

UTAH CONSERVATION COMMISSION
ARDL – EDRL Loan Proposals Meeting
Video Call only
Monday, August 24, 2026, 1:00 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

Emily Canton, for C Hasenyager, Div of Water Quality

Justen Smith, USU Extension – video

Kevin Bailey, President Utah Weed

Supervisors Association

Conservation Commission Members (absent)

Joel Ferry, Utah Department of Natural Resources

Terry Spackman, Zone 1

Bryan Smith, Zone 6

Department of Agriculture and Food Staff

Kelly Pehrson, Commissioner, UDAF via video

Jim Bowcutt, Director, Conservation

Troy Forrest, Deputy Commissioner

Cathy Christensen, Admin. Assistant Conservation

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

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 via video

Amber Brown Deputy Commissioner, UDAF

Daniel Gunnell, Resource Coordinator

Darrell Gillman, Resource Coordinator

Parker Wayment, Resource Coordinator

Allen Hua, Agriculture Resource
Program (ARDL) Loan Specialist via video

Tyce Palmer, Resource Coordinator

Ryan Jones, Resource coordinator via video

Sean Trease, Agriculture Resource via video
Program (ARDL) Loan Specialist via video

Thayne Mickelson, Water Opt, UDAF via video

SUMMARY OF COMMISSION ACTIONS

1. UCC Meeting Commencement

Page 2

2. Loan Payment Deferral – **Action Item**

Page 2

3. ARDL & EDRL Loans – **Action Items**

Page 3

4. Adjourn – **Action Item**

Page 5

1. Welcome and Introductions—5 min

Kelly Pehrson, Commissioner

2. **Loan Payment Deferral - 10 min, Action Item**

Kelly Pehrson, Commissioner - UDAF

The Commissioner highlighted the unprecedented challenges facing Utah agriculture this year, including a record-breaking drought, severe freezing (worst since 1972), wildfires, and an avian flu outbreak.

Borrowers can qualify for an additional year of 0% on an EDRL loan if they provide at least 50% of the loan amount in collateral in the form of real property or water stock. The terms for this would be 0% for the first 3 years and 2.75% for the next 4 years, for a total loan term of 7 years.

Program Details:

- Payment Deferral (Opt-In): Borrowers can opt-in to defer loan payments for up to 12 months, regardless of their payment schedule (annual, monthly, quarterly, etc.).
- Universal Interest Adjustment (Automatic): All active ARDL and EDRL loans will automatically be adjusted to 0% interest for one year, effective November 1, 2026, through November 1, 2027.

Action Items:

- **Present the payment deferral and interest adjustment plan to the Ag Advisory Board on September 9, 2026.**
- **Mail notification letters to all borrowers outlining the 0% interest and the deferral option by September 9, 2026.**
- **Launch the Google Form for the payment deferral opt-in by September 9, 2026.**
- **Close the opt-in period on October 31, 2026, and begin processing loan modification paperwork for participating borrowers, prioritizing loans with the earliest due dates.**

A motion was made by Todd Arbon, seconded by Sam Larson. A roll call vote was taken, and the above four items were approved unanimously.

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

Sarah Clancy, ARDL Program Manager

The Commission reviewed and voted on one standard Agriculture Resource Development Loan (ARDL).

Proposal	Location	Project Purpose	Loan Amount (w/ fee)	Rate & Term	Payment Schedule	Status
Proposal 1	Zone 5 (Iron Co.)	Hay storage facility	\$186,850	4% for 15 Years	\$16,806 Annually	Approved

Note: Proposal 1 is secured by a first lien on 104.67 acres (63% LTV).

A motion was made by Todd Arbon, seconded by Justen Smith. A roll call vote was taken, and the proposal was approved unanimously.

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). All EDRL loans require valid invoices for specific eligible expenses (e.g., feed, hay, operating expenses).

Proposal	Location	Disaster Type	Loan Amount	Payment Amount	Status
E1	Zone 1 (Box Elder Co.)	Drought	\$100,000	\$15,523 Annually	Approved
E2	Zone 3 (Utah Co.)	Freeze	\$100,000	\$15,523 Annually	Approved
E3	Zone 1 (Rich Co.)	Drought	\$100,000	\$15,523 Annually	Approved
E4	Zone 1 (Cache Co.)	Drought	\$100,000	\$1,310 Monthly	Approved
E5	Zone 1 (Box Elder Co.)	Drought & Freeze	\$100,000	\$15,523 Annually	Approved

Proposal	Location	Disaster Type	Loan Amount	Payment Amount	Status
E6	Zone 5 (Beaver Co.)	Drought	\$100,000	\$15,523 Annually	Approved
E7	Zone 7 (Emery Co.)	Drought	\$100,000	\$15,523 Annually	Approved
E8	Zone 7 (San Juan Co.)	Drought	\$26,000	\$4,036 Annually	Approved
E9	Zone 6 (Duchesne Co.)	Drought	\$100,000	\$15,523 Annually	Approved
E10	Zone 4 (Sanpete Co.)	Drought	\$100,000	\$1,310 Monthly	Approved
E11	Zone 3 (Utah Co.)	Drought	\$100,000	\$15,523 Annually	Approved
E12	Zone 4 (Sanpete Co.)	Drought	\$100,000	\$15,523 Annually	Approved
E13	Zone 4 (Sevier Co.)	Drought	\$100,000	\$14,850 Annually	Approved
E14	Zone 2 (Davis Co.)	Drought	\$50,000	\$656 Monthly	Approved

A motion was made by Sam Larson, seconded by Kim Evans. A roll call vote was taken and proposal E1 was approved.

A motion was made by Justen Smith, seconded by Bill Butcher. A roll call vote was taken and proposal E2 was approved.

A motion was made by Sam Larson, seconded by Bruce Christenson. A roll call vote was taken and proposal E3 was approved.

A motion was made by Bill Butcher, seconded by Sam Larson. A roll call vote was taken and proposal E4 was approved.

A motion was made by Todd Arbon, seconded by Bill Butcher. A roll call vote was taken and proposal E5 was approved.

A motion was made by Justen Smith, seconded by Todd Arbon. A roll call vote was taken and proposal E6 was approved.

A motion was made by Bruce Christenson, seconded by Sam Larson. A roll call vote was taken and proposal E7 was approved.

A motion was made by Todd Arbon, seconded by Sam Larson. A roll call vote was taken and proposal E8 was approved.

A motion was made by Bill Butcher, seconded by Kim Evans. A roll call vote was taken and proposal E9 was approved.

A motion was made by Sam Larson, seconded by Bill Butcher. A roll call vote was taken and proposal E10 was approved.

A motion was made by Kim Evans, seconded by Todd Arbon. A roll call vote was taken and proposal E11 was approved.

A motion was made by Justen Smith, seconded by Sam Larson. A roll call vote was taken and proposal E12 was approved.

A motion was made by Sam Larson, seconded by Todd Arbon. A roll call vote was taken and proposal E13 was approved.

A motion was made by Bill Butcher, seconded by Sam Larson. A roll call vote was taken and proposal E14 was approved.

4. Adjourn – Action item

A motion to close the meeting was made by Todd Arbon, and seconded by Kim Evans. A roll call vote was taken and the motion passed unanimously.

The meeting was adjourned at 1:43 pm.