Conservation Loans

Flexible Financing And Tailored Support
To Advance Conservation
The Conservation Fund was founded in 1985 on the belief that environmental protection and economic vitality are mutually reinforcing.

A nonprofit organization that operates with an entrepreneurial culture, the Fund protects land, water, and wildlife, generates jobs, and balances human demand with our need to use natural resources responsibly.
HAVE A CONSERVATION GOAL? WE CAN HELP.

Our Conservation Loans program is North America’s leading conservation finance provider, supplying $200 million for the protection of more than 140,000 acres since 1993. We offer versatile, low-interest loans to help conservation efforts of all sizes achieve success. Our mission is to help accelerate the pace of conservation in your community.

We Finance:

• Land, Conservation Easement, and Water Rights Purchases

• Trail and Park Acquisitions and Construction

• Farms, Food Systems and Farmers Markets

• Nature Centers, Arboretums and Historic Lands

• Habitat Restoration and Ecosystem Services

• Tribal, State, County, City and Town Conservation Priorities

• Initiatives to Connect People to Nature

With our on-the-ground knowledge of conservation real estate, finance and community engagement, we provide the tools that our partners need to complete their projects and advance their missions.
OUR SERVICES

Recognizing that the goals and needs of every organization are unique, we offer a tailored approach, working one-on-one with our borrowers to address their specific priorities through innovative and versatile lending.

We Provide:

- Low-interest loans
- Real estate and fundraising guidance
- Strategic conservation planning
- Congressional outreach and support
- One-on-one coaching

OUR STRENGTHS

We have three decades of conservation experience, enabling us to evaluate potential projects and provide assistance on real estate transactions, project development, fundraising and marketing—ensuring that our borrowers achieve their goals and enhance their internal capacity along the way.

- **Experience** - Unlike traditional lenders, we understand the challenges and opportunities of conservation projects. We are uniquely able to evaluate projects and provide expert advice on financial transactions and conservation collaborations.

- **Flexibility** - We provide versatile and immediate help to advance our partners’ successes by offering practical payment schedules and collateral requests, as well as competitive rates.

- **Momentum** - Urgent conservation priorities often cannot wait for funding to become available. We move swiftly to provide bridge financing, keeping our partners’ priorities on schedule.
Conservation Loans

BY THE NUMBERS

With our backing local conservationists have protected more than 140,000 ACRES in the United States and Canada and helped connect hundreds of thousands of people to nature.

By revolving our $50 MILLION LOAN FUND we have provided 350 LOANS to more than 150 PARTNERS
MEET OUR BORROWERS

We are inspired by the passionate work of our partners to create conservation solutions for their communities. Hear from a few who are achieving their goals with our support.

“All our projects are based on reimbursement, and that makes it difficult to manage cash flow. We’ve been unable to get financing from three different banks, despite having $7 million in contracts. The Conservation Fund understood our situation. With the Fund’s support, we are charging ahead on dozens of projects with great momentum. These projects wouldn’t happen without them.”
- Claire Robinson, Executive Director, Amigos De Los Rios

“We love working with The Conservation Fund because they are fast, efficient and user friendly. Not just a lender, but a partner in making conservation happen.”
- Kristin DeBoer, Executive Director, Kestrel Land Trust

“Receiving a loan from The Conservation Fund put a stamp of approval on our project for both individual and foundation donors, and I believe that helped us succeed in meeting our fundraising goals.”
- Steven Hufnagel, Executive Director, Damariscotta River Association
Conservation Loans For...

Conservation Acquisitions

Since our first loan in 1993, we've helped our partners protect more than 140,000 acres across 35 states and five Canadian provinces—lands valued at nearly $380 million. By continuously revolving our $50 million loan fund, we're advancing the pace of conservation in communities and connecting more people to nature.

