



Join Our Green Lending Initiative!

Greenhouse Gas Reduction Fund
CCIA for Credit Unions

Request for Expressions of Interest Credit Union System Partner Outreach, Engagement and Education

i. Overview

Inclusiv seeks to identify credit union leagues and associations to support the outreach, engagement and education of credit unions to participate as community lenders for the Inclusiv Clean Communities Investment Accelerator (CCIA) program.

This Request for Expressions of Interest (RFEI) is intended to identify qualified partners within the credit union system that are interested in engaging with Inclusiv to promote the Inclusiv CCIA opportunity, educate and support credit unions to apply for grant support. This RFEI is intended to identify interested parties to develop partnership agreements to deliver outreach and educational activities on the CCIA to credit unions that may be successful building CCIA eligible clean energy lending programs. (**Note:** This Request for Expressions of Interest is the first of several partnership requests that Inclusiv tends to release over the course of implementing the CCIA program. Other areas of support will include support on compliance training, market building and support on credit union success.)

Responses to this RFEI will be solicited throughout the performance period until all funds are deployed. Partners can propose activities to take place in the period between January 2025 – December 2027. Responses will be reviewed on a rolling basis with the first decisions on partners expected by January 15, 2025.

This RFEI is not designed as a competitive process. All responses will be evaluated based upon how well they meet the criteria below. We seek multiple partners with the goal of reaching and supporting credit unions across the country to be successful in applying for CCIA. Inclusiv anticipates that each selected partner will enter into an agreement for with a Scope of Work and dollar amount to be agreed upon between Inclusiv and the partner, but not to exceed a total of \$50,000 for the agreement period.

II. Background

A. About Inclusiv

Inclusiv is a certified CDFI intermediary that transforms local progress into lasting national change. We provide capital, make connections, build capacity, develop innovative products and services and advocate for our member community development credit unions (CDCUs). Inclusiv members serve over 18 million residents of low-income urban, rural and reservation-based communities across the US and hold over \$255 billion in community-controlled assets. Founded in 1974, Inclusiv is headquartered in New York, NY, with offices in Madison, WI, Atlanta, GA, Albuquerque, NM and San Juan, PR.

In 2019, Inclusiv launched the Center for Resiliency and Clean Energy. In partnership with UNH Carsey School of Public Policy and with funding from the US Department of Energy, Inclusiv established the Solar and Green Lending Training Program that has trained more than 700 lenders from 380 community lenders around the country to design and implement energy efficiency and renewable energy loan products for consumers, homeowners and business.

After years of advocacy, in August 2022, as part of the Inflation Reduction Act (IRA), the \$27 billion Greenhouse Gas Reduction Fund (GGRF) was passed into law, naming credit unions as one of the types of eligible community lenders. GGRF is a once-in-a-lifetime opportunity for credit unions to bring benefits of solar, electrification, energy efficiency, and other clean energy technologies to the members credit unions serve.

B. CCIA Opportunity

Inclusiv received an award of \$1.87 billion grant from the GGRF Clean Communities Investment Accelerator (CCIA) to build the capacity of credit unions through capitalization and technical assistance grants to develop and scale lending programs for clean energy solutions in their communities across the country.

Inclusiv will pass through 90% (or \$1.68 billion) of these funds in the form of capitalization grants (up to \$10MM) and technical assistance grants (up to \$1MM) directly to qualified credit union lenders. 100% of CCIA funds will support Low-Income and Disadvantaged Communities (LIDACs). Inclusiv anticipates making grants to a wide range of lenders with an average grant of \$3.5 million to an estimated 300-400 credit unions.

C. CCIA Project Overview

Inclusiv CCIA offers a unique opportunity for credit unions to contribute to a greener future, support our memberships to reduce energy costs, and create access to transformational resources to scale lending. The objective of the Inclusiv CCIA program is to

- Build capacity of **community lenders** to finance cost-saving and pollution-reducing clean technology projects **in LIDACs**
- Support credit unions to leverage private capital toward CCIA-eligible lending projects
- Ensure credit unions follow all relevant federal and state laws and program rules and guidelines.
- Enable local market transformation and scale of delivery of products and services.

The Inclusiv CCIA program will provide grants to credit unions to leverage private capital and design affordable loan products to support consumers, homeowners and small business to invest in green projects that reduce carbon emissions and energy cost burden, thus promoting a healthier climate and healthier household budget. Eligible CCIA Green Lending products can fall in any of the following categories:

Energy Efficient Retrofit to buildings

- Home improvement loans (HELOCs, home equity, unsecured) that improve energy efficiency.
- EV charging capability
- Appliance loans (Energy Star)

Transportation

- EVs for consumer (may include cars, bikes, scooters)
- EV for local business (fleet vehicles – vans, pickups for contractors etc_

Energy generating projects

- Solar on 1-4 family homes
- Solar on multi-family (coop buildings, manufactured home communities, small landlords)
- Solar on buildings (hospitals, churches, warehouses, etc)

CUs will be able to apply to Inclusiv for CCIA grants up to \$11 million to cover operating and capitalization costs for their green lending programs, as long as 100% of these funds reach LIDACs. The program will launch according to the following dates and will operate multiple funding rounds for the next 3-4 years until all funds are deployed.

- Our pre-qualification form will open on **November 19, 2024**. It will be available to fill out and submit on a rolling basis. (The pre-qualification form is not the full grant application.)
- The full grant application will open in **early 2025**. Inclusiv will accept credit union applications on a rolling basis for the first three to four years of the program.

