



Rebuilding and Empowering Underserved Communities

FY 2016 Annual Report



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Message from the Executive Director

The non-profit Solar and Energy Loan Fund (SELF) experienced another successful fiscal year by completing over \$1 million in total lending activity



and achieving several major milestones, including: (1) reaching \$5 million in total lending; (2) raising \$1.185 million in new loan capital; (3) completing our 600th single-family project; (4) completing over \$200,000 of Commercial Property-Assessed Clean Energy (PACE) projects; (5) raising \$150,000 of worldwide crowdfunding via KIVA.org; (6) increasing the contractor base to 175; (7) achieving statewide CDFI certification; and, (8)

expanding our residential lending activities into 58 jurisdictions throughout the Sunshine State.

SELF is pleased to be helping working-class homeowners and local businesses complete much-needed sustainable improvement projects that have reduced energy consumption, greenhouse gas emissions, and operating costs; enhanced comfort and livability, improved air quality, health benefits, and storm mitigation; and, increased equity, local jobs and economic development activities.

SELF continues to scale and diversify our lending activities and chart out a path towards long-term self-sufficiency. The SELF Board of Directors and staff greatly appreciate the strong support that we have received from local governments, banks, faith-based organizations, foundations, and other interested parties – who have collectively provided the vital resources needed to advance our mission and triple bottom line impacts.

Thank you to all of our supporters! With your help, we are transforming underserved communities in Florida - one home and business at a time!

Doug Coward

Executive Director

“In FY 16, SELF surpassed \$5 million in total lending and has now helped more than 600 families complete much-needed home improvement projects.”

“Thank you to all of our supporters for helping SELF Rebuild and Empower Underserved Communities in Florida.”

“With your help, SELF is making a difference!”





Pictured above: Roy Degannes- Residential Loan Program Manager

Mission Statement

SELF's mission is to help rebuild and empower underserved communities by providing access to affordable financing for sustainable property improvements including: energy efficiency; renewable energy; wind-hazard mitigation; and, water conservation.

SELF strives to create positive social, economic and environmental impacts by helping people improve the health, safety and quality of life in their homes while reducing their operating costs and carbon footprint.

SELF's goal is to make financing accessible and affordable to all people and to break down the financial and educational barriers for low- and moderate-income populations to access and make use of technologies that will improve the value and sustainability of their properties.

SELF provides affordable loans coupled with financial education, energy expertise and project management to help our clients make the most cost-effective decisions. SELF's loans help people save costs on energy and insurance premiums, while also helping preserve a healthy environment through reducing carbon emissions.

SELF ensures competitive pricing and quality work from our network of over 165 pre-approved contractors who are located all over the state of Florida.

2016 HIGHLIGHTS

SELF Received Statewide Certification from the U.S. Department of Treasury

SELF raised **\$1.185** million in new loan capital, from 6 new Investors



Above: Commercial PACE clients, Cindi O’Connell (far left) and Timothy O’Connell (third from left), with St. Lucie County Commissioner, Paula Lewis (second from left) and SELF Executive Director, Doug Coward (far right), standing in front of a property that was rehabilitated with SELF’s “PACE” Financing Program.



KIVA Senior Manager of Strategic Initiatives, Carlos Pierre (right) visited SELF Headquarters in Fort Pierce and met with SELF’s KIVA loan client, Olive Rolle (left).

SELF closed **117** new loans for a total of **\$956,510**

SELF grew its Contractor Network to **175**

Other Milestones

- SELF closed its first loans in the West Coast of Florida increasing its service territory in the state of Florida.
- SELF expanded into over 58 cities and 23 Counties Florida.
- SELF raised over \$150,000 from micro investors all over the world to fund 27 loans, for women and veterans in financial distress.

About SELF (Solar and Energy Loan Fund)

SELF is a certified non-profit Community Development Financial Institution (CDFI) whose mission is to provide financing for sustainable residential and non-residential property improvements, coupled with energy expertise and project management.

The Residential Program offers micro-loans to underserved homeowners in Florida to help them complete an array of sustainable home improvement projects that include: (1) **energy efficiency** (e.g., weatherization, high-efficiency air conditioners); (2) **renewable energy** (e.g., solar water heaters); (3) **wind-hazard mitigation** (e.g., roofs, hurricane shutters, impact windows and doors); and, (4) **water conservation** projects. Typically, these assorted home improvement projects generate healthier living conditions and safer homes and also provide enhanced comfort and livability and reduced operating costs for the elderly, children, and persons with illness, disease, and other physical impairments.



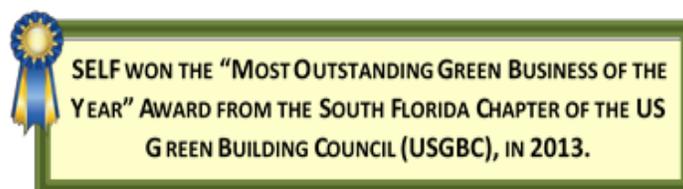
SELF Team Members

SELF also administers St. Lucie County’s **Commercial Property-Assessed Clean Energy Program (PACE)**, which is an alternative financing program to help property owners make improvements to buildings and facilities, including: energy efficiency, renewable energy, wind hazard mitigation and water conservation projects. PACE financing is secured by equity in the subject property and is a voluntary assessment that is paid back over time on the property tax bill. PACE applies to commercial, industrial, agriculture, non-profit and multi—family property owners.



