



Solar and Energy Loan Fund, Inc. – SELF

**“CLIMATE LOANS” THAT
TRANSFORM LIVES**

*Serving:
Florida, Alabama, Georgia, South
Carolina*





First & Only Non- Profit “Green Bank” & CDFI in Florida

- Established in St. Lucie County, Florida in 2010
Certified by U.S. Treasury as a Community Development Finance Institution (CDFI) in 2012



SELF specializes in providing unsecured loan programs to help transition low-to-moderate income properties, into healthier, affordable, climate resilient, low-carbon buildings to creating vibrant more equitable and sustainable communities.

Green Banks are Institutions (Loan Funds) built to deliver transformation - generate demand and draw investment



- Green Bank mission is to use finance tools to mitigate climate change.
- Finance institutions dedicated to increasing and accelerating investment in clean-energy goods and services.
- **Green Banks raise public, private and philanthropic capital to fund clean energy, energy efficiency and climate resilience projects.**
- Does not typically take deposits.
- Uses methods that catalyze greater overall investment.

SELF's Mission & Vision

Mission

TO REBUILD AND EMPOWER UNDERSERVED COMMUNITIES BY PROVIDING ACCESS TO AFFORDABLE AND INNOVATIVE FINANCING FOR SUSTAINABLE PROPERTY IMPROVEMENTS, INCLUDING: ENERGY EFFICIENCY; RENEWABLE ENERGY; STORM MITIGATION; WATER QUALITY AND DISABILITY AND AGING IN PLACE HOME ADAPTATIONS, AND MORE.


Vision

SELF'S VISION IS TO ADVANCE SOCIAL, ENVIRONMENTAL AND ECONOMIC JUSTICE BY PROVIDING INNOVATIVE, ACCESSIBLE, AND INCLUSIVE FINANCING PROGRAMS THAT LEVERAGE PUBLIC-PRIVATE AND PHILANTHROPIC PARTNERSHIPS AND CAPITAL.



What Does SELF Finance?

 Solar Products

 Sewer and Water

 Storm Resilience

 Roofing

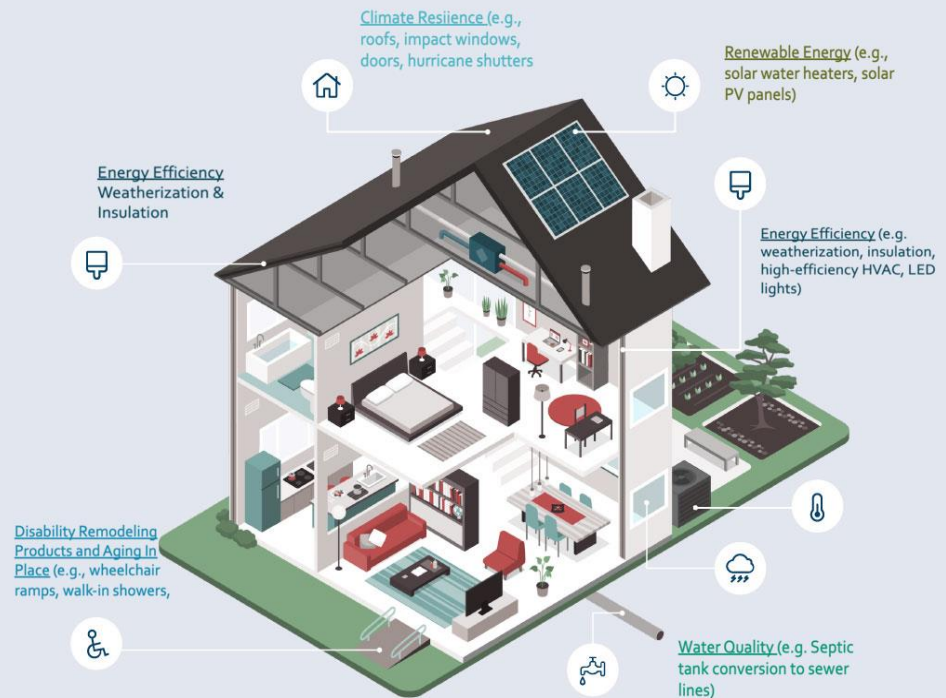
 Weatherization and Insulation

 Lighting

 Health and Safety

 Disability Products

 Air Conditioning





Available Loan Programs

- **Homeowners:** Unsecured Single-Family and Multifamily
- **Landlords:** Rentals for Low income and workforce housing
- **Green Affordable Housing New Construction and Rehabs:** Gap Financing of up to 10%

How Is The Self Different From Traditional Lenders?

