

State Revolving Fund Interest Rate Fact Sheet

CWSRF Financing Rate Formula

$$FR = MR - 4 + (4/(1+(100/AI)^3)) - 1/\text{Log}(P)$$

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:

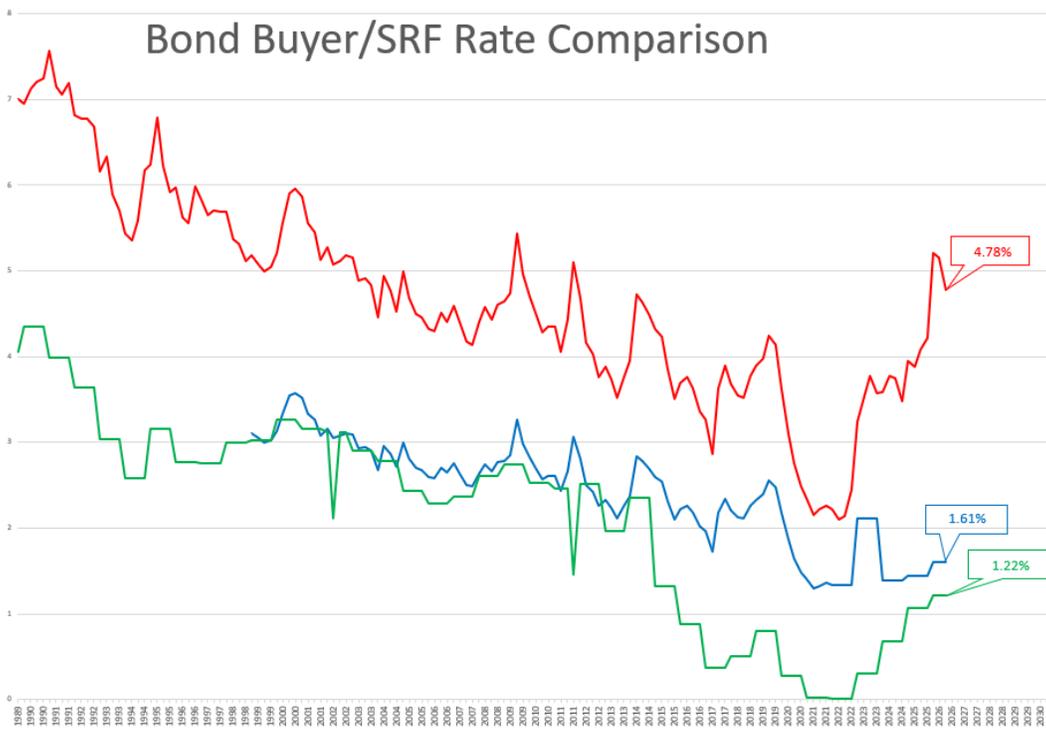
i = Interest Rate

MR = Market Rate

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

SMHI = State of Florida MHI

Bond Buyer/SRF Rate Comparison



UPDATED

SFY 2026

3rd Quarter

Jan. 1-Mar. 31, 2026

MR¹ = 4.78%

¹ 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.

SMHI² = \$74,568

² Per the 2024

American Community Survey 5-Yr Survey