

Northeast Florida Regional Council
Military Installation Readiness Review



Implementation Strategy and Investment Pathways

JULY 2026



Executive Summary

Over the course of the Northeast Florida Military Installation Readiness Review (NEFL MIRR), adaptation projects, policy actions, and planning efforts have been identified to strengthen military readiness, infrastructure resilience, and regional coordination across Clay County and the City of Jacksonville. Technical Memo 9 established that portfolio. This memo, Technical Memo 10, addresses how the region can fund this portfolio; it presents a regional implementation and investment strategy for advancing the projects and actions outlined in the MIRR over time, and how to move from planning to sustained implementation.

The investment challenge. Three conditions shape the strategy: **scale and cost, fragmented ownership, and a shifting funding environment.** The portfolio spans major capital work including transportation improvements, utility redundancy, and shoreline stabilization alongside multi-year policy and planning efforts which will require large investments in regional infrastructure. The assets requiring adaptation belong to a variety of owners such as the Florida Department of Transportation (FDOT) and the North Florida Transportation Planning Organization (TPO) for roads, CSX and JAXPORT for rail, JEA and Clay Electric for power, as well as the installations, the City of Jacksonville, and the St. Johns River Water Management District (SJRWMD) for shorelines — each operating on its own capital cycle and grant timeline. Additionally, funding is being pursued at a time when the state and federal funding environment is tightening. At the state level, Amendment 3 on the November 2026 ballot, if approved, would reduce non-school local government revenue by an estimated \$4.6 billion in FY2027–28, constraining the local match many resilience programs depend on. At the federal level, the FY2026 budget request proposed a 22.6 percent reduction in nondefense discretionary spending, and recent legislation rescinded unobligated funding from several programs relevant to MIRR work including climate and environmental justice grants, neighborhood grants, environmental review implementation funds, and certain NOAA programs.

A framework for decisions. To organize this work and navigate a challenging funding landscape, this memo introduces the Adaptation Investment Systems Framework (AISF), a structured approach to matching adaptation needs to the institutions, funding sources, and financing tools that can deliver them. It then inventories the tools already available under Florida law or established precedent: funding sources such as grants, user fees, and dedicated taxes; financing tools such as bonds, State Revolving Funds, and value capture; and institutional mechanisms such as partnerships, incentives, and new governance structures. These existing tools must be aligned, scaled, and coordinated across owners that may not plan together.

Near-term priorities (next five years). The memo identifies concrete actions across six focal areas — Shorelines and Natural Infrastructure, One Water, Transportation and Mobility, Land Use Planning and Conservation, Resilient Utilities, and Housing and Childcare. Several strategies recur across all areas including:

- Assemble federal, state, and local cost-share for shared assets
- Place projects into the pipelines that already fund them — the FDOT Work Program, utility capital plans, adopted hazard mitigation plans — before funding rounds open
- Pursue defense-community programs such as REPI, the Defense Access Road (DAR) program, and the Defense Community Infrastructure Program (DCIP) for projects that serve both an installation and its surrounding community



- Bundle related projects to compete more effectively for grants and State Revolving Fund financing.

The longer-term strategy is to manage the MIRR portfolio as an active investment pipeline rather than a static list of recommendations. NEFRC and regional partners should consider developing and maintaining a shared portfolio organized by focal area, asset owner, likely applicant, funding pathway, readiness status, constraints, and next steps. This would allow the region to track which projects are ready for near-term funding, which need planning or design support, which require policy or partnership action, and which should be sequenced with related investments. It would also help identify where cost-share templates, mutual support agreements, interlocal agreements, pilot projects, or more formal governance structures are needed. Since this is a long term strategy, project leaders and partners could be decided in the future.

Implementation requires leadership, commitment and collaboration. Technical Memo 10 therefore frames implementation as a sustained regional investment process. The MIRR has already produced the foundation of a mission-relevant portfolio, a shared understanding of vulnerabilities, and a network of partners with experience in planning, infrastructure, utilities, conservation, and resilience. The next phase is to keep that portfolio visible, organized, and fundable. Success will depend on continued coordination, disciplined project tracking, early investment in readiness, and a clear connection between each priority and the owner, applicant, funding source, and institution capable of advancing it.



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1 Introduction

1.1 Background

Over the course of the entire project, the Northeast Florida Military Installation Readiness Review (NEFL MIRR) identified a broad set of adaptation projects, policy actions, and implementation needs intended to strengthen military readiness, infrastructure resilience, and regional coordination across Clay County and the City of Jacksonville. Technical Memo 9 and the associated project packages established the portfolio of relevant adaptation projects, including structural improvements and recommended policy actions. This Technical Memo 10 builds on that work, examining how various investment pathways can help the region move toward implementation.

1.2 Purpose

The purpose of this memo is not to provide several individual financing plans, one for each recommended action or project. Rather, it provides a broader implementation and investment strategy for advancing the project portfolio, leveraging near-term funding opportunities, and clarifying the types of funding, financing, and institutional mechanisms that may be needed over time. Because the MIRR portfolio includes projects of significant scale and cost, projects owned or influenced by multiple entities, and projects that exist in an ever-changing funding environment, successful long-term implementation will require more than simply matching projects to available grant programs. It will require a coordinated approach that considers project readiness, cost-share opportunities, capital planning cycles, institutional roles, and long-term investment sequencing.

1.3 Structure of this Memo

Therefore, this memo is organized around that implementation challenge.

- It begins by summarizing the portfolio's **financial needs** across six focal areas: Shorelines and Natural Infrastructure, One Water, Transportation and Mobility, Land Use Planning and Conservation, Resilient Utilities, and Housing and Childcare.
- It then defines the major **investment challenges** facing the portfolio, including the scale and cost of implementation, fragmented ownership and authority, and a changing state and federal funding environment.
- Next, the memo introduces the **Adaptation Investment Systems Framework (AISF)**, a structured model to help evaluate implementation needs across institutions, funding sources, and financing mechanisms. Using the AISF, the memo identifies funding, financing, and institutional tools and mechanisms to support implementation.
- Finally, it presents **near-term adaptation funding opportunities** that regional partners can pursue within the next five years, as well as opportunities to build a foundation for longer-term investment strategies.

Taken together, the various aspects of this memo position the region to advance the priorities identified in this MIRR through systematic, sustained, and long-term efforts. Where possible, the



memo identifies short-term grant opportunities. However, given the much larger investment challenges and opportunities, primary focus is given to how a systems-based approach can be leveraged to address regional, systemic needs.



2 Overview of Financial Needs

The NEFL MIRR has identified more than 110 individual adaptation projects (in project packages) spanning roads and rail, electric power and fuel, water and reuse, shorelines, and land use. Roughly 40 percent of the proposed projects are studies, planning, or policy actions; as a result, the region's most immediate need is planning and technical assistance funding. The portfolio is designed to support mission-critical needs, an important designation that can tie projects to defense-linked funding and gives the region a compelling pathway to federal partnerships across the various focal areas the portfolio covers.

This memo groups the project portfolio into six focal areas that carry through the near-term opportunities and longer-term strategies that follow: Shorelines and Natural Infrastructure, One Water, Transportation and Mobility, Land Use Planning and Conservation, Resilient Utilities, and Social: Housing & Childcare. **Table 2-1** summarizes the relevant financial needs by project area.

Table 2-1. Financial Needs by Project Focal Areas

Focal Area	Description of Financial Need
Transportation and Mobility	Transportation is the largest category in the project portfolio, accounting for more than 40 projects that combine roadway and freight-rail work. The roadway projects center on keeping military access routes passable during flooding, and the rail projects on protecting the freight corridors that serve Blount Island and Camp Blanding. Funding this area is a direct matter of mission assurance. If access roads flood or freight corridors fail, personnel cannot reach installations and supplies cannot move.
Resilient Utilities and Energy	Utilities represent the second-largest concentration of projects spanning the electric system and the region's fuel infrastructure. The electric projects focus on hardening, relocating substations that serve installations, and on building redundancy into the grid that installations and communities share. The fuel projects center on the Northside Fuel Depot at NS Mayport, where near-term flood hardening and longer-term relocation are being explored. Without reliable power and fuel, water treatment, emergency operations, and mission activity all stop.
One Water	One Water covers roughly 15 projects focused on potable water supply, water reuse, and stormwater management. The supply and reuse projects concentrate on conveyance capacity, on-site storage, and reuse redundancy. Stormwater projects address flooding on the installations and in the surrounding drainage network. Treating these as one system reflects the region's hydrology and its funding reality. Reuse and storage reduce strain on supply, and stormwater improvements reduce flood risk to other water system assets. Funding this suite of projects protects both the continuity of water service and the flood resilience of the broader portfolio.
Shorelines and Natural Infrastructure	The shoreline and natural-infrastructure projects range from engineered coastal defenses (e.g., tidal gates and hybrid armoring) to nature-based approaches (e.g., soft armoring, wave attenuation, and living shorelines). These assets are the region's first line of defense against coastal flooding and erosion, and they protect the roads, utilities, and installations that sit behind them. Because the coastal edge is shared among the installations, the City of Jacksonville, and the St. Johns River Water Management District, funding this area also delivers value across jurisdictions at



Focal Area	Description of Financial Need
	once, and the nature-based projects carry habitat and water-quality co-benefits that open additional funding pathways.
Land Use Planning & Conservation	Land use and conservation account for a smaller but foundational set of projects focused on permanent protection of parcels around Camp Blanding, near Outlying Field Whitehouse, and adjacent to NAS Jacksonville, along with compatible-growth planning and wildfire fuel management on surrounding lands. Keeping this land undeveloped is a cost-effective risk reduction strategy that prevents encroachment, preserves the natural buffers that absorb flood and fire risk, and avoids the far higher public cost of protecting or relocating development. This is also the area where the region's funding model is most mature. Around NAS Jacksonville, the City of Jacksonville and the North Florida Land Trust have used a 75 percent federal REPI and 25 percent state cost-share to acquire development rights on roughly 1,700 acres in the accident potential zones. At Camp Blanding, compatible-use buffer acquisitions run through the North Florida Land Trust under the Sikes Act, with the National Guard Bureau as the agreement holder, layered with REPI as well as state and county programs. This stacked funding approach can serve as a proof of concept for the coordinated approach that other focal areas of the project portfolio could benefit from.
Social: Housing & Childcare	Beyond the physical and natural systems that sustain installation operations, the region's resilience also depends on quality-of-life conditions that determine whether the installations can attract and retain the personnel they rely on. As documented in Technical Memo #9, access to affordable, available housing and to childcare are persistent constraints for military families across NS Mayport, Blount Island, Camp Blanding, and NAS Jacksonville. Housing costs and long commutes strain recruitment and retention, and childcare waitlists and cost burdens keep military spouses out of the workforce and personnel away from duty. Unlike the other focal areas, the social needs are not a set of capital projects in the adaptation portfolio, and on-installation capacity is federally managed and outside regional control. What the region can influence is the community-side supply of housing and care, and the nonprofit and partnership infrastructure that connects families to it. The financial need here is therefore centered on seeding regional coordination, studies, and community-side capacity. However, it competes for the same planning dollars, partnership structures, and institutional attention as the rest of the portfolio, which is why it belongs in the same investment-system conversation.



3 Approaching Financial Strategy Design

3.1 Defining the Investment Challenge

This MIRR analysis has produced a large, comprehensive suite of project packages, each with its specific funding and institutional leadership opportunities and challenges. Though not all-encompassing, three important thematic challenges to implementation emerged through discussion with leadership advisory groups, interviews, and analysis:

- Scale and cost of the project portfolio
- Fragmented ownership and authority
- Funding environment

These warrant discussion; as they frame how regional installations, governments, and partners must consider MIRR project implementation.

3.1.1 Scale and Cost of the Project Portfolio

The scale of the adaptation project portfolio introduced in Technical Memo 9 and the project packages is itself a defining challenge. Some projects will require major capital investments — for example, transportation improvements, utility redundancy, and shoreline stabilization. Such projects will require planning, design, modeling, permitting, and, in some cases, acquisitions. Others involve major investments of time to enact programs or updates to land use and development code, wildfire planning, dark-sky protections, marsh migration planning, housing coordination, and other implementation-enabling actions across multiple jurisdictions.

Consequently, there is no singular, simple means of estimating cost, much less approaching funding, financing, and execution. Opportunity exists, however, for establishing an approach to funding and implementation at scale, over time.

3.1.2 Ownership and Authority

A pattern runs through each project area discussed in the prior section of this report: the assets needing adaptation do not belong to any one owner, and many belong to entities that a regional or local funding strategy cannot fund directly. For example, roads sit with FDOT and the TPO; rail with CSX and JAXPORT; power with JEA and Clay Electric; and shorelines are divided among the installations, the City of Jacksonville, and the St. Johns River Water Management District. This makes for a complex landscape of infrastructure ownership that presents a complicated funding and financing challenge. Each of these owners operates on its own planning horizon, timeline for grant eligibility, and capital cycle. As a result, over time, the region's investment environment has developed in response to individual entities delivering individual projects, rather than a coordinated resilience portfolio that crosses all of these boundaries at once.

This fragmentation is a defining funding challenge for the NEFL MIRR. It determines which tools might apply where: military construction and land-protection programs for on-base and buffer work, the utility rate base and State Revolving Fund for water and power, FDOT and federal transportation programs for mobility, and cost-share arrangements for the shared shoreline systems. It also points to the coordinating role a regional body can play, aligning



timelines, assembling cost-share, and helping owners that rarely plan together pursue funding that none could capture alone.

3.1.3 Funding Environment

While funding for the adaptation project portfolio will come from numerous sources, federal and state funding will be critical to implementation. Investment recommendations are coming at a time of particular uncertainty at each of these levels of government. Acknowledging this context is important for funding and implementation strategy development.

3.1.3.1 State Fiscal Context

Many funding sources that apply to the adaptation projects put forward by the MIRR are administered by the State of Florida. As a result, the region's near-term funding strategy is tied closely to the current state budget environment. Two developments deserve the attention of MIRR stakeholders. First, Governor DeSantis is term-limited, and a new governor will take office in January 2027 following the November 2026 election; the Resilient Florida Program was established in 2021 by Governor DeSantis, so the continuity of state resilience priorities beyond the current administration is not yet certain.

A second, larger question sits on the November 2026 ballot. Florida voters will decide Amendment 3, which would raise the homestead property tax exemption from \$50,000 to \$150,000 in 2027 and to \$250,000 in 2028, subject to 60 percent approval. A legislative staff analysis estimated the change would reduce revenue to non-school local governments by roughly \$4.6 billion in fiscal year 2027-28, and \$8.4 billion in fiscal year 2028-29 (Ballotpedia, 2026; Florida Legislature, 2026). Many Florida local governments depend heavily on property tax revenue; a reduction of this scale would tighten the local matching funds and capital budgets that many resilience programs rely on. This comes alongside a broader narrowing of local authority through state preemption, including the 2024 Live Local Act and Senate Bill 180, which froze local comprehensive plan and land development changes for much of the state from August 2024 through October 2027 (Seidel, 2025; Herman, 2026). Taken together these trends suggest that local governments will have less flexible revenue at the moment the MIRR portfolio's planning and early-project needs will require funding. This strengthens the case for pursuing the stackable state and federal programs, and for the regional coordination that makes those programs easier to reach.

3.1.3.2 Federal Fiscal Context

Federal funding conditions have already changed in recent years. Following historic federal investments in state and local projects through such efforts as the Infrastructure Investment and Jobs Act of 2021 (IIJA), the Administration and Congress have shifted funding priorities. The FY 2026 federal budget request signaled a shift in discretionary priorities, with proposed increases for defense and homeland security and a \$163 billion, or 22.6 percent, reduction in nondefense discretionary spending (OMB, 2025). Several agencies that commonly support resilience, water, natural infrastructure, conservation, and hazard-mitigation projects were affected by this realignment of funding priorities. For example, EPA's FY 2026 Congressional Justification requested \$4.16 billion, a 54 percent decrease from the FY 2025 enacted level, and proposed reducing agency staffing by 1,274 positions while emphasizing core statutory responsibilities, cooperative federalism, and state-led implementation (EPA, 2025). Similarly,



FEMA moved to end its Building Resilient Infrastructure and Communities program in April 2025—though in that case a federal court found the termination unlawful in December 2025 and a new funding round was opened in March 2026 (CRS, 2026; ASCE, 2025). Also in 2025, the Administration’s Department of Government Efficiency created a government-wide review of contracts, grants, loans, and staffing, including directives focused on spending efficiency and workforce optimization (White House, 2025). These, likewise, had impacts on agencies and funding sources germane to MIRR recommendations.

