



Request for Proposals:  
Massachusetts Solar for All  
Income Verification Services

Date of Issue: March 13<sup>th</sup> 2025  
Proposals Due: April 11<sup>th</sup> 2025, 5pm Eastern Time

All proposals must be submitted to:  
[solar@masscec.com](mailto:solar@masscec.com)

## I. SUMMARY

The Massachusetts Clean Energy Center (“MassCEC”) issues this Request for Proposals: Massachusetts Solar for All Income Verification Services (the “RFP”) to seek entities to provide income verification for potential participants of the Massachusetts Solar for All (“MASFA”) program. MASFA will enable access to affordable solar programs for residents of low-income and disadvantaged communities (“LIDAC”), including non-English speakers and Environmental Justice Populations. The selected Provider (“Provider”) will verify and communicate applicant eligibility for small residential MASFA programming while minimizing the burden on households participating. This service will be free of charge to households. Top applicants responding to this solicitation will have experience providing income verification services at volume; a history working with MASFA-eligible populations; and demonstrated experience creating secure and accessible journeys for consumers.

## II. ABOUT MASSCEC

MassCEC is a quasi-state economic development agency dedicated to accelerating the growth of the clean energy sector across the Commonwealth to spur job creation, deliver statewide environmental benefits and to secure long-term economic growth for the people of Massachusetts. MassCEC works to increase the adoption of clean energy while driving down costs and delivering financial, environmental, and economic development benefits to energy users and utility customers across the state.

MassCEC’s mission is to accelerate the clean energy and climate solution innovation that is critical to meeting the Commonwealth’s climate goals, advancing Massachusetts’ position as an international climate leader while growing the state’s clean energy economy. MassCEC is committed to creating an organization where everyone is welcomed, supported, respected, and valued. We are committed to incorporating these principles in all aspects of our work in order to promote the fair distribution of the health and economic benefits of clean energy. MassCEC strives to lead and innovate in clean energy and climate solutions.

## III. PROGRAM GOALS AND DESCRIPTION

Massachusetts has received a \$156 million, five-year award from the Environmental Protection Agency (“EPA”) to launch the MASFA program, which aims to expand access to clean and affordable solar energy to LIDAC communities in Massachusetts. The MASFA Coalition, consisting of MassCEC, Department of Energy Resources, Massachusetts Community Climate Bank, and Boston Housing Authority, will utilize federal funds to develop and administer core residential solar PV initiatives in low-income and disadvantaged communities. These include zero-interest

solar loan and solar lease initiatives for single-family homes, third-party and direct ownership initiatives for solar systems on public and private affordable multifamily housing properties, and low-income community shared solar initiatives that deepen community solar benefits to eligible subscribers.

The goal for this Provider will be to verify income for residents seeking access to the MASFA small residential programs, including the zero-interest loan, solar lease, and enabling upgrades initiatives, and doing so in a secure, accessible and solutions-oriented manner. Brief program descriptions and a summary of program eligibility criteria are described below.

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#### SMALL RESIDENTIAL LOAN (“LOAN”) INITIATIVE

The Loan initiative will facilitate zero-interest loans for eligible borrowers to undertake residential solar projects. MassCEC will manage this initiative and provide an interest rate buy-down to enable 0% interest financing through participating community lenders. MassCEC will additionally collect project and financial information related to solar PV projects and associated loans, manage the list of participating installers, and procure a quality assurance provider to manage spot inspections of installed systems.

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#### SMALL RESIDENTIAL LEASE (“LEASE”) INITIATIVE

The Lease initiative, as a complement to the Loan, will subsidize costs through competitively selected lease partners to offer lower lease rates for eligible participants. MassCEC will manage this initiative, including collection of project and financial information related to solar PV projects and associated leases as well as overseeing a quality assurance provider.

