




December 21, 2018

TO: Mayor Jerry L. Demings
-AND-
Board of County Commissioners

FROM: Ajit M. Lalchandani, County Administrator 

SUBJECT: Open Discussion
DISCUSSION AGENDA ITEM JANUARY 8, 2019

The following items have been submitted for open discussion at the January 8, 2019 Board meeting:

- District 1 – Ordinance Allowing Golf Cart Use on Residential Roads in Unincorporated Orange County
- District 2 – Retreat to Discuss Rules and Procedures
- District 5 – Split Oak Forest Resolution
- District 5 – Funding Solar and Energy Loan Fund (SELF) Program
- District 5 – Wayne Harrod's Property Purchase

The memos related to these items are attached.

AML/mf

Attachments

AJIT M. LALCHANDANI, County Administrator
201 South Rosalind Avenue ■ Reply To: Post Office Box 1393 ■ Orlando, Florida 32802-1393
Telephone 407-836-7366 ■ FAX 407-836-7399
Ajit.Lalchandani@ocfl.net



December 18, 2018

TO: Mayor Jerry Demings
AND
Board of County Commissioners

FROM: Commissioner Betsy VanderLey, District 1

SUBJECT: Open Discussion Request for January 8, 2019

I would like to discuss the possibility of drafting an ordinance that would allow the use of golf carts on residential roads in unincorporated Orange County. I have a growing Horizon West constituency who is aware of the ability to drive golf carts on the roads within the City of Winter Garden and many have expressed great interest in being able to do so in unincorporated Orange County. Orange County Transportation Engineering has conducted preliminary research of potential avenues to allow operation of golf carts on residential roadways. As a next step, I would like to gauge the Board's interest in evaluating the possibility of establishing a golf cart policy.

Thank you in advance for your consideration of this request.

CC: Ajit Lalchandani, County Administrator
Chris Testerman, Deputy County Administrator
Mark Massaro, Public Works Director
Christy Lofye, Traffic Engineering Division Manager
Cheryl Gillespie, Agenda Development Office Supervisor

COMMISSIONER BETSY VANDERLEY, DISTRICT 1

201 South Rosalind Avenue • Reply To: Post Office Box 1393 • Orlando, Florida 32808-1393

Telephone: 407-836-7312 • Fax: 407-836-5879

District1@ocfl.net



Interoffice Memorandum

MEMO

TO: Mayor Jerry Demings

FROM: Christine Moore, District 2 Commissioner

DATE: Dec. 18, 2018

SUBJECT: Open Discussion Item: Scheduling a Board of County Commissioners' Retreat to Discuss Rules and Procedures

At the January 8, 2019 Board of County Commissioners meeting, I would like to discuss the scheduling of a Board Retreat to discuss rules and procedures.

Thank you.

**Cc: Ajit Lalchandani, County Administrator
Chris Testerman, Assistant County Administrator**



To: Mayor Jerry L. Demings
-AND-
Board of County Commissioners

From: Commissioner Emily Bonilla, District 5

Date: December 17, 2018

Subject: Open Discussion 1-8-19: Split Oak Forest Resolution

I am requesting an Open Discussion to discuss creating a resolution that would preserve Split Oak Forest.

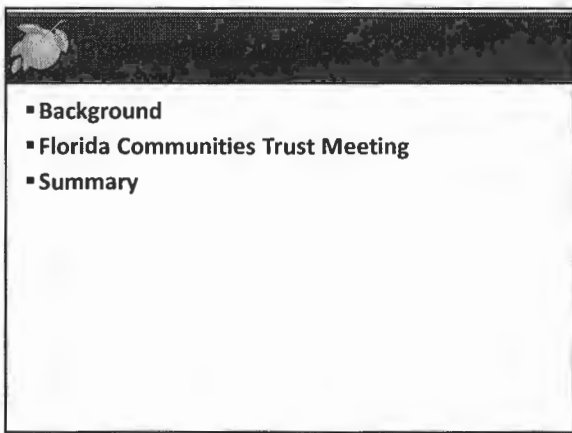
I look forward to discussing this item on January 8, 2019. Thank you for your consideration. If there are any questions, due to Sunshine Laws, I will be more than happy to schedule a Sunshine Meeting that is properly noticed and conducted according to Florida Statutes with any board member.

Sincerely,


Commissioner Emily Bonilla

Cc: Ajit Lalchandani, County Administrator
Jeffrey Newton, County Attorney
Joel Prinsell, Deputy County Attorney
David Jones, Manager, Environmental Protection Division
Cheryl Gillespie, Agenda Development Office Supervisor












- CFX is re-evaluating the extension of Osceola Parkway
- Amended PD&E commenced in July 2018
- May of 2019 anticipated completion date for PD&E







- Project Alternatives still under development and analysis of potential impacts




Alt. 104B: Mainline w/ Systems Interchange




Alt. 205C: Split Oak Avoidance Alternative

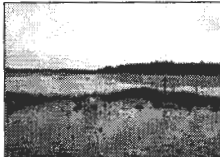



- PD&E Re-evaluation Study Kickoff - July 2018
- EAG & PAG Meetings - January/February 2019
- Public Workshop - February 2019
- Project Completion - May 2019






- **May 15, 2018**
- **Participants: FCT, FWC, CFX, Osceola and Orange County**
- **Purpose: Discuss process for construction of a roadway and methods to offset impacts to SOFWEA**







- **In evaluating the proposed impact request to SOFWEA, FCT will consider:**
 - Statement from local government
 - Alternatives analysis
- **If request is approved by FCT:**
 - Appraisal
 - Compensation




- **If mitigation is proposed via a land exchange, FCT considerations include:**
 - Only local governments may participate in land transfers
 - Written statement from recipient's governing board stating it has reviewed and conceptually approves of the request
 - Funding eligibility (Preservation 2000 funds)



- **Consideration of recipient's request for Land Exchanges:**
 - Alternatives analysis
 - Evaluation of Transfer Lands
 - Adjacency requirement



- **If SOFWEA is to be impacted, the following documents would require potential future Board action:**
 - FCT Grant Award Agreement
 - Deed of Conservation Easement granted to FWC by Orange and Osceola County
 - Interagency Management Agreement



- **The amended PD&E is scheduled for completion by CFX in May of 2019**
- **If CFX recommends impacts to SOFWEA, it would require Board approval.**



To: Mayor Jerry L. Demings
-AND-
Board of County Commissioners

From: Commissioner Emily Bonilla, District 5

Date: December 17, 2018

Subject: Open Discussion 1-8-19: Funding Solar and Energy Loan Fund (SELF) program

I am requesting an Open Discussion to allocate \$100,000 from the unused funds of the Fiscal Year 2017-2018 budget to help start up the Solar and Energy Loan Fund (SELF) program in Orange County for 2018-2019.

Prior to the Fiscal Year 2018-2019 budget hearings, I brought before the Board of County Commissioners a request to fund SELF for \$100,000 per year over 3 years (\$300,000 total).

On August 21, 2018, the board held work session on SELF after discussing SELF before the Board of County Commissioners during FY 2018-19 budget briefings. My motion unfortunately failed, with Mayor Jacobs stating that the board at that time should leave the decision to the next board (current board). Therefore, I am bringing this up to this board as instructed by the previous board.

I have attached supporting documents for SELF to bring the new County Commissioners up to speed as well.

- Memorandum sent to Board on July 10, 2018
- Link to the August 21, 2018 BCC Meeting
 - http://occompt.granicus.com/MediaPlayer.php?view_id=1&clip_id=133&meta_id=45689
- PDF of presentation by Alan Marshall (Assistant to Director of CEDS)
- Information on SELF

I look forward to discussing this item on January 8, 2019. Thank you for your consideration.

If there are any questions, due to Sunshine Laws, I will be more than happy to schedule a Sunshine Meeting that is properly noticed and conducted according to Florida Statutes with any board member.

COMMISSIONER EMILY BONILLA, DISTRICT 5
201 South Rosalind Avenue, 5th Floor • Reply To: Post Office Box 1393 • Orlando, Florida 32802
407-836-7304 • Fax 836-5976

Sincerely,

Commissioner Emily Bonilla

Cc: Ajit Lalchandani, County Administrator
Eric Gassman, Deputy County Administrator
Chris Testerman, Assistant County Administrator
Jon Weiss, Director, Community, Environmental, and Development Services
Alan Marshall, Assistant to the Director, Community, Environmental, and Development Services
Cheryl Gillespie, Agenda Development Office Supervisor



To: Mayor Teresa Jacobs
-AND-
Board of County Commissioners

From: Commissioner Emily Bonilla, District 5

Date: July 10, 2018

Subject: Budget Funding Request: Solar and Energy Loan Fund

The Solar and Energy Loan Fund (SELF) is an established 501(c)(3) whose mission is to help rebuild and empower underserved communities by providing access to affordable financing for sustainable property improvements. These improvements include energy efficiency, renewable energy, wind-hazard mitigation, water conservation, water quality, and disability remodeling products through favorable financing and project management. The addition of potentially disbursing funds to individuals in underserved communities for wind-hazard mitigation, water quality, and disability remodeling products generates new options that current solar co-ops and/or other programs do not offer. These improvements have allowed SELF to gain national recognition from the National Association of Counties (National Achievement Award for local energy programs - 2012), the United States Department of Energy's national newsletter of the Better Buildings Networks (2017), and has even been highlighted in a report by the White House on "Innovative Financing for Clean Technologies" (2016).

SELF uses traditional (banks and local government investments) and non-traditional (crowdfunding and faith-based organizations) funding sources in order to raise money for their loans. As of early this year, SELF has raised a total of \$10 million in loan capital and grants.

Although SELF lends loans to consumers in underserved communities, their lending standards are less stringent than traditional banks and they offer below market rate financing options through the Community Development Financial Institution. These less stringent standards have led to SELF maintaining approximately a 1% default rate. SELF has financed over \$7 million in micro-loans, which have enabled over 600 low-income families in 63 different jurisdictions across Florida to live more energy-efficient lifestyles.

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407-836-7304 • Fax 836-5976

Recently, SELF has expanded into St. Petersburg and Hillsborough County respectively. It has also developed new partnerships with groups such as My Strong Home and the Florida Alliance for Assistive Services and Technology, Inc. (FAAST).

In order for SELF to expand its market into Orange County, they have requested \$300,000 over 3 years in order to supplement a full-time position, and overhead for their location. After extensive research on this topic, I am proposing \$100,000 in recurring funds for 3 years in order to fund this particular program.

I look forward to hearing our discussion on this request on July 17, 2018.

Cc: Ajit Lalchandani, County Administrator
Randy Singh, Assistant County Administrator
Chris Testerman, Assistant County Administrator
Jon Weiss, Director, Community, Environmental, and Development Services
Alan Marshall, Assistant Director, Community, Environmental, and Development Services
Cheryl Gillespie, Supervisor, Agenda Development Office



Interoffice Memorandum

AGENDA ITEM

August 3, 2018

TO: Mayor Teresa Jacobs
— AND —
Board of County Commissioners

FROM: Jon V. Weiss, P.E., Director
Community, Environmental and Development
Services Department

A handwritten signature in black ink, appearing to read "J. Weiss", is written over the printed name of the sender.

**CONTACT PERSON: Alan Marshall, Assistant to the Director
Community, Environmental & Development Services
Department
(407) 836-5884**

SUBJECT: August 21, 2018 – Work Session
Funding for Solar and Energy Loan Fund (SELF)

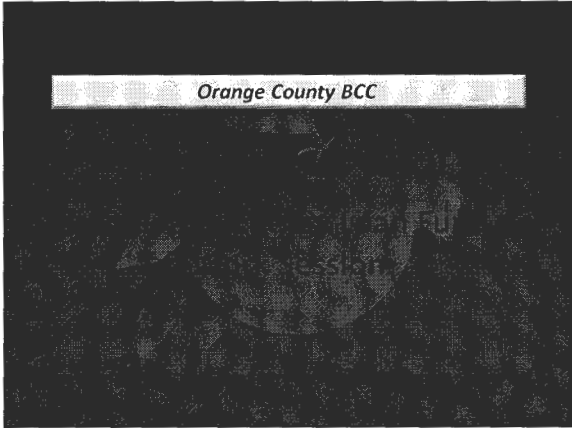
During the Board budget work session on July 17, 2018, Commissioner Emily Bonilla made a funding request for the FY 2018-19 budget to assist the St. Lucie County-based non-profit Solar and Energy Loan Fund (SELF) with staffing a local loan agent. This grant funding, totaling \$300,000, would be distributed over three years (\$100,000 per year) to assist in developing and managing a local loan program for SELF. Due to the complexity of the request, Mayor Jacobs asked staff to schedule a work session before final budget approval in early September.

