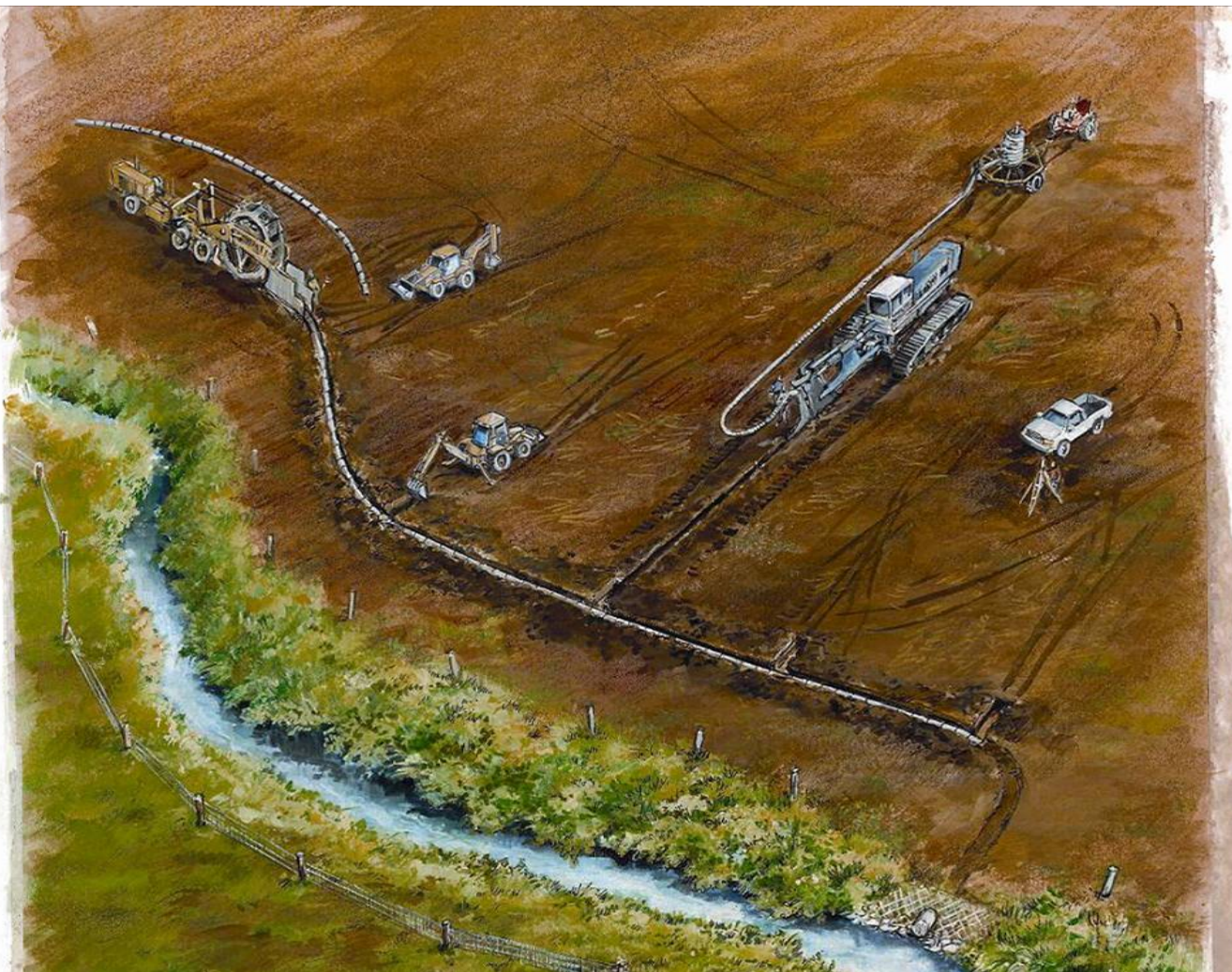





Tile Loan Program





TILE LOAN PROGRAM


- An Overview

- Provide farmers with access to loans through their local municipality for tile drainage systems
 - Currently:
 - 10 year term
 - fixed 6 percent interest rate
 - can receive a loan of up to 75% of the cost of the work to a maximum of \$50,000
- 



TILE LOAN PROGRAM


- An Overview

- Provide loans at a competitive rate for tile drainage systems
 - Owners of agricultural land apply to the municipality for the loan
 - Municipality obtains the funding from the province through the sale of a debenture.
- 



TILE LOAN PROGRAM


- The Application Procedure

- Owner applies to municipal council for loan
 - Municipal council approves/rejects
 - Owner arranges to get drainage work completed
 - Prior to the initiation of the work, owner contacts the municipality to arrange an inspection
 - Municipal tile inspector inspects and certifies that the work has been completed and must complete an “Inspection & Completion Certificate”
 - Inspector must verify costs and licensing
- 



TILE LOAN PROGRAM


- The Municipal Role

- Inspector submits “Inspection & Completion Certificate and copies of invoices to treasurer
 - Clerk/treasurer completes a debenture, offer to sell, rating by-law & repayment schedule for council’s approval
 - Municipality sends package to the Ministry
 - Ministry processes loan and issues cheque to municipality
 - Municipality issues cheque to the property owner
- 



TILE LOAN PROGRAM

- Repaying the Loan


- Repaying the Loan:
 - Province invoices the municipality
 - Municipality invoices the property owner; they may put the repayment on the property taxes
 - Additional interest can be added to late payments
 - Tile loan payments have the same status as taxes; after three years in default, the municipality can sell the property.
- 



