

EXHIBIT A

SCOPE OF SERVICES

SELF shall provide the following services in accordance with this AGREEMENT.

1. General Financing program:
 - A. SELF shall raise up to \$1.5 million of low-cost loan capital from multiple outside sources, including but not limited to, banks, faith-based organizations, foundations, private investors, worldwide crowdfunding, and *potentially* the CDFI Fund and forthcoming Climate Bill.
 - B. SELF shall deploy low-cost loan capital to homeowners for sustainable building practices, energy efficiency, resilience, clean energy alternatives, health and safety, and local green jobs.
 - C. SELF shall provide below-market rate financing for unsecured personal loans with interest rates starting as low as 5% fixed.
 - D. SELF Green Home Loan financing may be used for a variety of sustainable home improvement projects, including but not limited to the following:
 - (1) Energy conservation and efficiency (e.g. weatherization, high-efficiency AC, LED);
 - (2) Renewable energy (e.g. solar water heaters, solar PV, and solar attic fans);
 - (3) Wind-hazard mitigation (e.g. roofs, impact windows and doors, and hurricane shutters);
 - (4) Water conservation (e.g. low-flow irrigation systems and rain barrels);
 - (5) Water quality loans, including but not limited to septic to sewer conversions and lateral line repairs and rehabilitations;
 - (6) Disability products (e.g., wheelchair ramps, bathroom retrofits); and
 - (7) Other projects authorized under Community Development Financial Institution (CDFI) guidelines and SELF's governing documents.
 - E. SELF shall expand its lending activities in the City of Lake Worth Beach and provide a minimum of \$500,000 in financing capital annually for homeowners within the CITY's utility service area.
 - F. SELF will also explore and consider additional financing options for local solar co-op projects, landlord loans (SEER) and affordable housing developers (SAGE).
2. Client Project Coordination: SELF shall assist homeowners with basic project coordination and help guide them from the early stages of financing to the completion of their projects. SELF will prescreen all participating contractors to verify proper licenses and insurance, review individual quotes to ensure fair pricing and protect against price gouging, and confirm the quality of contractor's work with local building inspections and the homeowner before making final direct payment to the contractor.
3. SELF Network & Job Creation:
 - A. SELF shall establish a network of local contractors approved to complete SELF financed projects and maintain an adequate network of contractors for the work to be performed.
 - B. SELF shall work with local builders' associations, businesses, and other interested parties to increase contractor participation in the program, including female and minority-owned contractors, through the following activities:
 - (1) Establish a network of locally approved contractors to complete SELF financed projects. SELF shall prescreen all contractors to confirm proper licenses, insurance, and a good track record, including possible complaints against the contractor and shall perform periodic quality control

on each contractor in the network. SELF will remove contractors from the network for failure to maintain the required documentation and good standards. SELF shall not charge contractors for participation in the network or for receiving financing for individual projects. SELF may make optional bridge loans available for qualified contractors on a per project basis for a nominal fee. SELF pays the contractors directly after the projects have been inspected and approved by local building officials.

- (2) Strive to have projects completed by local contractors within the City of Lake Worth Beach, to the greatest extent possible.
 - (3) Hold quarterly meetings and outreach events with local contractors to foster participation in the program and advance full understanding of program guidelines, parameters, and benefits.
4. Reporting and Coordination: SELF shall provide the CITY with impact reports, as described in this Section 5, and meet regularly with CITY staff to discuss those reports and on-going activities.
 - A. SELF shall submit reports on a quarterly basis, in accordance with the schedule set forth in Section 7 of this Exhibit. The Annual Report submitted at the conclusion of each year must provide information for the SELF's activities during the fourth quarter and during the year, and it will be considered an Annual Report for purposes of this AGREEMENT.
 - B. Each report must contain the following information:
 - (1) Summary of the deliverables completed, including any item listed in Section 8 of this Exhibit;
 - (2) Each Performance Measure, as described in Section 5 of this Exhibit;
 - (3) Success stories, including testimonials from clients and participating contractors; and
 - (4) Summary of challenges and issues to resolve.
 - C. Each report shall be provided in a format agreed upon by SELF and the CITY.
 5. Reporting of Performance Measures: Each report shall describe SELF's success in meeting the Performance Measures listed in Section 8 of this Exhibit as follows:
 - A. Each Performance Measure must be accounted for over the following time periods:
 - (1) Quarterly; and,
 - (2) Annually.
 - B. Each Performance Measure must be separated into the following groups when applicable:
 - (1) Target Markets;
 - (2) CITY limits; and,
 - (3) Lake Worth Beach Utility Service Area.
 6. Community Outreach:
 - A. SELF shall conduct at least four (4) community outreach events in the CITY each year to promote and educate the general public, targeted populations, and area contractors about assorted programs and services.
 - B. SELF shall work with the City and Utility on assorted community outreach events, and coordinate closely with the local energy auditing program.
 - C. SELF shall assist credit-impaired and individuals with no credit history to secure financing for sustainable home improvement projects and thereby help them build and improve their credit scores in the process.

7. Deliverables & Schedule:

Item	Deliverables	Schedule
A	<u>90-Day Ramp Up Period</u> -Recruit, hire, and train new LWB Loan Officer -Purchase equipment and finalize licenses and set-up -Begin collaborative meetings with CITY staff, including co-marketing opportunities -Complete Strategic Action Plan -Complete summary report of Ramp-Up period	90 days after effective date
B	<u>Launch “Green Home Loan” program</u> -Develop marketing materials and co-marketing opportunities -Begin client consultations and loan closings -1 Community outreach event -Begin contractor recruitment -1 Contractor recruitment and training meeting	First Quarter after Ramp Up
C	-Complete Green Home Loans -Continue <u>contractor recruitment</u> efforts -1 Contractor recruitment and training meeting -Continue with community outreach and marketing -1 Community event or targeted outreach program	Second Quarter after Ramp Up
D	-Complete Green Home Loans -Continue <u>contractor recruitment</u> efforts -1 Contractor recruitment and training meeting -Continue with community outreach and marketing -1 Community event or targeted outreach program	Third Quarter after Ramp Up
E	Annual Report (summary of activities for Year 1) 1 Credit Rebuilding seminar 1 Contractor recruitment and training meeting 1 Community event or targeted outreach program	Fourth Quarter after Ramp Up
F	Reporting 90-Day Ramp-Up Period (January – March 2023) First Quarter (April – June 2023) Second Quarter (July – September 2023) Third Quarter (October – December 2023) Fourth Quarter/Annual Report (January – March 2024) Continue sequence for second and third years	Reporting Dates: April 2023 July 2023 October 2023 January 2024 April 2024
G	Audited Financials	Upfront and Annually within 90 days after end of fiscal year

8. Summary of Performance Measures

SELF shall, as part of each quarterly report, provide the following Performance Measures to demonstrate the effectiveness of the services provided pursuant to this AGREEMENT.

Item	Performance Measures	Year 1 Target	Year 2 Target	Year 3 Target
A	Number of community/contractor events	4/4	4/4	4/4
B	Number of participants in a community event	25	25	25
C	# of Green Home Loans ("Stretch goals")	10-20	20-30	30-40
D	Amount of financing available per year	\$500,000	\$500,000	\$500,000

Please note:

SELF will provide up to \$1.5 million for the Green Home Loans program in the CITY over the first three (3) years; but, due to the small population in the City of Lake Worth Beach's utility service area, SELF will need very strong collaboration with the CITY and UTILITY to achieve these ambitious stretch goals.

SELF will also bring all of its other available lending programs to the City for consideration and use, including Landlord Loans, Gap Financing for affordable housing developers, and much more.