

Low-Interest Loans for Farmers, Livestock Producers, Landowners and Others

The Low-Interest Linked Deposit Loan Programs make conservation affordable with 3% interest rates and payments spread out over time. These loans can fund conservation practices that:

- Keep soil in place for sustainable crop production
- Prevent sediment from entering streams and lakes
- Retain nutrients on the land for increased crop production
- Reduce polluted runoff from ag land and urban areas

All projects that are eligible for State Cost Share/IFIP, REAP, and EQIP are eligible for a low-interest loan. Examples are terraces, grade stabilization structures, water and sediment control basins, hoop buildings, manure storage structures and prescribed grazing.

Applications are accepted at any time during the year.

Program	Local Water Protection Program (LWPP)	Livestock Water Quality Program (LWQ)	Storm Water Program (SWP)	Onsite Wastewater Assistance Program (OSWAP)
What it's for	Assist landowners with projects that control runoff of sediment, nutrients, pesticides or other pollutants from entering Iowa waterways	Projects to prevent, minimize or eliminate non-point source pollution of Iowa's waterways from animal feeding operations	For projects that address storm water runoff and are designed to keep pollutants out of waterways	Offers financing to homeowners for the replacement of inadequate or failing septic systems
Eligible Projects	Buffer strips, field borders or windbreaks, filter strips, grade stabilization structures, grassed waterways and terraces	Lagoons, manure management structures, roofed manure storage structures, vegetative filters and development of manure management plans for existing animal feeding operations	Detention basins, grassed waterways, infiltration practices, pervious paving systems, ponds or wetland systems and soil quality restoration	Eligible applicants must own an existing home with a septic system not served by public sewer. The project must include both a septic tank and secondary treatment system
Projects approved by	Derek Namanny (IDALS) and the Local Soil and Water Conservation District (SWCD). For more information on project eligibility or approval, contact Derek Namanny at 515-281-6148 or derek.namanny@iowaagriculture.gov			Cory Frank (DNR) and local County Sanitarian. For eligibility questions, contact Cory Frank at 515-689-7941 or cory.frank@dnr.iowa.gov
Loan Amount	\$5,000 to \$500,000	up to \$500,000	\$10,000 to \$500,000	From \$2,000
Rate will not exceed	3%	3%	3%	3%
Term	up to 10 years	up to 15 years	up to 20 years	up to 10 years