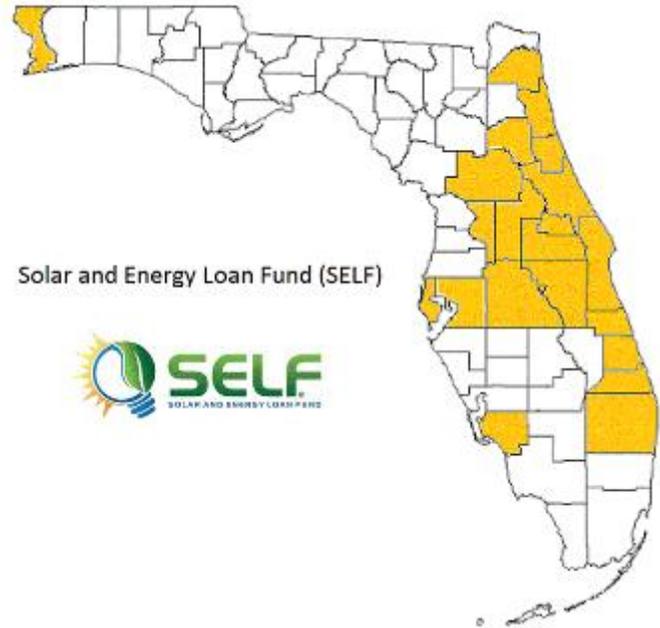
SELF began operations in 2011 after being selected as one of twenty programs in America to receive seed funds through the Energy Efficiency and Conservation Block Grant (EECBG) program, from the United States Department of Energy (DOE). Currently, SELF is a statewide program headquartered in St. Lucie County, Florida. SELF produces triple bottom line impacts by helping low and moderate income communities and underserved women and veterans, make much needed property improvements to help lower operating costs; enhance comfort and livability, improve air quality and health benefits, bolster hurricane-resistance, and increase market value.

The sustainable types of improvements financed by SELF contribute to the revitalization of residential and commercial neighborhoods, while spurring economic activity and sustainable development through the employment of local contractors.



Market

Although the Treasure Coast region remains our home and the primary focus of our work, SELF continues to expand its footprint statewide and currently operates in over 23 counties and 58 jurisdictions. SELF’s goal is continue to expand and provide services to all of the state of Florida by 2020. In FY 2016, SELF expanded westward towards the Tampa Bay region and continued to grow in Central Florida.

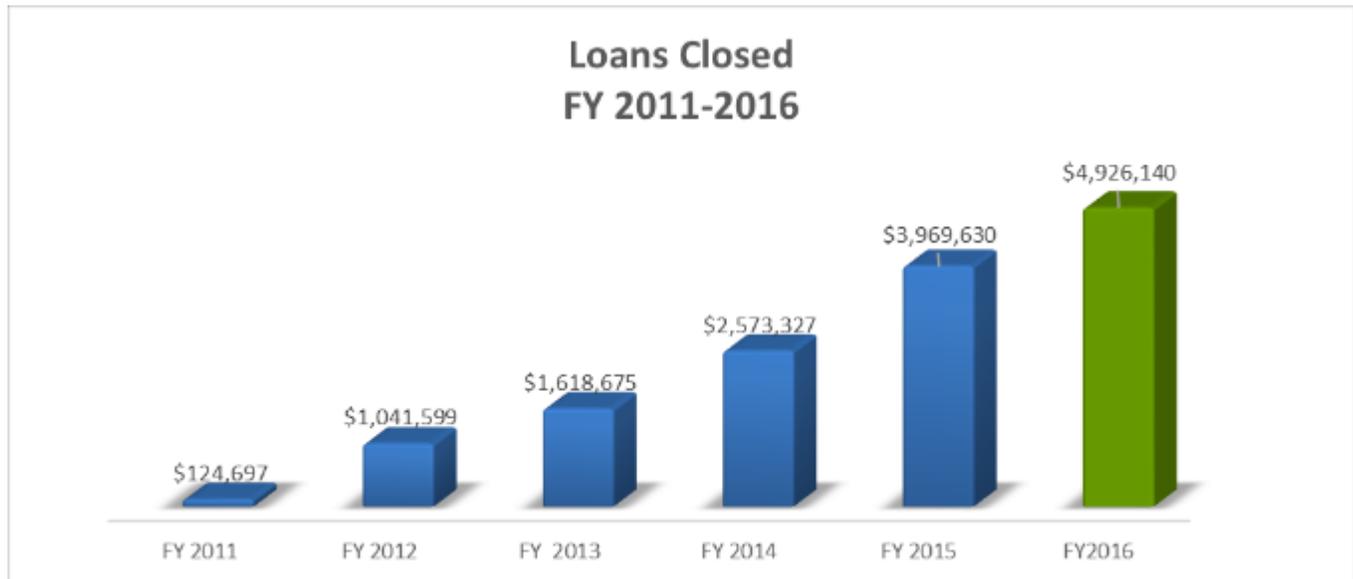


Demand

Market demand has been steadily rising as SELF positions itself as a unique CDFI which provides alternative and accessible loan products focused on increasing home equity, reducing operating costs and enhancing the quality of life for those who cannot qualify for traditional financing options. SELF reduces the risk of low income and financially distressed populations by providing alternatives to predatory lenders and helping to break cycle of poverty while fostering systemic change.