Recent federal legislation has also affected the funding landscape for adaptation and infrastructure projects. Notably, the One Big Beautiful Bill Act, enacted on July 4, 2025, rescinded unobligated funding from programs potentially relevant to MIRR implementation, including climate and environmental justice grants, neighborhood grants, environmental review implementation funds, and certain NOAA programs (U.S. Congress, 2025). These rescissions do not eliminate federal funding opportunities, but they narrow some of the pathways that regional partners may have considered for project portfolio implementation.

These three investment challenges — scale and cost of implementation, fragmented ownership and authority over assets, and a shifting funding environment — suggest the MIRR adaptation project portfolio requires a structured approach for assessing opportunities and defining funding and implementation strategies.

3.2 Adaptation Investment Systems Framework

The Adaptation Investment Systems Framework (AISF) provides a structured method for developing adaptation project portfolio implementation strategies by helping organize the relationship between adaptation needs, available funding and financing options, institutional roles, and the steps needed to deliver projects over time. The framework is offered as an organizing and strategy development tool.

3.2.1 AISF Overview

The AISF model consists of seven levels (0-6) of evaluation (see **Figure 3-1**) that progress from foundational planning to structured investment assessment and full-scale implementation. The framework is constructed such that each stage builds upon the previous one, creating a clear progression from defining resilience priorities to securing long-term financing.

The following summarizes the AISF process:

- **Level 0 – Project, Planning, and Policy Portfolio:** Establishes an initial portfolio of resilience projects, policies, and planning efforts to define priorities before structured investment evaluation. This adaptation portfolio consists of the recommendations and project concepts identified in Technical Memo 9, the Regional Project Package, installation project sheets, and related adaptation materials.
- **Level 1 – Implementation Components:** Identifies three primary implementation elements supporting adaptation investments: institutional capacity, funding sources, and financing mechanisms.
- **Levels 2 - 5:** Together, these levels help define the nature of the action needed by asking a series of questions through the lens of each of the three primary implementation components:



- **Level 2 – Scale of Needs:** Assesses the scale at which action is needed across funding, financing, and institutional needs.
- **Level 3 – Nature of Governmental Responsibility:** Identifies implementation responsibilities or gaps by level of government and/or the private and nonprofit sectors.
- **Level 4 – Capacity of Existing Systems:** Identifies whether what is needed exists or needs expansion or improvement, or whether it requires a new institution or source of funding.
- **Level 5 – Augmenting Existing Institutions, Funding, and Financing:** If what is needed exists but is insufficient for meeting the adaptation project needs, this step involves identifying whether the issue lies in education and outreach, in something structural or “mechanical” that renders an institution or funding sources ineffective for MIRR implementation purposes, or in political challenges.
- **Level 6 – Implementation Component Specifics:** Whereas Levels 2-5 require asking a set of common framing questions for institutions, funding, and financing, this final step asks a series of component-specific framing questions.

The objectives of this framework are two-fold. First, it provides a structured, consistent means for organizing the adaptation project portfolio through an implementation lens. Second, in a context where traditional sources of funding and financing are limited, it provides a means for distilling which projects lend themselves to strict versus more flexible funding options. The AISF model is intended as a framework to examine projects at the portfolio level; what the framework is *not* attempting to support is specific, project-level governance or financing actions.

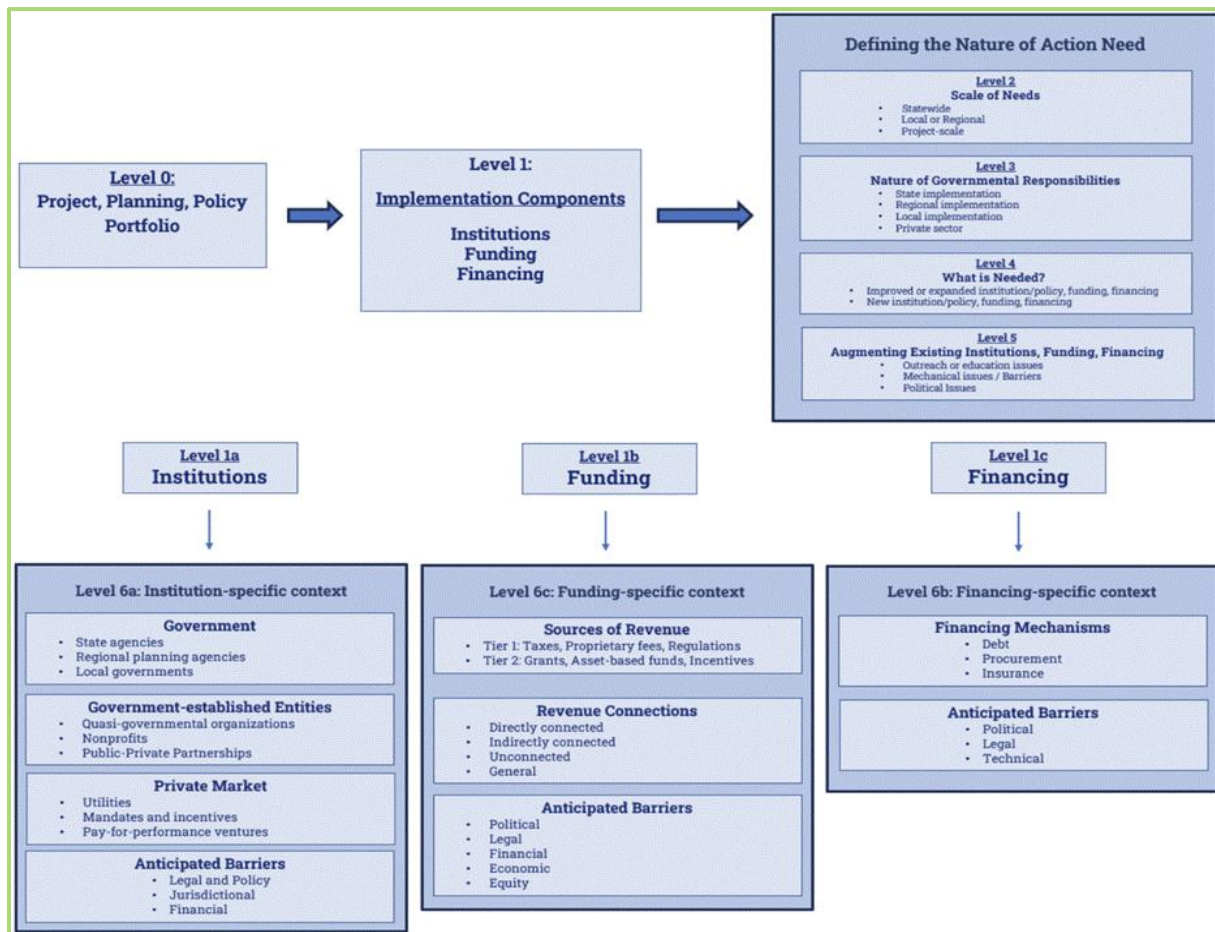
3.3 Applying the Framework

By applying this framework, the region can begin translating the MIRR portfolio into various implementation strategies. These strategies may include near-term opportunities such as grant applications, planning funds, design work, pilot projects, cost-share programs, and other readily available implementation actions. They may also include longer-term approaches such as advancing a sequenced project pipeline, aligning capital cycles among project owners, formalizing recurring coordination where needed, and embedding MIRR priorities into institutional processes.

The following sections build on this portfolio-level framework and begin to apply it to the MIRR portfolio. First, the following section identifies the funding, financing, and institutional mechanisms that may be available to support those strategies. Then, in the subsequent section, the AISF model and inventory of tools/mechanisms are considered in tandem, and are applied to the MIRR. Initial actions are proposed for how the region can continue to translate the MIRR planning exercise and its resulting project portfolio into various strategies for implementation. This Technical Memo begins that process across the six focal areas, capturing adaptation funding opportunities by project category; additionally, it offers a longer term framework for the regional MIRR community to continue applying the framework to the broader and ever-evolving MIRR project portfolio into the future.



Figure 3-1. AISF Concept Map



4 Inventory of Investment Tools and Mechanisms

Many of the tools required to fund, finance, and coordinate resilience implementation are already available under current Florida law or institutional precedent. The challenge, then, is aligning, adapting, and scaling existing tools to support coordinated regional resilience investment strategies. Thus, this section provides an initial inventory of funding, financing, and institutional tools that can be used to support the implementation of the MIRR project portfolio and the broader resilience system envisioned above.

4.1 Purpose and Scope of the Inventory

This inventory identifies a set of mechanisms that can be viewed as “tools in the toolbox” to advance the MIRR project portfolio, as well as the broader system of implementation needed to support long-term resilience. To ensure relevance and feasibility, the tools in this inventory have been screened based on the following criteria:

- Legal viability under Florida statutes or through established precedent.
- Relevance to resilience implementation, including infrastructure, planning, and community capacity.
- Strategic potential, including both widely used and underutilized tools that could be adapted for greater impact.

This list includes both resilience-specific tools and more general-purpose mechanisms (e.g., local taxes, user fees, and mutual support agreements (MSAs)) that, while not always labeled as “resilience tools,” can be applied effectively in that context. Importantly, the inventory is organized by function — i.e., what each tool does and how it supports system delivery, rather than by rigid distinctions between “funding” and “financing.” In practice, many tools (e.g., revolving loan funds) operate across those boundaries.

The inventory in this section is a starting point, not a comprehensive catalog. As the MIRR implementation process advances, additional tools and institutional models will emerge — either through new policy developments or through creative local adaptation of existing mechanisms. The inventory presented here provides a foundation for that ongoing strategy.

4.2 Funding Tools

Funding mechanisms provide direct financial resources to support planning, capital construction, operations, and long-term maintenance. These tools do not require repayment and are typically delivered through annual budgets, user fees, or competitive grant programs. In most cases, funding is tied to government revenue sources or one-time awards and forms the financial foundation for most public-sector infrastructure delivery.

Across Northeast Florida, local governments, utilities, and partner agencies already use many of these tools to support core infrastructure and operations. However, these resources may not always be aligned with resilience priorities or coordinated across jurisdictions. Strengthening and better targeting these funding streams is critical to building a more consistent and effective



regional investment system. The following funding mechanisms are legally viable in Florida and can support a wide range of resilience investments:

- **Existing General Fund and Operating Revenues.** Local general funds (sourced from property taxes, utility revenues, and other recurring income) support operations, maintenance, and small-scale capital projects. These resources are often used to provide match funding for grants or to advance planning work. Aligning capital planning and annual budgeting with resilience goals can help maximize their strategic value.
- **Special Use Taxes and Fees.** Stormwater utilities, as well as local option sales, excise, and fuel taxes, offer dedicated revenue sources for infrastructure and public services (Florida Legislature, 2025). These tools are legally authorized and used across Florida, but are not always structured to support resilience-specific investments. Updates to rate structures, spending priorities, or enabling policies may improve alignment with long-term goals.
- **Asset-Based Revenues.** User fees and impact fees associated with water, wastewater, transportation, stormwater, and solid waste systems provide flexible, growth-sensitive revenue. These tools are often underpriced relative to system needs but can be adjusted to better reflect risk, incentivize low-impact development, or support cost recovery for resilience improvements.
- **Public Grants.** Major federal and state programs (e.g., USEPA’s State Revolving Funds (SRFs), US HUD’s Community Development Block Grant Mitigation Funds, and Florida’s Rural and Family Lands Protection Program) provide essential funding for planning, capital projects, and hazard mitigation. These programs are widely used but often competitive, fragmented, or constrained by match and administrative requirements. Effective grant utilization requires project readiness and interdepartmental coordination.
- **Philanthropic and Foundation Support.** Foundations and philanthropic partners can fund early-stage planning, pilot projects, technical assistance, and community engagement (e.g., National Fish and Wildlife Foundation’s National Coastal Resilience Fund). These sources are typically untapped in many communities but offer strategic value, especially for advancing equity or supporting nontraditional project types.

Together, these funding tools offer a flexible and essential foundation for regional resilience investment. However, the landscape of public and philanthropic funding continues to shift rapidly. Federal and state programs are facing uncertain futures, state budgets nationally are tightening, and private foundations are re-evaluating priorities. These trends underscore the need for a diversified strategy that can withstand future fiscal or political disruptions. When paired with scalable financing options, this diversified approach can support the implementation of both near-term priorities and long-term system development.

4.3 Financing Tools

In contrast to direct funding, which typically comes in the form of grants or recurring revenues, financing mechanisms rely on a predictable repayment source (e.g., user fees, taxes, or shared cost agreements). They allow governments to act immediately on critical infrastructure and resilience priorities, while leveraging future revenue streams to support long-term delivery.

Financing mechanisms do more than provide access to upfront capital. When designed and deployed strategically, they can help jurisdictions spread costs over time, mitigate financial risk,



improve efficiency, and attract private-sector participation. These tools are essential for scaling resilience investment, particularly when public funding is limited or when projects span multiple jurisdictions, sectors, or phases.

Florida law authorizes a broad suite of financing tools that can be tailored to local needs and applied across a range of resilience and infrastructure sectors. While many of these mechanisms are already in use, they remain underutilized for resilience purposes. The following tools are currently viable in Florida and offer important opportunities to strengthen the regional investment system:

- **Bonds.** General obligation, revenue, green, and resilience bonds are all authorized tools to provide access to capital markets and can be used for a wide variety of infrastructure investments (Florida Legislature, 2025). While widely used for traditional projects, few jurisdictions in Florida currently apply resilience designations, which could increase appeal to investors or qualify projects for specialized financing structures.
- **State Revolving Funds.** Florida's Clean Water and Drinking Water State Revolving Funds (SRFs), administered by the Florida Department of Environmental Protection (FDEP), offer low-interest loans for water-related infrastructure. These programs are well-established and widely used, but often focus on compliance-driven projects. Aligning SRF strategies with resilience objectives may improve outcomes and expand eligible uses, particularly in vulnerable communities.
- **Value Capture Mechanisms.** Tax increment financing (TIF), special assessments, and developer contributions are authorized to allow jurisdictions to finance improvements by capturing some of the value created by the investment itself (Florida Legislature, 2025). While politically and administratively complex, these mechanisms are flexible and can support a range of resilience, housing, and transportation priorities when paired with sound financial planning.
- **Outcome-Based Finance.** Tools such as environmental impact bonds, pay-for-success contracts, and catastrophe bonds offer performance-based models for financing infrastructure and services. These tools are allowed under Florida law but require custom structuring, legal review, and rigorous performance metrics. While rarely used in the region, they may be appropriate for projects with clear, measurable outcomes and strong cross-sector interest.

New partnerships and tools may emerge that further expand the region's ability to leverage capital for long-term resilience. The key will be building the technical expertise and governance structures needed to apply these tools in ways that are equitable, efficient, and aligned with shared goals.

4.4 Institutional Tools

Effective investment in regional resilience depends not only on funding and financing tools, but also on the institutions that manage, coordinate, and deliver those resources. In other words, while funding and financing tools provide the capital for project implementation, institutional tools enable action.

The following tools are divided into three categories: (1) partnerships, which can enable cost sharing, cost efficiencies, and expedited implementation; (2) incentives, which institutions can offer to catalyze investments, and (3) structural mechanisms, or the organizational



configurations of the institutions themselves that intrinsically enable certain types of investment. Taken together, these tools represent a range of institutional “levers that can be pulled” to support implementation of the MIRR project portfolio and the broader resilience system.

4.4.1 Partnership Mechanisms

Northeast Florida has a strong network of local governments, utilities, and regional conveners that has successfully created a strong foundation for regional planning. However, this network was not formally designed to coordinate cross-jurisdictional *implementation* at scale. To manage long-term investment across sectors and communities, the region may need to build on existing structures and, where appropriate, develop new ones. The following mechanisms leverage partnerships as a means of catalyzing investment.

- **Mutual Support Agreements (MSAs).** MSAs include a range of agreement vehicles (e.g., Interlocal Agreements, Shared Service Agreements, etc.) that formalize a shared commitment between two or more entities. Due to their overlap with policy and partnership considerations, MSAs were covered heavily as part of this MIRR through Technical Memo #7. However, many MSAs include dedicated financial commitments, making them a viable investment tool for regional action; furthermore, these tools are already in use and do not require new legislation, offering immediate pathways for scaling collaboration.

