

Environmental Loans Process Improvements Proposal

Informational Webinar

Environmental Loans Program

September 17, 2026

Zoom Housekeeping

Phone Commands

- For those joining by phone, the following commands can be entered using your phone's dial pad:
 - *9 – Raise hand
 - *6 – Toggle mute/unmute

Type your questions into the "**Chat**" feature



"**Raise Hand**" and your microphone will be unmuted by moderator when called on

Webinar Purpose & Public Comment

ENVIRONMENTAL LOANS PROGRAM PROCESS IMPROVEMENTS PROPOSAL AVAILABLE FOR PUBLIC COMMENT

Public Comment Period: Please review the [Environmental Loans Program Process Improvements Proposal \[PDF\]](#) and submit your comments to MatthewR.Marcum@wisconsin.gov by **Oct. 7, 2026**.

This proposal outlines the planned changes to the loan funding process, including changes to deadlines and submittal requirements.

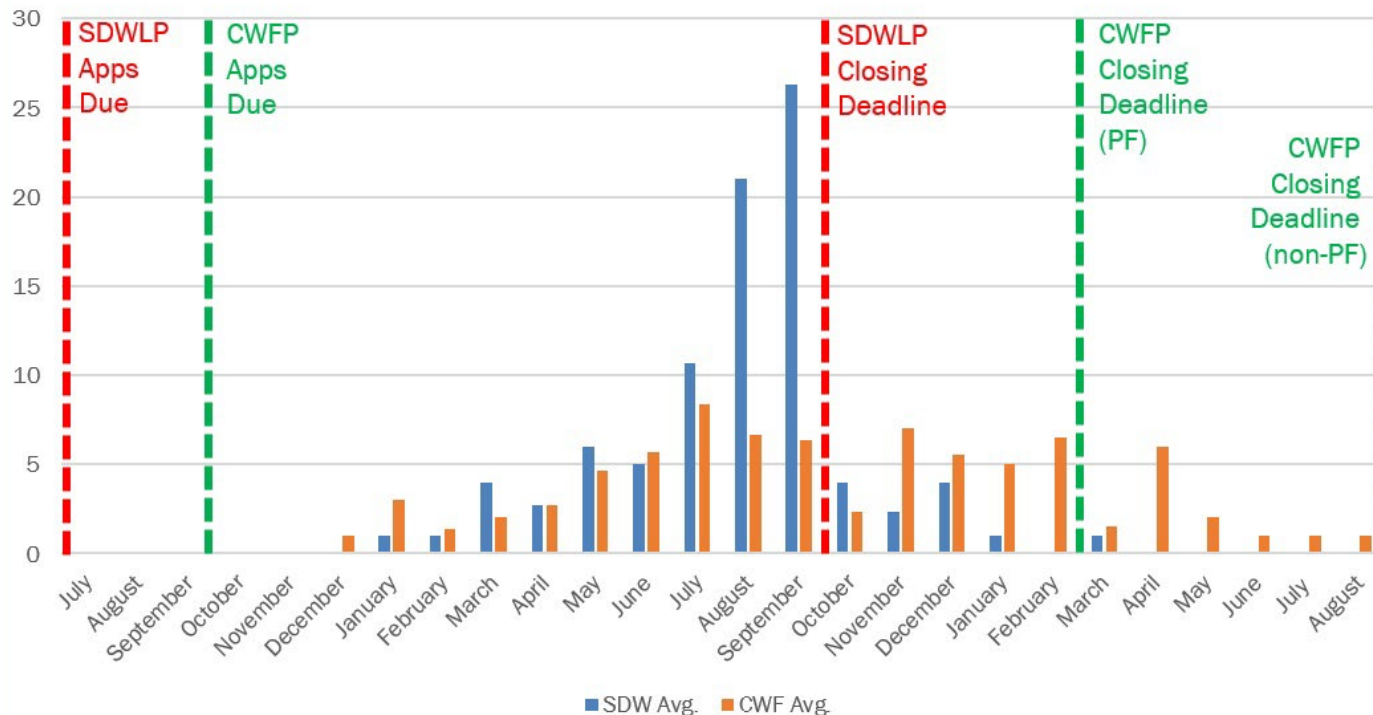
We are hosting a webinar on Sept. 17 at 2:30 p.m. to discuss the proposal.

- Join Zoom meeting: <https://us02web.zoom.us/j/86385812151> [\[exit DNR\]](#)
- Meeting ID: 863 8581 2151
- [Join instructions](#) [\[exit DNR\]](#)

- Submit comments via email to MatthewR.Marcum@wisconsin.gov by October 7, 2026

Background

Average Loan Closings per Month



Average Loan Closing Timelines

	SDWLP	CWFP
Average days between construction start and FAA	225.7	340.9
Average days between application submitted and FAA	413.3	338.9

ITA to Application Conversion Ratio
(based on funding requested)

SDWLP	CWFP
17.5%	18.7%

Overarching Themes

Fewer, but more meaningful, Intents to Apply

More flexibility/adaptability for projects to enter the funding process at different times of the year based on the project's specific schedule, especially when not competing for PF

Time & effort is focused on actual projects (planned and designed) rather than potential projects (ITAs).

