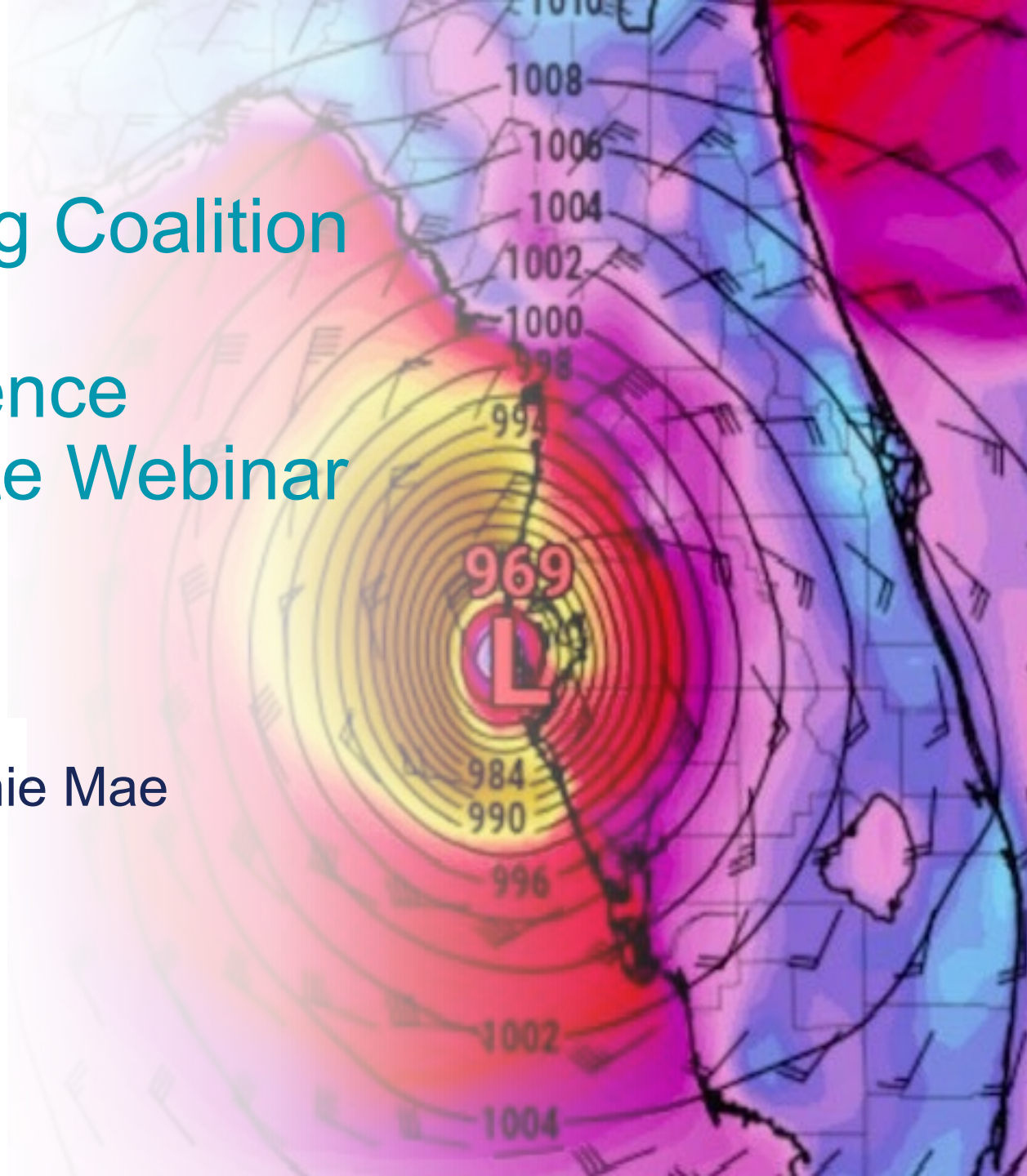




# Florida Housing Coalition Hurricane and Climate Resilience Member Update Webinar

May 5, 2023  
Sponsored by Fannie Mae



# TODAY'S AGENDA

- Welcome – Please put name and org in chat
- Housing Program Announcements:  
Philanthropy
- Annie Vanek-Dasovich, Solar Energy Loan Fund (SELF)
- Upcoming Webinars



