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Wayne Hungate invested in a sprinkler system with the aid of a low-interest loan from the Commission to assist in increasing the productivity of his cattle pastures in Canyon County. (Photo by Steve Stuebner)

IDAHO FARMERS, RANCHERS ENCOURAGED TO APPLY FOR LOW-INTEREST LOANS FROM THE COMMISSION

By Steve Stuebner

Wayne Hungate grins like a Cheshire cat when talking about raising robust fields of pasture grasses for his cattle herd with the aid of an irrigation sprinkler system financed by a low-interest loan from the Idaho Soil and Water Conservation Commission.

Through intensive grazing and consistent irrigation with the wheel-lines and pod sprinklers, Hungate has doubled the capacity of his

pasture fields in just two growing seasons, allowing him to double the size of his cattle herd to 120 cow-calf pairs.

"It's been a fun one – especially when you can see the results so clearly," he says. "I've always wanted to try intensive grazing techniques on my own, and it's been working really well."

The SWCC's loan program, officially called the Resource Conservation and Rangeland Development

Program (RCRDP), is available to farmers and ranchers statewide to finance conservation projects on agricultural lands that have soil and water benefits.

"Low-interest loans have been offered by the Commission since the late 1980s. They have helped hundreds of growers make conservation improvements," said Terry Hoebelheinrich, Loan Officer for the SWCC.

"We want to make sure that all of



Happy cows: Hungate's Angus cattle herd enjoy fresh feed every day as part of his intensive grazing management system. He uses solar hotwire fencing to set up small pastures and keep his cows on the move. (photo by Steve Stuebner)

our farmers and ranchers in the state know that our loan program exists and is open and available for applications," he said. "We have significant resources available to assist producers across the state.

"The Commission's loan program presents an opportunity for producers to finance a wide variety of projects that could benefit their farm or ranch operation and potentially add value to their operation."

Hoebelheinrich notes that the current interest rates in the private sector are in the 7-8 percent range, while the Commission's rates are in the 3-5 percent range.

Loan amounts can cover costs up to \$600,000 per project.

Types of projects financed include:

- Irrigation systems such as sprinklers, mainline, gated pipe, and drip irrigation. Equipment can be

LOW INTEREST LOANS FOR IDAHO SOIL & WATER CONSERVATION

- Sprinkler Irrigation
- No-Till Drills
- Fences
- Livestock Feeding Operations
- Solar Stock Water Pump Systems





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new or used.

- Minimum till, and no till drills, strip till equipment, precision ag equipment.
- Livestock fences, cross fences, stock water systems for pastures and grazing lands.
- Conservation improvements to animal feeding operations.

- Riparian area fencing, culvert replacement, willow and other tree plantings, and hard rock stream crossings.

What's the process for applying for a loan?

A conservation plan is developed with assistance from the Commission, NRCS, or Conservation District staff, Hoebelheinrich said. The conservation plans describe a resource problem and the proposed solution to the problem, adding the conservation plan may be as simple as a single page in length.

The proposed project is reviewed and ranked by the local soil and water conservation district. The farmer/rancher submits the loan application and related information to the Commission, which makes the credit decision.

Most applications should be submitted at least two months before the conservation project



No-till or minimum till, direct-seed drills, like this 40-foot Great Plains model purchased by the Turner Dairy (see more on page 4) can be financed through SWCC low-interest loans. (Photo courtesy Kayden Turner)

is needed and planned for implementation, Hoebelheinrich said. Only projects located within Idaho are eligible; they must be installed within one year from the loan approval date.

Current rates and terms include:

- 3 percent interest for 7-year loans
- 4 percent interest for 10-year loans
- 5 percent interest for 15-year loans (which require a first mortgage on real estate).

Producers can combine or stack a loan application to the Commission with grants from the Commission or other natural resources agencies.

For example, people could apply for a Water Quality Program for Agriculture (WQPA) grant from the Commission and supplement the grant with a Commission low-interest loan.

Other potential grant sources include the Natural Resources Conservation Service (NRCS) Environmental Quality Incentives Program (EQIP), Ag BMP and \$319 grants from the Idaho Department

of Environmental Quality, and Flood Management and Aging Infrastructure grants from the Idaho Water Resource Board.

