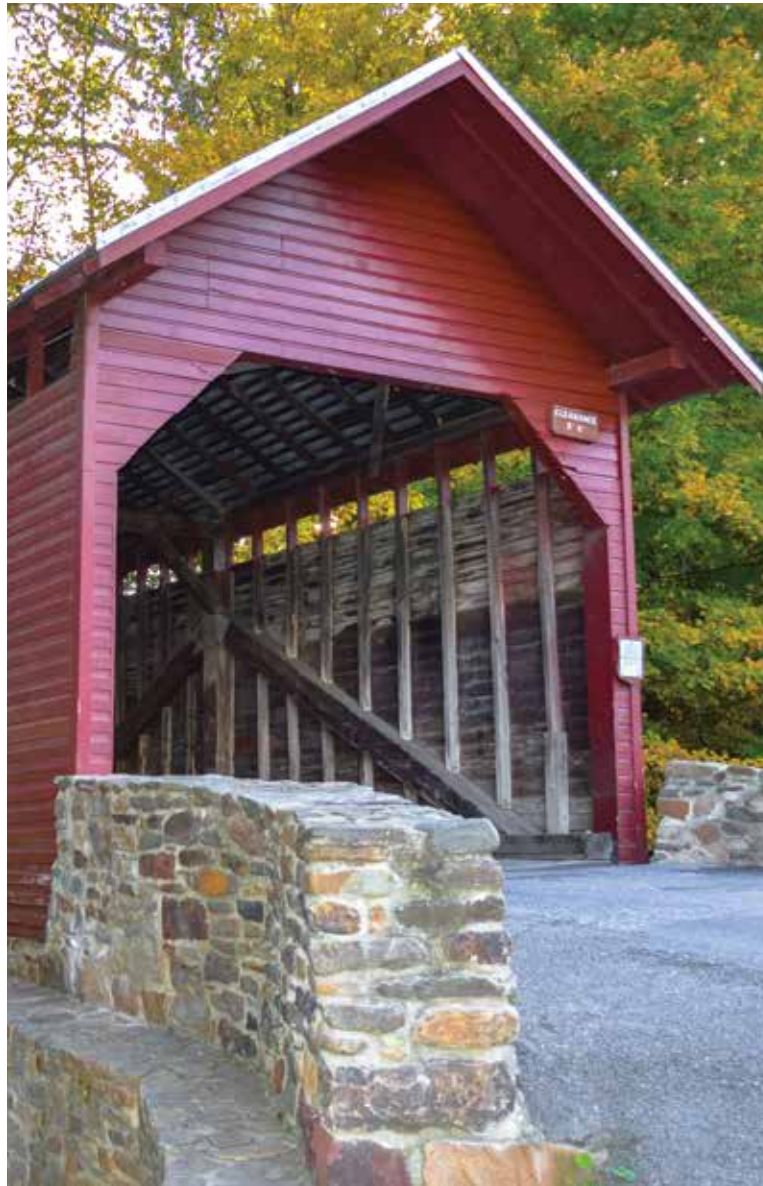


## Maryland's Soil Conservation Districts

DISTRICT	PHONE	WEBSITE
Allegany	301-777-1747, ext. 3	alleganyscd.com
Anne Arundel	410-571-6757	aascd.org
Baltimore Co.	410-527-5920, ext. 3	bcsd.org
Calvert	410-535-1521, ext. 3	calvertsoil.org
Caroline	410-479-1202, ext. 3	
Carroll	410-848-8200, ext. 3	carrollsoil.com
Catoctin and Frederick	301-695-2803, ext. 3	catoctin frederickscd.com
Cecil	410-398-4411, ext. 3	cecilscd.com
Charles	301-638-3028	charlesscd.com
Dorchester	410-228-5640, ext. 3	
Garrett	301-501-5856, ext. 3	garrettscd.org
Harford	410-638-4828	harfordscd.org
Howard	410-313-0680	howardscd.org
Kent	410-778-5150, ext. 3	kentsoilandwater conservationdistrict.org
Montgomery	301-590-2855	montgomeryscd.org
Prince George's	301-574-5162, ext. 3	pgscd.org
Queen Anne's	410-758-3136, ext. 3	
St. Mary's	301-475-8402, ext. 3	stmarysscd.com
Somerset	410-621-9310	
Talbot	410-822-1577, ext. 5	talbotscd.com
Washington Co.	301-797-6821, ext. 3	conservationplace.com
Wicomico	410-546-4777, ext. 3	wicomicoscd.org
Worcester	410-632-5439, ext. 3	

# We Help Farmers Bridge the Cost-Share Gap

## Maryland's Low Interest Loans for Agricultural Conservation



### Farmers: Let LILAC Help You

Low Interest Loans for Agricultural Conservation (LILAC) are available to help you install best management practices (BMPs) on your farm, purchase conservation equipment, and adopt new technologies to protect natural resources and safeguard water quality in streams, rivers, and the Chesapeake Bay.

