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## Project Title

StopScamsSF

## Executive Summary of Project

*StopScamsSF is the first coordinated, city-led strategy to protect residents from fraud and scams. Across the nation, scams are one of the fastest-growing threats to household financial security, with billions lost each year. In San Francisco, residents report fake parking ticket texts, utility shut-off calls, jury duty threats, and phishing messages impersonating government officials on a daily basis. These scams exploit trust in government and financial institutions, and the harm is concentrated among the city's most vulnerable communities—particularly seniors, immigrants, youth, and low-income households. The financial losses are devastating, but the erosion of trust in civic institutions is just as damaging. Yet despite the scale of the threat, no American city has developed a comprehensive municipal response. StopScamsSF aims to change that by building a model that is rooted in the strengths of local government and designed to be replicated nationwide.*

*The purpose of StopScamsSF is to reduce scam victimization, protect the financial health of vulnerable residents, and restore confidence in public institutions. The program will rely on five integrated strategies. First, a citywide multilingual communications campaign will establish the Treasurer's Office as a trusted civic voice on scams. Outreach will reach families through schools, benefits programs, ethnic media, and neighborhood-based organizations. Second, San Francisco will establish a monitoring and alert system that gathers intelligence from 311 reports, social media, and local news, verifies emerging scams, and issues trusted alerts through multiple channels. Third, the City will adopt standardized disclaimers across all websites and notices to "scam-proof" official communications, and will create a new 311 Payment Verification Directory so residents can confirm whether a request is legitimate. Fourth, StopScamsSF will convene a Scam Prevention Partners Table that brings together City departments, financial institutions, state regulators, legal aid, and community groups to align messaging and collaborate on policy. Finally, San Francisco will package the lessons learned into a free StopScams Playbook that includes alert templates, communications guides, and staff training modules, and will work through national networks to launch a replication cohort of cities.*

*By weaving together communications, verification systems, real-time monitoring, and cross-sector partnerships, StopScamsSF will protect tens of thousands of San Franciscans in its first year and will generate tools that can be adopted by cities nationwide. The program is designed to be lean, cost-effective, and sustainable by building on existing infrastructure such as 311, city-funded financial counseling, and public education channels. Over three years, StopScamsSF will not only reduce successful scams locally but will also position San Francisco as a national leader in municipal fraud prevention.*

## **Target Beneficiaries**

*The primary beneficiaries of StopScamsSF are San Francisco residents most at risk of financial harm from scams and fraud—low-income seniors, immigrant communities (particularly those with limited English proficiency), and youth and young adults who are new to managing money. These groups are disproportionately targeted, have fewer resources to recover from financial losses, and often face cultural, linguistic, or technological barriers to receiving timely warnings and support.*

*A secondary set of beneficiaries are peer cities and national partners. StopScamsSF is designed to be replicable, ensuring that lessons learned in San Francisco can be scaled nationwide. We will:*

*Partner with national networks such as the Cities for Financial Empowerment Fund, National League of Cities, and U.S. Conference of Mayors to share tools, training, and playbooks.*

*Convene a national StopScams cohort of city governments to pilot, adapt, and refine strategies.*

*Provide free replication tools—including alert templates, communications guides, staff trainings, and reporting protocols—that any city can adopt at low cost.*

*This dual strategy ensures tens of thousands of San Franciscans are directly protected while building a replicable model that can benefit millions more across the country.*

## **Proposed Grant Size**

*3000000*

## **Charitable Contribution**

*3000000*

## **Fair Market Value**

*0*

## **External Evaluator**

*No*

## **Problem Statement**

*Fraud and scams are escalating in San Francisco, often wiping out rent or savings and eroding trust in civic and financial institutions. Seniors, immigrants, youth, and families with limited incomes are hit hardest, yet no citywide system exists to prevent scams or provide easy ways to verify suspicious requests.*

## **Program Activities and Implementation Strategy (Approach)**

*StopScamsSF will directly address the rising threat of fraud and scams by building a comprehensive, city-led infrastructure to prevent scams before they cause harm. Activities focus on communications, verification, monitoring, partnerships, counseling, and data-sharing—meeting residents where they are with trusted tools that reduce risk.*

*The first core activity is a multilingual communications campaign positioning the Treasurer's Office as a trusted civic voice on scams. Through flyers, workshops, social media, earned media, ads, and ethnic media, the campaign will provide culturally relevant, easy-to-understand warnings. Messaging will be embedded in existing touchpoints such as the Kindergarten to College program, which reaches every public school family, and communications with 225,000+ public benefit recipients. This ensures vulnerable groups—seniors, immigrants, and low-income households—receive timely, trusted prevention messages. We will co-design and test messaging with residents and community-based organizations, refining based on effectiveness.*