# FEMA's Philanthropy Mission

- FEMA's Interagency Recovery Coordination (IRC) for Hurricanes Ian & Nicole recently activated Cherry Jochum, Philanthropy Advisor
- Focused on Direct Housing – building relationships in those 7 counties, identifying unmet needs, and finding resources and housing solutions for the remaining survivors
- Search for Recovery and Resilience Resources:
  - [FEMA MAX-TRAX Recovery and Resiliency Resource Library](#)
  - Financial Assistance, Funding Actions, Technical Support, Informational, and Material Assistance
  - **Search:** Housing, Technical Support, etc.
- Email to SUBSCRIBE to the IRC Hurricane Ian & Hurricane Nicole Philanthropy email distribution list: [Philanthropy-FL@fema.dhs.gov](mailto:Philanthropy-FL@fema.dhs.gov)



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# And Now... The Posting of the PowerPoint!

PowerPoint is available in Chat



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Solar and Energy Loan  
Fund, Inc. – SELF

“Climate Loans” that  
Transform Lives

*Serving:  
Florida, Alabama, Georgia, South Carolina*



# History and Context



## SELF is the First (and only) Non-Profit “Green Bank” in Florida

SELF was started in 2010 with a \$2.97 million seed grant from the U.S. Department of Energy (DOE), which was intended to *kick-start local clean energy financing models* across the nation.

SELF’s Green Community Development Financial Institution (CDFI) model was selected in 2009 to test in St. Lucie County, Florida, and the first SELF loan was closed in the spring of 2011.

## SELF’s Primary Innovations in the Clean Energy and Sustainability Financing Space:

- Advancing social, environmental, and economic justice for low- to moderate-income (LMI) property owners by providing access to low-cost capital (“financial inclusion”) based on Ability to Pay, *NOT* credit scores or equity.
- One of the few CDFIs in America (i.e., 950+ CDFIs certified), which provide unsecured consumer loans to LMI HOMEOWNERS.
- One of the first CDFIs in America focused on clean energy, sustainability, and resilience
- Founding member of the U.S. Green Banks Consortium.



What is a CDFI?

# Mission and Vision

## Mission

TO REBUILD AND EMPOWER UNDERSERVED COMMUNITIES BY PROVIDING ACCESS TO AFFORDABLE AND INNOVATIVE FINANCING FOR SUSTAINABLE PROPERTY IMPROVEMENTS, INCLUDING: ENERGY EFFICIENCY; RENEWABLE ENERGY; STORM MITIGATION; WATER QUALITY AND DISABILITY AND AGING IN PLACE HOME ADAPTATIONS, AND MORE.


## Vision

SELF'S VISION IS TO ADVANCE SOCIAL, ENVIRONMENTAL AND ECONOMIC JUSTICE BY PROVIDING INNOVATIVE, ACCESSIBLE, AND INCLUSIVE FINANCING PROGRAMS THAT LEVERAGE PUBLIC-PRIVATE AND PHILANTHROPIC PARTNERSHIPS AND CAPITAL.





 Solar Products


 Sewer and Water

 Storm Resilience

 Roofing

 Weatherization and Insulation

 Lighting

 Health and Safety

 Disability Products

 Air Conditioning



SELF Improvements

# How is SELF Different From Traditional Lenders?

- **Mission-driven lending with a focus on climate equity.**
  - SELF helps LMI residents reduce energy burdens, increase climate resilience and improve quality of life- while reducing carbon emissions.
- **Lending that fosters and supports Green Jobs through:**
  - Pre-vetted contractor network to help support green contractors and businesses; and protect homeowners from unscrupulous contractors, and scammers.
- **Consumer protection:**
  - Project Coordination to ensure quality work and compliance with codes.
  - Financial Inclusion: SELF loans help repair or build credit
- **Unsecured loans: No risk of loss of home**
  - No liens or tax liability on the home.





