Quarterly Impact Report
FY2026 Q3

Building Stronger Communities

In the third quarter of FY2026, SELF financed nearly $3.4 million in loans across its Green Home Loan (GHL), Plug and Play (PnP), and Housing and Community Impact (HCI) programs, funding 188 projects and reaching 564 people. Seventy-seven percent of these projects served low- and moderate-income (LMI) households, including over $2.8 million through GHL and $587,000 through HCI.

Behind these numbers are families like Breyan's in Tallahassee, FL, who turned to SELF's Green Home Loan program to replace her air conditioner after losing income and experiencing a debilitating setback. "From start to finish, the team was there for me every step of the way, with excellent communication," she said. "After losing income and experiencing setbacks that left me disabled, I've been working to rebuild my life. This loan has given me the support I needed to maintain my home and focus on moving forward." Her experience reflects the support SELF delivered on every financed project this quarter.

That same commitment drove larger-scale investment. In Broward County, FL, SELF advanced an HCI loan to Kinetic Lifestyle Homes, Inc. to fund a new housing unit, addressing the region's affordable housing shortage and targeting Florida Green Building Coalition (FGBC) Bronze certification.

SELF's national PnP network scaled its impact this quarter, closing $1.3 million in loans across 11 states and extending low-cost financing to families who need it most.

Through continued partnerships with contractors, Green Banks, CDFIs, local governments, and community organizations, SELF strengthened communities, expanded financial inclusion, and helped families build healthier, safer, and more resilient homes, with strong momentum heading into Q4.

YTD Performance Snapshot

$7.5M
Total

458
Projects

1,374
People Served

71%
LMI Population

41%
Fixed-Income

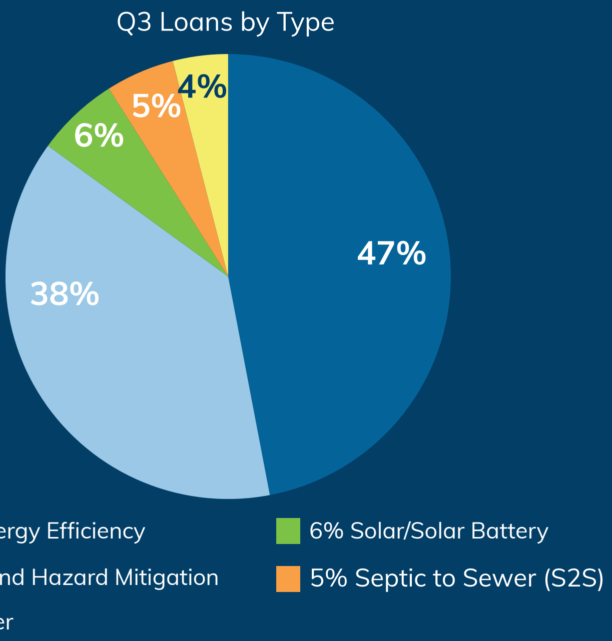
412.6
Metric Tons Emissions Avoided

28%
KWH AVG Savings Per Household

Green Home Loan Highlights

The Green Home Loan Program (GHL) is SELF's flagship program, using our inclusive, ability-to-pay underwriting to put affordable financing within reach of LMI homeowners and others who have been turned away by traditional lenders, such as seniors on fixed incomes, female heads of household, veterans, homeowners with disabilities, and individuals with low or no credit.

- SELF and its PnP partners deployed over $2.8M in GHL across the 12 states during Q3.
- **77%** of Q3 GHL met LMI income CDFI guidelines.
- SELF continues to diversify its portfolio: Energy Efficiency loans led at 47%, followed by Wind Hazard Mitigation (38%), Solar and Battery (6%), S2S (5%), and other projects (4%).



Wind Hazard Mitigation Loan | Roof | $12,868
6 Year Term | Tampa, FL

"As a single mom on one income, I faced real financial challenges, and I couldn't qualify for traditional financing. My insurance company gave me a deadline to replace my roof. I'm so grateful for SELF. They gave me an opportunity I wouldn't have had and helped me take care of something really important for my home and my family. Providing a safe, stable home for my children means everything to me, and SELF played a huge role in making that possible."

-Jessica

Solar Loan Program

- SELF closed **17 solar loans** in Q3, deploying **$508,041** and bringing total solar financing to **$1.48** million across **46 loans** through the first three quarters of FY2026.
- **85% of the solar projects incorporated battery storage,** reflecting growing demand for emergency backup power and greater resilience during and after storms.
- **61%** of solar projects are CDFI-qualified.
- **Installed 402 kW of solar capacity** through SELF's GHL program.
- SELF formed a partnership with Anker Innovations to deliver affordable battery solutions to homeowners.

Plug and Play (PnP) Program

SELF's Climate Equity Plug and Play Program arms mission-driven organizations with a turnkey, customizable platform to launch equitable Green Home Loan programs quickly, complete with underwriting, servicing, training, technical support, and capital. SELF also launched a new Partner Capital option, empowering partners to deploy their own capital.

