

# OUR FAMILY OF NONPROFIT ORGANIZATIONS



## Self-Help's Mission Since 1980:

Creating and protecting ownership and economic opportunity for all -- especially people of color, women, children, immigrants, rural residents, and low-wealth families and communities.

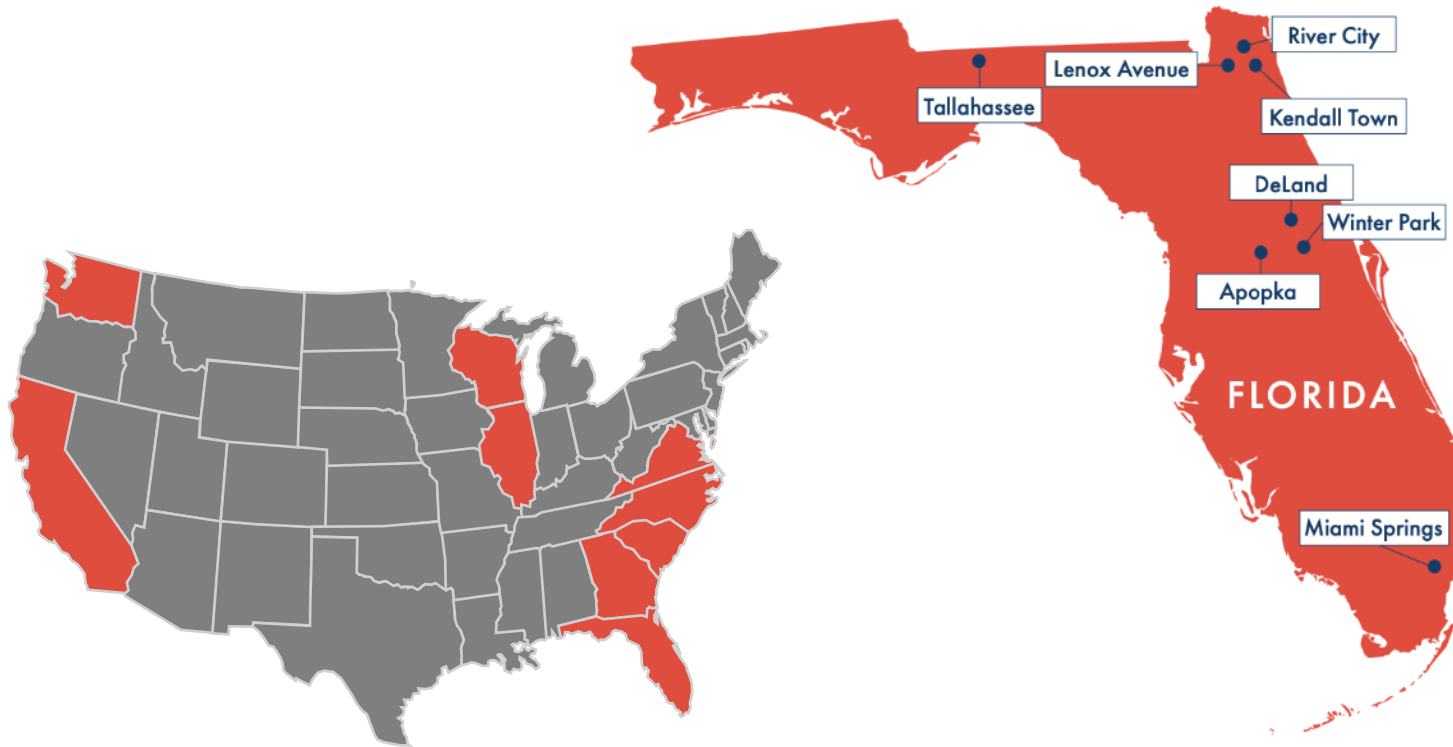


- CDFI
- MDI
- LICU



# SELF-HELP LOCATIONS & IMPACT

**80 Locations Nationwide in 9 States:** Florida, North Carolina, South Carolina, Georgia, Virginia, Illinois, Wisconsin, California, Washington



