

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:

- 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.

Example projects include 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 Name	Local Water Protection Program (LWPP)	Livestock Water Quality Program (LWQ)	Storm Water Program (SWP)	Onsite Wastewater Assistance Program (OSWAP)
What it's for	Financing projects that control runoff of sediment, nutrients, pesticides or other pollutants from entering Iowa waterways	Financing projects to prevent, minimize or eliminate non-point source pollution of Iowa's waterways from animal feeding operations	Financing projects that address storm water runoff and are designed to keep pollutants out of waterways	Financing the replacement of inadequate or failing septic systems
Eligible projects	<ul style="list-style-type: none"> • Buffer strips • Field borders or windbreaks • Filter strips • Grade stabilization structures • Grassed waterways and terraces 	<ul style="list-style-type: none"> • Lagoons • Manure management structures • Roofed manure storage structures • Vegetative filters • Development of manure management plans for existing animal feeding operations 	<ul style="list-style-type: none"> • Detention basins • Grassed waterways • Infiltration practices • Pervious paving systems • Ponds or wetland systems • 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	Prospective borrowers work with their local Soil and Water Conservation District (SWCD)			Local County Sanitarian and DNR
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