



Hernando County Post-Disaster Redevelopment Plan

PREPARED FOR



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Tampa Bay Region
**POST-DISASTER
REDEVELOPMENT**



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Executive Summary

This plan prepares Hernando County to manage long-term recovery after major disasters by aligning permitting, inspections, utilities, transportation, housing, and capital work. Redevelopment will be led by owners, insurers, lenders, and contractors. The County's role is to keep the process predictable, keep core services running, and target public projects where they reduce risk and speed safe re-occupancy.

The 2024 sequence of Hurricanes Debby, Helene, and Milton exposed pressure points across coastal and inland areas. Inland river flooding, debris volumes, inspection and claims backlogs, contractor scarcity, and the high cost of elevation or reconstruction shaped the priorities in this plan. Those events underscored the need for clear standards, consistent determinations, inspection surge, and funding pathways that are ready before the next event.

The plan calls for specific owner-facing products and procedures to be prepared and kept current by departments. These include a post-storm permitting plan, a property owner guide, standard substantial-damage worksheets and appeal steps, and mobile counters that can be utilized if needed. The plan also calls for a pre-reviewed housing plan library, and a temporary use framework so near-term housing and business needs can be met while basic safety and compatibility are preserved. These items are directions to departments for action under existing authority. They will be produced, published, and used as part of implementation.

Economic recovery actions in the plan focus on continuity support for small firms, public feed showing open businesses, and workforce programs tied to the trades needed for repair and mitigation. These are paired with simple materials and fill logistics

approach and a funding playbook that sequences federal and state programs with local tools and match sources.

Public facilities and networks are managed by tracking closures and outages, refreshing watershed priorities, pursuing regional stormwater solutions where feasible, hardening critical facilities, and maintaining a countywide asset register scored for condition and risk. These tools direct limited capital dollars to places where closures and damage recur and where small design changes can prevent the next disruption.

Implementation is proposed through existing departments, authorities and the Emergency Operations Center. No new standing committee is proposed. Before an event, departments keep the permitting plan and property owner guide current, finalize pre-storm inspections, mutual aid and private-provider agreements, refresh watershed and asset priorities, and queue projects with match sources identified. After a disaster declaration, the County stabilizes response and shifts to recovery tasks: activate inspection surge, recirculate the property owner guide, open permit assistance counters as needed, begin mitigation scoping so repairs can include eligible upgrades, and move priority projects into design with aligned funding.

Timing requirements in state law shape when certain actions can be adopted. The plan includes a brief timing note and a simple sequence so staff know what can proceed now, what to draft and queue, and what activate after future declarations. The plan also sets a clear funding stance: maintain a dedicated disaster reserve for major events, keep a single grant-ready project list across CIP, LMS, and enterprise work with match sources identified, and publish standard grant templates and clause checklists so reimbursements move on time.



Chapter 1: Introduction

Plan Purpose

The Post-Disaster Redevelopment Plan (PDRP) assists Hernando County in preparing for a response to catastrophic disasters that disrupt normal operations and require coordinated action by government agencies, nonprofits and volunteers. The PDRP provides a framework for long-term recovery and redevelopment, linking local policies, operational strategies and roles so that decisions during recovery move the community toward its long-term vision. The plan organizes long-term recovery into three focus areas that align with federal recovery practice: Land Use & Housing, Economic Redevelopment, and Public Facilities & Infrastructure.

Post-Disaster Redevelopment Plan Goals

As a guidance document, the PDRP identifies local government policies from existing plans and clarifies operational roles to guide long-term recovery and redevelopment decisions after a major or catastrophic disaster. In a post-disaster environment, local communities can focus on practical risk-reduction actions and improvements consistent with local plans and the community's vision. The overarching goals of this PDRP are depicted in Figure 1. The **Post-Disaster Redevelopment Plan (PDRP)** assists Hernando County in preparing for a response to catastrophic disasters that disrupt normal operations and require coordinated action by government agencies, nonprofits and volunteers. The PDRP provides a framework for long-term recovery and redevelopment, linking local policies, operational strategies and roles so that decisions during recovery move the community toward its long-term vision. The plan organizes long-term recovery into three focus areas that align with federal recovery practice: Land Use & Housing, Economic Redevelopment, and Public Facilities & Infrastructure.

Figure 1-1: Post Disaster Redevelopment Plan Goals





Planning Process

Plan Background

In 2021 the City of Tampa sought a grant from the Federal Emergency Management Agency (FEMA) for post disaster redevelopment plans to increase local redevelopment capacity and community abilities to withstand threats and reduce the risks of their formation in the first place. The grant application included local plans for Hernando, Pinellas, and Hillsborough Counties in addition to a regional plan. The PDRP update was initiated in late July 2024 after contract approval and notice to proceed. A coordinated kick-off meeting was held at the City of Tampa on August 15, 2024, with partner jurisdictions to discuss scope, schedule and coordination.

The process spanned approximately ten months with monthly virtual client–consultant meetings and Hernando-specific work sessions. Major tasks included regular stakeholder meetings, a countywide risk and vulnerability assessment, an assessment of local programs and policies, financial analysis and planning, public outreach and preparation of this draft plan. Technical Memorandum 3 (risk analysis) and Technical Memorandum 4 (local policy framework) provide detail on those tasks and their connection to this plan.

Stakeholder Engagement

Stakeholder engagement efforts and process occurred throughout the development of the plan from the mobilization of the project, the aftermath of the Hurricane season, Long Term Recovery Group (LTRG) efforts, and ongoing emergency management working group sessions.



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Long Term Recovery Group & Hernando United Way

The Hernando County LTRG began meeting in the aftermath of the 2024 Hurricane season and is activated post disasters bringing together nonprofit and volunteer organizations in partnership with the County Emergency Management department. Organizations represented in LTRG and working together to provide case management support. The LTRG follows the National subcommittee structure and is comprised of:

1. Case Management
2. Unmet Needs
3. Finance & Donations
4. Construction
5. Volunteer Coordination
6. Emotional & Spiritual HealthCare
7. Advocacy & Outreach

Table 1-1: Hernando LTRG Stakeholders

Organization	LTRG Sub Committee
The American Red Cross	Finance & Donations, Construction
Always Near Home Care	Unmet Needs
Capacity Path	Emotional & Spiritual Healthcare
CareerSource	Case Management
Community Food bank FEED 352	Unmet Needs
Community Legal Services	Case Management, Unmet Needs
Dawn Center	Case Management
Medical USA	Unmet Needs, Finance & Donations
Emergency Management	Construction, Volunteer Coordination
Endeavors	Case Management, Unmet Needs
FEMA	Case Management, Finance and Donations
First Contact	Advocacy and Outreach, Volunteer Coordination
FDEM	Construction

Grow Financial Federal Credit Union	Finance & Donations
Habitat for Humanity	Construction
Hernando County UF IFAS Extension Office	Volunteer Coordination, Advocacy & Outreach
Hernando County Fire Rescue	Unmet Needs, Construction
Hernando County Government	Advocacy and Outreach, Volunteer Coordination
Hernando County Schools – Students & Families in Transition	Case Management, Unmet Needs
Hernando County Housing	Case Management, Unmet Needs
Iparametrics	Case Management, Volunteer Coordination
NAMI of Hernando	Emotional & Spiritual Healthcare
People Helping People	Unmet Needs, Finance & Donations
Premier Community Healthcare	Case Management, Unmet Needs
Ridge Manor Area Club	Unmet Needs, Volunteer Coordination
Saint Vincent de Paul CAREs	Case Management, Unmet Needs
Salvation Army	Unmet Needs, Finance & Donations
United Way of Hernando County	Case Management, Unmet Needs, Volunteer Coordination, Finance & Donations
VHB	Construction
Vincent House	Case Management
Volunteer Florida	Volunteer Coordination
AmeriCorps	Volunteer Coordination
Mid-Florida Homeless Coalition	Case Management Unmet Needs

The LTRG has coordinated volunteer stakeholders to deliver Case Management services for unmet needs in Hernando County. The LTRG continues to support displaced and dislocated pipelines in partnership with Hernando County Emergency Management.



Emergency Management & LMS Working Group Sessions

The Hernando County Department of Emergency Management initiated the Local Mitigation Strategy (LMS) function in the aftermath of the 2024 Hurricane season and coincided with the regularly scheduled 5-year update of the LMS.

A series of working group sessions were held to allocate projects and resources for the County's exposed vulnerabilities prioritizing assets and infrastructure projects according to performance deficiencies and capacities needed.

The Local Mitigation Strategy employed State Hazard Mitigation Grant Programming (HMGP) to mitigate identified vulnerabilities. Predicated on a state or Federal funding source, support for the local mitigation strategy could be subject to disruption of non-local sources, highlighting the need for increased local redevelopment capacity. The LMS function required by law represents only a portion of post disaster redevelopment which operates across sectors and funding sources.

With the limits of HGMP allocations specific to disaster event declarations, future LMS activities can be inherently reactive without a local funding mechanism. A local funding source would otherwise be dedicated to blue sky projects through the CIP or private development where proactive mitigation and adaptation can take place and further support the effectiveness of the LMS when activated.

Hernando County is dedicated to reducing risks in the future and protecting public resources proactively. Hernando County LMS 2025 is approved through the Florida Division of Emergency Management and FEMA. The accompanying VA completed by the TBRPC confirms vulnerabilities of critical facilities and neighborhoods.



Risk Analysis & Vulnerability Assessment

The Risk and Vulnerability Assessment for this PDRP required that all current vulnerability analyses, along with any sustainability or resiliency plans, be synthesized, including those outlined in the Local Mitigation Strategy (LMS), Comprehensive Emergency Management Plan (CEMP), Regional Evacuation Studies, SLOSH, Sea Level Rise, Economic Vulnerability, and data analyzed in the Local Comprehensive Plan or other previously completed vulnerability assessments. The resulting report identified how agencies can best plan for a more disaster resilient community in relation to their community hazards and social vulnerabilities.

The risk and vulnerability assessment consolidated existing hazard studies and new modeling to produce countywide maps and metrics for surge, riverine flooding, wind, wildfire and secondary impacts such as prolonged power outages. American Community Survey Block Groups are a geographic unit used in census reporting. Block-group-level risk scores combine hazard exposure with indicators for people and jobs. These results informed the siting and sequencing of strategies throughout the plan and provided a baseline for prioritizing capital improvements.

The vulnerability of community sectors— Critical Facilities, Infrastructure, Housing, Economy, and Social Demographics—were analyzed in both document review and modeling results. The objective is to present a multi-dimensional view of vulnerabilities that, taken together, shape Hernando County's long-term redevelopment needs. Understanding these vulnerabilities helps guide investments and policy reforms that build resilience and support a more sustainable recovery environment. The vulnerabilities analyzed considered potential flood risk, storm surge, and Category 5 Hurricane force gusts.

The American Community Survey (ACS) and LODES data were used to **analyze socioeconomic vulnerabilities** with physical hazard vulnerabilities. Population and jobs at a block group level summarize where dependency is high; combining this with where household level redevelopment capacity is low, cumulates the greatest level of risk. Interrelating the ability of these populations to mitigate the physical hazards that affect them at a parcel level offers a more complete understanding of redevelopment priorities.

The Vulnerability Assessment pinpoints the community's most at-risk places and assets. Its analysis followed three main steps:

1. Quantify Vulnerability

- › Flood-related hazards were mapped parcel-by-parcel. Using an enhanced FEMA method that traces how water accumulates on the landscape, the team predicted where floodwaters—whether from storm surge, rainfall, or compound events—are likely to arrive first and how deep they might be.
- › Wind vulnerability was noted for buildings constructed before the 1992–1994 Florida Building Code update.
- › For water hazards, results summarize the portion of each parcel exposed and expected depths of surge or precipitation.
- › For a direct Category 5 hurricane, every building in the study area would experience hurricane-force winds. Aggregate dollar-loss estimates capture both physical damage and business interruption.
- › The cumulative assessment of hazards reflects hazard factor analysis where a vulnerability score was computed based on the amounting interaction of hazard factors.



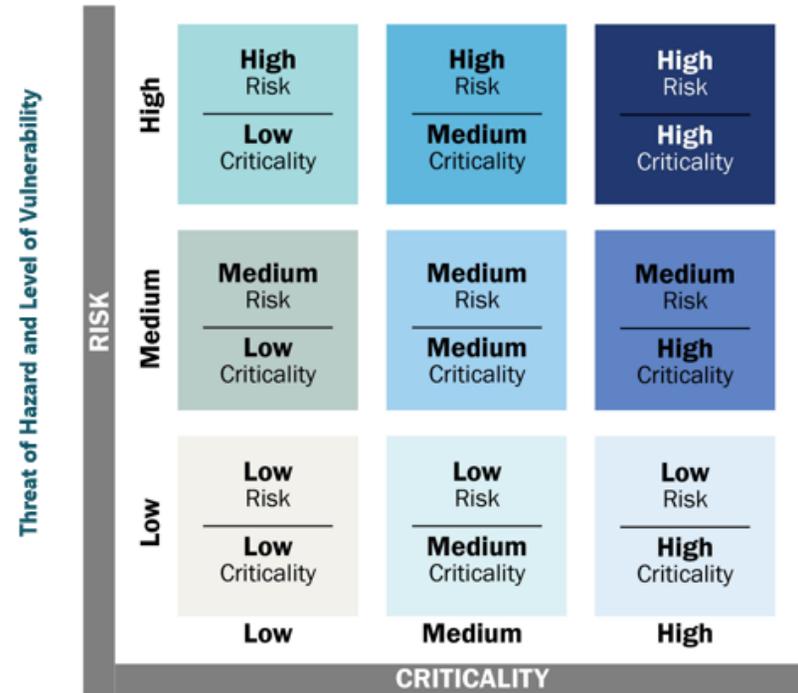
2. Index Criticality

- › Assets and community resources were ranked by how essential they are, considering their function, the number of people they serve, and the jobs that depend on them.

3. Index Prioritization

- › Finally, hazards and critical assets were prioritized using the same probability, impact, extent, and duration criteria found in the County’s Local Mitigation Strategy and Capital Improvements Plan. The resulting priorities reflect both the document review and the analytical findings, guiding decisions on which vulnerable areas and facilities require action first.