## Impact since 1980:

- \$11.4 billion lent to 225,000 borrowers.
- \$6 billion to minority borrowers.
- 82% of loans to low-income borrowers

- ✓ Fair and inclusive financial services for individuals, small businesses and nonprofits (e.g., accounts, loans, etc.)
- ✓ Credit building resources + financial counseling

- ✓ Home ownership, including our First-Generation Home Buyer mortgage loan
- ✓ Racial wealth gap initiatives
- ✓ Services for new Americans

- ✓ CRE lending in key areas of community impact, e.g., multi-family affordable and market-rate housing, health centers, etc.
- ✓ Revolving loan funds for affordable housing or small businesses
- ✓ National indirect home mortgage lending with other lenders

- ✓ CRL - Research and policy solutions to promote financial fairness, economic opportunity, and to end predatory lending
- ✓ **Clean Energy Lending (currently offered):**
  - **EV loans**
  - **Home energy saver loans**
  - **Residential solar loans**
  - **Plus coming soon: GGRF & Climate United**

# WHERE TO GO FOR CAPITAL SOLUTIONS



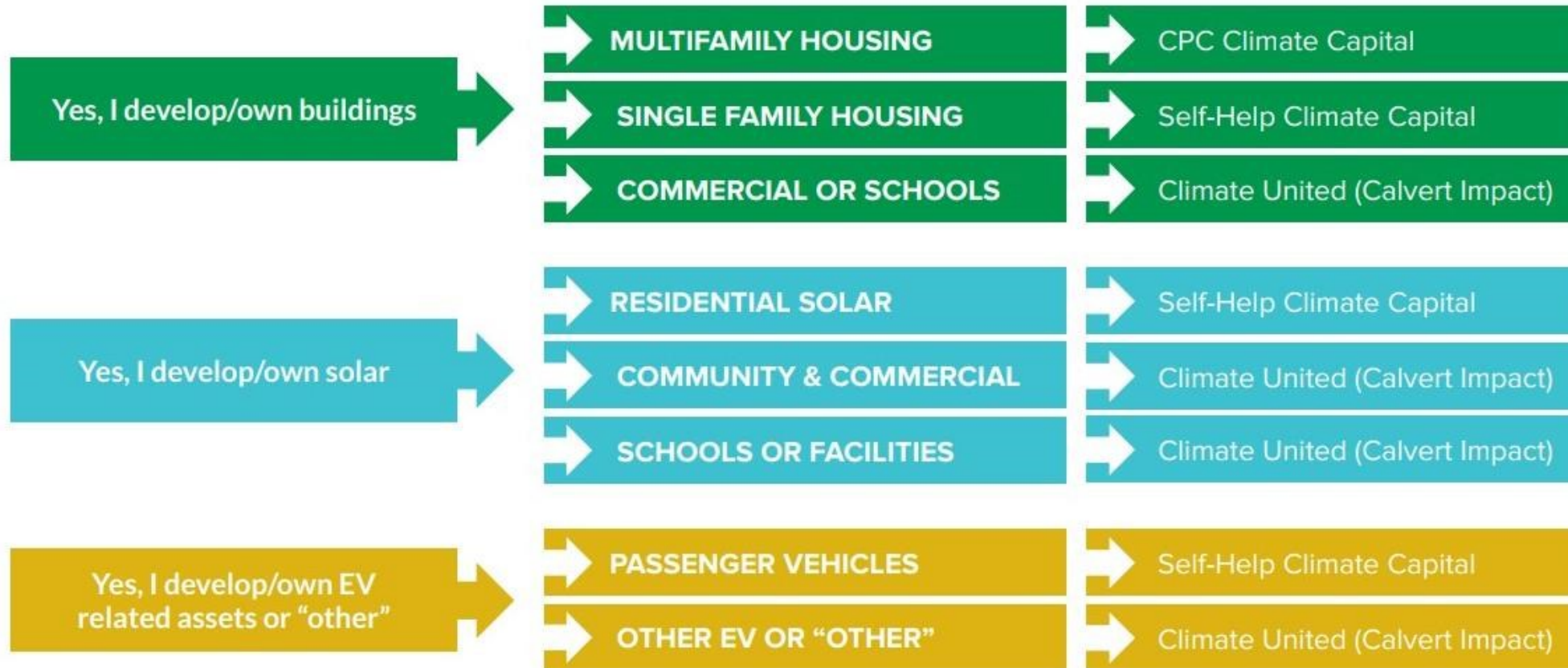
## ARE YOU A LENDER?