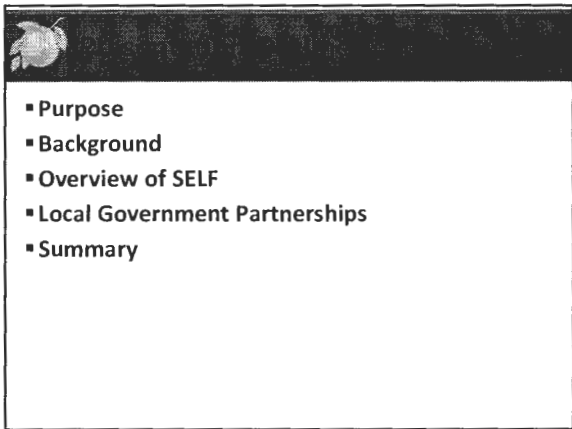
The work session on August 21 will provide an overview of SELF, identify other jurisdictions that have contracted for these services, and provide an overview of existing County programs that fund or assist homeowners with improvements similar to SELF programs. We have also invited Mr. Doug Coward, Executive Director of SELF, to join in the presentation.

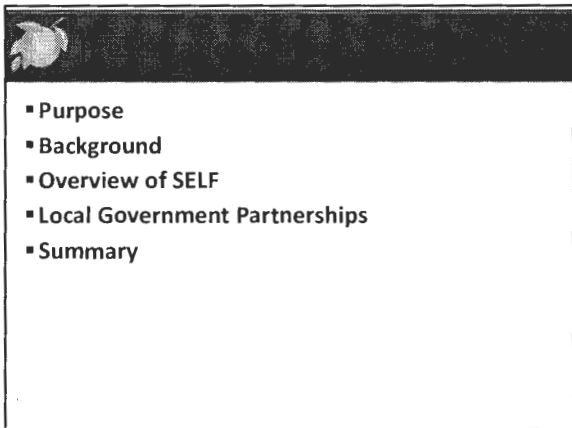
Staff is seeking Board direction on this item.


JVW/AM: am

c: Ajit Lalchandani, County Administrator
Chris Testerman, Assistant County Administrator
Randy Singh, Assistant County Administrator
Lonnie Bell, Director, Family Services Department











July 2018 – District 5 budget request

- Budget work session discussion on grant funding for local SELF agent
 - \$300,000 for 3 years
 - Fund a local SELF agent
 - Assist in loans for energy efficiency, water conservation, roof and other structural repairs, disability retrofits, etc.
 - Training and contractor vetting
 - Low to moderate income residents
- Mayor requested work session prior to final county budget approval





- Purpose
- Background
- Overview of SELF
- Local Government Partnerships
- Summary



Current County Programs


- Weatherization Program
 - 3-year \$680k HUD grant
 - Low income home repairs
 - Weather stripping, structural repairs, insulation, HVAC, water heaters, solar reflective coating, etc.
 - Goal of 93 homes benefitted
 - Waiting list





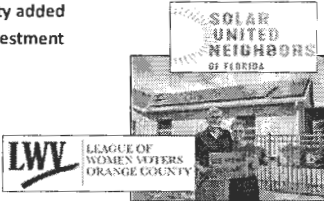
Current County Programs


- Housing Rehabilitation
 - SHIP/HOME/CDBG grants
 - \$1.5M annual
 - Variety of home repairs related to health & safety, septic to sewer, HVAC
- Disability Program
 - SHIP grant – services by Center for Independent Living
 - \$300k annual
 - Ramps, railing, minor home modification, etc.



Current County Programs

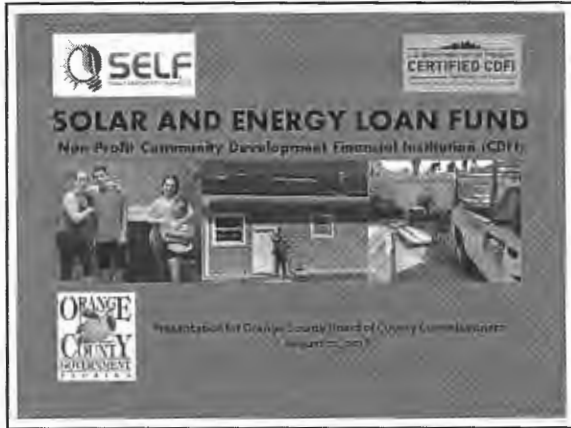
- Solar Co-op Success
 - Assisted 4 co-ops (2016-2018)
 - 204 installed systems
 - Over 2 MW of capacity added
 - \$4.15M economic investment





Purpose

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SELF BACKGROUND

- St. Lucie County was 1 of 22 local governments in America to receive funds from the U.S. Department of Energy in 2009 to create an innovative local clean energy financing program (i.e., green CDFI);
- SELF is an independent, non-profit 501(c)(3) Florida corporation established in 2010, which is overseen by a seven (7) member Board of Directors and a staff of ten (10);
- SELF's loan program became operational in the Spring of 2011;
- SELF started as a pilot program in St. Lucie County, with the intent of scaling the CDFI program and has now expanded lending activities to 65 jurisdictions in Florida;
- SELF has raised over \$10 million in loan capital and grants since inception and developed four (4) local clean energy and resiliency financing programs (PACE-alternatives).

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MISSION

Build and empower underserved communities by providing access to affordable and innovative financing for sustainable property improvements, including energy efficiency, renewable energy, wind-hazard mitigation, water quality and water conservation projects and more.

 **WHAT IS A CDFI?**


- Community development financial institutions (CDFIs) are private financial institutions dedicated to delivering responsible, affordable lending to help low-income, low-wealth, and other disadvantaged people and communities join the economic mainstream
- CDFIs must direct at least 60% of their financial product activities to one or more eligible low-income target markets, targeted populations, and investment areas. SELF typically exceeds 70%.
- SELF has consistently exceeded minimum CDFI lending thresholds and is dedicated to servicing market niches that are often underserved by traditional financial institutions
- SELF was originally certified as a CDFI in 2012, and then re-certified in 2016 and granted statewide approval

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 **PRIMARY LENDING PROGRAMS**


- CDFI** Community Development Financial Institution (CDFI). Unsecured Residential Loans (**Statewide**)
- KIVA** Worldwide Crowdfunding For Veterans & Women Unsecured Residential Loans (**Statewide**)
- MSH** My Strong Home enables applicants to use Insurance Savings toward roof repairs. Unsecured Residential Loans (**Statewide**)
- HALO** Home Adaptation Loans for homeowners with disabilities. Unsecured Residential Loans (**Statewide**). Partnership with FAAST.

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 **TYPES OF IMPROVEMENTS**

- Energy Efficiency** (e.g. weatherization, insulation, high-efficiency HVAC, LED lights)
- Renewable Energy** (e.g., solar water heaters, solar PV panels, solar attic fans, solar A/C systems)
- Wind-Hazard Mitigation** (e.g., roofs, impact windows, doors, hurricane shutters)
- Water Conservation** (e.g., cisterns, rain barrels, and high-efficiency irrigation systems)
- Water Quality** (e.g., septic tank conversion to central sewer and lateral line replacements)
- Disability Remodeling Products and Aging In Place** (e.g., wheelchair ramps, walk-in showers, etc.)

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 **SELF**
Solar and Energy Loan Fund

CDFI RESULTS:

- Completed 1,074 energy assessments and closed 850 loans totaling more than \$7.4 million
- Approximately 70% of loans have been in Low- and Moderate-Income (LMI) census tracts, 50% for seniors, 40% for women, and 20% for veterans. Default rates are approximately 1%;
- Clients have reduced average household energy consumption by 23% (i.e., carbon footprint). Several clients have achieved net-zero;
- Homeowners are making much-needed home improvements that enhance comfort, health and quality of life, increase home equity, reduce operating costs, and safeguard against storms and hurricanes;
- Creating local jobs for hardest hit sector in FL (i.e., construction industry). 252 approved contractors. #1 contractor has completed more than \$1 million of projects financed by SELF.

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LENDING FOOTPRINT:



Solar and Energy Loan Fund (SELF)
Lending Reported Through June 2018

 SELF
Solar and Energy Loan Fund

 **SELF**
Solar and Energy Loan Fund

LOAN SUPPORT SERVICES

1. BUILDING SCIENCE AND ENERGY EXPERTISE
2. FINANCIAL INCLUSION
3. ACCESS to FAVORABLE FINANCING
4. PROJECT MANAGEMENT

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SELF

Innovative Financing Sources:

Traditional Funding Sources

- > Banks (CRA Investments)
- > Local Government Investments/Grants
- > Private Investors

Non-Traditional Funding Sources

- > Socially Responsible Investors (SRIs)
- > Global Crowdfunding (KIVA.org)
- > National Health Systems (E.g., Dignity Health)
- > Partnership Financing
- > Interest Rate Buy Downs (FAAST)
- > Participation Loans (MSH)

www.SolarEnergyLoanFund.org 19

SELF

Capital Sources:

SELF has raised:

- **\$10+ million in loan capital and grants.**
- ✓ \$7 million in loan capital
- ✓ \$3+ million in grants.

Source	Percentage
Faith-based Organizations	32%
Social Funds	24%
Impact Investors	20%
Crowdfunding	18%
Health Systems	16%

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SELF

SPECIAL PROGRAMS

KIVA


Worldwide crowdfunding platform
Peer-to-peer lending
Total Raised = \$534,375
Total # of Clients = 92
Average Project Size = \$5,808

SELF is one of only a dozen approved field partners in North America. This innovative crowdfunding program promotes clean energy, green jobs, and helps to alleviate poverty.

