

Maryland's Soil Conservation Districts

Allegany	301-777-1747, ext. 3
Anne Arundel	410-571-6757
Baltimore County	410-527-5920, ext. 3
Calvert	410-535-1521, ext. 3
Caroline	410-479-1202, ext. 3
Carroll	410-848-8200, ext. 3
Catoctin	301-695-2803, ext. 3
Cecil	410-398-4411, ext. 3
Charles	301-934-9588, ext. 3
Dorchester	410-228-5640, ext. 3
Frederick	301-695-2803, ext. 3
Garrett	301-334-6950, ext. 3
Harford	410-838-6181, ext. 3
Howard	410-313-0680
Kent	410-778-5150, ext. 3
Montgomery	301-590-2855
Prince George's	301-574-5162, ext. 3
Queen Anne's	410-758-3136, ext. 3
St. Mary's	301-475-8402, ext. 3
Somerset	410-651-1575, ext. 3
Talbot	410-822-1577, ext. 3
Washington County	301-797-6821, ext. 3
Wicomico	410-546-4777, ext. 3
Worcester	410-632-5439, ext. 3

# Helping Farmers Bridge the Cost-Share Gap

Maryland's Low Interest Loans for Agricultural Conservation



## Let LILAC Help

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

Although federal and state cost-share programs are available to farmers who want to install protective BMPs on their farms, most do not cover 100 percent of the installation costs. Moreover, equipment purchases, new technologies and start-up costs for major projects are not usually covered. That's where LILAC can help. LILAC loans provide farmers with up-front funds needed to bridge the cost-share gap and get a project up and running.

Many farmers use LILAC loans to supplement cost-share payments 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, farmers may 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.



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 in designing or verifying 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.

**NOTE:** *LILAC loans cannot be used to finance BMPs or other capital improvements on farms defined as Concentrated Animal Feeding Operations (CAFOs). Privately owned projects considered point-source water pollution control projects by the Environmental Protection Agency or the Maryland Department of the Environment are ineligible.*

Participating Agricultural Lending Institutions

EASTERN SHORE

MidAtlantic Farm Credit	
Chestertown	410-778-0757
Denton	410-479-2323
East New Market	800-573-3028
Salisbury	410-742-7191
Pocomoke City	410-957-1181

SOUTHERN MARYLAND

Colonial Farm Credit	
Hughesville	301-274-3167

CENTRAL MARYLAND

MidAtlantic Farm Credit	
Bel Air	410-838-4242
Hagerstown	301-797-5151
Frederick	301-663-4192

WESTERN MARYLAND

Farm Credit of the Virginias	
Oakland	301-334-8542

ADDITIONAL LENDERS

- Bank of America
- BB&T
- Citibank
- CNB (formerly Centreville National Bank)
- Community Bank of the Chesapeake
- EagleBank
- First United Bank and Trust
- The National Bank of Cambridge

- Old Line Bank
- PNC Bank
- Sandy Spring Bank
- Susquehanna Bank
- TD Bank
- Wells Fargo 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 the Maryland Department of the Environment’s website at [www.mde.maryland.gov](http://www.mde.maryland.gov). Click on “Water” in the left menu bar, and choose “How do I Find Information on Water Quality Financing?” from the menu selections. Scroll down the left menu bar and click on “Linked Deposit.”

Manure Injection Equipment



Stream Protection Practices



Animal Waste Storage Structures



Heavy Use Areas



Composting Facilities



**MARYLAND WATER QUALITY FINANCING ADMINISTRATION  
LINKED DEPOSIT CERTIFICATE OF QUALIFICATION  
Project Eligibility Determination  
LOW INTEREST LOANS FOR AGRICULTURAL CONSERVATION PROJECTS**

Name of Borrower:	Telephone Number:
Social Security or Federal ID Number:	Estimated Project Completion Date:
Mailing Address of Borrower:	Address of Project Site:
Total Project Cost:	Requested Loan Amount:
<div style="display: flex; justify-content: space-between;"> <div> Eligible Bank/Lending Institution (If known):  Name:  Address: </div> <div> Contact Person:  Phone #: </div> </div>	
Project Description (including list of equipment to be purchased using loan funds):	
Borrower Certification: The borrower certifies that the Linked Deposit Program loan proceeds shall be used for the sole purpose of the project as approved by the Administration. The Administration reserves the right to demand the loan be repaid in full upon written notification, if it is determined that the funds were not used for the approved project or the project construction was unreasonably delayed. The borrower also agrees to allow access to the project site.	
<div style="border-top: 1px solid black; width: 100%;"></div> Borrower's Signature	<div style="border-top: 1px solid black; width: 100%;"></div> Date

