



Request for Proposals (RFP): RFP\_SFA\_003  
Solar for All Consumer Lending Platform RFP

Milestone	Date
RFP launch date	June 12, 2025
Questions Due	June 19, 2025, by 11:59pm Eastern Time
Answers Posted	June 26, 2025
<b><u>Proposals Due</u></b>	July 10, 2025, by 11:59pm Eastern Time
<u>Selection Notifications</u>	July 17, 2025

## Contents

<b>BACKGROUND .....</b>	<b>3</b>
<b>PROGRAM OVERVIEW .....</b>	<b>3</b>
<b>TIMELINE.....</b>	<b>3</b>
<b>PROPOSAL REQUIREMENTS .....</b>	<b>5</b>
<b>COMPENSATION.....</b>	<b>5</b>
<b>EVALUATION CRITERIA.....</b>	<b>5</b>
<b>QUESTIONS .....</b>	<b>6</b>
<b>SUBMISSION INSTRUCTIONS.....</b>	<b>6</b>
<b>TERMS AND CONDITIONS.....</b>	<b>6</b>

## BACKGROUND

On April 22, 2024, *EnergizeNC*, North Carolina's Solar for All (SFA) coalition, was selected by the U.S. Environmental Protection Agency (EPA) for \$156 million in funding through the Greenhouse Gas Reduction Fund (GGRF). The coalition is led by the North Carolina Department of Environmental Quality's State Energy Office, in collaboration with the North Carolina Clean Energy Technology Center, North Carolina Clean Energy Fund, and Advanced Energy. After a planning and design period, the *EnergizeNC* coalition anticipates launching a program in late 2025 to transform solar energy growth statewide, enabling the rapid deployment of distributed solar and associated storage with meaningful benefits to low-income and rural communities across the state.

Our mission at NCCEF is to accelerate investment in clean and efficient energy solutions and increase climate resilience in North Carolina, particularly to the benefit of underserved populations. We partner with public and private investors, foundations and other non-profit organizations to deploy sustainable financing solutions that will create long-lasting environmental, economic and social benefits.

## PROGRAM OVERVIEW

The North Carolina Clean Energy Fund (NCCEF) seeks to engage a lending platform provider to support the financing of solar systems for residential customers participating in Solar for All, as well as deploying GGRF capital and private capital to other consumer lending in North Carolina and South Carolina. This platform will serve Solar for All and must also be capable of serving other consumer lending including but not limited to home repairs for low- to moderate-income (LMI) households, roof replacement, market rate solar + storage, energy efficiency, and HVAC lending. No Solar for All funding will be used to support features or functionality that are unrelated to Solar for All.

## OBJECTIVE

We seek to engage a qualified vendor that offers a turnkey consumer lending platform and CRM to support lending functions. The functionality of the platform will include underwriting tools, loan origination and loan servicing, as well as robust consumer protection and solar-specific evaluation capabilities. We favor a platform that also offers lending capital and plan to deploy NCCEF's capital through the platform.

**To be considered, proposals must be submitted by the deadline of 11:59pm Eastern Time on July 10, 2025. This is a strict deadline. No proposals will be accepted after this deadline.**

## TIMELINE

NCCEF will establish a timeline for the project upon selection of a vendor.

## SCOPE OF WORK

The selected vendor will provide a comprehensive lending solution encompassing the following:

### 1. Lending Platform and Capital Access

- Provide a fully developed, licensed loan application, origination, and servicing platform
- Offer access to capital to fund loans; option to blend with NCCEF-provided capital

- Where platform capital is brought to bear (outside Solar for All), propose options for NCCEF to cover the costs of processing loans, such as origination or administrative fees
- In-platform tools should allow NCCEF to perform additional project vetting

## **2. Underwriting and Loan Servicing**

- Support traditional and alternative underwriting approaches
- Include automatic pre-approval (e.g., PLAID or similar API integrations)
- Manage the full loan lifecycle: application intake, document collection, approvals, disbursement, and repayment
- Track loan performance and provide consumer service, loan statements, and payment management

## **3. Consumer Protections and Project Oversight**

- Include features/ processes to vet and approve contractors/installers
- Platform managers should be familiar with solar installation processes and regulatory environments in North and South Carolina, and those nuances are incorporated into the loan approval process
- Tell us how your service evaluates projects to ensure cost effectiveness, and quality control considering the following:
  - Cost-per-watt and solar system design efficiency
  - Return on investment (ROI), considering net metering, time-of-use rates, and utility incentives
  - Solar design, system sizing, production capacity, and battery storage specs
- Support for project milestone tracking and flow-based approvals (e.g., contractor payment after installation verification and inspection, PTO)

## **4. Optional Features (Preferred but Not Required)**

- 20-year+ loan term options for solar
- Bundled loans for solar + roof replacements
- Loan comparison calculator tools to benchmark loan products are available on the open market
- A contractor portal where contractors can directly update their credentials, submit invoices for payment, and submit any other needed supporting materials
- The ability to process applications for small commercial and non-profit projects, using underwriting criteria defined by NCCEF

## **5. Reporting and Compliance**

- Ensure compliance with federal and state consumer lending laws and data privacy standards
- Provide Solar for All compliant reporting to NCCEF on borrower demographics, loan terms, energy production or savings, and other impact metrics
- Support audit-readiness for federal grant compliance

## **6. Capitalization and Loan Acquisition**

- NCCEF would like to retain access to information about our contractors, borrowers, and originated projects in the event that loan platform services are discontinued
- NCCEF would like the option to purchase loans originated with platform capital and to sell loans originated using independent capital

## **7. Solar for All Federal Grant Compliance Requirements**

- This procurement is funded in whole or in part by the U.S. Environmental Protection Agency under the Solar for All program. As such, all applicable federal regulations under 2 CFR Part

200 and EPA General Terms and Conditions apply, including but not limited to: equal opportunity, anti-lobbying, records retention, and access for audit and inspection. Contractors must comply with all relevant federal requirements. defined and separate from any non-federal activities. Vendors must disclose any conflicts of interest, certify they are not suspended or debarred, and comply with anti-lobbying rules.

