techniques) or pre-designed building templates to speed up postdisaster recovery by simplifying the permitting process and reducing design delays</p>
	<p>Establish incentives to encourage green and resilient building practices to reduce hazard exposure, enhance energy efficiency, and promote long-term community health during redevelopment; provide guidance to homeowners on how to floodproof their homes</p>
	<p>Develop and publish a guide for low impact development techniques</p>
	<p>Facilitate the CRAs to provide a greater role in resilience and redevelopment by revising CRA plans to include infrastructure resilience projects, developing a CRA-wide resilience policy and associated "Resilience Checklist", and supporting a resilience grant/ loan program administered by CRAs</p>
	<p>Review the City's tree ordinance and incorporate elements of "stormscaping," a process that emphasizes "the right tree in the right place," so that future tree placement is clear of buildings and structures to potentially reduce property damages due to downed trees</p>



Topic Area	Action
Goal 4: Provide Timely, Equitable Access to City Resources and Information	
Public Outreach	Provide clear, centralized information on funding assistance programs, the 50% damage rule, rebuilding rules for nonconforming structures, and resilient building options via the City's website and printed materials
	Publicize locations of open businesses and service providers after a disaster to aid residents and support economic activity during recovery; create a user-friendly interface to share this information in real time
	Review and improve the timing, clarity, and methods of public notification (e.g., AlertTampa), and begin outreach on protective actions sooner before storm arrival
	Build the idea of separating waste at the curb into the City's culture through proactive communication to improve post-disaster debris management and recycling
	Tailor outreach approaches using Centers for Disease Control and Prevention (CDC) Social Vulnerability Index (SVI) data and other local indicators to ensure outreach materials and delivery methods reach high-risk populations, address specific community needs, are inclusive, multilingual, graphically-rich, and culturally sensitive
	Launch a public awareness campaign of the PDRP policies that will most significantly affect residents, setting goals and recovery and redevelopment milestones after the immediate response is completed and disaster assessments have been reviewed, and regularly report the progress of meeting those goals to keep the public informed and engaged. During blue-sky periods, strengthen community voices by training local leaders and building consistent communication that fosters public trust
	Coordinate with the Land Use, Housing, and Mitigation team to promote the Recovery Permitting Plan and Property Owner Guide to educate residents on permitting, inspections, working with contractors, etc.
	Raise awareness and promote existing tools like FloridaDisaster.biz Business Damage Assessment Survey Tool to report damages and access support
	Publish the interactive maps from the Solid Waste Department showing curbside pickup schedules/ debris pick up after a disaster and apply similar communication methods to storm and non-storm uses; example metrics for a public dashboard include % of primary and secondary roads cleared, volume of debris collected, number of debris removal crews in the field, average pickup time per zone, % of debris recycled or mulched, etc.
	Develop tourism marketing campaigns for redevelopment that highlight recovery progress, post-disaster damage, and a detailed vision for redevelopment, focusing on the unique aspects of the City of Tampa to re-attract tourists
Establish clear channels for ongoing feedback and transparency throughout the redevelopment process, anticipating extended recovery timelines and large-scale displacement	



Topic Area	Action
Finance	Goal 5: Enhance Resources for Recovery and Redevelopment
	Establish frameworks for post-disaster housing and economic development programs to receive pass-through state and federal funding, as well as how to return to pre-disaster levels
	Develop pre-established recovery contracts and standard procurement templates from key funding agencies such as Federal Emergency Management Agency (FEMA), U.S. Department of Housing and Urban Development (HUD), FDEM and Florida Department of Environmental Protection (FDEP) to support compliance during project/program delivery
	Determine if the debt management policy needs to be amended to allow for any emergency lines of credit or temporary borrowing in certain disaster circumstances.
	Prioritize mitigation and resilience investment decisions, incorporating these factors as weighted criteria in long-term capital planning and annual budget processes
	Form a disaster financial management team with representatives from each RSF, for both short-term and long-term post-disaster administration and programming of funds
	Develop a citywide infrastructure needs list that aligns the Capital Improvements Program (CIP), Enterprise Funded, LMS, and PDRP needs and priorities. Note projects that are disaster-related and in lower-income areas and prioritize those most critical based on storm impacts or other resilience criteria identified through the City's hazard assessment process
Explore the feasibility of other revenue options in circumstances where government aid funding is unavailable	



INTRODUCTION





1. Introduction

The City of Tampa is a dynamic and fast-growing coastal city located on Florida's Gulf Coast. With a population of over 390,000 residents and a thriving economy anchored by healthcare, tourism, higher education, and port-related industries, Tampa serves as a regional hub for commerce and culture in West Central Florida. The City is home to a diverse range of communities, from historic neighborhoods such as Ybor City and Seminole Heights to waterfront areas like Davis Islands and Palmetto Beach.

Tampa's relatively flat, low-lying geography and coastal exposure place it at high risk from hurricanes, flooding, and sea level rise. These risks were brought into sharp focus during the 2024 hurricane season, when the City experienced back-to-back impacts from two major

storms – Hurricane Helene and Hurricane Milton. On September 26, 2024, Hurricane Helene made landfall in Florida's Big Bend region as a Category 4 storm, bringing record-breaking storm surge and heavy rainfall to the Tampa Bay area. A range of 7 to 8 feet of storm surge inundated low-lying neighborhoods such as Davis Islands and Palmetto Beach, contributing to over \$77 million in public property damage and \$501 million in private losses within the City (**Figure 1**). Less than two weeks later, on October 9, Hurricane Milton made landfall as a Category 3 hurricane near Siesta Key, generating 93 mph wind gusts and dropping more than 16.5 inches of rain across Tampa. The storm caused widespread power outages, further flooding, and created an additional \$263 million in combined public and private damages.²



FIGURE 1: Private Property Damage after Hurricane Helene (2024)³

² Retrieved from the 2024 Hurricane Helene and Hurricane Milton After-Action Report.

³ Image courtesy the City of Tampa Vulnerability Assessment (2025).



In light of these challenges and in recognition of the growing risks posed by increased and more intense storm events along with rapid urbanization, the City of Tampa has developed a Post-Disaster Redevelopment Plan (PDRP) to guide long-term recovery and resilience. The PDRP provides a comprehensive, coordinated strategy for rebuilding stronger after future disasters, with a focus on housing, infrastructure, economic recovery, public health, and environmental restoration. This effort builds on lessons learned from recent hurricanes, vulnerability assessments and coastal plans while supporting the City's broader sustainability, hazard mitigation, and comprehensive planning goals. By identifying gaps, setting priorities, and engaging key stakeholders, Tampa's PDRP aims to ensure a more resilient future for all residents and communities. This Plan is being developed in conjunction with similar efforts by Hillsborough, Pinellas, and Hernando counties, and it will ultimately inform a unified regional Tampa Bay PDRP (*Figure 2*).

Development of this Plan is supported, in part, by FEMA's Regional Catastrophic Preparedness Grant Program, which invests in closing local gaps in catastrophic incident planning and strengthening cross-jurisdictional coordination across Tampa Bay.⁴ Consistent with that purpose, the PDRP affirms local control over recovery by pre-setting community-driven priorities and decision processes so outside assistance can be integrated to amplify the City's goals rather than define them.

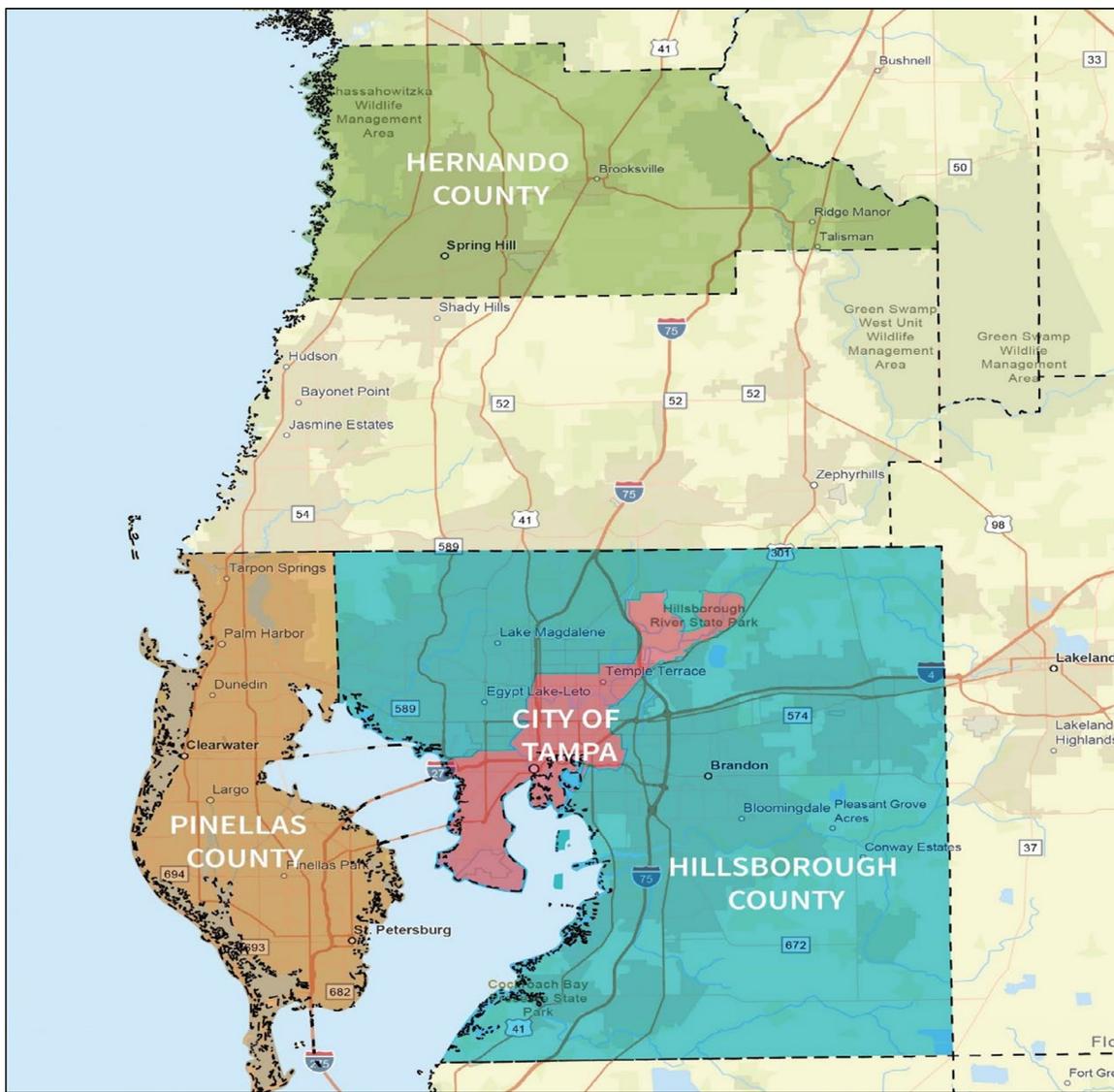


FIGURE 2: Participating Jurisdictions Developing PDRPs

⁴ More information available at <https://www.fema.gov/grants/preparedness/regional-catastrophic>



PURPOSE & AUTHORITY



2. Purpose & Authority

The PDRP is designed to minimize service disruptions and accelerate the restoration of essential functions following a disaster. By assessing the City's existing capabilities resources, plans and programs, the Plan identifies gaps and opportunities for improvement, with a focus on maintaining mission-critical emergency operations and ensuring equitable access to all City resources after a disaster. It provides a framework for action across short- and long-term recovery phases, enabling the City to resume vital operations more quickly after an event while also reducing future vulnerabilities and building resilience. The PDRP evaluates vulnerabilities under a worst-case hurricane scenario, sea level rise (SLR), and extreme rainfall, allowing flexibility for future updates to expand the scope to hazards such as wildfire, terrorism, or cybersecurity threats.

At the federal level, the Federal Emergency Management Agency (FEMA) sets the framework for disaster recovery through the Stafford Act and the National Disaster Recovery Framework, Third Addition Amended (NDRF).⁵ The NDRF establishes six Recovery Support Functions (RSFs) that define how federal agencies coordinate with states and local governments during recovery.

- Community Planning and Capacity Building (Community Assistance)
- Economic
- Health and Social Services (Health, Education, and Human Services)
- Housing
- Infrastructure Systems
- Natural and Cultural Resources

While FEMA does not require local governments to prepare a PDRP, having one strengthens the City's position when seeking federal assistance. In particular, FEMA's Public Assistance (PA) and Hazard Mitigation Grant Program (HMGP) funding require applicants to demonstrate local priorities, capacity to manage funds, and consistency with hazard mitigation principles. By aligning with the NDRF and clearly documenting

Tampa's recovery and rebuilding strategies, the PDRP positions the City to effectively leverage federal recovery programs while ensuring local needs drive project selection.

Florida was the first state to formally require PDRPs (Section 163.3178 Florida Statutes (F.S.); Rule 9J-5 Florida Administrative Code (F.A.C.)). The requirement was later repealed in 2011, shifting PDRPs from mandatory to voluntary, but strongly encouraged planning tools. The Florida Division of Emergency Management (FDEM) continues to provide technical guidance, model plans, and funding support, recognizing that communities with PDRPs recover faster in alignment with broader resilience goals, and are better positioned to receive disaster recovery funds. Tampa's PDRP follows FDEM's Post-Disaster Redevelopment Planning Guidebook (2010, updated 2018).⁶

In 2015, Section 163.3178 F.S. was updated to include the "Peril of Flood" requirement within the Coastal Management Element of local Comprehensive Plans, which directs coastal jurisdictions to reduce long-term vulnerability to sea level rise and flooding. Recovery and redevelopment strategies in this Plan contribute to this requirement by reducing future risks while supporting safe redevelopment.

⁵ More information available at [National Disaster Recovery Framework 2024 Third Edition](#).

⁶ 2010 Florida Post-Disaster Redevelopment Planning guidebook. Retrieved from [post-disaster-redevelopment-planning-guidebook-10.pdf](#). and 2018 Florida Post-Disaster Redevelopment Planning guidebook addendum. Retrieved from https://floridadep.gov/sites/default/files/PDRP%20SLR%20Guidebook%20Update_FINAL_061518-v8.pdf.