Competitive vs Supplemental Applications

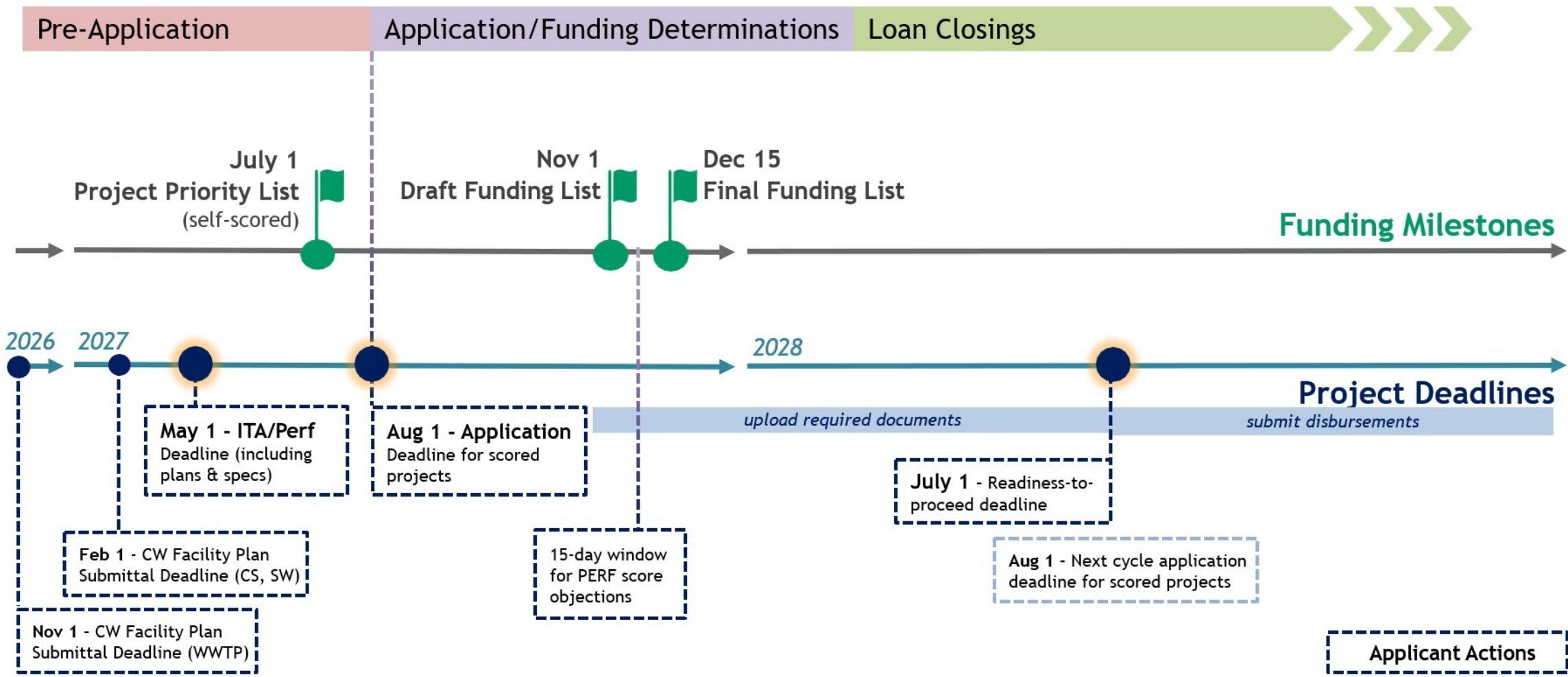
Competitive

- Submit by funding cycle deadline
- Eligible for PF
- Allocated funding in priority score order

