



Homes
England

Date: 17 September 2020

Our Ref: RFI3084

Tel: 0300 1234 500

Email: infogov@homesengland.gov.uk

Making homes happen

██████████
By Email Only

Windsor House
Homes England – 6th Floor
50 Victoria Street
London
SW1H 0TL

Dear ██████████

RE: Request for Information – RFI3084

Thank you for your recent email, which was processed under the Freedom of Information Act 2000 (FOIA). You requested the following information:

I would like to make a Freedom of Information request for the tender documentation in relation to the tender for the administration of a portfolio of equity loan mortgages on behalf of lenders. This tender was run by the Homes and Communities Agency, and as you now run the contract with the winning bidder, Target Servicing Limited, I believe you will now hold the information.

Before the restructuring of the department and associated web resources, the information was published online here:

<https://upload.hca-online.org.uk/tenders/HCAE16055/HCAE16055.zip>

For further information on the tender to which I am referring, see here:

<https://www.contractsfinder.service.gov.uk/Notice/e4a99a4f-3ae6-4fc8-ad33-bbf62e112e4e?p=@FQxbIRRPT0=NjJNT08=U>

Response

We can confirm that we do hold the requested information which is attached as Annex A.

We have redacted information contained within Annex A under the following exemption:

Section 40 – Personal information

We have redacted information on the grounds that it constitutes third party personal data and therefore engages section 40(2) of the FOIA.

To disclose personal data, such as names, contact details, addresses, email addresses and personal opinions could lead to the identification of third parties and would breach one or more of the data protection principles.

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Section 40 is an absolute exemption which means that we do not need to consider the public interest in disclosure. Once it is established that the information is personal data of a third party and release would breach one or more of the data protection principles, then the exemption is engaged.

The full text in the legislation can be found on the following link;

<https://www.legislation.gov.uk/ukpga/2000/36/section/40>

Right to Appeal

If you are not happy with the information that has been provided or the way in which your request has been handled you may request an internal review by writing to;

The Information Governance Team
Homes England – 6th Floor
Windsor House
50 Victoria Street
London
SW1H 0TL

Or by email to infogov@homesengland.gov.uk

You may also complain to the Information Commissioner however, the Information Commissioner does usually expect the internal review procedure to be exhausted in the first instance.

The Information Commissioner's details can be found via the following link

<https://ico.org.uk/>

Please note that the contents of your request and this response are also subject to the Freedom of Information Act 2000. Homes England may be required to disclose your request and our response accordingly.

Yours sincerely,

The Information Governance Team
For Homes England



Homes &
Communities
Agency

INVITATION TO TENDER

Administration of a portfolio of equity loan mortgages on behalf of lenders

Tender Reference: HCAE16055

OJEU: 2015/S 223-406524

19 January 2016

Full name of the Supplier completing the Tender Submission	
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PART A – INFORMATION

- This section provides information on the required Services Contract.
- Suppliers are required to **READ THIS SECTION** carefully to understand the HCA's requirements.
- This Section **DOES NOT** need to be printed and returned with your completed Tender Submission.

1 Introduction

This Invitation to Tender document has been issued by the Authority in connection with a competitive procurement procedure. “Authority” means the Homes and Communities Agency (HCA), or anyone acting on behalf of the HCA that is seeking to invite suitable Suppliers to participate in this procurement process.

“You”/ “Your” or “Supplier” means the body completing this Invitation to Tender **i.e. the legal entity seeking to provide the required Service and responsible for the information provided.** The ‘Supplier’ is intended to cover any economic operator as defined by the Public Contract Regulations 2015 and could be a registered company; charitable organisation; Voluntary Community and Social Enterprise (VCSE); Special Purpose Vehicle; or other form of entity.

The Homes and Communities Agency

The Homes and Communities Agency (HCA) is the single, national housing and regeneration delivery body for England.

Our vision is to create opportunity for people to live in homes they can afford in places they want to live, by enabling local authorities and communities to deliver the ambition they have for their own areas.

We achieve this by:

- Understanding the needs and aspirations of people and communities through close working with local authorities on local investment planning;
- Enabling local delivery through the channelling of our expertise and investment; and
- Working effectively with the market, house builders, investors and other stakeholders.

For more information visit www.gov.uk/hca

2 Procurement Process and Timetable

This Invitation to Tender is provided on the same basis to all Suppliers.

This Tender takes the form of a Two-Stage Restricted Tender. All interested Suppliers who responded to the Contract Notice were supplied a Pre-Qualification Questionnaire and supporting Memorandum of Information. PQQ submissions were subject to technical and financial assessment to establish Suppliers capabilities to deliver the required Services. A shortlist of **four potential suppliers** has been made, with Suppliers subsequently invited to Tender.

No information contained in this Invitation to Tender or in any communication made between the HCA and any Supplier in connection with this Tender exercise, shall be relied upon as constituting a contract, agreement or representation that any contract shall be offered in accordance with this Invitation to Tender. The HCA reserves the right to cancel the process at any time.

Under no circumstances shall the HCA incur any liability in respect of this Invitation to Tender or any supporting documentation. The HCA will not reimburse the costs incurred by Suppliers in connection with the preparation and submission of their response to this Invitation to Tender.

Direct or indirect canvassing of any Ministers, public sector employee or agent by any potential bidder concerning this requirement, or any attempt to procure information from any of the above concerning this Tender may result in disqualification of the Supplier from consideration for this requirement.

The Tender Submissions are to be evaluated against the following pre-determined award criteria. Part A, [Section 12](#) 'Evaluation Criteria', sets out the evaluation criteria & scoring methodology on which this tender exercise will be evaluated. Suppliers should refer to this information throughout the completion of 'Part B: Documents to be Returned'. The Contract will be awarded on the basis of the most economically advantageous tender.

Evaluation Factor	Weighting
Price	70%
Quality	30%

Set out below is the proposed procurement timetable. This timetable is intended as a guide and, whilst the HCA does not intend to depart from the timetable, it reserves the right to do so at any time.

Procurement Stage	Indicative Date
Contract Notice published	13 November 2015
Deadline for Tender Questions	3 February 2016
Deadline for Tender Submissions (at HCA Gateshead)	13:00, Wednesday, 10 February 2016
Tender analysis & Clarifications	11 February 2016 to 3 March 2016
Notification of intention to award contract	4 March 2016
10 day standstill period	4 March 2016 to 14 March 2016
Pre-Contract Meeting	15 March 2016
Contracts awarded and signed	16 March 2016
Commencement	21 March 2016

2.1 Procurement Queries

The HCA's named point of contact for the procurement of this contract is Andy Nelson. All requests for further information in respect of the contract should be sent using the contact details below. No approach of any kind should be made to any other person within, or associated with, the HCA.

Any questions in respect of this Invitation to Tender **should be submitted by e-mail:**

To: mortgageadmin@hca.gsi.gov.uk

Please refer to [Section 2](#) 'Procurement Process and Timetable' for **Deadline for Tender Questions.**

Suppliers should specify in their clarification questions if they wish the clarification to be considered as confidential between themselves and the HCA. The HCA will consider any such request and will either respond on a confidential basis or give the Supplier the right to withdraw the clarification question. If the Supplier does not elect to withdraw the question and the HCA considers any clarification question to be of material significance, both the question and the response will be communicated, in a suitably anonymous form, to all prospective Suppliers who have responded.

All responses received and any communication from Suppliers will be treated in confidence but will be subject to the above.

2.2 Submission of Tender

Please refer to [Section 2](#) 'Procurement Process and Timetable' for **Deadline for Tender Submission.**

Suppliers must submit their Tender Submission by:

- Paper submission (one hard copy), please do not bind or submit in ring binders; and
- Full supporting digital copy (including all supporting material) on a CD/DVD which has been scanned for viruses. **Please note that memory sticks are not acceptable.**

The completed Tender Submission **MUST** be returned **using the digital tender label provided** by post. Suppliers should ensure that suitable provision is made to ensure that the document is received by the deadline.

Completed Tender Submission documents may be submitted at any time before the closing date. Please note that completed Tender Submissions received after the closing date may be rejected.

Tender Submissions submitted bearing any marks identifying the Supplier will not be opened. Particular care should be taken that the Suppliers identity is not apparent from any image or resulting from a postal franking device, appearing on the envelope or package.

3 Instructions and Information

3.1 General Information

Suppliers are invited to complete all parts of the enclosed Part B: Documents to be Returned and submit, together with any requested supporting information, by the due date for return.

Tender Submissions must not be accompanied by statements that could be construed as rendering the Tender Submission equivocal and/or placing it on a different footing from other Tender Submissions. Only Tender Submissions submitted without qualification strictly in accordance with the Invitation to Tender documents issued (or subsequently amended by the HCA) will be accepted for consideration. The HCA's decision on whether or not a Tender Submission is acceptable will be final.

The Supplier should check the Invitation to Tender documentation for obvious errors and missing information. Should any such errors or omissions be discovered he must inform the named point of contact for the Tender as noted in [Section 2.1](#) 'Procurement Queries' at once in writing. No alteration may be made to any of the documents attached thereto without the written authorisation of the HCA. If any alterations are made, or if these instructions are not fully complied with, the Tender Submission may be rejected.

Suppliers have been asked to include a single point of contact in their organisation in their response to the PQQ (As detailed in Section 1.3 of PQQ). The HCA shall not be responsible for contacting the Supplier through any route other than the nominated contact. The Supplier must therefore undertake to notify any changes relating to the contact promptly or they will be unable to receive communications from the HCA.

Suppliers should answer all questions as accurately and concisely as possible in the same order as the questions are presented. Where a question is not relevant to the Suppliers organisation, this should be indicated with an explanation.

