

**Purpose**

The District of Columbia Green Finance Authority (“DC Green Bank” or “DCGB”) invites software product development vendors to propose comprehensive, outsourced loan origination and management software solutions as the organization grows. This Request for Proposal (RFP) solicits a resource to serve as DCGB’s primary outsourced online lending solution development.

**DC Green Bank Background**

Pursuant to the Green Finance Authority Establishment Act of 2018, effective August 22, 2018, as amended (D.C. Law 22-395; D.C. Official Code § 8-173.23), the District of Columbia (“District”) established the DC Green Finance Authority, commonly referred to as DC Green Bank (DCGB). The mission of DC Green Bank is to attract and accelerate private investment for clean energy and energy efficiency financing to help the District achieve our Clean Energy DC and greenhouse gas reduction goals.

**Specifically, DC Green Bank aims to:**

- Attract private capital by leveraging public investment.
- Use financial tools to increase capacity, accelerate lending, and recapitalize funds to support the Bank’s mission.
- Become a go-to resource for District residents, small business owners, and commercial developers interested in energy efficiency improvements, clean energy installations, and construction of green infrastructure; and
- Be a breakeven entity, where the revenues earned from financing activity cover its operating costs over the long term.

DC Green Bank invests in sustainable projects and programs such as clean energy, clean infrastructure, clean transportation, stormwater best management practices, energy efficiency, water efficiency, or green infrastructure projects and programs.

**Scope & Required Services****SCOPE & REQUIRED SERVICES SUMMARY**

The automated application intake system (the “System”) must be able to accommodate on-line applications in addition to taking loan applications by mail or fax. The system must be specific to commercial and business applicants only; individuals are not eligible to apply or create an account. Online applicants must be able to log in, apply for loans, and see where the loan application is in the process. The system must integrate with and load documents into our SharePoint system and track outstanding requirements. Failure to have an operational automated application intake system will result in proposal disqualification.

**SCOPE & REQUIRED SERVICES DETAILS**

The System must meet the following capabilities within three months of contract award:

1. A web-based, mobile friendly, interactive portal which supports two pathways for application/documentation submission/consumer document signatures:
  - a. a customer portal for customers that want to initiate and submit an application themselves, and;
  - b. a portal which allows DC Green Bank to initiate and submit an application on behalf of a customer and which addresses any sensitive information required to be entered (e.g., social security number, income) ideally allowing customer to enter such information.
2. Portal and customer login security.
3. Portal to be an isolated site that has a link from the DC Green Bank website. Website is hosted through WP Engine.
4. Allows intake of documents via upload from computer, tablet, or other electronic devices.
5. Permits electronic signature for customers to execute both the loan application and the loan documents regardless of application pathway.
6. Allow for all documents to be manually signed and uploaded for customers lacking access to electronic signature.
7. Allows applicant to monitor the status of the application throughout the workflow, sharing only the data appropriate for based on need.
8. Incorporates a due diligence checklist and tracks and reports on outstanding document requirements.
9. Integrates with Microsoft SharePoint for data and application retention.
10. Ability for customers to choose one or more loan products when applying.
11. Allow customer/DC Green Bank to enter amount and term for each loan type and be presented the monthly payment amount.
12. Ability to start application but complete at a later date/time.
13. Ability to use the back button without losing application data already entered.
14. Robust reporting capabilities including, but not limited to, number of applications received, number and dollar value of loans by loan product, underwriting tier and ad-hoc reporting for program analysis, program management and oversight reporting
15. The system must abide by all DC and federal laws regarding lending practices.

16. The must be compliant with web content accessibility guidelines (WCAG) for Section 508 compliances and the Gramm-Leach-Bliley Act (GLBA).
17. Ability to support a minimum of twenty (20) individual users attempting to create a new user account at one time.
18. Ability for a minimum of 50 already established users to access their specific account without significant disruption.
19. Previous experience with creating application forms and user portal creation.
20. Loan applications will consist of alpha-numeric long and short text responses. Each loan application will have approximately 20 – 30 questions.
21. The Software server and database will reside on Microsoft Azure.
22. The development of the Software / Portal, excluding developer tools, is work made for hire. The software / portal shall be the sole property of DC Green Bank.
23. Acceptable Testing. DC Green Bank shall, in cooperation with Developer, prepare and be responsible for a plan for the DC Green Bank acceptance test (“Acceptance Test Plan”).

