

Integrated Solutions: Housing and Climate Resilience in Action

Tuesday, December 16, 2025
2:45pm – 3:40pm

Julie Klump, Vice President of Design and Building Performance, Preservation of Affordable Housing

Sam Chesser, Vice President and South Florida Regional Manager, Self-Help

Dr. Robin Bachin, Project Director, Miami Housing Solutions Lab

*Moderator: Jaime Lee Bradshaw, Chief Strategy Officer,
Community Partners of South Florida*

17TH ANNUAL SOUTHEAST FLORIDA CLIMATE LEADERSHIP SUMMIT

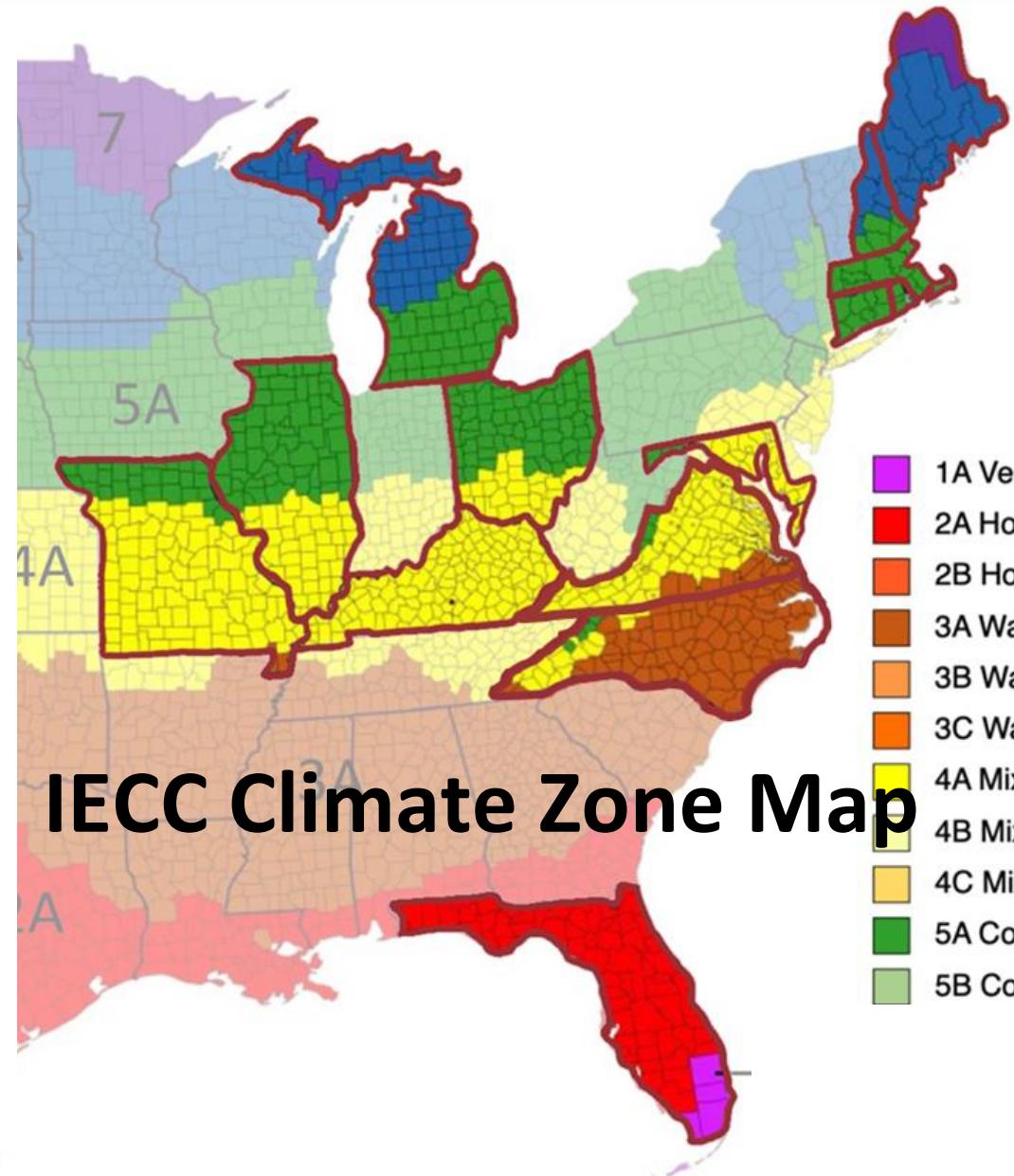


December 16–17, 2025
West Palm Beach, FL

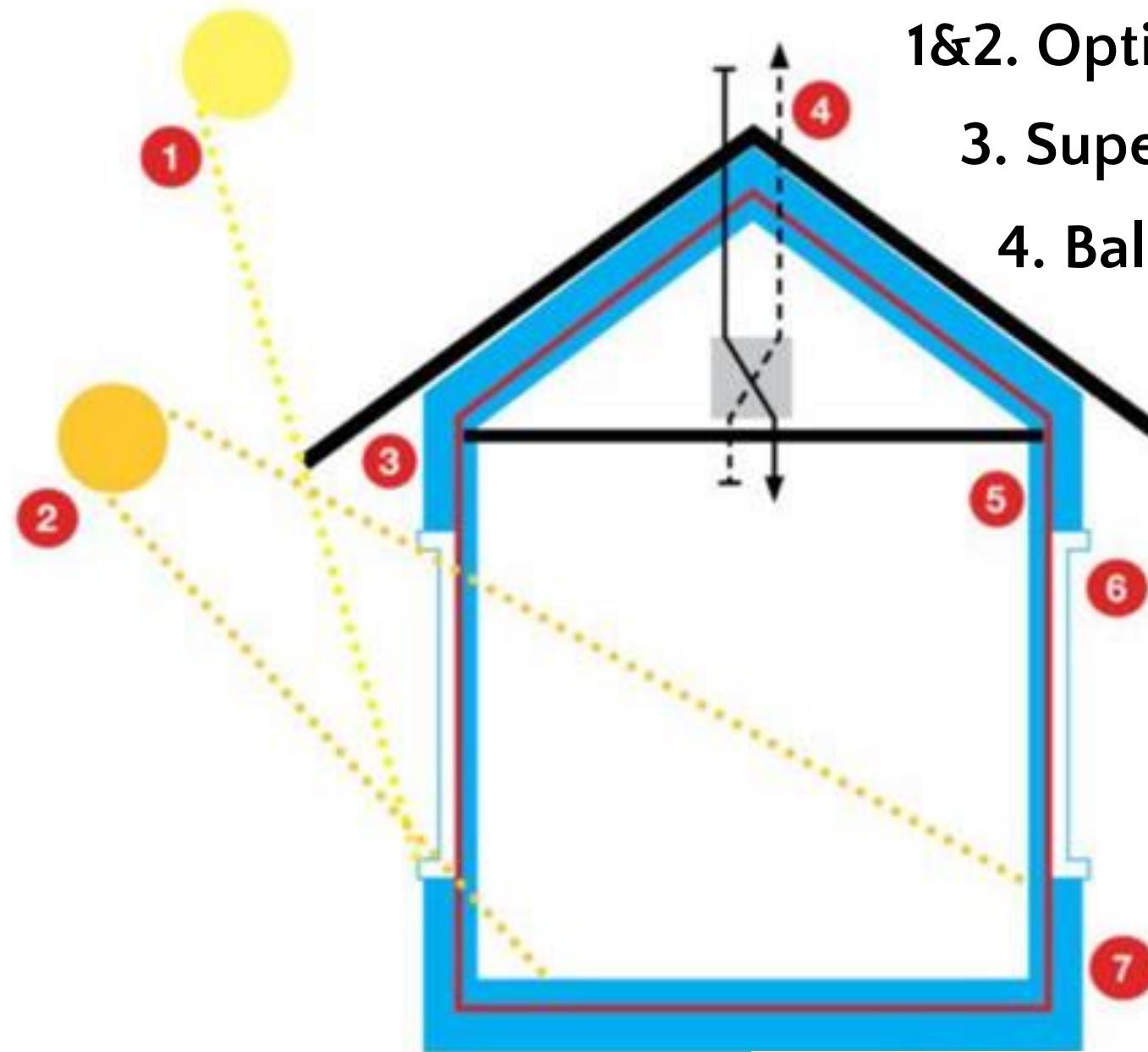
ROOTS OF RESILIENCE:
Cultivating a Sustainable Future

