

## Agriculture Program Funding Resources

The following are some of the programs, grants, and other resources available to Utah County agricultural producers. This section lists organizations, agencies, and offices working to benefit farmers and ranchers and showcases example programs or grants. This resource is meant to be a jumping-off point for aspiring and existing farmers and ranchers looking to benefit their farm operations; it is not, however, a comprehensive list:

PROGRAM	OBJECTIVE	APPLICANT	USES	LOAN / GRANT	TERMS / CONDITIONS	CONTACTS
<b>Utah Department Of Agriculture And Food</b>						
Agriculture Resource Development Loan (ARDL)	The ARDL program provides low interest loans to farmers and ranchers whose application is initiated with the local Conservation District office for projects which meet the conservation and pollution control goals of the program. It is administered by the Utah Department of Agriculture and Food under the direction of the Utah Conservation Commission.	The United States Department of Agriculture defines a "farm" as an operation of five or more acres with annual sales of at least \$1,000. Any private farm or ranch operator who meets this definition is eligible to apply for an ARDL loan. The planned projects must be applied to farmland or ranchland.	Eligible projects include: Irrigation systems, fencing, rangeland reseeding, erosion control, weed control, windbreaks, flood prevention, disaster cleanup, water conveyance, rangeland improvement, manure management structures, on-farm energy projects, supporting energy projects for conservation, crop storage facilities, and other farm animal protection structures.	<b>LOAN</b> May be used in conjunction with:  NRCS, AMA, NRCS EQIP	Funds are loaned at 2.50% to 3.00% interest for a minimum of 7 years or maximum of 15 years based on collateral and loan amounts. There is a 4% administration fee.	<b>Karen Rhynsburger</b> 801-538-4943 krhynsburger@utah.gov  <b>Roberta Valdez</b> 801-538-7179 robertavaldez@utah.gov
Rural Rehabilitation Loans (RR)	RR Loans help those who want to buy, begin or improve an agricultural operation but who cannot qualify for conventional financing. Loans are approved by the Agricultural Advisory Board under the Commissioner of Agriculture.	Beginning farmers and ranchers. Applicants will be encouraged to apply through FSA's Beginning Farmer Program first. And as a lender of last resort to farmers and ranchers unable to acquire financing from conventional lending institutions.	Used for farm acquisition financing for beginning farmers and others as approved by the Agricultural Advisory Board. The preference is to work jointly with Farm Service Agency (FSA) on land acquisition loans. Farm operating loans.	<b>LOAN</b> May be used in conjunction with: FSA	Maximum loan amount of \$350,000, currently at a 4% fixed rate. 10 year term amortized over 20 years. Secured by real estate and applicable water rights. The maximum loan to value ratio is 60%.	<b>Karen Rhynsburger</b> 801-538-4943 krhynsburger@utah.gov  <b>Roberta Valdez</b> 801-538-7179 robertavaldez@utah.gov
Basin States Salinity Control Program	The Basin States Salinity Control Program provides funding for projects that reduce salinity in the Colorado River system. Most projects improve irrigation efficiency which reduces salt loading to the river and its tributaries. Funds come from Basin States Funds from power generation as a cost share to match EQIP salinity expenditures.	Irrigation canal companies, farmers, and any entity that can demonstrate salt reduction to the river system.	Eligible projects are those that reduce salinity in the Colorado River system.	<b>GRANT</b>	Selected through competitive processes, reclamation funding announcements, or by the Natural Resources Conservation Service through EQIP.	<b>Mark Quilter</b> 801-538-9905 mquilter@utah.gov
Utah Grazing Improvement Grant Program (GIP)	The GIP works with livestock producers and livestock permittees on public lands. GIP provides cost share grants to help install rangeland improvements that improve rangeland health, improve ranchers economic output and support grazing in local communities.	Any livestock producer that uses grazing as a method to produce food and fiber.	Can be used for water lines, fencing, spring developments, chaining, seeding, wells, brush management, pumps, management plans, troughs, ponds, or any other project that will enhance grazing management	<b>GRANT</b>	Grants are up to 50% on private land and up to 75% on federal or state ground. If other partners are involved the landowner or permittee must bear at least 12.5% of the cost, this can be in kind.	<b>Troy Forrest</b> 435-279-3603 tforrest@utah.gov
Invasive Species Mitigation Grant (ISM)	ISM Grants are awarded to entities who take action to control one or more major noxious weeds in Utah. These noxious weeds are invasive species that force native species to decline in population or to disappear from their natural environment. Invasive species can have negative impacts on crops and livestock feed, wildlife habitat, and recreation access.	Eligible organizations: Cooperative Weed Management Areas (CWMA's), county weed boards, federal, state, tribal, private landowner, conservation districts, and/or other political subdivisions.	Provides funding for approved control methods, including biological control, chemical control, cultural control, and mechanical control. Projects include: careful use of herbicides administered by a licensed applicator, grazing, insect feeding and the use of pathogens to manage weed infestations, hand pulling or cutting, tilling, mowing, and burning, applying fertilizer to encourage wanted vegetation, and revegetation of an infested area.	<b>GRANT</b>	Project funds are approved by the ISM Ranking Committee each year through a competitive process. Landowner participation is required to receive funds. Funds are matched by in-kind labor and supplies from the applicant.	<b>Rich Riding</b> 801-538-7186 rriding@utah.gov