Target Groups:

- 1) Veterans
- 2) Women

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AWARDS AND RECOGNITION:


- National Achievement Award for local energy programs from the National Association of Counties (NACo) - 2012
- "Green Business of the Year" award from the South Florida Chapter of the U.S. Green Building Council - 2013
- Identified by the Opportunity Finance Network as "1 of 5 trailblazing CDFIs in America" - 2015
- "Exceptional Non-Profit in Innovation" award from 211/TC - 2015
- Highlighted in the White House report on "Innovative Financing for Clean Energy Technologies"-- December 2015
- Identified by U.S. DOE staff as a "shining legacy of the Better Buildings Neighborhood Program" and featured in their national newsletter of the Better Buildings Network- 2017
- "Non-Profit of the Year" finalist from 211/Treasure Coast - 2017

CONTACT INFORMATION


Doug Coward, Executive Director
 Email: DougC@solarenergyloanfund.org
 Duanna Andrade, Chief Financial Officer
 Email: DuannaA@solarenergyloanfund.org

Tel: (772) 468-1818
 Facebook/solarenergyloanfund
 www.SolarEnergyLoanFund.org






- Purpose
- Background
- Overview of SELF
- Local Government Partnerships
- Summary




▪ Partner Agreements

- St. Lucie County (2011)
 - EECBG Grant
 - \$25,000/yr 3-year agreement
- City of Orlando (2015-16)
 - \$100,000 – 1 year funding
- City of St. Petersburg (2017)
 - \$100,000/yr 3-year agreement
- Hillsborough County (2018)
 - \$100,000/yr 3-year agreement



▪ Partner Agreements

- Full-time representative of local satellite office
- Strategic Action Plan & Target Market Assessment
- Conduct outreach and events
 - Credit rebuilding education seminars
- Organize contractor network
- Client project management
- Quarterly and Annual Reports
- Average \$1M in lending over 3 years




▪ Purpose

▪ Background

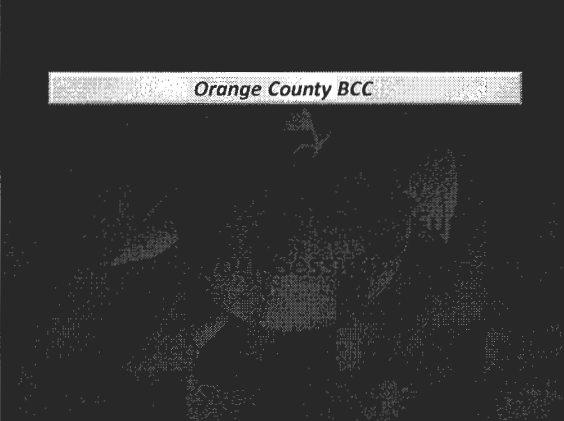
▪ Overview of SELF

▪ Local Government Partnerships

▪ Summary



- Energy efficiency and rehabilitation grant programs in CEDS and Family Services are well established and serving those of greatest need
- Solar co-op partnership has been a success
- SELF has developed several partner agreements in the Central Florida area



Orange County BCC



Rebuilding and Empowering Underserved Communities

FY 2017 Annual Report



Solar and Energy Loan Fund (SELF)
2400 Rhode Island Ave.
Ft. Pierce, Florida 34950
T. 772-468-1818 F. 772.468.1811
www.SolarEnergyLoanFund.org





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Message from the Executive Director



The non-profit Solar and Energy Loan Fund (SELF) had another successful year; completing \$1 million in lending, expanding our flagship “Rebuilding and Empowering Underserved Communities” program into 65 jurisdictions throughout Florida, administering a new residential Property-Assessed Clean Energy (PACE) program in St. Lucie County, and finalizing a groundbreaking 3-year partnership with the City of St. Petersburg.

SELF also achieved several major milestones along the way, including: (1) surpassing \$6 million in total lending; (2) completing our 700th single-family project; (3) accomplishing more than \$200,000 of PACE projects; (4) raising \$67,000 of worldwide crowdfunding via KIVA.org; (5) increasing our statewide contractor base to more than 200; (6) securing a major technical assistance grant from the CDFI Fund; (7) finalizing the largest partnership in SELF’s 7-year history; and, (8) initiating a new wholesale solar PV program in St. Lucie County, FL.

SELF continues to scale and diversify the program statewide through robust partnerships, earned-media, and an expanding network of licensed and insured contractors. The SELF team also continues to encounter strong demand for cost-effective clean energy solutions and climate resilience throughout Florida, with acute problems in low wealth communities.

SELF greatly appreciates the strong support that we have received from local government partnerships, the CDFI Fund, banks, faith-based organizations, foundations, and other interested parties. Together we are transforming the lives of working class families and underserved communities.



Doug Coward and Morgan Brawner, Marketing Director for esaSolar. SELF and esaSolar created the first “SunSavers” program to offer St. Lucie County Residents wholesale prices for solar rooftop PV systems.

Doug Coward

Executive Director

Solar and Energy Loan Fund (SELF)

dougc@solarenergyloanfund.org

SELF Mission Statement

SELF's mission is to help rebuild and empower underserved communities by providing access to affordable financing for sustainable property improvements including: energy efficiency; renewable energy; wind-hazard mitigation; water conservation; and, water quality.

SELF strives to create positive social, economic and environmental impacts by helping people improve the health, safety and quality of life in their homes while reducing their operating costs and carbon footprint.

SELF's goal is to make financing accessible and affordable to all people and to break down the financial and educational barriers for low- and moderate-income populations to access and make use of technologies that will improve the value, efficiency, and sustainability of their properties.

SELF provides affordable loans coupled with financial education, energy expertise and project management to help our clients make the most cost-effective decisions. SELF's loans help people save costs on energy and insurance premiums, while also helping preserve a healthy environment through reducing carbon emissions.

SELF ensures competitive pricing and quality work from our network of over 200 pre-approved contractors who are located all over the state of Florida.



Pictured above: (Left) Roy DeGannes- Residential Loan Program Manager with Mr. Marvin Boykins – KIVA Energy Efficiency Loan Client (Right)

Cumulative Results

\$6,216,572*
Total Loans Closed
 (Includes PACE Assessments)

701
Total Loans Closed
to Date

65 Cities
Served in Florida

\$6,928,432
Total Loan Capital
Raised to Date



1%
Default
Rate

2017
CDFI
Fund TA
Grant
Awardee
\$125,000

2017 Results

\$1,188,086
Total Projects
Financed in FY 2017*

211
Total Contractors
Affiliated to SELF

70% Loans to Low-
Moderate Income
Clients

\$2,626,210
Total Operating
Grants to Date



SELF AND FINTECH *We are passionate about INNOVATION!*

In 2017, SELF began developing SELF's Mobile APP' for contractors, clients and staff to use to instantly pre-qualify a loan!! This will allow us to better serve our clients especially in remote areas.



Above: Doug Coward- SELF Executive Director, Eva Washington, Chuck Washington, SELF's PACE Manager and Rudy Howard talking about the PACE program at WPSL Radio Station.

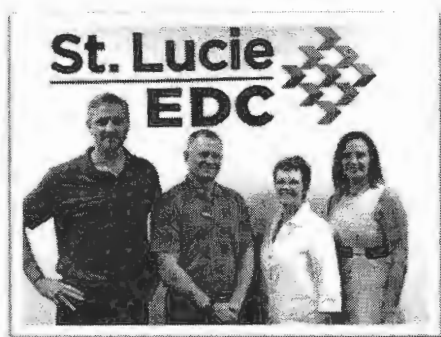
About SELF (Solar and Energy Loan Fund)

SELF is a certified non-profit Community Development Financial Institution (CDFI) whose mission is to provide financing for sustainable residential and non-residential property improvements, coupled with energy expertise and project management.

The Residential Program offers micro-loans to underserved homeowners in Florida to help them complete an array of sustainable home improvement projects that include: (1) **energy efficiency** (e.g., weatherization, high-efficiency air conditioners); (2) **renewable energy** (e.g., solar water heaters); (3) **wind-hazard mitigation** (e.g., roofs, hurricane shutters, impact windows and doors); and, (4) **water conservation and quality projects**. Typically, these assorted home improvement projects generate healthier living conditions and safer homes and also provide enhanced comfort and livability and reduced operating costs for the elderly, children, and persons with illness, disease, and other physical impairments.



SELF Team



SELF also administers St. Lucie County's **Commercial and Residential Property-Assessed Clean Energy Program (PACE)**, which is an alternative financing program to help property owners make improvements to buildings and facilities, including: energy efficiency, renewable energy, and wind hazard mitigation projects. PACE financing is secured by equity in the subject property and is a voluntary assessment that is paid back over time on the property tax bill. PACE applies to commercial, industrial, residential, agriculture, non-profit and multi—family property owners.

SELF began operations in 2011 after being selected as one of twenty (20) programs in America to receive seed funds through the Energy Efficiency and Conservation Block Grant (EECBG) program, from the United States Department of Energy (DOE). Currently, SELF is a statewide program headquartered in St. Lucie County, Florida. SELF produces triple bottom line impacts by helping low and moderate income communities and underserved women and veterans, make much needed property improvements to help lower operating costs; enhance comfort and livability, improve air quality and health benefits, bolster hurricane-resistance, and increase market value. To date, SELF has closed \$435,131 in PACE assessments, helping people replace roofs, install hurricane impact windows and shutters and replace old inefficient A/C systems.

The sustainable types of improvements financed by SELF contribute to the revitalization of neighborhoods, while spurring economic activity and sustainable development through the employment of local contractors.

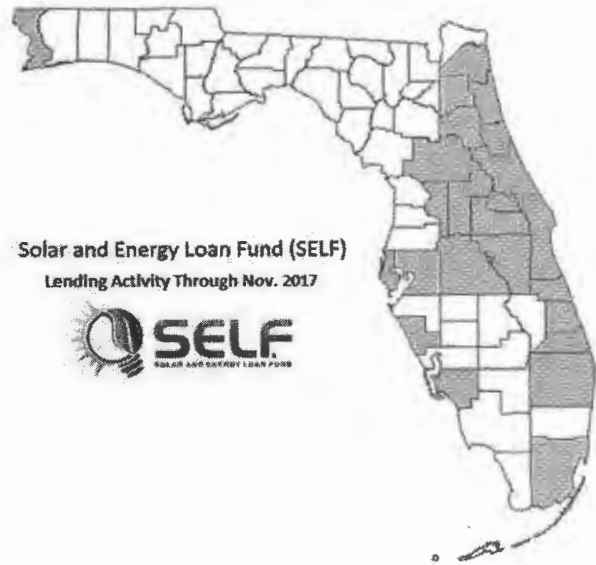


Market Expansion

Although the Treasure Coast region remains our home, SELF continues to expand its footprint statewide. To date, SELF has closed loans in 65 jurisdictions in Florida.

St. Pete 3 Yr. Partnership Agreement

In FY 2017, SELF closed its largest partnership agreement to date with the City of St. Petersburg on the West Coast of Florida, which provided SELF with a \$300,000- 3 year operating grant to help cover start-up operating costs and hire a full time staff person on site that will provide first hand services to their community members.



SELF's goal is to continue to expand and provide services to all of the state of Florida by 2020.

Our new satellite office in St. Pete is led by Jessica Lewis (left) who has extensive experience with several local community organizations and has been a strong environmental and social justice advocate for the past 5+ years.

Market Demand & Needs

In 2017, Florida faced one of most extreme climate years with average temperatures exceeding above normal in as much as 4.9 ° F. Rainfall was also above normal in parts of North and Southeast Florida and below normal in the rest of the State. ¹According to NOAA, year 2017 was the third warmest of the 123 on record.

Market demand has been steadily rising as SELF positions itself as a unique CDFI which provides alternative and accessible loan products focused on increasing home equity, reducing operating costs and enhancing the quality of life for those who cannot qualify for traditional financing options.

SELF reduces the risk of low income and financially distressed populations by providing alternatives to predatory lenders and helping to break cycle of poverty while fostering systemic change.

In FY 2017, SELF grew 23% from the previous year, reaching \$6.2 Million in total lending since beginning operations in the spring of 2012.



¹ <https://climatecenter.fsu.edu/products-services/summaries/climate-summary-for-florida-April-2017>

Achieving Our Mission

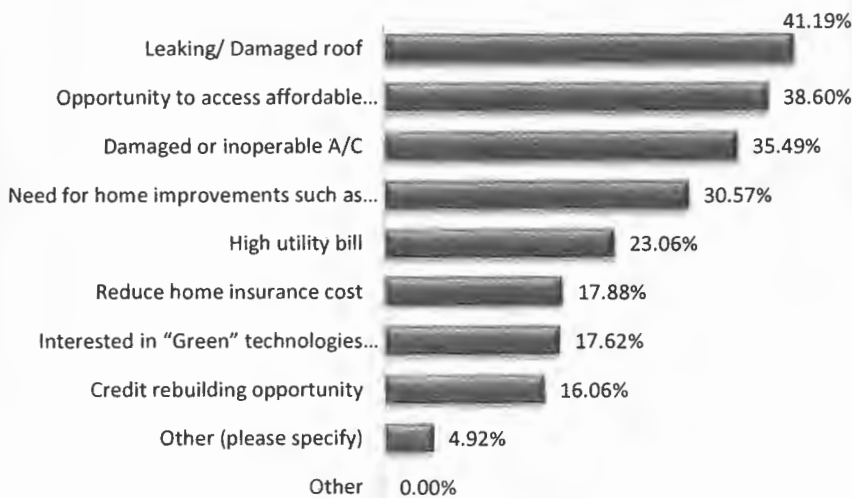
We asked our clients:
 "Why did you select
 SELF for your home
 improvement project?"

