



Tampa Bay Region

POST-DISASTER REDEVELOPMENT

Task 4 - Assessment of Local Plans and Programs

PDRP Appendix B:

Local Policy Framework for Enhancing Post Disaster Redevelopment

Hernando County Post Disaster
Redevelopment Plan



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Executive Summary

This technical memorandum identifies opportunities to strengthen post disaster redevelopment capacity through its existing policy framework. It builds on the findings and strategies of the **Comprehensive Risk Analysis and Best Practices Report** (Tech Memo 3) and serves as a bridge to the updated **Hernando County Post Disaster Redevelopment Plan** (PDRP) update. The analysis focuses on how existing plans, ordinances, and operational procedures can be leveraged or updated to support timely, coordinated, and risk-informed recovery.

Policy Framework

Hernando County has an extensive policy framework comprising the Comprehensive Plan, transportation plans, risk assessments, ordinances and regional strategies. To strengthen post-disaster redevelopment capacity the county should:

- › **Integrate risk reduction and housing flexibility into land use decisions.** Use the Comprehensive Plan and zoning regulations to direct growth to low-risk areas, expand conservation buffers, and establish overlay zones that allow resilient redevelopment within the existing footprint of development in riskier areas.
- › **Prioritize resilient infrastructure.** Align the Capital Improvement Plan (CIP), Long Range Transportation Plan (LRTP) and stormwater plans with vulnerability assessments to invest in lifeline routes, utility hardening and drainage improvements that support both new development in lower-risk areas and retrofits in existing communities.
- › **Expand housing options and resilient redevelopment opportunities.** Removal and reform of redundant or outdated zoning policies and other regulatory obstacles to rebuilding to allow accessory dwelling units, small multifamily buildings and other housing types in safer areas and to allow existing homeowners in hazard-prone areas to remain in their community through offsetting the cost of elevation and flood-proofing. Align housing assistance programs with both growth redirection and resilient retrofit goals.
- › **Coordinate economic and workforce development with recovery needs.** Target industries and training programs that supply local labor and technology for reconstruction, retrofitting and green infrastructure, and ensure economic incentives support development in appropriate locations.
- › **Leverage regional and state partnerships.** Collaborate with surrounding jurisdictions, Southwest Florida Water Management District (SWFWMD), the Tampa Bay Regional Planning Council (TBRPC), and state agencies to secure funding and implement regional resilience actions that complement local strategies.

By pursuing these objectives, Hernando County can enhance its capacity to recover quickly, reduce future risk and achieve long-term community objectives while providing pathways for residents to remain in or relocate from hazard-prone areas.

Resident Challenges and Displacement Pressures

Following Hurricanes Helene and Milton, many Hernando County residents encountered administrative and financial barriers that slowed recovery and, in some cases, led to permanent displacement.

Permitting delays and uncertainty

- › Emergency permits were issued quickly after the storms, but the surge in applications created a backlog for standard permits.

- › Mid-recovery incorporation of updated FEMA guidance led to shifting submittal requirements, making it difficult for applicants to track and comply.
- › Even with emergency procedures in place, some residents waited months for approvals needed for major structural work.

Inspections and substantial damage determinations

- › Preliminary determinations were sometimes issued without full interior inspections, relying instead on exterior assessments or third-party data.
- › Notices often lacked a clear explanation of how repair costs and market values were calculated, creating confusion about compliance obligations.
- › Homeowners frequently had to hire appraisers or contractors to contest determinations, adding cost and delay in a tight labor market.
- › Uncertainty persisted over the “50 percent rule,” how market value is defined, which costs count toward the threshold, and how improvements over time are aggregated.
- › Appeals required detailed documentation (appraisals, estimates, and photographs) that many could not assemble quickly given high regional demand for professionals.

Funding and insurance constraints

- › Insurance claims were delayed due to adjuster shortages, escrow requirements, and disputes over wind versus flood damage.
- › Rising premiums had prompted some owners to reduce or drop coverage before the storms, leaving them self-insured.
- › The Elevate Florida program was oversubscribed; many local applicants were denied, and few alternative funding sources were available.
- › Without sufficient insurance payouts or grants, some households could not afford elevation or reconstruction, increasing the likelihood of relocation.
- › There is currently no clear mechanism for reapplication or for connecting denied applicants to other state or federal programs.

These factors combined to push many homeowners toward selling long-held properties rather than navigating prolonged permitting, inspection, and funding challenges. The experience underscores the need for a clear, consistent, and financially sustainable local framework that enables residents to rebuild safely or relocate within the community.

Concept of Operations for Post Disaster Redevelopment

The Concept of Operations (CONOPS) is a high-level operational roadmap to position Hernando County and its residents to minimize these rebuilding challenges after future disaster events. It explains how the County and partners can coordinate permitting, inspections, funding verification, and plan alignment during recovery. It identifies who leads, when actions are triggered, and how information moves. It is not an implementation plan. It maps the work needed to align existing policies and programs.

2025 to 2027 Timeline

The adoption of Senate Bill 180 (Chapter 2025-190, Section 28, Laws of Florida) limits the adoption of more

stringent development standards until October 1st, 2027, and requires uniform permitting guidance. During this period, the following conditions will apply:

- › No moratoriums on construction, reconstruction, or redevelopment of storm-damaged property.
- › No more restrictive or burdensome comprehensive plan or land development regulation amendments or procedures.
- › No impact fees on like-for-like reconstruction that does not increase demand on public facilities.
- › Local governments are required to create and publish a post-storm permitting plan and a hurricane and tropical storm recovery permitting guide

The PDRP will prioritize clarity and regional consistency during the restriction window. It uses the two required documents as the backbone for expedited permits and inspections and sets expectations for requesting surge assistance from the state. The PDRP will advance incentives, voluntary programs, and public projects now. It prepares stronger standards for consideration when the window closes in October 2027.

Next Steps

The implementation of these strategies will require coordinated policy updates and alignment across agencies and partners:

- › The **Future Land Use Element Update** and related zoning to clarify where and how reconstruction proceeds under existing entitlements.
- › **Watershed Management Program updates** and drainage criteria to inform permit conditions, project sequencing, and increase the public's ability to access, understand, and provide input to these important plans.
- › **Transportation and utilities restoration protocols** tied to access, service reliability, and construction staging.
- › **Capital Improvements Program** and LMS alignment for recovery priorities and funding cycles.
- › **Floodplain management ordinance** administration and building code local procedures for substantial damage and substantial improvement.
- › **Economic and workforce development strategies** to support contractor capacity and inspection surge staffing.

The updated, public-facing Hernando County PDRP will present this strategic vision and provide targeted implementation guidance for selected strategies. Kick off for the regional component of the Tampa Bay Post Disaster Redevelopment Plan will occur around the same time allowing for alignment between local strategies and best practices for the region.

Introduction

This technical memorandum provides the fourth task of **Hernando County's Post-Disaster Redevelopment Plan (PDRP)** update: an assessment of local plans, policies and programs. The need for this assessment was highlighted after the combined effects experienced in the fall of 2024 from Tropical Storm Debby, and Hurricanes Helene and Milton, which exposed administrative and financial challenges that slowed recovery and, for some households, led to permanent displacement. Building on the findings of the **Comprehensive Risk Analysis and Best Practices Report (Task 3)**, this memorandum examines how the county's existing policy framework can support timely, coordinated, and risk-informed redevelopment.

The policy framework assessed here includes the 2040 Comprehensive Plan and its elements, long-range and near-term transportation plans, the stormwater management program, the vulnerability assessment, the Local Mitigation Strategy (LMS), the existing PDRP, the Hernando County Code of Ordinances and regional plans. Each document is reviewed using a consistent structure which identifies policy goals, key objectives, key policies or programs and a qualitative assessment so decisionmakers can compare provisions and identify synergies. The memorandum also summarizes resident challenges encountered after recent hurricanes and outlines a **Concept of Operations** for how the county will coordinate the implementation of the PDRP and permitting, inspections, funding verification and plan alignment during recovery while complying with new state restrictions under Senate Bill 180.

