

Briefing Book

FALL 2026

Environmental Defense Fund

Science-Driven Policy Solutions for a Sustainable and Resilient Sunshine State

Environmental Defense Fund

Environmental Defense Fund's (EDF) mission is to preserve the natural systems on which all life depends. For more than 50 years, EDF has worked with partners and supporters to deliver big, bold climate solutions and has over 285,000 members and supporters in Florida. EDF knows Florida's environment is our economy and our team brings best-in-class science, economics, and innovation expertise to spark game-changing solutions to stabilize the climate, strengthen the ability of people and nature to thrive, and support people's health.

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Protect Florida's Future

Practical solutions for our families, communities, and future.

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INTRODUCTION

A Florida Worth Protecting

The Florida we're living in today looks vastly different than it did 50 years ago.

Florida's 44,000 farms and ranches are under growing pressure as shifting rainfall patterns, rising temperatures, and extreme weather disrupt agricultural operations that families have built over generations. Research from Florida universities shows growing zones are moving north, threatening long-term viability for one of the state's most important industries. In Hillsborough County alone, strawberry production could decline 11% by 2050.

Our fishing industry, tourism economy, and coastal communities face similar threats. Warmer ocean temperatures are driving record amounts of sargassum covering beaches, coral bleaching events like those witnessed in the Florida Keys in 2023, and eroding the natural resources that make Florida a world-class destination and a place people want to call home.

The financial toll is real and growing, with electric bills increasing roughly 35% since 2020 according to EIA data from April 2026. Fuel costs remain volatile. Insurance premiums keep climbing. These aren't environmental abstractions — they are kitchen table issues hitting Florida families every month.

Real solutions are within reach. Florida has more solar potential than most states. Nature-based solutions are already reducing flood risk and protecting property values in communities across the state. Economic strength and environmental stewardship aren't in conflict here — they're the same goal.



Image: WUSF

Florida Voters are United

Florida voters have shown a powerful sense of unity in recent years coming together across political and geographic lines to protect the state's natural resources. That was especially evident in the widespread bipartisan push to safeguard Florida's state parks from overdevelopment, where public engagement made clear that Floridians will unite to protect the state we know and love. This same spirit has carried into 2026, as Floridians continue to rally around preserving the places that define the state's identity and quality of life like the fight to prevent dredging and port development in the Terra Ceia Aquatic Preserve.

Specifically, recent polls shared in the following pages show Florida voters are sending a clear message:

- On energy policy, affordability is voters' overriding concern, and they expect elected officials and state regulators to do more to keep costs under control.
- They want greater accountability and transparency in Florida's utility regulatory process.
- They look to state government to take the lead on strengthening resilience and addressing rising homeowners insurance costs.

Securing Florida's Economic Future Through Resilience

Protecting the Florida we love - our coastlines, neighborhoods, farms, and businesses - requires staying ahead of predictable risks. As the most disaster-prone state in the nation, our financial stakes are skyrocketing. Hurricanes Ian and Idalia alone caused $132 billion in combined losses, while rising sea levels and intense rainfall continue to strain municipal budgets, depress property values, and drive up insurance premiums.