Statewide, initiatives like the Southeast Florida Regional Climate Change Compact illustrate how sustained voluntary collaboration can drive joint planning, advocacy, and shared action, even in the absence of formal institutional authority. Similarly, Northeast Florida has several current partnerships and initiatives that support cross-jurisdictional collaboration. Chief among them is NEFRC and Resilient First Coast’s Partners and Regional Resilience Action Plan (RRAP). While neither the Compact nor RFC Partners has regulatory authority, and while both serve primarily as collaborative planning exercises, they also have been the foundation upon which mutual investments are built. These models could be expanded upon, leveraging MSAs to link regional coordination with sustained shared financial commitments.

- **Public-Private Partnerships (P3s).** P3s allow public entities to partner with the private sector to design, finance, build, and maintain infrastructure (Florida Legislature, 2025). These models have been used successfully in transportation and water sectors but are still underutilized for green infrastructure, decentralized systems, or resilience-focused projects. Greater familiarity and technical support may unlock broader applications.

4.4.2 Cooperative Purchasing and Joint Procurement

Cooperative purchasing lets multiple public entities combine their buying power through a joint solicitation, a lead-agency contract, or “piggybacking” onto another agency’s existing contract under its negotiated terms; this is done to secure volume pricing and reduce administrative overhead. These tools are well established in Florida and already in use across the region through statewide vehicles such as [MyFloridaMarketPlace](#), the [Florida Sheriffs Association](#) and [Florida Buy State Cooperative Purchasing](#) programs. Because these mechanisms are typically executed through the interlocal agreements described above (see Mutual Support Agreements), they require no new legislation. For the MIRR specifically, the most distinctive opportunity is the Intergovernmental Support Agreement (IGSA), a federal authority that allows a military installation to obtain installation-support services such as waste management, grounds and road maintenance, or utility services directly through a state or local government contract on a



sole-source basis (10 U.S.C. § 2679). IGSA's lower costs through shared service delivery and, in doing so, strengthen the working relationship between an installation and its host jurisdiction. This framework has already been utilized in the region through IGSA's between both NAS Jacksonville and NS Mayport and JEA for utility operations and maintenance. Applied to other areas of the project portfolio, cooperative purchasing and IGSA's can aggregate demand for other shared needs.

4.4.3 Incentive Mechanisms

As mentioned above, the evaluation of various policy mechanisms was covered in this MIRR primarily through Technical Memo #7. However, the financial nature of public sector incentive mechanisms warrants further discussion in the context of institutional tools. Incentives are financial subsidies, regulatory benefits, or procedural advantages that encourage certain behaviors. Whereas fees typically exist to recapture costs accrued through the provision of certain services (e.g., stormwater management) and can serve as financial *disincentives* (see Funding Tools, above), incentives function in an opposite fashion. They are intended primarily to “nudge” the private sector into certain choices or behaviors that reduce public risk and/or advance public priorities, particularly where governments lack ownership or control. The following incentive mechanisms are currently viable or adaptable within Florida’s existing institutional and legal environment:

- **Development Incentives.** Density bonuses, expedited review, and other development incentives are often used to encourage private developers to build in a manner and/or location favorable to public priorities. This may include incentives for more resilient and sustainable development, higher densities in targeted growth areas, and lower administrative hurdles for developments that serve desired purposes/uses. In the context of the MIRR, this includes density bonuses in areas that are close to, but do not pose an encroachment risk for, regional installations (see Technical Memo #9).
- **Mitigation Programs.** Mitigation-based incentives are designed to encourage risk reduction, often from environmental hazards such as water pollution or flooding. For example, governments may deploy mitigation-based incentives to encourage developers, homeowners, business owners, and other private actors to weather-proof facilities, install low-impact or green infrastructure, mitigate nonpoint source pollution on-site, or preserve habitat. Mitigation programs are often seen as a net gain for governments. Research shows that, on average, every \$1 spent on up-front mitigation can save up to \$13 in avoided costs (NIBS, 2019).
- **Tax Incentives.** Tax credits, exemptions, abatements, assessment adjustments, and other tax incentives may be used to reduce the overall tax liabilities paid by qualifying individuals or businesses that undertake certain activities aligned with the objectives of the taxing entity. In the MIRR context, targeted incentives could encourage conservation easements and voluntary land preservation, private flood-risk reduction, strategic relocation or redesign of vulnerable uses and/or uses posing encroachment threats, installation of backup power or distributed energy systems, and redevelopment patterns that reduce long-term public infrastructure risk. While effective, tax incentives should be approached with caution, as they typically result in a lower tax overall base.

For the MIRR project portfolio, incentives are not a solution for major funding or financing needs. Rather, they are complementary tools that can help shape private investment so that it



supports regional resilience objectives. Incentives may be especially useful in areas where future development, redevelopment, utility investment, or land transactions affect mission-critical lands, infrastructure, and natural resources.

4.4.4 Structural Mechanisms

While the partnerships and incentive programs above offer a range of non-structural mechanisms to advance project implementation, funding, and financing, the following structural mechanisms may also be explored to achieve the full degree of investment required by the MIRR and the overall regional resilience system.

- **Existing Institutions.** Several institutional structures already exist in Northeast Florida that could be leveraged more fully to support coordinated resilience investment. These include:
 - **Regional Planning Councils (RPCs).** RPCs were established to provide a platform for regional planning, coordination, and technical support (Florida Legislature, 2025). Although they lack regulatory authority, they play an essential role in convening stakeholders, integrating plans, and aligning local actions with broader regional strategies. NEFRC’s RRAP is an example of how these councils can facilitate resilience-oriented governance, and how that role may serve as the foundation for additional implementation responsibility.
 - **Water Management Districts (WMDs).** WMDs have regulatory authority over water use, planning, and permitting, particularly related to aquifer protection, stormwater management, and flood control (Florida Legislature, 2025). While their missions are primarily focused on water resource management, they have the capacity to contribute to broader resilience planning, including land use and infrastructure coordination, especially when aligned with local government priorities.
 - **Local Government Funding Agencies and Bond Banks.** While not yet formally established in Florida, interlocal statutes permit the creation of joint financing entities that could help smaller jurisdictions access better borrowing terms or coordinate capital investment. These institutions could serve a backend role in supporting implementation through pooled financing, shared services, or administrative support.
- **Emerging Institutional Models.** To meet the scale and complexity of regional resilience investment needs, communities across the country may also benefit from new or adapted institutional structures. One promising approach is the development of locally authorized resilience institutions — flexible entities formed under existing interlocal authority that could be empowered to manage cross-jurisdictional planning, funding alignment, project coordination, and long-term investment strategy. While Florida has not yet passed statewide enabling legislation, local governments could establish new governance models modeled on other public entities, such as special districts or state-authorized public corporations. These could serve as implementation engines with narrowly defined missions tailored to local needs — providing a venue for long-term financing, value capture, shared infrastructure development, or multi-jurisdictional project delivery. Rather than importing external models wholesale, these institutions should reflect Florida’s governance culture — prioritizing local flexibility, legal clarity, and integration with existing authorities, while supporting the broader coherence and effectiveness of regional resilience investment. An example of this institutional structure is the Resilience Authority model in Maryland; **Figure 4-1** provides an over of these authorities and their deployment in the state.



Figure 4-1. Resilience Authorities¹

In the State of Maryland, resilience authorities (RAs), authorized by the state General Assembly in 2020, provide a flexible, innovative governance model for addressing climate resilience at a regional scale. By enabling local jurisdictions to establish independent entities, RAs streamline funding and implementation for critical infrastructure projects, such as flood mitigation, restoration, and natural infrastructure projects. With features like tax-exempt bond issuance, independent procurement systems, and the ability to operate beyond traditional political boundaries, RAs can expedite projects while avoiding competition with other local priorities.



Since its inception in 2021 as the nation's first multi-jurisdictional RA, the Resilience Authority of Annapolis and Anne Arundel County (RAAAAC) has had demonstrable success raising revenue and implementing projects. RAAAAC has mobilized \$38 million for climate resilient infrastructure projects, saved \$48.26 million in avoided losses and damages due to investments in resilience, assisted with infrastructure projects in 36 communities, and leveraged annual operating costs to secure infrastructure project funding with a 4,580% return on investment.

In the context of this MIRR and on the topics of military mission assuredness and resilience, the RA model serves as an example for regional-scale collaboration, unlocking new funding opportunities, and ensuring resilience efforts are advanced efficiently and expeditiously.

¹ Image: Annapolis, MD ([Adobe Stock](#), Throwe Environmental)



5 Near-Term Adaptation Funding Opportunities

This section presents strategic actions the region can begin within the next five years to fund and advance the adaptation projects identified through the NEFL MIRR. These recommendations represent the first steps towards improving the use of resources already in hand. They aim to strengthen coordination among owners that may not currently plan together, and build the readiness needed to compete for larger awards as the longer-term investment system takes shape.

No single owner can carry this portfolio forward, and each operates on its own capital cycle and grant-eligibility timeline. The near-term opportunities below are grouped into six focal areas that reflect how the region actually funds work: Shorelines and Natural Infrastructure, One Water, Transportation and Mobility, Land Use Planning and Conservation, Resilient Utilities, and Social: Housing & Childcare. Each pairs the region's projects with the funding, financing, and cost-share tools best matched to them, and identifies where NEFRC and/or other entities can play the convening role that individual owners cannot. An inventory of active federal and state programs for each focal area, including available funding, eligibility, and application timelines, is provided in Appendix A.

5.1 Shorelines & Natural Infrastructure

Proposed shoreline and coastal projects in the region combine coastal defense, flood mitigation, and stabilization, and range from a tidal gate and hybrid armoring to soft armoring and living shorelines. Ownership here is shared among military installations, the City of Jacksonville, and St. Johns River Water Management District (SJRWMD), which makes cost-share a vital component of project funding. The shared ownership structure at play here opens the door to nature-based and coastal resilience programs that reward multi-partner projects and habitat co-benefits, and it gives the region a natural role for a regional partners such as NEFRC or UGA IRIS to assemble the federal, state, and local pieces that no single owner would pursue alone.

5.1.1 Advance Living Shoreline and Nature-Based Designs Through Coastal Resilience Grants

NOAA has already funded the living-shoreline design at Blount Island, which gives the region a completed design and a credible track record to build on. The near-term move is to carry that and comparable soft-armoring and living-shoreline concepts through the design-to-implementation pipeline that major coastal resilience programs are structured to fund. Priority actions include:

- Pursuing the NFWF National Coastal Resilience Fund, which supports nature-based solutions in staged awards that fund community capacity and planning, site assessment and preliminary design, final design, and restoration implementation.
- Using the completed Blount Island design as a demonstration reference in applications, and identifying the next one or two sites (among the installations, City, and SJRWMD-owned reaches) where a similar design-first approach fits.

Note: NFWF NCRF and NOAA's coastal habitat funding include IIJA dollars that were under federal review in 2025–26.



5.1.2 Assemble Federal, State, and Local Cost-Share for Shared Shoreline Assets

Because installations, the City, and SJRWMD each own pieces of the same coastal systems, no one entity should expect to fund a shoreline project end to end. The region already has the components of a working cost-share stack and should assemble them deliberately. Near-term steps include:

- Using SJRWMD cost-share as the state anchor for stabilization and flood-reduction work within the District's programs.
- Pursuing REPI cost-share for shoreline buffer parcels adjacent to the installations, where coastal protection and encroachment protection overlap.
- Defining, for each shared shoreline project, which owner leads, which programs each partner brings, and how match is divided, so that applications can move when a NOFO opens rather than stalling on cost-share negotiations.

5.1.3 Position Flood-Reduction Structures for Resilient Florida and FEMA Mitigation Funding

Flood mitigation projects involving hard and grey infrastructure including tidal gates and hybrid armoring qualify for a different set of programs than green and habitat-oriented work. To keep these projects eligible for grant funding, the region should incorporate them into relevant planning documents including regional and municipal hazard mitigation and climate adaptation plans before funding rounds open. Strategies may include:

- Positioning coastal flood-reduction projects for FL DEP's Resilient Florida Grants, which fund vulnerability analysis, planning, and implementation for flooding and sea level rise and are open to counties, municipalities, and regional resilience entities.
- Ensuring qualifying projects are written into the applicable local hazard mitigation strategies/plans now, since FEMA/FDEM's Hazard Mitigation Grant Program requires a presidential disaster declaration and inclusion in an adopted mitigation plan, and eligibility cannot be assembled after the fact.
- Screening structures and NFIP-insured assets for FEMA/FDEM Flood Mitigation Assistance, which supports elevation, acquisition, relocation, and localized flood-reduction projects.

5.1.4 Maintain a Shared Coastal Project Pipeline

The shared-ownership structure that makes shoreline funding complex provides an opportunity for a regional convener to step in and simplify funding pathways. An entity such as the City of Jacksonville's Resilience Office and/or Office of Emergency Management can maintain a single coastal project inventory that tracks each project's owner, readiness stage, and matched funding sources, and can align applications so that the installations, City, and SJRWMD are not competing against one another for the same programs.



5.2 One Water

Stormwater, potable supply, and reuse have traditionally been planned and funded as separate systems, but the MIRR portfolio shows how tightly they connect. The water projects on Blount Island, grouped as conveyance capacity and redundancy, center on water reuse, on-site storage, and added reuse capacity at the water treatment plant, and these are owned by JEA. Stormwater upgrades on and around Camp Blanding sit in the same hydrologic and funding conversation. A One Water approach treats supply, stormwater, and reuse as one system, which reflects the region's hydrology and lets the region use SRF and state water programs more strategically than project-by-project applications allow.

5.2.1 Modernize Utility Revenue and Fee Structures to Support Resilience

Stable, resilience-aligned rate and fee structures are the foundation for both funding projects directly and qualifying for low-cost financing. JEA and the region's stormwater utilities should examine whether current rate models reflect the full cost of service and the investments needed for redundancy and hardening. Modernized structures that fund system hardening, reuse, and storage improve capital planning, reduce long-term borrowing costs, and strengthen a utility's position for SRF and other financing. SJRWMD and NEFRC can support alignment across jurisdictions, and statewide bodies such as the Florida League of Cities can provide technical capacity.

5.2.2 Develop a Coordinated, Funding-Focused Regional One Water Portfolio

Water and stormwater projects that cross jurisdictional or system boundaries are stronger as a bundled portfolio than as individual submissions, because bundling opens co-financing, joint applications, and phased delivery. Near-term actions include:

- Having a regional convener (RFC Partners or SJRWMD) for a One Water project inventory that maintains a pipeline of shovel-ready and conceptual projects reflecting cross-system needs.
- Bundling the Blount Island reuse, storage, and treatment-capacity work with related stormwater and redundancy improvements wherever they share a watershed or a funding pathway.
- Using the coordinated portfolio to inform joint State Revolving Fund (SRF) applications and more competitive proposals, particularly in watersheds tied to the installations' missions.

5.2.3 Increase Access to SRFs and Other Water Financing Tools

Florida's SRFs are the central mechanism for water and reuse infrastructure, but access is often constrained by the administrative capacity to assemble competitive applications. Many eligible



projects can go unfunded or are submitted individually when bundling would improve competitiveness. Near-term steps include:

- Providing technical assistance to develop SRF-compliant scopes and coordinate joint submissions across the FL DEP Clean Water and Drinking Water SRFs.
- Screening larger conveyance and treatment-capacity projects for EPA's WIFIA and SWIFIA credit programs, which are structured for higher-cost water infrastructure.
- Pursuing FL DEP Alternative Water Supply grants for reuse, aquifer recharge, and conservation components of the portfolio.
- Pairing SRF loans with local revenue sources such as user fees or developer contributions to reduce repayment risk and improve financial sustainability.

5.2.4 Strengthen Institutional Capacity for Regional Water Governance

Integrated water planning depends on institutions that can coordinate investment, permitting, and operations across boundaries. Near-term actions include expanding the role of regional conveners such as NEFRC or SJRWMD in aligning investment, and building staff capacity within JEA and partner local governments to manage cross-jurisdictional infrastructure. Exploratory working groups can lay the groundwork for the more durable governance structures discussed in the longer-term strategies.