Recently, Senate Bill (SB) 180 (enacted in June 2025) introduced both requirements and constraints for post-disaster planning:

- Counties and municipalities impacted by specific named storms (Hurricane Helene or Milton) cannot adopt more restrictive land development code or comprehensive plan regulations through October 1, 2027.
- Outside of that time period, local governments cannot impose moratoria, more restrictive plan amendments or LDC regulations within one year of a future hurricane.
- All counties and municipalities must publish clear permitting guidance and establish expedited permitting plans, with mutual aid staffing ready.
- Local governments in counties where state of emergency is declared cannot increase building permit or inspection fees for 180 days after an emergency declaration for a hurricane or tropical storm.
- Local governments participating in the National Flood Insurance Program (NFIP) cannot use cumulative substantial improvement rules, or “look-back” provisions, that aggregate multiple building repairs over time to trigger NFIP flood code upgrades.

While cumulative substantial improvement tracking is not federally required, this higher standard previously earned Community Rating System (CRS) credit, and its removal may reduce CRS scores and limit flood insurance discounts for residents.

The PDRP addresses these requirements by phasing strategies across immediate (after a disaster), short-term, and long-term timeframes to maintain compliance with SB 180.





CONCEPT OF OPERATIONS





3. Concept of Operations

This Plan bridges the gap between immediate recovery actions and long-term reconstruction, supporting decisions that will shape Tampa’s housing, infrastructure, economy, and environment in the years following a major disaster. It also reinforces the cyclical nature of emergency management, moving from response to recovery, into redevelopment, and back into preparedness (Figure 3), so that each disaster becomes an opportunity to build resilience for the future. By defining policies, roles, and implementation strategies, the PDRP helps City leadership prioritize resources, coordinate across departments and partners, and position Tampa to access federal and state funding for recovery and mitigation.

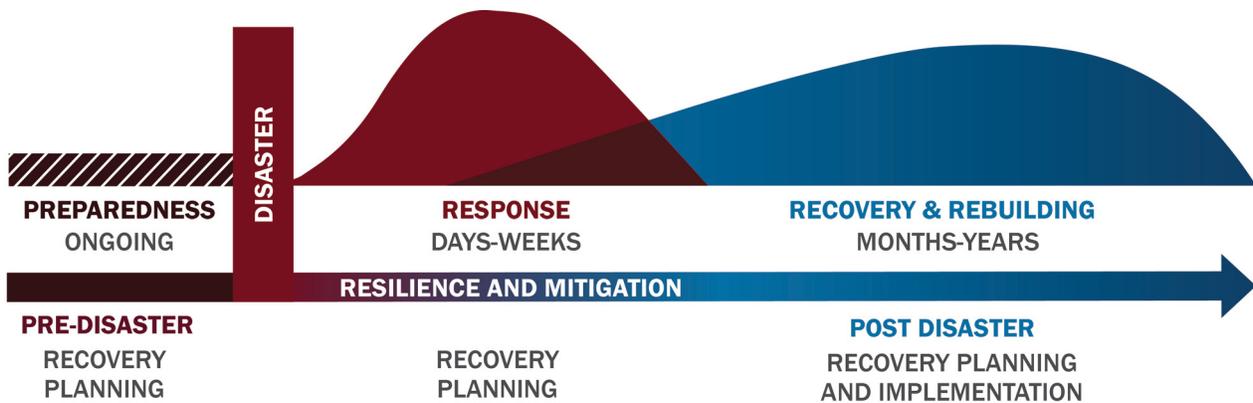


FIGURE 3: National Disaster Recovery Framework⁷

While the PDRP defines Tampa’s local vision for recovery and redevelopment, it also operates within a broader regulatory and emergency framework. Federal and state requirements influence how the City plans, funds, and carries out post-disaster redevelopment.

The City of Tampa’s recovery planning involves multiple layers of government, each with distinct roles across the disaster management and community development continuum. **Figure 4** illustrates how federal, state, county, and local responsibilities align to support Tampa’s recovery and redevelopment.

⁷ Retrieved from [National Disaster Recovery Framework 2024 Third Edition](#).

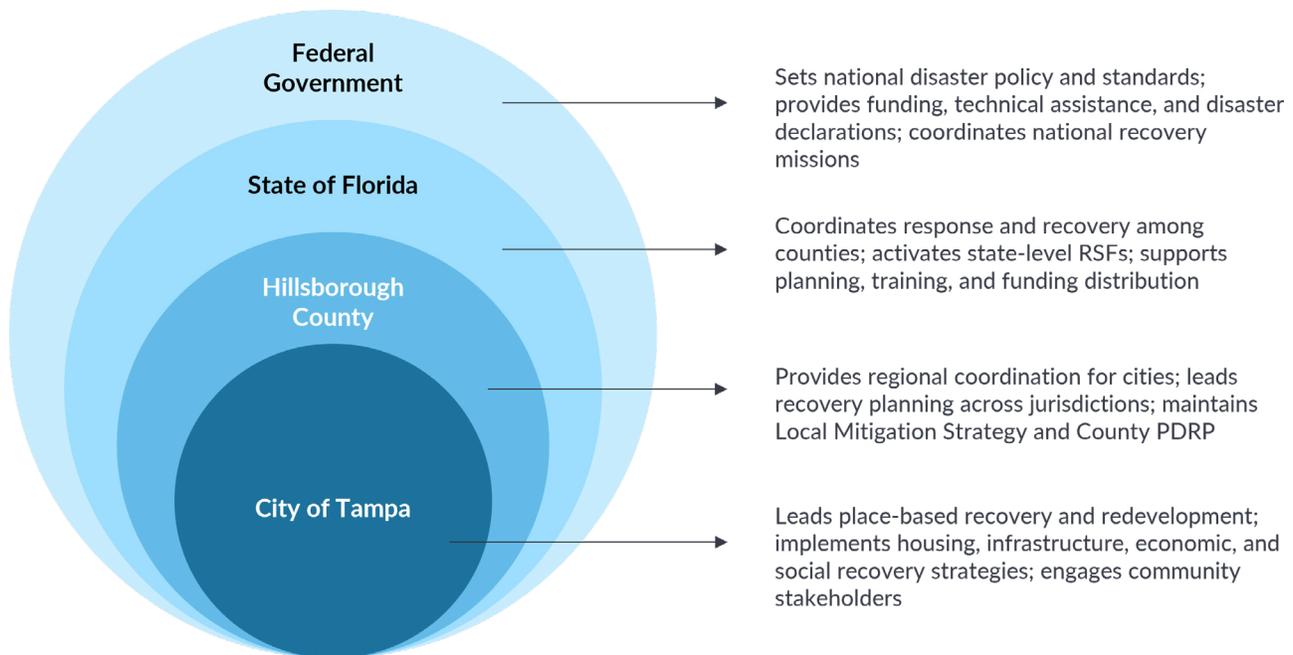


FIGURE 4: Roles and Responsibilities Across Levels of Government

3.1 Relationship to Other City Plans and Programs

In Florida, Section 252.38, F.S. requires that each county establish and maintain an emergency management program and plan consistent with the State’s Comprehensive Emergency Management Plan (CEMP). The City of Tampa, along with other local municipalities, has prepared a Comprehensive Emergency Operations Plan (CEOP) to align with the Hillsborough County CEMP and to coordinate their own internal departments and critical facilities. While the CEMP and CEOP focus primarily on response and short-term recovery, Tampa’s CEOP also identifies RSFs that provide the organizational structure for long-term recovery operations. The PDRP builds upon and expands this foundation by addressing the longer-term redevelopment challenges, clarifying who is responsible for specific functions, when key actions should occur, and how coordination across City departments, partners, and community stakeholders will be carried out once the response and short-term recovery phases have ended.

Tampa’s plans and programs work together to guide pre-disaster preparedness, long-term planning and investment decisions, and hazard mitigation (**Figure 5**). The PDRP sits at the intersection of these efforts, linking the City’s policy, budget, hazard and resilience plans with emergency management procedures and the City’s long-range planning goals. The PDRP informs long range planning goals through the Comprehensive Plan by serving as a roadmap for how to prepare, respond, and rebuild in ways that advance resilience, hazard mitigation, equity, and sustainability. The PDRP guides strategies identified in the Local Mitigation Strategy (LMS) and financial decisions contained within Capital Improvements Program (CIP) and City Budget. It enhances and integrates overall City goals, strategies, and actions identified in the Resilient Tampa Plan and Climate Action and Equity Plan.

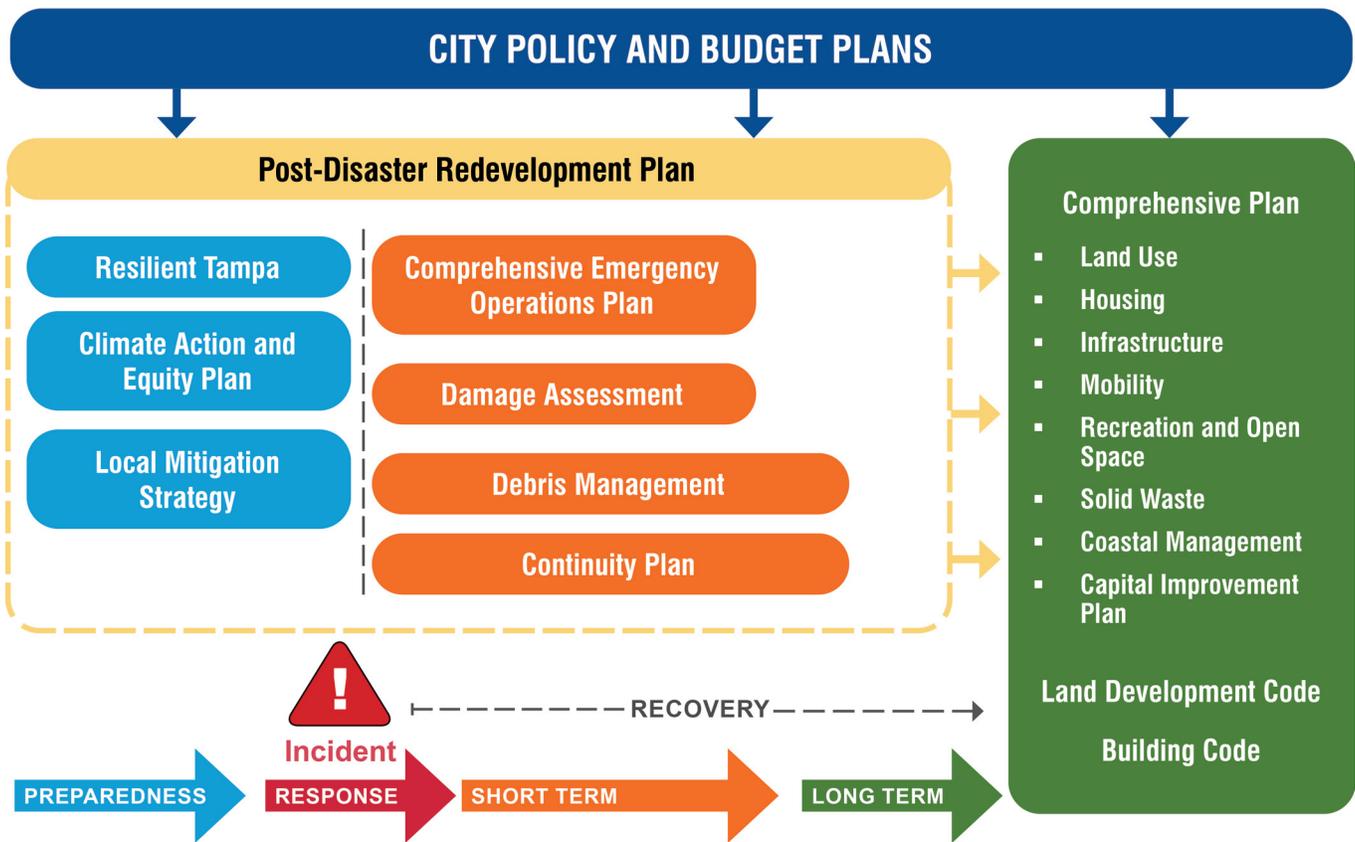


FIGURE 5: Relationship of PDRP with Local Plans and Policies

3.2 Post-Disaster Activation

The PDRP has relevance across all phases of disaster recovery; however, formal activation of the PDRP governance structure is expected to occur following major disaster events that require sustained recovery coordination.

Activation will typically be directed by the Mayor or delegated personnel, pursuant to the emergency management powers granted under Chapter 252, F.S., and as outlined in the City of Tampa Code of Ordinances, Article VII, whenever a local disaster declaration is issued. Upon activation, it is recommended that the PDRP and Recovery Management Team remain mobilized for a minimum of 3 to 6 months, with extensions authorized by City Council resolution as conditions and recovery milestones warrant. This expands the 60-day mobilization benchmark used in Hillsborough County’s 2010 PDRP and better supports the transition from response to sustained long-term recovery operations.



3.3 Staffing and Governance

Building resilience after a disaster is a continuous effort that requires sustained leadership, cross-sector coordination, and routine evaluation to adapt to evolving risks and recovery needs beyond the initial recovery phases. The City of Tampa’s PDRP serves as a single-source reference to guide action and decision-making throughout the challenging long-term disaster recovery period. This section outlines the governance structures, partnerships, and maintenance protocols necessary to translate the City’s PDRP into action. It reflects Tampa’s intent to build recovery capacity before a disaster strikes and embed resilience planning into the City’s day-to-day decision-making.

Implementing the PDRP will require dedicated staff capacity and clear decision-making authority. Tampa’s existing recovery framework, based on RSFs, provides a strong foundation, but this structure must be maintained and actively staffed through the redevelopment phase to be effective in a disaster situation. Further organizational changes to emergency operations and overall City staffing will be necessary to carry out the strategies identified in the PDRP.

To better carry out the PDRP actions, a Recovery Management Team, supported by RSF leads from each coordinating department, should serve as the

core planning and implementation group. **Figure 6** illustrates a sample recovery governance structure, showing how the Recovery Management Team and RSF groups interface with leadership roles and external stakeholders. The City’s CEOP already designates RSF leads and outlines activation procedures, but ongoing coordination is needed to complete the PDRP actions. Support from other City Departments is necessary to provide a continuity of decisions, actions and implementation process. Any recovery governance structure adopted should be referenced within the City’s CEOP.