By synthesizing the county's statutory authorities, planning documents and operational procedures, this assessment aims to illuminate where current policies already support post-disaster redevelopment and where amendments or new programs may be needed. It highlights the importance of a dual housing strategy that accommodates growth in lower-risk areas while allowing homeowners in hazard-prone zones to rebuild to resilient standards.

Local Plan, Policy, and Program Assessment

The policies are reviewed in this section and span a range of topics and are presented in various formats. To present an orderly review, each policy has been synthesized to the three traditional hierarchical planning elements: goals, objectives, and policies.

- › **Policy Goal** – Broad, overarching desired outcomes the policy aims to achieve in the long term. Purpose (Why).
- › **Key Objectives** – Metrics or benchmarks which define how the goals will be achieved. These are more specific and measurable than goals. Targets (What).
- › **Key Policies** – Specific rules, regulations, programs, actions, or guidelines to be implemented in pursuit of the goals and objectives of the plan. Methods (How).

Each summary is followed by a qualitative **assessment** of how the policy can enhance the County's post disaster redevelopment capacity and advance comprehensive plan priorities.

County Strategic Plan

Policy Goal

The ongoing County Strategic Plan update provides a framework for aligning county initiatives with the Comprehensive Plan, community values, and resident needs. Through staff and public engagement surveys, it aims to identify key issues such as infrastructure, housing affordability, public safety and environmental protection and translate them into actionable priorities.

Key Objectives

- › **Engage staff, residents and stakeholders** to identify challenges and opportunities for county governance.
- › **Align strategic objectives** with comprehensive plan goals and available resources.
- › **Prioritize infrastructure investments and services** that address growth, housing needs, public safety and environmental stewardship.

Key Policies and Programs

- › **Citizen and staff engagement surveys** to gather input on infrastructure, housing, public safety and rural character preservation.
- › **Stakeholder workshops** to identify opportunities for attainable housing, economic development and environmental protection.
- › **Strategic plan updates** that incorporate energy efficiency, stormwater improvements and natural resource protection.

Assessment

The strategic plan process surfaces community priorities that are relevant to post-disaster redevelopment. Concerns about infrastructure capacity, affordable housing and the preservation of rural character highlight the need for coordinated capital investments and policies that reduce hazard exposure. Integrating disaster recovery considerations into the strategic plan ensures that funding and programmatic decisions support resilience and align with comprehensive plan goals.

2040 Comprehensive Plan

The 2040 Comprehensive Plan, adopted in 2018, is the County's primary long-range planning document. It establishes goals, objectives and policies for land use, housing, infrastructure and environmental protection and can be amended as conditions change. Its goals and objectives serve as a guide to the County's policy, land use, and financial decisions.

Future Land Use Element (Chapter 1)

Policy Goal

- › Direct future development to achieve comprehensive plan goals while managing growth and hazard exposure.

Key Objectives

- › Coordinate land uses with infrastructure and hazard mitigation priorities.
- › Maintain conservation land use designations in environmentally sensitive and low-lying areas.
- › Limit expansion of high-risk development in coastal and flood-prone areas.

Key Policies and Programs

- › A system of future land use categories that control the types and intensities of development.
- › Conservation land use designations for marshes and low-lying areas, functioning as buffers.
- › Procedures for amending land use designations through comprehensive plan amendments.

Assessment

Conservation categories already protect sensitive lands and reduce exposure, but the rural land use category allows older structures and mobile homes that may be vulnerable. To support PDR and Comprehensive Plan Goals, a subsequent Future Land Use (FLU) update could be considered:

1. Coordinate acquisition of high-risk designated conservation lands as protective buffering uses to absorb hazard impacts to communities.
2. Prohibit FLU amendments in Coastal High Hazard Area (CHHA) outside of existing development footprint.
3. Established heightened resilience standards to be achieved to approve a FLU amendment within the existing development footprint of the CHHA.
4. Target commercial and industrial uses related to redevelopment and materials that may aid in redevelopment, in low-risk areas that have logistical connections with high-risk areas.

Economic Development Element (Chapter 3)

Policy Goal

- › Foster a business climate that supports local entrepreneurs and attracts external investment.

Key Objectives

- › Promote a balanced economy through workforce development and targeted industry recruitment.
- › Support small businesses and local job creation.
- › Leverage capital investments to maintain economic vitality.

Key Policies and Programs

- › Maintain the Office of Business Development.
- › Develop business-ready sites and infrastructure.
- › Coordinate with regional partners and workforce programs.

Assessment

A robust economy is essential for recovery because it provides jobs and tax revenues. Workforce development components of this element can be aligned with post-disaster needs (e.g., construction trades, infrastructure and energy systems). Incentive programs can encourage resilient construction and businesses that contribute to hazard mitigation. Coordinating with regional entities, such as Career Source and the Economic Development Administration (EDA), can help reintegrate displaced workers and attract industries that support redevelopment.

The attention to workforce development in the Economic Development Element prepares Hernando County to reintegrate disaster dislocated workers into the labor force. This balanced Economic Development framework allows Hernando County to expand its capabilities and targets with regional and Federal partners such as Career Source and the EDA to enhance post disaster redevelopment economic activity and case manage dislocated workers and future labor force demands with the Workforce Innovation and Opportunity Act (WIOA). Strategy

3.04A(6) supports sector creation and could be applied for green jobs or professions that aid in disaster redevelopment and long term [market composition goals](#) maintained with Office of Economic Development department.

Housing Element (Chapter 4)

Policy Goal

Ensure adequate, safe and affordable housing for residents.

Key Objectives

- › Increase affordable housing supply and eliminate substandard housing.
- › Secure funding for housing programs and support special populations.
- › Preserve historic neighborhoods and structures.

Key Policies and Programs

- › Adequate and safe housing provisions and standards.
- › Affordable and group housing guidelines consistent with state statutes.
- › Programs to relocate households from substandard or hazardous conditions

Assessment

The Housing Element contains the policy goals needed to expand affordable supply. Metrics should account for disaster pressures that affect these goals. The element directs Land Development Regulations in the code of ordinances.

Hernando County should adopt a dual housing strategy that supports both relocation to safer areas and retention of existing communities. The first prong directs growth to lower risk areas by legalizing a broader set of small-scale housing types where utilities, schools, and roads can support them. This can be achieved with by-right ADUs, duplexes, and small multiplex forms with clear lot, height, parking, and open space standards. Transit-ready overlays in targeted corridors can focus new units near jobs and services.

The second prong provides more redevelopment options for owners in hazardous areas to reinvest and remain in their community when projects meet resilient standards. Where lots and evacuation routes can safely accommodate it, limited additional units such as ADUs, duplexes, and small multiplex forms may be allowed when the site meets elevation, access, drainage, and utility criteria. This lets owners phase redevelopment and leverage rental or sale income to help finance costly elevation. Any such change should be planned through the Future Land Use Element and implemented in the Land Development Regulations to keep decisions aligned with community goals.

This strategy would entail:

- › Adopt ADU best practices, small multifamily infill, and overlay zones that allow by-right housing types in lower-risk areas where utilities, schools, and roads have capacity.
- › Update zoning standards or create an overlay for hazardous areas to allow ADUs, duplexes, and small multiplex forms on existing lots as an incentive for heightened resilience criteria.
- › Set incentive criteria for resilient redevelopment in hazard-area beyond pre-existing uses. These could include elevation of all space to above a given freeboard; flood-resistant materials; breakaway construction; elevated or flood-protected utilities; or heightened stormwater mitigation standards.