Figure 1-2: Risk Analysis & Vulnerability Assessment Matrix

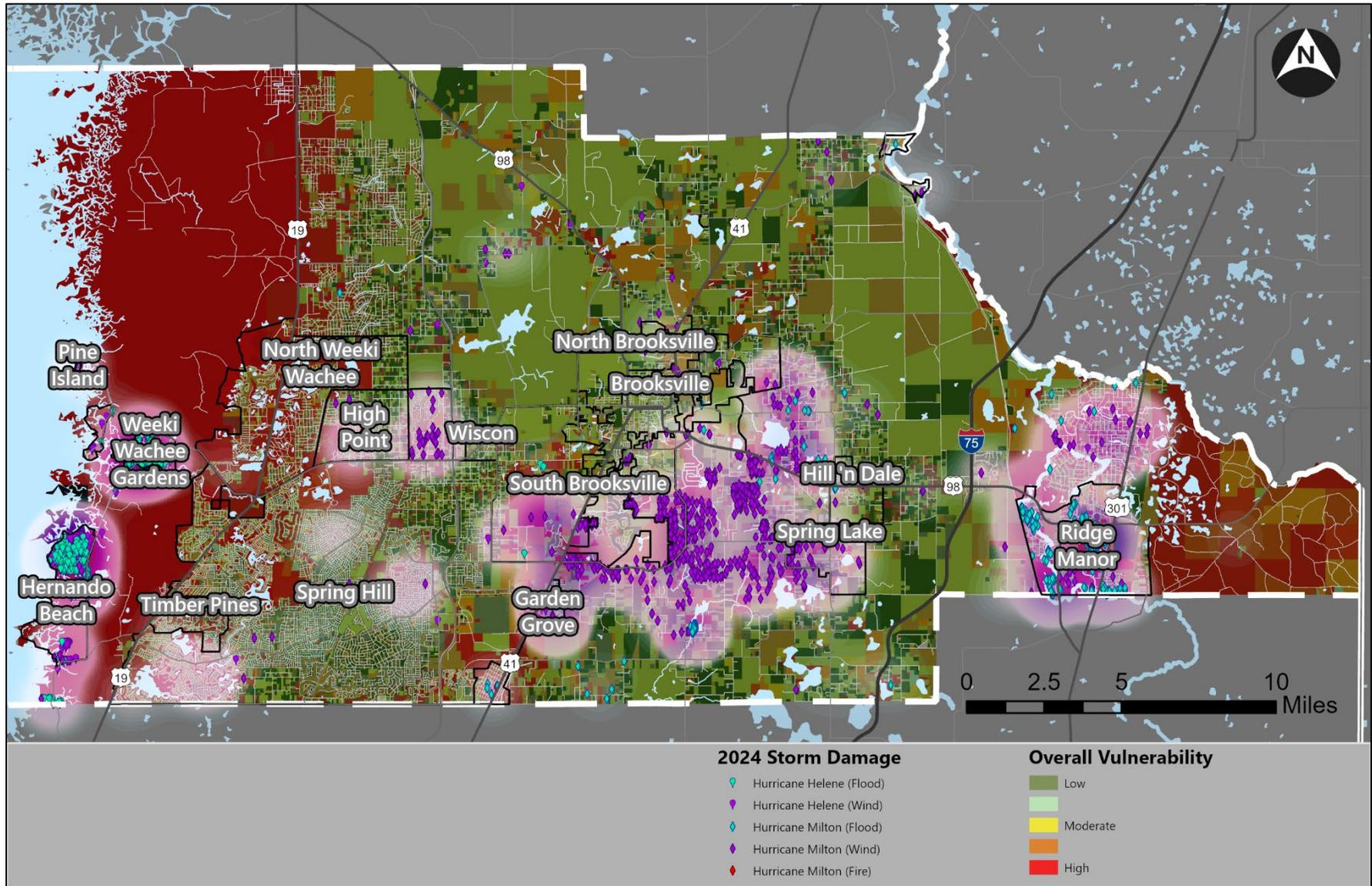


Essential Assets that Support Safety, Security, and General Welfare



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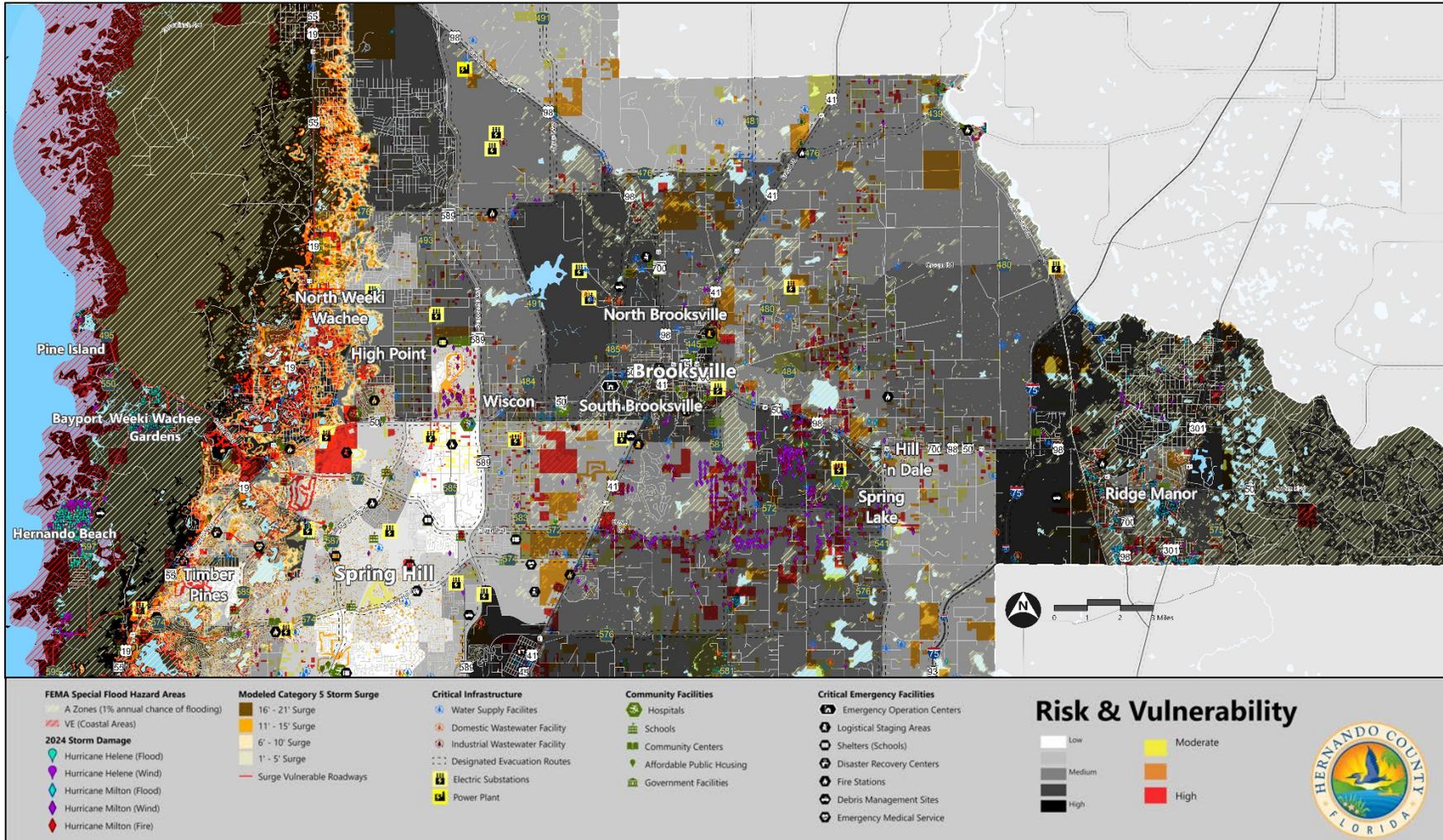
Figure 1-3: PDRP Vulnerability Assessment





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Figure 1-4: PDRP Risk Analysis and Vulnerability Assessment



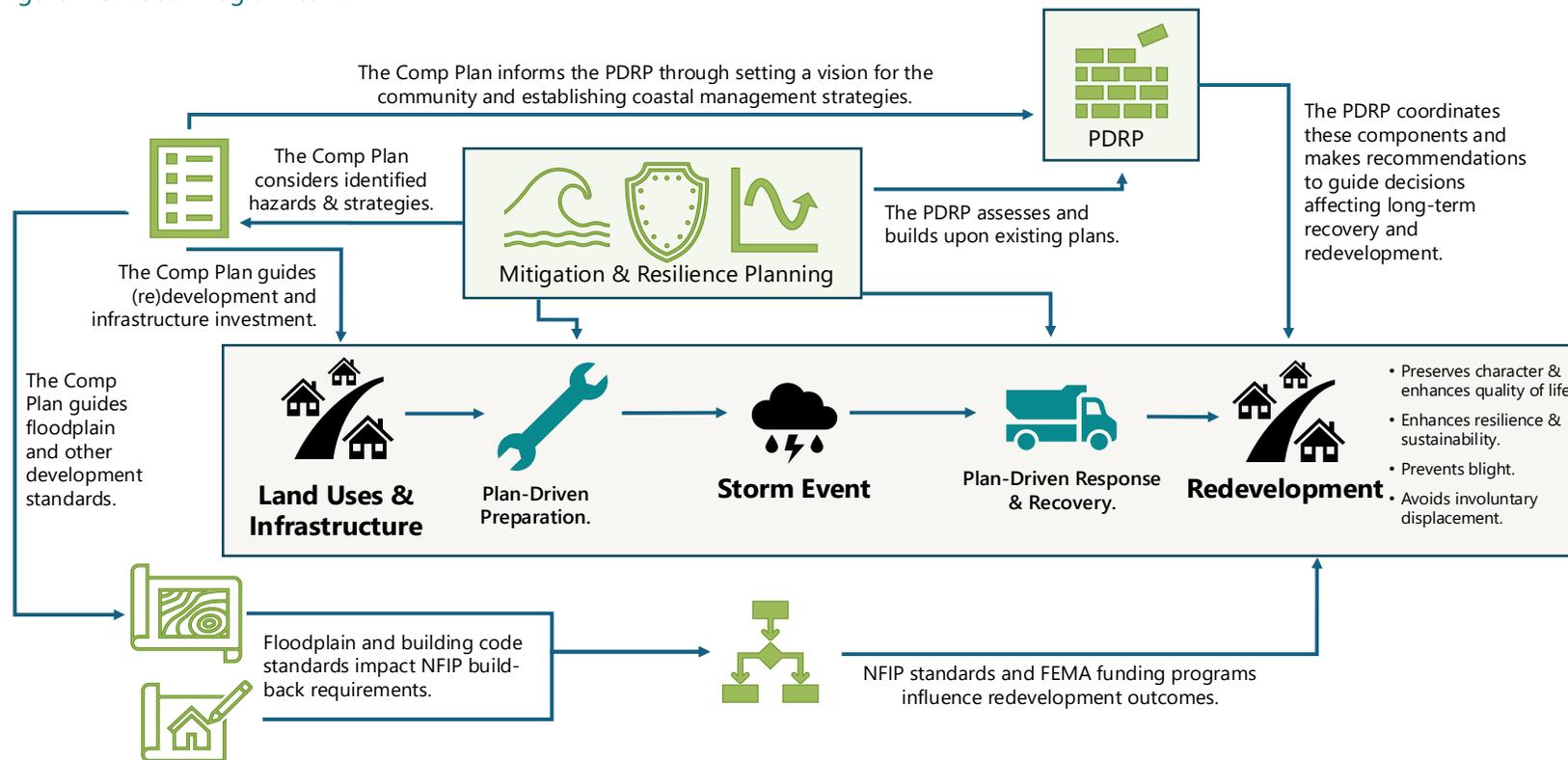
Following the Vulnerability Assessment, a Risk Analysis was conducted to understand the populations most affected by hazard threats and how that could impact the economy and taxbase of the County. This process was completed using American Community Survey and Longitudinal Household Employer Dynamics Origin Destination Employment Statistics (LODES) data. Criticality was determined based on the population, number of jobs, and where redevelopment capacity and household incomes were low. Vulnerable areas were associated with the Critical Facilities and Infrastructure datasets to understand the dependency of these assets and build a foundation for future prioritization and redevelopment coordination decisions.



Local Plan Assessments

A crosswalk of the County's Comprehensive Plan elements, transportation and stormwater plans, Local Mitigation Strategy (LMS), existing PDRP, Code of Ordinances and regional plans identified where existing policies already support timely, risk-informed redevelopment and where small procedural updates can remove friction. Findings emphasized aligning the Capital Improvement Program (CIP) and Long-Range Transportation Plan (LRTP) with vulnerability priorities, using the flood damage prevention ordinance to guide consistent determinations, leveraging housing programs for temporary and replacement housing, and coordinating with regional partners.

Figure 1-5: Local Program & PDRP





Role of the PDRP in the Disaster Planning Framework

The PDRP guides long-term recovery and redevelopment once life safety is stabilized and the County pivots from response to sustained permitting, inspections, housing recovery, economic recovery, and capital repair planning. It links land use, infrastructure, and funding choices so near-term decisions move the community toward adopted goals. The PDRP directs departments to prepare specific property owner-facing products and procedures in blue-sky conditions, and to use them after a declaration. It does not create new authorities; it strategizes existing programs for effective recovery. The Federal Emergency Management Agency (FEMA) provides a structure for supporting disaster impacted communities. The PDRP, operating within the National Disaster Recovery Framework (NDRF), advances the strategies to restore, redevelop, and revitalize impacted community's health, social, economic, and environmental systems.

What the PDRP Does Not Cover

The PDRP does not duplicate emergency response, evacuation, sheltering, public health operations, search and rescue, or debris field tactics, which are covered by the Comprehensive Emergency Management Plan (CEMP) and associated plans. It does not replace the Local Mitigation Strategy project pipeline or scoring, the Vulnerability Assessment methods, the Capital Improvement Program budgeting process, or adopted development regulations. It does not issue site-specific permits, design individual projects, or set emergency communications protocols. Where policy changes are needed, the PDRP identifies them and schedules adoption through the Comprehensive Plan, land development regulations, or program manuals. The plan operates across the County's adopted tools.



Debby, Helene, and Milton Redevelopment

During 2024, Hernando County experienced a series of damaging storms. Tropical Storm Debby made landfall in the Big Bend Area on August 5th and produced heavy rain across the region. Hurricane Helene made landfall near Perry on September 26th with an expansive wind field, and Hurricane Milton made landfall near Siesta Key late on October 9, 2024, as a Category 3 hurricane. The back-to-back storms created compounding impacts on inspections, claims processing, communications and funding timelines. These experiences shaped the plan's emphasis on clear permitting, consistent substantial-damage determinations, surge inspection capacity and pre-identified funding paths.

Recovery activity spanned both coastal communities west of US-19 and inland neighborhoods. Prolonged river flooding along the Withlacoochee, including near Trilby and Croom, and wind-related impacts and outages across Ridge Manor, Brooksville and Spring Hill drove substantial non-coastal recovery work. Inland effects persisted beyond landfall timelines; river stages approached 20 feet in parts of the basin and countywide response continued well beyond the immediate coastal surge period.

Following the tropical storms, many impacted property owners were navigating insurance claims, National Flood Insurance Program (NFIP) requirements and substantial-damage determinations. Small firms struggled to reopen with partial power and limited access. Public Works and Utilities triaged roadway access, drainage systems, lift stations and materials procurement while preparing capital repairs that could be upgraded through mitigation funding. Post-event notes highlight the need for clear guidance, mutual-aid inspection capacity and prepared funding pathways to support these efforts.