Questions should be answered in English.

Suppliers should ensure all requested information is provided in accordance with the Tender Checklist provided within 'Form B6 Tender Return Checklist'. Information supplied will be checked for completeness and compliance with the instructions before responses are evaluated.

Failure to provide the required information, make a satisfactory response to the question, or supply documentation referred to in responses, within the specified timescales, may mean that the Tender Submission is not further evaluated and the relevant Tenderer excluded from further consideration.

Suppliers must be explicit and comprehensive in their response to this Invitation to Tender as this will be the single source of information on which responses will be evaluated.

The HCA expressly reserves the right to require Suppliers to provide additional information supplementing or clarifying any of the information provided in response to the requests set out in the Invitation to Tender.

The HCA reserves the right to abandon this procurement process without awarding any contract and to conduct further procurement exercises in relation to the Services. The issue of this Invitation to Tender shall not be an offer capable of acceptance.

4 Scope of Services

4.1 Summary

The HCA is seeking to appoint a Mortgage Administrator (MA) for its growing portfolio of equity-loan interests secured on homes across England. The MA will provide a service to borrowers, HCA and, as applicable, partner house builder lenders with a legal interest in homes funded via current and previous HCA-funded equity loan products. The house builder “back book” is a closed programme and new loans will not be added to this portion of the portfolio. The latest equity loan products (funded solely by and in the name of the HCA) will be new additions to the portfolio.

The HCA intend to appoint a single MA to provide these services for an initial 27 month contract term starting from, or close to, 21 March 2016, with the option to extend for one or more further periods, up to a maximum of three (3) further years at the HCA's absolute discretion. The exact contract commencement date will be determined at the HCA's absolute discretion subject to transitional arrangements it may deem necessary to negotiate with the incumbent and new service provider to ensure continuity of services.

The portfolio to be administered by the MA includes both HCA and other lender equity loan interests. This includes some loans in London funded and then administered under delegation from the Greater London Authority (GLA), some loans funded and then administered under delegation from the Ministry of Defence (MoD) and loans funded by certain legacy equity loan programmes, with a matching house builder equity loan – the house builder “back book.”. HCA will be the contracting authority and stakeholder for all MA services.

There are no HCA-funded equity loan funding programmes or associated budgets yet in place beyond 31 March 2021 but any new or revised programmes may be added to the loan portfolio, to be administered by the MA, before this date. There is no guarantee of any new equity loan products being delivered by HCA and adding to the portfolio of its interests, beyond 01 April 2021.

4.2 Mortgage Administration Service Areas

HCA wishes to procure seven services with their indicative functions set out below. Where the MA is dealing with any of the FCA regulated loans within the portfolio, the following services will need to be provided in a manner which is fully compliant with all FCA and Consumer Credit regulatory and legislative requirements.

Core Service i) Borrower enquiry handling

The MA will act as a single point of advice and guidance for borrowers and house builder lenders with an equity interest in homes funded via a HCA-funded equity loan product. The scope of these services may include, but are not limited to, the following:

- Operating a dedicated borrower telephone line, Mon- Fri, 9am – 5pm;
- Operating a dedicated borrower enquiry email box;
- Offer information and guidance to borrowers and their solicitors/conveyancers as appropriate with HCA-funded equity loan mortgages including those funded by historic equity loan products, current or new products administered by HCA;
- Resolve enquires by advising borrowers, directing them on to relevant transaction processes or signposting to other relevant services.

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- Adhering to all relevant consumer credit and mortgage regulation requirements in relation to the regulated aspects of the portfolio.

Core Service ii) Website

The MA will be expected to operate and maintain a national MA website as a single point of information for borrowers and house builder lenders with a legal interest in homes funded by a HCA-funded equity loan product, including but not limited to:

- Operating a dedicated website under a HCA owned-domain and 'Help to Buy' branding;
- Providing and operating an online "portal" for participating house builder lenders;
- Providing up to date content on current and past equity loan mortgages and latest borrower services;
- Providing on-line guidance, enquiry-handling and redemption application processing facilities;
- Providing links to HCA and partner sites and other relevant services as directed by HCA.
- Adhering to all relevant consumer credit and mortgage regulation requirements in relation to the regulated aspects of the portfolio.

Core Service iii) Borrower Database

The MA will be expected to maintain a comprehensive and secure electronic database of homes funded via HCA-funded equity loan products, the respective equity loan interests (of HCA, GLA, MoD and house builders, where applicable) and interest and redemption collection data. The scope of these services may include, but are not limited to, the following:

- Processing new borrower and property records within 5 days of receiving an electronic return and documents from the relevant Help to Buy Agent (the Help to Buy Agent processes the new transaction that leads to an addition to the portfolio);
- Processing new borrower and property records within 5 days of receiving an electronic return from the HCA (planned to replace the electronic return from the Help to Buy Agent in due course);
- Providing accurate data collection, validation and reporting infrastructure, and assurance to HCA ;
- Providing monthly monitoring reports to HCA in relation to the equity loan portfolio, including property, locations, entitlements, interest collection, debt and other matters relevant to its interests;
- Providing monthly updates of such data as may be required by the HCA from the MA database in a format determined by the HCA for uploading to HCA's own data systems for analysis;
- Processing and reconciling such reports as may be specified by the HCA in order to reconcile MA, HCA and Help to Buy Agent data in order to resolve discrepancies and ensure data accuracy,

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- Amending data held by the MA in order to maintain accuracy including but not limited to borrower and lender name changes and other data changes;
- Making “wholesale” changes to part of the database to reflect significant data changes e.g. transfers of loans portfolios from original lenders to new lenders;
- Adhering to all relevant consumer credit and mortgage regulation requirements in relation to the regulated aspects of the portfolio.

Core Service iv) Interest Collection

MA will be expected to promptly collect loan interest due from borrowers of homes funded by HCA-funded equity loan products in accordance with relevant equity loan mortgage product terms. The scope of these services may include, but are not limited to, the following:

- Issuing accurate annual interest statements and demands - compliant with all legislation applying to the regulated and un-regulated portfolio;
- Issuing accurate and timely annual statements, other letters and interest demands after 12 months of sale and annually thereafter - compliant with all legislation applying to the regulated and un-regulated portfolio;
- Administering monthly or annual collection of interest when it becomes payable in accordance with the terms of the relevant equity loan (this varies by product) - compliant with all legislation applying to the regulated and un-regulated portfolio;
- Setting up accurate monthly debit repayment arrangements with homeowners where applicable;
- Issuing monthly interest reports to HCA and house builders with an equity interest; (including reconciliation of cash received/ fees accrued) in a format which meets the HCA's requirements;
- Collecting interest and accurately apportioning receipts into HCA and house builders' accounts.
- Issuing arrears letters and undertaking such arrears procedures as may be prescribed by HCA from time to time - compliant with all legislation applying to the regulated and un-regulated portfolio and to advise the HCA of any conflict between their procedures and the applicable legislation (provided always it is the MA's responsibility to ensure that such documents and procedures adhere to all relevant consumer credit, FCA mortgage regulation and other legislative and regulatory requirements);
- Advising HCA on collection rate performance and, with agreement of HCA, as applicable varying procedures to improve collection rates - compliant with all legislation applying to the regulated and un-regulated portfolio.
- Adhering to all relevant consumer credit and mortgage regulation requirements in relation to the regulated aspects of the portfolio.

Core Service v) Redemptions and Repayment Collection

The MA will be expected to administer all partial or full equity loan redemptions on homes funded by HCA-funded equity loan products (i.e. redemption of the HCA-funded equity loan

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and the matching house builder equity loan, where applicable) and collect repayments. The scope of these services may include, but are not limited to, the following:

- Issuing instructions and documentation to borrower's solicitor within 5 days following a full or partial redemption request;
- Confirming repayment and necessary modification to mortgages with borrower's solicitor (subject to mortgage valuation);
- Issuing relevant and accurate legal forms to the borrower's solicitor subject to a solicitor undertaking to repay;
- Providing accurate transaction processing and record keeping;
- Promptly collecting repayments, accurately apportioning receipts into HCA and house builder accounts, and ensuring that redemptions are reflected consistently in the Borrower database and interest reports in the month that they occur;
- Liaison with HCA and house builders to obtain sign-off of any required legal documentation.
- Adhering to all relevant consumer credit and mortgage regulation requirements in relation to the regulated aspects of the portfolio.

Core Service vi) Other Mortgage Administration

The MA will be expected to perform other defined transaction services and arrears collection on behalf of the HCA (and house builders where relevant), including but not limited to:

- Administering applications for subletting and home improvement consents, temporary charge postponements, changes of name, lease extension and other prescribed transactions;
- Undertaking any required additional arrears actions subject to prior agreement with HCA;
- Responding to HCA lender, house builder lender and potential new lender requests for portfolio information to support any due diligence and related enquiries relating to transfers of loans between lenders.
- Adhering to all relevant consumer credit and mortgage regulation requirements in relation to the regulated aspects of the portfolio.

Core Service vii) Service Administration

The MA will also be expected to maintain an effective service on behalf of HCA and its stakeholders by:

- Providing regular monitoring returns to HCA as required including providing monthly updates of data from the MA's database in a format determined by the HCA for uploading to HCA's own data systems for analysis, the timely reporting of key data reconciliations (as agreed with the HCA) and the clearance of data issues raised by the HCA for investigation (see separate section with further information on reporting/data requirements);
- Effectively managing the progress to transfer data from the current Post-Sale Agent, including a full audit trail, to confirm the completeness and accuracy of the records

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managed from the point of transfer (see separate section with further information on reporting/data requirements);

- Responding to ad-hoc HCA information and data requests;
- Maintaining borrower and house builder relationships;
- Operating a formal managed complaints procedure;
- Adhering to all legislative and contractual data protection requirements;
- Working with the network of Help to Buy Agents to ensure data validity and safe transfer of data;
- Adhering to all relevant consumer credit and mortgage regulation requirements in relation to the regulated aspects of the portfolio.

