**Lending Product: WORKING CAPITAL LINE OF CREDIT**

**Description**
LISC fills a credit gap for its strongest borrowers by providing flexible working capital lines of credit to meet organizational cash flow needs or pay project-based expenses.

**Project Type**
Rental housing, for-sale housing, community facilities, commercial and mixed-use projects

**Loan Amount**
$100,000 - $5,000,000

**Interest Rate**
6% Fixed

**Term**
Up to 2 Years

**Repayment**
Interest-only; payable monthly

**Loan Fees**
Up to 2% of loan amount plus legal fees

**Collateral**
Flexible; generally secured

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**PROJECT SNAPSHOT**
Growing Capacity in Los Angeles

Coalition for Responsible Community Development (CRCD), a youth-centered community development corporation, is the lead agency for LISC’s Building Sustainable Communities initiative in Los Angeles. Founded in 2005, CRCD’s mission is to improve local planning, development, and community services that address the needs of low-income residents and small businesses in South Los Angeles. CRCD provides public safety, builds permanent supportive housing, engages and educates youth in career-building initiatives including neighborhood beautification programs and promotes small business growth and economic development. LISC has supported CRCD from its beginning with CSI and HUD Section 4 capacity grants and continues to support the growth of its youth education and workforce development programs. LISC has worked with CRCD to grow its capacity, providing a $250,000 working capital line of credit to help CRCD bridge growing reimbursements from expanded public agency contracts.

Terms subject to change. All loans are subject to underwriting and credit approval. For more information on LISC’s loan products: [www.lisc.org](http://www.lisc.org) • [lending@lisc.org](mailto:lending@lisc.org)