5.3 Transportation & Mobility

Transportation is one of the largest areas of need in the region. The adaptation tasks of the MIRR identified roadway and freight-rail projects that keep military access routes passable during flooding. The roadway work includes elevating bridges, constructing the Dave Rawls flyover to Heckscher Drive, and raising vulnerable road segments such as Mayport Road. The rail work focuses on the freight corridors serving Blount Island and Camp Blanding, including grade separation, elevation of the Eastport Connector, and hardening of the Blanding spur. Most roadway assets belong to FDOT, while the rail lines are largely CSX-owned with port-related rail tied to JAXPORT. These projects are capital-intensive and governed by a complex mix of local, state, and federal authorities, but several near-term moves can align them with existing funding pathways and set up larger awards later.

5.3.1 Align Military Access Routes with the FDOT Work Program and TPO Priorities

Since most of the roadway projects sit on FDOT-owned facilities, the highest-leverage near-term action is not a new grant but placement in the pipelines that already fund state roads. Steps include:

- Working with FDOT and the North Florida TPO to align MIRR roadway projects with the FDOT Work Program and the TPO's long-range plan and priority lists, so that resilience upgrades fit into existing corridor and access investments rather than competing as standalone initiatives.



- Using MIRR vulnerability data to inform project scoping, site selection, and the case for prioritization within those programs.
- Embedding resilience and critical-access criteria (flood exposure, installation access, redundancy) into local and regional transportation planning frameworks.

5.3.2 Leverage Defense-Specific Transportation Funding

The installation-access purpose of these routes makes them eligible for funding that general roadway projects cannot reach. The FHWA Defense Access Road (DAR) program provides a mechanism for the Department of Defense to fund public highway improvements necessitated by defense activities, which is a direct fit for access routes such as Mayport Road and the Blount Island corridors. Near-term steps include engaging the installations and DoD early to document the defense necessity that DAR requires, and identifying which access-route projects are strongest candidates. The Defense Community Infrastructure Program (DCIP), discussed under Resilient Utilities, can also fund qualifying off-base transportation projects that support an installation.

5.3.3 Bundle Roadway and Freight-Rail Projects for Federal Discretionary Funding

Federal discretionary programs increasingly favor bundled, regionally coordinated applications, and the region can begin organizing project scopes now even where construction is years out. Near-term steps include:

- Developing a bundled project list focused on installation access routes, freight corridors, and flood-prone transportation nodes.
- Positioning candidate projects for US DOT's BUILD/RAISE and INFRA programs (the latter awarded through the Multimodal Project Discretionary Grant NOFO), which fund road elevation, bridges, freight rail, and multimodal work.
- Coordinating across FDOT, the TPO, CSX, and JAXPORT to align scopes, permitting, and timelines so joint applications and cost-share agreements are ready when rounds open.

Notes: The current federal surface transportation authorization (IIJA) expires September 30, 2026, and future BUILD/RAISE and INFRA rounds depend on reauthorization.

5.3.4 Explore Value Capture and Partnerships in Freight and Growth Corridors

Corridors serving the port and freight network are likely to see rising land values and continued private investment, which creates room for value capture and private participation over a longer horizon. In the near term, the region can conduct a scan of where tax increment financing, mobility fees, or special assessments may be viable, and begin early conversations with private beneficiaries such as JAXPORT tenants, logistics firms, and CSX about co-investment in shared freight-corridor resilience. Full deployment of these tools requires multi-year planning and, in some cases, legislative action, so this is scoping-and-feasibility work now that informs the longer-term strategies.



5.4 Land Use Planning & Conservation

Land conservation is the focal area where the region's funding model is most mature. A stacked funding approach is already working in the region, as NAS Jacksonville, the City of Jacksonville, and the North Florida Land Trust have used a 75 percent federal REPI and 25 percent state cost-share to acquire development rights on roughly 1,700 acres in accident potential zones. At Camp Blanding, compatible-use buffer acquisitions run through the North Florida Land Trust under the Sikes Act with the National Guard Bureau as agreement holder, layered with REPI, state programs and county participation. Near-term work should protect and extend this model, sharpen how the region prioritizes parcels, and use interlocal tools to coordinate across the jurisdictions that share these landscapes.

5.4.1 Sustain and Extend the Stacked Conservation Funding Model

The REPI, state, and local model around NAS Jacksonville and Camp Blanding is the region's clearest example of coordinated resilience investment. At Camp Blanding, the installation has prioritized the parcels within its buffer, and the North Florida Land Trust is acquiring development rights from willing sellers. Because these acquisitions depend on willing sellers, the model advances opportunistically, one parcel at a time. That makes it important to front-load protection where priority buffer parcels, willing-seller opportunity, and near-term conversion pressure overlap. Keeping the model funded and sustaining a steady pipeline of priority parcels is therefore a near-term priority. Steps include:

- Continuing REPI cost-share agreements and Sikes Act compatible-use buffer acquisitions with the North Florida Land Trust and the installations as the federal anchor of the stack, and sustaining the buffer-parcel prioritization the installation has already completed.
- Layering in FDACS's Rural and Family Lands Protection Program, a state easement program that protects working lands and can buffer installations and conservation corridors.
- Coordinating county participation and other state programs to complete the match and extend protection to the next tier of mission-adjacent parcels near Camp Blanding and NOLF Whitehouse.

Term-based federal conservation programs for priority working may be another near-term option for lands where permanent acquisition or easement purchase is not feasible at this time. Term-based programs like EQIP can support conservation practices on agricultural and forestry lands. These tools would not replace acquisitions, but could help maintain compatible working-land uses while longer-term protection funding is assembled.

Note: The Florida Legislature did not fund the Florida Forever land acquisition program in FY2025–26, so near-term strategies should not assume Florida Forever dollars are available and should plan around REPI, Rural and Family Lands, and federal easement programs.

5.4.2 Develop Regional Prioritization Tools for Conservation Investment

Even with a working funding model, conservation investment across the region can still be reactive and parcel-by-parcel. Shared tools that rank parcels by mission compatibility and risk



reduction let the region channel limited capital toward the highest-value acquisitions. Near-term actions include:

- Using MIRR vulnerability and compatibility analysis to identify parcels that reduce long-term exposure or protect mission-adjacent lands.
- Developing a regional conservation prioritization map or scoring tool that supports grant applications, easement programs, and partnerships, building on the land use analysis in Technical Memo #9.
- Coordinating with the North Florida Land Trust and county governments so acquisition strategies align with regional infrastructure priorities and funding opportunities.

The prioritization tool should also identify the most likely protection option for priority lands, distinguishing parcels suited for near-term fee or easement acquisition from areas where land use policy, term-based programs, compatible-development incentives, or longer-term conservation finance may be more appropriate.

5.4.3 Expand Use of Conservation Finance Mechanisms

Traditional conservation programs are often underfunded relative to need, and finance tools can stretch public investment further. Near-term steps include screening federal easement and partnership programs such as USDA's Agricultural Conservation Easement Program and the Regional Conservation Partnership Program for a regional or watershed-scale application, and conducting feasibility work on tools such as green bonds, mitigation banking, or revolving land funds in higher-growth areas with ecological or strategic value. Building partner capacity to structure these transactions now prepares the region for the larger conservation-finance strategies discussed later in this memo.

For priority parcels where permanent acquisition is not immediately feasible, partners could also explore opportunities for interim protection options, such as term-based programs or working lands land use codes to maintain compatible land uses while longer-term funding is assembled.

5.4.4 Use Interlocal Agreements to Coordinate Land Use and Conservation

Jurisdictional boundaries rarely match the hazard or mission boundaries that define these landscapes, and the buffer work now underway at Camp Blanding shows why coordination matters. Since acquisitions depend on willing sellers, the effort relies on the region's ability to spot parcels as they come to market. However, currently only the installation and the North Florida Land Trust are tracking willing sellers and buffer priorities. Widening that circle into a standing coalition, backed by interlocal agreements is an opportunity to strengthen this work. Near-term recommendations include:

- Convene a standing buffer coordination group for Camp Blanding that meets every six months to share willing-seller information, review recent and pending land use and real estate changes near the buffer (listings, rezonings, development applications, and parcel splits), and align acquisition timing with available REPI and state cost-share. A similar group could be stood up for NOLF Whitehouse and NAS Jacksonville as well.



- Expand the coalition beyond the installations and the North Florida Land Trust to the counties that hold buffer and corridor land. For Camp Blanding, this effort will require both Clay County and Bradford County.
- Evaluate targeted TDR feasibility where growth pressure is moving toward mission-adjacent landscapes. For Camp Blanding and NOLF Whitehouse, this would mean identifying whether development potential could be transferred from buffer areas to locations more appropriate for regional growth. TDR would complement, not replace, other fee and easement acquisition programs by giving owners of important, but lower-priority buffer lands a near-term conservation option.
- Develop interlocal agreements that let the City of Jacksonville, Clay County, Bradford County, and the North Florida Land Trust coordinate land acquisition, cost-sharing, and development review in mission-adjacent areas.
- Maintain a shared, regularly updated priority-parcel and willing-seller tracking list, tied to a corridor map that identifies the critical buffer parcels whose protection most reduces encroachment and preserves mission compatibility. The list should distinguish willing sellers, landowners who may require additional outreach or incentive, and properties that are unlikely to be conserved in the near term.

5.5 Resilient Utilities

Electric and water utilities have been identified as a focus of resilience and hardening projects put forward by the MIRR. Specific efforts that may require funding moving forward include hardening and potentially relocating substations that serve NS Mayport and Blount Island; developing an off-base substation near Camp Blanding that would benefit both the installation and the surrounding community; and stormwater upgrades at Camp Blanding. Ownership is an important consideration when moving these projects towards funding: on-base energy assets are funded through Department of Defense military construction channels, while off-base power infrastructure belongs to JEA and Clay Electric and is financed through their utility rate base. Because most grid infrastructure is utility-owned or federally funded, the near-term opportunity for the region is to shape investment priorities, position dual-benefit projects for defense-community funding, and access the grid resilience programs that pass through to utilities.

5.5.1 Coordinate with JEA and Clay Electric on Regional Resilience Priorities

The region's utilities own most of the off-base grid, so coordinated planning and advocacy are the primary near-term levers. The proposed off-base substation near Camp Blanding is the clearest dual-benefit example, serving both the installation and the surrounding community. This effort can serve as a model for how utility investment and installation resilience can align. Near-term steps include:

- Convening the installations, JEA, and Clay Electric to identify shared priorities such as substation hardening and relocation, feeder redundancy, and outage-response improvements.
- Aligning installation and community resilience planning with the utilities' investment cycles and rate cases so regional needs are reflected in grid modernization plans.



- Advancing the off-base Camp Blanding substation as a co-investment that delivers mission and community benefit together.

5.5.2 Access Grid Resilience and Modernization Funding

Federal grid programs are structured to reach utilities like JEA and Clay Electric, either by formula through the state or through competitive rounds. Near-term steps include:

- Coordinating with the state energy office and the Florida Department of Emergency Management on the DOE Grid Resilience State and Tribal Formula Grants (IIJA §40101(d)), which pass through to electric utilities, including municipal utilities such as JEA and cooperatives such as Clay Electric, for hardening, undergrounding, and other resilience measures.
- Positioning larger transmission and reconductoring needs for DOE's competitive grid program (SPARK, formerly GRIP), which funds grid hardening, microgrids, and storage.

Note: The DOE competitive grid program's current round is likely the final one under IIJA, with concept papers and applications due in Spring of 2026, and formula grant allocations run through FY2026. Funding past FY2026 will depend on future congressional allocations.

5.5.3 Use the Defense Community Infrastructure Program (DCIP) for Dual-Benefit Utility Projects

The Defense Community Infrastructure Program (DCIP), administered by the DoD Office of Local Defense Community Cooperation, is a competitive grant program for community infrastructure that supports a nearby installation, and it can fund off-base water, wastewater, electric, and other utility projects. It is open to state and local governments and to member-owned utilities, which makes it a strong fit for dual-benefit projects such as the off-base Camp Blanding substation and community-serving upgrades tied to the installations. REPI can also support installation-resilience elements where energy and encroachment protection overlap. Near-term work is to identify which utility projects meet DCIP's installation-support criteria and prepare competitive applications around reliability and mission continuity.

5.5.4 Incorporate Energy Resilience into Public Facility and Infrastructure Upgrades

Many public facilities that provide lifeline services, including emergency operations centers and water treatment plants, lack sufficient backup power or redundancy. A cost-effective way to add resilience to existing facilities is during already planned upgrades. Near-term actions can include screening critical facilities for backup power, solar-plus-storage, or microgrid opportunities, aligning capital improvement planning with resilience co-benefits such as operational continuity and reduced recovery time, and prioritizing facilities that serve high-risk populations or mission-critical functions. Early-stage grant funding can pilot these systems before they are financed at scale through longer-term tools.



5.6 Social: Housing & Childcare

Housing and childcare shape whether the region's installations can sustain their workforce, and Technical Memo #9 identified both as mission-critical constraints that regional partners are positioned to ease from the community side. TM9 developed the policy and partnership recommendations; the near-term opportunity for TM10 is to attach funding and coordination strategies to them. Neither housing nor childcare capacity is something a single installation, local government, or regional entity can build alone. As a result, the actions below provide a series of strategies including formalizing partnerships and positioning the region for grants, tax-credits, and defense-community funding that the region can explore to boost housing and childcare capacity.

5.6.1 Formalize Regional Housing Coordination and Position for Partnership-Based Funding

No formal regional partnership currently addresses military-related housing. NEFRC's 2022 Affordable Housing Strategy and affordable-housing committee provide a foundation to build on; a high leverage near-term action is to re-establish coordination on this issue so the region can compete for funding that requires a partnership to be in place. Steps include:

- Establishing a Mutual Support Agreement (or LOI/MOU/MOA) among the installations, county and municipal governments, public housing and finance authorities, and regional partners such as the Florida Housing Coalition, the Northeast Florida Builders Association, and the Northeast Florida Association of Realtors, committing to expand affordable and workforce housing for military and defense personnel to elevate and bring attention to the need and issue
- Conducting a multi-stakeholder regional military housing study using Florida Housing Coalition tools (including their guided growth report titled [*Identifying Locations for Building Resilient Affordable Housing*](#)) to size the need and identify where coordinated action pays off.
- Using that partnership and study to pursue joint grant applications where eligibility depends on multi-jurisdictional coordination, and to strengthen competitiveness for the federal and state housing programs that fund workforce and affordable housing.

5.6.2 Use Zoning, Density, and Permitting Incentives to Expand Workforce Housing Supply

Local governments hold tools that can expand housing supply near installations at little direct public cost by shaping private development, and a recent change in state law strengthens the case for acting now. Near-term steps for consideration include:

- Offering density bonuses and reduced impact fees for developments that meet military-affordable-housing criteria, and fast-tracking their permitting with defined review timelines.
- Using Florida H.B. 1389, which takes effect July 1, 2026 and lets local governments offer density-bonus incentives to developers who donate land for affordable housing for military families, as an early vehicle for these incentives.



- Directing incentives toward higher-density and transit-accessible housing near installations but outside encroachment buffers, so that added supply does not create new mission-compatibility risks.

5.6.3 Scale Housing Delivery Through Public-Private Partnerships and Community Land Trusts

Expanding housing supply requires capital and delivery capacity that the public sector cannot provide alone, which points to partnership and finance models that bring in private and nonprofit partners. Near-term actions include for consideration:

- Expanding public-private partnerships between local governments and private developers for workforce housing, supported by long-term ground leases on government-owned land to lower project costs.
- Using federal Low-Income Housing Tax Credits and other low-interest financing, administered in Florida through the Florida Housing Finance Corporation, to support private-sector-led workforce housing.
- Partnering with the region's existing community land trusts, including the Northeast Florida Community Land Trust and the Jacksonville Community Land Trust, which already prioritize veterans and essential workers, to extend ownership priority to active military families and civilian defense workers.

5.6.4 Seed Community-Side Childcare Capacity Through Low-Cost Models and Defense-Community Funding

Childcare waitlists and costs are a documented retention issue, and while on-installation capacity is federally managed, the community-side supply is where regional partners can move quickly and cheaply. TM9 identified two replicable models at opposite ends of the cost spectrum.

Near-term actions include for consideration:

- Replicating the spouse-led in-home care network model (the Operation Child Care Project HomeFront Help pilot launched at Eglin AFB in November 2024), which requires no construction or federal child-development-center dollars and can be stood up by a community nonprofit with modest seed and philanthropic funding, working through installation Family Readiness offices; ASYMCA Jacksonville is a potential local fit for NAS Jax and Mayport.
- Positioning larger community childcare facilities for the Defense Community Infrastructure Program (DCIP), which funds off-base community-support facilities that sustain a nearby installation and can include childcare centers, following the model of the DoD-funded, ASYMCA-operated community CDCs in Hampton Roads.
- Pursuing philanthropic and defense-community grants to fund demonstration efforts and build the case for sustained funding.