## SELF OFFERS LOAN PROGRAMS FOR :

*SELF is committed to creating Safe, Healthy, and Environmentally-friendly affordable housing to ensure long term sustainability through access to fair and equitable capital*



**Homeowners:** Unsecured loans for upgrades to single-family and small multifamily properties.

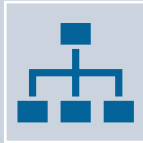


**Landlords:** Unsecured Energy Efficiency and Resiliency Rehab Loans for Affordable Rental & workforce housing



**Developers:** Predevelopment and Gap Funding for Green Affordable Housing New Construction and Rehabs

# LOAN SUPPORT SERVICES



**Project Coordination:** SELF loans ensure quality work and compliance with code.



**Prevetted Contractor Network:** SELF prescreens contractors for proper licenses and insurance



# Customized Programs Public- Private Partnerships



- SELF partners with local governments; Housing Authorities, government agencies and non-profits to deliver financing programs in underserved communities that advance local government goals.
- SELF is an implementation tool for climate resiliency and clean energy goals and is often used by local governments to ensure inclusion of underserved areas in their sustainability goals
- SELF is able to **customize** programs that align with common goals (inclusive climate resilience and clean energy). To achieve this end, partners help with capacity and set-up costs and SELF will leverage the partnership and raise low-cost capital to deploy in local communities.

## Local Government PARTNERSHIPS



- St. Lucie County
- Martin County
- City of Orlando
- City of Lake Worth Beach
- Orange County
- Miami-Dade County
- Fort Pierce
- Port St. Lucie
- Stuart
- St. Petersburg
- Hillsborough County
- Apopka
- Winter Park
- Hallandale Beach
- Atlanta Housing (AHA)

**SELF is an “Implementation Tool” for Governments**



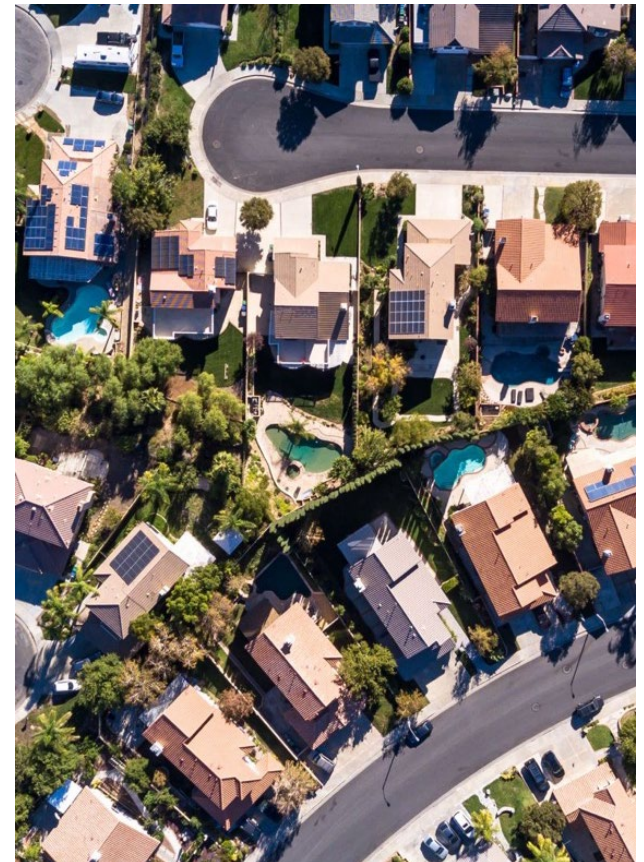
# SELF LOAN PROGRAMS



# SELF RESULTS

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- **\$32 Million** closed in unsecured loans
- **3,200** Home-improvement loans **benefitting over 9,000 residents**
- **74%** of SELF clients are low-moderate income and/or have low credit scores
- **< 2%** Average Default rate
- **900+ Contractors in SELF's network (Green Jobs)**



# IMPACT STORIES

## Client Testimonials





# Health and Quality of Life Loans

- Sylvia's child has cerebral palsy and epilepsy and is prone to seizures during hot summer months. Having a functional air conditioner not only lowered her electric bills, but it greatly improved her family's health and quality of life. Sylvia described the SELF program as "a blessing."

