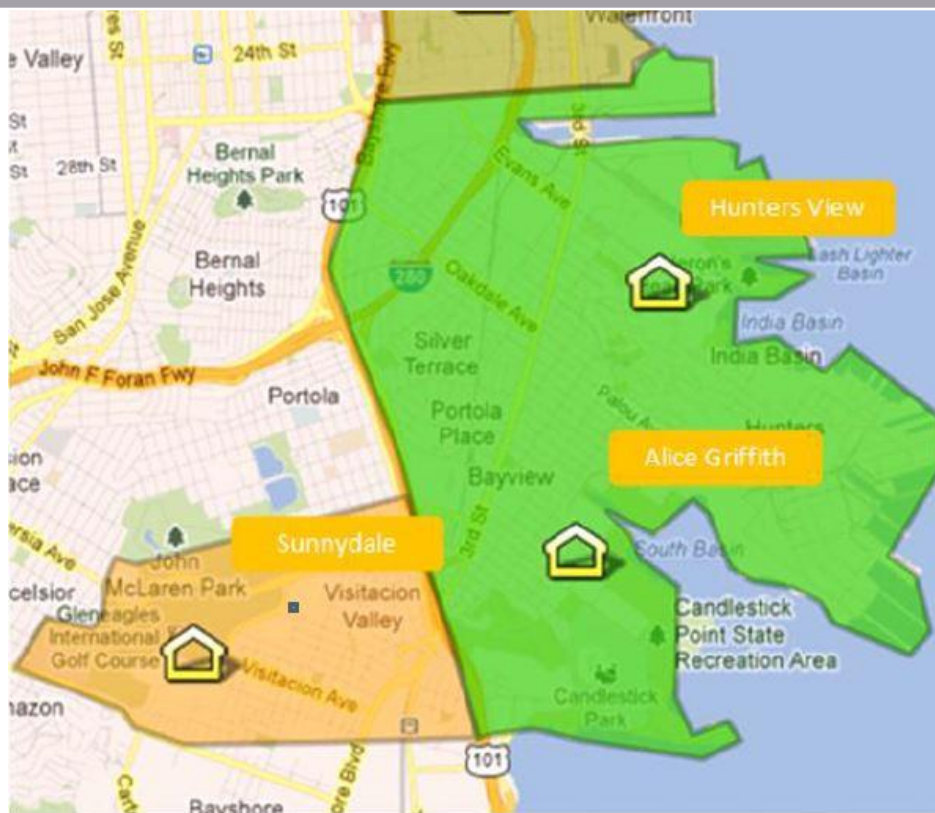


# 2014

## From Crisis to Stability: Can automated payments and financial counseling prevent eviction from public housing?



San Francisco Office of Financial  
Empowerment  
8/13/2014

## Contents

Front Matter .....	3
Technical Volume Part I – Technical Approach.....	4
Refined Research Problem Statement .....	4
Work Scope/Work Plan.....	5
1.0 Background.....	5
2.0 Objective.....	6
3.0 Scope .....	7
4.0 Tasks .....	10
5.0 Deliverables .....	12
6.0 Government furnished property, material, equipment or information .....	12
7.0 Security/safeguards/privacy.....	12
8.0 Travel.....	12
9.0 Special materials requirements.....	12
10.0 Place of performance .....	12
11.0 Period of performance .....	12
12.0 Key personnel .....	13
Management Plan.....	13
Methodology for Project Evaluation or Research .....	15
Data Collection Plan for Questions 1-3 .....	16
Transition .....	18
Technical Volume Part II – Staffing Plan.....	20
Research Team Qualifications .....	20
Designated Project Manager and Key Personnel .....	21
Technical Volume Part III – Past Performance/Team Experience .....	22
Recent and Relevant past contracts and agreements .....	22
Cost/Price Proposal.....	23

## **Front Matter**

Solicitation Number: BAA 2014-001

Proposal Title: From Crisis to Stability: Can automated payments and financial counseling prevent eviction from public housing?

Type of Business: US Local Government

List of subcontractors:

1. Community Financial Resources
2. Credit Builders Alliance
3. EARN
4. Learning for Action

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## **Technical Volume Part I – Technical Approach**

### **REFINED RESEARCH PROBLEM STATEMENT**

Working families in public housing experience frequent income volatility caused by inconsistent employment and a public safety net that responds too slowly to smooth dips or gaps in employment. When income volatility meets with a lack of access to modernized financial systems and supports, an inability to meet basic financial obligations and survive financial shocks and setbacks arises.

Public housing residents are required to pay rent equal to 30 percent of their income. However, due to fiscal mismanagement, this requirement has been very loosely enforced in San Francisco. The San Francisco Public Housing Authority is now in the midst of a dramatic transformation. The nationally recognized HOPE SF initiative is revitalizing San Francisco's most severely distressed public housing and creating thriving, mixed-income communities without displacement. Mayor Edwin Lee, who grew up in public housing, has taken bold moves to reengage the City and County in assisting the Authority. As part of his Re-envisioning Initiative, two-thirds of the San Francisco Housing Authority's (the 'Authority') public housing stock has recently been accepted into the US Department of Housing and Urban Development's competitive Rental Assistance Demonstration program (RAD), which will essentially shift the management of most of San Francisco's public housing from public to private management.

While these changes will lead to vast improvements in service and quality for public housing families, they will also shift residents to a more stringent policy for late or unpaid rent – a practice many residents are unaccustomed to and unprepared to mitigate. Currently, more than one in four of the households living in units managed by the Authority are delinquent in their rent payments. With unpaid balances ranging from a few hundred dollars to more than \$10,000 in arrears, the residents – mostly in units designated for families – face financial challenges that can result in eviction. In the most expensive rental market in the United States, families evicted from public housing have few options except homelessness.

For households that fall behind on rent, the Authority uses modified payment plans that require or allow public housing residents to deduct their rent automatically from their income. These plans are an effective tool to help families in public housing meet their rent payment obligations on-time and significantly reduce the risk of eviction for non-payment, but these automatic payment plans are currently only available to households paying rent from public benefits. These payment plans also come with fees, currently covered by the City and County of San Francisco on behalf of the Authority. With the dual challenge of income volatility and the lack of a financial tool to allow automatic payment from earned income, working families encounter a greater risk of eviction.

The City and County of San Francisco, led by the Office of Financial Empowerment in partnership with the San Francisco Housing Authority and HOPE SF (the "Team"), will join together to reduce the risk of public housing evictions and increase financial capability for a high-need population within the public housing system. Our proposed project (the "Project") will measure the impact of financial counseling, savings incentives, and credit reporting for working families in public housing, and pilot an innovative automatic electronic rent payment solution.

Our ultimate goal is to generate data and learnings that lead to broader policy change by:

1. Testing the impact of a well-designed payment system that allows residents to make free and automatic rent payments, lowers the rate of delinquent payments and connects residents and housing agencies to modern and efficient payment systems.
2. Integrating financial counseling into public housing sites to further our understanding of the impact of income volatility, debt burdens, and lack of savings and affordable credit as a cause of eviction while increasing family financial stability.
3. Reporting on-time rent payment to credit reporting agencies to test the value of establishing public and affordable housing providers as credit reporting conduits.

## **WORK SCOPE/WORK PLAN**

### **1.0 Background**

San Francisco has struggled for decades to improve outcomes for families in public housing, many of whom face significant barriers to reaching self-sufficiency and improving their lives. While residents of public housing developments compose a small percentage of San Francisco's total population, they represent a concentration of some of the most low-income, vulnerable individuals and families in the city.

As part of a City-led effort to improve public housing, the San Francisco Housing Authority began a concerted rent collection effort across all sites in early 2014. Following years of uneven rent collection, this is a major change for residents, who are for the first time facing eviction for nonpayment of rent. The Authority has identified approximately 1,600 households with an unpaid rent balance, representing 26% of the 6,142 public housing units managed by the Authority.

Our research Project focuses on residents of four HOPE SF sites. HOPE SF is San Francisco's most ambitious cross-sector public housing initiative that seeks to transform San Francisco's most distressed public housing sites into vibrant, thriving communities through holistic revitalization. In addition to capital improvements, the initiative provides a robust service infrastructure for residents. Core to the HOPE SF service delivery model is supporting the goal of family self-sufficiency. On-site services executed by nonprofit service connectors are designed and implemented to assist families with education, employment and healthcare. Currently there are four active HOPE SF sites:

1. Hunters View
2. Alice Griffith

3. Potrero Annex/Terrace
4. Sunnydale-Velasco

Baseline data from the HOPE SF initiative reveals a population in distress. Average annual income per household ranges from \$12,750 at Hunters View to \$16,432 at Alice Griffith. Between 80-97% of residents in the HOPE SF sites accessed public assistance (CalWorks, County Assistance, SSI, Social Security) during the fiscal year 2010/2011. Employment amongst able-bodied adults ranges from 21% in Hunters View to 36% in Potrero. Currently, there is very little existing data or information available about the working residents of these four sites. As a result, most of the service interventions, like the modified payment program, are tailored to residents on public benefits. In order to better support working residents, HOPE SF needs to

address income volatility and lack of financial capability amongst this population and, as such, has enthusiastically agreed to fully participate in the Project.

The Project addresses several crucial needs for the Authority and the City and County of San Francisco. We anticipate that our research and analysis will help our multi-agency team to develop best practices in automated electronic payments, financial counseling, savings strategies, and credit building, with a focus on low-income and very low-income working households in public housing. These best practices, along with lessons learned and recommendations for the field will inform policies in housing as well as financial products and payments. The innovative payment mechanisms we will test also meet the expressed interest of the OCP in developing, testing and evaluating new strategies to increase the ability of individuals to make regularly monthly payments using low-cost electronic alternatives.

The City and County of San Francisco seeks to engage in this research project to inform broader policy recommendations which we anticipate will result from this Project. The public and affordable housing landscape in our community is undergoing a period of intense transformation over the next five years, presenting an ideal environment for changes in rent collection and service provision to residents. At the same time, the much publicized affordability crisis many San Franciscans are experiencing is deepening. Housing costs continue to rise and the demands on public, affordable, and supportive housing is unprecedented. With a track record of leadership and innovation in the financial empowerment space, San Francisco has the opportunity to leverage the intense interest and scrutiny on housing related issues in our City to move an aggressive agenda of financial capability for some of our most vulnerable households.

## **2.0 Objective**

The Project seeks to answer four major research questions in order to make recommendations for broad policy change to prevent eviction and increase family financial stability:

1. To what extent does financial counseling increase housing stability for public housing residents?
2. To what extent does participation in automated electronic payment increase housing stability, over and above the effect of financial counseling alone?
3. Does participation in automated payments result in greater financial stability, when compared to financial counseling alone?
  - a) Can electronic rent payment be paired with credit reporting to increase credit scores and improve the financial outlook for public housing residents?
  - b) Can the introduction of automatic payments and financial counseling to public housing families encourage the habit of regular monthly savings and result in building emergency savings?
4. To what extent does income volatility and lags in public benefits (lack of benefits reinstatement after people lose income or jobs) create additional challenges for households as they seek to remain current on rent?
  - a) Can building emergency savings and better access to healthy credit help smooth these gaps in income and reduce housing instability?

### 3.0 Scope

Our Project proposes a quasi-experimental research design targeting working families living in four HOPE SF public housing sites. We will focus our efforts on residents who are paying their rent from earned income, as opposed to public benefits. This may include families who are in the traditional workforce as well as clients who are in city-subsidized employment programs.