- › Publish a recovery permitting guide and offer pre-reviewed house plans with elevation options to expedite compliant rebuilds and small infill in hazard areas.
- › Maintain relocation and voluntary buyout options for parcels where the criteria cannot be met or where site conditions make resilient redevelopment impractical.
- › Align Chapters 8 and 13 with Chapter 23 and Appendix A so definitions, elevation standards, material specifications, utility elevations, and submittal checklists are consistent and easy to apply.

Transportation Element (Chapter 5)

Policy Goal

- › Provide a safe, efficient and multimodal transportation system.

Key Objectives

- › Develop multimodal networks with transit, active transportation and roadway improvements.
- › Use transportation demand management and smart practices to reduce congestion.
- › Maintain and improve performance levels of service.

Key Policies and Programs

- › Collaboration with the Hernando/Citrus MPO to update the Congestion Management Process and Long-Range Transportation Plan (LRTP).
- › Integration of multimodal design and nonmotorized networks into road projects.
- › Adoption of transportation demand management strategies (carpooling, telecommuting and parking management).

Assessment

A resilient transportation network supports both the expansion of housing in lower-risk areas and the redevelopment of existing communities in high-risk zones. Plans should prioritize lifeline routes and include context-sensitive roadway elevations, drainage improvements and multimodal accommodations that provide access to hazard-prone neighborhoods undergoing resilient retrofits. Transit and transportation demand management strategies reduce congestion and emissions while providing options for residents relocating to safer areas. Coordination with the LRTP and Transportation Development Plan ensures that recovery and relocation priorities are reflected in long-term transportation investments.

Utilities Element (Chapter 6)

Policy Goal

- › Provide utility services and manage environmental impacts in step with growth.

Key Objectives

- › Ensure concurrency between utility provision and development.
- › Assess environmental impacts and protect natural resources.
- › Plan for long-term energy and infrastructure needs.

Key Policies and Programs

- › Level of service standards for water, wastewater, stormwater and energy.
- › Coordination with utility providers and the Southwest Florida Water Management District.
- › Encouragement of energy-efficient and resilient utility systems.

Assessment

Utility planning must support the growth planned in the Future Land Use Element. Expansion of water, sewer, and energy services into lower risk areas may be needed to accommodate new housing, while infrastructure in high risk areas should be upgraded or relocated, where appropriate, to meet resilient standards. Stormwater management should integrate watershed planning so that drainage, storage, and water quality needs are addressed both in new developments and in vulnerable neighborhoods that are reinvesting in place.

Because many essential services are delivered by external providers, the County's role is to coordinate, align timing, and reduce friction at key decision points. Priority coordination partners include Withlacoochee River Electric Cooperative (WREC), Duke Energy, private water and wastewater utilities, and the Withlacoochee Regional Water Supply Authority, in consultation with SWFWMD.

Recreation and Open Space Development Element (Chapter 7)

Policy Goal

- › Maintain and provide recreational and open space facilities.

Key Objectives

- › Acquire and design parks and preserves based on community needs and input.
- › Jointly use facilities and manage environmentally sensitive lands.
- › Incorporate hazard mitigation techniques in park design.

Key Policies and Programs

- › Separation of community and district parks and management of preserves through the Environmentally Sensitive Lands program.
- › Use of low-impact development techniques to enhance drainage and reduce flood impacts.
- › Development of multipurpose open spaces that buffer development from hazard zones.

Assessment

Parks and open spaces can act as natural buffers and contribute to hazard mitigation, supporting both existing communities and new developments. Incorporating low-impact development (e.g., rain gardens and permeable surfaces) and preserving open space in high-risk areas can reduce runoff and protect downstream communities. When planning new parks in lower-risk areas, the County should consider their role in accommodating population growth, providing recreation for relocated residents and maintaining green corridors that connect to conservation lands. Coordination with the stormwater management program and watershed plans will improve the effectiveness of these strategies.

Public School Facilities Element (Chapter 8)

Policy Goal

- › Ensure adequate public school capacity and facilities.

Key Objectives

- › Establish level of service standards and concurrency service areas.
- › Plan for growth in coordination with residential development.
- › Use schools as critical facilities during emergencies.

Key Policies and Programs

- › Coordination with the School Board to manage school construction and capacity.
- › Use of Florida Inventory of School Houses (FISH) data for planning and concurrency.
- › Consideration of school facilities for shelter and community services.

Assessment

Given the School Board's independent governance, the County's role is targeted coordination. Focus on timely school concurrency at rezonings and large site plans, use a shared growth and risk map to screen sites, and formalize joint-use shelter agreements. Site new capacity in lower-risk areas and, if needed, phase durable retrofits at legacy campuses that serve as shelters. Align School Board capital schedules with the County CIP, LMS, and watershed plans where scopes naturally overlap.

Capital Improvements Element (Chapter 9) & FY 2025 - FY 2029 CIP

Policy Goal

- › Program and fund public facilities and infrastructure projects.

Key Objectives

- › Use prioritization criteria to schedule capital projects.
- › Fund projects through impact fees and other revenue sources.
- › Align capital projects with comprehensive plan goals and hazard mitigation needs.

Key Policies and Programs

- › Adoption of a five-year Capital Improvements Plan (CIP) to allocate county resources.
- › Use of prioritization criteria that consider service levels, legal mandates and financial feasibility.
- › Application of impact fees for public infrastructure.

Assessment

The CIP funds projects such as bus stops, fire stations and stormwater repairs, which are essential for recovery. It should allocate resources both to new infrastructure in lower-risk areas supporting expanded housing options and to resilient retrofits in hazard-prone areas. Integrating hazard mitigation into CIP prioritization can reduce future liabilities and support Community Rating System (CRS) improvements. Aligning CIP projects with the Local Mitigation Strategy, the dual housing strategy and the watershed management plan will ensure that investments address vulnerability hotspots and accommodate future growth.

Conservation Element (Chapter 10)

Policy Goal

- › Protect ecological functions and natural resources.

Key Objectives

- › Maintain wildlife corridors and strategic habitat areas.
- › Protect groundwater resources and wetlands.
- › Preserve archaeological and cultural sites.

Key Policies and Programs

- › Environmentally Sensitive Lands program for land acquisition and management.

- › Strategic habitat conservation areas and wellhead protection areas.
- › Coordination with SWFWMD regional water supply plans.

Assessment

Conservation policies support resilience by preserving natural systems that mitigate flooding, sequester carbon and buffer storm impacts. Expanding wildlife corridors and protecting wetlands align with comprehensive plan by creating buffers around hazard-prone communities and ensuring that new growth in lower-risk areas maintains ecological connections. Conservation efforts should be coordinated with housing and infrastructure planning so that natural systems continue to provide ecosystem services as development patterns shift.

Coastal Management (Chapter 11)

Policy Goal

- › Preserve coastal resources and manage development in coastal areas.

Key Objectives

- › Mitigate coastal hazards and redirect development to inland areas when appropriate.
- › Protect marine life and water quality.
- › Identify Coastal High Hazard Areas (CHHAs) and apply appropriate standards.

Key Policies and Programs

- › Use low-impact development techniques to manage stormwater in coastal areas.
- › Coordinate with the Local Mitigation Strategy for coastline mitigation.
- › Incorporate strategies for conservation and adaptation in coastal planning.

Assessment

Coastal areas such as Pine Island and Hernando Beach are particularly vulnerable to storm surge and sea-level rise. Policies should balance the need to protect natural systems with the reality that many residents will choose to remain. Strengthening development standards, providing guidance for resilient redevelopment (e.g., elevating structures, using breakaway walls and implementing living shorelines) and restricting expansion of development outside of its existing footprint in Coastal High Hazard Areas (CHHAs) can reduce losses. Encouraging voluntary relocation to lower-risk areas should be paired with incentives and technical assistance for those who rebuild in place to meet resilient standards. Aligning coastal policies with habitat conservation efforts will help maintain ecosystem resilience while supporting community continuity.

Transportation Plans

Long Range Transportation Plan (LRTP) 2050

Policy Goal

- › Provide a long-term framework for transportation investments and intra-county mobility.

