

# Environmental Loans Overview



The Wisconsin Environmental Improvement Fund (EIF) is a state revolving loan fund that combines state funding with federal capitalization grants from the U.S. Environmental Protection Agency (EPA)'s Clean Water and Drinking Water State Revolving Funds to provide affordable financial assistance to municipalities for water infrastructure projects that protect and improve public health and water quality for current and future generations.

## Clean Water Fund Program (CWFP)

- Since 1991, the CWFP has been for wastewater and water quality-related storm water infrastructure projects.
- Common projects include sewer replacement or rehabilitation and wastewater treatment plant upgrades.

## Safe Drinking Water Loan Program (SDWLP)

- Since 1998, the SDWLP has been for drinking water infrastructure projects.
- Common projects include new wells, wellhouse rehabilitation, and storage facility and watermain replacements.

## Types of Funding

The CWFP and the SDWLP can finance construction as it takes place, refinance [interim debt](#) (e.g., bank loan) used to design and construct a project, and reimburse internal funds a municipality temporarily used to pay for project costs before receiving its [subsidized \(low interest\) loan](#) through the CWFP or the SDWLP. Some municipalities may also be eligible for additional subsidy in the form of [principal forgiveness \(PF\)](#).

## Benefits and Program Features

- Online application system.
- Fixed interest rates on long-term loans (20-30 years).
- **Standard interest rate is 55% of market rate.**
- Dedicated DNR loan project manager and construction management engineer.

## Eligible Applicants

Wisconsin cities, towns, villages, counties, county utility districts, metropolitan sewerage districts, municipal water districts, town sanitary districts, public inland lake protection and rehabilitation districts, and joint local water authorities created under section 66.0823, Wis. Stats., are eligible to

apply. Federally recognized American Indian tribes or bands in Wisconsin are eligible to apply for CWFP funding. Tribes can apply for funding directly from the EPA via the [Clean Water Indian Set-Aside Grant Program](#) and the [Drinking Water Infrastructure Grants Tribal Set-Aside Program](#).

## Eligible Projects

Eligible projects include those that are needed to achieve or maintain compliance with federal and state regulations relating to wastewater treatment and drinking water supply (i.e. Clean Water Act and Safe Drinking Water Act). The CWFP includes projects for compliance with a municipality's Wisconsin Pollution Discharge Elimination System (WPDES) permit. Note that storm water projects **must** lead to or provide treatment to control discharged water quality in order to be eligible for funding from the CWFP.

## Eligible Costs

Program funds are for reasonable and necessary costs directly related to the **planning, design and construction** of eligible projects. Funds may be used to construct, improve, modify, purchase, replace, restore and upgrade drinking water, wastewater and water quality-related storm water systems and infrastructure (e.g., collection, conveyance, disposal, distribution, sourcing, storage, transmission and treatment).

## Apply for Funding

Application guidance and considerations are available on the [Environmental Loans webpage](#).

- Submit a notice of intent to apply (ITA) and a financial assistance application by the deadlines established in the corresponding program's annual intended use plan. Refer to the [Project Lists and Intended Use Plans webpage](#).

Note: Effective with the state fiscal year 2025 funding cycle, all projects must follow the new versions of chapters NR 162 (CWFP) and NR 166 (SDWLP), Wis. Adm. Code (2023).

## Contact Information

- Lisa Bushby, CWFP coordinator, at 608-358-3330 or [Lisa.Bushby@wisconsin.gov](mailto:Lisa.Bushby@wisconsin.gov).
- Noah Balgooyen, SDWLP coordinator, at 608-720-0802 or [Noah.Balgooyen@wisconsin.gov](mailto:Noah.Balgooyen@wisconsin.gov).
- Sarah Bolitho, CWFP storm water projects specialist, at 608-960-2927 or [Sarah.Bolitho@wisconsin.gov](mailto:Sarah.Bolitho@wisconsin.gov).
- Kate Leja-Brennan, SDWLP Lead Service Line (LSL) Replacement Program specialist, at 608-261-7434 or [Kathryn.Leja@wisconsin.gov](mailto:Kathryn.Leja@wisconsin.gov).
- Ryan Atkinson, CWFP and SDWLP Emerging Contaminants Programs specialist, at 608-640-0510 or [Ryan.Atkinson@wisconsin.gov](mailto:Ryan.Atkinson@wisconsin.gov).

For more information on the CWFPP and the SDWLP, visit our website at [dnr.wi.gov/aid/eif.html](http://dnr.wi.gov/aid/eif.html).

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