



Creating and Protecting Ownership and Economic Opportunity

SELF-HELP CLIMATE CAPITAL, LLC

REQUEST FOR PROPOSAL FOR RENEWABLE ENERGY INTERCONNECTION DEPOSIT LOAN ORIGINATION SERVICES

Loan Origination Services RFP #1 Ongoing Solicitation

1. GENERAL INFORMATION.

- A. **Opportunity & Overview.** Self-Help Climate Capital, LLC (“Self-Help”) seeks to identify and retain loan origination service providers as further described below.

This Request for Proposals (the “RFP”) will remain open and responses (each a “Proposal”) will be evaluated on a rolling basis as set forth in Section 4. For the purposes of this RFP, parties responding to this RFP are referred to as “Proposer” or you.

Proposals must be submitted electronically in accordance with Section 4 below.

- B. **Background.** Self-Help is a subrecipient of an award under the Environmental Protection Agency’s (“EPA”) National Clean Investment Fund (“NCIF”) grant competition of the Greenhouse Gas Reduction Fund (“GGRF”).

The NCIF is a provision of the Inflation Reduction Act focused on ensuring the clean energy transition brings direct, tangible benefits to all Americans, with a focus on low-income and disadvantaged communities. It has three program objectives: 1) reduce greenhouse gas emissions and other forms of air pollutants, 2) bring direct benefits to American communities in the form of energy security, energy savings, cleaner air, and quality jobs, and 3) transform the capital markets so they can drive an equitable clean energy transition at scale.

Self-Help is a coalition partner of Climate United Fund (“CUF”), the 501(c)(3) awardee under NCIF. Self-Help is wholly owned by Self-Help Ventures Fund, a 501(c)(3) nonprofit organization that is a certified community development financial institution.

To learn more about the Climate United coalition and approach, please visit www.weareclimateunited.org.

- C. **Purpose.** Self-Help seeks loan origination service providers who can support Self-Help with loans to utility-scale renewable energy project developers that are contracting with electric utility companies and other offtakers throughout the country. Self-Help is specifically looking to expand the development of clean energy production by providing financing for required interconnection deposits with the applicable counterparties during the development phase of projects prior to Notice to Proceed (“NTP”).

The minimum size of an eligible Project is 1 megawatt (“MW”).

Self-Help expects to use proceeds from NCIF (through its subaward from CUF) to pay for all or a portion of the loan origination services and related fees in accordance with any terms of such subaward. Self-Help will procure such services in adherence with the requirements set forth in 2 CFR § 200.317 *et seq.*; EPA’s Best Practice Guide for Procuring Services, Supplies, and Equipment; and all other applicable requirements.

- D. **Limitation.** Self-Help reserves the right to (a) reject any or all Proposals without explanation, (b) waive technicalities or irregularities, (c) request additional information from any Proposer (including a list of customer references), (d) withdraw or revise this RFP at any time, (e) make such selection deemed in its best interest (in Self-Help’s sole and exclusive discretion), and/or (f) enter into due diligence discussions with multiple successful Proposers. Upon completion of due diligence review, Self-Help may negotiate individual contracts with certain selected Proposers following counterparty review and based on program fit, not necessarily the lowest pricing.

The issuance of this RFP does not commit Self-Help to participate in any transaction, proceed to negotiate any terms or definitive documentation, pay any costs incurred in preparing a Proposal or to procure or contract for services or supplies. The selection of your Proposal under this RFP does not commit Self-Help to enter into an agreement or conduct or expand business with any Proposer even if all the requirements are met.

2. **SCOPE OF SERVICES.** The selected Proposer will provide Self-Help with the following services as needed:

- Identifying renewable energy project developers, especially of small and medium size, that are working in Low-Income and Disadvantaged Communities (LIDAC), rural and Tribal communities across the country. See definitions in the Appendix.
- Taking loan applications from project developers who are seeking funding for project-related interconnection deposits.
- Evaluating and qualifying loan applications and compiling the credit package based on criteria developed by Self-Help in conjunction with the Proposer, to enable Self-Help to make credit approval decisions.
- Documenting the specific grid interconnection rules governing each application.
- Documenting an application file for each potential borrower in compliance with all federal and state legal requirements.
- Ability to deliver data and reports, including but not limited to projected &

actual program outcomes, borrower information, loan origination data, project specs, and project benefit data.