Key Objectives

- › Forecast population and employment growth and identify strategic transportation corridors.
- › Guide investments that improve mobility and support economic development.
- › Integrate hazard mitigation and resilience into project selection.

Key Policies and Programs

- › Combine roadway upgrades with multimodal elements such as sidewalks, bike lanes and transit enhancements.
- › Use federal, state and local funding to program improvements.
- › Coordinate with the Metropolitan Planning Organization and the Comprehensive Plan to prioritize resilient infrastructure on lifeline routes.

L RTP Assessment

The 2050 L RTP, adopted in October 2024 and inclusive of Hernando and Citrus Counties, is a 20-year blueprint and the basis Transportation Improvement Program (TIP). Through its transportation goals and project prioritization it identifies where growth is expected and guides investments accordingly. To align its strategies with post-disaster redevelopment, it should emphasize elevating and hardening key corridors, improve drainage and expand multimodal connectivity. Transportation planning should support both growth of lower-risk areas and the continued access required for resilient redevelopment in high-risk zones. Aligning L RTP projects with vulnerability assessments and Comprehensive Plan will help protect evacuation routes, enable redevelopment and support recovery.

Transportation Development Plan (TDP) (2025-2034)

Policy Goal

- › Plan for transit services and improvements over a ten-year horizon.

Key Objectives

- › Ensure that transit equipment, facilities and infrastructure are used efficiently.
- › Expand service to underserved areas based on land use and community demand.
- › Improve transit safety and quality while increasing public awareness.
- › Collaborate with local governments, agencies and private providers.

Key Policies and Programs

- › Develop efficient evacuation and bus routes that support disaster response and recovery.
- › Conduct public outreach to stakeholders and increase awareness of transit services.
- › Explore innovative approaches such as demand-responsive transit or park-and-ride facilities.

Assessment

The TDP is the county's ten-year blueprint for transit services. It identifies existing issues and opportunities, sets objectives for efficient use of transit equipment and facilities and guides the development of effective services that align with land use and community demand. Key objectives include managing transit assets efficiently, expanding service to underserved areas and collaborating with stakeholders to improve service quality and public awareness.

In the context of post-disaster redevelopment, the TDP plays several roles. First, it ensures that the transportation system can facilitate evacuation and provide mobility during recovery by identifying critical routes and coordinating with the comprehensive resilient transportation strategy. For example, the plan outlines priority routes—such as the Purple Route (US-19 and SR 50), Red Route (Deltona Blvd., Northcliffe Blvd. and US-19), Blue Route (Mariner Blvd.), and Green Route (connecting Brooksville to Spring Hill and serving the Brooksville/Tampa Bay Regional Airport). Portions of the Purple and Red routes are susceptible to storm surge and flooding; these

vulnerabilities are captured in the vulnerability assessment. Recognizing these risks allows the county to plan alternative evacuation paths, harden critical segments and prioritize service restoration after a storm.

Second, the TDP designates areas with high and low transit demand, helping the county allocate resources where they are most needed. Primary need areas identified in the TDP correspond to parts of the county with the greatest demand for transit, while tertiary areas have lower demand. These designations inform investment decisions in the Capital Improvements Plan and coordinate with the Long-Range Transportation Plan to ensure that fixed and flex routes extend service beyond the existing network.

Finally, the TDP, in conjunction with Comprehensive Planning efforts, can promote transit-ready development by encouraging land use patterns and development form that support transit along identified corridors. This includes planning walkable, mixed-use centers around major bus routes, park-and-ride facilities and the airport. By integrating transit infrastructure with land use planning, the county can provide efficient commutes for employees and residents, reduce reliance on personal vehicles and support redevelopment goals.

Florida Transportation Plan (FTP) (2055)

Policy Goal

- › Provide a thirty-year framework to guide Florida's transportation future.

Key Objectives

- › Enhance safety for residents and goods movement.
- › Keep people and goods moving efficiently and protect the state's economic competitiveness.
- › Preserve community and environmental well-being.

Key Policies and Programs

- › Increase transit ridership and provide options for non-auto travel.
- › Improve existing transportation infrastructure and integrate resilience considerations.
- › Collaborate with local governments and regional partners to align funding and implementation.

Assessment

The Florida Transportation Plan (FTP) is Florida's overarching statewide plan guiding our transportation future. FDOT recently began the process of updating the FTP. The 2055 FTP will contain statewide goals and regional objectives, empowering our communities to develop unique local strategies that align with the FTP. The FTP sets the context for county and regional planning. Coordination with state agencies ensures that Hernando County can leverage state funding and policy support for resilient transportation projects that accommodate both relocation and redevelopment. Emphasizing transit, safety and environmental protection aligns with post-disaster redevelopment goals and the dual housing strategy.

Risk & Vulnerability Plans

Hernando County Vulnerability and Risk Assessment (2023)

Policy Goal

- › Identify hazards, assess vulnerability of critical facilities and infrastructure and recommend mitigation and adaptation strategies.

Key Objectives

- › Inventory critical facilities and assess their exposure to hazards such as storm surge, flooding and wildfire.
- › Engage stakeholders to identify community priorities and vulnerabilities.
- › Develop strategies that can inform capital planning, land use and hazard mitigation programs.

Key Strategies

- › **Planning and policy:** Revise land use policies, zoning codes or design standards; pursue grant funding for resilience projects; prioritize resilience planning and public awareness; adjust operating and maintenance practices.
- › **Capital improvements and infrastructure:** Protect or upgrade existing infrastructure, relocate or elevate vulnerable facilities, incorporate natural features into the built environment and improve drainage conditions.

Assessment

The vulnerability assessment provides parcel-level data and identifies strategies to reduce risk. Its findings should inform both the siting of new housing in lower-risk areas and the resilient retrofit of existing structures in high-risk zones. Integrating these findings into the comprehensive plan, CIP and Local Mitigation Strategy will enhance eligibility for Community Rating System credits and external funding. Ongoing updates and stakeholder engagement are needed to keep the assessment current and actionable, particularly as redevelopment options evolve.

Hernando County Local Mitigation Strategy (LMS) (2020)

Policy Goal

- › Reduce or eliminate long-term risk to life and property from hazards through coordinated mitigation projects.

Key Objectives

- › Inventory and prioritize hazards and vulnerable assets.
- › Identify and fund mitigation projects that address repetitive losses and protect critical facilities.
- › Evaluate projects using cost–benefit criteria and maximize community benefits.

Key Policies and Programs

- › Promote weatherization, elevation and acquisition for repetitive loss properties.
- › Install generators and improve stormwater drainage at critical facilities.
- › Allocate hazard mitigation funding (e.g., HMGP) and pursue proactive funding sources.
- › Use a working group to review project proposals and ranking.

Assessment

The LMS is central to hazard mitigation planning and grant funding. For post-disaster redevelopment, the LMS should support both relocation and resilient retrofit projects. It should be linked more closely to capital improvement planning and include pre-identified funding pipelines for acquisition, elevation and retrofit of housing in high-risk areas as well as infrastructure in new development areas. Proactive identification of high-priority mitigation projects will accelerate implementation after disasters and support the dual housing strategy.

Hernando County PDRP (2012)

Policy Goal

- › Guide long-term recovery and redevelopment following disasters by coordinating policies, procedures and resources.

Key Objectives

- › Define phases of recovery (preparedness/blue-sky, response, short-term recovery and long-term redevelopment).
- › Maximize windows of opportunity to rebuild better and reduce future risk.
- › Coordinate stakeholders and clarify roles and responsibilities.

Key Policies and Programs

- › Establish a concept of operations that sequences actions, assigns lead agencies and identifies funding and regulatory mechanisms.
- › Incorporate action matrices for infrastructure, housing, economy and environment that link analysis to implementation.
- › Update the plan periodically to reflect new data, legislative changes and stakeholder input.

