



**STATE OF HAWAII
OFFICE OF HAWAIIAN AFFAIRS
560 NORTH NIMITZ HIGHWAY, SUITE 200
HONOLULU, HAWAII 96817**

05/15/26

REQUEST FOR QUOTES (RFQ) NO. NHRLF 2026-019

DEBT COLLECTION SERVICES

ADDENDUM 1

1. Has the current contract gone full term?

Full Term of this contract will be on June 30, 2026

2. Have all options to extend the current contract been exercised?

We have reached the maximum length of the contract.

3. Who is the incumbent, and how long has the incumbent been providing the requested services?

5 years.

4. How are fees currently being billed by any incumbent(s), by category, and at what rates?

Offeror, please email this question to oha.uipa@oha.org for additional information.

5. What estimated or actual dollars were paid last year, last month, or last quarter to any incumbent(s)?

Fees paid from January 1, 2026 thru April 30, 2026 were \$1,265.00

6. To how many vendors are you seeking to award a contract?

One.

7. Can you please provide a greater description of the specific kind of receivables to be placed for collection?

Delinquent loans.

8. To what extent are these accounts owed by private consumers versus commercial businesses?

95% consumer and 5% business

9. 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 primary placements.

10. What collection attempts are performed or will be performed internally prior to placement?

Attempts (calls and/or letters) to collect delinquent accounts are made in-house prior to being referred to the vendor.

11. What is the total dollar value of accounts available for placement now by category, including any backlog?

zero

12. What is the total number of accounts available for placement now by category, including any backlog?

zero

13. What is the average balance of accounts by category?

Consumer - \$3,500

Business - \$6,500

14. What is the average age of accounts at placement (at time of award and/or on a going-forward basis), by category?

2 ½ years

15. What is the monthly or quarterly number of accounts expected to be placed with the vendor(s) by category?

On average, 1-2 accounts per month.

16. What is the monthly or quarterly dollar value of accounts expected to be placed with the vendor(s) by category?

\$25,000 per quarter.

17. 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?

Offeror, please email this question to oha.uipa@oha.org for additional information.

18. What billing servicer do you utilize?

N/A

19. Have all cases been fully adjudicated by the time of placement?

No.

20. 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?

TBD

21. What is your case management/accounting software system of record?

Portfol/BMI

22. Who is your electronic payment/credit card processing vendor?

OHA is able to initiate ACH payments from borrower's accounts. We do not accept incoming ACH payments. OHA does not have a credit card processing vendor.

23. Can you please indicate what inbound and outbound contact methods, beyond phone calls or letters (such as email and text), would be permitted by the scope of work?

Contact is limited to phone calls and letters.

24. Please reconfirm the due date for this procurement by providing it in response to answers to questions.

05/20/2026 by 03:00 PM

25. If there was a previous solicitation for these services, what was its title, number, release date, and due date?

No

26. Why has this bid been released at this time?

We have reached the maximum length of the contract. (same as question 2)

27. When is the anticipated go-live date?

We do not have a start date yet.

28. When is the anticipated contract start date?

July 1, 2026 is the anticipated contract start date

29. Can you please provide greater explanation of your expectations related to any required subcontracting to minority-owned, women-owned, or other types or categories of small or disadvantaged businesses? For example, what is required with the proposal, and what is required to comply during the term of the contract?

Subcontracting is not permitted for this project, please see the scope of work on page 9 of the RFQ.

Please see RFQ for requirements information in the "General Requirements Section" on pages 7-9.

30. 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?

Contractor's please include pricing breakdown for all costs associated with collection efforts by the CONTRACTOR which shall be retained by the CONTRACTOR as its payment . The cost of the collection services shall be based upon and not to exceed the agreed upon contingency fee/percentage of all amounts collected by the CONTRACTOR; whether or not legal action is taken.

31. Please describe your level of satisfaction with your current or recent vendor(s) for the same purchasing activity, if applicable.

Offeror, please email this question to oha.uipa@oha.org for additional information.

32. Please describe the nature of the debt related to this offering

Delinquent loans. (same as question 7)

33. how many agencies will be selected in this process?

One. (same as question 6)

34. what are the current performance levels of agencies currently in place?

Offeror, please email this question to oha.uipa@oha.org for additional information.

35. along with the type of collection accounts, what are the range of balances that will be placed for collections?

\$2,000 to \$50,000

36. Is there an opportunity to request a waiver of the local presence requirement?

No.

37. Please describe the type and nature of the debt owed to OHA that is intended to be referred for collection efforts.

Delinquent loans.

38. Are the debt obligations owed to OHA based upon the receipt of services the debtor received from OHA? Please describe the service provided.

These are delinquent loans.

39. Are the debt obligations owed to OHA based upon a fine/assessment/penalty that has been assessed by OHA? Please describe the fine/assessment/penalty.

