

Safety First! Dairy Farm Rewiring Loan and Grant Program

Wisconsin electric cooperatives have developed a uniform statewide farm rewiring program entitled "Safety First!" The purpose is to assist dairy farmers with the cost of rewiring projects and to promote safety.

Loans and Grants

- A loan/grant combination is available up to \$25,000.
- Grants are available for 20 percent or up to \$5,000 from the Wisconsin Electric Cooperative Association.
- Loans are available for 80 percent or up to \$20,000 from your electric cooperative.
- Take up to 5 years to repay the loan.
- 3-percent interest applies to the loan.

Requirements

- Dairy farms only
- Existing farmstead
- Pre-program inspection
- Electrician's estimate
- Service agreement for length of loan
- Credit eligibility requirements

How is the Safety First! Grant program funded?

Wisconsin electric cooperatives contribute annually towards the grant money.

How long is this program available?

This started as a three-year program that began on November 1, 2002, and it has been funded to run through at least December 31, 2009.

What expenses are covered under the loan and/or grant?

Labor and materials needed to rewire the farm are covered. Isolation transformers, rings of life, and other systems not defined in the National Electrical Code (NEC) are not eligible expenses under this program. New construction is not eligible.

Can I apply for a grant and not a loan?

Yes, 20 percent of the total cost of the project, up to \$5,000 is available without applying for a loan.

How will the loan be billed?

The monthly loan payment will be included on your electric bill.

Can I get a loan for wiring a new barn?

No, only existing structures are eligible. New barns must be wired according to the latest version of the code.

Will funds be available to rewire my house as well as the barn?

Yes, if the service for the barn is served from the main panel in the house.

Will funds be available for partial rewiring projects on the farm?

If an approved state-certified inspector recommends a partial project to meet safety standards and the electric cooperative agrees there is a need to resolve safety concerns, partial projects may be approved. Pre- and post-inspections are required for all partial projects.

Who will do the electrical work?

You can choose your electrician as long as he/she is a Master Electrician.

What are the credit eligibility requirements?

Members must be in good credit standing with their local cooperative.

Will I have to sign a service agreement?

Yes. A service agreement, indicating that you will receive energy from your electric cooperative for the duration of the loan, is required.

Are there any fees associated with this loan?

Yes. Pre- and post-inspections by an approved state-certified inspector are required for the loan. However, your electric cooperative will pay the costs. The \$13 Uniform Commercial Code (UCC) filing fee will be your responsibility. Your electric cooperative will handle the processing of the UCC fee.

Can I pay the loan off early without a penalty?

Yes.

Is there a lien on my property?

Yes. The property serves as collateral for the loan.

What happens if I default on my loan?

If you're delinquent on your loan (for two consecutive months), the loan will become due and payable immediately. The electric service may be subject to disconnection.

How do I apply?

Contact your local electric cooperative. Your cooperative will schedule an appointment with an approved state-certified inspector and a representative of your cooperative to determine the extent of the project.

What happens next?

You choose an approved Master Electrician to give you a bid on the project, and you provide your cooperative a copy of the bid. If the bid meets the loan/grant requirements, the project is given preliminary approval.

When will I receive the grant money?

Grant money will be given after a post-inspection when the wiring work is completed according to NEC, and all of the invoices and the wiring affidavit are given to your electric cooperative.

What happens after the rewiring is completed?

Your cooperative will schedule the state-certified inspector to inspect the work and he/she provides written documentation that the work was completed according to NEC. You provide

invoices from the electrician and the wiring affidavit. Your cooperative sends a check request for the grant money and then applies it to your project costs.