Assessment

The 2012 PDRP provides a foundation for recovery but requires updating to incorporate current vulnerability data, new state statutes and the latest best practices. A revised plan should align with the comprehensive plan, ordinances and regional strategies and clearly define the triggers and processes for post-disaster actions. It should also identify areas suitable for relocation, establishing incentives and procedures for resilient redevelopment and integrating these considerations into permitting, finance and land use policies.

Hernando County Code of Ordinances

Building (Chapter 8)

Policy Goal

- › Set requirements for construction within Hernando County consistent with the Florida Building Code and state statutes.

Key Objectives

- › Ensure compliance with the Florida Building Code.
- › Reduce public liability by regulating unsafe structures and flood-prone development.

Key Policies and Programs

- › Enclosed areas below design flood elevation and breakaway wall standards for coastal high-hazard areas.
- › Procedures for addressing unsafe structures and local activation of energy efficiency and flood-proofing provisions.
- › Licensing requirements and local amendments to the Florida Building Code where permitted.

Assessment

Because local amendments cannot exceed state code, the primary focus is on procedural and incentive-based approaches to promote resilient construction. Florida law recognizes a state interest in promoting energy-efficient

and solar-ready buildings, providing a basis for local programs that encourage renewable energy, flood-proofing and efficient design. Resilient building practices should be integrated into planning, permitting, and inspection procedures.

Economic Development (Chapter 11.5)

Policy Goal

- › Establish and maintain a sound business and industrial tax base that benefits residents by diversifying revenue and creating jobs.

Key Objectives

- › Create jobs in targeted industries and support entrepreneurship.
- › Attract external capital to diversify the tax base and reduce reliance on residential property taxes.
- › Align economic incentives with community needs and resilience goals.

Key Policies and Programs

- › Article II: Targeted Industry Job Creation and Incentive Program that offers incentives for firms meeting specific employment and wage criteria.
- › Article III: Economic Development Investment Incentive Program that provides property tax rebates or other incentives for major capital investments.
- › Coordination between the Office of Economic Development, workforce development agencies and the County Commission.

Assessment

Economic development tools can be oriented toward resilience by prioritizing sectors and occupations that support reconstruction and mitigation (e.g., construction trades, renewable energy, green infrastructure). Incentives should include criteria related to hazard mitigation, such as locating facilities in low-risk areas and adopting resilient building practices. Aligning economic development policy with PDRP objectives ensures that growth contributes to recovery and reduces future risk.

Flood Damage Prevention & Protection Ordinance (Ch.13)

Policy Goal

- › Minimize flood-related losses and protect public health, safety and welfare by regulating development in flood hazard areas.

Key Objectives

- › Reduce future flood damage by controlling development in special flood hazard areas.
- › Manage activities that could increase flooding or erosion.
- › Maintain a stable tax base through sound use and development of flood-prone lands.

Key Policies and Programs

- › Designate a floodplain administrator with authority to interpret maps, review permits and enforce regulations.
- › Require floodplain development permits, site plans and construction documents that address flood risks.

- › Establish standards for flood-resistant development, including elevation, dry and wet flood-proofing and limitations on site improvements and utilities.
- › Provide enforcement mechanisms, including notices of violation and stop-work orders.
- › Continue coordination with SFWFWMD's Watershed Management Plan updates

Assessment

Chapter 13 forms the backbone of local floodplain management. Maintaining and enforcing these standards is critical to reducing repetitive loss and securing National Flood Insurance Program and Community Rating System benefits. Opportunities include updating freeboard requirements, enhancing site improvement standards and strengthening coordination with building and planning departments to streamline reviews and ensure compliance.

Housing (Chapter 16)

Policy Goal

- › Facilitate the provision of housing by offering programs and financial assistance.

Key Objectives

- › Provide affordable housing opportunities for low-income households and those with special needs.
- › Eliminate discrimination in housing and enforce fair housing standards.
- › Regulate financing of housing development and manage the Housing Assistance Trust Fund.

Key Policies and Programs

- › Hernando County Housing Assistance Program and Trust Fund to finance affordable housing and support housing programs.
- › Incentive plan for affordable housing to encourage private sector participation.
- › Anti-discrimination provisions aligned with state and federal fair housing laws.

Assessment

These programs can be leveraged to assist residents displaced by disasters, particularly by providing temporary housing in low-risk areas and financing reconstruction or relocation. Expanding funding sources and incorporating hazard considerations (e.g., location of assisted housing and construction standards) will improve the program's alignment with post-disaster redevelopment objectives.

Planning (Chapter 23)

Policy Goal

- › Coordinate development activities and provision of services to implement the comprehensive plan and protect public health, safety and welfare.

Key Objectives

- › Implement comprehensive plan goals through land development regulations, zoning and subdivision controls.
- › Assess and collect impact fees to fund infrastructure needed to serve development.
- › Maintain adequate public facilities and manage concurrency.

Key Policies and Programs

- › The Board of County Commissioners serves as the planning agency responsible for comprehensive plan adoption and amendments.
- › Land development regulations that address zoning, subdivision, site design and environmental protection.
- › Impact fee ordinances and adequate public facilities requirements to ensure infrastructure concurrency.
- › Riverine and environmental protection regulations.

Assessment

Chapter 23 provides the legal framework for controlling development patterns. Resilience measures can be embedded into LDRs such as setbacks from flood zones, low-impact development requirements and flexible zoning for diverse housing. To support the dual housing strategy, LDRs should also allow resilient redevelopment in high-risk areas, such as elevated structures, flood-proofing and mixed-use overlays that accommodate rebuilding on existing lots. Impact fees should account for the cost of hazard mitigation and the infrastructure needed for expansion into lower-risk areas. Streamlined procedures for temporary uses and emergency housing will facilitate recovery.

Taxation (Chapter 27)

Policy Goal

- › Define the county's authority and procedures for levying local option taxes and using the revenues.

Key Objectives

- › Provide specific rules and conditions for levying alternative revenue sources.
- › Allocate revenues to transportation, tourism and other purposes as permitted by state law.

Key Policies and Programs

- › Article II: Local Option Gas Tax used to fund transportation improvements.
- › Article III: Tourist Development Tax used to fund tourism-related projects and marketing.
- › Restrictions on reallocating funds beyond authorized purposes.

Assessment

While revenues are earmarked for specific purposes, transportation taxes can support road projects that improve resiliency (e.g., elevating evacuation routes). Future consideration of community investment taxes or bonds could provide dedicated funding for post-disaster redevelopment projects.

Utilities (Ch. 28)

Policy Goal

- › Set procedures for providing utilities and managing stormwater to meet development needs while protecting environmental quality.

Key Objectives

- › Accommodate future water, wastewater and energy needs in accordance with development goals.
- › Restrict sewage disposal systems in unsuitable areas and regulate water and sewer service provision.
- › Reduce stormwater runoff and pollutant contamination through management programs.

Key Policies and Programs

- › Establishment of the Withlacoochee Regional Water Supply Authority and regulation of utility provision.
- › Article IX: Stormwater Management Municipal Service Taxing Unit (MSTU) and related programs to fund stormwater improvements.
- › Stormwater regulations controlling site development, drainage and pollutant discharge.
- › Provisions for recapitalizing utility infrastructure and exploring securitization for grid improvements and microgrids.

Assessment

Utilities play a critical role in redevelopment. MSTUs and Management Municipal Service Benefit Unit (MSBU) have funded stormwater improvements and should be expanded to address vulnerabilities identified in the watershed management plan. Coordination with electric utilities can promote undergrounding, sectionalizing and microgrid development to enhance energy resilience. The taxpayer burden of recovery can be reduced through evaluation of new financing methods with utility partners and Public Service Commission-authorized tools.

Zoning (Appendix A)

Policy Goal

- › Control land use and development intensity to implement comprehensive plan objectives and protect community health and welfare.