Observed Redevelopment Constraints

While preparing this plan during active recovery, several constraints became clear:

- › **Debris clearance and staging:** Overlapping events required planning for extreme volumes and expedited clearance so streets were safe for the next storm. After-action notes emphasize flexibility in FEMA debris documentation for back-to-back events.
- › **Inspections and permitting:** County teams conducted door-to-door assessments and processed substantial-damage determinations. To speed repairs the Building Division opened emergency permitting, created a dedicated email intake for hurricane recovery permits and, in some cases, waived or deferred fees. Staff held a Property Restoration town hall on November 12, 2024, to explain permitting and floodplain rules. These efforts are now reflected in state law (F.S. Sec. 252.392 & 252.422) requiring every county to publish a post-storm permitting plan and property owner guide.
- › **Temporary housing:** Demand for temporary housing persisted after shelters closed. FEMA approved Direct Temporary Housing Assistance for Hernando and nearby counties, allowing trailers or manufactured units where no other housing was available. The County's Housing and Supportive Services department directed local funds to help qualified residents and to lease or repair vacant units for survivors.
- › **Contractor availability and costs:** After Helene, legitimate contractors were in high demand and often booked for months. Lack of available contractors prompted warnings about unlicensed or out-of-state firms taking advantage of desperate property owners. Elevating or rebuilding homes is costly; raising a single-family home in Florida typically costs \$400,000 and new elevated construction around \$700,000. Florida's sandy soils and thin slabs require expensive piles and steel reinforcement, making



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elevation projects about 30 percent more costly than in regions with thicker foundations . Many households cannot afford these investments; about 12,000 applications from 64 counties were submitted to the Elevate Florida program, which covers 75 percent of eligible costs but leaves owners to cover the remaining 25 percent and other expenses.

- › **Permitting demand:** Demand for elevation, restoration, and reconstruction permits spiked after Helene and Milton. Contractors who specialized in lifting houses reported more than ten times their pre-storm workload. Property owners noted delays with their contractors requesting and obtaining documentation and permits.

Implications

The combination of post disaster factors (scarce contractors, high costs, limited funding and lengthy permit reviews) reinforces this plan’s focus on clear permitting guidance, surge inspection capacity, pre-reviewed building plans and aligned funding strategies. Controlling costs through pre-event contracts, leveraging state and federal programs, and supporting the private market’s capacity to rebuild will be essential to enable property owners to meet current standards, reduce repeat damage, and increase the safety of the overall community.

As devastating and historical as the 2024 hurricane season was for Hernando County, it was nowhere near its worst-case scenario. A direct hit from a Category 5 storm, or another back-to-back storm sequence of more severe storms would result in catastrophic damage across the County. Addressing the challenges observed in this redevelopment effort will strengthen Hernando County’s ability to recover from future more severe events.



Public Engagement & Getting Community Buy-In

The following section summarizes the public involvement conducted to gain community buy in for this plan and its initiatives.

Project Website

A project website served as a central location for plan materials, meeting notices and updates and will remain active for property owner guide and the post-storm permitting plan. An online survey collected information about residents' recovery priorities, business reopening barriers and communication needs.

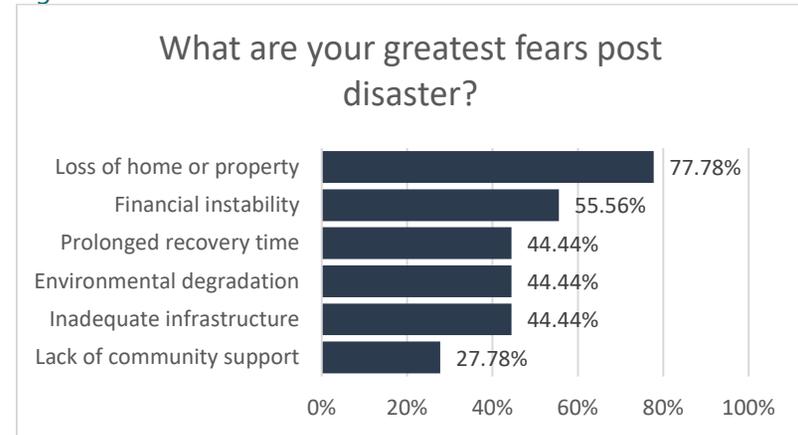
Community Survey

An online survey ran from February 1–July 31, 2025, and received 397 responses region-wide, including 22 from Hernando County. Ten Hernando respondents reported direct disaster impacts. Results below highlight Hernando insights and, where useful, compare them to the broader regional sample. Findings should be interpreted as testimonial given the small Hernando sample.

Highest concerns in a disaster

The public identified consequential impacts to their livelihoods from disasters. These concerns and threats informed focus of strategies developed in this PDRP. The goals and outcomes of the PDRP are intended to alleviate and advance the resolution of these concerns.

Figure 1-6: Post Disaster Concerns

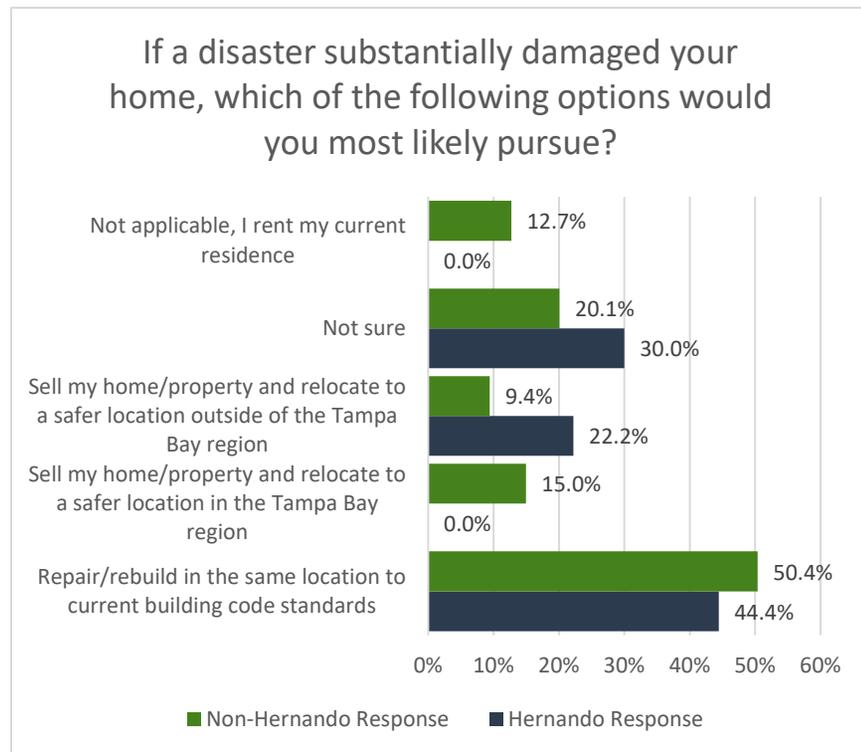




Housing intentions after major damage

Hernando respondents split between rebuilding and moving, with a notable share undecided. Approximately 44% said they would repair/rebuild in place to current building-code and floodplain standards. Roughly 22% would sell and relocate outside the Tampa Bay region, and 30% were unsure—a higher uncertainty than the regional average. Practically none selected “sell and relocate within the region.” This pattern supports presenting clear, owner-facing “dual-path” choices—rebuild to code on the existing lot or pursue a voluntary relocation pathway—so households can quickly evaluate feasibility.

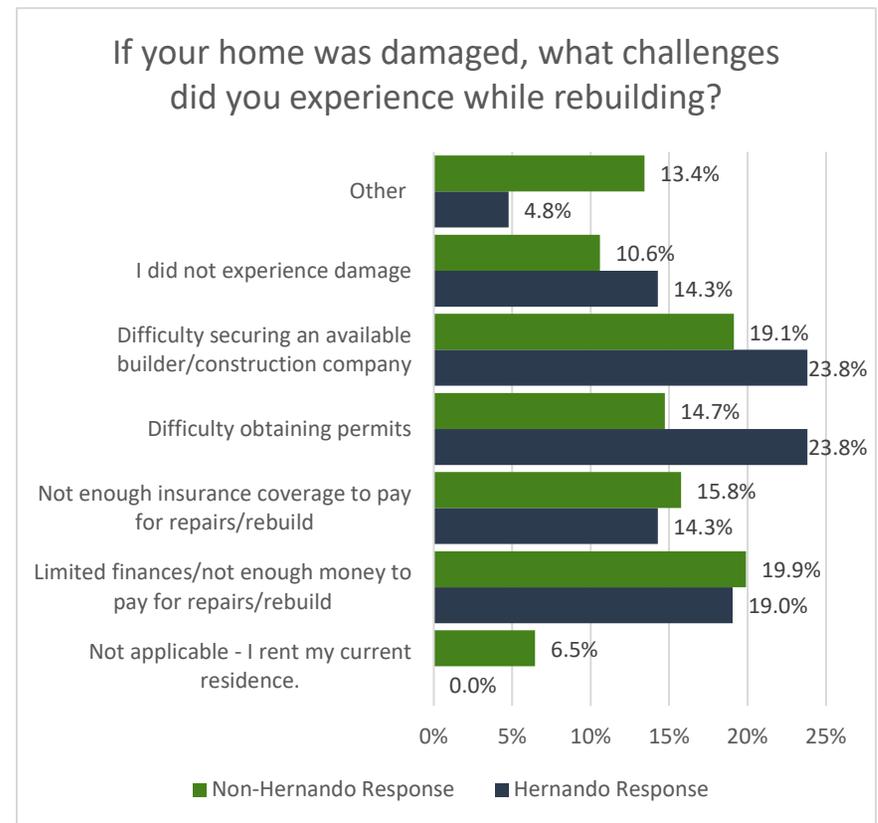
Figure 1-7: Preferred Redevelopment Options



Barriers to home repair and rebuilding

For Hernando households who experienced damage, the two most common hurdles were finding an available contractor and obtaining permits (both reported by ~24%). Limited finances (~19%) and insufficient insurance coverage (~14%) followed. These reinforce several actions already in this plan: surge inspection capacity, a post-storm permitting plan and public guide, pre-reviewed housing plans, and workforce/contractor pipeline support.

Figure 1-8: Redevelopment Challenges





Business impacts and concerns.

Business-related responses from Hernando were limited, but two themes emerged: financial strain (about one-third cited finances as a top concern) and uncertainty (half were unsure what challenges they would face). This aligns with the plan’s emphasis on continuity assistance for small firms, a public “open businesses” feed, and aligning workforce training with recovery trades.

What residents believe works.

When asked what best protects homes or businesses, Hernando participants most often selected stormwater system maintenance (~18%), along with elevated structures and site/location decisions (~14% each). Interest in nature-based solutions and tree management was also notable (~11–12%). These results support pairing capital drainage work with nature-based practices and maintaining simple, public-facing basin maps and project queues.

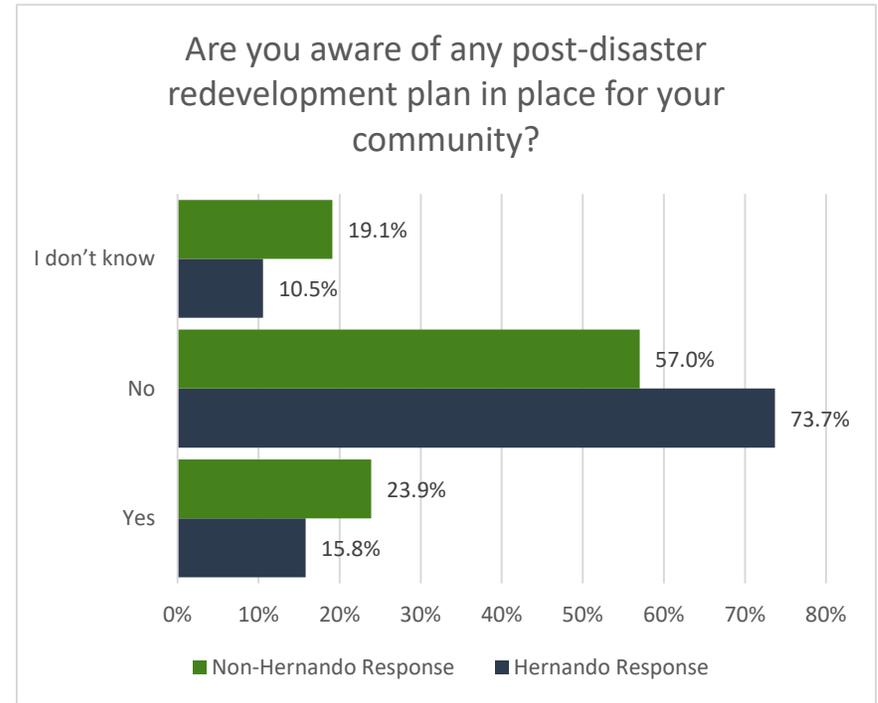
Who helped—and who residents heard from.

Across the Hernando sample, neighbors were the most commonly cited source of help (~32%), followed by federal agencies (~14%) and community organizations (~14%). This mix points to the importance of neighborhood-level information, coordinated voluntary agency support, and clear routing to federal resources.

Awareness and communications.

About 85% of Hernando respondents were not aware of the county’s existing Post Disaster Redevelopment Plan. This underscores the need to publish and actively circulate the post-storm permitting guide, inspection surge information, and business continuity resources before the next event.

Figure 1-9: Existing PDRP Awareness

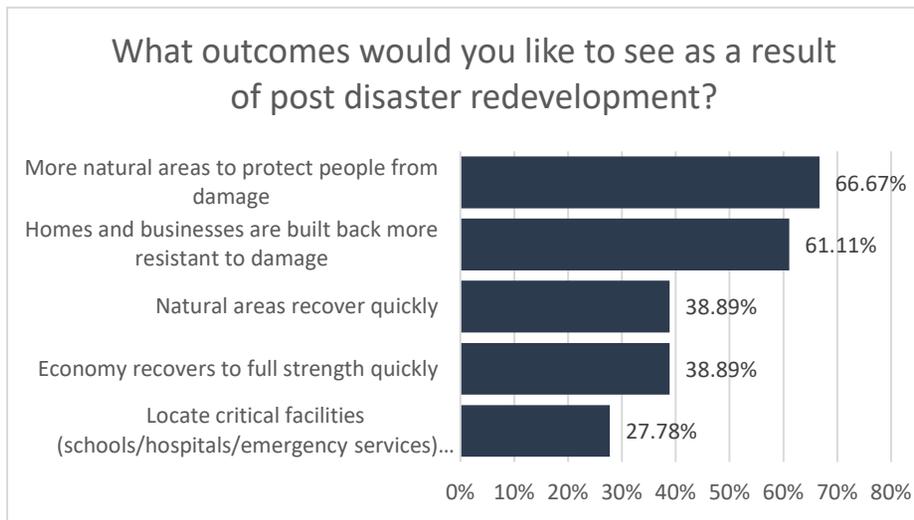




Outcomes for Post Disaster Redevelopment

Correlated with the concerns and disaster threats identified by the Community sampled, the outcomes of post disaster redevelopment express expectations for how resources can be dedicated.

