

Energy Efficiency and Renewable Energy Programs Available to Agricultural Businesses

State Programs

Federal Programs

Utility Programs

Miscellaneous Programs

The following list is not meant to be the definitive list of programs available. There may be other funding sources available that are not listed on the following pages. This document presents the most complete list that the Maryland Energy Administration could provide.

State Programs

Source	Program Name	Incentive Type	Maximum Incentive	Summary	Link
Maryland Energy Administration	Bio-heat Tax Credit Program	Tax Credit	\$0.03 per gallon, up to \$500	Tax credit for individuals and businesses that purchase bio-heating oil for space and water heating. Bio-heating oil is defined as at least 5% biodiesel devised from EPA approved feedstocks or accepted under the EPA renewable fuel standard.	http://energy.state.md.us/Residential/bioheatGrant.html
Maryland Energy Administration and Maryland Environmental Service	State Anemometer Loan Program	Equipment Rental	n/a	This program loans wind measuring devices to Maryland residences and businesses to measure wind resources on their property. Applications that wish to install turbines with a capacity < 5 kW will not be considered. Large agricultural applications will receive dispatch priority.	http://energy.state.md.us/Residential/anemometerGrants.html
Maryland Energy Administration	Clean Energy Production Tax Credit	Tax Credit	\$0.0085 per kWh	A tax credit is available for individuals and corporations that build and generate electricity from qualified renewable energy sources. A credit of \$0.0085/kWh is provided for purely qualified sources. A credit of \$0.0050/kWh is provided for a renewable source that is co-fired with a qualified resource.	http://energy.state.md.us/Business/CleanEnergyTaxCredit.html
Maryland Energy Administration	Commercial Clean Energy Grant	Grant	Varies by business size and resource technology	Grant money is provided for businesses that adopt clean energy practices. Allowed measures are solar PV, solar water heating, geothermal heating and cooling, and wind power. Grant money is provided based on the kW of power generated. Please see link for more detailed information.	http://energy.state.md.us/Business/cleanenergygrants/index.html

State Programs

Source	Program Name	Incentive Type	Maximum Incentive	Summary	Link
Maryland Energy Administration	Jane E. Lawton Conservation Loan Program	Loan	\$500,000	Loans are provided to non-profit organizations, local governments, and businesses that wish to make energy efficiency upgrades. The program allows borrowers to use electricity cost savings from the upgrades to repay the loan.	http://energy.state.md.us/Govt/janeelawton.html
Maryland Energy Administration	Maryland Idle Reduction Technology Grant Program	Grant	50% of production cost up to \$4,000	Grants are provided to businesses that implement idle reduction upgrades in their heavy duty trucks.	http://energy.state.md.us/Transportation/idle/index.html
Maryland Energy Administration	Maryland Save Energy Now Program	Planning and Consultations	n/a	This program aims to help Maryland manufacturing facilities move forward with energy saving projects. The program's goal is to help business turn potential energy savings into reality through consultation, financial incentives, tools, and resources.	http://energy.state.md.us/SEN/index.html
Maryland Energy Administration	Commercial-Industrial Grant Program	Grant	\$500,000	This program provides grants to commercial and industrial businesses aiming to improve the energy efficiency in their buildings. Awards range from \$20,000 to \$500,000 and must save a minimum of 20% of a buildings electricity usage.	http://energy.maryland.gov/Business/empowermdchallenge/index.html
Department of Housing and Community Development	Be SMART Business	Loan	\$50,000	The business program provides loans to businesses for energy efficiency projects. The loans can be used to upgrade appliances, HVAC systems, thermostats, ceiling fans, insulation, windows, doors, etc.	http://www.dhcd.maryland.gov/Website/Programs/BeSmart/Business.aspx
Department of Housing and Community Development	Be SMART Business Plus	Loan	\$50,000 +	The business plus program is intended for buildings that are larger than 6,000 sq. ft. or require extensive energy efficiency retrofits. All business plus loans are in excess of \$50,000.	http://www.dhcd.maryland.gov/Website/Programs/BeSmart/Business.aspx