Key Objectives

- › Establish use and development standards that guide where and how structures and activities occur.
- › Administer zoning districts and overlays consistent with future land use designations.
- › Provide administrative procedures for rezoning, variances and special exceptions.

Key Policies and Programs

- › Article II: Development and performance standards addressing height, setbacks, parking and landscaping.
- › Article III: Use regulations specifying permitted and conditional uses for each zoning district.
- › Article IV: Zoning districts and overlay zones, including the Public Service Facility (PSF) overlay district.
- › Article V: Administrative provisions including hearings, notice and enforcement.

Assessment

Zoning is a powerful tool for risk reduction and a key mechanism for implementing the County's growth management plan adopted in its Future Land Use Element. The county should use hazard setbacks, incentives, and overlay zones to direct growth away from flood-prone areas and to create space for disaster services (temporary housing, staging and distribution). At the same time, zoning should facilitate resilient redevelopment within high-risk areas by allowing elevated structures, flood-proofed designs and accessory dwelling units on existing lots where appropriate. Creating disaster-specific overlay zones or districts could facilitate rapid deployment of recovery resources while preserving compatibility with surrounding uses. Modifying zoning to allow accessory dwelling units or small multifamily buildings in both lower-risk and selected high-risk areas, coupled with resilient design requirements, can increase housing flexibility and reduce displacement.

Regional Plans

SWFWMD Strategic Plan and Watershed Management Program

Policy Goal

- › The District's mission is to protect water resources, minimize flood risks, and ensure the public's water needs are met.

Key Objectives

- › Use a watershed approach to evaluate each basin's capacity to protect and restore natural systems while achieving flood protection.
- › Collect topographic data, evaluate watershed conditions, produce watershed management plans, implement best management practices, and maintain flood and stormwater models.
- › Provide clear flood-risk information through public tools, such as the floodplain map viewer, and coordinate with FEMA on map updates.

Key Policies and Programs

- › Develop Watershed Management Plans (WMPs) for individual basins and update them periodically as conditions change.
- › Partner with local governments through the Cooperative Funding Initiative to plan and deliver flood-risk projects identified in WMPs.
- › Maintain the District's floodplain map viewer so residents and engineers can access up-to-date flood-risk information
- › Integrate WMP floodplain results into local floodplain management and environmental resource permitting processes.

Assessment

The Watershed Management Program is the principal vehicle for SWFWMD to achieve the goals of its Strategic Plan. By taking a watershed-wide view, the program evaluates how natural systems can be protected or restored while still providing flood protection. Each WMP includes a flood-risk assessment, recommended alternatives to reduce damage, and a project list. Topographic data, modelling, and plan updates are repeated periodically to keep pace with development and changing rainfall patterns. The District's floodplain map viewer makes these data accessible and will ultimately inform FEMA flood-insurance maps. This data ultimately informs FEMA's flood-insurance maps.

Hernando County can use periodic WMP updates to better link drainage decisions with land use and capital programming. Making WMPs more accessible would allow each WMP to serve as a common reference during land use, zoning, subdivision, and site review within that basin. Materials could include plain language basin briefs, a searchable map that links parcels to WMP constraints and opportunities, and downloadable model layers for engineers. Applications for comprehensive plan amendments, rezonings, and major subdivisions could be asked to cite the basin's WMP findings, identify deficits, and describe how proposals might address them or coordinate with the basin project list. The County could convene basin working sessions with neighbors, HOAs, civic and faith groups, and business associations to surface local priorities, potential maintenance partnerships, provide guidance to existing residents for home rain gardens and similar practices, and identify sites for shared facilities such as greenways, regional ponds, and parks. Priority items from WMP project lists could be advanced into the CIP and LMS with draft scopes, typical details, and preliminary cost shares. Funding tools such as MSBUs or cooperative

funding could be explored to deliver regional facilities that individual lots cannot provide. This approach would make WMPs more accessible and actionable, tie stormwater choices to land use decisions, and create structured opportunities for community organizations to participate. WMP updates can be prioritized by predicted or recorded flood damage.

Regional Resiliency Action Plan (RRAP) (November 2022)

Policy Goal

- › Develop regional capacity to withstand hazards and disruptions by coordinating actions among Tampa Bay area jurisdictions.

Key Objectives

- › Address system-level vulnerabilities in stormwater, housing, shoreline management, ecological restoration and food systems.
- › Support regional economic development through resilient infrastructure and industry clusters.
- › Foster intergovernmental collaboration and data sharing for resilience planning.

Key Policies and Programs

- › Implement stormwater projects targeting habitat resilience and water quality.
- › Expand affordable housing and develop shoreline design standards.
- › Support restoration of wetlands and uplands (e.g., Tampa Bay Habitat Master Plan goals).
- › Develop food system resilience plans and programs.
- › Establish an industry cluster for resilient infrastructure technologies, including improvements to fleet performance, traffic control and emergency resilience.
- › Advance hydrologic and hydraulic modelling to inform vulnerability assessments and capital planning.

Assessment

The RRAP is the Tampa Bay region's first comprehensive road map for coping with climate-driven hazards. It contains 72 pages of recommendations covering 11 high-level goals that range from strengthening critical infrastructure to increasing sustainability. The plan was created by TBRPC along with 32 member governments from Citrus County to Sarasota County.

For Hernando County, the RRAP provides a ready framework to coordinate with neighboring jurisdictions on projects that cross boundaries such as watershed management, shoreline stabilization, and housing affordability. Many of its goals align with local priorities in this plan, including directing growth to safer areas, enabling resilient redevelopment in hazard zones, and improving critical facilities. By active involvement in RRAP Working Groups and referencing RRAP priorities in local comprehensive plan updates, capital improvements, and grant applications, the County can leverage regional partnerships and strengthen its eligibility for state and federal funding.

Concept of Operations

The Concept of Operations (CONOPS) section provides a high-level roadmap for translating the strategies identified in this report into coordinated action. It is not a detailed implementation plan; rather, it outlines the sequence of activities, responsible parties and enabling authorities required to move from planning to execution.

The CONOPS bridges the gap between the policy framework and governmental operations by specifying who leads each strategy, which partners support implementation, what instruments or ordinances provide authority and when actions should occur.

Figure 1 lists the working menu of strategies to pursue through the PDRP update. Please refer to Tech Memo 3 for a full description of each of these strategies.

Figure 1: Menu of Strategies



Timing and SB 180 Compliance

This plan must operate within current state limits, including newly adopted Senate Bill 180 (Chapter 2025-190, Section 28, Laws of Florida).

- › Counties and municipalities named in the federal disaster declarations for Hurricanes Debby, Helene, or Milton may not adopt more restrictive or burdensome comprehensive plan or land development regulations through October 1, 2027. Use incentives, programmatic, and enabling approaches during this window.
- › For future hurricanes, there is also a one-year period after landfall when local governments are restricted from adopting moratoria, more restrictive plan amendments, or more restrictive LDRs.
- › Each county and municipality must maintain a post-storm permitting plan and a public post-storm permitting guide and have mutual aid staffing ready.
- › Local governments may not increase building-permit or inspection fees for 180 days after an emergency declaration for a hurricane or tropical storm.

Local governments may not adopt or enforce cumulative substantial improvement periods (sometimes called “lookback ordinances”). These newly established time windows serve as the basis of this PDRP CONOPS in determining what to do now, what to prepare, and what to adopt later.

Table 1: CONOPS Timeline

Window	Targets
Now to Oct 1, 2027	Leveraging existing regulations, administrative procedures, post-storm permitting plan and public guide, mutual-aid MOUs, asset inventory and risk scoring, WMP updates, CRS activities, capital project development and grant submittals, interlocal agreements, MSBU feasibility, regional stormwater conceptualizing, pre-reviewed housing plan library, buyout program pipelines, parametric insurance pilots, programmatic and permissive code amendments.
Q4 2027 and after	Any restrictive code changes needed to close policy gaps, adoption of overlays that tighten standards, TDR ordinance and bank if framed as a regulatory program, minimum Design Flood Elevation increases.
Post-event Day 0–180	Following future disaster declarations: Immediate response activities, mutual-aid activation, public “open businesses” feed, fee freeze compliance, expedited inspections, communications, early LMS 406/mitigation scoping, quick-start capital repairs with resilience add-ons (as eligible).