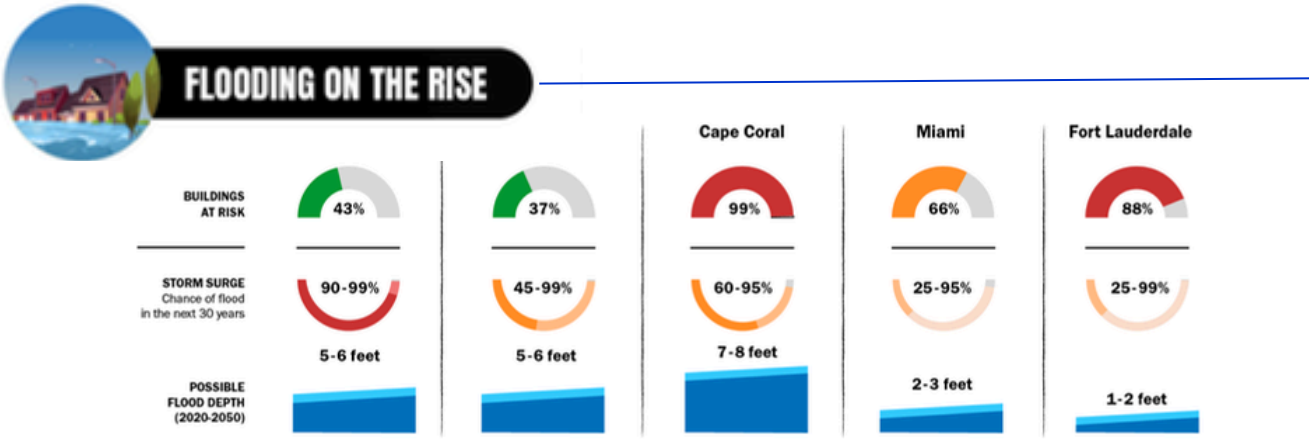
98.8% of respondents report that their flood or property insurance has increased over the past five years.

The threat to Florida's economy is systemic. Flooded roads, structural damage, and power outages disrupt supply chains, halt tourism, and weaken investor confidence.

> "Every dollar we invest today in preparedness more than pays for itself in economic benefits... Smart policy and investment choices today will reduce costs, shorten or eliminate recovery times, stabilize housing markets, and keep businesses and talent here in Florida."
>
> -Eric Silagy, Chair of the FC100 Resilience Committee

Our small businesses are the backbone of our tourism, real estate, agriculture, and trade sectors and are the hardest hit by these operational disruptions. As risk grows, so does the cost of doing business. The Florida Legislature has made historic strides in funding resilience and flood mitigation, but to protect these investments, we must build on this momentum.

This challenge cuts across every aspect of daily life, starting with our environment and



FLOODING ON THE RISE - Visit www.floridaschangingfuture.com to learn more about the flooding risk impacting Florida.

public health. Florida's natural infrastructure - wetlands that absorb excess water, mangroves that blunt storm surges, and coral reefs that buffer wave energy - serves as our first line of defense. Yet rising seas and saltwater intrusion threaten these vital systems. When these natural protections erode, coastal neighborhoods become more vulnerable, and our outdoor recreation economy suffers. At the same time, intense rainfall and tidal flooding routinely overwhelm municipal drainage systems, flushing pollutants into drinking water sources, rivers, and beaches, which saddles local governments with expensive infrastructure repairs.

2.5 Million + Florida homes have a substantial risk of flooding today - that could increase by nearly 20% in the next 30 years.

These compounding environmental pressures directly fuel Florida's housing affordability crisis. As severe storms and repetitive flooding become more costly, insurers are spiking premiums, slashing coverage, or fleeing the state entirely. This crisis extends far beyond the coast - because risk is spreading statewide, even inland residents face soaring premiums and reduced market competition. For millions of Florida families and renters, rising insurance costs are now the single greatest threat to keeping their homes.

DID YOU KNOW?

Mangroves are natural flood protection—reducing property damage by $67 million each year in Collier County and lowering hurricane losses by 14% during Irma and 30% during Ian.

Ultimately, resilience investments completely rewrite this economic math. Upgrading stormwater networks, restoring natural coastal buffers, and modernizing infrastructure mitigate damage before disaster strikes. According to the U.S. Chamber of Commerce, every $1 invested in community resilience saves $13 in future rebuilding costs and economic losses. For example, a $10.8 billion preparedness investment ahead of a major hurricane hitting Miami would save an estimated $26 billion in economic production and preserve 184,000 jobs. For Florida, resilience is no longer just an environmental strategy. It is an economic mandate to keep our state affordable, insurable, and competitive.

Every $1 not invested in disaster resilience today can cost communities up to $33 in lost future economic activity.



