

Florida is adding a city a year. Your capital plan has to keep pace with the water table.

The fastest-growing state in the country is also the most exposed — saltwater creeping into the Biscayne aquifer, two million septic tanks feeding red tide, and a coastline planning around feet of sea-level rise. Every one of those forces reshuffles the projects on your list. Invizion helps Florida utilities re-sequence a capital portfolio in a click — and defend every decision.

467K¹ Residents Florida added in a single year (2023–2024) — more than any state except Texas, pushing the state past 23.4 million.	\$26.75B² Florida's 20-year drinking-water infrastructure need in EPA's latest survey — the 4th-largest of any state.	~4M³ People who rely on the Biscayne aquifer — the shallow, saltwater-vulnerable sole source for most of Southeast Florida.	\$537M+⁴ Federal Bipartisan Infrastructure Law water dollars directed to Florida since 2022 — and still arriving annually.
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THE FLORIDA LANDSCAPE

Four forces are moving your project list at once

None of these is theoretical, and none of them waits for your next budget cycle. Together they mean the capital plan you approved last year may already be the wrong plan.

DEMAND — GROWTH

The fastest-growing state in the country

Florida added 467,347 residents between 2023 and 2024 — more than any state except Texas — and crossed 23.4 million people, growing about 2% in a single year¹

Every new rooftop is a service connection and a capacity commitment. Growth-driven capital competes for the same dollars as renewal and compliance, and the sequencing between them is exactly what boards and rate cases fight over.

SUPPLY — SALTWATER INTRUSION

The aquifer is shallow, coastal, and under pressure

About 4 million people draw drinking water from the Biscayne aquifer, a shallow formation that underlies roughly 4,000 square miles of Broward and Miami-Dade — and its coastal edge is vulnerable to saltwater intrusion³

The Floridan aquifer supplies most of the rest of the state; in Jacksonville roughly 90% of drinking water comes from groundwater. As sea level rises and pumping continues, utilities have relocated wellfields inland — a costly, capital-intensive fix — and the question of where the next gallon comes from is now a capital question, not just a resource one⁵

QUALITY — NUTRIENTS & SEPTIC

Two million septic tanks, and the blooms they feed

Florida has more than 2 million septic systems — one of the highest counts in the nation — and most were never designed to remove the nitrogen that fuels algae blooms and red tides⁶

The state has responded with money: nearly \$390 million awarded to the greater Indian River Lagoon region since 2019, plus hundreds of millions more in recent water-quality and septic-to-sewer grants⁷ Converting septic to sewer is one of the largest discretionary capital programs many Florida utilities will ever run — and it stacks on top of everything else.

COMPLIANCE — RESILIENCE & RENEWAL

Planning around sea-level rise, on the same clock as renewal

Southeast Florida's regionally unified projection puts sea-level rise at 10 to 17 inches by 2040 and 21 to 54 inches by 2070 above the 2000 baseline — the number that coastal treatment plants, pump stations, and outfalls now have to be designed against⁸

Resilience does not replace the renewal backlog. Florida carries a \$26.75 billion 20-year drinking-water need and an estimated 1.16 million lead service lines — the most of any state² New obligations stack on the old backlog, and something on the list has to move.

WHO RUNS FLORIDA'S WATER

Large municipal and regional systems, plus a long tail of private and small systems

Florida's biggest metros run their own water and wastewater utilities, and regional wholesalers like Tampa Bay Water supply several members at once. Alongside them sits a long tail of investor-owned utilities and small systems — the ones the Public Service Commission rate-regulates and where funding gaps hit hardest.

Municipal & regional systems

Rates set by city / county commissions · capital approved by governing boards

Miami-Dade Water & Sewer (WASD) ~2.4M residents served · 400,000+ retail accounts⁹

JEA (Jacksonville) 1M+ NE Florida residents · >\$4B capital plan¹⁰

Tampa Bay Water Wholesale to ~2.6M people · 6 member governments¹¹

OUC — Orlando Utilities Commission 240,000+ customers · 7 water plants¹²

Broward County Water & Wastewater Large county system on the Biscayne aquifer

Orange County Utilities Fast-growing Central Florida provider

Investor-owned & special-purpose systems

Rates & capital recovery regulated by the PSC

PSC-regulated investor-owned utilities 149 water and/or wastewater IOUs under FPSC jurisdiction¹³

Florida Governmental Utility Authority (FGUA) Special-purpose authority operating systems across multiple counties¹⁴

Numerous small & rural systems Where funding gaps and PFAS costs hit hardest

The FPSC does not set rates for municipal or county systems — those are approved locally — but it regulates the rates and capital recovery of Florida's investor-owned water and wastewater utilities.¹³

Every capital dollar has to be defensible

Whether you answer to the Public Service Commission or a city commission, the question is the same: why this project, why now, why at this cost? Florida's oversight bodies and consent decrees are asking it harder than ever.