Note: Some strategies can be fully adopted now because they are permissive, programmatic, or administrative (for example, pre-reviewed plan library, temporary use procedures, business continuity support, live mapping). Where legal risk is unclear, draft and notice the language, complete outreach, and calendar adoption for after October 1, 2027, or after a future one-year post-landfall restriction ends.

CONOPS Implementation

The table that follows summarizes each potential PDRP strategy with a plain English description of the strategy and its purpose, Lead Agency, Key Partners, Instruments & Authorities and Implementation Notes. These columns help stakeholders understand the aim of each strategy, identify the county department or agency responsible for leading, list supporting partners (such as state agencies, utilities or non-profits), and reference the plans, ordinances or agreements that provide authority. The Implementation Notes column offers additional details on sequencing and prerequisites (e.g., whether a project must be scheduled in the Capital Improvements Plan, coordinated with the Local Mitigation Strategy or linked to a specific grant cycle). Readers should use the table to prioritize strategies based on the time windows, funding opportunities, and constraints outlined above.

Table 2: Hernando County PDRP Concept of Operations

Strategy	Description/Purpose	Lead Agency	Key Partners	Instruments & Authorities	Implementation Steps/Notes
Adaptation Action Areas (AAA)	A mapped coastal designation in the Comprehensive Plan that focuses higher standards, targeted capital projects, and voluntary buyouts inside the boundary, reducing repetitive loss and clarifying investment priorities.	Planning	Emergency Mgmt, Public Works, Utilities, FDEP, SWFWMD	Comp Plan (Coastal, FLU); Zoning & LDRs; LMS; CIP	Map candidate AAAs, weave into future land use planning, align with buyout and infrastructure priorities
Coastal Engineering For Shoreline Stabilization	Site-specific projects, from living shorelines to revetments and low-profile breakwaters, used where erosion and wave energy threaten roads, utilities, public land, and working waterfronts. The point is to protect priority assets or, where not justifiable, to clarify where retreat makes more sense.	Planning & Env Lands	NOAA, SWFWMD, FDEP	Comp Plan (Coastal); LMS; CIP	Conduct vulnerability and cost-benefit analysis, program in CIP, pursue federal/state mitigation funding

Strategy	Description/Purpose	Lead Agency	Key Partners	Instruments & Authorities	Implementation Steps/Notes
Watershed Management Plan (WMP) Updates & Implementation	A strategic approach to the periodic refresh of stormwater plans so stormwater designs match today's terrain, rainfall, and growth. The payoffs are WMPs that are more accessible to residents and stormwater engineers; a clear, basin-by-basin project list that allows community input; and more nature-based, activated, and community-oriented stormwater facilities.	Env Lands, Public Works, Utilities	SWFWMD	WMPs; CIP	Refresh models, publish user-friendly maps, integrate updated BMPs into development review and CIP
Regional Stormwater Program	Shared, off-site ponds or vaults that serve many parcels, funded by fees or an MSBU. This lets small lots redevelop without oversized on-site ponds, improves water quality, and simplifies inspections and maintenance.	Public Works & Utilities	SWFWMD	Floodplain Ord.; MSBU/fee; CIP; Interlocal agreements	Form a municipal service benefit unit, prioritize basins, plan regional ponds, coordinate fees or cost-share
Comprehensive Resilient Transportation Strategy	A countywide approach to keeping key roads open or quickly reopened during floods by naming lifeline routes, setting design criteria, and programming fixes through the LRTP and CIP. It protects evacuation, emergency access, and economic activity.	Public Works	FDOT, MPO	Comp Plan (Transportation); LRTP; CIP	Identify corridors, set design standards, sequence projects in LRTP and CIP
Context Sensitive Roadway Elevation	Raising selected segments just enough, with matching drainage, driveway tie-ins, and multimodal facilities that fit adjacent land uses. This reduces chronic closures without cutting off local access or resulting in out of context roads.	Public Works	FDOT, MPO	LRTP, VA, LMS, zoning	Select priority segments, develop preliminary designs, coordinate drainage and utility upgrades
Critical Facility Hardening	Targeted upgrades so essential buildings and systems stay functional, including structure, power, water, and communications. This keeps emergency services running and stabilizes recovery.	Emergency Mgmt & Planning	FEMA, FDEM	LMS; CIP	Verify critical facility list, choose appropriate hardening measures, seek hazard mitigation funding

Strategy	Description/Purpose	Lead Agency	Key Partners	Instruments & Authorities	Implementation Steps/Notes
Comprehensive Asset Management	One inventory for roads, pipes, facilities, and natural assets, scored for condition and risk. It lets the County keep track of its investments and prioritize repairs and hardening decisions.	Emergency Mgmt, Administration, Public Works	TBRPC	Asset-management policy; CIP	Build and maintain asset register, score risk and condition, integrate into CIP
Energy Grid Resilience	A mix of undergrounding, sectionalizing, microgrids, and on-site solar plus storage at critical nodes. The goal is shorter outages and reliable power for services the community depends on.	Planning	WREC, Duke Energy, SWFWMD, FDEP, United Way	Utility agreements/F RAs; CIP	Map critical loads, evaluate microgrid opportunities, align with public facility upgrades and seek utility partnerships
Recovery Permitting Plan & Guide	Streamline post-disaster permits and inspections to enable faster rebuilding	Building & Planning	FDEM, neighboring jurisdictions	Permit SOPs; Mutual-aid MOUs; Local ordinances	Publish a pre-event permitting surge plan and property-owner guide, arrange mutual-aid staffing for inspections
Flexible Policies For Temporary Uses	Pre-adopted rules that allow temporary housing, aid sites, staging, and pop-up business space in locations that are normally restricted. This avoids weeks of case-by-case approvals while preserving basic safety and compatibility.	Housing Authority & Building	FHC, HUD	Zoning & LDRs; Emergency/temporary use policy	Adopt a temporary use ordinance for a given time period post-disaster
Improve CRS Ranking	Go beyond NFIP minimums and document it, so residents get lower flood insurance premiums. This ties floodplain management to household cost savings.	Emergency Mgmt, Public Works, Utilities	HUD, FEMA, FDEM, FDEP	Floodplain Ord.; Zoning & LDRs	Perform CRS audit, select activities with high impact on rating, codify practices
Higher Design Flood Elevation	Require extra freeboard above BFE or apply advisory elevations beyond mapped zones, plus simple lookup tools for applicants. This lowers damage depth and repeat claims.	Floodplain Manager & Planning	HUD, FEMA, FDEM, FDEP	Floodplain Ord.; Zoning & LDRs	Adopt higher elevation standards, update review checklists, provide guidance to applicants