RESILIENCE

Policy Recommendations

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Create and Fully Fund Statewide Resilience Strategy

Florida's coastal and inland communities face escalating risks from sea-level rise, intensifying storms, saltwater intrusion, and chronic flooding. The Resilient Florida Grant Program offers a strong, consistently scored competitive process, but funding follows individual applications rather than statewide risk priorities. Since flooding crosses jurisdictional lines, this project-by-project approach fragments funding, limits multi-phase projects, underutilizes natural infrastructure, and discourages private co-investment. Florida lacks a framework to identify the most significant statewide risks, track regional and infrastructure funding gaps, or measure outcomes, making it difficult to assess whether investments are reducing risk, achieving intended results, or maximizing the resilience benefits natural systems provide.



Volunteers plant saltmeadow cord grass in the sand for a Sea Grant living shoreline restoration in Cedar Key. (Tyler Jones, UF/IFAS)



Establish a Statewide 5-Year Resilience Work Plan

A Statewide Resilience Work Plan would build on existing efforts by providing a clear, statewide framework to guide investments and decision-making without duplicating current plans or project prioritization processes.

A 5-year Work Plan for the Resilient Florida Grant Program, modeled after the proven framework of Florida's Department of Transportation (FDOT) Work Program, would align resilience funding with defined statewide priorities, ensuring investments are directed toward the highest-impact opportunities. This roadmap will connect existing data, plans, and funding streams into a single strategy, identify gaps between current spending and total need, establish clear metrics, and sequence investments over time to maximize risk reduction.

Elevate Nature-Based Solutions in Public-Private Partnerships

Florida should leverage public-private partnerships (P3s) to deliver coastal resilience projects, particularly following recent legislation that expands private sector participation in infrastructure and environmental restoration. These policies create new opportunities to accelerate project delivery and leverage private capital,[4] but they do not yet ensure that nature-based solutions (NbS) are consistently considered or prioritized within that framework.

Nature-based solutions such as mangroves, wetlands, dunes, reefs, and living shorelines can reduce flood risk, lower long-term costs, and provide multiple benefits compared to traditional infrastructure. However, they are often underutilized in P3 models due to unclear valuation methods, longer performance timelines, and a lack of standardized guidance for developers and investors.

To fully leverage recent legislative progress and maximize the effectiveness of coastal resilience investments, Florida should require that NbS be formally evaluated alongside traditional infrastructure in all P3 resilience proposals. This should include standardized methods for comparing lifecycle costs, performance, and long-term risk reduction benefits. The state should also consider exploring additional policy and programmatic opportunities that could further support the deployment of NbS and strengthen public-private collaboration.

Secure Housing Affordability through Proven Insurance Principles

Extreme weather events, rising sea levels, and more frequent flooding continue to strain Florida's insurance market. As these environmental changes increase the frequency and severity of claims, insurers must raise premiums to pay those claims. In severe cases, insurers may even choose to withdraw from higher-risk areas. Higher insurance costs and reduced access to coverage are in turn intensifying the financial burden on Florida's property owners, and by extension, Florida's housing affordability crisis.

To address these economic risks, Florida should invest in transformative levels of risk reduction, update coastal construction control and erosion projection lines, direct growth and new development away from high-risk areas, and increase rate transparency to better connect risk reduction with economic incentives.