6 Adaptation Investment System Strategies

Longer-term, a central strategy is for Northeast Florida regional stakeholders and partners to manage the MIRR adaptation project portfolio as an active investment pipeline. It includes projects and actions at different stages of maturity, with different owners, applicants, funding pathways, and implementation constraints. Some may need planning, engineering, modeling, cost estimates, partner commitments, or incorporation into an owner's capital plan before funding can be pursued. A durable adaptation portfolio investment system will help the region identify longer-term, practical steps across each project category. As this is a long term strategy, the leadership and structure of this approach can be determined by stakeholders and Resilient First Coast (RFC) partners as near term work begins.

6.1 Longer-term Implementation Considerations

6.1.1 Maintain a Portfolio-Based Investment Pipeline

NEFRC/RFC and identified regional partners should maintain a MIRR-based investment pipeline organized by project category, asset owner, likely applicant, funding pathway, readiness status, financial or institutional constraints, and next steps. This does not require NEFRC (or others, as applies) to own or sponsor each project. Rather, the objective is to keep the regional adaptation portfolio visible, organized, and up-to-date as projects are completed, so that momentum is maintained and opportunities are not lost when funding windows open or agency priorities shift in the future.

An active adaptation pipeline should distinguish between projects ready for implementation, those needing planning or design funding, those requiring the development of policy pathways, or those needing coordination or partnership formation. This structure may also help identify where multiple projects can be brought forth together or in sequence through a shared application or regional funding narrative.

6.1.2 Project Development as an Investment Opportunity

Many MIRR recommendations will need further development before they can compete for major capital funding. Common needs include scopes of work, preliminary cost estimates, feasibility analyses, engineering, benefit-cost documentation, permitting, landowner engagement, match commitments, letters of support, and identification of long-term maintenance responsibilities.

The region could treat adaptation project development as a long-term investment opportunity. Planning and design funds, technical assistance, pilot funding, and small grants can be used to move priority concepts into a more competitive position for later implementation dollars. This is especially important in a restricted funding environment, where projects that are not ready when a funding program opens may miss a limited window of opportunity.

6.1.3 Coordinate Projects with Owner Capital Investment Cycles

It is an obvious point, but projects are more likely to be implemented when they are priorities in the planning and capital processes of the entities that own, fund, or maintain the relevant assets. If adaptation projects are being promoted by entities other than the asset owners, project



proponents should proactively undertake the effort to gain the support of owners and sponsor placement of the projects in capital investment processes.

For example:

- Shoreline and natural infrastructure projects should be aligned with installation and local capital project planning processes and federal and state funding cycles.
- Transportation projects should be identified, or effort should be made to have them placed, on FDOT, TPO, local government, port, or freight planning processes.
- Conservation projects should be aligned with REPI, other federal, and state funding cycles and processes. State or local project sponsors should be secured, as needed.
- Utility projects should be identified in utility capital or rate planning, as well as comport with any applicable state processes.

Capital project process alignment is a practical requirement. A project may be important to installation resilience but difficult to fund if it is not visible in the relevant owner's work program, capital plan, acquisition priority list, or funding cycle.

6.1.4 Identify Cost-Share and Matching Funds Opportunities

Where grant funding is a priority, establishing match and cost-share needs before grant applications are pursued. Many federal grant programs require non-federal match, local contributions, or documented partner support. Even where match is not required, a clear cost-sharing plan can improve competitiveness and demonstrate implementation commitment.

Match strategies may differ by category. Local governments may provide matching funds through capital funds, staff time, land value, stormwater or transportation funds, or other eligible contributions. Utilities may contribute through capital programs or rate-supported investments. Conservation projects may combine REPI, state conservation programs, local funds, nonprofit capacity, and landowner participation. Shoreline and natural infrastructure projects may require a mix of federal, state, local, philanthropic, and in-kind contributions. The investment system should identify these combinations early enough to support timely applications.

6.1.5 Use Partnerships to Resolve Investment Barriers

Partnerships and agreement structures may be used where coordination gaps or political barriers prevent adaptation projects from moving forward. Through an implementation lens, partnerships or agreements should be evaluated by whether they are capable of securing adaptation project priority funding, placing it in a capital plan, or garnering implementation commitments. This approach ties the investment in coordination to outcomes. A partnership mechanism is warranted when it changes the implementation posture of a project: from concept to scoped project, from unfunded need to capital investment plan listing, etc.

The region should rely on or strengthen existing partnerships where they are or can be sufficient to project advancement, or establish new partnerships where warranted to remove barriers to funding, financing, or implementation.



6.1.6 Sequence Funding Across Project Phases

Larger-scale adaptation projects may require a lifecycle funding approach, requiring different resources at different stages. For example, project planning, feasibility analysis, design, permitting, construction, operations, maintenance, monitoring, and adaptive management likely require different funding sources.

This is different from an upfront fund-stacking strategy. Sequencing addresses how a project continues to advance after the first installment of funding or implementation is complete. Without longer-term sequencing, projects may stall after early planning funds are spent, pilots may remain isolated demonstrations, and design-ready projects can miss implementation funding because such issues as capital investment plan processes or maintenance responsibilities were not addressed.

Whereas early project phases may rely on grants, technical assistance, or pilot awards, later phases may require revenue streams such as utility revenues, transportation funds, conservation programs, or other dedicated resources. Financing tools should be used selectively and only where a project has a repayment source, cost-recovery mechanism, or asset owner with borrowing capacity. Where no repayment sources exist, a longer-term implementation strategy should focus on grants, cost-share, capital appropriations, policy tools, or other non-repayable sources.

The value of this approach is that it reduces the risk of one-off funding decisions. Each funded phase should be used to position the project for the next phase, including by refining scope, confirming sponsor roles, identifying match, aligning with the relevant capital process, and resolving long-term operations or maintenance responsibilities.

6.1.7 Use Pilots to Build Scalable Investments

For scalable adaptation projects, pilot projects may be used as development tools that support larger future investments. Ideally pilot projects are designed to produce the information needed to justify and replicate the approach at a larger scale. For example, a pilot project should highlight costs and opportunities for efficiencies, how the project performs, any maintenance responsibilities, and what implementation issues or other lessons arise.

The measure of success should extend beyond whether the pilot is completed. A successful pilot should improve the region's ability to secure the next round of funding, move the approach into a capital program, or replicate the strategy in other locations. Used this way, early projects become part of a longer-term investment system.

6.1.8 Update the Strategy as Funding Conditions Change

In light of shifting federal and state funding and financing programs, the adaptation project portfolio strategy should be periodically updated. This allows the region to adjust priorities, prepare applications earlier, and avoid relying on programs that are no longer available or no longer well matched to the portfolio.



6.2 Institutional Roles

An adaptation investment system depends on clear institutional roles. Implementing the adaptation project portfolio will require identifying which institutions are needed to move projects through stages of execution. In some cases, roles are clearly identified through ownership and authority. In others, success will rely on an organizing entity managing coordination and establishing and managing momentum.

6.2.1 NEFRC

Regional Planning Council's throughout the state of Florida have taken a commendable leadership role securing MIRR planning dollars and conveying community and military stakeholders. As this MIRR shifts towards implementation and the state is nearly completed covered in MIRR vulnerability assessment and adaptation strategies (Bugg Spring Pine Castle MIRR will be completed in 2027) there is clearly a desire to keep the focus and momentum on project, policy and partnership execution. Through a MIRR recommendations lens, NEFRC's role as a regional convener, through the leadership of the Resilient First Coast partnership, would allow it to lead and/or support elements as a portfolio coordinator, and funding-alignment support entity. It can keep the adaptation project portfolio visible, organized, and active across regional institutions owning or constructing assets or controlling policy. This could naturally build from NEFRC's existing regional planning function and leadership in the Regional Resilience Action Plan alongside Resilient First Coast and thus would require limited additional capacity.

With regard to MIRR recommendation implementation, NEFRC/RFC partners are also positioned to maintain and track progress against the adaptation project pipeline. Should NEFRC as an organization find this role to be of interest and within its capacity, responsibilities may include tracking funding opportunities and pursuits, helping align adaptation project priorities with regional planning documents, and facilitating discussions and planning where institutional gaps are preventing priorities from advancing.

NEFRC may also be a party to selected agreements where its participation adds regional planning, funding alignment, or coordination value. That role should be used selectively. NEFRC does not need to be included in every project agreement, but it should be involved where regional coordination is necessary to align multiple owners, applicants, funding sources, or implementation schedules.

6.2.2 Installations

Installations should prioritize vulnerabilities and adaptation needs within the project portfolio, provide operational and technical input, and lead military-accessible funding pursuits where applicable. Specific contributions to portfolio implementation should include such activities as REPI application development and submission, engagement with regional partners through mutual support agreements, and expanded involvement in local and regional planning and policy development.

While not positioned to lead the execution of off-base projects, installations have a clear role for informing local priorities through regular and ongoing engagement. The Community Liaison



Officer position at NAS Jacksonville and Naval Station Mayport is an effective example of how installations may be involved in adaptation portfolio implementation outside the fenceline.

6.2.3 Local Governments and Local Authorities

Local governments control many of the policy, planning, and funding conditions that determine whether adaptation project priorities can move forward. Their leadership runs the gamut of MIRR recommendations: comprehensive planning and development codes, permitting, capital investment plans, stormwater management, hazard mitigation planning, restoration projects, housing policy. They will in many cases also fund, finance, and staff project execution.

Local governments also help maintain existing assets, for example compatible land use policies, dark-sky protections, and other conservation actions.

Finally local governments play a critical facilitation role when other partners may be leading. Such activities include project-specific support, funding and financing partnership arrangements, and establishing new partnerships or authorities.

6.2.4 Utilities and Water Systems

JEA, Clay Electric, FPL, CCUA, and other water or energy system owners each control different parts of adaptation project implementation. Beyond service and maintenance provision, they will be critical for determining feasible capital investment planning, investment capacity, and repayment financing. They will also lead outside funding pursuits.

Utilities will likewise be central to establishing or revising O&M and other mutual support agreements necessary for adaptation project priorities.

For One Water pursuits, water systems will be critical to aligning and integrating military water needs with municipal and regional water infrastructure investments, rather than treating each system as a separate funding problem.

6.2.5 Transportation, Freight, Port, and Airport Partners

Transportation, freight, port, and airport partners control many of the access, logistics, and redundancy systems that support installation readiness. Though aggregated here, their roles differ notably by asset type.

For roadway projects, the investments primarily run through FDOT, the North Florida TPO, and local governments. The TPO will be an important forum for visibility, prioritization, and planning of the adaptation project portfolio. Roadway projects that support installation access need to be visible in the planning process that dictates investments.

For port and freight assets, JAXPORT is a key implementation partner where adaptation portfolio priorities intersect with port infrastructure, freight movement, shoreline resilience, and operational continuity. MIRR recommendations identify JAXPORT as a partner in corridor-scale shoreline resilience planning and in analysis of vessel wake, navigation dynamics, and port infrastructure protection. For rail services, CSX requires separate treatment because the relevant infrastructure is privately owned and operated. Rail-related MIRR priorities will require early and ongoing engagement with CSX around both capital investments, as well as operations & maintenance.



Jacksonville International Airport, Cecil Airport and Cecil Commerce Center, Keystone Heights Airport, and others will have roles for maintaining compatibility with military operations and aligning airport capital improvements with mission-functions.

6.2.6 State, Resource, and Regulatory Agencies

State agencies directly support many MIRR recommendations. Their respective roles will be defined by scope and function. For example,

- FDEP is directly involved with coastal resilience, water infrastructure, funding and financing, resilience grants, nature-based permitting, water quality, and regulatory alignment.
- SJRWMD is directly involved in adaptation project categories such as water supply and shoreline management.
- The Florida Forest Service is engaged in prescribed fire, wildfire response, fuels management, and regional fire coordination.
- The Florida Fish and Wildlife Conservation Commission is involved in land management, wildlife management areas, habitat and natural resource coordination, and installation-adjacent conservation landscapes.

These and other germane agencies must be engaged in adaptation portfolio planning and pursuits.

6.2.7 Conservation, Land Management, and Restoration Partners

Conservation and other natural resources partners will play a critical role in the expanded land conservation and restoration efforts reflected in MIRR recommendations. Their leadership in transactions, technical and project management expertise, and landowner relationships will be essential for adaptation project portfolio recommendations concerning land conservation and natural infrastructure rehabilitation.

The North Florida Land Trust and Ocala-to-Osceola Wildlife Corridor Partnership will remain particularly important to adaptation portfolio projects relating to Camp Blanding, NOLF Whitehouse, and NAS Jacksonville.

For shoreline and natural infrastructure restoration projects, technical partners are equally important. Entities including USACE, UGA IRIS, NERT, NFWF-supported project teams, the City of Jacksonville, JAXPORT, NAVFAC, DLA, FDEP, SJRWMD, and installation partners will all contribute to different functions and elements of planning, funding, and execution.

6.2.8 Social Infrastructure Partners

MIRR recommendations relating to attainable housing, childcare, and workforce-related objectives will rely on the engagement and efficacy of regional partners specializing in these topics. Housing authorities, community land trusts, nonprofit housing organizations, developers and associations, and financing entities all have potential roles in developing and delivering on mission-related housing needs. This spans individual project financing and construction to developing regional scaling strategies.



Mission-supportive childcare recommendations will depend on network partners including local childcare providers, nonprofit organizations, and philanthropic funders to build-out strategies for care options where federal on-installation capacity is limited.

6.2.9 Applying Institutional Roles to Adaptation Investments

Institutional role clarity is both a planning and implementation tool. For each element of the adaptation project portfolio, regional partners should identify the mission beneficiary, asset owner, and others critical for implementation. Where those roles are already aligned with project priorities, the project can move more directly toward funding or implementation. Where they are not aligned, a first step should focus on resolving gaps.

This approach keeps institutional recommendations tied to investment value. The purpose is not to create more coordination for its own sake. The purpose is to ensure that MIRR priorities are connected to the institutions capable of funding, financing, permitting, delivering, and sustaining them over time.

6.3 By Category Strategies

The strategies below identify how near-term opportunities may be carried into longer-term implementation. This lens is applied by category so that near-term actions can continue moving toward fundable and financeable investments, implementable policies, and effective, durable partnerships.

6.3.1 Shorelines & Natural Infrastructure

Shoreline and natural infrastructure projects are best organized at the coastal-system scale. Active work is already underway across NS Mayport, Blount Island, NAS Jacksonville, and the City of Jacksonville with the leadership and support of other partners. This report describes individual near-term funding opportunities. The longer-term task is to keep those efforts connected as projects move from planning and design toward permitting, restoration, and maintenance.

While it is possible to manage projects individually, opportunity exists to manage them as a shared coastal portfolio. Projects could be sorted by shoreline type and asset owner, design and permitting status, and long-term maintenance responsibilities. Existing shoreline partnerships provide the foundation for this approach. Project sponsors and participating partners can identify which projects are ready for design or implementation funding, which need engineering or permitting support, which require landowner coordination, and which need maintenance or monitoring commitments. Over time, this would shift shoreline work from discrete grant opportunities toward a coordinated investment program serving both installations and the surrounding communities.

6.3.2 One Water

One Water priorities should be planned as an integrated system, but implementation will depend on more targeted funding and financing options tied to specific assets, revenue sources, eligibility requirements and governance jurisdiction. For example, projects with specific owners, funding sources, and capital need are positioned for capital investment planning,



SRF financing, rate-supported investment, or other financing tools; whereas, projects with broader flood-reduction, watershed, or stormwater benefits are better tied to options like local stormwater programs or grant-based implementation.

This structure preserves the benefits of One Water planning while recognizing that funding and financing options often remain tied to specific asset types, owners, revenue sources, and eligibility requirements.

6.3.3 Transportation & Mobility

As noted earlier, transportation and mobility projects should be carried forward through integration into agency and asset owner investment processes. The key implementation challenge is that mission-related transportation vulnerabilities do not automatically align with established investment priorities. They consequently need to be framed and pursued in ways aligning with those regional priorities.

For roadway and access projects, this may translate into identifying the specific consequences of disruption to mission readiness and positioning projects for the next decision point where they may be advanced. For projects that are already connected to FDOT and the TPO, these should be positioned with the documentation needed for project prioritization and funding consideration.

