

## Soil Conservation Districts

Allegany	(301) 777-1494	ext. 4
Anne Arundel	(410) 222-7822	
Baltimore County	(410) 666-1188	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) 334-6951	
Harford	(410) 838-6181	ext. 3
Howard	(410) 489-7987	
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) 822-1344	ext. 3
Washington	(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

## Helping Farmers Bridge the Cost-Share Gap

A new financial incentive program, Low Interest Loans for Agricultural Conservation (LILAC), is now available to help farmers install best management practices (BMPs) or purchase equipment to protect natural resources and safeguard water quality in the Chesapeake Bay and its tributaries. Loans offered through the LILAC program can help farmers bridge the cost-share gap that exists in many government conservation incentive programs. LILAC may be used to supplement federal and state cost-share payments for structural best management practices such as animal waste management systems or stream protection measures. LILAC may also be used to purchase certain types of equipment to control soil erosion and manage nutrients. Guaranteed by the State Revolving Loan Fund, these loans are typically offered at three to four percentage points below market rates and are now available at more than 25 lending institutions with local branch offices throughout the state.



Maryland Departments of  
Agriculture and Environment  
Low Interest Loans for Agricultural Conservation  
50 Harry S. Truman Parkway  
Annapolis, MD 21401  
410-841-5865  
www.mda.state.md.us

## Eligible Projects

Loans offered through LILAC may be used to purchase certain types of conservation equipment or install approved best management practices on agricultural land to protect water quality. Eligible equipment and BMPs include:

- ☞ Manure spreaders, pumps, appurtenances and other equipment needed to manage nutrients
- ☞ Animal waste management systems
- ☞ Erosion control structures
- ☞ Sediment control ponds
- ☞ Composting facilities
- ☞ Stream protection practices
- ☞ Grazing land management
- ☞ Wetland creation and enhancement

## How LILAC Works

If you are a farmer, contact your local soil conservation district for technical assistance in designing or verifying eligible BMPs or equipment that address water quality issues. The soil conservation district will then help you apply for any available cost-share funds and a certification from the Maryland Departments of Agriculture and Environment that the BMPs you plan to install meet all program criteria for LILAC. You will then present this certificate to a participating bank when applying for a LILAC-supported loan.

## Eligibility Requirements

To qualify for a loan through LILAC, your project must be located on a farm and designed to address nonpoint source pollution related to agricultural sources. You may also qualify for this loan if you are an individual, partnership, corporation, trust, or other business enterprise where an owner, landlord, or tenant participates in the operation of a farm. In addition, you may qualify if:

- ☞ You have an existing or potentially critical condition on agricultural land in which there is a high potential for movement of nutrients, sediment, wastes or agricultural chemicals into state waters
- ☞ The proposed BMP(s) is/are in compliance with standards and specifications set forth by the USDA Natural Resources Conservation Service (NRCS) or criteria set forth by the Maryland Department of Agriculture's Conservation Grants Program

## Terms and Conditions

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

## Participating Institutions and Contacts

Mr. Charles Ruch  
**Annapolis Bank and Trust Company**  
236 Main Street  
Annapolis, MD 21401  
410.626.2113

Mr. Bob Kendrick  
**Annapolis National Bank**  
180 Admiral Cochrane Drive, Suite 300  
Annapolis, MD 21401  
410.224.4455

Ms. Connie Bunting  
**Atlantic Bank**  
4604 Coastal Highway  
Ocean City, MD 21842  
410.524.7333

Mr. Dave Leonard  
**Bank of the Eastern Shore**  
301 Crusader Road  
Cambridge, MD 21613  
410.228.5800

Mr. Thomas Beery  
**Centreville National Bank**  
109 North Commerce Street  
Centreville, MD 21617  
www.cnbmd.com  
410.758.1600

Ms. Judith Cooper  
**Chestertown Bank of Maryland**  
P.O. Box 60  
Chestertown, MD 21620  
410.778.7542

Mr. W. Gary Grenier  
**Citizens National Bank**  
517 Main Street  
Laurel, MD 20707  
301.497.6239

Mr. Robert Dael  
**Columbia Bank**  
1301 York Road  
Lutherville, MD 21093  
www.columbank.com  
410.465.4800

Mr. Stewart Lee  
**County Bank and Trust Company**  
123 North Street  
Elkton, MD 21921  
410.620.0124

Mr. Thomas Baties  
**Enterprise Federal Savings Bank**  
9200 Basil Court, Suite 305  
Largo, MD 20774  
www.efsb.com  
301.773.9720

Mr. Luis Lobo  
**BB&T**  
7200 Bank Court  
Frederick, MD 21703  
www.bbandt.com  
301.624.2389

Mr. Rick Harris  
**Farmers Bank**  
103 North Main Street  
Greensboro, MD 21639  
www.firstvirginia.com  
410.482.8921

Mr. John Gusciora  
**Farmers and Mechanics Bank**  
110 Thomas Johnson Drive  
Frederick, MD 21702  
www.fmbancorp.com  
301.698.4606

Mr. Ed Hess  
**Farmers and Mechanics Bank and Trust**  
59 West Washington Street  
Hagerstown, MD 21740  
301.790.6522

Mr. Paul Sagal  
**Fidelity Bank**  
28 Washington Street  
Cumberland, MD 21502  
301.722.2100

Mr. Dan Kubican  
**First National Bank of St Mary's**  
41615 Park Avenue  
Leonardtown, MD 20650  
www.mercantile.net/fidelity  
301.475.8809

Ms. Felicia Hardaway  
**Industrial Bank**  
1900 John Hanson Lane  
Oxon Hill, MD 20745  
www.industrial-bank.com  
202.722.2000 x3220

Mr. Robert Eppes, III  
**Keystone Financial Bank**  
32 North Potomac Street  
Hagerstown, MD 21740  
301.393.3484

Mr. Ron Talbert  
**Maryland Permanent Bank and Trust Company**  
9612 Reisterstown Road  
Owings Mills, MD 21117  
www.marylandpermanent.com  
410.581.9735

Mr. R. Dennis Corbin  
**Mercantile Safe Deposit & Trust Company**  
2 Hopkins Plaza  
Baltimore, MD 21203  
410.237.5758

Mr. Ken Bounds  
**MidAtlantic Farm Credit**  
379 Deep Shore Road  
P. O. Box 190  
Denton MD, 21629-0190  
410.479.2323  
800.573.3028

Mr. Winfield Trice  
**Peninsula Bank**  
110 West Main Street  
P. O. Box 4338  
Salisbury, MD 21803  
410.546.6410

Mr. Tad Wheatley  
**Peoples Bank of Kent County**  
100 Spring Street  
P.O. Box 210  
Chestertown, MD 21620  
410.778.3500

**Peoples Bank of Maryland**  
207 Market Street  
P.O. Box 220  
Denton, MD 21629  
410.479.2600

**Potomac Valley Bank**  
702 Russell Avenue  
Gaithersburg, MD 20877  
301.963.7627

Ms. Ann Bediant  
**St. Michael's Bank**  
8223 Elliott Road, Suite 37  
Easton, MD 21601  
410.820.8600

Mr. Scott Hanson  
**Sun Trust Bank**  
1001 Semmes Avenue  
Richmond, VA 23224  
Attn: Direct Lending Dept.  
804.319.4729

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