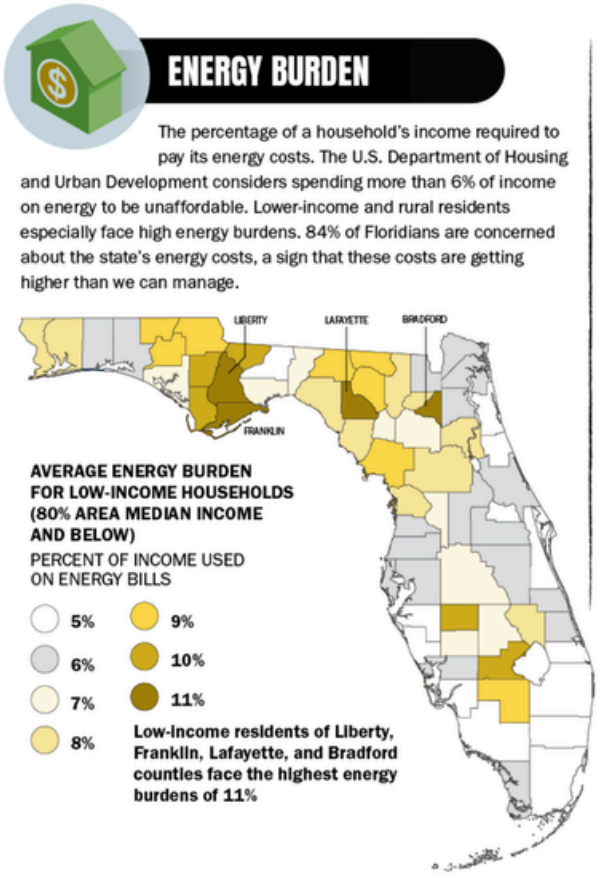
Residents and communities need better transparency into how the insurance rates are calculated, which risk reduction measures qualify for discounts, and the value of those discounts. Working with the Florida Department of Insurance and insurance industry partners, the state should develop a centralized resource that leverages Flood Hub and other risk data to improve transparency, support catastrophe modeling, and better inform planning and development decisions.

Investing in transformative risk reduction should be the cornerstone of these reforms, helping stabilize the insurance market while improving housing affordability for Floridians.

Safeguarding Energy Affordability & Independence

Affordable, reliable energy is the backbone of Florida's economic engine. As one of the nation's largest electricity consumers, our families, small businesses, and agricultural sectors depend on a resilient power grid to keep our economy moving. Yet, Florida households are feeling the squeeze of rising utility bills—a strain that hits working families and retirees on fixed incomes the hardest.

$5.7 It costs Florida ratepayers about $5.7 billion annually to import natural gas from out of state.



The root of the problem is a vulnerability in our supply chain: Florida is heavily dependent (nearly 75%) on out-of-state, imported natural gas to power our grid. This means Florida consumers are at the mercy of national pipeline constraints, global market volatility, and federal regulatory interference outside our state's control. New research warns that this overreliance could expose Floridians to an astounding $21 billion in increased fuel costs by 2034. Relying on outside supply for our most critical resource is a risk to our economic security.

78% identify keeping costs low for customers as a top priority when the state plans for its future energy needs.

By unleashing homegrown, American-made energy—specifically leveraging Florida's vast solar potential—we can insulate our state from external market shocks. This is fiscal responsibility. Solar generation is now 20% to 30% less expensive than new natural gas plants in many cases. Embracing market-driven, homegrown power—such as solar and small modular nuclear reactors (SMRs)—alongside advanced battery storage and grid modernization gives Florida the freedom to dictate its own energy future.

$1.2B Solar power has saved $1.2B in fuel costs alone for customers of Florida's largest utility since 2021.

This practical approach has overwhelming, cross-partisan support. Recent data shows that 77% of Floridians support expanding alternative energy sources when it lowers consumer costs, and 67% are more likely to back leaders who champion solar expansion.

> "Today, solar is the lowest-cost, most cost-effective form of new generation."
>
> -Brandon Stankiewicz, VP of Universal Solar and Storage, Florida Power & Light

Floridians view energy security as a kitchen-table issue tied directly to household budgets, free enterprise, and long-term state stability. By diversifying our energy portfolio with homegrown power, we protect Florida taxpayers, secure our grid against outside disruptions, and ensure the Sunshine State remains an affordable powerhouse for generations to come.

Severe weather creates another layer of risk. Hurricanes, flooding, and stronger storms can damage power lines, substations, and neighborhood power systems, leading to outages that disrupt families, businesses, schools, and healthcare facilities. Repairs to damaged infrastructure are expensive, and those costs ultimately flow back to ratepayers over time. For small businesses, even a short outage can mean lost inventory, lost revenue, and interrupted operations. For residents, outages during periods of extreme heat can quickly become dangerous, especially for seniors, young children, and medically vulnerable individuals who rely on cooling or powered medical equipment.