1. **Focus on LMI property owners and renters:** SELF fills financing gaps with programs for low-score, credit-worthy homeowners
2. **Underwriting Loans based on ability to repay,** rather than credit scores or income levels.
3. **Pre-vetted contractor network** to protect homeowners from unscrupulous contractors, and scammers.
4. **Project Management** to ensure quality work and compliance with codes.
5. **Credit rebuilding.** SELF reports to Credit Bureau.
6. **Flexible Payment** plans available.
7. **No risk of loss of home** in case of default. No liens or tax liability on the home. **Applies to unsecured loan program, not PACE.*

LOAN SUPPORT SERVICES

- **Financial Inclusion:** SELF loans can help build or rebuild, credit
- **Project Management:** SELF loans ensure quality work and compliance with code.
- **Contractor Network:** SELF loans protect homeowners from unscrupulous contractors, and scammers through a pre-vetted contractor network





SPECIAL LOAN PROGRAMS



Customized Programs: Public- Private Partnership

- SELF partners with local governments; Housing Authorities and other agencies and non-profits to deliver financing programs in underserved communities that advance local government goals.
- SELF is an implementation tool for climate resiliency and clean energy goals and is often used by local governments to ensure inclusion of underserved areas in their sustainability goals
- SELF is able to customize programs that align with common goals (inclusive climate resilience and clean energy). To achieve this end, partners will help with capacity and set-up costs and SELF will leverage the partnership and raise low-cost capital to deploy in local communities.

On-Bill, Customized Financing Programs “Water Quality” Loans

A photograph showing several construction workers in orange hard hats and yellow safety vests working on a trench. They are installing large green pipes. A yellow excavator is visible in the background, and a dark car is parked on the street to the right. The scene is outdoors with trees and a clear sky.

Martin County Septic to Sewer Loan

Sign up for Martin County Utilities (MCU) Septic-to-Sewer (S2S) Conversion Program today and receive an automatic \$1000 discount and the option to apply for a fixed 10 year, \$85/month payment plan through SELF!

HOUSING AND COMMUNITY IMPACT FUND (HCIF)

SEER LOAN” – Sustainable Energy Efficiency and Resiliency Loans for Landlords of low-income rentals *

CLEAR (Clean Energy And Resilience Loan) Unsecured loan for “Green” Affordable and Workforce Housing New Development and Rehabs. * *Gap funding of up to 10% of Capital stack for Green Affordable Housing Projects.*



**Multifamily, Non-profit and
Community Energy Improvement
Loans**

*NEW! Atlanta Housing and SELF Program



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SEER Loan for Landlords

Unsecured loans to help landlords make energy efficiency upgrades on affordable housing rental units.

SEER (Sustainable, Energy Efficient Rental) loans help reduce the utilities costs for low-to-moderate income residents, make homes healthier with better air quality, and stabilize communities with lower tenant turnover.

