

Grants to Non-profit Lenders Solicitation Q&A

Submit all questions to the RFA Coordinator at cef@commerce.wa.gov. **Commerce will post answers periodically through 7/21/2021.** Questions must be submitted by 7/20/2021.

Week 1:

- 1) **Q: Our organization is considering applying for this opportunity. We noticed there will be a Pre-Application Conference next Tuesday at 1 pm, but couldn't find any meeting info to be able to attend. Could you please respond with a meeting link or invite?**

A: The program's website has been updated to include a link to the pre-application conference meeting.

Week 2:

- 2) **Q: The City of Richland has operated an energy efficiency revolving loan program for the past 20 years. As a municipality we are non-profit. Would we qualify as a non-profit lender for this grant funding?**

A: Yes, the City of Richland, would likely qualify if the City could legally show they are a non-profit and can establish the City has operated the revolving loan program for a minimum of five (5) years. Please see RCW 24.03.005 for a complete definition of a non-profit. The City would also need to meet all the additional areas listed under RFA Section 1.3 MINIMUM QUALIFICATIONS.

- 3) **Q: Is there any benefit to increasing the match above 15%? And is the match made by project or portfolio?**

A: Maximum points are given up to a 3:1 match ratio. Traditionally, match has been provided on project by project basis but there is the potential case that can be made based on the portfolio level.

- 4) **Q: For legal status, do you want official certificates etc, or just a statement of legal status?**

A: Official certificates must be provided.

- 5) **Q: What restrictions will there be on the use of loan repayment funds, and for how long do those restrictions remain in place?**

A: *GNL has a 10 year contract term. During that term, the negotiated contract will lay out the use of funds. That contract will include appropriate elements of the Awardee's application content. The award does not allow for the administration nor support costs of the Awardee in their efforts to manage the program. Typical use of loan funds, repaid or otherwise, are direct loans or used as a loan loss reserve. Propose use of funds should be outlined in the application.*

6) Q: Commerce DEI goals

a. Can the different categories (minorities, women, small business etc.) overlap?

A: *Yes, but please note the Diverse Business Inclusion Plan section is not scored. Other than the applicant being able to talk about how projects are targeting vulnerable/burdened communities in other application sections, the Inclusion Plan is not directly scored, but is still mandatory to submit.*

b. Do these apply to contractors and/or borrowers?

A: *No, they do not apply if we are talking about the Diverse Business Inclusion Plan and contractors or borrowers having to provide a Diverse Business Inclusion Plan. This is just for the application portion and it would not be a pass through contractual requirement. We would point out though if you are proposing in your application to incorporate DEI down to contractor/borrower level then we would expect to see that incorporated.*

7) Q: Diverse Business Inclusion plan:

a. What exactly are you looking for here?

A: *We are trying to get a sense on how your business as an applicant is approaching the topic and also the efforts you are taking to incorporate diverse business and the way you conduct your business through outreach, and maybe downstream effects. Overall trying to get a sense of what that looks like as an applicant.*

b. How will you define and measure goals?

A: *Any impacts/outcomes the Applicants propose to achieve as a result of the delivery of these services including how these outcomes would be monitored, measured and reported to the state agency.*

c. How does it apply to nonprofit lenders that will be performing all of the lending and servicing work in-house?

A: *Participation may be either on a direct basis or on a subcontractor's basis. However, no preference on the basis of participation is included in the evaluation of Diverse Business Inclusion Plans submitted, and no minimum level of minority- and women-owned business enterprise (MWBE), Washington Small Business, or Washington State certified Veteran Business participation is required as a condition for receiving an award.*

d. Is this plan supposed to describe the borrowers (homeowners or small businesses) that the nonprofits lend to, the installation contractors selected by lenders' borrowers or something different?

A: *The Plan could include both borrowers and contractors.*

8) Q: Can electric and gas utility conservation program rebates be counted towards the 15% match?

A: No. The lender must provide 15% of private capital for the loan. A payment or rebate from the utility to the borrower does not meet this requirement. Any matching private capital claimed as match for this program cannot be claimed as match for any other funding sources.

9) Q: Does the term “Private Match” exclude any funds from public sources?

A: Private match means: Non-state funding sources.

10) Q: “Include list of contracts applicant has had in past 5 years” what do you mean by contracts?

A: Contracts that you would be having with borrowers or others associated with lending that would show that you have been doing that type of lending and that you have an idea on how to do lending contracts associated with your book of business.

11) Q. “Business references for the lead staff person for whom work has been accomplished” what does this mean?

A: References that can talk about the work they do as lead staff. References from other entities that you have worked with in the past. References in regards to the quality of your work.

12) Exhibit D. Lists SOW and Budget attachments. Are we to submit separate documents in addition to the information being provided in the main application?

A. The SOW and Budget being referred to are part of Exhibit D, the example contract template. The template contract is substantially the same as the sample contract and its general terms and conditions attached as Exhibit D. No submission of Exhibit D SOW or Budget attachments are required as part of the application submission.

13) Q: Is it advantageous to apply for both commercial and consumer funding for this?

A: If it’s in your book of business and that is part of what you are doing and you’re aligned with the priorities of the program it makes sense to do so. If this is something you are doing as a stretch goal and there is not a lot of previous experience it is hard to say whether or not that might hinder you in that specific aspect. It is the evaluators’ decision to see if that part of your application has a preferable aspect.

14) Q: For the 6 references required—would it be helpful for us to include actual recommendation letters, or is the contact information listed in the RFA sufficient?

A: The list of contacts is sufficient to meet the requirements requested within the experience of the applicant section. The inclusion of the actual letters may or may not be considered by the evaluator.

Week 3:

15) Q. Prevailing Wage/SEPA- does this only apply to the applicant, or also to contractors?

A: Although the payment by Commerce of state Grant funds from the Clean Energy Revolving Loan Fund (“Fund”) to the Grantee is not intended for the construction of a public works project, it is possible

subsequent Grant fund loans by the Grantee to borrowers and their contractors may be used for public works projects and subject to the state prevailing wage law (Chapter 39.12 RCW). The Grantee, borrowers, and contractors are advised to consult the Industrial Statistician at the Washington Department of Labor and Industries to determine whether prevailing wages must be paid. Commerce is not responsible for determining whether prevailing wage applies to a project or for any prevailing wage payments that may be required by law. The Grantee, borrowers, and contractors shall maintain records sufficient to evidence compliance with Chapter 39.12, and shall make such records available to Commerce upon request.

While the majority of projects completed under this grant are anticipated to be exempt under the State Environmental Policy Act (SEPA), it is possible certain projects will need SEPA review. The Grantee, borrower, and their contractors are advised to consult the Department of Ecology's SEPA section to determine whether SEPA review is required by law. Commerce is not responsible for determining whether SEPA applies to a project. The Grantee, borrowers, and contractors shall maintain records sufficient to evidence compliance with SEPA, and shall make such records available to Commerce upon request.

- 16) Q. Please clarify whether Prevailing wage/SEPA applies only to the nonprofit lender applicant – i.e. their staff and any sub-contractors they hire to perform lending and outreach work, or if it applies to the energy contractors hired by borrowers of the nonprofit lenders, such as solar installers or HVAC contractors for projects financed with CEF capital. If it is the latter, is the grant recipient expected to collect wage data, or is the contractor required to report to the state?**

A: Please see response to question # 15.