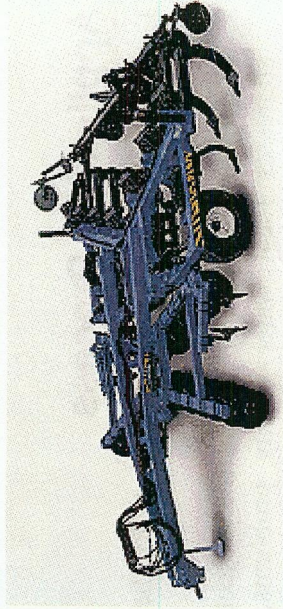


## Who May Apply for Loans

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

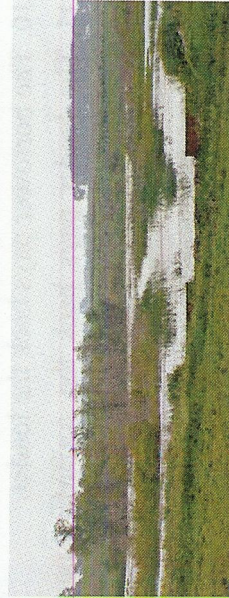
Loans are used to restore or protect water quality, whether on a farm, a rural home site, in an unsewered community, or at a lakeside cabin.



*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](mailto: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: 1-800-637-3329 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*

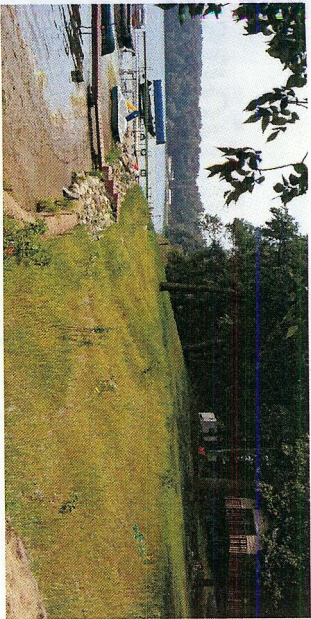


*Feedlot improvements under construction*



MINNESOTA DEPARTMENT  
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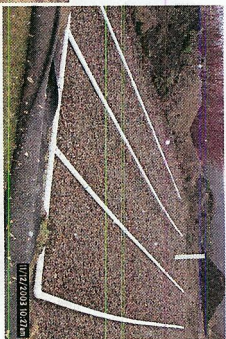


*Lakeshore stabilization*

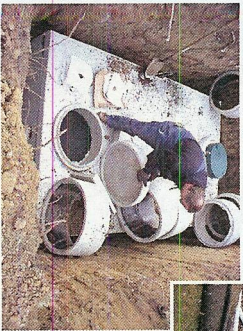
## Cost Savings

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.





MINNESOTA DEPARTMENT  
OF AGRICULTURE

AgBMP Loan Program

**Agricultural Best Management Practices Loan Program**

Minnesota Department of Agriculture

625 Robert St. N., St. Paul, MN 55155-6120

Dwight Wilcox 651-201-6618 Fax: 651-201-6120

E-mail: [Dwight.Wilcox@state.mn.us](mailto:Dwight.Wilcox@state.mn.us)

Gregory A. Schmit  
Castle Inspection Service  
620 Civic Hgts. Dr, Suite 101  
Circle Pines, MN 55014

***How can landowners afford to fix septic systems?***

The Minnesota Department of Agriculture has a low interest loan program that can help landowners pay their septic system repair bill. This loan program is the Agricultural Best Management Practices Loan Program (AgBMP). Over the last 5 years, the AgBMP Loan Program has funded the repair or installation of 1,600 septic systems across the state.

This program can provide a 3% interest loan for virtually any project that reduces or eliminates water pollution, including septic systems. The maximum loan amount is \$100,000 with repayment up to 10 years. With these high limits, we can fund both smaller, individual systems and large, multi-connection cluster systems. We can pay for materials, equipment, and other installation expenses and can even buy land for the system, if needed.

The AgBMP Loan Program simply makes fixing septic systems more affordable for landowners. There are no eligibility requirements other than to have an existing non-compliant system and adequate credit to obtain a loan from a participating bank. We cannot assist with new systems at new home sites.

The program is administered locally by Soil and Water Conservation Districts or county Environmental Offices. The state's AgBMP Loan Program simply provides money to the banks which in turn issues loans to the landowner to finance the work you do.

Funds from the AgBMP Loan Program are available in most counties and we have more than 200 participating lenders plus their multiple branch offices. If you have a client that may be interested in a low interest loan to finance their septic system, please refer them to their county or any of the local lenders listed on the back side of this page. I have listed county contacts near you and local participating lenders in your area. Please contact me if you need information for other areas.

The AgBMP Loan Program has been assisting landowners since 1995, providing more than \$135 million for more than 9,500 loans to stop pollution and the program will continue long into the future.