In FY 2106, SELF grew 24% from the previous year, reaching just shy of \$5 Million in total lending since its inception in the spring of 2011. The top three retrofits in demand from the LMI (Low and Moderate Income) populations, which make up 66% of our market, are: Roof Repairs, High Efficiency Air Conditioners and new windows, doors with weatherization. Of 213 clients that were surveyed, 16.4% were interested in “Green” technologies and 15% sought improvements due to high insurance costs, or the inability to purchase insurance due to the condition of their homes.

Achieving Our Mission





We asked our clients **“Why did you select SELF for your home improvement project?”**

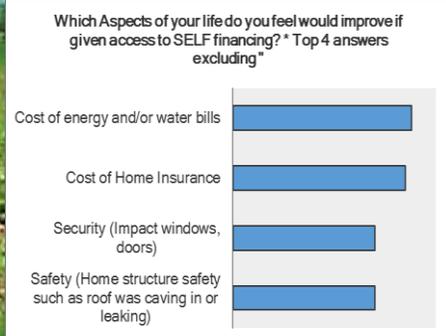
213 clients responded with the top 4 reasons:

53% came to SELF because “It was Highly Recommended

36.3% were “unable to obtain other sources of financing”

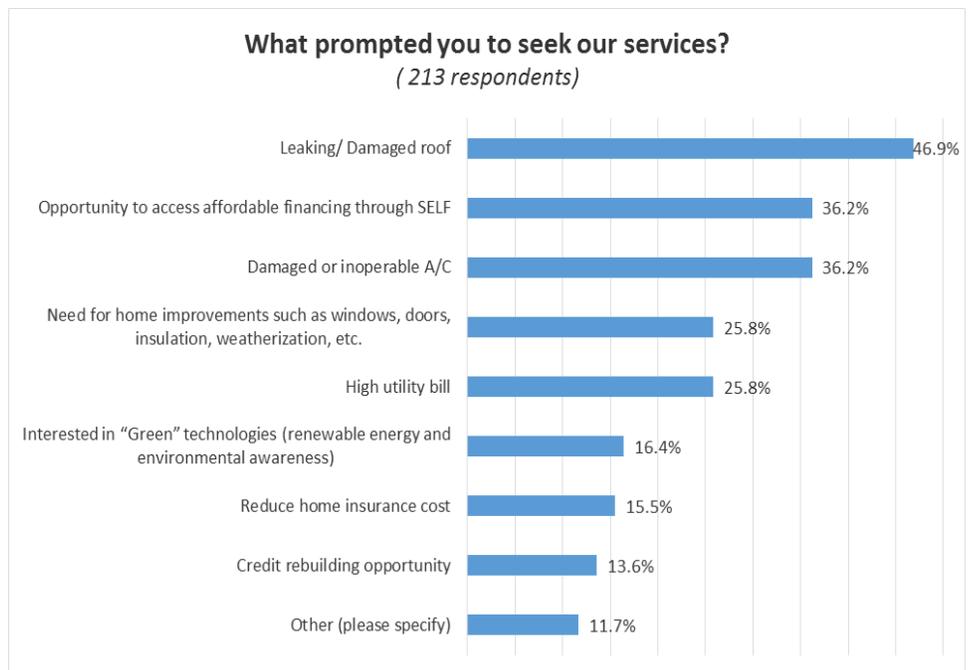
35.8% because of “lower rates than other available offers”

24.9% because SELF is a non-profit



Taking on Climate Resiliency and Adaptation

As contractors and clients learned more about the various benefits of our climate adaptation loan products, the demand for roof repairs and impact windows increased, while energy efficiency remained the most sought out product type. Our surveys prove that SELF responds to a great need for sustainable home upgrades, and that our loans create positive impact on people’s budgets. Our clients have expressed that SELF is the most affordable, or only option they have to access capital to help repair and preserve their homes. Furthermore, our surveys demonstrate that with SELF loans, people are achieving increased safety and quality of life, coupled with cost reductions, and asset protection.



Loan Products and Non-Financial Services



Climate Resiliency Loans



Renewable Energy Loans



Energy Efficiency Loans

SELF’s residential and commercial lending programs provide a full range of financial and non-financial services, including: education, training through workshops, and public events; speaking engagements; local conferences; seminars; and, social media outlets.

Our financial products target two (2) main markets:

- 1) **CDFI: Residential Homeowners.**
- 2) **PACE: Commercial, Industrial, Agricultural, Multi-Family and Non-Profit Property Owners & Residential**

The **Residential program** helps homeowners access affordable unsecured loans to make assorted improvements that contribute to energy savings, enhanced wind resistance and water conservation, and improved safety and quality of life in the home.

The **Commercial Property-Assessed Clean Energy (PACE)** is another alternative financing program available to help Commercial, Industrial, Agricultural, Multi-family and Non-Profit property owners in St. Lucie County make improvements to buildings and facilities, including: energy efficiency, renewable energy, wind-hazard mitigation, and water conservation. **PACE** financing is secured by equity in the subject property and the voluntary assessment is paid back over time on the property tax bill.

In FY 2017, SELF will also launch and administer, the St. Lucie County Residential PACE program.

