



Request for Proposals: Massachusetts Solar For All Zero-Interest Loan Platform

Date of Issue: March 13, 2025

Proposals Due: April 25, 2025

All proposals must be submitted to:

solar@masscec.com

I. SUMMARY

The Massachusetts Clean Energy Center (“MassCEC”) and the Massachusetts Department of Energy Resources (collectively, “Program Administrators”) are requesting proposals from vendors (“Vendors” or “Applicants”) to provide an interactive online application portal and project management system (“Application Platform” or “Platform”) that will help facilitate the implementation of our upcoming Massachusetts Solar for All (MASFA) Zero Interest Loan Program (“ZIL Program” or “Program”). The ZIL Program will engage qualifying lenders (“Program Lenders”) to facilitate zero interest loans for eligible residential homeowner solar projects. Though Massachusetts residential homeowners will be the primary end-beneficiaries of the ZIL Program, for the purposes of this RFP “Program Participant” will refer to a solar installer completing a technical application on behalf of a residential homeowner’s solar project.

The Platform will streamline submittal of both technical and loan support applications for accurate tracking, review, and approval by Program Administrators.

The goals of this procurement are for the Vendor to:

- Develop and/or provide an application and project management platform for the MASFA ZIL Program;
- Work with MassCEC to refine the tool, including attending planning meetings and running user experience tests;
- Create training resources on how to use the platform for MassCEC to make available to entities with different permissions (e.g. Program Lenders and Program Participants); and
- Provide ongoing maintenance of portal including security sweeps and bug resolution. Allow for ongoing minor changes to the platform in response to ZIL Program and Program Administrator needs throughout the operational phase of the ZIL Program.

MassCEC will accept applications from individual Vendors as well as partnerships of Vendors who propose a solution uniquely suited to their collaboration. 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, or cancel, awarding funds under this RFP.

II. ABOUT MASSCEC

The Massachusetts Clean Energy Technology Center (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

PROGRAM CONTEXT

Massachusetts has received a \$156 million award from the Environmental Protection Agency (“EPA”) to launch its Massachusetts Solar for All program, which aims to expand access to clean and affordable solar energy to low-income and disadvantaged communities in Massachusetts. The Massachusetts Coalition consisting of the Department of Energy Resources, MassCEC, Massachusetts Community Climate Bank, and Boston Housing Authority will utilize EPA 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 a low-income community shared solar initiative that deepens community solar benefits to eligible subscribers.

The ZIL Program will allow eligible residents with approved technical applications for residential solar projects to obtain 0% interest loans from participating community lenders via an interest-rate-buy-down (“IRBD”) administered by MassCEC. MassCEC will manage the program, which will include collecting project and financial information related to solar PV projects and associated loans, as well as dispersing IRBDs for approved projects. Services under this RFP will support the administration of the ZIL Program by:

- A) Facilitating application intake, processing, and approval;
- B) Holding project-level data from approved applications in an accessible database or comparable tool; and
- C) Facilitating project management coordination between multiple different entities.

PLATFORM DESCRIPTION

MassCEC and DOER seek an online Application and Project Management platform to facilitate applications to the MASFA Zero Interest Loan Program. The selected Platform will help facilitate both the technical and loan support elements of the Program application. To reduce burden on Program Participants, the platform will ideally leverage existing project-specific data from

DOER's SMART technical application to complete the ZIL Program technical application (further described in Attachment E: Technical Platform Requirements).

A sample flow to further explain the platform process is below.