Summit Land Conservancy - Park City, Utah

When a group of Oakley, Utah, residents approached Summit Land Conservancy with an idea to work with private landowners to protect public access to the Weber River, the Conservancy was all ears. The residents had worked for years developing a plan to build a public trail along the riverbank, to connect the town with public trails on U.S. Forest Service land leading into the nearby Uinta Mountains. Summit Land Conservancy embraced the vision, and when 23 acres with a half mile of river frontage came on the market, the conservancy seized the opportunity to ensure the lower section of the trail would be possible.

Summit Land Conservancy staff and board dreamed big, and we helped them in their first fee acquisition by providing bridge financing for two years while they implemented a funding strategy. This strategy includes a land exchange to add additional public access along the river, and protecting the property with a conservation easement before transferring fee ownership to the City of Oakley.

Capitol Land Trust - Olympia, Washington

In Capitol Land Trust's recent update of its five-year strategic plan, the community's need for a nature preserve for children was a high priority. The Trust envisioned creating an outdoor “classroom” for local public schools and a place for kids and families to learn, play and be inspired. So, when 100 acres of diverse natural habitat that included a mile of Puget Sound shoreline and was close to downtown Olympia came on the market, Capitol Land Trust knew this was a perfect opportunity.

However, the Trust did not have the funds on hand to buy the first parcel within the seller’s timeline. Capitol Land Trust, which had never borrowed money before, worked closely with The Conservation Fund to develop a funding plan consisting of numerous grant requests, its first capital campaign, and a loan.

“A loan from The Conservation Fund allowed us to purchase land that had previously been under contract to developers. In addition to providing the necessary funding, The Conservation Fund's staff gave us great advice on the structure of our capital campaign.”

– Cheryl Fox, Executive Director, Summit Land Conservancy

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Nature Conservancy Canada

The Nature Conservancy of Canada leads an international collaboration of partners to conserve more than 12,500 acres of the most significant habitat along 70 miles of Lake Superior shoreline. For fifteen years, the group strategized on how to protect the Trout Bay property, consisting of 13 miles of pristine Lake Superior shoreline in Ontario, just north of Duluth, Minnesota. The property's 2,541 acres of coastal boreal forest provide habitat for more than 80 species of fish, hundreds of species of birds, and several iconic species like bald eagle, peregrine falcons, moose, caribou and wolves.

Mounting development pressure had put the Trout Bay property at risk, but The Conservation Fund's ability to offer quick financing allowed the Nature Conservancy of Canada to swiftly purchase this ecologically important area before it was lost forever. Our Conservation Loan program provided the Nature Conservancy of Canada with a three-year loan of $1.1 million U.S. dollars to bridge the gap while the Conservancy raised funds to pay for the acquisition.

“Nature knows no borders and fortunately neither does collaboration between conservation partners. The Nature Conservancy of Canada could not have successfully acquired the Big Trout Bay lands without the advice and support of The Conservation Fund - it’s as simple as that.”

– James Duncan, Vice President Nature Conservancy Canada, Ontario

Driftless Area Land Conservancy - Dodgeville, Wisconsin

A 220-acre natural area rife with wetlands, remnant prairie, bur oak savanna and river frontage sits adjacent to the village of Argyle's park and K-12 school. For many local residents, the property was one of the first places they were introduced to nature, but when the landowner put it on the market, the property's future was unknown.

In its first fee acquisition, Driftless Area Land Conservancy stepped up to the plate and acquired the property on behalf of the community, thanks to a generous discount on the sale price from the landowner and with the assistance of our Conservation Loan program to bridge public grant funds. The property now has formal trails and public river access, and it serves as an outdoor laboratory for students at the adjacent school.
Farmland and Food Systems

With increased demand for fresh, healthy food and a historic transition in farmland ownership across the United States and Canada, we can evolve our local and regional food systems to meet community needs. Our Conservation Loan program provides bridge financing to protect working farms and ranchlands, improve agricultural production and distribution, enhance public health outcomes, and support local economies—all while advancing key land and water conservation efforts.