Figure 1-10: Desired Outcomes of Post Disaster Redevelopment



Implications for this PDRP

- › **Keep owner choices legible:** rebuild-to-code vs. voluntary relocation, with plain-language eligibility, steps, and timelines.
- › **Reduce friction where the survey shows pain:** pre-reviewed plans, mutual-aid inspections, and contractor/workforce pipelines.
- › **Pair drainage investments with the measures resident’s trust:** maintenance, nature-based solutions, and context-sensitive elevation.
- › **Strengthen communications:** sustained outreach on the post-storm permitting plan and guide, neighborhood-level channels, and small-business supports.



Workshop 1 (June 25, 2025)

A public workshop was conducted on Wednesday, June 25th, 2025, at the Mining Enrichment Center, located at 800 John Gary Grubbs Blvd., Brooksville, FL 34601. Stakeholders and community input to the PDRP project and process were provided by more than 20 residents. Participants were oriented to the objective and current plan assessments and GIS spatial analysis that had been prepared. Community comments were collected and further information provided through the project website.

The first public workshop included comments and discussion on improving local resources and keeping the labor and economic benefits associated with their processes within the County. Local control of resources and their distribution to keep dollars local to the County to increase local capacity systematically.

The community discussed local workforce training as part of this process. This would aid the efficiency of the damage assessment, buildings abatement and permitting process, and the debris management system with contractors. The community also expressed a need to strengthen nonprofit networks.

The community shared challenges encountered in business and property insurance systems and emphasized their streamlining and improvement to enable redevelopment.

Attendees expressed a need to improve local government relations with neighborhoods. Stormwater mitigation and WMP improvement projects were identified as a need for County investment in Ridge Manor and Southwest of Spring Lake.

These items that the community is envisioning for post disaster redevelopment can be accomplished and supported together.

Figure 1-11: Public Workshop #1





Workshop 2 (September 17, 2025)

Hernando County PDRP Workshop 2 was held 9/17/2025 6pm – 7:30pm, 4 members of the public participated with consultants and County representative. Attendees were primarily informed of the workshop from the email blast.

The second session confirmed implementation priorities, reviewed the plan process, and intended to identify near-term actions. Attendees learned more about the project and asked questions about what the project aims to accomplish.

The consultant team discussed strategies of the plan with County representative. Plan materials to date have been reviewed only by Emergency Management. Informed County of Plan draft status and near-term next steps. The conclusion of phase 1 and the process for County review were discussed.

The workshop format featured a sequence of eight boards overviewing the overall project purpose, depicting redevelopment issues, and presenting solutions. The process was similar to the first workshop where participants were invited around the room to boards and team members in a circle. Handouts from the first workshop were available by the entrance/exit on the second and first floors.

Career Source Pasco Hernado were invited to the workshop as a partner stakeholder to engage with the workforce development aspect of the economic redevelopment strategies. The Workforce Innovation and Opportunity Act (WIOA) administrator for Career Source PH was able to discuss existing programs and special grant programs used last hurricane season to respond to dislocated workers. The County has experience with the activation of these programs in previous declared and non-declared disaster situations. Continued collaboration opportunities could be applicable for proactive capacity building for key sectors aiding in redevelopment.

Figure 1-12: Public Workshop #2





Chapter 2: Land Use & Housing

Purpose and limits

This chapter provides guidance for post-disaster land use and housing decisions under existing authorities. It explains property owner pathways after major damage, reference permitting and temporary use procedures, and identifies housing tools the County may evaluate through separate actions. The chapter does not issue permits, change ordinances, commit funds, or create programs. Any changes to the Comprehensive Plan or Land Development Code would follow normal adoption procedures and SB 180 timing.

How to use this chapter

During blue-sky conditions, staff maintain and publish the post-storm permitting plan and the property owner guide in the locations designated by the Building Division. After a disaster declaration, staff use those references, the flood damage prevention ordinance, and Florida Building Code provisions to process applications and determinations. Where the chapter points to potential tools, it does so for later policy discussion, not immediate effect.

Topics covered

- › Property owner pathways, documentation for substantial-damage determinations, and the appeals path, with references to the standard worksheets and checklists the Building Division maintains.
- › Permitting and temporary uses, including where and how temporary housing pads, aid sites, staging areas, and pop-up space may be considered under a time-limited framework if adopted by ordinance.
- › Housing supply tools that may reduce friction, including a pre-reviewed plan library concept, accessory dwelling units, and small multifamily in defined areas, each subject to separate action if pursued.
- › Floodplain and construction guidance references, including elevation, dry floodproofing, and wet floodproofing where permitted by the Florida Building Code, plus freeboard policy for future consideration consistent with Senate Bill 180 (now F.S. 252.422).
- › Voluntary transactions include a candidate list for buyouts of highest-risk parcels and a transfer of development rights concept that would require separate adoption if advanced.

Key strategies

- › Maintain and publish the post-storm permitting plan and the property owner guide.
- › Use standard documentation and the published appeals path for determinations.
- › If pursued, adopt a time-limited temporary use framework by ordinance.
- › If pursued, establish a pre-reviewed residential plan library through administrative procedures.
- › Evaluate zoning updates for Accessory Dwelling Units (ADUs) and small multifamily through the Comprehensive Plan and Land Development Code (LDC) process.
- › Maintain a voluntary buyout candidate list and, if directed, draft Transfer Development Rights (TDR) elements for later action.



Housing & Land Use Redevelopment Strategies

Table 2-1 provides the working menu for post-disaster land use and housing actions. Use it in two phases: during blue-sky conditions to keep the post-storm permitting plan, public guide, mutual-aid inspection agreements, and pre-reviewed plan library current; and after a declaration to deploy permitting surge, apply standard substantial-damage procedures, and implement post-disaster recovery policies. Each entry list’s purpose, lead agency, key partners, instruments and authorities, and implementation steps or notes. Items that change the Comprehensive Plan or Land Development Code require separate action and timing. Track outcomes by publishing permits and inspection turnaround times and by logging use of temporary-use and housing tools.

Table 2-1: Housing & Land Use Redevelopment Strategies

Strategy	Description/Purpose	Lead Agency	Key Partners	Instruments & Authorities	Implementation Steps/Notes
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.	Building Division with Planning/Housing	FHFC, 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.	Floodplain Manager	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



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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 property 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 expedite 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



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Transferable Development Rights	A voluntary market where property owners sell development rights from risky areas to safer places. Growth shifts, owners are compensated, and hazard exposure declines.	Planning, Env Lands, Risk Management	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



Dual-Path Redevelopment Options

The 2024 season showed that like-for-like replacement is often unaffordable or too slow for many households. Elevation or reconstruction typically runs \$200,000–\$500,000+, small-scale builders are scarce, and not all are comfortable with ADUs or other “missing-middle” products, and assistance programs are modest and uncertain. Florida’s assessment rule (§193.1555) helps some owners who rebuild for the same use within 110% of prior square footage, but it also limits flexibility. Meanwhile, sales to outside buyers can lead to larger replacements that shift neighborhood culture. To keep people safe and preserve community ties, this plan recognizes two legitimate choices after major or total damage—rooted in current codes, capacity checks, and Florida’s strong property-rights protections.

Path 1: Rebuild on the Lot (to Current Codes)

Owners may repair or reconstruct on the existing lot provided all work meets current floodplain requirements and the Florida Building Code. For some, a straightforward rebuild-in-kind preserves the assessment benefit of §193.1555. Others may need a revenue stream to finance elevation and resilient materials. Where the Comprehensive Plan and Land Development Code ultimately allow it, house-scale infill (e.g., an ADU or duplex on the same lot) can help the numbers pencil out. This approach is contentious in at-risk areas and faces real bottlenecks—few small builders, uneven familiarity with missing-middle design, and zoning standards that can block otherwise sound proposals. County tools that reduce friction—pre-reviewed elevated plan sets, a clear post-storm permitting guide, inspection surge, and targeted workforce training—can shorten timelines without lowering safety.

Path 2: Voluntary Relocation and Planned Reuse

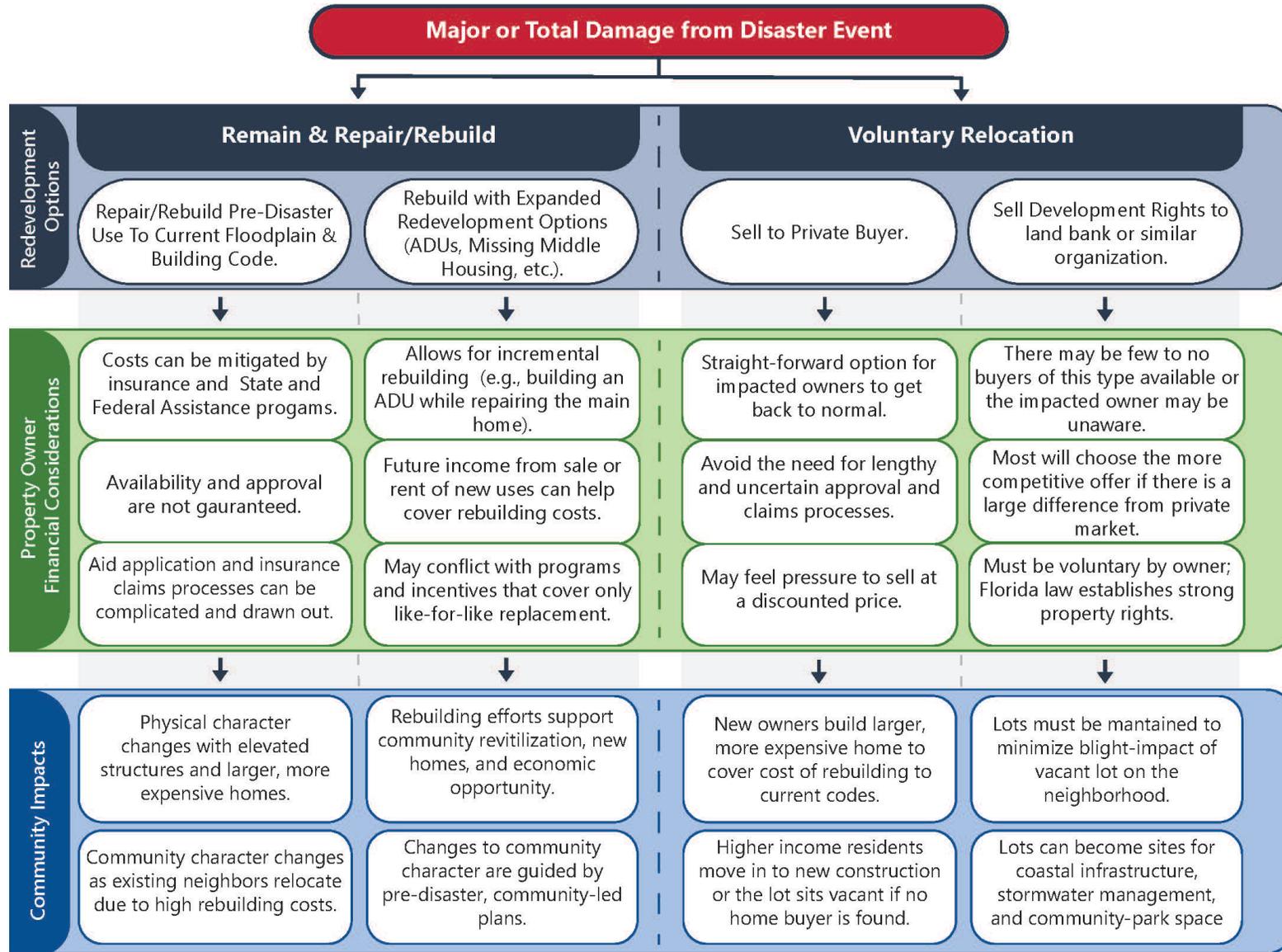
Owners may also relocate voluntarily by selling to a private builder, to a conservation or public entity, transferring development rights through a TDR program (from mapped sending areas to capacity-vetted receiving areas), or participating in a voluntary buyout when available. Relocation avoids elevation complexity and schedule risk while opening the door to proactive site reuse. Retired or acquired parcels should be planned—not left as a checkerboard of vacant lots—to deliver visible community and environmental benefits: neighborhood parks and trails, public water access, living shorelines, stormwater storage and water-quality features, coastal protection berms, and, where appropriate, revenue-generating resilience uses (e.g., community-scale solar or battery sites that support nearby facilities). Reuse should tie back to the Comprehensive Plan and Future Land Use Map, the Watershed Management Program, the Local Mitigation Strategy, and the Capital Improvement Program so benefits are shared by the surrounding neighborhood.

Guardrails that apply to both paths

- › **Code compliance.** All new, replacement, or accessory structures must meet current floodplain standards and Florida Building Code.
- › **Infill only.** Any added units are within the existing developed footprint, no expansion into hazardous areas or conservation lands.
- › **Capacity checks up front.** Demonstrate drainage performance with no adverse off-site impacts, available utility capacity (water, sewer, power), and acceptable evacuation route capacity/clearance.
- › **Plan-led alignment.** Decisions must be consistent with the Comprehensive Plan and Future Land Use Map, WMP priorities, LRTP considerations (including FDOT context), LMS, and CIP.
- › **Neighborhood scale and form.** Maintain house-scale massing, height, and frontage so added units read as part of the street.
- › **Property rights and transparency.** Participation in relocation, TDR, or buyouts is voluntary; processes and criteria are clear and publicly available.



Figure 2-1: Household or Property Owner Redevelopment Options





Chapter 3: Economic Redevelopment

Purpose and limits

This chapter describes coordination points for economic recovery under existing roles. It identifies resources that can help small firms plan for continuity, references a public information feed that shows open businesses if maintained by Public Information, aligns workforce partners with trades needed for recovery, and compiles funding references. The chapter does not set tax policy, award grants, create obligations, or establish insurance products.

How to use this chapter

Staff and partners can draw from the continuity materials, the open-businesses information approach, the skills list tied to procurement, and the funding reference. Any new program or financial tool would proceed through the County's normal processes and schedules.

Topics covered

- › Business continuity references for small firms delivered through partners, and a basic workflow for outreach and enrollment.
- › A public "open businesses" information approach that can be tied to permit and utility data if maintained by Public Information.
- › Workforce coordination with CareerSource, Pasco–Hernando State College, and private partners, with skills aligned to elevation, flood mitigation, electrical, mechanical, and related trades, and reflected in bid language where appropriate.
- › A funding reference summarized from the Financial Planning

Technical Memorandum that sequences FEMA Public Assistance and Individual Assistance, SBA disaster loans, HUD CDBG-DR or CDBG-MIT when allocated, and FEMA HMGP tied to the LMS, plus other federal and state sources.

- › Supplier, materials, and fill logistics references, including pre-event contracts and reuse of suitable excavated material consistent with procurement policy and environmental rules.
- › Procurement and compliance checkpoints consistent with 2 CFR 200 and agency requirements, using standard templates maintained by the County.