Loan Types:

- **Residential – Energy Efficiency, Wind-Hazard Mitigation, and Water Conservation Loans:** Unsecured loans with 3-7 year terms at 5% -9.5% APR.
- **Residential – Solar Thermal, Solar Water Heaters, and Solar Photovoltaic (PV) Loans:** Unsecured loans with 3-7 year terms at 5% -9.5%.
- **KIVA – Home Improvement (Energy Efficiency, Renewable Energy, and Wind-Hazard Mitigation):** Unsecured crowdfunded loans with 5 year terms and 5% APR.
- **Contractor Equipment Financing:** Revolving line of credit to approved contractors for of up to \$15,000 for advance purchase of equipment needed for a SELF projects. SELF charges a one-time 4% fee and deducts the repayment from the final payment to the contractor upon completion of project.
- **Commercial Property-Assessed Clean Energy (PACE) Financing:** Voluntary assessment with 5, 10, 15, and 20 year terms at 6-8.5% APR.



Benzenia White

I was without an air conditioner for more than two months and I couldn't get financing to replace my A/C , because of my credit score. Then, a relative told me about SELF and they approved me! I also chose the contractor that I felt most comfortable with. I'm so thankful for what SELF did for me!

SELF participated in the Climate Change Summit in South Florida sponsored by the Southern Alliance for Clean Energy (SACE). Pictured here from left to right are: Cindy Lerner, Mayor of the Villages of Pinecrest; Doug Coward, Executive Director of SELF; Richard Wiles, Senior VP of Climate Central; Susan Glickman, Florida Director of SACE; John Podesta, Senior White House Advisor; Dr. Benjamin Kirtman, University of Miami; Dr. Jennifer Jurado, Broward County Sustainability Director; and, Daniella Levine Cava, Miami-Dade County Commissioner.



The SELF team was pleased to participate in the inaugural Lincoln Park Main Street Small Business Summit to share information about our residential and commercial lending programs and our work with minority contractors. Pictured here are Darrell Winfree and Pamela Carithers with Lincoln Park Main Street and Roy Eastman DeGannes and Doug Coward with SELF.

are : Doug Coward, Executive Director of SELF, Vice Mayor Joni Brinkman of the Village of Palm Springs, and Duanne Andrade, CFO, SELF.

Thank you to the Palm Beach Planning Congress for inviting SELF to participate in The Future of Energy film and panel discussion. Pictured here from left to right



SELF was proud to take part in the 2016 National Conference of the Resource Center for Religious Institutes (RCRI). Pictured here from left to right are: Allison Yates, Operations Manager for SELF; Sister Nora Nash, Director of Corporate Social Responsibility for the Sisters of St. Francis of Philadelphia; Duanne Andrade, CFO, SELF, and Vicki Cummings, CFO at *Sisters of the Holy*

FY 2016 Results

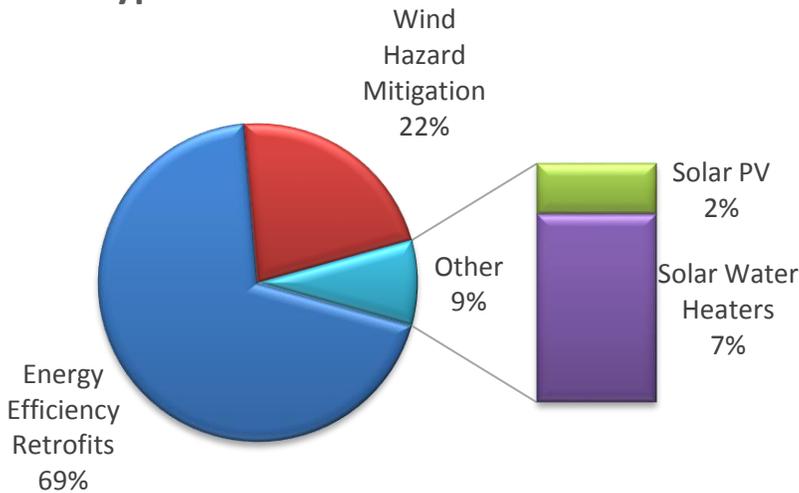
In 2016, SELF continued to provide access to financing focused on energy efficiency and wind hazard mitigation. As contractors and clients learned more about the cost benefits of our climate adaptation loan products, the demand for loans continued to be focused on energy efficiency and roof repairs, both which greatly impact people’s budgets, by reducing operating and insurance costs and increasing safety and quality of life. Through our ongoing surveys, our clients have expressed that SELF is the most affordable- or their only option, to access capital to help repair and upgrade their homes. Furthermore, our surveys demonstrate that through SELF loans, people are achieving increased safety and quality of life, coupled with cost reductions, and asset protection.

Loan Activity	
Total Loans Closed	602
Total Active Loans	450
% of Activity in CDFI Investment Areas	64%
LMI Clients * Per HUD	66%
Clients per Staff	75

Loan Activity To Date	FY 2016
Loans Closed to Date	602
Loans Closed to Date (\$)	\$4,926,140
# of Active Loans to Date	450
Outstanding Active Loan Portfolio	\$2,446,870
Average Loan Size	\$8,183