Federal Programs

Source	Program Name	Incentive Type	Maximum Incentive	Summary	Link
IRS	Business Energy Investment Tax Credit	Tax Credit	Varies by renewable energy source	Tax credits are provided to businesses that install renewable energy sources. Solar energy, fuel cells, and wind turbines (< 100kW capacity) are entitled to a credit of 30% of the expenditures, with no maximum. Geothermal, microturbines, and combined heat/power systems are entitled to a 10% credit with no maximum.	http://energy.gov/savings/business-energy-investment-tax-credit-itc
USDA	Rural Energy for America Program	Grant	25% of project cost	Grants are available to agricultural producers and rural small businesses. Eligible renewable energy projects include wind, solar, biomass, and geothermal. Energy efficiency measures are also approved.	http://www.rurdev.usda.gov/BCP_ReapResEei.html
USDA	Business and Industry Guaranteed Loans	Loan	Up to \$10 million	The purpose of the B&I Guaranteed Loan Program is to improve, develop, or finance business, industry, and employment and improve economic and environmental climate through the guarantee of quality loans.	http://www.rurdev.usda.gov/bcp_gar.html
USDA	Rural Business Enterprise Grant Program	Grant	TBD	The purpose of the RBEG Program is to support economic development projects that will assist specific small and emerging private businesses.	http://www.rurdev.usda.gov/bcp_rbeg.html
USDA	Value-Added Producer Grant	Grant	Up to \$275,000	The purpose of the VAPG Program is to support agricultural producers in ventures that will increase the return on their agricultural commodities.	http://www.rurdev.usda.gov/bcp_vapg.html

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Source	Program Name	Incentive Type	Maximum Incentive	Summary	Link
USDA	Rural Energy for America Program	Loan	\$25 million	Loan guarantees are available to agricultural producers and rural small businesses. Eligible renewable energy projects include wind, solar, biomass, and geothermal. Energy efficiency measures are also approved.	http://www.rurdev.usda.gov/BCP_ReapLoans.html
USDA Farm Service Agency	Farm Ownership Loans	Loan	\$300,000	The USDA Farm Service Agency provides loans to farmers to make farm improvements. These loans have no minimum loan amount and require no down payment. The maximum value of the loan is \$300,000. Loans are provided at a 3% interest rate.	http://www.fsa.usda.gov/FSA/webapp?area=home&subject=fmlp&topic=dflon
USDA Natural Resource Conservation Service	Environmental Quality Incentives Program	Grant	\$300,000 over 6 year life of program	The USDA NRCS offers financial incentives for farmers that wish to adopt conservation practices. Funding is available for many different measures. Included among them are farmstead energy improvements and energy audits. A total of \$300,000 can be given out to an individual or entity of the 6 year life of the program.	http://www.md.nrcs.usda.gov/programs/eqip/eqip.html
US Small Business Administration	7(a) Loans	Loan	\$5 million gross	The SBA provides loans to small businesses to finance expansion, renovation, new construction, land purchases, equipment, working capital, inventory, and seasonal line of credit.	http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/sba-loan-programs/7a-loan-program
US Small Business Administration	CapLines	Loan	\$5 million	The SBA provides the CapLines program to finance seasonal and/or short term working capital needs; cost to perform; and construction costs.	http://www.sba.gov/content/caplines

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US Small Business Administration	Small/Rural Lender Advantage Program	Loan	\$350,000	The SBA provides loans to small businesses to finance expansion, renovation, new construction, land purchases, equipment, working capital, inventory, and seasonal line of credit. These differ from the 7(a) Loans in that they have a more streamlined process.	http://www.sba.gov/content/rural-business-loans
US Small Business Administration	Small Loan Advantage	Loan	\$350,000	The SBA provides loans to small businesses to finance expansion, renovation, new construction, land purchases, equipment, working capital, inventory, and seasonal line of credit. These differ from the 7(a) Loans in that they have a more streamlined process.	http://www.sba.gov/content/advantage-loan-initiatives