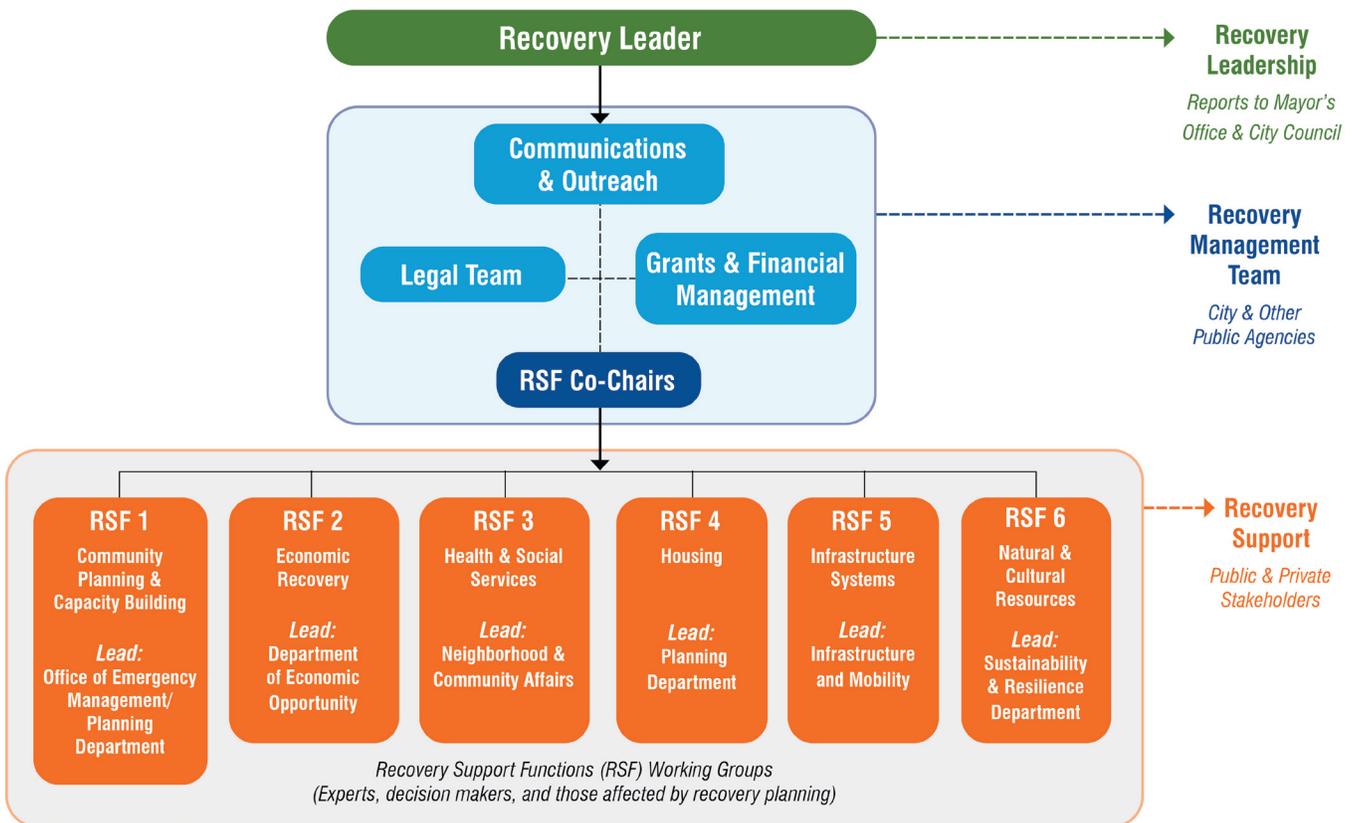


FIGURE 6: Example Disaster Recovery Governance Structure



To improve recovery and redevelopment governance, the City should:

- Formalize legal authority by codifying a disaster recovery ordinance that establishes procedures for long-term recovery
- Identify a designated Local Disaster Recovery Leader as someone who is conversant in FEMA assistance, housing, and economic development; the Emergency Management Director should not be assigned to serve as Recovery Leader
- Assign permanent staff or pre-identified backups to RSF lead roles, the grants and financial management team, and the communications and outreach team
- Schedule annual RSF meetings to build familiarity and coordination prior to activation
- Identify other City Departments roles and responsibilities in implementing the PDRP

3.3.1 City Post-Disaster Roles and Responsibilities

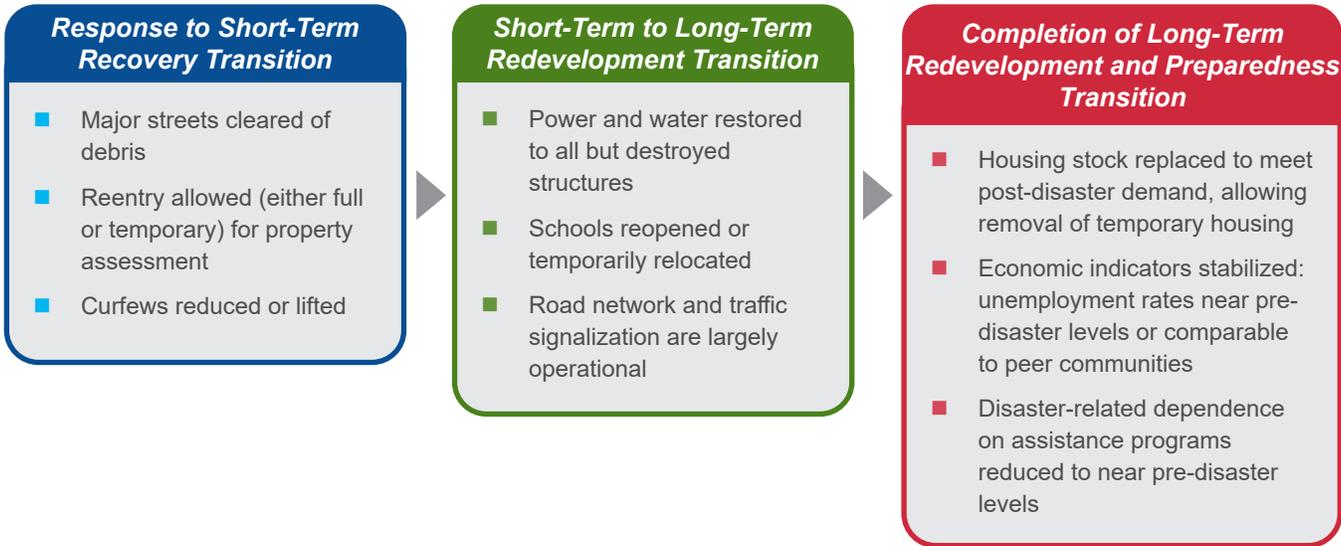
The City’s recovery organization operates within the four phases of emergency management: preparedness, response, short-term recovery, and long-term redevelopment. Each role plays a part at every stage, whether that’s setting plans and procedures in advance, coordinating resources through recovery, or embedding resilience into long-term redevelopment (**Table 1**).

TABLE 1: Roles and Responsibilities of City Staff during Emergency Management Phases

Role	Preparedness (Pre- Disaster)	Response (Days to Weeks)	Short-Term Recovery (Weeks to Months)	Long-Term Redevelopment (Months to Years)
Recovery Leader	Oversees planning and training; establishes priorities with leadership	Activates recovery framework; briefs City leadership and Council	Coordinates RSFs; resolves cross-department challenges; tracks progress	Leads transition to long-term redevelopment; reports on outcomes
Communications & Outreach Team	Maintains messaging templates and outreach channels; builds trust with public	Provides timely, accurate updates to residents and media	Collects community input; ensures transparency of decisions	Promotes long-term recovery milestones and resilience initiatives
Legal Team	Provides legal counsel to the recovery organization across all phases of emergency management; advises on the implications of operational objectives, drafts City legislation or executive orders to enable recovery actions, and interprets federal, state, county, and local laws, ordinances, and regulations that affect recovery operations			
Grants & Financial Management Team	Identifies funding sources; pre-drafts applications; tracks funding capacity	Initiates documentation for FEMA reimbursement and emergency funding	Manages federal/ state grants; tracks expenditures; coordinates audits	Develops financial strategies for long-term investments; builds reserves
RSF Co-Chairs	Coordinate preparedness activities with partner agencies	Lead RSF activation; convene stakeholders in sector	Oversee sector-specific recovery strategies; elevate needs to Recovery Leader	Update RSF strategies; integrate resilience measures into long-term plans
RSFs	Maintain sector-specific recovery plans and project lists	Provide technical expertise; coordinate with field operations	Implement recovery strategies in housing, economy, health, infrastructure, and environment	Transition programs to permanent departments; monitor resilience outcomes



The length of each post-disaster recovery phase will depend on the severity and scale of the disaster, as well as community-specific social and economic conditions. The following milestones provide general indicators for transitioning between phases:



After the transition from short-term recovery to long-term redevelopment, each responsible agency or department should work to incorporate PDRP strategies into their existing plans, policies, and programs. By embedding strategies into adopted plans and operating procedures, PDRP actions are formally institutionalized, ensuring they are not one-off efforts but part of the City’s ongoing work and day-to-day operations. Lead departments, identified in **Section 4.6**, assume ownership for monitoring the implementation of strategies into the long-term, with the RSF structure serving as the mechanism for cross-departmental coordination. RSFs continue to meet periodically to monitor progress, resolve gaps, and identify additional resources. External partners remain engaged through the RSFs to provide technical expertise, resources, and alignment with regional recovery efforts.

Responsible departments by topic area include:

- **Land Use, Housing, and Mitigation:** City Planning, Housing and Community Development, Development and Growth Management, Parks and Recreation, Sustainability and Resilience, City and County Emergency Management, Mobility/Stormwater, Real Estate, Community Redevelopment Areas (CRAs)
- **Infrastructure and Public Facilities:** Logistics and Asset Management, Mobility and Infrastructure, Mobility/Stormwater, Water, Wastewater, Sustainability and Resilience, Solid Waste, Parks and Recreation
- **Economic Redevelopment:** Development and Growth Management/Building, Economic Opportunity, CRAs, Housing and Community Development, Marketing and Communications
- **Health and Social Services:** Neighborhood and Community Affairs, City and County Emergency Management, Hillsborough County Health Department, Mobility, Housing and Community Development, Human Resources/Risk Management
- **Environmental Restoration:** Parks and Recreation/Urban Forestry, Sustainability and Resilience, Mobility/Stormwater, CRAs, Solid Waste, Wastewater, Environmental Protection Commission (EPC), Marketing and Communications, Hillsborough County Health Department, Historic Preservation, Development and Growth Management
- **Finance:** Budget and Finance, Housing and Community Development, Sustainability and Resilience, Emergency Management, Infrastructure and Mobility, City Planning
- **Public Outreach:** Neighborhood and Community Affairs, Solid Waste, Emergency Management, Development and Growth Management, Economic Opportunity, Technology and Innovation



These milestones illustrate that recovery is not a fixed process but a cycle of activation, transition, and long-term redevelopment. As shown in **Figure 7**, the PDRP is activated following a disaster, guides actions throughout response and recovery, and then transitions into long-term redevelopment before being deactivated and updated.

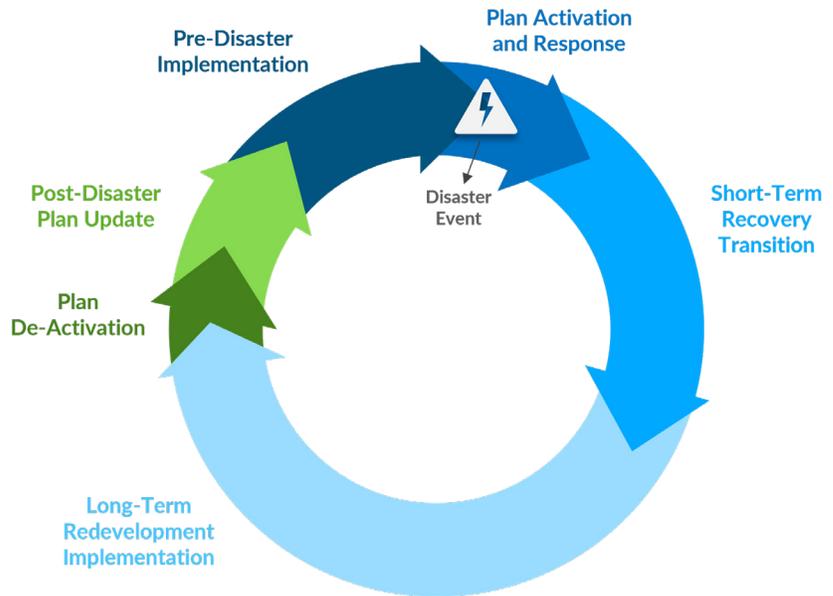


FIGURE 7: Post-Disaster Plan Implementation and Review Cycle⁸

3.4 Interagency Coordination and Implementation Partnerships

Recovery is a collective effort that relies on coordinated action from government agencies, nonprofits, the private sector, and community-based organizations. Tampa has an established set of partners and coordination mechanisms that can be strengthened through regular engagement and clarified pre-disaster agreements.

The existing interagency coordination mechanisms by which elements of post-disaster recovery and redevelopment are discussed are shown in **Figure 8**.

 <p>Post Disaster Redevelopment Task Force (Ordinance 93-20) A Hillsborough County-led advisory body that include Tampa representation. Though dormant, it can be reinvigorated for regional coordination</p>	 <p>Recovery Support Functions Tampa’s RSF teams align with federal and county structures to support seamless collaboration across scales</p>	 <p>Hillsborough County LMS Working Group A recurring forum for hazard mitigation planning and recovery integration, where Tampa participates alongside other jurisdictions in Hillsborough County</p>
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FIGURE 8: Existing Coordination Frameworks for Post Disaster Redevelopment Implementation

⁸ Figure recreated from the Florida DCA and Florida DEM Post-Disaster Redevelopment Planning Guide (2010).



Given that the ordinance-established Hillsborough County Redevelopment Task Force already exists, it is recommended that the City coordinate with the County to reinvigorate the Task Force for regional coordination, ensuring Tampa’s priorities are represented.

Engagement with businesses, nonprofits, and community-based organizations advances equity and delivery of recovery services. Tampa’s 2017 Hurricane Irma recovery workshops with over 60 businesses demonstrated how public-private coordination helps meet urgent community needs.⁹ Future planning efforts should formalize this engagement through:

- Updated memoranda of understanding (MOUs)
- Inclusion of external partners in RSF planning activities
- Regular joint exercises or training

Figure 9 shows key implementation partners and their areas of contribution to the City’s long-term recovery goals. Additional detail on the roles of each partner organization is presented in **Appendix A**.



