# LIVESTOCK WATER QUALITY PROGRAM



The Livestock Water Quality Program (LWQ) offers low interest loans through participating lenders to lowa livestock producers for projects to prevent, minimize or eliminate non-point source pollution of lowa's rivers and streams from animal feeding operations.

The Division of Soil Conservation and Water Quality (DSCWQ) of the Iowa Department of Agriculture and land Stewardship administers the program through its local Soil Water Conservation District (SWCD). The Iowa Finance Authority (IFA) acts as the financial agent.



#### **ELIGIBLE PROJECTS**

- Development of manure management plans
- Lagoons
- Manure management structures
- Roofed manure storage structures
- Vegetative filters
- Assistance is limited to existing facilities for animal feeding operations with less than 1,000 total animal unit capacity (AUC)

## BORROWER PROJECT APPLICATION PROCESS

The borrower works with their local SWCD. For more information on project eligibility or approval, contact UrbanConservation@iowaagriculture.gov.

The landowner must receive project approval from the local SWCD prior to receiving a loan.

### BORROWER LOAN APPLICATION PROCESS

- The borrower will work with a participating lender to complete the lender's loan application process.
   IFA accepts new participating lenders on an ongoing basis.
- 2. When the loan is approved by the lender, the lender completes the online application.

#### **LOAN TERMS**

- Lender originates a loan of \$10,000 and above with a maximum term of 15 years.
- The interest rate charged the borrower will not exceed 3%.
- IFA will deposit funds equal to the principal amount of a loan at 0% interest.
- All costs directly related to the design, permitting, construction and financing of the water pollution control facilities are eligible. Costs for development of a manure management plan, nutrient management plan or comprehensive nutrient management plan are also eligible.