The Team will design and implement a research study to measure the impact of the objectives outlined above and gauge the potential for systemic change to financial empowerment practices at public and affordable housing sites. Through the four HOPE SF sites we have identified a treatment group of 600 working families. Two sites will be selected to participate in Treatment Group One - the “Financial Counseling” demonstration and two sites will participate in Treatment Group Two - the “Electronic Payments and Financial Counseling” demonstration. A total of 250 subjects will be enrolled, with the goal of including 125 in each group. Participants will be recruited during the required annual recertification of income process, during ongoing HOPE SF social service delivery, and via direct outreach. Incentives have been designed based on researched best practices to date in this community, but will be subject to further review during the Project.

Treatment Group One will be offered up to four \$25 gift cards to:

1. Agree to enroll in reporting of on-time rent payments to credit bureaus
2. Attend four financial counseling sessions during the research period at quarterly intervals (incentive provided after each session)
3. Be offered the opportunity to enroll in a matched savings product

Treatment Group Two will be offered a \$50 sign-up payment and a \$100 completion payment to enroll in the twelve month “Electronic Payments and Financial Counseling” demonstration. Participants will be required to:

1. Agree to enroll in monthly automated rent payments from an existing checking account or a pre-paid card offered by the Project.
2. Agree to enroll in reporting of on-time rent payments to credit bureaus.
3. Agree to attend four financial counseling sessions during the research period at quarterly intervals.
4. Be offered the opportunity to enroll in a matched savings product.

A second experiment – “Mandated Automatic Payments and Counseling” – specifically targets working families who are facing eviction for habitual late payment<sup>1</sup> (Treatment Group Three). Habitual late payers will be mandated to enroll in electronic payment and financial counseling, or else the Authority will proceed with eviction. If eviction proceedings have already begun, the requirement will be inserted as part of a stipulated agreement. A stipulation (stip) is a written agreement between the two parties in a Housing Court case. Once signed by the judge, it has the power of a court order or judgment. We anticipate enrolling 60 households into Treatment Group Three.

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<sup>1</sup> “Habitual late payment” means failure by Tenant to pay Rent by the tenth (10th) of each month or any other payments required under the Lease for any three (3) months during any twelve (12) month period.

Treatment Group Three will be *required* to:

1. Enroll in monthly automated rent payments from an existing checking account or a pre-paid card offered by the project.
2. Enroll in reporting of on-time rent payments to credit bureaus.
3. Attend four financial counseling sessions during the research period at quarterly intervals.

For this experiment, all residents of HOPE SF sites who are employed and classified as habitual late payers will be the test group. The control group will be employed residents who are habitual late payers of Westside Courts, a development comparable to the HOPE SF sites. They will not receive any additional offer of services, but will be required to sign a waiver so that the researchers can track their housing stability measures.

### **Procedures, Products and Services**

To support the research project the Team will develop the following six essential procedures, products and services:

*A streamlined process to enable the Housing Authority to accept and process electronic payments:* In January 2015, the Authority will be able to accept electronic payments for the first time. The Project will examine the new rent payment processes between the Authority and their financial institution to ensure the Authority is equipped to accept payments from split deposit of household wages (direct from the employer), ACH debit/withdrawals from external accounts (ACH “pull”), and automated transfer payments (ACH “push) from the checking accounts or pre-paid cards of residents. In addition, the Team will conduct research to determine best practices to synchronize the delivery of wages and other income with the outflow of the rent payment.

*Tailored financial counseling interventions for the Project:* As part of our existing Financial Empowerment Center model, SF OFE will issue an RFP to identify and fund one or more non-profit partners to deliver financial counseling services to project participants. These services will be contracted in a planned RFP currently in design between the SF OFE and the Human Services Agency and scheduled for release in November 2014 . The financial counseling contractor will provide counseling services at the public housing locations participating in the Project and will undergo training on the specifics of the Project. Once services begin, the FEC will provide the following core services to all clients:

- Full client intake, needs assessment and triage for financial crises
- Creation of a budget, debt reduction, credit improvement and savings plan
- Benefits screening for public benefits
- Screening for appropriate financial products (checking and savings, credit building products, affordable loans)
- Scheduling follow-up appointments; ongoing coaching services

In addition to the traditional financial counseling services offered, the financial counselors will provide the following services to Project participants as determined by the research design:



- Establish an automated payment process: enroll clients in the Project prepaid card (if no existing checking account); enroll clients in direct deposit of wages; set-up electronic payment of rent via split deposit, automated ACH transaction, or mobile payments.
- Enroll clients in the matched savings program and set up automatic savings payments
- Enroll clients in credit reporting program and pull credit score every three months.

*Appropriate prepaid product to meet client needs and facilitate electronic payments:* There is no accurate data on the banked status of the 600 residents identified as research participants for this Project. However, given the demographics of our target population we can assume that a high percentage will lack a transactional account at a mainstream bank or credit union. The Team will leverage the work of Community Financial Resources and to design and introduce a prepaid card that will serve the needs of both the Project and the target population. This product will meet the high standards adopted by the SF OFE for prepaid and payroll cards (no fees, extensive ATM access, and high quality customer service), in addition to providing the automated payment and savings options necessary to the research demonstration.

*Access to mobile payments to pay rent from a mobile app or email account.* The Project will explore the use of mobile payments like Square Cash or Google Wallet as a means of electronic payment. This approach will examine the ability and comfort level of low-income clients to use mobile payments, and provide an option for participants who lack access to direct deposit from their employer (to facilitate timed auto-payments), are paid inconsistently, or who otherwise require more personal control over the timing of their payments within the 10 day rent payment window allowed by the Authority. The close geographic proximity, the relationships of the SF OFE with these companies, and an expressed interest from the companies in the Project will ensure a well-designed mobile app can be incorporated into the program design.

*A matched savings platform to build emergency savings:* Participants enrolled in financial counseling will be offered the opportunity to build emergency savings through a matched savings program. The Team will engage the subcontractor EARN to facilitate a specifically designed matched savings program. Clients will be offered a \$5 monthly incentive for saving a minimum of \$5 each month (participants can choose to save more). The incentive will increase to \$10 per month if participants save for consecutive months, providing the opportunity to accrue up to \$120 of match funds during the demonstration period. Clients can link an existing savings account of their choosing or opt to use the savings component of the prepaid card offered through the Project.

*The capacity for the Housing Authority to report on-time rent payments to the credit bureaus:* The Team will work with the Credit Builder's Alliance to integrate rent payment reporting into the operations of the Housing Authority by setting up the Authority to become credentialed to furnish data to the credit bureaus. The Project has already achieved organizational buy-in from the Mayor's Office and the Housing Authority to participate in rent reporting. Our technical assistance subcontractor Credit Builder's Alliance will assist the Team in our submission of an application to the credit bureaus and conduct an assessment of the Housing Authority's software, data and other technical needs to ensure they have the technical infrastructure necessary to implement rent reporting. Housing authorities must secure a resident's informed consent to share rent payment data to the credit bureaus, and the Team will work with the Authority to enroll them in the service during the recertification process or lease-signing and move-in orientations.

## 4.0 Tasks

The Team will engage in the following tasks during the performance period:

Task		Q1			Q2			Q3			Q4			Q5			Q6			Q7			Q8		
		1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12
4.1	<b>Project Management and Administration</b>																								
4.1.1	Confirm roles, deliverables and establish meeting schedule																								
4.1.2	Implementation Committee and Project Team Meetings																								
4.1.3	Selection and Contracting of Subcontractors																								
4.1.4	Subcontractor management																								
4.1.5	Develop training and referral materials																								
4.1.6	Train financial counselors, property managers and service connectors																								
4.1.7	Train subcontractors																								
4.1.8	Monthly Reporting to Treasury																								
4.1.9	Sign MOU with Housing Authority																								
4.1.10	Travel to required contract administration meetings																								
4.1.11	Final Transition Report Completed and submitted																								
4.2	<b>Research and Evaluation</b>																								
4.2.1	Refine evaluation plan, literature review, and build out with detailed indicators																								
4.2.2	Set up administrative data collection forms and systems for financial counselors (includes data on recruitment)																								
4.2.3	Work with SFHA to identify data elements needed and develop and document routines for data transfer																								
4.2.4	Develop data collection forms for financial counselors to use in collecting data on program experience from participants (these will function as surveys)																								
4.2.5	Receive data transfer from Financial Counselors, SFHA and HSA																								
4.2.6	Develop focus group protocol for financial counselors																								
4.2.7	Conduct focus groups with financial counselors (includes travel, transcription, and cleaning)																								
4.2.8	Clean, manage and link datasets																								
4.2.9	Thematic analysis of financial counselor focus group and open-ended responses from client data collected by counselors																								
4.2.10	Using propensity score matching, identify matched comparison groups																								
4.2.11	Build, modify, and interpret models for all research designs																								

		Q1			Q2			Q3			Q4			Q5			Q6			Q7			Q8		
Task		1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12
4.2.12	Evaluation report																								
4.2.13	Evaluation team project management																								
4.3	<i>Program Implementation</i>																								
4.3.1	Submit application to credit bureaus																								
4.3.2	Develop processes for participant incentive payments																								
4.3.3	Finalize core features of products and services																								
4.3.4	Finalize design of integration and delivery model																								
4.3.5	Develop marketing materials																								
4.3.6	Client recruitment and incentives																								
4.3.7	Financial counseling services																								
4.3.8	EARN Savings program																								
4.3.9	Electronic payments processed																								
4.3.10	Rent payments reported to credit bureaus																								

## 5.0 Deliverables

The Team will provide the following deliverables during the performance period:

<b>Task Reference Number</b>	<b>Deliverables and/or Reports</b>	<b>Due Date</b>
4.1.1	Participate in Project Launch Meeting	Oct-14
4.1.1	Draft Agenda for Project Launch Meeting	Oct-14
4.1.1	Summary Memorandum from Project Launch Meeting	Nov-14
4.1.1	Draft Work Plan	Fall 2014
4.1.1	Final Work Plan	Fall 2014
4.1.5	Monthly Project Reports and Phone Calls	Monthly
4.1.1	Attend Treasury Convening	Fall 2014
4.1.1	Attend Treasury Convening	Summer 2014
4.1.7	Draft Outline of Final Report	Oct-16
4.1.7	Draft of Full Final Report	Nov-16
4.1.7	Revised Report	Dec-16
4.1.7	Final Report	Dec-16

## 6.0 Government furnished property, material, equipment or information

Not applicable

## 7.0 Security/safeguards/privacy

Not applicable

## 8.0 Travel

Two Key Personnel will travel to Washington DC to attend required meetings with Department of Treasury as determined by the Department. We anticipate three trips to Washington DC during the contract period

## 9.0 Special materials requirements

Not applicable

## 10.0 Place of performance

The contract will be performed in San Francisco, California

## 11.0 Period of performance

January 1<sup>st</sup>, 2015 to December 31<sup>st</sup>, 2016

## 12.0 Key personnel

Labor Category	Employee Name
Project Management and Administration	Leigh Phillips (Project Manager, SF OFE) Amanda Kahn Fried (SF OFE) Jacob DuMez (SF OFE) Marco Chavarin (SF OFE)
Research and Evaluation	Amanda Kahn Fried (SF OFE) Nancy Latham (Learning for Action/Subcontractor)
Program Implementation	Amanda Kahn Fried (SF OFE) Jacob DuMez (SF OFE) Marco Chavarin (SF OFE) Linda Martin (Housing Authority) Lauren Leimbach (Community Financial Resources/Subcontractor) Nga Chiem (EARN/Subcontractor) Sarah Chenven (Credit Builder's Alliance/Subcontractor)

### MANAGEMENT PLAN

The Project will be led by the San Francisco Office of Financial Empowerment, in close partnership with the San Francisco Housing Authority and the Mayor's Office through the HOPE SF initiative. The group of municipal agencies that proposes this project is committed to shared goals of stable housing and financial empowerment for low-income residents. All agencies serving in an Implementation, Management or Project role are government offices within the City and County of San Francisco.

