



Quarterly Impact Report FY2026 Q2

Financing with a Mission

In the second quarter of the fiscal year, SELF financed energy efficiency upgrades, storm-resilience improvements, solar installations, septic-to-sewer conversions, affordable housing, and enhancements to community-serving buildings. This work reduced energy costs for families, strengthened homes against extreme weather, expanded access to clean energy, and built affordable housing in underserved communities.

Through its Green Home Loan (GHL) and Housing and Community Impact (HCI) programs, SELF has closed over \$4.1 million in loans, directing capital to communities where the need is greatest.

YTD Lending Performance



\$4.1M
Total



\$3.9M
Green Home Loans



\$190K
HCI

Green Home Loan Highlights

The Green Home Loan program is SELF's flagship program, using an ability-to-pay underwriting methodology to make home repairs and upgrades accessible to those who need them most, including low- and moderate-income homeowners, seniors on fixed incomes, female heads of households, veterans, and homeowners with disabilities.

- **\$3.9M** deployed through Q2 by headquarters and Plug and Play (PnP) partners across the US.
- **66%** of Green Home Loans in Q2 met low- and moderate-income CDFI guidelines.
- **60%** of Green Home Loans were auto-approved, improving efficiency and lowering costs without excluding applicants.

Solar Loan Program

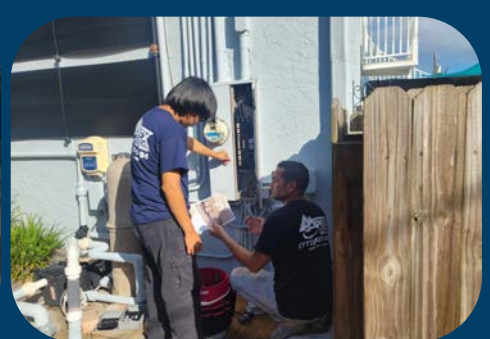
SELF's Solar Loan Program provided financing for households, businesses, and nonprofits to adopt solar energy, lowering costs and greenhouse gas emissions, with many adding battery storage for resilience.

- **\$977K** deployed through the Green Home Loan Program in Florida and through PnP partners in multiple states.
- 85% of closed projects included battery storage, reflecting the demand for backup power and resilience.



Martin County Septic to Sewer Conversion (S2S) Program

SELF continued its partnership with Martin County through the S2S program, financing nine projects in Q2 totaling \$63,221. To date, 256 S2S loans totaling \$1.7M have improved public health and water quality.



Plug and Play (PnP) Program

The PnP program is SELF's shared-infrastructure model that enables nascent green banks, CDFIs, and mission-driven lenders to offer green home improvement loans without building costly in-house lending operations. SELF provides the fintech platform, underwriting, servicing, contractor management, and compliance. Partners bring borrowers, and optionally, their own capital.

- Seven existing PnP partners completed \$1.6M in projects in H1 FY2026.
- Six new PnP partners trained and onboarded, opening up six new states.
- Thirteen total PnP partners now fully operational in seventeen states and the District of Columbia, providing service to half of America.
- Launched PnP with Partner Capital to scale loan deployment, without committing additional capital.



Charlotte, Henderson, NV

Client of SELF's PnP partner, Nevada Clean Energy Fund (NCEF)

"NCEF was amazing. I had applied to other services to no success. They walked me through the process step by step and helped me to understand. Being a widow and a senior citizen, you're sometimes skeptical of things. But NCEF made this process very easy and assuring. I thank them for the bottom of my heart. I think the application process was made easy because of the wonderful customer service and professionalism."



Betty
AC & Duct Work
\$11,500



Christie
Roof
\$10,600

Kiva Partnership Program

In Q2, SELF crowdfunded two loans totaling \$22,100 through its partnership with Kiva, supporting families with urgent home repairs. These loans reached borrowers with limited credit access and no affordable alternatives.

Kiva connects individuals with borrowers, creating a simple way to support safe housing, economic opportunity, and community resilience.

