

# MASFA Zero Interest Loan Program Platform RFP

## Frequently Asked Questions

**NOTE:** This is not a solicitation for lender partners. MassCEC will release a non-competitive solicitation for Massachusetts-based financing institutions to sign up to participate as lending partners for the MASFA Zero-Interest Loan program. The forthcoming solicitation will outline relevant program design elements, loan product parameters, and eligibility requirements. Lending institutions that license their proprietary application and project management software may respond to this RFP as technical service providers and will receive full consideration for the services requested under this procurement. In cases where a direct conflict may negatively impact other functions of the program, these factors will be considered in selecting an applicant. MassCEC will not be contracting with a singular lending institution to provide loan origination services under the scope of this RFP.

The MASFA Zero Interest Loan program is still in program development. Specific information about program incentives and processes is subject to change.

## APIs and Existing Systems

**(1) What awards management system does MassCEC currently use, and does it have a published API?**

MassCEC currently uses Fluxx as its award management system. This software does have an API that is not currently in use. Systems in place throughout the course of this program may vary. MassCEC is interested in learning from applicants the proposed solution's capability to integrate with payment systems in general, and the cost associated with such.

**(2) Is an API available to pull data from DOER's SMART program, or is the expectation that data will be transferred via flat file uploads?**

The SMART application is built on Clean Power Research's PowerClerk platform, which you can read more about [here](#). This platform does have the capability to interface with an API. The solution in this instance will depend on the applicant's proposal.

We are open to either importing flat files (manually or with a degree of automation) or linking these applications with an API. We recognize the difficulty of guaranteeing

the use of an API for integration at this stage. We encourage applicants to describe the capabilities of their software generally, and the proposed solution within such. MassCEC is platform-agnostic provided the proposed system can achieve the Platform Goals (Section III) at an appropriate price point for its capabilities.

**(3) What other internal systems does MassCEC have in place? What are the expectations/goals for integration with these systems (Accounting, CRM, virtual data room, etc.)?**

MassCEC currently has a grant management system and is in the process of procuring a CRM solution for the company. Integration with these systems is not a requirement of this platform.

Throughout the Program lifetime, various internal systems may be procured, phased out, or changed form/software. For this RFP, we are primarily interested in understanding your platform/software capabilities in general, and the costs associated with such. Any specific integrations, if applicable, can be negotiated during contracting and platform build-out.

If an applicant's proposed platform/software does have certain integrations established, or capabilities for such built into the software, applicants are welcome to include information about those capabilities in their proposals.

## Platform Features

**(1) How many active users (that will need full administrative privileges, not just guest access as for a counterparty) does MassCEC envision total (including Program Administrators and Program Lenders)**

It is expected that there could be up to 200 entities that need access to the portal in some capacity. Each entity may or may not have more than one user.

MassCEC and DOER, the Program Administrators, will require full administrative access. The number of users under these entities will likely be 2-10.

Program Lenders may need a limited version of administrative access to claim and add information to existing project applications, depending on the platform

solution. See below for more details on the anticipated needs of the Program Lender permission. We anticipate the MASFA ZIL Program will partner with 5-25 Program Lenders.

Program Participants (approved contractors) will not need administrative access but will likely need an account to be able to track which projects are associated with the same entity over the lifetime of the Program.

**(2) In Project Completion and Loan Support: can you confirm what you mean by “request loan support”?**

In the current program design, the Customer/Resident will go to a Lender to close a loan once they have received Technical Application confirmation for their solar project.

Once a loan is closed, the Lender will input the appropriate loan information and calculate the Interest Rate Buy Down (IRBD) lump sum associated with the loan (i.e. the “loan support” referenced in the RFP). The Lender will submit this information, along with a notification of loan closure, to MassCEC. Once MassCEC receives the loan support request, they will then reserve the lump sum of the IRBD from the overall Program funding. This process is the lender “requesting” and “reserving” loan support.

MassCEC is open to various options as to how much of this process happens within the Portal. Historically, Program Lenders have submitted a “loan support request” within the platform and tied it to an approved project with a unique application number (listed on the project’s Technical Application Confirmation). This “reservation” step will be separate from disbursement of any funds to lenders. The loan support disbursement step will occur at a later point, and may be outside of the Platform. See “Sample Program Process Flow” below for more details on the proposed Program Process Flow, if needed.

As stated in the RFP, MassCEC is open to other proposals for how to accomplish this process of calculating and reserving funds associated with a particular project. If your software has features that are better suited to an alternate structure but can achieve the platform goals listed in the RFP, or your software requires more manual steps but can achieve the desired goals at a lower price point, we encourage you to describe these factors in your application.

**(3) What method of electronic signature is being suggested?**

Applicants may propose their preferred electronic signature platform, provided it complies fully with the United States Electronic Signatures in Global and National Commerce Act (ESIGN Act), the Massachusetts Uniform Electronic Transactions

Act (MUETA), and any other applicable laws or regulations. Common examples include DocuSign and EchoSign.

In instances where a System Owner may not have internet capability, MassCEC would also be interested in the platform including the ability for a platform user to upload a PDF of a physically signed version instead of an electronic signature.

**(4) Please describe or provide additional details regarding “branching process flows.”**

This language refers to the ability to incorporate conditional logic into application workflows and send project documentation through different stages of approvals/statuses, depending on an applicant’s selection of certain criteria.

A hypothetical example could differentiate process flows for first-time installer applicants vs. returning installer applicants. A first-time installer applicant may select that this is their first project under the ZIL Program. If this is selected, their completed application may be sent to “Project Design Review” for an in-depth review by Program Administrators. A returning installer would not select this option, and their application may be sent straight to “Application Review”.