POAH's Affordable Multifamily Housing

- 14 States + DC
- 14,000 Units
- 140 Properties
- Florida: 1400 units
- 16 Passive House Projects







1&2. Optimized Solar Gains

3. Super-Insulation

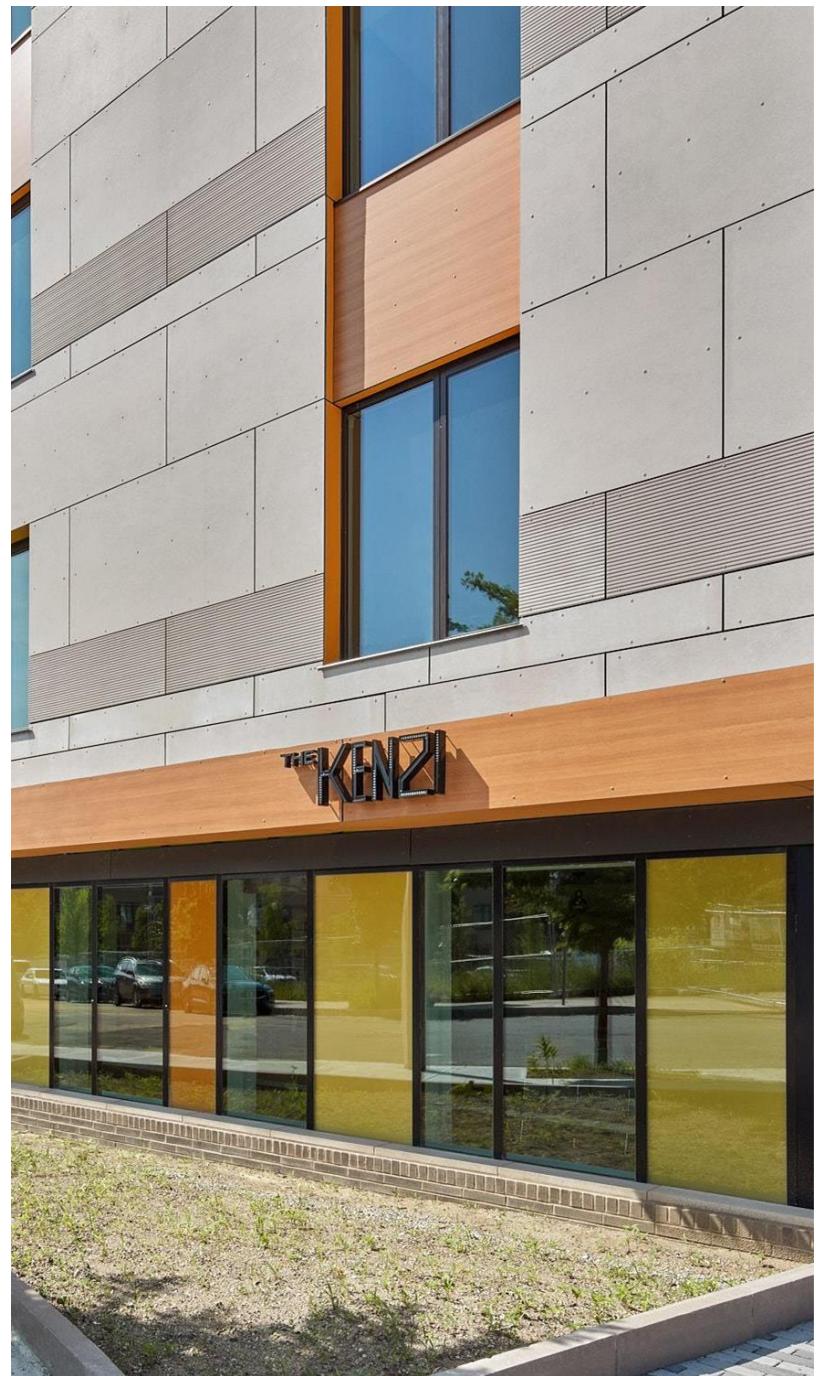
4. Balanced Ventilation with Recovery

5. Thermal Bridge-Free Design

6. High-Performance Windows

7. Airtight Construction

What is passive
building?



THE KENZI



Sunshine

Hurricanes

Mostly Electric

Benchmarking Ordinances

IECC Code Compliance

Sunshine

Insurance Rates

Incentives



Self-Help.org

For programs and services described in this presentation, conditions may apply. Information is subject to change. Ask a representative for details.