Join SELF's Team on Kiva.org

Housing and Community Impact (HCI) Highlights

HCI programs support green affordable housing developers, nonprofits, landlords, and businesses through SAGE and SEER, with other lenders on larger projects. These programs finance both housing development and upgrades to community-serving properties like churches, farms, and commercial buildings.

- **\$190K** was closed YTD through Q2
- **92.78 kWh of Solar** energy was created through HCI loans YTD
- **86.75 tons of CO₂** emissions YTD averted
- **100%** of HCI loans closed YTD are located in CDFI Investment Areas
- **\$496,935** leveraged, generating a 2.61x impact YTD

Housing and Community Impact (HCI) Project Updates

Villa L'Onz, Riviera Beach, FL:

This workforce housing project, supported by SELF's \$2.4M loan, is delivering 12 units in Phase 1 and is on track for completion in December 2026. It addresses the region's affordable housing shortage, supports community stability, and lays the foundation for a total of 150 units.



Villa L'Onz rendering pictured left.



Richey Suncoast Theatre, New Port Richey, FL:

A \$100K bridge loan financed roof repairs and a rooftop solar system, with support from local grants and federal incentives. The project lowers energy costs, improves storm resilience, and preserves a vital community arts venue for long-term use.

Affordably Lavish Foundation, Lehigh Acres, FL:

With support from the State Housing Initiatives Partnership Program (SHIP) and the Florida Housing Finance Corporation, seven homes were completed in January 2026. These homes are for families earning up to 80% AMI.



Kinetic Lifestyle Homes, West Park and Hollywood, FL:

SELF financed five workforce homes in FY2025 with \$2.4M; these homes are now nearing completion. Built to Florida Green Building Coalition standards, these homes expand access to high-quality, energy-efficient housing.

SELF On The Move



SELF was honored to be featured in the docuseries "50 States of Sustainability", produced by filmmaker Larry Confino. Season two is currently airing nationwide on PBS, showcasing innovative climate change solutions from every state across the US.

SELF attended the University of South Florida (USF) Teach-In and had the opportunity to connect with passionate students and like-minded organizations committed to making a difference.



Doug Coward, SELF's founder and Director of National Expansion and Partnerships, recently joined Wes Ashworth on Green Giants: Titans of Renewable Energy for Episode 92 to discuss how SELF is leading the way.

SELF joined industry leaders at the Florida Solar Energy Industries Association's Beyond the Summit event to discuss resilience across the Hurricane Belt.



SELF attended the 8th Annual Seminole Tribe of Florida Renewable Energy & Sustainability Conference, where leaders and experts came together to advance renewable energy and resilience. The insights shared will support SELF's efforts to expand access to sustainable home improvements.

Testimonials

"Richard and his team worked diligently to help me get approved for this much-needed project to protect my health and my home. I look forward to working with you again, one project at a time. I can't thank you enough for giving me this opportunity to improve my living environment."

- Michelle, Clearwater, FL



"You all were great to work with and helped me secure a loan to reduce my energy costs. Thank you for helping me get a solar loan and start saving on my energy bills. I was unemployed for nine months after being laid off, and things were tough, but I didn't give up. I found a new job and am now getting back on track."

-Errol, Odessa, FL

"I appreciate the personal attention throughout the loan process and being treated as a person, not just another number."

-Lara, Palm Bay, FL

"The process couldn't have been easier. The staff was very friendly and easy to work with from start to finish. I highly recommend them."

- Anthony, Deland, FL



"Your team was exceptional, with top-tier communication and responsiveness. I have already recommended you. Thank you! We were unable to get homeowners insurance and had been paying much more through our mortgage company. Now we will have relief as we secure our own insurance."

-Pam, Clearwater, FL



"SELF made it possible. They provided an opportunity I wouldn't have had otherwise and helped me take care of something critical for my home and my family. Because of that support, I was able to meet my deadline and keep my coverage."

-Jessica, Tampa, FL