Hungate reached out to NRCS to receive engineering assistance with his irrigation and grazing project. NRCS created an engineering plan through EQIP to convert 85 acres of pasture fields from flood irrigation to wheel-line sprinklers and a series of pod sprinklers.

Hungate said his pasture fields were uneven elevation-wise, so it was very challenging to raise thriving pasture grasses with high spots and low spots. The pasture lands also had been badly overgrazed, he said. "It was hit really hard in the past. It was a mess," he said.

Sprinkler irrigation with the wheel-lines, pods and pumps solved that problem for more uniform coverage, he said. But Hungate also did research about changing up the livestock grazing system to something that was more sustainable. He also planted a diverse mix of pasture grasses in

the fields after switching up the irrigation systems. Those grasses are now growing nearly knee-high in the fields.

Hungate has decades of experience raising cattle through a variety of jobs with the Simplot Company and others. Back in the day, he attended workshops to learn about intensive grazing management systems; this is where he learned about the Allan Savory's holistic grazing techniques.

"I always had wanted to do something like that on my own," he said.

More recently, Hungate attended the Lost Rivers Grazing Academy, hosted by the University of Idaho Extension Service. "A key thing I learned at the Lost Rivers Grazing Academy is that if you graze correctly at the right time and intensity, you can double your grazing capacity," he said. "And that's exactly what we've done in my fields."

Using his 85-acre irrigated pasture system, he creates small fields of two-acre pastures with solar hotwire

fencing. The cattle graze two acres for one day, and then they move to the next two-acre pasture. He irrigates the field that has been grazed the following day, and it is rested for several weeks before the cattle return.

"The cattle are on fresh feed every day," he says. "The calves are putting on significant weight every day."

By November, the calves reach an ideal weight of approximately 750 pounds, ready for finishing and shipping. That's an ideal weight for capturing top value for the calves, he noted.

Turner minimum-tillage drill adds value to family dairy operation

The Turner family operates a 1,600-cow dairy in the Homedale area. They also own farm ground to grow grain and corn to assist with feeding the dairy cows.

The Turners had been renting a minimum-till drill from the Canyon Soil and Water Conservation District to try some strip-tillage on their croplands and liked the results. Two years ago, they approached the Commission about applying for a low-interest loan to purchase their own drill.

They purchased a used, 40-foot-wide Great Plains drill with the low-interest loan. That allowed them to create a new, more efficient cropping system on 750 acres in which they direct-seeded grain into a harvested corn field in the fall. The grain provides soil cover in the

winter months, and then they harvest the grain in the spring, and direct-seed the next corn crop into the fields for a second cash crop in the same year.

With that system, they have been able to get a jump-start on the spring/summer growing season, adding 10-12 days of growth to the corn crop for improved yields. That has led to an increase of 15-25 percent increase in yields, they said.

"That's a big deal," said Dennis Turner. "We're trying to maximize the yield on our corn crops."

They are using the Great Plains seed drill on about half of their croplands supporting the dairy. Being able to drill the new crop into the existing field without tillage, they save time (man-hours), and avoid the cost of additional diesel fuel that would be needed if they had to till the fields.

Kayden Turner noted that keeping the soil covered with the grain crop in the winter months reduces wind erosion and the soil retains more moisture. They chop off the grain crop in the spring for cattle feed, and direct-seed the corn crop into the ground, starting the crop earlier in the growing season



Kayden Turner with the family's Great Plains minimum-till drill. (Photo courtesy Kayden Turner)

than before.

"That gives us an extra week to two weeks of growing season for the corn crop," he said. "We also use less seed with the Great Plains drill. It's more precise, putting seed into the field exactly where you want it."

They like the 40-foot width of the Great Plains drill. "You can cover a lot of ground pretty fast," Turner said.

For more information about the SWCC loan program, contact Terry Hoebelheinrich, 208-332-1793 or terry.hoebelheinrich@swc.idaho.gov.

Steve Stuebner writes for Conservation the Idaho Way on a regular basis.

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