386 clients responded
 with the top 5 reasons:

- 1) It was Highly Recommended
- 2) Unable to obtain other sources of financing.
- 3) Lower rates than other available offers.
- 4) Because SELF is a non-profit
- 5) I trust SELF



What prompted you to seek a loan with SELF?



SELF performs pre-finance and post-finance questionnaires to clients in order to assess whether we are responding to the needs of our target market. We gather information on our pricing, service and value proposition as well as on our customer service.

What aspects of your life would improve the most through SELF loans?

1. SAFETY (referring to home structure improvements such as roofs).
2. HEALTH
3. QUALITY OF LIFE IN HOME
4. REDUCED ENERGY AND HOME INSURANCE COSTS.

Taking on Climate Resiliency and Adaptation

According to the [third U.S. National Climate Assessment](#), “Global climate is changing and this is apparent across the United States in a wide range of observations. The global warming of the past 50 years is primarily due to human activities, predominantly the burning of fossil fuels.”²

Amongst the Third U.S. National Climate Assessment Key Findings are the following:

- Climate change threatens human health and well-being in many ways, including through more extreme weather events and wildfire, decreased air quality, and diseases transmitted by insects, food, and water.
- Infrastructure is being damaged by sea level rise, heavy downpours, and extreme heat; damages are projected to increase with continued climate change.
- Water quality and water supply reliability are jeopardized by climate change in a variety of ways that affect ecosystems and livelihoods.
- *Planning for adaptation (to address and prepare for impacts) and mitigation (to reduce future climate change, for example by cutting emissions) is becoming more widespread, but current implementation efforts are insufficient to avoid increasingly negative social, environmental, and economic consequences.*



FLORIDA LANDSCAPE

The year 2017 ties 2011 for the highest number of billion-dollar disasters for a single year. The cumulative damage of these events was \$306.2 billion, which shattered the previous U.S. annual record cost of \$214.8 billion (CPI-adjusted) in 2005. The damage from Hurricanes Harvey, Irma and Maria alone were responsible for approximately \$265 billion of the \$306.2 billion (NOAA 2017). Each of these destructive hurricanes now joins Katrina and Sandy in the new top 5 costliest U.S. hurricanes on record.

Hurricane Irma:



The Florida Keys were heavily impacted, as **25% of buildings were destroyed while 65% were significantly damaged**. Severe wind and storm surge damage also occurred along the coasts of Florida and South Carolina. Jacksonville, FL and Charleston, SC received near-historic levels of storm surge causing significant coastal flooding. Irma maintained a maximum sustained wind of 185 mph for 37 hours, the longest in the satellite era. Irma also was a category 5 storm for longer than all other Atlantic hurricanes except Ivan in 2004. The costs for Irma are approximately \$50 billion, which excludes additional severe damage to non-US territories.³

Roughly 50-75% of homes in southern Florida are not required to meet modern hurricane codes. Less than 28% of homes in Miami Dade County have been built to the 1994 hurricane codes.

The impacts of climate change call for a number of actions and programs to help vulnerable populations build resiliency and mitigate climate impacts.

SELF facilitates affordable and accessible financing to the most vulnerable populations living in older stock homes, allowing them to invest in making their homes more wind resistant, water and energy efficient and sustainable. By these investments they are also reducing carbon emissions through clean energy and energy efficient technologies installed in the homes.

² <https://www.ncdc.noaa.gov/climate-information/climate-change-and-variability>

³ <https://www.climate.gov/news-features/blogs/beyond-data/2017-us-billion-dollar-weather-and-climate-disasters-historic-year>



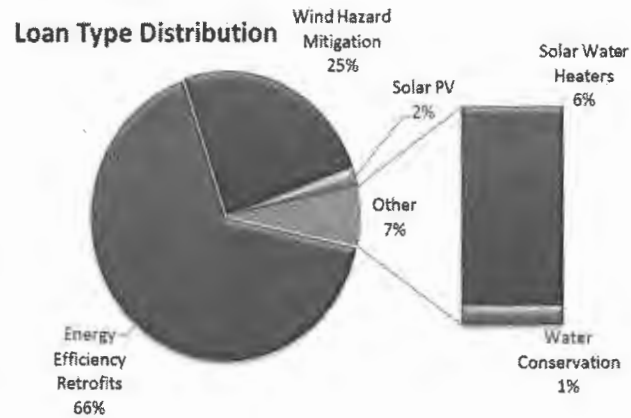
Loan Products and Non-Financial Services

SELF's residential and commercial lending programs provide a full range of financial and non-financial services, including: education, credit rebuilding workshops, and public events; speaking engagements; local conferences; seminars; and, social media outlets.

Our financial products target two (2) main markets:

- 1) CDFI & KIVA: Residential Homeowners.
- 2) PACE: Commercial, Industrial, Agricultural, Multi-Family and Non-Profit Property Owners & Residential

The **Residential programs** help homeowners access affordable unsecured loans to make assorted improvements that contribute to energy savings, enhanced climate resilience, water quality and conservation, and improved safety and quality of life in the home.



The **Property-Assessed Clean Energy (PACE)** is an alternative financing program available to help Residential, Commercial, Industrial, Agricultural, Multi-family and Non-Profit property owners in St. Lucie County. **PACE** financing is secured by equity in the subject property and the voluntary assessment is paid back over time on the property tax bill. In FY 2017, SELF launched the St. Lucie County Residential PACE program. To date SELF has closed \$435,131 in PACE Assessments.

Type of Loan	Eligible Improvements	Terms & Conditions
Home Resilience Loans -Unsecured	Energy Efficiency, Wind-Hazard Mitigation, Water Quality and Conservation, Disability and Aging-in-Place projects. *Residential	Unsecured loans with 3-7 year terms at 5% -9.75% APR.
Clean Energy Loans (Solar) -Unsecured	Thermal, Solar Water Heaters, and Solar Photovoltaic (PV) Loans. * Residential	Unsecured loans with 3-7 year terms at 5% -9.75%
KIVA Crowd-funded Loans -Unsecured	Energy Efficiency, Renewable Energy, Wind-Hazard Mitigation, Disability and Aging in Place projects.	Unsecured crowdfunded loans with 5 year terms and 5% APR.
Contractor Equipment Line of Credit (LOC)	For advance purchase of equipment needed for SELF projects. *Approved Contractors only	Revolving line of credit of up to \$15,000.
Property-Assessed Clean Energy St. Lucie County Only. (PACE)	Clean Energy, Energy Efficiency, Wind-Hazard Mitigation. *Residential & Commercial	Voluntary assessment with 5, 10, 15, and 20 year terms at 7-8.5% APR

Memorable Events



Left: Susan Glickman-Florida Director of the Southern Alliance for Clean Energy, St. Petersburg Mayor, Rick Kriseman and Doug Coward, Executive Director of SELF. The City of St. Pete joined the “Ready for 100” Challenge to switch to 100% renewable energy by 2035. To that end, the City partnered with SELF and provided a 3-year seed grant help community members access affordable financing for sustainable and climate adaptation home renovations, through a St. Pete-SELF office.

SELF attended the Annual Conference of the Resource Center for Religious Institutes (RCRI) in St. Louis, MO.

SELF’s Executive



Director and Chief Financial Officer are pictured here (right) with Sister Corinne Florek, Executive Director of the Religious Communities Investment Fund. RCIF is a longstanding partner with SELF, and Sister Corinne is a nationally recognized leader in the faith-based and socially responsible investing world. She has also been an enormous supporter, mentor, and guide to the SELF team since the inception of the CDFI loan program.



SELF was invited by the Coalition for Green Capital and the Energy Foundation to be a founding member of the future Consortium of Green Banks, amongst dozens of other entities from across the nation. The meeting took place in Washington D.C., where SELF and another 20 entities shared ideas on the future of Green Banks in America. SELF’s Executive Director and Chief Financial Officer are pictured here with Reed Hundt, founder and CEO, and Jeffrey Schub, Executive Director, of CGC.

SELF’s Executive Director and Chief Financial Officer were featured speakers at the Annual Conference of the Florida Housing Coalition, in Orlando, FL. FHC is particularly interested in SELF’s flagship program, “Rebuilding and Empowering Underserved Communities”, because of its ability to finance clean energy and resiliency projects in low-wealth and working class communities.



SELF’s Chief Financial Officer, Duanne Andrade, presented at the Federal Deposit Insurance Corporation (FDIC) Interagency Bank and CDFI Loan Fund Forum, in Tampa. Duanne is pictured here with April Atkins, Community Affairs Specialist, FDIC, and Lisa Mifflin, Community Affairs Director, Southern District, Office of the Comptroller of the Currency.

FY 2017 Results

In 2017, SELF continued to provide access to financing focused on energy efficiency and wind hazard mitigation. As contractors and clients learned more about the cost benefits of our climate adaptation loan products, the demand for energy efficiency and roof repairs continued to rise. These improvements greatly impact people’s budgets, by reducing operating and insurance costs, while at the same time, increasing the safety and quality of life. Through our ongoing surveys, our clients have expressed that SELF is the most affordable- or their only option, to access capital to help repair their homes. Furthermore, our surveys demonstrate that through SELF loans, people are achieving increased safety and quality of life, coupled with cost reductions, and asset protection.

Loan Summary	
Total Loans Closed	701
Total Active Loans	451
% of Activity in CDFI Investment Areas	63%
LMI Clients * Per HUD	71%
Average Score	677
Average Loan Size	\$ 8,293

SOCIAL IMPACTS	FY 2011-2017	
	# of Loans Closed	% of Loans Closed
Total Clients/Families Served	701	
Total Individuals Impacted	2103	
% of Clients in CDFI Investment Areas	445	63%
% of Women Clients	314	45%
% of Veteran Clients	107	15%
Total Seniors Served	364	52%
Total Children Served	364	52%

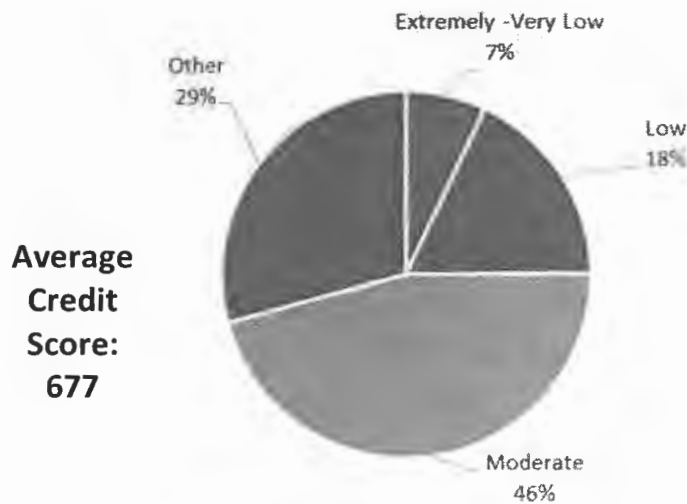


45%
Female
Clients



15 % Veteran
Clients

Portfolio by Median Income



**Average
Credit
Score:
677**



"At SELF they made me feel that I was important- not my 'score'. The staff was kind and efficient and showed me they cared about helping me achieve my goals. I am a repeat client and will continue to use SELF for all my home improvements and I highly recommend them!"
Picture: **Keith Hoylman- U.S. Marine Veteran- Client of SELF Residential Program**

Investors (2011-2017)

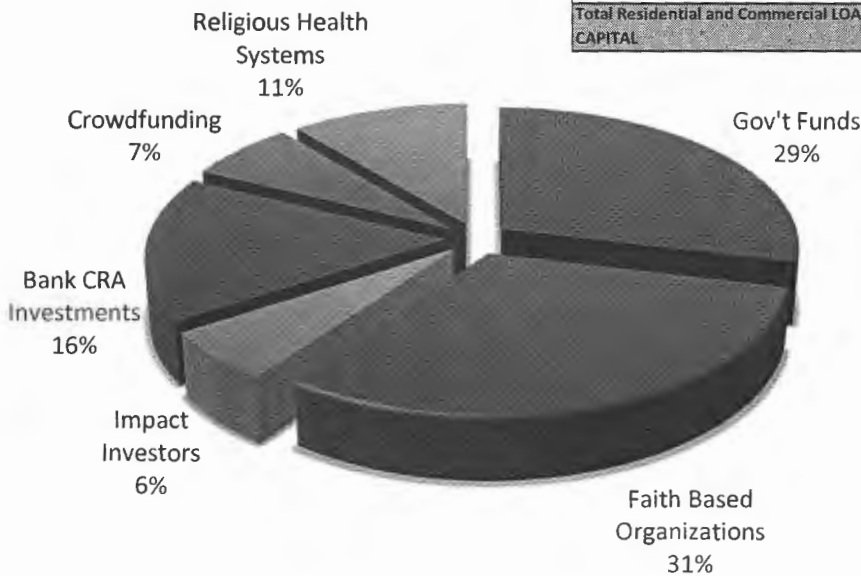
The initial grant from the U.S. Department of Energy allowed SELF to kick-start the program and build the organization's internal capacity and develop effective processes to help sustain SELF's future growth.

