

Platform Specifications

<p>Q: What specific security compliance standards must the income verification system meet?</p>	<p>A: As per Section IV of the RFP, we expect applicants to demonstrate experience in ensuring robust security and privacy policies and procedures for protecting the privacy of sensitive personal information. To meet high standards for information security, the income verification system must implement comprehensive protections for personal and confidential data. This includes:</p> <ol style="list-style-type: none">1. Encryption:<ol style="list-style-type: none">a. Data at rest must be encrypted using AES-256.b. Data in transit must be encrypted using TLS 1.2+ or TLS 1.3.2. Access Controls:<ol style="list-style-type: none">a. Multi-Factor Authentication (MFA) must be required for all user access.b. Role-Based Access Control (RBAC) must restrict access to sensitive data based on the principle of least privilege.c. Regular access reviews should be conducted to ensure compliance.3. Compliance with Regulatory Standards:<ol style="list-style-type: none">a. Must comply with Massachusetts General Laws Chapter 93A and 201 CMR 17.00 for personal data protection.b. Align with NIST 800-53 and NIST 800-171 security controls for handling personally identifiable information (PII).c. If handling tax-related data, it must also comply with IRS Publication 1075 requirements.4. Audit & Monitoring:<ol style="list-style-type: none">a. Detailed access logs must be maintained to track all user activity.b. Logs must be monitored and audited regularly to detect unauthorized access or anomalies.c. The system should support Security Information and Event Management (SIEM) integration.5. Data Retention & Disposal:<ol style="list-style-type: none">a. Personal data must be retained only for the required duration and securely disposed of afterward.b. Secure deletion must follow NIST 800-88 guidelines for media sanitization.6. Incident Response & Business Continuity:<ol style="list-style-type: none">a. The provider must have an Incident Response Plan (IRP) that includes notification procedures for breaches.b. Secure data backup mechanisms must be in place, ensuring redundancy and disaster recovery. <p>Additional Notes:</p>
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	<ul style="list-style-type: none"> • If this system involves third-party cloud services, the provider should ensure compliance with SOC 2 Type II certification for cloud security and FedRAMP if government data is involved.
<p>Q: Does MassCEC have a preferred secure document submission platform, or is the provider responsible for developing one?</p> <p>Q: Is it safe to assume that you're looking for the platform to be accessed via a provider webpage? Or are you looking for something that can be integrated in other tools via API, embeddable form, iframe, etc? Or a landing page on the MassCEC site?</p> <p>Q: Can you provide more details on the MASFA program/platform integrations you're looking for re: delivering verification results? Data formats, APIs, etc.</p> <p>Q: Will the selected provider need to integrate with existing MassCEC or government data systems? If so, what are the technical requirements?</p> <p>Q: Can you confirm our understanding that these [loan platform and CRM RFPs] would be separate technology platforms? And if they are separate, would there be any specific technical integration points expected between them?</p>	<p>A: For the purposes of this project, MassCEC is platform-agnostic, provided the proposed system meets <u>all</u> the technical, security, and customer requirements as set out in the RFP and this Q&A. As per Section VIII of the RFP, proposals will be evaluated on whether the Applicant demonstrates sufficient creativity and flexibility to support the Program, thus platform flexibility to incorporate solutions, such as embedded forms or APIs, will be scored favorably.</p> <p>The income verification process is currently expected to operate as a stand-alone system for the purpose of identifying individual eligibility for MASFA programming. However, as related MASFA program components and solutions are established, the ability for the income verification service to integrate with these may be beneficial. As such, applicants are encouraged to demonstrate solutions that are flexible to broader integration.</p> <p>We expect this tool will be accessible directly via the program website (likely to be hosted by MassCEC), and that residents will be directed to the income verification process via procured technical assistance providers, or other program partners such as installers. No additional entities are expected to receive information, but again flexibility in the platform development is considered beneficial. As per Section VI of the RFP, the secure process for the entirety of services includes but is not limited to ensuring no Personal Protected Information (PPI) of applicant is shared beyond the Provider, including with MassCEC.</p>

<p>Q: What’s the “service stack” of vendors would be working with? Would we need to be receiving and/or handing information off to other vendors? (e.g. where are the applicant leads coming from and how will they find this proposed tool? Who will need to receive information from the verification services platform? Just MassCEC and applicant, or other parties as well?</p>	
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Verification

<p>Q: Are there additional income thresholds beyond 80% of AMI and 200% of the Federal Poverty Level that may be used for eligibility?</p>	<p>A: Final income eligibility for different strands of MASFA programming will be finalized during program development, but will be within the parameters provided by the EPA for the Greenhouse Gas Reduction Fund. More information can be found on the MASFA Website.</p>
<p>Q: Is the intent that the IVS would be a pre-clearance process for residents, and would need to be completed before a resident would be eligible to apply for programs in those separate portals/platforms?</p>	<p>A: Verification will be a pre-clearance requirement for residents seeking to apply for MASFA programs. A resident will need to demonstrate their verification before they are approved for associated MASFA programs, though the income verification process can occur in parallel with other program application requirements (such as technical applications).</p>
<p>Q: How many monthly income verifications are expected to be processed under this contract? (i.e., estimated workload)</p>	<p>A: It is difficult to predict monthly request numbers; as per the RFP, our estimates are for around 5,000 applications in the small residential programming over the five years. This equates to an average of 85 per month during the whole MASFA period of performance. However, this is an estimate, and we also expect some programs to allow other existing forms of income documentation to be permissible. Therefore, final totals may differ.</p> <p>We expect greater interest, and therefore volume of verification requests, during the opening phases of MASFA programming.</p>
<p>Q: Beyond IRS Form 1040, W-2s, and 4506-T, what alternative income</p>	<p>A: The criteria for documentation that may or may not be used to verify household income are set by the EPA. As per Section VI or the RFP, we have identified three potential avenues to verification,</p>