Boston Public Market – Boston, Massachusetts

For decades, Bostonians lacked a place to buy locally sourced food during the cold winter months. The creation of an indoor, 28,000-square-foot permanent market was made possible thanks to a coalition of public, private and corporate partners, including the state of Massachusetts and the City of Boston. Opened in 2015, Boston Public Market gives area residents access to fresh, local food year-round.

We provided a $3 million loan to the Boston Public Market Association, the nonprofit that operates the market, to help get the project off the ground. By supporting the Boston Public Market, we are helping farmers and small green businesses, which advances our mission to blend economic vitality with environmental sustainability. In turn, this public market inspires people to eat locally produced food and support New England food entrepreneurs, while learning about where their food comes from.

“The Conservation Fund has been unflagging in their support of the Boston Public Market and our mission to support local farmers and connect urban dwellers with the agricultural bounty of our region. We are incredibly grateful for the Fund’s partnership and their unwavering commitment to protecting farmland across the Commonwealth. These conservation efforts have significant positive impacts on our regional food system, ensuring that our farmers can continue to harvest a robust bounty to provide to all of us.”

– Cheryl Cronin, Chief Executive Officer, Boston Public Market

PCC Farmland Trust – Seattle, Washington

PCC Farmland Trust is a nonprofit that secures, preserves and stewards threatened farmland in Washington, ensuring that generations of local farmers can produce food for local communities using sustainable growing methods.
When some of the best remaining farmland in the fast-developing central Puget Sound region came up for sale, the Trust knew it needed to act quickly. PCC Farmland Trust raised 25 percent of the land price through private donations, and we provided a three-year loan to cover the rest.

Using its “buy-protect-sell” model, the Trust is raising grant funds to place a conservation easement on the property to permanently protect the land. An organic dairy producer currently leases the land, and PCC Farmland Trust plans to sell the property to a farmer at a reduced price, thanks to the conservation easement.

Mount Grace Land Conservation Trust – Athol, Massachusetts

The former mill town of Orange, Massachusetts, is a food desert—a community that has little access to fresh, healthy produce. To address this, the fledgling North Quabbin Community Co-op sought an opportunity to relocate and expand its four-year old, volunteer run store. The Co-op proposed a partnership with Mount Grace Land Conservation Trust to convert the 5,000-square-foot former Workers’ Credit Union building into a food co-op to supply the community with locally grown food—some of which would be provided by farms protected through conservation easements.

Mount Grace needed funding to buy the building, and they turned to The Conservation Fund for immediate assistance and a loan tailored to meet their needs. Now, the large, centrally located Quabbin Harvest community market is top ranked for enrollment in the state’s fresh produce-based Healthy Incentives Program, distributes a CSA (community supported agriculture) share program, and includes a shared space for healthy food workshops, classes and more.

“[The Mount Grace] partnership with the Co-op is a strategic farmland conservation tool to address the gaps in our local food system and keep our region’s farmers on the land. Increasingly, land trusts are becoming aware that land conservation alone is only part of the solution to keep our farms in production.”

– Leigh Youngblood, Executive Director, Mount Grace Land Conservation Trust
Habitat Restoration

Restoring damaged habitats provides increasing opportunities for meaningful conservation. Habitat restoration encourages biodiversity, addresses climate change and other environmental stressors, creates jobs and heals the earth. We provide bridge financing to partners who are coupling acquisition with restoration and who are pursuing land restoration on its own. By seizing opportunities to restore lands—urban and rural—we can regain habitat lost through development and degradation.

Ducks Unlimited Canada

Much of our work takes place in the United States, but wildlife knows no international boundaries. That’s why we are proud to partner with Ducks Unlimited Canada to protect and restore habitat in the Prairie Pothole Region of the northern Plains, which provides a home to more than 50 percent of North American migratory waterfowl and many other birds.