As of Sept. 30, 2017, SELF had raised \$6.9 million in loan capital for the residential lending program from 23 investors in 5 categories: government funds, faith-based organizations, banks, health systems, crowdfunding and impact investors. In addition, SELF secured \$1 million for the PACE program and another \$2.6 million in operating grants and contributions. The total amount raised by SELF between loan capital and grants is \$9.5 million.



LOAN CAPITAL	\$\$ Investment	Interest %	TERM (YRS)
DOE(Energy Efficiency and Conservation Block Grant)	\$ 1,654,215.00	0.0%	
Mercy Investment Fund (1)- MIS-OR	\$ 200,000.00	3.0%	5
Adrian Dominican Sisters -ADS-02	\$ 235,000.00	2.0%	3
Seton Enablement Fund - SEF-OR	\$ 200,000.00	3.0%	5
Religious Communities Investment Fund - RCIF	\$ 100,000.00	3.5%	5
Sisters of St. Francis of Philadelphia - SFP	\$ 50,000.00	3.0%	5
PNC Bank	\$ 300,000.00	2.5%	3
KIVA	\$ 400,000.00	0.0%	5
Nazareth Literary and Benevolent - NLBI	\$ 50,000.00	0.5%	3
BankUnited - BU-OR	\$ 150,000.00	3.8%	7
First Green Bank - FGB	\$ 250,000.00	4.3%	3
Sisters of the Holy Names Jesus & Mary - SLM	\$ 250,000.00	2.0%	5
Monarch LLC (Calvert Investments) - MCF-OR	\$ 300,000.00	3.0%	4
Dignity Health System - DH	\$ 250,000.00	2.5%	7
Dominican Sisters of Hope - DSH	\$ 25,000.00	1.5%	3
Basilian Fathers of Toronto - BFT	\$ 100,000.00	3.0%	3
Society of the Holy Child Jesus - SHCJ	\$ 10,000.00	3.0%	1
St. Joseph Health Systems - SJH	\$ 300,000.00	2.5%	5
Mercy Investment Fund* (2) - MIS-RLF1	\$ 400,000.00	3.0%	5
Bon Secour Health System - BSH-OR	\$ 100,000.00	2.5%	3
Palm Beach County - PBC-OR	\$ 50,000.00	0.0%	6
Sisters of Charity of Leavenworth - SCL-OR	\$ 20,000.00	2.0%	3
School Sisters of Notre Dame - SSND-OR	\$ 25,000.00	1.0%	3
Society of the Holy Child Jesus - SHCJ-OR	\$ 20,000.00	3.0%	3
Community Capital Investment - CCI	\$ 50,000.00	3.0%	3
Sisters of Dominic - Racine Dominicans - SSD	\$ 40,000.00	2.0%	2
PNC Bank - Renewal*	\$ 278,063.57	3.8%	5
Seton Enablement Fund - Renewal*	\$ 121,152.95	3.0%	5
Total Loan Capital Residential Program	\$ 5,928,431.52		
COMMERCIAL PACE CAPITAL	\$ 1,000,000.00		
Total Residential and Commercial LOAN CAPITAL	\$ 6,928,431.52		

Capital Funders



Our Partners

St. Lucie County helped create the Solar and Energy Loan Fund (SELF) in 2010, including the development of its flagship Green CDFI program and, more recently, a new residential Property-Assessed Clean Energy (PACE) program. SELF has received several small grants and in-kind support from the County over the last 7 years, and has leveraged this support by a ratio of 40:1 with non-governmental grants and investments. SELF has now completed \$3.26 million of projects in St. Lucie County.



Mr. Arieta stands proudly in front of his hurricane shutters installed with PACE financing.



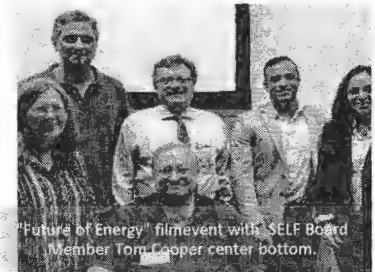
The City of Stuart is a statewide leader on green building standards and related incentive programs, and has been a long-standing supporter of SELF. The City has provided seed grants to help SELF cultivate the “Rebuilding and Empowering Underserved Communities” program in the local community as well as providing additional funds for home energy audits. SELF has completed \$345,630 projects in the City of Stuart.

SELF is also working with Palm Beach County to deploy \$50,000 from the County’s Revolving Energy Fund in low- and moderate-income communities. These funds were originally allocated by the U.S. Department of Energy through their Energy Efficiency and Conservation Block Grant (EECBG) program, and they have been earmarked by the County for energy efficiency and resilience in underserved communities.

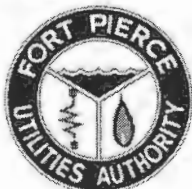


SELF continues to work closely with the City of Fort Pierce and the Fort Pierce Utilities Authority, collaborating on Community Redevelopment Area grants, marketing and community outreach, and educational events.

SELF co-hosted the “Future of Energy” film program with the Treasure Coast Section of the Florida Chapter of the American Planning Association (FAPA), the Treasure




Chapter of the American Institute of Architects (AIA), and ESA Solar Energy. The community discussion focused on energy efficiency, renewable energy, solar in the Sunshine State, and green jobs.



Employee Highlights

At SELF we value diversity and innovation. The small but dedicated staff are constantly working closely with our clients and partners to help them achieve their goals.

 **2017 Employee of the Year! Chuck Washington.**



Chuck is the **Program Manager for PACE**. Since joining the team in 2017, he has successfully closed just shy of half a million in PACE assessments to help people in need of critical roof repairs and roof replacements, hurricane shutters, solar PV Systems, and more. Chuck is an outstanding project manager who makes sure both our contractors and our clients are taken care of. Chuck is a great asset to SELF.

Most Valuable Team Member: Allison Yates



This year we would like to recognize Allison Yates as our most valuable team member and longest standing employee. Allison began as a “temp” worker when SELF was being formed in 2010. Her banking and training background were a great asset to SELF as she helped structure policies and procedures and tracking and loan management systems. Since 2012 Allison has been promoted several times up to her current position as SELF’s **Operations and Underwriting Manager**. She is meticulous, smart and witty and, you can rely on her to get the job done! A pro singer in her free time, she loves adventures, good food and a good time! We appreciate her dedication, resilience and contribution to SELF.

Most Versatile Team Member: Jackie Hudson



Jackie Hudson joined the SELF team as a volunteer while she attended Indian River State College in 2013. She volunteered to help with “IT” issues, however we soon discovered that Jackie

had many more talents to offer to SELF so we decided to hire her as a full time employee and since then we have seen her blossom into a strong young professional with outstanding customer service. She has been key in helping track impact data, reporting, customer service, loan processing, system maintenance, collections and even dabbles in some grant writing! Jackie currently serves as SELF’s **Reporting & New Projects Officer**.

Rising Employee of The Year – Roy E. DeGannes



Roy has been on board since 2016 and has brought his genuine friendly smile and good vibe to the team and to our clients. Roy has a knack for connecting with people and making them feel special and well taken care of. He also is always on his feet looking for ways to spread the word about SELF through actively participating in community events. Roy has helped closed over \$1million in small loans for clients that did not think they were credit worthy. We are grateful to have Roy onboard.

New Team members in 2017 that have enriched our team and helped us succeed:



Sabrina MacMillan, SELF’s bilingual, cheery, **Accountant** who is always willing to help. Sabrina is a naturally giving person who prides herself in being there to lend a helping hand to others. She is also an adjunct professor at Indian River State College (IRSC).



Jessica Lewis, our new **St. Pete Program Manager** has a passion for science, social justice, sustainability and has been an activist in St. Pete collaborating with public, private and non-profit entities to advance important sustainability issues. We are fortunate to have her on board representing us in the West Coast!

Triple Bottom Line Impacts

Building Climate Change Resiliency and Empowering Underserved Communities through: Access to affordable financing options; education and awareness of energy and sustainable best practices; financial education and: multi sector partnerships.



Environment

- Climate resiliency - stronger and safer homes.
- Reduced carbon emissions.
- Education on sustainability & green technologies.
- Water Quality and Conservation

Economic

- Financial inclusion.
- Job retention and creation for local contractors.
- Rebuilding neighborhoods.
- Savings from reduced insurance premiums and operating costs.

Social

- Enhanced quality of life.
- Safe and Healthy homes
- Education - budgeting and credit restoration.
- Financial inclusion - access to affordable financing.



Rose Coward- SELF Donor and Volunteer



Economic Impact	FY 2011-2017
Average Annual savings in Energy Bills (\$)	\$278
Average % savings (kWH) per household	25%
Hours Employed in Projects (#)	21,983
Wages generated by projects (avg. \$20/hr.)	\$439,660
# of Contractors Affiliated to Program	211

Financial Summary

As of September 30, 2017, SELF had deployed 701 loans for a total of \$6.2 million (including PACE assessments), with an average 1% default rate. SELF's loan portfolio has averaged a healthy 6-6.5% return (interest earned/avg portfolio) in the past 4 years.

Although SELF continues to expand geographically based on partnerships and an ever growing market demand, the biggest challenge remains to scale while keeping the operating costs low, in order to ensure long-term sustainability. To this end, SELF's strategy is focused on scaling and diversifying our lending programs to reach a minimum of \$10 million in active loans, which would increase the organization's self-sufficiency level to roughly 85%. In order to achieve this goal SELF will continue to use grants as well as the revolving loan fund from the original Department of Energy (DOE) seed grant, which was un-restricted

in 2014 so that it could be allocated towards operations during the scaling phase. Currently SELF has over \$500,000 in equity in addition to roughly \$300,000 in loans that will be collected over the next 2 years, that are available to support the organization's growth.

Since the initial DOE \$2.94 million seed grant was fully expended in 2013, SELF has raised capital from 22 new investors including faith based organizations, global peer-to-peer crowdfunding lending (KIVA.org), CRA bank investments and others. SELF has supplemented its operating budget with multiple grants from the CDFI Fund, Foundations and local government contributions. SELF has deployed funds prudently which has resulted in a high performing loan portfolio with above average returns and low default rates.

Financial Summary as of Sept. 30, 2017

Loan Portfolio	FY2014	FY 2015	FY 2016	FY 2017
Cumulative Loans Closed (#)	295	483	603	701
Cumulative Loans Closed (\$\$)	\$ 2,515,007	\$ 3,939,829	\$ 4,896,339	\$ 5,781,441
Active Loan Portfolio (Balance)	\$ 1,686,881	\$ 2,429,407	\$ 2,446,870	\$ 2,303,782
Cumulative Interest and Fees Earned	\$ 308,515	\$ 438,231	\$ 615,690	\$ 798,493
Cumulative PACE Assessments *		\$ 29,690	\$ 215,158	\$ 435,130

*Note: PACE assessments originated by SELF. Closed assessments are not on SELF's Balance Sheet.