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Miami Springs FL 33166

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

CDFI Community Development Financial Institution

MDI Minority Depository Institution

LIDCU Low Income Designated Credit Union



THE SELF-HELP FAMILY OF NONPROFIT ORGANIZATIONS



**Self-Help
Credit Union
(CDFI)**

**CRL: Center for
Responsible Lending**
**Julian Bond Institute for
Financial Equity
Research**



**Self-Help Federal
Credit Union
(CDFI)**

**Self-Help Ventures
Fund (CDFI Loan
Fund)**
**Self-Help Climate
Capital**



**Certified
CDFI
MDI
LIDCU**



Self-Help Locations

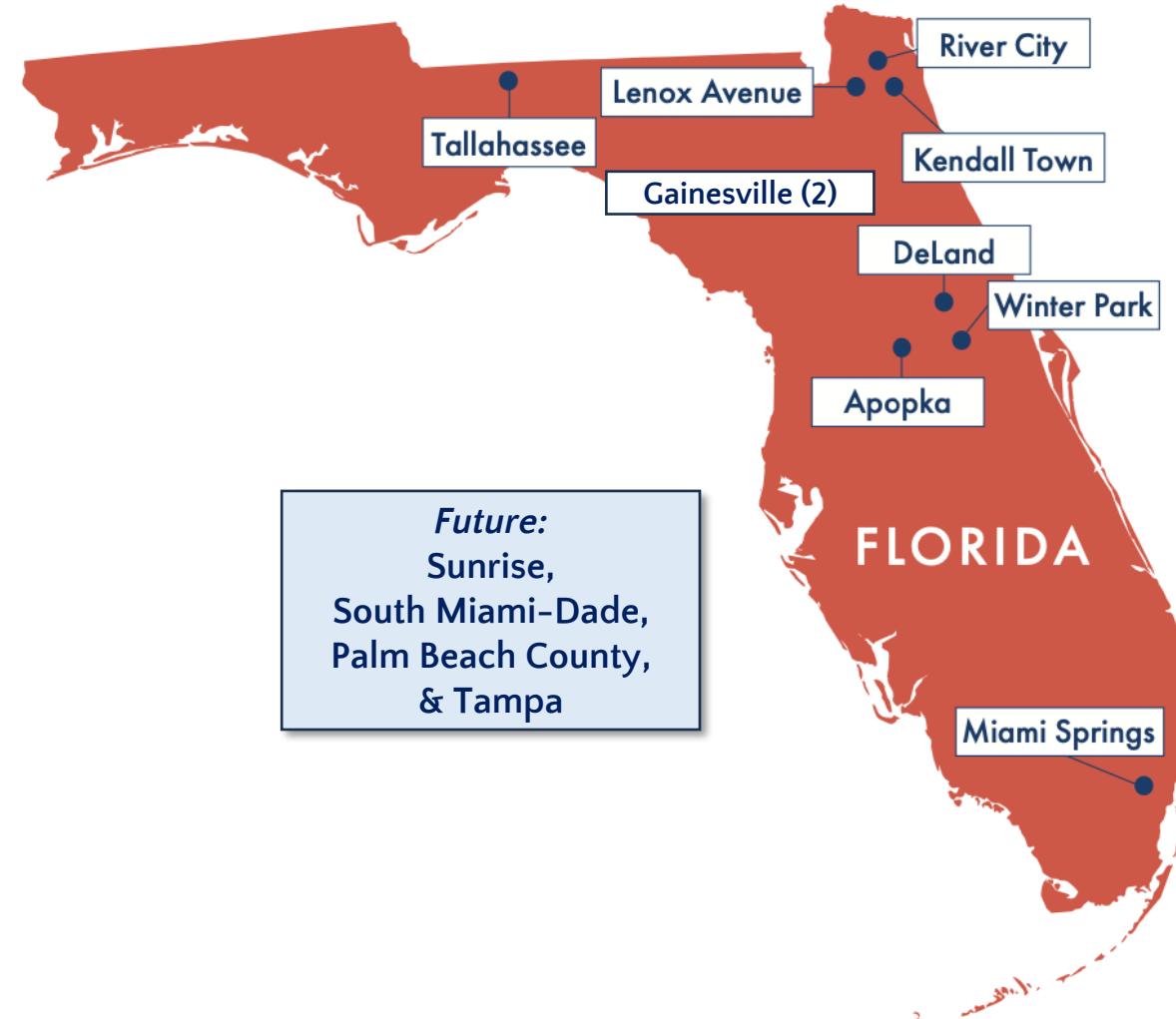
10 Locations In Florida

80 U.S. Locations in 10 States

Florida
Carolina
Georgia
Carolina

Virginia
Connecticut
Illinois
California
Washington

North
South
Wisconsin



HOME OWNERSHIP
GREEN HOMES AND BUILDINGS
CONSUMER PROTECTION **ENVIRONMENTAL JUSTICE**
HOUSING STABILITY **FINANCIAL WELLNESS** **RESEARCH**
SOCIAL DRIVERS OF HEALTH **POLICY ADVOCACY**
ECONOMIC MOBILITY **ENERGY EFFICIENCY** **IMPACT INVESTING**
COMMUNITY REVITALIZATION **CLEAN ENERGY** **EARLY LEARNING AND CHILDCARE**
GENERATIONAL WEALTH BUILDING **AFFORDABLE RENTAL HOUSING**
INVESTING IN UNDER RESOURCED COMMUNITIES **ACCESS TO QUALITY EDUCATION**
SMALL BUSINESS ACCESS TO CAPITAL **ACCESS TO TRANSPORTATION**

Our Tools *at-a-glance*



Responsible Credit Union Services

Economic Mobility, Free One-on-One Financial Coaching, Values Aligned Banking

Home Ownership

Direct and Secondary Market Home Lending, Equity Boost, First Generation, Safe Account

Clean Energy Lending

Residential Solar, Home Energy Efficiency, Electric Vehicles & PHEVs, Green Homes & Buildings

Research and Policy

Consumer Protection from Abusive Financial practices, Wealth Gaps, Policy Advocacy, Research

Community Focused Real Estate Development

MFAH, NOAH Preservation, Green Homes & Buildings, Purpose Built Community, Historic Preservation, Nonprofit Centers

Commercial Lending in Key Areas of Impact

Affordable + Workforce Housing, Churches, Nonprofit Buildings, Health Centers, Small Business, Special Purpose Loan Funds, NMTC

Our Impact Since 1980

\$12B
236K Loans

82%

Number of loans to
low-income borrowers

60%

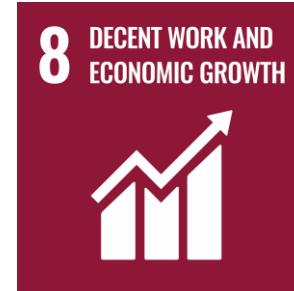
People of color

40%

Women

SUSTAINABLE DEVELOPMENT GOALS

Self-Help's work supports 11 of the United Nation's 17 Sustainable Development Goals.



