



**CITY OF THOMSON, GEORGIA**

***REQUEST FOR PROPOSAL***

**RFP #25-010**

**FOR**

**Debt Collection Agency Services**

**Date Issued:** Monday, September 29, 2025

**Proposal Submission Deadline:** Friday, October 31, 2025

**For all questions about this RFP contact:**

City of Thomson  
210 Railroad Street  
P. O. Box 1017  
Thomson, GA 30824

Kristal Singletary, Finance Director

[Kristal.Singletary@Thomson-McDuffie.gov](mailto:Kristal.Singletary@Thomson-McDuffie.gov)

## **1. Overview**

The City of Thomson, GA is soliciting proposals from qualified licensed and bonded collection agencies for the purpose of collecting outstanding debts owed to the municipality. The chosen agency will be responsible for pursuing collections in accordance with applicable laws and regulations while maintaining the integrity and reputation of the local government.

## **2. Background**

The City of Thomson, GA issues and collects monthly utility bills for water, sewer, gas, and/or sanitation services for the City of Thomson, Town of Dearing and unincorporated McDuffie County. In addition to operating and maintaining water and sanitary sewer systems as well as water/wastewater treatment facilities, water distribution lines and sewage collection lines, the city serves approximately 8,200 water accounts. Of those, approximately 4,700 receive sewer services, 3,400 receive sanitation/garbage services, and 2,700 receive gas services.

## **3. Goals and Objectives**

The primary goals of this RFP include:

- Efficient and effective collection of outstanding debts.
- Minimization of delinquent accounts.
- Preservation of the community's trust and transparency.
- Compliance with applicable collection laws.

## **4. Scope of Services**

The selected collection agency will be responsible for:

- Identifying, contacting, and pursuing collection of delinquent accounts.
- Reporting on collection efforts and outcomes on a regular basis.
- Maintaining accurate records and providing detailed reporting.
- Ensuring compliance with the Fair Debt Collection Practices Act (FDCPA) and other relevant regulations.
- Providing training or resources for local government staff on debt collection policies and procedures, if necessary.

## **5. Proposal Requirements**

Proposals must include:

- **Agency Information:** A brief history of the agency, including years in business, number of employees, and areas of expertise.
- **Experience:** Description of experience in government debt collection.
- **Approach:** An outline of the agency's proposed approach to collecting debts on behalf of the local government.
- **References:** At least three references from similar public sector clients.
- **Fee Structure:** A detailed explanation of the fee structure, including percentages, setup fees, and any additional costs.
- **Compliance and Reporting:** Details on compliance measures and reporting procedures.
- **Technology:** Description of any technology or software used for debt collection.
- **Evidence of Licensure and Insurance:** Proof of any necessary license and insurance coverage related to debt collection activities.

## 6. Evaluation Criteria

Proposals will be evaluated based on the following criteria:

- Experience and qualifications of the agency.
- Proposed methodology and approach to collections.
- Fee structure and overall cost-effectiveness.
- Client references and past performance.
- Compliance with applicable regulations.
- Reporting and accountability measures.

## 7. Timeline

- **RFP Issuance Date:** Monday, September 29, 2025
- **Proposal Submission Deadline:** Friday, October 31, 2025, at 4:30 PM
- **Evaluation Period:** Tuesday, November 4, 2025, through Friday, November 14, 2025
- **Agency Notification and Contract Negotiation:** Monday, November 17, 2025, through Friday, December 12, 2025
- **Contract Start Date:** Monday, January 5, 2026

## **8. Submission Instructions**

All proposals must be submitted electronically in PDF format via email to [Kristal.Singletary@Thomson-McDuffie.gov](mailto:Kristal.Singletary@Thomson-McDuffie.gov) by **Friday, October 31, 2025 at 4:30 PM**. Late submissions will not be considered.

## **9. Questions and Clarifications**

For any questions regarding this RFP, please submit inquiries to **Kristal Singletary, Finance Director**, at [Kristal.Singletary@Thomson-McDuffie.gov](mailto:Kristal.Singletary@Thomson-McDuffie.gov) by **Wednesday, October 15, 2025 at 5:00 PM** to allow for responses to all bidders prior to the submission deadline.

## **10. Rights Reserved**

The City of Thomson, GA reserves the right to reject any or all proposals, to waive any informalities, or to accept the proposal deemed to be in the best interest of the local government.

## **11. Acceptance of Proposal Terms**

Submission of a proposal signifies the vendor's acceptance of the terms and conditions outlined in this RFP.

**We look forward to your proposals and hope to establish a successful partnership in collecting debts owed to our community.**