



WI PACE

FOR AGRICULTURE

The Wisconsin Property Assessed Clean Energy (PACE) program offers agricultural property owners access to financing for energy efficiency, renewable energy, and water conservation projects.

Eligible projects include installing solar panels, upgrading to energy-efficient lighting and HVAC systems, implementing water-saving irrigation technologies, and enhancing insulation. By utilizing PACE financing, agricultural businesses can undertake these improvements with minimal upfront costs, leading to reduced energy expenses and increased operational efficiency.



What's new...

In July 2022, Wisconsin amended its Property Assessed Clean Energy (PACE) legislation to expand eligible projects to include critical stormwater control measures, **including agroforestry**. Supported by environmental advocates and local governments to address growing stormwater challenges with minimal upfront costs, this amendment empowers property owners to implement sustainable solutions like rain gardens, permeable pavements, retention ponds, bioswales, and agroforestry practices.

Why Participate?

- Finance up to 100% of eligible expenses (hard and soft costs)
- Low, fixed interest rate
- Long-term payment structure aligned with life of asset (up to 30 years)
- Works with other incentives and financing programs
- Financing is non-recourse to borrower
- Retroactive financing available

How it Works

- 1. Identify your Project:** Determine agriculture-related stormwater control measure you want to implement. Full list of eligible projects on following page.
- 2. Connect with Us:** Reach out to discuss your project, financing needs, and qualification for the program. We are offering free financial and project development services to prospective borrowers.
- 3. Apply and Review:** We will work with you to complete the loan application, providing details on the project scope and benefits. The application process is straightforward, with flexible underwriting that focuses on the value of your property and the expected impact of the improvements.
- 4. Project Approval and Financing:** Once approved, financing is secured through a special assessment on your property. Payments are made directly to the program administrator on an annual or semi-annual basis.



Alley cropping perennial and annual crops allows you to diversify your income streams and add biodiversity to your farm.

Agroforestry practices such as silvopasture integrate trees and livestock in pasture, benefiting both the animals and soil health.



WI PACE Loan Pilot Program for Agriculture

The Savanna Institute, Michael Fields Agricultural Institute, and Food Systems 6 are launching a pilot loan initiative within the Wisconsin PACE program, specifically designed for agricultural property owners. We are seeking agricultural borrowers interested in participating in these pilot projects to explore the program’s potential and demonstrate its value for Wisconsin’s farming community. Early participants will play a critical role in shaping this agriculture-focused financing solution.

Selected Loan Terms and Conditions

The following table outlines essential loan terms for the Wisconsin Property Assessed Clean Energy (PACE) program, including financing limits, repayment options, and eligible project types. These terms are structured to facilitate accessible, cost-effective financing for property owners seeking to implement sustainable improvements across Wisconsin.



LOAN TERM	DESCRIPTION
Loan Amount	Up to 100% of the project's cost, covering expenses such as equipment, installation, and related services.
Interest rate	Low, fixed interest rates.
Payments Term	Aligned with the useful life of the improvements, typically up to 20 years. Payments are annual or semi-annually at borrower’s discretion.
Repayment Mechanism	Repayments are made through a voluntary special charge on the property's tax bill, which remains with the property upon sale, transferring the repayment obligation to the new owner.
Fees	Documentation of land ownership or long-term lease agreement, with title verification or lease details confirming control of the property.

List of New Eligible Agriculture Projects

- ✓ Trees for agroforestry practices
- ✓ Protection for young trees
- ✓ Pasture establishment
- ✓ Permanent cross-fencing
- ✓ Permanent water systems
- ✓ Winter feeding structures

** Eligible expenses are subject to change and are at the discretion of the program administrator*



SAVANNA INSTITUTE

FARM HEADQUARTERS:

E6856 WI-60 Trunk
Spring Green, WI

(608) 448-6432

wi-pace@savannainstitute.org

Rows of young hybrid hazels protected by tree tubes are planted into a former corn field in Spring Green, WI.

PHOTO: Randall Hyman, GLPF



Ready to Begin!



Fill out the interest form to pre-apply
Scan the QR Code for more information
Or email wi-pace@savannainstitute.org
savannainstitute.org/wi-pace

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