



RANGELAND IMPROVEMENT LOAN PROGRAM

The Rangeland Improvement Loan Program was established by the Montana Legislature in 1979 (**MCA 76-14-111**) and is administered by the Montana Department of Natural Resources and Conservation (DNRC). It promotes rangeland improvement and development.

ELIGIBLE APPLICANTS

Any person may apply for a loan for rangeland improvements on land that will be constructed, developed, and operated in Montana. If the person is a resident of Montana, is engaged in farming or ranching, and possesses the necessary expertise to make the loan practical.

ELIGIBLE PROJECTS

Eligible projects are rangeland development and improvement, including but not limited to stock water development, cross fencing, establishment of grazing systems, reseeding, mechanical renovation, sagebrush management, and weed control. All projects must be approved by the Conservation District (CD) where the application will be reviewed along with the conservation plan. The conservation plan may be prepared in consultation with the United States Natural Resources & Conservation Service (NRCS).

LOAN LIMITS

Loans may not exceed the limit set by the Rangeland Resource Committee recommendation to the DNRC Director, and the interest rate is adjusted annually and based on application date. Maximum loan amounts and Interest rates are found online at www.mtrangelands.org/rilp. Repayment periods may not exceed 10 years. Repayments on the loan are in annual installments.

HOW TO APPLY

The loan application has two parts:

- 1. Rangeland Improvement Application (Part 1) which includes a Conservation Plan, Project Plan and Budget, and Environmental Review.
- 2. Loan Security Application (Part 2) which includes financial disclosures, security information on real estate and other financial information required from the borrower.



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Rangeland Improvement Application (Part 1)

Step 1: Conservation Plan

Applicant writes a conservation plan using local NRCS or similar conservation planning template. Conservation Planning Brochure:

<https://www.nrcs.usda.gov/resources/education-and-teaching-materials/conservation-planning-brochure-and-fact-sheet>

Step 2: CD Approval of Conservation Plan

Applicants submit their Conservation Plan to their local Conservation District for approval. Applicants will need to get a copy of the CD Meeting Minutes approving the Conservation Plan to submit the Rangeland Improvement Loan Application.

Step 3: Rangeland Improvement Application

Applicants will complete the Rangeland Improvement Application Worksheet and compile all necessary documents. Once you are ready to submit the application, register for an account and complete the online Rangeland Improvement Application online and upload the required documents. DNRC cannot approve the Rangeland Improvement Application without CD approval of the Conservation Plan. DNRC will complete a review of the Rangeland Improvement Application. Upon approval, DNRC will provide the applicant with a link to the Loan Security Application.

Loan Security Application (Part 2)

Step 4: Loan Security Application

Applicants who are approved in Step 3 will be provided a link to the online financial application with Montana Board of Investments. Applicants must provide a credit report history with their financial application. Montana Board of Investments will review the financial and security interests provided with the application and make a funding recommendation to DNRC.

Step 5: Final Approval

If the Board of Investments recommends approval of the Loan Security Application, DNRC will complete Montana Environmental Policy Act (MEPA) review and send the Rangeland Improvement Application and Funding Recommendation to the Rangeland Resources Committee for approval.



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Upon approval by the Rangeland Resource Committee, the final approval of the Rangeland Improvement Loan will be made by the DNRC Director.

Upon approval by the DNRC Director, the applicant will receive a Commitment Agreement outlining the terms and timeline for loan closing.

Commitment Agreement

Step 6: Commitment Agreement

Applicant completes and signs commitment agreement. The commitment agreement outlines the steps required for loan closing. The Applicant will not receive funding until all conditions have been met, and the loan has closed.

Loan Closing

Step 7: Loan Closing and Fund Disbursement

Once all pre-closing requirements have been met, the Applicant and DNRC will sign the loan agreement. Applicants will not receive funding until all requirements set at loan closing have been met and the loan is executed by both parties.

Title 49, Chapter 3 Montana Code Annotated states that race, color, religion, creed, political ideas, sex, age, marital status, physical or mental disability, or national origin may not be considered as limiting factors with regard to applicants' qualifications for benefits authorized by law in state administered programs involving the distribution of funds.

LOAN TERMS AND CONDITIONS

1. The maximum loan amount is established by the Rangeland Resource Committee recommendation to the DNRC Director. Loan terms can be found online: <https://www.mtrangelands.org/rilp>.
2. Annual repayment installments can be spread over a maximum of ten years.
3. All costs incident to the loan are to be paid by the borrower. These shall include but are not limited to the following: Title Insurance, Administrative fee, and filing fees.
4. An administrative fee of one (1) percent of the total loan, due at time of loan closing, will be assessed in addition to the interest rate.
5. Loans must be secured by a mortgage on real property;



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- a. The mortgage value required for security of the loan will be determined by DNRC and BOI from a current average per acre of land prices in the area of the approved application;
 - i. The financial disclosures required for the loan application are submitted financial application, and
 - ii. Financial information submitted as a requirement of the loan application process will be held in strict confidence by the DNRC and BOI and will not be subject to public review;
 - iii. Real estate used as security must have access from a public road.