The region is characterized by shallow wetland depressions—or potholes—left behind by glacier activity. Today, nearly half of these wetlands have been drained for agricultural or other uses. To combat this ongoing loss, we established a $10-million line of credit with Ducks Unlimited Canada that allows the organization to purchase sensitive habitat on the prairie, restore its wetlands, and resell the land with a conservation easement that prevents future development or agricultural conversion. To date, the program has impacted over 30,000 acres of important habitat.

“The Conservation Fund’s willingness to provide Ducks Unlimited Canada with a conservation loan was instrumental in kick-starting our revolving land work across the Canadian Prairies. We are seeing increased demand for our paid conservation easements as more landowners are introduced to our revolving land program. The Fund provided true international conservation leadership that was critical to the continued success of wetland conservation in Canada.”

- Dr. Karla Guyn, CEO, Ducks Unlimited Canada

Mendocino Land Trust - Fort Bragg, California

Mendocino Land Trust had obtained numerous reimbursement-style grants from the state for seven endangered salmon restoration projects, including large woody debris placements, design and removal of a fish passage barrier, and decommissioning of several abandoned logging roads.
Continued from page 1

The group was also awarded grants focused on climate change to install 12 electric vehicle charging stations at state park locations in northern coastal California.

Our Conservation Loan program is stepping in to help the Trust complete the habitat restoration and climate change work on schedule by providing a line of credit up to $750,000. This line of credit is allowing the group to meet its cash flow challenges and complete each project phase while waiting for public grant reimbursement payments.

The Wetlands Initiative - Chicago, Illinois

The Wetlands Initiative's (TWI) vision is simple: Wetlands are more valuable wet than dry. For over 20 years, they have been dedicated to restoring the wetland resources of the Midwest to improve water quality, increase wildlife habitat and biodiversity, and reduce flood damage.

When 423 acres of restorable habitats adjacent to its 2,700-acre Dixon Waterfowl Refuge along the Illinois River came up for sale, the group knew it couldn't afford to miss the chance. Having 90 days to secure funds after shaking hands on a purchase price, TWI obtained grant commitments to cover most of the purchase price. They planned to raise the rest of the funds by re-selling about 135 acres that would be protected by a conservation easement and serve as an undeveloped buffer. Our Conservation Loans program provided bridge financing to cover this funding gap until TWI re-sold the forested land. After successfully repaying the loan, TWI began intensive restoration of the property to a mix of sand prairie, wet prairie, sand savanna and riparian oak-hickory woodland.

“We'd tried to acquire that ground a decade earlier and struck out. Besides giving us control of the hydrology of a rare seep, restoring this ground would give us for the first time the upland habitats that are crucial to the life cycles of some bird and reptile species that live in our bottomlands. It also added about a mile to our ownership of an intermittent-stream corridor. The Conservation Fund’s fast response was crucial to making this deal happen.”

- Paul Botts, Executive Director, The Wetlands Initiative
Conservation Loans For ...

Trails and Park Infrastructure

Since inception of our Conservation Loan program, we’ve been devoted to helping our partners protect, create and expand access to recreational opportunities; acquire and install both land- and water-based trails; and facilitate opportunities for children of all ages to play and learn in nature. We’ve financed over $90 million in recreation projects, assisting our partners in protecting more than 20,000 acres for recreation and public access.

Lassen Park Foundation – Lassen Volcanic National Park, California

In 2016, the Lassen Park Foundation, which provides charitable support for Lassen Volcanic National Park in Northern California, planned to construct a youth campground at the park. The campground would serve as a basecamp for young people from underserved communities who lack the experience and the resources to make a wilderness camping trip possible. But a portion of the construction funding was not going to be awarded for several months, which would delay the camp build-out for over a year. Eager to move forward, the Foundation reached out to the Conservation Loan program for a $75,000 loan, which bridged the time gap and moved the project forward.

In summer 2017, the new Volcano Adventure Camp opened, and Lassen Park Foundation served over 800 young people, more than double the number from previous years. Kids from as far away as Florida came to the camp to explore the wilderness, have fun and experience adventure like never before.