Although federal and state cost-share programs are available to help you install protective BMPs, most do not cover 100 percent of the installation costs. What's more, most programs do not pay until the project is completed. Equipment purchases, new technologies, and start-up costs for major projects are not usually covered. That's where LILAC can help. LILAC loans can provide you with up-front funds needed to pay for equipment or construction costs as a project is being installed.

Many farmers use LILAC loans for high dollar BMPs such as animal waste management systems or stream protection practices. LILAC loans may also be used to purchase certain types of equipment to control soil erosion, inject manure into the soil, or manage crop nutrients. In addition, you can use LILAC loans to adopt new technologies such as integrated optical sensing equipment, nutrient application equipment, and global positioning systems that manage agricultural nutrient applications.

Guaranteed by the Maryland Water Quality Revolving Loan Fund, LILAC loans are typically offered at three to four percent below market rates and are available at lending institutions statewide. Read on to learn more.



Maryland  
Department of Agriculture

Office of Resource Conservation

Conservation Grants Program  
50 Harry S. Truman Parkway  
Annapolis, MD 21401  
[mda.maryland.gov/conservation](http://mda.maryland.gov/conservation)

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## What's Covered

All of the BMPs cost-shared by the Maryland Agricultural Water Quality Cost-Share (MACS) Program are eligible for LILAC loans. In addition, certain types of conservation equipment used to store, handle, transport, or apply animal manure may be eligible. Following are examples of BMPs and equipment commonly financed through LILAC:

- Animal waste storage or management systems
- Heavy use areas
- Manure spreaders, loaders, pumps, agitators, and related hardware
- Equipment needed to inject or incorporate manure into the soil
- Conservation tillage equipment such as deep no-till rippers and no-till planters or drills
- Technical equipment used for the precision application of nutrients
- Erosion control structures
- Sediment control ponds
- Composting facilities
- Stream protection practices
- Grazing land management
- Wetland creation and enhancement

## How to Apply

Contact your local soil conservation district (SCD) for free technical assistance to design or verify eligible BMPs or equipment needed to address water quality issues. The SCD can help you apply for cost-share grants and obtain a certification from the Maryland Departments of Agriculture

and Environment confirming that the BMPs or equipment meet all technical criteria for LILAC. This certificate must be presented to a participating bank when applying for a LILAC-supported loan.

## LILAC Eligibility Requirements

Qualifying projects must be located on a farm and designed to address nonpoint source pollution related to agricultural sources. Individuals, partnerships, corporations, trusts or other business enterprises may qualify for a LILAC loan if an owner, landlord or tenant participates in the operation of a farm. Additionally:

- Applicants must have an existing or potentially critical condition on agricultural land with a high potential for movement of nutrients, sediment, wastes or agricultural chemicals into State waters.
- The proposed BMP(s) must comply with standards and specifications established by the USDA Natural Resources Conservation Service (NRCS) or the Maryland Department of Agriculture's Conservation Grants Program.

## Terms and Conditions

The terms and conditions of LILAC loans are set by the lender. The interest rate is discounted typically three to four percent below the lender's normal cost of funds. These loans are guaranteed by the Maryland Water Quality Revolving Loan Fund and administered by the Maryland Department of the Environment in coordination with the Maryland Department of Agriculture and the state's 24 soil conservation districts.

## Participating Agricultural Lending Institutions

### EASTERN SHORE

MidAtlantic Farm Credit  
Chestertown 888-339-3334  
Denton 888-339-3334  
Salisbury 888-339-3334

### SOUTHERN MARYLAND

Colonial Farm Credit  
Hughesville 301-274-3167

### CENTRAL MARYLAND

MidAtlantic Farm Credit  
Bel Air 888-339-3334  
Frederick 888-339-3334  
Westminster 888-339-3334

### WESTERN MARYLAND

Farm Credit of the Virginias  
Oakland 301-334-8542

### ADDITIONAL LENDERS

Bank of America  
BayVanguard  
Capital One, N.A.  
Citibank  
Community Bank of the Chesapeake  
EagleBank  
First National Bank  
First United Bank and Trust  
Frederick County Bank  
Fulton Bank, N.A.  
Maryland Partners Bank  
PNC Bank  
Provident State Bank  
Sandy Spring Bank  
Shore United Bank  
TD Bank  
Truist  
Wells Fargo Bank  
WesBanco Bank

Farmers may apply to any branch office of a participating lender and are encouraged to shop for the best rate/terms. Certain bank branches may be unaware of program details. Work with your soil conservation district to identify lenders familiar with LILAC. A complete and updated list of all lenders may be found at <https://www.treasurer.state.md.us> Click on "Designated State Depositories" on the top menu bar. Then click on "Current State of Maryland Designated Depositories for State Agency Funds".

Manure Injection Equipment



Stream Protection Practices



Animal Waste Storage Structures



Heavy Use Areas



Composting Facilities