*Second, we will create a scam monitoring and verified alert system. The City will collect reports from 311, social media, partners, and local media, verify emerging scams, and issue alerts through City websites, email and text systems, TV, radio, and neighborhood channels—transforming scattered reports into trusted, actionable intelligence.*

*Third, we will scam-proof City communications and infrastructure. Departments will adopt plain-language disclaimers in notices and websites to reduce impersonation risk. A new 311 Payment Verification Directory will allow residents to confirm whether a payment request is legitimate.*

*Fourth, we will embed scam prevention into financial counseling. All City-funded financial counseling sessions will now include scam literacy, practical prevention strategies, and victim support using trauma-informed approaches. Counselors will help residents recognize red flags, avoid repeat victimization, and recover from financial losses. This ensures residents not only hear prevention messages but also receive one-on-one support to strengthen financial resilience.*

*Fifth, we will convene a Scam Prevention Partners Table with City agencies, financial institutions, regulators, AARP, private industry, legal aid, and community groups to coordinate outreach, align messaging, and advance a statewide and national policy agenda.*

*Sixth, we will expand data-sharing and joint learning. San Francisco will provide aggregated data from 311 reports, scam alerts, counseling sessions, and community feedback with JPMorgan Chase to identify high-risk populations and shape more effective interventions. Lessons and outcomes will be shared quarterly, informing local and national consumer protection efforts.*

*Finally, the program will publish a free StopScams playbook with alert templates, communications guides, counseling tools, and staff trainings, shared nationally to support replication.*

## **Timeline and Incremental Milestones**

### *Year 1 (Months 1–12): Pilot and Refinement*

*Launch first multilingual communications campaign; track reach of at least 20,000 residents.*

*Introduce plain-language disclaimers across high-risk City departments.*

*Develop and release first version of the 311 Payment Verification Directory.*

*Issue 3–5 verified scam alerts from 311, social media, and partner data.*

*Train all City-funded financial counselors on scam prevention; integrate screening for scam victimization into counseling sessions.*

*Conduct Treasurer-led listening tour with seniors, immigrants, and youth; collect feedback to refine messaging.*

*Provide quarterly scam data reports to JPMorgan Chase; convene first multi-stakeholder meeting to review early results.*

### *Year 2 (Months 13–24): Scaling and Policy Engagement*

*Expand communications campaign across more departments and channels (e.g., Nextdoor).*

*Issue at least 12 verified scam alerts during the year.*

*Extend scam-proofing standards to all major City departments.*

*Upgrade 311 Payment Verification Directory with more payment channels and functionality.*

*Convene Scam Prevention Partners Table quarterly to align City, financial institutions, regulators, and community groups.*

*Launch state-level engagement to embed scam prevention into California's financial literacy curriculum.*

*Provide biannual scam data/insights reports to Chase; co-host two larger convenings to share results with peer jurisdictions.*

### *Year 3 (Months 25–36): Evaluation and Replication*

*Publish and disseminate the StopScams Playbook with alert templates, communications guides, and training modules.*

*Launch national cohort of at least 10 cities replicating the model; provide technical assistance*

## **Project / Program Goals**

*The goal of StopScamsSF is to reduce the number of San Franciscans—particularly seniors, immigrants, and low-income families—who fall victim to fraud and scams, while strengthening their financial health and resilience. Over three years, the program will safeguard tens of thousands of residents and demonstrate how cities can lead on scam prevention in ways that can be replicated nationwide.*

*The strategy rests on a simple premise: scams succeed when people face confusion, urgency, and isolation. StopScamsSF will counter this by embedding scam education into every City-funded financial counseling session, delivering timely multilingual alerts through trusted channels, standardizing City communications to make scams easier to spot, and providing tools for residents to verify payment requests and recover from losses. By combining prevention with real-time alerts, consistent communication, and strong partnerships, the City will protect vulnerable households today while creating a model other cities can adopt.*

## **Additional or Implementing Partners / Key Partnerships**

*The goal of StopScamsSF is to reduce the number of San Franciscans—especially seniors, immigrants, and low-income families—who fall victim to fraud while strengthening financial health and resilience. Over three years, the program will safeguard tens of thousands of residents and demonstrate how cities can lead scam prevention in ways that can be replicated nationwide.*

*Scams succeed because they exploit confusion, urgency, and isolation. Victims often lack trusted guidance and may seek help only after harm is done. StopScamsSF tackles this by:*

