

AWARD/CONTRACT		1. THIS CONTRACT IS A RATED ORDER UNDER DPAS (15 CFR 700)	RATING	PAGE OF PAGES 1 18
2. CONTRACT (Proc. Inst. Ident.) NO. TOS-14-F-0021		3. EFFECTIVE DATE See Block 20C	4. REQUISITION/PURCHASE REQUEST/PROJECT NO. 14PR-TDP-0860	
5. ISSUED BY IRS non-IT (OTPA) Internal Revenue Service 6009 Oxon Hill Rd Suite 500 Oxon Hill MD	CODE 1-IRS NON-IT (OTPS)	6. ADMINISTERED BY (If other than Item 5) IRS non-IT (OTPS) Internal Revenue Service 6009 Oxon Hill Rd Suite 700 Oxon Hill MD		CODE 1-IRS NON-IT (OTPS)

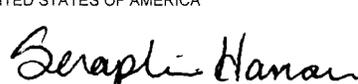
7. NAME AND ADDRESS OF CONTRACTOR (No., Street, City, Country, State and ZIP Code) SAN FRANCISCO CITY & COUNTY OF Attn: Leigh Phillips 1 DR. CARLTON B. GOODLETT ROOM 300 SAN FRANCISCO CA 94102-4694		8. DELIVERY <input type="checkbox"/> FOB ORIGIN <input checked="" type="checkbox"/> OTHER (See below)
9. DISCOUNT FOR PROMPT PAYMENT		10. SUBMIT INVOICES (4 copies unless otherwise specified) TO THE ADDRESS SHOWN IN
CODE 070384255		FACILITY CODE

11. SHIP TO/MARK FOR TDP US DEPARTMENT OF THE TREASURY-DEPAR FINANCIAL MANAGEMENT, ATT: MET SQUA 1500 PENNSYLVANIA AVE., NW WASHINGTON DC 20220	CODE TDP	12. PAYMENT WILL BE MADE BY ARC/ASD/APB ARC/ASD/APB, AVERY 3G PO BOX 1328 ACCOUNTSPAYABLE@FISCAL.TREASURY.GOV PARKERSBURG WV 26106-1328	CODE ARC/ASD/APB
--	-------------	--	---------------------

13. AUTHORITY FOR USING OTHER THAN FULL AND OPEN COMPETITION: <input type="checkbox"/> 10 U.S.C. 2304 (c) () <input type="checkbox"/> 41 U.S.C. 253 (c) ()		14. ACCOUNTING AND APPROPRIATION DATA See Schedule			
15A. ITEM NO	15B. SUPPLIES/SERVICES	15C. QUANTITY	15D. UNIT	15E. UNIT PRICE	15F. AMOUNT
Continued					
15G. TOTAL AMOUNT OF CONTRACT					\$442,996.00

(X)	SEC.	DESCRIPTION	PAGE(S)	(X)	SEC.	DESCRIPTION	PAGE(S)
PART I - THE SCHEDULE				PART II - CONTRACT CLAUSES			
X	A	SOLICITATION/CONTRACT FORM	1-2	X	I	CONTRACT CLAUSES	16-17
X	B	SUPPLIES OR SERVICES AND PRICES/COSTS	3	PART III - LIST OF DOCUMENTS, EXHIBITS AND OTHER ATTACH.			
X	C	DESCRIPTION/SPECS./WORK STATEMENT	4	X	J	LIST OF ATTACHMENTS	18
X	D	PACKAGING AND MARKING	5	PART IV - REPRESENTATIONS AND INSTRUCTIONS			
X	E	INSPECTION AND ACCEPTANCE	6		K	REPRESENTATIONS, CERTIFICATIONS AND OTHER STATEMENTS OF OFFERORS	
X	F	DELIVERIES OR PERFORMANCE	7		L	INSTRS., CONDS., AND NOTICES TO OFFERORS	
X	G	CONTRACT ADMINISTRATION DATA	8-9		M	EVALUATION FACTORS FOR AWARD	
X	H	SPECIAL CONTRACT REQUIREMENTS	10-15				