Key strategies

- › Provide continuity templates and point to partner offerings for small firms.
- › If used, maintain a simple open-businesses information feed and update cadence.
- › Align bid language and training cohorts with recovery trades identified in the memo.
- › Keep a current funding reference with local prerequisites, match sources, and timelines.
- › Pre-position on-call and unit-price contracts for materials and services consistent with procurement policy.
- › Maintain one grant-ready project list spanning CIP, LMS, and enterprise funds: owned by OMB, updated quarterly, and annotated with match source, permitting status, NEPA status, BCA status, and estimated cost.
- › Screen priority projects for alternative financing when grants are insufficient: MSBUs, revenue or general obligation bonds, green/climate bonds, collaborative revenue bonds, TIF, and P3s.



Economic Redevelopment Strategies

This table directs how the County stabilizes employers, connects residents to recovery work, and sequences outside dollars with local tools. Use it in blue-sky conditions to prepare continuity templates, maintain the open-businesses information approach, align training cohorts and procurement language to recovery trades, and keep a grant-ready project list with match sources. After a declaration, activate outreach to small firms, publish the open-businesses feed if maintained by Public Information, and move projects into the funding lanes shown in the County’s playbook. Each entry list’s purpose, lead agency, partners, instruments and authorities, and implementation notes. Compliance is integral: apply standard 2 CFR 200 clauses, document costs once for multiple programs, and cap local match before design starts.

Table 3-1: Economic Redevelopment Strategies

<u>Strategy</u>	<u>Description/Purpose</u>	<u>Lead Agency</u>	<u>Key Partners</u>	<u>Instruments & Authorities</u>	<u>Implementation Steps/Notes</u>
Countywide Adaptation Funding Playbook	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 & OMB	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	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



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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
Strengthen Distribution Networks for Fill & Resilient Materials	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.	Solid Waste & Recycling, Emergency Management, Planning, Procurement, Building	FDEM, FDEP	Procurement; Interlocal agreements; utility franchise agreements; LRTP (haul routes)	Pre-position contracts and stockpiles, coordinate reuse of excavated material, publish supplier directory
Parametric Insurance	Coverage that pays when objective storm metrics are met. It provides fast cash flow for response and early repairs.	Planning, County Attorney, Economic Development	Florida Legislature, Citizens Property Insurance	Local legislative agenda	Identify suitable hazard triggers, pilot coverage for critical assets, evaluate premium structures

Applicable Economic Development Tools

- › [Strategic Initiative - Disaster Recovery Supplemental Grant Program](#)
- › [Grant Resource for Comprehensive Economic Development Strategy on Economic Resilience](#)
- › [Industry Transformation Grant](#)
- › [Office of Long-Term Resiliency - FloridaJobs.org](#)
- › CareerSource
- › Tampa Bay Regional Planning Council



Chapter 4: Critical Facilities & Infrastructure Redevelopment

Purpose and limits

This chapter provides input for capital programming and coordination. It highlights watershed updates, regional stormwater concepts, coastal protection screening, targeted hardening of critical facilities, an asset register with condition and risk scoring, and utility coordination for energy reliability. It does not select projects, change levels of service, or commit funds. Project development proceeds through the CIP, LRTP, LMS, and budget processes.

How to use this chapter

Use the chapter to understand how Hernando County will keep watershed models current, publish basin project lists, evaluate regional stormwater feasibility, screen coastal locations for protection, identify facilities for hardening, and maintain an asset register that informs financial choices. Any standards or fees would require separate action and timing consistent with SB 180.

Topics covered

- › Watershed Management Plan refresh cycles, public-facing basin maps, and project lists that feed development review and the CIP.
- › Regional stormwater concepts and fee or MSBU structures for shared facilities, with interlocal coordination, where needed.
- › Coastal engineering screening for protection of public assets where justified, and a process to identify retreat where protection is not justified.

- › Critical facility hardening measures, tied to mitigation funding eligibility and project sheets in the LMS.
- › Asset management fields for condition and risk scoring, with triggers that flag when maintenance should advance to a mitigation upgrade.
- › Energy reliability coordination with utilities on targeted undergrounding where feasible, sectionalizing, microgrids, and on-site solar plus storage at critical locations.

Key strategies

- › Keep WMPs current, publish basin project queues, and connect them to review and CIP scheduling.
- › Evaluate and, if directed, establish regional stormwater facilities and funding mechanisms.
- › Program coastal protection where justified and identify potential retreat locations where not.
- › Identify critical facility hardening projects and pursue mitigation funding where eligible.
- › Maintain a unified asset register with condition and risk scores for use in CIP decisions.
- › Coordinate with utilities on targeted energy reliability improvements.
- › Track closures and outages to validate priorities.
- › Embed resilience and mitigation as an explicit CIP scoring criterion and align the annual CIP shortlist with the LMS project list.



Infrastructure Redevelopment Strategies

This table translates risk into capital programming for drainage, transportation, coastal assets, facilities, and energy reliability. In blue-sky conditions, use it to refresh Watershed Management Program data, publish basin project queues, evaluate regional stormwater feasibility, screen coastal sites, maintain the asset register with condition and risk scores, and coordinate with utilities. After declaration, pair quick start repairs with eligible resilience upgrades and route projects to CIP, LRTP, and LMS funding paths. Each entry list’s purpose, lead agency, partners, instruments and authorities, and implementation steps or notes. Use observed closures, outage hours, and flood depths as triggers, and prioritize projects that reduce repeat service disruptions while fitting community context.

Table 4-1: Infrastructure Redevelopment Strategies

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 Management, 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
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



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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 identifying critical corridors, 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 Management & Planning	FEMA, FDEM	LMS; CIP	Verify critical facility list, choose appropriate hardening measures, seek hazard mitigation funding
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, prioritize repairs and hardening decisions, and feeds CIP scoring.	Emergency Management, Administration, Public Works	TB RPC	Asset-management policy; CIP	Build and maintain asset register, score risk and condition, integrate into CIP scoring.
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/FRAs; CIP	Map critical loads, evaluate microgrid opportunities, align with public facility upgrades and seek utility partnerships



Environmental Restoration for Natural & Cultural Resources

The County's infrastructure decisions also shape the recovery of natural landscapes, parks, archaeological sites, and historic buildings. The Natural & Cultural Resources RSF coordinates federal assistance to protect and restore these assets, working with local governments, NGOs, and private sector partners. Hernando County relies on partnerships with land trusts, historical societies, civic groups, state agencies, and ecotourism operators to maintain trails and steward conservation lands. They need functioning public facilities and safe access routes to resume their activities after a disaster.

Infrastructure strategies in the plan support this objective. The Watershed Management Program updates emphasize nature-based stormwater solutions that protect wetlands and riparian corridors. Regional stormwater facilities can relieve small parcels of on-site detention requirements, allowing redevelopment without filling sensitive lands. Coastal engineering screening incorporates living shorelines and low-profile structures where appropriate, balancing asset protection with habitat preservation. Adaptation Action Areas can focus higher standards and targeted buyouts in vulnerable coastal zones, creating public open space and natural buffers. A unified asset register can include parks, historic structures, and trails so that capital decisions consider condition, risk, and cultural importance. By continuing to partner with Habitat for Humanity, United Way, Rotary clubs, historical societies, and conservation groups, the County can plan for joint restoration projects and volunteer mobilization.

Natural & Cultural Resource Tie-ins to Other Chapters

Land-Use & Housing strategies that offer voluntary relocation and planned reuse create opportunities to convert high-risk parcels into neighborhood parks, living shorelines or cultural trails. Economic redevelopment tools can support eco-tourism and heritage tourism businesses that rely on restored natural and cultural assets. Implementation funding guidance helps secure FEMA Hazard Mitigation Grant Program funds and HUD Community Development Block Grant dollars for green infrastructure and preservation projects. By embedding natural and cultural resource considerations into infrastructure planning, Hernando County can promote recovery which enhances both the built environment and the landscapes and heritage that define community identity.

Actions in land use and infrastructure, environmental restoration can protect natural resources and development. The County can initiate a foundation for a more comprehensive water management and treatment strategy that reflects not only disaster redevelopment needs but also proactive intention to lowering liability costs enhancing redevelopment capacity by supporting the viability of critical areas in the County.

The water quality standards and objectives provided in existing applicable plans and programs influence the scope of redevelopment. The existing SWFWMD ERP process is designed to require demonstration of impacts and monitoring for authorizing activities or situations that are not "harmful" to water resources or inconsistent with the public interest. As identified in the regional stormwater and WMP improvement strategies, County can target recommended achievements with local department MSTBU programs.



Environmental Restoration Goals

- A. Reduce environmental threats by improving environmental quality and natural resources.
- B. Remediate chemical contamination from soil and water supply.
- C. Remove and contain debris and hazardous waste generated on land.

Redevelopment Strategies

1. **FLU, Conservation and Restoration Projects - Environmental Areas as protection buffers for inhabited locations.** Fortify impact points as special conservation to protect as buffer to development. Environmentally Sensitive Lands can collaborate with Public Works and Parks and Recreation to engineer and manage these areas. Controlled through FLU.
2. **WMP Implementation with Capital Projects - Strategic redirection of downstream flows** toward catchment areas for treatment and reintegration into watershed system hydrology to minimize flooding and contamination damage impacts. Protect residential areas at risk. Controlled through WMP and MSTBU.
 - **Improve WMP performance** with County Stormwater projects and investments. Program these into CIP cycles or create special interventions for critical system points. Use MSTBU.
3. **Operations and Energy Draws - Improve environmental quality across County by reducing emission needs.** Partner with Energy utility needs and secure lands that could provide renewable source capacity. Controlled through utilities, transportation, public works, residential energy demand. Goal A.
4. **Operations and Energy Draws - Reduce factors of hazard threat formation** by improving environmental quality and reducing impacts on natural resources and systems. This could include target metrics for activities contributing to environmental externalities.
5. **Site Development - Reduce Impervious Surface** to improve drainage and limit runoff pollution contaminants in the water supply. This can reduce pressure on gray infrastructure taxpayer capital assets. Goals A & B.
6. **Environmental Restoration - Apply brownfield remediation** procedures when removing chemical contaminants from sites threatening population centers and public resources. These could include containment, excavation, and treatment processing for reuse. Remediate soil for water and vegetative needs. Restore lands with Florida native vegetation.
7. **Capital Asset Management - Debris Management system responsive to asset life cycle capacity costs.** Debris Removal schedules based on capacity statements of logistical staging locations and routes. Geographic suitability for debris containment and processing for cost saving on asset life.
 - **Reuse debris where possible and when safe** to reduce pressure on public asset lifecycle costs and improve available supply of redevelopment material in roads and reconstruction.



Implementation Recommendations

Assign asset and waste processing responsibilities to approved contractors or public partners under management of County staff (could originate from a technical advisory committee structure and departments relating to environmentally sensitive lands and natural resources).

Debris Removal & Recycling

There is a tremendous amount of material already being recycled from storm-damaged homes in impacted neighborhoods. With waste management service contracts in place for professional procedures, track-hoes are sent to neighborhoods along with three roll-off dumpsters delivered. Through deconstruction or demolition, the materials are segregated into two dumpsters filling them with CMU and concrete debris. The concrete material is completely recycled by waste management companies, who collect it for free because it is beneficial for reuse. Dumpster #3 is filled with roof trusses and everything else that is not concrete.

Reconstruction

During horizontal reconstruction, yardages of crushed concrete can be used for driveway base. Horizontal application of reuse materials can follow the [FDOT recycled materials specifications](#). Vertical reconstruction can also use recycled materials for structural loads.

Recycled concrete can be used as a barrier medium along shorelines to mitigate soil erosion. A robust [artificial reef program](#) has many uses in an environmental setting.

Environmental Resource Assistance

Coordinate with FDEP to address soil and water remediation needs. Leverage the USF Brownfields Center for guidance and technical support. The EPA Brownfield Grant program supported job training, assessment, and cleanup in the 2025 cycle, so confirm upcoming cycles and eligible activities.

Continue to use the SWFWMD ERP process, which requires demonstration of impact conditions and monitoring before authorizing activities that are not harmful to water resources or inconsistent with the public interest.

Establish procedures to:

- › Contain and treat sites with contaminants that may affect nearby homes or public areas
- › Prioritize rapid stabilization measures where contamination risk is present
- › Apply UF IFAS guidance to reestablish native vegetation and restore ecological function

Confirm permitting pathways, monitoring requirements, and partner roles early in the recovery period to reduce project delays and maintain water quality protections.



Critical Facilities - Health & Social Services

The PDRP infrastructure and public facility strategies above directly influence the ability of hospitals, clinics, schools, shelters, and human-services providers to operate after a disaster. The National Disaster Recovery Framework's Health & Social Services RSF exists to assist locally led recovery efforts in restoring and improving health, public health, education, and social services networks. In Hernando County's ongoing recovery, those networks have been crucial to meeting the community's needs through groups including the United Way, Habitat for Humanity, faith-based organizations and other nonprofits deliver services from churches, community centers, clinics, and thrift stores. When roads are cleared and floodwaters managed, these partners can quickly reopen and begin helping residents. When critical facilities are hardened and equipped with microgrids or onsite solar, they can host mobile clinics, distribute supplies, and provide shelter. By tracking outages and closures in the asset register and coordinating energy reliability improvements, the County's facilities staff, Emergency Management, and utility partners support both public services and the capacity of nonprofits to meet urgent health and human-services needs. This alignment reflects the RSF principle that recovery is locally driven and must leverage NGOs and private sector partners.

Health & Social Services Tie-ins to Other Chapters

The housing post-storm permitting guide ensures that social-service agencies have clear pathways to repair or relocate their facilities. Its guidance on more resilient structures applies to institutional buildings as well, and its housing strategies allow for the workforce to remain or quickly return. Economic redevelopment strategies that coordinate workforce training and logistics also support rapid restoration of clinics, daycare centers and pharmacies. The support County's for Businesses

Continuity Planning will also apply to health institutions, social services, and other non-profit organizations. Funding and procurement guidance in the implementation chapter (Chapter 5) allows for repairs to public health and social-service facilities to leverage FEMA Public Assistance and HUD resources while meeting federal compliance requirements.

As a vulnerable employment sector, operational continuity for Health and Social services should be maintained in less vulnerable areas, facilitated by a transportation network fortified in vulnerable locations to connect vulnerable populations with needed services.

Health & Social Services Redevelopment Goal

Increase capacity in personnel, equipment, and outreach to address higher demand during and after disaster events, while ensuring that community care requirements remain low prior to potential hazards.

- A. Demand-reduction (improve health risk factors to populations to create less HSS demand prior to disasters and during/after hazards)
- B. Capacity-enhancement (the HSS system can *facilitate more* services and cases under pressure)

Redevelopment Strategies

1. **Causal Risk factor reduction - Reduce pressures on healthcare emergency response services** by precluding hazardous development. Reduce health risk exposure by supporting public safety on roadways, nutritional food systems, reducing chemical pollution, **improving environmental quality and public safety.**
 - Reduce demand for medical services through blue sky healthcare system improvements.