CAPITAL	FY2014	FY 2015	FY 2016	FY 2017
# of Funding Sources (cumulative)	10	14	19	23
New Loan Capital Raised	\$ 1,850,000	\$ 1,200,000	\$ 1,185,000	\$ 604,217
Cumulative Loan Capital	\$ 3,939,215	\$ 5,139,215	\$ 6,324,215	\$ 6,928,432
Average Cost of Capital	1.18%	1.48%	1.54%	1.96%
Total Assets	\$ 2,631,220	\$ 3,482,487	\$ 4,140,270	\$ 4,079,968
Total Liabilities	\$ 1,293,588	\$ 2,404,310	\$ 3,358,056	\$ 3,490,530

As of FY 2017

- **Total # of Loans Closed: 701**
- **Loan Portfolio Balance: \$2,303,782**

Summary of Statement of Activities per Audited Financials of 2016-2017

Financial Summary (CDFI Loans)	FY2016	FY2017
Total Grants and Contributions	85,648	212,177
Total Earned Revenue (interest, fees and other)	269,837	254,715
Total Income	355,485	466,892
Administrative Expenses	92,504	94,253
Fundraising Expense	20,119	11,579
Program Services/Loan Service Expense	538,825	553,836
Total Expenses	651,448	659,668
Interest Payments	60,040	80,527
Change in Net Assets	(295,963)	(192,776)
Principal Paid on Loans Payable (per year)	912,344	1,013,140
Charged Off Loans	26,631	15,122



Pictured Above (left to right): Allison Yates, SELF Operations Manager, Frederick Fitzgerald, Indian River State College Intern and Duanne Andrade, SELF's CFO

Message from the Chief Financial Officer (CFO)



Duanne Andrade-
Chief Financial Officer

Fiscal Year 2017 was an exciting year for SELF as we continued to expand and develop new financial products to serve the market needs. As a mission-driven financial institution we are constantly seeking ways to serve our clients more efficiently and responsibly, while advancing our social, economic and environmental goals.

At SELF we strive to deliver professional financial services with a “heart”. We care about who our clients are, and the circumstances of their finances, therefore, in our lending methodology we look beyond credit scores and focus on each individual’s ability to repay a small loan for sustainable property improvements. We believe that low-to moderate-income populations deserve access to high quality financial services without having to pay a premium due to their economic disadvantage. To date SELF has deployed \$6.2 million in

mostly unsecured loans with an average 1% default rate, proving that low-to moderate-income families are worthy of credit.

In 2017, SELF also began to take a closer look at the opportunities in financial technology trends and decided to develop its first ‘mobile app’ so that contractors, staff and clients would be able to pre-qualify for a loan, instantly. We believe that the mobile app will make our financing more accessible and inclusive and I strongly believe in the power of technology to help reach underserved markets with high quality services.

Finally, we are grateful for the 23 investors who have entrusted us with their funds to help advance our common missions. We also recognize our partners and supporters that are helping advance clean energy financing by bringing together leaders from across the nation to share best practices in the field. In 2017, we were especially honored to have been included in the national meeting organized by Citibank and Ford Foundation, entitled, “Leveraging the Community Reinvestment Act to Improve Homes, Lower Costs and Build Assets”. We were also fortunate to have been included in a national conversation organized by the Coalition for Green Capital (CGC) and the Energy Foundation, to discuss accelerating Green Banks in the United States.

Our goal is to continue to advance social, environmental and economic justice by making clean energy, energy efficiency and, other sustainable home and commercial property improvements, accessible and affordable to all.

Duanne Andrade-



Picture on left: Duanne Andrade, represented SELF in the “Leveraging the Community Reinvestment Act to Improve Homes, Lower Costs and Build Assets” – conference organized by Citi-cfed, and sponsored by Ford Foundation in New York City. Pictured left to right is Franklin Zachary- Grid Alternatives (California); Duanne Andrade- SELF, Bruce Schlein- Citibank; and other participants.

THANK YOU!

TO ALL OF THOSE WHO BELIEVE IN US AND OUR MISSION AND HAVE HELPED WITH GRANTS, WISDOM AND SUPPORT FOR OUR ORGANIZATION.

- CDFI FUND
- PNC BANK
- BANKUNITED
- ST. LUCIE COUNTY
- CITY OF STUART
- CITY OF ST. PETE
- CITY OF PORT ST. LUCIE
- CAREER SOURCE
- ROSE AND WALT COWARD
- AND OTHER DONORS, FRIENDS AND SUPPORTERS

NEW STRATEGIC PARTNER

In early FY 2017, SELF joined the Disability CDFI Coalition and added Disability and Aging in Place home improvements. Over 50% of SELF's clients are senior citizens can greatly benefit from access to affordable financing.

DISABILITY
CDFI
COALITION



"We are pleased to have SELF join our national Coalition to promote financial independence and empowerment for people with disabilities by expanding access to capital and other resources."
- Jennifer Bang, Disability CDFI Coalition



Testimonials



Elizabeth Carlson

Loan Impacts: Quality of Life, Savings, Health

Amount of Loan: \$4,661.06

Type of loan: Energy Efficiency (Women Program)

"After buying my new home, I did not have funds to make repairs right away. Shortly after moving into my new home with my daughter, the A/C died and I had no equity to replace it. SELF quickly helped me obtain the funds I needed to replace to unit. I was so worried that I would not be able to afford to even finance the system because the first financing option offered by the air conditioning repairman was more than I could afford. I am so thankful that they were there for me when I needed them most".



Kenneth Skurnick

Loan Impacts: Health, Quality of Life

Amount of Loan: \$5,030.64

Type of Loan: Energy Efficiency

When I applied for a loan with SELF my wife was pregnant and the A/C stopped working without warning. I had no way of financing a new A/C without charging it to my credit card, and I could not afford the interest charges. My A/C contractor told me about SELF, and the process was easier than I thought it would be. My A/C was installed quickly, and the payments were manageable for me with the new addition on the way."



Robert Garone

Loan Impacts: Quality of Life, Savings, Health

Amount of Loan: \$6,113.76

Type of loan: Energy Efficiency

"My wife and I live on fixed incomes so we knew that whatever we decided to do about replacing our A/C, it had to be affordable for us on a monthly basis. SeaCoast, our A/C company, said that they had luck with getting people approved through SELF if credit was an issue. The application process was quick, and I was able get an A/C installed fast. I was even able to pick the unit I preferred out of the options offered. The monthly payment was much better than I anticipated".



Tonda Ford

Loan Impacts: Safety, Health, Quality of life, Credit Rebuilding

Amount of Loan: \$7,923.12

Type of Loan: Wind Hazard Mitigation (Veteran Program)

"After my divorce, my credit was not very good and I needed a lot of work done to my home. My roof was a big concern because it was leaking. I had been trying to borrow money to replace it for a while, but I had no success. Just as I was losing hope, the roofing company referred me to SELF and thankfully, they were able to finance the roof quickly before further damage was done in my home."

Governance - SELF Board Members



Kyle Abney, President, founding board member of the U.S. Green Building Council's Central Florida Chapter and Florida/Caribbean Regional Council. Kyle is a state-licensed general contractor, and a founding board member of the U.S. Green Business Council's (USGBC) Central Florida Chapter and the USGBC's Florida/Caribbean Regional Council. He is a former co-chair of the Green Building Council of the Gold Coast Builders Association.



Fran Ross, Vice President, Attorney at Law. Fran Ross focuses on criminal and family law providing valuable input to the board, on targeted low-to-moderate income and investment areas. She received her Juris Doctorate degree from the Southern University Law Center and a bachelor's degree from Florida Atlantic University with a focus on Criminal Justice. Ross also serves on the Indian River Medical Center Board of Directors and is member of the Florida Bar since 1988.



Thomas Cooper, Secretary, Architect, consultant to the Miami-Dade County School Board, Adjunct Professor of Architectural Design at University of Miami. Cooper, an architect with experience in green architecture and sustainable design, brings contracting and design experience to the Board. He is a member of the American Institute of Architect's (Florida) Committee on the Environment (COTE). He serves on SELF's Product Research Committee.



Bridgette Daley, Treasurer
 Bridgette is an accomplished leader and seasoned financial and communications professional with over 20 years of experience. She has a Master Degree in Communication and Organizational Leadership. She has been involved in various banking initiatives that have fostered successful banking practices, and has also chaired committees to manage diversity and inclusion in the workplace to strengthen community relations.



Chris Craft, St. Lucie County Tax Collector. Tax Collector Chris Craft is St. Lucie County native. He worked at Coca-Cola Enterprise for ten years as a Sales Market Manager before shifting towards his political career. At the age of 31, Commissioner Craft was sworn into office as commissioner and, currently is in his second term as St. Lucie County's Tax Collector. He also serves on the Treasure Coast Council of Local Governments committee; the Value Adjustment Board (VAB), the Treasure Coast Regional Planning Council, Healthy Kids Board, and others.



Yvette Murray, Indian River State College Grant Development Coordinator. Yvette has over 20 years of experience and has a diverse background within the corporate, nonprofit, and educational sector. For the past 10 years she has successfully utilized her skills as a grants development professional. As a seasoned grant writer, Yvette has helped raise millions through local, state, federal and private funding for educational, environmental, mental health, humanitarian, and public safety programs. She is a past member of the International Association of Administrative Professional Palm Beach Chapter and charter member for the Treasure Coast chapter as well as former board member of the Surfrider Foundation Treasure Coast chapter.



Scott McCracken, President Sawhorse Construction
 Scott has over 27 years of experience in construction and has been a state certified general contractor since 1989. He is also the President of the Treasure Coast Builders Association and received the distinction of "Builder of the Year". Scott has also been a certified member of Green Advantage since 2008 winning a number of awards for green building projects. He is an active leader in his community and has also served on the board of Planning and Zoning and the Vero Beach Finance Committee.



Solar and Energy Loan Fund (SELF)

2400 Rhode Island Ave.

Ft. Pierce, Florida 34950

T. 772-468-1818/F. 772.468.1811

www.SolarEnergyLoanFund.org




Contact:

Doug Coward: Executive Director


DougC@solarenergyloanfund.org

Duanne Andrade: Senior Strategic Financial Advisor/ CFO

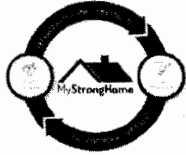
Duannea@solarenergyloanfund.org



SELF WON THE "JEWELS OF THE
TREASURE COAST AWARD" FOR
"EXCEPTIONAL NON-PROFIT IN
INNOVATION"



SELF WON THE "MOST OUTSTANDING GREEN BUSINESS OF THE
YEAR" AWARD FROM THE SOUTH FLORIDA CHAPTER OF THE US
GREEN BUILDING COUNCIL (USGBC), IN 2013.



Memorandum of Understanding

Between

The Solar and Energy Loan Fund (SELF) of St. Lucie County, Inc.

And

My Strong Home

WHEREAS the Solar and Energy Loan Fund of St. Lucie County, Inc. ("SELF") and My Strong Home, together "the Parties", are in general accord concerning the importance of sustainable and resilient building practices and the need to improve community access to critical resources needed to withstand future storms;

WHEREAS the Parties recognize the importance of innovative financing programs to help achieve wind-hazard mitigation in coastal areas, with an emphasis on underserved and working class communities;

WHEREAS the parties recognize the many advantages of inter-organization communication, collaboration and cooperation, and wish to develop new programs focused on wind-hazard mitigation projects in Florida;

WHEREAS the Parties seek to promote wind-resilient home renovation projects in Florida that reduce insurance costs, safeguard the home, and enhance comfort, livability, and peace of mind;

WHEREAS the Parties will provide employment opportunities for local approved contractors who will perform sustainable home renovation projects for homeowners in Florida.

WHEREAS the Parties seek to optimize resources -- human and capital -- in order to expedite efficient deployment of resources and services and to specifically help homeowners with wind-resilience and hardening.

NOW THEREFORE be it established that SELF and My Strong Home have entered into this Memorandum of Understanding ("MOU") to collaborate on the development of a new initiative focused on wind-hazard mitigation projects in Florida, whereby SELF will originate projects, offer unsecured loans, provide project management and deploy capital as needed for wind-resilient home renovation projects in Florida and My Strong Home will provide loans with low-cost loan capital, innovative financing programs, and insurance advise and products to achieve insurance related savings.