The role of the Help to Buy Agent in approving new Help to Buy equity loan transactions that become additions to the loan database administered by the MA is explained here:

<http://www.helptobuy.gov.uk/equity-loan/find-helptobuy-agent> .

The MA will provide these services nationally to support administration of an equity loan portfolio of HCA and house builder equity loan interests on homes funded by HCA-funded equity loans across England. These include homes funded by Legacy equity loan products and those that have, or will, be funded through the 'Help to Buy: Equity Loan' product, or new, or similar products in the contract period, including properties funded by HCA in London under delegation from the Greater London Authority.

The Key Performance Standards for the above services are included in the Service Contract issued with this ITT.

The HCA reserves the right to amend the service specification at its absolute discretion, subject to written notification to all Applicants/Bidders.

4.3 Service volumes

Bidders should also refer to information on the Equity Loan Portfolio and Service Volumes (including estimates of future service volumes for the contract period) in the Memorandum of Information published on 13 November 2015 and the clarification questions and answers on the procurement process published on 25 November; 4 and 9 December 2015.

4.4 Reporting requirements

Core Service vii) description set out above includes provision of monitoring returns from the MA to HCA. The Memorandum of Information (MoI) published in November 2015, provided information on the loan portfolio composition. It should be noted that for reporting purposes the lender name must be recorded and included on all reports to HCA. As highlighted in the MoI, some loans have house builder lenders but in addition some loans are in the name of other public sector bodies. This is also confirmed in the table below:

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Mortgage and originating programme	Estimated number of outstanding loans (net of all redemptions) end June 2015	Continuing programme?	Lender?
First Time Buyers Initiative	1,690	No	HCA
HCA HomeBuy Direct	9,369	No	HCA or GLA (for some London loans)
House builder HomeBuy Direct	9,369	No	House builder
HCA FirstBuy	10,581	No	HCA or GLA (for some London loans)
House builder FirstBuy	10,581	No	House builder
Armed Forces Home Ownership Scheme	300	No	MoD
London Wide Initiative	171	No	GLA
Help to Buy equity loan	55,236	Yes	HCA
Total	97,297		

“GLA” is Greater London Authority, “MoD” is Ministry of Defence.

The originating programme for each asset must be quoted in all reports.

The public sector body with an equity share must be recorded for each asset and quoted in all reports.

Where there is a house builder lender with a loan, the house builder (and current lender where a group of assets have subsequently been sold by the original builder to a new lender) must be recorded for each asset and quoted in all reports.

For all programmes, the HCA analyses transactions by activity, each programme being allocated a specific activity code. This code must be included on income and receipt reports in the analysis of individual asset transaction data, allowing data to be summarised by activity code for entry into the Agency’s accounting systems.

NOTE: The aggregation of data at this level is of critical importance because activity codes govern how transactions score against budgets allocated by HM Treasury.

For all programmes, the HCA analyses transactions by region, each region being allocated a specific cost centre code. This code must be included on income and receipt reports in the analysis of individual asset transaction data, allowing data to be summarised by cost centre code for entry into the HCA accounting systems.

NOTE: The aggregation of data at this level is of critical importance because some regional data informs budget transfers between the Department for Communities and Local Government and other public sector bodies.

For the First Time Buyer’s Initiative, the HCA analyses activity at development site level, each site being allocated a specific jobcode. This code must be included on income and

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receipt reports in the analysis of individual asset transaction data, allowing data to be summarised by jobcode for entry into the HCA accounting systems.

Basic asset-level data

Help to Buy Agents enter the details for new equity-loans directly onto the HCA investment management system (IMS) enabling the HCA to process requests and make payments to the relevant house builder lender. All assets are allocated a unique asset reference number when they are first created on IMS which must be quoted in all reports from the MA.

The basic data entered for a new asset which will be provided by the HCA to inform the MA is:

- Programme name
- Asset reference number (numeric)
- Address
- Region (and the associated cost centre code – the HCA Operating Area)
- Activity code (for reporting income and receipts)
- Applicant name(s)
- Applicant Mortgage Provider
- Name of public sector investor (HCA/GLA/MoD)
- Name of developer (& HCA unique provider code)
- Property purchase price (£)
- Applicant deposit (£)
- Applicant mortgage (£)
- Public sector equity-loan investment (£)
- Expected Legal Completion Date
- Actual Legal Completion Date (potentially confirmed months after completion occurs)
- Public sector equity-loan share (%). This should be the Public sector equity-loan investment expressed as a percentage of the property purchase price
- Solicitor (where known)
- Name of Local Help to Buy Agent

Some programmes have additional data requirements:

- House builder lender equity-loan investment (£)

NOTE: Where there is a house builder loan this should match the public sector equity share. However, the equity shares of both public sector investing bodies and builders supporting any individual property purchase are always in multiples of £1. Therefore, where the total equity-loan provided is an odd amount (e.g. £111,111), the equity-loan provided by the builder is £1 higher than the public sector body. (e.g. HCA: £55,555 and builder: £55,556).

NOTE: The Property purchase price is always the sum of the applicant deposit, applicant mortgage, Public sector equity-loan investment plus any builder equity-loan investment (if applicable).

- House builder equity-loan share (%) This should be the developer equity-loan investment expressed as a percentage of the property purchase price.
- Current house builder equity investor (originally this is the developer of the property, but builders sometimes sell groups of loans to third parties).
- For FTBI, a site-specific jobcode is required (for all other programmes the jobcode is the asset reference number).

These additional data requirements only apply to closed programmes where no further lending is anticipated.

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Asset data may not always be 100% consistent with the legal contract signed by the homebuyer(s) on completion because:

- House builders may claim payments from the Agency in advance of homebuyers completing their purchase. Sometimes the financial details of the transaction change slightly between the Agency approving the payment and legal completion taking place.
- Local help to Buy Agent may make errors in submitting data for approval.
- The legal completion date recorded on the on HCA IMS may be an estimate.
- Conveyancing solicitors make errors in calculating the HCA equity share percentage (the amount documented in the contract is the legally enforceable figure on redemption and in determining any fee charges).
- Conveyancing solicitors make errors in the spelling of the lender's name on the legal contract (where the house builder also has an equity share this is critical because the name on the contract must be identical to the name on any interest fee requests).

Help to Buy Agents are required to send copies of the signed legal contracts to the MA post-legal completion. On receipt, the MA checks that the data entered by the Help to Buy Agent into the HCA IMS is consistent with the legal contract. Where differences are identified, they must be notified to the HCA for correction.

Reporting the portfolio position (monthly)

Each month, the full portfolio must be reported by the MA for each programme detailing the following data held by the PSA at asset level:

- Programme name
- Asset reference number
- Address
- Region
- Jobcode (FTBI only)
- Cost centre code
- Activity code
- Applicant name(s)
- Applicant mortgage provider
- Name of public sector investor (HCA/GLA/MoD)
- Name of house builder (& HCA unique provider code)
- Current lender equity investor
- Property purchase price (£)
- Applicant deposit (£)
- Applicant mortgage (£)
- Original public sector equity-loan investment (£)
- Original house builder equity-loan investment (£)
- Legal completion date
- Whether legal documents have been received and the record checked
- Original public sector equity-loan share (%)
- Original house builder equity-loan share (%)
- Name of Help to Buy Agent

For each redemption transaction (up to five are possible for FTBI if the homeowner staircases in increments, two for all other programmes):

- Date of redemption or valuation (if staircased)

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- Whether the property has been repossessed
- Whether the redemption transaction was a sale or staircasing
- The % stake in equity acquired by the homeowner under this transaction
- Property sale price or valuation
- Any outstanding mortgage amount which reduced the equity available to distribute to the second charge holder(s) (this only applies for sales)
- The remaining public sector equity-loan investment (£ & %) after the redemption
- The remaining house builder equity-loan investment (£ & %) after the redemption
- The cash payable to the public sector equity-loan investor
- The cash payable to the house builder equity investor
- Specific confirmation if there was negative equity and so no funds were distributable

Reporting should include details of:

- Any issues identified from the check to legal documents which require correction in the HCA data
- The data lag of assets advised by the HCA to the MA where no legal documents have been received (analysed by Local Help to Buy Agent and aged to inform action by HCA)
- The data lag of legal documents received from the Local Help to Buy Agent where no associated asset has been advised by the HCA to the MA (analysed by Help to Buy Agent and aged to inform action by HCA)
- A reconciliation of portfolio changes from month-to month
 - New additions advised by the HCA
 - Other changes to data advised by the HCA (corrections to data)
 - Redemptions (as advised by the MA to HCA/house builders during the period)
 - Repossessions (where no cash was due to lenders)

Reporting fees & fee arrears

Each month, for each programme where fees will become due within 12 months of the reporting date, the full portfolio must be reported detailing the following data held by the MA at individual asset level:

- Programme name
- Asset reference number
- Payment reference id
- Account status (open / closed)
- Applicant name(s)
- Address
- Jobcode. This is FTBI only.
- Site (development name). This is FTBI only.
- Cost centre code
- Activity code
- Name of public sector investor (HCA/GLA) – no fees due on MoD assets
- Current house builder equity investor
- Property purchase price (£)
- Original public sector equity-loan investment (£) (informs interest fee charge)
- Original house builder equity-loan investment (£)(informs interest fee charge)
- Legal completion date (used to calculate the start date for interest fees)
- Start date for interest fees
- Original public sector equity-loan share (%) (informs interest fee charge)
- Original developer equity-loan share (%) (informs interest fee charge)
- Remaining public sector equity-loan share (%) (informs interest fee charge)

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- Remaining House builder equity-loan share (%) (informs interest fee charge)
- If fully redeemed the date of redemption (no further interest fees accrue from this date)
- Whether the property has been repossessed
- Details of interest fee activity at individual asset level, split to report separately on public sector investor and current house builder equity investor fee income:
 - Cumulative interest fees accrued brought forward
 - Cumulative cash receipts brought forward
 - Net creditor/debtor position brought forward
 - Adjustments to cumulative interest fees accrued brought forward (previous misallocation / error)
 - Adjustments to cumulative cash receipts brought forward (previous misallocation / error)
 - Interest fees accrued in the period reported
 - Cash receipts in the period reported
 - Cash to be paid to lenders for the period (net of adjustments to b/f cash receipts and cash receipts in the period)
 - Net changes to creditor/debtor position in the period reported
 - Cumulative interest fees accrued carried forward
 - Cumulative cash receipts carried forward
 - Net creditor/debtor position carried forward, for which Ageing of debtor position (arrears).

