



## District of Columbia Housing Authority

1133 North Capitol Street, NE Washington, DC 20002-7599

202-535-1000

Tyrone Garrett, Executive Director

### ADDENDUM

ADDENDUM NO. 2

ISSUE: February 12, 2018

#### SOLICITATION NO.: 0008-2018 BANKING SERVICES

All respondents shall acknowledge receipt of this addendum, sign below and return it with your proposal. **Failure to acknowledge receipt of this addendum may be cause for rejection of your proposal.** Respondents are informed that the above named solicitation is modified as follows:

The District of Columbia Housing Authority submits its responses to all questions received related to the subject solicitation. Please reference "Attachment A".

**All Other Terms and Conditions Remain Unchanged  
End of Addendum No. 2**

  
Cheryl Moore  
Contracting Officer

Acknowledgement of Receipt:

Respondent: \_\_\_\_\_

Name: \_\_\_\_\_ Title: \_\_\_\_\_

**ATTACHMENT "A"**  
**ADDENDUM NO. 2**  
**Banking Services 0008-2018**

**QUESTION 1:** Will the District of Columbia Housing Authority (DCHA) consider providing the referenced Request for Proposals as a word document?

**DCHA RESPONSE:** No. Solicitations are available for download on DCHA's website [www.dchousing.org](http://www.dchousing.org) in PDF Format.

**QUESTION 2:** B.1 (10), Page 7, Online Payment System – Does the DCHA currently provide customers access to a secure online interface facilitating credit and debit card payments? If so, please provide monthly or annual online payment volume.

**DCHA RESPONSE:** No, but DCHA is interested in exploring this feature in the near future.

**QUESTION 3:** B.2 (1), Page 8, Reporting Requirements - Automatically reconcile HCVP and General Fund AP through e-file transmission upload. Files should integrate with DCHA e-accounting software application to migrate canceled and voided check activity to the accounting system's general ledger. **Please provide additional information regarding the DCHA e-accounting software application, specifically, name and current file format such as csv or text.**

**DCHA RESPONSE:** DCHA e-accounting software application is Visual Homes-Account Mate, version AM8.2 for SQL Login; Provider is Yardi Systems, Inc. File upload version is csv;

DCHA has a current solicitation in process for an Enterprise Resource Systems Solution which may result a new software conversion in the near future.

**QUESTION 4:** Addendum 1, Attachment B, the DCHA provided an example statement or remittance document which includes the following language, "Please write your SOCIAL SECURITY NUMBER on your check or money order to ensure proper credit to your account." **Does the DCHA currently require that all checks and money orders include social security numbers?**

**DCHA RESPONSE:** No. The social security number is needed for research when tenant does not send payment with a statement or remittance document.

**QUESTION 5:** Lockbox: What accounts receivable software do you use to post payments to?

**DCHA RESPONSE:** Visual Homes; DCHA has as a current solicitation in process for an Enterprise Resource Systems Solution which may result a new software conversion in the near future.

**QUESTION 6:** Do all three sub accounts feed in to the same accounting software?

**DCHA RESPONSE:** Yes

**QUESTION 7:** Please provide file specifications for your Accounts Receivable software.

**DCHA RESPONSE:** To be provided after the contract is awarded.

**QUESTION 8:** Do your remittances have a scanline?

- a. If necessary, are you open to making changes to the scanline and/or adding a scanline?
- b. May we see samples of the remittances?

**DCHA RESPONSE:** Yes.

- a. Yes
- b. As stated in the RFP, DCHA has 3 separate Lock Box sub-accounts, for which the remittance addresses are shown on the attached three sampled envelopes. Each sub-Account is processed through a separate Bank Account. The account number is identified by the MICR Line on the attached sampled statements. The selected bank would transmit the daily payment data electronically to DCHA as three separate files –one for each sub-account. The electronic payment data would be uploaded by DCHA to its in-house software programs applying to each tenant on file.

See hyperlinks:

[Sample Envelope](#)

[Sample Statement](#)

**QUESTION 9:** Do you use a night drop for payment drop off? If so, is it heavily utilized?

**DCHA RESPONSE:** No

**QUESTION 10:** Are you open to using online exceptions for items that we may not know how to process?

- a. How will you want correspondence handled?
- b. How will you want a check only payment handled?

**DCHA RESPONSE:**

Yes

- a. To be sent daily to DCHA
- b. Check is deposited daily to DCHA's bank account with image of the check sent to DCHA daily for research.

