

SELF is the only Green Bank-CDFI in the nation focused on **financial inclusion**. We offer unsecured personal loans for sustainable home improvements and upgrades based on the applicant's ability to pay, not credit scores. SELF's inclusive underwriting methodology enhances access to low-cost capital for LMI, BIPOC, and disabled people to fix, repair and upgrade their homes, condos, townhouses, and manufactured and mobile homes. SELF can assist beneficiaries with energy



SELF's CEO/CFO Duanne Andrade with seniors and disabled beneficiaries at Gibson Plaza in Miami-Dade County, Florida

efficiency, resilience, and clean energy, with additional options for battery storage in the home for electric vehicles (EV) and scooters and access to emergency base load power during and after severe weather events. SELF also developed HALO loans for additional home adaptations for seniors and disabled persons, such as ramps, and bathroom, kitchen, and hallway modifications.

SELF has multiple lending programs for disabled homeowners (and family members), including our flagship Green Home Loan program for ACs, roofs, impact windows, solar PV, and more. SELF is also an approved Field Partner with KIVA.org and therefore offers crowdfunded loans starting at 5% interest rates (fixed), including an emphasis on people with poor credit. SELF just received another major investment of low-cost capital from C-Note to further expand these lending programs. SELF is also interested in working with skilled craftsmen/women with expertise in these projects to further expand our financing in Florida, Georgia, Alabama, and South Carolina.

- HALO Loan Program: <https://solarenergyloanfund.org/loan/halo/>
- KIVA crowdfunded loans: <https://solarenergyloanfund.org/loan/kiva/>
- Green Home Loans: <https://solarenergyloanfund.org/home-improvement-loans/>

SELF was also honored to be a finalist for the 2022 Trailblazer award, and we used a portion of this award to help one of our very special disabled veterans, Pamela Turner, with a new organic garden provided by Leap Lap Florida. Here is the project video: [Pam's Garden - YouTube](#)

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