CONTRACTING OFFICER WILL COMPLETE ITEM 17 (SEALED-BID OR NEGOTIATED PROCUREMENT) OR 18 (SEALED-BID PROCUREMENT) AS APPLICABLE

17. <input checked="" type="checkbox"/> CONTRACTOR'S NEGOTIATED AGREEMENT (Contractor is required to sign this document and return 1 copies to issuing office.) Contractor agrees to furnish and deliver all items or perform all the services set forth or otherwise identified above and on any continuation sheets for the consideration stated herein. The rights and obligations of the parties to this contract shall be subject to and governed by the following documents: (a) this award/contract, (b) the solicitation, if any, and (c) such provisions, representations, certifications, and specifications, as are attached or incorporated by reference herein. (Attachments are listed herein.)		18. <input type="checkbox"/> SEALED-BID AWARD (Contractor is not required to sign this document.) Your bid on Solicitation Number _____ including the additions or changes made by you which additions or changes are set forth in full above, is hereby accepted as to the items listed above and on any continuation sheets. This award consummates the contract which consists of the following documents: (a) the Government's solicitation and your bid, and (b) this award/contract. No further contractual document is necessary. (Block 18 should be checked only when awarding a sealed-bid contract.)	
19A. NAME AND TITLE OF SIGNER (Type or print) Olson Lee, Director, Mayor's Office of Housing		20A. NAME OF CONTRACTING OFFICER SERAPHINA HANAN	
19B. NAME OF CONTRACTOR	19C. DATE SIGNED 9/25/14	20B. UNITED STATES OF AMERICA	20C. DATE SIGNED 09/26/2014
BY  (Signature of person authorized to sign)		BY  (Signature of the Contracting Officer)	

CONTINUATION SHEET

REFERENCE NO. OF DOCUMENT BEING CONTINUED
TOS-14-F-0021

PAGE OF
2 | 18

NAME OF OFFEROR OR CONTRACTOR
SAN FRANCISCO CITY & COUNTY OF

ITEM NO. (A)	SUPPLIES/SERVICES (B)	QUANTITY (C)	UNIT (D)	UNIT PRICE (E)	AMOUNT (F)
0001	<p>Financial Empowerment Innovation Fund Research Contract</p> <p>From Crisis to Stability - Can Automated Payments and Financial Counseling Prevent Eviction from Public Housing?</p> <p>Contract Type: Firm-Fixed Price</p> <p>Accounting Info: TDO0101DB1414XX-2014-61000001-251001-TDOF403000000 -TDOS000002-XXXXXXXXXXXX-TDO0111-XXXXXXXXXX-XXXX-XX XXXXXXXXXX-XXXXXXXXXXXX-XXXXXXXXXX-XXXXXXXXXX FOB: Destination Period of Performance: 09/30/2014 to 12/21/2016</p> <p>Billing in accordance with the deliverables identified in Section B of the contract. Obligated Amount: \$442,996.00</p> <p>The total amount of award: \$442,996.00. The obligation for this award is shown in box 15G.</p>				442,996.00

SECTION B – SUPPLIES OR SERVICES AND PRICE/COSTS**SERVICES & PRICE****B.1 GENERAL INFORMATION**

The contractor shall perform the work specified in the Statement of Work (Section C) and be paid after submitting proper invoices in accordance with Section G.

B.3 PERIOD OF PERFORMANCE

The period of performance is September 30, 2014 – December 21, 2016.

B.2 MILESTONE PAYMENT SCHEDULE

Payment No.	Milestone / Deliverable & Estimated Completion Date	Payment Amount
1	Participate in Project Launch Meeting Sept -14	\$44,299.60
2	Draft Agenda for Project Launch Meeting Sept-14	\$44,299.60
3	Summary Memorandum from Project Launch Meeting Nov-14	\$44,299.60
4	Draft Work Plan submitted for Treasury comments Fall 2014	\$44,299.60
5	Final Work Plan Fall 2014	\$44,299.60
6	Monthly Project Reports and Phone Calls Monthly	\$44,299.60
7	Attend Treasury Convenings (2 Trips)	\$44,299.60
8	Draft of Full Final Report submitted for Treasury approval Nov-16	\$44,299.60
9	Draft of Full Final Report submitted for Treasury approval Dec-16	\$44,299.60
10	Final Report Dec-16	\$44,299.60
TOTAL		\$442,996.00