- A. *SF Office of Financial Empowerment*: The SF OFE leads financial empowerment programs and policy for the City and County of San Francisco. The SF OFE works closely with financial institutions, community partners, city agencies and employers, launching programs such as Bank on San Francisco, Kindergarten to College, and CurrenC SF, and convening the Smart Money Network (SF-SMN). The OFE has deep experience in administering financial empowerment programs, and can leverage strong partnerships with financial institutions, consumer advocates, and leading experts in financial education, payments, and other topics relevant to this project.
- B. *San Francisco Housing Authority*: The San Francisco Housing Authority's mission is to deliver safe and decent housing for low income households and integrate economic opportunity for residents. The San Francisco Housing Authority is the oldest housing authority in California and the 17<sup>th</sup> largest in the country. Today, the Housing Authority serves over 20,000 individuals residing in San Francisco.
- C. *HOPE SF*: The initiative is led by the Mayor's Office of Housing and San Francisco Housing Authority in partnership with Enterprise Community Partners. With multiple public and private partners, HOPE SF links financial investment and technical assistance with the large-scale effort to redevelop distressed public housing, supporting vital resident services, green design, and school and neighborhood improvement. By

developing human capital and revitalizing neighborhoods, HOPE SF seeks to create healthy, stable, and productive living environments for children and families.

**Project Management and Oversight:** The Office of Financial Empowerment will be the designated project lead under the supervision of the Director, Leigh Phillips. The Project Team will be comprised of Amanda Kahn Fried, Deputy Director of the SF OFE, Jacob DuMez, Policy and Partnerships Manager of the SF OFE, and Marco Chavarin, Financial Access and Education Program Manager of the SF OFE.

**Implementation Committee:** The SF OFE will form and convene an Implementation Committee to include the participating government agencies and Project subcontractors. The Implementation Committee will convene on a monthly basis during the research and design phase and quarterly once the project is in the implementation phase. A larger group may be convened to frame policy recommendations based on the results of this research. The Implementation Committee will be comprised of the Project manager, the Project Team and four senior advisors: Tomiquia Moss, Executive Director of HOPE SF; Linda Martin, Director of Government Affairs and Policy for the San Francisco Housing Authority; and Noelle Simmons, Deputy Director for the San Francisco Human Services Agency.

Proposed subcontractors or process for selection are listed/described below. Final subcontracting will need to meet City and County of San Francisco contracting requirements.

**Evaluation Consultant:** Learning for Action. The evaluation for this research will leverage a larger evaluation effort for the HOPE SF initiative by the LFA Group (formerly LaFrance associates, LLC), a professional evaluation consulting firm based in San Francisco. The HOPE SF evaluation plan was developed through an extensive process that included perspectives representing the full spectrum of stakeholders invested in and affected by HOPE SF, as well as a group of national experts in comprehensive public housing and community redevelopment.

**Financial Counseling Agency:** SF OFE will solicit the Financial Counseling Agency Partner as part of a broader RFP process that will begin in fall 2014. The Financial Counseling Partner will be a 501(c)3 with the ability to provide certified financial counselors to provide one-on-one counseling services on-site and in multiple languages (English, Spanish, Chinese).

**Automated Payment Technical Assistance and Pre-paid Card Provider:** The Project will seek technical assistance, products and services from Community Financial Resources (CFR) to develop the automated payment processes on both the client and agency side and offer a safe prepaid card product to unbanked participants. This prepaid card will allow for automated payments and provide a savings “bucket” to allow participants to enroll in the matched savings program. CFR is a non-profit organization that seeks to use the power of the market to create structural change and improve families’ financial capability and stability. CFR develop or source and vet market-changing financial products offering alternatives to payday lenders, high-fee check-cashers, penalty-fee prone bank accounts, and high-cost money transmitters.

**Matched Savings Account Provider:** The Project anticipates subcontracting with the nonprofit EARN to provide the matched savings component of the Project. EARN will design and engineer the savings product specifically for our target population to allow for very small savings

to be deposited into an existing account or the savings component of the Project prepaid card and matched each month. EARN is one of the two largest providers of goal-based savings accounts in the U.S. EARN's accounts, and online platform, help low-income workers build lifelong savings habits and financial capability.

**Credit Reporting Technical Assistance Provider:** The Project anticipates contracting with the Credit Builder's Alliance, to provide technical assistance to establish the infrastructure to allow for on-time rent payments to be recorded by one or more of the major Credit Reporting Agencies. CBA was founded by and for nonprofit microlenders, financial educators, and asset builders nationwide who laud its role in catalyzing and sustaining their approach to credit building through reporting, financial education, and tracking outcomes. CBA's partnership with the credit bureaus created a national systems change enabling over 400 nonprofit member organizations to better serve tens of thousands of low- and moderate-income individuals and families in underserved communities.

## **METHODOLOGY FOR PROJECT EVALUATION OR RESEARCH**

The evaluation's primary goal is to explore the impact of two interventions: (1) financial counseling; and (2) financial counseling in combination with automated electronic payment on financial and housing stability. Using several different research designs, the evaluation will address research questions focused specifically on the outcomes of financial and housing stability:

1. To what extent does financial counseling increase housing stability for public housing residents?
2. To what extent does participation in automated electronic payment increase housing stability, over and above the effect of financial counseling alone?
3. Does participation in automated electronic payment result in greater financial stability, when compared to financial counseling alone?

Beyond these questions of the interventions' effectiveness, the evaluation seeks to dig deeper and explore the following additional research question:

4. To what extent does income volatility and lags in public benefits (lack of benefits reinstatement after people lose jobs) create additional challenges for households as they seek to remain current on rent?

We will begin our research with a review of existing literature and research on the underlying issues such as about ways to encourage about ways to encourage residents to participate in electronic payment schemes and methods for encouraging residents to pay past-due rental payment.

This section of the proposal outlines the basic evaluation design, including: (1) data collection plans, (2) research designs, and (3) analysis designs. It explains these three aspects of the evaluation design for questions 1-3. The data collected will inform research on question 4, and this will form the basis of the policy recommendations in the Transitions section of this proposal.

### Data Collection Plan for Questions 1-3

The study seeks to understand the impact of the interventions on two categories of outcomes: (1) housing stability, and (2) financial stability. The table below shows the ways we can operationalize housing stability (which can be understood as a dichotomous variable: unstable v. stable).

Housing Stability		
Indicator	Unstable	Stable
Rental payments:	<i>Any missed payments</i>	<i>No missed payments</i>
Arrears:	<i>In arrears</i>	<i>Not in arrears</i>
Eviction Proceedings:	<i>Not in eviction proceedings</i>	<i>In eviction proceedings</i>
Eviction:	<i>Not evicted</i>	<i>Evicted</i>
Payment plans:	<i>Not in a payment plan</i>	<i>In a payment plan</i>

We can also operationalize housing stability as along a continuum (“continuous” variables): the number of days that rent is delinquent, and the size of the unpaid rent balance in dollars. The SFHA will provide data on housing stability for its tenants.

All of the indicators of financial stability are continuous variables. Levels of financial stability will be measured using:

- Income
- Savings
- Debt-to-income ratio
- Earnings
- Debt
- Credit score

Financial counselors will primarily be responsible for collecting this information as it is reported to them by the clients. Counselors will also pull FICO scores for their clients. SFHA will report rent payments to credit bureaus. Income levels will also be verified by the SFHA as part of the annual recertification process (and recertification will happen more frequently for households that experience reductions in income during the year).

### Research Designs for Questions 1-3

The evaluation employs several evaluation designs to answer the question about the interventions’ impact on these outcomes. We can categorize the designs into four types, according to the outcomes measured (housing stability and financial stability), and the participate type (voluntary or mandated):

Participant Type	Outcome	
	Housing Stability	Financial Stability
<b>Voluntary</b>	Research Design 1	Research Design 3
<b>Mandated</b>	Research Design 2	Research Design 4

#### *Research Design #1: Effect of the Interventions on Housing Stability for Voluntary Participants*

The first design assesses the impact of two forms of the intervention on housing stability *on those who voluntarily participate in the program*. For this design, there are three conditions:



- Treatment 1: Financial counseling
- Treatment 2: Financial counseling *plus* automated electronic payment
- Control: No intervention

Residents in HOPE SF sites have well-documented skepticism about research in their communities. Evaluations from current service delivery efforts have strongly cautioned against the use of RCT in this population, as it leads to lower participation rates. As it is not feasible to randomize individuals into these conditions, so the design will be quasi-experimental rather than experimental. Treatment 1 will be carried out at two selected housing sites, treatment 2 carried out at two different housing sites, and a third site will receive no treatment. To reduce the effect of selection bias on estimates of the interventions' effects, we will employ propensity score matching (PSM) techniques. By using PSM, we can increase baseline equivalence among the treatment and comparison groups.

This design will allow us to compare treatment 1 to treatment 2, and both treatments to the control (no intervention). Specifically, the design will enable us to answer the following questions:

- What percentage of treatment 1 households are *stable* across the set of housing stability indicators?
- What are the percentage point differences between treatment 1 and treatment 2? (Is there an increase in effectiveness associated with the addition of automated electronic payment to the financial counseling intervention?)
- What are the differences between each treatment group and the households receiving *no* intervention?

*Research Design #2: Effect of the Interventions on Housing Stability for Mandatory Participants*

Another form of the intervention is to include it as part of mandated agreements immediately before eviction proceedings, or as part of the stipulated agreement that households must enter into as the final step before eviction. For these households, financial counseling and automated electronic payment will be mandatory. The treatment group households will be compared to households that also must participate in stipulated agreements, but that live at the site with no intervention. Therefore, we will again have three conditions:

- Treatment 1: Financial counseling
- Treatment 2: Financial counseling *plus* automated electronic payment
- Control: No intervention

Again, we will employ PSM to maximize the baseline equivalence between treatment and comparison groups. We will then be able to answer the same questions similar to those answered in research design #1. An important difference will be that those in the treatment group will not have *self-selected* into the treatment groups. Without self-selection, this design removes one important aspect of selection bias: personal motivation. Therefore, it will provide additional insight into how financial counseling works even for those who don't join the program because they want to.

### *Research Design #3 Effect of the Interventions on Financial Stability for Voluntary Participants*

The big difference between the designs that focus on housing stability and those that focus on financial stability is that data on financial stability are available only on those households participating in the intervention. This is the case because financial stability data will be collected by the financial counselors, and the counselors of course work only with those participating in the program. As a result, we can only compare treatment 1 to treatment 2; we cannot compare both treatments to a comparison group. With this design, we will address the following research questions:

- What is the difference between the two treatment groups (financial counseling only, v. financial counseling *plus* automated electronic payment), on the six indicators of financial stability?
- Does the addition of the automated electronic payment lead to more positive financial outcomes?

### *Research Design #4: Effect of the Interventions on Financial Stability for Mandatory Participants*

We can measure the financial stability outcomes for the two groups of mandatory participants – the group that uses automated electronic payment and the group that does not. Descriptive difference that we see in financial outcomes between mandatory and voluntary participants may provide a window into the difference that type of participation makes. We can supplement this study design with qualitative data collection, to understand the subjective experience of being mandated to participate in the program, compared with joining the program for other reasons.

### **Analysis Designs for Questions 1-3**

For each of these research questions, we will analyze the data by building regression models. We will use ordinary least squares (OLS) regression for when the outcome is measured with a continuous variable, and logistic regression when the outcome is measured with a dichotomous variable. For each regression, the independent variable of interest will be the treatment indicators. When there are two conditions, we can include just one treatment flag; when there are three conditions, we will use a “dummy series,” with the non-intervention dummy as the excluded category.

For the OLS models, we may use an adjustment for functional form if the outcomes have non-normal distributions (as is often the case with variables such as income). In addition, because we will use the PSM approach, we will include propensity “weights” in the models.<sup>2</sup>

### **TRANSITION**

The interventions and subsequent evaluation of this proposal will provide needed insight into the challenges- both in terms of financial stability and housing stability- faced by working residents in the four HOPE SF sites. As previously stated, this is a population that is not well-understood, and thus, likely not well served by existing social service programs.