1. The \_\_\_\_\_ Soil Conservation District (SCD) certifies the above is an approved project and is eligible to apply for a loan through the Maryland Water Quality Revolving Loan Fund Linked Deposit Program.
2. The project is included in a Soil Conservation and Water Quality Plan and/or Waste Management System Plan developed and approved by the \_\_\_\_\_ SCD and the applicant.
3. The \_\_\_\_\_ SCD will:

☐ inspect and monitor proper installation of these eligible components and others related to the implementation of the project; or  
☐ accept in lieu a set of certified as-built drawings.

\_\_\_\_\_  
Signature (Soil Conservation District Official)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name (Soil Conservation District Official)

\_\_\_\_\_  
Title

\_\_\_\_\_  
Phone Number

**MARYLAND WATER QUALITY FINANCING ADMINISTRATION  
LINKED DEPOSIT CERTIFICATE OF QUALIFICATION  
Project Eligibility Determination  
LOW INTEREST LOANS FOR AGRICULTURAL CONSERVATION PROJECTS**

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**The Maryland Department of Agriculture certifies that:**

1. Under the LILAC Program this project is consistent with project types eligible for loans from the Maryland Water Quality Revolving Loan Fund as noted in the Maryland Non-point Source Management Program (CWA Section 319) and identified on an LILAC Project Form
2. Components of this project have been approved for MACS program
3. Components of this project are needed as defined in the waste management system plan

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Signature (Maryland Department of Agriculture Official)

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Date

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Name (Dept. of Agriculture Official)

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Title

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Phone Number

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**The Maryland Department of the Environment certifies that:**

This project is eligible for loan from the Maryland WQRLF as noted in the Maryland Non-point Source Management Program (CWA Section 319) and the approved Intended Use Plan.

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Signature (Maryland Department of the Environment Official)

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Date

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Name (MDE Official)

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Title

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Phone Number

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*Issuance of this Certificate of Qualification: a. shall not be deemed to be included in, or imply, an evaluation of credit worthiness of this applicant, or to constitute a recommendation that a loan be made, b. shall in no way be deemed to be a guarantee of any payment due from any eligible applicant to any participating bank, and c. does not relieve the applicant from acquiring all necessary federal, state, and local permits for the project.*

***Lender should contact the Maryland Water Quality Financing Administration,  
Maryland Department of the Environment, at 410-537-3119 for additional information.***

**► ► THIS IS NOT A FUNDING COMMITMENT ◀ ◀**

***<http://www.mde.state.md.us/wqfa>***



## LOW INTEREST LOANS FOR AGRICULTURAL CONSERVATION

# LILAC MANUAL



# **LOW INTEREST LOANS FOR AGRICULTURAL CONSERVATION**

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## INTRODUCTION

Agricultural activities can impact water quality in Maryland. If not properly managed soil, fertilizer and animal wastes—along with the nutrients they carry—can find their way into ground and surface waters while contributing to long-term pollution problems. Farmers routinely employ conservation equipment, new technologies and best management practices (BMPs) to protect water quality and improve agricultural management.

The Low Interest Loans for Agricultural Conservation (LILAC) Program was developed by Maryland Department of Agriculture (MDA) and the Maryland Department of the Environment (MDE) under provisions of the State Revolving Loan Fund. It was recognized that the cost of installing BMPs and purchasing conservation equipment could pose a financial burden on individual farmers. Although cost-share programs exist that fund a percentage of the installation cost for certain BMPs and tax subtraction benefits exist for certain conservation equipment, loan assistance is now available as a component of agricultural efforts to improve water quality and meet Chesapeake Bay restoration goals.

Maryland has established nutrient reduction and water quality goals necessary to meet the Total Maximum Daily Load (TNDL) thresholds established by EPA and the agricultural community is being held accountable for doing its part. MDA and MDE are working together to provide ways to help farmers finance BMPs and improve water quality in streams, rivers and the Chesapeake Bay.

