



Massachusetts Housing Finance Agency

**One Beacon Street
Boston, MA 02108**

REQUEST FOR PROPOSALS FOR

**Outreach Assistance and Customer Support for Energy Saver Home
Loan Program (Concierge Services)**

Tuesday, February 20, 2024

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I. STATEMENT OF PURPOSE

The Massachusetts Housing Finance Agency (“MassHousing”), representing the Massachusetts Community Climate Bank™ (“MCCB™”), is hereby issuing this Request for Proposals (RFP) inviting qualified respondents (“Respondents”) to offer outreach assistance, in collaboration with our marketing consultants, as well as customer support and service coordination for low and moderate-income homeowners for MCCB™’s Energy Saver Home Loan Program (The “Program”). MassHousing aims to engage multiple providers to ensure statewide coverage for this pilot initiative. Contracts will be awarded for an initial term of two years, with the possibility of up to three one-year extensions, totaling a potential five-year commitment.

Please note that MassHousing is also issuing a separate RFP for Decarbonization Advisory and Implementation Services. Respondents may submit proposals for one or both RFPs.

Energy Saver Home Loan Program Summary

The Energy Saver Home Loan Program will assist homeowners to cut their energy use and reduce or eliminate their reliance on fossil fuels. Homeowners must be owner-occupants, either of a single-family home or of at least one unit in a residential property that can include up to 4 contiguous residential units (“1-4 family homes”).

To participate in the Energy Saver Home Loan program, homeowners must be income qualified at or below 135 percent of Area Median Income (AMI).¹ The program will prioritize homeowners with incomes at or below 80 percent of AMI and properties located in [Gateway Municipalities](#) and [Environmental Justice neighborhoods](#), providing financing and technical support to households and/or for measures not covered by other programs such as MassSave®.

To be eligible for the Energy Saver Home Loan program, the work to be performed must demonstrate modeled energy savings of at least 20 percent using federal Department of Energy (DOE) minimum BPI 2400 energy modeling software.

To be considered for this RFP, respondents should: (1) have prior experience working directly with low and moderate-income homeowners in Massachusetts Gateway Municipalities and Environmental Justice communities; (2) be knowledgeable about home energy improvement processes, including weatherization, electrification, and solar energy; and (3) have experience providing advice or services to non-English speaking homeowners or consumers and current capacity to do so, such as staff members with fluency in Spanish and other common languages used by non-English speakers in Massachusetts and other measures to address potential language barriers in serving low- to moderate-income homeowners across the state.

The loan program will be delivered through a statewide network of lenders that have established relationships with MassHousing, the sponsoring agency of the MCCB™. The Program will meet a demonstrated need for very low and no-cost loans paired with rebates and incentives in order to reduce the total cost of decarbonization to homeowners and facilitate decarbonization projects that incorporate a full suite of home energy improvements.

Benefits of the Program will include:

Affordability:

- Low rate (0-2%) and long-term financing (15-30 years)
- No cash down and no waiting for rebate/incentive payments

Accessibility:

- Flexible credit, Debt to Income (DTI) and Combined Loan-to-Value (CLTV) requirements tailored to meet the needs of low- and moderate-income homeowners
- Wide range of eligible improvements that support emissions reduction and healthier homes

Customer Service:

- Concierge service for homeowner applicants throughout the home improvement process
- Identification and coordination of all available financial supports and incentives
- MassHousing loan servicing and post-construction support

The Program is being developed in coordination with the Executive Office of Energy and Environmental Affairs, the Massachusetts Department of Energy Resources and the Massachusetts Clean Energy Center. This will enable homeowners to maximize all available financial incentives by combining a low or no-cost loan from MCCB™ with financial assistance from several Federal programs recently introduced by in the Inflation Reduction Act: Home Energy Rebates (HER) and potentially Home Electrification and Appliance Rebates (HEAR) (both programs of the U.S. Department of Energy) and Solar For All (a program of the U.S. Environmental Protection Agency) pending federal awards and approvals. The Program will also assist homeowners in accessing in-state energy efficiency programs such as MassSave® and provide information on available federal tax credits. The Program is intended to provide technical assistance and financing for the portion of costs and measures not offered by other programs in order to provide additional support and address gaps in financing. This includes the option of bridge financing for rebates and incentives that require an upfront payment by the homeowner. Respondents who are awarded contracts under this RFP will play a critical role in helping consumers to assess, navigate and access these benefits step by step. Many of these complementary programs are under development or evolving, and contracts awarded under this RFP would work closely with MCCB™, MassHousing, EEA, DOER, MassCEC, MassSave®, MLPs and others to define and refine programs in order to limit redundancy or confusion among homeowners, particularly for low and moderate-income households.

