

United Kingdom-London: Financial markets administration services

OJ S 223/2015 18/11/2015

Contract notice

Services

Directive 2004/18/EC**Section I: Contracting authority**

I.1. Name and addresses

Official name: The Homes and Communities Agency

Postal address: Fry Building, 2 Marsham Street

Town: London

Postal code: SW1P 4DF

Country: United Kingdom

For the attention of: Andy Nelson

E-mail: mortgageadmin@hca.gsi.gov.uk

Telephone: +44 3001234500

Internet address(es):General address of the contracting authority: www.gov.uk/government/organisations/homes-and-communities-agencyElectronic access to information: <https://upload.hca-online.org.uk/tenders/HCAE16055/HCAE16055.zip>**Additional information can be obtained from:**

the abovementioned address

Specifications and additional documents (including documents for competitive dialogue and a dynamic purchasing system) can be obtained from:

the abovementioned address

Tenders or requests to participate must be submitted: the abovementioned address**I.2. Type of the contracting authority**

National or federal agency/office

I.3. Main activity

Housing and community amenities

I.4. Contract award on behalf of other contracting authorities

The contracting authority is purchasing on behalf of other contracting authorities: no

Section II: Object of the contract

II.1. Description**II.1.1. Title attributed to the contract by the contracting authority**

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

II.1.2. Type of contract and place of performance or delivery

Services

Service category No 6: Financial services a) Insurances services b) Banking and investment services

NUTS code UKI London

II.1.3. Information about a framework agreement or a dynamic purchasing system

The notice involves a public contract

II.1.4. Information about framework agreement

II.1.5. Short description of the contract or purchase(s)

Financial markets administration services. Financial market operational services. Administrative services for business operations. Administrative housing services. Database services. The Homes and Communities Agency (HCA) is seeking an administrator, a 'Mortgage Administrator' or 'MA', of loans entered into by borrowers (members of the public) participating in nominated Government home ownership schemes including: First Time Buyers Initiative, FirstBuy, HomeBuy Direct and Help to Buy equity loans. All loans are equity mortgages and always ranked second behind main lender mortgages and secured on the borrowers' home.

Administration of equity loan mortgages includes: issuing clear and compliant (with all legislation) annual statements to borrowers, collecting interest from borrowers and ensuring that correct sums are recovered from borrowers on loan redemption and minimising arrears. The administrator will hold and manage a complete and accurate database of the loans and their associated interest payments, which must be aligned to the HCA's own records. To inform this aligned position and to support the HCA's accounting requirements, the MA will provide regular monthly portfolio and transactional data monitoring reports to the HCA. The MA will also provide monthly reports of interest payment collection to partners (est. 100 house builders) of the HCA where they share an equity loan interest in properties under the FirstBuy and HomeBuy Direct schemes e.g. the closed house builder 'back book,' (see below).

Administration of the loans in the portfolio (regulated and non-regulated) must be compliant with all applicable legislation including all FCA and CCA requirements.

Services also includes responding to enquiries from borrowers and applying agreed policies and procedures to deal with borrower requests e.g. for re-mortgaging, loan repayment or changes of parties to loans.

The loan portfolio comprises more than 97 000 loans at end June 2015. The portfolio continues to grow (it is estimated c 20 000 new loans will be added in 2015-16 — July to March) and an anticipated further 120 000 loans added by 2020 c 30 000 loans per year 2016 to 2020. All the currently envisaged new loan additions are 'Restricted Public Loans' and therefore exempt from regulation now and to be in force from March 2016.

The closed house builder 'back book' is a reducing proportion of the portfolio that comprises approximately 20 000 current Consumer Credit regulated loans from the previous and now concluded HomeBuy Direct and FirstBuy programmes where the lender party is usually a private house builder or Housing Association. This 'back book' of loans is regulated (and will be Regulated Mortgage Contracts from 21.3.2016) when the Mortgage Credit Directive Order comes into force but it is not currently envisaged that new regulated loans will be entered into. New loans e.g. Help to Buy are exempt from current and new regulation from 21.3.2016.

The initial term of the proposed contract is 27 months but may be extended at the HCA's discretion for a period or periods of up to 3 further years.

II.1.6. CPV code(s)

66150000 Financial markets administration services, 66151000 Financial market operational services, 75112000 Administrative services for business operations, 75123000 Administrative housing services, 72320000 Database services

II.1.7. Information about the Government Procurement Agreement (GPA)

The procurement is covered by the Government Procurement Agreement: yes

II.1.8. Lots

This contract is divided into lots: no

II.1.9. Information about variants

Variants will be accepted: no

II.2. Scope of the procurement

II.2.1. Total quantity or scope

Mortgage administration of loans, arising from past and future government nominated equity loan programmes.

Estimated value excluding VAT:

Range: between 2 000 000 and 12 000 000 GBP

II.2.2. Information about options

Options: no

II.2.3. Information about renewals

II.3. Duration of the contract or time limit for completion

Start 14.3.2016. Completion 13.6.2021

Section III: Legal, economic, financial and technical information

III.1. Conditions related to the contract

III.1.1. Deposits and guarantees required

Details of any required deposits and guarantees will be set out in the Contract Documents.

III.1.2. Main financing conditions and payment arrangements and/or reference to the relevant provisions governing them

Details of financing conditions and payment arrangements will be set out in the Contract Documents.