This MOU is not legally enforceable and shall not be construed to create any legal obligation on the part of either Party, nor shall it be construed to provide a private right or cause of action for or by any person or entity. Further, this MOU in no way restricts either of the Parties from participating in any activity with other public or private agencies, organizations, businesses or individuals.

This MOU is neither a fiscal nor a funds obligation document. Nothing in this MOU authorizes or is intended to obligate the Parties to expend exchange or reimburse funds, services or supplies, or transfer or receive anything of value. This MOU shall become effective for a period of two (2) years from the date on which it is signed by both parties. Either party may terminate this agreement without cause upon 30 days written notice to the other party. By our hands and with enthusiasm to formally acknowledge a convergence of will, a common line of action, and shared viewpoints, the following persons of authority enter into this MOU for their respective organizations.

SOLAR AND ENERGY LOAN FUND (SELF)

Administrator Name, Title, Signature, and Date

Doug Coward, Executive Director

Doug Coward 4-18-18
 Signature Date

My Strong Home

Administrator Name, Title, Signature, and Date

Margot Brandenburg, xx

Margot Brandenburg 4/18/2018
 Signature Date



Memorandum of Understanding

Between

The Solar and Energy Loan Fund (SELF) of St. Lucie County, Inc.

And

Florida Alliance for Assistive Services and Technology, Inc (FAAST)

WHEREAS the Solar and Energy Loan Fund of St. Lucie County, Inc. ("SELF") and the Florida Alliance for Assistive Services and Technology ("FAAST"), together "the Parties", are in general accord concerning the importance of disability products and aging in place and the need for funding opportunities for assistive technologies.

WHEREAS the Parties recognize the importance of innovative financing programs to help achieve disability home modifications and the advancement of assistive technologies.

WHEREAS the parties recognize the many advantages of inter-organization communication, collaboration and cooperation, and wish to develop new programs focused on disability home modifications and aging in place in Florida;

WHEREAS the Parties seek to promote disability home modifications and aging in place in Florida that enhances comfort, livability, health, and peace of mind;

WHEREAS the Parties seek to optimize resources -- human and capital -- in order to expedite efficient deployment of resources and services and to specifically help homeowners with disability home modifications and aging in place in Florida.

NOW THEREFORE be it established that SELF and FAAST have entered into this Memorandum of Understanding ("MOU") to collaborate on the development of a new initiative for disability home modifications and aging in place in Florida, whereby SELF will raise and deploy loan capital and provide project management, while FAAST will assist with community outreach and networking statewide, project origination, and interest rate buy-down programs.

This MOU is not legally enforceable and shall not be construed to create any legal obligation on the part of either Party, nor shall it be construed to provide a private right or cause of action for or by any person or entity. Further, this MOU in no way restricts either of the Parties from participating in any activity with other public or private agencies, organizations, businesses or individuals.



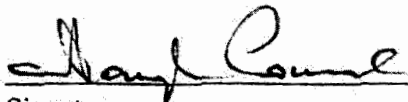
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To formally acknowledge a convergence of will, a common line of action, and shared viewpoints, the following persons of authority enter into this MOU for their respective organizations.

SOLAR AND ENERGY LOAN FUND (SELF)

Administrator Name, Title, Signature, and Date

Doug Coward, Executive Director



Signature

4/27/18
Date

Florida Alliance for Assistive Services and Technology (FAAST)

Administrator Name, Title, Signature, and Date

Michael Daniels, Executive Director


Signature

4/27/18
Date



To: Mayor Jerry L. Demings
-AND-
Board of County Commissioners

From: Commissioner Emily Bonilla, District 5

Date: December 17, 2018

Subject: Open Discussion 1-8-19: Wayne Harrod's Property Purchase

I am requesting an Open Discussion in order to discuss the purchase by Orange County, with the assistance of the State of Florida, Wayne Harrod's property located in District 5 for conservation.

Mr. Harrod's property is located south of the Seminole County border, east of Rocking Horse Road and west of Rouse Road. This property contains historic remnants of the Old Iron Bridge pilings, which dates back to the early 1890s. Additionally, an older cypress bridge piling is present, which is estimated to have been constructed in the late 1700s. This property has been virtually untouched by modern standards, which leaves it in pristine condition for a potential historical site or park.

In October, the Board approved the Rocking Horse Rural Residential Enclave policy, which in turn limited the amount of density allowed within the designated area. In an effort to continue compatibility for Mr. Harrod's property, and to preserve the area, it would be beneficial to the Board to consider purchasing the property.

In anticipation of further discussion and a vote, the board has previously directed staff to conduct appraisals of the property. There has been at least three appraisals on Mr. Harrod's property, one completed by his company, and two completed by Orange County's Real Estate Management Division. According to Mr. Harrod, both a State Representative and State Senator are willing to file companion bills during the upcoming 2019 Legislative Session in an effort to help assist with the costs. It is important that the BCC agrees upon contributing funds for the property prior to March 1, 2019 in order for the State to complete their process.

In addition to this, I have also attached letters of interest/support from Congressman Soto and the University of Central Florida. Other documents are also included. More information will be sent if there is more information to share prior to the discussion.

COMMISSIONER EMILY BONILLA, DISTRICT 5
201 South Rosalind Avenue, 5th Floor • Reply To: Post Office Box 1393 • Orlando, Florida 32802
407-836-7304 • Fax 836-5976

I look forward to discussing this item on January 8, 2019. Thank you in advance for your consideration of this time-sensitive request.

If there are any questions, due to Sunshine Laws, I will be more than happy to schedule a Sunshine Meeting that is properly noticed and conducted according to Florida Statutes with any board member.

Sincerely,

Commissioner Emily Bonilla

Cc: Ajit Lalchandani, County Administrator
Randy Singh, Assistant County Administrator
Jon Weiss, Director, Community, Environmental, and Development Services
Paul Sladek, Manager, Real Estate Management
Cheryl Gillespie, Agenda Development Office Supervisor

COMMISSIONER EMILY BONILLA, DISTRICT 5

201 South Rosalind Avenue, 5th Floor • Reply To: Post Office Box 1393 • Orlando, Florida 32802
407-836-7304 • Fax 836-5976

Wayne Harrod

From: Michael Morsberger <Mike.Mors@ucf.edu>
Sent: Wednesday, December 20, 2017 1:34 PM
To: rwharrod@earthlink.net
Cc: Daniel Holsenbeck; William Merck
Subject: Thank you

Wayne--- I wanted to take the time to thank you once more, on behalf of UCF for yesterday's delightful stroll around your magnificent property off McCulloch Road. The history of the "Iron Bridge" and the surrounding beauty of this pristine land, felt as if we had walked into an old Florida postcard.

Dan Holsenbeck, Bill Merck and I were so grateful for the time you took with us. Coach "P" certainly serves this region well, as an elected official with an eye towards the future. We are grateful for his partnership in this discussion.

On behalf of the entire UCF community, I would like to formally express our interest in a cooperative agreement to accept this land as a preserve--- in conjunction with the county and state governments. Our goal would be to honor the commitment you have had to the land for 30 years and preserve it for future generations.

We look forward to working with you in the new year at making this dream a reality. Thank you again for your generosity. Best wishes for a wonderful holiday season. Cheers, Mike


IGNITE
THE CAMPAIGN FOR UCF

Michael J. Morsberger, CFRE
Vice President Advancement and Chief Executive Officer
Advancement | UCF Foundation
407-882-1251 Direct | 407-882-1220 Main | mike.mors@ucf.edu

GIVE NOW

This communication may be confidential and exempt from public records disclosure rules. For disclosure information:
<http://www.ucffoundation.org/file/disclosure.pdf>

Congress of the United States
House of Representatives
Washington, DC 20515-0909

February 5, 2018

The Honorable Teresa Jacobs
Mayor of Orange County
Orange County Board of County Commissioners
201 South Rosalind Avenue, 5th Floor
Orlando, FL 32801

Dear Mayor Jacobs:

I write to advise you that my office is currently reviewing the feasibility of placing the 30.42 plus acres of property, located west of Rouse Road and east of Rocking Horse Road, south of the Seminole-Orange County line, and north of University Boulevard in eastern Orange County, commonly known as the "River Isle East", under the supervision of the National Park Service. Potential additional uses include a community farming component or outdoor recreational use.

The current remnants of the River Isle East, commonly known as "Iron Bridge", has been estimated to have been constructed around the early 1890s. A significantly older cypress bridge pilings is estimated to date back to 1780. Historians estimated these structures were, at one point, the only east-to-west crossing over the Little Econlockhatchee River in the Orlando area.

I look forward to working with you on this matter. Thank you for all that you do.

Sincerely,



Darren Soto
Member of Congress

CC: Orange County Board of County Commissioners

ROBERT WAYNE HARROD TRUST DATED FEBRUARY 6, 2012

(407) 862-3632 Home
(407) 862-3632 Fax
(407) 353-1575 Cell

149 Hamlin T Lane
Altamonte Springs, FL 32714
Email: harrodrw@gmail.com

February 5, 2018

HAND DELIVERED

Commissioner Emily Bonilla
Orange County Board of County Commissioners
201 South Rosalind Avenue
5th Floor
Orlando, Florida 32801

RE: Historic Little Econ Property Discussion Before BCC on February 6

Dear Commissioner Bonilla:

Please find enclosed the package regarding the Historic Little Econ property about which we met with you today.

This is a 30.42 acre parcel of land situated on both sides of the Little Econ River within the Urban Service Boundary of Orange County. This property will be presented to the Orange County BCC on February 6 and has been placed on the agenda by Commissioner Pete Clarke for discussion related to the potential joint funding between Orange County and the State of Florida for acquisition.

I am pleased to report the **support of UCF** for the acquisition of the property as a park or preserve. Please see the enclosed letter from UCF Identifying Dan Holsenbeck, Senior Vice President for University Relations, Bill Merck, Vice President for Administration and Finance, and Michael Morsberger, Vice President Advancement and Chief Executive Officer. In addition, a **letter of support is forthcoming from the Seminole County Board of County Commissioners** signed by the Chairman.

You will find enclosed various materials pursuant to the property as well as the **1890 Old Iron Bridge and the Old Cypress Timber Bridge, which conservatively dates back to 1781** and probably much earlier, both of which are located on the property, and were each the one and only crossing over the river in their respective time period. Both of these irreplaceable historical assets have been registered on the Florida Master Site File under Site File #OR10880 in Tallahassee. I know of no other historical resource in Orange County which even approaches the age of the Old Cypress Timber Bridge which most likely makes this the earliest physically remaining historical asset in Orange County that you can still reach out and touch.

In addition, the original Iron Bridge Road can still be clearly identified on my property. This road not only provided access to each bridge independently as each bridge existed at the respective periods but was also the first road ever to be paved in Orange County (even though this particular section of the road does not appear to have been paved). Since the Iron Bridge Road is at least as old as the Old Cypress Timber Bridge, this has established its age to be at least 237 years. The fact that the Iron Bridge Road was selected to be the **first road to be paved in Orange County** and to have the **first iron bridge** constructed signifies its recognition as a transportation life line of the time.

There are many uniquely significant and engaging special features of the property some of which are as follows:

1. Some of the essential improvements are constructed and in place including a very attractive and structurally substantial bridge leading from the mainland to the island and hand-placed natural stone, which not only stabilizes the river banks where installed but creates a beautifully natural appearance. The boundaries are chain link fenced on both sides. A 5" well with a 5-horsepower pump has been installed on the east side.
2. The property includes a natural island, which creates an ambience and recreational feature which is rare to find on the river with constructed access.
3. The river banks being typically 12' – 16' above the water is a terrain that is almost impossible to find anywhere else in Central Florida adding to the already exceptional character and atmosphere of River Isle.
4. Another outstanding feature of the Little Econ water body (particularly in this section) is the crystal clear water that has a natural taint due only to the tannic acid produced by the numerous and historically beautiful cypress trees.
5. The property is located adjacent to important employment and educational centers at UCF, the Research Park and the Quadrangle providing a community of high tech and academic employment.
6. All public utilities are available and border the property on both sides of the river.

