

RESPONSE INSTRUCTIONS

Department of Environment, Great Lakes and Energy

Michigan Energy Efficiency Revolving Loan Fund
 Request for Information No. 26000000005

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This is a Request for Information (RFI) for:

Collecting information to better understand best practices around financial products and lending practices for energy efficiency projects while complying with the requirements of the Energy Efficiency Revolving Loan Fund Capitalization Grant Program funded by the federal Department of Energy. The Michigan Department of Environment, Great Lakes and Energy (EGLE) received \$13,327,440 to capitalize residential and commercial loans and grants to install cost effective energy efficiency measures to increase energy savings. The information gathered may be used to assist the State in developing program strategy and possibly a Request for Proposals (RFP) or program application.

RFI Timeline

Event	Time	Date
RFI issue date		Thursday, January 29, 2026
Deadline for vendors to submit questions about this RFI	3:00 p.m. Eastern	Friday, February 20, 2026
Anticipated date the State will post answers to vendor questions on www.michigan.gov/SIGMAVSS		Wednesday, March 4, 2026
Deadline to submit response*	3:00 p.m. Eastern	Wednesday, March 18, 2026

***A vendor’s response received at 12:00:01 a.m. Eastern is late and subject to disqualification.**

This RFI is subject to change. Check www.michigan.gov/SIGMAVSS for current information.

1. **CONTACT INFORMATION FOR THE STATE.** The sole point of contact for the State concerning this RFI is listed on the Cover Page.
2. **MODIFICATIONS.** The State may modify this RFI at any time. Modifications will be posted on www.michigan.gov/SIGMAVSS. This is the only method by which the RFI may be modified.
3. **QUESTIONS.** Vendor questions about this RFI must be emailed to the Solicitation Manager no later than the time and date specified on the Cover Page. In the interest of transparency, only written questions are accepted. Answers to questions will be posted on www.michigan.gov/SIGMAVSS. Submit questions using the format below; a Microsoft Excel format or similar is suggested.

Q #	Document and Section	Page #	Question

4. DELIVERY OF RESPONSE.

Electronic – The vendor must submit its response, all attachments, and any modifications or withdrawals electronically through www.michigan.gov/SIGMAVSS. The price response should be saved separately from all other response documents. The vendor should submit all documents in a modifiable (native) format (examples include but are not limited to Microsoft Word or Excel and Google Docs or Sheets). **If you have issues submitting your response to this RFP, please email your proposal package to vanostran@michigan.gov by the deadline.**

In addition to submitting documents in a modifiable format, the vendor may also submit copies of documents in PDF. Attachment file size is limited to 6 MB per document. The response and attachments must be fully uploaded and submitted prior to the response deadline. **Do not wait until the last minute to submit a response**, as the SIGMA VSS system requires the creation of an account and entry of certain information, in addition to uploading and submitting the materials. The SIGMA VSS system **will not** allow a response to be submitted after the response deadline identified in the solicitation Closing On/Closing Date fields (Summary view/Detail view), even if a portion of the response has been uploaded.

Questions on how to submit information or how to navigate in the SIGMA VSS system can be answered by calling (517) 284-0540 or (888) 734-9749. The Solicitation Manager will not provide assistance related to the submittal of the response and all attachments on the day of the response deadline. Responsibility for a complete submission lies with the vendor.

Note that all documents and information submitted in any manner as part of a response will become public record immediately upon receipt by the State.

5. **ORAL PRESENTATION.** The State reserves the right to invite some vendors for oral presentations.
6. **GENERAL CONDITIONS.** The State will not be liable for any costs, expenses, or damages incurred by a vendor participating in this RFI. This RFI is not an offer to enter into a contract. The vendor understands that their response will become public record immediately upon

receipt by the State. Other than verified trade secrets, responses submitted via www.michigan.gov/SIGMAVSS are the State's property.