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<sup>2</sup> Alternatively, we may choose to stratify the samples according to propensity scores. We will make the final decision about which approach is more efficient once the data are in hand.

At the end of the 24-month project, the Team will have generated data and findings to inform City and County elected officials and policymakers on a range of recommendations, for Housing Authority properties and other city-funded affordable and supportive housing including:

- Property managers must facilitate and encourage the use of automated electronic rent payments from residents at no cost
- The City should enter into a contract with a well designed prepaid card to serve public housing and other public benefits recipients
- Property management companies must become certified to offer rent reporting to credit bureaus as a service to residents

All contributing partners in this proposal are committed to using the information collected about income volatility to create policy recommendations to support working residents at the HOPE SF sites, and throughout San Francisco's network of City-funded affordable and supportive housing. The key research question to inform these policy recommendations is:

- To what extent does income volatility and lags in public benefits (lack of benefits reinstatement after people lose jobs) create additional challenges for households as they seek to remain current on rent?

We anticipate policy and programmatic recommendations responding to this research question will include:

- The City and County of San Francisco should include financial counseling services for public and affordable housing residents as a core and expanded service offered beyond this demonstration
- Property management companies should mandate financial counseling offerings in all stipulated agreements for nonpayment of rent before eviction proceedings can begin
- Property management companies should explore mechanisms for automatic calculation / deduction of 30% income for rent payment in lieu of labor intensive income recertification processes
- The City should consider creation of an emergency loan fund or line of credit option for public housing residents to "smooth" income gaps and dips.
- The City should speed up administrating processes of public benefits to reduce gaps in income caused by intermittent employment and subsequent housing instability.

The San Francisco Office of Financial Empowerment is a nationally recognized leader in the field with deep expertise in disseminating findings nationally, providing technical assistance to other communities, and making recommendations for policy change to local, state and national leaders. Several SF OFE programs have become national models and been widely replicated across the United States. The SF OFE has strong relationships with federal agencies including the Consumer Financial Protection Bureau, the FDIC, and the US Department of Treasury. San Francisco Treasurer José Cisneros currently serves as Vice Chair of the President's Council on Financial Capability for Young Americans and on the FDIC's Federal Advisory Committee on Economic Inclusion. The SF OFE is also the Chair of the Cities for Financial Empowerment Coalition. The SF OFE has also won three awards from the US Conference of Mayors for our financial empowerment work.

The SF OFE will leverage our experience and connections to assist Treasury in the dissemination of results and findings. We will publish and release our final report in partnership with Treasury and host national webinars to disseminate our findings to cities across the United States. We are willing to host convenings and site visits in San Francisco, as appropriate.

Developing a better understanding of how public housing residents are paid and budget for essential expenses, and testing how new technologies can improve their financial habits and keep them in their homes is not only of interest to San Francisco, but can be immensely helpful for other municipalities. The problems we hope to confront are real and serious concerns that low-income working families face every day. While the shift in household payment ordering and delivery is relatively straightforward, the related issues of education, budgeting, and financial outcomes – in addition to emotional responses from residents – are complex, and require focus, determination, and funding. We firmly believe our proposal meets the goals of the Financial Empowerment Innovation Fund, so we can harness emerging technologies, increase financial access and capability, and most importantly keep people in their homes.

## **Technical Volume Part II – Staffing Plan**

### **RESEARCH TEAM QUALIFICATIONS**

Nancy Latham, the proposed Principal Investigator for the study, is LFA's Chief Learning Officer. With a Ph.D. in Sociology from UC Berkeley and an 11-year tenure at LFA (during which she has conducted almost 200 evaluations), she has extensive experience in quantitative and qualitative methods, and in research design. At UC Berkeley she was a teaching assistant for two semesters of a graduate-level statistics course, and has written a statistics text for internal use at LFA. Especially relevant to this study is her experience on LFA's HOPE SF evaluation team. LFA has worked as HOPE SF's evaluator since 2009, and Nancy joined the team as Lead Analyst in 2011. She has worked closely with several city departments to collect administrative data (Human Services Agency, the Office of Economic and Workforce Development, and the Department of Children, Youth, and Their Families). In addition, she worked behind the scenes to prepare the data request for the SF Housing Authority. As part of her data analysis conducted for the HOPE SF baseline report, she managed and linked data from the SFHA and HSA, a challenging process given the complexity of these datasets. She has a special passion for contributing to knowledge of how those in public housing can gain financial security, and wrote an in-depth report on the challenges that HOPE SF residents face in trying to connect to San Francisco's workforce development system. Her deep knowledge of HOPE SF and the challenges faced by its residents in seeking upward mobility will serve her well in her role as Principal Investigator for this study.

## **DESIGNATED PROJECT MANAGER AND KEY PERSONNEL**

### *Project Manager*

Leigh Phillips, Director, San Francisco Office of Financial Empowerment

Leigh Phillips has worked for Treasurer José Cisneros since December 2004, creating the Office of Financial Empowerment and implementing major initiatives including the “Bank On” program, JoinBankOn.org, Kindergarten to College, the San Francisco Smart Money Network, and CurrenC SF.

Leigh will lead the Project with support from the SF OFE team. Leigh’s labor costs will be contributed to the Project by the City and County of San Francisco

### *Project Team*

Amanda Kahn Fried, Deputy Director, Office of Financial Empowerment

Jacob DuMez, Policy and Partnerships Manager, Office of Financial Empowerment

Marco Chavarin, Financial Access and Education Program Manager, Office of Financial Empowerment

### *Implementation Committee*

Tomiquia Moss, Executive Director of HOPE SF

Noelle Simmons, Deputy Director of Policy and Planning, San Francisco Human Services Agency

Linda Martin, Director of Government Affairs and Policy, San Francisco Housing Authority

Labor costs of the Implementation Committee will be contributed to the Project by the San Francisco Housing Authority and the City and County of San Francisco.

*Please see attached resumes for qualifications and experience*

## Technical Volume Part III – Past Performance/Team Experience

### RECENT AND RELEVANT PAST CONTRACTS AND AGREEMENTS

#### Past Performance Matrix

Project Name	Project Description	Dates	Client	Name	Phone	Email
Kindergarten to College	Automatically open college savings accounts for 4,500 public school children each year	July 2010- Present	Department of Children Youth and Families	Maria Su	(415)554-8990	<a href="mailto:maria@dcyf.org">maria@dcyf.org</a>
Summer Youth Connect	Provide summer jobs to low-income youth and research opportunities for enrolling youth in checking accounts and financial education	May 2014 - Dec. 2015	Cities for Financial Empowerment	Jonathan Mintz	(646) 362-1645	<a href="mailto:jmintz@cfefund.org">jmintz@cfefund.org</a>
CurrenC SF Hotel Pilot	Deliver direct deposit options and financial counseling to low-wage hotel workers at the work site	Jan 2014 - Jan 2016	FINRA Foundation	Susan Sarver	(202) 728-6948	<a href="mailto:susan.sarver@finra.org">susan.sarver@finra.org</a>
CurrenC SF Direct Deposit Campaign	Develop healthy payroll card standards and design a direct deposit process for employers to transition San Francisco workers to 100% electronic pay	July 2013 - July 2014	Citi Community Development	Vicki Joseph	(415) 627-6437	<a href="mailto:victoria.l.joseph@citi.com">victoria.l.joseph@citi.com</a>
Kindergarten to College/Promise Neighborhoods	Provide technical assistance on asset building integration to Promise Neighborhoods sites	Sept. 2013 - Dec. 2014	PolicyLink	Josh Kirschenbaum	(510) 663-2333	<a href="mailto:josh@policylink.org">josh@policylink.org</a>

**Cost/Price Proposal**

Business Size: US Local Government – City and County of San Francisco annual budget  
\$8,000,000,000

Federal Tax Identification Number: 94-324-8335

Dun and Bradstreet Number: 078780160

Authorized Business Representative/Point of Contact:

Leigh Phillips, Director  
San Francisco Office of Financial Empowerment  
City and County of San Francisco  
1155 Market Street, 8<sup>th</sup> Floor  
San Francisco, CA 94102  
Email: [leigh.phillips@sfgov.org](mailto:leigh.phillips@sfgov.org)  
Phone: (415) 554-4320  
Fax: (415) 554-7316

# **COST BREAKDOWN BY TASK AND SUBTASK**

Task	Milestone	Proposed Dollar Amount	Budget Category
4.1	<i>Project Management and Administration</i>		
4.1.1	Confirm roles, deliverables and establish meeting schedule	\$535	Labor
4.1.2	Implementation Committee and Project Team Meetings	\$27,404	Labor
4.1.3	Selection and Contracting of Subcontractors	\$7,352	Labor
4.1.4	Subcontractor management	\$66,840	Labor
4.1.5	Develop training and referral materials	\$2,753	Labor and Subcontractor: CFR
4.1.6	Train financial counselors, property managers and service connectors	\$1,337	Labor
4.1.7	Train subcontractors	\$1,003	Labor
4.1.8	Monthly Reporting to Treasury	\$2,005	Labor
4.1.9	Sign MOU with Housing Authority	\$668	Labor
4.1.10	Travel to required contract administration meetings	\$10,000	Travel
4.1.11	Final Transition Report Completed and submitted	\$2,674	Labor
	<b>SUBTOTAL: Project Management</b>	<b>\$122,571</b>	
4.2	<i>Research and Evaluation</i>		
4.2.1	Refine evaluation plan, and build out with detailed indicators	\$6,460	Subcontractor: LFA
4.2.2	Set up administrative data collection forms and systems for financial counselors (includes data on recruitment)	\$4,441	Subcontractor: LFA
4.2.3	Work with SFHA to identify data elements needed and develop and document routines for data transfer	\$3,100	Subcontractor: LFA
4.2.4	Develop data collection forms for financial counselors to use in collecting data on program experience from participants (these will function as surveys)	\$2,300	Subcontractor: LFA
4.2.5	Receive data transfer from Financial Counselors, SFHA and HSA each quarter	\$19,340	Subcontractor: LFA and CFR
4.2.6	Develop focus group protocol for financial counselors	\$815	Subcontractor: LFA
4.2.7	Conduct focus groups with financial counselors (includes travel, transcription, and cleaning)	\$1,280	Subcontractor: LFA
4.2.8	Clean, manage and link datasets	\$7,700	Subcontractor: LFA
4.2.9	Thematic analysis of financial counselor focus group and open-ended responses from client data collected by counselors	\$1,470	Subcontractor: LFA
4.2.10	Using propensity score matching, identify matched comparison groups	\$1,400	Subcontractor: LFA
4.2.11	Build, modify, and interpret models for all research designs	\$11,720	Subcontractor: LFA



Task	Milestone	Proposed Dollar Amount	Budget Category
4.2.12	Evaluation report	\$18,750	Subcontractor: LFA
4.2.13	Evaluation team project management	\$27,960	Subcontractor: LFA
	<b>SUBTOTAL: Research and Evaluation</b>	<b>\$106,736</b>	
4.3	<i>Program Implementation</i>		
4.3.1	Submit application to credit bureaus	\$5,000	Subcontractor: CBA
4.3.2	Develop processes for participant incentive payments	\$2,400	Subcontractor: CFR
4.3.3	Finalize core features of products and services	\$12,600	Subcontractor: CFR
4.3.4	Finalize design of integration and delivery model	\$15,100	Subcontractor: CFR, CBA
4.3.5	Develop marketing materials	\$10,000	Subcontractor: Financial Counselor
4.3.6	Client recruitment and incentives	\$31,250	Subcontractor: Financial Counselor
4.3.7	Financial counseling services	\$99,840	Subcontractor: Financial Counselor
4.3.8	EARN Savings program	\$21,000	Subcontractor: EARN
4.3.9	Electronic payments processed	\$14,000	Subcontractor: CFR
4.3.10	Rent payments reported to credit bureaus	\$2,500	Subcontractor: CBA
	<b>SUBTOTAL: Program Implementation</b>	<b>\$213,690</b>	
	<b>TOTAL</b>	<b>\$442,997</b>	