Eligibility criteria, policies, BMP information, and forms found in this manual are provided for use as a comprehensive reference by field staff as they assist farmers in implementing BMPs and addressing agricultural management needs. The information contained in this document represents current program guidelines. As we continue to refine the program in response to advances in technology, changes in state policy, and suggestions identified by field staff, sections of the manual will be revised and updated.

## GENERAL ELIGIBILITY

The Low Interest Loans for Agricultural Conservation (LILAC) Program was established to assist eligible applicants in implementing certain BMPs, utilize conservation equipment or adopt new technologies that help to improve water quality by controlling or reducing movement of nutrients, sediment, animal wastes, or agricultural chemicals. Under this program, discounted loans are made available to agricultural producers for the primary purpose of conserving soil and water resources and for protecting or restoring the environment for the public benefit.

To be eligible for the LILAC Program, BMPs must address and treat agricultural runoff or non-point source (NPS) pollution related to agricultural sources. MDA interprets "agricultural sources" as cropland (including horticulture), pasture or hay land, or areas on the farm devoted to raising livestock or poultry. MDA recognizes that it is common for other land uses (woodland or non-agricultural land) to contribute to water quality concerns. While these areas may be a consideration in designing certain practices, they cannot be the sole source of a water quality problem when determining LILAC eligibility. Agricultural land as defined above must be the significant contributing factor in establishing eligibility for the LILAC Program. BMPs such as animal waste management systems and stream protection practices that qualify for state or federal cost-share programs in most cases will qualify for LILAC.

Certain agricultural equipment may be eligible for LILAC if it is used to store, handle, transport or land apply animal manure or waste. Eligibility will be determined based on the need outlined within a Waste Management System Plan (WMSP). Such equipment must **directly** relate to the handling, storing, transporting or land application of any animal waste and may include vertical tillage equipment to incorporate manure, manure injection equipment or manure spreading equipment.

Conservation tillage equipment such as deep no till rippers, and no-till planters and drills may also be eligible for the LILAC Program if they are needed to minimize disturbances to the soil when planting crops. Such equipment must **directly** relate to the planting management to keep soil losses within tolerable limits. MDA may also approve newer technologies that assist with the management of nutrients such as integrated optical sensing equipment, nutrient application equipment, and global positioning systems used to manage agricultural nutrient applications.

## SPECIFIC ELIGIBILITY CRITERIA AND GUIDELINES

### Applicant

An applicant may be an individual, partnership, corporation, trust, or other business enterprises where an owner, landlord, or tenant participates in the operation of a farm.

### Eligibility

**To be eligible for loan assistance, practices must address and treat NPS pollution related to agricultural sources.** Cropland (including horticulture), pasture or hay land or areas on the farm devoted to raising livestock or poultry constitute land uses that are agricultural sources. Although it is common for other land uses (woodland or non-agricultural land) to contribute to the impacts of a NPS problem on a farm and these areas may influence BMP design, they cannot be the sole source of a water quality problem when determining eligibility.

**Projects must be located on a farm.** An eligible practice must always be placed on the farm that contributes, at least in part, to the NPS pollution problem. As long as agricultural land uses (as defined above) are the significant contributing factor to a NPS problem, the type of land use impacted is not a factor in determining eligibility. BMPs such as animal waste management systems and stream protection practices that qualify for state or federal cost-share programs in most cases will qualify for LILAC. MDA will also be considering innovative technologies that treat and manage manure as they become proven for LILAC eligibility.

### Critical Conditions

In determining the existence of critical conditions, justification that waters of the State, including both surface and ground waters are impacted, or have the potential to be impacted by nutrients, sediment, animal waste, or agricultural chemicals is required. In addition, the following criteria are considered in designating critical conditions:

- whether the area has serious soil loss due to sheet, rill, gully, or wind erosion;
- whether the area has severely eroded soils as designated in the county soil survey;
- whether the area is designated as a land use capability class IIIe or greater, including all areas in class C slopes or greater, as designated by the county soil survey;
- whether the area is included in a land use capability, sub-class S, as designated by the county soil survey;
- whether there is actual water pollution (moderate or severe);
- whether potential for water pollution exists; or
- if there is no water pollution existing or threatening;
- Whether the purchase of equipment is needed to properly implement a Waste Management System Plan.
- Whether the equipment or technology will improve management of manure or soil and help address potential or existing water quality concerns