Our Climate Work *at-a-glance*



Consumer Lending:

- Single Family Affordable Energy Efficient Homes (Direct)
- SF Affordable EE Homes (Secondary Market)
- Existing Homeowners: Residential Solar, Home Energy Efficiency, Cool Roofs, EVs & Charging Stations

Commercial Lending:

- Multi-Family Rental Housing
- Green Buildings
- Special Purpose Loans Funds (e.g., Affordable Housing, Clean Energy, Small Business, etc.)
- Greenhouse Gas Reduction Fund (GGRF)

Real Estate Development:

- Single Family Homes
- Multi-Family Rental Housing
- NOAH Preservation
- Neighborhood Preservation
- Green Buildings: FQHCs, Nonprofits, Churches

Advocacy & CRL:

- Research
- Policy Advocacy
- Consumer Protection
- Environmental Justice
- Market-crafting

Our Direct-to-Consumer Loans

>**Home Energy Saver Loan**, up to \$50,000
For Energy Star Appliances, Insulation, Air Leaks,
HVAC, LED Lighting, Water Heaters, Windows &
Doors, Cool Roof, etc.

>**HELOC**, up to \$250,000

>**Residential Solar Loan**, up to \$100,000

>**Electric & Plug-In Hybrid Vehicle Loan**
Includes home charger installation
APR discount for borrowers with modest incomes





The Climate United coalition has decades of experience directly deploying more than \$30 billion of public and private capital to unlock economic opportunity in all 50 states.

What We Finance

- Solar
- Green Homes & Buildings
- Electric Vehicles

How We Finance

- Providing loans to projects
- Purchasing loans
- Lending to community lenders

Who Benefits

- Homeowners and renters
- Small businesses
- Schools and community organizations

Self-Help's Housing Lending in FL



Our Multifamily Focus

- Mixed income (affordable + workforce + market)
- NOAH (naturally occurring affordable housing)
- Subsidized affordable housing
- Projects utilizing local, state, federal government funding (i.e., “social housing”)
- Size: ≥ 20 units or more



Our Single-Family Focus

- Direct First Mortgages
- Home Energy Saver
- Solar
- HELOCs
- ADUs
- Secondary Market Loans



Special Purpose Loan Fund Examples



Affordable
Housing Loan
Funds

Small Business
Loan Funds

Short Term Small
Dollar Loans

Other? Green,
Weatherization,
ADUs, etc.



In alliance with **Dogwood Health Trust**, Self-Help will manage an affordable housing loan fund that will provide financing for nonprofit and for-profit developers to acquire, refinance, rehabilitate, and preserve rental housing in Western North Carolina.

In cooperation with **UNC Health** and the Town of Chapel Hill, NC, Self-Help is currently managing an affordable housing loan fund to provide needed gap financing for the preservation and creation of multifamily affordable rental housing.

Multifamily Affordable Rental Housing



Reclaiming Chicago



We're working with faith groups, nonprofits, local government, and builders to provide responsible financing to low-income borrowers for energy efficient home ownership and wealth-building.

RE Development & Lending + TA + EV Lending



Purpose Built Community



Housing & Neighborhood Preservation in NC & CA



Historic Preservation



New Market Tax Credits (Health & Education)



Self-Help contributed \$7 Million in New Market Tax Credit (NMTC) allocation to support the construction of a state-of-the-art facility for **Esperanza Health Centers**, a high-performing FQHC on the south side of Chicago. Esperanza ranks among the top 3% nationwide for patient care outcomes according to HRSA data, and over 90% of the patients served are low-income people of color.



Ronald McDonald House of South Florida \$14M NMTCs award





Investing for Impact with Self-Help

Invest in What You Believe – Support Community Impact



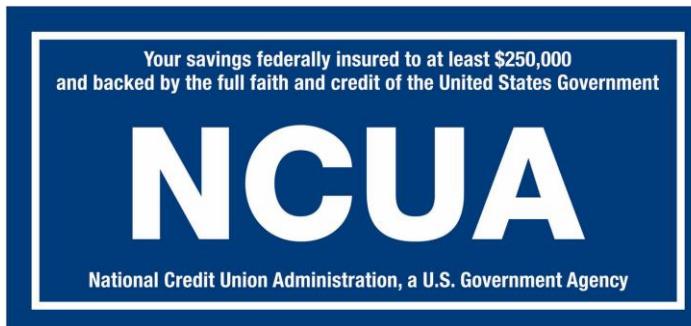
Invest with purpose by simply opening a Self-Help **CD** or **Money Market Account**. Mission supportive deposits—also known as impact investments—enable you to align your cash reserves with your values.

Your deposits earn a competitive return and power lending to underserved communities—opening doors to energy efficient housing, green buildings, solar, and economic mobility. Every dollar becomes a catalyst for stronger, healthier communities.

How We Protect Your Deposits



Federally Insured Deposits: All our deposit products are federally insured up to \$250,000 or \$500,000, depending on whether you invest in one or both of our credit unions. Since the creation of NCUA in 1970, credit union members have never lost a single penny of insured deposits.



When you're ready to make a deposit, just let us know. We'll make the process as simple as possible. Account forms can be completed digitally.

