

Portage County Tax Lien RFP – ADDENDUM
Questions and Answers Supplement

Below, please find questions submitted in response to the release of our office's request for proposals ("RFP") for the provision of tax lien purchasing services, and our office's responses to those questions.

Responses to the RFP are due October 1, 2021 at 4:30 p.m. EDT.

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

Responses to the RFP are due October 1, 2021 at 4:30 p.m. EDT.

Why has this bid been released at this time?

Our office believes in going to market from time to time to ensure that our taxpayers and subdivision partners are receiving the best possible service. Our current contract is expiring, and that expiration offers an inflection point for a market review.

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?

Bidders are encouraged to submit responses consistent with the pricing provisions and considerations included in the RFP.

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

Our office has been highly satisfied by the service provided by our current vendor.

Has the current contract gone full term?

The current contract is nearing its conclusion.

Have all options to extend the current contract been exercised?

An option to extend the current contract was recently executed to cover this fall's tax lien sale and the period of pendency for this RFP process.

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

FIG OH18, LLC, since mid-2018.

To what extent will the location of the bidder's proposed location or headquarters have a bearing on any award?

Location is one consideration among many that will influence the proposal review and contract award process.

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

Under our current agreement, tax certificates bear an interest rate of 12% per annum (simple interest) for initial liens, and 18% per annum (simple interest) for subsequent liens. Portage County does not pay any fees directly to our current vendor under our existing contract.

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

Portage County does not pay any fees directly to our current vendor under our existing contract.

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

We are looking to award the contract to one vendor.

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

Our office awards tax lien purchasing contracts to one vendor at a time, consistent with the provisions of the Ohio Revised Code. To date, all contracts have been issued to commercial entities.

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?

It is our intention to award a contract for initial liens and subsequent liens. Subsequent liens are offered to prior purchasers for three consecutive sales. All liens are also offered to the Portage County Land Bank prior to inclusion in the tax lien sales offered under the contract.

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

Tax collection practices are highlighted in our office's delinquency processing policy, available online at https://www.co.portage.oh.us/sites/g/files/vyhlif3706/f/pages/delinquency_processing_policy_as_amended_7-8-19_0.pdf.

Will the selected vendor be allowed to litigate balances exceeding a certain dollar amount on your behalf, with your explicit approval?

Litigation strategies are considered on a case-by-case basis, and governed by the provisions of Ohio law. Such strategies will be a subject of contract negotiations with the selected vendor.

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

The list of available parcels for the fall 2021 sale is still in development. At present, there are 45 parcels available for the sale, with a total delinquency of \$272,963.

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

See above.

What is the average balance of accounts by category?

This data is not something that is monitored as a part of our tax lien sale process. For additional detail, please see our office's delinquency processing policy linked above.

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

In order to be eligible for a tax lien sale, the taxes must not have been paid for three consecutive collections, or alternatively, must be part of a payment plan in default. For additional detail, please see our office's delinquency processing policy linked above.

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

We sell liens in the spring and fall, with an additional sale for subsequent liens in the fall. The spring sale is traditionally very small (<10 parcels), with the fall sale typically in the range of 40-50 parcels. The fall sale in 2022 may be larger than usual due to substantial deferred action since March 2020.

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

This question is not directly applicable to our tax lien sale processes. For more detail, please see our office's delinquency processing policy linked above.

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

This question is unclear. Tax lien sales pre-date litigation, and therefore there has been no "adjudication." Please refer to the delinquency processing policy linked above for further information.

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?

Liens currently being serviced by incumbent vendor(s), and subsequent liens as contemplated above, will remain with those vendors.

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

We utilize Aumentum MVP for property management, and Tyler MUNIS for accounting.

Who is your electronic payment/credit card processing vendor?

Our electronic payment/credit card processing vendor is Point & Pay LLC.

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?

Such questions should be directed to Treasurer Brad Cromes at 330-297-3586 or bcromes@portageco.com.

How do your current processes and/or vendor relationship(s) systematically determine if the death of a responsible party has occurred?

We rely on self-reporting by heirs/assigns, and on staff observations of local death notices.

How do your current processes and/or vendor relationship(s) handle the death of a responsible party?

Responsibilities for tax payment run with the land, and therefore fall to heirs/assigns in the event of the death of a responsible party. Contract responsibilities run with contracting parties.

Do you have a designated process or policies around deceased accounts today, and what is envisioned in the future?

Please refer to our delinquency processing policy, linked above.

Do you currently search and file probated estate claims? Have you considered an automated tool to identify and file probated estate claims?

We do this as a regular part of our tax delinquency servicing process. At this juncture, we have not considered automating this process.