Freight, port, rail, and aviation needs require similar translation, but through different delivery systems. Port and freight-related priorities may, for example, be framed around topics of regional importance such as shoreline exposure or operational resilience, where those issues intersect with JAXPORT infrastructure planning. Rail-related priorities require early coordination and planning with CSX, with public investment opportunities framed around public benefits while accounting for CSX ownership, operations, and long-term capital planning.

Over time, the strongest adaptation project candidates will be those with a clearly documented readiness consequence, an identified owner or sponsor, established plans, and sufficient scoping to compete for design, capital, or discretionary transportation funding.

6.3.4 Land Use Planning & Conservation

Land use planning and conservation are most effective when policy and acquisitions move together. Fee and easement purchases serve an important role; however, funding limits and private property rights / the voluntary nature of conservation programs require these not be relied on alone to drive a long-term land compatibility strategy. Rather, conservation investments should be complemented and reinforced by the local land use policies, development standards, disclosure tools, growth-management strategies, wildfire planning, and compatible-development incentives outlined in Technical Memo 9.

This project category should consequently be managed as both a project and policy pipeline. The project pipeline should identify priority lands around Camp Blanding, NOLF Whitehouse, NAS Jacksonville, and other mission-adjacent landscapes where fee acquisition, easements, nonprofit capacity, and willing landowners can be aligned to the extent possible. In parallel, the policy pipeline should identify where the outlined tools (overlays, dark-sky protections, TDR, clustering, conservation subdivision tools, disclosure requirements, compatible-growth incentives, etc.) are needed to prevent encroachment or other incompatible uses.



Wildfire and fuels management projects may be more competitive when tied to adopted plans, implementation leads, landowner commitments, and maintenance plans.

The long-term value for this project category will come through connecting funding, land use policy, landowner engagement, and wildfire planning such that protected lands continue to function as mission-supporting buffers rather than areas of unmanaged risk to mission and communities.

6.3.5 Resilient Utilities

Utility resilience priorities should be matched to the funding or capital process most likely to deliver them. For utility-owned assets, this means determining whether the project belongs in the utility's capital program or needs another funding path based on the risk addressed, the function served, and the project's likely scope, cost, timing, and operation.

Installation-side and federally linked assets require separate considerations. Fuel infrastructure, on-base utility systems, and other projects tied directly to continuity of operations inside the fenceline should be distinguished from community utility investments, even where the systems are connected. These projects may require federal action, utility coordination, service-agreement changes, local cost-share, or a defense-community funding strategy.

The strongest candidates will be projects that connect mission assurance with community continuity and can be translated into a clear path to delivery.

6.3.6 Social: Housing & Childcare

Attainable housing and childcare should be treated as readiness investments that largely depend on community-side delivery. For housing, the longer-term strategy should focus on expanding or preserving workforce and military-affiliated housing in locations that do not complicate encroachment risk. This requires aligning housing finance, local land use tools, development incentives, and public or private capacity with areas where new or preserved units can serve military and civilian workforce needs.

For childcare, the strategy should focus on expanding dependable service capacity where installation-based options cannot meet demand. This may involve framing and models that treat childcare as part of the region's readiness and workforce system.



7 Conclusion

7.1 Immediate Next Steps

The NEFL MIRR has produced a mission-relevant adaptation portfolio intended for implementation. The next phase of work upon the MIRR's completion, then, should focus on transitioning that portfolio into a range of implementation opportunities. In the near term, this means prioritizing actions that improve long-term project readiness, clarify ownership, and position the region for funding opportunities that are readily available or expected to remain stable. While many of the projects identified through the MIRR (roughly 40%) are not yet ready for capital funding, they *can* be advanced through planning, design, feasibility analysis, and partner alignment. These early steps are essential, as they position projects to be competitive when funding opportunities avail themselves.

These initial next steps do not require the region to suddenly pivot toward an overhauled investment system. Rather, they represent practical actions that can be taken now to improve funding readiness in the future and strengthen coordination in the long-term. Over time, these actions can support more durable structures for shared investment, including MSAs, regional project tracking, cost-share templates, and more formalized approaches to portfolio management.

7.2 Final Thoughts

The central implementation challenge ahead for the NEFL MIRR is not the absence of potential implementation tools. Many relevant mechanisms already exist, including federal and state grants, utility revenues, State Revolving Funds, transportation programs, defense-community funding, land conservation cost-share, local revenue tools, and partnership agreements.

The challenge, then, is that the projects that these tools are intended to support are distributed across different owners, of a significant scale and scope, and exist in a rapidly evolving funding environment. As a result, the region's ability to implement the MIRR portfolio in the long-term will depend on how well it can align projects with the right owners, funding sources, financing structures, and implementation pathways.

The MIRR process has already established a strong foundation: a defined project portfolio; a shared understanding of mission-related vulnerabilities; and a set of regional partners with experience in planning, conservation, utilities, transportation, and infrastructure delivery. Technical Memo 10 builds on that foundation by identifying how the region can begin moving from planning to implementation. The most important next step is to treat the MIRR portfolio as an active investment pipeline — one that is maintained, updated, sequenced, and used to guide grant applications, capital planning, cost-share negotiations, and institutional coordination over time. As such, the future regional investment system should be forged in a manner that allows for flexibility and responsiveness, ultimately developing into a system that allows for a range of investment tools and mechanisms that support implementation of the project portfolio and, ultimately, enhance mission readiness.



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Appendix A Funding Options

See attached Excel document for by category funding opportunities.



Table A-1. Water Infrastructure and Stormwater Funding Options

Agency/Org	Program	Description	Available Funding	General Eligibility	Example Eligible Projects	Timeline
US Economic Development Administration	Public Works and Economic Adjustment Assistance Programs	The U.S. Economic Development Administration’s (EDA) Economic Adjustment Assistance (EAA) program invests \$500 million in American Rescue Plan funding to help plan, build, innovate, and put people into quality jobs in hundreds of communities across the nation. As part of the suite of EDA American Rescue Plan programs, the EAA program is funding 256 grantees that will implement projects in 48 states, Puerto Rico, and the District of Columbia	PWEAA/EAA remains active and accepting applications in FY2026. The ARP supplemental (~\$500M nationally, incl. ~\$19M FY23) has concluded; standard Public Works & Economic Adjustment Assistance appropriations continue. (eda.gov)	Must be in economically distressed areas & tied to permanent private sector jobs and investments. Note: in Jan 2026 EDA indicated changes to economic-distress eligibility criteria would take another year and involve stakeholder input. (eda.gov)	Water and wastewater projects	Rolling/continuous application basis.
USDA	Community Facilities Direct Loan & Grant Program	This program provides affordable funding to develop essential community facilities in rural areas. An essential community facility is defined as a facility that provides an essential service to the local community for the orderly development of the community in a primarily rural area.	Interest rates are set by Rural Development Grant assistance is limited to rural communities with low median household incomes.	Rural areas including cities, villages, townships and towns including Federally Recognized Tribal Lands with no more than 20,000 residents according to the latest U.S. Census Data are eligible for this program. Eligible borrowers include public bodies, community-based non-profit corporations, and federally-recognized Tribes	• Utility services including water and wastewater facilities • Public safety services such as fire departments, police stations, prisons, police vehicles, fire trucks, public works vehicles or equipment • Educational services such as museums, libraries or private schools • Local food systems such as community gardens, food pantries, community kitchens, food banks, food hubs or greenhouses	Open year round
USDA	Emergency Community Water Assistance Grants (ECWG)	This program provides grants to help eligible communities prepare, or recover from, an emergency that threatens the availability of safe, reliable drinking water.	Up to \$150,000 for water distribution line maintenance and up to \$1,000,000 to construct a source, intake or treatment facility.	Public utilities in communities with significant decline in quantity/quality due to emergency including drought.	Eligible emergencies include drought or flood, earthquake, tornado or hurricane, disease outbreak, chemical spill, leak or seepage, and other disasters. A federal disaster declaration is not required to access this funding.	Applications accepted year round
USDA	Water & Waste Disposal Loan & Grant Program	Provides funding for clean and reliable drinking water systems, sanitary sewage disposal, sanitary solid waste disposal, and storm water drainage to households and businesses in eligible rural areas.	Offers direct and guaranteed loans depending on the loan amount and community size. If funds are available, a grant may be combined with a loan if necessary to keep user costs reasonable.	Community must be rural with population of 10,000 or less.	Water, wastewater & storm water projects	Applications are accepted year round
USDA	Water & Waste Disposal Predevelopment Planning Grant	This program assists low-income communities with initial planning and development of applications for USDA Rural Development Water and Waste Disposal direct loan/grant and loan guarantee programs.	Maximum of \$60,000 or 75 percent of the predevelopment planning costs.	Community must be rural with a population of 10,000 or less, and have a median household income below the poverty line or less than 80% of the statewide non-metropolitan median household income.	This program helps eligible low income communities plan and develop applications for proposed USDA Rural Development water or waste disposal projects.	Applications are accepted year round
USDA	Special Evaluation Assistance for Rural Communities and Households (SEARCH) Grant	This program helps very small, financially distressed rural communities with predevelopment feasibility studies, design and technical assistance on proposed water and waste disposal projects		Community must be rural with a population of 2,500 or less, and have a median household income below the poverty line or less than 80% of the statewide non-metropolitan median household income.	• Feasibility studies to support applications for funding water or waste disposal projects • Preliminary design and engineering analysis • Technical assistance for the development of an application for financial assistance	Applications for this program are accepted year round through your local RD office.

Table A-1. Water Infrastructure and Stormwater Funding Options

Agency/Org	Program	Description	Available Funding	General Eligibility	Example Eligible Projects	Timeline
EPA	Water Infrastructure Finance and Innovation Act (WIFIA)	A federal credit program administered by EPA for eligible water and wastewater infrastructure projects. As of early 2026 the program has closed 152 loans totaling \$23B, supporting \$51B in total project cost. (epa.gov/wifia)	FY2026 NOFO (Nov 2025): est. \$6.5 billion in WIFIA and \$550 million in SWIFIA financing available. • Min. \$20M project size (large communities); \$5M (small). • WIFIA can fund up to 49% of eligible cost (large) / 80% (small). (epa.gov/wifia)	• 35 years: Maximum final maturity date from substantial completion. • 5 years: Maximum time that repayment may be deferred after substantial completion of the project. • Interest rate will be equal to or greater than the U.S. Treasury rate of a similar maturity at the date of closing. • Projects must be creditworthy and have a dedicated source of revenue. • NEPA, Davis-Bacon, American Iron and Steel, and all other federal cross-cutter provisions apply.	Projects that are eligible for the DW & CWSRF; enhanced energy efficiency projects at dw and ww facilities; brackish or seawater desalination, aquifer recharge, alternative water supply, and water recycling projects; drought prevention, reduction, or mitigation projects; acquisition of property if it is integral to the project or will mitigate the environmental impact of a project; a combination of projects secured by a common security pledge or submitted under one application by an SRF program.	Letters of interest accepted on a rolling basis (LOIs on/after Dec 29, 2025 scored under the FY2026 NOFA). FY2026 application deadline: July 23, 2026. (federalregister.gov 2025-21446)
EPA	Drinking Water System Infrastructure Resilience and Sustainability Program	Grant to improve resilience to hazards at public water systems.	\$19M was available under the prior RFA; no cost-share required. [Status note (mid-2026): program is currently CLOSED for applications; next NOFO not yet announced — verify at epa.gov/dwcapacity.]	Eligible applicants for this competitive grant program are public water systems, water systems located on areas governed by Tribes, and a State, on behalf of an underserved community. Each applicant must serve a community that is underserved and small or disadvantaged.	Example projects include: • Implementing a leak detection and repair program to reduce lost water; • Interconnecting with other water systems and water reuse; • Adding raw water storage and aquifer recharge; • Developing a conservation program with public outreach; and • Coordinating water usage with neighboring irrigation districts and communities.	FY23 selections announced Summer 2024. No open application cycle as of mid-2026; check EPA for the next Notice of Funding Opportunity. (epa.gov/dwcapacity)
FL DEP	Clean Water State Revolving Fund (CWSRF)	Provides low-interest loans for planning, designing and constructing water pollution control facilities.		Local governments, non-profits, public utilities, and Inter-municipal, interstate, and regional agencies.	Funds the acquisition, construction, improvement, expansion, extension, repair, rehabilitation or security measures of all or part of any facility or system, whether publicly or privately owned for the collection, treatment, or disposal of wastewater, including industrial waste such as the treatment of emerging contaminants and for the control of pollution associated with stormwater runoff	FL DEP adds projects to the project priority list qaurterly. Applications are due three months prior to qaurtlery meeting at which the applicant is seeking to be added to the PPL. Once on the PPL, loan applications are accepted on a rolling basis.
FL DEP	Drinking Water State Revolving Fund (DWSRF)	Provides low-interest loans to eligible entities for planning, designing and constructing public water facilities		Local governments, Water Supply Authorities, non-profit water systems, and privately owned community water systems.	Funds the acquisition, construction, improvement, expansion, extension, repair, rehabilitation or security measures of all or part of any facility or system, whether publicly or privately owned for the supply, treatment, storage, or distribution of drinking water including projects to remove and replace lead service lines and identify and treat emerging contaminants	FL DEP adds projects to the project priority list qaurterly. Applications are due three months prior to qaurtlery meeting at which the applicant is seeking to be added to the PPL. Once on the PPL, loan applications are accepted on a rolling basis.

Table A-1. Water Infrastructure and Stormwater Funding Options

Agency/Org	Program	Description	Available Funding	General Eligibility	Example Eligible Projects	Timeline
FL DEP	Water Quality Improvement Grant Program	Funding to Florida's governmental entities (cities, counties, municipalities, etc.) to address wastewater (including septic to sewer), stormwater and agricultural sources of nutrients in waterbodies.	\$389 million awarded in FY2025 (31 high-priority projects funded of 348 submissions requesting >\$2.2B). (flgov.com; floridadep.gov)	Financial assistance is available to Florida's governmental entities for projects that have an established total maximum daily load or are located within a basin management action plan area, a reasonable assurance plan area, an accepted alternative restoration plan area, or a rural area of opportunity.	- Retrofits to onsite sewage treatment and disposal systems - Wastewater treatment facility construction, upgrades, or expansion - Connecting OSTDS to central sewer facilities - Stormwater or agricultural sources of nutrients in water bodies - Repairs, upgrades, expansion, or construction of domestic wastewater reuse and collection systems	<u>Proposals submitted via the Protecting Florida Together Water Quality Grants portal, which reopens after the 2026 Legislative Session. The 2026 RESTORE Funded Priority List call opened July 1, 2026.</u> (protectingfloridatogether.gov)
FL DEP	Alternative Water Supply Grants	Supports projects that develop sustainable water supplies to meet existing and future demands, including water reuse and conservation.	Varies annually; ~\$40–50M historically.	Local governments, utilities, and water management districts.	Aquifer storage and recovery, reclaimed water systems, water conservation programs.	Annual funding cycle aligned with DEP’s budget year; call for projects typically opens mid-year.
FL DEP	Springs Restoration Grant Program	Funds capital projects to protect Florida’s springs through water quality improvements and water quantity management.	~\$50M/year. FY2025-26: \$50M awarded for 23 springs restoration projects (reducing Total Nitrogen by >100,000 lbs/yr). (flgov.com)	Local governments, utilities, WMDs in springsheds.	Septic-to-sewer conversions, stormwater treatment retrofits, wastewater upgrades.	Annual call for projects in late spring/summer.
FL DEP	Nonpoint Source Management Grants (319 Grants)	EPA-funded grants supporting efforts to reduce nonpoint source pollution through planning, implementation, and education.	~\$5–10M/year; requires 40% match.	Local governments, nonprofits, educational institutions.	Bioretention, rain gardens, retrofits, green infrastructure.	Annual RFP, typically issued in January or February.
FL DEP	Small Community Wastewater Facility Grants	Provides grants to small communities for planning, design, and construction of wastewater infrastructure projects.	Up to 85% of eligible project costs.	Florida municipalities with populations <10,000.	Wastewater treatment plants, lift stations, collection systems.	Applications accepted on a rolling basis.
FloridaCommerce	Community Development Block Grants (CDBG) Program	Federal funding to eligible small cities and counties in Florida for housing and community development activities. The primary objectives are to develop viable communities by providing decent housing, a suitable living environment, and expanding economic opportunities, principally for low- and moderate-income persons.	FloridaCommerce awards ~\$18–\$38M annually from HUD as subgrants to eligible local governments. FloridaCommerce announced ~\$38M available under the FFY2025 Small Cities CDBG program (2026 announcement). (floridajobs.org/)	- Cities with fewer than 50,000 residents that have not accepted special entitlement status and have not opted to join an entitlement program. - Counties with fewer than 200,000 residents. - Cities with more than 50,000 residents that have opted out of the urban entitlement program.	Water and sewer improvements, street and sidewalk improvements, drainage improvements, park facilities, housing rehabilitation, commercial and downtown reviatailization efforts, economic development initiatives.	Annual cycle. FFY2025 application cycle closed May 16, 2025; FloridaCommerce announced new Small Cities CDBG funding availability in April/May 2026.

