

Proposed Principal Forgiveness Policy Changes for State Fiscal Year 2028

Informational Webinar
Environmental Loans Program

August 6, 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

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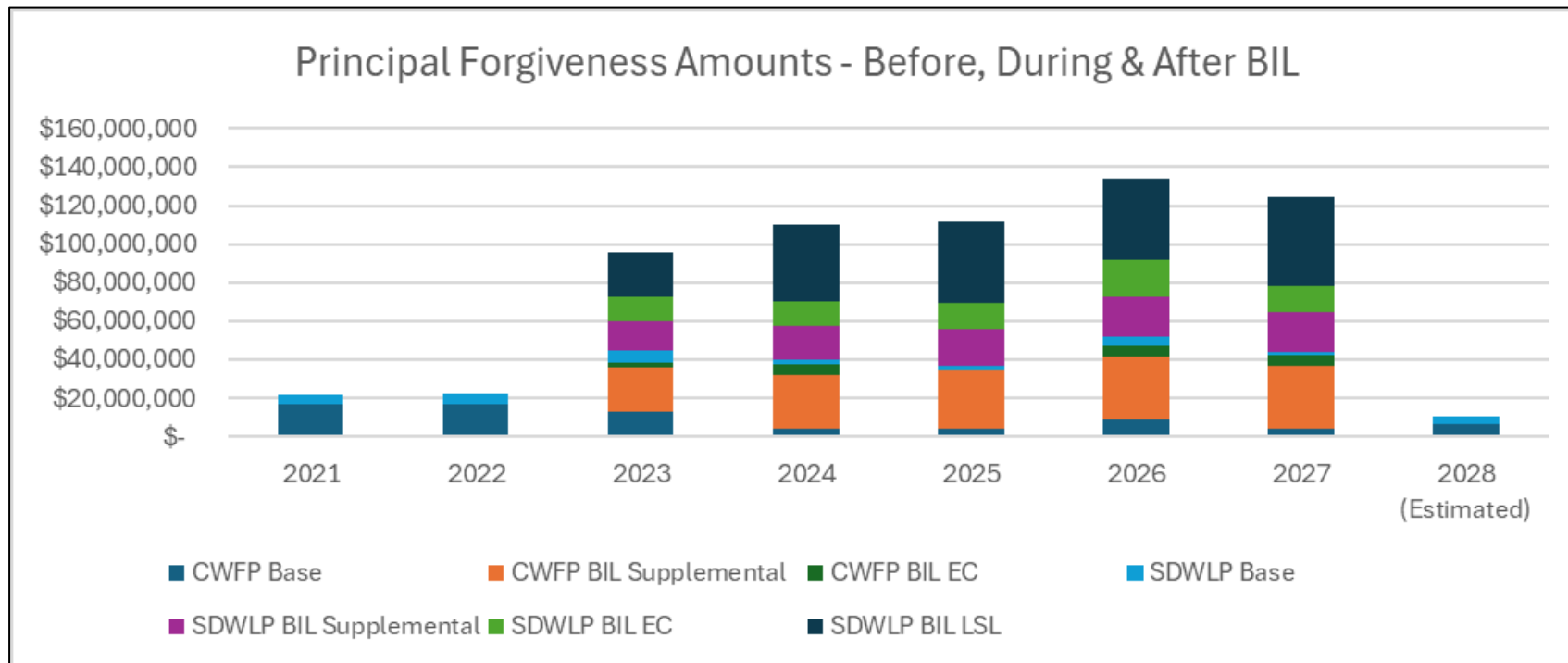


Webinar Purpose & Public Comment

- Informational webinar on proposed State Fiscal Year 2028 Principal Forgiveness Policy
- Submit comments via email to suzan.Hasheider@wisconsin.gov by August 14, 2026
- Principal Forgiveness webpage:
 - <https://dnr.wisconsin.gov/aid/documents/EIF/Guide/PF.html>

Background

- Principal Forgiveness comes directly from federal funding
- Federal funding decreases significantly with the end of BIL
- Est. total PF to be available: CWFP \$3.2-\$10 million & SDWLP \$1.3-\$6 million



General PF Caps

- SDWLP PF Cap: \$500,000
- CWFP PF Cap: \$1,000,000

	During BIL	Pre-BIL	SFY28 Proposed
SDWLP	\$1,600,000	\$500,000	\$500,000
CWFP	\$2,100,000	\$750,000	\$1,000,000