Loan Type Distribution



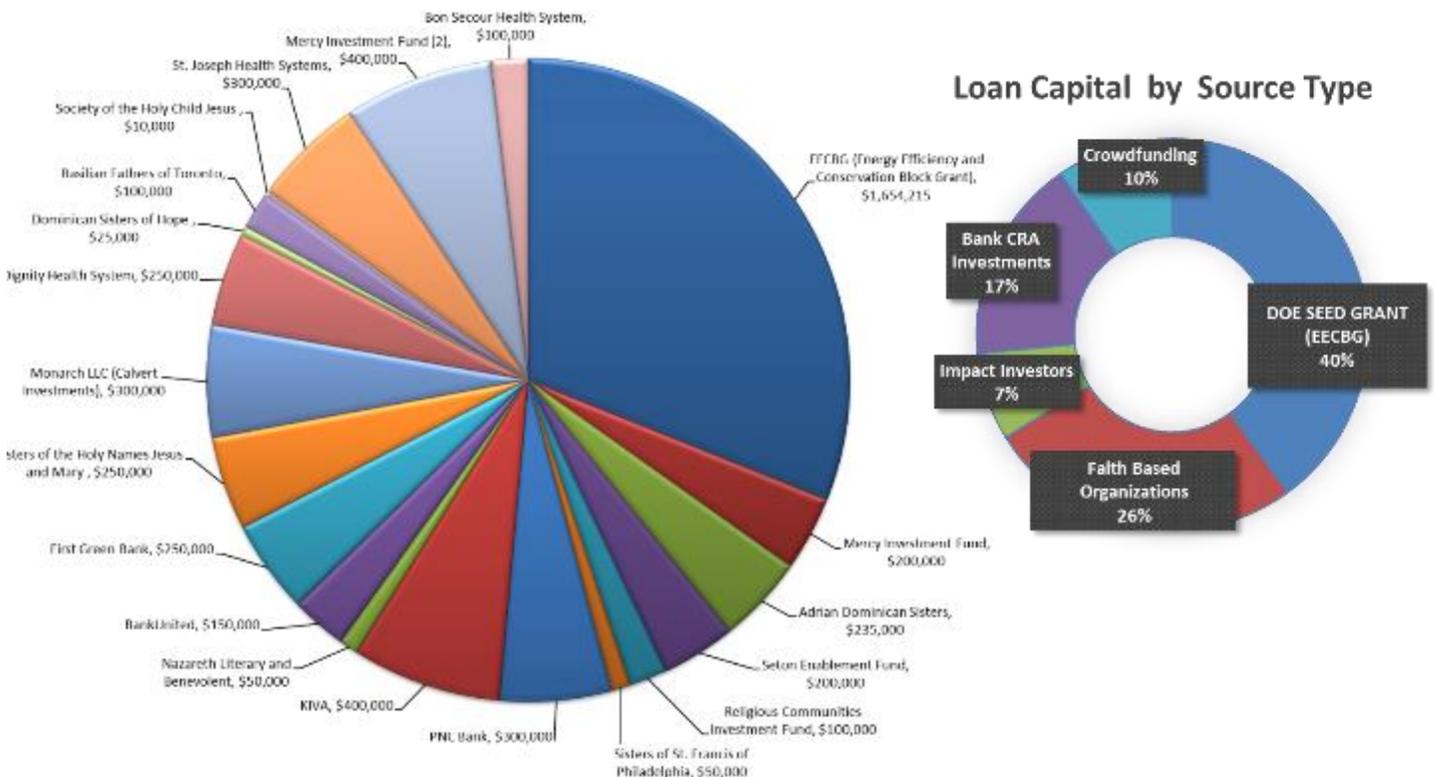
Picture: Roy Degannes- SELF Residential Program Manager (Left), Eula Clark-Stuart City Commissioner (Right)

Investors (2011-2015)

The initial grant from the U.S. Department of Energy allowed SELF to kick-start the program and build the organization’s internal capacity and develop effective processes to help sustain SELF’s future growth.

As of Sept. 30, 2016, SELF had raised \$5.32 million in loan capital for the residential lending program from 19 investors in 5 categories: Government grants, faith-based organizations, banks (CRA investments), crowdfunding and impact investors. In addition, SELF secured \$1 million for the Commercial PACE program and another \$2.38 million in grants and partner contributions. The total amount raised by SELF between loan capital and grants is \$8.7 million.

LOAN CAPITAL	Cumulative (2011-2016)	Interest Rate	TERM (YRS)
EECBG (Energy Efficiency and Conservation Block Grant)	\$1,654,215	0.0%	
Mercy Investment Fund	\$200,000	3.0%	5
Adrian Dominican Sisters	\$235,000	2.0%	3
Seton Enablement Fund	\$200,000	3.0%	5
Religious Communities Investment Fund	\$100,000	3.5%	5
Sisters of St. Francis of Philadelphia	\$50,000	3.0%	5
PNC Bank	\$300,000	2.5%	3
KIVA	\$400,000	0.0%	5
Nazareth Literary and Benevolent	\$50,000	0.5%	3
BankUnited	\$150,000	3.8%	7
First Green Bank	\$250,000	4.3%	3
Sisters of the Holy Names Jesus and Mary	\$250,000	2.0%	5
Monarch LLC (Calvert Investments)	\$300,000	3.0%	4
Dignity Health System	\$250,000	2.5%	7
Dominican Sisters of Hope	\$25,000	1.5%	3
Basilian Fathers of Toronto	\$100,000	3.0%	3
Society of the Holy Child Jesus	\$10,000	3.0%	1
St. Joseph Health Systems	\$300,000	2.5%	5
Mercy Investment Fund (2)	\$400,000	3.0%	5
Bon Secour Health System	\$100,000	2.5%	3
Total Loan Capital Residential Program	\$5,324,215		
COMMERCIAL PACE CAPITAL	\$1,000,000		
Total Residential and Commercial LOAN CAPITAL	\$6,324,215		