**COST/PRICE PROPOSAL**

		# Hours	Rate	Total
<b>Labor</b>				
	<i>Deputy Director</i>	832	\$70.18	
	<i>Manager</i>	832	\$63.49	
4.1.1	Confirm roles, deliverables and establish meeting schedule	8	\$66.84	\$534.72
4.1.2	Implementation Committee and Project Team Meetings	410	\$66.84	\$27,404.40
4.1.3	Selection and Contracting of Subcontractors	110	\$66.84	\$7,352.40
4.1.4	Subcontractor management	1000	\$66.84	\$66,840.00
4.1.5	Develop training and referral materials	15	\$66.84	\$1,003
4.1.6	connectors	20	\$66.84	\$1,336.80
4.1.7	Train subcontractors	15	\$66.84	\$1,002.60
4.1.8	Monthly Reporting to Treasury	30	\$66.84	\$2,005.20
4.1.9	Sign MOU with Housing Authority	10	\$66.84	\$668.40
4.1.11	Final Transition Report Completed and submitted	40	\$66.84	\$2,673.60
	<b>SUBTOTAL: Labor</b>			<b>\$110,820.72</b>
<b>Subcontractors</b>				
<b>CFR</b>				
4.1.5	Develop training and referral materials	36	175	\$1,750
4.2.5	Receive data transfer from Financial Counselors, SFHA and HSA each quarter	160	175	\$7,700
4.3.2	Develop processes for participant incentive payments	50	175	\$2,400
4.3.3	Finalize core features of products and services	263	175	\$12,600
4.3.4	Finalize design of integration and delivery model	263	175	\$12,600
4.3.9	Electronic payments processed	292	175	\$14,000
				<b>\$51,050</b>
<b>EARN</b>	EARN Savings program			<b>\$21,000</b>
<b>LFA</b>				
	<i>Project Director</i>	229	\$175.00	
	<i>Project Manager</i>	252	\$160.00	
	<i>Research Associate</i>	233	\$80.00	
4.2.1	Refine evaluation plan, and build out with detailed indicators			\$6,460
4.2.2	Set up administrative data collection forms and systems for financial counselors (includes data on recruitment)			\$4,441
4.2.3	Work with SFHA to identify data elements needed and develop and document routines for data transfer			\$3,100
4.2.4	Develop data collection forms for financial counselors			\$2,300
4.2.5	Receive data transfer from Financial Counselors, SFHA and HSA each quarter			\$11,640
4.2.6	Develop focus group protocol for financial counselors			\$815
4.2.7	Conduct focus groups with financial counselors (includes travel, transcription, and cleaning)			\$1,280
4.2.8	Clean, manage and link datasets			\$7,700
4.2.9	Thematic analysis of financial counselor focus group and open-ended responses from client data collected by counselors			\$1,470
4.2.10	comparison groups			\$1,400
4.2.11	Build, modify, and interpret models for all research designs			\$11,720
4.2.12	Evaluation report			\$18,750
4.2.13	Evaluation team project management			\$27,960
				<b>99,036</b>
<b>Credit Builders Alliance</b>				
4.3.1	Submit application to credit bureaus	20	250	\$5,000
4.3.10	Rent payments reported to credit bureaus	10	250	\$2,500
4.3.4	Finalize design of integration and delivery model	10	250	\$2,500
				<b>\$10,000</b>
<b>Financial Counseling</b>				
4.3.5	Develop marketing materials			\$10,000
4.3.6	Client recruitment and incentives			\$31,250
4.3.7	Financial counseling services and indirect costs	2080	48	\$99,840
				<b>\$141,090</b>
	<b>SUBTOTAL: Subcontractors</b>			<b>\$322,176</b>
<b>Travel</b>				<b>\$10,000</b>
<b>Other Direct Costs</b>				<b>\$0</b>
<b>TOTAL</b>				<b>\$442,996.72</b>

## **LEIGH E. PHILLIPS**

59 6<sup>th</sup> Avenue, San Francisco, CA 94118 · Tel 415.341.7033 · [twoleigh@gmail.com](mailto:twoleigh@gmail.com)

### **SUMMARY OF QUALIFICATIONS**

- Innovative and practical strategic thinker with the demonstrated ability to create and implement successful, large-scale public/private initiatives.
- Nationally recognized expert and thought leader in the financial empowerment and asset building fields on the local, state and national levels.
- Highly motivated, thorough and resourceful leader with experience working with diverse constituencies and partners in the public, private and non-profit sectors.
- Articulate communicator, confident public speaker and strong writer with proven success creating, developing and producing a wide range of materials, including published reports, speeches, presentations, grant proposals, marketing assets and articles for publication.

### **PROFESSIONAL EXPERIENCE**

#### **Director, Office of Financial Empowerment City and County of San Francisco**

**July 2008 to present**

- Created the San Francisco Office of Financial Empowerment (OFE) and expanded programming from a single initiative to six unique yet complementary programs designed to increase financial security for low-income and under-represented communities.
- Lead, develop and formulate all financial empowerment programs for the City and County of San Francisco from inception to implementation, including the setting and identification of priorities, planning and start-up of new initiatives, cross-sector partner engagement, project management and national technical assistance.
- Significant experience working across a range of diverse stakeholders. Includes federal agencies, national funders and think tanks, financial institutions, technology companies, local and state governments across the United States, and a wide range of local government agencies and non-profits within San Francisco.
- Led the design and launch of large-scale public outreach and communications campaigns, including the development of marketing collateral, websites and media campaigns. Oversee all media for the OFE resulting in coverage in publications such as the New York Times, the Wall Street Journal, the Economist and the San Francisco Chronicle as well as radio and television coverage on CNN, NPR and other media outlets.
- Provide technical assistance to hundreds of communities across the United States to replicate successful OFE programs. Includes publishing reports, hosting regular webinars, speaking at conferences and roundtables, working closely with national and state partners on shared policy agendas.
- Built and manage a team of six direct reports, creating and monitoring work plans for each team member, setting performance objectives, and ensuring high-quality performance.
- Manage and fundraise an annual budget of approximately \$2,000,000. Track all income and expenses, produce budget and cash flow reports. Hire and manage a range of vendors and contractors. Negotiate contracts and track compliance with contract terms.

#### ***Bank on San Francisco Program Manager* City and County of San Francisco**

**July 2006 to July 2008**

- Primary project manager and integral member of the project team that designed and launched Bank on San Francisco, the first municipal program to bank the unbanked,

resulting in almost 70,000 new accounts to date and involving 75% of the City's financial institutions.

- Established, negotiated and managed relationships with financial institutions, employers and other community and private sector partners to offer appropriate products and services to the target market; directed the outreach and marketing campaign.
- Provided technical assistance to communities across the United States, resulting in 100 Bank On programs in replication and the creation of "Bank on USA" by the US Dept. of the Treasury. Created the national "joinbankon.org" web portal to support technical assistance.

***Assistant to the Treasurer***

**December 2004 – July 2006**

**Office of the Treasurer, City and County of San Francisco**

- Provided high-level and confidential project management and administrative support to the San Francisco Treasurer, including scheduling, correspondence, constituent relations and writing speeches, press releases and articles for publication.
- Managed the launch and implementation of the Working Families Credit Program, a local match to the Federal Earned Income Tax Credit, resulting in 22,000 applications during two-year pilot.

**University of California, San Francisco**

**August 2002 to December 2004**

***Development Coordinator***

- Planned and executed all aspects of fundraising and community building events ranging from informational forums with hundreds of participants to executive meetings with community and business leaders, key donors and internationally-renowned physicians and researchers.

**LEADERSHIP AND RECOGNITION**

- Board Chair, Mission Economic Development Agency, 2010 – present, member 2009
- Member, Cities for Financial Empowerment Coalition and Policy Committee, 2008- present
- Member, California Asset Building Coalition Leadership Committee, 2010 – present
- Appointee, San Francisco Board of Supervisors Wage Theft Task Force, 2012
- Recipient, James Irvine Foundation Award for California Leadership, 2008
- Recipient, San Francisco Business Times "Forty Under Forty" award, 2013
- Semi-finalist, Innovations in American Government, Ash Institute, Harvard University, 2008
- Nominee, Public Managerial Excellence Award, 2005 and 2008

**PUBLICATIONS**

- *Building Better Bank Ons: Top Ten Lessons from Bank on San Francisco*, with Anne Stuhldreher, New America Foundation, 2011
- *Kindergarten to College: A first in the nation initiative to set all kindergartners on the path to college*, with Anne Stuhldreher, New America Foundation, 2011
- *Financial Empowerment Through Employer Engagement*, with Eugenie Fitzgerald, CFED, 2011

**EDUCATION**

**M.A. Economic and Social Sciences in Women's Studies**, University of Manchester, UK, October 2000

**B.A. (hon.) Combined Studies: English Literature and Social Sciences**, University of Manchester, UK, June 1998

# Amanda Kahn Fried

147 Bennington Street, San Francisco, CA 94110  
(646) 509-7026 | amandakfried@gmail.com

## Experience

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**Office of Mayor Edwin Lee** San Francisco, CA Feb 2012 - Present

*Deputy Director, HOPE (Housing Opportunities, Partnerships and Engagement)*

- Develop and lead mayoral policy initiatives to decrease homelessness; draft talking points and briefing documents for the mayor; represent the mayor at local, state and federal policy forums.
- Facilitated consensus-based public process to redesign access to emergency shelters. Led multi-agency implementation of recommendations and briefed members of the Board of Supervisors to get fiscal support.
- Managed a collaborative effort with the Veteran's Administration, HUD, and the SF Housing Authority to house chronically homeless veterans, which led to an 18% decrease in veteran homelessness within 2 years.
- Designed the nation's first LGBTQ-focused Project Homeless Connect. Created quantitative survey and used data to increase access to city-funded housing for LGBTQ homeless individuals.

**Bevan Dufty for Mayor** San Francisco, CA May 2011 - Dec 2011

*Policy Director*

- Formulated data-driven policy proposals for a mayoral candidate. Wrote speeches, debate preparation materials, talking points, and op-eds.

**Office of Mayor Michael Bloomberg** New York, NY Jul 2008 - May 2011

*Associate Director, Office of the Deputy Mayor for Health & Human Services (2010-11)*

- Led external communications for HHS Accelerator, a mayoral initiative to re-engineer the contracting process between NYC and health and human services providers.
- Designed and delivered presentations to deputy mayor, agency commissioners, and executive directors.
- Developed a citywide health and human services classification system with standard definitions, performance outcomes and prices for purchased services.
- Managed team of 5 to analyze cross-agency overlap in existing service definitions and present recommendations to stakeholders.

*Senior Advisor, Office of the Deputy Mayor for Health and Human Services (2008-10)*

- Managed cross-sector strategic planning initiatives to identify cost savings and management efficiencies in social services contracting, auditing, purchasing, and other back office functions.
- Coordinated strategy to assist nonprofits during economic downturn. Secured ARRA funding. Developed and implemented a 311 nonprofit assistance program and online web portal benefiting more than 500 nonprofits. Presented mayor's nonprofit strategy to nonprofit umbrella organizations, city agency staff, and foundations.
- Oversaw state funding and public messaging for the integration of health and human services at 311.