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Salinity Coalmine Offset Program	The Salinity Coalmine Offset Program provides funding for projects that offset salinity discharges from mining or energy extraction activities in the Colorado River system. Most projects improve irrigation efficiency which reduces salt loading to the river and its tributaries offsetting discharges from industry.	Irrigation canal companies, farmers, and any entity that can demonstrate salt reduction to the river system.	Eligible projects reduce salinity in the Colorado River system. Preference goes to projects in close proximity to discharge providing the offset funds. All projects must be located within the Colorado River Basin.	<b>GRANT</b>	Projects are selected through competitive RFP process. Priority is given to projects within the drainage of the discharge that provides the offset funds, and within the Colorado River Basin.	<b>Mark Quilter</b> 801 538-9905 mquilter@utah.gov
<b>National Resources Conservation Service (NCRS)</b>						
Agricultural Management Assistance (AMA)	AMA helps agricultural producers use conservation to manage risk and address natural resource issues by providing technical and/or financial assistance.	Agricultural producers or livestock growers with annual potential sales of \$1,000 or more that are in control of land to be improved. Land must be used for agricultural/livestock production and private non-industrial forestland.	Provides conservation technical and financial assistance to producers to construct or improve water management or irrigation structures, plant trees for windbreaks, improve water quality and mitigate risk, diversify their operation and conservation practices including soil erosion control, integrated pest management or transition to organic farming.	<b>GRANT</b>	Maximum grant of \$50,000 per fiscal year. Applicants must have an adjusted gross income of \$900,000.	Producers can meet with field planners for deals or to begin application process. Find the closest Utah Field office at: <a href="http://offices.sc.egov.usda.gov/locator/app">http://offices.sc.egov.usda.gov/locator/app</a>
Conservation Innovation Grants (CIG)	CIGs provide financial funding to stimulate the development of innovative approaches and technologies for conservation on agricultural lands.	Individuals, non-government organizations, state governments, local governments, and American Indian tribes that have conservation approaches or technologies that improve conservation. Projects may be farm-based, multi-county, watershed, or state-wide depending on need and availability of funds.	Provides funding for innovative on-the-ground conservation projects, pilot projects and field demonstrations, or the improvement of conservation technologies.	<b>GRANT</b>	At least 50% of total project cost must come from non-federal matching funds (both in-kind and cash contributions). Applicant must provide own technical assistance. Producers must be EQIP eligible.	More information and applications can be found at <a href="http://www.nrcs.usda.gov/wps/portal/nrcs/main/national/programs/financial/cig/">http://www.nrcs.usda.gov/wps/portal/nrcs/main/national/programs/financial/cig/</a> . Producers can meet with field planners for deals or to begin application process. Find the closest Utah Field office at: <a href="http://offices.sc.egov.usda.gov/locator/app">http://offices.sc.egov.usda.gov/locator/app</a>
Conservation Stewardship Program (CSP)	Through CSP, participants take additional steps to improve resource conditions including soil quality, water quality, water quantity, air quality, and habitat quality, as well as energy.	Eligible lands include private and tribal agricultural lands, cropland, grassland, pastureland, rangeland and nonindustrial private forest land. CSP is available to all producers, regardless of operation size or type of crops produced in all 50 states. Applicants may include individuals, legal entities, joint operations or Indian tribes that meet the stewardship threshold for at least two priority resource concerns when they apply.	Funds can be used to maintain and improve existing conservation systems and adopt additional conservation activities to address priority resources concerns	<b>GRANT</b>	CSP provides two types of payments through five-year contracts: annual payments for installing new conservation activities and maintaining existing practices and supplemental payments for adopting a resource-conserving crop rotation. Producers must have effective control of the land for the term of the proposed contract. Participants earn CSP payments for conservation performance - the higher the performance, the higher the payment.	Producers can meet with field planners for deals or to begin application process. Find the closest Utah Field office at: <a href="http://offices.sc.egov.usda.gov/locator/app">http://offices.sc.egov.usda.gov/locator/app</a>