## Complementary Services and Technology

**(1) Since GGRF reporting and compliance begins upfront in the pre-screening and diligence phase, and GGRF recipients will need to collect data from borrowers and contractors/developers in order to report on the 300+ various data points included in the EPA’s Information Collection Request, what would the winner of this RFP ideally provide MassCEC in terms of embedded support with EPA compliance?**

As described in Section VIII of the RFP, proposals will be evaluated by their ability to achieve the Platform Goals (which includes support of necessary reporting), deliver services commensurate with the tasks and features requested by MassCEC (in Section VI and Attachment E), and demonstrate sufficient creativity and flexibility to support the potential demands of adaptability that the MASFA program may require.

To this end, applicants are encouraged to detail how their platforms capabilities can support specific needs related to SFA reporting. MassCEC is interested in

understanding the technical capabilities of applicants' proposed solutions, and the cost associated with such.

Expansions to the scope of work or additional features to optimize Program process flow are welcome to be proposed in the "Additional Proposed Scope" section of the application form (Attachment B).

Specific services will be finalized with the selected Applicant during contract negotiations.

**(2) Given the needs of SFA programs, does MassCEC expect to publish any future RFPs for ongoing portfolio management and reporting and compliance? What is the goal with regard to the Application and Loan Platform selected in this RFP to integrate with ongoing management and reporting and compliance tools?**

MassCEC and the MASFA Coalition will publish additional RFPs for supporting services, some of which include a technological element. As per Section VIII of the RFP, proposals will be evaluated on whether the Applicant demonstrates sufficient creativity and flexibility to support the Program, thus platform flexibility to incorporate solutions such as embedded forms or APIs will be scored favorably. However, there is no requirement for these integrations and the MASFA Coalition will procure any additional tools separately.

As described above, MassCEC is interested in understanding the technical capabilities of applicants' solutions generally, and the costs associated with such (including any expansions to the proposed scope of work or technical requirements).

**(3) Can you provide any insight into whether MassCEC is looking for one platform that handles most or all of the requirements in the RFP, or if it's interested in partnerships that can more fully support end-to-end?**

MassCEC is interested in a discrete solution that can fulfill the Platform Goals (Section III) and technical requirements (Attachment E) described in the RFP.

If applicants can achieve a greater number of the technical requirements or provide more extensive features to service a larger portion of the Zero-Interest Loan Program

process via a partnership, applicants are welcome to propose those solutions and their associated costs.

MassCEC has no preference for partnership applications, provided the proposed solutions fulfill the RFP requirements. MassCEC and other members of the MASFA Coalition will be releasing separate RFPs for various supporting services, including technological solutions.

## Contracting and Budget

### **(1) Can you provide any budgetary guidance in terms of a range MassCEC expects to stay within?**

MassCEC has not procured similar services in at least the last ten years and, as such, cannot propose a budget cap for this service. Applicants should propose a budget and rates that would enable them to deliver the services detailed in the RFP. Contract negotiations will account for uncertainty in volume of utilization, if Applicants propose a variable cost structure.

## Zero-Interest Loan Program Design

### **(1) Can you provide details on the loan product to be used through the program, and the anticipated average single family loan size?**

In MassCEC's previous Mass Solar Loan (MSL) program (2015-2020) the median loan size was ~\$30,000. However, this number may not represent the median loan size for the ZIL Program as MSL served a different target market and system pricing changes over time. Loan product parameters and system pricing caps of the MASFA Program are currently under development.

The program is structured around fixed-rate consumer loans, and we anticipate Program Lenders will be able to specify their own loan product parameters (e.g. securitization, maximum loan amounts, underwriting criteria) within certain bounds that remain under development. Program Lenders will service their own loans. The MASFA Program Administrators will neither close nor service loans under the Small Residential Zero-Interest Loan Program.

### **(2) Sample Program Process Flow**

To help applicants better understand the anticipated ZIL Program Process Flow , a high-level excerpt from the **DRAFT** ZIL Program Manual is included, below. Many of these steps will happen outside of the Application and Program Management Platform. As referenced in the RFP, applicants are welcome to propose alternate processes or steps. The Program Process Flow is subject to change based on final program design and capabilities of selected platform.

**Sample Program Process Flow:**

- 1) Project Scoping and Contractor Selection
  - a. The Customer (MASFA-eligible Resident) will choose a MASFA Participating Contractor to complete their installation.
- 2) SMART Application
  - a. Once a contract is in place, the Participating Contractor should apply to DOER's SMART program (if applicable). This technical information will be imported into the MASFA Technical Application [Subject to change].
- 3) Obtain Proof of Income Eligibility
  - a. The Customer will obtain proof of income eligibility
- 4) MASFA Technical Application
  - a. The Participating Contractor will complete the MASFA Technical Application. Ideally, data for this technical application will be imported from the already completed SMART application.
  - b. The Customer will submit proof of eligibility to MassCEC.
  - c. If the project and Customer meet eligibility requirements, MassCEC will issue a Technical Application Confirmation.
- 5) Secure the Program Loan
  - a. The Customer should bring their Technical Application Confirmation to a Program Lender.
  - b. If approved, the Program Lender will submit to MassCEC a Loan Support Request to reserve funding for the lump sum of interest over the full loan term.
- 6) Complete Installation
  - a. The Customer and Participating contractor will complete installation of the approved measures.
  - b. When installation and interconnection are completed, the Program Participant should submit project completion paperwork.
- 7) Loan Support Disbursal
  - a. Once having received proof of project completion, the Program Lender will invoice MassCEC monthly for all projects that were completed and provided final loan principal disbursal during the previous month.
  - b. MassCEC will review and disburse appropriate loan support funds.