



Michigan Saves[®]

The Nation's First Nonprofit Green Bank

Request for Proposals: Lead Poisoning Prevention Fund Program Evaluator

Purpose

Michigan Saves seeks a program evaluator for its lead abatement financing program, the Lead Poisoning Prevention Fund (Lead Fund). The evaluator will review similar lead abatement financing programs, evaluate the current structure of the Lead Fund, and make recommendations for program performance metrics and measures of success.

Overview of Michigan Saves

Michigan Saves, the nation's first nonprofit 501(c)(3) green bank, is dedicated to accessible, equitable, and just investments in energy efficiency and clean energy to support healthy and thriving communities. Established in 2009 through a grant from the Michigan Public Service Commission (MPSC), Michigan Saves believes in an equitable transition to a carbon-free Michigan where everyone has access to the benefits of clean energy and climate-resilient solutions. Michigan Saves is part of this transformation by offering financing solutions and a contractor network that make energy efficiency and renewable energy improvements easy and affordable and by advancing a more energy-conscious culture in Michigan. While more than half of the residential lending has been in communities with low to moderate incomes, Michigan Saves expects to accelerate the development of financing solutions that resolve race- and income-related energy equity disparities.

Michigan Saves uses public funds, which have been endowed to the organization, as a credit enhancement to leverage private capital for energy efficiency and renewable energy improvements. Michigan Saves' credit enhancement is in the form of a loan loss reserve fund that reduces each lender's default risk, allowing them to offer below-market rates, expanded underwriting criteria, and greater access than they otherwise would have through traditional financing products. Michigan Saves' credit enhancement uses public funds to leverage private capital at a rate of \$30 to \$1, which is one of the highest leverage rates in the nation. Michigan Saves also manages several grants from the State of Michigan, foundations, and utilities and manages a small revolving loan fund.

Michigan Saves has 16 staff members and is governed by a 13-member board of directors. The board includes a nonvoting board member appointed by the chair of the MPSC. Please see MichiganSaves.org for more information.

Overview of the Lead Poisoning Prevention Fund

The Lead Fund, which launched in May 2022, was created and is supported by the Michigan Department of Health and Human Services (MDHHS) to fill a critical gap for homeowners and income-property owners who don't qualify for free home lead abatement services from MDHHS. Lead Fund loans are used by homeowners and rental property owners to pay State of Michigan-certified lead abatement firms to abate lead-based paint hazards. Loans are available statewide and can range from \$1,000 to \$50,000, with terms of up to 15 years and fixed interest rates. MDHHS has an existing Lead Safe Home Program (LSHP) that covers the cost of lead abatement work for income-qualified homeowners and rental property owners. The Lead Fund provides an option to those who do not qualify for LSHP.

In early 2024, the Lead Fund will implement an incentive that offers a 50 percent cost share to encourage program participation. The homeowner's Lead Fund loan needs to cover half of the project cost; the incentive covers the remaining half.

Services Requested

Michigan Saves seeks a program evaluator to complete the evaluation activities listed below.

- Identify and review similar lead abatement financing programs in other states
- Recommend changes to performance metrics and measures of success so they appropriately evaluate the impact of program activities and gauge the effectiveness of incentives
- Evaluate current program processes and provide program improvement recommendations
- Analyze the program's target audience(s) and provide recommendations on how to better meet their needs and successfully engage them in the program
- Evaluate current marketing and promotion efforts and provide recommendations on how to reach target audience(s)

Selection Criteria

Michigan Saves expects to award the contract to a firm or individual that has the best combination of work plan, experience with similar work, and reasonable costs. Selection will be based on the following:

- Detailed description of evaluation approach, including approach to diversity, equity, and inclusion
- Experience performing program evaluations for nonprofit or government organizations
- Experience providing evaluation services for similar programs
- Consideration of any conflicts of interest (please disclose any potential conflicts of interest, including work with a lender, contractor, vendor, or staff involved with Michigan Saves programming)
- Satisfactory feedback from references
- Satisfactory justification for proposed fees and costs

Submission Requirements

To respond to this request for proposals (RFP), please submit a work plan and narrative that include the following:

Qualifications and Experience

- Summary of qualifications: Describe the experience of personnel assigned to this project, including qualifications and the level of such involvement. The project manager must have the skills, knowledge, and resources necessary to carry out the proposed evaluation projects.
- Describe relevant project experience: Demonstrate success in evaluating programs. Share evidence of providing culturally aware and racially equitable services and experience evaluating health equity–related approaches in public health programs.
- List of references: Provide the names and contact information for at least two previous clients and a brief description of the work performed for them.