Through this Program, the MCCB™ and its funding partners will demonstrate how coordination of multiple federal and state funding sources can maximize emissions reduction in the residential sector, substantially reduce consumer costs, and streamline the delivery of decarbonization benefits to low- and moderate-income homeowners and Environmental Justice communities.

II. BACKGROUND

The MCCB™ is an ambitious new climate finance initiative announced by Governor Maura Healey in June 2023. Located within MassHousing, the MCCB™’s initial focus is to support decarbonization strategies in the residential sector, specifically in the low- and moderate-income multifamily rental and single-family homeownership markets. MassHousing is drawing on its decades of housing finance and investment expertise and lending capabilities serving these markets to advance the MCCB™ mission. For more information about the MCCB™, please visit our website at www.massclimatebank.com.

MassHousing provides mortgage financing and related services targeting the affordable housing market in Massachusetts. Created in 1966 by an act of the Massachusetts Legislature, MassHousing operates as a self-supporting, independent authority of state government. MassHousing raises mortgage capital through the issuance of taxable and tax-exempt revenue bonds and is organized around six primary business lines: Rental Business Development, Rental Underwriting, and Rental Management, Home Ownership Lending Operations, Home Ownership Productions, Home Ownership Servicing and Operations, and the Mortgage Insurance Fund. Support services such as accounting and financial reporting, legal, and information technology are provided by a group of corporate offices.

MassHousing’s Home Ownership Servicing and Operations business line oversees a portfolio of single-family mortgage loans to first time homebuyers and other qualified borrowers. These loans were originated by MassHousing-approved lenders across the state under MassHousing’s auspices and then subsequently purchased and serviced by MassHousing.

MassHousing operates at significant scale, having financed over \$6.8 billion in residential loans over the last ten years, and has a history structuring financing solutions for decarbonization and clean energy projects, including complex deep energy retrofits and Passive House standards. The MCCB™ is positioned to aggregate state, federal, private, and philanthropic funds to complement existing programs and introduce new programs and resources. The MCCB™ will offer capital and innovative financing structures to support the integration of energy efficiency, electrification and clean energy technologies into building construction, renovation and preservation projects across the Commonwealth.

MassHousing is issuing this RFP on behalf of the MCCB™, and any contracts awarded will be executed between MassHousing and the selected respondents.

For additional information about MassHousing, please visit our web site at www.masshousing.com. For a detailed overview of MassHousing, including its financials, please review the most recent MassHousing Information Statement, and Annual Report. Both of these documents as well as others can be found on MassHousing.com website at <https://www.masshousing.com/en/about/investors>.

III. SCOPE OF WORK

MassHousing is seeking proposals from organizations interested in providing “concierge services” for homeowner applicants to the Energy Saver Home Loan Program. MassHousing anticipates that community-based organizations and other non-profit organizations currently working with low- and moderate-income homeowners may be well positioned to provide such services, but any public or private corporation or other entity with relevant interest and experience is encouraged to apply. (For purposes of this RFP, respondent entities are generally referred to as “organizations” or “respondents.”)

MassHousing expects to select multiple providers to ensure statewide coverage for this pilot initiative to administer concierge services for the Program, with each selected organization assigned to one or more specific communities. MassHousing may also assign regional or statewide coverage to one or more organization/s to fill in coverage for communities not matched to any respondent based on demonstrated capacity and the needs of the Program.

To be considered for this RFP, respondents should: (1) have prior experience working directly with low and moderate-income homeowners in Massachusetts Gateway Municipalities and Environmental Justice communities; (2) be knowledgeable about home energy improvement processes, including weatherization, electrification, and solar energy; and (3) have experience providing advice or services to non-English speaking homeowners or consumers and current capacity to do so, such as staff members with fluency in Spanish and other common languages used by non-English speakers in Massachusetts and other measures to address potential language barriers in serving low- to moderate-income homeowners across the state.