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#### ENABLING UPGRADES

MASFA programming will include targeted funding to support enabling upgrades (such as roof repair/replacement and electrical upgrades) for projects also installing solar in limited cases in which other funding sources are inaccessible. Although the exact eligibility requirements for this program are in development, general process and methodology will have similarity to other residential initiatives.

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#### MASFA PROGRAM ELIGIBILITY

Participant eligibility for the Loan and Lease initiatives is based on total household income. A household may be based on an individual income or domestic unit income for households of two or more individuals. All individuals under the age of 18, and full-time students up to the age of 25 may be excluded. EPA guidelines state that the upper income eligibility threshold will be the higher of either:

- 80% of Area Median Income (AMI) or statewide non-metropolitan AMI— determined annually by the Department of Housing and Urban Development (HUD) and published at <https://www.huduser.gov/portal/datasets/il.html>.
- 200% of the Federal Poverty Level, as determined by the Department of Health and Human Services (HHS) and published at <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>.

MASFA intends that program eligibility will be revised annually as these thresholds change.

#### IV. PROVIDER ELIGIBILITY

Eligible providers should demonstrate experience in the following areas of expertise:

- **Technical Expertise:** Applicants should demonstrate experience and capability in:
  - Providing income verification services, including working familiarity with income verification methods and tools such as Internal Revenue Services (IRS) forms and processes.
  - Ensuring robust security and privacy policies and procedures for protecting the privacy of sensitive personal information. All policies and procedures must comply with applicable legal requirements, including Massachusetts General Laws Chapter 93A and 201 CMR 17.00.
  - Integrating efficiently with MASFA application and award processing systems.
  - Interacting with public agencies.
  - The clean energy or solar sectors (preferred).
- **Customer-centered approach:** Applicants should have a background in developing and maintaining seamless and efficient customer journeys, ideally in low-income and Environmental Justice communities, and fostering customer trust.
- **Translation and Transcreation:** Applicants should demonstrate the capability to offer access to all services and materials in the most spoken languages in Massachusetts.

#### V. ESTIMATED TIMELINE

This timeline is subject to change at MassCEC’s discretion.

Release of RFP	13 March 2025
Questions due to MassCEC via email to <a href="mailto:solar@masscec.com">solar@masscec.com</a>	21 March 2025
Questions with Answers Posted to MassCEC Website	28 March 2025

Proposals Due	11 April 2025
Interviews of Top Applicants	Week Commencing 21 April 2025
Notification of Award	30 April 2025

## VI. SCOPE OF WORK

With this RFP, MassCEC seeks a Provider to perform the following tasks, to be ready for the MASFA program launch, anticipated as June 2025:

### TASK 1: DEVELOP AND LAUNCH A SECURE PLATFORM FOR VERIFYING HOUSEHOLD INCOME

The Provider will be responsible for providing a robust, accessible, swift, and secure process for receiving, processing, and verifying household income while minimizing the burden on households for the duration of the MASFA program, which is expected to be in operation from June 2025 through mid-2029. An example of the expected workflow can be found below.

