

# Agricultural Best Management Practices (AgBMP) Loan Program

Benton Soil & Water Conservation District



- Eligible practices are those of which the primary purpose is to prevent or reduce water pollution.
- Maximum of **\$100,000** in Low Interest Loans per project & per person.
- There is a 10 year maximum term—the lender can decide on lesser terms.
- Loans are for 3% interest (plus 1% origination fee).
- The Low Interest Loan Program is only available to rural landowners (Benton SWCD decides this).
- ISTS septic systems are funded if <5,000 gallons average daily capacity
- The Low Interest Loan Program can be coordinated with any other funding or cost-share.

## ELIGIBLE Practices for Low Interest Loans

- Animal Waste Storage Facilities (manure pits)
- Conservation Tillage Equipment (capable of leaving a minimum of 30% residue)
- Manure Application Equipment (capable of immediate incorporation)
- Septic Systems—to replace a failing system
- Installation of Runoff Controls to prevent fertilizers and/or chemicals from polluting surface and ground waters
- Installation of Vegetative Buffers along lakes, rivers, ditches, and wetlands

## INELIGIBLE Practices for Low Interest Loans

- No vehicles
- No Tractors (unless there is a direct water quality benefit)
- No Ag Waste projects for farms > 1,000 Animal Units
- No Ag Waste projects for farms with a NPDES Permit
- No new construction
- No building components not related to water quality (lights, side walls, driveways)
- No cost related to expansion
- No wells (unless for rotational grazing practices, sealings—if enhances water quality)

Benton Soil & Water Conservation District

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There is a non-refundable **\$30.00** Application Fee due to the Benton Soil & Water Conservation District at the time the Low Interest Loan Application practice is approved.

AgStar Financial Services—Waite Park, MN  
Frandsen Bank & Trust—Foley, MN  
Wells Fargo—St. Cloud, MN

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