Respondents should demonstrate their qualifications by indicating in their proposal their qualifications and experience with providing in-person service to homeowners in each the following areas:

1. *Homeowner Outreach and Recruitment*

- a. Conduct targeted outreach to low and moderate-income homeowners, with a particular emphasis on homeowners in Gateway Cities and Environmental Justice communities to make them aware of the Energy Saver Home Loan Program and how it complements and builds on other rebate and incentive programs. The selected providers will be expected to coordinate with the MassHousing marketing consultants to be hired this spring;
- b. Serve as a first point of contact for low- and moderate-income homeowners who are interested in making energy-related improvements to their home and seeking more information about the Program;
- c. Conduct bilingual or multi-lingual outreach in person and in writing to ensure that information is reaching non-English speaking households (identify languages in which organization is capable of providing service);
- d. Provide regular updates to MCCB™ on recruitment activities and results.

2. *Coordination with Energy Services Provider and Home Decarbonization Contractors*

- a. Introduce homeowners to Energy Services Provider and assist with scheduling home energy assessment (including coordination with MassSave® as needed);
- b. Assist homeowners with review and interpretation of home energy audit findings and home improvement recommendations;
- c. Assist homeowners in making decisions about home improvement priorities and related rebates, incentives, and tax credits; .
- d. Assist homeowners with selecting home improvements, choosing one or more MCCB™-approved contractors, and finalizing pricing.
- e. Assist homeowners with preparing rebate and incentive applications, if requested.

3. *Coordination with MassHousing Lender*

- a. Provide support for homeowners in preparing the required materials for the Energy Saver Home Loan application;

b. Connect homeowner with a MassHousing approved lender.

4. ***Program Data Collection and Reporting***

- a. Provide quarterly reports to MCCB™ on the status of homeowner recruitment and retention, including a description of outreach activities and data on prospective homeowner participants;
- b. Conduct a brief exit survey for homeowners who close a loan through the Program to assess their experience and identify major benefits as well as areas for improvement;
- c. Provide feedback to MCCB™ on barriers and potential mitigants to low and moderate-income homeowner participation in the Program;
- d. Participate in program planning and information-sharing meetings with MCCB™ and its partner agencies and contractors/consultants.

Because the Energy Saver Home Loan Program will work in part by integrating its own loan program with the offerings of a range of state and federal programs offering incentives and supports for home decarbonization projects, changes in other programs during the contract term may warrant adjustments to the Scope of Services for the Program. Any modifications to the Scope of Services made during the contract period will be subject to mutual agreement of MassHousing and the respondent-service provider(s).

IV. CONTENT OF PROPOSALS

This RFP is designed to elicit all information considered essential to evaluating each proposal. There is no intent to limit the content of the proposals. Respondents may include such additional information as may be appropriate, or offer alternate solutions, but should not exclude any information requested in this RFP.

In support of MassHousing’s longstanding commitment to confront the housing challenges facing the Commonwealth to improve the lives of its people, MassHousing’s evaluation of proposals will include a preference for respondents that demonstrate alignment with the Agency’s values and its commitment to diversity, equity, and inclusion.

All proposals must contain the following information:

A. Transmittal Letter/Firm Description/Executive Summary

Proposals must be accompanied with a transmittal letter on company stationery or letterhead and signed by an individual legally authorized to bind the company. The transmittal letter should identify the individual(s) involved in preparing the proposal, as well as a single point of contact for the company. The transmittal should contain or be accompanied by a detailed description of the respondent organization (including background information providing measures of financial stability) as well as a summary of the contents of the proposal.

MassHousing is an equal opportunity employer and seeks to provide procurement, contracting and employment opportunities for minority, women, veterans, LGBT, and persons with disabilities. We encourage responses from organizations that include strategies to actively promote and recruit diverse vendors, workers, and contractors. Responses that describe the benefits of direct, specific, and

measurable access to employment and contracting opportunities created by the proposed project will be favorably reviewed.

B. Experience and Qualifications

Proposals should describe the relevant experience of the respondent organization and of the key personnel that will be providing the services. Responses should directly address the “Qualifications” called for in Section I and each component of the Scope of Work outlined in Section III.

Relevant experience includes not only services similar to those being sought by MCCB™ and MassHousing but also any past experience with entities similar to MCCB™ and MassHousing.

C. Diversity, Equity & Inclusion Plan

Please provide the following information about your organization's commitment to the principles of diversity, equity and inclusion and related activities.