Florida Public Service Commission (PSC) regulates rates and capital recovery for investor-owned water and wastewater utilities — 149 systems as of 2022. Municipal and county systems set rates through their own commissions¹³

FDEP holds Safe Drinking Water Act primacy — lead service line inventories (Florida has the most estimated lines in the nation), PFAS monitoring, and the compliance capital that follows²¹⁶

Consent decrees & ocean-outfall rules drive mandated spend — Miami-Dade WASD is executing a roughly \$1.6 billion federal Consent Decree over 15 years on top of its broader capital programs⁹

City & county commissions approve municipal capital plans in public, in front of ratepayers — where growth, resilience, and affordability collide.

The money is moving — can your plan absorb it?

Florida utilities have more capital funding available than they've had in a generation, from state SRF loans to WIFIA and dedicated PFAS dollars. The constraint is no longer only dollars — it's readiness: which projects are shovel-ready, which qualify, and how the timing lines up with everything else on the list.

FDEP administers the Clean Water & Drinking Water State

Revolving Funds. Year-one Bipartisan Infrastructure Law allotments to Florida included \$70.6M for the Drinking Water SRF, \$60.5M for the Clean Water SRF, and \$111.3M dedicated to lead service line replacement.¹⁵

\$537M+ in federal BIL water funding has been directed to Florida since 2022, including a 2024 round of over \$361M through the SRFs — roughly half available as principal forgiveness for disadvantaged communities.⁴

WIFIA has invited about \$689M in low-cost federal loans across five Florida projects in a single round — including \$404M for Miami-Dade wastewater and \$132M for Sarasota County¹⁷

Dedicated PFAS & emerging-contaminant grants — Florida received about \$52.6M in 2023, part of \$87.55M in BIL emerging-contaminant funding announced for the state¹⁶

State water-quality dollars — nearly \$390M awarded to the greater Indian River Lagoon region since 2019, plus hundreds of millions more in recent statewide water-quality and septic-to-sewer grants⁷

FLORIDA WATER, IN BRIEF

Questions Florida utility leaders are asking

Short, sourced answers — the same facts we'll dig into on a call, in the context of your system.

Can a state with this much rain really face a water-supply problem?

Yes — the constraint is quality and access, not rainfall. About 4 million people rely on the shallow, coastal Biscayne aquifer, which is vulnerable to saltwater intrusion, and most of the rest of the state depends on the Floridan aquifer. As sea level rises and demand climbs with population, utilities have relocated wellfields inland and invested in alternative supplies — all capital-intensive³⁵

How big is Florida's water infrastructure need?

EPA's most recent Drinking Water Infrastructure Needs Survey puts Florida's 20-year drinking-water need at \$26.75 billion — the fourth-largest of any state — and estimates roughly 1.16 million lead service lines statewide, the most in the nation. That is before wastewater, stormwater, and resilience spending⁹

Why is septic-to-sewer such a big deal for Florida utilities?

Florida has more than 2 million septic systems, most of which don't remove the nitrogen that drives algae blooms and red tide. Converting them to central sewer is one of the largest discretionary capital programs many utilities will run. The state has committed real money — nearly \$390 million to the Indian River Lagoon region since 2019 and hundreds of millions more in water-quality grants — but conversions still compete with renewal and growth for the same dollars.⁶⁷

Who sets my utility's water rates in Florida?

The Florida Public Service Commission regulates rates and capital recovery for investor-owned water and wastewater utilities — 149 systems as of 2022. Municipal and county systems such as Miami-Dade, JEA, and Orlando's OUC set rates through their own governing commissions. Either way, capital spending has to be justified to a governing body and, increasingly, to ratepayers¹³

What funding is available for Florida water utilities right now?

Florida's SRFs (administered by FDEP) received year-one BIL allotments of \$70.6M for drinking water, \$60.5M for clean water, and \$111.3M for lead lines, and more than \$537M in total BIL water funding has flowed to the state since 2022. WIFIA has invited about \$689M in low-cost loans across five Florida projects, and dedicated PFAS grants add tens of millions more. The bottleneck is readiness — which projects qualify, and how the timing fits the rest of the plan⁵⁴¹⁷

How does Invizion help Florida water utilities plan capital?

Invizion is scenario-based capital portfolio optimization for water utilities. It lets you model how a saltwater-intrusion response, a septic-to-sewer mandate, a resilience deadline, or a funding award reshuffles your whole project list, re-sequence the portfolio automatically against your constraints, and keep a defensible record of every decision for the PSC, your commission, or ratepayers. The best next step is a short first meeting to look at it against your own program.

REFERENCES

Sources

Every figure in this briefing is tied to a primary or authoritative source.

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ABOUT INVIZION

Capital program optimization for utilities

Invizion is a purpose-built capital lifecycle management platform for water and wastewater utilities. It integrates budgeting, CIP, scenario analysis, and funding-source tracking in one system — so utilities can re-sequence a capital portfolio in a click and demonstrate audit-ready, defensible decisions to regulators, boards, and rating agencies.

See what a defensible Florida capital plan looks like — book a 20-minute first meeting.

Book your first meeting →