FIGURE 9: Priority Partner’s Supporting Long-Term Recovery and Redevelopment

⁹ International Association of Emergency Managers. Retrieved from [USA Region 4](#).



3.5 Maintenance and Evaluation

The PDRP is a living document. To remain effective, it must be regularly reviewed and updated to reflect new lessons learned, data, and evolving community needs. The City of Tampa should follow a two-tiered update process: 1) annual coordination and post-disaster reviews and 2) a comprehensive 5-year update.

The Recovery Leader, or designee with the Emergency Management Department, will convene a review meeting at least once a year – ideally before hurricane season – to identify updates and evaluation strategies that have been implemented. After any disaster, lessons from the City’s After-Action Report (AAR) process will be used to evaluate PDRP performance. These will be supplemented with an assessment of the implemented strategies to-date and the efficacy of the strategies in reducing vulnerabilities and damages. If updates are needed, a PDRP Integration Meeting will be held to review and incorporate changes.

Every five years, the PDRP should undergo a full revision to integrate:

- New laws, programs, or funding opportunities
- Updated vulnerability and demographic data
- Lessons from major events or new best practices

This process will be initiated by the Recovery Leader or designated staff and overseen by the Recovery Management Team. This update should align with the 5-year update cycle of the LMS and/or the Comprehensive Plan’s Evaluation and Appraisal Report where possible.

- **Administrative Changes:** Minor updates (e.g., staff names or phone numbers); handled by designated staff or the Recovery Leader, no formal approval required
- **Technical Changes:** Substantive updates (e.g., governance structures, major strategies); require stakeholder review and may need formal adoption

All changes will be logged in a Plan Maintenance Log to track revisions and maintain transparency.

3.6 Immediate Implementation Steps

For ease of reference, the following recommendations, drawn from the Concept of Operations chapter, are consolidated here to strengthen recovery and redevelopment governance and build the City’s capacity for resilient recovery:

- Formalize legal authority by codifying a disaster recovery ordinance that establishes procedures for long-term recovery
- Identify a designated Local Disaster Recovery Leader as someone who is conversant in FEMA assistance, housing, and economic development; the Emergency Management Director should not be assigned to serve as Recovery Leader
- Assign permanent staff or pre-identified backups to RSF lead roles, the grants and financial management team, and the communications and outreach team
- Schedule annual RSF meetings to build familiarity and coordination prior to activation
- Identify other City Departments’ roles and responsibilities in implementing the PDRP
- Coordinate with Hillsborough County to reinvigorate the Hillsborough County Redevelopment Task Force for regional coordination, ensuring Tampa’s priorities are represented
- Formalize partnerships with businesses, nonprofits, and community-based organizations through updated MOUs, inclusion of external partners in RSF planning activities, and regular joint exercises or training



PDRP PLANNING PROCESS



4. PDRP Planning Process

The PDRP was developed through an organized, collaborative process grounded in local knowledge, stakeholder input, and technical analysis. The process was designed to build internal alignment, engage a broad network of community and agency partners, and deliver a Plan that supports long-term recovery, resilience, and equitable redevelopment. Targeted stakeholder engagement and public outreach were deeply ingrained into the planning process to support the creation of an equitable Plan informed by cross-sector collaboration and community input.

While planning is often described in stages, the PDRP process was intentionally iterative – allowing the City to revisit and refine its direction as new information and insights emerge. **Figure 10** illustrates this cyclical PDRP planning and implementation process. The steps in blue were completed during this initial planning effort, while the steps in red represent how the City will sustain the Plan over time. Strategies to achieve the future steps are described further in the Funding Strategy (**Chapter 5**) and Concept of Operations (**Chapter 3**), which outline how the City will align resources, track progress, and incorporate lessons learned into future planning cycles.

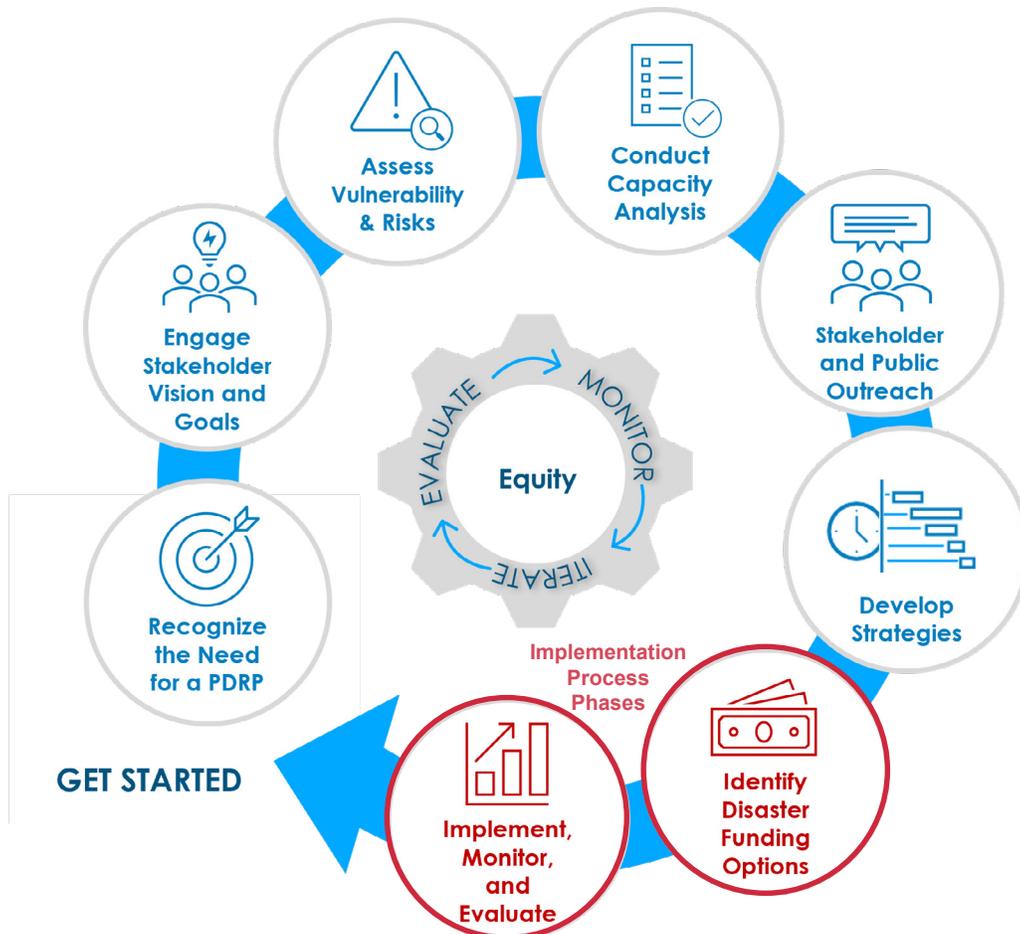


FIGURE 10: PDRP Planning Process



4.1 Recognizing the Need

The City of Tampa recognized the need for a PDRP as part of its broader effort to strengthen resilience and accelerate recovery from future disasters. Early in the process, the City created a formal Project Charter (**Appendix B**), which articulated a shared vision for resilient and equitable recovery, clarified the roles of partner agencies, and established clear expectations for coordination and accountability. The Project Charter helped secure buy-in from leadership and supported the formation of an inclusive and transparent planning environment.

4.2 Goals and Objectives

In 2019, the Mayor's Strategic Goals were developed by the Transforming Tampa's Tomorrow (T3) Advisory Teams. These goals articulate the City's strategic initiatives and establish guiding principles that redevelopment actions must follow throughout implementation. This PDRP, while broad in scope, advances these initiatives by providing goals and strategies that support each of the Mayor's five strategic priorities:

Mayor's five strategic priorities:



Strengthening resident services



Enhancing workforce development



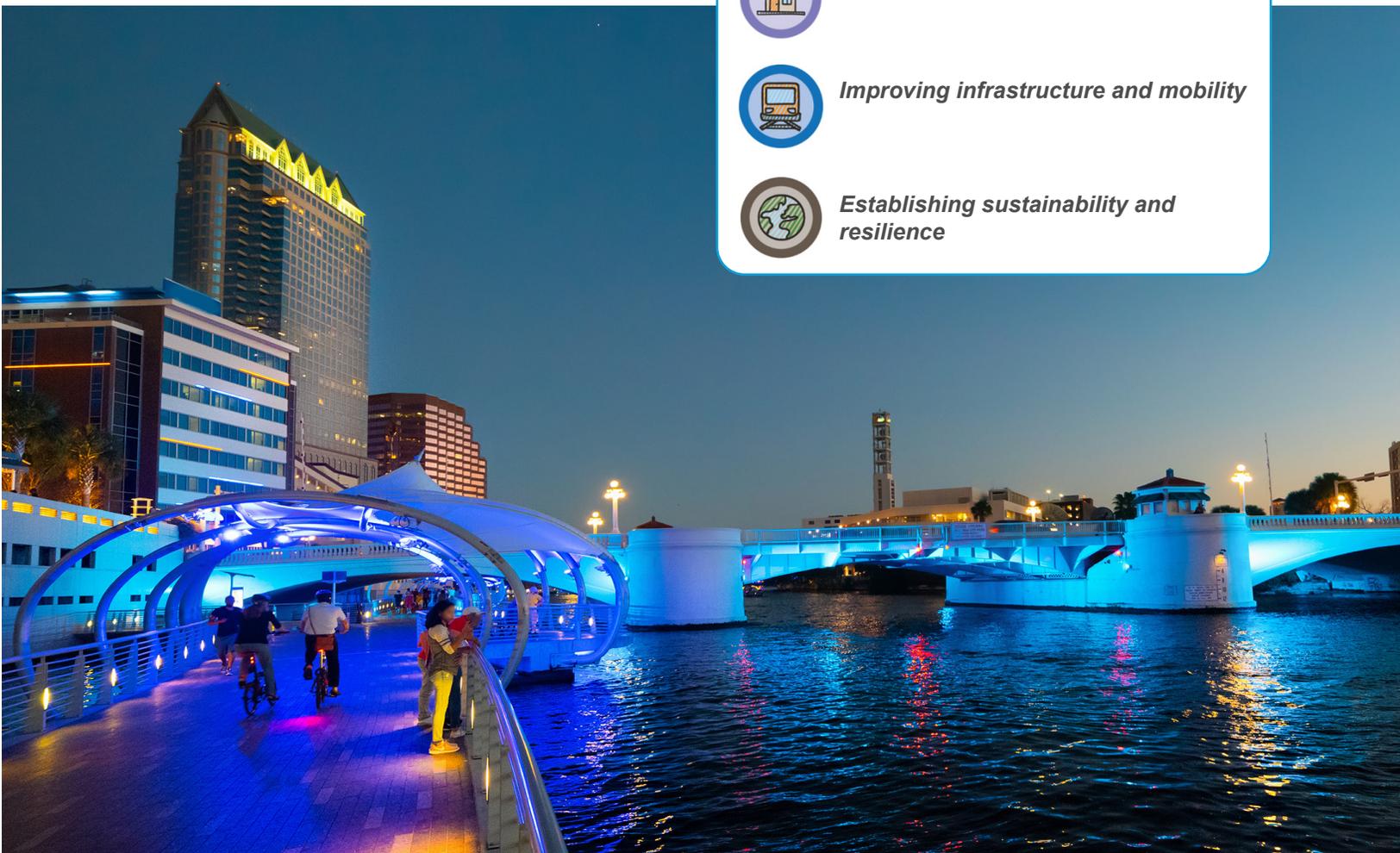
Increasing housing affordability



Improving infrastructure and mobility



Establishing sustainability and resilience





Building on this foundation, the City has documented a long-range vision for the future of Tampa through the Vision 2045 process, which will guide the next Comprehensive Plan update. The Vision statement and goals provide direction for how Tampa will grow, adapt, and thrive in 2045.

The PDRP goals and objectives (**Figure 11**) were developed to further the Mayor's Strategic Goals and the Vision 2045 framework, so that recovery actions both advance near-term priorities and align with Tampa's long-range vision. Each PDRP goal reflects the guiding principles of T3 while also reinforcing the Comprehensive Plan's themes of resilience, equity, mobility, sustainability, and economic vitality.



FIGURE 11: Goals and Objectives of the PDRP



4.3 Organizing Stakeholder and Public Participation

From the start of the project, the City prioritized a collaborative approach to developing the PDRP, recognizing that a successful Plan must be created *by the City and for the City*. Given the wide-ranging nature of the PDRP – spanning multiple topics, departments, and partner agencies – engaging those most impacted by disaster recovery and long-term resilience decisions mattered. To support this effort, the project team guided outreach and engagement efforts throughout the planning process, creating a final PDRP that reflects the values, concerns, and insights of the Tampa community.

4.3.1 Stakeholder Committee

A core working group, the Stakeholder Committee, consisting of representatives from Emergency Management, Planning, Development and Economic Opportunity, Sustainability and Resilience, and other various departments were responsible for day-to-day development of the PDRP, executing stakeholder outreach strategies, and ensuring consistency with the ongoing update to the Local Mitigation Strategy. This group was also responsible for overseeing and providing direction to the Technical Advisory Subcommittees, reviewing their activities and reports, and ensuring the integration of their work into a cohesive, strategic plan.

4.3.2 Subcommittees – RSFs and Topic Areas

To organize the technical content of the PDRP, the City utilized subcommittees corresponding to the RSFs identified in the City’s CEOP, as well as two additional focus areas that support implementation and transparency in post-disaster recovery: Finance and Public Outreach (**Figure 12**).

Each subcommittee was co-chaired by a lead City department and supported by internal staff, subject matter experts, and external partners as needed. The subcommittees served as topic-specific working groups responsible for identifying gaps, refining strategies, and informing the overall PDRP framework. Coordination between subcommittees was supported by the Stakeholder Committee to identify interdependencies, eliminate duplication, and embed implementation feasibility across topic areas.



FIGURE 12: PDRP Subcommittees and Topic Areas



4.3.3 Public Engagement

Recovery planning inherently involves weighing many complex and often competing priorities. Public input provides insight into community values, helping the City understand which needs should be addressed first and where trade-offs may be most acceptable. During the PDRP process, the City sought to offer meaningful opportunities to elevate community voices, capture local knowledge, and incorporate firsthand experiences into the strategies developed.