Table A-2. Transportation Funding Options

Agency/Org	Program	Description	Available Funding	General Eligibility	Example Eligible Projects	Timeline
US DOT	Better Utilizing Investments to Leverage Development (BUILD) Grant Program (formerly RAISE)	Provides discretionary funding for transportation projects that promote safety, environmental sustainability, quality of life, and economic competitiveness.	~\$1.5 billion available for FY2026. (transportation.gov/BUILDgrants)	State and local governments, MPOs, transit agencies, port authorities	Complete streets, road elevation, bridges, rail planning, multimodal mobility hubs	FY2026 NOFO published Dec 15, 2025; applications due Feb 24, 2026 (letters of support through Mar 13, 2026). Note: IIJA authorization expires Sept 30, 2026 — future rounds depend on reauthorization. (transportation.gov)
US DOT	INFRA Grant Program	Funds large-scale infrastructure projects that improve the movement of freight and people across the country.	~\$1.6 billion/year	States, MPOs, local governments, tribal governments	Highway modernization, road widening, interchanges, freight rail	Awarded through the combined Multimodal Project Discretionary Grant (MPDG) NOFO (INFRA/Mega/Rural); FY2026 round active. IIJA expires Sept 30, 2026. (transportation.gov/grants/mpdg-program)
US DOT	Safe Streets and Roads for All (SS4A) Grant Program	Supports regional, local, and tribal initiatives to prevent roadway deaths and serious injuries through comprehensive safety planning and implementation.	~\$993.5 million for FY2026 (~\$687.8M Implementation, ~\$305.7M Planning & Demonstration). (transportation.gov/grants/SS4A)	Local, regional, tribal governments	Road safety audits, protected bike lanes, speed management systems, crosswalk improvements	FY2026 NOFO closed May 26, 2026. Likely the final SS4A round — IIJA expires Sept 30, 2026. (transportation.gov; visionzeronetwork.org)
FDOT	Transportation Alternatives (TA) Set-Aside Program	Provides funding for smaller-scale transportation projects such as pedestrian and bicycle facilities, recreational trails, and safe routes to school programs.	Approximately \$5.1 million annually.	Local governments, regional transportation authorities, transit agencies, natural resource or public land agencies, school districts, and tribal governments.	Construction of on-road and off-road trail facilities for pedestrians, bicyclists, and other non-motorized forms of transportation.	Annual competitive application process; specific deadlines vary by FDOT district.
FDOT	Transportation Regional Incentive Program (TRIP)	Encourages regional planning by providing state funds to improve regionally significant transportation facilities in regional transportation areas.	State funds cover up to 50% of the non-federal share of project costs.	Projects must be identified in the capital improvements element of a local government comprehensive plan and be consistent with the MPO’s Long-Range Transportation Plan.	Improvements to regionally significant roadways, public transportation facilities, and intermodal facilities.	Application cycles and deadlines are managed by FDOT districts
FTA	Urbanized Area Formula Grants	Provides formula funding to support public transportation in urbanized areas (pop. > 50,000), including capital, planning, and limited operating expenses.	Over \$6.5 billion annually (nationally). Federal funding not to exceed 80% of total project costs.	Public transit agencies, states, and designated recipients in urbanized areas.	Bus and rail capital investments, mobility hubs, transit planning, fare collection systems.	Funding apportioned based on legislative formulas; funds are apportioned annually.
FTA	Pilot Program for Transit-Oriented Development (TOD) Planning	Supports planning efforts near transit corridors to foster compact, mixed-use development and maximize transit access.	~\$29 million in FY26	Transit project sponsors with eligible capital projects	Planning for mobility hubs, affordable housing near transit, station area design.	Annual discretionary grant; FY26 NOFO issued on 5/11/26. Applications are due by 7/10/2026.

Table A-3. Shoreline and Coastal Resilience Funding Options

Agency/Org	Program	Description	Available Funding	General Eligibility	Example Eligible Projects	Timeline
NOAA	Coastal Habitat Restoration and Resilience Grants	Funding for habitat resotraiton and coastal resisilience projects.	\$100 million in funding is available for habitat restoration and coastal resilience through the Bipartisan Infrastructure Law. Award amounts range from \$750,000 to \$10 million	Eligible applicants are institutions of higher education, non-profits, commercial (for profit) organizations, U.S. territories, and state, local, and tribal governments.	Sustaining fisheries, endangered spcecies recovery, coastal resilience, reef restoration, living shorelines.	FY2025 proposals were due April 16, 2025. BIL-funded (\$100M); status of future NOFOs is uncertain amid 2025-26 federal review of BIL habitat funding.
FEMA/FDEM	Hazard Mitigation Grant Program (HMGP)	Provides grants that reduce disaster losses and protect life and property from future disasters. Focuses on long term risk reduction	A presidential major disaster declaration makes HMGP funds available if requested by a governor or tribal executive in eligible communities in a state, tribe or territory. The amount of funding is based on the estimated total federal assistance, subject to a sliding scale formula 75% federal cost share with a 25% state/local match	Applicants may include states, the District of Columbia, U.S. territories, and federally recognized tribal governments. Local governments, including cities, townships, counties, special district governments, state agencies and federally recognized tribal governments (who choose to apply as subapplicants) are considered subapplicants. They must submit subapplications to their state, territory or tribal applicant agency. Requires a Presidential Disaster Declaration; Competed within state for an award. Requires utility projects to be in a local hazard mitigation plan	Eligible projects include planning & enforcement, flood protection, and retrofits to utilities and other infrastructure to enhance resistance to natural hazards	The Hazard Mitigation Grant Program is a grant that requires a federal disaster declaration. Once that requirement has been met, eligble municipalities can send a Letter of Intent to the PA hazard mitigation office to start the process. Applicant must submit all sub-applications to FEMA within 12 months of the date of the presidential major disaster declaration
FEMA/FDEM	Flood Mitigation Assistance (FMA)	FMA provides grants to assist with the planning and implementation of flood mitigation projects that include measures to reduce flood losses by elevation, acquisition, or relocation of National Flood Insurance Program (NFIP)-insured structures. It also allows dry floodproofing of non-residential structures, small local flood reduction projects, and plans to prevent flood damage. Projects must have the effect of reducing the risk of flood	5% federal cost share with a 25% state/local match; 90% federal for repetitive losses and 100% federal for severe repetitive losses; 90% federal for small and impoverished communities	Applicants may include states, the District of Columbia, U.S. territories, and federally recognized tribal governments. Local governments, including cities, townships, counties, special district governments, state agencies and federally recognized tribal governments (who choose to apply as subapplicants) are considered subapplicants. They must submit subapplications to their state, territory or tribal applicant agency. Utility must be insured by NFIP; Requires utility projects in local hazard mitigation plan	Capability and capacity building activities, mitigation plans, technical assistance by states to communities, project scoping, localized flood risk reduction projects, individual flood mitigation projects, and management costs are all eligible	No active FY2026 FMA NOFO as of mid-2026; FEMA announced >\$235M in FMA awards in April 2026. [Related: FEMA's BRIC program was cancelled April 2025, then reinstated by court order; the FY2024-25 BRIC NOFO has a July 23, 2026 deadline.] (fema.gov; floods.org)
NFWF	National Coastal Resilience Fund (NCRF)	Invests in nature-based solutions that protect coastal communities while enhancing habitats for fish and wildlife.	2026 RFP: Community Capacity/Planning, Site Assessment & Preliminary Design, and Final Design awards ~\$100K–\$1.5M; Restoration Implementation awards ~\$1M–\$7M. Coordinated with NOAA. (nfwf.org)	- State, tribal, territorial agencies - Local and municipal governments - Non-profits - Educational institutions - For-profit organizations - Semi-federal orgs./federal partnerships"	Competitive Applications must - Invest in nature-based solutions (NBS) - Have clear benefits to community resilience (i.e, reduced flooding and erosion); AND - Have clear benefits to fish, wildlife, and habitat	2026 RFP: pre-proposals due March 31, 2026; invited full proposals due June 24, 2026; awards expected late Nov–early Dec 2026.

Table A-3. Shoreline and Coastal Resilience Funding Options

Agency/Org	Program	Description	Available Funding	General Eligibility	Example Eligible Projects	Timeline
FL DEP	Resilient Florida Grants	The Resilient Florida Program includes a selection of grants that are available to counties, municipalities, special districts with specific responsibilities and regional resilience entities. To effectively address the impacts of flooding and sea level rise that the state faces, eligible applicants may receive funding assistance to analyze and plan for vulnerabilities, as well as implement projects for adaptation and mitigation.	Over \$500 million authorized since FY2021–22; individual project awards vary from \$250,000 to \$20+ million	Counties, municipalities, water management districts, flood control districts.	Vulnerability assessments, adaptation planning, infrastructure improvements.	2026 cycle: application portal opened April 1, 2026. Planning and implementation project applications accepted July 1 - September 1.
FL DEP	Coastal Partnership Initiative (CPI) Grants	Projects that promote the protection and effective management of Florida’s coastal resources in four specific priority areas: resilient communities, coastal resource stewardship, access to coastal resources, and working waterfronts.	Minimum of \$10,000, and no more than \$60,000 for construction projects, habitat restoration, invasive plant removal or land acquisition; and no more than \$30,000 for planning, design and coordination activities.1:1 match required.	Florida's 35 coastal counties and all municipalities within the counties' boundaries that are required to include a coastal element in their comprehensive plan		The FY 27-28 CPI request for applications will open on September 1, 2026, and will remain open through October 31, 2026.
FL DEP	Beaches Management Funding Assistance Program	Funding for local governments to plan and implement beach restoration/nourishment projects on beaches that are critically eroded and publicly accessible and consistent with the state’s Strategic Beach Management Plan as well as for the management of inlet sand bypassing/inlet management plan implementation projects.	Up to 50% of beach projects and up to 75% of inlet project costs	Local governments, including county and municipal governments, community development districts and special taxing districts.	Beach restoration and nourishment, design, engineering/environmental studies, innlet management planning, inlet sand transfer, dune restoration.	The Local Government Funding Request for Fiscal Year 2027-28 is available from June 1, 2026, through July 31, 2026.

Table A-4. Land Use and Conservation Funding Options

Agency/Org	Program	Description	Available Funding	General Eligibility	Example Eligible Projects	Timeline
NFWF	America’s Ecosystem Restoration Initiative	Supports locally led projects for fish/wildlife habitat restoration, ecosystem and community resilience, access to nature, habitat corridors and connectivity, and partnership-driven conservation. [Verify current RFP: NFWF's America the Beautiful Challenge and related federal conservation funding are under review in 2025-26.] (nfwf.org)		Nonprofits, local/state/tribal governments, academic institutions	• Conserving and restoring rivers, coasts, wetlands, and watersheds • Conserving and restoring forests, grasslands and other terrestrial ecosystems • Connecting and reconnecting wildlife corridors, landscapes, watersheds, and seascapes • Improving community and ecosystem resilience to flooding, drought, and other threats • Expanding community access to the outdoors	Annual RFP, typically opens early spring
USFS	Community Wildfire Defense Grant Program (CWDG)	Helps communities and Tribes plan for and reduce wildfire risk and implement the National Cohesive Wildland Fire Management Strategy.	\$1 billion five-year competitive grant program funded by the Bipartisan Infrastructure Law	Prioritizes communities that: - Are in an area identified as having high or very high wildfire hazard potential, - Are low income or, - Have been impacted by a severe disaster within the previous 10 years which increased wildfire risk and/or hazard.	Funds can be used to: - Develop and revise Community Wildfire Protection Plans - Implement projects described in a Community Wildfire Protection Plan that are less than ten years old.	Rounds 1-3 have been awarded. The 4th and final round NOFO was delayed by the federal shutdown and is anticipated ~March 2026.
USFS	State Fire Assistance (SFA) Program	Supports and assists State Foresters and local communities in building capacity for wildfire prevention, mitigation, control, and suppression on non-Federal lands.	The program is funded at \$17.6 million annually and funding is available for four years. 1:1 non-federal cost share required.	Local and tribal governments are eligible recipients.	Projects that support states and local communities are eligible under this program.	Grants, financial, and technical assistance applications typically open in the 4th quarter. This program has been proposed for elimination in the proposed Federal Fiscal Year 2027 budget.
USFS	Forest Stewardship Program	The Forest Stewardship Program (FSP) provides assistance to owners of forest land where good stewardship, including agroforestry practices, will enhance and sustain multiple forest resources and contribute to healthy and resilient landscapes.	Varies; primarily technical assistance	Private landowners	Forest management planning, wildlife habitat enhancement, erosion control	Rolling basis; administered by state forestry agencies
USDA	Conservation Stewardship Program (CSP)	CSP can assist with designing plans to improve grazing conditions, increase crop resiliency, or develop wildlife habitat. CSP can help identify natural resource problems in operation areas and provide technical and financial assistance to solve those problems or attain higher stewardship levels in an environmentally beneficial and cost-effective manner.	NRCS technical assistance at no cost; ~\$4,000 minimum annual payment. Estimated FY2025 CSP spending ~\$839M. Authorized through FY2031 (One Big Beautiful Bill Act, 2025).	CSP contracts are for five years, with the opportunity to compete for a contract renewal if you successfully fulfill the initial contract and agree to achieve additional conservation objectives.	Cover crops, forest stand improvement, water management systems, erosion control practices	Contact your local NRCS office to get started. Applications for NRCS conservation programs are accepted on a continuous basis.

Table A-4. Land Use and Conservation Funding Options

Agency/Org	Program	Description	Available Funding	General Eligibility	Example Eligible Projects	Timeline
USDA	Regional Conservation Partnership Program (RCPP)	Long-range assistance for innovative solutions to conservation challenges and partnerships on a regional or watershed scale.	~\$300M/year as a standalone program (2018 Farm Bill); IRA provided additional funds through FY2025. Authorized through FY2031 (OBBBA 2025).	Eligible organizations interested in partnering with NRCS on conservation projects can develop applications for the RCPP competition. The lead partner for an RCPP project is the entity that submits an application, and if selected for an award is ultimately responsible for collaborating with NRCS to successfully complete an RCPP project.	Examples include natural climate solutions, on-farm and off-farm water conservation and efficiency infrastructure improvements, soil health, and forest management.	Project proposals for RCPP are being accepted through August 24, 2026, on the RCPP portal.
FWS	Cooperative Endangered Species Conservation Fund (CESCF)	Funds participation in a wide array of voluntary conservation projects for species listed as endangered or threatened under the Endangered Species Act, as well as candidate species and at-risk species.	The Service awarded approximately \$62.34 million in federal funding in fiscal year 2024 under four grant programs that are available through CESCF	Funding for states and territories only. Local governments such as counties or groups such as conservation organizations may work in partnership with a State or Territorial agency as a subgrantee.	Grant programs under CESCF include Traditional Conservation Grants, Habitat Conservation Plan (HCP) Land Acquisition Grants, Conservation Planning Assistance Grants, and Recovery Land Acquisition Grants.	FY25 HCP/Recovery Land Acquisition grant applications closed Jan 8, 2025. No funding notices open at this time.
FWS	Partners for Fish and Wildlife	Provides free technical and financial assistance to landowners, managers, tribes, corporations, schools and nonprofits interested in improving wildlife habitat on their land.	Up to \$25,000 in financial assistance; no match required	All private landowners interested in restoring wildlife habitat on their land are eligible to participate.	Project work may include livestock exclusion fencing/alternate water supply construction, streambank stabilization, restoration of in-stream aquatic habitats, longleaf or shortleaf pine planting, prescribed burning, native grass and forb planting, wetland restoration/enhancement or riparian reforestation.	Continuous; projects accepted year-round
FL DEP	Wetlands Restoration and Protection Grants	Supports planning, design, and construction of wetland restoration and preservation projects, particularly those benefiting water quality or habitat.	Varies based on legislative appropriations; can range from \$250,000 to several million.	Local governments, water management districts, conservation organizations	Marsh rehydration, invasive species control, shoreline wetland restoration	Annual application cycle; generally opens in spring
FL DEP	Florida Forever Grant Program	Provides funding to local governments and nonprofit environmental organizations for acquiring conservation lands, urban open spaces, parks, and greenways to further outdoor recreation and natural resource protection needs identified in local comprehensive plans.	State-appropriated. [Status note: the FL Legislature did NOT fund Florida Forever in the FY2026-27 state budget (House withheld funding; Senate had proposed \$35M). Program remains authorized but unfunded for the cycle — verify appropriations.] (theinvadingsea.com; baynews9.com)	Local governments and eligible nonprofit environmental organizations.	Acquisition of land for community parks, greenways, and conservation areas.	The Florida Forever program was defunded in the state's 2026-2027 budget.
FL DEP	Land and Water Conservation Fund (LWCF) Program	Provides grants for the acquisition or development of land for public outdoor recreation, aiming to create and maintain high-quality recreation areas and facilities.	Maximum of \$1.5 million per project.	Local governments.	Development of public parks, trails, and recreational facilities.	Annual application cycle; the FY25-26 application window was November 15 - December 15, 2025.
Florida Fish and Wildlife Conservation Commission (FWC)	Florida State Wildlife Grants Program	Matching grants program, which provides financial support for projects that address conservation needs identified in the State Wildlife Action Plan.		State and local governments, educational institutions, and nonprofit organizations.	Habitat restoration, species monitoring, and conservation planning.	