Approach and Timeline

- Detailed project description: Include approaches to each service requested above and a proposed deliverable list.
- Communication: Include preferences for communication and progress updates with clients.
- Timeline: Anticipate the project to begin in mid-February 2024 and conclude no later than August 31, 2024.

Fees

- Fee structure: Provide the proposed fee structure for no more than a six-month proposal period.
- Description of billing rates and procedures: Explain the rates and procedures that would be relevant for any technical questions that may come up. If these occasional services are covered in the proposed fee structure, that should be made explicit.

Other Information

Applicants must also complete the **Michigan Saves diverse vendor form** (Appendix A).

Prospective firms may include any other information that Michigan Saves should consider. All responses will be treated as confidential. Michigan Saves is not liable for any costs incurred by applicants in responding to this RFP.

Timeline

Please submit responses via email to Kelsey Smith at ksmith@michigansaves.org by 5:00 PM EST on January 19, 2024. If applicants have any questions in advance of the proposal deadline, please email Ms. Smith no later than 5:00 PM EST on January 12, 2024.

After reviewing the responses, Michigan Saves may interview one or more respondents and engage in negotiations regarding the scope of work, roles, and other details to award a contract in February 2024.

Appendix A: Michigan Saves Diverse Vendor and Partner Form



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Request for Partner/Vendor Information

Michigan Saves is committed to engaging with partners and vendors that reflect the diversity of the many communities we serve. Our Diverse Partner and Vendor Program is an intentional opportunity for Michigan Saves to support our mission and break down barriers to growth that exist for minority business owners and ensure that everyone—without exception—has access to the benefits of energy efficiency.

Partner/Vendor Name: _____

Date: _____

Signature: _____

Please check all that apply to your organization:

- Disability-owned Business Enterprise
 - People with disabilities own and control at least 51 percent of the company.
- Lesbian, Gay, Bisexual, and Transgender Business Enterprise
 - LGBTQ+ individuals own and control at least 51 percent of the company.
- Minority-owned Business
 - Minority group members own and control at least 51 percent of the company.
- Service-disabled Veteran-owned Business
 - Service-disabled veterans own and control at least 51 percent of the company.
- Social Enterprise Business
 - A for-profit or nonprofit organization or venture that achieves its primary social or environmental mission using business methods.
 - Surplus is principally reinvested in social activities, not driven by need to maximize profit for shareholders and owners.

- Supported Business
 - Over 50 percent of the business's workforce are disabled individuals.
- Veteran-owned Business
 - Veterans own and control at least 51 percent of the company.
- Women's Business Enterprise
 - Women own and control at least 51 percent of the company.
- Women-owned Small Business
 - The company must be a small business.
 - Women own and control 51 percent of the company.
- None of these

Michigan Saves understands that the complex, and at times high-cost, diverse business certification process can present inequitable barriers for small businesses and thus does not require diverse business certification from a national, state, or locally recognized third-party certification agency. Please self-certify if any of the above apply to your business.

While Michigan Saves does not guarantee business to any vendor, we are committed to providing diverse companies an opportunity to compete on a fair and equal basis for our business.

Additional Partner Questions

1. Is your organization located in or provide targeted services/programming to a specific community that could be defined as disadvantaged, such as those with a majority of low-income or minority households?¹

¹ To be considered a disadvantaged community, a community must have at least 30 percent of households classified as low income. If you would like more information on additional qualifiers, see examples at <https://www.energy.gov/diversity/justice40-initiative>

2. Does your organization offer programs or training to internal staff related to diversity, equity, and inclusion? If so, please describe your program.

3. Our lending partners are sometimes certified by or affiliated with groups or programs that help them establish their services in communities with the greatest need. Please check all the following designations or certifications that apply to your organization:

- Community Development Financial Institution (CDFI) Certification
- Minority Depository Institution (MDI) Designation
- Low-income Designation (LID)
- Other: _____