“After four years of planning and fundraising, our Volcano Adventure Camp construction project in Lassen Volcanic National Park was about to be delayed another year due to the timing of an approved gift. The Conservation Fund made it possible for us to move forward as planned and complete the camp in late 2016—just in time to celebrate its grand opening during the 100th anniversary of the park and the National Park Service. The results are amazing!”

- Jennifer Finnegan, Executive Director, Lassen Park Foundation

Land Conservancy of San Luis Obispo County – San Luis Obispo, California

Pismo Preserve sits on 900 acres of rolling hills and quiet oak-studded canyons overlooking Pismo Beach and iconic U.S. Highway 101, on land owned by the Land Conservancy of San Luis Obispo County. The Octagon Barn, a historic early 20th century structure that is a symbol of the county’s rich agricultural history, is just a few miles north. The Conservancy staff and board has big plans for both sites that will improve public recreational access and they turned to us for financial help. The Conservation Loan program provided

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Continued from page 1

a $500,000 loan to the Conservancy to bridge reimbursement grants and allow the group to maintain momentum and manage cash flow during major infrastructure investments, including the construction of trail networks, improvements to bring the sites into compliance with the Americans with Disabilities Act and other public access amenities. Once complete, the Preserve will provide 11 miles of world-class mountain biking, horseback riding and hiking trails, and the restored Octagon Barn will be an event space, agricultural museum, and hub for three regional bicycle and pedestrian trails.

Vermilion County Conservation District - Vermilion County, Illinois

Across the country, land trusts, trails groups, municipalities and conservation districts are converting abandoned rail corridors into recreational bike and walking trails. In east-central Illinois, the counties of Vermilion and Champaign are collaborating on an ambitious effort to create the 24.5-mile Kickapoo Rail Trail between east Urbana and Kickapoo State Park.

We helped the trail become a reality with a nearly $600,000 loan to Vermilion County Conservation District for their bargain-sale purchase of an almost 12-mile segment of the proposed trail. They paid back the loan with a combination of grants and the resale of a portion of the trail within state park boundaries to the Illinois Department of Natural Resources. When construction is complete, the Kickapoo Trail will transform the region’s trail system.

“The Kickapoo Trail has been 20 years in the making, but it hasn’t gotten off the ground until recently, thanks, in part, to the loan from The Conservation Fund. This trail is the first of its kind for the area, and we’re excited to see what new opportunities it can bring for tourism and our economy.”

- Ken Konsis, Executive Director, Vermilion County Conservation District

“The Octagon Barn Center and the Pismo Preserve projects literally would not be where they are today without The Conservation Fund. The Center and the Preserve will serve our community for generations to come, and we are incredibly grateful to the Fund’s team for making both projects possible.”

- Kaila Dettman, Executive Director, Land Conservancy of San Luis Obispo County

About The Conservation Fund

At The Conservation Fund, we make conservation work for America. By creating solutions that make environmental and economic sense, we are redefining conservation to demonstrate its essential role in our future prosperity. Top-ranked for efficiency and effectiveness, we have worked in all 50 states since 1985 to protect nearly 8 million acres of land.

Contact Us:

Reggie Hall
Director
Conservation Loans
rhall@conservationfund.org
703-908-5825

Caitlin Guthrie
Associate
Conservation Loans
cguthrie@conservationfund.org
360-389-2571

1655 N. Fort Myer Drive, Suite 1300
Arlington, VA 22209-3199

http://www.conservationfund.org/
what-we-do/land-conservation-loans
**Underserved Populations**

We envision a future of resilient communities, sustainable economies, and a healthy environment for all. Today, many American communities do not experience the benefits and advantages of this vision. Our Conservation Loans program helps organizations of all sizes and backgrounds acquire land and water rights, address issues of environmental justice, and empower their communities.

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**Nibezun - Passadumkeag, Maine**

Along the Penobscot River in Maine sits an 85-acre property that is part of the ancestral homelands of the Wabanaki people and contains the only land bridge to the Penobscot Nation's treasured Olamon Island. In 2016, access for the Wabanaki People and the public was put at risk when the property was listed for sale on the open market.