- **Organizational and Workforce Diversity**

1. Describe your organization’s activities that reflect your commitment to diversity, equity and inclusion and the impact, if any, it has on your organization’s competitive position.
2. Describe the diversity makeup of your Board of Directors (or similar governing body) and executive leadership team. Please provide the breakdown by gender and ethnicity.
3. Please provide documentation if your organization is certified as a diverse business (M/WBE, veteran-owned VBE, LGBT-owned, and/or disability-owned business).

- **Vendor/Consultant/Supplier Diversity**

1. For all vendor/consultant/supplier goods and services purchased in the last three years, what is the dollar volume/percentage paid to M/WBE, veteran-owned VBE, LGBT-owned, and/or disability-owned businesses?
2. What are your proposed partnerships, spending goals and commitments regarding increasing purchases of goods and services from diverse businesses?

D. References

Please provide a list of at least three (3) organizations, public or private agencies, or businesses that MassHousing can contact as references for which the respondent has provided similar services within the past three years, including:

1. Name, address, and phone number of each company.
2. General description of the engagement; and
3. Contact name and telephone number(s) of those who can talk knowledgeably about their experience with the respondent and how the respondent managed any issues or problems that arose during the implementation of the project.

E. Project Plan

Provide a step-by-step project plan for performing and completing the solicited services. Your Project Plan should include:

1. Key personnel and their roles in providing the service.
2. Your organization's general approach and methodology in providing the services. You may provide suggestions or alternatives to any approach proposed by MassHousing in the RFP as long you also respond to the approach generally described in the RFP.
3. Identification of specific Gateway Cities and Environmental Justice Communities in which your organization proposes to provide the concierge services and, more generally, other geographies in which your organization is interested and capable of providing the concierge services.
4. Details about project phases, including a list of deliverables, sign-off points, timelines, milestones, software components (if any), subcontractors, and training.
5. Expectations of MassHousing's staff to assist with the process that are reflected in your proposal.

F. Adverse Actions

Please include a description of any insurance claim, criminal investigation or material litigation against your organization or members of your organization in the last ten (10) years, any instances in which your organization has been debarred by state or federal government and the circumstances for the debarment, as well as a summary of any formal complaints filed with a regulatory body or a court against your organization or members of your organization containing allegations of discrimination in the last ten (10) years.

G. Conflicts of Interest

Please describe any facts you are aware of that might result in a conflict of interest or the appearance of a conflict of interest with MCCB™ or MassHousing if your organization were selected to provide services to the program.

H. Pricing

Please provide a detailed pricing structure for delivering the services (use a matrix or chart if necessary).

MassHousing and MCCB™ consider that the scope of work involves 3 distinct components and that a comprehensive pricing arrangement should provide compensation for each component. Accordingly, please propose pricing and a high-level summary of methods and assumptions for each of the following components:

1. Program Marketing and Outreach to eligible homeowners: flat fee based on geographies or population covered.
2. Completion of Home Energy Assessment, custom Decarbonization Plan, energy modeling, contractor selection and pricing (with Energy Services Provider: per project (or per building) fee

3. Final submission to MassHousing and approved program lender of completed Energy Saver Home Loan application with all required materials: per transaction/submission fee

Pricing proposals should identify the communities or geographies that the respondent is offering to serve or indicate that the respondent is able to serve and a method for tracking or allocating cost among communities or geographies served.

Respondents should propose pricing according to the structure above, but respondents may in addition propose alternative compensation and pricing arrangements.

V. METHOD OF SELECTION/AWARD

A. Contract Award

MassHousing will select respondents whose proposals are determined to be the most advantageous to MassHousing and the MCCB™, in MassHousing's sole discretion, taking into account price and other evaluation criteria as set forth in this RFP.

MassHousing reserves the right to negotiate the business terms of any proposed award under this RFP, including the contract amount(s), with individual respondents prior to making any final award or entering into any contracts. The contents of the respondent's proposal and this RFP, and any amendments thereto, shall become contractual obligations if an engagement of services ensues. MassHousing's selection of a respondent for negotiation of the terms of a proposed award does not constitute the award of a contract. Contracts will not be considered awarded until negotiation of all terms are final and memorialized in final, written contract agreement. If contract negotiations cannot be concluded successfully with any selected respondent(s), MassHousing may, in its sole discretion, negotiate a contract with another respondent.