A dedicated project website (**Figure 13**) served as the central hub for sharing information, updates, and opportunities for public input throughout the planning process.¹⁰



PLAN OVERVIEW

The Tampa Bay Region Post-Disaster Redevelopment Planning (PDRP) project is an ongoing, multi-jurisdictional initiative focused on enhancing long-term redevelopment capacity across Hernando County, Hillsborough County, Pinellas County, and the City of Tampa. Launched before the 2024 storm season with a \$1.3 million grant from the U.S. Department of Homeland Security's Regional Catastrophic Preparedness Grant Program, the project intends to address identified planning gaps and weave best practices and innovative approaches into redevelopment plans. Soon after its inception, Hurricanes Helene and Milton, along with Tropical Storm Debby, pummeled the region—delivering historic levels of damage and flooding. The timing of these storms has underscored the urgency of post-disaster planning, providing real-time lessons in infrastructure resilience, housing vulnerabilities, and community needs.

As the PDRP moves forward, it will establish comprehensive policies, operational strategies, and clearly assigned responsibilities that support robust redevelopment while advancing each jurisdiction's broader community goals. Crucially, the concurrency of widespread rebuilding efforts and the project's development has yielded valuable, on-the-ground insights into the complex realities of post-disaster challenges. By integrating these firsthand observations, the updated plans will reflect the region's post-disaster needs—addressing economic vitality, infrastructure readiness, housing supply, and environmental stewardship. The collective focus on underrepresented communities remains a priority, guiding the region's pursuit of solutions that not only restore what was lost but also contribute to a more resilient future.



FIGURE 13: Tampa Bay Region Post-Disaster Redevelopment Plan Project Website

¹⁰ The project website is www.postdisastertampabay.com.



Additionally, two in-person workshops were hosted to gather feedback at different stages of the project (Figure 14). Between the two events, attendees participated through open discussion, interactive exercises, comment cards, and a public survey. A summary of each public workshop is presented in Appendix C.

At the first public workshop, participants spoke candidly about their experiences during the recent hurricanes. Beyond immediate storm impacts, they emphasized what they want recovery to look like: safer neighborhoods, reliable services, and redevelopment that improves day-to-day life for all residents (Figure 15).



Public Workshop No. 1:

Date: April 29, 2025

Location: Hanna City Center

Purpose: Gather input on storm experiences, long-standing challenges, and ideas for long-term improvements.

Engagement Methods:

- Open discussion
- Interactive mapping
- Comment cards
- Online public survey (also promoted citywide and left open for several months)



Public Workshop No. 2:

Date: September 23, 2025

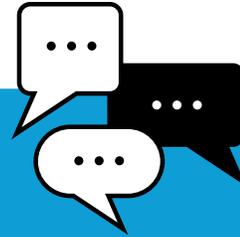
Location: Hanna City Center

Purpose: Share and review draft strategies, gather community feedback, and identify any missing priorities.

Engagement Methods:

- Strategy ranking
- Community discussion
- Input station to recommend additional actions

FIGURE 14: PDRP Public Workshops



What We Heard from the Community:



- **ROADS AND EVACUATION ACCESS:**
issues with persistent flooding, potholes, and sinkholes on key roads limit safe travel and evacuation

- **SMALL BUSINESS RECOVERY:**
requests for more assistance to help local businesses and industries rebound after storms



- **SUPPORT FOR VULNERABLE GROUPS:**
need for targeted programs and communication for elderly, isolated, and mobility-limited residents during recovery



- **NATURE-BASED SOLUTIONS:**
community interest in implementing public and private projects for riverbank stabilization, native plantings, living shorelines, swales, and berms to reduce erosion and flooding

- **FLOODPLAIN PROTECTION AND HOMEOWNER GUIDANCE:**
concerns about rebuilding in risky floodplains and a strong desire for guidance on sandbags and property-level storm hardening

FIGURE 15: Feedback from Public Workshop No. 1

A public survey was also designed to gather input from the entire region. To broaden participation, the online survey remained open for several months following the first workshop and was promoted via the City's website and partner channels. This extended outreach helped the City gather valuable input from individuals who were unable to attend in person.

The survey included 35 questions that asked residents about their recent experiences with disaster recovery, priorities for redevelopment, and perspectives on resilience strategies such as housing, infrastructure, and environmental protection.



Across the Tampa Bay Region, which includes Hillsborough, Pinellas, and Hernando counties, 473 individuals completed the survey. Of those, 87 respondents identified as City of Tampa residents. Their responses, highlighted below (Figure 16), provide insight into the lived experiences and priorities of the City's population. All survey responses for the City of Tampa are available in Appendix D.



What continued challenges did you face during the immediate disaster recovery process?



67%
felt that power loss is a major issue

What is your biggest fear when it comes to post-disaster redevelopment?



81%
are most afraid of losing their home or property due to a disaster

What resources do you think are most important to individuals or families during post-disaster redevelopment?



91%
agreed access to food and water is very important



88%
felt that emergency housing and shelter were needed resources



86%
consider financial assistance as very important resources



77%
selected childcare and support for vulnerable populations

What do you think best protects a home or business from natural disasters?



79%
said the best way to protect homes and businesses is stormwater system maintenance and street sweeping



73%
agreed that elevating structures is an effective way to protect buildings



64%
think tree pruning is the best way to safeguard buildings

What specific outcomes would you love to see as a result of this PDRP?



83%
would love to see homes and businesses built back more resistant to damage after disasters



60%
want the economy to recover to full strength quickly after disasters



51%
want to see more natural areas as the first line of defense to natural hazards



43%
think critical facilities, like schools, hospitals, and emergency services, should be located out of harm's way

What practices and policies do you think should be incorporated into redevelopment strategies?



73%
say resources to help build back with less risk (elevating a building, installing alternative energy sources, and using materials with higher weather ratings)



65%
say rebuilding structures with higher energy and water efficiency



51%
redeveloping spaces to be more walkable and bikeable

FIGURE 16: Highlights from the Public Survey



4.4 Assessing Risk and Vulnerabilities

The City of Tampa has long understood its vulnerability to hurricanes, tropical storms, and seasonal heavy rains and has conducted numerous risk and resilience studies to understand and overcome the effects of these natural hazards. As part of the PDRP process, a thorough assessment of these risks and vulnerabilities is necessary to help develop strategies to properly address the critical areas and impacts. This analysis consolidates findings from the 2025 Vulnerability Assessment (VA), SLOSH (Sea, Lake, and Overland Surge from Hurricanes) modeling, Sea Level Rise Vulnerability Analysis, FEMA floodplain maps, and other studies to support a place-based understanding of risk. A detailed assessment of the vulnerabilities, including the citywide vulnerability analysis captured through HAZUS (Hazard U.S. Multi-Hazard) modeling, is presented in **Appendix A**. This effort helped identify the City's highest-risk areas and provided insight into how hazards could disrupt people, infrastructure, and essential services.

Table 2 identifies locations across Tampa with the greatest exposure to flooding and coastal hazards, based on a synthesis of historical storm impacts, modeled scenarios, and recent damage assessments from Hurricanes Helene and Milton.¹¹ **Figure 17** visualizes these high-risk areas by hazard type and includes flood-damaged properties from recent events to ground the analysis in observed impacts and reinforce areas of concern. Several of these high-risk areas overlap with the City's CRAs, as shown in **Figure 18**. These overlaps present both a challenge and an opportunity: CRAs are already targeted for reinvestment, making them natural candidates for integrated strategies that combine hazard mitigation, climate adaptation, and equitable redevelopment. While CRAs operate with their own governance, the City plays a key role in sharing updated hazard data and aligning investments to support more resilient outcomes. Including CRA leadership in the PDRP process helps embed long-term risk reduction into ongoing revitalization efforts.

TABLE 2: City of Tampa High Risk Areas

Map ID	High Risk Area	Hazard
1	University Square	Rainfall-Induced Flooding
2	Tampa Overlook	Rainfall-Induced Flooding
3	Forest Hills	Rainfall-Induced Flooding
4	Palmetto Beach	Storm Surge, SLR, Rainfall-Induced Flooding
5	Davis Islands (including Bridge Connection, Tampa General Hospital, and Peter O. Knight Airport)	Storm Surge, SLR, Rainfall-Induced Flooding
6	Harbor Island	Storm Surge, SLR, Rainfall-Induced Flooding
7	Port Tampa Area (including Port of Tampa, Hooker's Point, 20th St Corridor, Howard F. Current Advanced WWPT)	Storm Surge, SLR, Rainfall-Induced Flooding
8	McKay Bay Area (including McKay Bay Facility)	Storm Surge, SLR, Rainfall-Induced Flooding
9	Bayshore Blvd (including Bayshore Linear Park)	Erosion, Storm Surge, SLR, Rainfall-Induced Flooding
10	Downtown Area (including Cotanchobee Fort Brooke Park, Downtown Tampa, Channel District)	Erosion, Storm Surge, SLR, Rainfall-Induced Flooding
11	Hyde Park Area (including Tony Jannus Park)	Erosion, Storm Surge, SLR, Rainfall-Induced Flooding
12	Ybor City	Storm Surge

¹¹ Information synthesized from the City's Vulnerability Assessment (2025), Sea Level Rise Vulnerability Assessment (2020), Land Regulatory Response to Sea-Level Rise, Community Vulnerability Study (2020), Coastal Area Action Plan Community Lifelines Report, Davis Stormwater Analysis, Port Tampa Bay Vulnerability Assessment, and Hillsborough County Local Mitigation Strategy (2020 Update), along with SLOSH modeling, a FEMA floodplain analysis, and damage assessment reports from Hurricane Helene and Hurricane Milton



TABLE 3: City of Tampa High Risk Areas (cont'd)

Map ID	High Risk Area	Hazard
13	East Tampa	Rainfall-Induced Flooding
14	Tampa Heights Riverfront	Storm Surge, Rainfall-Induced Flooding
15	Buffalo Basin (including Rome Ave Corridor and between Columbus Dr and Hillsborough Ave)	Storm Surge, SLR, Rainfall-Induced Flooding
16	West Tampa Area near Hillsborough River Area	Storm Surge, Rainfall-Induced Flooding
17	Tampa Palms	Rainfall-Induced Flooding
18	West Meadows and Grand Hampton	Rainfall-Induced Flooding
19	Drew Park	Rainfall-Induced Flooding
20	Westshore	Storm Surge, SLR, Rainfall-Induced Flooding
21	North of I-275 along Old Tampa Bay	Storm Surge, SLR, Rainfall-Induced Flooding
22	Courtney Campbell Causeway	Storm Surge
23	Rocky Point	Storm Surge, SLR, Rainfall-Induced Flooding
24	Tampa International Airport	Storm Surge, Rainfall-Induced Flooding
25	Old Port Tampa	Storm Surge, SLR, Rainfall-Induced Flooding
26	Sunset Beach	Storm Surge, SLR, Rainfall-Induced Flooding
27	Ballast Point	Storm Surge, SLR, Rainfall-Induced Flooding
28	Bayside West	Storm Surge, SLR, Rainfall-Induced Flooding
29	Gandy Boulevard (including Gandy Bridge)	Storm Surge, SLR, Rainfall-Induced Flooding
30	MacDill Air Force Base	Storm Surge, SLR, Rainfall-Induced Flooding
31	Picnic Island	Erosion, Storm Surge, SLR, Rainfall-Induced Flooding
32	Conley Basin	Storm Surge, SLR, Rainfall-Induced Flooding
33	Spring Lake Basin	Storm Surge, SLR, Rainfall-Induced Flooding
34	Cedar Channel Basin	Storm Surge, SLR, Rainfall-Induced Flooding
35	Beach Park	Storm Surge, SLR, Rainfall-Induced Flooding
36	South of Gandy Area	Storm Surge, SLR, Rainfall-Induced Flooding
37	West Kennedy Boulevard	SLR, Storm Surge
38	East Side Commercial Area	Storm Surge, Rainfall-Induced Flooding
39	Fair Oaks Manhattan	Storm Surge, Rainfall-Induced Flooding
40	Palma Ceia/Bayshore Beautiful Area	Storm Surge, Rainfall-Induced Flooding

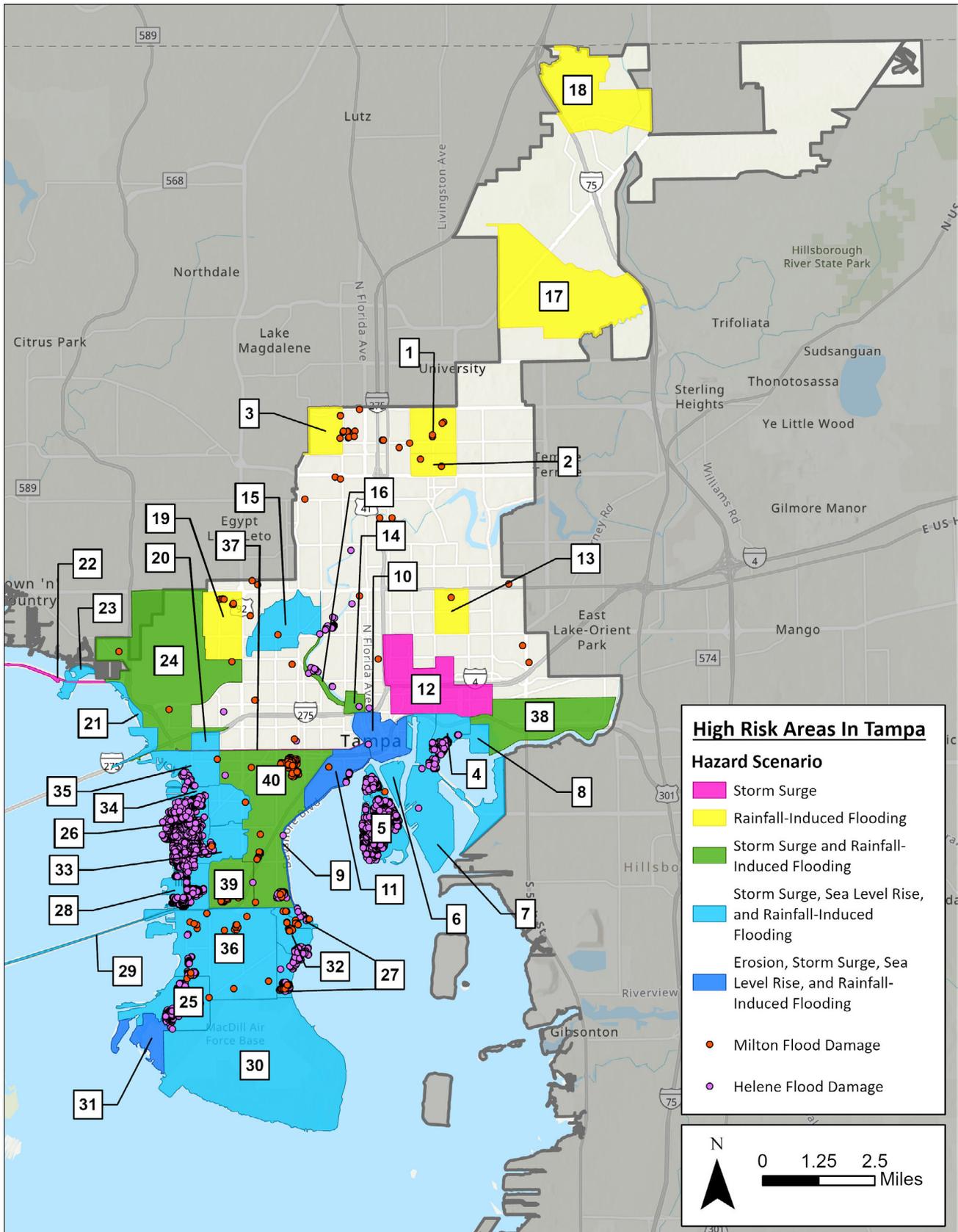


FIGURE 17: High Risk Areas in Tampa by Hazard Type¹²

¹² The areas delineated on the map were modified from neighborhood and basin boundaries published by the City to visualize the high-risk areas identified in the reviewed reports.