Our Partners

SELF has built robust partnerships with: local cities and counties; regional, state and federal government agencies; foundations; universities and colleges; banks; nonprofits; contractors; faith-based organizations; and, several utilities. In particular, SELF has worked closely with St. Lucie County and the Cities of Port St. Lucie, Fort Pierce, Orlando, Stuart and Palm Beach County. These local governments have provided direct support through seed grants, collaboration with city leaders and multiple departments, and/or extensive in-kind support for marketing and community outreach. The Treasure Coast Regional Planning Council has also provided critical seed funding. SELF has also worked closely with Indian River State College’s student internship program, as well as with the Green Veterans training program and Palm Beach State College. SELF has also partnered with several utilities to provide low-cost energy audits and to disseminate information to customers about the non-profit lending program. SELF relies on these partnerships to help legitimize the program, build organizational capacity, and anchor and cultivate new jurisdictions. SELF is expanding statewide, region by region, and these partnerships provide the necessary resources and support needed to scale the program.



Triple Bottom Line Impact Model

Building Climate Change Resiliency and Empowering Underserved Communities through: Access to affordable financing options; education and awareness of energy and sustainable best practices; financial education and multi sector partnerships.



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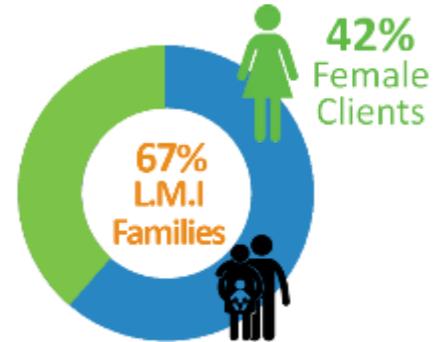
Rebuilding & Empowering

- Climate Resiliency
- Safer & Healthier Homes
- Improved Quality of Life
- Financial Empowerment
- Increased Equity

Reducing

- Carbon Footprint
- Operating Costs
- Financial Vulnerability

Triple Bottom Line Impacts



Energy and Environmental Impacts	FY 2016
Cumulative Reduction in Co2 Emissions	1034 Metric Tons
Equivalency in Gallons of Gasoline Saved	116,404

Community and Educational Events	FY 2016	
	# of Events	# of Attendees
# of Total Educational/ Awareness Events	367	927
# of Total Credit Rebuilding Seminars	5	109
# of Home Buyer Seminars	6	360
# of Energy Savings Seminars	4	40

Project Indicators	FY 2016
Total # of Energy Audits	1060
Total # of Retrofits	1774
% of Energy Efficiency Retrofits	69%
% of Renewable Energy Retrofits (Solar PV & Solar Hot Water Heater)	9%
% of Wind Hazard Mitigation Retrofits	22%

Economic Impact	FY 2016
Average Annual savings in Energy Bills (\$)	\$276
Average % savings (kWH) per household	25%
Hours Employed in Projects (#)	18,234
Wages generated by projects (avg. \$20/hr.)	\$364,680

Financial Summary

Since inception, SELF has deployed just shy of \$5 million to date. The current return on the portfolio and other lending activities, has increased from a 3.5% in 2012 to 9.42% while it's default rate has remained at 1% or less.

SELF CUMULATIVE PORTFOLIO PERFORMANCE (as of Sept. 30, 2016)

- **Total # of Loans Closed – 602**
- **Total Loans Closed - \$4,926,140**
- **Loan Portfolio Balance -\$2,446,870**

Portfolio Performance	FY 2012	FY 2013	FY2014	FY 2015	FY 2016
Loans Closed per Year	106	85	59	187	18
Cumulative Loans Closed (#)	151	236	295	482	603
Total Loans Closed (\$\$) / Year	\$ 916,902	\$ 577,076	\$ 954,652	\$ 1,396,303	\$ 956,510
Cumulative Loans Closed (\$\$)	\$ 1,229,516	\$ 1,806,592	\$ 2,761,244	\$ 4,157,547	\$ 5,114,057
Active Loan Portfolio (Balance)	\$ 1,083,288	\$ 1,643,939	\$ 1,686,500	\$ 2,379,407	\$ 2,446,942
Cumulative Interest and Fees Earned	\$ 48,287	\$ 121,497	\$ 227,828	\$ 423,425	\$ 650,747
Avg. Return on Portfolio (per year)	3.52%	5.37%	6.39%	9.62%	9.42%
% Total Revenue from Loan Interest & Fees	2%	8%	30%	41%	64%

CAPITAL	FY 2012	FY 2013	FY2014	FY 2015	FY 2016
# of Funding Sources (cumulative)	2	4	10	14	19
New Loan Capital Raised	\$ -	\$ 435,000	\$ 850,000	\$ 1,200,000	1,185,000
Cumulative Loan Capital	\$ 1,654,215	\$ 2,089,215	\$ 2,939,215	\$ 4,139,215	\$ 5,324,215
Average Cost of Capital	0.00%	0.74%	1.18%	1.48%	1.54%
Total Assets	\$ 1,743,279	\$ 2,143,349	\$ 2,631,220	\$ 3,482,487	\$ 4,081,359
Total Liabilities	\$ 380,948	\$ 567,292	\$ 1,293,588	\$ 2,404,310	\$ 3,358,056
Unrestricted Net Assets	\$ 1,362,331	\$ 1,576,057	\$ 1,337,632	\$ 1,078,177	\$ 780,813