-Sylvia Thompson



**Pamela Turner: U.S. Veteran; Single Mother  
Roof Loan (Resilience)  
Impacts: Health, Safety, Quality of Life**

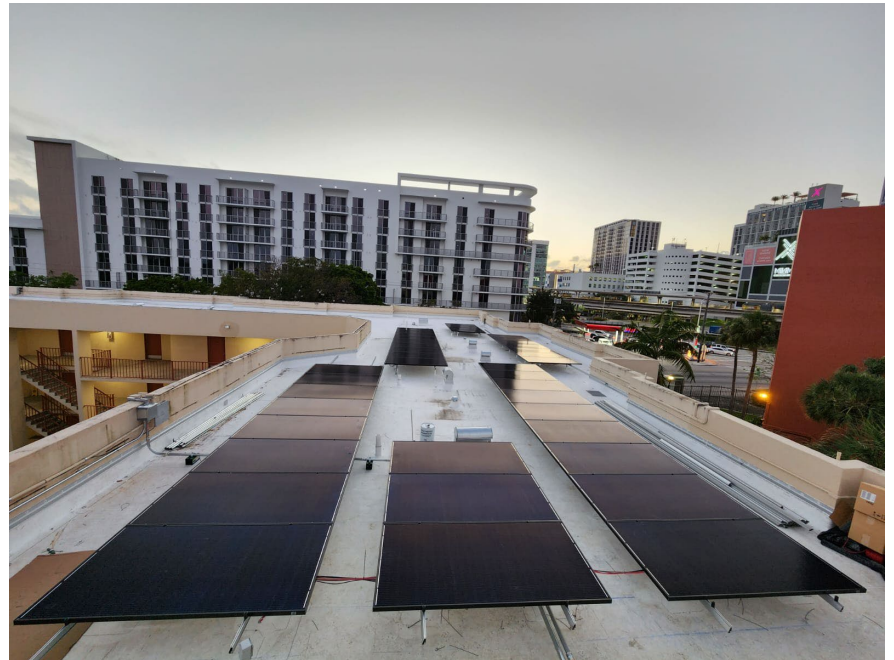
## Kim Zeches – Leaking Roof Climate Resilience and Quality of Life Loan



<http://www.fox13news.com/news/local-news/pinellas-nonprofit-steps-in-when-no-one-else-will>