The Proposer must be prepared to submit detailed billing statements for all services billed at an hourly rate or as a percentage of any clean energy loans originated. The Proposer must also include summaries of work performed and time spent on services performed.

3. **PROPOSAL CONTENTS.** The Proposer in its proposal shall clearly and concisely respond to each of the following (referencing the appropriate A-I sub-sections). Failure to respond to a topic may render the Proposal incomplete and Self-Help reserves the right, in its sole discretion, to either contact Proposer to request supplementation of the Proposal or refuse to consider or evaluate the incomplete proposal.
 - A. **Experience.** The Proposer should concisely describe its qualifications and experience related to the areas outlined in the Scope of Services above and in sub-section C. Qualifications below.
 - B. **Organization, Size, Structure, and Areas of Service.** The Proposer should describe its organization in terms of the following:
 1. Overall size and number of employees specializing in each relevant area of expertise.
 2. Relevant office locations.
 3. A representative list of the organization's major customers and/or business relationships.
 4. Experience in reaching LIDAC geographies, Tribal communities, and/or rural communities, if applicable.
 5. Any other factors or information you think would be important for Self-Help to consider.

Self-Help encourages the participation of businesses owned by people of color, women, and persons with disabilities in the implementation and execution of all projects, either on a direct basis or through sub-contracting efforts.

Please confirm whether you are aware of any actual or apparent conflict of interest arising from this proposed engagement (including any conflicts described in [2 CFR § 200.318\(c\)](#)).

- C. **Staff Qualifications.** Proposer must provide a description of the qualifications of its staff to be assigned to loan origination services as previously set forth. Include resumes only of staff who will actually be assigned to the loan origination services work.

Descriptions should include:

1. Professional and educational background of each staff person.
2. Years and states where each staff person has worked with renewable energy project developers and/or utility companies.
3. Areas of specialization and number of years engaged in rendering services relevant to

the scope of work in this RFP.

- D. **Pricing.** The Proposer’s proposed price should include information on the amount, structure and timing of proposed compensation for loan origination services.
- E. **Data and Information Security; History of Breaches.** The Proposer should disclose and concisely describe its data and information security policies and procedures to protect customer information. If the Proposer has suffered any known attacks, intrusions, or breaches, please describe the event and the organization’s response and remedial actions taken. Please include a copy of your Data Privacy and Cybersecurity Policy.
- F. **Insurance.** Describe the levels of coverage for general liability insurance, data security insurance, errors and omissions insurance, Directors and Officers insurance, fidelity bond insurance, and any other relevant insurance your organization maintains.
- G. **Debarment or Suspension.** Confirm that neither your organization nor any individual who will be acting as a Principal on any contract entered as a result of the RFP has been debarred or suspended from, or is ineligible for participation in, any Federal assistance program. EPA’s definition of Principal can be found at [2CFR 1532.995](#).
- H. **Contact Information.** The Proposer should include the name, title, mailing address, email address, and telephone number for the primary point of contact of the Proposer.
- I. **Proposal Attestations and Attachments.** All responses must be signed by an individual authorized to legally represent the organization, and must include the following attachments:
 - 1. Attachment A – Certification of Diligence, Accuracy, and Completeness.
 - 2. Attachment B – Certificate of Independent Price Determination.
 - 3. Attachment C – Byrd Anti-Lobbying Certification.

For all signatures, please use an electronic image of a wet signature (e.g. a scanned pdf) or a digital signature.

4. PROPOSAL EVALUATION

- A. **Submission of Proposals.** You must submit any proposal, including all supporting documentation, electronically in a single PDF of 30 pages or less, via email to NCIFProcurement@self-help.org.

Self-Help is not responsible for electronic files that cannot be opened or corrupted files. If files cannot be opened, Self-Help reserves the right (but does not have the obligation) to contact the Proposer and take reasonable measures to receive an openable file. Submissions must not be password protected or have any type of restriction applied to the file or contents. By submitting information, the Proposer represents that they have read and clearly understand this RFP and are capable of providing the required services.

All costs incurred in the preparation of a proposal responding to this RFP and/or participating in any interview process will be the responsibility of the Proposer and will not be reimbursed.

- B. **Evaluation Procedure and Criteria.** Self-Help will review proposals against initial criteria, including:

a. First-tier evaluation metrics:

- Responsiveness to RFP,
- Prior relevant experience,
- Capacity to provide loan origination services as needed,
- Depth and breadth of team experience,
- Price reasonableness (including compliance with 2 CFR § [200.459](#)).

b. Second-tier evaluation metrics

- Proposed approach to the scope of work,
- Interviews (if conducted),
- Potential reference checks following interviews, and
- Publicly available information and Reputational Risk.