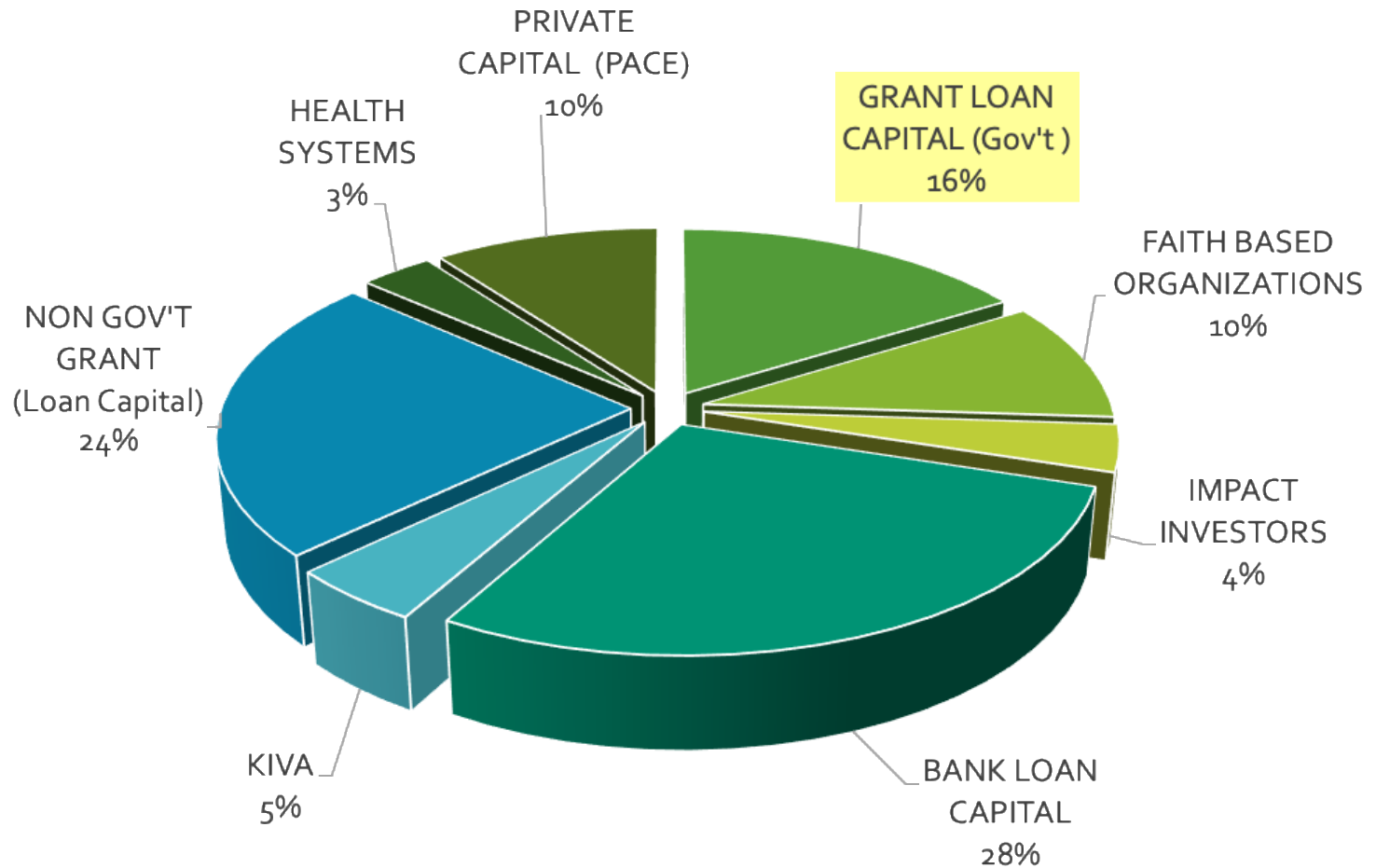
Teaming up with Atlanta Housing to expand access to energy efficiency improvements



