Livestock and crop producers have several options for financial assistance to make improvements on their farms. At this time, there are three available sources of funds; the Iowa State Revolving Fund, the Livestock Water Quality Facilities and Local Water Protection Programs and the Environmental Quality Incentives Program. Additional sources of funds are available if the producer or landowner is located in specific watersheds that have special water quality projects. Be sure to check with your local Soil and Water Conservation District (SWCD) or your local Natural Resources Conservation Service (NRCS) field office for local sources of help and funds.

**Iowa State Revolving Fund (SRF)**

The SRF is a water quality program that offers low cost financing for farmers and landowners, livestock producers, businesses, homeowners, community groups, watershed organizations, and others. The SRF program is administered jointly by the Iowa Department of Natural Resources (IDNR) and Iowa Finance Authority (IFA). IDNR contracts with the Iowa Department of Agriculture and Land Stewardship (IDALS) to manage two non-point programs funded through SRF. The Division of Soil Conservation (DSC) of the Iowa Department of Agriculture and Land Stewardship administers the program through its local Soil and Water Conservation Districts (SWCD). Contact your local SWCD for more information.

**Livestock Water Quality Facilities and Local Water Protection Programs**

**Loan Terms**

- Loans can range from $5,000 to $500,000 with a maximum term of 15 years, depending on the useful life of the project.
- Can fund up to 100% of the practice costs or can also be used in conjunction with other public funds like EQIP.
- The interest rate charged the borrower will not exceed 3%.
- Using a linked deposit at the lender of choice, IFA will deposit funds equal to the principal amount of the loan at 0% interest.
- The deposit does not guarantee the loan nor is it collateral for the loan. The deposit is only to reduce the interest rate charged to the borrower.
- All costs directly related to the implementation, design and construction of water protection projects are eligible. Costs for development of a manure management plan, nutrient management plan or comprehensive nutrient management plan are also eligible. Costs for the purchase of land are not eligible.

**Contributors**

- Natural Resource Conservation Service
- Agribusiness Assoc. of Iowa
- Iowa Farm Bureau Federation
- Iowa Poultry Association
- Iowa Turkey Federation
- Iowa Pork Industry Center
- Iowa Beef Center
- Iowa Pork Producers Assoc.
- Iowa Department of Natural Resources
- Iowa Cattlemen’s Association
- Iowa Department of Agriculture and Land Stewardship
- Iowa State Dairy Association
- Iowa Commercial Nutrient Applicators Association
- Coalition to Support Iowa’s Farmers
- Iowa Corn Growers Association
- Iowa Soybean Association
- Iowa State University, University Extension
- Iowa State University, College of Agriculture and Life Sciences
Eligibility
- Lagoons
- Manure management structures
- Roofed manure storage structures
- Vegetative filters
- Development of manure management plans
- Assistance is limited to existing facilities for animal feeding operations with less than 1,000 total animal unit capacity (AUC) and to facilities that are not required to have an NPDES permit.
- Contour buffer strips or filter strips
- Field borders or windbreaks
- Grade stabilization structures
- Grassed waterways
- Terraces

Borrower Project Application Process
The borrower works with the local Soil & Water Conservation District on the project. For more information on project eligibility or approval, contact Tony Toigo at 515.281.6148

Environmental Quality Incentives Program
The Farm Bill emphasizes providing technical and financial assistance to Animal Feeding Operations (AFOs). This assistance comes through the Environmental Quality Incentives Program (EQIP). EQIP has two objectives with regard to AFOs and regulatory issues. The first is to help producers comply with local, state, and federal requirements. The second is to help producers address natural resource concerns in a manner that protects and enhances the environment.

EQIP is a voluntary program that provides assistance to farmers and ranchers who face threats to soil, water, air, and related natural resources on their land. EQIP assistance is provided to agricultural producers by the NRCS.

Agricultural producers, individuals, or entities that engage in livestock or agricultural production may participate in EQIP. Applicants must be in compliance with highly erodible land and wetland conservation provisions.

To apply for EQIP there are five steps in the process;
1. A landowner submits an application to the local USDA Service Center, NRCS office, conservation district office, or office of a designated cooperating entity.
2. NRCS personnel work with the applicant to develop an EQIP plan of operation.
3. The NRCS ranks each application using the locally developed ranking process.
4. When funds are allocated, the NRCS commits allocated funds and enters into contracts with selected participants, based on the participant rank.
5. Following contract signature by NRCS and the selected applicant, funds are obligated to the project and the participant may begin to implement the EQIP plan of operations.

Several practices or structures that typically receive assistance in Iowa include: containment structures, composting and mortality facilities, and roof structures that divert clean water. The use of EQIP dollars for these types of practices
requires the development and implementation of a Comprehensive Nutrient Management Plan (CNMP).

EQIP is a locally led process to adapt NRCS national priorities to address local resource concerns. The locally led process starts with your county’s Soil Water Conservation District Commissioners. These commissioners, along with the local working group, evaluate and determine priorities on their allotment of EQIP funds. Because this process is locally led, differences between counties exist. For specific information and how to utilize these funds, contact your local NRCS field office.

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