3/4 of Florida voters say electricity costs are already too high.

Electricity costs are at the forefront of financial pressure facing Florida households. The burden is not felt equally, with younger households facing the greatest strain. For many of these families, who already balance rising costs for housing, groceries, insurance, and childcare, utility bills represent one of the few unavoidable expenses, making them a particularly acute source of concern.

$18.5 BILLION



Growth of U.S. LNG exports leaves Floridians on the hook for $18.5 billion more on electric bills through 2035. Diversifying our energy sources away from gas will reduce this cost.

ENERGY

Policy Recommendations

Expand Access to Homegrown Solar Energy

Florida should advance policies that lower the cost and complexity of solar and battery storage adoption for both residential and commercial customers, including streamlined permitting and interconnection standards, expanded community solar programs for renters and those without suitable rooftops, and continued support for net metering or comparable compensation structures that ensure customers receive fair value for the energy they produce. Reducing soft costs—permitting delays, inconsistent local regulations, and financing barriers—can meaningfully lower the price of solar installation, unlocking long-term cost savings while expanding the customer base for distributed generation strengthens overall grid resilience.

> "Our warehouse facility has a significant footprint with around 100,000 square feet of refrigerated space, so moving to solar is the right thing to do from an environmental perspective. Not only will it save 36,000 tons of CO2 from entering the atmosphere, but there will also be significant cost savings over the life of the system."
>
> -Nick Wishnatzki,
> Wish Farms, Plant City

92% of Florida voters support homeowners having the right to install rooftop solar to generate their own electricity and reduce their utility bills.



Require Cost-Benefit Analysis for New Generation Facilities

Major investments in power generation should require any cost-benefit analysis submitted to regulators to account for full lifecycle costs - including projected fuel price volatility and long-term fuel supply risk - not just upfront capital and construction costs. This ensures that regulators and ratepayers can compare proposals on a like-for-like basis and avoid locking in long-term overexposure to volatile fuel markets. Pairing this requirement with a policy preference for a diverse generation portfolio—spanning renewables, storage, and traditional baseload sources—helps insulate ratepayers from price shocks tied to any single fuel source while supporting overall system reliability.



Modernize the Grid through Distributed Energy Resource Integration

State utility regulators and planning bodies should be directed to incorporate distributed energy resources (DERs)—including rooftop solar, battery storage, and demand-responsive appliances—into long-term grid planning and resource adequacy assessments, rather than treating them as supplemental to traditional generation. This includes establishing clear regulatory pathways for virtual power plants (VPPs) that aggregate DERs to provide grid services, updating interconnection processes to handle higher volumes of distributed generation, and investing in grid infrastructure and software capable of two-way power flow and real-time demand management. A grid planned around DERs as a core resource, rather than an afterthought, can improve reliability while deferring costlier transmission and generation investments.

Strengthen Regional Transmission Planning for Long-Term Stability

To improve long-term performance and efficiency of the grid, Florida should adopt a statewide approach to transmission system planning to meet multiple needs at once, evaluate the benefits of expanding connections to other states, and encourage the deployment of grid-enhancing technologies (GETs) in strategic locations. GETs are a lower-cost alternative to building new infrastructure, as they expand the power-carrying capacity of existing transmission lines, make real-time adjustments to line capacity, and route power more efficiently from where it is generated to where it is used. This will facilitate grid investments that are optimized for future demand while saving ratepayers money.



The Future of Transportation

Transportation is vital to Florida's economy, connecting families to jobs, students to schools, businesses to customers, and communities to opportunity. From freight trucks to school buses, Florida depends on a reliable and efficient transportation system to keep daily life moving. As one of the fastest-growing states in the nation, adding nearly 200,000 residents between 2024 and 2025, continued investment in infrastructure is essential.

