



SELF-HELP CLIMATE CAPITAL, LLC

REQUEST FOR PROPOSAL FOR HOME ENERGY EFFICIENCY LOAN SALES

**Ongoing Solicitation First
Posted: June 11, 2025**

Home Energy Efficiency Loan Sales RFP #1

1. GENERAL INFORMATION.

- A. **Opportunity & Overview.** Self-Help Climate Capital, LLC (“SHCC”) seeks to identify potential qualified sellers of Home Energy Efficiency Loans (defined in Appendix A) as further described below to originate and sell Home Energy Efficiency Loans to SHCC.

This Request for Proposal (“RFP”) will remain open on a rolling basis and responses (each a “Proposal”) will be evaluated as set forth in Section 5 Proposal Evaluation below. For the purposes of this RFP, parties responding to this RFP are referred to as “Proposer” or “you”.

- B. **Background.** SHCC 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 (“LIDAC,” defined in Appendix A). 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.

SHCC is a coalition partner of Climate United Fund (“CUF”), the 501(c)(3) awardee under NCIF. SHCC 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.** SHCC seeks to support increased Home Energy Efficiency lending to LIDAC, Rural and Tribal areas (defined in Appendix A), and is requesting proposals from counterparties who will originate Home Energy Efficiency Loans and sell them to SHCC. The associated procurement adheres 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.** The issuance of this RFP does not commit SHCC 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 SHCC to enter into an agreement or conduct or expand business with any Proposer even if all the requirements are met.

2. SCOPE OF SERVICES. Proposer must be able to provide SHCC with the following services:

- A. Support SHCC goals to provide energy and cost savings to borrowers, actively working to include borrowers who meet the definition of LIDAC or reside in Rural or Tribal areas, by originating fixed-rate, affordable, Home Energy Efficiency Loans for the purchase and installation of energy efficient and clean energy measures in single-family homes.
- B. Sell the eligible Home Energy Efficiency Loans to SHCC.
- C. Provide SHCC all required origination, delivery, eligibility and reporting data.
- D. Either service the eligible Home Energy Efficiency Loans or transfer servicing following an interim servicing period to a specialty servicer of SHCC's choice (following SHCC requirements).

3. QUALIFICATIONS.

A. Minimum Qualifications:

- Demonstrated Home Energy Efficiency lending experience
- Ability to service Home Energy Efficiency Loans or transfer servicing to a provider chosen by SHCC
- Flexibility to use a document custodian of SHCC's choosing
- Ability to participate in and provide documentation for internal and external audits as well as counterparty evaluations
- Ability to deliver data and reports, including but not limited to the following:
 - Borrower information
 - Loan terms
 - Monthly servicing and investor reports including trial balance, remittance, status, and default reporting (if acting as servicer)
 - Data on energy efficiency improvements resulting from loan proceeds
 - Other project data

B. Preferred Qualifications:

- Capacity to deliver a minimum of \$5 million of Home Energy Efficiency Loan volume annually
- Experience originating and, if relevant, servicing Home Energy Efficiency Loans to LIDAC, Rural and/or Tribal communities
- Ability to provide additional services to Home Energy Efficiency Loan borrowers. For example: monthly payment cost calculator; federal, state, local, and utility incentives qualification screening; incentive application tools; utility bill savings estimation tools

4. **PROPOSAL CONTENTS.** The Proposer shall clearly and concisely respond to each of the following sub-sections (referencing the appropriate A-G sub-section).
- A. **Qualifications & Experience.** Describe qualifications and experience related to the areas outlined in the Scope of Services in Section 2 and Minimum and Preferred Qualifications in Section 3.
- B. **Approach.** Describe how Proposer will accomplish Scope of Services, with a focus on:
- Executing sales of loans to SHCC
 - Reaching LIDAC borrowers (especially borrowers who qualify under section (c) of the LIDAC definition in Appendix A), and Rural and/or Tribal communities, if applicable
 - Approach to consumer protections for home energy efficiency borrowers
 - Preferred servicing option(s) as described in Section 2
 - Partnerships or alliances you plan to use in accomplishing any of the above
- C. **Organization, Size, Structure.** The Proposer should briefly describe current organization including:
- Size, number of employees specializing in relevant areas of expertise, relevant office locations
 - List of current major business relationships relevant to this lending program
 - Annual origination volume for the last three years, breaking out Home Energy Efficiency Loans as a subset, including:
 - Distribution by state
 - Distribution by borrower qualifying income compared to area-median income (<80.01%; 80.01 - 100%; 100.01 – 120%, 120.01 – 140%, >140%)
 - If relevant, servicing volume, other investor servicing volume, & current servicing system
 - Any other information you think would be important for Self-Help to consider

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\(c\)](#)).