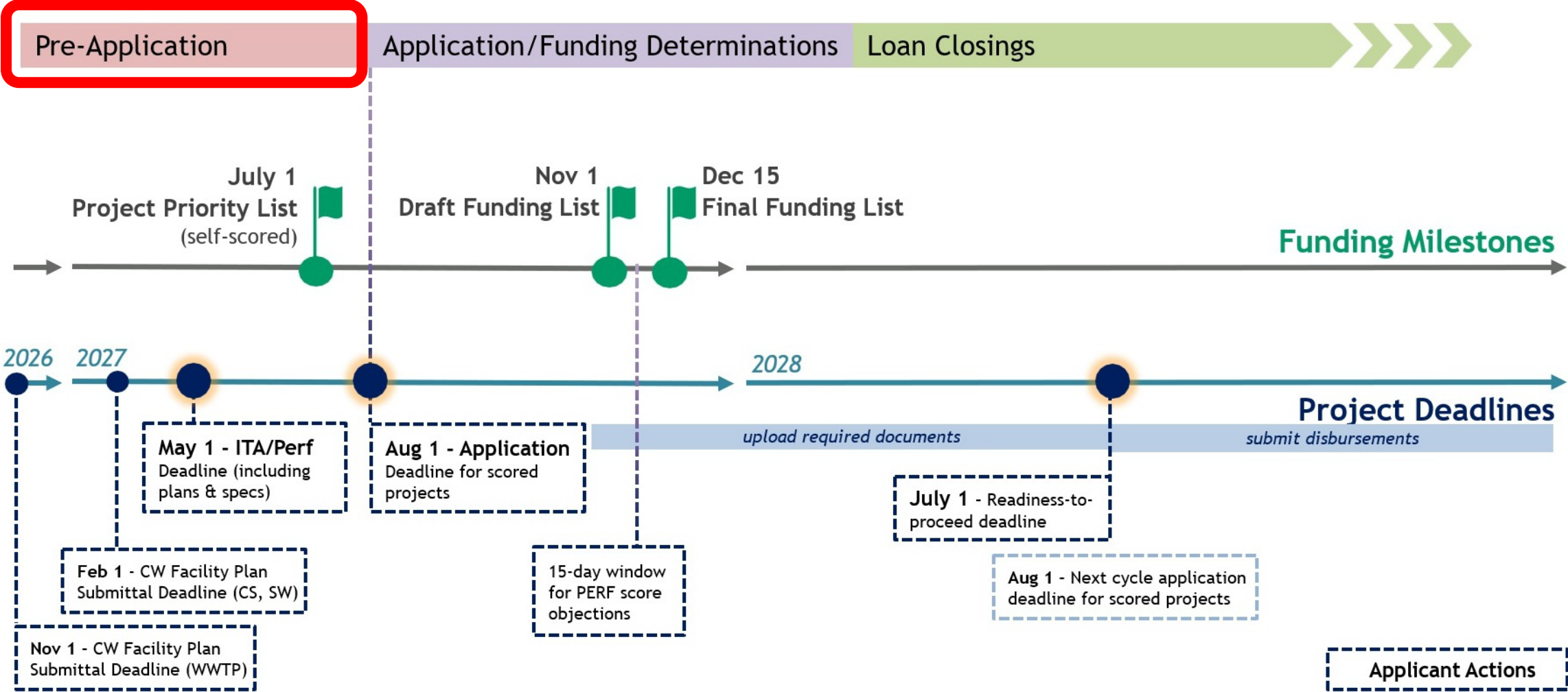
Supplemental

- Submitted after the program's competitive application deadline for current funding cycle
- Not eligible for PF
- Not ranked, funding allocated on first-come, first-served basis, as funding allows

Proposed Loan Program Timeline (1/7)



Proposed Loan Program Timeline (2/7)



Pre-Application – ITA (1/2)

Pre-Application

Application/Funding Determinations

Loan Closings



- Changes from Current Practice
 - Can be submitted at any time during the year, with a competitive due date much closer to app deadline
 - Will require Plan and Specs submittal
 - CWFP projects will also need approved Facility Plan at time of ITA submittal (required in order to submit P&S)
 - Eligible ITA will be good for the life of the P&S tied to it

Pre-Application – PERF/PPL

Pre-Application

Application/Funding Determinations

Loan Closings



- Changes from Current Practice
 - Project Priority List (PPL) will be updated on quarterly basis
 - PPL will be based on self-score
 - DNR will not score until after application (similar to current SDWLP process).

Pre-Application – ITA (2/2)