<p>verification documents will be accepted?</p> <p>Q: Has MassCEC had any discussions to get access to any state tax information from other agencies? Will any tax information be coming from any other sources? Or is the expectation that all tax information will only be sourced from the applicant themselves?</p> <p>Q: How should self-employed applicants verify income?</p>	<p>however we would welcome proposals with additional potential pathways likely to be both effective and meet any EPA criteria. We expect to work with Providers during development to enable impactful and effective optionality.</p> <p>As per Section VI of the RFP, the secure process for the entirety of services includes but is not limited to ensuring no Personal Protected Information (PPI) of applicant is shared beyond the Provider, including with MassCEC. Therefore, MassCEC does not anticipate direct receipt of tax information; the expectation is that this process will be driven by applicants.</p> <p>The specifics of these processes will be established during the contracting and development phases to ensure compliance with EPA guidelines.</p>
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Customer Journey

<p>Q: Will MassCEC provide a customer support team for applicant inquiries, or is the provider expected to offer a call center/helpdesk?</p> <p>Q: Are there specific languages beyond Spanish, Haitian Creole, and Portuguese that must be included in translation services?</p> <p>Q: How should providers handle applicants who lack internet access or struggle with digital submission?</p>	<p>A: The provider is expected to offer support for the customer throughout the verification process, including through the provision of relevant customer support systems and services. This includes the ability to support:</p> <ul style="list-style-type: none"> • Applications made in at least the five most-spoken languages in Massachusetts, though the possibility of offering more would be considered favorable • Mail or hard-copy applications where digital accessibility is an obstacle
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Contracting

<p>Q: Will MassCEC provide an upfront budget allocation, or will providers be reimbursed per verification?</p>	<p>A: As per Section IX of the RFP, applicants are welcome to submit multiple potential budget structures as options, provided at least one presentation of the budget utilize a per application fee.</p>
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	The precise frequency and mechanism for reimbursement will be established during contracting.
Q: Can MassCEC please clarify the program time period? The RFP references a five-year period of performance (page 7, 10), but also states that the program is expected to be in operation from June 2025 through mid-2029, which is four years (page 5). Should respondents propose providing services for four or five years?	A: The total length of the Massachusetts Solar for All program is five years, with the EPA period of performance beginning in September 2024. Income verification services will be required while programming is available to the public, at the latest September 31, 2029.
Q: Are there contingency plans in place if the federal EPA funding is delayed?	A: As per Section IX, 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.
Q: Has MassCEC previously worked with vendors for similar income verification services? If so, could you provide any past vendor pricing, cost structures, or estimated budget ranges? Q: Can you provide any guidance on what you’d expect the Provider budget for this program to be?	A: MassCEC has not procured similar services in at least the last ten years. The Applicant should propose a budget and rates that would enable the Provider to deliver the services detailed in the RFP. MassCEC will likely contract for a total budget that accounts for the uncertainty in volume of utilization.

Selection

Q: What evaluation criteria will MassCEC use to assess applicants? (e.g., cost, experience, security, technology infrastructure))	A: The selection criteria MassCEC will use is outlined in Section VIII of the RFP.
Q: If [an applicant] is teaming with a technology	A: MassCEC has no preference for partnership applications, provided the proposed solutions fulfill the RFP requirements. Application

<p>provider, does MassCEC consider it an advantage or disadvantage if the teaming partner were to apply to multiple RFPs in parallel? Is there a preference that the technology provider focus exclusively on this platform?</p>	<p>(successful or not) will not impact the ability to apply or contract for other MassCEC RFPs.</p>
<p>Q: Is there a specific requirement for SMWOB participation, or for any defined workshare or requirement? We note that there is a question about whether our firm is designated as an SMWOB, but could MassCEC clarify how this will be factored into the evaluation criteria, and if there is a specific goal or target required?</p>	<p>A: There is no specific requirement for minority- or women-owned business participation in this program. Applicants may, but are not required to, provide their Supplier Diversity Office certifications in the application form. Any information provided will be used to track supplier diversity towards the State of Massachusetts’s EPA Fair Share objective. It will not be used as selection criteria for applicants.</p>
<p>Q: Will there be an opportunity for a live demo or presentation during the interview phase?</p>	<p>A: Applicants are permitted to include live systems demonstrations and/or presentations during the interviews</p>

Reporting

<p>Q: What anonymized data points should be included in reporting metrics? (e.g., rejection reasons, income distribution trends, time-to-approval rates)</p> <p>Q: What format and frequency are required for income verification reporting to MassCEC? (e.g., real-time dashboard, weekly/monthly reports, API integration)</p> <p>Q: Will there be periodic audits or compliance reviews?</p>	<p>A: Exact reporting requirements for the provider will be established during the contracting and development phases but will at the least require monthly reporting as outlined in Section VI. An ability to provide bespoke reports as needed, particularly for state or federal reporting purposes, will be beneficial.</p> <p>MassCEC plans to perform an independent review of participant eligibility on a sample basis, frequency of review to be dependent on volume. All federal programs are subject to audit requirements. MassCEC may request documentation from successful applicants to demonstrate that expenditure complies with the terms of the agreement and any applicable law. Successful applicants should review and be ready to comply with the audit provision of the contract. As a correction to Section VI, MassCEC may need to access limited personally identifiable information for independent review purposes.</p>
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