Iowa farmers are working to protect Iowa's water supply. The state programs built to help them keep running out of money.

The bottom line

- **The practices work.** Tried and true conservation practices - cover crops, no-till, edge-of-field practices and smarter nitrogen fertilizer management, among others - can cut nitrate loss by roughly a third to a half or more at the field level.
- **Farmers are showing up.** State conservation program sign-ups have set records two years running and consistently run out of money shortly after sign-up begins. Nine in ten Iowa farmers say access to voluntary programs and incentives is important.
- **The resources have not kept pace.** This year's Farm to Faucet package, signed by Governor Reynolds in June 2026, was real progress on water infrastructure, but it added little new money for farmers to adopt conservation practices. The farm portion consists primarily of existing dollars moved around, and the only on-farm increase is roughly $4 million a year, limited to 22 counties. For most Iowa farmers, in most counties, the help available to them did not change.
- **Voluntary conservation is working, but it needs to be funded to scale.** The State of Iowa launched the voluntary, incentive-based Iowa Nutrient Reduction Strategy in 2013, calling for farmers to reduce nitrogen and phosphorus losses. The sign-up numbers show farmers will take it as far as the state lets them. Iowa farmers know these tools work; they want more of them.
- **The ask for Des Moines:** expand voluntary conservation programs so that funding matches the scale of Iowa's water quality challenges, strengthen the on-the-ground technical help that gets those dollars to farmers, and keep more inputs on the land and out of the water, which is better for farms and communities alike.

The practices work: they keep nitrogen, phosphorus and soil on the field

- **Edge-of-field practices catch what gets past the field.** Wetlands built for water quality remove about **52 percent** of the nitrate in the water flowing through them, and saturated buffers remove about **half**. Bioreactors remove about **43 percent**. Riparian buffers remove up to **91 percent** of the nitrate in water that passes through their root zone. (Iowa Nutrient Reduction Strategy; Isenhart, ISU, via Practical Farmers of Iowa)
- **Prairie strips do a lot with a little ground.** In a decade of Iowa State field trials, creating native prairie strips cut soil loss by **95 percent**. It also cut phosphorus in runoff by **77 percent**, nitrogen in runoff by **70 percent** and nitrate in groundwater by **72 percent**, with little effect on crop production. (ScienceDaily summary of the PNAS study, 2017)
- **In-field practices cut nitrate loss.** A cereal rye cover crop reduces nitrate loss from a field by about **31 percent** on average. A longer rotation with at least two years of alfalfa cuts it by about **42 percent**. No-till cultivation can reduce particulate nutrient runoff by as much as **90 percent**. Applying nitrogen at the recommended economic rate trims about **10 percent**, and it saves the farmer money on fertilizer they didn't need. (Iowa Nutrient Reduction Strategy, ISU Extension, 2013)

Farmers are showing up, but resources keep running out

Every time Iowa opens a specific program sign-up, the response quickly outruns the available budget:

- **Fall 2025:** farmers applied for a record roughly $13 million in state cover crop cost-share against an $11 million budget. The Iowa Department of Agriculture and Land Stewardship's Susan Kozak said at the time, "We had a lot of feedback because we ran out of money."
- **Fall 2026:** the state set another record, with statewide cover crop cost-share enrollment passing one million acres for the first time. In the 22-county Greater Des Moines watershed, where the state raised

the per-farm cap from 160 to 500 acres, enrollment nearly tripled in a single year to more than 300,000 acres. Demand responded the moment the ceiling was lifted.

- **Cattle and Conservation Working Lands Program:** the expanded program's $1.5 million was fully obligated within ten days.
- **Crop insurance discount:** the $5-an-acre premium discount for cover crops has drawn nearly 2,000 farmers and 1.4 million acres in nine years. The next sign-up begins on December 1, 2026.
- **The federal backstop is thinner than it was.** Iowa's Natural Resources Conservation Service offices lost 89 employees in 2025, close to a fifth of its staff, and awarded EQIP contracts to fewer than one in five Iowa farmers who applied, according to an analysis of the agency's own records. State cost-share is delivered through those same county offices, so when NRCS capacity thins out, state programs get harder to reach too. The demand is landing on Iowa's own programs.