CONSERVATION DISTRICT APPROVAL FORM

CONSERVATION DISTRICT APPROVAL OF RANGELAND IMPROVEMENT LOAN APPLICATION

Application Information	
Loan Applicant	
Project Description	
Approval	
Per MCA 76-14-115(1) , Conservation district supervisors shall initially review loan applications for feasibility and prioritize applications for referral to the department.	
CD Approved? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Chairman Name	Conservation District
Chairman Signature	Date Signed

If the application was denied, please explain the reasons for denial:

CD MUST RETURN TO APPLICANT.

APPLICANT WILL SUBMIT THIS TO DNRC RANGELAND IMPROVEMENT LOAN PROGRAM.



RANGELAND IMPROVEMENT APPLICATION WORKSHEET

INSTRUCTIONS

You may print the worksheet or complete it electronically. Once the worksheet is completed, you will need to complete the online application. Instructions for the online application are found at the end of this worksheet. If you need help completing the application, please contact: the State Rangeland Coordinator dnrcmtrangelands@mt.gov.

LOAN APPLICANT

Individual or Individuals

Applicant Name: _____

Mailing Address: _____

City, State, Zip: _____

Telephone Number (Primary): _____

Telephone Number (Secondary): _____

Email Address: _____

CoApplicant Name: _____

Mailing Address: _____

City, State, Zip: _____

Telephone Number (Primary): _____

Telephone Number (Secondary): _____

Email Address: _____



RANGELAND IMPROVEMENT APPLICATION WORKSHEET

Partnership/Trust/Corporation

Applicant Name: _____

Legal name of the Partnership, Trust, or Corporation*: _____

*Must be registered with the Montana Secretary of State. <https://biz.sosmt.gov/search/business>

Mailing Address: _____

City, State, Zip: _____

Telephone Number (Primary): _____

Telephone Number (Secondary): _____

Email Address: _____

Partner or Officer Names and Titles	
Please list officer names and titles in the Partnership, Trust or Corporation.	
Partner/Officer Name	Partner/Officer Title

Contact Person (different from applicant): _____

Mailing Address: _____

City, State, Zip: _____

Telephone Number (Primary): _____

Telephone Number (Secondary): _____

Email Address: _____



RANGELAND IMPROVEMENT APPLICATION WORKSHEET

RANGE IMPROVEMENT PROJECT INFORMATION

ELIGIBLE PROJECTS: rangeland development and improvement, including but not limited to stock water development, cross fencing, establishment of grazing systems, reseeding, mechanical renovation, sagebrush management, and weed control. All projects must be approved by the Conservation District (CD) where the application will be reviewed along with the conservation plan. The conservation plan may be prepared in consultation with the United States Natural Resources & Conservation Service (NRCS).

Project Location (Township, Range, Section(s))

Please use this format: T06N, R05W Sec. 17. If the project includes multiple sections, please list all.

Upload a Project Map (map of the project area including improvements and types of improvements must be attached).

Project Description

Describe the project in terms of the desired rangeland improvement and outline the specific activities. Describe the existing condition of the rangeland and the desired condition once project activities are complete.

Eligible projects may include: stock water development, cross fencing, establishment of grazing systems, reseeding, mechanical renovation, sagebrush management, and weed control.

Example: Increase grazing distribution and better utilization of rangeland by constructing cross fencing for smaller pastures and developing new water sources in those pastures.



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Project Schedule

Estimated Start (Month/Year) _____

Estimated Start (Month/Year) _____

Example: October 2025 – December 2025

Conservation Plan: Upload a copy of the NRCS or other Conservation Plan.

Conservation District Approval: Upload a copy of the CD Approval of the Conservation Plan, meeting minutes or approval letter from the CD.

PROJECT BENEFITS

Select the statement that best matches your project. The range improvement or development projects will impact:

- ☐ Native rangeland, resulting in the improvement of native range condition and of benefit to more than a single operator.
- ☐ Native rangeland, resulting in the improvement of native range condition but of benefit to only a single operator.
- ☐ Native rangeland and/or tame pastureland resulting in the improvement of native range condition and the condition of the tame pastureland.
- ☐ Tame pastureland, resulting in the improvement of the tame pastureland exclusively.
- ☐ Return to rangeland status land that was once native rangeland and that has since been cultivated.