- 7. CONFIDENTIAL TREATMENT FORM AND THE FREEDOM OF INFORMATION ACT.** As a public record, all portions of the vendor's response is subject to disclosure as required under Michigan's Freedom of Information Act (FOIA), MCL 15.231, et seq. However, the State may exempt some information from disclosure as permitted by law. Under MCL 18.1261(13)(b), records containing "a trade secret as defined under section 2 of the uniform trade secrets act, 1998 PA 448, MCL 445.1902," are exempt from disclosure under FOIA. In addition, "financial or proprietary information" submitted with a vendor's response is exempt from disclosure under FOIA. **A vendor's failure to comply with this Section is grounds for rejecting a vendor's response as non-responsive.** As a part of its response, each vendor must follow the procedure below.
- a. SUBMIT A COMPLETED "CONFIDENTIAL TREATMENT FORM" (CT FORM) WITH YOUR BID.** Completion and submission of the CT Form is required regardless of whether the vendor seeks confidential treatment of information. **Failure to submit a completed CT Form may be cause for disqualification from the solicitation process. If a vendor fails to properly complete and submit the CT Form or otherwise fails to follow CT Form instructions, the response may be publicly disclosed in its entirety without redaction after an award recommendation.**
 - i. Complete and sign Section 1 of the CT Form if the vendor does NOT request confidential treatment of information contained in its response; or
 - ii. Complete and sign Section 2 of the CT Form if the vendor requests confidential treatment of certain information. **Vendor must also submit a "Public Copy" of the response with the trade secret, financial, and proprietary information redacted and clearly labeled as the "Public Copy."**
 - iii. **Failure to complete and sign a CT Form may result in disqualification of the vendor. If a vendor fails to properly complete and submit the CT Form or otherwise fails to follow the CT Form instructions, the response, in its entirety, will be treated as a "Public Copy" and may be publicly disclosed by the State without redaction after vendors have been notified of an award recommendation.**
 - b. FOIA REQUESTS.** If a FOIA request is made for a vendor's response, the Public Copy may be distributed to the public along with the vendor's CT Form. The CT Form is a public document and serves as an explanation for the redactions to the Public Copy. Do not put any trade secret, financial, or proprietary information in the CT Form. Do not redact the CT Form itself.
 - c. NO ADVICE.** The State will not advise a vendor as to the nature or content of documents entitled to protection from disclosure under FOIA or other laws, as to the interpretation of such laws, or as to the definition of trade secret or financial or proprietary information. Nothing contained in this provision will modify or amend requirements and obligations imposed on the State by FOIA or other applicable law.
 - d. FAILURE TO REQUEST CONFIDENTIAL TREATMENT.** Failure to request material be treated as confidential as specified herein relieves the State, its agencies, and personnel from any responsibility for maintaining material in confidence.

- e. Bids containing a request to maintain an entire response as confidential may be rejected as non-responsive. Vendors may not request confidential treatment with respect to resumes, pricing, and marketing materials. The State reserves the right to determine whether material designated as exempt by a vendor falls under MCL 18.1261 or other applicable FOIA exemptions. If a FOIA request is made for materials that the vendor has identified as trade secret, financial, or proprietary information, the State has the final authority to determine whether the materials are exempt from disclosure under FOIA.
- f. Vendor forever releases the State, its departments, subdivisions, officers, and employees from all claims, rights, actions, demands, damages, liabilities, expenses and fees, which arise out of or relate to the disclosure of all or a portion of vendor's response submitted under this RFI. Vendor must defend, indemnify and hold the State, its departments, subdivisions, officers, and employees harmless, without limitation, from and against all actions, claims, losses, liabilities, damages, costs, attorney fees, and expenses (including those required to establish the right to indemnification), arising out of or relating to any FOIA request, including potential litigation and appeals, related to the portion of vendor's response submitted under this RFI that vendor has identified as a trade secret, or financial or proprietary information. The State will notify vendor in writing if indemnification is sought. The State is entitled to: (i) regular updates on proceeding status; (ii) participate in the defense of the proceeding; (iii) employ its own counsel; and to (iv) retain control of the defense, or any portion thereof, if the State deems necessary. Vendor will not, without the State's written consent (not to be unreasonably withheld), settle, compromise, or consent to the entry of any judgment in or otherwise seek to terminate any claim, action, or proceeding. If a State employee, official, or law is involved or challenged, the State may control the defense of that portion of the claim. Any litigation activity on behalf of the State, or any of its subdivisions under this Section, must be coordinated with the Department of Attorney General. An attorney designated to represent the State may not do so until approved by the Michigan Attorney General and appointed as a Special Assistant Attorney General.