Pre-Application

Application/Funding Determinations

Loan Closings



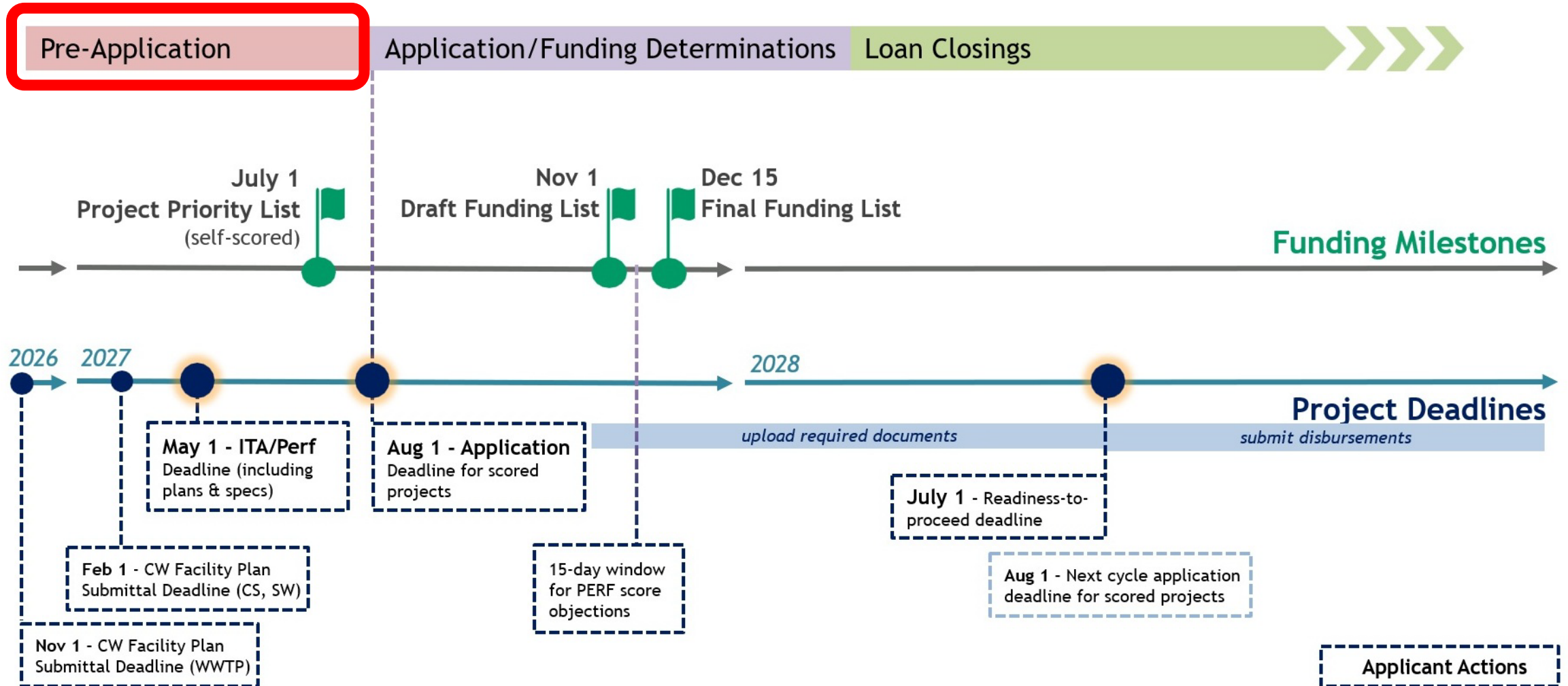
Competitive

- Due May 1 prior to the start of the next SFY
- PPL will be updated on quarterly basis
- Need eligible ITA to submit application