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Emergency Watershed Protection (EWP)	The purpose of the EWP program was established by Congress to respond to emergencies created by natural disasters. The program is designed to help people and conserve natural resources by relieving imminent hazards to life and property caused by floods, fires, drought, windstorms, and other natural occurrences.	Public and private landowners are eligible for assistance, but must be presented by a project sponsor whose status must be a legal subdivision of the State, such as a city, county township or conservation district, and Native American tribes or tribal governments.	EWP grants are designed to promote the installation of recovery measures to safeguard lives and property as a result of a natural disaster. The EWP program addresses watershed issues such as debris-clogged stream channels, undermined and unstable streambanks, jeopardized water control structures and public infrastructures, wind-borne debris removal, and damaged upland sites stripped of protective vegetation by fire or drought	<b>GRANT</b>	NRCS may pay up to 75% of the construction cost of emergency measures. The remaining 25% must come from local sources and can be in the form of cash or in-kind services.	Producers can meet with field planners for deals or to begin application process. Find the closest Utah Field office at: <a href="http://offices.sc.egov.usda.gov/locator/app">http://offices.sc.egov.usda.gov/locator/app</a>
Environmental Quality Incentives Program (EQIP)	EQIP is a voluntary program that provides financial and technical assistance to agricultural producers through contracts up to a maximum term of ten years in length.	Owners of land in agricultural or forest production or persons who are engaged in livestock, agricultural or forest production on eligible land and that have a natural resource concern on the land may participate in EQIP.	Incentives are used to provide financial and technical assistance to agricultural producers through contracts up to a maximum term of ten years in length. These contracts provide financial assistance to help plan and implement conservation practices that address natural resource concerns and for opportunities to improve soil, water, plant, animal, air and related resources on agricultural land and non-industrial private forestland.	<b>GRANT</b>	Program participants may not receive, directly or indirectly, payments that, in the aggregate, exceed \$450,000 for all EQIP contracts entered into during the period 2014 to 2018. This maximum payment limitation may not be waived. Additional payment limitations apply to producers enrolled in the EQIP Organic Initiative.	Producers can meet with field planners for deals or to begin application process. Find the closest Utah Field office at: <a href="http://offices.sc.egov.usda.gov/locator/app">http://offices.sc.egov.usda.gov/locator/app</a>

#### Farm Service Agency

Guaranteed or Direct Farm Ownership (FO) Loans	FSA provides direct and guaranteed loans to eligible farmers and ranchers who are unable to obtain financing from commercial credit sources. Each fiscal year, the agency targets a portion of its direct and guaranteed FO funds to beginning farmers and ranchers and traditionally underserved farmers and ranchers.	FO loans are for farmers, an individual, or an entity who: 1. Meets the loan eligibility requirements for a direct or guaranteed FO loan, as applicable; 2. Has not had a FO loan for more than 10 years This requirement applies to all member of an entity; 3. Will materially and substantially participate in the operation of the farm.	Loans may be used to purchase farmland, construct or repair buildings and other fixtures, and promote soil and water conservation.	<b>GUARANTEED OR DIRECT LOAN</b> May be used in conjunction with: ARDL	Direct loans can be up to 40 years with no down payment. Interest rates change monthly, but are locked in during approval or during closing (whichever is less). Guaranteed loans must comply with the bank's terms.	Go to the following website to find the location of your nearest FSA office <a href="http://offices.sc.egov.usda.gov/locator/app">http://offices.sc.egov.usda.gov/locator/app</a> Guaranteed loans originate through the bank you are working with.
Guaranteed or Direct Farm Operating Loans (OL)	OL are made to an eligible applicant to assist with the financial costs of the operating a farm. The term also includes a direct Youth Loan made to individual rural youths to establish and operate income-producing projects of modest size in connection with their participation in 4-H clubs, Future Farmers of America, or similar organizations.	OL loans are for farmers, an individual, or entity who: 1. Meets the loan legibility requirements for a direct or guaranteed OL loan, as applicable; and 2. Will materially and substantially participate in the operation of the farm.	Loans may be used to purchase items such as livestock, farm equipment, feed, seed, fuel, farm chemicals, insurance, and other operating expenses. OL loans may also be used to pay for minor improvements to buildings, costs associated with land and water development, family assistance, and to refinance debts under certain conditions.	<b>GUARANTEED OR DIRECT LOAN</b>	Direct loans for operating purposes are paid back annually. Direct loans for chattel purchases can go up to 7 years. Guaranteed loans must comply with the bank's terms.	Go to the following website to find the location of your nearest FSA office <a href="http://offices.sc.egov.usda.gov/locator/app">http://offices.sc.egov.usda.gov/locator/app</a> Guaranteed loans originate through the bank you are working with.
Farm Storage Facility Loan Program (FSFL)	The Farm Storage Facility Loans provide low-interest financing for producers to build or upgrade permanent facilities to store commodities.	Applicant must 1. Be a grower of an eligible commodity 2. Demonstrate a need for the facility 3. Have a satisfactory credit rating 4. Show ability to repay the loan. 5. Provide proof of multi-peril crop insurance.	Loans may be used to help build upgrade facilities used to store commodities such as grains, oilseeds, peanuts, pulse crops, hay, honey, and renewable biomass commodities. Special provisions are in place for fruit and vegetable growers.	<b>DIRECT LOAN</b>	15 % cash down payment. Terms are 7, 10 or 12 years depending on the amount of the loan. The interest rate is fixed and is based on the interest charged on Treasury Securities. Storage facilities must be approved by the local County Committee. The facility, in most cases, must have an estimated life expectancy of at least 15 years.	Go to the following website to find the location of your nearest FSA office <a href="http://offices.sc.egov.usda.gov/locator/app">http://offices.sc.egov.usda.gov/locator/app</a>