This data is then split (for each programme) to provide separate reports by:

- Public sector lender (HCA/GLA), aggregated by cost centre (and by jobcode for the FTBI programme).
- Current house builder equity lender, allowing separate reports to be provided to individual developer equity investors for their share of fee income.

Additional reporting:

- Individual properties subject to a repossession which have been processed as redemptions or which have been confirmed but which have not yet been redeemed (aged to identify cases to chase – e.g. where no cash is due to the HCA but we must still recognise a disposal)
- High-level analysis of movements in the ageing of arrears in the period (including any arrears which relate to properties which have been repossessed)
- A remittance advice must be provided to the HCA (and each individual house builder where relevant) detailing the cash to be paid for the reporting period. For the HCA this should be analysed as follows:
 - Amounts to be paid to GLA (split by programme)
 - Amounts to be paid to HCA (split by programme)
- This remittance advice must be provided at the same time that the reports detailed above are available and before any cash is paid to the HCA.

Reporting individual redemptions

Where the MA has liaised with a borrower, their solicitor or the agent of a company who has repossessed a property and expects a redemption transaction to occur, a remittance advice

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must be sent to the HCA detailing the expected redemption and the solicitor who will transfer funds to the Agency on completion of the transaction.

This is currently an individual form for each transaction which is e-mailed to the HCA. The HCA is open to receiving a daily data file of expected redemptions.

The minimum data to be provided for each advised redemption by the MA to the HCA is as follows:

- Programme
- Name of public sector lender (HCA/GLA/MoD)
- Name of current house builder equity lender (where relevant)
- Asset reference number
- Homeowner name(s)
- Property address
- Site name (if relevant)
- Original property price
- Original legal completion date
- Original mortgage
- Redemption type (repossession sale, sale, full staircasing or partial staircasing)
- RICS surveyor name
- Valuation (£)
- Sale price (£) ...if sold
- Public sector equity-loan share redeemed (%)
- House builder equity-loan share redeemed (%)
- Residual public sector equity-loan share (% post-disposal)
- Residual house builder equity-loan share (% post-disposal)
- Any outstanding mortgage amount which reduced the equity available to distribute to the second charge holder(s) (this only applies for sales)
- Cash to be received by the HCA
- Cash to be received by the current house builder equity lender
- Expected date of redemption
- Name of solicitor sending funds
- Contact address / email for solicitor sending funds
- Documents sent to HCA (e.g. DS1 to inform release of charge)
- Name of MA member of staff who processed the remittance advice
- Name of manager of MA member of staff who processed the remittance advice
- Activity code for the asset
- Cost centre code for the asset
- Jobcode for the asset
- An account code is also assigned based on the programme and whether the advised redemption is a sale or a staircasing transaction.
- Any notes relevant to the transaction

Similar information is provided by the MA to house builders where they have an equity loan share in a property being redeemed (the public sector and house builder shares are always redeemed at the same time in equal measure). This is limited to the information relevant to the house builder.

5 The Contract & Administration

A digital copy of the contract has been provided with this document. Suppliers must confirm their acceptance of the contract terms in their Tender Submission.

The submission of a Tender Submission will denote the Suppliers acceptance of an undertaking to comply with the clauses contained in the Invitation to Tender.

The HCA may appoint a service provider to deliver some or all of the services specified here but is not obliged to make an appointment.

The contract with the MA will run for an initial period of 27 months with the option to extend for one or more further periods, up to a maximum of three (3) further years. The decision to award an extension and the length of any such extension shall be at the HCA's sole discretion.

In order to maintain service levels and facilitate transition of services the HCA reserves the right to amend the procurement timescales and /or the commencement date of the service contract at its absolute discretion.

The HCA shall reserve the right to either appoint another provider or to step in itself in order to provide the service in the event that performance of the appointed MA falls below agreed service standards.

For avoidance of doubt, the contract requires the Mortgage Administrator to have the required authorisation from the Financial Conduct Authority to meet the requirements of legislation in force from 21 March 2016.

The HCA will not be bound to award a contract and may cancel the procurement at any point. The HCA shall have no liability whatsoever to any Applicant or Bidder in the event that it elects to abandon this procurement process without making a contract award, to award a contract for part of the service only or amend its requirements. The Contract shall be administered by:

S40(2) [REDACTED], Provider Management Team
Programmes Directorate
Homes and Communities Agency
Fry Building
2 Marsham Street
London SW1P 4DF

6 Quality

A Quality Submission schedule has been provided with this Invitation to Tender ([Form B2](#)), which must be **completed and returned** as part of the Tender Submission.

7 Pricing

A pricing schedule has been provided with this Invitation to Tender ([Form B3](#)) which must be completed and returned as part of the Tender Submission.

Suppliers are required to bring forward the total Fixed ANNUAL price to the Form of Tender contained within [Form B4](#). No alteration may be made to the pricing schedule provided.

Please ensure Form B4 is at the front of your response.

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Prices submitted on the Form of Tender are fixed for the two year contract period.

The Memorandum of Information published on 13 November 2015 and the clarification questions and answers on the procurement process published on 25 November; 4 and 9 December 2015, set out the payment terms for the appointed MA.

The fee which will be payable to the MA by the Agency is a single fixed annual Standard Fee, paid quarterly in arrears for delivery of the core services (i to vii inclusive). The MA will be required to invoice the HCA quarterly.

Core Service	Standard Fee paid by HCA to MA	Transaction Fees recovered by MA from borrowers
(i) Borrower enquiry handling	✓	N/A
(ii) Website	✓	N/A
(iii) Borrower Database	✓	N/A
(iv) Interest Collection	✓	N/A
(v) Redemptions and payment collection	✓	✓
(vi) Other Mortgage Administration	✓	✓
(vii) Service Administration	✓	N/A

The standard fee is with respect to provision of staffing, infrastructure costs and other costs incurred by the MA in providing and delivering the services.

In addition, for applicable elements of Core services (v) and (vi) the MA will recover a fixed Transaction Fee chargeable for each individual equity loan full or part redemption, or other specified service (see below), direct from borrowers. Borrowers are expected to pay relevant fees before the MA transacts the service.

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Transaction and loan type ALL fees are recovered by MA from borrowers and include VAT	FTBI	LWI	AFHOS	HomeBuy Direct and FirstBuy	Help to Buy
Full or part equity loan redemption. Fee per single loan transaction. Core Service area v)	£200	£200	£200	£250 (total for both loans HCA and builder)	£200
Remortgaging/Deed of postponement. Fee per single loan transaction. Core Service area vi)	£50	£50	£50	£115 (total for both loans HCA and builder)	£115
Additional Borrowing/Deed of postponement. Fee per single loan transaction. Fee per single loan transaction. Core Service area vi)	£50	£50	£50	£115 (total for both loans HCA and builder)	£115
Change of Ownership. Fee per single loan transaction. Core service area vi)	£50	£50	£50	£75 (total for both loans HCA and builder)	£50
Subletting/Home Improvements. Fee per single loan transaction. Core Service area vi)	£50	£50	£50	£75 (total for both loans HCA and builder)	£50
Handover of arrears case to HCA specified debt recovery agency (if applicable). Fee per single loan transaction. Core Service area vi)	£100	£100	£100	£100 (total for both loans HCA and builder)	£100
MA carries out debt recovery to HCA instructions. Fee per single loan transaction. Core Service area vi)	£600	£600	£600	£600 (total for both loans HCA and builder)	£600
"Porting" loan. Fee per single loan transaction. Core Service area vi)	N/A	N/A	£1,500	N/A	N/A
"Move away from base." Fee per single loan transaction. Core Service area vi)	N/A	N/A	£30	N/A	N/A

The mortgage product features are detailed in section 5.6 of the Memorandum of Information published on 13 November 2015 and bidders should also refer to the clarification questions and answers on the procurement process published on 25 November; 4 and 9 December 2015.

8 Transparency

This procurement and award of this Contract is subject to the transparency arrangements being adopted by the UK Government. These arrangements include the publication of Invitation to Tender documentation issued by the HCA and the Contract between the HCA and Supplier. Tenderers should highlight any areas they consider commercially sensitive in order for the HCA to be able to honour our transparency obligations without undermining the Suppliers commercial interests.

The contract value associated with the successful Tender Submission and the name of the Supplier may be published. As part of the Governments Transparency Agenda, the HCA regularly makes available details of expenditure in excess of £500.00 by Supplier.