SELF RESULTS

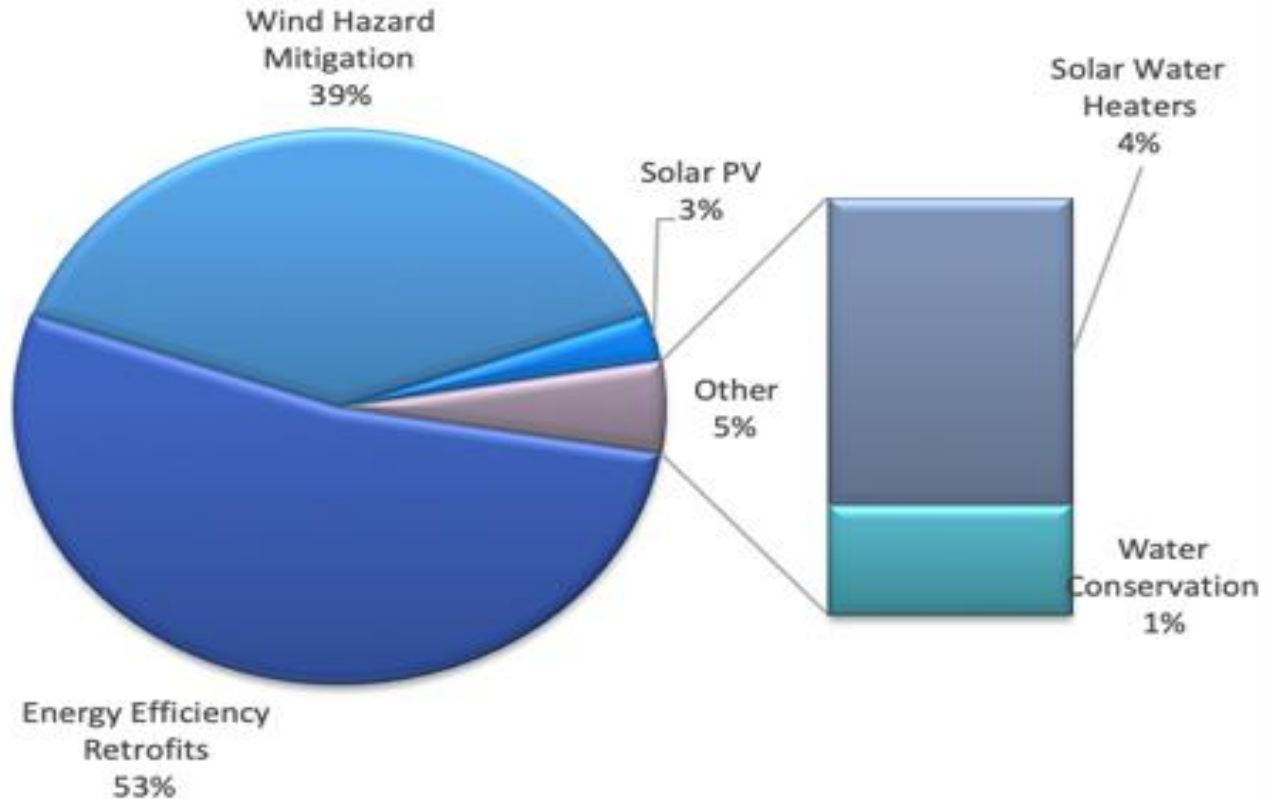
- \$28 Million raised to date; leveraging \$90MM in Projects
- \$19 MM of unsecured loans deployed in 2,300 home-improvement projects.
- 74% of SELF clients are low-moderate income and/or have low credit scores
- Average Default rate BELOW 2%
- 600+ Contractors for SELF network (Green Jobs)

CAPITAL



Active Loan Portfolio (03/20/2021): \$9.3MM in 1,300 Loans

TYPES OF LOANS DEPLOYED (Cumulative)



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Triple Bottom Line Impact Model





IMPACT STORIES

Client Testimonials



Pamela Turner: U.S. Veteran; Single Mother Roof Loan (Resilience) Impacts: Health, Safety, Quality of Life





ST. PETERSBURG (FOX 13) - A St. Petersburg woman and her family had to dump buckets of water from inside their house for nearly a year after Hurricane Irma until SELF approved her for a loan.

Kim Zeches dumped about five buckets a day of water for nearly a year. She tried getting it repaired, but was scammed.

Zeches, works in a school cafeteria at Midtown Academy.

“It’s just so much better. It’s a cleaner living situation. The quality of air in the household is better,” said Zeches.

CLIMATE RESILIENCE Loan

Pinellas nonprofit steps in when no one else will

Image Gallery

2/14/2018



<http://www.fox13news.com/news/local-news/pinellas-nonprofit-steps-in-when-no-one-else-will>



THANK YOU !

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