## Terms

DCGB proposes that the term of the contract for online lending solution development to start on February 1, 2022 and conclude based on the timeline provided by the selected vendor for project completion. DCGB has the ability to offer a software maintenance contract for an initial one (1) year period, with the option to renew annually for a consecutive four (4) year period at the discretion of DCGB.

## Requirements

Proposal responses should demonstrate the expertise of the organization’s ability to perform the outlined scope of work.

The following information must be included in the vendor’s proposal.

- Letter of Transmittal - this letter should not summarize the proposal. The letter should include the following:
  - Company name, address, and telephone number(s).
  - Name, title, address, email address, and telephone number of vendor’s contacts.
    - Contacts should be authorized to represent their firm in business transactions and specify where correspondence should be directed.
  - Outline your firm’s understanding of the proposed services and positive commitment to provide the services outlined.
  - A signed certificate of authority that the individual signing and the proposal on behalf of the vendor is legally authorized to bind the firm to the Proposal and cost schedule.
  - A statement that indicates Proposal and cost schedule is valid and binding on the vendor for ninety (90) days following the Proposal submission date and will become part of the negotiated contract except as mutually modified by the parties.
- General Vendor Information
  - Length of time in business providing proposed services
  - Total number of clients

- Number of full-time personnel, specifying job duties
- Number of part-time personnel, specifying job duties
- Office location servicing DC Green Bank
- Preference is given to the following types of businesses. Please provide relevant documentation if your business is classified as the types listed below:
  - DC CBE (Certified Business Enterprise)
  - Small, women, or minority-owned
  - DC local business
- Mission Alignment; Sustainability, Clean Economy, and Equal Access
  - Describe your company's approach and methodology (including benchmarking and progress on goals) relating to sustainability, contributing to the clean economy, and equal access. Please also describe the supplier diversity and responsible sourcing program that you use in the sourcing process for your company's vendors, suppliers, and subcontractors.
- Positioning to complete services
  - Provide a history of experience providing similar services, as well as a description on how your firm is positioned to provide required services. Please include information about your resources and financial health for the past three (3) years.
- Service Approach, Methodology
  - Describe, in detail, your approach and methodology to provide the services required and ongoing support. In addition to describing your services, include a description of your internal security, privacy and anti-corruption practices and/or codes of conduct.
- Staff Resources
  - Provide names, titles, and job summaries of key personnel who will provide online lending solutions development services to DC Green Bank. Describe the roles and responsibilities that each team member will provide to this project.
  - Describe how your Relationship Manager will work with DCGB to ensure the smooth transition of working with your organization. DCGB shall not be held liable if the transfer is delayed beyond the implementation date due to circumstances beyond DCGB's control. Explain how your Relationship Manager will manage DCGB and communicate any new services or changes to services. Provide the turnover rate of your Relationship Manager with their clients, with an estimate of how many years DCGB can expect to deal with that individual. The Relationship Manager needs to be available to meet in DCGB face-to-face or electronic meetings.
- Terminated Contracts
  - Provide any information where your firm voluntarily terminated a contract, or your contract counterparty terminated your firm's contract, during the past five (5) years. Termination for default is defined as notice to stop performance due to the vendor's nonperformance or poor performance, and the issue was either (a) not litigated, or (b) litigated, and such litigation determined the vendor to be in default if a default occurred, list complete name, address, and telephone number of the party.
- Other Services
  - Provide a brief description of your firm's other services, beyond this RFP scope, that DC Green Bank may pursue.

- Executive Summary
  - Summarize your Proposal and your firm’s qualifications to complete the required services. Additionally, you may include why your firm is pursuing this work and how it is uniquely qualified to perform it, and other information that may assist DC Green Bank in determining your qualifications. The executive summary should not exceed two (2) pages.
- Cost of Services
  - Proposals must contain a fee schedule that includes fixed-rate business hours support and hourly rates for additional services. Describe the rational for pricing, specific pricing you can provide, and potential additional charges.
- References
  - Provide three (3) references for clients that you have delivered similar services. Reference the actual services provided, client size, and length of services.
- Processing Fee
  - Each Proposal submitted for consideration must be accompanied by a \$500.00 processing fee submitted by mail or ACH, please contact [info@dcgreenbank.com](mailto:info@dcgreenbank.com) for specific instructions.