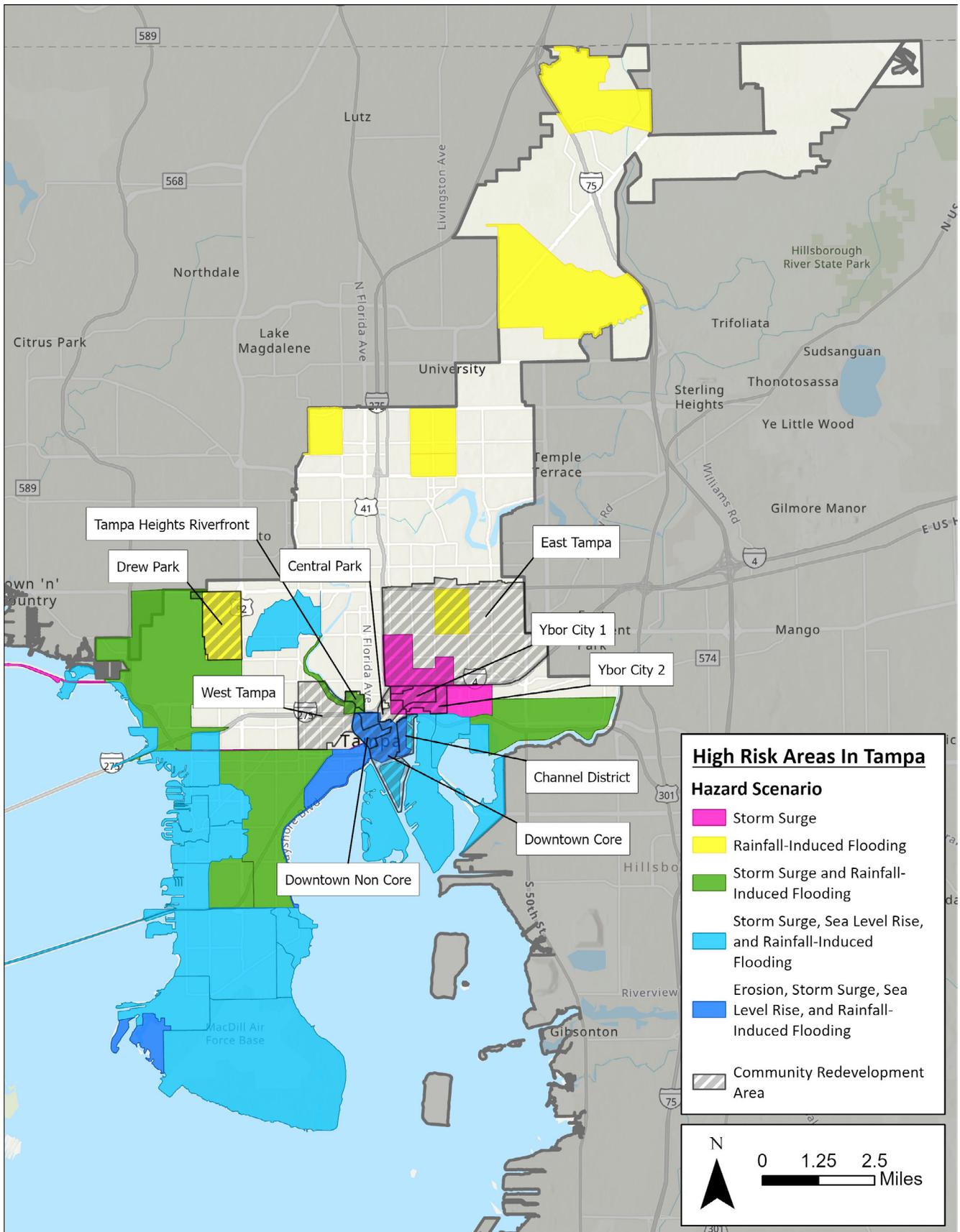


FIGURE 18: High Risk Areas and Community Redevelopment Areas in Tampa



According to HAZUS modeling, a worst-case Category 5 hurricane impacting the City of Tampa could result in approximately \$19.3 billion in economic losses, equivalent to about 30% of the total building value citywide. The majority of losses are attributed to direct physical damage, with residential structures representing more than half of the total. Also, a part of the overall estimated economic loss, business interruption losses account for roughly 17% of the total. Business losses consider potential disruption to employment, income, and commercial activity across multiple sectors.

As of 2022, Census Workplace Area Characteristics (WAC) data indicate that Tampa's largest employment sectors include Professional and Scientific Services, Health Care, Finance and Insurance, and Accommodation and Food Services.¹³ Many of these industries have concentrations of jobs within or near high-risk areas that are vulnerable to storm-related impacts due to their proximity to coastal and low-lying zones (**Figure 19**):

- Professional and Scientific Services (53,000 jobs): Highly concentrated in the MacDill Air Force Base, Rocky Point, Tampa International Airport, Harbor Island, Ybor City, and Downtown areas
- Health Care (43,000 jobs): More geographically dispersed, but intersect with hazard-prone areas near Westshore, Palma Ceia/Bayshore Beautiful Area, Old Tampa Bay north of I-275, and the Buffalo Basin area
- Finance and Insurance (37,000 jobs): Concentrated in Westshore, Ybor City, Hyde Park, Palma Ceia/Bayshore Beautiful Area, and University Square, as well as areas north of I-275 along Old Tampa Bay
- Accommodation and Food Services (31,000 jobs): Clustered around Downtown, Hyde Park, Tampa International Airport, Fair Oaks Manhattan, and Old Tampa Bay north of I-275 areas

The scale of economic losses in a worst-case scenario suggests that long-term redevelopment efforts may be influenced by the ability to restore key industries, stabilize the workforce, and address financial shortfalls resulting from property damage and business closures.

¹³ Data sourced from [U.S. Census Bureau's LEHD Origin-Destination Employment Statistics Version 7](#).

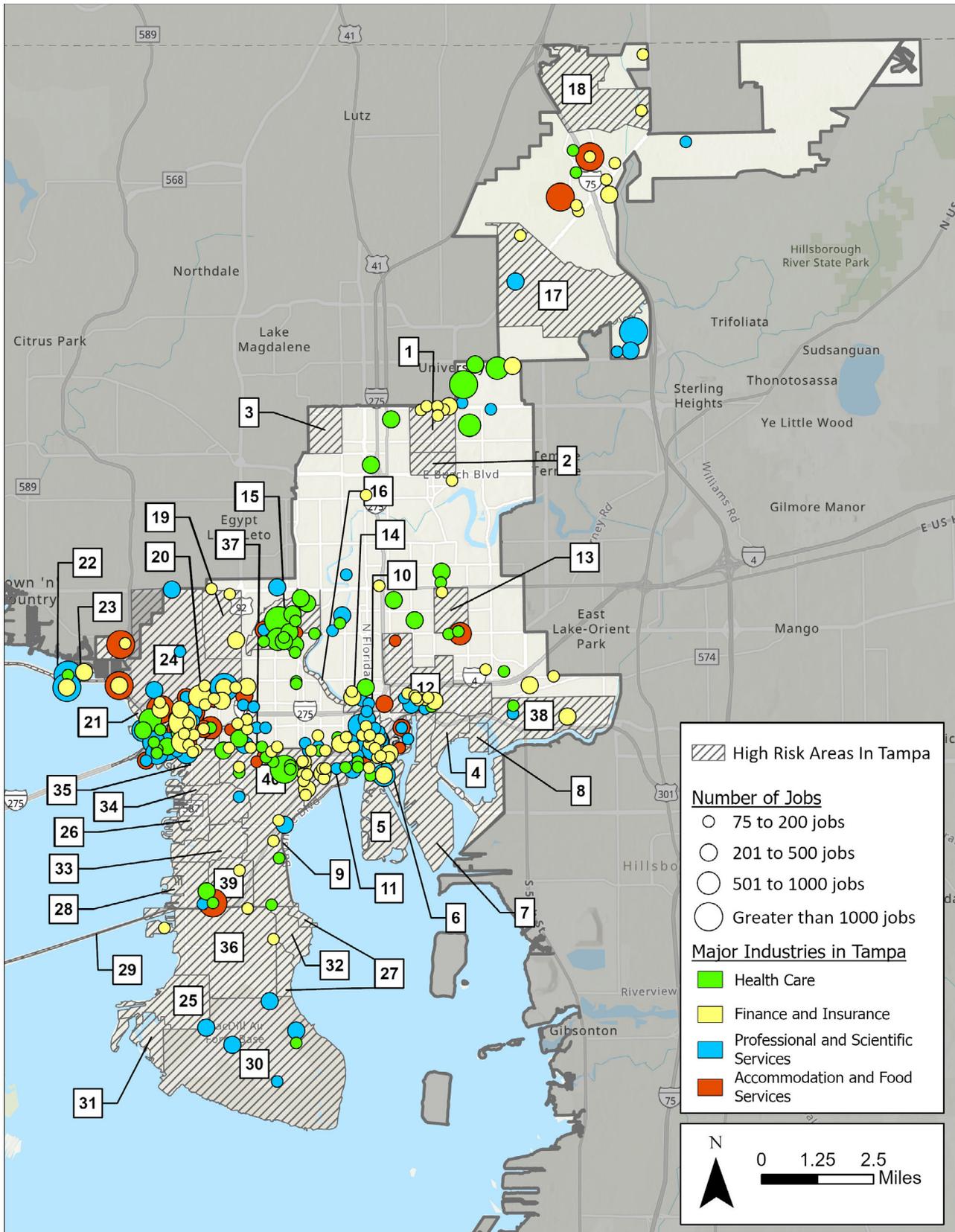


FIGURE 19: Concentration of Jobs in Major Economic Industries and High Risk Areas in Tampa¹⁴

¹⁴ Employment data are shown at the census block scale. Census blocks with fewer than 75 jobs were omitted to highlight areas of highest employment density across the City.



4.5 Capacity Analysis

The capacity analysis evaluated the City’s current planning tools, policies, and programs that influence its ability to manage post-disaster redevelopment in a way that reduces future vulnerabilities. These guiding documents influence how Tampa invests in infrastructure, manages land use, and plans for future growth. By aligning these frameworks with resilience and recovery goals and ensuring that PDRP strategies are incorporated into relevant plans, the City can more effectively adapt after a disaster and take proactive steps to reduce future risks. Well-integrated plans also position Tampa to pursue state and federal resources that support long-term recovery.

The review of existing plans (detailed in **Appendix E**) helps identify areas of alignment with the PDRP as well as opportunities to improve consistency across policy documents. These findings illuminate strengths, gaps, and potential barriers to implementation, providing a basis for refining strategies and prioritizing future planning efforts. **Table 3** summarizes the City’s planning and policy capacity to implement PDRP strategies. It notes whether relevant plans exist, if they’ve been updated recently, and if revisions are recommended to improve alignment with this PDRP. These recommended revisions are explored in more detail in **Section 4.6**.

TABLE 3: Plans and Policies Capacity Assessment

Yes No Recommended Improvement No Update In Progress	Does the City have this plan? If not, is it addressed through other plans?	Has this plan been updated in the last 5 years?	Are there updates needed to integrate PDRP strategies into this plan?
Comprehensive Emergency Operations Plan			
Local Mitigation Strategy			
Comprehensive Plan			
Land Use Element			
Mobility Element			
Solid Waste Element			
Recreation and Open Space Element			
Infrastructure Element			
Housing Element			
Capital Improvements Element			
Coastal Management Element			
Climate Action and Equity Plan			
Debris Management Plan			
Economic Development Plan			
Resilient Tampa Plan			
Evacuation Plan			
Open Space/ Greenway Master Plan			
Natural Resource/ Conservation Plan			



Yes No Recommended Improvement No Update In Progress	Does the City have this plan? If not, is it addressed through other plans?	Has this plan been updated in the last 5 years?	Are there updates needed to integrate PDRP strategies into this plan?
Historic Preservation Ordinance			
Land Development Code			
Building Code			
Stormwater Management Plan			
Continuity of Operations Plan			
Urban Forest Management Plan			
Watershed Management Plan			
Strategic Vision Plan			
Local Disaster Housing Strategy			

4.6 Developing Strategies

Rather than only restoring what was lost, rebuilding after a disaster is an opportunity to come back stronger, smarter, and more resilient. The strategies in this roadmap reflect that mindset. Through a series of working sessions and reviews, the City prioritize the most impactful and actionable items to include in the Plan. These strategies were further refined based on input from City departments, external partners, and the public. To support a phased implementation approach, each strategy is categorized as a short-term (1 to 2 years), mid-term action (2 to 4 years) or long-term action (5+ years) (**Table 4**). Additional details for each strategy, including a description, examples, and resources, as applicable, can be found in **Appendix F**.



