

UTAH CONSERVATION COMMISSION
ARDL – EDRL Loan Proposals Meeting
Video Call only
Monday, July 20, 2026, 1:30 pm

ATTENDANCE

Appointed Conservation District (CD) Supervisors

UCC Voting Members

Todd Arbon, Zone 2 via video

Kim Evans, Zone 3

Bruce Christenson, Zone 4

Sam Larson, Zone 5

Bill Butcher, Zone 7

Candice Hasenyager, Director, Div of Water Quality

Terry Spackman, Zone 1

Kevin Bailey, President Utah Weed

Supervisors Association

Kim Evans, Zone 3

Justen Smith, USU Extension

Conservation Commission Members (absent)

Joel Ferry, Utah Department of Natural Resources

Bryan Smith, Zone 6

Conservation Partners

Michael Larson, President UACD

Kristy Davis, Director, UACD

Department of Agriculture and Food Staff

Kelly Pehrson, Commissioner, UDAF

Jim Bowcutt, Director, Conservation

Troy Forrest, Deputy Commissioner

Cathy Christensen, Admin. Assistant Conservation

Sarah Clancy, Agriculture Resource Development
Loan Program (ARDL), Manager

Jace Farnsworth, Deputy Director, Conservation

Tracy Balch, Agriculture Resource Development
Loan Program (ARDL), Loan Specialist via video

Ben Law, Resource Coordinator

Stan Pinegar, Attorney, AG office, UDAF

Tony Richards, AgVIP Program Manager

Thayne Mickelson, Water Opt. Program

Kristi Saunders, Finance, UDAF

Ben Law, Resource Coordinator,

Stephanie Nelson, Conservation Planner

Allen Hua, Agriculture Resource
Program (ARDL) Loan Specialist

Tyce Palmer, Resource Coordinator

Ryan Jones, Resource coordinator

Sean Trease, Agriculture Resource
Program (ARDL) Loan Specialist

Parker Wayment, Resource Coordinator

JP Contreras, Resource Coordinator

AGENDA ITEMS

1. UCC Meeting Commencement
2. AgVIP Funding List – **Action Item**
3. EDRL Loans – **Action Items**
4. Adjourn – **Action Item**

Page 2

Page 2

Page 3

Page 7

1. Welcome and Introductions—5 min
Kelly Pehrson, Commissioner

Welcome everyone and thank you for attending this meeting today. The state has had many declarations in the last few month to help our agricultural producers. They relate to drought, freeze, fire, and animal health. The loan programs offered through UDAF help keep producers in business. We are grateful to have these programs.

2. AgVIP Funding List - 10 min, **Action Item**
Tony Richards, AgVIP Program Manager

The Soil Health Advisory Committee's recommendations for the AgVIP program were presented, which focus on soil health, water quality, and nutrient/pest management. The program saw strong interest this year, and the board unanimously approved the committee's funding recommendations.

AgVIP Application Overview:

Metric	Total Received	Recommended for Funding
Number of Applications	94	38
Total Acres	> 75,000	18,313
Funding Requested	> \$3.6 million	\$1,553,740
Average Cost Per Acre	N/A	\$84.84*

**Note: Zone 3 showed a higher per-acre cost (over \$8,000/acre) due to a set payment rate for small farms (under 200 acres). The two recommended projects in Zone 3 totaled only 6.75 acres.*

A motion was made by Todd Arbon, seconded by Kim Evans. A roll call vote was taken, and the 38 applications were approved unanimously.

3. ARDL - EDRL Loan Proposals — 45 min, **Action Items**

Sarah Clancy, ARDL Program Manager

Seven proposals were presented. The board discussed equipment lifespans (noting NRCS estimates a 25-year lifespan for solar panels) and collateral requirements.

ARDL Loan Details:

Prop	Location	Project Purpose	Total Loan (w/ Fee)	Rate & Term	Annual Payment	Security / LTV
1	Zone 5 (Garfield Co.)	Dredge/repair existing irrigation ponds (EQIP conjunction)	\$50,500	4% for 15 yrs	\$4,543	None required (Irrigation Co. assessments)
2	Zone 1 (Rich Co.)	Pivot irrigation pipeline, well pump, and power	\$116,150	4% for 15 yrs	\$10,447	1st lien on 320 acres (42% LTV)
3	Zone 5 (Iron Co.)	Drill 2 new irrigation wells to replace failing ones	\$303,000	4% for 15 yrs	\$27,253	1st lien on 41.48 acres (58% LTV)
4	Zone 4 (Millard Co.)	Land leveling, concrete ditches, pipelines on 5 fields	\$279,770	4% for 15 yrs	\$25,163	100 shares Deseret Irrigation Co. water stock (70% LTV)