9 Freedom of Information

Suppliers are advised that the HCA is subject to the Freedom of Information Act 2000 ("The Act"). If a Supplier considers that any of the information provided as part of this procurement procedure should not be disclosed because of its commercial sensitivity, confidential or otherwise, they must, when providing this information, clearly identify the specific information they do not wish to be disclosed and clearly specify the reasons for its sensitivity. The HCA shall take such statements into consideration in the event that it receives a request pursuant to the Act which relates to the information provided by the interested party. Please note, it is insufficient to include a statement of confidentiality encompassing all the information provided in the Tender Submission.

10 Bribery and Corruption

The HCA takes a zero-tolerance approach to bribery and corruption and sets high standards of impartiality, integrity and objectivity in relation to the stewardship of public funds and the management of its activities. The principles contained within this policy apply to both internal and external audiences, including anyone wishing to undertake business or engage with the HCA. Please refer to our [Anti-bribery and Corruption Policy](#) for further information.

The Mortgage Administrator contract issued with this ITT also includes an obligation on the MA to comply with any anti-money laundering legislation applicable to its services.

11 TUPE

It is possible that the Transfer of Undertakings (Protection of Employment) Regulations 2014 (TUPE) may apply to this procurement. Accordingly the appointed firm may be responsible for any costs and will indemnify (and keep indemnified) the HCA from and against any claims which may arise (howsoever any such claims may arise).

This includes all remuneration and entitlements of any persons employed or engaged in connection with the provision of the Services including, without limitation, all wages, holiday pay, payments of PAYE, national insurance contributions, pension contributions, bonuses, commissions and termination costs as appropriate. It is the responsibility of incoming and outgoing firms to address and resolve all matters in relation to TUPE.

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12 Evaluation Criteria

RELATING TO PART B, FORM B2 - QUALITY

- Quality will account for 30% of the Overall Score.
- Guidance notes have been provided here which indicate to Suppliers information that the HCA will use to evaluate a response.
- Evaluation criteria will be based on a scoring of 0 – 6 for each of the 7 technical quality questions, the details of which are shown to the right.

Scoring methodology for each technical quality question:

0 marks - No response satisfying the requirements of this ITT has been provided and the tenderer shall be excluded from further consideration.

1 mark - The response does not demonstrate an understanding of the HCA's requirement and does not set out any convincing proposals for the effective delivery of the service.

2 marks - The response demonstrates only a limited understanding of the HCA's requirements and sets out only limited convincing proposals for the effective delivery of aspects of the service.

3 marks - The response demonstrates an understanding of the HCA's requirements (with some omissions) and sets out generally convincing proposals (with some omissions) for the general delivery of the service.

4 marks - The response demonstrates a general detailed and almost complete understanding of the HCA's requirements and sets out convincing proposals for the effective delivery of the service.

5 marks - The response demonstrates a detailed and complete understanding of the HCA's requirements and sets out very convincing proposals for the effective delivery of the service.

6 marks - The response demonstrates a highly detailed and complete understanding of the HCA's requirements and sets out highly convincing proposals for the very effective delivery of the service.

Evaluators will initially work independently. Once they have completed their independent marking they will meet to discuss, understand and moderate any difference in the marks they have awarded via a consensus meeting, where a single consensus score for each question response will be agreed.

The scoring will be on the basis of whole numbers and the consensus score will also be a whole number. A good response will, for example, gain a score of 4 or more. Where

scores are subsequently weighted, there is potential for fractions of full marks to be awarded. These will be expressed as decimals to two decimal places.

Tender Submissions must achieve a minimum total weighted score of 65% in relation to technical questions 1 to 7 in order to be considered for contract award. Any tenderer whose tender submission fails to achieve a total weighted score of at least 65 will be excluded from further consideration and their priced submissions will not be evaluated. A worked example of this is shown below.

Number	Criteria	Demonstrated by	Weighting
1	<p>Technical question 1 Core Service i)</p> <p><i>Borrower enquiry handling.</i></p> <p><i>Maximum page limit = Six A4 sides 11 point font including diagrams</i></p> <p>How will you approach the set up and ongoing delivery of <i>Borrower enquiry handling</i> to achieve the stated outcomes and give assurance that all regulatory requirements are met?</p>	<ul style="list-style-type: none"> • HCA is seeking a robust and standardised approach to delivery of mortgage administration services that will provide high standards of service delivery to borrowers, the HCA and participating house builder lenders. • An approach to service set up that gives HCA substantial assurance that required staffing and operational resources can be deployed from 21 March and there is a credible timetable and approach to manage the transition of data and resources from the existing contractor. • The maintenance of quality standards, the provision of accurate information, reports and monies to HCA and house builders, and absolute reliability and resilience of MA systems and data are of critical importance to HCA. • The MA operations must give HCA substantial assurance that all regulatory compliance requirements are met and will continue to be met. <p>Notes: <i>Each of the bullet points above will be given equal weighting in assessing bidder response to the technical question.</i></p> <p>Your response should include (but not confined to):</p> <p>Full details of resources, the team structure roles and responsibilities you will deploy?</p> <p>Setting out, if applicable, currently employed staff and other resources, and the <u>additional</u> staff and resources that will be required to deliver the service, and when and how these will be deployed?</p> <p>Setting out, if applicable their assumptions and proposals to deal with any TUPE responsibilities arising from transfer of the service.</p> <p>Setting out, if applicable timetables for service set up and delivery with key milestones and dependencies.</p> <p>Setting out, if applicable the key technical, operational and team member challenges of setting up, achieving and maintaining high standards of service delivery and how will they be dealt with?</p> <p>Setting out, if applicable what will you do to ensure ongoing resilience of service delivery and information management and reporting?</p> <p>Setting out, if applicable the approach to highlighting areas of service weakness and their improvement?</p>	<p>Up to 6 marks available 15% weighting</p>

		<p>Setting out, if applicable identify the key operational risks, what are the controls and how they will be managed?</p> <p>Setting out, if applicable the approach you will adopt to give HCA substantial assurance that all regulatory requirements are met?</p> <p>Setting out the approach to handling the expected call volumes?</p> <p>Setting out the approach to handling expected email enquiry volumes?</p> <p>Setting out the approach to providing relevant and timely advice for all current and legacy programmes to both homeowners and their solicitors on all aspects of the specific programmes to be managed?</p> <p>Setting out the approach to providing a formal managed complaints procedure?</p> <p>Setting out the resources which you consider would be relevant to direct borrowers to for further information?</p>	
<p>2</p>	<p>Technical question 2 Core Service ii)</p> <p>Website.</p> <p>Maximum page limit = Six A4 sides 11 point font including diagrams</p> <p>How will you approach the set up and ongoing delivery of the Website to achieve the stated outcomes and give assurance that all regulatory requirements are met?</p>	<ul style="list-style-type: none"> • HCA is seeking a robust and standardised approach to delivery of mortgage administration services that will provide high standards of service delivery to borrowers, the HCA and participating house builder lenders. • An approach to service set up that gives HCA substantial assurance that required staffing and operational resources can be deployed from 21 March and there is a credible timetable and approach to manage the transition of data and resources from the existing contractor. • The maintenance of quality standards, the provision of accurate information, reports and monies to HCA and house builders, and absolute reliability and resilience of MA systems and data are of critical importance to HCA. • The MA operations must give HCA substantial assurance that all regulatory compliance requirements are met and will continue to be met. <p>Notes: Each of the bullet points above will be given equal weighting in assessing bidder response to the technical question.</p> <p>Your response should include (but not confined to):</p> <p>Full details of resources, the team structure roles and responsibilities you will deploy?</p> <p>Setting out, if applicable, currently employed staff and other resources, and the <u>additional</u> staff and resources that will be required to deliver the service, and when and how these will be deployed?</p> <p>Setting out, if applicable their assumptions and proposals to deal with any TUPE responsibilities arising from transfer of the service.</p> <p>Setting out, if applicable timetables for service set up and delivery with key milestones and dependencies.</p> <p>Setting out, if applicable the key technical, operational and team member challenges of setting up, achieving and maintaining high standards of service delivery and how will they be dealt with?</p> <p>Setting out, if applicable what will you do to ensure ongoing resilience of service delivery and information management and reporting?</p>	<p>Up to 6 marks available 5% weighting</p>

		<p>Setting out, if applicable the approach to highlighting areas of service weakness and their improvement? Setting out, if applicable identify the key operational risks, what are the controls and how they will be managed? Setting out, if applicable the approach you will adopt to give HCA substantial assurance that all regulatory requirements are met? Setting out services which you consider could be provided online (contributing to the Government's preference to provide services "digital by default")? Setting out resources/tools which you consider could be made available online to lenders / borrowers / solicitors to improve the service offered? Setting out how you propose to make portfolio data and regular reports available online to the Agency / developer lenders.</p>	
<p>3</p>	<p>Technical question 3 Core Service iii)</p> <p><i>Borrower database.</i></p> <p><i>Maximum page limit = Six A4 sides 11 point font including diagrams</i></p> <p>How will you approach the set up and ongoing delivery of the Borrower database to achieve the stated outcomes and give assurance that all regulatory requirements are met?</p>	<ul style="list-style-type: none"> • HCA is seeking a robust and standardised approach to delivery of mortgage administration services that will provide high standards of service delivery to borrowers, the HCA and participating house builder lenders. • An approach to service set up that gives HCA substantial assurance that required staffing and operational resources can be deployed from 21 March and there is a credible timetable and approach to manage the transition of data and resources from the existing contractor. • The maintenance of quality standards, the provision of accurate information, reports and monies to HCA and house builders, and absolute reliability and resilience of MA systems and data are of critical importance to HCA. • The MA operations must give HCA substantial assurance that all regulatory compliance requirements are met and will continue to be met. <p>Notes: <i>Each of the bullet points above will be given equal weighting in assessing bidder response to the technical question.</i></p> <p>Your response should include (but not confined to): Full details of resources, the team structure roles and responsibilities you will deploy? Setting out, if applicable, currently employed staff and other resources, and the <u>additional</u> staff and resources that will be required to deliver the service, and when and how these will be deployed? Setting out, if applicable their assumptions and proposals to deal with any TUPE responsibilities arising from transfer of the service. Setting out, if applicable timetables for service set up and delivery with key milestones and dependencies. Setting out, if applicable the key technical, operational and team member challenges of setting up, achieving and maintaining high standards of service delivery and how will they be dealt with? Setting out, if applicable what will you do to ensure ongoing resilience of service delivery and information</p>	<p>Up to 6 marks available 15% weighting</p>