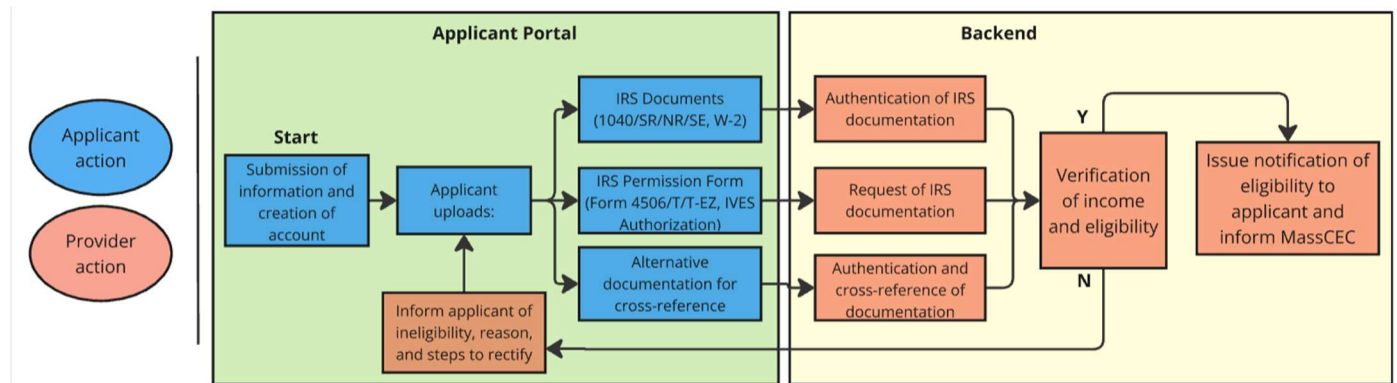


Figure 1. Example income verification workflow

Parameters for this process must include:

- Establishing and hosting a platform to receive and triage incoming requests for verification from members of the public, free of charge to the consumer. Security and privacy should be a core consideration. System functionality and features should include:
  - Secure process for entirety of services, including but not limited to:
    - Ensuring no Personal Protected Information (PPI) of applicant is shared beyond the Provider, including with MassCEC

- That applicant information is secure throughout and after the service period according to industry best practices
    - That communications and submissions to and from the applicant are secure
  - Optionality and accessibility for submitting documents, such as use of a mobile device or via physical mailing.
  - Ability to track the status of individual requests, and generate/export data for reporting purposes
  - Data validation in form fields to ensure ease of use
  - MassCEC or MASFA branding, as provided by MassCEC
  - Hosting services, to be finalized during contracting, including but not limited to:
    - Provide ongoing maintenance, any associated databases, and associated server. This includes regular full backups, anti-virus software, and timely application of service patches in alignment with hosting services to be agreed upon during contracting.
    - Provide support to troubleshoot and resolve operational errors that occur in the platform.
    - Provide free automatic basic updates to the platform.
- Provide assurance of MASFA eligibility by cross-referencing evidence sources with eligibility thresholds provided by MassCEC. We anticipate three methods of verification; however, we expect to work with Providers to enable optionality for nuances in income reporting and timing. Eligibility thresholds vary by number of household members, all approaches must be responsive to the size of the household and able verify against a collective total including incomes for all applicable household members. Applicants should propose their suggested approach to utilizing current year or recent years documentation.
  - Route One: The applicant uploads official Internal Revenue Service (IRS) tax documentation (for example, Forms 1040/SR/NR/SE or W-2) for either the most recent year, or an average of recent years. The Provider will guarantee the authenticity of uploaded documentation, and ensure total income conforms with MASFA program eligibility parameters.
  - Route Two: The applicant provides permission for the Provider to access IRS tax documentation directly, either through the IVES system or via customer-completed Form 4506/T/T-EZ. The Provider will obtain the documentation, and ensure total income conforms with MASFA program eligibility parameters.
  - Route Three: Given the likelihood of complex or unique household situations to arise, we would expect building out alternative methodologies, to be designed in concert with MassCEC. This could include, for example, a cross-reference of combinations of pay stubs, signed earnings statements from an employer, an agricultural income certificate, and verified self-attestation.
- Provide a range of accessibility options that may be of assistance to low-income and disadvantaged communities, including but not limited to:
  - Multiple languages and translation optionality;

- Clear guidance on what is required for verification, how to access or acquire necessary documents, and alternatives where documentation is unavailable;
- Processes for helping households rectify errors or mistakes, including via email, online support, and telephone helpline.
- Develop processes to ensure accuracy of submitted data and the verification, including incorporating appropriate checks into data review and potential auditing of any applicant attested fields (such as household size)
- Success will be measured by the following metrics:
  - The successful processing of applications, totaling potentially 6,000 over the five-year period of program performance
  - Ability to process requests within 10 working days
  - System uptime and availability to applicants

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## TASK 2: BUILD A SECURE PROCESS FOR COMMUNICATING RESULTS TO APPLICANTS

The Provider will communicate the outcome of the verification request to enable household participation in MASFA programming. Specific tasks include:

- Notifying the applicant and MassCEC/other program partners of successful verification:
  - In a form the household has requested/specified (digitally, physically, or both);
  - In a manner that integrates with other MASFA program platforms and processes.
- Where a household does not pass verification, notifying the applicant as such alongside:
  - Details of the rationale for failing the verification check; and
  - Steps the household can take to remediate and reapply, such as alternative documentation.