BALANCE SHEET SUMMARY *Per Audited Financials (2012-2016)

Balance Sheet Summary	FY 2012	FY 2013	FY 2014	FY 2015	FY2016
Administrative Expenses	\$ 115,308	\$ 91,350	\$ 92,337	\$ 111,061	\$ 92,504
Fundraising Expense	\$ 6,070	\$ 4,807	\$ 4,861	\$ 5,845	\$ 20,119
Loan Service Expense	\$ 764,698	\$ 560,382	\$ 525,030	\$ 622,060	\$ 538,825
Total Expenses	\$ 886,076	\$ 656,539	\$ 622,228	\$ 738,966	\$ 651,448
Cash payment of Interest	\$ -	\$ 4,675	\$ 16,984	\$ 39,860	\$ 60,040
Change in Net Assets	\$ 1,026,167	\$ 213,726	\$ (264,425)	\$ (259,455)	\$ (295,963)
Principal Paid on Loans Payable (per year)			\$ 76,332	\$ 77,646	\$ 220,117

➤ SELF is a prudent lender and as such, matches the term of the loans to clients to the loan capital terms.

Financial Performance

Financial Performance-COMPARED TO CDFI INDUSTRY STANDARDS (as of Sept.30, 2016)

SELF Financial Performance compared to CDFI Minimum Prudent Standards

KEY FINANCIAL INDICATORS	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016	CDFI STANDARD
Financing Assets	61%	74%	47%	68%	60%	MPS >50%
Net Asset Ratio	78%	73%	51%	31%	19%	MPS >= 20%
Current Ratio (liquidity)	2.01	6.06	3.00	2.04	3.07	MPS = 1.25
Deployment Ratio	89%	75%	78%	116%	81%	MPS >= 50%
Financial Self Sufficiency	4%	11%	30%	35%	41%	MPS > 40%
Operating Liquidity Ratio	0.00	4.00	4.00	1.23	2.60	MPS =>1
Charge Off Ratio	0.2%	0.3%	0.2%	0.1%	1.1%	MPS <= 4%
Net Income	\$1,026,167	\$213,906	-\$264,425	-\$259,455	-\$295,963	MPS > \$0
Solvency Ratio	2.01	6.06	3.00	1.45	1.22	MPS =>1
Leverage	0.00	0.26	0.64	1.45	3.30	<= 3.75

SELF ACTIVE LOAN PORTFOLIO; DELINQUENCY & WRITE OFFS

Charged Off Loans	\$ 25,113	\$ 10,116	\$ 18,664	\$ 2,866	\$ 26,631
% of Charged off accounts	2.3%	0.7%	1.1%	0.1%	1%
<i>Delinquent Accts > 30 days</i>		\$ 1,157	\$ 557	\$ 447	\$ 20,596
<i>Delinquent Accts > 60 days</i>	\$ 1,683	\$ 1,715	\$ 467	\$ 215	\$ -
<i>Delinquent Accts > 120 days</i>		\$ 3,242	\$ 4,904	\$ 5,576	

NOTES ON FINANCIAL STATEMENTS AND PROJECTIONS:

SELF is in the process of scaling and diversifying its operations with the goal of increasing its earned revenue and reducing its reliance on grants. During this process and until 2018, SELF expects to have an operating deficit however, after 2018 SELF will begin to see positive results with a conservative and steady growth rate, based on the continued territorial expansion through our contractor network, and partnerships with multiple entities throughout the state.

In order to cover the revenue gap while scaling, SELF is using the revolving principal from the original DOE grant funds (\$1.65 million) to supplement its budget. Currently, SELF has an outstanding loan portfolio balance of approximately \$400,000 that can be converted to operating funds, in the short term. SELF's biggest challenge has been, and will continue to be, securing grants that can help supplement the operating budget during the scaling process.

SELF is focused on increasing and diversify its lending products to include longer term financing and other alternative financing products that can generate fee based revenue streams, such as the Residential PACE and Commercial PACE financing programs (Property Assessed Clean Energy Programs). In addition to PACE, SELF intends to diversify its activities to include larger scale projects with collateralized lending, that will produce more potential to generate earned revenue. SELF's goal is to achieve \$8 million in loan balance by 2020, and reach 90 % self-sufficiency.

TESTIMONIALS



Anna Tirado

Loan Impacts: Quality of Life, Savings, Health

Amount of Loan: \$5,403.05

Type of loan: Energy Efficiency

“SELF loaned me money for my A/C when no one else would. I had been without air for over a year, and the cost of running the A/C when it worked was high. My daughter who was expecting her first child had come to stay with me so I couldn’t bring a new baby into the home without a working A/C, so when the repairmen told me about SELF, I immediately called them. The process was fast and I’m happy with the results.”



David Garrett

Loan Impacts: Health, Quality of Life

Amount of Loan: \$3,672.83

Type of Loan: Energy Efficiency (Veteran Program)

“My contractor referred me to SELF because I just purchased my home and I wasn’t sure I would be able to get more money from the bank to replace my A/C when it died. I was told it was too old to repair, so I asked them if I could get a loan through their company. They immediately sent me to SELF. I am a disabled veteran, and with my health I couldn’t continue to live in my house without air. SELF gave me a decision quickly and the contract installed my unit a few days after my loan papers were signed.”