Table A-4. Land Use and Conservation Funding Options

Agency/Org	Program	Description	Available Funding	General Eligibility	Example Eligible Projects	Timeline
USDA NRCS	Agricultural Conservation Easement Program (ACEP)	Provides financial and technical assistance to protect agricultural lands and wetlands through conservation easements — Agricultural Land Easements (ALE) that keep working farms/ranches in production, and Wetland Reserve Easements (WRE) that restore and protect wetlands.	Funding increased to ~\$450M/year (from \$250M); est. ~\$375M obligated in FY2025. Authorized through FY2031 (OBBBA 2025).	ALE: state/local governments, tribes, and NGOs (land trusts) partnering with landowners. WRE: private and tribal agricultural landowners.	Perpetual agricultural land easements protecting working farms/ranches from conversion; wetland reserve easements restoring hydrology and habitat.	Applications accepted year-round; Contact your local NRCS office to get started.
FDACS	Rural and Family Lands Protection Program (RFLPP)	State program that purchases permanent agricultural conservation easements on working farms, ranches, and timberland while owners continue to operate; protects rural and agricultural land from development and can buffer military installations and conservation corridors.	\$425 million appropriated for FY2026-27. >225,000 acres preserved since 2001; the ranked acquisition list includes 428 projects (est. demand >\$2B). (theinvadingsea.com; fdacs.gov)	Private owners of bona fide working agricultural lands.	Perpetual conservation easements on ranches, farms, and timberland; buffer lands near military installations and within conservation corridors.	Annual application window. The previous application window was open from December 15, 2025 through January 23, 2026.
FloridaCommerce	Community Planning Technical Assistance (CPTA) Grants	Competitive grants to local governments and regional planning councils to create comprehensive plans, land development regulations, and community/economic development strategies, meet Community Planning Act requirements, and protect environmentally sensitive areas.	Up to \$75,000 per award (cost-reimbursement). FloridaCommerce awarded >\$1.5M through CPTA in Nov 2025. (floridajobs.org)	Counties, municipalities, and regional planning councils; priority for Rural Areas of Opportunity and rural communities.	Comprehensive plan updates/amendments, land development regulations, resilience and land-use planning, sector plans.	SFY2026-27 cycle was open from April 2 through May 1, 2026.
FL DEP	Florida Recreation Development Assistance Program (FRDAP)	Competitive reimbursement grants to local governments for the acquisition or development of land for public outdoor recreation.	Maximum grant request \$200,000. (floridadep.gov)	Municipal and county governments and other legally constituted local entities with recreation authority.	Development of parks, trails, boat ramps, sports and playground facilities, and other public outdoor recreation.	The 2026-2027 FRDAP Application Cycle opened September 1, 2025.

Table A-5. Energy and Utility Resilience Funding Options

Agency/Org	Program	Description	Available Funding	General Eligibility	Example Eligible Projects	Timeline
US DOE	Speed to Power through Accelerated Reconductoring and other Key Advanced Transmission Technology Upgrades (SPARK) (formerly known as GRIP)	Supports efforts to modernize the electric grid, including reconductoring with advanced conductors, Advanced Transmission Technologies (ATTs) that can increase the usable capacity of existing assets in real time, and large-scale, cross-regional transmission upgrades and coordinated planning.	\$10.5 billion total (IIJA, FY2022-26); >\$6B awarded across Rounds 1-2. Round 3 = 'SPARK' (Speed to Power / advanced transmission), up to \$1.9B.	State and local governments, tribes and territories, utilities (including publicly owned and cooperative), grid operators, and partnerships among these entities.	Undergrounding of power lines, microgrids and energy storage for resilience, weatherization and automation of grid components, smart grid sensors and cybersecurity systems	Round 3 (SPARK) concept papers due April 2, 2026; full applications due May 20, 2026. Likely the final IIJA round — authorization expires FY2026.
US DOE	Grid Resilience State and Tribal Formula Grants (IIJA §40101(d))	Non-competitive formula grants to states and tribes to prevent outages and enhance the resilience of the electric grid against wildfires, extreme weather, and natural disasters. States sub-grant funds to electric utilities and other eligible entities.	Up to \$459M/year nationally (FY2022-26), allocated by formula (population, land area, hazard exposure, prior mitigation spending). Florida receives an annual allocation administered by the state energy office. (energy.gov/gdo; netl.doe.gov)	States and tribes (pass-through to electric utilities — investor-owned, cooperative, and municipal — and other eligible entities).	Grid hardening, undergrounding, vegetation management, weatherization, monitoring/control equipment, microgrids, and other resilience measures.	Annual state allocations FY2022-26.

Table A-6. Military Community and Installtion Funding Options

Agency/Org	Program	Description	Available Funding	General Eligibility	Example Eligible Projects	Timeline
DOD	Readiness and Environmental Protection Integration Program (REPI)	Preserves military missions by supporting cost-sharing agreements between the Military Services, other Federal agencies, state and local governments, and private conservation organizations to avoid land use conflicts near military installations, address environmental restrictions that limit military activities, and increase installation resilience to extreme weather events.	Cost-sharing funds for partnerships	Funding is provided through partnerships between the Department of Defense (DoD) and eligible entities that support land conservation and resilience projects near military installations	Can support a range of projects including land conservation, encroachment management, projects in designated Sentinel Landscapes, and installation resilience efforts.	
US DOT	Defense Access Road Program (DAR)	Allows for the military to contribute funds (via MILCON) towards public highway improvements necessary to mitigate an unusual impact of a defense activity.	There is no regular appropriation of money available for the DAR program. Military Construction (MILCON) funds are specifically budgeted, authorized and appropriated for eligible DAR projects. Since 1957 the DAR program has averaged \$20 million per year.	The US Army Transportation Command (ARTRANS) will determine if the proposed work/project/improvements are eligible for DAR funds and certify the road/roads/intersection as important to the national defense if appropriate.	Highway improvements necessary to mitigate an unusual impact of a defense activity. An unusual impact could be a significant increase in personnel at a military installation, relocation of an access gate, or the deployment of an oversized or overweight military vehicle or transporter unit.	No specific timeline. To initiate a DAR project, the local military installation identifies the access or mobility needs and brings these deficiencies to ARTRANS.
OLDCC	Defense Community Infrastructure Program (DCIP)	The Defense Community Infrastructure Program is a competitive grant program designed to address deficiencies in community infrastructure that can/does support a military installation’s sustainability and lethality.	\$230 million available for FY2026, across three funding priorities.	Eligible proposers include state or local governments and not-for-profit, member-owned utilities. Projects must be located off a military installation OR on property under the jurisdiction of a Military Department that is subject to a real estate agreement (including a lease or easement).	Under the program, eligible community infrastructure projects are any complete and usable transportation project, school, hospital, police, fire, emergency response, or other community support facility; or water, wastewater, telecommunications, electric, gas, or other utility project that meets specific criteria.	Annual program. FY2026 submission period closed June 25, 2026.
FloridaCommerce	Florida Defense Infrastructure Grant (DIG) Program	Provides funding for local infrastructure projects that enhance the military value of installations by addressing issues such as encroachment, transportation and access, housing, utilities, communications, environment, and security.	[Status note: the Defense Infrastructure Grant (DIG) was NOT funded for FY2025-26. Program remains authorized but unfunded — verify current appropriations.] Historically ~\$7M awarded (FY24 RFP).	Local governments, economic development councils, and regional planning councils.	Land acquisition for buffer zones, infrastructure improvements to support military operations.	DIG unfunded for FY2025-26.
FloridaCommerce	Florida Defense Reinvestment Grant (DRG) Program	Provides support for community-based activities that protect existing military installations, diversify the economy of a defense-dependent community, or develop plans that facilitate the reuse of closed or realigned military installations.	\$40 million available between DRG and FDSC grant programs.	Local governments, economic development councils, and regional planning councils.	Community planning to accommodate military growth, economic diversification initiatives.	The application window for the current grant cycle was open from June 8 through July 7, 2026.
FloridaCommerce	Florida Defense Support Commission (FDSC) Grant Program	Provides grants to local communities to support military installations, protect them from encroachment, and enhance their value to DoD.	\$40 million available between DRG and FDSC grant programs.	Economic development applicants serving in an official capacity or a county, chamber of commerce, municipality, special district (i.e. an airport or deep water port authority), or state agency with the proper authority to complete the project.	Encroachment protection initiatives, support for military families.	The application window for the current grant cycle was open from June 8 through July 7, 2026.

Table A-6. Military Community and Installtion Funding Options

Agency/Org	Program	Description	Available Funding	General Eligibility	Example Eligible Projects	Timeline
Federal Highway Administration (FHWA)	Defense Access Road (DAR) Program	DAR Program provides a mechanism for the DoD to fund public highway improvements necessitated by defense-related activities.	Project specific	Public highways in the U.S. and its territories that experience impacts due to defense activities	Construction of new access roads to military installations, upgrades to existing roads experiencing doubled traffic due to defense activities, alterations to accommodate oversized military vehicles, improvements to mitigate congestion from temporary defense-related surges	Congressional funding

Table A-7. Housing and Childcare Funding Options

Agency/Org	Program	Description	Available Funding	General Eligibility	Example Eligible Projects	Timeline
U.S. DoD	Military Child Care in Your Neighborhood (MCCYN) & MCCYN-PLUS	DoD-funded fee-assistance program that offsets the cost of community-based child care for eligible military families when on-installation care is unavailable due to distance or waitlists. Administered by Child Care Aware of America; MCCYN-PLUS broadens eligible providers to those in state quality-rating programs.	Ongoing DoD fee assistance; amount per family varies by provider cost and location.	Eligible active-duty members, reservists/Guard on active duty, DoD civilians, and Gold Star spouses at fee-assistance-eligible installations or without a nearby DoD child/youth program; providers must be licensed and meet DoD-approved quality standards.	Fee assistance that improves affordability and access to community childcare for military families; enrolling local licensed providers as MCCYN/MCCYN-PLUS providers.	Rolling enrollment; apply through militarychildcare.com .
U.S. HUD	HOME Investment Partnerships Program	Federal formula block grant to states and localities for building, buying, or rehabilitating affordable rental or ownership housing, or providing tenant-based rental assistance, often in partnership with local nonprofits (CHDOs).	FY2026 enacted at level funding nationally; distributed 40% to states / 60% to localities by formula.	State and local participating jurisdictions; funds flow to developers, CHDOs, and income-eligible households.	New construction/rehab of affordable rental or owner housing; homebuyer assistance; tenant-based rental assistance.	Annual formula allocation.
U.S. HUD / FloridaCommerce	Community Development Block Grant (CDBG)	Flexible federal formula funding for housing, community development, and public facilities benefiting primarily low- and moderate-income persons. Entitlement funds go directly to larger cities/urban counties (e.g., Jacksonville); FloridaCommerce administers the Small Cities CDBG for non-entitlement (rural) jurisdictions such as parts of Clay County.	Funded at ~\$3.3B nationally in FY2026 (level); ~70% to entitlement communities, ~30% to states.	Entitlement metro cities (>=50,000) and urban counties (>=200,000); non-entitlement local governments via the state Small Cities program.	Housing rehab, infrastructure for affordable housing, and public/community facilities including childcare centers, that meet a CDBG national objective.	Annual formula allocation (entitlement); annual/competitive cycles for Small Cities CDBG.
OLDCC	Defense Community Infrastructure Program (DCIP)	Competitive grants for off-base community infrastructure that supports an installation's sustainability and readiness, including housing-supporting infrastructure and community-support facilities such as childcare centers. (Cross-listed from the Military Community/Installation tab.)	\$230M available for FY2026 across three funding priorities.	State/local governments and not-for-profit, member-owned utilities; projects must be off-installation (or on DoD property under a real-estate agreement) and support the installation.	Community-support facilities (including childcare), transportation, water/wastewater, and utility projects tied to installation needs.	Annual program. FY2026 submission period closed June 25, 2026.
USDA	Community Facilities Direct Loan & Grant Program	Affordable financing to develop essential community facilities in rural areas, including childcare centers. Relevant to rural areas around Camp Blanding (Clay County / Middleburg). (Cross-listed from the Water/Stormwater tab.)	Interest rates are set by Rural Development Grant assistance is limited to rural communities with low median household incomes.	Rural areas including cities, villages, townships and towns including Federally Recognized Tribal Lands with no more than 20,000 residents according to the latest U.S. Census Data are eligible for this program. Eligible borrowers include public bodies, community-based non-profit corporations, and federally-recognized Tribes	Childcare facilities, community centers, and other essential community facilities.	Open year-round.
Florida Housing Finance Corporation (FHFC)	State Apartment Incentive Loan (SAIL)	Low-interest gap-financing loans, awarded competitively, that layer with Housing Credits or tax-exempt bonds to complete the financing needed to build or rehabilitate affordable rental housing for low-income households.	Set by annual legislative appropriation and variable.	For-profit and nonprofit affordable-housing developers; awarded through competitive Requests for Applications (RFAs).	New construction or rehabilitation of affordable/workforce multifamily rental housing.	Competitive RFA cycles issued by FHFC through the year. For a list of upcoming RFA issue dates and deadlines, visit the FHFC website.

Table A-7. Housing and Childcare Funding Options

Agency/Org	Program	Description	Available Funding	General Eligibility	Example Eligible Projects	Timeline
Florida Housing Finance Corporation (FHFC)	Housing Credits (Low-Income Housing Tax Credits, LIHTC)	FHFC administers the federal LIHTC program in Florida, allocating 9% competitive credits through annual RFAs governed by the Qualified Allocation Plan (QAP), plus non-competitive 4% credits paired with tax-exempt bonds. Credits are sold to investors to raise equity for affordable rental housing.	9% credit authority set by the annual federal per-capita ceiling; 4% credits available with bond financing.	Affordable-housing developers (for-profit/nonprofit); projects must meet income/rent restrictions and QAP priorities.	New construction/rehabilitation of income-restricted rental housing; workforce housing near employment centers and installations.	Annual competitive RFA cycle (9%); rolling for 4%/bond deals.
Florida Housing Finance Corporation (via local governments)	State Housing Initiatives Partnership (SHIP)	Formula funding distributed to all 67 counties and 53 CDBG entitlement cities to produce and preserve affordable homeownership and multifamily housing through locally designed strategies (down-payment assistance, rehabilitation, gap financing, etc.).	Set annually by the Legislature. Governor's FY2026-27 budget proposed ~\$170.8M statewide; allocations are population-based.	Local governments (counties and eligible cities), which assist very-low- to moderate-income households; local plans may prioritize military-adjacent workforce.	Down-payment/closing assistance, owner-occupied rehab, impact-fee or gap assistance, development of affordable units.	Annual entitlement allocation; local governments administer on their own cycles.