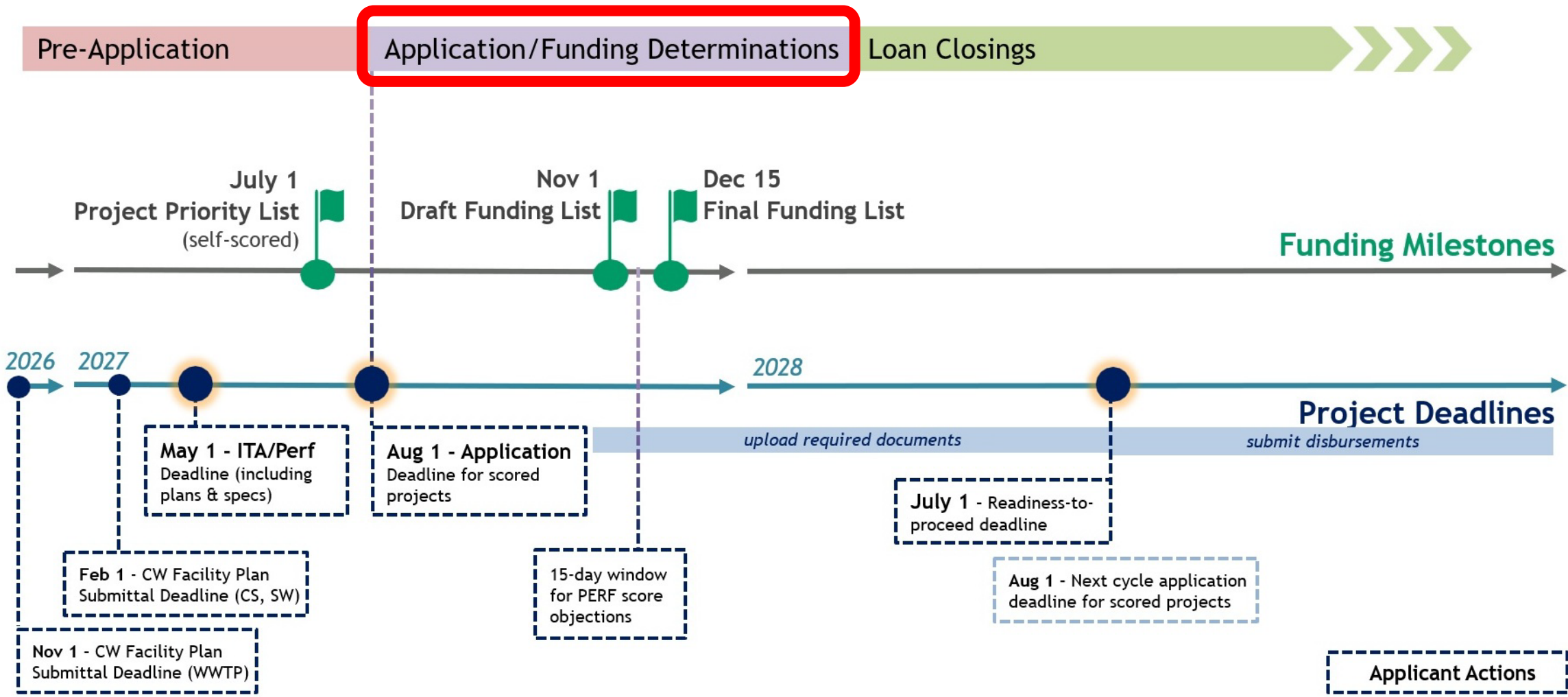
Supplemental

- Can be submitted at any point during the year
- Submittals will be reviewed and added to PPL on quarterly basis
- Need eligible ITA to submit application

Proposed Loan Program Timeline (3/7)



Proposed Loan Program Timeline (4/7)



Application (1/2)

Pre-Application

Application/Funding Determinations

Loan Closings



- Changes from Current Practice
 - New competitive app due date
 - Same app due date for both programs
 - Competitive due date differs from current SDWLP or CWFP due date
 - DNR will review PERF scores for projects with submitted applications and there will be an opportunity for objections prior to posting the final funding list.
 - CWFP will publish a draft funding list

Application (2/2)