This request for proposals (RFP) contains background information on DCGB and specific information that must be included in the proposal submitted. The proposal must be submitted as a PDF by email, no later than 4:00 p.m., January 7, 2022, directly to:

DC Green Bank  
 Attention: Donald Walker, Chief Operating Officer & Mike Chase, IT Consultant  
 Email: [dwalker@dcgreenbank.com](mailto:dwalker@dcgreenbank.com) & [it@dcgreenbank.com](mailto:it@dcgreenbank.com)  
 cc: [info@dcgreenbank.com](mailto:info@dcgreenbank.com)  
 Phone: 202-301-8304

**Conflicts of Interest**

The proposals must identify any potential conflicts of interest known to the firm that may affect the provision of services to DCGB.

**Proposal Process**

November 1, 2021	RFP will be made available
January 7, 2022	All Proposals must be submitted to DCBG by 4:00 p.m.
January 12, 2022	Internal screening of proposals. DCGB will develop a short list of at least two Institutions whose references will then be contacted.
January 21, 2022	Selected short list Institutions will be requested to present their proposal.
January 26, 2022	Selection of the successful firm will be made and negotiation of terms of engagement undertaken. Other short-listed firms will be notified.
February 1, 2022	Services commence

**Selection Criteria**

Criteria	Available Points
<b>Mission Alignment</b> <ul style="list-style-type: none"> <li>Evaluates the organization’s stated alignment to the DC Green Bank mission.</li> </ul>	20
<b>Services Offered</b> <ul style="list-style-type: none"> <li>CRM product development and integration</li> <li>Analytics and reporting capabilities</li> </ul>	20
<b>Expertise</b> <ul style="list-style-type: none"> <li>Experience of proposed team members</li> <li>Review of submitted portfolios of example work products</li> <li>Depth of existing relationships with sectors and audiences relevant for DCGB work</li> </ul>	20
<b>Technology</b> <ul style="list-style-type: none"> <li>Online accessibility to information</li> <li>Successful integration of metrics and synchronization of current software tools</li> <li>Technological security for sharing confidential information</li> <li>Proven use of technology to develop online application creation and workflow services, both mobile and web based.</li> <li>Proven use of technology to enhance integrate data from application to internal systems</li> <li>Cybersecurity and data privacy minimum standards and/or policies</li> </ul>	20
<b>Customer Service</b> <ul style="list-style-type: none"> <li>Promptness of expected responses to requests for support from DCGB team</li> <li>Professional level of communication between team members and DCGB staff</li> <li>Process for resolving miscommunications and short turnaround projects</li> </ul>	10
<b>Preferred Businesses (Additional points will be given for the following):</b> <ul style="list-style-type: none"> <li>DC CBE (Certified Business Enterprise),</li> <li>Small, women, or minority-owned</li> <li>DC local business</li> </ul>	10
<b>Total Available Points</b>	<b>100</b>

**Proposal Conditions**
*Contingencies*

- This Request for Proposals (RFP) does not commit DCGB to award a contract. DCGB reserves the right to accept or reject any or all proposals or waive irregularities if DCGB determines it is in the best interest of DCGB to do so.

*Acceptance or Rejection of Proposals*

- Proposals shall remain open until January 7, 2022 at 4:00 p.m. DCGB realizes that conditions other than lowest cost are important and will award contract(s) based on the proposal(s) that best meet DCGB's needs.

#### *Modifications*

- DCGB reserves the right to issue addenda or amendments to this RFP.

#### *Proposal Submission*

- To be considered, all proposals must be submitted in the manner set forth in this proposal. It is the Institution's responsibility to ensure that its proposal arrives on or before the specified time.

#### *Incurred costs*

- This RFP does not commit DCGB to pay any costs incurred in the preparation of a proposal in response to this request. The Institution agrees that all costs incurred in developing its proposal are the Institution's responsibility.