## **PROPOSAL REQUIREMENTS**

Respondents to this RFP are required to provide the following information:

- Cover Page
- Experience & Qualifications
- Overview of Features & Benefits
- Estimated Timeline for Delivery of Features and Benefits
- Key Staff Resumes
- Cost Proposal

We reserve the right to request a demonstration of the software we want to evaluate as part of our final evaluation & selection process.

## **COMPENSATION**

Compensation will be determined through a competitive bidding process. Payments will be made upon an agreed upon schedule and will be aligned with the federal grant drawdown schedule. Vendors must submit invoices detailing completed work, which will be reviewed and approved prior to disbursement. Payment will be contingent upon compliance with federal grant requirements and availability of funds within the grant disbursement cycle. Bidders should clearly present their pricing (e.g., line-item pricing, hourly rates, and total project cost) to ensure transparency and facilitate the appropriate allocation of funds. Pricing for nonprofit rates is welcomed.

- Licensing and set up fees for this platform should not exceed \$50,000. NCCEF will more favorably score platforms that create cost efficiencies and will take into account any potential revenue from fees or interest paid by the borrower in addition to the fees paid by NCCEF.
- NCCEF may modify the scope of work or add related tasks, provided changes are appropriately documented and priced, without reissuing a new RFP. The selected vendor must allow for federal audits, maintain records for at least 3 years, and participate in EPA reporting as required. Preference may be given to vendors with relevant clean energy and federal grant experience. particularly around benefits to disadvantaged communities. Preference may be given to vendors with clean energy or federal grants experience.

## **EVALUATION CRITERIA**

Proposal Evaluation Process: All submitted proposals will be reviewed and evaluated by a selection committee comprised of subject matter experts and/or, procurement professionals and/or, and key stakeholders involved in the *EnergizeNC* Coalition. The evaluation will be based on a set of predefined criteria located within the bid matrix below. The committee reserves the right to request additional information, conduct interviews, or seek clarifications as needed. Proposals will be evaluated based on the following criteria and will be consistently evaluated and scored based on the following factors and relative weights:

Factor	Points Available	Vendor 1	Vendor 2	Vendor 3	Vendor 4
Experience & Qualifications	15				
Experience with GGRF	10				
Software Usability	22.5				
Features & Benefits of Software Align with RFP	22.5				
Cost	30				
<b>Total</b>	<b>100</b>				

## QUESTIONS

All questions regarding this solicitation shall be submitted to [RFP\\_SFA\\_003@nccleanenergyfund.org](mailto:RFP_SFA_003@nccleanenergyfund.org) with the subject line “Solar for All Consumer Lending Platform RFP\_SFA\_003 Questions” by June 19, 2025, at 11:59pm Eastern Time. NCCEF targets posting a way to obtain all questions and answers on its website <https://energizenc.com/> on June 26, 2025.

## SUBMISSION INSTRUCTIONS

Submit your proposal electronically to [RFP\\_SFA\\_003@nccleanenergyfund.org](mailto:RFP_SFA_003@nccleanenergyfund.org) with the subject line “Solar for All Consumer Lending Platform RFP\_SFA\_003” no later than 11:59pm Eastern Time on July 10, 2025. Responses must be provided as attachments to an email. It is recommended that attachments with file sizes exceeding 25MB be compressed (i.e., zipped) to ensure message delivery. Late submissions will not be considered. Only electronic responses will be accepted.

NCCEF will not respond to individual submissions or publish publicly a compendium of responses. A response to this RFP will not be viewed as a binding commitment to develop or pursue the project or ideas discussed.

## TERMS AND CONDITIONS

- NCCEF reserves the right to make multiple awards under this Request for Proposal if doing so is determined to be in the best interest of the organization.
- NC Clean Energy Fund reserves the right to accept or reject any or all proposals, and to negotiate with any respondent. All materials submitted as part of the proposal become the property of NC Clean Energy Fund and may be used as deemed necessary. The selected vendor(s) will enter into a formal contract with NC Clean Energy Fund before commencement of any Solar for All activities.
- Compliance with Federal and EPA Requirements: All work performed under this RFP shall comply with applicable federal regulations, including the U.S. Environmental Protection Agency (EPA) General Terms and Conditions for Assistance Agreements and the requirements of the Greenhouse Gas Reduction Fund (GGRF) Solar for All program. Contractors must adhere to the provisions of 2

CFR Part 200 (Uniform Guidance), including procurement standards, conflict of interest policies, records retention, and allowable costs.

- NC Clean Energy Fund reserves the right to negotiate pricing with any proposer as part of this procurement. We also reserve the right to award all, part, or none of the requested work described in this RFP and may issue multiple awards if it is determined to be in the best interest of the program. NC Clean Energy Fund may modify the scope of work or add related tasks, provided such changes are appropriately documented and priced, without reissuing a new RFP. The selected vendor(s) must allow for federal audits, maintain all records for a minimum of three (3) years, and participate in EPA-required reporting as applicable.
- All deliverables, including any associated URLs, shall become the exclusive property of the NC Clean Energy Fund, with a comprehensive plan for perpetuity ensuring long-term accessibility and preservation. Upon termination of the agreement, all project files and data will be securely transferred to NC Clean Energy Fund, archived, or permanently deleted. The Contractor shall provide reporting and access to website analytics (e.g., page views) for a period of at least four years post-launch.

This Page Intentionally Left Blank