The AgBMP Loan Program provides low interest loans to farmers, rural landowners and agriculture supply businesses. The purpose is to encourage Best Management Practices that prevent or reduce water quality problems.

Eligible practices for this program are those of which the primary purpose is to prevent or reduce water pollution.

- Maximum of $100,000 in Low Interest Loans per project and per person.
- There is a 10 year maximum term—financial lenders can decide on lesser terms.
- Loans are for 3% interest (No Bank Fees).
- The Low Interest Loan Program is only available to rural landowners (Sherburne SWCD will determine this).
- SSTS septic systems are funded if the average daily capacity exceeds 5,000 gallons.
- 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, sealing’s - if enhances water quality)

There is a non-refundable $30.00 Application Fee due to the Sherburne SWCD at the time the Low Interest Loan application practice is approved. Please contact the Sherburne SWCD office for a list of participating financial institutions in Sherburne County.