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Emergency Loan Program (EM)	Emergency loans are made to eligible applicants who have incurred substantial financial losses from a disaster.	Requirements are similar to the Direct Operating and Real Estate Loans. Also, the applicant must be in a federal designated disaster area and have suffered a loss based on the disaster during the time frame.	Funds may be used to repair or replace damaged or lost land, fixtures, chattels, cattle, etc. Also, some of the money can be used to operate because of loss of income from the disaster.	<b>DIRECT LOAN</b>	Can be up to \$500,000 based on the amount of the loss covered by the disaster. Cannot be more than the actual loss minus any insurance benefits	Go to the following website to find the location of your nearest FSA office <a href="http://offices.sc.egov.usda.gov/locator/app?state=ut&amp;agency=fsa">http://offices.sc.egov.usda.gov/locator/app?state=ut&amp;agency=fsa</a>
<b>Department of Water Quality</b>						
Clean Water State Revolving Fund Loan Program (SRF)	The SRF provides low interest rate loans for the funding of water quality and wastewater infrastructure projects in Utah.	Projects financed through the SRF may receive funding from the following sources: SRF Capitalization Grants; SRF loan repayments; and State matching funds.	Funds are used for low-cost financing of treatment works, sewerage systems, stormwater projects, decentralized systems, and nonpoint source projects.	<b>LOAN / GRANT</b>	Eligible projects to be funded by the SRF include loans closed with remaining draws, authorized loans, and anticipated loans. Loans closed with remaining draws refer to projects that are currently under construction. Authorized loans refer to projects that have been authorized by the Utah Water Quality Board and are in the design phase. Anticipated loans refer to projects that are in the beginning stages of planning.	<b>John Mackey</b> 801-536-4347 jkmackey@utah.gov
Section 319	The Water Quality Board recognizes that NPS pollution is a growing problem. These funds are used for on-the-ground implementation, nonpoint source pollution studies, and information and education efforts to promote the protection and improvement of water quality.	Section 319 funding is awarded each year to the State of Utah through a grant from the EPA in accordance with Section 319 of the Clean Water Act.	Ranking criteria for Section 319 funding reflect the priorities of the Nonpoint Source Program, including protecting public health, restoring impaired waters, and preventing surface and ground water pollution. Projects that are in a watershed with an approved TMDL, are on the impaired waterbody list, are within a target basin, or have a nine element watershed plan are given priority ranking. For more information, refer to the ranking sheet at: <a href="http://www.waterquality.utah.gov/NPS/Docs/2013/11Nov/NPSProjectRanking.pdf">http://www.waterquality.utah.gov/NPS/Docs/2013/11Nov/NPSProjectRanking.pdf</a> .	<b>GRANT</b>	The primary requirement of 319 funding is that every project must adhere to a 60/40 cost share rate. This means that 60% of the total project cost can be paid using section 319 funding, and the remaining 40% will need to be paid by other non-federal funds, or as "in-kind" match. The 40% non-federal match can come from either individual producers or organizations.	<b>Jim Bowcutt</b> 801-536-4336 jdbowcutt@utah.gov
<b>Utah Department of Natural Resources</b>						
Canal Inventory	To inventory all canals of five CFS or Greater, in the state.	The State Engineers office can contract with CDs to provide the alignment and inventory, and to provide technical support to provide canal management plans.	Canal Inventory grants can be used to help identify canals and for canal owners and irrigation companies to create safety management plans to ensure canal productivity in the future.	<b>GRANT</b>	\$130,000 was provided for the inventory for 3 years.	<b>Kent L. Jones</b> 801-538-7240 kentljones@utah.gov