Utility Programs

Utility Name	Program Name	Incentive Type	Maximum Incentive	Summary	Link
SMECO	Small Business Solutions Program	Grant	80% of project cost	SMECO offers grants to small businesses that wish to upgrade their lighting and controls, water heating measures, and vending machine controls. The program is open to all SMECO commercial customers with rate codes 401, 402, and 403.	http://www.smeco.coop/saveEnergy/businessSolutions/smallBusinessSolutions.aspx
SMECO	Business Solutions Program	Grant	50% of total cost, 75% of incremental upgrades, 50% of engineering studies	SMECO offers financial incentives and support services to businesses that retrofit equipment, construct new buildings, conduct major renovations/remodels, purchase new equipment, and end of life equipment replacements. Engineering studies and incremental upgrades are also covered.	http://www.smeco.coop/saveEnergy/businessSolutions.aspx
Potomac Edison	Non-standard Lighting for Business Program	Grant	\$0.05 per kWh saved	Potomac Edison provides \$0.05 per kWh saved for businesses that undertake energy efficiency lighting projects. New construction and retrofits are supported.	http://www.energysavemd-business.com/nslighting.html
Potomac Edison	HVAC Incentive Program	Grant	Varies by measure	Potomac Edison offers incentives for businesses that are upgrading their HVAC systems for improved energy efficiency. Incentives are awarded based on tonnage saved by the system.	http://www.energysavemd-business.com/hvac.html
Potomac Edison	Water Heating Incentive Program	Grant	\$200 per heater	Potomac Edison offers incentives for water heating upgrades conducted by businesses. The incentive is \$200 per heat pump water heater and \$50 per electric water heaters.	http://www.energysavemd-business.com/waterheating.html

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Potomac Edison	Custom Incentive Program	Grant	\$0.05 per kWh	Potomac Edison offers incentives for businesses that have energy efficiency projects that do not fall into their other programs. To qualify projects must have a payback between 1 and 7 years before applying incentives.	http://www.energysavemd-business.com/custom.html
Potomac Edison	Audit Program	Audit	Audits and assistance are provided at no cost	Potomac Edison offers audit support and services for small businesses. Audits are provided by contractors approved by Potomac Edison. To qualify for the audit program, businesses must have a demand that is less than 60kW.	http://www.energysavemd-business.com/audit.html
Pepco	Light Fixtures and Controls	Grant	Varies depending on the type of fixture installed	Pepco offers incentives for businesses that upgrade to energy efficient lighting fixtures. Incentives range from \$10 to \$250 per installed fixture.	https://cienergyefficiency.pepco.com/Lighting.aspx
Pepco	Variable Frequency Drives	Grant	Varies depending on horsepower	Pepco offers incentives for businesses that purchase variable frequency drives. Incentives range from \$600 dollars per drive up to \$7,000.	https://cienergyefficiency.pepco.com/Variable.aspx
Pepco	Packaged HVAC Unit	Grant	Varies depending on the measure	Pepco offers incentives for businesses that upgrade their HVAC systems. Contact Pepco for specific incentive amounts for preapproved measures. For measures that are not on Pepco's standard list, a one-time incentive of \$0.16/kWh is provided for one year of projected savings.	https://cienergyefficiency.pepco.com/HVAC.aspx

