

To Apply for a P2 Loan:

- Select a pollution prevention project for your golf course or turfgrass business.
- Get a price quote from your vendor or sales person and estimate the project installation schedule.
- Obtain P2 Loan application forms from the MDEQ or the P2 Loan website. MDEQ staff are available to assist with the application process.
- Estimate the waste reduction or energy and water conservation results from your project.
- Ask your lender to evaluate your credit worthiness and agree to participate in the loan with MDEQ. Your lender can be an in- or out-of-state bank, thrift, or credit union.
- Fill out a P2 Loan application completely and submit it to the MDEQ. The MDEQ will evaluate the project's eligibility for P2 funding.
- Your lender will establish the terms and conditions of the loan, subject to the terms of the P2 Loan program.
- Upon MDEQ project approval, finalize your loan agreement with your lender and begin your P2 project.
- Submit the results of your successful project to the MDEQ once it is completed.

Special Notice to RETAP and MTESP participants:

If you have participated in Michigan's voluntary Retired Engineer Technical Assistance Program (RETAP) or the Michigan Turfgrass Environmental Stewardship Program (MTESP) and want to implement a pollution prevention project based on the assessment, that project may be eligible!* Be sure to note "RETAP" or "MTESP" on the project eligibility section of the P2 Loan application.

RETAP provides free, confidential property assessments to help identify opportunities to reduce waste and increase operational efficiency.

MTESP helps protect environmental and natural resources on golf course properties through the advancement of environmental stewardship in Michigan's turfgrass industry.

*** NOTE: Participation in a RETAP assessment or the MTESP still requires meeting the lending institution's credit requirements for loan approval.**

For information, contact:

Small Business P2 Loan Program
Michigan Department of Environmental Quality
P.O. Box 30457
Lansing, MI 48909-7957
800-662-9278



The Michigan Department of Environmental Quality (DEQ) will not discriminate against any individual or group on the basis of race, sex, religion, age, national origin, color, marital status, disability, political beliefs, height, weight, genetic information or sexual orientation. Questions or concerns should be directed to the Office of Human Resources, P.O. Box 30473, Lansing, MI 48909.

Small Business Pollution Prevention Loans

and

Michigan Turfgrass Environmental Stewardship Program



With loans available
at 5% interest or less. . .

. . .now is the perfect time for
the turfgrass industry to employ
pollution prevention



Michigan Department of Environmental Quality
www.michigan.gov/deq

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If your business. . .

- is independently owned and operated,
- is not dominant in its field, and
- employs 500 people or less

. . .you may be eligible for a

Small Business Pollution Prevention Loan

The Small Business Pollution Prevention Loan Program provides loans for pollution prevention projects to small businesses with 500 or less employees. Loans may be up to \$400,000 at an interest rate of 5 percent or less.

Small businesses, such as golf courses, benefit by receiving reduced finance costs for projects that prevent pollution and ultimately save **MONEY**. The Michigan Department of Environmental Quality (MDEQ) partners with the lending institution of the business's choice through a 50-50 loan participation arrangement. The Pollution Prevention Loan is then funded directly through the lender. Implementing pollution prevention projects can **SAVE** businesses from \$2,000 to \$50,000 per year with paybacks on investments generally ranging from one to three years.

Potential Projects

- Irrigation system upgrades that reduce energy consumption or water use.
 - new control stations
 - pump stations
 - sprinkler heads
- Electric carts purchased to replace gas-powered golf carts.
- Alternative fuel maintenance equipment that utilizes:
 - electricity, propane
 - ethanol 85
 - natural gas
 - methanol
 - biodiesel
- Clubhouse or maintenance building improvements and upgrades that reduce water use or energy consumption.
- Equipment wash stations that reduce water usage.
- Pesticide mixing and loading pads that are designed to reuse spilled chemicals.
- Pesticide sprayers with shrouded boom that reduce drift and increase application efficiency.
- GPS mapping of property to reduce chemical use.
- Weather stations – to reduce water use and/or reduce fertilizer and pesticide use and runoff potential.
- Projects that reduce waste or conserve water or energy.

Small Business Pollution Prevention Loan Program
Michigan Turfgrass Environmental Stewardship Program

www.michigan.gov/p2loan

To join MTESP contact:

Michigan Turfgrass
Foundation
517-392-5003



For information about pollution prevention for the turfgrass industry, contact:

Jeff Spencer
MDEQ
Pollution Prevention Programs
517-284-6879

For information about the P2 Loan Program, contact:

Chad Rogers
MDEQ
Small Business Pollution Prevention Loan Program
517-284-6872