SECTION C – STATEMENT OF WORK

The statement of work from the City and County of San Francisco's final proposal dated August 13, 2014, "From Crisis to Stability: Can automated payments and financial counseling prevent eviction from public housing," is attached. (See Attachment J-2)

SECTION D: PACKAGING AND MARKING

D.1. PACKAGING AND MARKING OF REPORTS

The contractor shall prominently display on the cover of each report the following information:

- (1) Name and business address of contractor
- (2) Contract number

SECTION E: INSPECTION AND ACCEPTANCE

E.1. CLAUSES INCORPORATED BY REFERENCE

The following Contract Clauses have been incorporated by reference. These contract clauses have the same force and effect as if they were published in full text. Upon request, the Contracting Officer will make their full text available.

FEDERAL ACQUISITION REGULATION (48 CFR CHAPTER 1) CLAUSES

<u>Number</u>	<u>Title</u>	<u>Date</u>
52.246-9	Inspection of Research and Development - Fixed Price	AUG 1996

E.2. INSPECTION AND ACCEPTANCE

The Contracting Officer’s Representative (COR) — (See Section G.1(b)), is designated as the point of final inspection by the Government of all Work, performance, reports and other deliverables required by the contract. The Contracting Officer reserves the right to change the COR or to appoint alternate COR(s) as needed. Such changes or new appointments should be made by modifications to the contract.

All deliverables submitted to the CO or the COR shall clearly indicate the contract number, contractor’s name, description of items contained therein and consignee’s name and address for which the information is being submitted.

SECTION F: DELIVERIES AND PERFORMANCE

F.1. CLAUSES INCORPORATED BY REFERENCE

The following Contract Clauses have been incorporated by reference. These contract clauses have the same force and effect as if they were published in full text. Upon request, the Contracting Officer will make their full text available.

FEDERAL ACQUISITION REGULATION (48 CFR CHAPTER 1) CLAUSES

<u>Number</u>	<u>Title</u>	<u>Date</u>
52.242-15	Stop-Work Order	AUG 1989
52.242-15 ALT	Stop-Work Order – Alternate I	APR 1984

F.2. TERM OF THE CONTRACT

The contract period of performance is specified in Section B.

F.3. PLACE OF PERFORMANCE

Work shall be done principally at the contractor's facility and/or at locations specified in the proposal. Meetings in Washington DC may be directed by the COR. Note that access to the 1500 Pennsylvania Ave facility (Main Treasury) requires personnel information to be provided for a security check by the U.S. Secret Service.

F.4. DELIVERABLES

All deliverables shall be in accordance with the Sections B and C, and shall be submitted to the attention of the Contracting Officer's Representative.

F.5. TRAVEL

Travel must be pre-approved by the COR and shall not exceed the amount(s) authorized in this contract. Travel charges shall not exceed allowable amounts per this contract and/or the Federal Travel Regulations. Contractor will meet with the Treasury for a Post Award Conference in Washington on a mutually agreed upon date.

SECTION G: CONTRACT ADMINISTRATION DATA

CONTRACT ADMINISTRATION TERMS AND CONDITIONS

G.1. AUTHORITY – CONTRACTING OFFICER, CONTRACTING OFFICER’S REPRESENTATIVE AND CONTRACTOR’S PROJECT MANAGER

Contracting Officer

- a. The Contracting Officer for this action is:

DAVID GILL, IRS, OS:A:P:T
Telephone: 240-613-8134
Facsimile: 240-613-8551
E-Mail: David.I.Gill@irs.gov

The Contracting Officer, in accordance with Subpart 1.6 of the Federal Acquisition Regulation, is the only person authorized to make or approve any changes in any of the requirements of this contract, and notwithstanding any clauses contained elsewhere in this contract, the said authority remains solely with the Contracting Officer. **In the event the Contractor makes any changes at the direction of any person other than the Contracting Officer, the change will be considered to have been made without authority and no adjustment will be made in the contract price to cover any increase in cost incurred as a result thereof.**

Contracting Officer’s Representative (COR)

