



STATE OF HAWAII
OFFICE OF HAWAIIAN AFFAIRS
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March 12, 2021

REQUEST FOR PROPOSALS (RFP) NO. NHRLF 2021-011

Collection Agency for Native Hawaiian Revolving Loan Fund, Malama Loans,
Hua Kanu Business Loans and Consumer Micro-Loan Program

ADDENDUM 1 – Q & A

1. Please reconfirm the due date for this procurement by providing it in response to answers to questions. **Due date is 3/29/21 2:00 p.m. Hawaii Standard Time**
2. When do you foresee being done with the cursory review? **Based on the timetable shown on page 6 of the RFP, the evaluation process is scheduled from March 29, 2021 - April 14, 2021 and notice of Award will be shortly after that.**
3. What percentage were businesses and individuals? **We are not able to disclose this information.**
4. How many suppliers are currently servicing the contract? **There is only one awardee.**
5. What was the length of last contract? **As specified by the RFP the contract can be at a maximum of 5 years.**
6. Was a contract extension used? **As specified by the RFP it can be extended.**
7. To what extent will the location of the bidder's proposed location or headquarters have a bearing on any award? **Pursuant to HRS103D-303, "Award shall be made to the responsible offeror whose proposal is determined in writing to be the most advantageous, taking into consideration price and the evaluation factors set forth in the request for proposals."**
8. Please provide a report showing the last payment made on each loan. **We are not able to disclose this information.**
9. Please provide a collateral listing report showing each loan's security. **We are not able to disclose this information.**
10. What firm has been providing these services? What is their fee structure? **We are not able to disclose this information.**
11. Why has this bid been released at this time? **We are looking for a qualified firm to provide debt collection services.**

12. Has the current contract gone full term? **We are not able to disclose this information.**
13. Have all options to extend the current contract been exercised? **We are not able to disclose this information.**
14. Who is the incumbent, and how long has the incumbent been providing the requested services? **We are not able to disclose this information.**
15. Are bidders permitted to deviate in any way from any manner of quoting fees you may be expecting? For example, if there is a pricing page in the RFP, can bidders submit an alternate fee structure? If there is no pricing page in the RFP, do you have any preference for how bidders should quote fees or can bidders create their own pricing categories? **Quotes from interested Offerors is left up to the individual firms.**
16. How are fees currently being billed by any incumbent(s), by category, and at what rates? **We are not able to disclose this information.**
17. If selecting more than 1 supplier is it your intention to split the assignments evenly (50/50)? **Only one Awardee will be selected.**
18. If selecting more than 1 supplier will there be performance monitoring and market share adjustments made to the compensate the top performing supplier to receive additional market share? **NA**
19. What were the total amounts placed with collection agencies by year from 2017-2020? **We are not able to disclose this information.**
20. How many accounts were placed in the same periods? **We are not able to disclose this information.**
21. What are the volumes and assignment numbers of the initial assignments? **Assignments are done on a need to basis.**
22. What are the volumes and assignment numbers of ongoing assignments? **Assignments are done on a need to basis.**
23. What is the frequency that you will transfer ongoing assignments? **On a need to basis.**
24. To how many vendors are you seeking to award a contract? **One.**
25. Will accounts be primary placements, not having been serviced by any other outside collection agency, and/or will you also be referring secondary placements? If so, should bidders provide proposed fees for secondary placements also? **Accounts will be both primary and secondary placements. NHRLF will only pay one price for both primary and secondary placements.**
26. What is the average balance of accounts? **We are not able to disclose this information.**
27. What is the age of accounts? **We are not able to disclose this information.**
28. Do you accept settlements or is payment in full required for all accounts? **Normally payment in full is required however settlements may be accepted on a case-by-case basis.**
29. Which email address vendors should submit their proposal to since the RFP says two different things. (page 2/7 and 31) **It should be to proposals@oha.org**
30. What estimated or actual dollars were paid last year, last month, or last quarter to any incumbent(s)? **We are not able to disclose this information.**
31. What is the typical age of delinquency when placed for collections? **It depends on the circumstance.**
32. Please provide trial balance/loan listing report showing unpaid amounts. Please include the total number of loans and unpaid balances. **We are not able to disclose this information.**

33. What are the IT / transmission requirements? How are the files assigned? **Need to have a secured site if documents are going to be transmitted. Files are assigned verbally over the phone.**
34. Are you currently tracking performance statistics and if so, are results shared with supplier? **Currently no.**
35. Can you provide historical recovery rates from previous contract? **We are not able to disclose this information.**
36. Is reporting to the credit bureaus allowed? **Yes.**
37. Do you have consent to email or contact mobile phones of the borrowers? **OHA has consent but it is up to the awardee to attain their own consent and follow the collection laws.**
38. Can you please provide a greater description of the specific kind of receivables to be placed for collection? **We are not able to disclose this information.**
39. To what extent are these accounts owed by private consumers versus commercial businesses? **We are not able to disclose this information.**
40. How long is the collection agency allowed to worked accounts placed for collections? **Based on collection laws.**
41. Please provide a delinquency report summary. **We are not able to disclose this information.**
42. Is legal action a requirement? **Legal action is a plus.**
43. Can you please clarify the number of references required? **3 references as stated on page 27.**
44. Does the proposal signature need to be an original copy or can it be emailed? **It can be emailed.**
45. Please clarify some typos made on Page 37 in the evaluation section. The first three categories all have the same title. **The first three titles are correct in having the same title. The difference is in the type of experience and capability.**
46. Are accounts placed with a secondary agency after the first agency concludes its work? **No.**
47. What collection attempts are performed or will be performed internally prior to placement? **We are not able to disclose this information.**
48. What is the total number of accounts available for placement now by category, including any backlog? **We are not able to disclose this information.**
49. What is the average balance of accounts by category? **We are not able to disclose this information.**
50. What is the average age of accounts at placement (at time of award and/or on a going-forward basis), by category? **We are not able to disclose this information.**
51. What is the monthly or quarterly number of accounts expected to be placed with the vendor(s) by category? **We are not able to disclose this information.**
52. What is the monthly or quarterly dollar value of accounts expected to be placed with the vendor(s) by category? **We are not able to disclose this information.**
53. What has been the historical rate of return or liquidation rate provided by any incumbent(s), and/or what is anticipated or expected as a result of this procurement? **We are not able to disclose this information.**
54. Have all cases been fully adjudicated by the time of placement? **We are not able to disclose this information.**

55. If applicable, will accounts held by any incumbent(s) or any backlog be moved to any new vendor(s) as a one-time placement at contract start up? **We are not able to disclose this information.**
56. What is your case management/accounting software system of record? **We are not able to disclose this information.**
57. Who is your electronic payment/credit card processing vendor? **We are not able to disclose this information.**
58. What process should a vendor follow, or which individual(s) should a vendor contact, to discuss budget-neutral services outside of the scope of this procurement, but related to it, designed to recover more debt prior to outside placement and lower collection costs? **We are not able to disclose this information.**
59. How do your current processes and/or vendor relationship(s) systematically determine if the death of a responsible party has occurred? **We are not able to disclose this information.**
60. How do your current processes and/or vendor relationship(s) handle the death of a responsible party? **We are not able to disclose this information.**
61. Do you have a designated process or policies around deceased accounts today, and what is envisioned in the future? **We are not able to disclose this information.**
62. Do you currently search and file probated estate claims? Have you considered an automated tool to identify and file probated estate claims? **We are not able to disclose this information.**
63. Was there a predecessor to this RFP? If so, can you provide us with the RFP title and date it was due? **We are not able to disclose this information.**