Pamela Turner

Loan Impacts: Safety, Health, Quality of life, Credit Rebuilding

Amount of Loan: \$7,231.21

Type of loan: Wind Hazard Mitigation (Roof Repair)

“I tried several times to get a loan to fix my roof, but I was denied because of my medical bills which brought my credit score down to nothing. The roof on my home was leaking into my daughter’s room, and so she would have to sleep in my room with me which was uncomfortable because I am recovering from breast cancer and radiation treatments. When I heard about the SELF program, I couldn’t believe that it was possible to help my situation, but SELF came through and the contractor gave me a good deal.”



Jody Polland

Loan Impacts: Safety and Security, Quality of life

Amount of Loan: \$6,152.35

Type of Loan: Wind Hazard Mitigation (Veteran Program)

“My wife and I just moved to Florida, and we heard about the hurricanes that come through at certain times of the year so we wanted to make sure we were safe in the home. Initially we wanted to replace our windows, but the cost was astronomical, so we decided that hurricane shutters would be best. SELF helped us get a better rate on our loan than we would have found elsewhere and the contractor was fantastic.”



Donna McCrary

Loan Impacts: Quality of Life, Health

Amount of Loan: \$6,337.36

Type of Loan: Energy Efficiency

“I had been without air for nearly a year, and I’m getting older, so living without a working a/c is hard. I don’t make a lot each month, so finding a bank who would loan me enough to replace my a/c was impossible. SeaCoast told me that SELF was my only chance. I didn’t bother calling thinking I would be turned down, but they called me and after going through the KIVA process I received a new a/c at a price I can afford.”



Lesha Westberry

Loan Impacts: Quality of life, Asset Building, Savings, Reduced Carbon Footprint, Quality of Life

Amount of Loan: \$10,000.

Type of Loan: Energy Efficiency



Delores Pitts

Loan Impacts: Quality of Life, Savings, Reduced Carbon Footprint

Amount of Loan: \$4,874.41

Loan: Energy Efficiency

“I’m a diabetic and I swell when I am in the heat too long, so living with my air conditioner was beginning to affect my health. I struggled financially a few years back at that affects me to this day when I try to get any type of loan. SELF gave me a chance and allowed me to finance my A/C with them. They were fast and everyone there was so nice to me.”

“We wanted to be more energy efficient because with 16 adoptive children, we try to save every penny we can. Around the time we contacted SELF, we realized that our A/C was dying and that we couldn’t go another summer without getting it replaced. SELF was able to finance the replacement and our payments are manageable. Thank you SELF!”



Governance



Kyle Abney, *President*, founding board member of the U.S. Green Building Council's Central Florida Chapter and Florida/Caribbean Regional Council.

Kyle is a state-licensed general contractor, and a founding board member of the U.S. Green Business Council's (USGBC) Central Florida Chapter and the USGBC's Florida/Caribbean Regional Council. He serves on the Treasure Coast Builders Association and is a former co-chair of the Green Building Council of the Gold Coast Builders Association.



Thomas Cooper, *Secretary*, Architect, consultant to the Miami-Dade County School Board, Adjunct Professor of Architectural Design at University of Miami.

Cooper, an architect with experience in green architecture and sustainable design, brings contracting and design experience to the Board. He is a member of the American Institute of Architect's (Florida) Committee on the Environment (COTE). He serves on SELF's Product Research Committee.



Tammy Crandell, *Treasurer*, Banker & Small Business Owner.

Tammy has over 26 years in the banking industry. She also owns her own travel agency. Her professional affiliations include St. Lucie County Chamber Board of Directors Treasurer, Chamber Ambassador and Resource Committee Member. She has served as chair of the Ambassador Committee as well as, Chair for the Business Development Committee for the St. Lucie County Chamber.



Chris Craft, St. Lucie County Tax Collector.

Tax Collector Chris Craft is St. Lucie County native. He worked at Coca-Cola Enterprise for ten years as a Sales Market Manager before shifting towards his political career. At the age of 31, Commissioner Craft was sworn into office as commissioner and, currently is in his second term as St. Lucie County's Tax Collector. He also serves on the Treasure Coast Council of Local Governments committee; the Value Adjustment Board (VAB), the Treasure Coast Regional Planning Council, Healthy Kids Board, and others.



Bridgette Daley, Vice President/Business Development Manager.

Bridgette is an accomplished leader and seasoned financial and communications professional with over 20 years of experience. She has a Masters of Arts Degree in Communication and Organizational Leadership. She has been involved in various banking initiatives that have fostered successful banking practices, and has also chaired committees to manage diversity and



Fran Ross, Attorney at Law.

Fran Ross focuses on criminal and family law providing valuable input to the board, on targeted low-to-moderate income and investment areas. She received her Juris Doctorate degree from the Southern University Law Center and a bachelor's degree from Florida Atlantic University with a focus on Criminal Justice. Ross also serves on the Indian River Medical Center Board of Directors and is member of the Florida Bar since 1988.



Scott McCracken, President Sawhorse Construction

Scott has over 27 years of experience in construction and has been a state certified general contractor since 1989. He is also the President of the Treasure Coast Builders Association and received the distinction of "Builder of the Year". Scott has also been a certified member of Green Advantage since 2008 winning a number of awards for green building projects. He is an active leader in his community and has also serves on the board Planning and Zoning and the Vero beach Finance Committee.



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