- b. The Contracting Officer’s Representative for this action is:

JAMES GATZ, DEPARTMENT OF THE TREASURY
Telephone: 202-622-3946
E-Mail: Jim.Gatz@treasury.gov

The COR will represent the Contracting Officer in the administration of technical details within the scope of this contract. The COR is also responsible for the final inspection and acceptance of all reports, and such other responsibilities as may be specified in the contract. The COR is not otherwise authorized to make any representations or commitments of any kind on behalf of the Contracting Officer or the Government. **The COR does not have authority to alter the Contractor’s obligations or to change the specifications, terms or conditions or any other factors that will affect Price, Time and deliverables.** If, as a result of technical discussions, it is desirable to modify obligations or Performance Work Statement, changes will be issued in writing and signed by the Contracting Officer.

The COR assignment for this contract may be changed at any time by the Government without prior notice to the Contractor. The Contractor will be notified of the change.

Contractor Project Manager

c. The Contractor's designated Project Manager for this contract is:

Leigh Phillips

Phone: 1(415) 554-4320 Fax: (415) 554-7316

Email: Leigh.Phillips@sfgov.org

The Contractor shall provide a Project Manager for this contract who shall have the authority to make any no-cost technical, hiring, and dismissal decisions, or special arrangement regarding this contract. The Project Manager shall be responsible for the overall management and coordination of this contract and shall act as the central point of contact with the Government. The Project Manager shall have full authority to act for the Contractor in the performance of the required services. The Project Manager, or a designated representative, shall meet with the COR to discuss problem areas as they occur. The Project Manager or designated representative shall respond within four hours after notification of the existence of a problem.

G.2. TYPE OF CONTRACT

This is a firm-fixed contract.

G.4. INVOICE SUBMITTAL REQUIREMENTS**DTAR 1052.232–7003 Electronic submission of payment requests (AUG 2012)**

(a) *Definitions.* As used in this clause—

(1) “*Payment request*” means a bill, voucher, invoice, or request for contract financing payment with associated supporting documentation. The payment request must comply with the requirements identified in FAR 32.905(b), “Payment documentation and process” and the applicable Payment clause included in this contract.

(2) [Reserved]

(b) Except as provided in paragraph (c) of this clause, the Contractor shall submit payment requests electronically using the Internet Payment Platform (IPP). Information regarding IPP is available on the Internet at www.ipp.gov. Assistance with enrollment can be obtained by contacting the IPP Production Helpdesk via email ippgroup@bos.frb.org or phone (866) 973–3131.

(c) The Contractor may submit payment requests using other than IPP only when the Contracting Officer authorizes alternate procedures in writing.

(d) If alternate payment procedures are authorized, the Contractor shall include a copy of the Contracting Officer's written authorization with each payment request.

(End of clause)

SECTION H: SPECIAL CONTRACT REQUIREMENTS

H.1. CORRESPONDENCE PROCEDURES

To promote timely and effective administration, correspondence shall be subject to the following procedures:

- (a) Technical correspondence (where technical issues relating to compliance with contract specifications are involved) shall be addressed to the COR with information copies to the CO.
- (b) All other correspondence (that which proposes or otherwise involves waivers, deviations or modifications to the requirements, terms or conditions of this contract) shall be addressed to the CO with an information copy to the COR.

H.2. CONTRACTOR RESPONSIBILITY FOR DOCUMENTATION

Based on the performance required for this contract, the following conditions will be employed throughout the life of the contract:

- (a) The contractor shall be responsible for obtaining and maintaining all the documents necessary for performance under this contract.
- (b) The Government will provide assistance whenever possible in securing addresses for requesting documents and any other general guidance.