- SELF's Plug and Play (PnP) partners closed 70 loans totaling $1.3 million this quarter across 11 states, bringing the fiscal year-to-date total to more than $2.9 million in loans.
- Finance New Orleans secured $250,000 to offer 0% fortified roof loans to more than 50 homeowners earning less than 80% AMI.
- Southeast Energy Efficiency Alliance (SEEA) is leveraging its "Southeast Equitable Energy through Community-Driven Solutions" initiative and SELF's PnP network to expand energy efficiency financing across five Southeastern states.

"SELF's turnkey Plug and Play platform enabled CEFC to launch our consumer loan product quickly during our first year of operation, without having to raise capital or build financing infrastructure from scratch. As we've grown, the platform has flexibly grown with us and we are now deploying our own capital for a variety of home repairs and upgrades such as HVAC, roofing, and solar plus battery, while continuing to use SELF's capital to finance critical home repairs. We appreciate our partnership with SELF and their focus as a community lender."

– Melissa Malkin-Weber, CEFC Co-Executive Director

Martin County Septic to Sewer Conversion (S2S) Program

SELF has a long-standing partnership with Martin County, including the Septic-to-Sewer program (S2S) and finances approximately 20% of the county's S2S projects.

- In Q3, SELF completed 9 loans totaling $58,135.
- Fiscal year to date: 29 loans totaling $194,295
- All-time: 266 projects financed, totaling $1.8M

Septic to Sewer Conversion | MCU Program | $7,000
10 Year Term | Stuart, FL

"We just appreciate this opportunity to provide home improvement for our widowed grandmother."

– Barbara

Kiva Partnership Program

SELF is an approved field partner with KIVA.org, connecting SELF's borrowers with over 1 million individual investors worldwide. This program crowdfunds very low-interest loans to support women, veterans, military families, and low-income homeowners with distressed credit histories and/or no credit scores in completing critical home repairs and upgrades.

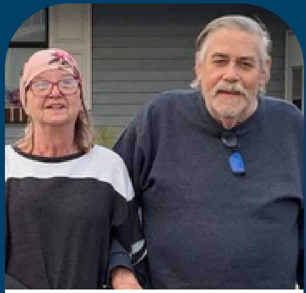
In Q3, SELF crowdfunded eight loans totaling $83,174, with an average of $10,400 per loan. These loans helped vulnerable homeowners install high-efficiency HVAC systems and repair roofs, build storm resilience, reduce operating costs, enhance health and safety, and improve overall quality of life.

Phyllis
Air Conditioner
$9,650

Linda
Air Conditioner
$10,600

Tony & Beverly
Roof
$11,025

Edwin
Air Conditioner
$10,790



Dewane & Cynthia
Roof
$9,358

Gerard
Air Conditioner
$10,596

Sharon
Air Conditioner
$10,105

Energy Efficiency Loan| Air Conditioner| $10,400 | 5 Year Term
(Client of SELF's PnP partner, Sustainable Home Improvement Loans of Arizona (SHILA)

"Thank you so much for helping me rebuild my credit. I tried a company that I had been with for 20 years, and they flat-out denied me and wouldn't work with me. I had to give up everything to become a full-time caregiver for my loved one. I already felt hopeless, and that was a kick in the teeth. Thank you for caring. We need more good people willing to shine."

-Countessa

Housing and Community Impact (HCI) Highlights

HCI programs support affordable housing developers, nonprofits, landlords, and businesses through SAGE, SEER and our commercial program, while partnering with CDFIs to scale larger projects. These programs finance both housing development and upgrades to community-serving properties like churches, farms, and commercial buildings.

- This quarter, SELF closed a **$587,000** land acquisition and construction loan for long-standing partner Kinetic Lifestyle Homes, Inc. in Broward County, bringing FY2026 year-to-date HCI financing to **$781,650** and disbursed $2,586,953 this fiscal year.
    - This project leveraged an additional **$650,000** in total project funding, achieving a **1.11x** capital leverage ratio.
    - Supported affordable homeownership in a CDFI Investment Area for households earning up to 120% of Area Median Income (AMI).
    - The home will meet Florida Green Building Coalition (FGBC) Bronze certification standards, promoting energy-efficient, sustainable housing.

Housing and Community Impact (HCI) Project Updates

Hannibal Square Community Land Trust (HSCLT)

SELF's financing is helping create five permanently affordable, energy-efficient single-family homes through the Hannibal Square Community Land Trust (HSCLT), expanding affordable homeownership in Orlando and Apopka. Built with resilient, energy-saving features, these homes will serve families earning 80%–140% of Area Median Income (AMI). By supporting a nonprofit developer with a proven community impact, SELF is strengthening historically underserved neighborhoods while creating opportunities for long-term housing stability and wealth building. Construction began in April, with completion expected by late September.