



Massachusetts Housing Finance Agency

**One Beacon Street
Boston, MA 02108**

REQUEST FOR PROPOSALS FOR

**Decarbonization Advisory and Implementation Services for Energy
Saver Home Loan Program**

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”) interested in providing home decarbonization advisory and implementation services for MCCB™’s Energy Saver Home Loan program (“Program”). This role will be referred to as the “Energy Services Provider.” Contract(s) 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.

Specifically, this RFP is seeking an Energy Services Provider (“ESP”) to complete the Tasks detailed in Section II (Scope of Work), including the following:

- Establishing and managing a network of approved contractors for the Energy Saver Home Loan program to ensure consistently high quality and on-time delivery of homeowner decarbonization projects within the scope of the Program;
- Assisting homeowners in developing customized Decarbonization Plans using the protocols and tools developed for the Massachusetts Clean Energy Center (MassCEC) Decarbonization Pathways Pilot program;
- Working directly with homeowners to identify and maximize all available rebates, incentives, tax credits, and other financial supports for decarbonization projects to reduce total project costs.

MassHousing expects to select a single respondent (or respondent team, as described below) to provide these services statewide to ensure consistent management of the program and maximize administrative efficiency. MassHousing may, however, select more than one respondent to serve as ESP if, after reviewing responses, MassHousing determines that no single respondent can effectively provide the full scope of Program services due to considerations of geography, organizational capacity, or other factors. Contracts will run for two years with the option of up to three one-year extensions.

Please note that MassHousing is also issuing a separate RFP for Marketing Assistance and Customer Support. 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. To qualify for an Energy Home Saver Loan, Homeowners must be owner-occupants, either of a single-family home or of at least one unit in a residential property that may include up to contiguous 4 residential units (“1-4 family homes”).

Participation is also means tested: homeowner borrowers must be income qualified at or below 135 percent of Area Median Income (AMI) to be eligible for a loan.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 and providing financing and technical support to households and/or for measures not covered by other programs such as MassSave®.

To qualify 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.

The 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 to reduce the total cost of decarbonization to homeowners and to 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 (15-30 years) financing
- 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

¹ For more information on income eligibility, please see: <https://www.masshousing.com/en/home-ownership/homebuyers/income-limits>

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.

MCCB™ 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.

Qualifications

Respondents may be sole proprietors or for profit or non-profit corporations or similar organizations and entities. 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.”)

In view of the scope of the Program, respondents are encouraged to partner with other organizations that can provide complementary expertise and increased organizational capacity that a single entity may not possess. For purposes of the RFP, the term “Respondent” may refer to either a single entity or several entities applying together as a partnership or team. Individual entities may be included as part of multiple respondent teams. Responses submitted on behalf of multiple entities teaming together as respondent teams must clearly identify all entities comprising the respondent team and must also designate one, lead entity that is responsible for organizing the team and submitting a response to the RFP (“Lead Respondent”). MassHousing will communicate with the Lead Respondent for purposes of evaluating the RFP response and, if successful, negotiating a contract to provide ESP services.

Given the breadth of potential homeowner decarbonization projects that may qualify for Program support, Respondents must have a strong understanding of all the areas of expertise listed below.

- **Residential energy efficiency assessments & diagnostic testing:** Respondents should have familiarity with the MassSave® Home Energy Assessment and other energy efficiency assessments.
 - Respondents must include at least one participating entity that is in good standing with the MassSave® program and is eligible to perform Home Energy Assessments (HEAs), which will be included within the scope of the Decarbonization Assessment to make homeowners eligible for MassSave® weatherization incentives.

- Respondents should have certification to conduct blower door tests and combustion safety testing.
- Respondents should be able to use infrared imaging to aid in assessing a building.
- **Weatherization measures:** Respondents should be familiar with all the weatherization measures that can be recommended by Mass Save®, as well as other retrofit weatherization measures beyond the current MassSave® scope such as spray foam insulation, continuous exterior insulation, and Aerobarrier.
- **Energy modeling:** Respondents should have prior experience with residential energy modeling and use of modeling software including Snugg Pro, UpLight WFA, Hancock and ZERO.
- **Knowledge of Specific Home Decarbonization Technologies:** Respondents should be sufficiently familiar with the following decarbonization technologies and solutions to make high-level recommendations to homeowners, answer homeowner questions, and help homeowners compare contractor quotes and proposals for projects in the following areas:
 - **Heating, ventilation, and air conditioning (“HVAC”):** including ventilation strategies and residential ground source and air source heat pump technology
 - **Domestic hot water technologies:** including fossil-fuel free domestic hot water solutions, including heat pump hot water heaters and solar thermal
 - **Solar photovoltaic (PV) and batteries**
 - **Other electric appliances:** including heat pump dryers and induction stoves.
 - **Electric vehicles:** including home-charging options.
- **Ventilation calculations:** Respondents should be able to conduct ASHRAE 62.2 ventilation calculations.
- **Performance monitoring:** Respondents should have experience with conducting homeowner utility bill analysis, including weather normalization, as well as experience doing basic appliance level monitoring. Experience conducting formal measurement and verification studies is not required.
- **Experience working with low and moderate-income homeowners and Environmental Justice communities:** Respondents should have prior experience with the design and delivery of home energy improvement programs to low- and moderate-income homeowners and Environmental Justice communities.