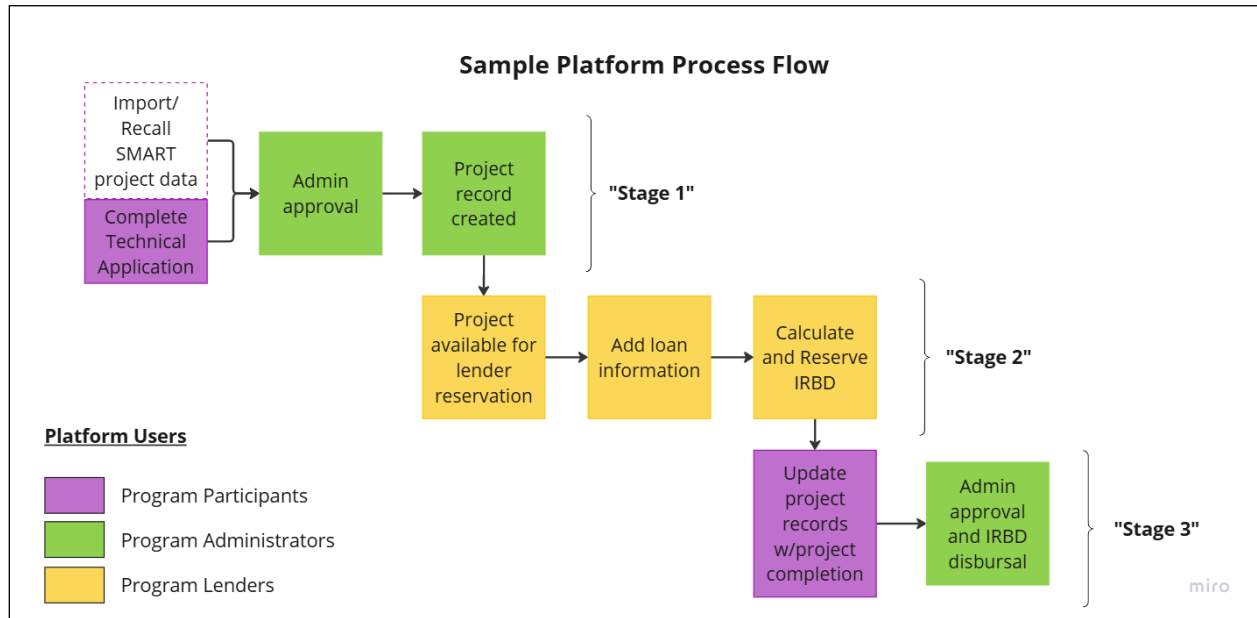


Figure 1. Sample Platform Process Flow

The Application Portal will provide a three-staged process for projects participating in the Program. As outlined in Figure 2, each application stage will have role-based permissions to allow different approved entities to view and/or have access to edit fields in the corresponding application stage. As the Program Administrator, MassCEC will have full access to view and modify applications at all stages.

Stage	Stage Name	Approved Entity Permissions
1	Technical Application	Program Participant (edit), Lender (partial view)
2	Loan Support Request	Lender (edit), Program Participant (status view only)
3	Project Completion Disbursement	Program Participant (edit), Lender (partial view)

Figure 2. Sample Application Stages and Approved Entity Permissions

Applicants may propose a platform that leverages existing software and processes (e.g. a “white-labeled” product) where it is cost-effective and beneficial to the customer experience.

MassCEC recognizes that the third-party lender role within application processing and approval is a unique platform need. MassCEC is open to simplified solutions, particularly those that decrease the complexity or budget (for example, manual steps or increased administrative work in one or more stages).

Applicants proposing a significantly different solution than the three-staged portal described above should describe how their proposed solution will address the needs presented in Figure 1 through alternate means.

Technical requirements of the portal are further clarified in Attachment E (Technical Platform Requirements) (p. 13-15). MassCEC will work with the selected Vendor to finalize the Portal's workflow and features during the platform development period.

PLATFORM GOALS

The goals of this platform are to:

- Reduce administrative burden to ensure timely application approval for ZIL Program Participants.
- Reduce burden on Program Participants by leveraging existing technical information captured during the intake process of DOER's SMART Program.
- Coordinate project management activities between different entities within the Zero Interest Loan Program, namely:
 - Program Administrators, who approve technical applications, monitor/approve project completion deadlines and paperwork, and approve/disburse loan support to Program Lenders
 - Program Lenders, who underwrite loans for projects with approved technical applications, and reserve/request loan support from Program Administrators
 - Installers ("Program Participants"), who complete the technical application on behalf of residents and fill out project completion paperwork.
- Aid Program Administrators in collecting, organizing, updating, and reporting data about solar installed and monetary support obligated/disbursed via the ZIL Program.

IV. ELIGIBILITY

MassCEC and DOER are seeking a qualified Vendor or Vendor Partnership to provide an Application and Project Management Portal to facilitate the application submittal and management processes for the Program.

Applicants may be companies/non-profits with multiple employees, professional contractors, sole proprietors, individuals, or a team of such entities.

Applicants must have a strong understanding of the areas of expertise listed below.

- Experience with implementing and maintaining online application portals;
- Experience with maintaining strong information security protocols;
- Experience with clean energy incentive programs is preferred but not required.

V. ESTIMATED TIMELINE

It is expected that the Platform will be ready for launch by August-September 2025. Applicants that are able to expedite the build-out of Platform will be highly competitive.