1/10 new vehicles sold in Florida are now electric.

Over the past few years, Florida has taken pragmatic steps to prepare for the future of transportation while preserving consumer choice. The state has developed a comprehensive Electric Vehicle Master Plan, invested Volkswagen Settlement funds in electric school buses, transit vehicles, and charging infrastructure, and supported modernization without mandating vehicle choices or imposing technology-specific taxes.

Florida's transportation landscape is rapidly evolving. The state is now home to more than 560,000 electric vehicles (EVs)—the 2nd-largest market in the nation—and ranked 4th nationally in 2024 with roughly 467 committed electric school buses. Ports, fleets, and businesses are adopting technologies that improve efficiency and reduce costs as well. In the maritime sector, ports across Florida are adopting and expanding shore power systems that allow ships to plug into the electric grid while docked, saving money for port tenants while reducing air pollution that impacts nearby communities.



Overall, Florida's transportation future is increasingly defined by practical, cost-effective innovation across fleets, freight, and infrastructure. As these systems grow, policy should focus on fair, performance-based funding and a level playing field for infrastructure investment—ensuring Florida remains competitive, supports job creation, and builds a transportation network that reflects actual usage and future demand.

> "By 2028, more than 210 cruise ships—representing approximately 72% of the global cruise fleet—will be equipped to connect to shore power while in port."
>
> -Cruise Lines International Association

TRANSPORTATION

Policy Recommendations

Prioritize Total Cost of Ownership for Florida's Fleets

Government-funded vehicle procurement should be guided by a total cost of ownership (TCO) framework that evaluates long-term fiscal and operational value, rather than focusing solely on upfront purchase price. Initial costs alone do not capture the full economic picture over a vehicle's lifecycle. A comprehensive TCO approach—factoring in fuel, maintenance, energy costs, and lifecycle savings—provides a more accurate assessment of fiscal impact. This ensures taxpayer dollars are used efficiently while improving long-term sustainability for public fleets.

A bipartisan procurement reform bill advancing this approach passed both the Florida House and Senate in 2023 but was ultimately not signed into law. Analyses of updated fleet procurement standards estimated using the TCO model could lead to potential taxpayer savings of over $8.7 billion. For fleet managers focused on budgets and performance, these efficiencies make electrification an increasingly practical option.

$8.7 Billion

According to EDF's Electric Vehicle Policy Landscape Report, updated procurement of Florida's government fleets could save taxpayers over $8.7 billion.

Strengthen Florida's Transportation Workforce

Florida is experiencing a growing shortage of specialized EV technicians, driven by rapid EV adoption and a nationwide deficit of certified automotive mechanics. Dealerships and independent repair shops are struggling to keep pace with service demand as vehicles become increasingly software-driven and technologically complex. At the same time, Florida's economy is projected to require approximately 1.36 million new jobs by 2030, intensifying competition for skilled labor across transportation, infrastructure, and advanced manufacturing sectors.

> "The growth of Florida's electric vehicle charging infrastructure means a need for more skilled workers."
>
> -Commissioner Dr. Henry Mack, Florida Department of Education