# Gibson Plaza

Leon Lowenstein Foundation and Miami-Dade

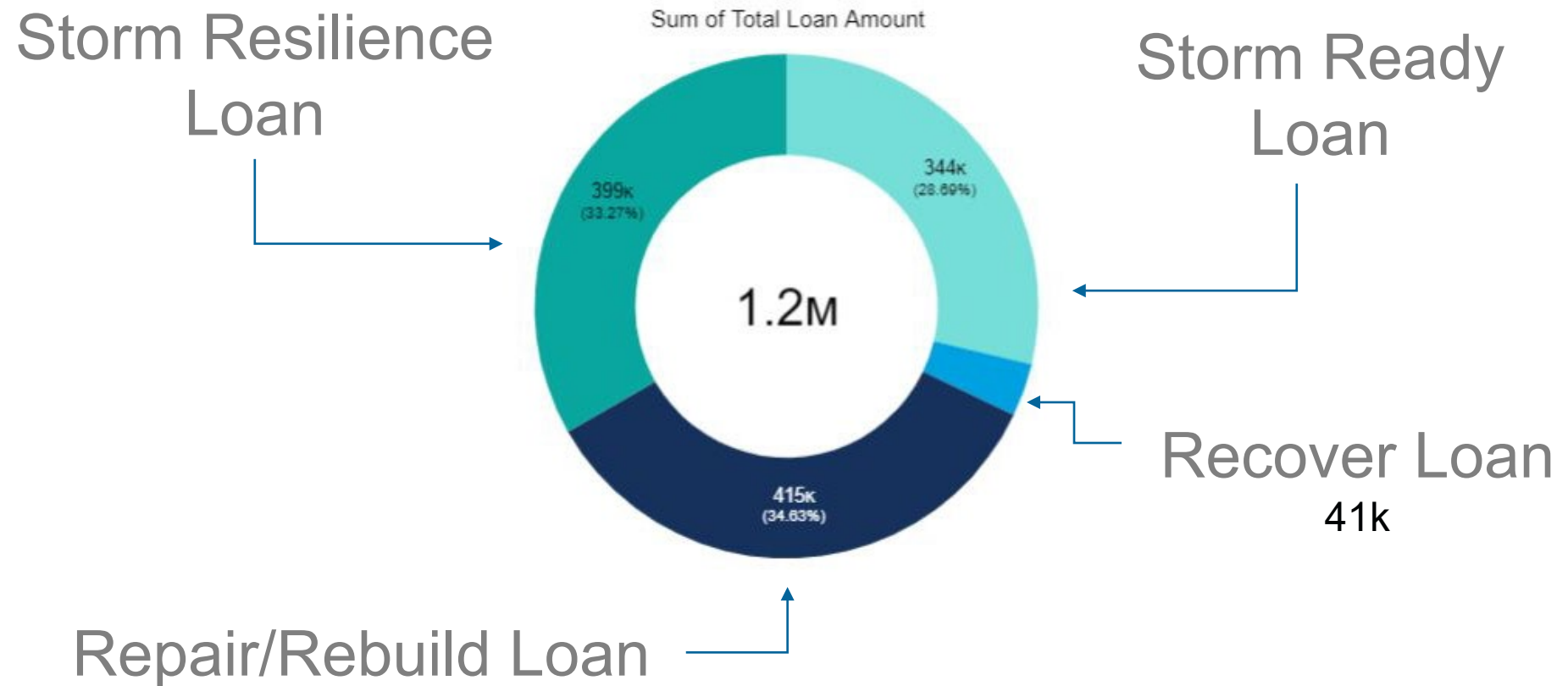




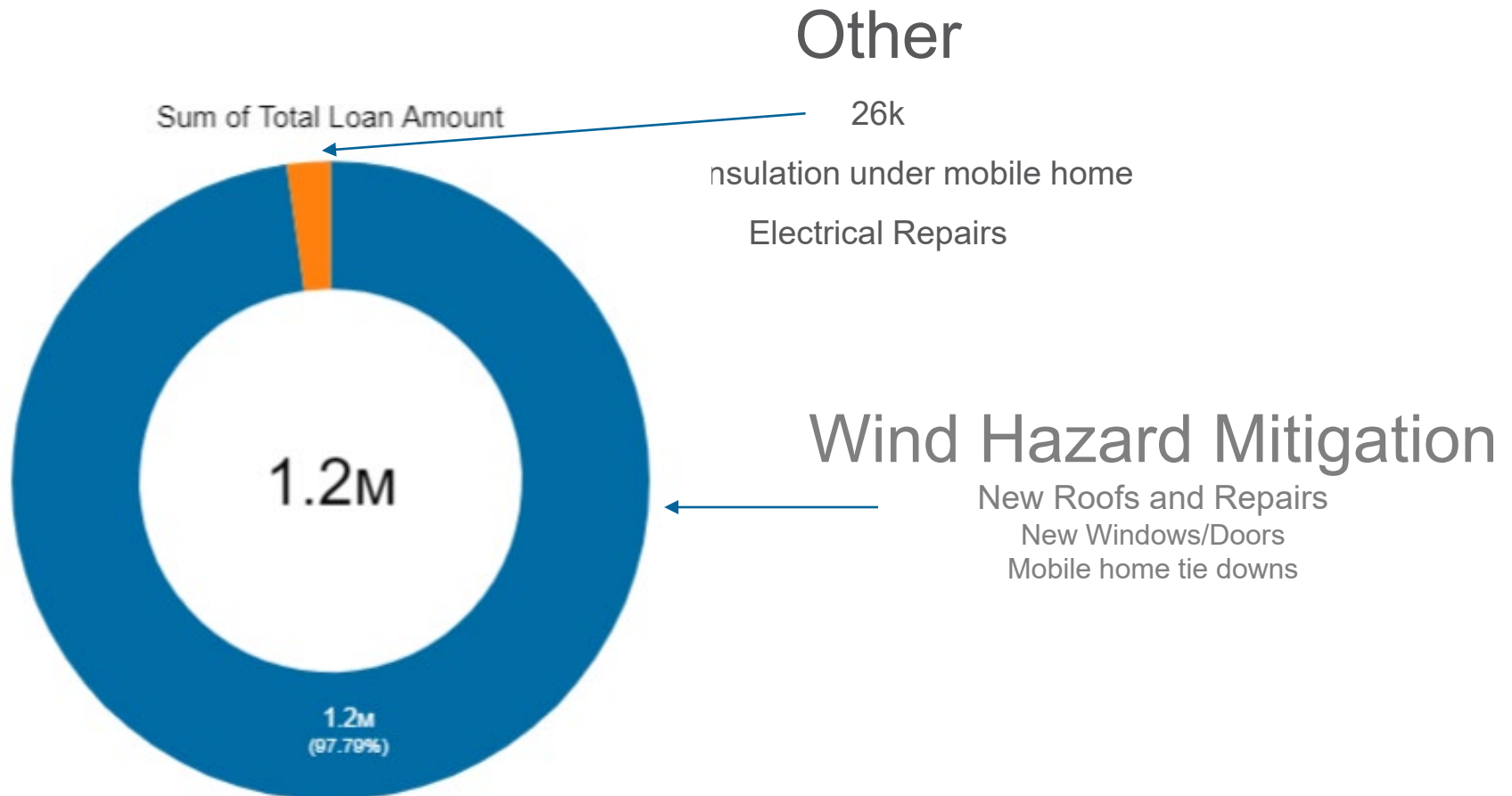
# Climate Resiliency Loans

AKA Hurricane Response and  
Preparation

# Special Hurricane Lending Results



# Loan Products Financed



# Current Specials

**PROTECT YOUR HOME**  
WITH A  
**StormProtect Loan** ✓

Interest Rates  
Starting at **5%**


**UP TO \$20,000 FOR:**

-  **ROOFS**
-  **SHUTTERS**
-  **IMPACT WINDOWS  
+ DOORS  
& MORE!**

\*APR (fixed) as low as 6.16%

- **NO INCOME LIMITS!**
- **NO MINIMUM CREDIT SCORE!**

FINANCING BY  **SELF** **LIMITED FUNDING AVAILABLE**  
**APPLY TODAY**





 **Special Offer for  
Disabled Households**

**DISABILITY+**  
Home Adaptation Loan

Interest Rates  
Starting at **5%**



\*APR (fixed) as low as 6.16%

**UP TO \$18,000 FOR:**

-  **AIR CONDITIONERS**
-  **RAMPS & LIFTS**
-  **ACCESSIBILITY**
-  **BATHROOM MODIFICATIONS**
-  **KITCHEN MODIFICATIONS**

**& MORE!**

FINANCING BY  **SELF** **LIMITED FUNDING AVAILABLE**  
**APPLY TODAY**



 **AC Problems? SELF can help!** 

**Beat the Heat  
LOAN**

Interest Rates  
Starting at **5%**

\*APR (fixed) as low as 5.96%

**UP TO \$15,000 FOR:**

-  **AIR CONDITIONERS**
-  **HEAT PUMPS**
-  **WEATHERIZATION**
-  **INSULATION**
-  **ELECTRIC  
& MORE!**

- **NO INCOME LIMITS!**
- **NO MINIMUM CREDIT SCORE!**

FINANCING BY  **SELF** **LIMITED FUNDING AVAILABLE**  
**APPLY TODAY**

# THANK YOU!

**Ann Vanek-Dasovich**

**Chief Business Development Officer**

**Solar and Energy Loan Fund (SELF)**

**[annied@solarenergyloanfund.org](mailto:annied@solarenergyloanfund.org)**



# Upcoming Webinars

## JOIN US May 9, 2:00 PM for an In-Depth Look at the Live Local Act

On March 29, 2023, Governor DeSantis signed the Live Local Act (SB 102) into law. The Live Local Act, which is the 2023 Legislative Session's omnibus housing bill, contains a number of policies aimed at producing more affordable homes in Florida. This webinar will be the first in a series of trainings designed to help the public and private sectors implement the tools in the Live Local Act. Presenters will provide a breakdown of the entirety of the Live Local Act, including its funding policies, land use planning, tax incentives, using publicly owned land for housing, and more. Participants will learn how the Act will impact the work of local government SHIP staff, their community partners, and members of affordable housing advisory committees.