**QUESTION 11:** Is there an end of day time requirement for file and report availability?

**DCHA RESPONSE:** 4 p.m. daily

**QUESTION 12:** Do you have a need for the ability to Stop payments?

**DCHA RESPONSE:** Yes

**QUESTION 13:** Do you require more than one mail pickup?

**DCHA RESPONSE:** No

**QUESTION 14:** Files and reports are delivered to a secure bank website for researching and downloading. Is this an acceptable delivery method?

**DCHA RESPONSE:** Yes

**QUESTION 15:** Do the ACH payments that you receive from HUD and various other governmental units post automatically in to your accounts receivable software?

**DCHA RESPONSE:** No

**QUESTION 16:** Do you accept payments via a website for credit/debit?

- a. If so, what vendor is used?
- b. Do these payments post automatically in to your accounts receivable software?

**DCHA RESPONSE:** Please see Question 2 response.

**QUESTION 17:** Would you like the AR posting file and reports to include ACH, credit and debit card payments?

**DCHA RESPONSE:** Yes, separate files and reports are needed for each type of payment.

**QUESTION 18:** Would U.S. Bank's DC office and Federal headquarters meet your qualification requirements per Section B.16 Terms and Conditions regarding participating institutions?

**DCHA RESPONSE:** Refer to the RFP, Section B.16 for detail.

**QUESTION 19:** Are check cashing facilities required?

**DCHA RESPONSE:** No

**QUESTION 20:** How many Control Disbursement accounts do you use?

**DCHA RESPONSE:** Three

**QUESTION 21:** From Exhibit II Price Proposal Form – Monthly Banking Service Fees

- a. Please define RETN Item Subscription Per ACCT
- b. Please define ACH Return Admin – Electronic. Also is this a per item fee?
- c. ACH Returns Subscription – Account shows a volume of 24. Is this the number of checking accounts that utilize this service?
- d. ACH Subscription – Account shows a volume of 40. Is this the number of accounts that utilize ACH Services?
- e. Please define ACH Transmission Special.
- f. Please define Electronic Storage Monthly Base Fee – Also, this shows an estimated monthly volumes of 212. Is this fee on a per checking account basis?

**DCHA RESPONSE:**

- a. Monthly Maintenance Charge per account for Return Item reporting in the Return Item subscription.
- b. Per item charge for ACH administrative return items - information reporting advice
- c. Monthly Maintenance Charge per ACH Company ID for ACH Return and Notification of change reporting in the ACH Return subscription.
- d. Yes
- e. Per file charge for prefunded ACH transmission input.
- f. Monthly storage charge for check disbursement images; a total of two hundred twelve (212) are estimated monthly; volume based upon all checking accounts.

**QUESTION 22:** Can the DCHA provide a sample image of the remittance and envelope?

**DCHA RESPONSE:** As stated in the RFP, DCHA has three (3) separate Lock Box sub-accounts, for which the remittance addresses are shown on the attached three sampled envelopes. Each sub-Account is processed through a separate Bank Account. The account number is identified by the MICR Line on the attached sampled statements. The selected bank would transmit the daily payment data electronically to DCHA as three separate files –one for each sub-account. The electronic payment data would be uploaded by DCHA to its in-house software programs applying to each tenant on file.

See hyperlinks:

[Sample Envelope](#)

[Sample Statement](#)

**QUESTION 23:** Can the DCHA provide written processing instructions for each lockbox location?

**DCHA RESPONSE:** The processing instructions are to be provided by the contract awardee.

**QUESTION 24:** How does the DCHA handle exceptions, correspondence & rejects today in the lockbox in each lockbox location?

**DCHA RESPONSE:** Please see Question 10 response.

**QUESTION 25:** Does the DCHA accept E-Lockbox payments? If so, can the DCHA provide additional information on the E-Lockbox payments received (i.e.: how many are received each month via ACH versus paper check in the lockbox?)

**DCHA RESPONSE:** DCHA does not currently have E-Lockbox payments but is interested in exploring this feature in the near future.

**QUESTION 26:** Does the DCHA have any special processing or requirements (i.e.: end of month or end of year processing)?

**DCHA RESPONSE:** No.

**QUESTION 27:** Can the DCHA accommodate Secure FTP?

**DCHA RESPONSE:** Yes.

**QUESTION 28:** Can the DCHA provide the daily lockbox data transmission file layouts for each lockbox location?

**DCHA RESPONSE:** To be provided by the contract awardee.

**QUESTION 29:** Would the DCHA like images of correspondence and/or any supporting documents received by the lockbox?

**DCHA RESPONSE:** Yes.

**QUESTION 30:** Does the DCHA accept Credit Card payments in the lockbox? If so, How may are received each month?

**DCHA RESPONSE:** Not currently but would like to explore this feature in the near future.

**QUESTION 31:** Can the DCHA provide additional detail on the daily lockbox transmission deadlines?

**DCHA RESPONSE:** 7 a.m. on the following day.

**QUESTION 32:** Does the DCHA accept ACH payments with supporting information sent by fax or email? If so, can the DCHA provide additional details on the quantities received and the supporting documents?

