

The Local Water Protection Program (LWPP) offers low interest loans through participating lenders to Iowa landowners for projects to control the runoff of sediment, nutrients, pesticides or other nonpoint source pollutants from entering Iowa waters.

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 and Water Conservation Districts (SWCD). The Iowa Finance Authority (IFA) acts as the financial agent.



ELIGIBLE PROJECTS

- Contour buffer strips
- Field borders or windbreaks
- Filter strips
- Grade stabilization structures
- Grassed waterways
- Terraces
- Other practices that are shown to improve or protect water quality

PROJECT APPLICATION PROCESS

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

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

LOAN APPLICATION PROCESS

1. The borrower will work with a participating lender to complete the lender's loan application process.
2. 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

- The lender originates a loan with a maximum term of 10 years. The loan amount may not exceed the Natural Resources Conservation Services (NRCS) estimate by more than 10%.
- The interest rate charged the borrower will not exceed 3%.
- IFA will deposit funds equal to the principal amount of the loan at 0% interest.
- All costs directly related to the implementation of local water protection projects are eligible. Costs for the purchase of land are not eligible.