H.3 AGENCY CLAUSES

IR1052.239-9008 - Section 508 Information, Documentation and Support (SEP 2006)

In accordance with 36 CFR 1194, Subpart D, the electronic information technology (EIT) products and product support services furnished in performance of this contract shall be documented to indicate the current conformance level with Section 508 of the Rehabilitation Act of 1973, per the 1998 Amendments, and the Architectural and Transportation Barriers Compliance Board's Electronic and Information Technology Accessibility Standards. At no time during the performance of the award shall the level of conformance go below the level of conformance in place at the time of award. At no additional cost, the contractor shall provide information, documentation, and support relative to the supplies and services. The contractor shall maintain this detailed listing of compliant products for the full contract term, including forms of extensions, and shall ensure that it is current within five calendar days after award and within three calendar days of changes in products being utilized as follows:

- (a) Product support documentation provided to end-users shall be made available in alternate formats upon request, at no additional charge.
- (b) End-users shall have access to a description of the accessibility and compatibility features of products in alternate formats or alternate methods upon request, at no additional charge.
- (c) Support services for products shall accommodate the communication needs of end-users with disabilities.

IR-1052.239-9009 - Section 508 Conformance (SEP 2006)

Each electronic and information technology (EIT) product and/or product related service delivered under the terms of this contract, at a minimum, shall conform to the applicable accessibility standards at 36 CFR

The following technical standards have been determined to be applicable to this contract:

1194.21, Software applications and operating systems:

(a) (b) (c) (d) (e) (f) (g) (h) (i) (j) (k) (l)

1194.22, Web-based intranet and internet information and applications:

(a) (b) (c) (d) (e) (f) (g) (h) (i) (j) (k) (l) (m) (n) (o)
 (p)

1194.23, Telecommunications products:

(a) (b) (c) (d) (e) (f) (g) (h) (i) (j) (k) (k:1) (k:2) (k:3) (k:4)

1194.24, Video and multimedia products:

(a) (b) (c) (d) (e)

1194.25, Self contained, closed products:

(a) (b) (c) (d) (e) (f) (g) (h) (i) (j)

1194.26, Desktop and portable computers:

(a) (b) (c) (d)

The standards do not require the installation of specific accessibility-related software or the attachment of an assistive technology device, but merely require that the EIT be compatible with such software and devices so that it can be made accessible if so required by the agency in the future.

c. The following functional performance criteria (36 CFR 1194.31) apply to this contract.

(a) At least one mode of operations and information retrieval that does not require user vision shall be provided, or support for assistive technology used by people who are blind or visually impaired shall be provided.

(b) At least one mode of operation and information retrieval that does not require visual acuity greater than 20/70 shall be provided in audio and enlarged print output working together or independently, or support for assistive technology used by people who are visually impaired shall be provided.

(c) At least one mode of operation and information retrieval that does not require user hearing shall be provided, or support for assistive technology used by people who are deaf or hard of hearing shall be provided.

(d) Where audio information is important for the use of a product, at least one mode of operation and information retrieval shall be provided in an enhanced auditory fashion, or support for assistive hearing devices shall be provided.

X (e) At least one mode of operation and information retrieval that does not require speech shall be provided, or support for assistive technology used by people with disabilities shall be provided.

X (f) At least one mode of operation and information retrieval that does not require fine motor or simultaneous actions and that is operable with limited reach and strength shall be provided.

(End of clause)

DTAR 1052.201-70 - Contracting Officer's Representative (COR) appointment and authority (AUG 2011)

(a) The COR is designated in Section G of this contract.

(b) Performance of work under this contract is subject to the technical direction of the COR identified above, or a representative designated in writing. The term "technical direction" includes, without limitation, direction to the contractor that directs or redirects the labor effort, shifts the work between work areas or locations, and/or fills in details and otherwise serves to ensure that tasks outlined in the work statement are accomplished satisfactorily.

(c) Technical direction must be within the scope of the contract specification(s)/work statement. The COR does not have authority to issue technical direction that:

(1) Constitutes a change of assignment or additional work outside the contract specification(s)/work statement;

(2) Constitutes a change as defined in the clause entitled "Changes";

(3) In any manner causes an increase or decrease in the contract price, or the time required for contract performance;

(4) Changes any of the terms, conditions, or specification(s)/work statement of the contract;

(5) Interferes with the contractor's right to perform under the terms and conditions of the contract; or

(6) Directs, supervises or otherwise controls the actions of the contractor's employees.

(d) Technical direction may be oral or in writing. The COR must confirm oral direction in writing within five workdays, with a copy to the Contracting Officer.

