



SELF-HELP CLIMATE CAPITAL, LLC

REQUEST FOR PROPOSAL FOR ORIGATION QUALITY CONTROL SERVICES

December 9, 2024

Origination Quality Control Services RFP #1

Revised January 7, 2025

1. GENERAL INFORMATION.

- A. **Opportunity & Overview.** Self-Help Climate Capital, LLC (“Self-Help”) seeks to identify quality control services as further described below.

This Request for Proposals (the “RFP”) will remain open until the deadline noted in Section 4D and responses (each a “Proposal”) will be evaluated as set forth in Section 4. For the purposes of this RFP, parties responding to this RFP are referred to as “Proposer” or you.

Potential and actual Proposers may communicate directly with Self-Help prior to Proposal submission and after its evaluation. (Direct communication will be limited while the Proposal is under consideration per Section 5 below.)

Proposals must be submitted electronically in accordance with Section 4 below.

- B. **Background.** Self-Help is a subrecipient of an award under the Environmental Protection Agency’s 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. 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.

Self-Help is a coalition partner of Climate United Fund (“**CUF**”), the 501(c)(3) awardee under NCIF. Self-Help 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.** Self-Help seeks a quality control vendor to provide review services in connection with purchased mortgage and non-mortgage loans.

Self-Help expects to use proceeds from NCIF (through its subaward from CUF) to pay for all or a portion of the quality control services and related fees in accordance with any terms of such subaward. Self-Help will procure quality control services in adherence 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.** Self-Help 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 Self-Help’s sole and exclusive discretion), and/or (f) make multiple or partial awards. The award of the contract(s) will not necessarily be made to the organization offering the lowest price.

The issuance of this RFP does not commit Self-Help 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 Self-Help to enter into an agreement or conduct or expand business with any Proposer even if all the requirements are met.

Self-Help anticipates beginning receipt of services upon completion of the RFP process and execution of a written agreement between Self-Help and successful Proposer but not earlier than first quarter of 2025.

2. **SCOPE OF SERVICES.** The selected Proposer will provide Self-Help with the following services:
- Quality control services for purchased mortgages, including all activities required by the government-sponsored enterprises (“GSEs”), including but not limited to:
 - Pre-funding quality control audits and verifications
 - Post-purchase quality control audits and re-verifications
 - Monitor regulatory requirements
 - Reporting
 - Standardized GSE-required quality control reporting including but not limited to sampling, audit results, defect rates, and trends
 - Customized reporting for energy efficiency data
 - Loan file management
 - MERS annual report certification
 - Quality control services for purchased non-mortgage loans including but not limited to:
 - Post-purchase quality control audits

- Monitor regulatory requirements
- Reporting
 - Quality control reporting including audit results, defect rates, trends, etc.
 - Customized reporting for energy efficiency data
- Loan file management

3. **PROPOSAL CONTENTS.** The Proposer in its proposal shall clearly and concisely respond to each of the following (referencing the appropriate A-I sub-sections). Failure to respond to a topic may render the Proposal incomplete and Self-Help reserves the right, in its sole discretion, to either contact Proposer to request supplementation of the Proposal or refuse to consider or evaluate the incomplete proposal.

A. **Experience.** The Proposer should concisely describe its qualifications and experience related to the areas outlined in the Scope of Services above and in sub-section C. Minimum Qualifications below.

For each of the services described in section 2. Scope of Services, please provide:

- Sample report sets and
- Metrics including, but not limited to:
 - Average monthly reviews (count)
 - Average monthly reviews per employee
 - Last 6 months reporting cycle/turn time for different asset types

B. **Organization, Size, Structure.** The Proposer should describe its organization in terms of the following:

- Overall size and number of staff within Proposer’s organization assigned to quality control reviews and MERS Annual Reviews. Please include, in the submission, descriptions of:
 - Staff qualifications and roles
 - User platform
 - Client relationship management approach
 - Client communication management approach
- Location(s) of staff
 - Please note Self-Help is not currently considering any off-shore labor models.
- Organization’s Board of Directors diversity metrics:
 - Race and Ethnicity
 - Gender
- Indicate if your organization qualifies as a Disadvantaged Business Enterprise (DBE) (as defined in 40 CFR § 33.103)
- Indicate if your organization qualifies as a Women’s Business Enterprise (as defined in 13 C.F.R §§ 127.100) or a Minority-owned Business Enterprise.

Please include a copy of your Equal Opportunity/Affirmative Action Policy and DEI statement, if available. Self-Help encourages the participation of businesses owned by people of color, women, and persons with disabilities in the implementation and execution of all projects, either on a direct basis or through sub-contracting efforts.

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)).

C. **Minimum Qualifications.** Document how you meet the following qualifications.

Required

- Pre-funding and post-closing mortgage quality control audits meeting requirements of major investors (i.e., Fannie Mae and Freddie Mac and Fannie Mae)
- Experience completing reviews for portfolio and non-QM mortgage products
- Post-closing quality control audits for consumer products (i.e., non-mortgage)
- Customizable loan selection process
- Loan document management and storage, including ability for client's users to access the documents
- Reporting meeting requirements of major investors (i.e., Fannie Mae and Freddie Mac)
- Customizable reporting
- Ability for client's users to extract loan-level data (validated data and defects) and pool level reporting into Excel or .csv
- Compliance with contracted audit timelines of 30 calendar days or less.