Pre-Application

Application/Funding Determinations

Loan Closings



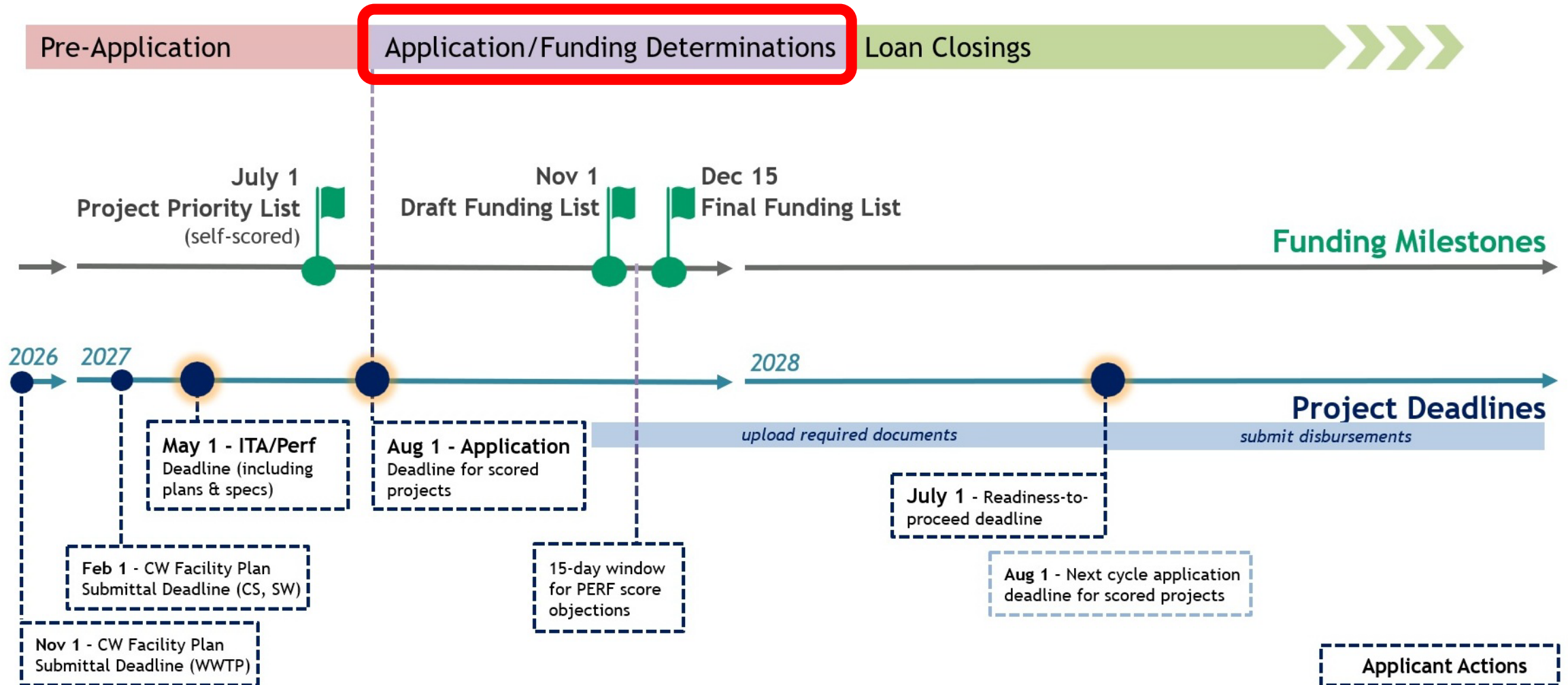
Competitive

- CWFP & SDWLP are both due on August 1
- Only pertains to applicants competing for PF (or loan funding if capacity is insufficient)
- Draft funding lists to be published in November
- Applicants will have 15 days to submit a PERF reevaluation request.
- Final funding lists to be published in December

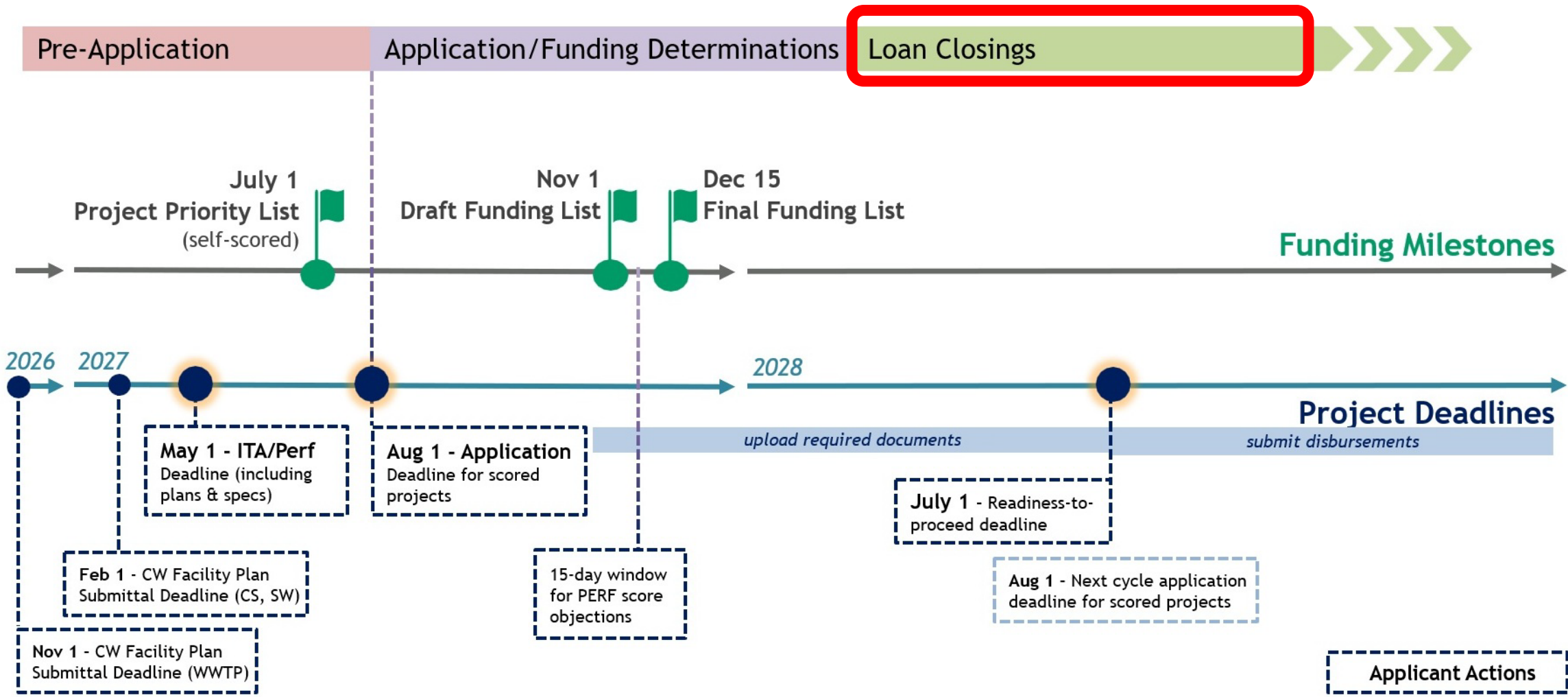
Supplemental

- Apply at any time before the end of the SFY.
- Eligible applications will be funded on a first-come, first-served basis.
- Will only receive loan funding (no PF).
- Projects will be subject to the program requirements of the fiscal year in which the application is submitted.