III.1.3. Legal form to be taken by the group of economic operators to whom the contract is to be awarded

Joint & several liability or a lead contracting entity to take primary legal responsibility supported by guarantees from other members of the consortium. Arrangements to be finalised during the selection stage.

III.1.4. Contract performance conditions

The performance of the contract is subject to particular conditions: yes

Description of particular conditions: Published in Memorandum of Information in particular authorisation to administer second charge loans under current legislation and from 21.3.2016.

III.2. Conditions for participation

III.2.1. Suitability to pursue the professional activity, including requirements relating to enrolment on professional or trade registers

List and brief description of conditions: Applicants will be required to complete a Pre-Qualification Questionnaire (the PQQ) consistent with the requirements of the Public Contracts Regulations 2015.

III.2.2. Economic and financial ability

List and brief description of conditions: As set out in the PQQ.

Minimum level(s) of standards possibly required: As set out in the PQQ.

III.2.3. Technical and professional ability

List and brief description of conditions:

As set out in the PQQ.

Minimum level(s) of standards possibly required:

As set out in the PQQ.

III.2.4. Information about reserved contracts

III.3. Conditions specific to services contracts

III.3.1. Information about a particular profession

Execution of the service is reserved to a particular profession: no

III.3.2. Information about staff responsible for the performance of the contract

Obligation to indicate the names and professional qualifications of the staff assigned to performing the contract: yes

Section IV: Procedure

IV.1. Type of procedure

IV.1.1. Type of procedure

Restricted

IV.1.2. Information about the limits on the number of candidates to be invited

Envisaged minimum number 5: and Maximum number 8

Objective criteria for choosing the limited number of candidates: As set out in the PQQ.

IV.1.3. Information about reduction of the number of solutions or tenders during negotiation or dialogue

IV.2. Award criteria

IV.2.1. Award criteria

The most economically advantageous tender in terms of Price is not the only award criterion and all criteria are stated only in the procurement documents

IV.2.2. Information about electronic auction

An electronic auction will be used: no

IV.3. Administrative information

IV.3.1. File reference number attributed by the contracting authority

HCAP16055

IV.3.2. Previous publication concerning this procedure

Prior information notice

Notice number in the OJ S: [2015/S 195-353590](#) of 8.10.2015

IV.3.3. Conditions for obtaining specifications and additional documents or descriptive document

Payable documents: no

IV.3.4.

Time limit for receipt of tenders or requests to participate

15.12.2015 - 12:00

IV.3.5. Estimated date of dispatch of invitations to tender or to participate to selected candidates

IV.3.6. Languages in which tenders or requests to participate may be submitted

English.

IV.3.7. Minimum time frame during which the tenderer must maintain the tender

IV.3.8. Conditions for opening of tenders

Section VI: Complementary information

VI.1. Information about recurrence

This is a recurrent procurement: yes

Estimated timing for further notices to be published: November 2020.

VI.2. Information about European Union funds

The procurement is related to a project and/or programme financed by European Union funds:
no

VI.3. Additional information

All discussions, meetings and communications will be conducted in English.

The contract will be subject to English law. Tenders and all supporting documents must be priced in GBP and all payments under the contract will be made in GBP.

This procurement and award is subject to the transparency arrangements being adopted by the UK Government. These arrangements include the publication of tender documentation issued by the HCA and the contract between the HCA and supplier. Bidders should highlight any areas they consider commercially sensitive in order for the HCA to be able to honour our transparency obligations without undermining the bidders commercial interests.

Candidates are advised that the HCA is subject to the Freedom of Information Act 2000 ('The Act'). If a candidate considers that any of the information supplied 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 response.

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 by visiting <https://www.gov.uk/government/publications/anti-bribery-and-corruption-policy> for further information.

All dates included in this notice are provisional and potentially subject to revision.

The contracting authority considers that this contract may be suitable for economic operators that are small or medium enterprises (SMEs). However, any selection of tenderers will be

based solely on the criteria set out for the procurement.

To view this notice, please click here:

<https://www.delta-esourcing.com/delta/viewNotice.html?noticeId=172178792>

GO Reference: GO-20151113-PRO-7320734.

VI.4. Procedures for review

VI.4.1. Review body

Official name: The Homes and Communities Agency

Postal address: St Georges House, Kingsway, Team Valley

Town: Gateshead

Postal code: NE11 0NA

Country: United Kingdom

Telephone: +44 3001234500

Body responsible for mediation procedures

Official name: The Homes and Communities Agency

Postal address: St Georges House, Kingsway, Team Valley

Town: Gateshead

Postal code: NE11 0NA

Country: United Kingdom

Telephone: +44 3001234500

VI.4.2. Review procedure

Precise information on deadline(s) for review procedures: The contracting authority will incorporate a minimum of 10 calendar days standstill period at the point information on the award of the contract is communicated to tenderers. This period allows unsuccessful tenderers to consider the decision and highlight any errors in the award process. Such appeals should be addressed to the contact in I.1). If an appeal regarding the award of a contract has not been successfully resolved, Public Contracts Regulations 2015 and any amendments thereon provide for aggrieved parties to take action in the High Court (England, Wales and Northern Ireland). Any such action must be brought promptly and the intention to take action brought to the attention of the contracting authority to enable suspension of award proceedings.

VI.4.3. Service from which information about the review procedure may be obtained

VI.5. Date of dispatch of this notice

13.11.2015