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Utility Name	Program Name	Incentive Type	Maximum Incentive	Summary	Link
Pepco	Chillers	Grant	Varies depending on the equipment	Pepco offers incentives for businesses that upgrade their central chiller-based cooling systems. Single chillers (< 1,000 tons) qualify for an incentive of \$10-24 per ton, plus additional performance incentives that range from \$2-8. Chillers over 1,000 tons may qualify for an incentive valued at up to 50% of the total installed cost; depending on a verified analysis.	https://cienergyefficiency.pepco.com/Chillers.aspx
Pepco	Commercial Water Heating	Grant	\$200 per heat pump	Pepco offers incentives to install energy efficient water heating equipment. Pepco business customers in Maryland that have an existing facility are eligible for this program. \$200 is provided for each heat pump water heater and \$50 is provided for each electric tank water heater.	https://cienergyefficiency.pepco.com/WaterHeating.aspx
Pepco	Specialized Controls	Grant	\$15 - \$75 per measure	Pepco offers cash incentives to businesses that install electrical controls in existing buildings. Controls include motion sensors, vending machine controls, and smart strips. Incentive amounts vary by installed measure.	https://cienergyefficiency.pepco.com/Controls.aspx
Pepco	Custom Projects	Grant	\$0.16 per kWh	Pepco offers a cash incentive for businesses that want to undertake a custom energy efficiency project. This program focuses on an entire large project, not individual measures. The incentive is provided by a one-time payment of \$0.16 per kWh for one year of projected savings. Projects must generate a minimum annual energy savings of 25,000 kWh.	https://cienergyefficiency.pepco.com/Custom.aspx

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Utility Name	Program Name	Incentive Type	Maximum Incentive	Summary	Link
Pepco	Energy Savings Studies (Walkthrough Assesment)	Grant	75% of the cost up to \$1,000	Pepco offers a cash incentive for businesses that want to have their businesses assessed for potential energy savings. The walkthrough assessment can be used as a preliminary assessment for the detailed energy savings study (mentioned below). To qualify, businesses must have a peak demand > 100 kW a month.	https://cienergyefficiency.pepco.com/EnergySavingsStudy.aspx
Pepco	Energy Savings Studies (Detailed Energy Savings Study)	Grant	75% of the cost up to \$20,000	Pepco offers a cash incentive for businesses that want to have their businesses assessed for potential energy savings. This study is much more through than the walkthrough assessment. To qualify, businesses must have a conditioned areas of 25,000 sqft or larger and the building must be older than 2 years.	https://cienergyefficiency.pepco.com/EnergySavingsStudy.aspx

Utility Programs

Utility Name	Program Name	Incentive Type	Maximum Incentive	Summary	Link
Pepco	Combined Heat and Power	Grant	\$250 per kW, \$0.07 per kWh	Pepco offers an incentive program for businesses that want to install a combined heat and power system. An upfront payment of \$250 per kW produced is provided in addition to \$0.07 per kWh produced for the first 18 months following the startup of the combined heat and power system.	https://cienergyefficiency.pepco.com/Documents/CHP_Webfile.pdf
Pepco	T12 Lighting Phase Out	Grant	\$35 per fixture	The Department of Energy has mandated a phase out of T12 lighting fixtures. Pepco offers \$35 per fixture to replace T12 lamps and magnetic ballasts with T8 lamps and electronic ballasts. The upgrade can save as over 40% in energy costs.	https://cienergyefficiency.delmarva.com/Documents%5CDelmarva_T12_Flyer.pdf Please note that this is the document for Delmarva power. Both companies are owned by the same parent company. The only difference is the contact information. To contact Pepco call 1-866-353-5798
Pepco	Small Business Program	Grant	Varies my measure	Pepco offers incentives for small businesses that undertake energy efficiency projects. These incentives are for businesses that have less than 100kW of demand a month for 12 months. These incentives are greater than those offered to larger businesses.	https://cienergyefficiency.pepco.com/SmallBus.aspx
Pepco	Continuous Energy Improvement	Grant	\$0.20 per kWh saved annually	Pepco offers incentives for customers that are implementing a Continuous Energy improvement process intended to extend existing building commissioning practices. There are three phases to the program: <ol style="list-style-type: none"> 1. Comprehensive Energy Savings Study 2. Monthly O&M Report 3. Measure Implementation Report Incentives are paid in the third phase.	https://cienergyefficiency.pepco.com/Improvement.aspx