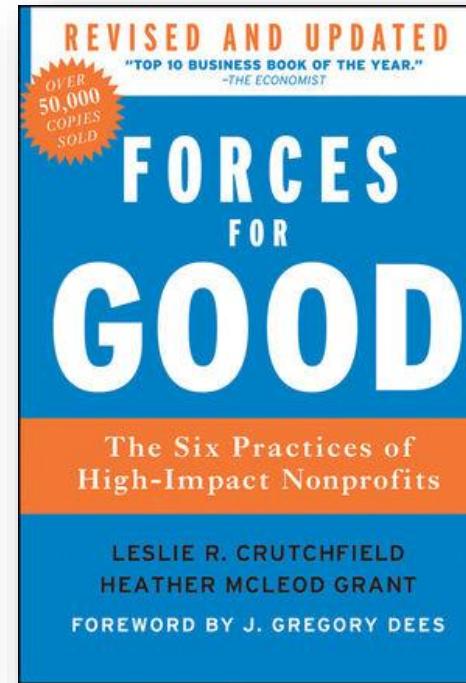
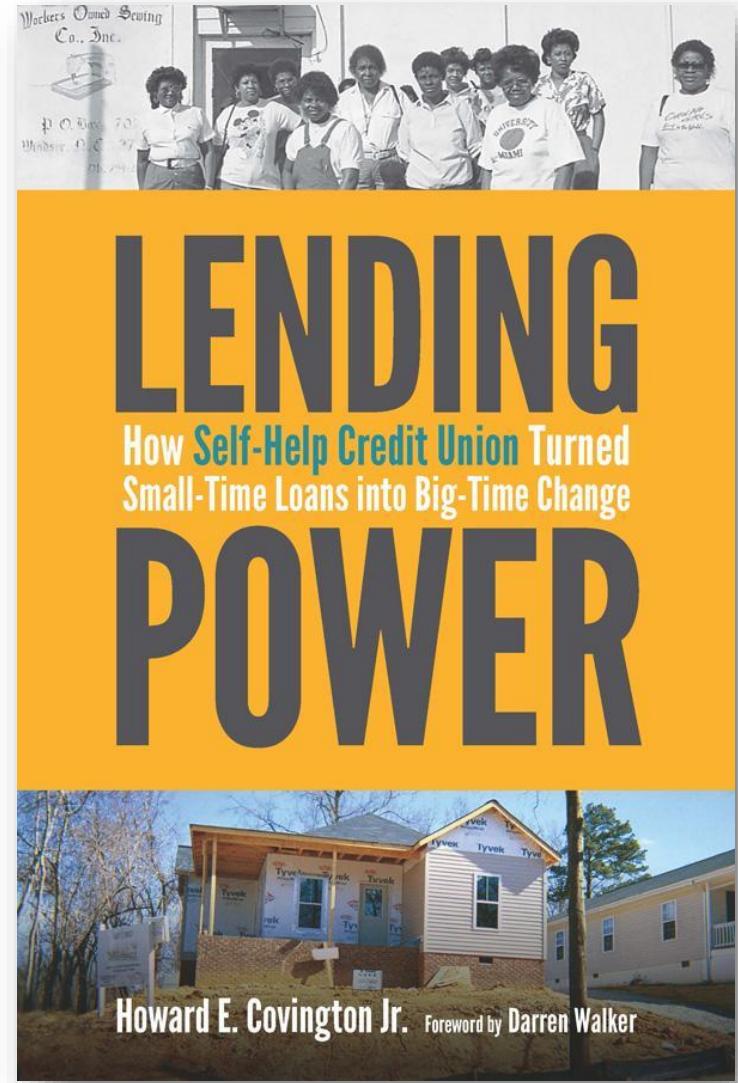
Why This Matters

Your deposits directly strengthen our ability to create meaningful, transformative change.

-  **Economic Stability.** We help families build assets and improve credit through responsible financial products, research and advocacy, one-on-one financial coaching, savings initiatives, & home lending.
-  **Housing.** We work to reduce wealth gaps and to remove systemic barriers to homeownership – and we provide commercial lending to support the development of multifamily affordable rental housing.
-  **Healthcare.** Our work addresses key social determinants of health. For example, our NMTCs allocation is dedicated to health-focused projects, including FQHCs that serve low-income populations.
-  **Food Systems.** We have financed grocery stores and food co-ops in food deserts. We advocate for policies that strengthen healthy and equitable food systems.
-  **Education.** We help provide families with financial stability, including during crucial early learning years; we advocate for student loan forgiveness, fund charter schools for low-income students, and offer annual scholarships and paid internships.
-  **Environment.** We provide capital for clean energy and energy efficiency projects that lower greenhouse gas emissions, reduce energy costs, and improve the health and safety of homes.

Additional Reading

- *Lending Power*
by Howard E. Covington Jr.
- *Forces for Good: The Six Practices of High-Impact Nonprofits* by Leslie Crutchfield and Heather McLead Grant
- *Reclaiming the American Dream*
by Ben Hecht



See **Self-Help's Annual Report** and our subscribe to our newsletter at Self-Help.org.

Integrated Solutions: Housing and Climate Resilience in Action

Robin F. Bachin, Ph.D.
Charlton W. Tebeau Associate Professor of History
Founding Director, Office of Civic and Community Engagement
Senior Associate Dean for Undergraduate Education

17th Annual Southeast Florida Climate Leadership Summit 2025



MIAMI-DADE COUNTY

Lack of affordable housing now has crisis status

■ As a first step, the mayor of Miami-Dade County announces that residents struggling to pay rent can apply for help from a program using \$13 million in federal funds.

BY REBECCA SAN JUAN AND MICHAEL BUTLER
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mbutler@miamiherald.com

“

WE HAVE
BECOME THE
MOST
UNAFFORDABLE
PLACE IN THE
COUNTRY.”

*Miami-Dade
Mayor Daniella
Levine Cava*

Affordable Housing Crisis in Miami



Photos Credit: Miami Workers Center

Climate Change, SLR & Heat

ENVIRONMENT

Miami broke an all-time record for high tide floods in 2019, NOAA says

BY ALEX HARRIS

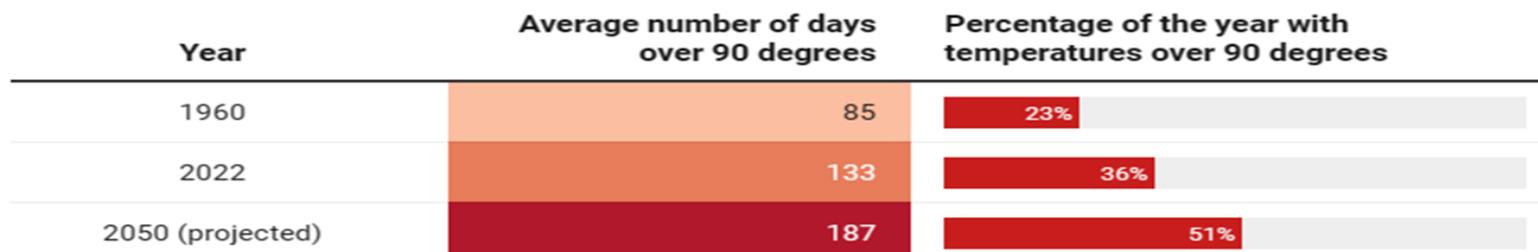
JULY 14, 2020 04:34 PM, UPDATED JULY 15, 2020 02:38 PM



During the highest tides of the year in Miami-Dade County, volunteers head to the flood zones to measure water depth and quality as part of Sea Level Solutions Day. The goal is to track flooding to better inform

Miami-Dade County's hottest days are becoming more common

There are more days per year with temperatures above 90 degrees now than in 1960.