Self-Help will review all Proposals based on first-tier evaluation metrics, and based on that review, may select a smaller number of Proposals for second-tier evaluation metrics. Any evaluation or scoring of first-tier or second-tier evaluation metrics is subject to correction upon discovery or disclosure of additional or clarifying information.

All Proposals must comply with all EPA procurement rules and guidelines. All responses must be presented economically and efficiently. Superfluous information and documentation may be cause for a reduction in scoring. Self-Help may request additional due diligence materials and interviews with the Proposer as part of the selection process. Self-Help's decision regarding this RFP will be final and not subject to review.

- C. **Terms of Engagement.** Under this rolling RFP, Self-Help anticipates reviewing each Proposal upon submission to determine whether the Proposer meets the requirements to move forward with for a more comprehensive counterparty review, possible negotiation, and execution of a written agreement with Self-Help. Due diligence discussions with an early Proposer may commence while the RFP remains open, and additional Proposers may be selected for further due diligence discussions. After due diligence and negotiation, Self-Help may execute written

agreements with one or more Proposers.

Proposers must be amenable to including in an agreement any information provided in its response to this RFP or developed subsequently during the selection process.

Any such agreements with the selected Proposer will (a) be contract agreements, not subrecipient agreements, (b) comply with the requirements set forth in Appendix II to 2 CFR Part 200 – Contract Provisions for Non-Federal Entity Contracts under Federal Awards (2 CFR § 200.327) and in Appendix A to 40 CFR Part 33 (40 CFR § 33.106), as applicable, and (c) be for a term of one year, with option for renewal for up to an additional five individual years, or as otherwise mutually agreed.

The selected Proposer agrees to be bound by all applicable Federal, state, and local laws, regulations, and directives in the performance of such agreement.

Proposers acknowledge that this RFP is issued in connection with the EPA's NCIF grant competition of the GGRF and will be supported by Federal funds. Selected Proposer(s) agrees to be bound by all applicable federal, state, and local laws, regulations, and any and all EPA required terms and conditions incorporated into any agreement(s) executed between Proposer and Self-Help.

- D. **Timeline.** This Request for Proposals will remain open, and responses will be evaluated on a rolling basis as received to ensure all interested parties have an opportunity to propose transactions as market needs develop and change over time. This RFP will remain open at least thirty (30) days from the date of initial posting.

5. QUESTIONS AND CONTACT INFORMATION

Please submit any questions concerning this RFP per the timeline specified in Section 4D to NCIFProcurement@self-help.org.

Direct communication about the content of this RFP will be limited. Self-Help will entertain written questions from potential Proposers submitted via the above email address. If appropriate, and for clear and consistent communication, the question (without identification of the questioner) and its answer will be posted to the FAQ on our website here: <https://www.self-help.org/who-we-are/resources/current-proposal-requests>

Self-Help reserves the right not to respond to all questions. Each Proposer is responsible for requesting further explanation, if they do not fully understand or believe the information contained herein could be interpreted in more than one way.

Self-Help looks forward to receiving your Proposal.

APPENDIX: DEFINITIONS

The definitions set forth below reflect those terms currently defined by EPA and/or CUF but may be subject to revision.

Low-Income and Disadvantaged Communities (LIDAC): Section 134(a)(3) of the Clean Air Act appropriates funds “for the purposes of providing financial assistance and technical assistance in low-income and disadvantaged communities.” Low-Income and Disadvantaged Communities means CEJST-Identified Disadvantaged Communities, EJScreen-Identified Disadvantaged Communities, Geographically Dispersed Low-Income Households, and Properties Providing Affordable Housing, and Federally Recognized Tribal Entities, as defined below.

