



*Solar and Energy Loan
Fund, Inc.*

**Financing Resilient,
Healthy & Affordable
Housing for a
Sustainable Future**

*Florida, Alabama, Georgia, South Carolina,
Texas, Nevada, North Carolina, Tennessee,
and Arizona*





- SELF was the first hybrid, non-profit; *CDFI "Green Bank" in the Country focused 100% on serving low to moderate income communities.
- SELF was created in 2010 with a \$3million seed grant from the U.S. Department of Energy (DOE).
- SELF has deployed over **\$40 million** in direct loans for over 3,700 projects for mostly LMI households (73%) leveraging over **\$90+ million** in total project costs.

Our Mission

To Rebuild and Empower underserved communities by providing access to affordable and innovative financing for resilient, sustainable property improvements that will improve quality of life, health and reduce carbon emissions.

Our vision is to play an integral role in advancing climate equity by working with private and public partners to create viable financing programs to help LMI communities overcome systemic barriers to capital and achieve a just and equitable transition to a clean energy economy.





SELF Loan Programs

SELF is committed to creating Safe, Healthy, and Affordable housing to ensure sustainable and thriving economies.



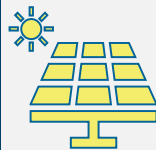
Homeowners: Unsecured loans for upgrades to single-family and small multifamily properties **based on ability to repay, not credit scores.**



Landlords: Unsecured Energy Efficiency and Resiliency Loans for Affordable Rental & workforce housing upgrades.



Developers: Predevelopment, Gap; Construction and mini-perms.



SAGE: Special flexible financing program for BIPOC, Novice Developers w/ Technical Assistance.

SOLAR Residential Commercial and ITC Bridge Loans for Nonprofits

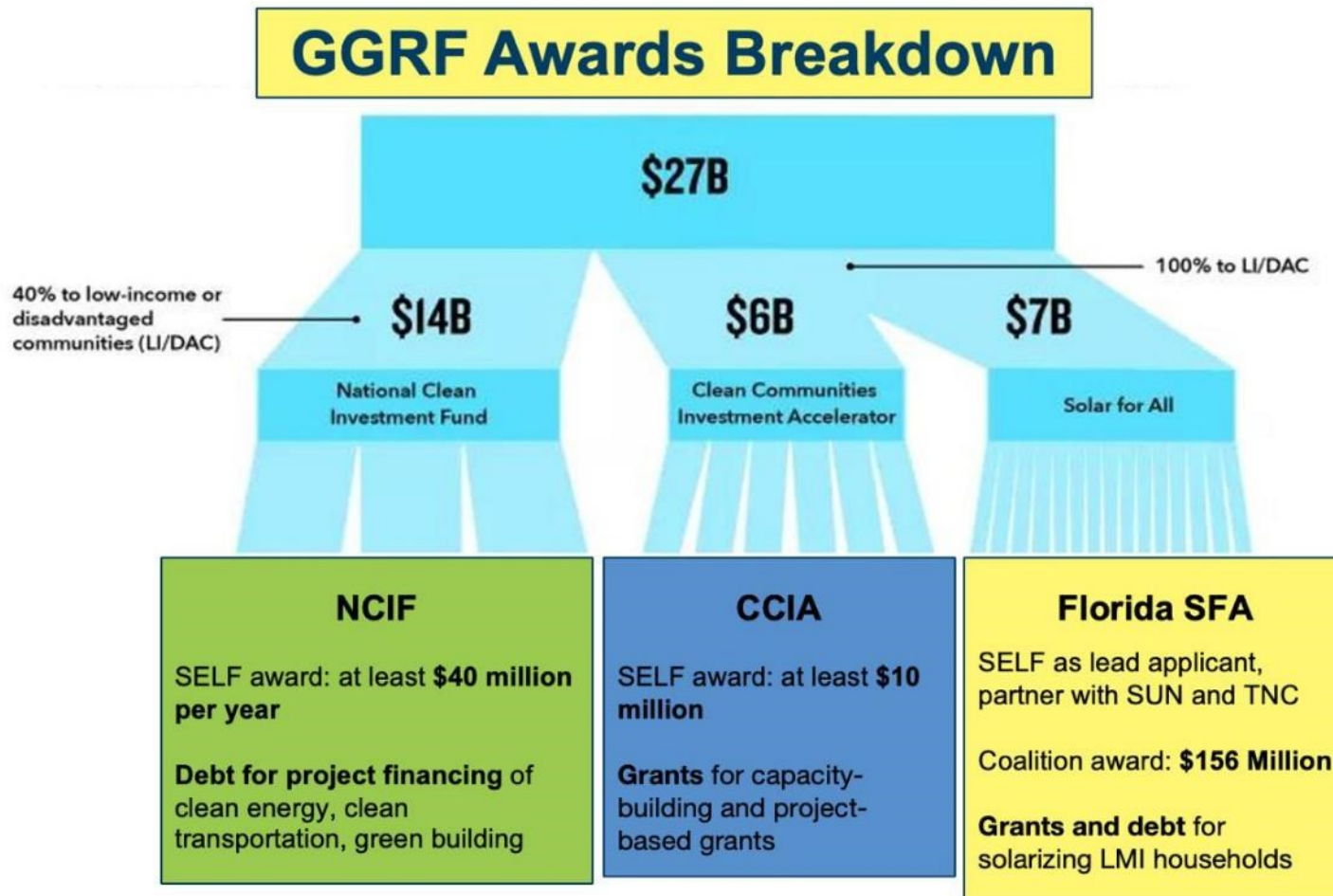
Special Programs: Septic to Sewer/ lateral lines