(e) The Contractor shall proceed promptly with performance resulting from the technical direction issued by the COR. If, in the opinion of the contractor, any direction of the COR or the designated representative falls within the limitations of (c) above, the contractor shall immediately notify the Contracting Officer no later than the beginning of the next Government work day.

(f) Failure of the Contractor and the Contracting Officer to agree that technical direction is within the scope of the contract shall be subject to the terms of the clause entitled "Disputes."

(End of clause)

DTAR 1052.210-70 - Contractor Publicity (AUG 2011)

The Contractor, or any entity or representative acting on behalf of the Contractor, shall not refer to the equipment or services furnished pursuant to the provisions of this contract in any news release or commercial advertising, or in connection with any news release or commercial advertising, without first obtaining explicit written consent to do so from the Contracting Officer. Should any reference to such equipment or services appear in any news release or commercial advertising issued by or on behalf of the Contractor without the required consent, the Government shall consider institution of all remedies available under applicable law, including 31 U.S.C. 333, and this contract. Further, any violation of this provision may be considered during the evaluation of past performance in future competitively negotiated acquisitions.

(End of clause)

DTAR 1052.222-70 - Minority and Women Inclusion (APR 2014)

Contractor confirms its commitment to equal opportunity in employment and contracting. To implement this commitment, the Contractor shall ensure, to the maximum extent possible consistent with applicable law, the fair inclusion of minorities and women in its workforce. The Contractor shall insert the substance of this clause in all subcontracts awarded under this Contract whose dollar value exceeds \$150,000. Within ten business days of a written request from the contracting officer, or such longer time as the contracting officer determines, and without any additional consideration required from the Agency, the Contractor shall provide documentation, satisfactory to the Agency, of the actions it (and as applicable, its subcontractors) has undertaken to demonstrate its good faith effort to comply with the aforementioned provisions. For purposes of this contract, "good faith effort" may include actions by the contractor intended to identify and, if present, remove barriers to minority and women employment or expansion of employment opportunities for minorities and women within its workforce. Efforts to remove such barriers may include, but are not limited to, recruiting minorities and women, providing job-related training, or other activity that could lead to those results.

The documentation requested by the contracting officer to demonstrate "good faith effort" may include, but is not limited to, one or more of the following:

- (1) The total number of Contractor's employees, and the number of minority and women employees, by race, ethnicity, and gender (e.g., an EEO-1);
- (2) A list of subcontract awards under the Contract that includes: dollar amount, date of award, and subcontractor's race, ethnicity, and/or gender ownership status;
- (3) Information similar to that required in item 1, above, with respect to each subcontractor; and/or
- (4) The Contractor's plan to ensure that minorities and women have appropriate opportunities to enter and advance within its workforce, including outreach efforts.

Consistent with Section 342(c)(3) of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111-203) (Dodd-Frank Act), a failure to demonstrate to the Director of the Agency's Office of Minority and Women Inclusion such good faith efforts to include minorities and women in the Contractor's workforce (and as applicable, the workforce of its subcontractors), may result in termination of the Contract for default, other contractual remedies, or referral to the Office of Federal Contract Compliance Programs. Compliance with this clause does not, however, necessarily satisfy

Can Automated Payments and Financial Counseling Prevent Eviction from Public Housing?
the requirements of Executive Order 11246, as amended, nor does it preclude OFCCP compliance evaluations and/or enforcement actions undertaken pursuant to that Order.

For purposes of this clause, the terms minority, minority-owned business and women-owned business shall have the meanings set forth in Section 342(g) of the Dodd-Frank Act."

(End of clause)

IR 1052.209-9001 - Organizational Conflicts of Interest (May 2014)

[Tailored for Financial Empowerment Innovation Fund Acquisition]