What it costs a farmer to go it alone

Conservation practices are an upfront cost in a year when the margin is already negative. For example, **cover crops are** roughly $30 to $35 an acre to seed. State cost-share pays $30 an acre for first-time users and $20 for returning users, on up to 160 acres ($25 an acre on up to 500 acres inside the 22 Greater Des Moines counties). For a 500-acre operation outside those counties, that is roughly $15,000 to $17,500 a year in seed and application costs, with cost-share available on fewer than a third of the acres. **Wetlands constructed to address water quality are** roughly $10,000 per acre to construct.

And the farm economy leaves little room. Iowa row crop farmers are in their third straight year of costs generally exceeding prices; net farm income in Iowa fell 53 percent from 2022 to 2024, and corn and soybean production costs are up 37 and 36 percent since 2021. ISU estimates it costs roughly $4.33 to raise a bushel of corn in 2026 while Iowa cash prices average roughly $4.11. Iowa recorded 18 Chapter 12 farm bankruptcies in 2025, up 220 percent from the year before, according to the American Farm Bureau Federation's analysis of court filings; nationally, filings rose 46 percent to 315, the second straight annual increase. The pace has not let up in 2026: April saw the most Chapter 12 filings in any month since early 2020, with at least 158 nationwide through the first four months of the year.

Where things stand in Iowa

Iowa has the second-highest rate of newly diagnosed cancers in the country. Central Iowa Water Works, the regional utility serving the Des Moines metro, ran its nitrate removal facility for 193 days in 2026 and has issued lawn watering bans two summers running, the first in its history in 2025. The state logged 36 nitrate-related drinking water violations in 2025, more than double the 2024 level. Iowans have noticed. In an October 2026 statewide poll by Meeting Street Insights for Iowa's Water and Land Legacy, 66 percent of Iowa voters called poor water quality an extremely or very serious problem, up from 32 percent in 2021, and 40 percent now grade the status of the state's rivers and streams as a D or an F, up from 23 percent.

Farm to Faucet was a first step, not a finish line. The package signed in June 2026 represents roughly $319 million over 12 years, including a one-time $25 million grant for Central Iowa Water Works and a $10 million infrastructure loan fund. The on-farm share is an estimated $52 million over 12 years for practices in the 22-county Greater Des Moines watershed, roughly $4 million a year, and the package is funded largely by redirecting the existing water excise tax and the Water Quality Financing Program rather than additional funding. For most Iowa farmers, in most counties, the money available to adopt practices did not change. The state says it invests nearly $100 million a year in water quality across all programs; the sign-up numbers above show that it is not keeping up with demand from farmers.

Iowans already approved a solution. In 2010, 63 percent of Iowa voters created the Natural Resources and Outdoor Recreation Trust Fund, known as Iowa's Water and Land Legacy (IWILL), to protect water quality and conserve agricultural soils. It would be funded by the first three-eighths of a cent of the next sales tax increase, estimated at roughly $200 million a year, and up to two-thirds of it is available for voluntary, non-regulatory conservation on private land. Sixteen years later, it has never been implemented. Support has not faded. An October 2026 poll found 75 percent of Iowa voters still back the 2010

amendment, and 69 percent support the three-eighths-cent sales tax increase that would fund it, including 59 percent of Republicans, 65 percent of independents and 85 percent of Democrats. The Nutrient Reduction Strategy did not exist when the trust fund's formula was written; the science of how to address water quality has caught up, but the funding has not.

What Iowa farmers are asking of Des Moines in 2027

1. **Expand voluntary conservation programs.** Fund Iowa's conservation programs at the level Iowa's farmers and water need. Every record sign-up that runs out of money is a measure of unmet demand. Iowans approved a dedicated, permanent source for exactly this purpose; whether the money comes through the trust fund voters approved or through the state budget, the test is the same: enough to meet the sign-ups.
2. **Strengthen on-the-ground technical help.** Iowa's NRCS offices lost 89 employees in 2025. Dollars don't reach farmers without staff. State and federal conservation programs run through the same county offices, and a farmer trying his first cover crop or taking on a new practice needs someone who has the answer before the question gets asked. Financial assistance without technical assistance leaves money on the table.
3. **Protect farms and communities.** More inputs on the land, and out of the water. That is better for farmers and communities: every pound of fertilizer that stays on the field saves an Iowa farmer money and keeps Iowa's shared water cleaner for the families and communities downstream.

Invest in Our Land elevates the voices of farmers across the country to educate their fellow Americans about the important role conservation funding plays in safeguarding the future of U.S. farms. Learn more at investinourland.org/iowa.