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>>> To schedule an interview contact Lauri Gomez, laurig@solarenergyloanfund.org, 407-640-9626, >>>

Afraid your home improvement costs are going through the roof?

Orange County Program assists Pine Hills homeowner

ORLANDO, Fla. - Friday, March 18, 2022 – Roselyn Clouden knew she needed a new roof. With the rainy season just a couple of months away, she didn't know where to turn to for help. As costs for everything, including home insurance premiums and roofing supplies, kept rising, Clouden, president of the Pine Hills Safe Neighborhood Partnership, knew she had to act fast.

She learned about a nontraditional finance company through Orange County **Commissioner Victoria Siplin's** office, the non-profit Solar and Energy Loan Fund (SELF), and reached out.

"I couldn't be happier with my loan. Its low-interest rate and term make it affordable," said Roselyn. "Everyone at SELF treated me with respect. SELF is a real blessing to me and the community."

Clouden, a former civil servant who lives on a modest retirement income, is a resident of Pine Hills, a low-to-moderate income neighborhood in Orlando. SELF specializes in providing home improvement financing for communities such as Pine Hills because they often don't qualify for conventional bank loans with requirements such as minimum credit scores.

Lauri Gomez, the Orange County Loan Officer for SELF, is the program manager for every client that gets approved for a loan, and helps vet all contractors to make sure the job is done by trustworthy installers. For this project, Gomez and Clouden settled on the expertise of **St. John's Roofing Company**.

SELF is no stranger to Siplin, a long-standing champion of the organization.

"SELF fills a niche in low-to-moderate income communities to help homeowners access affordable financing for home improvements, no matter their credit score," said Commissioner Siplin. "SELF helps create safer homes, rebuilds communities, and puts local contractors to work."

Orange County contracted with SELF in 2020 to help struggling homeowners who did not have access to traditional bank financing but wanted to make their homes more sustainable and climate-resilient. Little did they know how prescient that move would be. With the advent of COVID, more and more homeowners were struggling. Jeff Benavides, Chief Sustainability and Resilience Officer for Orange County and a former SELF employee, knew the program could help.

"I knew first-hand the challenges families in Orange County were facing with paying for necessary home improvements. With the changing homeowner's insurance requirements, aging infrastructure, and the increase in climate-related disasters this program provides a tool to keep homes safe and affordable," said Jeff. "SELF is a win-win-win for local governments and is a natural fit to keep cost of living affordable, reduce disaster risks and reduce carbon emissions. SELF is a win-win."

Homeowners don't need to put off necessary home improvements because they are afraid of rising costs, poor credit, or the lending process. SELF is here to help.

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About the Solar and Energy Loan Fund (SELF)

The non-profit [SELF](#) organization is a community-based lender committed to social, environmental, and financial justice. As a certified Community Development Financial Institution (CDFI), SELF's mission is to rebuild and empower underserved communities by providing access to affordable and innovative financing for sustainable and climate-resilient home improvements. SELF is the first "green" CDFI in the Southeast.

About Orange County

Orange County Government strives to serve its residents and guests with integrity, honesty, fairness and professionalism. Located in Central Florida, Orange County includes 13 municipalities and is home to world-famous theme parks, one of the nation's largest convention centers and a thriving life science research park. Seven elected members make up the Board of County Commissioners, including the Mayor, who is elected countywide. For more information, please visit www.Ocfl.net or go to Orange County Government's social media channels.

About the Pine Hills Neighborhood Improvement District

The PHNID was created by the Orange County Board of County Commissioners in 2011 to help promote positive and constructive changes in the Pine Hills community. This special district is charged with revitalizing the local economy by strengthening

businesses, reducing and eliminating impediments to commerce and improving the overall public image and marketability of the community to enhance economic development opportunities.

<http://www.ocsafeneighborhoods.net/pine-hills>