MassHousing may award one or more contracts as a result of proposals submitted in response to this RFP. MassHousing reserves the right to award contracts for individual deliverables included in the RFP if that is advantageous to MassHousing and the MCCB™. By submitting a proposal pursuant to this RFP, a respondent agrees that any final, written contract agreement with MassHousing will be in substantially the same form as MassHousing's Standard Services Agreement attached hereto as Attachment B.

B. Evaluation of Proposals

Proposals submitted in accordance with this RFP will be evaluated by a selection committee composed of MassHousing and MCCB™ staff. MassHousing may invite representatives from Commonwealth agencies with specialized expertise in decarbonization projects to assist MassHousing and MCCB™ in making evaluations. All respondents will be notified of the outcome of the review of their proposal. Proposals will be evaluated pursuant to the following criteria:

- Responsiveness to requirements of RFP
- Financial and organizational stability of respondent
- Understanding of proposed scope of services and approach in addressing specific needs and objectives of MassHousing and MCCB™
- Quality and timeliness of proposed work plan

- Technical capabilities (in terms of personnel, equipment, and materials) and management plan (including staffing of key positions, method of assigning work, and procedures for maintaining level of service
- Diversity, Equity & Inclusion plan
- Demonstrated experience and qualifications of respondent and respondent’s staff to perform the solicited services
- Ability to provide a cost-effective solution to meet the needs of MassHousing and the MCCB™; and
- Demonstrated successful past performance based on references.

VI. SCHEDULE AND INSTRUCTIONS

A. Number of Proposals and Due Dates

Please submit one electronic copy of the proposal to ES.ConciergeServiceRFP@masshousing.com
 Proposals received after the response deadline will, at MassHousing’s discretion, be returned unopened to sender.

B. Summary Project Timetable

Following initial review of the proposals, MassHousing will identify those respondents it elects to interview. Interviews will be scheduled within the two (2) weeks after the response deadline and MassHousing will attempt to provide respondent’s with at least one week’s notice before scheduling an interview.

The anticipated timetable for the evaluation process and subsequent project activities are summarized below:

<u>Date (all dates in 2024)</u>	<u>Task</u>
February 20 th	Distribute and Post RFP
February 29 th	Bidder Conference 10:00a.m. - Join Zoom Meeting https://us06web.zoom.us/j/86004482085
March 1 st	Questions on RFP Due to ES.ConciergeServiceRFP@masshousing.com email by 5:00 pm
March 8 th	Answers to pertinent questions will be posted by 5:00pm on MassHousing’s RFP webpage.
March 11 th	RFP Response Period Opens
March 15 th	RFP Response Deadline at 5:00 pm

March 15th -30th RFP Evaluation/Selection of Respondents for Further Review

April 1st Selection of Respondents to enter into contract discussions

April 15th Execution of contracts with selected Respondents and commencement of services

Orientation and Training: The selected contractors should be available to participate in one or more orientation and training sessions, either virtual or in-person, during the first two weeks of April 2024. Respondents should include confirm in their proposal the availability of key personnel to participate in these sessions, which will likely total 8-12 hours. The cost to attend these sessions may be included as a line item in the budget.

This anticipated timetable is for reference purposes only and is subject to change at MassHousing's sole discretion. A copy of this RFP, as well as any addenda thereto, and any answers to pertinent questions about the RFP that are submitted by the deadline above will be posted on www.masshousing.com/rfp. Schedule changes and/or other RFP revisions, including date, time, and place changes, if any, will be posted on the website on a weekly basis. In addition, after the RFP Response Deadline, any changes may be sent directly to Respondents at the contact information provided.

C. Single Point of Contact

All inquiries regarding this RFP should be directed to: ES.ConciergeServiceRFP@masshousing.com

In order to maintain a fair and impartial competitive process, MassHousing & MCCB™ will only answer pertinent questions or comments regarding the RFP that are submitted in accordance with the terms of this section. MassHousing will determine, in its sole discretion, whether any inquiry requires a formal response which, if required, may take the form of the public posting of an addendum to this RFP. Respondents who initiate private communications with other MassHousing and/or MCCB™ personnel regarding material issues involving this RFP may be disqualified.

D. Bidder's Conference

Thursday, February 29, 2024 @ 10:00a.m.