In response, a small and courageous group of tribal members and allies planted the seed of an idea to permanently secure this sacred place for all people. This group became Nibezun, a Native-led organization that seeks to revitalize and preserve Wabanaki culture, traditions and life-ways. That same year, The Conservation Fund provided Nibezun with technical assistance and a $355,000 bridge loan (a significant portion of the need) to acquire the property. In 2018, Nibezun raised the funds to pay off the bridge financing and has reclaimed their historic ceremonial ground and cultural gathering place. Nibezun will use the land in a sustainable manner to promote traditional healing, education, and empowerment to people in need, while ensuring the health and safety of the land and river.

“The substantial obligations required to purchase and permanently secure the property all within a limited time frame would have been enough to overwhelm even the most well-established non-profit organization. For a new and unknown non-profit this seemed almost impossible. But, the planters of this seed and the dreamers who tended it remained steadfast and people of shared vision were naturally drawn to this effort.”

- Nibezun

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**Ekvn-Yefolecv - Weogufka, Alabama**

Ekvn-Yefolecv [ee-gun yee-full-lee-juh], which means Returning to the Earth, Returning to Our Homelands in Maskoke language, is an Indigenous nonprofit organization and ecovillage community materializing on Maskoke ancestral homelands in central Alabama. This area was home to thriving Maskoke villages prior to the forced removal of the people in the 1830s. Almost 200
Continued from page 1

years later, members of Ekvn-Yefolecv had a dream to return and reclaim their ancestral lands to ensure their people’s linguistic, cultural and ecological knowledge—which is severely threatened—is sustained for generations to come.

After extensive searching, when 577 acres of forested rolling hills, open fields and coursing waterways—on the site of a historic ancestral village—was listed for sale, the members of Ekvn-Yefolecv knew they had found their home. With support from The Conservation Fund, Ekvn-Yefolecv negotiated the purchase, raised funds for a down payment, and took out a bridge loan of over $1.5 million through our Conservation Loans program to complete the purchase; buying the nonprofit several years to raise the remaining funds necessary to secure their homelands.

“Although we were forcibly removed from our Indigenous homelands, our ancient origin stories remind us that we still have an inherent ethical responsibility to care for this specific bioregion through both biophysical and spiritual stewardship. Because of The Conservation Fund’s loan, trees who stood 182 years ago, with whom our ancestors communed, are hearing the Maskoke language spoken to them once again.”

- Marcus Briggs-Cloud, Executive Director, Ekvn-Yefolecv

Not Forgotten Outreach - Taos County, New Mexico

Not Forgotten Outreach (NFO) is a nonprofit organization that provides farming, therapeutic and recreational services to military veterans and their families. Based in Taos, New Mexico, NFO has a vision to engage and train veterans to grow food for their fellow citizens. With gaining momentum, NFO recently identified and purchased a 28-acre working farm as a base of operations and partnered with Rocky Mountain Youth Corps to launch VetCorps—a paid national service opportunity and agricultural eco-therapy program for veterans, that would take place on the farm.

To successfully open VetCorps to participants, NFO needed to make immediate improvements to the farm’s infrastructure. However, NFO’s funding to make those improvements would arrive in the next several years from the sale of tax credits (credits generated from permanently protecting the property as a working farm with partner Taos Land Trust). In 2018, to bridge this cash-flow gap, NFO used a loan of $200,000 from The Conservation Fund to prepare the farm for production: installing greenhouses, trails and irrigation systems. Now, the VetCorps program is up and running, and will train 45 veterans who are new to farming in agricultural and agribusiness skills over the next several years, while providing organically-raised, healthy food to local school children and other community members.

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Whether it’s your first conservation project or you’re part of a veteran organization, we have the knowledge and resources you need. Contact us today to discuss your conservation vision and financing needs.

loans@conservationfund.org | 703-525-6300