YORK HOUSING AUTHORITY

ADDENDUM NO. 1

REQUEST FOR PROPOSALS – DEBT COLLECTION SERVICES

RFP No.: YHA-2026-003

Issue Date: 11/3/26

This Addendum provides responses to questions submitted by prospective proposers regarding the Request for Proposals (RFP) for Debt Collection Services. The following information is being provided to all prospective proposers to ensure consistent access to supplemental procurement information.

1. Responses to Prospective Proposer Questions

Question 1: What is the current backlog of accounts requiring collection services, including the total dollar amount and number of accounts?

Response: YHA currently has more than 100 accounts submitted to its previous collection vendor, CBY. These accounts were submitted as lump-sum submissions rather than individually itemized accounts. Consequently, YHA does not have a readily available account-by-account breakdown or a verified aggregate outstanding balance for these accounts.

Question 2: Can YHA provide a breakdown of accounts based on rents, judgments, and other categories?

Response: YHA does not maintain a detailed breakdown of the accounts submitted to the previous collection vendor by category, such as unpaid rent, accounts with judgments, or other outstanding debts. Accounts were submitted in lump-sum form and are not readily available for reporting by individual account or category.

Question 3: Can YHA provide the recovery rate achieved by the previous collection vendor?

Response: YHA does not maintain a documented historical recovery rate for the accounts referred to the previous collection vendor. Payment activity has varied considerably, with some periods experiencing frequent payments and other periods experiencing few payments. Accordingly, YHA cannot provide a verified recovery percentage or predict future collection results.

Question 4: Can YHA provide the fee rates paid to the previous collection vendor?

Response: The previous collection vendor, CBY, operated under a contingency-based fee structure. Fees were assessed on amounts successfully collected, based on the following schedule:

- 25% of amounts collected on claims less than six (6) months from the date of the last charge.
- 25% of amounts collected on claims more than six (6) months from the date of the last charge.
- 50% of amounts collected on claims previously forwarded to or handled by another collection agency.

The previous agreement excluded finance charges and collection fees from the amounts used to calculate contingency fees. No fees were charged on uncollected balances, except for applicable withdrawal fees.

2. Additional Historical Vendor Contract Provisions

For further reference, the following provisions were included in the previous vendor's agreement:

A. Withdrawal Fees and Collection Period

- A withdrawal fee of 20% of the current outstanding balance applied to claims withdrawn before completion of the required collection period or while being reported to national credit files.
- Claims were subject to a minimum collection period of three (3) years and a maximum period of seven (7) years, or for as long as eligible to be reported on credit files, whichever was longer.
- Claims could be returned thereafter upon sixty (60) days' written notice.
- Payments received during the sixty (60)-day notice period remained subject to the applicable contingency fees.
- Claims were required to be formally withdrawn in writing before being assigned to another collection agency, attorney, other representative, or before YHA resumed collection activities directly.
- Nonpayment of membership dues did not constitute withdrawal of existing claims.

B. Annual Membership Dues

The previous vendor charged annual membership dues of $45. The dues were nonrefundable, subject to change by the vendor, and entitled the client to membership rights and privileges.

3. Instructions to Prospective Proposers

The historical fee information and contractual provisions above are provided solely for informational purposes and reflect the terms of YHA's previous collection vendor. They do not establish the fees or contractual requirements of the current procurement.

Prospective proposers shall submit their own proposed fee schedules and clearly identify all applicable charges, including:

- Contingency fees and applicable collection percentages.
- Withdrawal or termination fees.
- Membership or account-listing fees.
- Minimum collection periods.
- Credit reporting fees or restrictions.
- Any additional administrative charges or contractual obligations.

All other terms and conditions of the original RFP remain unchanged.