

## EXHIBIT A

### SCOPE OF SERVICES

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

1. General Financing program:

- A. SELF shall raise low-cost capital from outside sources, including but not limited to, banks, faith-based organizations, foundations, private investors, and worldwide crowd funding such as KIVA.org. SELF shall deploy low-cost capital for residential homeowners that will generate sustainable building practices, clean energy alternatives, home and climate resilience, aging in place, and local green jobs.
- B. SELF shall provide below-market rate financing for unsecured personal loans with interest rates no greater than 9.5% for terms of up to 5 years and no greater than 11% for terms over 5 years.
- C. SELF financing may be used for home-improvement projects related, but not limited to the following:
  - (1) Energy conservation and efficiency (e.g. weatherization, high-efficiency AC, LED lights);
  - (2) Renewable energy (e.g. solar water heaters, solar AC, PV, and solar attic fans);
  - (3) Wind-hazard mitigation (e.g. roofs, windows, doors, and hurricane shutters);
  - (4) Water conservation (e.g. low-flow irrigation systems and rain barrels);
  - (5) Disability products (e.g. wheelchair ramps and walk-in showers);
  - (6) Water quality loans, including but not limited to septic to sewer conversions and lateral line repairs and rehabilitations; and
  - (7) Any other projects authorized under Community Development Financial Institution (CDFI) guidelines and SELF's governing documents.
- D. SELF shall expand its lending activities in Martin County with ensuring at least \$500,000 in financing capital is available annually for homeowners within the County.
- E. SELF shall also provide financing options for community solar projects.

2. Grinder Sewer System Installation Financing program:

- A. SELF shall raise low-cost capital from outside sources, including but not limited to, banks, faith-based organizations, foundations, private investors, and worldwide crowd funding such as KIVA.org.
- B. If the COUNTY provides an internal contribution to the qualified applicant of \$1,000 towards the program, SELF will provide financing under this program to at least one hundred (100) and up to two hundred (200) qualified applicants during the Term of this Agreement. Each financing under this program will be for \$7,000 financed over 120 months at \$85.00 per month. SELF may provide additional funding to applicants outside of this program, including to cover any remaining costs of connection for the same transaction.
- C. The COUNTY will provide each applicant an Invoice showing the project cost and the termination date of qualified status for the applicant as well as the applicant's utility payment history. SELF will obtain this documentation from the applicant directly or will provide the COUNTY with written authorization from the applicant requesting the COUNTY provide the documentation directly to SELF.

- D. SELF will provide the COUNTY with a Notice to Proceed notifying the COUNTY that it may proceed with construction of the project for an applicant as the financing for that applicant is committed or has gone to closing.
3. Client Project Management: SELF shall provide project management services for participating homeowners to guide them from the early stages of financing to the completion of the project(s). 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. Project management shall also include steering potential clients to other, better-suited and/or lower cost options if they are available.
4. 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 and provide quality control of the contractors in its network.
  - B. SELF shall work with local builders' association, local 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 a contractor for participation in the network or for receiving financing through the network. SELF may make optional bridge loans available for qualified contractors on a per project basis for a nominal fee.
    - (2) Strive to have all projects completed by local contractors within the Martin County area, 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 guideline, parameters, and benefits.
5. Audit Services:
- A. SELF shall perform audits of the COUNTY's approved PACE Providers' closed projects upon request by the COUNTY, not to exceed ten (10) each year for the Term of this AGREEMENT. Information required to complete the requested audit will be provided by the COUNTY to SELF as it was provided by the PACE Provider to the COUNTY. Additional information may be requested as needed.
  - B. The scope of each audit shall include, at a minimum, the following:
    - (1) Whether the contractor(s) performing the work were properly licensed and insured;
    - (2) Whether the project improvements were reasonable, including but not limited to price and suitability for the property and project;
    - (3) Whether the local government building inspections were completed and approved:

- (4) Whether the project was consistent with Section 163.08, Florida Statutes, and Article 14 of Chapter 71, General Ordinances, Martin County Code, including but not limited to borrower disclosures; and
      - (5) Whether the client was informed of all the PACE terms and was satisfied with the PACE Provider, the contractor, the improvements, and the program.
    - C. SELF shall submit audit reports to the COUNTY within thirty (30) days of an audit request by the COUNTY. Audit reports should include, but not be limited to, findings on project compliance and details on any findings of non-compliance.
6. Reporting and Coordination: SELF shall provide the COUNTY with impact reports, as described in this Section 5, and meet with COUNTY staff and elected officials, as requested, to discuss those reports.
  - A. SELF shall submit reports on a quarterly basis, in accordance with the schedule set forth in Section 8 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) A summary of the deliverables completed, including any item listed in Section 8 of this Exhibit;
    - (2) Each Performance Measure, as described in Section 6 of this Exhibit;
    - (3) Success stories, including testimonials; and
    - (4) A summary of challenges overcome and issues resolved, along with a summary of any challenges or issues that are ongoing or anticipated to arise in the next twelve months.
  - C. Each report shall be provided in a format agreed upon by SELF and the COUNTY.
7. Reporting of Performance Measures: Each report shall describe SELF's success in meeting the Performance Measures listed in Section 9 of this Exhibit as follows:
  - A. Each Performance Measure must be accounted for over the following time periods:
    - (1) Quarterly;
    - (2) Year-to-Date; and
    - (3) Trailing Twelve Months.
  - B. Each Performance Measure must be separated into the following groups when applicable:
    - (1) Target Market;
    - (2) Martin County as a whole;
    - (3) Inside one of the municipalities within Martin County (City of Stuart, Town of Ocean Breeze, Town of Sewall's Point, Town of Jupiter Island, and Village of Indiantown); and
    - (4) Portions of Martin County outside one of the municipalities.
8. Community Outreach:
  - A. SELF shall conduct at least four (4) community events or targeted outreach programs in the COUNTY each year to promote and educate the general public, targeted populations, and area contractors about assorted programs and services.
  - B. SELF shall work in partnership with area banks, credit counseling organizations, Health and Human Services and Community Development Divisions of the County, and other interested

parties to help populations in financial distress rebuild their credit by doing at least the following:

- (1) Facilitate a minimum of two (2) credit rebuilding seminars per year to help SELF's clients and residents improve their credit, qualify for the program, and obtain lower interest rates; and
- (2) Assist credit-impaired, or 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.

9. Deliverables & Schedule:

Item	Deliverable (and format, if applicable)	Schedule
A	Complete Strategic Action Plan (MS Word, PDF, PowerPoint formats)	30 days after effective date
B	Launch of lending program Develop marketing materials 1 Community event 1 Contractor meeting and outreach event	90 days after effective date
C	List of contractors added to SELF's network, including location, trade/specialty 1 Credit Rebuilding seminar 1 Contractor meeting and outreach event 1 Community event or targeted outreach program	180 days after effective date
D	List of contractors added to SELF's network, including location, trade/specialty 1 Contractor meeting and outreach event 1 Community event or targeted outreach program	270 days after effective date
E	Annual Report (summary of activities for Year 1) Plan Revision, if needed, Year 2 1 Credit Rebuilding seminar 1 Contractor meeting and outreach event 1 Community event or targeted outreach program	360 days after effective date
F	Quarterly Reports and Annual Report First Quarter: April – June Second Quarter: July – September Third Quarter: October – December Fourth Quarter (includes Annual Report): January - March	August 31 November 30 February 28 May 31
G	Audited Financials	Upfront and Annually within 90 days after end of SELF's fiscal year
H	Audit Services for PACE Programs	Reports due within 30 days after request for audit

10. 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.

<b>Item</b>	<b>Performance Measure</b>	<b>Year 1 Target</b>	<b>Year 2 Target</b>	<b>Year 3 Target</b>
A	Number of community/contractor events	4/4	4/4	4/4
B	Number of participants in a community event	25	25	25
C	Number of credit-rebuilding seminars held	2	2	2
D	Amount of financing available	\$500,000	\$500,000	\$500,000