



**NATURAL RESOURCES
DIVISION**



ARKANSAS AGRICULTURE WATER QUALITY LOAN PROGRAM (AgWQLP)

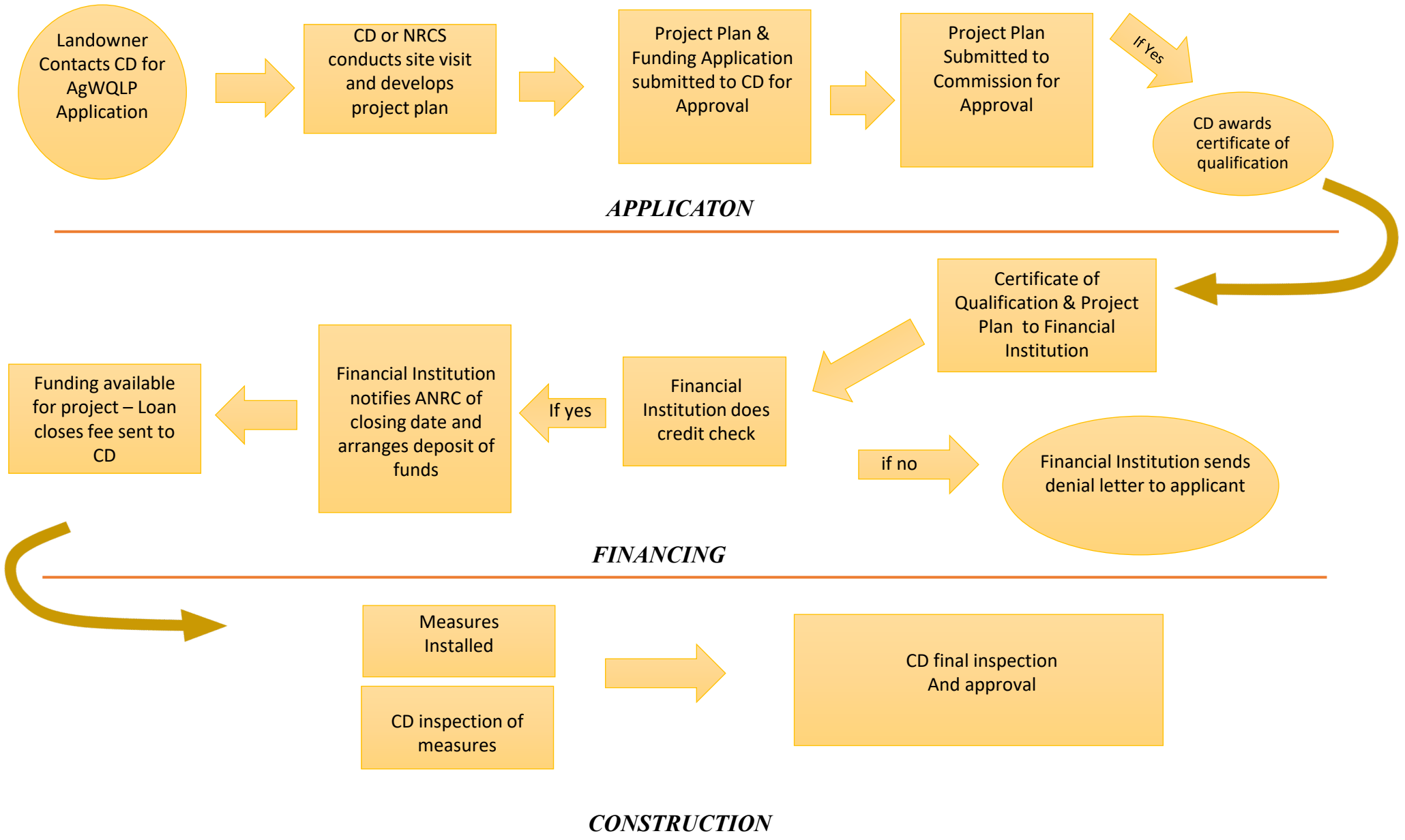
The purpose of the AgWQLP is to provide a source of low-interest financing for conservation practices to reduce non-point source (NPS) impacts on water quality.

Project owners pledge that the work proposed will address NPS concerns and will provide some water quality benefit with a direct effect on nonpoint source pollution control, reduction or abatement.

All project plans must be designed and implemented in compliance with NRCS Field Office Technical Guide standards that reduce non-point source pollution to qualify



PROCEDURAL FLOWCHART



APPLICATION PROCEDURES

1. The land owner starts the process by going to the local Conservation District (CD) to get an application and schedule a on-site visit by the CD or NRCS.
2. The CD or NRCS makes the on-site visit.
3. The CD or NRCS takes the Best Management Practices (BMP) that the land owner wants to use and develops a Project Plan to implement the BMP.
4. The CD submits the Project Plan & Funding Application to Arkansas Natural Resources Commission (ANRC) for approval.
New e-mail address: anrc.applications@Arkansas.gov
5. ANRC notifies CD of approval or denial of Project Plan.
6. Upon Project Plan Approval by CD, CD provides the Land Owner with a Certificate of Qualification showing the land owner is eligible for the program. The land owner goes to the next step.



FINANCIAL INSTITUTION PROCEDURES

1. The land owner takes the funding application and the project plan to a participating Financial Institution.
2. The Financial Institution performs their normal loan review process and approves or denies the loan.
3. If the loan is approved, prior to loan closing, the Financial Institution contacts ANRC for funding availability.
4. In the event funding is not available, the loan is added to ANRC's waiting list. When the funds become available, ANRC contacts the Financial Institution.
5. The Financial Institution closes the loan with the land owner.
6. **A fee from the loan proceeds is collected for the CD and the Financial Institution sends it to the CD. The fee is equal to one-half percent (½ %) of the Total Loan Amount.**
7. The Financial Institution notifies ANRC that the loan is closed and ANRC deposits a like amount of money in a non-interest bearing account at the Financial Institution.



CONSTRUCTION

1. The land owner uses the funds from the approved loan to construct the BMPs in the Project Plan.
2. The land owner contacts the CD to schedule an inspection of the work at a minimum at project completion.
3. The CD will conduct an inspection and either provide a list of additional improvements that need to be made or certify that the project was done in accordance with the Project Plan.
4. The land owner repays the Financial Institution.



Examples of Agriculture Water Quality Loan Projects

Land Leveling



No-till Drill



Tailwater Recovery



Fencing/ Cross Fencing



Why should your Conservation District participate in the AgWQLP?

Each District receives a payment from the Financial Institution after the loan is closed:

Loan Amount	Rate	District Fee
50,000	0.50%	\$250
100,000	0.50%	\$500
150,000	0.50%	\$750
200,000	0.50%	\$1,000
250,000	0.50%	\$1,250



Forms & Guidance

The AgWQLP handbook and all forms are available on the Arkansas Natural Resources Division website pages:

ANRC Website:

<https://www.agriculture.arkansas.gov/natural-resources/>

ANRC AgWQLP webpage:

<https://www.agriculture.arkansas.gov/natural-resources/divisions/conservation/agricultural-water-quality-loan-program/>



Questions?

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