		<p>management and reporting?</p> <p>Setting out, if applicable the approach to highlighting areas of service weakness and their improvement?</p> <p>Setting out, if applicable identify the key operational risks, what are the controls and how they will be managed?</p> <p>Setting out, if applicable the approach you will adopt to give HCA substantial assurance that all regulatory requirements are met?</p> <p>Setting out plans for managing the transfer of data from the current Post-Sale Agent to ensure data integrity is maintained and that transactions in progress at the time of transition are handled appropriately?</p> <p>Setting out approach to adding new loan data provided by the Agency (averaging c2 – 3,000 transactions per month)?</p> <p>Setting out approach to updating the database with adjustments to new loan additions once final legal completion information is available?</p> <p>Setting out approach to reconciling the cumulative record of investments to the Agency’s cumulative record of net payments to developers?</p> <p>Setting out approach to reconciling this data to purchaser legal completion documents received from Help to Buy Agents and resolving differences where they are identified?</p> <p>Setting out approach to managing transfers of developer loans to another lender?</p> <p>Setting out approach to ensuring that the database is updated in a timely manner to reflect redemption/transfer activity?</p> <p>Setting out approach to ensuring that the database provides information which meets the Agency’s reporting requirements, both for regular monthly reports and for ad-hoc enquiries?</p>	
<p>4</p>	<p>Technical question 4 Core Service iv)</p> <p><i>Interest collection.</i></p> <p>Maximum page limit = Six A4 sides 11 point font including diagrams</p> <p>How will you approach the set up and ongoing delivery</p>	<ul style="list-style-type: none"> • HCA is seeking a robust and standardised approach to delivery of mortgage administration services that will provide high standards of service delivery to borrowers, the HCA and participating house builder lenders. • An approach to service set up that gives HCA substantial assurance that required staffing and operational resources can be deployed from 21 March and there is a credible timetable and approach to manage the transition of data and resources from the existing contractor. • The maintenance of quality standards, the provision of accurate information, reports and monies to HCA and house builders, and absolute reliability and resilience of MA systems and data are of critical importance to HCA. • The MA operations must give HCA substantial assurance that all regulatory compliance requirements are met and will continue to be met. <p>Notes: Each of the bullet points above will be given equal weighting in assessing bidder response to the technical question.</p>	<p>Up to 6 marks available 20% weighting</p>

	<p>of Interest collection to achieve the stated outcomes and give assurance that all regulatory requirements are met?</p>	<p>Your response should include (but not confined to):</p> <p>Full details of resources, the team structure roles and responsibilities you will deploy?</p> <p>Setting out, if applicable, currently employed staff and other resources, and the <u>additional</u> staff and resources that will be required to deliver the service, and when and how these will be deployed?</p> <p>Setting out, if applicable their assumptions and proposals to deal with any TUPE responsibilities arising from transfer of the service.</p> <p>Setting out, if applicable timetables for service set up and delivery with key milestones and dependencies.</p> <p>Setting out, if applicable the key technical, operational and team member challenges of setting up, achieving and maintaining high standards of service delivery and how will they be dealt with?</p> <p>Setting out, if applicable what will you do to ensure ongoing resilience of service delivery and information management and reporting?</p> <p>Setting out, if applicable the approach to highlighting areas of service weakness and their improvement?</p> <p>Setting out, if applicable identify the key operational risks, what are the controls and how they will be managed?</p> <p>Setting out, if applicable the approach you will adopt to give HCA substantial assurance that all regulatory requirements are met?</p> <p>Demonstrating an understanding of the different elements of the portfolio to be managed and their regulatory requirements?</p> <p>How you would manage communication with borrowers and set-up of payment arrangements in advance of interest becoming due?</p> <p>How you would manage the collection of interest, apportionment of receipts into individual accounts and monthly payment of aggregated balances to the Agency and individual developer lenders?</p> <p>How you would manage arrears cases in compliance with the FCA mortgage regulations and all other relevant legislation/regulations?</p> <p>How you would ensure that reporting of interest accrued, received, paid over to the Agency/developer lenders and accounts in arrears is in line with the Agency's data requirements?</p>	
<p>5</p>	<p>Technical question 5 Core Service v)</p> <p>Redemptions and repayment collection.</p> <p>Maximum page limit =</p>	<ul style="list-style-type: none"> • HCA is seeking a robust and standardised approach to delivery of mortgage administration services that will provide high standards of service delivery to borrowers, the HCA and participating house builder lenders. • An approach to service set up that gives HCA substantial assurance that required staffing and operational resources can be deployed from 21 March and there is a credible timetable and approach to manage the transition of data and resources from the existing contractor. • The maintenance of quality standards, the provision of accurate information, reports and monies to HCA and house builders, and absolute reliability and resilience of MA systems and data are of critical importance to HCA. 	<p>Up to 6 marks available 20% weighting</p>

	<p>Six A4 sides 11 point font including diagrams</p> <p>How will you approach the set up and ongoing delivery of Redemptions and repayment collection to achieve the stated outcomes and give assurance that all regulatory requirements are met?</p>	<ul style="list-style-type: none"> The MA operations must give HCA substantial assurance that all regulatory compliance requirements are met and will continue to be met. <p>Notes: Each of the bullet points above will be given equal weighting in assessing bidder response to the technical question.</p> <p>Your response should include (but not confined to):</p> <p>Full details of resources, the team structure roles and responsibilities you will deploy?</p> <p>Setting out, if applicable, currently employed staff and other resources, and the <u>additional</u> staff and resources that will be required to deliver the service, and when and how these will be deployed?</p> <p>Setting out, if applicable their assumptions and proposals to deal with any TUPE responsibilities arising from transfer of the service.</p> <p>Setting out, if applicable timetables for service set up and delivery with key milestones and dependencies.</p> <p>Setting out, if applicable the key technical, operational and team member challenges of setting up, achieving and maintaining high standards of service delivery and how will they be dealt with?</p> <p>Setting out, if applicable what will you do to ensure ongoing resilience of service delivery and information management and reporting?</p> <p>Setting out, if applicable the approach to highlighting areas of service weakness and their improvement?</p> <p>Setting out, if applicable identify the key operational risks, what are the controls and how they will be managed?</p> <p>Setting out, if applicable the approach you will adopt to give HCA substantial assurance that all regulatory requirements are met?</p> <p>Setting out the processes to ensure that instructions to borrowers and their solicitors are issued within 5 days of a request being made?</p> <p>Setting out the processes for dealing with subsequent queries to confirm redemption sums including any outstanding interest and provide relevant, accurate forms to solicitors?</p> <p>Setting out the processes where some redemption monies are received by you and must then be apportioned to be paid on to the Agency and developer lenders?</p> <p>Setting out the processes ensure that all redemption activity is captured accurately, applied to the database of assets and reflected in future interest fee charges and all reports?</p> <p>Setting out the processes to liaise with the HCA and developers where legal documentation requires sign-off following a redemption?</p>	
<p>6</p>	<p>Technical question 6 Core Service vi)</p>	<ul style="list-style-type: none"> HCA is seeking a robust and standardised approach to delivery of mortgage administration services that will provide high standards of service delivery to borrowers, the HCA and participating house builder lenders. An approach to service set up that gives HCA substantial assurance that required staffing and operational 	<p>Up to 6 marks available</p>

	<p>Other mortgage administration.</p> <p>Maximum page limit = Six A4 sides 11 point font including diagrams</p> <p>How will you approach the set up and ongoing delivery of Other mortgage administration to achieve the stated outcomes and give assurance that all regulatory requirements are met?</p>	<p>resources can be deployed from 21 March and there is a credible timetable and approach to manage the transition of data and resources from the existing contractor.</p> <ul style="list-style-type: none"> • The maintenance of quality standards, the provision of accurate information, reports and monies to HCA and house builders, and absolute reliability and resilience of MA systems and data are of critical importance to HCA. • The MA operations must give HCA substantial assurance that all regulatory compliance requirements are met and will continue to be met. <p>Notes: Each of the bullet points above will be given equal weighting in assessing bidder response to the technical question.</p> <p>Your response should include (but not confined to):</p> <p>Full details of resources, the team structure roles and responsibilities you will deploy?</p> <p>Setting out, if applicable, currently employed staff and other resources, and the <u>additional</u> staff and resources that will be required to deliver the service, and when and how these will be deployed?</p> <p>Setting out, if applicable their assumptions and proposals to deal with any TUPE responsibilities arising from transfer of the service.</p> <p>Setting out, if applicable timetables for service set up and delivery with key milestones and dependencies.</p> <p>Setting out, if applicable the key technical, operational and team member challenges of setting up, achieving and maintaining high standards of service delivery and how will they be dealt with?</p> <p>Setting out, if applicable what will you do to ensure ongoing resilience of service delivery and information management and reporting?</p> <p>Setting out, if applicable the approach to highlighting areas of service weakness and their improvement?</p> <p>Setting out, if applicable identify the key operational risks, what are the controls and how they will be managed?</p> <p>Setting out, if applicable the approach you will adopt to give HCA substantial assurance that all regulatory requirements are met?</p> <p>Setting out processes you would put in place to administer applications from borrowers which require the consent of either the HCA or developer lenders?</p> <p>Setting out the approach to administer additional arrears actions if instructed to do so by the HCA?</p> <p>Setting out the proposed systems and operational capability to support due diligence requests to facilitate transfers of loans to new lenders?</p>	<p>10% weighting</p>
<p>7</p>	<p>Technical question 7 Core Service vii)</p>	<ul style="list-style-type: none"> • HCA is seeking a robust and standardised approach to delivery of mortgage administration services that will provide high standards of service delivery to borrowers, the HCA and participating house builder lenders. • An approach to service set up that gives HCA substantial assurance that required staffing and operational 	<p>Up to 6 marks available</p>

