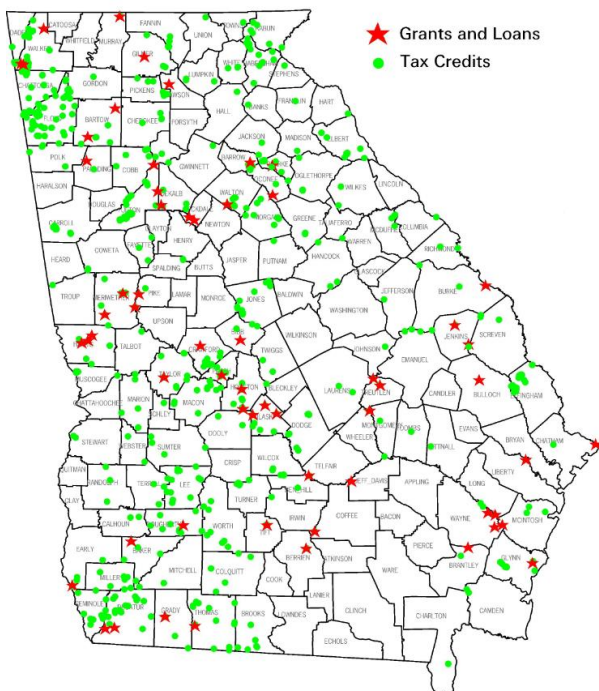




# Nongovernmental Organization Loan Programs

The Georgia Land Conservation Program (GLCP) awards low-interest loans to nongovernmental organizations (NGOs) and land trusts for projects that permanently preserve conservation lands and protect water quality. Organizations may borrow funds to acquire conservation land or easements. Loan proceeds may also pay some due diligence costs associated with the project.

## GEORGIA LAND CONSERVATION PROGRAM APPROVED PROJECTS 2005 - 2014



GLCP has helped protect more than 334,632 acres in 121 counties since 2005.

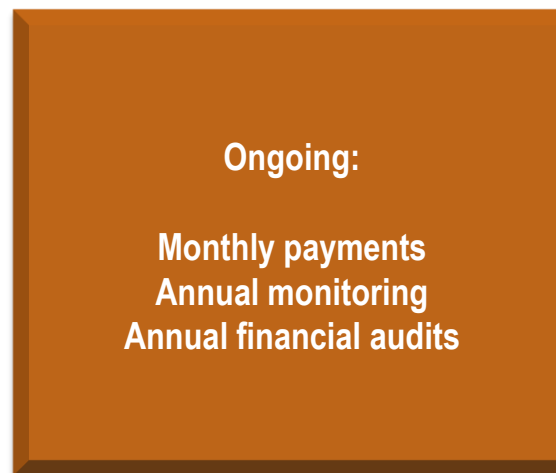
## Loan Project Types:

- Single borrower Loan: The NGO or local government acts as both borrower and repayment source.
- Pass-through Loan: The NGO or local government accepts loan and third party funder repays it through the borrower.
- Tax credit loan: Recipient of conservation donation (NGO or local government) takes out loan and uses proceeds from sale of a tax credit, by the donor, to repay the loan.

## Loan Terms:

- 0.50 to 1.70 percent interest rate.
- 5 to 30 year repayment period.
- Standard amortization and monthly payments.
- Early-cessation payments encouraged.
- Eligible expenses include land and easement value, appraisal, survey, phase one environmental site assessment (ESA) closing, and some legal expenses.

# Nongovernmental Organization Loan Timeline



For more information, contact Steven Nawrocki at 404-584-1023 or [snawrocki@gefa.ga.gov](mailto:snawrocki@gefa.ga.gov).