



The Local Housing Investment Fund & Trust of South Central PA (LHIFT) is a revolving loan fund for flexible, low interest loans which support and stimulate the creation, rehabilitation and preservation of affordable housing and mixed-use projects within the south central Pennsylvania counties of Lancaster, York, Adams, Franklin, Cumberland, Perry, Dauphin and Lebanon. Eligible activities for loans include:

- Pre-development costs, bridge or gap closing to developers for the construction of affordable housing or mixed-used projects including housing.
- Construction of new and/or rehabilitation of existing structures into affordable multi-family housing, including mixed-use projects.
- Acquisition and rehabilitation of homes and/or other properties for resale as affordable home ownership or rental opportunities.
- Preservation of affordable housing through the improvement of safety and living conditions in residential and mixed-use buildings in downtowns of cities and boroughs.
- Support for mixed-income, multi-family housing.

LHIFT can have a tremendous impact as a driver of economic development and stability for families, neighborhoods and communities. LHIFT assists non-profit and private for-profit developers of quality and affordable housing with flexible, low cost capital. Additionally, LHIFT can provide specialized technical assistance for capacity building and review of housing and neighborhood revitalization projects.

A key benefit of LHIFT is that loan terms and conditions are developed with the success of a project in mind while using sound underwriting practices. Traditional lending institutions often have difficulty varying loan terms, rates and requirements due to various government regulations, or see certain projects as too risky for their portfolio or in need of special pre-development technical assistance. This presents a challenge for lenders and particularly for small to midsize developers and investors of affordable housing.



As a U.S. Treasury Department certified Community Development Financial Institution (CDFI), LHOP has the flexibility to develop financial products and services tailored to meet specialized needs of the housing industry and communities. Working with its partnering investors, LHOP can customize loan products and packages.

We encourage potential applicants to speak with a staff member at LHOP prior to submitting a loan application. Such a consultation can provide guidance on current funding priorities and capacity, initial project review and feedback, and document requirements for application. LHOP's financial products, range of loan rates, initial requirements and application for LHIFT can be found at www.lhiftofscpa.com. You may also call (717) 291-9945 or email info@lhop.org