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

Release of RFP	March 13, 2025
Questions due to MassCEC via email to solar@masscec.com .	March 28, 2025
Questions with Answers Posted to MassCEC Website	April 11, 2025
Proposals Due	April 25, 2025
Interviews of Top Applicants, if applicable	May 5-9, 2025
Notification of Award	May 16, 2025

VI. SCOPE OF WORK

With this RFP, MassCEC seeks a Provider to perform the following tasks, to be ready for MASFA program launch in summer 2025.

TASK 1. DEVELOP/IMPLEMENT AN APPLICATION AND PROJECT MANAGEMENT PLATFORM

Develop or implement an application intake and project management platform in alignment with technical requirements and specifications provided by Program Administrators.

- Meet regularly with MassCEC throughout platform development period.

- Attend a kick-off call to discuss intended implementation plan, timeline, and metrics associated with the funding.
- Attend regular check-ins— the frequency of which to be determined during contracting or kick-off call— to provide updates on platform development.
- Provide written status reports on a frequency to be determined during contracting or kick-off call.
- Develop an application and project management platform with functionalities in accordance with required platform features, to be jointly finalized during contracting.
- Run user experience testing and post a test version of the application and project management platform prior to official launch.
- Present finalized platform to MassCEC, with appropriate documentation.
- Revise the platform as needed based on review and posting of the final version of the application program.

A scope of technical requirements for the platform can be found in Attachment E.

In their application, Applicants should describe their proposed platform, timeline for development, and how it will meet the described goals and technical requirements of this procurement. Applicants may propose multiple solutions (e.g. a simplified solution and a complete technical solution) if they are significantly different in cost and development time. Applicants invited for an interview will likely be asked to provide a demo.

TASK 2. CREATE TRAINING RESOURCES FOR PLATFORM USE AND ADMINISTRATION

- Train Program Administrators to ensure appropriate management of the platform.
- Develop training materials for portal users, customizing as necessary for different user views and permissions.
- Offer training materials to be available on the portal webpage or a publicly available webpage for portal users, including Program Participants and Program Lenders.

TASK 3. MAINTAIN APPLICATION AND PROJECT MANAGEMENT PLATFORM

Program Administrators will be the primary entity administering the platform. Responsibilities of the Vendor throughout the operating term of the platform include but are not limited to:

- Attend regular check-ins with MassCEC, the frequency of which to be determined during contracting.
- Host and maintain the Application and Project Management Portal and any associated databases on a secure, reliable, and compliant infrastructure. This may include cloud-

based hosting solutions (e.g., AWS, Azure, or similar), provided that the vendor ensures the platform meets all applicable security, performance, and compliance requirements, and maintains the ability to manage, monitor, and secure the environment. The Application and Project Management Portal must be available for the duration of the program period (currently planned for a period from July 2025 through August 2029) plus an administration period lasting an additional year after the end of the program.

- Hosting services to be finalized during contracting, including but not limited to:
 - Ongoing maintenance of the portal, 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.
 - Support troubleshooting and resolving operational errors.
 - Free automatic basic updates to the Application Portal.
- Provide export of all application and project information submitted or provided by third parties and supporting documents on a quarterly basis throughout the contracted term.
- Ideal platforms will allow Program Administrators to independently make minor changes or updates to the Application portal directly (e.g., managing list of eligible entities, editing required fields, editing communications, or editing application workflow).

VII. HOW TO APPLY

MassCEC must receive responses to this RFP no later than **5pm EDT on April 25, 2025**. Only complete, timely proposals will be considered. MassCEC, at its sole discretion, may determine whether an application is complete. The submission must be in electronic form, submitted via email to solar@masscec.com. **Proposals should be in a single PDF document, apart from Attachment D (Budget Form)**. “MASFA ZIL Platform” should appear in the email subject line.

Please include in your proposal:

- **Attachment A:** Authorized Applicant’s Signature and Acceptance Form
- **Attachment B:** Application Form
 - Narrative describing qualifications listed in Section IV: Eligibility
 - Proposed approach to tasks described in Section VI: Scope of Work
 - References
- **Attachment C:** Sample Agreement
- **Attachment D:** Budget form, including an hourly rate table for staff that will work on this scope of work
- **Staff Qualifications:** All responses must include resumes of key individuals who would be providing services in developing and maintaining the Application Portal
- **References:** As requested on application form

Please review and be prepared to sign Attachment C (Sample Agreement). Any requested change to the Attachment C (Sample Agreement) should be marked within Attachment B (Application Form) with detailed explanations. Any requested changes shall be negotiated at MassCEC's sole discretion.