- (a) Purpose: The purpose of this clause is (1) to ensure that the contractor is not biased because of conflicting roles in financial, contractual, organizational, or other interests which relate to the work to be performed under this contract, and (2) to ensure the contractor does not obtain any unfair competitive advantage over other parties as a result of its work under this contract.
- (b) Scope: The restrictions described herein shall apply to performance or participation by the contractor and any of its affiliates or their successors in interest (hereinafter collectively referred to as the "contractor") in any activities related to this contract. The term contractor includes the prime contractor, subcontractors, mentors, joint-ventures, consultants, or any others acting in a similar capacity.
- (c) Reporting: The contractor shall immediately report to the CO any conflicts or potential conflicts that arise during the performance of work under this contract, including those that may surface at the subcontract level. Once reported, the CO may terminate the contract for convenience if such an action is in the best interest of the Government. However, should there be any misrepresentation of facts in reporting an OCI or a potential OCI, at the prime or subcontract level, or a complete failure to report such, the CO may impose the remedies provided in subparagraph (f) of this clause.
- (d) Restrictions: Conflicts of interest associated with the Financial Empowerment Innovation Fund acquisition shall be avoided, neutralized, or mitigated to the satisfaction of the Contracting Officer. Conflicts that cannot be avoided, mitigated, or neutralized may be waived at the discretion of The Director, Procurement, or designee.
- (e) Subcontracts: The contractor shall include a clause, substantially similar to this clause, including this subparagraph, in all subcontracts (including purchase/delivery orders), teaming arrangements, and/or other agreements calling for the performance of work related to this contract unless exempted in writing by the CO.
- (f) Remedies: For breach of any of the above restrictions or for nondisclosure or misrepresentation of any facts required to be disclosed concerning this contract, including the existence of an actual or potential organizational conflict at the time of or after award, the IRS may terminate the contract for default, disqualify the contractor from subsequent related efforts, and pursue such other administrative remedies as may be permitted by law or other terms and conditions of this contract.

(End of Clause)

48 CFR 352.242-70 - Key personnel (Tailored)

The key personnel identified in resumes submitted in the proposal for this contract are considered to be essential to work performance. At least 30 days prior to diverting any of the specified individuals to other programs or contracts (or as soon as possible, if an individual must be replaced, for example, as a result of leaving the employ of the Contractor), the Contractor shall notify the Contracting Officer and shall submit comprehensive justification for the diversion or replacement request (including proposed substitutions for key personnel) to permit evaluation by the Government of the impact on performance under this contract. The Contractor shall not divert or otherwise replace any key personnel without the written consent of the Contracting Officer. The Government may modify the contract to add or delete key personnel at the request of the contractor or Government.

(End of clause)

SECTION I: CONTRACT CLAUSES**I.1. FAR 52.252-2 CLAUSES INCORPORATED BY REFERENCE (FEB 1998)**

This contract incorporates one or more clauses by reference, with the same force and effect as if they were given in full text. Upon request, the Contracting Officer will make their full text available. Also, the full text of a clause may be accessed electronically at the following address:
<https://www.acquisition.gov/far/>.

(End of Clause)

FEDERAL ACQUISITION REGULATION (48 CFR CHAPTER 1) CLAUSES

Number	Title	Date
52.202-1	Definitions	JAN 2012
52.203-3	Gratuities	APR 1984
52.203-5	Covenant Against Contingent Fees	APR 1984
52.203-7	Anti-Kickback Procedures	OCT 2010
52.203-17	Contractor Employee Whistleblower Rights and Requirement to Inform Employees of Whistleblower Rights	APR 2014
52.204-2	Security Requirements	AUG 1996
52.204-7	System for Award Management	JUL 2013
52.204-10	Reporting Executive Compensation and First-Tier Subcontract Awards	JUL 2013
52.209-5	Certification Regarding Responsibility Matters	JUL 2013
52.209-6	Protecting the Government's Interests when Subcontracting with Contractors Debarred, Suspended, or Proposed for Debarment	AUG 2013
52.215-2	Audits and Records – Negotiation	OCT 2010
52.217-2	Cancellation under Multi-year Contracts	OCT 1997
52.219-8	Utilization of Small Business Concerns	MAY 2014
52.219-9	Small Business Subcontracting Plan	JUL 2013
52.219-16	Liquidated Damages – Subcontracting Plan	JAN 1999

Note: 52.219-9 and 52.219-16 are only applicable for contracts exceeding \$650,000 that are being performed by a prime contractor that is an other than small business.