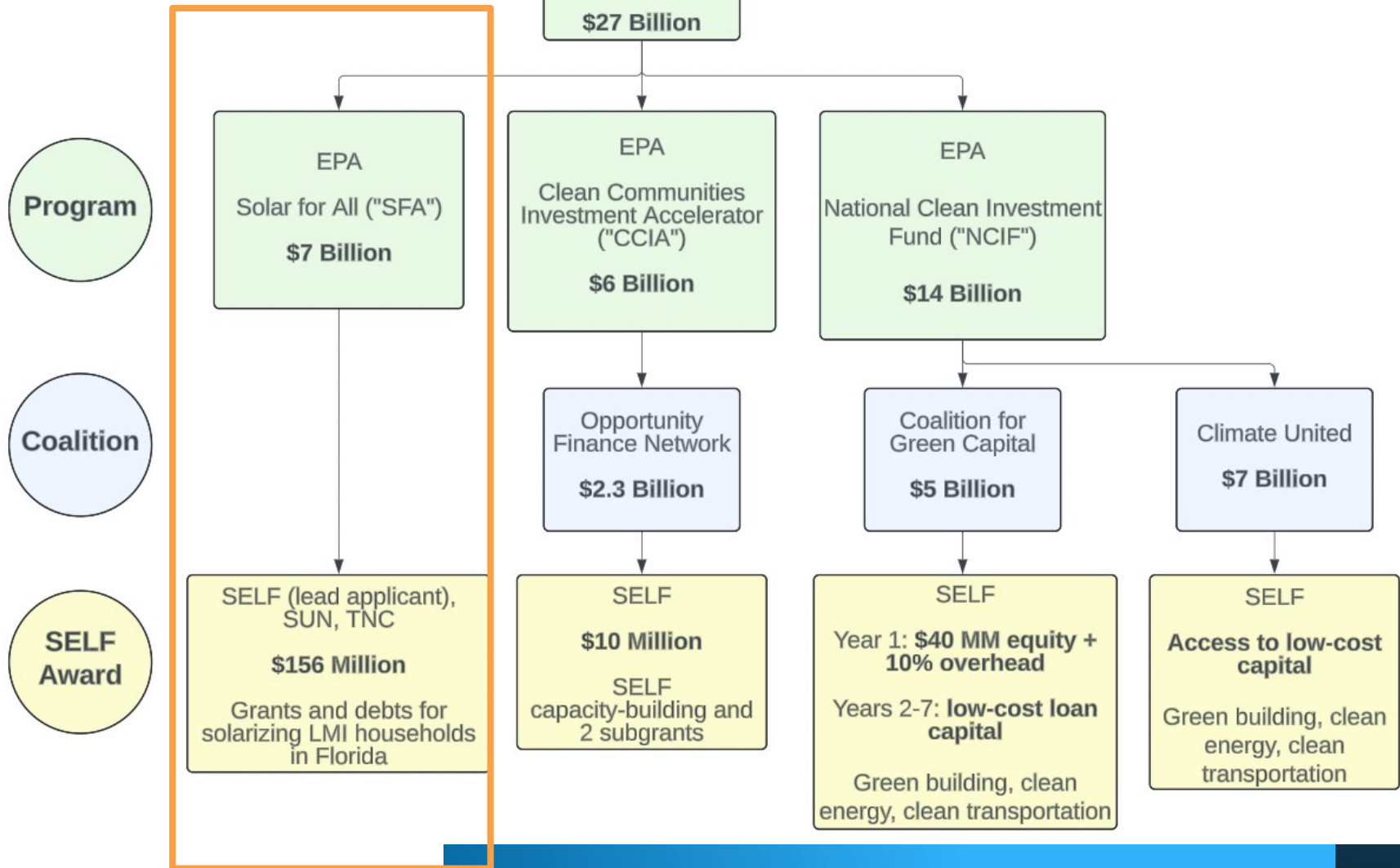
Contractors: **Commercial** No-dealer fee access to financing ; training; workforce development programs.

GGRF-\$27 billion Greenhouse gas reduction fund awards-EPA

Historic Investment in
Climate Justice :
EJ 40



GGRF Awards Flow to SELF



Florida Solar for All

An Equitable Solar Residential Program





\$156 million for:

Grants and deeply affordable financing for residential **rooftop solar systems** in **low-income and disadvantaged** communities across **Florida**

Technical assistance to support **workforce development, community engagement, and market development**

Target projects?

Single-family homes and multifamily rentals in **low-income and disadvantaged communities**

Funding size?

Low-income home: **100% grant**

Moderate-income home: **60% grant + special financing**

Multifamily: **10% grant + special financing**



Florida Solar for All Beneficiaries

Low-Income Households

- 20% utility bill savings
- Households at or below 80% area median income (AMI)
- Sliding scale subsidies based on income, including low-interest financing options

Solar Contractors

- Disadvantaged Business Enterprises (DBE)
- **Davis Bacon Act Compliant**
 - Prevailing Wages
 - Payroll Reporting
 - Cap on \$/watt
 - Apprenticeship program

Workforce Training

- Statewide paid apprenticeship program (FSEAP)



Call Now

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Florida Solar For All

Sunshine for All! Florida Solar for All Coalition Awarded \$156 Million to Make Sunshine State a Solar Energy Powerhouse

SELF, with coalition partners Solar United Neighbors and The Nature Conservancy in Florida, has been awarded \$156 million from the EPA! These historic federal funds will pave the way for thousands of Floridians



Where do you find more Information?

<https://solarenergyloanfund.org/florida-solar-for-all/>



Thank you!

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