TABLE 4: Post-Disaster Redevelopment Roadmap

Topic Area	ID	Action	Timeframe	Lead Department
Goal 1: Implement, Maintain, and Enhance Resilient Infrastructure and Natural Resources				
Environmental Restoration	1	Promote guidance to residents and businesses for dealing with floodwater, including safe reentry protocols and how to manage contamination impacts, such as mold	1-2 years	Marketing and Communications
	2	Identify loans and grants to support tree trimming and maintenance before and after storms, with a focus on seniors; provide education on safe and effective tree cutting practices, and encourage neighborhoods to pool resources to hire contractors for community-wide trimming	1-2 years	Parks and Recreation/ Urban Forestry, CRAs
	3	Coordinate and implement stormwater improvements in parks and recreation facilities, prioritizing nature-based solutions and aligning with the Stormwater Master Plan, water quality requirements, and capital schedules	1-2 years	Parks and Recreation, Sustainability and Resilience, Mobility/ Stormwater
	4	Require the removal of old septic tanks during property transfers or utility hookups, where feasible, to reduce groundwater contamination risks after disasters; offer financial incentives to offset the cost	2-4 years	Wastewater, Hillsborough County Health Department
	5	Establish waterfront resilience guidance and measures that includes the creation of a living shoreline master plan, coordinating with U.S. Army Corps of Engineers dredging and state partners to align design, permitting, and beneficial use of dredge materials to reduce flood risk and restore natural systems, prioritizing repetitive loss areas; align efforts with the Tampa Bay Regional Planning Council's Coastal Master Plan	2-4 years	Sustainability and Resilience, Mobility/ Stormwater
	6	Secure contracts for hazardous materials testing and disposal to expedite cleanup and reduce exposure risks following disasters	2-4 years	Solid Waste, EPC
	7	Provide a guidebook of Tampa-specific project templates, cost ranges, best practices, and permitting guidance to show private sector residents and businesses how to increase resilience through shoreline enhancements, living shorelines, swales, and berms	5+ years	Sustainability and Resilience, Mobility/ Stormwater
	8	Offer small grants, low-interest loans, or permit fast-tracking to businesses and homeowners for conversion to living shorelines	5+ years	Sustainability and Resilience, Mobility/ Stormwater, Economic Opportunity
	9	Develop and adopt recovery protocols to protect environmental and historic resources during post-disaster cleanup and rebuilding; actions may include pre-identifying sensitive sites, training recovery crews on handling debris near historic or ecological areas, using protective barriers or contaminant systems, and coordinating with the State Historic Preservation Office and environmental agencies before work begins in sensitive areas	5+ years	Historic Preservation, Development and Growth Management



Topic Area	ID	Action	Timeframe	Lead Department
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Goal 1: Implement, Maintain, and Enhance Resilient Infrastructure and Natural Resources

Infrastructure and Public Facilities	10	Support the Logistics and Asset Management Department in developing and implementing the forthcoming Facilities Management Master Plan to inventory City-owned facilities, assess hazard vulnerabilities, and align lifecycle maintenance and capital improvements with hazard mitigation and resilience priorities	1-2 years	Logistics and Asset Management
	11	Prioritize infrastructure service reliability through increased maintenance and upgrades to vulnerable transportation, utility, and emergency systems during pre-storm conditions, particularly in historically underserved communities; target maintenance for stormwater improvements in historically flooded areas to restore access quickly after storms	1-2 years	Mobility and Infrastructure
	12	Improve access to critical facilities after hazardous events, including Tampa General Hospital, and others vulnerable to flood isolation through upgrades to roadways which may include elevating, hardening, or other resilient engineering improvements, depending on the specifics of the transportation route	1-2 years	Mobility/ Stormwater
	13	Support the creation of a regional stormwater program as an alternative to on-site stormwater facilities in designated areas, enabling more efficient land use, promoting infill development, and creating opportunities for multi-use spaces that incorporate recreational value alongside flood protection (integrating stormwater management into park redevelopment); utilize pumps and large-scale drainage solutions	2-4 years	Mobility/ Stormwater
	14	Re-evaluate upgrades for vulnerable infrastructure in the 20-Year PIPES Program, including floodproofing wastewater systems and equipping critical assets with backup power and physical protections in light of failures in the system from recent storm events (Hurricanes Helene and Milton)	2-4 years	Water and Wastewater
	15	Coordinate capital project timelines with storm upgrades from TECO and other utility providers	2-4 years	Infrastructure and Mobility
	16	Install backflow devices, such as duckbill-style preventors, on stormwater pipes to reduce flooding caused by storm surge, saltwater intrusion, or heavy rainfall events and upgrade flooded stormwater pump stations	2-4 years	Mobility/ Stormwater
	17	Create a hazard assessment process to evaluate each proposed infrastructure project against hazard risk and resilience objectives and rank projects according to the selected criteria so projects that reduce vulnerability or protect critical services rise higher on the funding priority list	5+ years	Infrastructure and Mobility, Sustainability and Resilience



Topic Area	ID	Action	Timeframe	Lead Department
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Goal 1: Implement, Maintain, and Enhance Resilient Infrastructure and Natural Resources

	18	Draft and maintain a debris management plan, considering landfill capacity, phased redevelopment goals, lessons learned pertaining to debris storage, and excluding River Tower and Sulphur Springs as collection sites, as part of debris-management coordination between the Parks and Recreation Department and Solid Waste Department	5+ years	Solid Waste, Parks and Recreation
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Goal 2: Support a Resilient and Thriving Economy that Bounces Back Quickly after a Disaster

Economic Redevelopments	19	Promote hardened commercial structures for businesses at risk of flooding during construction or renovation by offering incentives such as expedited permitting, density or intensity bonuses, reduced development fees, and cost-share programs for retrofits that protect against storm surge and flooding	1-2 years	Development and Growth Management/ Building
	20	Provide coordinated post-disaster support to help small businesses and key industries recover and reopen quickly. This includes short-term rent or utility assistance, temporary permitting flexibility, targeted recovery funds for business continuity, and securing disaster relief grants for physical repairs and resilience upgrades	1-2 years	Economic Opportunity, CRAs, Housing and Community Development
	21	Support and guide CRAs in developing commercial recovery grant programs by aligning Community Redevelopment Plans with post-disaster economic goals, offering administrative assistance, and identifying funding mechanisms such as Tax Increment Financing (TIF) reserves, federal grants, or joint initiatives	1-2 years	CRAs
	22	Work with Tampa Bay Economic Development Council (TBEDC) to build resilience and sustainability in targeted industries that are vulnerable to natural disasters; efforts, for example, could be focused on manufacturing (address supply chain risks), financial and professional services (supporting data protection and continuity), logistics and distribution (reducing infrastructure exposure risks)	1-2 years	Economic Opportunity
	23	Publish and promote guidance for pre-disaster business continuity planning to help maintain operations or recover quickly in the event of a disaster	2-4 years	Marketing and Communications
	24	Pre-disaster, develop cost-share programs for business facility hardening (e.g., wind retrofits, dry floodproofing)s	2-4 years	Economic Opportunity
	25	Leverage public-private partnerships to co-fund resilient development, site hardening, and adaptive reuse of underutilized properties	5+ years	CRAs, Economic Opportunity



Topic Area	ID	Action	Timeframe	Lead Department
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Goal 3: Create a Resilient Community with a High Quality of Life

Health and Human Services	26	Support the development, continuous update, and sharing of Continuity of Operations Plans (COOPs) among non-profit organizations, particularly for clarity of backup contacts when primary staff are deployed or unavailable	1-2 years	Neighborhood and Community Affairs, Emergency Management
	27	Coordinate across departments to ensure consistent responder visibility in impacted neighborhoods and expand partnerships with social service agencies and community-based organizations to support behavior health outreach - such as mental health and substance abuse support - alongside equitable access to public safety services in displaced or high-need areas	1-2 years	Neighborhood and Community Affairs, Hillsborough County Health Department, Human Resources/Risk Management
	28	Create a volunteer coordination hub to match vetted volunteers with recovery needs, in partnership with Volunteer Florida, Voluntary Organizations Active in Disasters (VOADs), and neighborhood groups; establish clear roles and processes during non-disaster times to improve efficiency and reduce duplication of efforts after an event	1-2 years	Neighborhood and Community Affairs, Emergency Management
	29	Partner with public and private healthcare providers to keep care available after disasters by identifying and maintaining priority access routes to facilities including hospitals, clinics, and dialysis centers, supporting flood/backup power retrofits through permitting and grants; expand nontraditional options such as mobile health clinics with state support	2-4 years	Emergency Management, Hillsborough County Health Department, Mobility
	30	Coordinate with nonprofit, healthcare, and social service providers to create an integrated plan for delivering health and human services after a disaster. Use this process to assess partner capacity and identify space and resource needs to support both short-term recovery and long-term redevelopment	2-4 years	Emergency Management, Hillsborough County Health Department
	31	Work with partners to establish a centralized, continuously updated directory of health, housing, and social service providers with clear eligibility guidelines, contact information, and service descriptions and link it to information call centers to help frontline staff at partner organizations redirect residents to the right services	5+ years	Neighborhood and Community Affairs
	32	Support partners in creating and maintaining a working list of private senior and accessible housing properties and high-need residents to support targeted outreach, wellness checks, and program delivery during disaster recovery and long-term development	5+ years	City and County Emergency Management, Housing and Community Development
	33	Amplify disaster preparedness and recovery for underserved and at-risk residents by supporting partners that provide direct services; this includes promoting County Aging Services resources, hosting or co-sponsoring nonprofit workshops, and facilitating volunteer outreach or kit distribution at City facilities	5+ years	Neighborhood and Community Affairs, Emergency Management



Topic Area	ID	Action	Timeframe	Lead Department
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Goal 3: Create a Resilient Community with a High Quality of Life

Land Use, Housing and Mitigation	34	Integrate hazard-resilient retrofits into existing home repair programs by expanding the scope of the Owner Occupied Rehab program funding to explicitly cover hazard mitigation upgrades (e.g., wind-rated windows/doors, roof tie-downs, flood vents, electrical panel elevation). Include regrading of properties, particularly older homes, to improve drainage when repairs are underway. Coordinate with Hillsborough County to identify grants and loans for home elevation and buyouts, including Community Development Block Grant for Disaster Recovery (CDBG-DR)	1-2 years	Housing and Community Development
	35	Develop and publish post-storm a Recovery Permitting Plan establishing internal staffing and permitting inspection procedures as well as assistance to be requested from FDEM to streamline inspection and permitting processes after a disaster; develop and publish an accompanying Property Owners Permitting Guide providing an easy to understand overview of the post-storm application processes and rebuilding criteria; coordinate with legal counsel to draft enabling language and establish clear internal procedures for how permits and waivers will be evaluated and issued	1-2 years	Development and Growth Management
	36	Develop a Local Disaster Housing Strategy to support long-term housing stability, including affordable and resilient housing, temporary housing accommodation, long-term sheltering and displacement needs, and transitioning to permanent housing	1-2 years	Housing and Community Development
	37	Adopt a citywide seawall ordinance with a 4.5 ft NAVD88 standard, where feasible, that incorporates living shoreline provisions along with standards for height, materials, maintenance and repair, phasing or retrofit requirements, and/or enforcement and variance protocols; adopt flexible shoreline planning strategies (e.g., increased setbacks, buffer zones), using guidance from the Tampa Bay Regional Planning Council and St. Augustine as models	1-2 years	Development and Growth Management
	38	Identify Adaptation Action Areas (AAAs), which may include Port Tampa and neighborhoods south of Westshore (e.g., Beach Park Isles, Culbreath Isles, Sunset Park area, Belmar Shores, and Belmar Gardens, Palmetto Beach, Port Area), within the Coastal Management Element of the Comprehensive Plan and use these AAAs to prioritize capital improvements that strengthen resilience in high-risk areas	1-2 years	City Planning
	39	Explore development of resilience hubs in areas of high need (e.g., East Tampa, USF, South of Gandy, Lowry Park) to support localized sheltering, services, and recovery; review existing agreements, create an inventory of current hubs, and identify gaps to determine where additional facilities are needed	2-4 years	City Planning, Parks and Recreation
	40	Implement resilient building standards, such as incorporating flood-resistant materials, floodproofing, low-impact development, or increasing the design flood elevation (DFE) in Special Flood Hazard Areas or other high-risk areas with consideration given to breakaway walls instead of increased fill to raise the DFE to mitigate stormwater runoff issues	2-4 years	Development and Growth Management



Topic Area	ID	Action	Timeframe	Lead Department
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Goal 3: Create a Resilient Community with a High Quality of Life

Land Use, Housing, and Mitigation	41	Incorporate data and findings from the VA, Coastal Plans, and PDRP into the CEOP, LMS, Comprehensive Plan, Code of Ordinances Chapter 5 (Building Code), Chapter 27 (Land Development Regulations), and other planning documents, as appropriate	2-4 years	City Planning, Development and Growth Management, Sustainability and Resilience, City and County Emergency Management
	42	Reduce density in high risk areas by continuing voluntary property acquisition and demolition of flood prone properties and older, non-conforming structures	2-4 years	Mobility/ Stormwater, Real Estate
	43	Publish a set of pre-approved resilient housing plans (plans that meet or exceed local flood and wind resistance standards, potentially incorporating enhance flood resistant design and construction techniques) or pre-designed building templates to speed up post-disaster recovery by simplifying the permitting process and reducing design delays	2-4 years	Development and Growth Management, City Planning
	44	Establish incentives to encourage green and resilient building practices to reduce hazard exposure, enhance energy efficiency, and promote long-term community health during redevelopment; provide guidance to homeowners on how to floodproof their homes	5+ years	City Planning
	45	Develop and publish a guide for low impact development techniques	5+ years	Sustainability and Resilience, City Planning
	46	Facilitate the CRAs to provide a greater role in resilience and redevelopment by revising CRA plans to include infrastructure resilience projects, developing a CRA-wide resilience policy and associated "Resilience Checklist", and supporting a resilience grant/ loan program administered by CRAs	5+ years	CRAs, City Planning
	47	Review the City's tree ordinance and incorporate elements of "storm-scaping," a process that emphasizes "the right tree in the right place," so that future tree placement is clear of buildings and structures to potentially reduce property damages due to downed trees	5+ years	Development and Growth Management, City Planning, Sustainability and Resiliency

