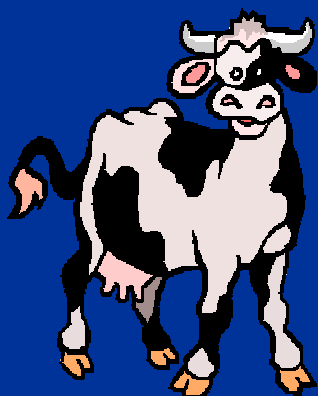




DELAWARE NONPOINT SOURCE PROGRAM

Delaware Nonpoint Source (NPS) Loan Program

~ Since 1990 ~

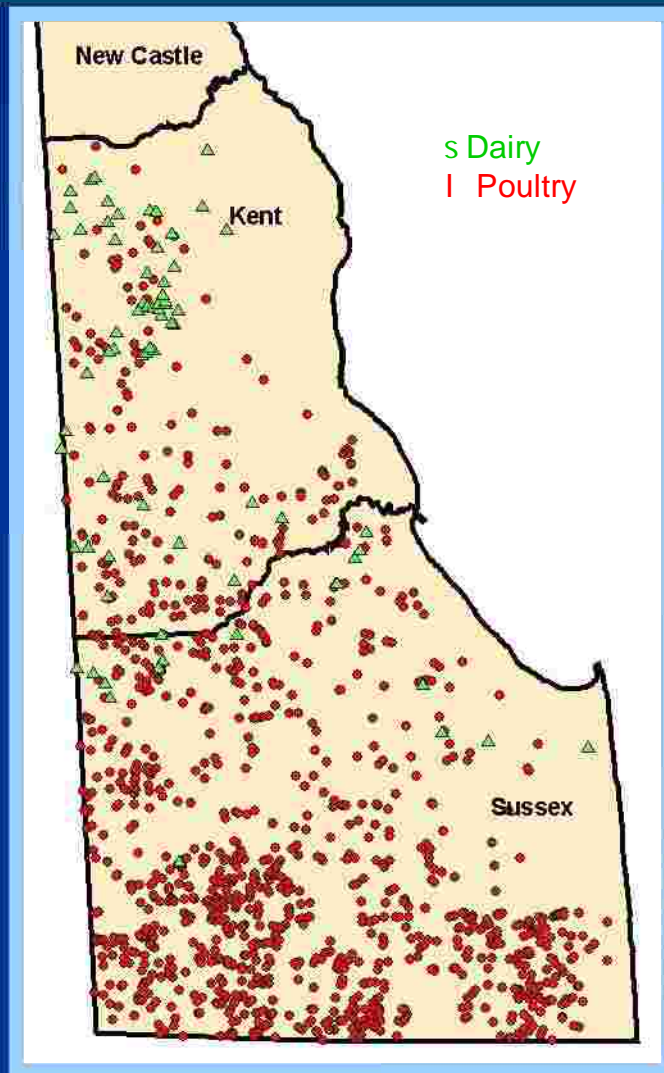


- Poultry
- Dairy
- Expansion





DELAWARE NONPOINT SOURCE PROGRAM





DELAWARE NONPOINT SOURCE PROGRAM

Nonpoint Source (NPS) Loan Program

Poultry Component

Loan Terms:

- *3% loans*
- *\$1,000 to \$60,000*
- *1 to 7 years*



DELAWARE NONPOINT SOURCE PROGRAM

Nonpoint Source (NPS) Loan Program

Eligible Practices for Poultry Farms:

- *Manure Structures*
- *Dead Bird Composters*
- *Calibratable Spinner Manure Spreaders*
- *Front-End Loaders*
- *Bucket Attachments*



DELAWARE NONPOINT SOURCE PROGRAM

Nonpoint Source (NPS) Loan Program

Loan Requirements:

- *Grower contracts with a participating integrator*
- *Credit check*
- *Obtain broad form hazard insurance*
- *Uniform Commercial Code lien (equipment only)*
- *Demand note*



DELAWARE NONPOINT SOURCE PROGRAM

Nonpoint Source (NPS) Loan Program

SRF used with cost-share:

- *The balance not covered by cost-share can be financed through SRF*
- *If cost-share is not received only 90% can be financed through SRF*
- *60% financing on a front-end loader or bucket attachment*
- *80% financing for a manure spreader*



DELAWARE NONPOINT SOURCE PROGRAM

Nonpoint Source (NPS) Loan Program

Dairy Component

Loan Terms:

- *3% interest*
- *Loans \$5,000-\$60,000 (1 to 7 years)*
- *Loans \$60,000-\$100,000 (1 to 10 years)*



DELAWARE NONPOINT SOURCE PROGRAM

Nonpoint Source (NPS) Loan Program

Eligible Practices:

- *Dairy waste management systems*
- *New liquid manure spreaders*
- *Liquid manure transfer equipment (pumps & augers)*
- *Liquid manure agitation equipment*



DELAWARE NONPOINT SOURCE PROGRAM

Nonpoint Source (NPS) Loan Program

Loan Requirements:

- *Grower contract with a participating dairy cooperative*
- *Credit check*
- *Obtain broad form hazard insurance*
- *Uniform Commercial Code lien (equipment only)*
- *Demand note*



DELAWARE NONPOINT SOURCE PROGRAM

Nonpoint Source (NPS) Loan Program

SRF used with cost-share:

- *The balance not covered by cost-share can be financed through SRF.*
- *If cost-share is not received only 90% can be financed through SRF.*
- *60% financing on a Front-end Loader or Bucket Attachment.*
- *80% financing for a manure spreader.*



DELAWARE NONPOINT SOURCE PROGRAM

Nonpoint Source (NPS) Loan Program

Program Expansion

Eligible Participants:

- *Private Landowners*
- *Homeowner Associations*
- *Corporations*
- *Municipalities*
- *County Government*
- *State Government*
- *Non-Profit Organizations*
- *Estuary Programs*



DELAWARE NONPOINT SOURCE PROGRAM

Nonpoint Source (NPS) Loan Program

Program Expansion

Eligible Practices:

- *Sediment & Stormwater Management Practices*
- *Nutrient Management BMPs and Equipment*
- *Restoration of Waterbodies*
- *Land Purchase or Conservation Easements for Water Quality Protection*
- *Implementation of Estuary Conservation & Management Plans*



DELAWARE NONPOINT SOURCE PROGRAM

Nonpoint Source (NPS) Loan Program

Delaware's Accomplishments

Poultry

- *\$6.1 million in loans*
- *1,285 BMPs implemented*

Dairy

- *\$1 million in loans*
- *29 BMPs implemented*



DELAWARE NONPOINT SOURCE PROGRAM