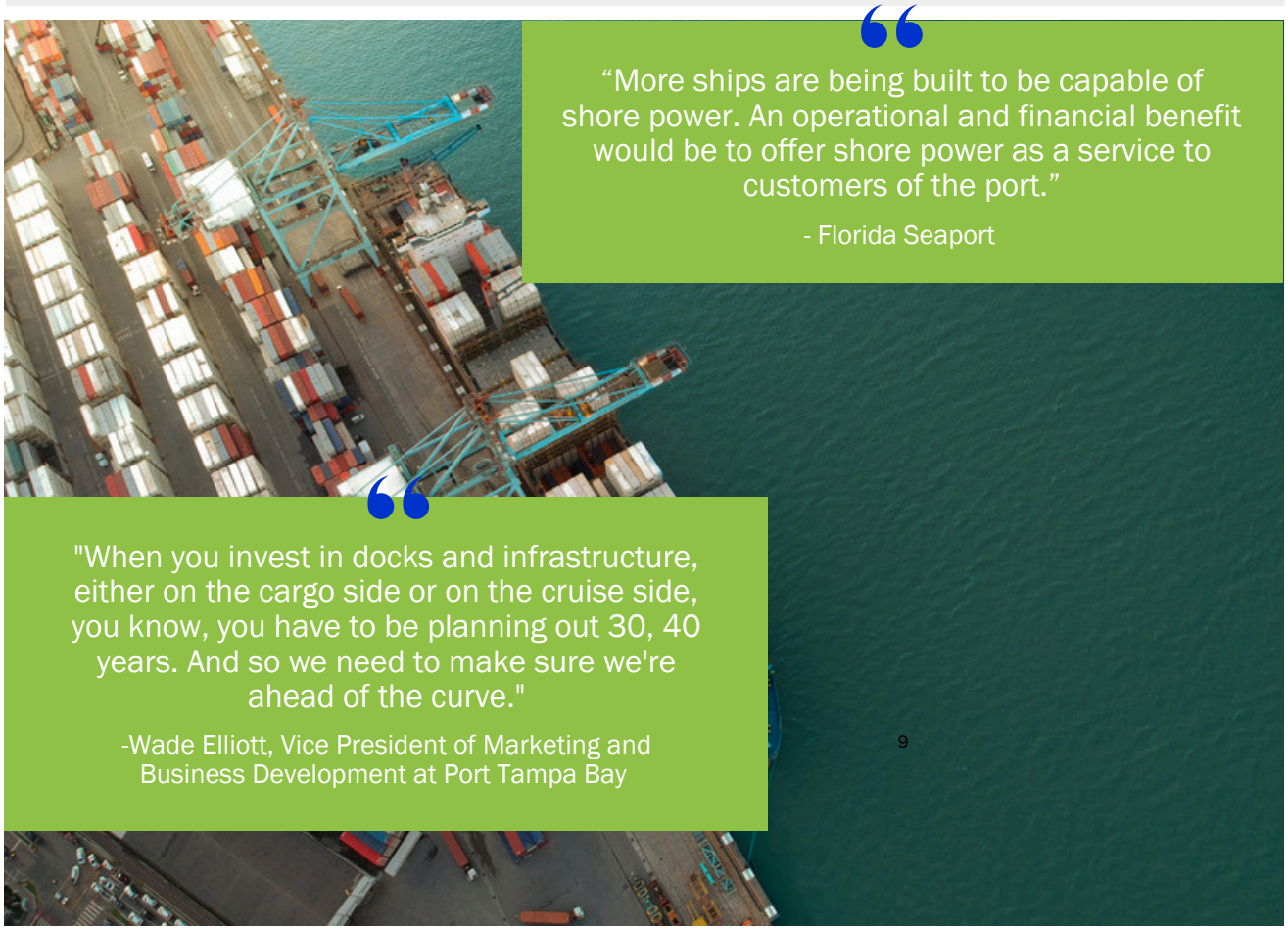
Florida is already responding by expanding workforce training pipelines through its state college and technical education system, including new and expanded programs focused on EV maintenance, hybrid systems, battery technology, and automotive electronics. These programs are increasingly aligned with industry certifications and employer partnerships to build job-ready talent for emerging mobility careers. Aligning education and workforce development with these needs will strengthen Florida's ability to support EV growth, attract investment, and ensure long-term economic competitiveness.

Enhance Florida's Port Infrastructure with Shore Power

Florida's ports are among the state's most important economic engines. As the cruise capital of the world, Florida is home to three of the busiest cruise ports globally, alongside 15 deepwater seaports supporting record cargo volumes and cruise activity. Together, Florida's port system generates more than $117 billion in annual economic impact and supports nearly 900,000 direct and indirect jobs. As competing states and international ports continue investing in next-generation infrastructure, Florida must maintain its leadership through strategic port modernization.