TILE LOAN PROGRAM

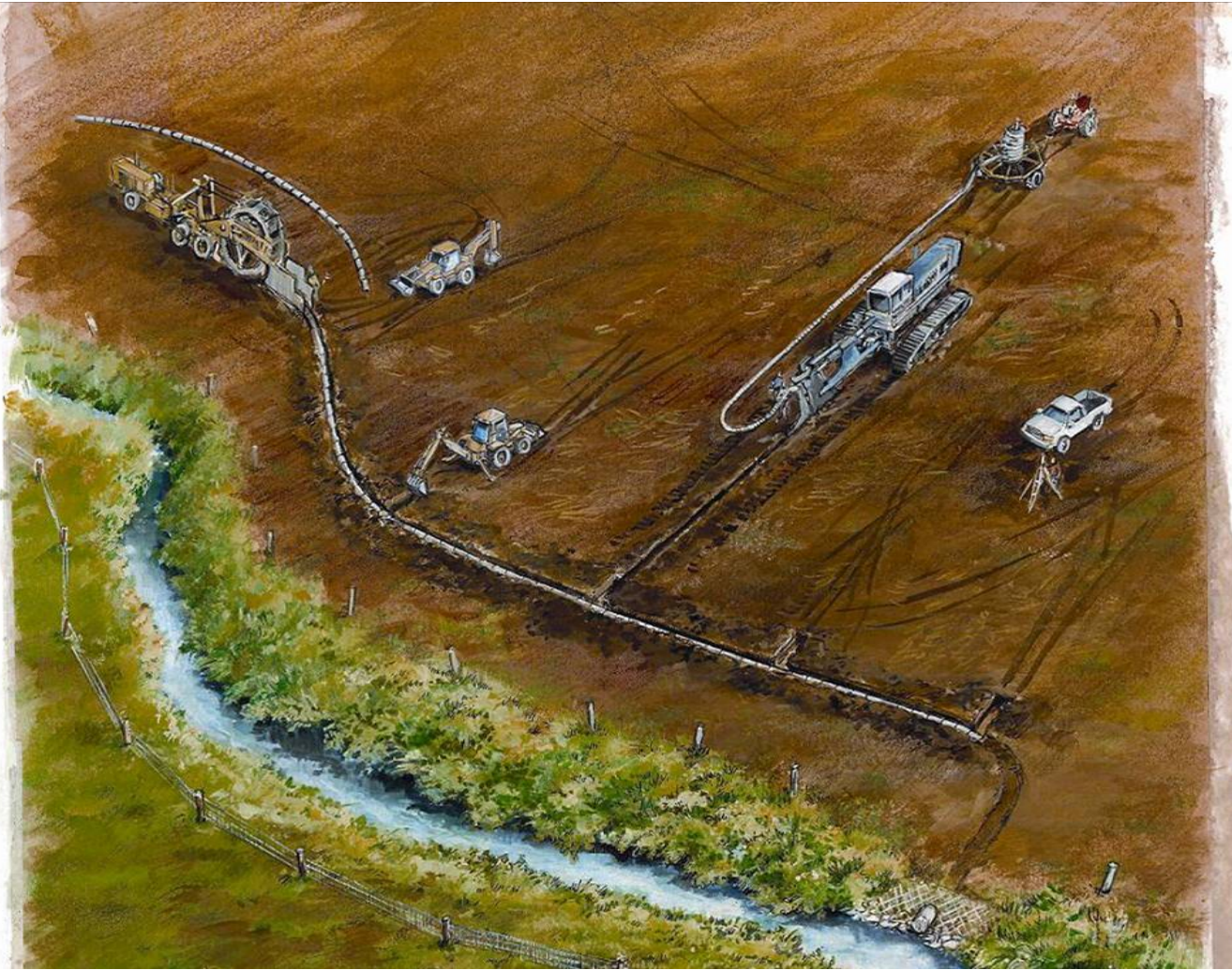
- The Benefits

Attractions of the Tile Loan Program:

- Excellent security: Repayments deemed to be taxes
 - Longer term loan
 - Alternate source of financing
 - Competitive interest rate
- 




Agricultural Tile Drainage Installation Act





LICENSING OF TILE DRAINAGE CONTRACTORS

- An Overview

- Agricultural Tile Drainage Installation Act
 - Purpose: Regulate contractor workmanship
 - Act applies to installation of tile drainage systems on agricultural land only
 - Licenses not required when individual installs tile drainage on their own land
 - The following licenses are required:
 - Business License
 - Machine License
 - Machine Operator License
- 



LICENSING OF TILE DRAINAGE CONTRACTORS

- The Operator Licenses


- Class C:
 - 60 days experience in tile drainage
- Class B:
 - Primary Drainage Course
 - 250 hours operating experience
- Class A:
 - Primary & Advanced Drainage Courses
 - 500 hours operating experience & pass field test





LICENSING OF TILE DRAINAGE CONTRACTORS

- The Machine License

- Every tile drainage machine must be licensed
 - Does not apply to backhoes
 - Every new model of machine is tested
 - Testing not required for every new machine of an approved model
 - New license for a used machine – inspection
 - Every machine must be able to install tile within tolerances and beyond minimum depth
- 

Wolfe Plow



Bron Plow



Tait Plow




Wheel Machine





LICENSING OF TILE DRAINAGE CONTRACTORS

- The Business License

- Requires licensed machine
 - Requires licensed Class “A” operator
 - Businesses are ultimately responsible to ensure that tile drainage systems are properly designed by their operators and installed by the machines and machine operators.
- 



LICENSING OF TILE DRAINAGE CONTRACTORS

- The Provincial Tile Inspector

- Appointed by the province
 - Has authority to inspect workmanship of the contractor & machines & operators
 - Inspector's report can be grounds to suspend or revoke licenses
- 