CONFIDENTIAL TREATMENT FORM

INSTRUCTIONS. Vendor must complete **either** *Section 1* or *Section 2* of this CT Form and sign where indicated. **Do not complete both sections.** This CT Form must be signed by the individual who signed the vendor's response. A completed CT Form must be submitted with your response, regardless of whether your response contains confidential information.

Failure to submit a completed CT Form with your bid is grounds for rejecting the response as non-responsive. If a vendor fails to properly complete and submit the CT Form or otherwise fails to follow CT Form Instructions, the response, in its entirety, will be treated as a "Public Copy" and may be publicly disclosed by the State without redaction after vendors have been notified of an award recommendation. See the Confidential Treatment Form and The Freedom of Information Act (FOIA) sections of the Response Instructions for additional information.

Section 1. CONFIDENTIAL TREATMENT IS NOT REQUESTED

This section must be completed, signed, and submitted with the response if the vendor does **not** request confidential treatment of any material contained in the response. **If this section is completed, do not complete Section 2. CONFIDENTIAL TREATMENT IS REQUESTED.**

By signing below, the vendor affirms that confidential treatment of material contained in their response is not requested.

RFI Number

RFI Title

Signature

Date

Printed Name, Title, Company

Section 2. CONFIDENTIAL TREATMENT IS REQUESTED

This section must be completed, signed, and submitted with the response if vendor requests confidential treatment of any material contained in the response. Submission of a completed CT Form is required to request confidential treatment. **If this section is completed, do not complete Section 1. CONFIDENTIAL TREATMENT IS NOT REQUESTED.**

Provide the information in the table below. Vendor may add rows or additional pages using the same format shown in the table. Vendor must specifically identify the information to be protected as confidential and state the reasons why protection is necessary.

The CT Form will not be considered fully complete unless, for each confidentiality request, the vendor: (1) identifies the Response Page #, Section #, and Paragraph #, (2) identifies whether the material is a Trade Secret (TS), Proprietary Financial Information (FI), or Proprietary Information (PI), and (3) explains the specific legal grounds that support treatment of the material as TS, FI, or PI. Vendors must provide a complete justification as to how the material falls within the scope of an applicable FOIA exemption or relevant case law. Vendors must not simply cite to an applicable exemption or case name. Vendors must also provide the contact information for the person at their organization authorized to respond to inquiries by the State concerning the material.

Vendor must also submit a “Public Copy” of the response with the trade secret, financial, and proprietary information redacted and clearly labeled as the “Public Copy”.

(1) Response Page #, Section #, Paragraph #	(2) Material is Trade Secret (TS), Proprietary Financial Information (FI), Proprietary Information (PI)	(3) Applicable FOIA Exemption with Written Justification	(4) Vendor Contact Information

By signing below, the vendor affirms that confidential treatment of material contained in their response is requested and has attached to this form a redacted “Public Copy” of the vendor’s response.