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- Avoid high risk medical demand. High risk medical demand is strongest when evacuation orders are rejected without adequate shelter in place options available or secured. Water threats kill the most people during hurricane disasters.
2. **Workforce Development Partnerships** - Collaborate with institutional healthcare providers to **increase healthcare professional development pipeline to supplement the service gaps that occur through a disaster event when demand pressures arise**. Minimize the ability for these demand pressures to originate in the first place to the maximum extent possible. Evaluate cross training as part of this. CERT and WIOA are important programs for accomplishing this.
 3. **Redevelopment for HSS - Maintain Operational Continuity with Satellite centers** ensure capacity of centers in low-risk areas to support additional inflow of impacted vulnerable populations. Align the projected demand pressure with evacuation route capacity improvements connecting populations and their needs out of high hazard areas into low hazard areas.

Long term phase –increase footprint of low-risk capacity centers. For each County population node consolidate, the volumes of HSS demand from high-risk centers into low-risk service areas. Use centers in high-risk locations to temporarily support vulnerable and threatened populations and areas of high-risk medical demand. Provide dedicated evacuation routes for people and logistical options for supplies to reach staging areas, shelters, and centers. Build up HSS capacity in low-risk areas with large footprint sites connected to partner non-profit and volunteer organizations, and community business investments.
 4. **Critical Facilities- Pharmacy and Medical Site Resiliency** - Equip a set of clinics and pharmacies with disruption resistant power, redundant communication lines. Relocate at risk facilities to less cost intensive locations where they can contribute access and capacity to intensified development or redeveloped communities. Siting construction of new facility capacity in low risk and logistical areas.
 5. **Redevelopment for HSS - Resilience Hubs**
 - **Prioritize public schools as a core community function fortifying campuses with resilient technologies** that can support multitude of community development capacity actions including the provision of after-school childcare services to support workers.
 - **Proliferate Community centers and their abilities for wide encompassing services** such as facilitating housing assistance, dislocated worker placement, and general case management for businesses and individuals.
 - Coordinate **Disaster Recovery** Centers and Risk Shelters services **as a network**.
 - **Site and provide permanent Resilience Hubs** on Public Owned sites, overlay provisions for temporary uses.
 6. **Operations - HSS connecting at risk populations to low-risk locations.**
 - **Intermediary Mobile Resilience Hubs to meet impacted populations** where they are **and connect them to resources**. Support vehicles can operate in conjunction with transportation for evacuation. Respond to disaster impact sites as a mobile resource hub that can operate as its own disaster recovery support vehicle/and temp. site, which connects individuals with services available at brick-and-mortar sites. A prepared vehicle can deploy to impact sites behind law enforcement and rescue and shuttle between staging areas.



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7. **Operations - Mobilizing modular medical** - Mobilize supplies for onsite treatment with modular medical care at County sites to supplement emergency resources and personnel. Free Standing Emergency Departments currently fill this need and could be supporting partners.
 - **Supply chain hardening** – Fortify critical delivery and supply routes for logistical staging area storage and distribution capabilities.
8. **Administrative - Centralized Published HSS registry and directory for aiding post disaster case management.**
Centralized Digital Publishing of resource libraries - pool all stakeholder directories. A maintained published directory can be distributed through mobile and Interactive Kiosk Experience (IKE) technology or traditional hardcopy signage.

Implementation Recommendations

- › Target resources geographically according to risk and service demand pressures.
- › Distribute resources to many small nodes to respond to logistical threats and pressures: clinics, medical supplies, power units, childcare, case-management.
- › Decouple from single points of failure with microgrids, multiple suppliers, offline workflows.
- › Continue to utilize the LTRG structures to collaborate with the Health and Social Services available in the County.



Chapter 5: Implementation

Overview

This chapter explains how the PDRP will be put into action. It describes what the County will do before a disaster, what happens immediately after a disaster declaration, how the implementation effort is organized, the triggers that signal when adaptation is needed, and how the community will be engaged. A final section summarizes how state law shapes the timing of plan adoption.

Senate Bill 180

In response to ongoing recovery activity for previous Hurricane Ian that made landfall in Fort Myers, Florida in September 2022, and the effects of Tampa Bay Region storms, the State of Florida legislature enacted Senate Bill 180 (SB 180). Hernando County must operate within current state limits, including newly adopted Senate Bill 180 (Chapter 2025-190, Section 28, Laws of Florida). Key provisions include:

- › 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 permissive and enabling approaches during this window.
- › 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”).
- › For future hurricanes, there is also a one-year restriction period

after landfall when local governments are prohibited from adopting moratoria, more restrictive plan amendments, or more restrictive land development regulations.

- › Each county and municipality must maintain a post-storm permitting plan and a public post-storm permitting guide and have mutual aid staffing ready.

These newly established time windows serve as the timeframe for these PDRP strategies in determining what to do now, what to prepare, and what to adopt later.



Table 5-1: SB 180 Windows and Targets

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 concepting, 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 to 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.



Pre-Disaster Implementation

During blue-sky conditions the County focuses on building institutional capacity and preparing projects and policies so that they can be deployed quickly after an event. Key pre-disaster activities include:

- › Evaluate and plan for changing conditions. Staff update risk assessments and evaluate sea-level-rise predictions and hydrological studies to inform comprehensive plan amendments and infrastructure programs. Adaptation strategies developed in this PDRP, and the Local Mitigation Strategy will be integrated into other planning efforts and comprehensive plan updates.
- › Update institutional capacity. Programs, staff and policies are updated to address hazards and sea-level-rise issues and to ensure linkages among the comprehensive plan, LMS, economic development strategies and visioning tools. County departments will conduct table-top exercises and workshops to incorporate resilience issues into recovery and redevelopment discussions.
- › Monitor funding and build support. Staff monitor the availability of federal, state and private funding sources for resilience projects and build community awareness and political support for sustainable redevelopment.
- › Publish the post-storm permitting plan and property owner guide. The County finalizes and publishes its post-storm permitting plan and property owner guide, formalize mutual-aid memoranda of understanding and prepare inspection surge protocols, including private provider agreements.
- › Advance enabling strategies. Watershed Management Plan updates, Community Rating System activities, regional stormwater concepting, pre-reviewed housing plan libraries, parametric insurance pilots and other programmatic initiatives are advanced. Capital projects for drainage, transportation and facility hardening are programmed and match sources secured in

alignment with mitigation priorities.

Grants and financial readiness

- › Establish and fund a dedicated disaster reserve: distinct from routine emergencies, with strict use conditions and replenishment rules.
- › Pre-authorize cash-bridge instruments under the Debt Management Policy: lines of credit or bond anticipation notes sized to projected reimbursement cycles.
- › Run annual scenario-based forecasts: OMB and Financial Services model damage and revenue shortfalls to size reserve targets and cash-bridge needs.
- › Publish grant templates and clause checklists by program: 2 CFR 200 core, BABA, Davis-Bacon, and agency-specific language; keep in a single shared location.
- › Maintain the unified grant-ready list: OMB owns; departments update monthly; quarterly roll-up to leadership.
- › Coordinate private contributions: route donations and volunteers through VOAD partners and Volunteer Florida to reduce duplication and close unmet needs.



Post-Disaster Implementation

Most post-disaster redevelopment is led by property owners, insurers, lenders, and contractors. Local government's role is to keep permits, inspections, utilities, and transportation functioning, to document damage, and to align publicly funded repairs with long-term priorities. This plan is executed through the County's existing Emergency Operations Center and Incident Command System. No new standing "redevelopment body" is created by this plan.

During blue-sky conditions, departments keep pre-event products current, for example the post-storm permitting plan, the public permitting guide, mutual-aid agreements, inspection surge protocols, and data feeds. After a declaration, each department continues with its normal authorities: Building and Planning for permitting and substantial-damage determinations, Public Works and Utilities for debris and infrastructure, Economic Development for business continuity information, Housing for temporary and replacement housing programs, and Emergency Management for overall coordination.

When "Recovery Mode" Begins

The County enters recovery gradually as response objectives are stabilized and leadership directs a shift to sustained permitting, inspections, and capital repair planning. This may occur under a local or state declaration or at the point when the EOC scales down response branches and stands up recovery tasks. Recovery mode does not change legal authorities; it is the community's gradual transition from urgent post-disaster needs to rebuilding actions.

Post-Disaster Procedures

- › Activate operational procedures. Mutual-aid inspection teams are activated. Fee-freeze requirements are observed. Mobile permitting counters are opened as needed. The property owner guide is posted and circulated. A live "open businesses" feed is launched. Early LMS scoping is initiated to capture mitigation opportunities. Quick-start capital repairs are paired with resilience add-ons where eligible.
- › Keep permitting predictable. Use the published post-storm permitting plan and public guide. Apply consistent substantial-damage and appeal steps. Track and publish turnaround times by permit type.
- › Maintain a permit and inspection dashboard that shows volume and turnaround by type.
- › Maintain a status dashboard for roads for roads, facilities, and utilities that affect access and safety.
- › Maintain a funding tracker that flags projects entering design with potential grant alignment.
- › Collect once, use for multiple needs. Field assessments, photos, and measurements collected for damage documentation should also serve substantial-damage determinations, FEMA Public Assistance, and hazard mitigation scoping, to avoid repeated site visits.
- › Stand up the grants/compliance lane: use published templates and checklists; document once and reuse for PA, HMGP, HUD, and insurance coordination.
- › Confirm match caps before design starts and record them in the funding tracker.



Financial Context for Recovery Decisions

Operating stance

- › Keep core services predictable and protect liquidity: bridge reimbursements with the disaster reserve and pre-authorized short-term tools, then replenish per policy.
- › Sequence outside dollars first and cap local match early: apply benefit–cost and eligibility screens before design.
- › Document once and reuse: one evidence set supports PA, HMGP, HUD, and insurance coordination.
- › Use the unified grant-ready list to move competitive projects quickly.
- › Apply the correct clause set by program using published checklists.

Cash timing and triggers

- › **Ad valorem timing:** New-year collections largely arrive after **December 1**. If a storm lands before that, treat the gap as a liquidity event—not a budget crisis.
- › **Triggers to act:** Activate cash-bridge tools when any two are true: (1) disaster declaration; (2) >\$5M in obligated emergency work or debris; (3) projected 60-day cash gap in the General Fund or key enterprise funds.
- › **Tools to use (in order):** (1) budgeted emergency and stabilization reserves; (2) interfund loans where permissible; (3) board-authorized short-term borrowing under the Debt Management Policy; (4) defer non-critical capital starts until obligations and matches are confirmed.

Revenue sensitivity: what we do about it

- › **Ad valorem: 13.94% of new revenues, high sensitivity.** Plan for early-year cash gaps; avoid mid-year millage reactions; use reserves/short-term notes if authorized; accelerate reimbursements.
- › **Charges for services: ~13% combined, moderate.** Expect temporary dips from outages and waived fees; prioritize rapid service restoration to stabilize revenues.
- › **Special assessments: 5.98%, low.** Keep billing cadence; communicate hardship options without undermining collection.
- › **Local option fuel tax: 0.90%, low.** Treat as match leverage for eligible transport repairs.
- › **Permits: 0.67%, low near-term, higher later.** Expect immediate dip, then a surge; prepare staffing and surge inspection to capture cost recovery consistent with SB 180 fee limits.

Reserves and liquidity playbook

- › **Use categories as intended:** Contingencies (small, one-time), Emergencies (events >\$100k), Stabilization (major revenue loss), Balance Forward (pre-Dec operations).
- › **Deploy, then replenish:** Follow the replenishment rule ($\leq 1\%$: next year; $> 1\%$: $\geq 1\%$ /year until restored).
- › **Dedicated major-event set-aside (recommended):** Establish a disaster reserve distinct from routine emergencies to protect fund balance during multi-month reimbursement cycles.

Loss profile and sector focus

- › Modeled severe-storm loss: ~\$7.4B total; 81% property damage, 14% business interruption; residential dominates.
- › **Implication:** Point near-term workforce, procurement, and supplier



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strategies toward housing repair, mitigation trades, and common materials and fill. Use this focus in bid language and training cohorts.

Funding playbook and sequencing

- › **Days 0–60:** FEMA PA A–B, FEMA IA, SBA disaster loans. Actions: lock documentation controls; stand up PA lanes; start insurance coordination; map IA/SBA flows to unmet needs.
- › **Days 30–365:** FEMA PA permanent work; HMGP via the State. Actions: ensure LMS entries are current; prepare BCA inputs; queue environmental/historic reviews.
- › **Months 6–24:** HUD CDBG-DR/CDBG-MIT if allocated. Actions: build the Action Plan from unmet-needs analysis; align housing, infra, and economic programs; reserve local match.
- › **Year-round:** SRFs, transportation, DEP, and other competitive programs. Actions: keep an **unfunded, grant-ready** project list aligned to the CIP and LMS with match sources identified.

Procurement and compliance checkpoints

- › Use pre-event, competitively procured on-call and unit-price contracts with 2 CFR 200 clauses to accelerate eligible spending.
- › Mind program variants: BABA, Davis-Bacon, and other requirements vary by program and timing; apply the correct template at notice-to-proceed.
- › Standardized files: Audit-ready grant files live with each department’s project manager; Procurement verifies clause sets; OMB tracks match balances and obligations.