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Utility Name	Program Name	Incentive Type	Maximum Incentive	Summary	Link
Pepco	HVAC Tune-Up	Grant	Varies by measure, up to \$200/unit	Pepco offers incentives to businesses that want to tune-up their HVAC systems. Incentives vary by measure and range from \$35 per unit to \$200 per unit.	https://cienergyefficiency.pepco.com/TuneUp.aspx
Pepco	Full Retrocommissioning	Grant	Varies by phase	Retro-Commissioning (RCx) helps Pepco's commercial and industrial (C&I) customers assess energy efficiency in their facilities, identify energy-saving opportunities, and optimize their existing systems. Incentives are awarded at the 4 different phases of the project.	https://cienergyefficiency.pepco.com/Retro.aspx
Pepco	O&M Training	Grant	\$1,000	Pepco offers incentives for individuals in businesses to take certification courses in building operation and maintenance practices. Each individual is eligible for a cash incentive of 80% of enrollment costs, not to exceed \$1,000.	https://cienergyefficiency.pepco.com/OMTraing.aspx
Pepco	Occupant Training	Grant	\$5,000	Pepco offers incentives for businesses to train their employees in energy efficient practices. An incentive of 50% of the full cost of the training program, up to \$5,000, is available for the deployment of an occupant Energy Awareness program approved by Pepco.	https://cienergyefficiency.pepco.com/Training.aspx
BGE	Small Business Energy Solutions	Grant	Up to 80% of project costs	BGE provides incentives for small businesses that want to make energy efficiency upgrades or retrofits. Most lighting, electric water heating, and refrigeration controls will be covered by this program. All BGE small business and small nonprofit customers who have a monthly demand of 60 kW or less are eligible.	http://www.bgesmartenergy.com/business/small-business-energy-solutions

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Utility Name	Program Name	Incentive Type	Maximum Incentive	Summary	Link
BGE	Energy Solutions for Business	Grant	Up to 50% of retrofits and up to 75% for new construction	BGE's incentive program for business is extensive. Technical services and financial incentives are provided to help businesses achieve their energy savings goals. Projects include lighting controls, lighting, HVAC systems, variable frequency drives, refrigeration equipment, etc. To qualify, businesses must be on rate schedule G, GS, GL, P, or T.	http://www.bgesmartenergy.com/business/energy-solutions-business
BGE	Combined Heat and Power	Grant	Up to \$2 million	BGE offers incentives for combined heat and power systems installed by any nonresidential customers. There are three incentive types offered: <ul style="list-style-type: none"> • Design incentive (\$75/kW) • Installation incentive (\$175/kW) • Production incentive (\$0.07/kWh for 18 months) Systems must operate at a minimum of 65% efficiency on an annual basis to qualify.	http://www.bgesmartenergy.com/business/chp
BGE	Retrocommissioning (RCx)	Grant	75% of cost up to \$30,000	The BGE RCx Program offers financial incentives for identifying and implementing relatively low-cost operational and maintenance improvements. RCx is the process of adjusting control systems in existing buildings to optimize energy efficiency. Maximum incentives are \$15,000 for facilities under 75,000 sq. ft. and \$50,000 for facilities over 75,000 sq. ft.	http://www.bgesmartenergy.com/business/retrocommissioning