# WHERE TO GO FOR CAPITAL SOLUTIONS



## ARE YOU A QUALIFIED PROJECT SPONSOR?



## Self-Help's Initial Focus (2024 – 2025):

Self-Help will offer standardized **indirect consumer** clean energy loan products in partnership with other lenders. →

- The RFP Process
- Advocacy
- Technical Assistance
- Community Engagement

✓ Electric Vehicles

✓ Residential & Community Solar

- ✓ Green Home Mortgages  
*Options:*
- Clean Air & Save a Ton
  - Purchase, Refi, Renovation

**Future Programs:** Additional programs to be announced (i.e., commercial, etc.)

# THANK YOU



[Sam.Chesser@Self-Help.org](mailto:Sam.Chesser@Self-Help.org)

[Self-Help.org](http://Self-Help.org)

[WeAreClimateUnited.org](http://WeAreClimateUnited.org)

[Complete the Intake Form](#) - [Join Our Email List](#) - [Attend Webinars](#)

[ResponsibleLending.org](http://ResponsibleLending.org)



CLIMATE  
UNITED





## APPENDIX



# OVERVIEW OF THE IRA & THE GGRF

**Inflation Reduction Act (IRA) - [CleanEnergy.gov](https://www.CleanEnergy.gov)**

**Environmental Protection Agency (EPA) - [EPA.gov](https://www.EPA.gov)**

**Greenhouse Gas Reduction Fund (GGRF) - \$27 Billion**

<b>National Clean Investment Fund (NCIF)</b>	<b>Clean Communities Investment Accelerator (CCIA)</b>	<b>Solar for All</b>
<b>\$14 Billion – 3 Awardees</b>	<b>\$6 Billion – 5 Awardees</b>	<b>\$7 Billion – 60 Awardees</b>
<ul style="list-style-type: none"> <li>• \$7 Billion -- Climate United (Calvert Impact, Self-Help, and Community Preservation Corporation)</li> <li>• \$5 Billion -- Coalition for Green Capital</li> <li>• \$2 Billion --Power Forward Communities (includes LISC)</li> </ul>	<ul style="list-style-type: none"> <li>• \$2.29 Billion -- Opportunity Finance Network</li> <li>• \$1.87 Billion -- Inclusiv</li> <li>• \$940 Million -- Justice Climate Fund</li> <li>• \$500 Million -- Appalachian Community Capital</li> <li>• \$400 Million -- Native CDFI Network</li> </ul>	<ul style="list-style-type: none"> <li>• 17 Nonprofits (including SELF) +</li> <li>• 43 State and Tribal Entities</li> </ul>
<i>Clean energy financing at scale</i>	<i>Hubs to provide funding and TA for community lenders</i>	<i>Distributed solar investment</i>

# CLIMATE UNITED FOCUS AREAS



## 3 Green Things

1. **Electric vehicles**
2. **Distributed energy generation**
3. **Green homes & buildings**