Prop	Location	Project Purpose	Total Loan (w/ Fee)	Rate & Term	Annual Payment	Security / LTV
5	Zone 7 (Carbon Co.)	Solar panels for pivot irrigation	\$80,093	4% for 15 yrs	\$7,204	1st lien on commercial property (42% LTV)
6	Zone 6 (Duchesne Co.)	Install 2 pivots to replace wheel lines	\$149,278	4% for 15 yrs	\$13,427	123 shares Farnsworth Canal/Reservoir water stock (69% LTV)
7	Zone 4 (Juab Co.)	Install pivot to replace wheel lines	\$176,750	2.75% for 15 yrs*	\$14,540	1st lien on real property (Max 70% LTV)**

**Note on Proposal 7 Rate: The application was received prior to the September 30, 2025, cutoff, qualifying the borrower for the 2.75% historical rate.*

Note on Proposal 7 Approval Contingency: The motion included a specific contingency regarding the collateral.

A motion was made by Bruce Christenson, seconded by Sam Larson. A roll call vote was taken, and the ARDL Loan 1 was approved unanimously.

A motion was made by Sam Larson, seconded by Bruce Christenson. A roll call vote was taken, and the ARDL Loan 2 was approved unanimously.

A motion was made by Bruce Christenson, seconded by Candice Hasenyager. A roll call vote was taken, and the ARDL Loan 3 was approved unanimously.

A motion was made by Justen Smith, seconded by Sam Larson. A roll call vote was taken, and the ARDL Loan 4 was approved unanimously.

A motion was made by Todd Arbon, seconded by Sam Larson. A roll call vote was taken, and the ARDL Loan 5 was approved unanimously.

A motion was made by Sam Larson, seconded by Bruce Christenson. A roll call vote was taken, and the ARDL Loan 6 was approved unanimously.

A motion was made by Sam Larson, seconded by Justen Smith. A roll call vote was taken, and the ARDL Loan 7 was approved unanimously.

EDRL Loan Details:

The Commission reviewed 10 Emergency Disaster Relief Loans. All standard EDRL loans feature terms of 0% interest for the first two years, and 2.75% for the remaining five years (7-year total term).

Prop	Location	Disaster Type	Loan Amount	Payment Amount	Security / LTV
E1	Zone 2 (Davis Co.)	Freeze	\$25,000	\$3,781 Annually	None
E2	Zone 1 (Box Elder Co.)	Freeze	\$100,000	\$15,523 Annually	None
E3	Zone 1 (Box Elder Co.)	Freeze & Drought	\$100,000	\$15,523 Annually	None
E4	Zone 6 (Uintah Co.)	Drought	\$100,000	\$15,523 Annually	None
E5	Zone 2 (Weber Co.)	Freeze	\$100,000	\$15,523 Annually	None
E6	Zone 1 (Rich Co.)	Drought	\$100,000	\$15,523 Annually	None
E7	Zone 3 (Utah Co.)	Freeze	\$100,000	\$15,523 Annually	None

Prop	Location	Disaster Type	Loan Amount	Payment Amount	Security / LTV
E8	Zone 3 (Utah Co.)	Freeze	\$100,000	\$15,523 Annually	None
E9	Zone 5 (Beaver Co.)	Drought	\$45,000	\$6,986 Annually	None

A motion was made by Bruce Christenson, seconded by Sam Larson. A roll call vote was taken, and the ARDL Loan E1 was approved unanimously.

A motion was made by Bill Butcher, seconded by Kim Evans. A roll call vote was taken, and the ARDL Loan E2 was approved unanimously.

A motion was made by Justen Smith, seconded by Sam Larson. A roll call vote was taken, and the ARDL Loan E3 was approved unanimously.

A motion was made by Bruce Christenson, seconded by Bill Butcher. A roll call vote was taken, and the ARDL Loan E4 was approved unanimously.

A motion was made by Sam Larson, seconded by Justen Smith. A roll call vote was taken, and the ARDL Loan E5 was approved unanimously.

A motion was made by Todd Arbon, seconded by Bill Butcher. A roll call vote was taken, and the ARDL Loan E6 was approved unanimously.

A motion was made by Justen Smith, seconded by Kim Evans. A roll call vote was taken, and the ARDL Loan E7 was approved unanimously.

A motion was made by Bruce Christenson, seconded by Candice Hasenyager. A roll call vote was taken, and the ARDL Loan E8 was approved unanimously.

A motion was made by Justen Smith, seconded by Sam Larson. A roll call vote was taken, and the ARDL Loan E9 was approved unanimously.

4. Adjourn – Action item

A motion was made by Todd Arbon, seconded by Sam Larson to Adjourn the meeting.

The meeting was adjourned at 2:28 pm.