

# Potential Financing for Pollinator Habitat on NC Farms

*Note to farmers: These websites are for financing options that MIGHT cover creation of pollinator habitat on your farm in North Carolina. Quotations were taken from the financing source website's description of eligible projects. Please let me know if you discover that any of these financing options DO NOT cover pollinator habitat creation so I can remove them from this list ([athena.rayne.2015@gmail.com](mailto:athena.rayne.2015@gmail.com)). Information in parentheses are the agencies that administer or control the financing options. Financing options that include a note of "(check service area)" have a restricted service area. Good luck!*

## Loans & Credit Lines

- [AgAmerica Interest-Only Loans: AgAmerica Pivot Program](#) – “funding short-term agricultural projects or investments”
- [AgAmerica Line of Credit](#) – “all-purpose farm operating line of credit secured through real estate... we encourage you to use your funds for any ag-related purpose...”
- [AgCarolina Farm Credit: Farm Improvement Loan](#) (check service area) –“all of your farm improvement needs”
- [AgSouth Farm Credit: Farm Loans](#) – (check service area) “covering operating expenses...expanding or improving existing operations.”
- [AgSouth Farm Credit: Land Loans](#) – (check service area) “...expanding existing operations”
- [Carolina Small Business Development Fund: Core Loan](#) – “emerging and established businesses in all NC counties, all industries”
- [Carolina Small Business Development Fund: Meck Lending](#) (Mecklenburg County) – “to help small business owners grow their business”
- [Conservation Loans](#) (USDA Farm Service Agency) – “cover the costs of qualified (by NRCS) conservation projects”
- Direct and Guaranteed Farm Loans (USDA Farm Service Agency): [Ownership Loans](#) – “promote soil and water conservation”
- [Microloan Program](#) (USDA Farm Service Agency) – “soil and water conservation projects”

- [Mountain Bizworks](#) – (WNC only) “help small businesses launch and expand”
- [Partner Community Capital Small Business Loans](#) – “projects that have a positive impact on the community... promote environmental sustainability”

## Grants

- [Forest Legacy Program](#) (USDA Forest Service) – “restrict development, limit uses that impact the conservation values, and require compliance with a management plan to protect soil, water, biological diversity, recreation, timber...”
- [NC AgVentures](#) (NC State Extension) – regionally administered, only the WNC region has a website, [WNC AgOptions](#), “diversification and expansion,” including “land improvements”
- [Southern SARE Producer Grants](#) (USDA SARE) – “enable farmers and ranchers to test a sustainable agriculture idea using a field trial, on-farm demonstration, marketing initiative, or other technique”

## Easements, Cost Shares, Rental Payments

- Agricultural Conservation Easement Program: [Wetland Reserve Easement](#) (USDA Natural Resources Conservation Service)– “restores, protects, and enhances wetland values and functions on farmed or converted wetland habitat”
- [Conservation Reserve Program](#) (USDA Farm Service Agency) – “conserve and improve soil, protect water quality, and provide wildlife habitat by establishing long-term cover on highly erodible land or land in need of conservation buffers that has previously been in row crop production”
- [Conservation Stewardship Program](#) (USDA Natural Resources Conservation Service) – “...improve, manage, and maintain existing conservation systems... provide increased... wildlife and pollinator habitat”
- [Environmental Quality Incentives Program](#) (USDA Natural Resources Conservation Service) – “incentivizes agriculture and forestry producers to conserve and enhance soil, water, air, plants, animals, energy, and related natural resources”