Service delivery to non-English speaking households: Respondent teams should 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 as well as experience with other solutions to address potential language barriers in serving low- to moderate-income homeowners across the state.

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 documents as well as others can be found on MassHousing.com website at <https://www.masshousing.com/en/about/investors>.

III. SCOPE OF WORK

Task 1: Contractor Network and Construction Management

The ESP will be responsible for establishing and managing a network of approved residential contractors for the Energy Saver Home Loan program to ensure consistently high quality and on-time project delivery to homeowners. The contractor network should include General Contractors, heat pump installers, and other service providers capable of implementing the full range improvements that are eligible under the Program. (See list of eligible improvements--Attachment A)

Contractors should be qualified and approved, or on a path to become qualified and approved within three months of this ESP contract award, to perform eligible improvements in both MLP and MassSave© communities. Prior participation in DOER-approved programs including Home MVP may be considered as part of the contractor selection process. Contractors should also be qualified and approved through the MassSave© Home Performance Contractor Network (HPN), Heat Pump Installer Network (HPIN), and/or Independent Installation Contractor (IIC) networks where the contractor's area(s) of project work is covered by or eligible under any of those programs.

As part of this Scope of Work, the selected ESP will:

- Prepare a recommended list of General Contractors, Heat Pump Installers, and other service providers with the above qualifications to be approved by MassHousing/MCCB™ for participation in the Energy Saver Home Loan program. Contractors who are not on the approved list will not be eligible to provide services in this Program.
- Provide recommendations to MassHousing/MCCB™ for any additional contractor training that may be required for successful program implementation. Contractor training, if recommended or required for implementation of this program, should be described in a separate section of the Respondent's proposal and itemized as a separate line in a proposed budget.
- Recommend qualified and approved contractors to homeowners to complete work required for implementation of the homeowner's customized Decarbonization Plan (see below);
- Review and approve contractor construction contracts proposed to homeowners to implement customized Decarbonization Plans, including equipment specifications, to ensure they are consistent with loan program and rebate/incentive requirements;
- Provide quality assurance for air source heat pump installations and other energy-related home improvements as required throughout the construction process.
- Conduct final inspection of each project and provide a final certificate of completion for the homeowner and the lender.

Task 2: Decarbonization Assessment, Plan and Modeled Savings

The ESP will be responsible for assisting homeowners in developing customized Decarbonization Plans using the protocols and tools developed for the MassCEC Decarbonization Pathways Pilot program. As part of this scope, the selected ESP will:

- Conduct individualized, on-site home energy assessments to determine existing energy usage and carbon footprint of the home, consistent with Municipal Light Plant (MLP) and MassSave© program requirements;

- Assess homeowner options for: (1) reducing total energy use in the home; (2) reducing or eliminating on-site combustion of fossil fuels; and (3) installing solar PV and/or related projects (e.g. battery storage, EV charging).
- Present homeowners with an individualized, easily understandable, recommended custom Decarbonization Plan using a phased approach if needed;
- Model energy savings from recommended decarbonization measures using U.S. Department of Energy (DOE)-approved software (minimum BPI 2400 - Snugg Pro or other) and determine whether these measures will collectively achieve benchmark energy savings of at least 20% as required for participation in the Program.

Task 3: Identification of Financial Benefits and Decision Support

The ESP will be responsible for working with homeowners to identify and maximize the utilization of all available rebates, incentives and tax credits and other financial supports to reduce the total project costs to the homeowner. In consultation with MCCB™, the ESP will be responsible for tracking and maintaining current information on all available rebates, incentives, and tax credits for homeowner decarbonization projects.

As part of this scope, the ESP will:

- Assist homeowners with identification of all available state, federal and utility rebates, incentives and tax credits that can be used to partially or fully offset the cost of recommended decarbonization measures, including but not limited to federal Home Energy Rebates (HER), Home Electrification and Appliance Rebates (HEAR), MassSave income-eligible and enhanced residential incentives, Massachusetts state solar tax credit and federal tax credits through the Inflation Reduction Action (25C, 25D and 30C).
- Assist homeowners in determining optimal pathway for decarbonization, including phasing and timing of project elements and choices and tradeoffs between various rebate and incentive programs.