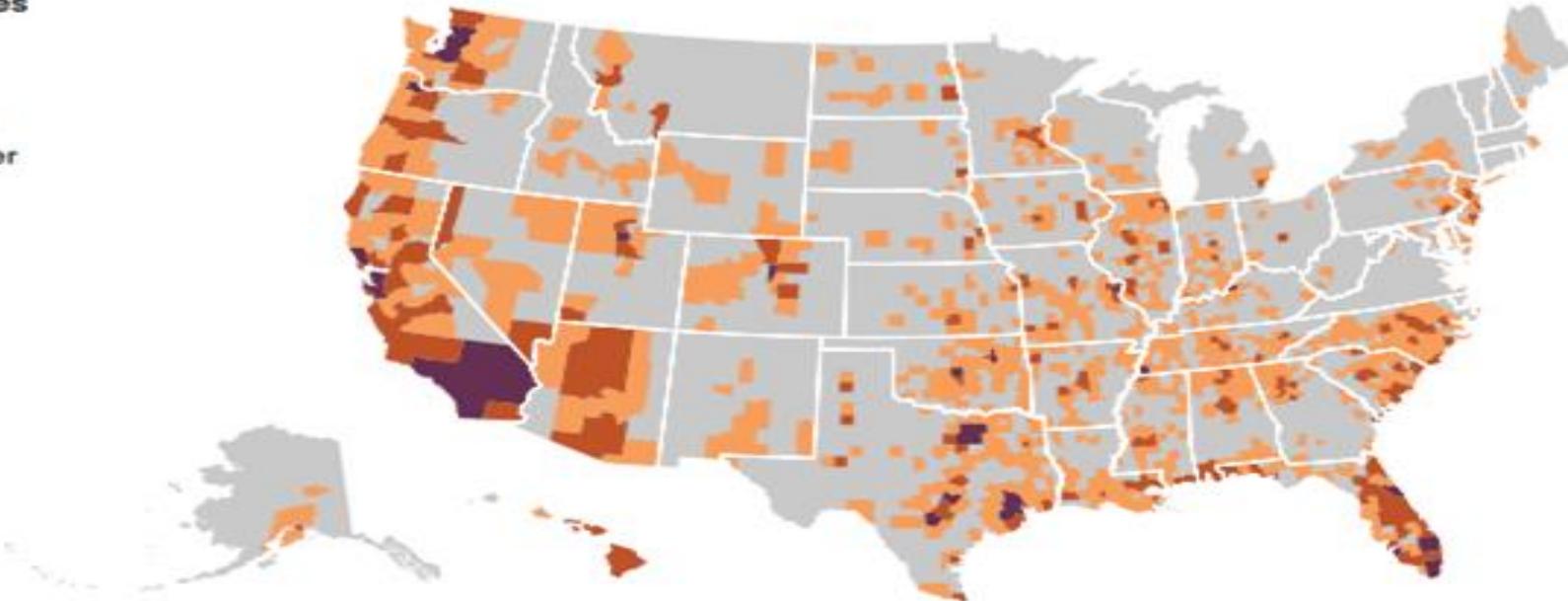


Homes Threatened by Climate-Related Disasters

Across the Country, More Than 59 Million Homes Are Threatened by Climate-Related Disasters

**Number of Units In
High-Risk Counties**

- Under 10,000
- 10,000-49,999
- 50,000-199,999
- 200,000 and Over



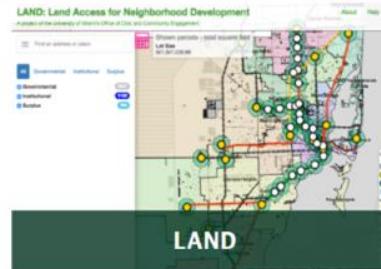
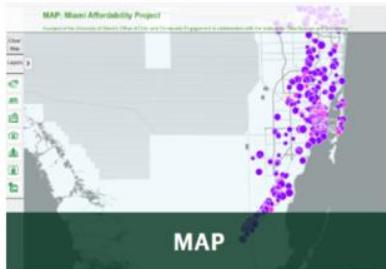
Notes: High-risk areas have a relatively moderate, relatively high, or very high expected annual loss (EAL) score. EAL represents the average annual dollar loss resulting from natural hazards. The number of units in high-risk counties is aggregated from the tract level. Sources: JCHS tabulations of Federal Emergency Management Agency, November 2021 National Risk Index EAL data; US Census Bureau, 2021 American Community Survey 5-Year Estimates.

The State of the Nation's Housing 2023. Joint Center for Housing Studies of Harvard University.
President and Fellows of Harvard College, 2023.



Miami Housing Solutions Lab

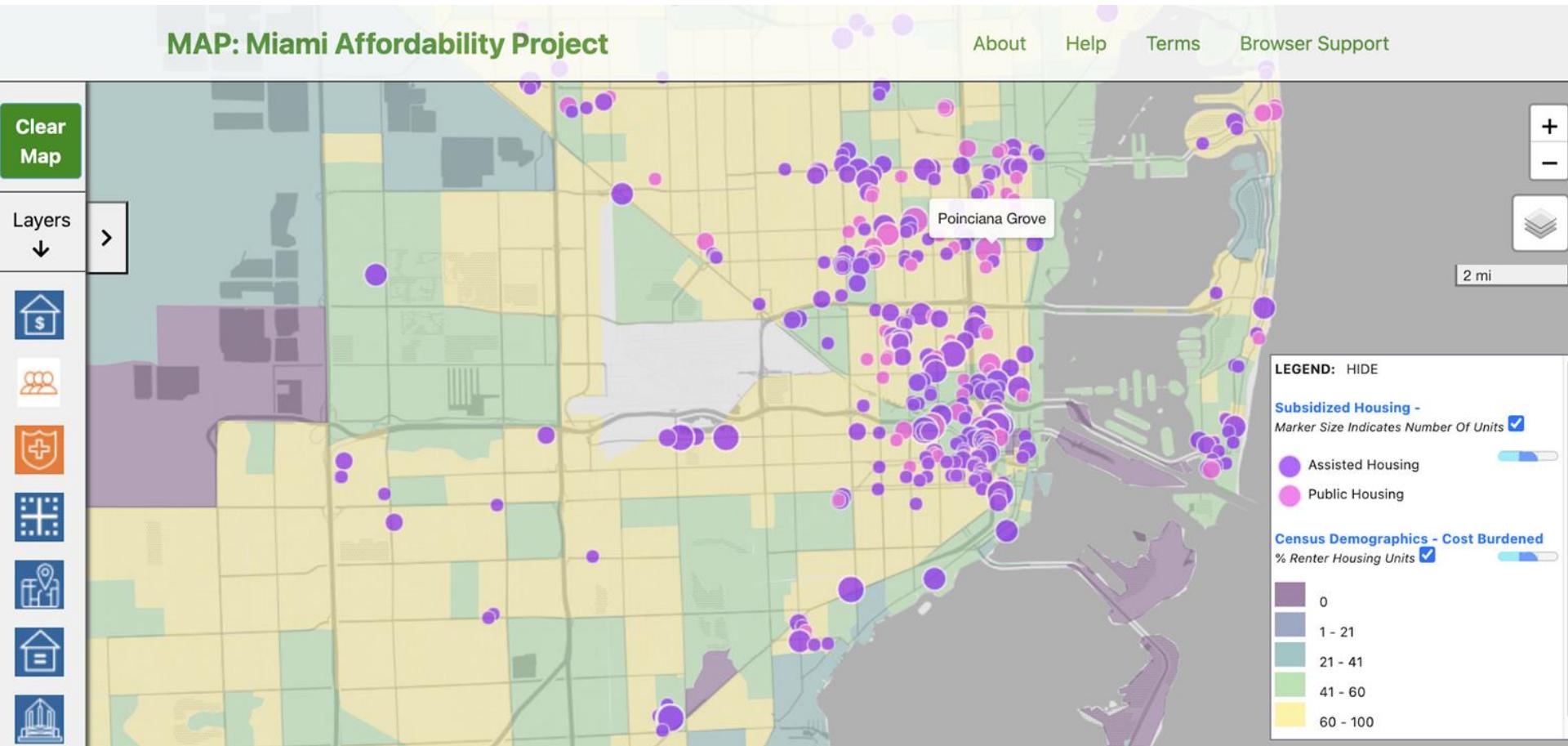
The Miami Housing Solutions Lab is a suite of free resources and interactive online tools that use big data and innovative mapping technology to visualize the landscape of housing affordability and climate impacts in Miami-Dade County. This platform provides grass-roots advocacy groups, planners, policymakers, affordable housing developers and the general public with information on local housing needs as well as strategies for promoting equitable, inclusive and resilient community development.