- **CEJST-Identified Disadvantaged Communities:** All communities identified as disadvantaged through version 1.0 of the Climate and Economic Justice Screening Tool (CEJST), released on November 22, 2022, which includes census tracts that meet the thresholds for at least one of the tool’s categories of burden and land within the boundaries of Federally Recognized Tribes.
- **EJScreen-Identified Disadvantaged Communities:** All communities within version 2.2 of EJScreen that fall within either (a) the limited supplemental set of census block groups that are at or above the 90th percentile for any of EJScreen’s supplemental indexes when compared to the nation or state or (b) geographic areas within Tribal lands as included in EJScreen, which includes the following Tribal lands: Alaska Native Allotments, Alaska Native Villages, American Indian Reservations, American Indian Off-reservation Trust Lands, and Oklahoma Tribal Statistical Areas.
- **Geographically Dispersed Low-Income Households:** Low-income individuals and households living in Metropolitan Areas with incomes not more than 80% AMI or 200% FPL (whichever is higher), and low-income individuals and households living in Non-Metropolitan Areas with incomes not more than 80% AMI, 200% FPL, or 80% Statewide Non-Metropolitan Area AMI (whichever is highest). Federal Poverty Level (FPL) is defined using the latest publicly available figures from the U.S. Department of Health and Human Services. Area Median Income (AMI) is defined using the latest publicly available figures from the U.S. Department of Housing and Urban Development (HUD). Metropolitan Area and Non-Metropolitan Area are defined using the latest publicly available figures for county-level designations from the Office of Management and Budget. Statewide Non-Metropolitan Area AMI is defined using the latest publicly available figures from the U.S. Department of the Treasury’s CDFI Fund, with an adjustment for household size using HUD’s Family Size Adjustment factor.
- **Properties Providing Affordable Housing:** Properties providing affordable housing that fall within either of the following two categories: (a) multifamily housing with rents not exceeding 30% of 80% AMI for at least half of residential units and with an active affordability covenant from one of the following federal or state housing assistance programs: (1) Low-Income Housing Tax Credit; (2) a housing assistance program administered by HUD, including Public Housing, Section 8 Project-Based Rental Assistance, Section 202 Housing for the Elderly, Section 811 Housing for Disabled, Housing Trust Fund, Home Investment Partnership Program Affordable Rental and Homeowner Units, Permanent Supportive Housing, and other programs focused on ending homelessness that are funded under HUD’s Continuum of Care Program; (3) a housing assistance program administered by USDA under Title V of the Housing Act of 1949, including under Sections 514 and 515; or (4) a housing assistance program administered by a tribally designated housing entity, as defined in Section 4(22) of the Native American Housing Assistance and Self-Determination Act of

1996 (25 USC § 4103(22)); or (5) a housing assistance program administered by the Department of Hawaiian Homelands as defined in Title VIII of the Native American Housing Assistance and Self-Determination Act of 1996 (24 CFR 1006.10) or (b) naturally-occurring (unsubsidized) affordable housing with rents not exceeding 30% of 80% AMI for at least half of residential units.

- **Federally Recognized Tribal Entities:** All Federally Recognized Tribal entities, which are considered disadvantaged regardless of whether a Federally Recognized Tribe has land, consistent with M-23-09 and CEJST.

Program Subsidy: Any borrower who receives a greater than 80% LTV loan will not have private mortgage insurance or other commensurate credit charge

Rural areas: A rural area is defined as any one of the following:

- Projects that benefit rural areas or towns outside of urban areas. Per the 2020 Census, an urban area is densely settled core of census blocks that encompasses at least 2,000 housing units or has a population of at least 5,000.
[\[https://www.census.gov/programs-surveys/geography/guidance/geo-areas/urban-rural.html\]](https://www.census.gov/programs-surveys/geography/guidance/geo-areas/urban-rural.html)
- Projects that are outside of a metro service area including all non-metro counties per the 2020 Office of Management and Budget (OMB).
[\[https://www.census.gov/programs-surveys/metro-micro.html\]](https://www.census.gov/programs-surveys/metro-micro.html)
- Projects that are outside of a metro service area including all metro census tracts with Rural-Urban Commuting Area (RUCA) codes 4-10 per the USDA's 2010 RUCA dataset. Note: Dataset may be subject to update when 2020 RUCA codes are released.
[\[https://www.ers.usda.gov/data-products/rural-urban-commuting-area-codes/\]](https://www.ers.usda.gov/data-products/rural-urban-commuting-area-codes/)
- Projects that are outside of a metro service area including large area Metro census tracts of at least 400 sq. miles in area with population density of 35 or less per sq. mile with Rural-Urban Commuting Area (RUCA) codes 2-3 per the USDA's 2010 RUCA dataset. Note: Dataset may be subject to update when 2020 RUCA codes are released.
[\[https://www.ers.usda.gov/data-products/rural-urban-commuting-area-codes/\]](https://www.ers.usda.gov/data-products/rural-urban-commuting-area-codes/)