#### *Negotiations*

- DCGB may require the Institutions selected to participate in negotiations, and to submit cost or other revisions of their proposals as may result from negotiations.

#### *Final Authority*

- The final authority to award contracts as a result of this RFP rests solely with DCGB.

#### **Other Proposer Considerations**

Proprietary information: Information submitted to DC Green Bank that the Proposer wishes to have treated as proprietary and confidential trade secret information should be identified and labeled as "Confidential" or "Proprietary" on each page at the time of disclosure.

#### **Contact Information**

All inquiries should be directed to the following:

- Donald Walker, Chief Operating Officer – [dwalker@dcgreenbank.com](mailto:dwalker@dcgreenbank.com), 202-301-8304
- Mike Chase, IT Consultant, [it@dcgreenbank.com](mailto:it@dcgreenbank.com), 202-301-8309

#### **Applicable Requirements**

Each Proposal submitted for consideration must be accompanied by a \$500.00 processing fee submitted by mail or ACH, please contact [info@dcgreenbank.com](mailto:info@dcgreenbank.com) for specific instructions. As a condition of negotiation with any selected proposer, DC Green Bank may require that such Proposer agrees to pay costs incurred by DC Green Bank, including fees and disbursements of the DC Green Bank's consultants, lawyers, and other professional advisors.

The following documents are applicable to this procurement and are hereby incorporated by this reference:

Item No.	Title	Date	Location
1	The Energy Efficiency Financing Act of 2010, effective May 27, 2010, as amended (D.C. Law 18-183; D.C. Code, 2001 Ed. § 8-1778.01 et seq.) (the “PACE Act”)	Latest	<a href="https://doee.dc.gov/sites/default/files/dc/sites/ddoe/publication/attachments/Amended%20Energy%20Efficiency%20Financing%20Act%20of%202010.pdf">https://doee.dc.gov/sites/default/files/dc/sites/ddoe/publication/attachments/Amended%20Energy%20Efficiency%20Financing%20Act%20of%202010.pdf</a>
2	Green Finance Authority Establishment Act of 2018	Latest	<a href="https://legiscan.com/DC/text/B22-0257/id/1808126/Washington%20D%20C%20-%202017-B22-0257-Enrolled.pdf">https://legiscan.com/DC/text/B22-0257/id/1808126/Washington D C -2017-B22-0257-Enrolled.pdf</a>
3	Clean Energy Omnibus Amendment Act of 2018	Latest	<a href="https://legiscan.com/DC/text/B22-0904/id/1833946/Washington%20D%20C%20-%202017-B22-0904-Enrolled.pdf">https://legiscan.com/DC/text/B22-0904/id/1833946/Washington D C -2017-B22-0904-Enrolled.pdf</a>
4	DC Green Bank Website		<a href="https://dcgreenbank.com/">https://dcgreenbank.com/</a>
6	DC Green Bank Info	Latest	<a href="https://dcgreenbank.com/about/">https://dcgreenbank.com/about/</a>
7	Financial Institutions Deposit and Investment Amendment Act of 1997	Latest	<a href="https://code.dccouncil.us/dc/council/laws/docs/12-56.pdf">https://code.dccouncil.us/dc/council/laws/docs/12-56.pdf</a>
8	Section 508 Compliance	Latest	<a href="https://www.section508.gov/">https://www.section508.gov/</a>

Notwithstanding anything contained herein, any award pursuant to this RFP shall be subject to the provisions of (a) the federal Anti-Deficiency Act, 31 U.S.C. §§ 1341-1351 and 1511-1519(2004), and D.C. Official Code §§ 1-206.03(e) and 47-105 (2012 Repl.); (b) the District of Columbia Anti-Deficiency Act, D.C. Official Code §§ 47-355.01 et seq. (2012 Repl. and 2014 Supp.) ((a) and (b) collectively, the “Anti-Deficiency Acts”); and (c) § 446 of the District of Columbia Home Rule Act, D.C. Official Code § 1-204.46 (2012 Repl.), as each may be amended from time to time and each to the extent applicable to this RFP.