

# State Revolving Fund Interest Rate Fact Sheet

## CWSRF Financing Rate Formula

$$FR = MR - 4 + (4/(1+(100/AI)3)) - 1/\log(P)$$

Where:

*FR = Financing Rate*

*MR = Market Rate*

*AI = Affordability Index*

*P = Population served or to be served by the sponsor*

## DWSRF Interest Rate Formula

$$i = \%MR(MR)$$

$$\%MR = 40(MHI/SMHI) + 15$$

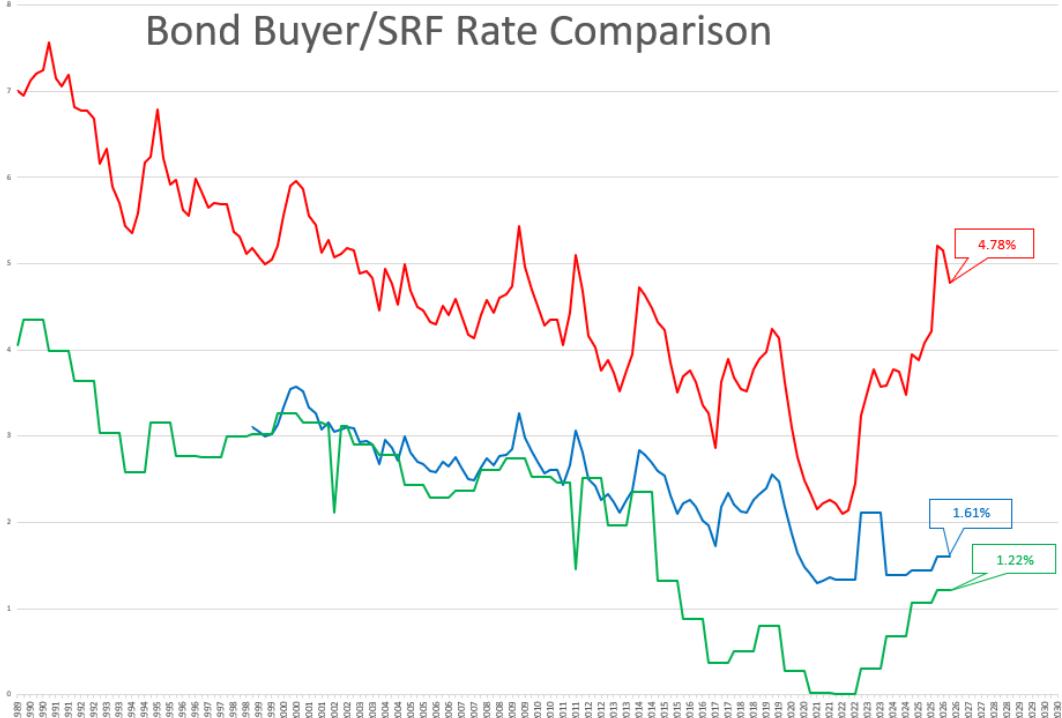
Where:

*i = Interest Rate*

*MR = Market Rate*

*MHI = Median Household Income of the public water system's service area*

*SMHI = State of Florida MHI*



**UPDATED**

**SFY 2026**

**3rd Quarter**

*Jan. 1-Mar. 31, 2026*

**MR<sup>1</sup> = 4.78%**

<sup>1</sup> Pursuant to rules 62-503.300(8) and 62-552 of the Florida Administrative Code, the market rate is established as the weekly average yield reported in the Bond Buyer 20 Bond GO Index for the full weeks occurring during the three months during the preceding fiscal quarter.

**SMHI<sup>2</sup> = \$71,711**

<sup>2</sup> Per the 2023

*American Community Survey 5-Yr Survey*