*Embedding scam education into financial counseling and community touchpoints.*

*Delivering timely, multilingual campaigns and alerts.*

*Standardizing City communications so scams are easier to spot.*

*Providing tools to verify payment requests and support victims.*

*Financial counseling is the frontline defense: every City-funded session will now include scam prevention tailored to vulnerable groups. Counselors will help residents recover from losses and adopt practical strategies to avoid future scams. This work will be reinforced by a multilingual communications campaign, a Treasurer-led listening tour, and outreach through schools and benefits programs. A scam monitoring and alert system will share real-time intelligence, while City communications will adopt consistent disclaimers and a new 311 Payment Verification Directory will let residents confirm payment requests.*

*Partnerships with financial institutions, regulators, and community groups will create a feedback loop for shared learning, supported by aggregated data and outcomes shared with JPMorgan Chase and peers. A StopScams Playbook will document tools and lessons so other cities can replicate the model.*

*Together, these strategies provide layered protection: counseling for direct support, citywide messaging to raise awareness, verified alerts to counter scams, clearer City communications, and a simple verification tool. The result will be fewer residents harmed, stronger financial resilience, and a sustainable, scalable model for municipal leadership in scam prevention.*

### **Organization Budget Total**

48000000

### **Program / Project Support (Top Funders)**

*City and County of San Francisco - \$6,045,624 (Staffing, General Operating Support, Financial Counseling contracts)*

### **Project Budget Total**

9045624

**Disaggregate by Geographic Area**

No

**Fiscal Sponsor**

No

**JPMC Affiliation(s)**

N/A

**JPMC Volunteer Opportunities**

No

**Briefly describe the economic characteristics of the individuals or community(s) to be served by this grant.**

*StopScamsSF serves low- and moderate-income San Franciscans who live paycheck to paycheck and are most at risk from scams.*

**What is the average household income of participants? Enter the answer in the field provided. If not applicable, then enter N/A.**

*Less than \$50,000*

**Are the participants receiving government assistance?**

Yes

**Are the participants receiving Medicaid?**

Yes

**Are the participants students (K-12)**

No

**What is the percentage of participants living below poverty level?**

46

**What is the unemployment rate for the area?**

4

**Which of the following best describes how the requested funds will be used? Please select all that apply.**

*Community Services*

**Does this grant provide services primarily targeted to low- or moderate-income individuals?**

Yes

**Does your organization have all the standard HR policies? (Equal employment, hiring practices; Sexual harassment/workplace conduct; Whistleblower; Conflict of Interest)**

Yes

**Are all HR policies and procedures available for review by employees and board members?**

Yes

**What is the process to review and update policies and procedures?**

*City & County of San Francisco HR Policies and Procedures are administered by the City's Department of Human Resources (DHR). Policies and Procedures are reviewed and updated periodically, as needed.*

**Does the board have transparency into issues within the workplace?**

Yes

**What is the escalation process or channels for employees or board members to report and ensure reporters won't face retaliation? (E.g. hotline, training for employees, employee handbook with contacts, etc.)**

*The City's EEO Policy prohibits retaliation for: reporting or filing a discrimination complaint; opposing conduct reasonably believed to be discrimination, harassment, or retaliation; assisting in the investigation of a discrimination complaint or lawsuit; taking protected leave like FMLA; and requesting an accommodation for a disability or a religious practice. Employees or board members who wish to make a report or complaint have the following options: 1. File directly with DHR; 2. File with department HR, which will then forward the report to DHR; 3. File a Whistleblower Complaint with the San Francisco Controller's Office; 4. File with the California Civil Rights Division (CRD) or federal Equal Employment Opportunities Commission (EEOC).*

**Describe the complaint escalation and review process. Is it an independent review board? If not, who determines what is credible?**

*Complaints related to the City's EEO Policies and Procedures are reviewed and investigated centrally through DHR's EEO division. Complaints filed with department HR are reported to the DHR's EEO division and reviewed by DHR EEO. DHR EEO only has jurisdiction to investigate complaints of EEO policy violations. An EEO policy violation involves harmful conduct to an employee's civil rights or job (issue) due to a protected class (basis). Complaints unrelated to an EEO Policy violation – such as government ethics violations, workplace violence, or interpersonal conflict – DHR EEO has no jurisdiction to investigate it. However, other City offices may have jurisdiction to investigate, depending on the complaint. Whistleblower Complaints are investigated by the San Francisco Controller's office. CRD and EEOC complaints are investigated by those agencies.*

**Is there an HR function (internal or external) that can independently review complaints and escalate?**

Yes

**Is there a process for HR investigations?**

Yes

## **Geographic Areas**

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### **1. Disaggregation Not Possible**

*('Proposed Amount' not specified)*

#### **CA - San Francisco County**

*Proposed amount: \$3000000*