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Utility Name	Program Name	Incentive Type	Maximum Incentive	Summary	Link
Delmarva	Light Fixtures and Controls	Grant	Varies depending on the type of fixture installed	Delmarva offers incentives for businesses that upgrade to energy efficient lighting fixtures. Incentives range from \$10 to \$250 per installed fixture.	https://cienergyefficiency.delmarva.com/Lighting.aspx
Delmarva	Variable Frequency Drives	Grant	Varies depending on the horsepower of the drive	Delmarva offers incentives for businesses that purchase variable frequency drives. Incentives range from \$600 dollars per drive up to \$7,000.	https://cienergyefficiency.delmarva.com/Variable.aspx
Delmarva	Packaged HVAC Unit	Grant	Varies depending on the measure	Delmarva offers incentives for businesses that upgrade their HVAC systems. Contact Delmarva for specific incentive amounts for preapproved measures. For measures that are not on Delmarva's standard list, a one-time incentive of \$0.16/kWh is provided for one year of projected savings.	https://cienergyefficiency.delmarva.com/HVAC.aspx
Delmarva	Chillers	Grant	Varies depending on the equipment	Delmarva offers incentives for businesses that upgrade their central chiller-based cooling systems. Single chillers (< 1,000 tons) qualify for an incentive of \$10-24 per ton, plus additional performance incentives that range from \$2-8. Chillers over 1,000 tons may qualify for an incentive valued at up to 50% of the total installed cost; depending on a verified analysis by Delmarva	https://cienergyefficiency.delmarva.com/Chillers.aspx

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Utility Name	Program Name	Incentive Type	Maximum Incentive	Summary	Link
Delmarva	Commercial Water Heating	Grant	\$200 per heat pump	Delmarva offers incentives to install energy efficient water heating equipment. Delmarva business customers in Maryland that have an existing facility are eligible for this program. \$200 is provided for each heat pump water heater and \$50 is provided for each electric tank water heater.	https://cienergyefficiency.delmarva.com/WaterHeating.aspx
Delmarva	Specialized Controls	Grant	\$15 - \$75 per measure	Delmarva offers cash incentives to businesses that install electrical controls in existing buildings. Controls include motion sensors, vending machine controls, and smart strips. Incentive amounts vary by installed measure.	https://cienergyefficiency.delmarva.com/Controls.aspx
Delmarva	Custom Projects	Grant	\$0.16 per kWh	Delmarva offers a cash incentive for businesses that want to undertake a custom energy efficiency project. This program focuses on an entire large project, not individual measures. The incentive is provided by a one-time payment of \$0.16 per kWh for one year of projected savings. Projects must generate a minimum annual energy savings of 25,000 kWh.	https://cienergyefficiency.delmarva.com/Custom.aspx
Delmarva	Energy Savings Studies (Walkthrough Assesment)	Grant	75% of the cost up to \$1,000	Delmarva offers a cash incentive for businesses that want to have their businesses assessed for potential energy savings. The walkthrough assessment can be used as a preliminary assessment for the detailed energy savings study (mentioned below). To qualify, businesses must have a peak demand > 100 kW a month.	https://cienergyefficiency.delmarva.com/EnergySavingsStudy.aspx

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Utility Name	Program Name	Incentive Type	Maximum Incentive	Summary	Link
Delmarva	Energy Savings Studies (Detailed Energy Savings Study)	Grant	75% of the cost up to \$20,000	Delmarva offers a cash incentive for businesses that want to have their businesses assessed for potential energy savings. This study is much more thorough than the walkthrough assessment. To qualify, businesses must have a conditioned areas of 25,000 sqft or larger and the building must be older than 2 years.	https://cienergyefficiency.delmarva.com/EnergySavingsStudy.aspx
Delmarva	Combined Heat and Power	Grant	\$250 per kW, \$0.07 per kWh	Delmarva offers an incentive program for businesses that want to install a combined heat and power system. An upfront payment of \$250 per kW produced is provided in addition to \$0.07 per kWh produced for the first 18 months following the startup of the combined heat and power system.	https://cienergyefficiency.delmarva.com/Documents/CHP_Webfile.pdf
Delmarva	T12 Lighting Phase Out	Grant	\$35 per fixture	The Department of Energy has mandated a phase out of T12 lighting fixtures. Delmarva offers \$35 per fixture to replace T12 lamps and magnetic ballasts with T8 lamps and electronic ballasts. The upgrade can save as over 40% in energy costs.	https://cienergyefficiency.delmarva.com/Documents%5CDelmarva_T12_Flyer.pdf