Definitions:

Native rangeland is a kind of land on which the historic climax vegetation was predominantly grasses, grasslike plants, forbs, or shrubs. Rangeland includes land revegetated naturally or artificially to provide a plant cover that is managed like native vegetation.

Tame pastureland refers to cultivated land planted with introduced or domesticated forage species, primarily for livestock grazing. It differs from native pasture or rangeland, which



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consists of naturally occurring vegetation. Tame pastures are managed to improve forage production, balance forage supply, reduce soil erosion, and enhance water infiltration.

Cultivated rangeland refers to land where native vegetation has been replaced or supplemented with introduced forage species, and is intensively managed for livestock grazing. While rangeland typically supports native vegetation, cultivated rangeland involves human intervention through seeding, fertilization, and other agronomic practices to enhance forage production for grazing animals.

Current Rangeland Conditions and Project Benefits: (Provide a short description of the current rangeland condition and how the project will change those conditions.)

Example: by putting in riparian fencing, there will be less area of trampled banks which will decrease erosion and sediment in the creek. Less sediment in the creek will result in better fish and wildlife habitat downstream.

How will other resources benefit because of the project? Other benefits may be outlined in the NRCS Conservation Plan. (Other resources include water quality, wildlife habitat, and soil conservation)

Example: by putting in riparian fencing, there will be less area of trampled banks which will decrease erosion and sediment in the creek. Less sediment in the creek will result in better fish and wildlife habitat downstream.



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Project work will include (please check all that apply):

- ☐ Repair, replace and install fence for protection of a riparian area.
- ☐ Rehabilitate, repair or replace other rangeland structures.
- ☐ Construct minor rangeland structures adjacent to existing rangeland structures.
- ☐ Re-establishment of native vegetation.
- ☐ Other work not listed above such as new fencing, new pipelines, new wells, new off stream livestock water, etc. (MEPA Checklist Required)

ENVIRONMENTAL CHECKLIST

Complete the Environmental Checklist if required (APPENDIX A) and Upload.

*The Environmental Checklist is not required for project activities that are categorically exempt from MEPA:
Replacing, repairing and installation of fencing for protection of riparian area.*

PROJECT BUDGET

Project Cost Estimate: Describe the budget. Include the method of completing the work, an estimate of time and materials and unit cost for the time and materials.



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PROJECT BUDGET:

Equipment (generally more than \$5,000 and has a useful life of 5+ years).	
List all equipment:	Unit Cost:
	\$
	\$
	\$
	\$
	\$
EQUIPMENT TOTAL	\$
Materials and Supplies (generally less than \$5,000 and consumed in the project)	
List all materials and supplies:	Unit Cost:
	\$
	\$
	\$
	\$
	\$
MATERIALS AND SUPPLIES TOTAL	\$
Other Costs	
List Other Costs:	Unit Cost:
Labor description and estimate	\$
Rental equipment	\$
Other	\$
	\$
	\$
	\$
OTHER TOTAL	\$
SUBTOTAL (Sum of EQUIPMENT, MATERIALS, SUPPLIES, and OTHER)	\$
Loan Administrative Fee (1% of Subtotal)	\$
TOTAL PROJECT COSTS (Sum of Subtotal and Loan Fee)	\$

PROJECT FUNDING

DNRC Loan Request*	\$
Federal Funding	\$
Application Contribution	\$
Other	\$
TOTAL Project Funding**	\$

*Maximum DNRC loans are online at <https://www.mtrangelands.org/rilp>

**Total PROJECT FUNDING must equal TOTAL PROJECT COSTS



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List any federal or state funding sources:

ELIGIBILITY STATEMENT

I have read and understand that to be eligible for a Rangeland Improvement Loan:

- ☐ I am / we are a residents of Montana;
- ☐ I am / we are engaged in farming or ranching;
- ☐ I / we posses the necessary expertise to make a rangeland loan practical;
- ☐ The rangeland improvements will be constructed, developed and operated in Montana;
and
- ☐ The loan funds received from the Rangeland Improvement Loan Program will be used
exclusively for improvement or development of rangelands.



RANGELAND IMPROVEMENT APPLICATION WORKSHEET

APPLY ONLINE

When you are ready to complete the online Rangeland Improvement Application check to make sure you have scanned or downloaded copies of the:

- ☐ Conservation Plan
- ☐ CD Approval (Meeting Minutes or notification from the CD)
- ☐ Completed Rangeland Improvement Application Worksheet
- ☐ Completed Environmental Checklist

APPLY ONLINE

How to apply online:

1. Create an account and login.
2. Complete Online Rangeland Improvement Application.
3. Submit. You will receive a confirmation email when your application has been successfully submitted. DNRC may reach out to you for further information.

If you have any questions about completing the online application, please contact: the State Rangeland Coordinator dncmtrangelands@mt.gov.