**DCHA RESPONSE:** Not currently but would consider this feature in the near future.

**QUESTION 33:** Does the DCHA require a weekend data lockbox data transmission?

**DCHA RESPONSE:** No.

**QUESTION 34:** Does the DCHA require more than one lockbox data file per business day?

**DCHA RESPONSE:** Three (3) separate data files for each lockbox.

**QUESTION 35:** Page 8 e. “Directly or through a third party, Lockbox Services and direct payment services for Tenant Rent and Repayment Agreement Payment Collections” What is your expectation for Tenant Rent and Repayment Agreement Payment Collections services? Is this a rent collection service? or ACH Debit origination conducted by DC Housing Authority? Please clarify.

**DCHA RESPONSE:** They are processed in the same manner as other payments.

**QUESTION 36:** In reference to General Fund Account and other banking accounts

- a. How much in total is HUD balances? What is the total amount you need specific collateral for?
- b. What type of collateral do you have in place today?
- c. What is your average ACH monthly volume?

**DCHA RESPONSE:** Refer to Section B.1 of the RFP, for details.

**QUESTION 37:** B.15 Corporate Credit Card

For the VISA and/or MasterCard need, can you give more detail on the following?

- a. The number of cards you will need
- b. The annual spend on the card(s)
- c. Will these cards be corporate liability and corporate pay?

**DCHA RESPONSE:** Yes;

- a. less than 10.
- b. Less than \$200,000.
- c. Yes.

**QUESTION 38:** Please confirm the correct format. Should the RFP being single-sided or can it be front and back?

**DCHA RESPONSE:** Proposals shall be printed single-sided.

**QUESTION 39:** Are original signatures required for the proposal?

**DCHA RESPONSE:** Yes, an original signature is provided on the original proposal. A copied signature is allowable on the four (4) copies.

**QUESTION 40:** Please provide volumes, both financial (\$) and transaction (#) for all payment types (online, e-Check, PIN-Debit, POS check conversion).

**DCHA RESPONSE:** Refer to Section B.1 of the RFP for details.

**QUESTION 41:** What is the average transaction size?

**DCHA RESPONSE:** Refer to Section B.1 of the RFP for details.

**QUESTION 42:** Do you want to present bills / invoices through the portal? If so, how many?

**DCHA RESPONSE:** No.

**QUESTION 43:** Will there be any card present? If so, how many locations?

**DCHA RESPONSE:** No.

**QUESTION 44:** Is there a need for DCHA employees to manually enter payments through a gateway?

**DCHA RESPONSE:** Yes.

**QUESTION 45:** Will e-Check be a component of the online payment system?

**DCHA RESPONSE:** Yes.

**QUESTION 46:** Integration: To what environments does DCHA require integration from a posting and reporting perspective? Name the environments and software applications that require integration.

**DCHA RESPONSE:** To be provided after the contract is awarded.

**QUESTION 47:** Reporting and Reconciliation: Description of reporting requirements at the user, program and DCHA levels.

**DCHA RESPONSE:** Refer to Section B.2 of the RFP for details.

**QUESTION 48:** Who is currently providing the services described in the RFP?

**DCHA RESPONSE:** Wells Fargo

**QUESTION 49:** What accounting/ERP system does the Authority use?

**DCHA RESPONSE:** Visual Home; however DCHA has as a current solicitation in process for an Enterprise Resource Systems Solution which may result a new software conversion in the near future.

**QUESTION 50:** Page 5, #2., Lockbox System

- a. Please provide a sample of the lockbox file format.

**DCHA RESPONSE:** As stated in the RFP, DCHA has three (3) separate Lock Box sub-accounts, for which the remittance addresses are shown on the attached three sampled envelopes. Each sub-Account is processed through a separate Bank Account. The account number is identified by the MICR Line on the attached sampled statements. The selected bank would transmit the daily payment data electronically to DCHA as three separate files –one for each sub-account. The electronic payment data would be uploaded by DCHA to its in-house software programs applying to each tenant on file. File format will be provided after the contract is awarded.

