

AGRI-LINK LOAN PROGRAM

SUMMARY

The PA Agri-Link program offers low-interest loans in exchange for implementing approved conservation practices that reduce nutrient and sediment pollution.

- Created by Act 130 of 1994; revamped under PA 2019 Farm Bill
- Administered by PA State Conservation Commission (SCC)
- Annual program funding (2021/22): \$2.5 million; funding cap of \$25 million at any one time
- Allocation Source: PA State Legislature/PA Nutrient Management Fund

FEATURES

Incentive program that provides a targeted low-interest loan of up to 3 to 4 percent points below current market interest rates.

Borrowers may apply for loan up to \$250,000.

12-year term through participating commercial and Farm Credit lending institutions.

SCC uses program funds to buy down the interest rates at qualified lending institution or the Farm Credit Service to provide a low-interest loan to the producer.

ELIGIBILITY

Who is Eligible?

Farmer, partnership, corporation, or legal entity that owns and/or operates an agricultural operation in Pennsylvania. Must have an approved nutrient or odor management plan, manure management plan, erosion and sediment control plan, or federal conservation plan.

Eligible Costs

Best Management Practices (BMPs) that are part of managing nutrients and soil erosion as identified in an approved conservation or nutrient management plan. BMPs may be either structural or management-oriented.

HELPFUL TIPS

Loans are an important element in agricultural construction projects; loan can pay off residual elements that are not paid for by other measures, such as grants.

Loan award is up to the discretion of the lending institution based on financial review of farm operation.

Loan may be structured as a construction loan; loan amount is based on eligible costs submitted by the farmer.

HOW TO APPLY

Contact [eligible lending office](#) to apply. County conservation districts and the SCC review applicants' projects to determine whether they meet Act 37 criteria.

SCC Contact: Johan Berger; joberger@pa.gov; 717-772-4189



Last Update: January 2022