

# Environmental Loans Interest Rates

Learn about the Environmental Loans programs and find guidance at [dnr.wi.gov/aid/eif.html](http://dnr.wi.gov/aid/eif.html).

LOAN INTEREST RATE DETERMINATION	PERCENT OF MARKET RATE	≤ 20 YR TERMS	21-30 YR TERMS
<b>CWFP</b> For the portion of eligible projects for receiving and storing septage, and capacity for treating septage; as well as for mercury remediation at wastewater treatment facilities.	0%	0%	0%
<b>CWFP</b> For eligible projects of extremely disadvantaged municipalities meeting the following financial need criteria: < 1,000 population; and ≤ 65% of Wisconsin *MHI.	0%	0%	0%
<b>CWFP &amp; SDWLP</b> For eligible projects of disadvantaged municipalities meeting the following financial need criteria: < 10,000 population; and ≤ 80% of Wisconsin *MHI.	33%	0.990%	1.056%
<b>CWFP &amp; SDWLP</b> For eligible projects of municipalities not meeting above criteria.	55%	1.650%	1.760%
<b>MARKET RATE</b> (effective 10/01/20–12/31/20) <i>*MHI=Median Household Income</i>	100%	3.000%	3.200%

## Subsidized loans (loans at or below a competitive market rate)

Most eligible project costs are funded at a percentage of the market rate, in accordance with ss. 281.58(12)(a) and 281.61(11), Wis. Stats. Program subsidy buys down the market rate on loans (**reduced-interest rate loans**). On a quarterly basis, the Wisconsin Department of Administration assesses the market rate on which the Clean Water Fund Program (CWFP) and Safe Drinking Water Loan Program (SDWLP) subsidies are based. The rate applied to the loan is the market rate in effect at the time of the municipal bond meeting (*at which resolutions approving municipal obligations and Financial Assistance Agreements (FAAs) are signed/executed*).

- **View current rates at** [dnr.wi.gov/aid/documents/eif/guide/interest.html](http://dnr.wi.gov/aid/documents/eif/guide/interest.html).

## Fixed interest rates on long-term loans

On October 1, 2020, the market rate for loans up to and equal to 20 years fell from 3.20% to 3.00% and the market rate for loans exceeding 20 years fell from 3.40% to 3.20%.