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:

Task 1a: Contractor Network: flat fee

Task 1b: Contractor training (if required/recommended): flat fee

Task 1c: Construction contract review, construction oversight, quality control and final building inspection: per building fee

Task 2a: Home Energy Assessment: per building fee

Task 2b: Customized Decarbonization Plan: per building fee

Task 2c: Energy Modeling: per building fee

Task 3a: Maintaining current database of incentives, rebates and tax credits: flat fee

Task 3b: Financial incentives analysis for homeowners: per building fee

Task 3c: Decision support for homeowners: hourly rate with a maximum limit per customer

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.ServiceProviderRFP@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	Bidders Conference – Thursday, February 29 th @ 2:30pm Join Zoom Meeting https://us06web.zoom.us/j/85115628290
March 1 st	Questions on RFP Due to ES.ServiceProviderRFP@masshousing.com by email by 5:00 pm
March 8 th	Answers to pertinent questions will be Posted by 5:00 pm on MassHousing’s RFP webpage.
March 11 th	RFP Response Period Opens
March 15 th	RFP Response Deadline at 5:00 pm
March 15 th -30 th	RFP Evaluation/Selection of Respondents for Further Review
April 1 st	Selection of Respondents to enter into contract discussions
April 15 th	Execution of contracts with selected Respondents and commencement of services

Orientation and Training: The selected ESP 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.ServiceProviderRFP@masshousing.com

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 29th @ 2:30p.m.

Join Zoom Meeting

<https://us06web.zoom.us/j/85115628290>

Meeting ID: 851 1562 8290

Passcode: 916407

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.

**ENERGY SAVER HOME LOAN PROGRAM
ELIGIBLE IMPROVEMENTS**

IMPROVEMENT TYPE	PERFORMANCE SPECIFICATIONS															
HVAC																
Air Sealing, Duct Sealing and Ventilation	No standard specification															
Air Source Heat Pumps (heating/cooling)	ENERGY STAR 6.1 Cold Climate Certified															
Ground Source Heat Pumps (heating/cooling)	ENERGY STAR Certified															
WATER HEATING																
Heat Pump Water Heaters	ENERGY STAR Certified UEF \geq 3.30															
ENERGY EFFICIENCY/WEATHERIZATION																
Exterior Doors	ENERGY STAR Certified															
Exterior Insulation and Air Barrier	No standard specification															
Insulation	Attic: R-39. No standard specifications for wall or basement insulation.															
Roofing	No standard specification															
FORTIFIED Roofing	IBHS FORTIFIED designation															
White Roofing	<table border="1"> <thead> <tr> <th align="center">Roof Type</th> <th align="center">Initial SR</th> <th align="center">Aged (3-Year) SR</th> <th align="center">TE</th> <th align="center">SRI</th> </tr> </thead> <tbody> <tr> <td align="center">Low-slope</td> <td align="center">Greater than 0.65</td> <td align="center">0.68</td> <td align="center">0.85</td> <td align="center">82</td> </tr> <tr> <td align="center">Steep-slope</td> <td align="center">Greater than 0.25</td> <td align="center">0.28</td> <td align="center">0.85</td> <td align="center">27</td> </tr> </tbody> </table>	Roof Type	Initial SR	Aged (3-Year) SR	TE	SRI	Low-slope	Greater than 0.65	0.68	0.85	82	Steep-slope	Greater than 0.25	0.28	0.85	27
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Thermostats	ENERGY STAR Smart Thermostat															
Windows	ENERGY STAR Most Efficient Certified Windows for the Northern Region - 2024															
CLEAN ENERGY TECHNOLOGY																
Battery Storage	No standard specification															
Electric Panel Upgrade and Wiring	Must be installed in conjunction with and enable the installation of another covered upgrade															
Electric Vehicle Charging Station	No standard specification															
Solar PV System	No standard specification															
APPLIANCES																
Electric Stove, Cooktop, Range, or Oven	Induction Stove															
Heat Pump Clothes Dryer	Energy Star Certified															
FIXTURES																
Low Flow Faucets/Toilets	Water Sense Label Required															
LED Lights	Energy Star Certified															
HEALTH AND SAFETY IMPROVEMENTS																
Mold Remediation	No standard specification															
Oil Tank Removal	No standard specification															
SITE WORK																
Arborist-Approved Shade Trees	Tree selection must be approved by an International Society of Arboriculture (ISA) Certified Arborist															
Tree Pruning	Any pruning or tree-related work must be performed by an ISA-Certified Arborist															

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