Strategy	Description/Purpose	Lead Agency	Key Partners	Instruments & Authorities	Implementation Steps/Notes
Flood-Resistant Construction Guidance	Plain-language guidance and checklists for elevation, dry floodproofing, and wet floodproofing where allowed by the Florida Building Code. It makes compliance clearer, upgrades build quality, and accounts for these techniques in community plans.	Planning & Building	HUD, FEMA, FDEM, FDEP	FBC; LDRs	Develop supplemental guides, train contractors and inspectors, tie to redevelopment incentives and community character outcomes
Low Impact Development Requirements	Require practical green infrastructure and setbacks from flood zones and wetlands that reduce runoff and risk exposure. It cuts nuisance flooding and long-term O&M.	Planning, Public Works, Utilities	SWFWMD, FDEP, IFAS	LDRs; WMPs; CIP	Specify rain gardens, permeable pavement, and setbacks; integrate with stormwater regulations and development review; promote retrofits through homeowner outreach and resources
Firewise Landscape Standards	Plant lists, spacing, and maintenance rules in wildland-urban interface areas. These lower ignition risk and support firefighting.	Fire Rescue, Planning, EM, Building	FDEM	LDRs	Map Wildland-Urban Interface, adopt Firewise plant lists and spacing rules, set inspection protocols
Stormscaping In Tree Ordinance	Prefer wind-firm, long-lived species, set pruning and spacing standards, and encourage succession planting. This keeps canopy benefits without escalating wind damage.	Planning and Building	IFAS, ULI	LDRs	Update approved species lists, encourage succession planting and maintenance guidance
Blue-Sky Zoning Reforms	By-right options like ADUs and small multifamily with clear form standards so owners have feasible ways to rebuild and remain. This reduces displacement and dependence on grants alone.	Zoning	FHC, HUD	Comp Plan (FLU); Zoning & LDRs	Explore locally supported zoning reform measures to advance long term community visions adopted in the Future Land Use Element.
Pre-Reviewed Housing Plan Library	County plan sets already checked for wind, flood, and zoning fit. This shortens design time and expedites permits.	Housing Authority, Planning, Building, HSS	FHC, ULI	Permit procedures; Zoning & LDRs; Housing Element	Solicit submission of plans with elevation options, establish expedited review, engage local builders and designers

Strategy	Description/Purpose	Lead Agency	Key Partners	Instruments & Authorities	Implementation Steps/Notes
Transferable Development Rights	A voluntary market where owners sell development rights from risky areas to safer places. Growth shifts, owners are compensated, and hazard exposure declines.	Planning, Env Lands, Risk Mgmt	FHC	Comp Plan (FLU); LDRs	Define sending and receiving areas, set market value schedule, establish a TDR bank
High-Risk Property Acquisitions	Voluntary purchase of severe repetitive-loss properties repurposed as open space or stormwater. This removes the riskiest structures and creates buffers.	Env Lands	SWFWMD	LMS; CIP; Comp Plan (Conservation); Buyout policy	Identify target parcels, secure funding (FEMA, CDBG-DR, SWFWMD), plan post-acquisition use
Community-Wide Adaptation Funding Strategy	A playbook that layers FEMA, HUD, FDOT, DEP, bonding, and MSBUs, with clear match sources and sequencing. It closes gaps so priority projects can move.	Administration & Property Appraiser	FDEP, TB RPC	CIP; LMS; Bonding policy; MSBU policy; Grants policy	Evaluate revenue tools (fees, bonds, MSBUs), align grant applications with priority projects
Business Continuity & Disaster Recovery Support	County-backed training, templates, and partner services for small firms. This keeps payrolls and supply chains moving during recovery.	Economic Development, Planning, Risk Mgmt	CareerSource, PHSC, EDA, Red Cross, United Way	Econ Dev policies; Partnership MOUs	Develop training cohorts, templates, and partnerships; secure federal and private funding for program delivery
Public Communication Of Open Businesses	A live map and regular updates showing which areas and stores are operating. It restores customer traffic faster and reduces guesswork.	Public Information	Local media, United Way	Public information procedures; Data-sharing MOUs	Maintain a live map tied to permit/utility data, conduct regular outreach through media and events
Align Workforce Development With Redevelopment Needs	Train for elevation, trades, green infrastructure, and energy systems through CareerSource, PHSC, and private partners. Builds local capacity for the actual work recovery demands.	Economic Development, Procurement, Planning	EDA, HUD, FL Commerce, utilities, United Way	Economic Development Strategies; Procurement policy; Workforce MOUs	Conduct skills assessments, partner with training providers, embed resilience criteria in procurement

Strategy	Description/Purpose	Lead Agency	Key Partners	Instruments & Authorities	Implementation Steps/Notes
<p>Strengthen Distribution Networks For Fill & Resilient Materials</p>	<p>Pre-event contracts, clean stockpiles, and reuse of suitable excavated material tied to project schedules. This prevents bottlenecks and price spikes, decreasing or offsetting the cost of a range of projects including stormwater pond excavation and building/road elevation.</p>	<p>Solid Waste & Recycling, Emergency Mgmt, Planning, Procurement, Building</p>	<p>FDEM, FDEP</p>	<p>Procurement; Interlocal agreements; LRTP (haul routes)</p>	<p>Pre-position contracts and stockpiles, coordinate reuse of excavated material, publish supplier directory</p>
<p>Parametric Insurance</p>	<p>Coverage that pays when objective storm metrics are met. It provides fast cash flow for response and early repairs.</p>	<p>Planning, County Attorney, Economic Development</p>	<p>Florida Legislature, Citizens Property Insurance</p>	<p>Local legislative agenda</p>	<p>Identify suitable hazard triggers, pilot coverage for critical assets, evaluate premium structures</p>

Conclusion

This report shows how Hernando County can use its existing plans, ordinances, and program tools to support post-disaster redevelopment. The assessments clarify where the comprehensive plan, transportation plans, watershed and stormwater programs, the LMS, the code of ordinances, and regional initiatives already provide support, and where adjustments will improve the community's redevelopment capacity. The report also sets a dual housing approach, which expands options in lower risk areas and offers homeowners in more hazardous more options to rebuild to when they meet resilient standards. The CONOPS puts this into an operating roadmap that identifies who leads, which instruments apply, and when actions activate.

In the near term, the County should focus on actions that are administrative, permissive, or programmatic. This includes publishing the post-storm permitting plan and the public recovery permitting guide, finalizing mutual-aid agreements for plan review and inspections, and adopting clear procedures for temporary uses so that housing, aid sites, staging, and pop-up business space can be approved quickly. The pre-reviewed housing plan library should be prepared with elevation options and an expedited review path. Transportation and stormwater work should name lifeline corridors, set design criteria for elevation and drainage, and advance watershed management updates and a regional stormwater concept in priority basins. Capital programming and mitigation work should align current LMS lists and the CIP with vulnerability findings, with emphasis on critical facilities, lifeline segments, and drainage repairs. Floodplain management improvements can begin with a Community Rating System self-audit that documents current practices. Property options should move forward by preparing voluntary buyout pipelines in severe repetitive-loss areas and drafting concept maps that will support later use of Adaptation Action Areas. Readiness for recovery operations should include a template for an open-businesses map, data-sharing agreements with utilities and partners, and coordination with CareerSource and PHSC to queue training tied to elevation, building trades, and green infrastructure. Where feasible, the County can scope a parametric insurance pilot for selected public assets and explore methods to expand the use of this insurance type in the private market.

Items that create new restrictions can be considered now but should be considered for adoption after SB 180's October 1, 2027, expiration. This includes any higher design flood elevations that function as new minimums, overlay districts that tighten standards in defined areas, low impact development requirements, and the enabling pieces for a transfer of development rights program if the Board chooses to use it. Drafting and outreach can occur now so that adoption is ready on that timeline.

Progress should be tracked in a simple, shared register that the departments responsible maintain. Potential metrics include permit intake and turnaround times, inspection throughput, use of pre-reviewed housing plans, counts of temporary use approvals, numbers of elevations, retrofits, and voluntary acquisitions initiated, miles of lifeline corridors treated, watershed basins advanced from planning to design or construction, regional stormwater projects programmed, LMS projects that reach award or construction, CRS activities documented, executed MOUs, grant submittals, and post-event updates to the open-businesses map. These are starting points and can be refined with staff during implementation.

The County should fold these directions into the PDRP Update, consider and implement the strategies listed in the CONOPS table, and continue efforts to align near-term work in upcoming CIP and LMS cycles with the strategic direction of the County. This keeps the focus on steps the County can take now, prepares code changes for consideration when the SB 180 window closes, and supports residents and businesses with additional practical options during recovery.