	<p>Service administration.</p> <p>Maximum page limit = Six A4 sides 11 point font including diagrams</p> <p>How will you approach the set up and ongoing delivery of Service administration to achieve the stated outcomes and give assurance that all regulatory requirements are met?</p>	<p>resources can be deployed from 21 March and there is a credible timetable and approach to manage the transition of data and resources from the existing contractor.</p> <ul style="list-style-type: none"> • The maintenance of quality standards, the provision of accurate information, reports and monies to HCA and house builders, and absolute reliability and resilience of MA systems and data are of critical importance to HCA. • The MA operations must give HCA substantial assurance that all regulatory compliance requirements are met and will continue to be met. <p>Notes: Each of the bullet points above will be given equal weighting in assessing bidder response to the technical question.</p> <p>Your response should include (but not confined to):</p> <p>Full details of resources, the team structure roles and responsibilities you will deploy?</p> <p>Setting out, if applicable, currently employed staff and other resources, and the <u>additional</u> staff and resources that will be required to deliver the service, and when and how these will be deployed?</p> <p>Setting out, if applicable their assumptions and proposals to deal with any TUPE responsibilities arising from transfer of the service.</p> <p>Setting out, if applicable timetables for service set up and delivery with key milestones and dependencies.</p> <p>Setting out, if applicable the key technical, operational and team member challenges of setting up, achieving and maintaining high standards of service delivery and how will they be dealt with?</p> <p>Setting out, if applicable what will you do to ensure ongoing resilience of service delivery and information management and reporting?</p> <p>Setting out, if applicable the approach to highlighting areas of service weakness and their improvement?</p> <p>Setting out, if applicable identify the key operational risks, what are the controls and how they will be managed?</p> <p>Setting out, if applicable the approach you will adopt to give HCA substantial assurance that all regulatory requirements are met?</p>	<p>15% weighting</p>
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RELATING TO PART B, FORM B3 – PRICING SCHEDULE		
Price will account for 70% of the Overall Score		
The contract will be awarded on the basis of the overall most economically advantageous Tender Submission submitted to the HCA.		
Criteria	Demonstrated by	Weighting
Price	<ul style="list-style-type: none"> Standard Fee Completed Pricing Schedule 	70%

The Standard Fee is with respect to provision of staffing, infrastructure costs and other costs incurred by the MA in providing and delivering the services. In addition, for applicable elements of Core services (v) and (vi) the MA will recover a fixed Transaction Fee chargeable for each individual equity loan full or part redemption, or other specified service (see above), direct from borrowers. Borrowers are expected to pay relevant fees before the MA transacts the service. Estimates of fixed transaction fees must not be included in the completed pricing schedule.

HCA may request detailed information to demonstrate how a pricing response has been calculated. HCA will challenge, seek further clarifications or may reject as non-compliant, any price responses it regards as unsustainably low or evidence of a bidding strategy to manipulate scoring.

The HCA reserves all of its rights under the Public Contracts Regulations 2015 in relation to abnormally low bids including, without limitation, the right to reject Tender Submissions which are determined to be abnormally low.

Only Tender Submissions with quality response scores totalling 65 weighted marks and above (Form B2) will be taken forward for price evaluation (see worked example below).

Worked example of how your Quality score will be used to give a final weighted quality score

Worked example of quality scoring

Stage 1: the technical questions are evaluated and this results in a total weighted mark (see example below).

Core service	Max marks available	Example technical quality score	Weighting	1 mark weighted value	Example weighted mark
1 Borrower enquiry handling	6	3	15%	2.5	7.5
2 Website portal	6	4	5%	0.8	3.3
3 Borrower database	6	4	15%	2.5	10.0
4 Interest collection	6	3	20%	3.3	10.0
5 Redemptions and payment collection	6	5	20%	3.3	16.7
6 Other mortgage administration	6	3	10%	1.7	5.0
7 Service administration	6	5	15%	2.5	12.5
Total	42	27	100%		65.0

Stage 2: The weighted mark of 65 is equal to the MINIMUM THRESHOLD requirement of 65 weighted marks. It is therefore compliant and is then further weighted to reflect the overall 30% quality weighting (see example below).

Core service technical quality questions	Max marks available	Example total technical quality score	Weighting	1 mark weighted value	Example final weighted mark
Weighted marks total	100	65	30%	0.3	19.5

In the above example, the technical quality questions achieved a weighted score of 65 marks. The total was then weighted to reflect the overall quality weighting of 30%. The final weighted mark is therefore 19.5 marks.

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In order for HCA to fully understand the written technical quality proposals for the service areas, it may at its absolute discretion, use an interview with potential suppliers to confirm its evaluation of quality scores.

Interviews will only take place after HCA has evaluated all the technical question responses.

If HCA elects to use interviews, all potential suppliers submitting a technical quality response will be interviewed. The interview will allow suppliers to respond to HCA's questions.

Potential suppliers are also permitted to ask questions at the interview.

HCA will notify potential suppliers well in advance if the interviews are required. It is likely that interviews, if used, will be held in February. Only after interviews have been held will the total quality scores and therefore overall scoring be confirmed (see below).

Worked example of how your Quality score will be used to give a final weighted quality score

Supplier	Stage 1 total quality score	Weighting	Weighting multiplier	Stage 2 weighted score
A	65	30%	0.3	19.5
B	50	30%	0.3	15
C	83.3	30%	0.3	25

Supplier B has scored 50 marks (15 weighted score) and is therefore below the required threshold of 65 marks (19.5 weighted score) for its total quality score. It is therefore eliminated from further price evaluation and its Tender Submission is rejected at this stage.

Worked example of how your price will be used to calculate a score

Supplier A	Supplier A Form of Tender price	Lowest price as % of Supplier A price	Supplier A marks out of 70
	£350	350/350 = 100%	100%*70 = 70
Supplier B	N/A	N/A	N/A
	N/A	N/A	N/A
Supplier C	Supplier B Form of Tender price	Lowest price as % of Supplier C price	Supplier C marks out of 70
	£700	350/700 = 50%	50%*70 = 35

Supplier B was previously eliminated because its quality score did not meet the required threshold.

Note that, with respect to the likely MA income generated from administration fees to paid by borrowers, HCA will add £500,000 to each supplier's submitted price before calculating the relative percentages for scoring purposes. This provides further protection to HCA from price manipulation and Suppliers should note the statement below regarding attempts to submit abnormally low prices. For avoidance of doubt, the addition of £500,000 is purely for price evaluation

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scoring calculation. It does not amend the tendered price submitted by a supplier nor does it imply the additional income that a supplier may generate from borrowers.

Worked example of Overall Result

Supplier	Quality Score	Price Score	Total Score	Ranked Position
A	19.5	70	89.5	1
B	15	N/A	N/A	N/A
C	25	35	60	2

Supplier B was eliminated from further evaluation because its quality score did not meet the required threshold.

Supplier A was ranked 1 with the highest total score.

HCA may request detailed information to demonstrate how a pricing response has been calculated. HCA will challenge, seek further clarifications or may reject as non-compliant, any price responses it regards as unsustainably low or evidence of a bidding strategy to manipulate scoring.

The HCA reserves all of its rights under the Public Contracts Regulations 2015 in relation to abnormally low bids including, without limitation, the right to reject tenders which are determined to be abnormally low.

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PART B – DOCUMENTS TO BE RETURNED

- The Supplier **SHOULD RETURN ALL DOCUMENTS** within the following section as part of their Tender Submission.

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Form B1 Certificate of Non-Collusion and Non-Canvassing

In recognition of the principal that the essence of Tendering is that the Homes and Communities Agency shall receive bona fide competitive Tenders from all those Tendering:

WE CERTIFY THAT:

1. The Tender submitted herewith is a bona fide Tender that is intended to be competitive.
2. We have not fixed or adjusted the amount of the Tender under or in accordance with any agreement or arrangement with any other person.
3. We have not done and we undertake that we will not do at any time before the hour specified for the return of the Tender any of the following acts:
 - (i) communicate to a person other than the person calling for this Tender, the amount or approximate amount of the proposed Tender (except where the disclosure, in confidence, of the approximate amount of the Tender was essential to obtain insurance premium quotations required for the preparation of the Tender);
 - (ii) enter into an agreement with any person that they shall refrain from Tendering or as to the amount of any Tender submitted; and
 - (iii) offer to pay or give any sum of money or valuable consideration directly or indirectly to any person for doing or having done or causing or having caused to have done in relation to any other Tender, any act or thing of the sort described above.
5. We have not canvassed or solicited any employee of the Homes and Communities Agency, in connection with the award of this Tender or any other Tender or proposed award of the Tender for the supply of Supplies and Services and that to the best of our knowledge and belief nor has any person employed by us or acting on our behalf, done any such act.
6. We further hereby undertake that we will not in the future canvass or solicit any employee of the Homes and Communities Agency, in connection with this Tender or any other Tender or proposed Tender for the supply of Supplies or Services and that no person employed by us or acting on our behalf will do any such act.