See hyperlinks:

[Sample Envelope](#)

[Sample Statement](#)

**QUESTION 51:** . Page 10, B.13 Lockbox Processor

- a. Is the current lockbox processing a wholesale lockbox?
- b. Who is the Authority's current lockbox processor?
- c. Where is the current post office box located?
- d. Will the Authority consider a post office box outside of the District of Columbia? If not, does that remove the prospective vendor from further consideration?

**DCHA RESPONSE:**

- a. No.
- b. Wells Fargo
- c. Baltimore, Maryland.
- d. Yes.

**QUESTION 52:** Page 10, B.15 Corporate Credit Card

- a. How many cards are currently in use?
- b. What is the credit limit required overall, and per card?
- c. Exhibit II, section titled Corporate Card Services – please provide additional information regarding what those charges represent.

**DCHA RESPONSE:** To be determined after the contract is awarded.



**QUESTION 53:** Appendix II, Notice PIH 2002-13 Investment and Collateralization

- a. Page 2 #5 of the Notice refers to collateralization of deposits in excess of the \$100,000 insured amount. Is there a more current Notice? The FDIC insurance limit was changed to \$250,000 in 2010 - <https://www.fdic.gov/deposit/deposits/faq.html>
- b. Similar to other housing authorities whom we have found follow their local jurisdiction's collateralization policies, does the Authority follow any of the Government of the District of Columbia's collateralization of deposits policies.
- c. HUD Approved Investment Instruments page 4 c. Will the Authority, named as beneficiary, accept Federal Home Loan Bank Letter of Credit as acceptable collateral for its deposits. Federal Home Loan Bank Letters of Credit are often used to collateralize public entity deposits that exceed the level covered by the FDIC. Federal Home Loan Bank's Letter of Credit commits to pay an outstanding obligation in the event that the depository bank is unable to meet its obligation. Federal Home Loan Bank Letter of Credit is backed by its Aaa/AA+ credit rating, the same credit rating as U.S. government debt.

**DCHA RESPONSE:**

- a. No, HUD has not issued a more current Notice. However, the FDIC limit would be updated to all applicable rules and regulations.
- b. No.
- c. Refer to Notice PIH 2002-13 Housing Authority's (HA's) for all allowed Investment Instruments.

**QUESTION 54:** Exhibit I Price Proposal Monthly Investment Income/Credit

- a. Line 1, and 12 through 24 – what type of interest bearing accounts are these accounts?
- b. Line 5 through 11 – what type of interest bearing checking accounts are these accounts?
- c. Are any of the accounts fully analyzed commercial checking accounts with an earnings credit?

**DCHA RESPONSE:**

- a. Lines 1; 12 through 24 are all DDA type of interest bearing accounts.
- b. Lines 5 through 11 are all DDA type of interest bearing accounts.
- c. Line 1 has an earnings credit; it is a monthly annualized commercial checking account.

**QUESTION 55:** Exhibit II Price Proposal Form

Does the Authority utilize controlled disbursement services? What are the following two line item services described on the pricing sheet:

- a. General Account Services – Cont Disb Credits
- b. Paper Disbursement Services – CONT Disb Cashed check Float Fee

**DCHA RESPONSE:**

Yes, DCHA utilizes controlled disbursement services.

- a. Cont Disb Credits - Per item charge for paper and electronic credits posted to Controlled Disbursement account.
- b. CONT Disb Cashed check Float Fee – Fee assessed for Controlled Disbursement checks stores to cover cost of float for holding over these cashed items.

**QUESTION 56:** Page 7, 8. Money Market Savings & Escrow Accounts

Are there any duties required of the bank for the escrow accounts?

**DCHA RESPONSE:** No.

**QUESTION 57:** Would DCHA be open to a PO box location that is outside of the District of Columbia (ie – Pennsylvania), or does DCHA require a DC based PO box address?

**DCHA RESPONSE:** Yes; DCHA does not require a DC based PO box address.

**QUESTION 58:** Would DCHA be open to direct debiting of monthly fees?

**DCHA RESPONSE:** Yes.

**QUESTION 59:** Can DCHA provide their monthly (or annual) card spend?

**DCHA RESPONSE:** Less than \$200,000 annually.

**QUESTION 60:** Will DCHA/HUD allow edits to the Depository Agreement? Specifically, striking section 12, since the sample of balances that DCHA provided included balances considerably higher than the FDIC coverage threshold of \$250k.

**DCHA RESPONSE:** No, the Depository Agreement is a HUD official document that cannot be edited. However, DCHA is receptive to an Addendum to the Depository Agreement with updates to all applicable laws and regulations.

**QUESTION 61:** How many Remote Check Deposit scanners will DCHA need?

**DCHA RESPONSE:** Two (2).