One key opportunity is expanding shore power infrastructure. Shore power allows ships to connect to the electrical grid while at berth, reducing reliance on onboard engines and lowering fuel and maintenance costs while cutting diesel fumes that impact local air quality.

Adoption is accelerating across the cruise industry, with approximately 72% of the global fleet expected to be shore-power capable by 2028, alongside international requirements moving toward mandatory shore power use at equipped ports by 2035. To remain globally competitive, Florida should integrate shore power into long-term port modernization by supporting infrastructure investment and advancing public-private partnerships, ensuring its ports are positioned to attract future ship calls, strengthen competitiveness, and reinforce Florida's role as a leading gateway for global trade and tourism.



"More ships are being built to be capable of shore power. An operational and financial benefit would be to offer shore power as a service to customers of the port."

- Florida Seaport

"When you invest in docks and infrastructure, either on the cargo side or on the cruise side, you know, you have to be planning out 30, 40 years. And so we need to make sure we're ahead of the curve."

-Wade Elliott, Vice President of Marketing and Business Development at Port Tampa Bay

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Expand Private Sector Charging Investment

Florida's transportation future will increasingly depend on the infrastructure that supports it. Continued expansion of charging infrastructure creates opportunities for Florida businesses, contractors, and utilities while supporting jobs and private-sector investment. As policymakers and state regulators evaluate the state's transportation needs, regulatory and fee structures should be applied fairly across comparable fueling technologies to avoid creating unintended barriers for emerging infrastructure. Providing a level playing field for businesses investing in charging networks will encourage competition, support consumer choice, and ensure Florida remains well-positioned to meet the demands of the future.

250K

More than 250,000 new EVs were registered in Florida in 2025.

Private companies such as Wawa, Buc-ee's, and Busy Bee are actively investing in charging infrastructure. Policy should ensure fair market access, so utilities and private providers compete on equal footing, encouraging innovation, investment, and faster deployment of charging networks across Florida.

Protect Fairness in Vehicle Choice and Fueling Policy

As Florida businesses benefit from a level playing field for infrastructure investment, drivers should also be treated fairly – regardless of the vehicle type they choose. As gas prices remain volatile in 2026, more Florida drivers are turning to electric vehicles to reduce fuel costs and gain long-term price stability. Transportation funding policies should be based on objective measures of roadway use rather than singling-out specific vehicle technologies for additional punitive costs. EV-specific fees are often justified as a road-use charge, but they are not tied to actual miles driven, vehicle weight, or roadway wear and tear. They are not a true user fee based on roadway impacts; rather, they function as a tax on a particular technology and a penalty on consumer choice. Floridians should not be punished for choosing a vehicle that helps reduce their fuel costs or insulate them from volatile gasoline prices.

"Charging costs me about $43 a month to drive 1,000 miles, compared to roughly $164 in gas."
-Florida EV driver, 2025



Conclusion

Florida's future is not something to fear but something to shape. The challenges our state faces are clear, but so is our ability to meet them with practical solutions, smart leadership, and a shared commitment to the place we call home. From stronger communities and safer neighborhoods to lower energy costs, modern transportation systems, and healthier natural resources, Florida's future is truly worth protecting.

Florida has always been a state defined by growth, resilience, and innovation. We have the sunshine to power more affordable energy, the natural landscapes to strengthen our defenses against storms and flooding, the workforce to lead in new industries, and the entrepreneurial spirit to turn challenges into opportunities. By making thoughtful investments today, we can lower costs for families, support businesses, and ensure our communities remain vibrant for generations to come.

Protecting Florida's future will require collaboration. It will take policymakers willing to lead, businesses willing to innovate, communities willing to engage, and citizens willing to support solutions that benefit everyone. No single sector can do it alone—but together, Florida can continue to thrive while preserving the qualities that make this state so special.

The choices we make now will determine the Florida our children and grandchildren inherit. With common-sense solutions, bipartisan cooperation, and a focus on long-term prosperity, we can build a stronger, more affordable, and more resilient Florida for all.




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