Preferred

- Ability to complete MERS Annual Report certification
- Dedicated account representative

D. **Pricing.** The Proposer's proposed pricing should be within the standard industry ranges for each item, including set-up costs, re-verification fees, and all fees charged per audit.

E. **Information Security and Breaches.** The Proposer should disclose and concisely describe its Information Security policies and procedures to protect client data. If the Proposer has suffered any known cyberattacks or breaches, please describe the event and the organization's response and remedial actions taken. Please include a copy of your Data Privacy and Information Security Policy.

F. **Insurance.** Describe the levels of coverage for liability insurance, cyber insurance, Financial Institution Bond (or equivalent insurance), Errors and Omissions Insurance, and any other relevant insurance your organization maintains.

G. **Debarment or Suspension.** Confirm that neither your organization nor any individual who will be acting as a Principal on any contract entered as a result of the 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 2CFR 1532.995.

H. **Contact Information.** The Proposer should include the name, title, mailing address, email address, and telephone number for the primary point of contact of the Proposer.

I. **Proposal Attestations and Attachments.** All responses must be signed by an individual authorized to legally represent the organization, and 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

For all signatures, please use an electronic image of a wet signature (e.g. a scanned pdf) or a digital signature.

4. PROPOSAL EVALUATION

- A. **Submission of Proposals.** You must submit any proposal, including all supporting documentation, electronically in a single PDF of 20 pages or less, excluding sample report sets, via email to NCIFProcurement@self-help.org. Proposals must address each topic described in Sections 2 and 3 and include the RFP name in the subject line of the submission email.

Self-Help is not responsible for electronic files that cannot be opened or corrupted files. If files cannot be opened, Self-Help reserves the right (but does not have the obligation) to contact the Proposer and take reasonable measures to receive an openable file. By submitting information, the Proposer represents that they have read and clearly understand this RFP and are capable of providing the required services.

All costs incurred in the preparation of a proposal responding to this RFP and/or participating in any interview process will be the responsibility of the Proposer and will not be reimbursed.

- B. **Evaluation Procedure and Criteria.** Self-Help will review proposals against initial criteria, including:
- a. First-tier evaluation metrics:
 - Responsiveness to RFP,
 - Prior relevant experience,
 - Operational processes (such as customer service model and storage protocols),
 - Reporting capabilities, and
 - Price reasonableness (including compliance with 2 CFR § 200.459).
 - b. Second-tier evaluation metrics
 - DBE status and diversity of proposed team,
 - Interviews (if conducted),
 - Potential reference checks following interviews, and
 - Publicly available information and reputational risk.

Self-Help will review all Proposals based on first-tier evaluation metrics, and based on that review, may select a smaller number of Proposals for second-tier evaluation metrics. Any evaluation or scoring of first-tier or second-tier evaluation metrics is subject to correction upon discovery or disclosure of additional or clarifying information.

All Proposals must comply with all EPA procurement rules and guidelines. All responses must be presented economically and efficiently. Self-Help may request additional due diligence materials and interviews with the Proposer as part of the selection process. Self-Help's decision

regarding this RFP will be final and not subject to review.

- C. **Terms of Engagement.** Self-Help intends for this RFP to result in the selected Proposer executing a written agreement with Self-Help. Any such agreements with the selected Proposer 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 renewal for up to an additional five individual years, or as otherwise mutually agreed. 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. The selected Proposer agrees to be bound by all applicable Federal, state, and local laws, regulations, and directives in the performance of such contract. The contract will be on a per service fee schedule basis, with payment terms to be negotiated with the selected Proposer.

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.** Self-Help expects to follow the timeline set forth below with respect to this RFP; provided, however, that Self-Help may extend (but not shorten) in its sole discretion any or all of the timelines set forth below:

Release of RFP	December 9, 2024
Proposer Questions Due to Self-Help	5 P.M. ET on December 20, 2024
RFP Proposals Due to Self-Help	5 P.M. ET on January 20, 2025

5. QUESTIONS AND CONTACT INFORMATION

Please submit any questions concerning this RFP per the timeline specified in Section 4D via email to NCIFProcurement@self-help.org, including the RFP name in the subject line of the email.

Direct communication about the content of this RFP will be limited. Self-Help will entertain written questions from potential Proposers submitted via this form. If appropriate, and for clear and consistent communication, the question (without identification of the questioner) and its answer will be posted to the FAQ on our website here: <https://www.self-help.org/who-we-are/resources/current-proposal-requests>

Self-Help reserves the right not to respond to all questions. Each Proposer is responsible for requesting further explanation, if they do not fully understand or believe the information contained herein could be interpreted in more than one way.

Self-Help looks forward to receiving your Proposal.

ATTACHMENT A - CERTIFICATION OF DILIGENCE, ACCURACY, AND COMPLETENESS

CERTIFICATION OF DILIGENCE, ACCURACY, AND COMPLETENESS

On behalf of _____,
(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 _____,
(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

¹ 48 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: **Origination Quality Control Services 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/>.

END OF DOCUMENT