MassCEC is interested in understanding the composition of its applicant and awardee pool for internal information and potential reporting purposes. **Optionally, Applicants are encouraged to complete the [30-second self-assessment](#) as part of the Certification Program for the [Supplier Diversity Office of Massachusetts \(SDO\)](#).**

Applicants who choose to complete the Massachusetts SDO self-assessment tool are encouraged to provide a screenshot or printout of the results page with their application packages. Applicant submission of the SDO questionnaire will help MassCEC better understand the composition of our applicant base today. Any reporting on applicant or awardee metrics will be anonymized.

VIII. SELECTION CRITERIA

Applications will be judged in the following four areas:

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?
- What is the quality of the Applicant's performance on similar past products or their achievements related to proposed work? How was the quality evaluated?

Completeness of Proposed Approach

- Does the Applicant plan to provide services commensurate with the Tasks requested by MassCEC in Section VI and Attachment E? Please note that Applicants that can demonstrate more expeditious implementation of the Application Portal or provide a greater number of optional items outlined in Attachment E will be strongly considered.
- How effective is the Applicant's proposed approach to achieving the Platform Goals?
 - o How effective is the Applicant's approach to integrating technical data from the SMART application into the ZIL technical application?
- How effectively does the Applicant's proposed approach balance needs of the Program with cost effectiveness and simplicity of Platform design.

Cost Competitiveness

- How do the Applicant's hourly rates (as applicable) compare to other Applicants?
- How does the Applicant's overall cost compare to other Applicants?

- How does the Applicant's proposed maximum fee compare to MassCEC's budgeted amount and the fee proposed by other Applicants?
- How does the scale and quality of the proposed scope compare to the proposed maximum fee?

Overall Quality of Proposal

- Does the Applicant demonstrate an understanding of the concepts and requirements underlying the procurement?
- Does the proposal represent good overall value?
- Does the proposal offer some or all the features that are considered beneficial for the function of the Application Portal and the Program?
- Was the Applicant's proposal timely, complete, and reasonable?
- Has the Applicant demonstrated sufficient creativity and flexibility to support the potential demands of adaptability that the MASFA program may require?

IX. BUDGET

Respondents may offer budget proposals in a different format than is noted below, as long as the budget fully provides for an itemized budget and cost schedule.

MassCEC anticipates roughly 3,500 loans will be served over the 4-5-year active period of the ZIL Program. It is anticipated that more Technical Applications will be submitted than will ultimately result in approved loans, and it is possible that up to one third of all initial applications will ultimately not move beyond the first Technical Application phase. Applicants should therefore account for the fact that the true volume of Technical Applications under the Program may range from 3,500-6,000.

MassCEC anticipates contracting with one (1) Vendor or Vendor partnership for approximately five (5) years, though given demand for the Program and available funding, the timeframe may be longer or shorter.

Applicants must submit a budget in compliance with the following specifications:

- 1) A **FIXED COST** for platform development and launch;
- 2) A **FIXED COST** for development of training resources;
- 3) An **ANNUAL COST** for maintaining the website and providing program evaluation and reporting; **and/or**
- 4) A **VARIABLE COST** (if applicable) per Technical Application submittal/management.

All Applicants must submit a completed budget spreadsheet to be considered for the RFP. The Template can be found in the *Scope of Work Budget (Attachment D)*.

X. CONTACT INFORMATION FOR QUESTIONS

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 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. 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, or cancel, awarding funds under this RFP.

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.

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.

ATTACHMENT E: TECHNICAL PLATFORM REQUIREMENTS

MassCEC requires that certain functionality exists in the Application Platform to effectively administer the Program. Additionally, there are less critical functions that are optional, but could provide MassCEC the opportunity to streamline the administrative process. These features are marked as **[Opt]**.