Proposed Loan Program Timeline (5/7)



Proposed Loan Program Timeline (6/7)



Loan Closing (1/2)

Pre-Application

Application/Funding Determinations

Loan Closings



- Changes from Current Practice
 - All projects will be subject to a readiness-to-proceed deadline that all construction contracts for the project must be executed by (July 1).
 - Loan closing deadline is based on the construction contract's effective date.
 - Projects failing to meet the readiness-to-proceed or loan closing deadlines will forfeit their current funding but remain eligible to reapply for funding in the following year.

Loan Closing (2/2)

Pre-Application

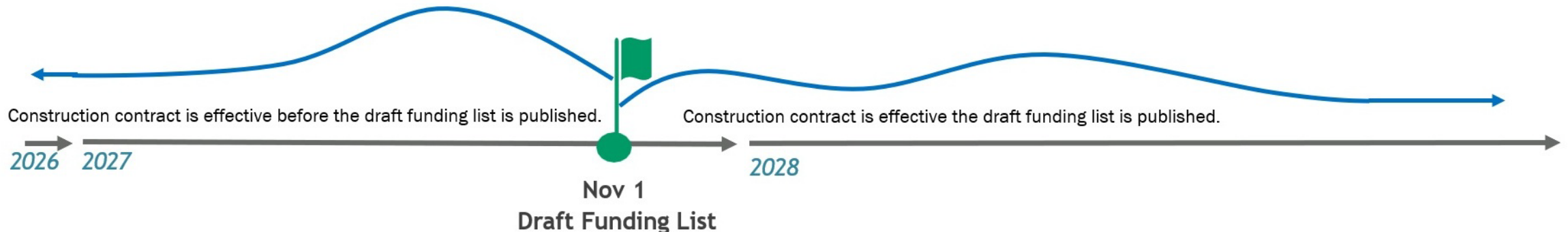
Application/Funding Determinations

Loan Closings

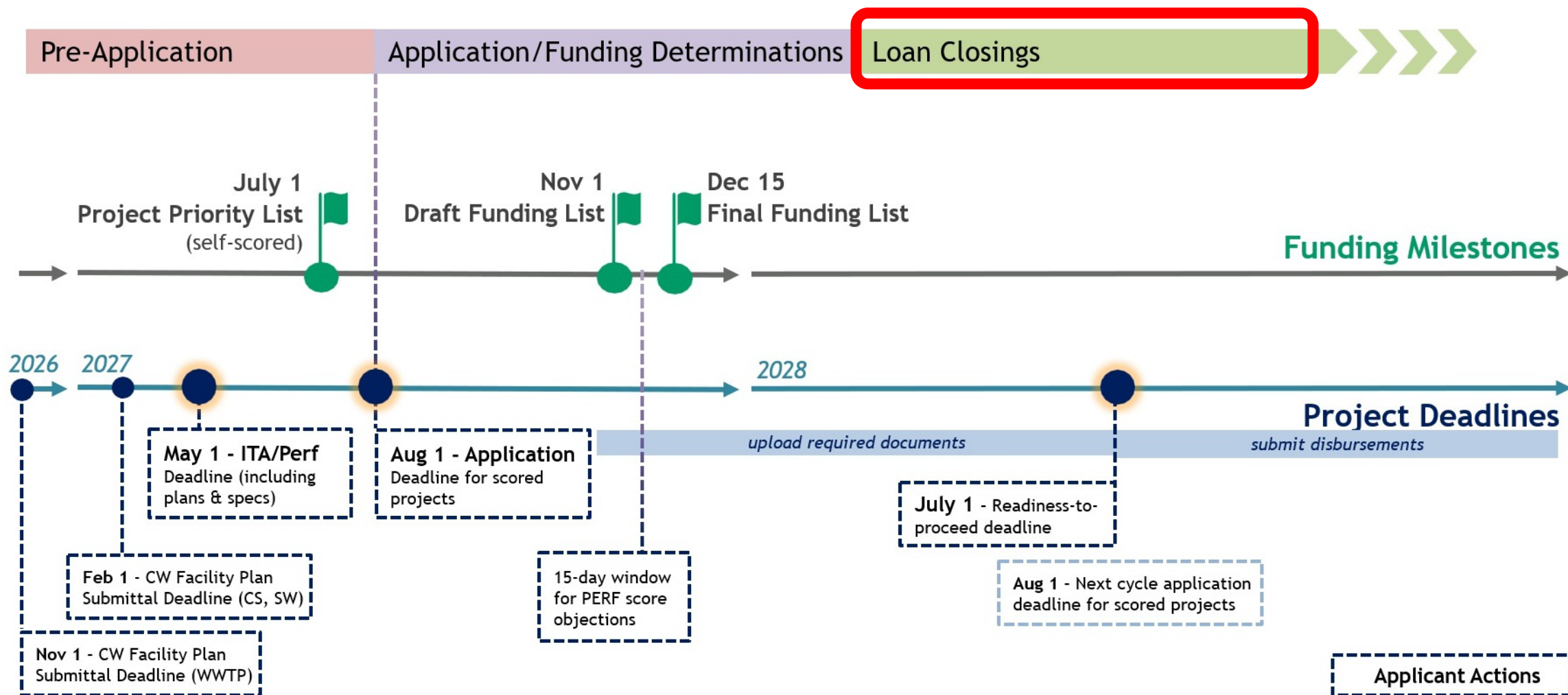


Competitive and Supplemental

- Readiness-To-Proceed Deadline:
 - All construction contracts for the project must be executed by July 1
- Loan Closing Deadline:
 1. If the effective date is prior to the publishing of the draft funding list, then loan closing will be required nine months after the date the draft funding list is published, **or**
 2. A loan must close within nine months of the construction contract's effective date.



Proposed Loan Program Timeline (7/7)



Example 1a

Competitive

- Submit ITA and P&S on April 29, 2027
- Submit application on August 1, 2027
- Construction contract effective date April 4, 2028
 - After draft funding list published Nov. 1, 2027
- 9 months to close the loan from the effective date of the construction contract

Example 1b

Competitive