## APPLICATION PROCEDURES

### General Criteria

*Applications for loan assistance are approved using the following criteria:*

- A critical condition resulting from agricultural activity exists. This is a condition on agricultural land where there is or may be a high potential for the movement of nutrients, sediment, animal wastes or agricultural chemical into the waters of the State.
- The proposal must be in compliance with applicable BMP eligibility criteria, as set forth by NRCS technical guidance or the Maryland Department of Agriculture's Conservation Grants Program.
- Equipment used in the management, storage, handling or application of animal manure must be addressed in a Waste Management System Plan and/or Nutrient Management Plan.

*An application may be rejected for any of the following reasons:*

- The applicant's land is not a farm or is not used for agricultural purposes.
- A critical condition does not exist on the farm.
- The applicant is not in good standing with the Maryland Department of Agriculture's Conservation Grants Program or is out of compliance with the Nutrient Management Program.

### Procedures

The SCD works with a farmer to evaluate site conditions on a farm and recommends BMPs necessary to address farm management goals and water quality problems or concerns. If a technical determination is made that a water quality problem exists or has the potential to exist and can be corrected with a BMP or other means, the SCD works with the farmer to design the BMP and complete the necessary forms for LILAC and other programs if applicable. The SCD may work with the farmer to assure that certain equipment is addressed in a Waste Management System Plan or Nutrient Management Plan.

## **APPLICATION PROCEDURES *(continued)***

### **Application**

Applications for the LILAC Program are made on the Linked Deposit Certification of Qualification. Information is filled out by the applicant with the assistance of the SCD. One of the following must be attached to the application:

- A LILAC Project *Form* (if the applicant wants to construct an eligible BMP without MACS cost-share assistance)
- Certification for Animal Manure Storing/Handling/Application Equipment (if the loan is for the purchase of manure handling/application equipment)
- Certification for Conservation Tillage Equipment (if the loan is for the purchase of a no-till drill, planter or no-till ripper)
- Certification for Technical Equipment (used for the precision application of nutrients)

### **Application—MDA**

Within 15 days of receipt of a complete application, MDA will certify and send the application to MDE for approval. After approval by MDE, MDA will notify the SCD and applicant. In addition, a certificate is sent to the applicant from MDE through MDA. If the application is incomplete, MDA will contact the SCD to request information or clarification. Once completed, the application may be resubmitted to MDE by MDA.

### **Approved Applicant**

Once the applicant receives notification, the applicant may then select a participating lending institution from the list of eligible lenders. The applicant presents the approved Linked Deposit Certification of Qualification to the lender when applying for a loan for an eligible BMP or water quality improvement project. The lender evaluates the loan application using its own criteria and approves or rejects the loan.

### **Bank's Responsibilities**

If the bank approves the loan, the lender requests a Linked Deposit from MDE. The lender then disburses the funds to the applicant. The lender makes repayment to MDE in accordance with program requirements.

### **Applicant's Responsibilities**

When the project is complete, the applicant notifies the SCD who in turn conducts an inspection to certify completeness. The applicant begins to make repayment of the loan following the terms of the loan established by the lender.

## LILAC ELIGIBLE PRACTICES AND EQUIPMENT

<b><u>Eligible Practices &amp; Equipment:</u></b>	<b>410</b> Grade Stabilization Structure
<b>313</b> Waste Storage Structure	<b>412</b> Grassed Waterways
<b>318</b> Dead Bird Composting Facility	<b>468</b> Lined Waterways or Outlet
<b>327</b> Conservation Cover	<b>512</b> Pasture Management
<b>330</b> Contour Farming	<b>558</b> Roof Runoff Structure
<b>331</b> Contour Orchards	<b>561</b> Heavy Use Area Protection
<b>342</b> Critical Area Planting	<b>574</b> Spring Development
<b>350</b> Sediment Basins	<b>578 (728)</b> Stream Crossing
<b>359</b> Waste Treatment Lagoons	<b>585</b> Strip-Cropping, Contour
<b>362</b> Diversions	<b>586</b> Strip-Cropping, Field
<b>378</b> Sediment Control Ponds	<b>587</b> Structure for Water Control
<b>382</b> Fencing	<b>600</b> Terrace System
<b>386</b> Field Border	<b>614</b> Watering Facility
<b>390</b> Riparian Herbaceous Cover	<b>635</b> Vegetative Treatment Area
<b>391</b> Riparian Forest Buffer	<b>642</b> Water Well
<b>393</b> Filter Strip	<b>657</b> Wetland Restoration for Water Quality