Goal 4: Provide Timely, Equitable Access to City Resources and Information

Public Outreach	48	Provide clear, centralized information on funding assistance programs, the 50% damage rule, rebuilding rules for nonconforming structures, and resilient building options via the City's website and printed materials	1-2 years	Marketing and Communications
	49	Publicize locations of open businesses and service providers after a disaster to aid residents and support economic activity during recovery; create a user-friendly interface to share this information in real time	1-2 years	Marketing and Communications, Economic Opportunity



Topic Area	ID	Action	Timeframe	Lead Department
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Goal 4: Provide Timely, Equitable Access to City Resources and Information

Public Outreach	50	Review and improve the timing, clarity, and methods of public notification (e.g., AlertTampa), and begin outreach on protective actions sooner before storm arrival	1-2 years	Marketing and Communications, Emergency Management
	51	Build the idea of separating waste at the curb into the City's culture through proactive communication to improve post-disaster debris management and recycling	2-4 years	Marketing and Communications, Solid Waste
	52	Tailor outreach approaches using CDC Social Vulnerability Index (SVI) data and other local indicators to ensure outreach materials and delivery methods reach high-risk populations, address specific community needs, are inclusive, multilingual, graphically-rich, and culturally sensitive	2-4 years	Marketing and Communications, Neighborhood and Community Affairs
	53	Launch a public awareness campaign of the PDRP policies that will most significantly affect residents, setting goals and recovery and redevelopment milestones after the immediate response is completed and disaster assessments have been reviewed, and regularly report the progress of meeting those goals to keep the public informed and engaged. During blue-sky periods, strengthen community voices by training local leaders and building consistent communication that fosters public trust	2-4 years	Marketing and Communications, Emergency Management, City Planning
	54	Coordinate with the Land Use, Housing, and Mitigation team to promote the Recovery Permitting Plan and Property Owner Guide to educate residents on permitting, inspections, working with contractors, etc.	2-4 years	Marketing and Communications, Development and Growth Management
	55	Raise awareness and promote existing tools like FloridaDisaster.biz Business Damage Assessment Survey Tool to report damages and access support	2-4 years	Marketing and Communications, Economic Opportunity
	56	Publish the interactive maps from the Solid Waste Department showing curbside pickup schedules/debris pick up after a disaster and apply similar communication methods to storm and non-storm uses; example metrics for a public dashboard include % of primary and secondary roads cleared, volume of debris collected, number of debris removal crews in the field, average pickup time per zone, % of debris recycled or mulched, etc.	2-4 years	Technology and Innovation, Solid Waste
	57	Develop tourism marketing campaigns for redevelopment that highlight recovery progress, post-disaster damage, and a detailed vision for redevelopment, focusing on the unique aspects of the City of Tampa to re-attract tourists	5+ years	Marketing and Communications, Economic Opportunity, Visit Tampa Bay
	58	Establish clear channels for ongoing feedback and transparency throughout the redevelopment process, anticipating extended recovery timelines and large-scale displacement	5+ years	Marketing and Communications



5

FUNDING POST-DISASTER REDEVELOPMENT





5. Funding Post-Disaster Redevelopment

Careful financial management before and after a disaster has large implications to a community’s resilience. Disasters often drive up the costs for response, repairs, and public services while simultaneously reducing revenues, placing serious strain on local budgets when financial resources are most needed. At the same time, residents and businesses face their own financial hardships, deepening the community-wide impact. These challenges can slow recovery and prolong disruptions to daily life beyond the initial recovery period. By planning ahead – setting aside reserves, identifying outside funding sources, and prioritizing the most urgent needs – communities like Tampa can close funding gaps more quickly and drive smarter, more resilient recovery and redevelopment.

To support this goal, the City of Tampa evaluated its financial readiness through a comprehensive analysis summarized in this chapter and detailed in **Appendix G**. The financial planning framework identifies best practices, assesses the current City policies, and outlines options for strengthening the City’s ability to fund long-term recovery and redevelopment.

5.1 Best Practices for Financial Management

Drawing on guidance from FEMA, U.S. Department of Housing and Urban Development (HUD), and the American Planning Association (APA), the Plan organizes the best financial practices in four strategic areas (**Figure 20**). The actions within each of the four areas are interconnected and can overlap throughout the different phases of post-disaster recovery and redevelopment.

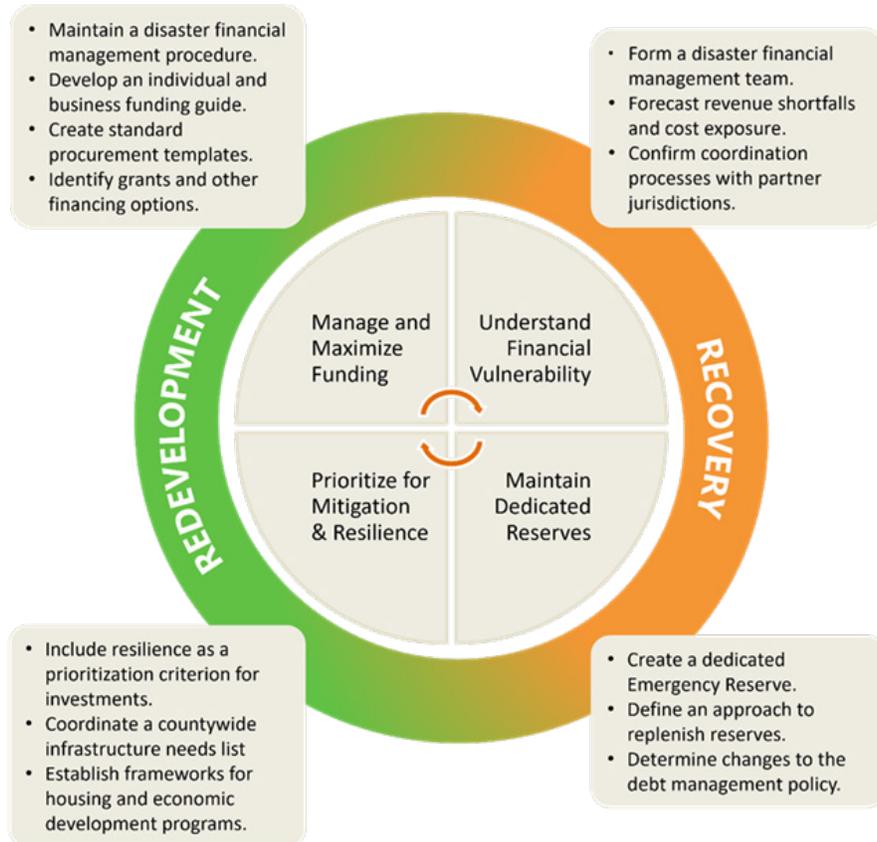


FIGURE 20: Summary of Best Practices for Post-Disaster Financial Planning



5.2 Federal and State Funding Sources

The cost to recover and redevelop from the damage caused by a major disaster will always exceed local revenue capacity. Tampa, like other communities, must leverage a wide range of external funding programs to support recovery. This includes FEMA Public and Individual Assistance, Small Business Administration (SBA) programs, HUD Community Development Block Grant funding for Mitigation (CBDG-MIT) or Disaster Recovery, and FEMA Hazard Mitigation Grant Program funds.

Figure 21 illustrates the high-level view of how federal programs align with disaster phases and required planning documents. Proactively preparing for these programs – such as having a FEMA-approved Hazard Mitigation plan and defined local priorities – can significantly speed up access to funding.

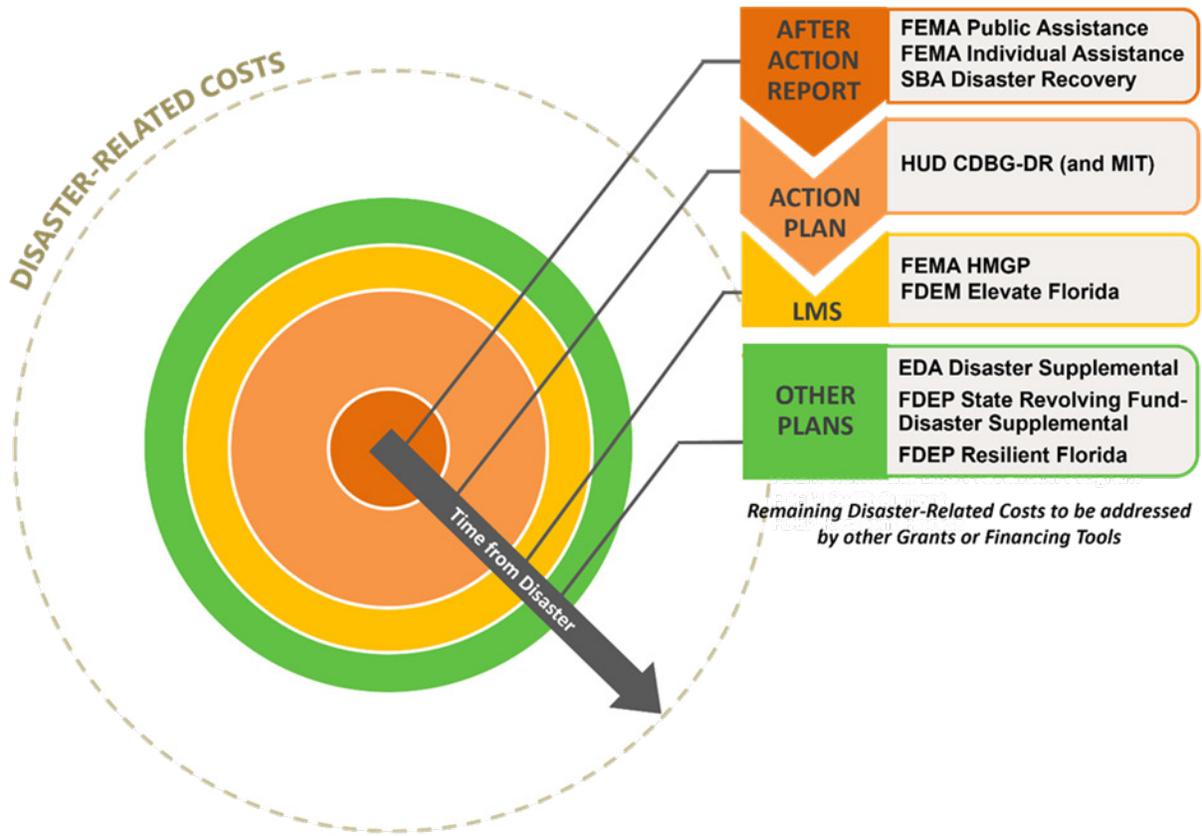


FIGURE 21: Timing and Relationship of Primary Post-Disaster Funding



Figure 22 expands on this by showing additional funding sources available to local governments, businesses, and individuals, mapped across short- and long-term recovery phases. A comprehensive list of funding sources is presented in Appendix H.

	Funding Program
Immediate Post-disaster	FEMA Public Assistance
	FEMA Individual Assistance
	SBA Physical Disaster and Economic Injury Loans
	HUD Emergency Solutions/Shelter Grants Program
	USDA Emergency Watershed Protection (EWP)
Short-term Recovery	USACE Emergency Operations Flood Response
	USDOT Highway Trust Fund – Emergency Relief (ER) Program
	HUD Community Development Block Grant- Disaster Recovery
	FEMA Community Disaster Loan Program
	FEMA Hazard Mitigation Program
Long-term Redevelopment	FDEM Elevate Florida
	FDEP State Revolving Fund – Supplemental
	EDA Disaster Supplemental
	FDEM Hurricane Loss Mitigation Program
	FEMA Flood Mitigation Assistance Program (FMA)
Pre-disaster Mitigation	NOAA Coastal Zone Management; Hazards, Environmental Recovery, and Mitigation
	FL Commerce – Rebuild Florida (CDBG)
	FDEM Pre-Disaster Mitigation Program
	FDEP Resilient Florida
	USDOT Promoting Resilient Operations for Transformative, Efficient and Cost-Saving Transportation (PROTECT)

5.3 Alternative and Innovative Financing Options

While traditional aid programs are valuable resources, they are often restricted in scope and timing. Tampa also evaluated alternative financing tools that could help bridge funding gaps or support mitigation and redevelopment goals. These include:

- Municipal and green bonds
- Public-private partnerships (P3s)
- Tax Increment Financing
- Special assessments
- Development impact fees
- Resilience-related market mechanisms (mitigation banking, carbon offsets)

These tools can be useful for large-scale, forward-looking projects but often require further financial analysis, careful planning, and legal agreements prior to implementation.

FIGURE 22: Post-Disaster Recovery and Redevelopment Funding Sources



5.4 Tampa’s Readiness and Recommendations

The City already demonstrates strong financial preparedness and organizational aptitude through its current fiscal structure, revenue sources, and financial management policies and plans. However, several opportunities exist to enhance disaster-specific financial readiness. **Table 5** outlines financial strategies the City should focus on advancing during pre-disaster, “blue-sky” periods, to improve long-term readiness.

TABLE 5: Disaster-Related Financial Planning Strategies

Topic Area	ID	Action	Timeframe	Lead Department
Goal 5: Enhance Resources for Recovery and Redevelopment				
Finance	59	Establish frameworks for post-disaster housing and economic development programs to receive pass-through state and federal funding, as well as how to return to pre-disaster levels	1-2 years	Housing and Community Development, Economic Opportunity
	60	Develop pre-established recovery contracts and standard procurement templates from key funding agencies such as FEMA, HUD, FDEM and FDEP to support compliance during project/program delivery	1-2 years	Budget and Finance
	61	Determine if the debt management policy needs to be amended to allow for any emergency lines of credit or temporary borrowing in certain disaster circumstances.	1-2 years	Budget and Finance
	62	Prioritize mitigation and resilience investment decisions, incorporating these factors as weighted criteria in long-term capital planning and annual budget processes	1-2 years	Budget and Finance, Sustainability and Resilience
	63	Form a disaster financial management team with representatives from each RSF, for both short-term and long-term post-disaster administration and programming of funds	2-4 years	Budget and Finance, Emergency Management
	64	Develop a citywide infrastructure needs list that aligns the CIP, Enterprise Funded, LMS, and PDRP needs and priorities. Note projects that are disaster-related and in lower-income areas and prioritize those most critical based on storm impacts or other resilience criteria identified through the City’s hazard assessment process	2-4 years	Infrastructure and Mobility, City Planning
	65	Explore the feasibility of other revenue options in circumstances where government aid funding is unavailable	2-4 years	Budget and Finance



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