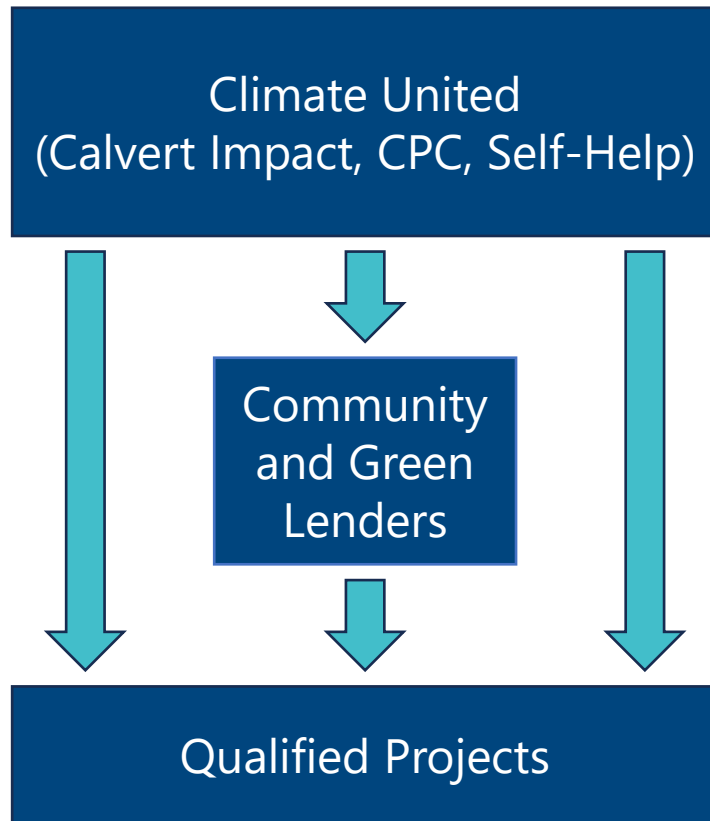
## 7 Market Segments

1. **Consumer/single-family**
2. **Multi-family**
3. **Community facilities**
4. **Small businesses**
5. **Schools & MSIs**
6. **Stand-alone generation**
7. **EV and Charging Infrastructure**

## 3 Approaches

1. **Standardized products**
2. **Direct investments into Community Lenders**
3. **Direct investments into Qualified Projects**

# CLIMATE UNITED PRODUCT APPROACHES



01

**Standardized products** originated locally and aggregated to leverage secondary markets

02

**Direct investments into Community Lenders** to facilitate standardized and tailored loans into qualified projects that will stay on the balance sheets of the Community Lenders

03

**Direct investments from Climate United** into qualified projects that require a customized financing solution and will stay on the balance sheet of Climate United

# SELF-HELP STANDARDIZED GGRF PRODUCTS



## Green Mortgages

## Solar

## Electric Vehicles

PRODUCT NAME	"Clean Air" & "Save a Ton"	"Sun Savings"	"Electrify"
DETAILS	<ul style="list-style-type: none"> <li>• Purchase of a Net-Zero Ready home (Clean Air)</li> <li>• Or, purchase/refi plus renovation with &gt;20% modeled energy reduction (Save a Ton)</li> <li>• High LTV, discounted interest rate for LIDAC</li> </ul>	<ul style="list-style-type: none"> <li>• Solar panels and battery storage systems for single-family households</li> <li>• Also exploring community solar and third-party ownership (leasing) to build accessibility for LIDAC</li> <li>• Deep subsidy for LIDAC</li> </ul>	<ul style="list-style-type: none"> <li>• New and used electric vehicles</li> <li>• Can finance EV charger with the loan</li> <li>• Battery Electric Vehicles (BEVs) and Plug-In Hybrid Vehicles (PHEVs)</li> <li>• Deep subsidy for LIDAC</li> </ul>

## Green loans currently offered in our CU offices:

- **Electric Vehicle Loans.**
  - Includes New and Used Battery Electric, Plug-in Hybrid, and Hybrid vehicles.
  - Loan can include home charger and its installation.
  - Rate discount for borrowers below 80% AMI.
- **Energy Saver Loans.**
  - Funds can be used to make energy efficiency and weatherization improvements to single family homes, townhomes, and condos. A licensed contractor estimate is required. Borrow up to \$50,000 for up to 15 years.
- **Residential Solar Loans. Coming Soon.**
  - Borrow up to \$100,000 with repayment terms of up to 20 years.

