



## Nonprofit Lender for Sustainable Home Improvements Expands into Miami-Dade County

***SELF provides low-and-moderate income residents with affordable financing for energy efficiency, clean energy, and resiliency home improvements.***

**Miami-Dade Co, Fla., June 9, 2022** – The nonprofit SELF (Solar and Energy Loan Fund) is opening a satellite office in the Miami-Dade community, thanks to the support of Miami-Dade County. A \$300,000 grant from the County will scale SELF's operations to provide \$3 million in financing for more than 250 sustainable home renovation projects in Miami-Dade County. The grant will support the County's ambitious Climate Action Strategy goals of expanding solar and energy and water efficiency retrofits by 2030.

"I have been working on this initiative since I was a commissioner, and I am very excited to see it become a reality. Miami-Dade County residents will have greater access to the funds they need to make their homes more energy efficient and even go solar," said **Miami-Dade County Mayor Daniella Levine Cava**. "Thanks to the work of organizations like SELF, we are delivering on our commitment to make Miami-Dade County more sustainable and affordable."

As a mission-driven lender, SELF offers affordable financing for green home improvement projects, such as high-efficiency air conditioners, roof repairs, solar PV panels, hurricane shutters, impact windows, and more. These projects improve the safety, health, and quality of life during hot months while safeguarding homeowners during extreme weather events and reducing electric bills and home insurance rates.

"Since we founded SELF 12 years ago in St. Lucie County, we've watched Miami-Dade become ground-zero for climate change. We're thrilled that Miami-Dade County is helping SELF expand. Now, seniors, working-class homeowners, single mothers, veterans, and others can access low-cost financing for critical home repairs and improvements," said **Doug Coward**, SELF founder and executive director. He added, "SELF's innovative underwriting is more inclusive than traditional financing. We build our loans around the applicant's ability to pay, rather than credit scores or equity."

As a federally certified Community Development Financial Institution (CDFI), SELF focuses on low-and moderate-income homeowners. SELF recently developed new lending programs for landlords and green builders who wish to retrofit older buildings or build new affordable housing projects. SELF raises loan capital from faith-based organizations, Bank CRA investments, and global crowdfunding. SELF's loans are unsecured, with fixed interest rates as low as 5%. The typical amount ranges from \$5,000-to \$15,000.

### Media Contacts:

Ernest Calderon, SELF Marketing Director, [ernestc@solarenergyloanfund.org](mailto:ernestc@solarenergyloanfund.org), 850-591-3996  
Sandra St. Hilaire, Miami-Dade County Office of Resilience. [Sandra.st.hilaire@miamidade.gov](mailto:Sandra.st.hilaire@miamidade.gov), (305)790-5472



SELF has hired **Juliana Orozco** as the new Miami-Dade County Program Manager. Orozco has more than ten years of experience in banking and environmental consulting, most recently at the U.S Small Business Administration, Office of Disaster Assistance. "I'm excited to help SELF grow in South Florida to help ordinary people afford better living conditions while lowering their bills and preserving home equity." Orozco can be reached at [JulianaO@solarenergyloanfund.org](mailto:JulianaO@solarenergyloanfund.org).

###

#### **About the Solar Energy Loan Fund (SELF)**

The nonprofit SELF organization is a community-based lending organization 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 home improvements. SELF is the first "green" Community Development Financial Institution (CDFI) in the Southeast.

#### Media Contacts:

Ernest Calderon, SELF Marketing Director, [ernestc@solarenergyloanfund.org](mailto:ernestc@solarenergyloanfund.org), 850-591-3996  
Sandra St. Hilaire, Miami-Dade County Office of Resilience. [Sandra.st.hilaire@miamidade.gov](mailto:Sandra.st.hilaire@miamidade.gov),  
(305)790-5472