- D. **Pricing.** Describe how you will set loan terms to borrowers (interest rate, term, amortization). Describe expectations of origination income including standard ancillary fees, origination fees, and premiums on loan sale to SHCC. Describe expectations for compensation related to servicing rights or fees. Provide your most competitive pricing, income, and fee structure.
- E. **Debarment or Suspension.** Confirm neither your organization nor any individual who will be acting as a Principal on any contract entered as a result of this 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 [2 CFR 1532.995](#).
- F. **Contact Information.** Include the name, title, mailing address, email address, and telephone number for the primary point of contact of the Proposer.
- G. **Proposal Attestations and Attachments.** All responses must be signed by an individual authorized to legally represent the organization, and signatures must be an electronic image of a wet ink signature (such as a PDF) or a digital signature. All responses must include the following attachments:
- a. Attachment A – Certification of Diligence, Accuracy, and Completeness
 - b. Attachment B – Certificate of Independent Price Determination
 - c. Attachment C – Byrd Anti-Lobbying Certification

5. PROPOSAL EVALUATION

- A. **Submission of Proposals.** Submit Proposal, including all supporting documentation, electronically in a single PDF of 50 pages or less, plus required attachments to: NCIFProcurement@self-help.org Include the RFP name in the subject line of the submission email.
- B. **Evaluation Procedure and Criteria.** SHCC will review Proposals on a rolling basis as received against initial criteria, including the following, listed in general order of priority. Any scoring of evaluation metrics is subject to correction upon discovery or disclosure of additional or clarifying information. Priorities may be adjusted based on the needs of SHCC, LIDAC borrowers, and the portfolio of loan origination partners over time:
- Pricing and terms for loan origination and servicing including all associated fees
 - Completeness of solution including additional services provided to the borrower in the Home Energy Efficiency Loan process and reporting capabilities
 - Prior relevant experience and ability to execute proposed Home Energy Efficiency Loan program
 - Prior relevant experience with Home Energy Efficiency Loans and LIDAC borrowers (especially those qualifying under subsection (c)), Rural, or Tribal lending
 - Ability to implement custom loan terms and underwriting criteria
 - Annual Home Energy Efficiency Loan origination volume and geographic footprint
 - Proposed approach to scope of work including what work will be required by SHCC, what 3rd party services and integration will be required, and ability to scale
 - Loan servicing capability, if applicable
 - Completeness of response to the RFP
- C. **Terms of Engagement.** SHCC intends for this RFP to result in selected Proposers becoming eligible for a more comprehensive counterparty review, possible negotiation, and execution of a written agreement with SHCC. SHCC may request additional materials and interviews with the proposed lender as part of the selection process. SHCC's decision regarding this RFP will be final and not subject to review. Proposers must be amenable to including in a contract any information provided in its response to this RFP or developed subsequently during the selection process.

Any such agreements with the selected Proposers 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, (c) include terms and conditions required by the EPA, and (d) be for a term of one year, with option for annual renewals, or as otherwise mutually agreed.

SHCC 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 client references), (d) withdraw or revise this RFP at any time, (e) make such selection deemed in its best interest (in SHCC's sole and exclusive discretion), and/or (f) enter into due diligence discussions with multiple successful Proposers. Upon completion of due diligence review, SHCC may negotiate individual contracts with certain selected Proposers following counterparty review and based on program fit, not necessarily the lowest pricing.

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, and that selected Proposers agree to be bound by all

applicable federal, state, and local laws, regulations, and any and all EPA required terms and conditions incorporated into any contract(s) awarded.

- D. **Timeline.** This Request for Proposal 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.

6. QUESTIONS AND CONTACT INFORMATION

Please submit any questions concerning this RFP and include the name of the RFP in the subject line, to the following email address: NCIFProcurement@self-help.org

Direct communication about the content of this RFP will be limited. If appropriate, and for clear and consistent communication, the question (without identification of the questioner) and its answer may be posted to the FAQ on our website here: <https://www.self-help.org/who-we-are/resources/current-proposal-requests> SHCC looks forward to receiving your Proposal.

APPENDIX A: DEFINITIONS

The definitions set forth below reflect those terms currently defined by EPA and/or CUF but may be subject to revision. Please note that some of these definitions (or portions thereof) may not be relevant for the potential transactions solicited under this RFP.

Home Energy Efficiency Loan: A secured or unsecured consumer loan for the purchase and installation of energy efficient and clean energy measures and additional related home improvements. Please see Appendix B for illustrative examples of eligible measures.

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.

- a. **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.
- b. **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.
- c. **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.
- d. **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.

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

- a. 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>]
- b. 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>]
- c. 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/>]
- d. 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/>]

Tribal:

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

APPENDIX B: EXAMPLES OF ELIGIBLE MEASURES

Below are illustrative examples of eligible measures. This list is non-exhaustive and is subject to change:

Energy Efficient Lighting & Appliances such as:
Air Cleaner/Purifier
Energy Star Clothes Dryer & Washer
Energy Star Dishwasher
Energy Star Refrigerator & Freezer
Induction Range/Cooktop
Convection Oven
LED Lighting
Building Envelope Improvements such as:
Air Sealing
Attic & Floor & Wall Insulation
Cool Roof
Heat Reflective Coatings
Insulated Siding
Windows & Window Coverings
HVAC Improvements such as:
Duct Insulation & Sealing
Duct Sizing or Optimization
Heat Pump
Mini Split
Mini Split Air Conditioning System
Smart Thermostat
Water Heating Improvements such as:
Heat Pump Water Heater
Pipe Insulation
Shower Thermostatic Valve
Tank Insulation
Tankless Water Heater

ATTACHMENT A - CERTIFICATION OF DILIGENCE, ACCURACY, AND COMPLETENESS

CERTIFICATION OF DILIGENCE, ACCURACY, AND COMPLETENESS

On behalf of _____, [OB]

(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 _____, [OBJ]
(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

¹48 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: **Home Energy Efficiency Loan Sales RFP #1**

Name of Organization: _____

Signature: _____

Name: _____

Title: _____

Date: _____

SIGN AND RETURN THIS FORM WITH YOUR PROPOSAL SUBMISSION

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