III. Partnership Opportunity

Inclusiv has built a strong reputation and record of success in training and supporting credit unions to launch green lending programs. As we move toward implementation of the CCIA program, we seek support from system partners to raise awareness of the opportunities for credit unions to develop clean energy lending programs, to support credit unions to target and serve low-income and disadvantaged people and communities and to consider participating in the Inclusiv Clean Communities Investment Accelerator program.

Inclusiv seeks credit union industry partnerships to build awareness of the CCIA opportunity, engage interested credit unions and educate credit union leaders on the program opportunity. We seek to work closely with credit union league\associations partners to reach the broadest cross-section of credit unions that will successfully reach and serve low-income disadvantaged communities with safe and responsible credit union loans to improve energy efficiency and reduce carbon emissions in homes, businesses and transportation.

Ideal partners will engage in outreach and education about this opportunity through their membership and regions. Anticipated activities include:

- **Support Inclusiv on awareness campaign** that will include storytelling on CU green lending, newsletter articles and placement of op-eds in publications and trade press.
- **Host outreach events:** supporting Inclusiv staff to deliver training programs on CCIA to interested credit unions to include webinars, in-person meetings, conferences and convenings.
- **Train league\association staff** to support CUs to prepare for Inclusiv's CCIA program / application process and helping to establish an application pipeline across different U.S. regions.

IV. How to Get Involved

Inclusiv seeks industry partners to communicate, educate and support credit unions as we build strong and viable green lending programs focused on low-income and disadvantaged communities. As we build our program, we anticipate engaging with credit union leagues and associations to augment the programming Inclusiv has built. Inclusiv will follow federal procurement guidelines when engaging industry partners as required by the CCIA agreement. Thus, we seek formal submissions of Expressions of Interest with some details on the proposed delivery of support and the capacity of the partner to manage a formal contracting relationship with Inclusiv.

A Scope of Work

Ideally, partners responding to this RFEI will outline outreach and education activities with the following objectives:

1. Advance the goal of identifying, educating and supporting credit unions either with existing clean energy lending programs and/or a strong desire to build such lending programs targeted to low-income, underserved communities, as well as "Rural" and "Tribal" areas to learn more about the Inclusiv CCIA opportunity
2. Work with the Inclusiv Center for Resiliency and Clean Energy to design accurate and compelling messaging and information to the credit union movement about the opportunity for clean energy lending and the Inclusiv CCIA program.
3. Support potential CCIA applicants to follow the appropriate path to register for Inclusiv CCIA program through training and submitting applications for Inclusiv capital and technical assistance funding.
4. Promote the opportunity for clean energy financing across the credit union movement in accordance with the goals of reducing carbon emissions in low-income and disadvantaged communities

Inclusiv anticipates developing multiple partnership agreements across the entire system to deliver outreach, engagement and education. We anticipate moving forward on agreements across the system to ensure we leverage the collective national footprint of the credit union league\association system. Inclusiv anticipates that each selected partner will enter into an agreement for this Scope of Work at a dollar amount to be agreed upon between Inclusiv and the partner, but not to exceed \$50,000.

B. Proposal Contents

Responses should be a **maximum of five pages in length**, and contain the proposed approach and activities the league or association for reaching credit unions who will be successful in providing clean energy loans targeted to low-income and disadvantaged communities,

Please ensure your proposal includes the following information:

1. **Partner Overview:** Please provide a brief overview of your organization, mission, governance, leadership and staff capacity. In the partner overview section, identify the footprint of the league\association, the size of your network and the capacity and interest of credit unions you serve. This will be an ideal opportunity to share experience with green lending and in supporting credit unions to serve low-income communities. *(less than 1 page)*
2. **Project Approach:** Describe your interest and approach in working with Inclusiv on this particular scope of work. Please note that Inclusiv anticipates that some partners may work with Inclusiv on multiple areas throughout the program period. This RFEI is limited to just the work of supporting Outreach, Engagement and Education. For this response, we want to learn a little bit about how your league\association wants to deliver this opportunity to your membership; and the types of programming that you believe could contribute to the overall success of the program. *(1-2 pages max.)*
3. **Team Members:** Share the key team members who will be working on the project, including their roles and relevant experience. *(less than 1 page)*
4. **Cost Proposal:** Include a breakdown of costs for key deliverables. Please note that Inclusiv will work with partners to establish consistent costs across all partners for different activities. The Cost proposal offers insights into the costs anticipated. In this way, we seek your help in understanding the total costs for delivering the proposed partnership services. *(less than 1 page)*
5. **References:** Provide references from partners with whom you have developed similar projects and some background on the initiatives you built together. *(Attachment)*
6. **Other Relevant Information:** Provide any other information about relevant work you have developed. *(Attachment)*

C. Eligibility and Evaluation Criteria

Inclusiv will review Proposals on a rolling basis. Applications will be reviewed according to the following criteria.

Minimum Requirements

To be eligible for consideration under this RFP, you must meet the following requirements:

- A 501(c)(3) non-profit organization
- A credit union league or association composed of member credit unions
- Have a defined geographic footprint or target group of credit unions served.

Evaluation Criteria

Inclusiv will accept proposals on a rolling basis and will seek credit union leagues and associations that meet the following criteria:

- Demonstrated record of engagement and leadership from credit unions
- Prior relevant experience delivering outreach, training and education to credit unions
- Commitment and interest in supporting credit unions to reach and serve low-income and disadvantaged consumers
- Commitment to supporting credit unions to develop resilience, sustainability and clean energy solutions for their communities.
- Willingness to share information and collaborate across all outreach and educational partners
- Commitment to financial inclusion, diversity and equity in the credit union movement.

Submission Instructions

Please submit brief proposals to: CCIAOutreach@inclusiv.org. Responses will be accepted on a rolling basis with a goal for entering into agreements beginning January 2025.