MAP – Miami Affordability Project

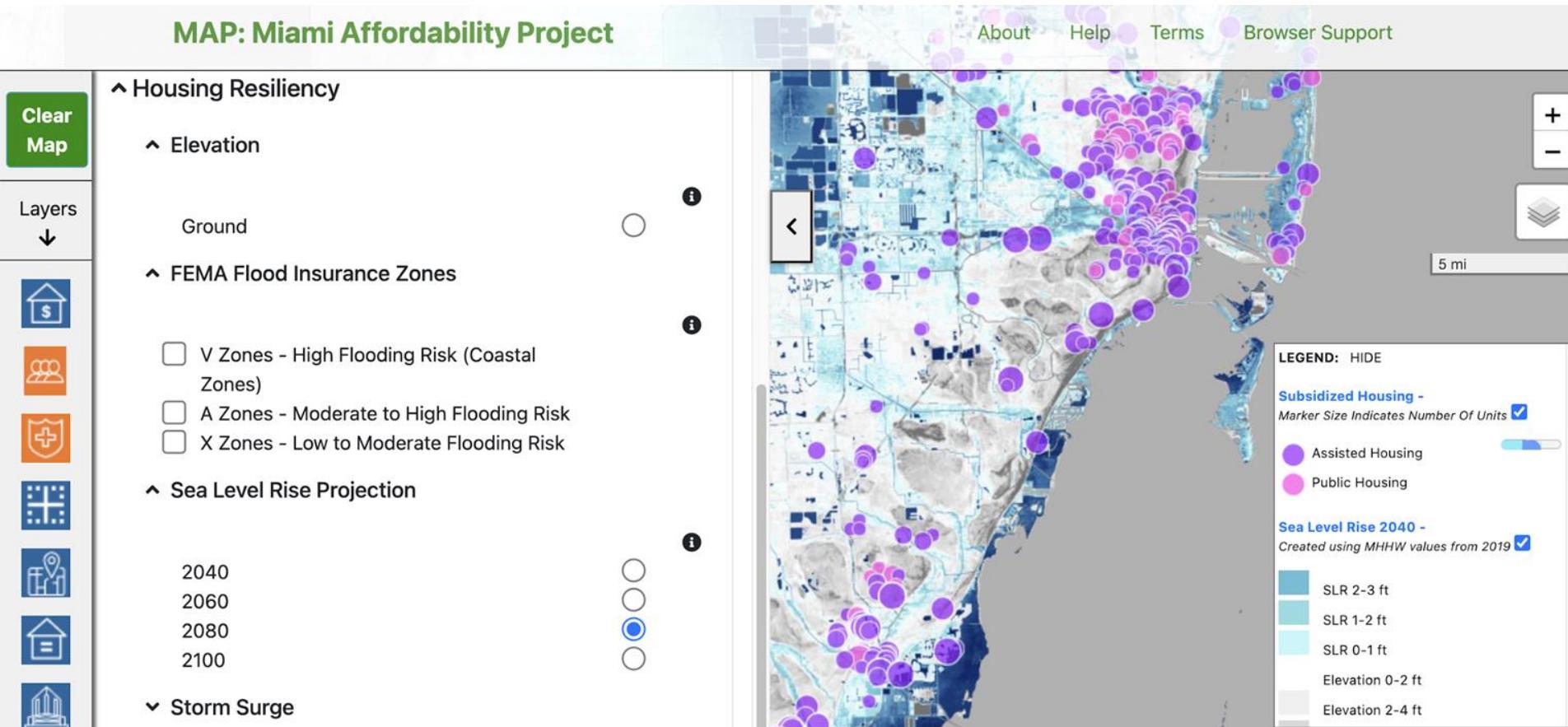
Public Housing and Assisted Housing/Cost Burden