These are delinquent loans.

40. What is the quantity/volume of accounts anticipated to be referred for collection upon contract award.....and what quantity/volume do you anticipate referring each month/year?

On average, 1-2 accounts per month. (same as question 15)

41. What is the total dollar value of account referenced in Q#4 above?

Average total value was \$9,400.00

42. What quantity/volume of accounts (and total dollars) was referred to collection vendors in each of the past 3 years?

8 accounts in the past 12 months.

43. What amount of accounts/dollars were collected by your collection vendors in each of the past 3 years?

\$9,800 in the past 18 months.

44. RFP Section 6 – Litigation and Legal Actions. Does OHA anticipate that accounts require legal action or litigation? What percentage of accounts that have been referred to collection vendors over the past three years have required legal action or litigation?

No accounts have been referred for legal action in the past 3 years.

45. If legal action/litigation is routinely required or pursued, does the action require filing a Petition and obtaining an original judgment? Or is legal action/litigation limited to only post-judgment collection activity?

No accounts have been referred for legal action in the past 3 years.

46. RFP Page 6, Section 7 – local office. What is the purpose of requiring a local office and minimum of three employees at the local office location? If Offeror is able to assure OHA that all functionality and operational tasks can be easily completed without local presence, will OHA consider removal of the local office requirement?

No. Please refer to RFQ section “The Offeror must meet the following minimum qualifications.”

47. Please provide a list of current OHA collection service providers.

Offeror, please email this question to oha.uipa@oha.org for additional information.

48. Please describe how accounts are referred from OHA to the collection service provider. Will accounts be transmitted via electronic data transmission?

Thru vendor’s online portal.

49. Is there an incumbent vendor or vendors currently providing debt collection services to OHA under this Scope of Work? If yes, how long has the incumbents(s) been providing these services?

Yes. The current vendor has been providing services for the past 5 years.

50. What has been the historical rate of return, recovery or liquidation rate provided by any incumbent(s) by category?

Offeror, please email this question to oha.uipa@oha.org for additional information.

51. What is the reason OHA is soliciting quotes for debt collection services at this time?

We have reached maximum length of contract. (same as question 2)

52. Approximately how many total accounts does OHA anticipate placing for collection during the initial 12 month contract term?

Between 12 and 24 accounts. (similar to question 15)

53. What is the estimated total dollar value of accounts expected to be placed during the initial contract term?

\$75,000 per year.

54. Will accounts be placed on a rolling basis or in scheduled batches? If scheduled, what is the anticipated frequency of placements?

Rolling basis.

55. Are there multiple categories or types of debt (e.g., consumer, commercial, program specific)? If so, can OHA describe each category and its approximate volume?

Consumer (95%) and business (5%).

56. What is the average balance per account by category, if applicable?

\$14,000

57. At approximately how many days delinquent are accounts typically referred for third party collection?

Over 45 days delinquent.

58. What contingency fee percentage or compensation structure does OHA anticipate for this Contract?

Contractor's please include pricing breakdown for all costs associated with collection efforts by the CONTRACTOR which shall be retained by the CONTRACTOR as its payment . The cost of the collection services shall be based upon and not to exceed the agreed upon contingency fee/percentage of all amounts collected by the CONTRACTOR; whether or not legal action is taken.

59. Are Offerors expected to propose a single contingency rate, or may different rates be proposed by account type or balance size?

The CONTRACTOR will be paid on a contingency basis at the agreed upon percentage rate.

60. Does OHA currently assess or intend to assess any late fees, penalties, or interest on delinquent accounts prior to placement with the Offeror?

We do not add additional fees prior to the account being sent to the collection agency vendor.

61. If collection fees are added to account balances, will such fees be added before placement with the Offeror or after placement?

Collection fees are not to be added to account balances .

62. In the event a debtor makes a direct payment to OHA after an account has been placed with the Offeror, how will such payments be reported to the Offeror and how will commissions be handled?

Payment is forwarded to the vendor.

63. Approximately what percentage of accounts, if any, does OHA anticipate may be referred for legal action annually?

Zero percent

64. Does OHA currently maintain standard criteria or monetary thresholds for issuing a Request for Legal Action (RLA)?

No.

65. Are foreclosure related matters anticipated under this Contract, or are they excluded?

No foreclosures.

66. Does OHA anticipate awarding to a single Offeror or multiple Offerors under this RFQ?

One. (same as question 6)

67. If a surety bond is required, please specify the type of bond and the required amount?

A collection agency surety bond is required and the amount depends on whether the CONTRACTOR has more than one office in the state. The minimum is 25K for the main office and 15K for each branch.

68. Are Offerors required to provide the address of their Hawaii Location? Yes. Please provide Hawaii Branch Address along with the quote submittal.