UDAF manages this program for upgrading, replacing, or permanently closing conservation of soil and water resources, increase agricultural yields, improve the quality of water, reduce damages to agricultural lands, protect crops and animal resources, etc.

**ARDL Program**
UDAF offers low-interest Agriculture Resource Development Loans (ARDL) to conserve soil and water resources, increase agricultural yields, improve the quality of water, reduce damages to agricultural lands, protect crops and animal resources, etc.

**Business and Industry Loan Guarantees (B&I)**
USDA provides loan guarantee financing for businesses to create jobs and stimulate rural economies. Loan guarantees may be used for real estate, buildings, equipment, supplies, working capital, and some debt refinancing. Talk to your bank or credit union about SBA loans.

**Petroleum Storage Tank Loans**
UDAF manages this program for upgrading, replacing, or permanently closing underground storage tanks.

**Rural Rehabilitation Loans**
UDAF offers low-interest loans for farms and ranches. The purpose of this program is to help those who want to buy, begin or improve an agricultural operation but who cannot qualify for conventional financing. The current interest rates for these loans are from 5-6 percent. The program contains both state and federal funds. Total assets for this fund are $8.5 million with $7.7 million paid out in individual loans.

**Utah Association of Governments Loan Programs:**
The individual Association of Local Governments in the State of Utah have a mission to strengthen each of their region’s economy. Their Revolving Loan Fund Programs provide gap financing for businesses.

- **Six County Association of Governments’ Revolving Loan Fund**
  Juab, Millard, Piute, Sevier and Wayne counties.

- **Five County Association of Governments’ Revolving Loan Fund**
  Beaver, Garfield, Iron, Kane and Washington County.

- **Southeast Association of Local Governments’ Revolving Fund**
  Grand County, Carbon, Emery and San Juan County.

- **Mountainland Association of Governments’ Microloans**
  Summit, Utah and Wasatch County.

**High Cost Infrastructure Tax Credit (HCITC)**
The State of Utah offers a suite of tax credits for commercial projects that span significant infrastructure projects including agriculture, renewable energy, oil and gas, and alternative energy installations. Standard qualifying projects that meet the infrastructure investment requirements are eligible to receive a nonrefundable tax credit of 30% of qualifying infrastructure-related state revenue generated annually, up to 50 percent of the cost of the infrastructure investment.

**Targeted Business Tax Credit**
The Office of Rural Development (ORD) provides up to $100,000 in refundable tax credits for capital investment and jobs. The project area must be within a current Enterprise Zone Area and in counties of less than 25,000 population.

**Rural Business Development Grant (RBDG)**
USDA provides a competitive grant to assist the startup or expansion of small and emerging private businesses and/or non-profits in rural communities.

**Rural Business Development Grants**
USDA supports targeted technical assistance, training and other activities leading to the development or expansion of small and emerging private businesses in rural areas which will employ 50 or fewer new employees and produce less than $1 million in gross revenue.

**Slow Food Micro Grant**
Slow Food Utah helps fill gaps seen in traditional funding sources for local food-related projects, especially for small-scale food growers and producers, community innovators, and educators. Any individual, small business, or non-profit committed to Slow Food International principles of good, clean, fair food, cultural diversity, and conviviality can apply for this grant.

**Specialty Crop Block Grant**
UDAF is the state manager of the federally funded Specialty Crop Block Grant Program (SCBGP) which is designed to enhance the growth and consumption of specialty crops including fruits and vegetables, dried fruits, horticulture and nursery crops. Funds can be used for marketing, promotion, education, research, trade, and increasing child and adult nutritional knowledge and consumption of specialty crops.

**Value-Added Producer Grants**
USDA helps agricultural producers enter into value-added activities related to the processing and marketing of new products. This program was created to generate new products, create and expand marketing opportunities and increase producer income.

**Harmonized GAP Certification Assistance**
USDA provides reimbursement payment for Harmonized and Harmonized Plus Good Agricultural Practice (GAP) Certification. GAP certification allows agricultural producers to demonstrate their compliance with food safety requirements of many purchasers and retailers.

**Private Activity Bonds**
The State of Utah helps fund approved projects through Private Activity Bonds (PAB). The PAB program is Utah's tax-exempt bonding authority creating a lower cost, long-term source of capital. Eligible applicants include builders/developers, manufacturers, and exempt facilities.

**Rural Economic Development Incentive (REDI)**
The Office of Rural Development (ORD) provides an incentive of up to $250,000 for businesses creating full-time, high-paying jobs in counties with a population of less than 31,000 people.

**Sheep and Goat Fund**
The National Livestock Producers Association provides financing for the U.S. sheep and goat industries to encourage innovation and efficiency by providing credit to eligible entities, including revolving lines of credit, term loans, equipment loans, land and building loans and flock or herd expansion loans.

**Utah Rural Jobs Program**
The Office of Rural Development (ORD) manages the “Utah Rural Jobs Program” which enables small businesses in rural counties to expand and create high paying jobs by providing flexible and affordable capital to small businesses.