### Register at:

<https://register.gotowebinar.com/register/1033759063856064094>



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The graphic features a background image of a modern, multi-story residential building with yellow and orange facades. In the top left corner, there is a logo for the Florida Housing Coalition, which includes a house icon and the text "FLORIDA HOUSING COALITION". In the top right corner, a large orange circle contains the text "OVERVIEW OF THE Live Local Act". Below this, the date and time "May 9th at 2:00 pm" are displayed in a large, blue, sans-serif font. To the right of this, a smaller text block states "This Webinar is made possible thanks to the Catalyst Program". The central part of the graphic is a diagram with "LIVE LOCAL ACT AFFORDABLE HOUSING IN FLORIDA" at the top, connected by dotted lines to five circular nodes: "Tax Incentives", "Funding Policies", "Land Use Planning", "Using publicly owned land", and "Housing (SHIP) Staff". Below the diagram, a table titled "Learn How the Act will Impact the Work Of..." lists three categories: "Housing (SHIP) Staff", "Planning/Zoning Staff", and "Community Partners Team". On the right side of the graphic, there are three headshots of the speakers: Kody Glazer, Ashon Nesbitt, and Ali Ankudowich, each with their name printed below.

**FLORIDA HOUSING COALITION**

**OVERVIEW OF THE Live Local Act**

**May 9th at 2:00 pm**

This Webinar is made possible thanks to the Catalyst Program

**LIVE LOCAL ACT**  
AFFORDABLE HOUSING IN FLORIDA

Diagram illustrating the components of the Live Local Act:

- Tax Incentives
- Funding Policies
- Land Use Planning
- Using publicly owned land
- Housing (SHIP) Staff

Learn How the Act will Impact the Work Of...

Housing (SHIP) Staff	Planning/Zoning Staff	Community Partners Team
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Speakers:

- Kody Glazer
- Ashon Nesbitt
- Ali Ankudowich

# Upcoming Webinars

## JOIN US May 10, 2:00 PM for Finance Department Staff Training

This is a training designed for Finance Department Staff to address topics related to state and federal housing programs. It will help city and county finance department staff work successfully with SHIP. The presenters will highlight several best practices for financial management. They will offer guidance to ensure compliance with SHIP tracking and annual reporting rules. Participants will receive tips for working with housing staff as they reconcile their financial tracking with the general ledger. Presenters will highlight several best practices for financial management and offer guidance to ensure compliance with CDBG and HOME regulatory requirements. Participants will receive tips for working with housing staff as they reconcile their financial tracking with the general ledger. Key topics include: CDBG/HOME regulatory requirements and reconciling with the general ledger.

### Register at:

<https://register.gotowebinar.com/register/2376500250067765517>

A graphic for a SHIP webinar. It features a house-shaped frame with a teal roof and green sides. Inside the frame, the SHIP logo (a green house icon) is at the top, followed by the text "SHIP housing a stronger Florida". Below this, it says "Webinars made possible thanks to the Catalyst Program". The main title "Finance Department Staff Training" is in large, bold, teal letters. Below the title, it says "PRESENTED BY" and shows two headshots: Michael Chaney (a man with glasses) and Tamara West (a woman with dark hair). To the right of the text, there is a photo of several people's hands pointing at documents with charts and graphs on a table. In the top right corner of the graphic, the date and time "Wednesday, May 10 2:00 p.m." are displayed in white text on a dark teal background.

**SHIP**  
housing a stronger Florida

Webinars made possible thanks to the Catalyst Program

**Finance Department Staff Training**

PRESENTED BY

**MICHAEL CHANEY** **TAMARA WEST**

**Wednesday, May 10 2:00 p.m.**



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THE FLORIDA HOUSING COALITION



# Upcoming Webinars



## Upcoming FHC Trainings on Live Local Act

- June 15- Land Use and Zoning Provisions, including new preemptions and expedited permitting procedures- [Register Here](#)

Did you miss any webinars? [View past Sadowski Affiliate webinars.](#)

# **Technical Assistance is Available**

Daily Assistance:  
**1 (800) 677-4548**

**Options for Further Assistance Include:**

Phone and Email consultation  
Site Visits

**Register at [www.flhousing.org](http://www.flhousing.org) for:  
Webinars and Other Events**



# Thank You!



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