- Submit ITA and P&S on April 29, 2027
- Submit application on August 1, 2027
- Construction contract effective date June 5, 2027
 - Before draft funding list published Nov. 1, 2027
- 9 months to close the loan from when draft funding list is published

Example 1c

Competitive

- Submit ITA and P&S on April 29, 2027
- ~~Submit application on August 1, 2027~~
 - Could come in later as a Supplemental application
 - Could wait until the next year to be a Competitive application next funding cycle
 - No new ITA submittal required
 - Apply by August 1, 2028

Example 2

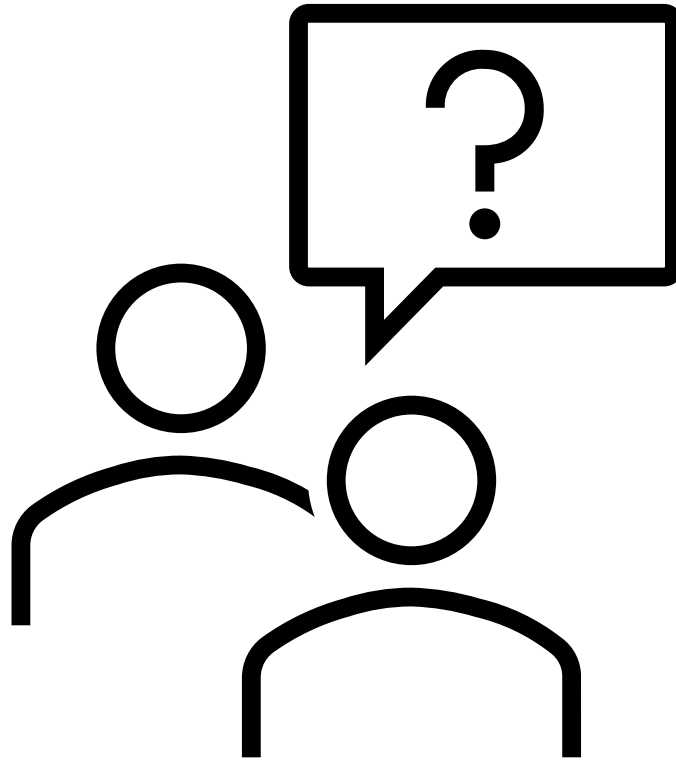
Supplemental

- Submit ITA on December 10, 2027
- Submit application on January 30, 2028
- No construction contract executed at time of application
- Must submit executed construction contracts by July 1, 2028
- 9 months to close the loan from the effective date of the construction contract

Odds & Ends

- Online Application System
 - Merging the ITA and Loan Application systems into a single, cohesive system.
 - Updated system expected to be launched with the transition to the new process.
 - February 2027
- Planning & Design Loans
 - Intended to provide short term, low-interest rate financing to assist municipalities with initial planning and design costs.
 - DNR is working to determine what is possible and whether there is demand for such an offering.

Questions?



CONNECT WITH US

Submit comments via email to
MatthewR.Marcum@wisconsin.gov by October 7, 2026

<https://dnr.wisconsin.gov/aid/EIF.html>

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OFF THE RECORD"