If you have any questions about the details of this program, please contact your local county expert listed or me. I have also enclosed our brochure with general program information. If you would like an editable version of this brochure so you can enter your own contact information, please contact me directly.

Sincerely,

Dwight Wilcox  
AgBMP Loan Program Manager  
651-201-6618

[Dwight.Wilcox@state.mn.us](mailto:Dwight.Wilcox@state.mn.us)

<http://www.mda.state.mn.us/grants/loans/agbmploan.htm>



## List of near by County or Soil and Water Conservation District contacts:

Benton Soil and Water Conservation District - Katie Evans, Foley - (320)968-5300 - katie.evans@mn.nacdn.net
Carver Environmental Office - Joe Enfield, Chaska - (952)361-1801 - JEnfield@co.carver.mn.us
Carver Soil and Water Conservation District - Felicia Brockoff, Waconia - (952)442-5101 - fbrockoff@co.carver.mn.us
Chisago Soil and Water Conservation District - Craig Mell, North Branch - (651)674-2333 - craig.mell@mn.nacdn.net;susan.humble@mn.nacdn.net
Dakota Soil and Water Conservation District - Todd Matzke, Farmington - (651)480-7782 - brian.watson@co.dakota.mn.us; todd.matzke@co.dakota.mn.us
Goodhue County - Chris Wagner, Goodhue - (651)923-5286 - cwagner@goodhueswcd.org
Hennepin County - Gregory Senst, Minneapolis - (612)348-4659 - greg.senst@co.hennepin.mn.us
IMPACK-6 Joint Powers Board - Jan Anderson, Mora - (320)679-3982 - Jan.Anderson@mn.nacdn.net
McLeod Soil and Water Conservation District - Ryan Freitag, Glencoe - (320)864-5176 - Ryan.Freitag@mn.nacdn.net
Ramsey Soil and Water Conservation District - Thomas Petersen, Roseville - (651)266-7272 - tom.petersen@co.ramsey.mn.us
Rice County - Marilee DeGroot, Faribault - (507)332-6170 - MDeGroot@co.rice.mn.us
Rice Soil and Water Conservation District - Timothy Labs, Faribault - (507)332-5408 - tim.labs@mn.nacdn.net
Scott County - Peter Beckius, Jordan - (952)492-5425 - PBeckius@co.scott.mn.us, STietz@co.scott.mn.us
Sherburne County - Mark Basiletti, Elk River - (763)241-1170 - mark.basiletti@mn.nacdn.net
Washington Soil and Water Conservation District - Peter Young, Stillwater - (651)275-1136 - Peter.Young@mnswcd.org
Wright Soil and Water Conservation District - Kerry Saxton, Buffalo - (763)682-1970 - kerry.saxton@mn.nacdn.net

## List of near by participating banks, credit unions, and other lenders in your area:

American Bank - Albert Lea - Penny Rusinko, Saint Paul - (507) 377-7000 - PThorson@AmericanBankMN.com; PRusinko@AmericanBankMN.com
Associated Bank - Red Wing - Todd Sharkey, Red Wing - (651) 385-1725 - Todd.Sharkey@associatedbank.com
Bremer Bank - St Cloud - Troy Cameron, Saint Cloud - (320) 656-3371 - trcameron@bremer.com
Carver County - ISTS Loan Program Lender - Michael Lein, Chaska - (952) 361-1800 - mlein@co.carver.mn.us
Community Resource Bank - Marty Benson, Northfield - (507) 645-3133 - LeePongratz@Community-ResourceBank.com; TaraB@Community-ResourceBank.com
Falcon National Bank - Rachelle Bauer, Saint Cloud - (320) 223-6302 - rbauer@falconnational.com; kberger@falconnational.com
Frandsen Bank and Trust - Dundas - Richard Risberg, Dundas - (507) 645-8825 - RRisberg@FrandsenBank.Com
Frandsen Bank and Trust - Foley - Phillip Grosland, Foley - (320) 968-6293 - PGrosland@FrandsenBank.com
Goodhue County - Terri Swanson, Red Wing - (651) 385-3001 - Terri.Swanson@co.Goodhue.mn.us; Paul.Drackle@WhiteRockBank.com
Merchants Bank - Cannon Falls - Brian Hokanson, Cannon Falls - (507) 263-7568 - BEHokanson@merchantsbank.com
Rice County - County Administrator, Faribault - (507) 332-6121 - fwindschitl@co.rice.mn.us; klang@ci.faribault.mn.us
Wells Fargo Bank - Faribault - Art Madsen, Faribault - (507) 332-6348 - Arthur.L.Madsen@WellsFargo.com ; Jane.Knutson@WellsFargo.com
Wells Fargo Bank - Northfield - Daniel Scheffler, Northfield - (507) 663-7323 - Daniel.D.Scheffler@WellsFargo.com
White Rock Bank - Paul Drackley, Cannon Falls - (651) 258-4430 - Paul.Drackle@WhiteRockBank.com