**Eligible Equipment** includes manure spreaders, loaders, pumps, agitators and related hardware for transferring manure to temporary storage and for application, injection or incorporation of manure on agricultural land as outlined by a Waste Management System Plan.

**Conservation Tillage** equipment may also be eligible for the LILAC Program if it is needed to minimize the disturbance of the soil in planting crops and is a no-till or conservation tillage drill or planter or deep no till ripper.

**Nutrient Management** equipment may include newer technologies that assist with the management of nutrients such as integrated optical sensing equipment, nutrient application equipment, and global positioning systems used to manage agricultural nutrient applications.

***Note:** Other NRCS approved practices may be eligible for the program based on waste management or resource management issues.*

MARYLAND DEPARTMENT OF AGRICULTURE  
LOW INTEREST LOANS FOR AGRICULTURE CONSERVATION PROGRAM

**ANIMAL WASTE HANDLING / SPREADING EQUIPMENT CERTIFICATION**

**APPLICANT INFORMATION**

NAME _____	SS# / FID# _____
ADDRESS _____	TELEPHONE _____
CITY _____	STATE _____ ZIP _____ - _____

**EQUIPMENT INFORMATION**

TYPE OF EQUIPMENT	_____
MAKE / MODEL/ YEAR	_____
PLACE OF PURCHASE	_____
COST        \$	_____

**VERIFICATION**

I, \_\_\_\_\_, verify that the equipment listed above is needed to properly handle or spread animal waste as outlined in a Waste Management System Plan. I understand that failure to retain ownership for a minimum of 3 years will constitute ineligibility for the program. I further verify that this equipment will be used in accordance with a Waste System Management Plan.

SIGNATURE OF APPLICANT _____	TITLE _____	DATE _____
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**SOIL CONSERVATION DISTRICT CERTIFICATION**

I certify that the equipment described herein will effectively handle / spread animal waste in a manner consistent with a Waste Management System Plan.

DISTRICT MANAGER

SIGNATURE OF SCD REPRESENTATIVE _____	TITLE _____	DATE _____
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**MARYLAND DEPARTMENT OF AGRICULTURE CERTIFICATION**

I certify that the equipment described herein meets the criteria for the Low Interest Loans for Agricultural Conservation Program.

SIGNATURE OF MDA REPRESENTATIVE _____	TITLE _____	DATE _____
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MARYLAND DEPARTMENT OF AGRICULTURE  
LOW INTEREST LOANS FOR AGRICULTURE CONSERVATION PROGRAM

**CONSERVATION TILLAGE EQUIPMENT CERTIFICATION**

**APPLICANT INFORMATION**

NAME	_____	SS# / FID#	_____
ADDRESS	_____	TELEPHONE	_____
CITY	_____	STATE	MD
		ZIP	_____ - _____

**EQUIPMENT INFORMATION**

TYPE OF EQUIPMENT	_____
MAKE / MODEL/ YEAR	_____
PLACE OF PURCHASE	_____
COST \$	_____

**VERIFICATION**

I, \_\_\_\_\_, verify that the equipment listed above is needed to minimize the disturbance of the soil in planting crops in a no-till or conservation tillage drill or planter. I understand that failure to retain ownership for a minimum of 3 years will constitute ineligibility for the program. I further verify that this equipment will be used in accordance with a Soil Conservation and Water Quality Plan.

SIGNATURE OF APPLICANT	TITLE	DATE
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**SOIL CONSERVATION DISTRICT CERTIFICATION**

I certify that the equipment described herein is designed to minimize to disturbance of the soil in planting crops and is anon-till or conservation tillage drill or planter.