**San Francisco Board of Supervisors** San Francisco, CA Aug 2003 - May 2006

*Legislative Aide, Office of Supervisor Bevan Dufty (2004-06)*

*John Gardner Fellow, Office of the Clerk of the Board of Supervisors (2003-04)*

- Developed legislation, coordinated and implemented media and legislative strategy.
- Designed district and city-wide projects such as: community benefits districts, neighborhood-based homeless outreach services, development of a new children's play area.
- Resolved constituent concerns regarding public safety, homelessness, and pedestrian safety.
- Created and implemented volunteer management program for the Board of Supervisors. Supervised intake, referral, and training for more than 80 volunteers and provided ongoing training assistance.

## Education

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**NYU, Robert F. Wagner Graduate School of Public Service** New York, NY May 2008

Master of Public Administration

**Stanford University** Stanford, CA June 2003

Bachelor of Arts, Political Science and Urban Studies

## Interests

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Speed-reading, adventure travel, cooking, and searching for the world's greatest pork bun.

# Jacob A. DuMez

6617 Telegraph Avenue • Berkeley, CA 94609 • (646) 457-6041 • jacob.dumez@sfgov.org

## EXPERIENCE

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**San Francisco Office of Financial Empowerment** *Manager, Policy and Partnerships* San Francisco, CA July 2011-Present

*City and County of San Francisco Agency Promoting Financial Access and Inclusion*

- Develop policy briefs and lead employer engagement efforts for prominent consumer financial protection organization
- Manage employer engagement initiative focused on financial access and electronic pay strategies; launch sector-based financial wellness strategy; support initiative through grant writing, outreach and oversight
- Research innovations, design and features of emerging financial products and services, with particular emphasis and expertise in transactional and payment products
- Build and promote product criteria for high-quality prepaid and payroll debit card programs, both for the SF Office of Financial Empowerment and the Cities for Financial Empowerment Coalition
- Conduct analysis and create reports and white papers on range of financial access and empowerment issues; represent the Office of Financial Empowerment at conferences and industry meetings

**Insight CCED** *Consultant* Oakland, CA January 2011-May 2011

*National Research, Consulting and Legal Organization*

- Conducted policy analysis on poverty measurement
- Prepared strategy recommendations for policies supporting economic security for Insight Center for Community Economic Development

**The Greenlining Institute** *Summer Associate* Berkeley, CA June 2010-August 2010

*Multi-Ethnic Public Policy Research and Advocacy Institute*

- Researched minority aging policy; prepared research report on retirement security for seniors of color
- Presented policy recommendations to promote senior economic sustainability to senior Greenlining staff
- Developed and organized a successful public forum in Pasadena, CA, focused on economic insecurity among seniors of color; gave presentation on demographic and economic trends to forum attendees

**National Urban League** *Program Manager* New York, NY August 2007-August 2009

*National Nonprofit Organization: Housing and Community Development Department*

- Provided programmatic oversight and administration for eight programs in foreclosure prevention, homeownership counseling, and financial education, operating in more than 35 Urban League affiliates
- Performed lead role in grant application writing and preparation, strategic planning, and operational development for several successful multi-million dollar federal grants supporting foreclosure mitigation counseling and comprehensive homeownership initiatives
- Provided technical assistance; researched and prepared reports, articles and memos; conducted site visits and executed quality control measures; provided planning and oversight for media launch and other special events; oversaw reporting requirements for multiple corporate, government and foundation funders

**National Urban League** *Program Manager* New York, NY October 2005-July 2007

*National Nonprofit Organization: Entrepreneurship and Business Development Department*

- Conducted program management activities for innovative national public-private initiative promoting minority entrepreneurship and business development; coordinated complex relationships with multiple organizational partners and Urban League affiliates in five cities
- Developed and guided strategic plan for outreach and recruitment initiative to increase minority business ownership in partnership with several Fortune 500 companies
- Researched and prepared reports, articles and memos; provided planning and oversight for media launch and other special events; oversaw reporting requirements for multiple corporate and foundation funders

**Eastdil Realty** *Consultant* New York, NY Jan. 2005-Feb. 2006

*Real Estate Investment Bank*

- Researched and prepared market analyses and marketing materials for commercial and residential recapitalization projects

- William Randolph Hearst Foundations** *Program Associate* New York, NY Oct. 2000-Nov. 2004  
*National Private Independent Philanthropic Foundation*
- Reviewed and analyzed grant proposals and conducted site visit assessments in order to evaluate organizational performance, financial strength, and programmatic innovation of nonprofit organizations
  - Prepared grant recommendations for presentation to Board of Trustees
  - Conducted research in higher education, teacher preparation, and economic and community development
  - Authored independent studies, presentations, surveys, memos, and strategic mission statements
- CBS Television** *Financial Analyst* New York, NY Jan. 2000-Oct. 2000  
*National and Global Television Network*
- Conducted quantitative analysis of purchasing and distribution patterns for CBS Sports coverage of 1998 Winter Olympics
  - Prepared reports on staffing for CBS News, Sports and Entertainment divisions
- McCann-Erickson Worldwide** *Executive Assistant* New York, NY Sept. 1999-Jan. 2000  
*International Advertising Group*
- Provided administrative support for executive-level personnel
- Vermont Public Interest Research Group** *Field Manager* Burlington, VT Summer 1997  
*Statewide Citizen-Based Advocacy Group*
- Organized teams of canvassers in grass roots environmental campaigns
  - Developed strategies and organized meetings with politicians and local citizens
- United States Senate** *Intern* Washington, DC Summer 1996  
*Office of US Senator Patrick Leahy (D-VT)*
- Researched telecommunications, internet privacy and same-sex marriages for Judiciary Committee
  - Prepared and proofread studies, presentations and memos
  - Provided staff support at Senate hearings and committee meetings

## ADDITIONAL EMPLOYMENT

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- Center for Advanced Study of Aging** *Graduate Researcher* Berkeley, CA August 2010-Present
- Conducting an evaluation of an aging in place initiative; researching long-term care issues
- International and Area Studies** *Graduate Reader* Berkeley, CA Sept.-Dec. 2010
- Teaching assistant exams for class on Sustainable Development in Rural Latin America

## EDUCATION

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- University of California, Berkeley** Berkeley, CA May 2011  
 Goldman School of Public Policy
- Master of Public Policy
  - Advanced Policy Analysis: Transforming Poverty Measurement in the United States
- Princeton University** Princeton, NJ May 1999
- Bachelor of Arts, Politics
  - Thesis: Global Transformation: Non-Governmental Organizations, Civil Society, and the Changing Forms of Global Governance
- Tuck School of Business at Dartmouth College** Hanover, NH April 2006
- Completed executive business training program focused on minority business development
- European University Centre for Peace Studies** Stadtschlaining, Austria March–July 1997
- Completed graduate-level Peace Studies program.** Interacted with students and visiting professors from more than 20 countries. Studied peace research, conflict resolution, nonviolence, international security and transformation

# MARCO A. CHAVARIN

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## EXPERIENCE

**Office of Financial Empowerment (OFE), Financial Education and Access Program Manager**  
**City and County of San Francisco, Office of the Treasurer**

*November 2008 - Present*

**Manage financial institution partnerships ensuring quality of service, evaluation and appropriate financial products.**

- Manage safe emergency small dollar loan program with credit unions partners. Developed evaluation plan and managed data tracking with Stanford University and Pew Research. Issued over 550 loans since 2010 with CU partners.
- Trained over 200 Branch Managers representing 14 financial institutions on Bank on SF (BoSF) and Payday PlusSF product requirements, data tracking, coding and reporting.
- Manage BoSF partnerships with 14 banks and credit unions; develop quarterly account tracking reports. BoSF has opened over 72,000 accounts for unbanked San Franciscans.

**Establish financial empowerment as a priority for community groups and city agencies, and ensure high access to services.**

- Co-Chair the San Francisco Smart Money Network (SMN) with the Charles Schwab Foundation, providing leadership in streamlining access to financial education services. Work with contractors to develop SMN webpage, online workshop calendar, professional development tools and directory.
- Develop SMN operating budget, development plan and funding proposals with OFE Director.
- Developed Financial Education Standards and Pre-Post class evaluations which have been adopted by San Francisco Mayor's Office of Housing.
- Develop quarterly professional development workshops on relevant topics to the asset building community. Over 400 unique attendees, representing 8 cities, banks, regulators and financial education practitioners attended since 2010.

**Increase access to quality financial education and healthy financial products:**

- Coordinated over 150 Financial Education and Credit workshops with 70 CBO partners reaching over 2,500 clients.
- Developed TV, radio, print and e-newsletter communications strategy to market OFE programs and services.
- Manage and plan annual citywide events, Financial Planning Day and "Your Money Advice Line." Financial Planning Day has been the most successful in the US four consecutive years, 2010-2013, according to the US Conference of Mayors.
- Provided TA to over 50 cities nationally on replicating BoSF, Payday Plus SF and Financial Education models.

**Earned Assets Resource Network (EARN)**

**Financial Services Manager**

*January 2008- November 2008*

**Assets Services Coordinator**

*July 2005- December 2007*

- Managed direct services provided to Individual Development Account (IDA) participants in the nation's largest and most successful IDA program, grew IDA program from 400 clients to 2,100 clients in three years.
- Facilitated IDA client asset investments in the areas of purchasing a home, starting their small businesses, or funding their education. Assisted 80 clients in purchasing a home, 140 in small business investments and 220 pay for their education.
- Managed partnership with 7 agencies on implementation and ongoing delivery of IDA programs and financial education.

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## LEADERSHIP AND PUBLIC SERVICE

**HomeownershipSF**

*June 2009-Present*

- Board of Directors: Treasurer - [www.HomeownershipSF.org](http://www.HomeownershipSF.org)

**Coro Center for Civic Leadership – San Francisco**

*March 2006-October 2006*

- Fellow: Community Leaders Program - [www.Coro.org](http://www.Coro.org)
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## AWARDS

2013 Univision Consumer Protection Committee

US Conference of Mayors - 2013 Dollar Wise Innovation Grant Winner

National Financial Planning Association - 2011 Heart of Financial Planning Award

San Francisco Financial Planning Association - 2010 Heart of Financial Planning Award

US Conference of Mayors - 2009 Dollar Wise Winner (First Place in the Nation)

Office of Governor Schwarzenegger - 2008 Bank on California Award Winner

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## EDUCATION AND SKILLS

- **Bachelor of Science:** University of California, Davis, June 2005  
Major: Community and Regional Development, Emphasis: Policy and Planning & Community Groups
- Bilingual: Native Spanish speaker with television and radio speaking experience. Have provided translating services



**Linda Martin-Mason**

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San Francisco, California 94124  
Phone: 415.715.3951  
martinl@sfha.org

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**PROFESSIONAL  
EXPERIENCE**

*The San Francisco Housing Authority  
2009 – present*

*Director of Government Affairs and Policy  
(Prior Title: Ombudsman)*

Member of the Senior Staff with the following duties and responsibilities:

- *Government Affairs:* Meet and communicate regularly with various key staff within departments of the City and County of San Francisco's Office of the Mayor; Coordinate and facilitate monthly meetings with Community Advocacy groups; and Confer all information to Executive Staff of the Housing Authority providing advice on how to proceed as needed.
- *Policy:* Oversight of the Housing Authority's Annual Plan process, which updates the agency's five year plan and policies annually after vetting internally with the Directors of the affected departments followed by a series of public meetings with tenants and the community at large. The Annual Plan process requires one meeting to be publicized in the local media outlets for the Public Housing Program and another for the Housing Choice Voucher Program (formerly "Section 8"), which draws upwards of seven hundred (700) individuals. The Annual Plan process culminates in a meeting before the Board of Commissioners of the Housing Authority requesting approval of the final policy. The process may require up to thirty-five (35) meetings with over seventy (70) Community Based Organizations represented, all of which are facilitated and hosted by Ms. Martin. Over 800 pages of policy are reviewed annually. The policy was approved and the agency received positive reviews on the process.
- *Communications:* The role requires regular communication with the City and County of San Francisco's Mayor's Office and various City Departments along with community organizations. Responsible for the oversight of the agency's internal and external communications including the creation and monitoring of [www.sfha.org](http://www.sfha.org), i.e. the Housing Authority's official website, as well as all of the Housing Authority's social media outlets. Initiated quarterly employee newsletter designed to improve communication agency-wide. Previously acted as the Public Information Officer responsible for responding to media and public records request as well as the creation of the 2010 and 2011 Annual Report. (The Housing Authority has since hired a full time position to solely focus on this role.)
- *Lease Enforcement:* Responsible for the administration of Lease Enforcement for all 6,200 units within the Housing Authorities portfolio. This responsibility includes reviewing cases weekly and determining which cases the Housing Authority will pursue Unlawful Detainer Actions on, procuring outside legal counsel, and meeting with community advocacy groups monthly to discuss trends or assistance needed.
- *Complaints:* Review and respond to all complaints filed with the Department of Housing and Urban Development and the Housing Rights Commission involving the San Francisco Housing Authority. Investigate and resolve complaints between residents and the Housing Authority; clients and the Housing Authority; landlords and the Housing Authority; and Community Partners/Advocates and the Housing Authority before they evolve into problems, crisis or are elevated to the level of the Executive Director. Supervise hearing coordinator and oversee all hearings for the Housing Authority as well as appeals.