Join Zoom Meeting

<https://us06web.zoom.us/j/86004482085>

Meeting ID: 860 0448 2085

Passcode: 213922

VII. ADDITIONAL PROVISIONS

A. Confidentiality

By accepting to respond to this RFP, respondent expressly acknowledges that MassHousing's & MCCB™'s business procedures, ideas, inventions, plans, financial data, contents of this RFP, and other MassHousing & MCCB™ information are the sole and exclusive property of MassHousing. The Respondent also agrees that it will safeguard such information to the same extent it safeguards its own confidential material or data relating to its own business information that is of a confidential or proprietary nature. Federal and state laws require that MassHousing maintain an information security program to protect certain personal information related to individuals who are customers, business partners, vendors, or employees of MassHousing. This information includes the following: (1) nonpublic personal information protected by the Safeguards Rule of the Gramm-Leach-Bliley Act (15 U.S.C. § 6801 et. seq.) and implementing regulations (16 C.F.R. Part 314); consumer reports protected under the federal Fair Credit Reporting Act, as amended by the 2004 FACT Act (15 U.S.C. § 1681 et. seq.); and any other information pertaining to individuals subject to data security, data security breach notification, and identity theft prevention laws.

If MassHousing grants respondent access to its networks or otherwise allows respondent to view personal information related to individuals who are customers, business partners, vendors, or employees of MassHousing, respondent shall comply with all federal and state laws protecting such information while working at MassHousing's facility, while using MassHousing's protected information, and while connected to MassHousing's network. It is MassHousing's policy to employ the services of outside investigative agencies to conduct background checks on individuals with access to its networks.

In submitting its proposal, respondent acknowledges that, should respondent be awarded a contract and, in the course of providing contract services, be provided access to MassHousing's network or confidential material, respondent will be required to submit to such background checks of its impacted employees at MassHousing's request. If awarded the contract, respondent shall comply with MassHousing's information security program by (1) implementing and maintaining measures designed to meet the information security objectives of federal and state laws; (2) using and disclosing customer information solely for the purposes of performing the contract; and (3) providing MassHousing with copies of the results of any internal and external audits or tests of the effectiveness of MassHousing's information security measures.

B. Non-Discrimination

In connection with the performance of work under this contract, the respondent agrees not to discriminate against any employee or applicant for employment because of age, race, religion, color, disability, sex, marital status, familial status, sexual orientation, gender identity or expression, pregnancy, genetic information, veteran status, alienage or citizenship status, ancestry, national origin, or any other

characteristic protected by applicable federal, state, or local laws. This provision shall include, but not be limited to the following: employment, upgrading, demotion or transfer, recruitment or recruitment advertising, layoff or termination, rates of pay or other forms of compensation, and selection for training, including apprenticeship. The respondent further agrees to take affirmative action to ensure equal employment opportunities for those applicants of protected groups referred to above. The respondent agrees to post in conspicuous places, available for employees and applicants for employment, notices setting forth the provisions of the nondiscrimination clause.

C. Rights of MassHousing

MassHousing and the MCCB™ are soliciting competitive proposals pursuant to a determination that such a process best serves the interests of MassHousing and the MCCB™ and not because of any legal requirement to do so. MassHousing accordingly reserves the right to accept any proposal; to withdraw or cancel this RFP; to modify or amend, with the consent of the proponent, any proposal prior to acceptance; to reject any or all proposals or waive any informality and otherwise to enter into any agreement that MassHousing in its sole judgment, deems to be in its best interest.

D. Use of Respondent Proposal

All material submitted by respondents becomes the property of MassHousing and will not be returned. If the respondent intends to submit confidential or proprietary information as part of the proposal, any limits on the use or distribution of that material should be clearly delineated in writing. Respondent should be aware that MassHousing is a quasi-public governmental agency subject to Massachusetts General Laws, Chapter 66, sections 1-18, therefore, any information submitted to MassHousing (even if marked as confidential or proprietary) may be subject to disclosure under the Massachusetts Public Records Law.

MassHousing reserves the unrestricted right to copy and disseminate the respondent materials for internal review.

E. Respondent Proposal Costs

All respondent costs in responding to this RFP, including but not limited to, proposal preparation and presentation, system demonstrations, documentation, site visits, in-depth briefing for MassHousing, and negotiation meetings are entirely the responsibility of the respondent and shall not be chargeable in any manner to MassHousing. MassHousing will bear the costs of sending its own staff to respondent headquarters and respondent client sites if such meetings are required.