IN THIS CERTIFICATE

1. 'Person' includes any person, any body or association corporate or incorporate.
2. 'Any agreement or arrangement' includes any transaction of the sort described above, formal or informal and whether legally binding or not.
3. 'Any canvassing or soliciting' includes any direct or indirect canvassing or any attempts to obtain information by any means.

Signed:

Date:

Name:

In the Capacity of:

Duly authorised to sign for and on behalf of:

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Form B2 Quality Submission

To enable the HCA to evaluate the quality element of the Award Criteria, we require Suppliers to provide a response to the delivery of the Scope of Services outlined in Section 4.

The limit for each of the seven questions is limited to four A4 sides 11pt font size including diagrams.

Any text beyond this will be ignored and will not be evaluated.

Suppliers **should refer to [Section 12](#) 'Evaluation Criteria', contained within Part A** of this document as to the relevant weighting of each question and the scoring framework that will be used within the evaluation.

Technical question 1

Core Service i)

Borrower enquiry handling.

Maximum page limit = Six A4 sides 11 point font including diagrams

How will you approach the set up and ongoing delivery of *Borrower enquiry handling* to achieve the stated outcomes and give assurance that all regulatory requirements are met?

Technical question 2

Core Service ii)

Website

Maximum page limit = Six A4 sides 11 point font including diagrams

How will you approach the set up and ongoing delivery of *the Website* to achieve the stated outcomes and give assurance that all regulatory requirements are met?

Technical question 3
Core Service iii)

Borrower Database

Maximum page limit = Six A4 sides 11 point font including diagrams

How will you approach the set up and ongoing delivery of *the Borrower Database* to achieve the stated outcomes and give assurance that all regulatory requirements are met?

Technical question 4
Core Service iv)

Interest Collection

Maximum page limit = Six A4 sides 11 point font including diagrams

How will you approach the set up and ongoing delivery of *Interest Collection* to achieve the stated outcomes and give assurance that all regulatory requirements are met?

Technical question 5
Core Service v)

Redemptions and Repayment Collection

Maximum page limit = Six A4 sides 11 point font including diagrams

How will you approach the set up and ongoing delivery of *Redemptions and Repayment Collection* to achieve the stated outcomes and give assurance that all regulatory requirements are met?

Technical question 6

Core Service vi)

Other Mortgage Administration

Maximum page limit = Six A4 sides 11 point font including diagrams

How will you approach the set up and ongoing delivery of *Other Mortgage Administration* to achieve the stated outcomes and give assurance that all regulatory requirements are met?

Technical question 7

Core Service vii)

Service Administration

Maximum page limit = Six A4 sides 11 point font including diagrams

How will you approach the set up and ongoing delivery of *Service Administration* to achieve the stated outcomes and give assurance that all regulatory requirements are met?

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Form B3 Pricing Schedule

The completed Form B3 Pricing Schedule should be returned as part of the Tender Return.

Total price, "Standard Fee", should be carried forward to the Form of Tender within Form B4, which is to be printed and signed and returned at the front of your Tender Submission.

Weighting – [70 marks available for the lowest price, 70% weighting]

Standard Fee to deliver entire core services: annual fee, inclusive of anticipated TUPE costs and excluding VAT. Prices submitted on the Form of Tender are fixed for the two year contract period.

Standard fee apportioned to each core service:

£	Core Service i) Borrower enquiry handling
£	Core Service ii) Website
£	Core Service iii) Borrower Database
£	Core Service iv) Interest Collection
£	Core Service v) Redemptions and Repayment Collection
£	Core Service vi) Other Mortgage Administration
£	Core Service vii) Service Administration

Total i to vii = £.....Total tendered Standard Fee

The Standard Fee is with respect to provision of staffing, infrastructure costs and other costs incurred by the MA in providing, making available and delivering the services. In addition, for applicable elements of Core services (v) and (vi) the MA will recover a fixed Transaction Fee chargeable for each individual equity loan full or part redemption, or other specified service (see above), direct from borrowers. Borrowers are expected to pay relevant fees before the MA transacts the service. Estimates of fixed transaction fees must not be included in the completed pricing schedule.

The total tendered Standard fee must be broken down and apportioned to each of the service areas.

HCA may request detailed information to demonstrate how a pricing response has been calculated. HCA will challenge, seek further clarifications or may reject as non-compliant, any price responses it regards as unsustainably low or evidence of a bidding strategy to manipulate scoring.

The HCA reserves all of its rights under the Public Contracts Regulations 2015 in relation to abnormally low bids including, without limitation, the right to reject Tender Submissions which are determined to be abnormally low.

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Form B4 Form of Tender

Homes and Communities Agency

PLEASE ENSURE THAT THIS FORM IS AT THE FRONT OF YOUR TENDER RESPONSE

FORM OF TENDER – SUPPLIERS TO CARRY FORWARD TOTAL PRICE FROM FORM B3 PRICING SCHEDULE

**Administration of a portfolio of equity loan mortgages on behalf of lenders
Tender Reference: HCAE16055**

Chief Executive
HCA

I/We.....(Supplier's name)
having read the Invitation to Tender documentation delivered to us and do hereby offer to provide the Administration of a portfolio of equity loan mortgages on behalf of lenders, described for the sum carried from the Pricing Schedule of:

£.....
.....
.....
(amount in figures and words taken from Form B3 Pricing Schedule).

This Tender Submission remains open for acceptance for six calendar months from the tender return date.

I/We confirm that we currently hold (or agree to effect) Public Liability/Third Party Insurance indemnifying us and the Employer against such liability with a limit of indemnity of not less than £5m in any one accident, unlimited in any one year.

I/we confirm that we accept the required contract terms without amendment including, without limitation, in relation to TUPE and that our Tender Submission and Priced Schedule reflect compliance with the required contract in every respect. We acknowledge that the Employer will rely on this confirmation in order to make a contract award decision and that our Tender Submission would fail to comply with the terms of the Invitation to Tender if this confirmation were not included.

I/We understand that it may be necessary to negotiate a level of cost acceptable to the Employer.

I/We agree and understand that no insertion or endorsement made to this Form of Tender or any other conditions made by the Supplier in connection with this tender figure will be accepted by the Employer and any such insertion, endorsement or condition shall render the Tender Submission liable to rejection by the Employer.

Dated this..... day of2016

SIGNED.....	WITNESS
PRINT NAME.....	ADDRESS
POSITION IN COMPANY.....
NAME & ADDRESS COMPANY	WITNESS
.....	ADDRESS

*IN THE CASE OF PARTNERSHIPS OR SOLE PRACTITIONERS A PARTNER OR THE SOLE PROPRIETOR MUST SIGN HERE.

The Homes and Communities Agency does not bind themselves to accept any Tender Submission and no expense by a person submitting a Tender Submission will be paid for.

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Form B5 Document Receipt Confirmation

As part of this Tender exercise a number of documents have been provided to the Supplier to inform the pricing of the Services documents provided as part of this Tender exercise are listed below:

Document Title	Format	Location
<ul style="list-style-type: none"> Memorandum of Information 	PDF	https://www.contractsfinder.service.gov.uk/Notice/e4a99a4f-3ae6-4fc8-ad33-bbf62e112e4e
<ul style="list-style-type: none"> Clarification questions and answers on the procurement process published on 25 November; 4 and 9 December 2015 	Word Document	https://www.contractsfinder.service.gov.uk/Notice/e4a99a4f-3ae6-4fc8-ad33-bbf62e112e4e
<ul style="list-style-type: none"> Service contract 	PDF	Issued with this ITT on 19 January 2016

I, the undersigned, state that I received the documents listed above and inspected the Service specified stated in the Contract Documentation for Administration of a portfolio of equity loan mortgages on behalf of lenders

Date of Receipt: _____

Company: _____

Name: _____

Signed: _____

Position: _____

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Form B6 Tender Return Checklist

In order to allow the HCA to evaluate your submission and assist your organisation in ensuring it has submitted a compliant Tender Submission, please confirm that you have completed the following Sections and enclosed the relevant documents as detailed in the Invitation to Tender Documentation by completing the following (*delete as appropriate*):

Completed section	
Form B1 Certification of Non-Collusion and Non-Canvassing	Yes <input type="checkbox"/> No <input type="checkbox"/>
Form B2 Quality Submission	Yes <input type="checkbox"/> No <input type="checkbox"/>
Form B3 Pricing Schedule	Yes <input type="checkbox"/> No <input type="checkbox"/>
Form B4 Form of Tender	Yes <input type="checkbox"/> No <input type="checkbox"/>
Form B5 Document Receipt Confirmation	Yes <input type="checkbox"/> No <input type="checkbox"/>
Form B6 Tender Return Checklist	Yes <input type="checkbox"/> No <input type="checkbox"/>

Declaration:

<p>I declare that to the best of my knowledge the information provided in this Invitation to Tender are correct. I understand that the information will be used in the evaluation process to assess my organisation's suitability to provide the Service and I am signing on behalf of my organisation. I understand that HCA may reject this Tender Submission or terminate any subsequent agreement if there is a failure to answer all relevant questions fully or if I provide false/misleading information.</p>	
DECLARATION COMPLETED BY	
Name and Position:	
Signature:	
Date:	

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Homes &
Communities
Agency

Homes and Communities Agency

Fry Building
2 Marsham Street
London
SW1P 4DF

The Homes and Communities Agency is committed to providing accessible information where possible and we will consider providing information in alternative formats such as large print, audio and Braille upon request.