Success will be measured by the following deliverables:

- Ability to process requests within 10 working days
- Participant satisfaction through post verification surveys for residents that had to navigate remediation of errors or alternative verification approaches.

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## TASK 3: REPORT VERIFICATION METRICS TO MASSCEC

The Provider will ensure MassCEC has sufficient data on verification requests for their internal and external reporting needs.

Success will be measured by provision of data to MassCEC on at least a monthly (though preferably actively accessible) basis, including at minimum:

- Number of requests for verification received.
- Number of requests resolved, including number of successfully remediated requests.
- Number of requests rejected.

- Number of days taken to process applications.
- Anonymized data on income levels of successfully verified applicants.

## VII. HOW TO APPLY

MassCEC must receive responses to this RFP no later than 16:59pm Eastern Time on 11 April 2025. MassCEC will, at its discretion, only consider complete and timely proposals. The submission must be submitted in electronic form to [solar@masscec.com](mailto:solar@masscec.com). Proposals should be sent in a single PDF document and “Income Verification” should appear in the email subject line of the submission.

In your proposal, please include the following attachments:

- **Attachment A:** Authorized Applicant’s Signature and Acceptance Form
- **Attachment B:** Application Form
  - Narrative describing qualifications listed in Section IV: Provider Eligibility
  - Proposed approach to tasks described in Section VI: Scope of Work, including proposed project timeline. Applicant may suggest additional alternative approaches to those detailed in the Scope of Work if the Provider believes there are better approaches that will meet MassCEC goals.
  - Budget and pricing, as outlined in Section IX: Budget
    - \* Applications should be aware of and responsive to the items under Section VIII: Selection Criteria
- **References (See Attachment B: Application Form):** Responses should include reference contacts from at least one client of the Applicant, and preferably clients for whom the Applicant assisted on matters similar to the proposed services. Please provide a description of the services provided, contact person, full address and phone number.
- **Experience with Eligible Population (See Attachment B: Application Form):** Please include a brief summary of you or your organization’s experience in working within Solar For All-eligible populations (as defined by EPA). If available, please provide or link to any relevant materials including brief examples of initiatives, projects, or other work in which you or your organization has demonstrated a track record of working with the eligible population.

Please review and be prepared to sign Attachment C (Sample Agreement). Any requested change to Attachment C (Sample Agreement) should be noted in Attachment B (Application Form), which shall be negotiated at MassCEC’s sole discretion.

MassCEC does not anticipate accepting responses past the deadline.



## VIII. SELECTION CRITERIA

Applicant proposals will be evaluated on the following criteria:

- **Completeness of Proposed Approach:**
  - Does the Applicant plan to provide services commensurate with the Tasks requested by MassCEC?
  - Has the Applicant’s proposed approach demonstrated insight into, and commitment to, the Program goals?
- **Experience and Qualifications:**
  - To what extent does the Applicant demonstrate the eligibility criteria outlined in Section IV?
  - Has the Applicant successfully completed projects similar or relevant to the proposed work?
  - How does participation in MASFA align with the mission or vision of the Applicant’s organization?
  - Does the Lead Applicant or any of the Project Partners have Massachusetts Supplier Diversity Office (“SDO”) certification as a diverse business enterprise; or meet the definition of a Minority Business Enterprise or a Women Business Enterprise for purposes of the EPA’s fair share objectives to the extent they may apply to the Solar For All program; or meet the criteria for any of the diverse business enterprises certified with the SDO but have not completed certification with the SDO? Does the Lead Applicant’s experience serving the Solar For All-eligible populations or other experience provide enhanced ability to deliver in this work?
- **Cost Competitiveness**
  - How does the Applicant’s proposed Budget compare to other Applicants?
- **Overall Quality of Proposal**
  - Does the Applicant demonstrate an understanding of the concepts and motivators underlying the procurement?
  - Has the Applicant demonstrated an ability to meaningfully engage and communicate effectively with a diverse array of households, including problem solving to ensure customer success?
  - Has the Applicant demonstrated sufficient creativity and flexibility to support the Program?