Utility Programs

Utility Name	Program Name	Incentive Type	Maximum Incentive	Summary	Link
Delmarva	Small Business Program	Grant	Varies by measure	Delmarva offers incentives for small businesses that undertake energy efficiency projects. These incentives are for businesses that have less than 100kW of demand a month for 12 months. These incentives are greater than those offered to larger businesses.	https://cienergyefficiency.delmarva.com/SmallBus.aspx
Delmarva	Continuous Energy Improvement	Grant	\$0.20 per kWh saved annually	Delmarva offers incentives for customers that are implementing a Continuous Energy improvement process intended to extend existing building commissioning practices. There are three phases to the program: <ol style="list-style-type: none"> 1. Comprehensive Energy Savings Study 2. Monthly O&M Report 3. Measure Implementation Report Incentives are paid in the third phase.	https://cienergyefficiency.delmarva.com/Improvement.aspx
Delmarva	HVAC Tune-Up	Grant	Varies by measure, up to \$200/unit	Delmarva offers incentives to businesses that want to tune-up their HVAC systems. Incentives vary by measure and range from \$35 per unit to \$200 per unit.	https://cienergyefficiency.delmarva.com/TuneUp.aspx
Delmarva	Full Retrocommissioning	Grant	Varies by phase	Retro-Commissioning (RCx) helps Delmarva's commercial and industrial (C&I) customers assess energy efficiency in their facilities, identify energy-saving opportunities, and optimize their existing systems. Incentives are awarded at the 4 different phases of the project.	https://cienergyefficiency.delmarva.com/Retro.aspx

Utility Programs

Utility Name	Program Name	Incentive Type	Maximum Incentive	Summary	Link
Delmarva	O&M Training	Grant	\$1,000	Delmarva offers incentives for individuals in businesses to take certification courses in building operation and maintenance practices. Each individual is eligible for a cash incentive of 80% of enrollment costs, not to exceed \$1,000.	https://cienergyefficiency.delmarva.com/OMTraing.aspx
Delmarva	Occupant Training	Grant	\$5,000	Delmarva offers incentives for businesses to train their employees in energy efficient practices. An incentive of 50% of the full cost of the training program, up to \$5,000, is available for the deployment of an occupant Energy Awareness program approved by Delmarva.	https://cienergyefficiency.delmarva.com/Training.aspx

Miscellaneous Programs

Source	Program Name	Incentive Type	Maximum Incentive	Summary	Link
MARBIDCO	Rural Business Energy Efficiency Improvement Loan Fund (RBEFIL)	Loan	\$30,000	This loan program provides loans to farmers who wish to install equipment or make operational improvements that reduce the consumption of energy. Loans are provided at a below market rate and borrowers who are in good standing with their payments will receive a grant worth up to 10% of the loan.	http://www.marbidco.org///App%20Energy%202.12.pdf
MARBIDCO	Maryland Resource-Based Industry Financing Fund	Loan	\$400,000	This loan programs provides loans for Ag industry firms to purchase land and capital equipment for production and processing activities. \$200,000 is the maximum loan amount for equipment and fixed assets. \$400,000 is the maximum loan for real estate purchases, food/meat processing, and bioenergy projects. The interest rate is 3% APR.	http://www.marbidco.org/loans/mrbif.html
MARBIDCO	Rural Business Equipment and Working Capital Loan Fund	Loan	\$75,000	This loan program offers loans to Ag industry firms and producers for working capital and equipment purchases. The maximum loan amount is \$75,000 and the interest rate is 5% APR. A letter of referral from a commercial lender is required.	http://www.marbidco.org/loans/rbwc.html