- *Board of Commissioners:* Liaison to the Board of Commissioners of the Housing Authority. Duties include supervision of Commission Clerk, following proper notice requirements for all meetings pursuant to the California Brown Act and Sunshine Ordinance, archiving all Resolutions and making them available, via the Housing Authority website, to the public, and logistics of all meetings.
- *Resident Services:* Liaison to tenant associations of all forty-nine (49) Housing Authority buildings and developments. Responsibilities include monitoring of funds, supervising the summer lunch program, assisting with tenant association elections and assistance as needed.

***Tioga Energy, Inc.***  
10/08 – 12/09

***Consultant  
Legal Affairs***

Reviewed Power Purchase Agreements, Installation Agreements, and Non-Disclosure Agreements; researched law pertaining to solar energy nation-wide and advised staff of pertinent solar policy changes.

***San Francisco Office of the City Attorney***  
08/07 – 05/08

***Law Clerk  
Litigation Team***

Successfully drafted Motion to Dismiss, Motion to Compel, Motion in Opposition of Pre-Judgment Interest, and assisted in drafting of Motion for Summary Judgment; Researched and wrote memoranda on assigned issues; Wrote briefs and appeared before a judge representing the City and County of San Francisco in small claims matters.

***Sega of America, Inc.***  
01/07 – 09/08

***Law Clerk  
Legal Affairs***

Reviewed Contracts for Licensing, Distribution, and Development Agreements; Consulted with CFO's and Director's to execute contracts in a timely manner; Responsible for corporate minute books for all six Sega Entities

## **EDUCATION**

### **San Francisco Law School, Juris Doctor, 2009**

- Student of the Year (2005 – 2006 & 2008 - 2009)
- Student Bar Association, President (2008 – 2009)

### **San Francisco State University, 2003**

- Bachelor of Arts, Political Science
- Bachelor of Arts, Spanish
- Study Abroad, Madrid Spain
- Intern with the United States Embassy, Madrid, Spain
- Dean's List

## **SKILLS:**

### ***Language:***

Bilingual in Spanish and English (written and verbal)

### ***Computer:***

Excellent Familiarity with Word, Excel, Power Point, Outlook, and Customer Relations Management.

### ***Continuing Education:***

Facebook Marketing; Grant Writing; Housing Development and Private/Public Partnerships; Mixed Income Financing.

# Tomiquia Noel Moss

2407 Telegraph Ave. #403 Oakland, Ca. 94612 Phone: (303) 818-6514 tnmooss17@gmail.com

## Summary

Diverse background in community development and policy work. Has the ability to work effectively and collaboratively with a broad range of people. Possess strong written and verbal communication skills.

## Professional Experience

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- 2014- Current     **Mayor's Office, City & County of San Francisco**, San Francisco, CA.  
*Executive Director, HOPE SF Initiative.* Advises the Mayor on public housing policy and resource allocation Citywide. HOPE SF is \$2.6 billion public housing and neighborhood revitalization plan to rebuild the San Francisco's most dilapidated public housing developments and establish mixed-income communities where current residents and future residents can thrive. Responsible for daily operations of the HOPE SF Initiative. Manages a myriad of stakeholders around executing the housing development goals as well as the human development goals aligned with self-sufficiency for residents. Works with community, private and City leaders to define systemic interventions that address multi-generational poverty. Manages a team of eleven staff. Coordinates budgets for the housing redevelopment as well as the human development and services interventions. Manages the evaluation and data collection for all place based strategies that are being implemented at the public housing developments. Convene all City Departments, private and non-profit development partners, HUD and the San Francisco Housing Authority in the execution of the HOPE SF plan.
- 2012- 2014     **SPUR, (Formerly, San Francisco Planning and Urban Research Association)** San Francisco and San Jose CA.  
*Community Planning Policy Director.* Responsible for managing SPUR's core policy work in neighborhood planning and housing policy. Conducted policy development and research for legislative and policy efforts in San Francisco and the Bay Area. Convened policy leaders and community stakeholders to review and propose objective policy recommendations as it relates to good governance and sound policy goals good for all San Franciscans. Worked with the SPUR Board of Directors to move SPUR's policy agenda forward and involve the membership of SPUR as deeply as possible in the work of the organization. Fostered community engagement regarding policy papers and planning efforts to inform SPUR's policy agenda. Managed SPUR's communication strategy in distributing the community planning and housing policy agenda for the organization. Directed SPUR's effort to expand in Oakland, CA.
- 2008-2012     **Superior Court of California City & County of San Francisco**, San Francisco, CA.  
*Director, SF Community Justice Center (CJC).* Worked to establish the SF Community Justice Center, (CJC) in partnership with SF Mayor's Office, the Superior Court of California, City and County of San Francisco and community stakeholders. CJC is a neighborhood based problem-solving court that provides alternatives to incarceration through therapeutic interventions and decreased exposure to the criminal justice system. Managed daily operations of the CJC. Maintained the operating budget of \$1.8 million for CJC in partnership with City agencies. Managed a team of sixteen staff at the CJC. Created and implemented all organizational policies and procedures for the CJC. Established treatment programming and protocols for CJC participants. Facilitated coordination and administration between the Superior Court, the criminal justice and community partners. Established partnerships with social service providers, community stakeholders and City agencies to provide resources for individuals involved in the CJC and the community at large.
- 2004- 2008     **Tenderloin Neighborhood Development Corporation (TNDC)**, San Francisco, CA.  
*Community Organizing Director. (Start date: January 2007)* Developed the Community Organizing department at TNDC. Established and implemented an operating budget for the department. Managed staff and volunteers. Coordinated partnerships with community based organizations, residents and other community stakeholders, around organizing activities in the Tenderloin to address the needs of the community. Outreached to over 1800 residents about community issues relevant to their lives. Managed administrative operations for the Community Organizing department including; liaison to the Board of Directors regarding community relations for TNDC, management of staff, maintained and compiled statistical data for contractual obligations. Managed the external communications function for TNDC as it related to testimony at public hearings, press, and rallies.
- Tenderloin Neighborhood Development Corporation (TNDC)**, San Francisco, CA.  
*Social Worker/Site Coordinator.* Managed City contracts for housing units that were funded for Housing Opportunities for Persons Living with AIDS (HOPWA), Direct Access to Housing (DAH) through the Department of Public Health and Human Service Agency. Managed reporting requirements for funding received from the City and County of San Francisco. Provided counseling, advocacy and referral services to formerly homeless seniors and low-income families. Offered assistance with housing retention and stabilization low-income residents. Managed Social Work staff. Provided

creative outreach and engagement through community activities to promote a renewed sense of community for residents.

- 2003-2004      **Abusive Men Exploring New Directions (AMEND)**, Denver, CO.  
*Coordinator of Advocacy Services & Group Facilitation Director.* Provided counseling and advocacy services to victims of Domestic Violence. AMEND is a certified perpetrator treatment program that provides therapy to voluntary and involuntary offenders. Developed and implemented group curriculum for women and children experiencing Domestic Violence. Facilitated support groups in two counties to coincide with the offender program. Served as a liaison between therapists' and victims to assist in an appropriate assessment of the offender's progress in treatment.
- 2000-2004      **SafeHouse Denver**, Denver, CO.  
*Victim Advocate & Social Worker.* Provided counseling and advocacy for victims of Domestic Violence. Facilitated support groups in a shelter setting and within the community by providing education and advocacy to victims. Offered trainings about Domestic Violence to members of the community. Assisted women and children in developing and executing safety planning. Provided crisis intervention skills and resources on a 24-hour Crisis Line. Supervised and trained Crisis Line volunteers to promote education and awareness about issues related Domestic Violence.

## **Academic Background**

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**Golden Gate University**, San Francisco, CA.  
Master's of Public Administration, 2008

**University of Denver**, Denver, CO.  
Course work in Master's of Social Work Program, 2003

**Ohio Wesleyan University**, Delaware, OH.  
Bachelor of Arts, May 1999  
Major: Political Science & Social Work Minor: Women's Studies

## **Professional Accomplishments**

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### ***Board Membership.***

- Advisory Board member Bay Area Rapid Transit, (BART) Title VI and Environmental Justice Committee, 2012- Current.
- Vice Co-Chair Board of Directors, San Francisco Planning and Urban Research (SPUR), 2008-2012.
- Board of Directors, San Francisco Planning and Urban Research (SPUR), Current.
- Board President of the North of Market/Tenderloin Community Benefits District, July 2008-10.

### ***Presenter.***

- Served on expert panel of Community Court administrators at the International Community Court Conference, 2010-2014.
- Served as moderator at the National Association of Drug Court Professionals Conference and the Annual Community Prosecution Conference on the creation and implementation of community court programs, 2008-2010.
- Spearhead a taskforce on public safety for the Tenderloin neighborhood with San Francisco Mayor Gavin Newsom, 2007.

### ***Instructor.***

- Taught UC Hastings Public Health and Homelessness class on solutions to homelessness in Sf. 2010-2011.
- Taught healthy relationships coursework to women in transitional welfare to work program. 2001-2003
- Offered Domestic Violence support groups for incarcerated women in Colorado jails. 2002-2004.