Program/Project management

- Only allow approved entities and Program Administrators to access the portal;
 - Allow MassCEC to open and close the Application Portal, provide approved entities with access to the Application Portal, and put an entity's access on hold at any time;
- Customized edit and view permissions for different entities/entity types;
- Allow applications/projects to be restricted from advancing until program administrator approval for certain workflows;
 - E.g., Restrict loan support request/disbursal until project completion information has been received.
- Generate unique IDs for each submitted application;
- Data must be searchable by unique ID. If applicable, any discrete forms for the same application/project should be able to be linked with associated unique ID;
- Interface with approved entities via email regarding status of application/project, missing application information, and approval/rejection through either template or custom emails. This will ideally include auto-population of applicable project information and contact information;
- Allow Program Administrators to review applications in all statuses, track workflow and status, make formal approvals to entities, and build custom data reports;
- Electronic signature capabilities;
 - Allow Program Administrators to seek electronic signatures from Program Lenders, installers, and resident homeowners.
- Meet high standards for information security;
 - The solution must ensure robust protections for personal and confidential data exchanged within the system. This includes the implementation of encryption, multi-factor authentication (MFA), and role-based access controls (RBAC) to safeguard sensitive information at all stages.
 - The system must comply with relevant industry standards such as ISO 27001, NIST, and GDPR (where applicable) to ensure that data privacy and protection measures are in place.
 - For example, the system should utilize encryption protocols such as AES-256 for stored data and TLS 1.2+ for data in transit. Access logs should be maintained to track user activity, enabling audits to ensure only authorized personnel have access to specific types of information. The

solution should also have secure data backup mechanisms to prevent loss or corruption of critical information.

- The system must comply with any other legal requirements, including requirements under 201 CMF 17.00.
- While **borrowers' social security numbers and loan underwriting details will not be included in the system**, the solution must still account for the security of other sensitive data, such as personally identifiable information (PII), financial details, and grant information, in accordance with applicable regulations and best practices for data protection.
- Allow edits to eligible entities, required fields, communication, and application workflows throughout the Program performance period.
- Allow Program Administrators to export all data and project files on demand.
- **[Opt]** Either provide an Application Program Interface (API) compatible with MassCEC's award management system or the ability to create customized exports of application information for import. The interface should be compatible with other award management systems with little or no modification;
- **[Opt]** Automatically generate electronic award documents and emails and additional electronic communications depending on application status;
- **[Opt]** Ability to sort applications by status, unique application number, specific entity, and other application fields;
- **[Opt]** Allow MassCEC staff to make some changes to the application portal directly, without requiring a work order (e.g. managing list of eligible entities, editing required fields, editing communication, or editing application workflow);
- **[Opt]** Batch processing functionality, as applicable;
- **[Opt]** Enable Program Administrators to access the Program data for a significant period of time after the program has been sunset.

Application Intake

- Intake and store qualitative and quantitative data;
- Customization of field-specific data validation for quality assurance;
- Allow for input and/or import of technical project information;
 - Allow Program Participants to select project equipment, including solar PV modules and inverters, from a regularly updated list of equipment, as approved by the California Energy Commission or a subsequent list of similar quality, as approved by MassCEC
 - To reduce redundancy for Program Participants, it is strongly preferred that the platform be able to recall specific data from the Department of Energy Resource's SMART program technical application into the Platform's technical application. Program Administrators will have all necessary permissions to access and extract this specific data during the Program performance period. Potential solutions could look like:

- Directly linking into the SMART application platform
 - Developing a platform that can import data from the SMART application, for which DOER will establish a pathway out of the SMART application platform
- Allow for applications to have branching process flows, or comparable feature;
- ‘Contextual Forms’ capability which will enable certain questions to appear depending on prior information provided or selected;
- **[Opt]** Integrated ability for residents to submit required documents (e.g. income verification) that attach to the application completed on their behalf by installers.
- **[Opt]** Prevent application submission until required application components are complete;
- **[Opt]** Ability to limit the number of applications an entity may submit;
- **[Opt]** Data field specific cross-referencing abilities between new and previously submitted applications;
- **[Opt]** Allow application to direct users to web pages outside of the application;

Project Completion and Loan Support

- Allow Program Lenders to calculate, document, reserve, and request loan support based on information in technical application and associated project record;
 - Notify MassCEC when loan support requests are submitted
- Allow Program Participants to edit and update application/project information in line with project completion;
 - Notify MassCEC when project information is edited after application approval
- **[Opt]** Allow a Program Lender to change the project status of an application/project once the specific application is identified, thereby preventing a project from being acted upon by more than one Program Lender;
- **[Opt]** Allow automatic generation of deadlines for project completion information to be entered based on date of technical approval or loan qualification;
 - Notify MassCEC when projects are out of compliance with project deadlines.
- **[Opt]** Automatically calculate preliminary loan support amounts, based on fields selected and information input;
- **[Opt]** Automatic email notification functionality based on project deadline dates;
- **[Opt]** Allow restricted ability (require permission/password from Program Administrators) for Program Lenders to update loan information, should it change after loan closing;
- **[Opt]** Allow Program Lenders to update loan principal balance monthly and generate customized data exports.