RFI Number

RFI Title

Signature

Date

 Printed Name, Title, Company

REQUEST FOR INFORMATION

Michigan Energy Efficiency Revolving Loan Fund

The purpose for this Request for Information (RFI) includes, but is not limited to, collecting market information to better understand best practices about financial products and lending practices for energy efficiency projects while complying with the requirements of the Energy Efficiency Revolving Loan Fund Capitalization Grant Program funded by the federal Department of Energy. This program will fund the implementation of energy efficiency measures, as well as health and safety improvements, to increase energy savings and building comfort. The information gathered may be used to assist the State in developing program strategy and possibly developing an RFP or program application.

1. Program Overview

The State of Michigan Michigan's Energy Efficiency Revolving Loan Fund will provide grants and loans to conduct commercial and residential energy audits and energy efficiency upgrades and retrofits of building infrastructure. Commercial entities (e.g. municipalities, non-profits, businesses, etc.) that conduct the majority of their business in Michigan as well as Michigan homeowners are eligible for loans. Objectives for the program include maximizing loan volume and leveraging private capital, accelerating and maximizing energy savings, and creating good paying jobs.

The included term sheets provide possible outlays of the responsibilities of program lenders as well as the state of Michigan. There are three term sheets in total. All three describe a co-lending model. One is a typical model, one describes a co-lending model with loan loss reserve (LLR), and one describes a co-lending model with subordination of EGLE's portion of the loan regarding default and collections. EGLE desires feedback on the program's attractiveness to lenders as well as potential barriers or drawbacks.

2. Organizational Descriptive Information

- a. Please provide complete contact information, including name, organization type, physical headquarters address, email address, and phone number.
- b. Which of the following applies to you:
 - i. Federal- or state-chartered bank or credit union,
 - ii. community development financial institution, or
 - iii. other type of lending institution?

3. Loan Product Information

- a. Describe the types of borrowers (e.g. residential, business, government, etc.) to whom you offer loans which could be used for energy efficiency improvements in homes, businesses, and institutions.

- b. What type of loan products do you currently offer which could be used for energy efficiency improvements in homes, businesses, and institutions? Do you offer both secured and unsecured loan products?
- c. Describe your typical borrower loan underwriting criteria for homeowners, businesses, and governmental entities.
- d. How does your institution characterize medium- or high-risk borrowers and/or projects? If you lend to these borrowers, what mechanisms do you use to underwrite these loans and, in general, how do the terms of your financing (interest rate, loan term, additional requirements) differ from those which are lower risk?

4. Program Specific Questions—If there is a difference in your response between residential and commercial offerings to any of the questions within this section, please highlight in your answer.

- a. Is the model as generally described in the term sheets one that would be attractive to participate? Do you have the ability to enter into a participation structure for both commercial/institutional and residential consumer loans? Do you have any specific suggestions for changes?
- b. How would a loan loss reserve (LLR) or subordination model allow you to widen the pool of borrowers beyond traditional approvals?
- c. Why would an LLR or subordination model be more attractive to you as a financial institution?
- d. Would either model compel you to lower interest rates, and why or why not?
- e. If either model does compel you to lower rates, please describe by how much.
- f. The proposed structure considers LLR or subordination support for loans that you would not normally issue without such support. What criteria would you propose for this?
- g. How does the length of the loan (up to 15 years) compare to your typical lending practices? Would it present any challenges?
- h. How would partnering with the state to make loans minimize your risk?

5. Partnerships and Reporting

- a. What is your experience partnering with state or federal programs to offer loan products or services?
- b. Do you have any concerns with regard to the responsibilities for federal compliance between the Program Sponsor and Program Lenders summarized in the term sheets?
- c. If contractors were required via contract to provide Davis-Bacon and Related Acts (DBRA) reporting directly to EGLE, how would this impact your comfort with and ability to comply with federal flow-down requirements?

- d. Are the proposed reporting requirements described in the term sheets clear, and would you expect to be able to comply with these requirements? Do you have any questions or would you offer proposed changes for consideration?
- e. Describe any type of collaborative partnership that you are currently, or have previously, engaged in.