Tribal:

- A property located in a Native Lands Area (NLA) according to the new CRA guidance or located on Hawaiian Home Lands as designated under the federal Hawaiian Homes Commission Act of 1920.
 - Borrower(s) that are members of a state- or federally-recognized tribe, members of a homestead beneficiary association as defined in 43 CFR Part 47.6, or shareholders of an Alaska Native Regional or Village Corporation.
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ATTACHMENT A - CERTIFICATION OF DILIGENCE, ACCURACY, AND COMPLETENESS

CERTIFICATION OF DILIGENCE, ACCURACY, AND COMPLETENESS

On behalf of _____
(Name of Organization)

I, _____, hereby certify that I have exercised due
(Your Full Name)
diligence in the preparation of the response to this Request for Proposal (RFP). My certifications with regard to the Proposal include and incorporate all of the Attachments thereto.

To the best of my knowledge and belief:

- i. The information provided in the Proposal is accurate and reflects the current state of our capabilities, qualifications, and offerings.
- ii. I have thoroughly reviewed and ensured the completeness of all required documents, including attachments and supporting materials.
- iii. All statements made in the Proposal are truthful, and there is no intent to deceive or mislead the requesting entity.
- iv. The Proposal complies with all guidelines, specifications, and requirements outlined in this RFP documentation.
- v. I have authority to sign on behalf of and bind the above-named organization.

I understand the importance of the accuracy and completeness of this submission, and I am committed to providing any additional information or clarification if requested.

Name of Organization: _____

Signature: _____

Name: _____

Title: _____

Date: _____

SIGN AND RETURN THIS FORM WITH YOUR PROPOSAL SUBMISSION

ATTACHMENT B - CERTIFICATE OF INDEPENDENT PRICE DETERMINATION¹

CERTIFICATE OF INDEPENDENT PRICE DETERMINATION

On behalf of _____
(Name of Organization)

I, _____, hereby certify, under penalty of perjury and to
(Your Full Name)
the best of my knowledge and belief, that:

The prices stated in our Proposal submitted in response to the Request for Proposal (RFP) are arrived at independently, without collusion, consultation, communication, or agreement with any other competitor or potential competitor. Any non-public pricing information in this Proposal has not been and will not be knowingly disclosed by us, directly or indirectly, to any other competitor contract award unless otherwise required by law.

No attempt has been made or will be made by us to induce any other organization or individual to submit or not to submit a Proposal for the purpose of restricting competition.

The prices quoted are based solely on our independent judgment and analysis of the requirements specified in the RFP.

We have not received any information from the requesting entity that would affect the prices quoted in our Proposal.

We are not aware of any actions or omissions that would impair the fairness of the competition or the integrity of the procurement process.

I understand the gravity of this certification and acknowledge that any false statement may lead to disqualification from consideration and potential legal consequences. I am responsible for determining the prices being offered in this RFP response, and I have not participated and will not participate in any action contrary to the certifications set forth above.

Name of Organization: _____

Signature: _____

Name: _____

Title: _____

Date: _____

SIGN AND RETURN THIS FORM WITH YOUR PROPOSAL SUBMISSION

¹ 48 CFR § 52.203-2.

ATTACHMENT C - BYRD ANTI-LOBBYING CERTIFICATION²

The undersigned certifies, to the best of his or her knowledge and belief, that:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement.
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, the undersigned shall complete and submit Standard Form-LLL, "Disclosure of Lobbying Activities", in accordance with its instructions.
3. The undersigned shall require that the language of this certification be included in the award documents of all sub-awards at all tiers (including subcontracts, sub-grants, and contracts under grants, loans, and cooperative agreements) and that all sub-recipients shall certify and disclose accordingly. This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

The responding organization listed below certifies or affirms the truthfulness and accuracy of each statement of its certification and disclosure, if any. In addition, the responding organization understands and agrees that the provisions of 31 U.S.C. Chap. 38, Administrative Remedies for False Claims and Statements, apply to this certification and disclosure, if any.

Solicitation Name: **Loan Origination Services RFP #1**

Name of Organization: _____

Signature: _____

Name: _____

Title: _____

Date: _____

SIGN AND RETURN THIS FORM WITH YOUR PROPOSAL SUBMISSION

END OF DOCUMENT

² Source: <https://www.state.gov/key-topics-bureau-of-democracy-human-rights-and-labor/lobbying-disclosure-and-certification/>.