Please find enclosed the following information I have organized pursuant to these irreplaceable historical assets:

- Current Real Estate Appraisal
- History of 1890 Old Iron Bridge and 1781 Old Cypress Timber Bridge Over Little Econ River together with the original Iron Bridge Road
- Email letter from Andrew Kittsley (M.S., ISA BCMA #50-05938)
- Overall Boundary Survey
- Boundary Survey (Bridge Pilings Location)
- Topo Survey of the East Side (Rouse Road)

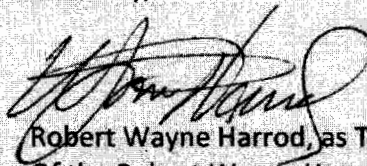
Commissioner Emily Bonilla
Orange County Board of County Commissioners
February 5, 2018
Page 3 of 3

- Topo Survey of the West Side (Rocking Horse Road)
- Report of Geotechnical Engineering Exploration and Evaluation
- USGS Oviedo SW 7.5
- USDA Soils Map
- Aerial Photo of Project Area
- Archaeological Shovel Tests Map
- Photos of Old Iron Bridge (4)
- Photo of Iron Bridge Road (1)
- Photos of Brick & Mortar Pilings for 1890 Old Iron Bridge (4)
- Photos of Cypress Pilings for the 1781 Old Cypress Timber Bridge (7)
- ACI/Cultural Resource Assessment Survey
- 31 Property Photos

Please advise if there is any additional information I can provide.

Thanks very much and take care. I look forward to joining you for the public hearing discussion tomorrow.

Sincerely,



Robert Wayne Harrod, as Trustee
Of the Robert Wayne Harrod Trust
Dated February 6, 2012

RWH/ldh

Enclosures

DARREN SOTO

9TH DISTRICT, FLORIDA

HOUSE COMMITTEE ON
AGRICULTURE

HOUSE COMMITTEE ON
NATURAL RESOURCES
STEERING AND POLICY

ASSISTANT REGIONAL WHIP

WASHINGTON OFFICE
1429 LONGWORTH HOB, WASHINGTON, DC 20515
T: (202) 225-9889 | F: (202) 225-9742

Congress of the United States
House of Representatives
Washington, DC 20515

MAIN DISTRICT OFFICE
804 BRYAN STREET, KISSIMEE, FL 34741
T: (407) 452-1171 | F: (202) 225-9742

May 14, 2018

The Honorable Teresa Jacobs
Mayor of Orange County
Orange County Board of County Commissioners
201 South Rosalind Avenue, Fifth Floor
Orlando, FL 32801

Dear Mayor Jacobs:

I write to advise you that my office is supportive of preserving the 30.42 plus acres of property, located west of Rouse Road and east of Rocking Horse Road, south of the Seminole-Orange County line, and north of University Boulevard in eastern Orange County, commonly known as the River Isle East.

The historical significance of this property includes an iron bridge, which is estimated to have been constructed around the early 1890s, and a significantly older cypress bridge piling, estimated to date back between 1730 and 1790. Historians estimate that the cypress bridge piling is from a Spanish built bridge, which means this is the oldest historical evidence of the Spanish Empire in Orange County in the 1700s. Additionally, these structures were, at one point, the only east-to-west crossing over the Little Econlockhatchee River in the Orlando area.

I urge you, and the entire Orange County Board of County Commissioners, to give this property your full and fair consideration. I look forward to working with you on this matter. Thank you for all that you do.

Sincerely,



Darren Soto
Member of Congress

CC: Orange County Board of County Commissioners
Florida State Senator Linda Stewart
Florida State Representative Rene Plasencia

HISTORY

1890 IRON BRIDGE AND 1781 CYPRESS TIMBER BRIDGE OVER LITTLE ECON RIVER

The following is an impressive background and history of the Old Iron Bridge, the much earlier constructed cypress timber bridge and the Iron Bridge Road which cumulatively supports the major historical/archaeological significance of this property in addition to its environmental attributes:

1. According to *Orlando Historical Quarterly*, the Iron Bridge over the Little Econ River and the Iron Bridge Road was the **original** and **only** crossing whereby people could cross over the river from East Orange County, Oviedo, Christmas, etc. to West Orange County and Orlando, Sanford, Aloma and other communities. This was before the remains of the earlier cypress timber bridge was discovered and the subsequent determination of its construction date of circa 1781 based on the information below.
2. According to *History of Orange County Florida* by William Fremont Blackman, PHD, LLD, who was a Yale University professor and also the President of Rollins College in Winter Park, (page 129) the **first** road ever paved in Orange County was the Iron Bridge Road. Apparently the portion of Iron Bridge Road which crossed the Little Econ by way of the Old Iron Bridge was not paved. The paving of Iron Bridge Road was funded by the **first** Chamber of Commerce which was called at that time the Merchants Association. The Iron Bridge was constructed "somewhere around 1890" and the fact that The Merchants Association was the funder for the construction of the iron bridge across the Little Econ River on Iron Bridge Road is further evidence of the vital commercial value of this major transportation artery.
(Page 40) Road making even at the earliest time was the **chief** responsibility of Orange County. "Hundreds of petitions for the opening of public roads and the taking over of private roads by the County are on record" which further highlights that out of all of the numerous roads in Orange County, Iron Bridge Road was of such major importance to be selected as the first road to be paved. "Innumerable bridges were built, repaired and re-built" which again calls out the importance of Iron Bridge Road being signified by the fact that the **first** Iron Bridge was built over the Little Econ as a fundamental part of Iron Bridge Road setting this road and bridge apart and above all of the other numerous roads and at significant additional cost compared to a wood bridge.
3. A significantly earlier bridge constructed just 75' south of the Old Iron Bridge was an all cypress timber bridge which appears to be far more important historically. Old cypress taken from cypress trees hundreds of years old was the material of choice of the day and lasted almost forever meaning that for a cypress timber structure to last 60 or 70 years was not exceptional. The four original cypress bridge pilings are still standing. Since there is no recorded Orange County history prior to 1869 when the Orange County Courthouse burned and destroyed all records and since there is no record of the previous all-wood bridge after 1869, we earlier had to assume that the timber bridge was built prior to 1869 with no specific date of construction **until now**. Now, for the first time, the construction date of the timber bridge has been professionally calculated to be 1781 based on the following explanation: There is a large cypress

History of 1890 Iron Bridge and
1781 Cypress Timber Bridge
Over Little Econ River

tree located directly in front of and directly in the path of one of the cypress bridge pilings. The fact that the piling is located behind the present day cypress tree means that the cypress tree had to have grown there after the bridge was taken out of use thereby giving us the opportunity for the first time to age the bridge with any degree of accuracy by determining the age of the cypress tree. A registered professional forester, Andrew Kittsley, determined the age of the tree by the most accurate method known, short of cutting down the tree, by taking a core sample using an increment borer which consists of auguring the trunk of the tree and identifying the number of rings found in the core. The forester found 205 rings and each ring would represent one year of age. To account for human error, the forester discounted the number of rings by ten percent, almost a quarter century, resulting in a tree age of 185 years. He then conservatively estimated the useful life of the bridge to be 50 years (since it was constructed of "old cypress"). This equates to a total time span of 236 years which concludes that the bridge was constructed in 1781. And that bridge also would have been the **only** crossing over the Little Econ River for the time period prior to the erection of the Iron Bridge. (Please see attached email letter from Andrew Kittsley, M.S., ISA BCMA #O-05938)

4. The Iron Bridge Road, which was the first road ever paved in Orange County and was apparently a commercial transportation lifeline of the period, since it was built, not by Orange County, but by The Merchants Association. The right-of-way can still be clearly identified on the property and served not only the Old Iron Bridge but also the much earlier all timber bridge. This is particularly important because that means that the roadway is also at least 236 years old and would have been improved at least as far back as 1781 based on the above explanation.
5. There was a joint effort in the 1980's between the Central Florida Chapters of the - Florida Engineering Society and the American Institute of Landscape Architects, the UCF ASCE student branch, the Orange County Museum, and the Orange County Parks Department to form the Official Orange County Iron Bridge Restoration Project utilizing a bridge of very similar design and construction as the Old Iron Bridge which was located in Lake County over Helena Run near Highway 27 and was donated to Orange County for this purpose by request of Orange County Commissioner Tom Dorman. Hubbard Construction Company donated the manpower and equipment to move the bridge to Orange County Little Econ Park for storage until installation could be funded. The budget called for \$230,000, which was increased to \$300,000, to be raised by the Iron Bridge Restoration Trust Fund which failed to be accomplished.

Andrew F. Kittsley
Urban Tree Consultant
13130 Hartle Road
Clermont, FL 34711
407 928 6511
treehammer@earthlink.net

Wayne

December 16, 2016

As you know I based a guess at this tree's age at between 120 and 170 years old on its diameter.

We talked about a table of estimating a trees age based on tree rings per inch. I could only find one such table, and cypress was not one of the tree species listed.

After much discussion about damage to the tree you agreed to an increment boring which I performed last week.

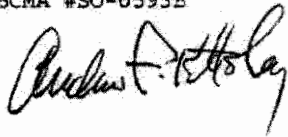
I sealed the bore hole with beeswax to limit invasion by pathogens.

I counted the rings that night under magnification and counted 205(+/-).

I adjusted this number downward to try to account for human error, so I reduced the number by 10% giving an estimated age of 185.

If we assume the bridge had a useful life of 50 years, and maybe more, the result would be a bridge construction date of 1781.

Andrew F Kittsley
M.S.
ISA BCMA #SO-0593E





THE FLORIDA SENATE

Tallahassee, Florida 32399-1100

COMMITTEES:

Appropriations Subcommittee on Transportation,
Tourism, and Economic Development, *Chair*
Appropriations
Appropriations Subcommittee on Agriculture,
Environment and General Government
Commerce and Tourism
Infrastructure and Security
Innovation, Industry, and Technology
Judiciary
Rules

SENATOR TRAVIS HUTSON
7th District

December 18, 2018

Mayor Jerry L. Demings & Board of County Commissioners,

This letter will confirm my commitment to serve as a member sponsor for the appropriation in the Florida House/Senate to jointly fund the acquisition of the 30.4 acre historical Little Econ River property in Orange County provided Orange County approves an equal share of the acquisition cost based on current appraisals. It is my intention to file this for the 2019 legislative session.

Sincerely,

A handwritten signature in black ink that reads "Travis Hutson".

Travis Hutson
Florida Senator, 7th District

REPLY TO:

- 4875 Palm Coast Parkway, NW, Suite 5, Palm Coast, Florida 32137 (386) 446-7610 FAX: (888) 263-3475
- 314 Senate Building, 404 South Monroe Street, Tallahassee, Florida 32399-1100 (850) 487-5007

Senate's Website: www.flsenate.gov

BILL GALVANO
President of the Senate

DAVID SIMMONS
President Pro Tempore



Florida House of Representatives

Representative Scott Plakon

District 29

District Office:
1855 West 434, Suite 222
Longwood, FL 3270
(407) 262-7423
(407) 262-7425 (fax)

Tallahassee Office:
209 House Office Building
402 South Monroe Street
Tallahassee, FL 32399
(850) 488-0000

Email: scott.plakon@myfloridahouse.com

December 18, 2018

Dear Mayor Jerry L. Demings and Board of Orange County Commissioners,

This letter will confirm my commitment to serve as a member sponsor for the appropriation in the Florida House to jointly fund the acquisition of the 30.4 acre historical Little Econ River property in Orange County provided Orange County approves an equal share of the acquisition cost based on current appraisals. It is my intention to file this for the 2019 Legislative Session.

Thank you,

A handwritten signature in black ink that reads "Scott Plakon".

Scott Plakon
Florida House of Representatives

Committees:

Vice Chair of State Affairs Committee, Chairman of Oversight, Transparency and Public Management Subcommittee, Appropriations Committee, Justice Appropriations Subcommittee, Health and Human Services Committee, and Health Quality Subcommittee