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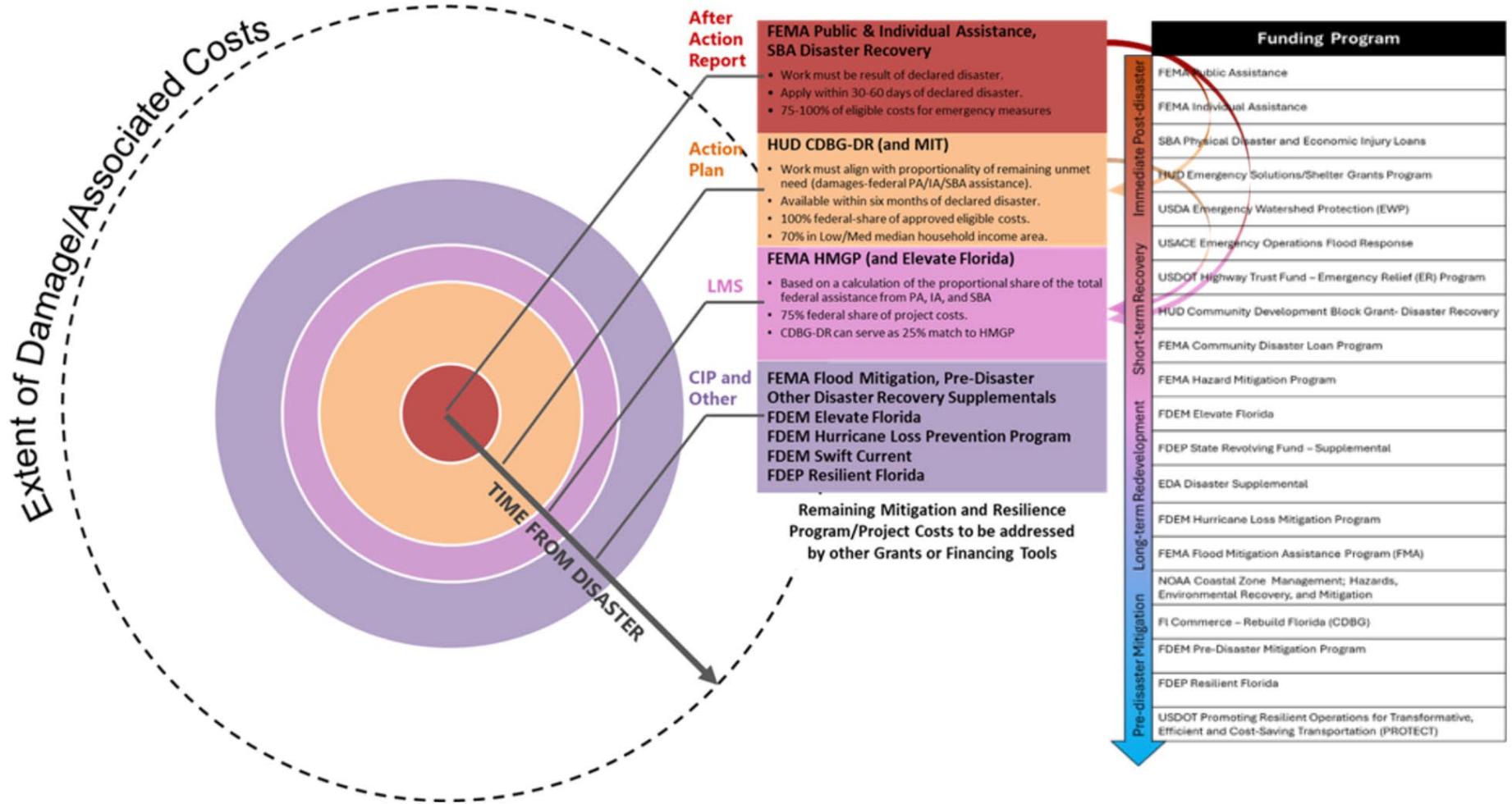
Table 5-2: Revenue Sources & Vulnerabilities

Major Revenue Source	% of New Annual Revenues	Sensitivity to disaster	Operating note
Ad-Valorem Taxes	13.94%	High sensitivity	Sensitive to valuation declines and delayed collections. Plan for cash gaps if a storm precedes December collections; use reserves and short-term tools if authorized
Special Assessments	5.98%	Low sensitivity	Generally stable and service-linked; short interruptions possible
Charges for Services: Physical Environment	5.53%	Moderate sensitivity	Vulnerable to system outages and temporary demand reductions
Charges for Services: General Government	5.40%	Moderate sensitivity	Office closures and reassignment can slow activity
Charges for Services: Public Safety	2.14%	Moderate sensitivity	Demand rises, but fee recovery can lag due to waivers or billing suspensions
Local Option Fuel Tax	0.90%	Low sensitivity	Short dips tied to closures or supply; typically rebound; often earmarked
Building Permits	0.67%	Low in the near term, higher later	Immediate dip followed by reconstruction-driven increase; small base share overall. Fee increases prohibited post-disaster and waivers can be considered to promote redevelopment.



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Figure 5-1: Local Redevelopment Capacity with Federal and State Support





Reserves and cash management

The financial assessment summarizes existing reserve policies, including defined categories for contingencies, emergencies, stabilization, and balance forward. It describes replenishment rules that allocate a portion of annual budgets until reserves are restored. These policies provide a framework for bridging reimbursement cycles and match timing during recovery if authorized by the Board.

Loss modeling and sector focus

The financial assessment also references a HAZUS scenario for a severe storm with an estimated 7.4 billion dollars in total economic loss, with 81 percent from property damage and 14 percent from business interruption. It also notes that modeled residential losses are dominant. These findings support a near-term focus on trades that serve housing repair and mitigation, supplier readiness for common materials, and clear routing to partner resources for small firms.

Funding landscape and sequencing

Federal and state funding typically arrives in phases. Public Assistance and Individual Assistance, along with SBA disaster loans, activate within weeks of a declaration. Hazard Mitigation Grant Program funds scale with Public Assistance totals and follow state coordination, with eligibility tied to the Local Mitigation Strategy. Community Development Block Grant funds for disaster recovery or mitigation may be allocated by congressional action and require an Action Plan before award. Other competitive programs, including state revolving funds and transportation grants, are available year-round and depend on project readiness and match.

Procurement and compliance

The assessment documents show how existing County policies and standard language can be used to meet federal requirements:

- › 2 CFR 200 procurement standards, documentation, and cost eligibility.
- › Competitively procured on-call and unit-price pre-event contracts to accelerate purchasing and support reimbursement.
- › Agency variations noted in the memorandum, including Build America, Buy America and Davis-Bacon applicability that can differ by program and timing.
- › Standardized grant and contract templates maintained by departments identified in the County's grants management policy.

Decision-making triggers for public assets

The County uses its asset inventory, watershed priorities, and observed damage to decide when maintenance should shift to an upgrade. Triggers include repeated closure hours on a road segment, repeated nuisance flooding that can be solved with small drainage fixes, facility downtime above a set threshold, or observed flood depths that exceed advisory elevations. Where the Comprehensive Plan designates high-risk areas, such as Adaptation Action Areas if adopted, those designations inform siting and standards. Cost benefits and available funding are considered before changes advance to design.

Resource Management for Post Disaster Redevelopment

The General Fund and supplemental funding authorized by the Federal and State government provide the foundation for implementing post disaster redevelopment. Programming capital projects using these funds



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is the standard method for reducing risks at community and site scales. Resources being limited or unstable make proactive financing a priority in building capacity for future resiliency. Working from a reactive basis could lower the County's ability to pursue progress toward the Comprehensive Plan.

Disasters expose vulnerabilities and liability pressures on public resources. Prioritizing resources in the context of reducing magnitudes of risk, would follow adopted Comprehensive Plan goals and the tools in the Code of Ordinances to achieve them. Limited staff and departmental capacity to perform increased roles during disaster has been a challenge in previous seasons. The departments that have blue sky functions related to post disaster tasks can oversee post disaster redevelopment and the resources needed to implement.

Key Redevelopment Tasks

1. **Power Provision (Infrastructure)**
2. **Waste Management (Infrastructure)**
3. **Inundation Drainage (Infrastructure)**
4. **Displaced Households & Dislocated Workers (Housing & Economy)**
5. **Housing Supply (Future taxbase)**
6. **Commercial Spaces (Supply chains and logistics)**

These six tasks comprise this plan's framework for Resilient Infrastructure, Land Use & Housing Redevelopment, and Health & Social Services, connected by Economic Redevelopment.

The managerial abilities to respond to and work these tasks are within some departmental roles but others will require continued external partnerships.

Resources Available

The Financial plan within this PDRP was scoped to provide a capacity assessment of existing resources and identify countermeasures for the disruption of these resources. State assistance can be supplemental to disaster declarations and Federal support for redevelopment can be waning or inconsistent, elevating the need for local capacity to implement redevelopment. Implementing redevelopment with local resources highlights a priority for cost effectiveness and the creative use of non-financial resources. Non-financial resources for post disaster redevelopment are also available to local governments and the authority they hold to leverage strategic partnerships. In the absence of higher governmental support, local governments can increase the effectiveness of its current controls and adopted tools. Resources available:

1. Labor force
2. Taxbase
3. Real Estate
4. Critical Facilities and Infrastructure

The **procurement** process for securing **capital assets** and **key labor** personnel are crucial abilities for implementing post disaster redevelopment. This would include securing emergency contracts for debris removal and waste management services, permittees and reviewers, and utility professionals. Procurement sets in place resources that can be activated in recovery to aid redevelopment and is a standard proactive measure. Reducing the time, it could take to activate these resources is a priority. Delays and costs can be avoided through improving infrastructure and housing during the redevelopment process when resources are committed to a project scope. Procurement is enabled by public resources as in standard capital asset programming. Preventing reactive activation through proactive redevelopment and capital programming conserves public resources.



Working through redevelopment tasks

The framework of this plan responds to the redevelopment tasks created by disaster conditions.

Table 5-3: Accomplishing Redevelopment Tasks through the PDRP

Redevelopment Task	PDRP Strategy Framework
Power Provision	Resilient Infrastructure Housing Redevelopment Economic Redevelopment
Waste Management	Resilient Infrastructure & Environmental Restoration Economic Redevelopment
Inundation Drainage	Resilient Infrastructure & Environmental Restoration Housing Redevelopment
Displaced Households & Dislocated Workers	Health & Social Services Economic Redevelopment
Housing Supply	Housing Redevelopment
Commercial Spaces	Economic Redevelopment

Managing resources to accomplish redevelopment tasks

Blue sky departmental roles are heavily relied upon to reduce pressures on gray sky departmental roles in long-term post disaster redevelopment. The more the County can proactively staff and program strategies into redevelopment tasks through blue-sky departmental roles, the more capacity will exist to manage disasters.

County departmental roles are already established, and their capacity includes what staff can accomplish by directing partners. Permitters and reviewers feed into the housing redevelopment workflow set by the County. The County can control the training of personnel to execute pre-

established housing project templates for reconstruction to improve the speed and effectiveness of redeveloping destroyed housing stock where authorized. The County will be occupied facilitating the redevelopment of housing but also directing partners (such as the LTRG) to case manage displaced households from interim transitional or temporary housing to permanent placement. Options for rehousing displaced populations include reconstruction of units, new construction in low-risk areas, or housing through the Transfer of Development Rights program.

Economic redevelopment strategies can improve the speed and effectiveness of redevelopment by developing a tailored workforce proactively. CERT and other training programs can build a response team capable of procedural roles in redevelopment tasks under the direction of full-time staff. Public Works and Utility departments will be coordinating infrastructure redevelopment, expanding existing infrastructure footprint or performance capacity projects. The cost benefit analysis in programming new infrastructure projects and committing to existing footprints will involve system level design that only County departments will direct.

Managing the Critical Facilities and Infrastructure Index (CFI) will be the County’s most effective asset/resource to manage in coordinating post disaster redevelopment. Managing the performance and capacity of the Critical Facility Index is based on the life cycles of capital assets. Life cycles and capacity of assets are influenced by debris generation and the waste management system, inundation, and the exposure of electrical production and storage. Managing the network of resources financially and geographically will allow the County to execute its redevelopment priorities and respond to immediate disaster impacts.



Financing During Recovery

This section summarizes how the County manages cash flow, local match, and reimbursement during recovery using existing reserve, budget, grants management, procurement, capital assets, and debt policies. It does not create new programs or fees. As the community shifts to recovery, the County applies the following sequence:

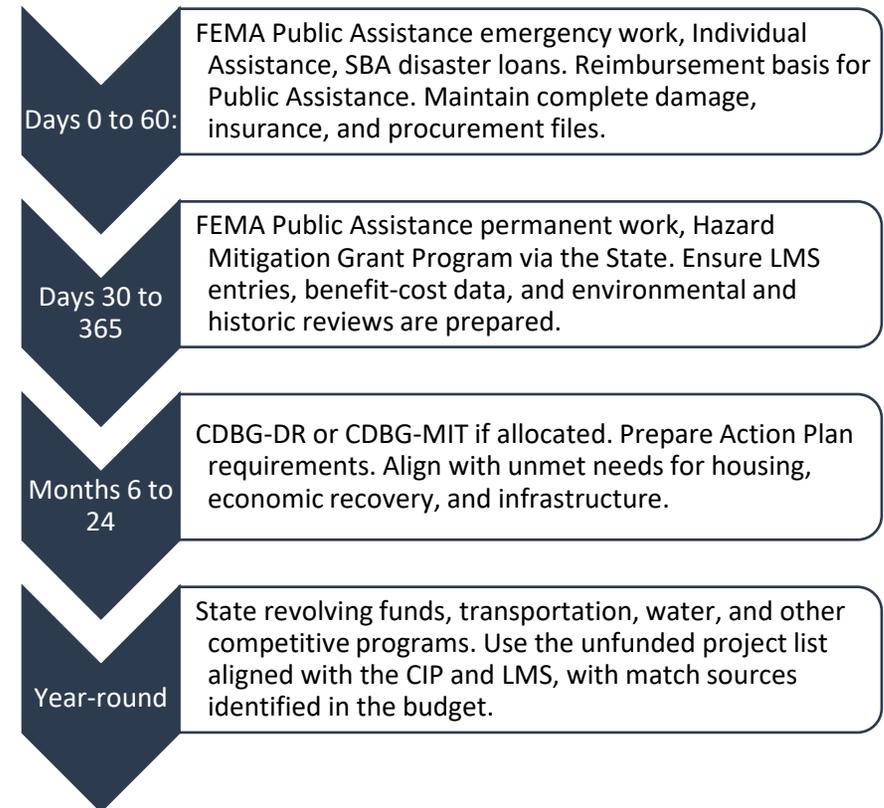
1. Establish documentation controls. One evidence set supports Public Assistance, substantial damage, and mitigation scoping.
2. Confirm procurement paths. Use pre-event on-call and unit-price contracts with required clauses.
3. Use the disaster reserve first, per policy, to bridge eligible reimbursement cycles.
4. Activate pre-authorized short-term borrowing, if needed: line of credit or bond anticipation note sized to near-term obligations.
5. Set and record local match caps and sources before design starts; route any over-cap scope to grants or alternative financing.
6. Align eligible projects to available programs using current LMS and CIP lists.
7. Submit complete applications and maintain audit-ready files.
8. Process draw requests and reimbursements and record capital assets where applicable.
9. Replenish reserves according to reserve policy after reimbursements are received.
10. Close out grants and retain records per the grants management policy.

Roles

Roles during recovery are as follows. Emergency Management convenes recovery touchpoints, tracks declarations and timelines, and routes

private donations and volunteers through VOAD partners and Volunteer Florida. Financial Services manages cash, draws, reimbursements, and reserve replenishment. OMB owns the unified grant-ready list, maintains match balances, and publishes grant templates and clause checklists. Departments prepare project sheets and documentation. Procurement verifies clauses and contracts. The County Attorney confirms statute compliance. Grants/Compliance leads within departments maintain audit-ready files using standard templates.