## IX. BUDGET

Budgets submitted for consideration should include a breakdown of fixed and/or variable costs for the tasks outlined in Section VI. Applicants are welcome to submit multiple potential budget structures as options, provided at least one presentation of the budget utilize a per application fee.

Applicant should also propose financial deductions from the proposed budget associated with:

- System downtime (when system not available to applicants)
- Processing duration greater than 10 days (when within Provider’s control)
- Incorrect determinations and/or resubmissions due to Provider’s fault

For reference, we are initially projecting 3,400 and 2,300 participants in the Loan and Lease programs respectively over the potential 5-year term, with total applications exceeding this and more activity in the immediate period following the launch of programming. Note that these are estimates and may not reflect the final volumes of applications received, some participants may verify income through alternative documentation and not require use of this service. Furthermore, the MASFA program may conclude earlier than anticipated due to external factors, such as availability of funding.

MassCEC is considering whether income verification services will also be required for the proposed Community Shared Solar (CSS) programming, which we estimate could entail up to 12,000 additional verification requests. Applicants should provide details as to how variation in volume (increase or decreases from the estimate) would affect estimated budgets.

## X. CONTACT INFORMATION FOR QUESTIONS

Questions and feedback should be submitted to [solar@masscec.com](mailto:solar@masscec.com) within the time window specified in Section V. MassCEC will publish a list of received questions and answers alongside the RFP.

## XI. GENERAL REQUEST FOR PROPOSALS CONDITIONS

### NOTICE OF PUBLIC DISCLOSURE

As a public entity, MassCEC is subject to Massachusetts’ Public Records Law, codified at Chapter 66 of the Massachusetts General Laws. Thus, any documentary material, data, or other information received by MassCEC from an applicant is a public record subject to disclosure. Applicants shall not send MassCEC any confidential or sensitive information in response to this RFP. If confidential information is submitted as part of the application and not clearly marked as confidential, such information may be made publicly available by MassCEC without further notice to the Applicant.

Please note consultant rate sheets will be considered a public record subject to disclosure.

### DISCLAIMER & WAIVER AUTHORITY

**This RFP does not commit MassCEC to award any funds, pay any costs incurred in preparing an application, or procure or contract for services or supplies. MassCEC is closely monitoring**

**developments at the federal level that may impact the operations of, or the availability of funding for, the MASFA program. Circumstances outside of MassCEC's control may require that we delay awarding funds under this RFP.**

MassCEC reserves the right to accept or reject any or all applications received, waive minor irregularities in submittal requirements, modify the anticipated timeline, request modification of the application, negotiate with all qualified Applicants, cancel or modify the RFP in part or in its entirety, or change the application guidelines, when it is in MassCEC's best interests.

This RFP has been distributed electronically using MassCEC's website. It is the responsibility of Applicants to check the website for any addenda or modifications to an RFP to which they intend to respond. MassCEC accepts no liability and will provide no accommodation to Applicants who submit an application based on an out-of-date RFP document.

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#### CONTRACT REQUIREMENTS

Upon MassCEC's authorization to proceed with the proposal, MassCEC and the awarded applicant(s) will execute a contract, substantially in the form of the template agreement attached hereto as Attachment C which will set forth the respective roles and responsibilities of the parties.