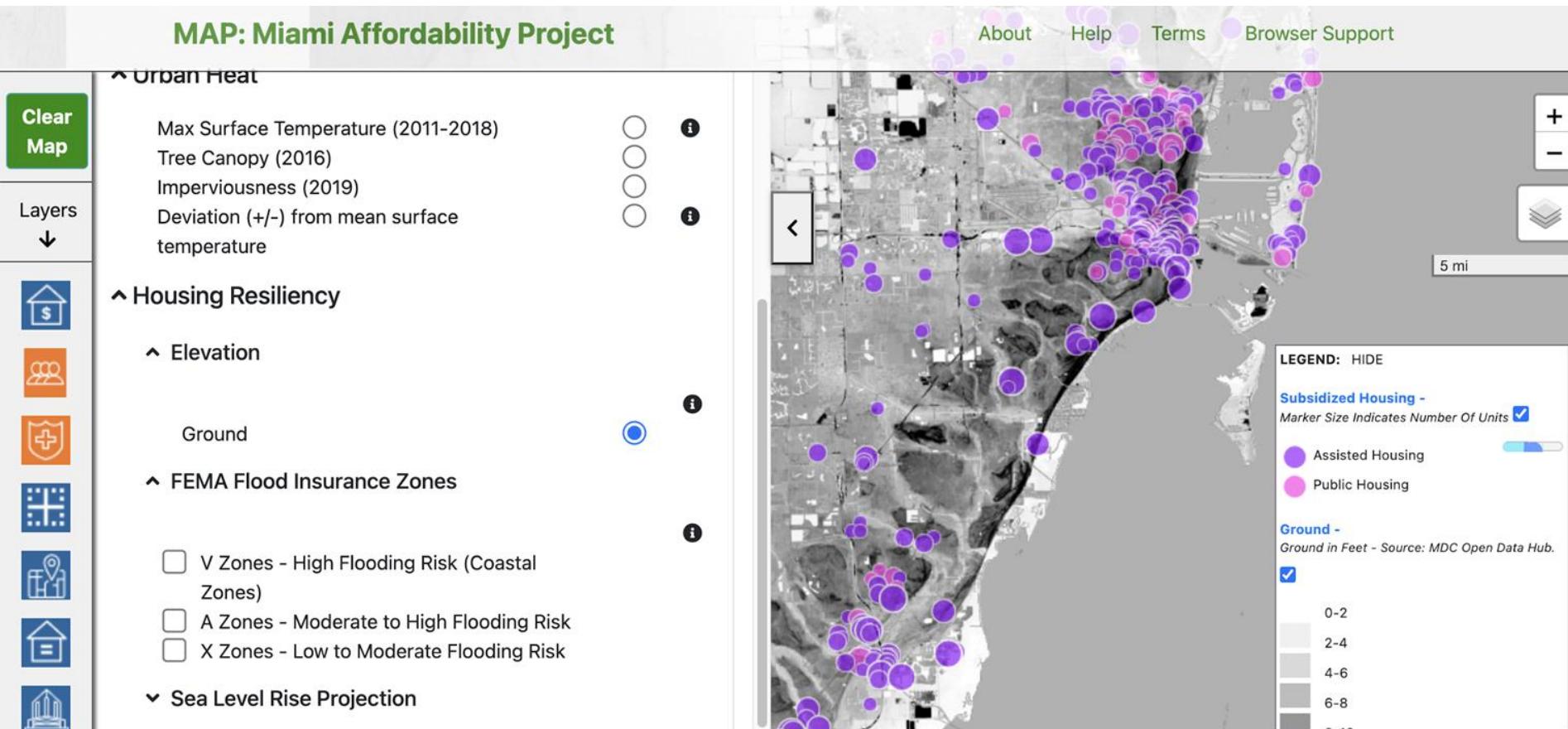




MAP – Miami Affordability Project

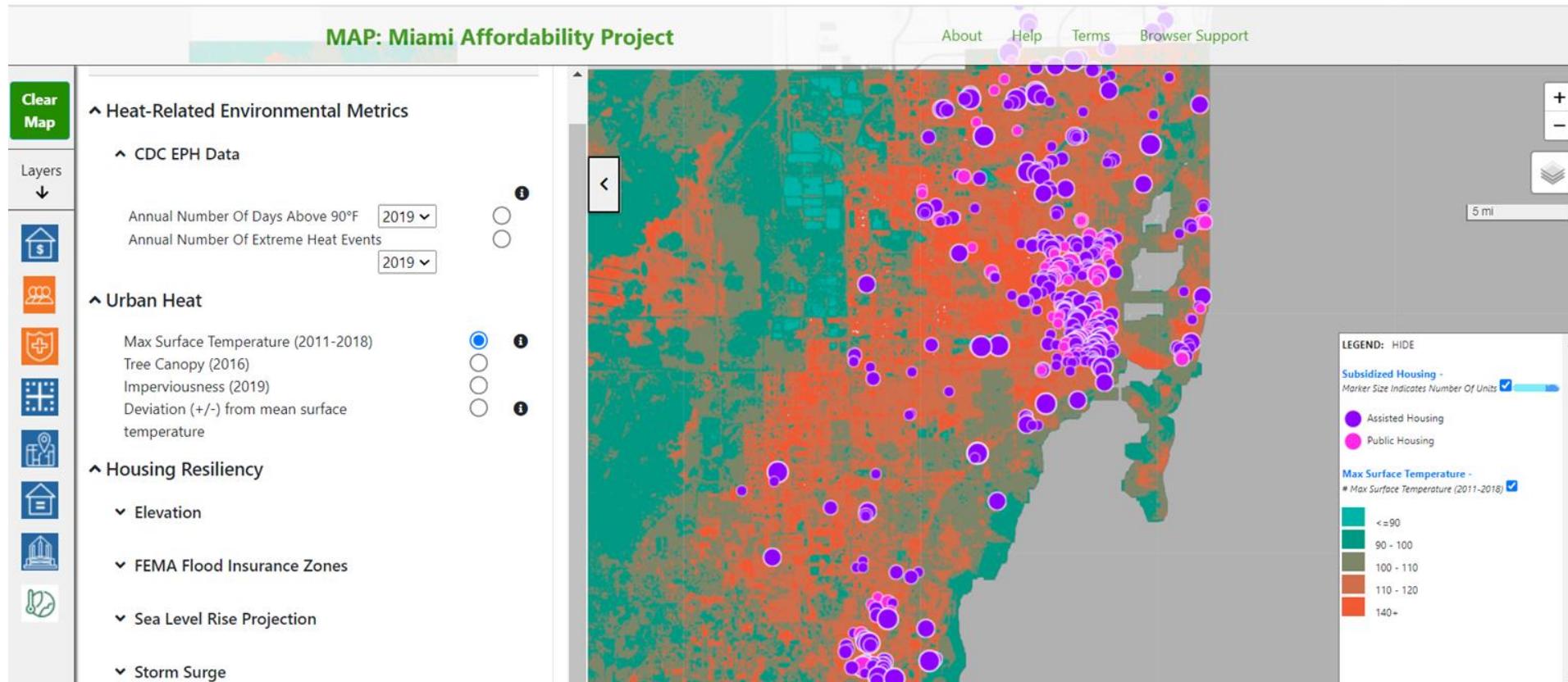
Sea Level Rise Projection - 2080







Max Surface Temp and location of public/subsidized housing





Resilience Housing Policies

Resilience Policy Toolkit

Promoting Equitable Climate Adaptation Strategies for Miami's Affordable Housing Community

University of Miami Office of Civic and Community Engagement

[Overview](#) [Resilience Development Checkli...](#) [Energy-Efficient Building Stan...](#) [Cost/Benefit Analysis](#) [Equitable Buyouts](#) [Outreach and Coordination](#)



UNIVERSITY OF MIAMI
OFFICE of CIVIC &
COMMUNITY ENGAGEMENT

Sample Community Partners



COMMUNITY
JUSTICE
PROJECT

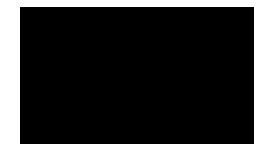


Adrienne Arsht-
Rockefeller Foundation
Resilience Center

CATALYST
MIAMI



THE CLEO
INSTITUTE
IT'S TIME FOR A CLIMATE CHANGE OF MIND



citi
CitiCommunityDevelopment.com

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