Figure 5-2: Financing Windows



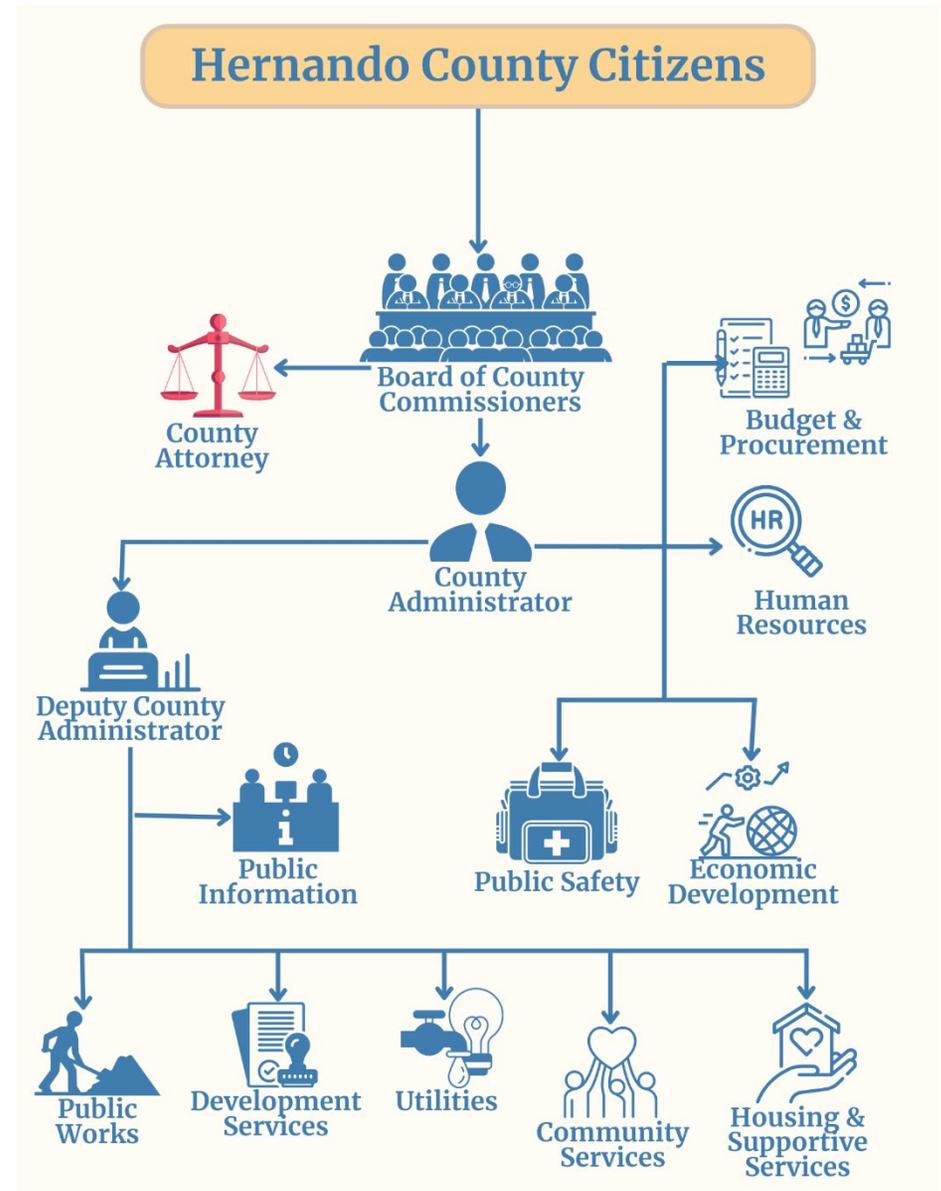


Organizational Structure for Post Disaster Redevelopment

Post-disaster redevelopment relies on the County’s existing commission-administrator structure. The Board sets policy, the County Administrator steers operations, and departments carry out their functions for permitting and inspections, debris and utility restoration, housing support, public information, finance, and procurement. These functions do not shift; they are coordinated more tightly, with pre-event materials like the post-storm permitting plan and property owner guide kept current and used to streamline work. Priorities move from the LMS and asset risk scores into the CIP, supported by a unified grant-ready list and a funding playbook that sequences federal, state, and local tools.

The overall process extends well beyond government. Property owners, tenants, and lenders make decisions about repair, relocation, and timing. Licensed contractors and suppliers manage labor, materials, and schedules. Utilities plan service restoration. Workforce agencies and educators organize training for recovery trades. Faith groups, nonprofits, and community networks support residents and small businesses with information and case management. State and federal partners provide programs and guidance, and neighboring jurisdictions coordinate on shared systems and mutual aid. These roles overlap, and the work is complex. The County’s role is to keep standards consistent, publish clear steps, and align funding and permitting pathways so this network of public, private, and community actors can move through recovery in a coordinated and predictable way.

Figure 5-3: Organizational Structure of Hernando County





Chapter 6: References & Resources

This chapter lists the primary documents, programs and guidance used to develop and implement the Post-Disaster Redevelopment Plan (PDRP). It consolidates references and resources into one section. Local, regional and federal initiatives are included only when they are relevant to long-term recovery and redevelopment in Hernando County.

County programs and plans

- › **Hernando County Comprehensive Plan (2040 Plan)** – The adopted comprehensive plan guides land use, housing, transportation, conservation and infrastructure decisions. The Future Land Use, Housing, and Coastal Management elements provide policies for redevelopment and hazard mitigation.
- › **Local Mitigation Strategy (LMS)** – Hernando County’s LMS identifies hazards, assesses vulnerability and prioritizes mitigation projects to reduce long-term risk. The LMS project list is the basis for Hazard Mitigation Grant Program (HMGP) applications.
- › **Capital Improvement Program (CIP)** – A rolling five-year schedule of capital projects that supports adopted levels of service and growth management policies. Projects aligned with the PDRP and LMS can be moved forward more quickly after a disaster.
- › **Flood Damage Prevention Ordinance** – Implements National Flood Insurance Program (NFIP) requirements and provides standards for substantial-damage determinations, elevation and freeboard.
- › **Post-Storm Permitting Plan and the Guide** – The County’s plan and public post-storm permitting guide (the Guide) outline intake

procedures, triage, mutual-aid inspection surge and owner steps.

- › **Housing programs** – The Local Housing Assistance Plan, Affordable Housing Advisory Committee and other programs (e.g., housing rehabilitation, down-payment assistance and emergency repairs) support both temporary and permanent housing recovery.

Regional programs and guidance

Regional initiatives provide technical resources, policy frameworks and collaborative networks that supplement county-level recovery efforts. Key programs include:

- › **Tampa Bay Regional Planning Council (TBRPC) and the Regional Resiliency Action Plan (RRAP)** – TBRPC coordinates land use, transportation, hazard mitigation and economic development planning among Tampa Bay counties. Through extensive coordination with local governments, it prepared the Regional Resiliency Action Plan, a framework with 11 high-level goals and dozens of objectives and recommended actions for local implementation and regional collaboration. The RRAP aligns with federal resiliency goals and best practices and serves as a crosswalk between county plans, state initiatives and federal guidance. Example objectives include integrating sea-level-rise projections into comprehensive plans, promoting resilient housing and critical infrastructure, and coordinating post-disaster redevelopment across jurisdictions. TBRPC also provides technical assistance to member governments and convenes regional workshops on resilience.
- › **Tampa Bay Regional Resiliency Coalition (TB RRC)** – A voluntary coalition facilitated by TBRPC comprising counties and municipalities across the Tampa Bay region. The coalition advances climate adaptation and sea-level-rise planning, develops joint policy statements and fosters data sharing and vulnerability assessments. Participation in the TB RRC allows Hernando County



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to coordinate hazard analyses, share best practices and leverage regional partnerships for grant funding.

- › **District Watershed Management Program/Plan (WMP)** – SWFWMD manages water supply and flood protection in the region. Its Watershed Management Program builds and updates watershed-specific plans, models hydrologic and hydraulic conditions, and develops prioritized project lists for flood control and water-quality improvements. The program can support studies, nature-based stormwater projects, and regional stormwater facilities.
- › **Community Rating System (CRS)** – Part of the National Flood Insurance Program, CRS encourages local governments to adopt practices that exceed minimum floodplain management standards. TBRPC and SWFWMD assist member jurisdictions in maintaining CRS documentation and earning credits for public information, mapping and regulations, flood damage reduction and warning and response. Higher CRS scores reduce insurance premiums for property owners and reinforce regional consistency in post-disaster redevelopment.

State programs and guidance

Florida agencies provide planning frameworks, funding and technical assistance that complement federal and local programs. Highlights include:

- › **FDOT Resilience Action Plan (RAP)** – Section 339.157, Florida Statutes, requires the Florida Department of Transportation to assess the impacts of flooding, storms and sea-level rise on the State Highway System and to recommend strategies to strengthen resiliency. The RAP includes a vulnerability assessment, prioritization criteria and implementation strategies for hardening roads, bridges and related facilities. It informs project programming and aligns transportation improvements with federal

programs and the Peril of Flood Act.

- › **FDOT Context Classification** – FDOT’s context-based design initiative assigns each roadway segment a context category, from Natural and Rural to Urban High Density, based on land use, density, intersection spacing and multimodal needs. These classifications guide design speeds, lane configurations and pedestrian and bicycle infrastructure, ensuring that new and reconstructed roads are thoughtful of the surrounding community and support safety, mobility and community character.
- › **FDOT Resilience Policy and Planning Tools** – FDOT integrates resilience considerations into planning, programming, project development and design. The Department uses techniques such as resilient pavement markings and planning tools like the Sea Level Rise Sketch Planning Tool to assess future conditions and inform project scoping. Recent legislation requires FDOT to implement the RAP and ensures consistency with federal funding requirements.
- › **Resilient Florida Program (DEP)** – Administered by the Florida Department of Environmental Protection, Resilient Florida provides grants for vulnerability assessments, adaptation plans and resilience projects that address flooding, sea-level rise and extreme weather. Funds are available for local governments to conduct risk assessments, update comprehensive plans, implement green or grey infrastructure projects and strengthen critical facilities.
- › **Florida Forest Service (FFS) Wildfire Mitigation Programs** – The Florida Forest Service protects people and property from wildland fire and manages forest resources. Through partnerships with federal, state and local agencies, FFS delivers cooperative programs that promote forest health, sustain rural economies and reduce wildfire risk. Prescribed fire and mechanical fuel reduction are widely used to mitigate wildfire hazards, and FFS supports Community Wildfire Protection Plans.



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- › **Peril of Flood Act and Adaptation Action Areas** – Florida Statute §163.3178 (Peril of Flood Act) requires coastal jurisdictions to address flood risk and sea-level rise in their comprehensive plans and encourages the designation of **Adaptation Action Areas** to focus resources on vulnerable locations. Hernando County’s coastal zones may use these designations to prioritize funding, infrastructure improvements and voluntary acquisitions.

Federal programs and guidance

- › **FEMA Public Assistance (PA)** – Provides financial assistance to state and local governments and certain non-profit organizations for debris removal and emergency protective measures (Categories A and B) and for permanent work categories (C–G). The federal share is at least 75 percent of eligible costs.
- › **Hazard Mitigation Grant Program (HMGP)** – Authorized by Section 404 of the Stafford Act; provides grants to states, tribes and territories to perform long-term hazard reduction after a presidentially declared disaster. HMGP funds projects such as elevating utilities or floodproofing structures and requires a 25 percent non-federal match.
- › **Community Development Block Grant – Disaster Recovery (CDBG-DR) and Mitigation (CDBG-MIT)** – HUD programs that provide flexible funding for housing, infrastructure and economic recovery activities in areas impacted by major disasters. Local governments prepare an Action Plan to allocate these funds based on unmet needs.
- › **Small Business Administration (SBA) Disaster Assistance** – Offers low-interest loans to homeowners, renters, businesses and non-profits to repair or replace disaster-damaged property and to cover economic injury.

- › **2 CFR 200 (Uniform Guidance)** – Federal regulations governing procurement, cost principles and audit requirements for grant-funded projects. The County’s procurement policies incorporate these requirements.
- › **Build America, Buy America Act (BABA)** – Federal law requiring the use of U.S.-produced materials and products in federally funded infrastructure projects. BABA applies to many recovery grants and requires coordination with procurement and project design.
- › **National Flood Insurance Program (NFIP)** – Enables property owners in participating communities to purchase flood insurance; includes floodplain management requirements that local governments must adopt and enforce.



Acronyms

- › AAA: Adaptation Action Area
- › ADU: Accessory Dwelling Unit
- › BABA: Build America, Buy America
- › BAN: Bond Anticipation Note
- › BCA: Benefit–Cost Analysis
- › BFE: Base Flood Elevation
- › CDBG-DR/CDBG-MIT: Community Development Block Grant – Disaster Recovery / Mitigation
- › CIP: Capital Improvement Program
- › CRS: Community Rating System
- › EOC: Emergency Operations Center
- › FBC: Florida Building Code
- › FDEP: Florida Department of Environmental Protection
- › FDEM: Florida Division of Emergency Management
- › FEMA: Federal Emergency Management Agency
- › FHFC: Florida Housing Finance Corporation
- › FHC: Florida Housing Coalition
- › GIS: Geographic Information System
- › HMGP: Hazard Mitigation Grant Program
- › HSS: Housing and Supportive Services
- › LDC: Land Development Code
- › LMS: Local Mitigation Strategy
- › LRTP: Long-Range Transportation Plan
- › MSBU: Municipal Service Benefit Unit
- › NEPA: National Environmental Policy Act
- › NFIP: National Flood Insurance Program
- › OMB: Office of Management and Budget (County)
- › P3: Public–Private Partnership
- › PA: Public Assistance
- › PDRP: Post-Disaster Redevelopment Plan
- › PHSC: Pasco–Hernando State College
- › PIO: Public Information Office
- › RAP: Resilience Action Plan (FDOT)
- › SBA: U.S. Small Business Administration
- › SOP: Standard Operating Procedure
- › SRF: State Revolving Fund
- › SWFWMD: Southwest Florida Water Management District
- › TBRPC: Tampa Bay Regional Planning Council
- › TDR: Transfer of Development Rights
- › ULI: Urban Land Institute
- › VA: Vulnerability Assessment
- › VOAD: Voluntary Organizations Active in Disaster
- › WMP: Watershed Management Plan/Program
- › WREC: Withlacoochee River Electric Cooperative



Appendices

The following technical memoranda provide detailed background for the PDRP.

Appendix A: Technical Memorandum 3 – Risk Analysis

This memo documents the countywide risk and vulnerability assessment used to inform the PDRP. It summarizes hazard modelling for surge, riverine flooding, wind, wildfire and secondary impacts, presents block-group-level risk metrics and explains how the results guided the siting and sequencing of redevelopment strategies.

Appendix B: Technical Memorandum 4 – Local Policy Framework

This memo reviews local plans, policies and regulations that affect post-disaster redevelopment. It identifies where existing policies support risk-informed redevelopment and where procedural updates can remove friction. The memo recommends adjustments to align the Comprehensive Plan, Land Development Code, Capital Improvement Program and other documents with state law and regional guidance.

Appendix C: Technical Memorandum 5 – Financial Planning

This memo outlines Hernando County's fiscal structure, major revenue sources and financial vulnerabilities. It reviews reserve policies, capital investment priorities, debt management and grant administration and describes funding mechanisms available for recovery and long-term redevelopment. Recommendations include establishing disaster-specific reserves, updating capital planning criteria to prioritize mitigation and resilience, and formalizing a grants management framework.