- Population Cap Threshold: 25,000

Disadvantaged/Affordability Criteria Updates

Table 1 – Population Points

Points	Population
0	≥10,000
10	8,500–9,999
20	5,000–8,499
30 35	3,000–4,999
40 45	2,000–2,999
50 60	1,500–1,999
60 75	1,000–1,499
70 90	500–999
80 100	250–499
100 120	0-249

Table 5 – Count Unemployment Rate Points

Points	County Unemployment Rate
40 5	County unemployment rate is greater than the state's rate by less than one percentage point
20 10	County unemployment rate is greater than the state's rate by one to less than two percentage points
25 15	County unemployment rate is greater than the state's rate by two percentage points or greater

Table 7 – Qualified PF Percentage Points

Points Received in Tables 1–6	Old SFY 2027 Qualified PF Percentage	New SFY 2028 Qualified PF Percentage
0–59	No PF	No PF
60–69	10%	No PF
70–79	15%	No PF
80–94	20%	No PF
95–109	25%	No PF
110–124	30%	No PF
125–139	35%	20%
140–154	40%	25%
155–169	45%	30%
170–184	50%	35%
185–199	55%	40%
200–249	60%	45%
250–360 370	65%	50%

CWFP Priority PF

- Eliminating **Energy Efficiency PF**
- **Sunsetting Phosphorus Reduction PF**
 - Offered for one more SFY
 - Reduction in caps

	Prior Cap	SFY28 Proposed Cap
Projects meeting final P limit	\$1,000,000	\$500,000
Projects meeting interim P limit	\$500,000	\$250,000

- Criteria remains the same
 - Must meet the *updated* affordability criteria (receive at least 125 PF pts in Table 7).
- Must be in the General PF range on the funding list.
- Eligible to compete for General PF up to the cap of \$1M.

CWFP Priority PF

Regionalization PF

WWTP Discharge	Prior Cap	SFY28 Proposed Cap
1st Discharge Eliminated	\$3,000,000	\$500,000
Add'l Discharges Eliminated	\$1,500,000	\$500,000

- Must meet the affordability criteria (receive at least 125 PF pts in Table 7).
- Regionalization projects will continue to receive a high priority score.
- Must be in the General PF range on the funding list.
- Eligible to compete for General PF up to the cap of \$1M.

Removing Green Tier Eligibility

- CWFP & SDWLP
- Green Tier Legacy Communities that qualify for PF will no longer be eligible to receive an additional 10% PF.

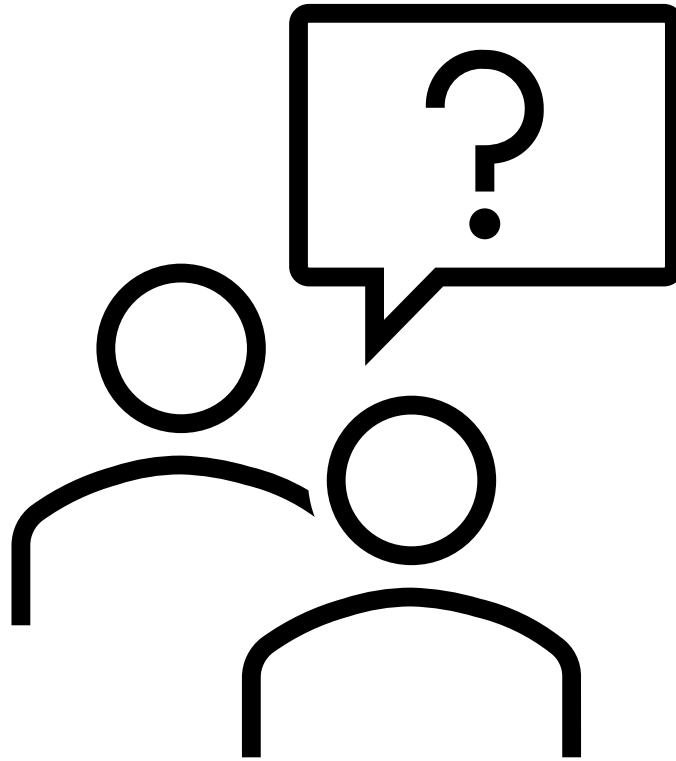


Removing Disinfection Eligibility



- SDWLP Only
- Municipalities that are providing disinfection where it was not provided previously will no longer be eligible to receive an additional 10% PF.

Questions?



CONNECT WITH US

Submit comments via email to
Suzan.Hasheider@Wisconsin.gov by August 14,
2026

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