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<b>Rural Development Business &amp; Cooperative Programs</b>						
Renewable Energy and Efficiency Grants (REAP)	REAP is a matching grant program for renewable energy systems or energy efficiency improvements.	Small businesses, farmers and ranchers.	Can fund up to 25% of project costs including wind, solar, biomass, geothermal, or other renewable energy sources. Also can be used to make energy efficiency improvements.	<b>GRANT</b>	Availability of grant funds is announced annually in the Federal Register. Contact the state office for more specific information for the current year.	<b>Perry Mathews</b> , B & CP Director 801-524-4328 perry.mathews@ut.usda.gov <b>Lori Silva</b> B & CP Specialist and Energy Coordinator (Central to Southern Utah) lori.silva@ut.usda.gov 801-524-4323 www.rurdev.usda.gov/ut
Value-Added Producer Grants (VAPG)	VAPG is a matching grant program for value-added ventures.	Agricultural producers and producer organizations.	Used to conduct feasibility analyses, develop business and marketing plans and conduct other types of studies to help establish a viable value added business venture. Can also be used to establish working capital accounts.	<b>GRANT</b>	Feasibility studies, business plans, and possibly other studies will be required before grant funds can be used as working capital.	<b>Perry Mathews</b> , B & CP Director 801-524-4328 perry.mathews@ut.usda.gov <b>Lori Silva</b> B & CP Specialist and Energy Coordinator (Central to Southern Utah) lori.silva@ut.usda.gov 801-524-4323 <b>LuAnn Wilson</b> B&CP Specialist and Specialty Lending Coordinator (Central to Northern Utah) luann.wilson@ut.usda.gov 801-524-4322 www.rurdev.usda.gov/ut
Farm Labor Housing Loans and Grants	Farm Labor Housing Loans and Grants aim promote safe, well-built affordable housing for farm labor workers.	Farms, farm organizations and corporations, not-profits, Tribes, and public agencies.	Can be used for new construction or acquisition with substantial rehabilitation of farm labor housing. On or off- farm eligible.	<b>DIRECT LOAN or GRANT</b>	Up to 102% of market value. Loans can be paid back for up to 33 years at 1%interest.	<b>Janice Kocher</b> , Director, Housing Programs 801-524-4308 janice.kocher@ut.usda.gov
<b>Bureau of Reclamation</b>						
Colorado River Basin Basinwide Program (includes 25% cost share from Basin States Funds)	The Colorado River Basin Basinwide Program is focused on reducing salinity in the Colorado River for the lower basin and allowing the upper basin to develop its appropriated water.	Irrigation and water districts, canal companies, tribes, states, and other entities with water or power delivery authority.	Used mainly for irrigation system improvements such as canal lining and piping. Also used for point sources such as saline springs, wells, and other saline discharges.	<b>GRANT</b>	Based on cost per ton of salt retained. Uses a 50 year life for projects. Projects must be in the Colorado River Basin and retain or remove salts from the river.	<b>Kib Jacobson</b> 801-524-3753 kjacobson@usbr.gov
WaterSMART(Sustain and Manage America's Resources for Tomorrow)	WaterSMART provides funding for projects that seek to conserve and use water more efficiently, increase the use of renewable energy, protect endangered species, or facilitate water markets.	Irrigation and water districts, tribes, states, and other entities with water or power delivery authority.	Can fund up to 50% of projects that try to reduce water use or improve water efficiency, use more renewable energy, protect endangered species or provide water to consumers.	<b>GRANT</b>	Applicants must be irrigation and water districts, tribes, states and other entities with water or power delivery authority and must go through a competitive FOA process.	<b>Scott Blake</b> 801-379-1069 sblake@usbr.gov Applications can be submitted through www.grants.gov and more information about the program and the application process at http://www.usbr.gov/WaterSMART/grants.html.