DISTRICT MANAGER

SIGNATURE OF SCD REPRESENTATIVE	TITLE	DATE
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**MARYLAND DEPARTMENT OF AGRICULTURE CERTIFICATION**

I certify that the equipment described herein meets the criteria for the Low Interest Loans for Agricultural Conservation Program.

SIGNATURE OF MDA REPRESENTATIVE	TITLE	DATE
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MARYLAND DEPARTMENT OF AGRICULTURE  
LOW INTEREST LOANS FOR AGRICULTURE CONSERVATION PROGRAM

**TECHNICAL EQUIPMENT USED FOR PRECISION APPLICATION OF NUTRIENTS**

**APPLICANT INFORMATION**

NAME \_\_\_\_\_ SS# / FID# \_\_\_\_\_  
ADDRESS \_\_\_\_\_ TELEPHONE \_\_\_\_\_  
CITY \_\_\_\_\_ STATE \_\_\_\_\_ MD \_\_\_\_\_ ZIP \_\_\_\_\_ - \_\_\_\_\_

**EQUIPMENT INFORMATION**

TYPE OF EQUIPMENT \_\_\_\_\_  
MAKE / MODEL/ YEAR \_\_\_\_\_  
PLACE OF PURCHASE \_\_\_\_\_  
COST \$ \_\_\_\_\_

**VERIFICATION**

I, \_\_\_\_\_, verify that the technical equipment listed above is needed to assist in the precision application of nutrients, i.e. integrated optical sensing equipment, nutrient application equipment, and global positioning systems. I understand that failure to retain ownership for a minimum of 3 years will constitute ineligibility for the program. I further verify that this equipment will be used in accordance with a Soil Conservation and Water Quality Plan.

\_\_\_\_\_  
SIGNATURE OF APPLICANT TITLE DATE

**SOIL CONSERVATION DISTRICT CERTIFICATION**

I certify that the technical equipment described herein is designed to assist in the precision application of nutrients, i.e. integrated optical sensing equipment, nutrient application equipment and global positioning systems.

DISTRICT MANAGER

\_\_\_\_\_  
SIGNATURE OF SCD REPRESENTATIVE TITLE DATE

**MARYLAND DEPARTMENT OF AGRICULTURE CERTIFICATION**

I certify that the equipment described herein meets the criteria for the Low Interest Loans for Agricultural Conservation Program.

\_\_\_\_\_  
SIGNATURE OF MDA REPRESENTATIVE TITLE DATE

MARYLAND DEPARTMENT OF AGRICULTURE  
LOW INTEREST LOANS FOR AGRICULTURE CONSERVATION PROGRAM

**(LILAC) PROJECT FORM**

Name and Address	Telephone #	County	Social Security # / FID #
	Property Account #	Watershed Segment	Geographic Area
	Acres Benefited	Animal Type and Units Served	Waste Generated Daily
<b>Project Description:</b>			
Project or Component	NRCS # (if any)	Extent Requested	
<b>Soil Conservation District Certification</b>			
The _____ Soil Conservation District has reviewed this referral and finds it adequate and appropriate for this program.	Authorized Signature (Chairman or Designee): _____ Date: _____		
<b>Applicant Agreement</b>			
<p><i>Public Information Notice:</i> The principle purpose, for which the information on the applicant is used, is to identify you as one of those persons whom the agency intends to refer for the State Revolving Loan Funds. If you fail to provide the requested information, the agency may not provide you with a referral for State Revolving Loan Funds. You have the right to inspect, amend, or correct personal information collected by the agency. Much of the personal information collected by the agency is available for public inspection. This information is not routinely shared with the state, federal, or local government agencies.</p>			
<p><i>Certification:</i> I request a referral for State Revolving Loan Funds to fund the above project (s) in order to solve a nutrient management / non-point source water quality problem. I have read the program guidelines and understand the steps involved for loan approval. I understand the eligible lending institution will ultimately determine approval for the requested load if at any time the program requirements are not met, the referral can be canceled at any time by the Department.</p>			
Signature of Applicant: _____			Date: _____
<b>Maryland Department of Agriculture Certification</b>			
I certify that the project described herein meets the criteria for the low interest loans for Agricultural Conservation Program.			
_____ Signature of MDA Representation	_____ Title	_____ Date:	

## COST ESTIMATE OF PROJECT

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