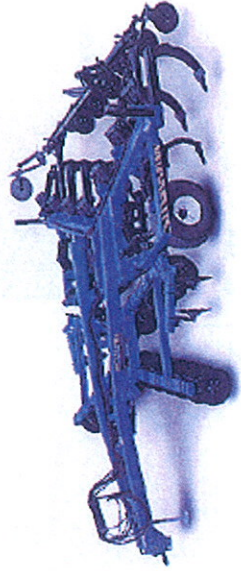


## Who May Apply for Loans

- *Farmers*
- *Rural landowners*
- *Farm supply business*

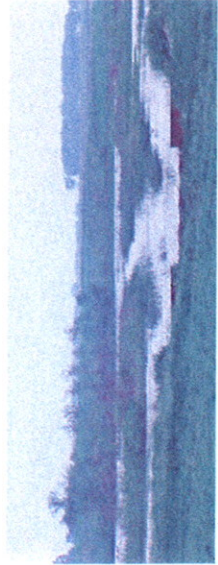
Loans are used to restore or protect water quality, whether on a farm, a rural home site, in an unsewered community, or at a lakeside cabin.



*Conservation tillage equipment*

## Loan Terms

- *Maximum loan amount is \$100,000*
- *Maximum loan length is 10 years*
- *Maximum interest rate is 3%*
- *Lender may charge customary fees*
- *Lender may require collateral*
- *Borrower must meet lending criteria*
- *Additional local limitations may apply*



*Sedimentation basin*

## Contact Information

Contact your local Soil and Water Conservation District, local county environmental office, or local water planning officials shown below.

### **Local Government Offices:**

### **Local Participating Lenders:**

There may be other participating local lenders available. Ask your local government office for a full list of participating lenders.

### **Additional Information or Questions:**

Dwight Wilcox  
AgBMP Loan Program  
625 Robert St N  
St. Paul, MN 55155  
651-201-6618 fax: 651-201-6120  
Dwight.Wilcox@state.mn.us  
[www.mda.state.mn.us/grants/loans/agbmploan.htm](http://www.mda.state.mn.us/grants/loans/agbmploan.htm)



In accordance with the Americans with Disabilities Act, an alternative form of communication is available upon request. TTY: 1-800-657-3329. MDA is an equal opportunity employer and provider.

# Financing Solutions for Clean Water

## Agricultural Best Management Practices Loans

AgBMP Loan Program

### Loans for:

- *Feedlot improvements, manure storage basins, and spreading equipment*
- *Conservation tillage equipment*
- *Terraces, waterways, sediment basins*
- *Shore and river stabilization*
- *Septic systems*
- *Other projects that improve water quality*



*Feedlot improvements under construction*



MINNESOTA DEPARTMENT  
OF AGRICULTURE





*Lakeshore stabilization*

## Cost Savings

The AgBMP Loan Program provides financing at below-market interest rates. These 3% low-interest loans save you money, making it more economical to implement practices that improve and protect water quality.

Years	Loan Amount	Interest Paid		Interest Savings
		3%	9%	
5	\$10,000	\$781	\$2,455	\$1,674
5	\$30,000	\$2,344	\$7,365	\$5,021
7	\$50,000	\$5,496	\$17,574	\$12,078
10	\$100,000	\$15,873	\$52,011	\$36,138



*Replacing a septic tank and drain field*



## Money Available

Each year \$10 million is available for loans in Minnesota. The AgBMP Loan Program is funded by the Minnesota State Legislature, the Minnesota Public Facilities Authority, and the U.S. Environmental Protection Agency and is administered through the Minnesota Department of Agriculture.

No grants are given by this program.



*Conservation tillage equipment*



## Ineligible Projects

- Projects already completed
- Improving feedlots with more than 1,000 animal units
- Constructing a new facility



*Manure application equipment*

## Application Process

1. The borrower proposes a project to the county for approval.
2. If the borrower is eligible and the project addresses local water quality problems, the county approves the project and refers it to a participating local lender.
3. The lender evaluates the financial details of the project and decides whether to offer a loan.
4. The lender and the borrower negotiate the terms of the loan.
5. The borrower completes the project.
6. The borrower provides bills and receipts for the cost of the project to the lender.
7. The lender requests money from the AgBMP Loan Program.
8. The AgBMP Loan Program sends the requested money to the lender.
9. The lender issues the loan to the borrower.
10. The borrower pays back the lender.
11. The lender pays back the AgBMP Loan Program.



# AgBMP Loan Program

## Example Practices



### Conservation Tillage

Chisel Plows  
Disk Tillers  
Cultivators  
Planters and Seed Carts  
Rippers  
Soil Finishers  
Strip Tillage  
Ridge Tillage  
Chopper Heads



### Erosion Control

Terracing  
Buffer Strips  
Grass Waterways  
Cover Crops  
Sediment Basins



### Wetland Restoration

Wetland Restoration  
Shoreline Restoration  
Bank Stabilization  
Planting  
Grading



### Chemical Management

Variable Rate Technology  
GPS Control Systems  
Flow Metering  
Chemical Storage  
Secondary Containment



### Other Practices

Flood Control  
Ring Dikes  
Culverts and Diversions  
Well Relocation and Sealing  
Odor Control  
Conservation Drainage  
Wind Breaks  
High Tunnel Systems  
Irrigation Controls



### Feedlot Improvements

**Manure Storage Basins**  
Earthen Basins  
Lined Basins  
Concrete Basins  
Slurrystores

**Structural Feedlot Improvements**  
Concrete Slabs  
Scrape Alleys  
Retaining Walls  
Diversions and Curbing  
Pit Aprons

**Landscaping and Diversions**  
Filter Strips  
Natural Buffers  
Grading

**Livestock Exclusion**  
Cattle Fencing  
Controlled Grazing

**Roof Runoff Control**  
Monoslope Feedlot Conversions  
Gutters and Runoff Control

**Mortality Compost Structures**



### Manure Management

**Manure Spreading Equipment**  
Terragators  
Box Spreaders  
Liquid Manure Spreaders  
Drag Lines  
Fertigation Equipment

**Manure Handling Equipment**  
Tanks  
Skid Steers

**Manure Agitation and Pumping**  
Basin Pumps  
Agitators

**Methane Digesters**



### Septic Systems

Mound Septic Systems  
Conventional Septic Systems  
Septic Repair  
Cluster Systems  
Central Sewer Connections



## Any Practice that Improves Water Quality!

All projects must be approved by your local Soil & Water Conservation District or Environmental Office prior to completion.

Please visit our website for local contact information: [www.mda.state.mn.us/aegbmlloans](http://www.mda.state.mn.us/aegbmlloans)