## **Computer Skills**

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Microsoft Word, Excel, Internet research, Microsoft Outlook, Microsoft PowerPoint

## **References Upon Request**

# NOELLE E. SIMMONS

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## PROFESSIONAL EXPERIENCE

- 1/07-present *Deputy Director, Policy and Planning, Human Services Agency, City & County of San Francisco.* Senior-level administrator at a large public sector social services agency. Primary responsibilities include intergovernmental relations, legislative advocacy, overseeing planning and analytic work for the Agency, representing the Agency in interdepartmental planning efforts, and providing executive oversight to special projects. Position requires sophisticated understanding of numerous policy and program areas, including welfare to work, child welfare, homelessness, workforce development and senior services, among others.
- 8/05-12/06 *Director of Finance, Mayor's Office of Public Policy & Finance, City & County of San Francisco.* Senior-level executive staff position with primary responsibility for all aspects of developing and managing a \$5.7 billion annual budget. Functions include providing administrative oversight to city and county operations, monitoring and responding to dynamic revenue and expenditure projections, policy development and evaluation, development and implementation of cost reduction strategies, interacting with policymakers, City employees, members of the public and other stakeholders, and directly supervising seven analytic staff.
- 10/02-7/05 *Fiscal & Policy Analyst, Mayor's Office of Public Policy & Finance, City & County of San Francisco.* Worked independently and as part of a small team responsible for developing San Francisco's annual budget. Functions included analyzing budget proposals, monitoring spending, providing fiscal oversight, interfacing with city departments, elected officials and community stakeholders, and developing expertise in a broad range of policy areas.
- 9/01-9/02 *Program Specialist II, National Economic Development & Law Center. Oakland, CA.* Worked as a consultant to private and public sector clients on workforce and economic development projects. Provided community-based collaboratives with research-driven technical assistance in all aspects of program design, planning and implementation.
- 5/00-7/01 *Associate Director for Public Policy, Episcopal City Mission. Boston, MA.* Launched a progressive public policy initiative focused on issues of affordable housing, homelessness and foster care. Responsibilities included program design and management, legislative lobbying, policy research, and expanding and maintaining a statewide network of advocates.
- 8/98-4/00 *Research Associate. Harder & Company Community Research. San Francisco, CA.* Provided research, program evaluation, strategic planning and consulting services to nonprofits, government agencies and foundations. Managed projects in diverse fields including child advocacy, philanthropy, and criminal justice.
- 1/98-5/98 *Policy Analyst. Office of Undergraduate Admissions & Enrollment. UC Berkeley.* Gathered data, developed an analytic framework and completed an independent evaluation of competing proposals to revise UC Berkeley's undergraduate eligibility policy in response to a state-mandated end to affirmative action.
- 6/97-8/97 *Policy Intern. U.S. Department of Housing at Urban Development. Washington, D.C.* Analyzed the potential effects of welfare reform on recipients of federal housing assistance for the Office of Policy Development & Research. Conducted interviews, gathered data, designed survey instruments, and assisted in program evaluation projects.

- 7/95-7/96      *Program Assistant. Federal Home Loan Bank of San Francisco.* Supported staff and programs of the Community Investment Department, including review of affordable housing development grant proposals and CRA compliance monitoring.
- 8/94-6/95      *AmeriCorps Member. Volunteer Center of San Francisco.* Developed linkages between middle schools and nonprofits, designed and coordinated service-learning projects, engaged youth in leadership and service activities.

## ***EDUCATION***

- May 1998      Masters of Public Policy. The Goldman School of Public Policy, UC Berkeley. Graduate thesis received annual award of distinction.
- May 1994      Bachelor of Arts in Sociology. UC Berkeley. Magna cum laude. Phi Beta Kappa.
- Spring 1993      University of Sevilla, Spain. Language & Cultural Studies Semester Abroad Program.

## ***SKILLS***

- Excellent written communication skills.
- Excellent verbal communication and public speaking skills.
- Strong qualitative and quantitative analytical skills.
- Computer literacy (Microsoft Office Suite, FAMIS, BPREP).
- Conversational Spanish.

## ***COMMUNITY ENGAGEMENT***

- Spring 2008 – present: Member and elected officer of the Board of Directors for the Youth Guidance Center Improvement Committee, a San Francisco nonprofit that provides educational and employment opportunities to youth involved in the juvenile justice system.

## About Learning for Action

Learning for Action (LFA), headquartered in San Francisco's Mission District, has been in business for 13 years. Steven LaFrance, MPH, is the owner, President and CEO of LFA; he has over 20 years of experience conducting program evaluations and providing consulting services to organizations in the social sector. With a total staff of 25, LFA employs the President & CEO, a Chief Learning Officer, six Senior Consultants (five of whom also serve in Directorships of LFA's practice areas and organizational functions), nine Consultants, three Research Associates, two Project Assistants, and a three-person Operations Department. LFA's mission is to enhance the impact and sustainability of social sector organizations through highly customized research, strategy development, evaluation, and capacity-building services. Our clients are exclusively in the social sector, including nonprofits, foundations, and government agencies. LFA provides consulting services based on rigorous data collection that is also grounded in a community perspective. Our content area expertise is wide-ranging, including but not limited to: public housing, community and economic development, workforce development, K-12 education, homelessness, and public health.

LFA has extensive experience with qualitative and quantitative data collection, including implementing surveys, interviews, focus groups, and site observation protocols. Our teams are also skilled in data analysis, including multivariate modeling and analyses. We are committed to using evaluation findings to facilitate conversations and learning processes with program stakeholders, and we customize our evaluation products to the specific needs of each client. We engage our clients in conversations about the target audiences and intended use of each product and determine the appropriate format to match those needs.

Nancy Latham, the proposed Principal Investigator for the study, is LFA's Chief Learning Officer. With a Ph.D. in Sociology from UC Berkeley and an 11-year tenure at LFA (during which she has conducted almost 200 evaluations), she has extensive experience in quantitative and qualitative methods, and in research design. At UC Berkeley she was a teaching assistant for two semesters of a graduate-level statistics course, and has written a statistics text for internal use at LFA. Especially relevant to this study is her experience on LFA's HOPE SF evaluation team. LFA has worked as HOPE SF's evaluator since 2009, and Nancy joined the team as Lead Analyst in 2011. She has worked closely with several city departments to collect administrative data (Human Services Agency, the Office of Economic and Workforce Development, and the Department of Children, Youth, and Their Families). In addition, she worked behind the scenes to prepare the data request for the SF Housing Authority. As part of her data analysis conducted for the HOPE SF baseline report, she managed and linked data from the SFHA and HSA, a challenging process given the complexity of these datasets. She has a special passion for contributing to knowledge of how those in public housing can gain financial security, and wrote an in-depth report on the challenges that HOPE SF residents face in trying to connect to San Francisco's workforce development system. Her deep knowledge of HOPE SF and the challenges faced by its residents in seeking upward mobility will serve her well in her role as Principal Investigator for this study.

## About Community Financial Resources

Established in 2003, Community Financial Resources (CFR) is a non-profit organization that seeks to use the power of the market to create structural change and improve families' financial capability and stability. Our staff, composed of banking industry veterans and consumer advocates, focuses on banking product innovations and consumer awareness. We develop or source and vet market-changing financial products offering alternatives to payday lenders, high-fee check-cashers, penalty-fee prone bank accounts, and high-cost money transmitters. We apply behavioral economics in both product design and product-based consumer education to improve the customer experience. Then we partner with community-based organizations to connect low-income and financially marginalized people with these consumer-friendly banking tools and provide the consumer education necessary for effective product usage. We actively manage our partner financial service vendors to ensure that cost-saving technology is used to lower prices and increase value for consumers. Our goal is to transform the way the financial industry serves low-income communities by setting best-practice standards through creative product and price/value breakthroughs we bring to market.

CFR's initiatives have produced a number of path-breaking product innovations including:

### Prepaid debit cards

- First prepaid debit card with:
  - No monthly service fee
  - No transaction requirements
  - Free ATM network
  - Integrated on-line bill payment
  - Free electronic fund transfers between bank accounts
- CFR has distributed more than 23,000 prepaid debit cards nationally through: free tax sites, social service agencies, transitional housing providers, employers, unions/worker centers, and cooperatives.
- The CFR/US Bank prepaid debit card has been approved by the Offices of Financial Empowerment for both New York City and San Francisco.
- In 2007, CFR was the first organization to distribute reloadable prepaid debit cards through Volunteer Income Tax Assistance (VITA) sites with Philadelphia's Campaign for Working Families. The CFR card facilitates fast direct deposit of tax refunds for un/der banked LMI households, provides year-round banking capability, builds savings reserves and disrupts the market for predatory Refund Anticipation Loans and Refund Anticipation Checks. This initiative provided the model for the U.S. Treasury to launch a nationwide prepaid debit card program for the 2011 tax season.
- 2008-2009, CFR worked with Amalgamated Life to set up direct payroll deduction through the CFR prepaid debit card to fund the health and life insurance benefits of the Hotel Employees Restaurant Employees Union in Atlantic City.
- 2009-2012, CFR engineered and managed the prepaid debit card program for the Service Employees International Union.
- In 2013, CFR assisted the San Francisco Unified School District in implementing a 100% direct deposit program by enrolling over 600 employees with paycards with the full support of employee unions.



### Small Dollar Loans

- Engineered employer-based emergency loan programs for employees with Mountain Association for Community Economic Development (MACED—2007 through 2009) and One PacificCoast Bank and Foundation (2009-2012).
- Supported the evaluation of the Payday Plus SF program offering alternatives to payday lending through credit unions.
- Providing design expertise to Alameda County Public Health’s Healthy Credit Program to improve county health by offering residents alternatives to predatory debt.

### Emergency Savings and Credit Building

- The CFR/Cooperative Center Federal Credit Union credit-building Visa card is the first secured credit card to be offered at VITA sites beginning in 2012. The entire application process conveniently takes place online at the client’s asset-building agency or through the assistance of CFR. Neither Credit Report nor FICO score affects eligibility.
- CFR engineered this product to have the following specifications for low-income households:
  - Can be open with an SSN or ITIN
  - ChexSystem tolerant
  - No annual fee
  - Low \$200 opening deposit requirement
  - 10.25% APR Visa card
- CFR’s “Save for Tomorrow, Build Credit Today” program focuses on growing pledged savings and using the secured card’s revolving line of credit for needed purchases and build a positive credit history. The credit card’s monthly statementing process provides a structured repayment mechanism without the need to dip into hard-earned safety-net savings.

## About Credit Builders Alliance

CBA was founded in 2006 by and for nonprofit microlenders, financial educators, and asset builders nationwide who laud its role in catalyzing and sustaining their approach to credit building through reporting, financial education, and tracking outcomes. CBA's partnership with the credit bureaus created a national systems change enabling over 400 nonprofit member organizations to better serve tens of thousands of low- and moderate-income individuals and families in underserved communities.

Over the last two years Credit Builders Alliance (CBA), with support from the Citi Foundation and in collaboration with Experian RentBureau (ERB) and eight pioneering affordable housing providers, has catalyzed interest in and established the ability for low-income residents living in subsidized affordable housing to begin to build credit and financial stability through their rental payments. CBA's *Power of Rent Reporting Pilot* has:

- Introduced the nonprofit and public affordable housing world to the rent reporting opportunity for the first time; to-date reaching over 250 nonprofit and public AHPs and other industry stakeholders through webinars, conference presentations, two published articles, and referrals.
- Helped effect systemic change at ERB, which has adapted its policies and procedures to accommodate low- and very-low income renters who would otherwise not benefit from the reporting of their on-time rental payments.
- Documented and begun to identify solutions to deal with key perceived and real implementation challenges.
- Supported pilot housing providers to begin pairing reporting rental payments for several hundred resident households with credit education and coaching. Preliminary results indicate that the majority of residents participating in rent reporting experienced an increase in credit score over the course of the first few months of reporting. Also, resident services staff report an increase in resident interest in reviewing their credit report and engaging in credit building. In a CBA survey of over 400 affordable housing residents:
  - 96 percent stated that having good credit is important to them.
  - 78 percent plan to take action to build their credit in the next three to six months.
  - 97 percent believe that reporting rental payments is a good way for them to do so.

**About EARN**

EARN is a national nonprofit organization based in California that sparks financial capability and prosperity for low-income working Americans. Our mission is to break the cycle of poverty for low-income workers by helping them save and invest in their families' futures. We are determined to help 1 million low income workers save \$1 billion by the year 2022.

In our twelve years of operation, EARN has established the fastest-growing and most innovative nonprofit asset-building program in the nation. EARN has opened over 6,000 matched savings accounts for vulnerable workers. EARN's Savers have an average household income below \$16,000/year, but they beat the odds by saving an average of \$112 per month, increasing their economic stability and preparing them to leverage their assets into even greater gains for themselves and their families. Despite the barriers they face, EARN Savers have deposited over \$8 million of their own funds into EARN matched savings accounts. The statistic we are most proud of, however, is the lasting power of savings for EARN clients: ongoing surveys of Savers find that 83% of EARN Alumni continue to save, even without matched incentives, after program completion.