52.222-50	Combating Trafficking in Persons	FEB 2009
52.222-54	Employment Eligibility Verification	AUG 2013
52.223-18	Encouraging Contractor Policies to Ban Text Messaging While Driving	AUG 2011
52.224-1	Privacy Act Notification	APR 1984
52.224-2	Privacy Act	APR 1984
52.225-13	Restrictions on Certain Foreign Purchases	JUN 2008
52.225-25	Prohibition on Contracting with Entities Engaging in Sanctioned Activities Relating to Iran—Representation and Certification	NOV 2011
52.227-1	Authorization and Consent, Alternate I	APR 1984

Innovation Fund Research Contract – From Crisis to Stability:
Can Automated Payments and Financial Counseling Prevent Eviction from Public Housing?

52.227-2	Notice and Assistance Regarding Patent and Copyright Infringement	DEC 2007
52.227-3	Patent Indemnity	APR 1984
52.227-11	Patent Rights -- Ownership by the Contractor	MAY 2014

Note: FAR 52.227 Data Rights Clauses included in Section J-1 Attachment.

52.228-7	Insurance – Liability to Third Persons	MAR 1996
52.232-2	Payments Under Fixed-Price Research and Development Contracts	APR 1984
52.232-33	Payment by Electronic Funds Transfer – System for Award Management	JUL 2013
52.233-1	Disputes	JUL 2002
52.233-3	Protest after Award	AUG 1996
52.233-4	Applicable Law for Breach of Contract Claim	OCT 2004
52.239-1	Privacy or Security Safeguards	AUG 1996
52.242-1	Notice of Intent to Disallow Costs	APR 1984
52.243-1	Changes – Fixed Price – Alternate V	AUG 1984
52.244-2	Subcontracts	OCT 2010
52.244-5	Competition in Subcontracting	DEC 1996
52.244-6	Subcontracts for Commercial Items	DEC 2010
52.249-2	Termination for Convenience of the Government (Fixed-Price)	APR 2012
52.249-5	Termination for Convenience of the Government (Educational and Other Nonprofit Institutions)	SEP 1996

SECTION J: LIST OF ATTACHMENTS

Attachment J-1 – Publication Distribution and Data Rights

Attachment J-2 – Statement of Work

**Attachment J-1
 Publication, Distribution, and Data Rights**

General Information	
The U.S. Government’s data rights policy is to obtain the rights necessary to disseminate the results of activities, ensure the utilization of research results, and meet programmatic requirements.	
Intellectual Property Inventory	
Topic	Terms
Publication of Research Results (e.g. when will publication occur? , does the contractor plan to assert copyright?)	<p>Contractor is permitted to perform independent, fundamental research. However, contractor shall provide Treasury with up to 90 days to review research and provide comments. Research submitted for review shall be sent to the Treasury COR or other authorized individual.</p> <p>Consistent with DTAR 1052.210-70, Contractor shall not in connection with any advertisement, solicitation, business activity, or product refer to the Department of the Treasury without explicit written consent to do so from the Contracting Officer.</p>
Distribution of Solution (e.g. software, payment card). How can Treasury and members of the public use the software. Distribution done exclusively by the vendor? Can Treasury share within the Government or the general public? (Contractor Fill-in →)	Not Applicable
Data Rights Granted to Treasury (e.g. address/mark data first produced during contract performance, existing data, software, and third-party license restrictions). Treasury, does not require the delivery of any software source code to the Government. (Contractor Fill-in →)	Unlimited rights and delivery of data sets first produced in contract performance.
Federal Acquisition Regulation (FAR) Part 27 Provision and Clauses	<ol style="list-style-type: none"> 1. <i>Complete FAR 52.227-15 Representation of Limited Rights Data and Restricted Computer.</i> 2. <i>FAR 52.227-14 Rights in Data - General</i> 3. <i>FAR 52.227-16 Additional Data Requirements</i>

**FAR 52.227-15 -- Representation of Limited Rights Data and Restricted Computer Software
(Dec 2007)**

(a) This solicitation sets forth the Government's known delivery requirements for data (as defined in the clause at 52.227-14, Rights in Data--General). Any resulting contract may also provide the Government the option to order additional data under the Additional Data Requirements clause at 52.227-16, if included in the contract. Any data delivered under the resulting contract will be subject to the Rights in Data--General clause at 52.227-14 included in this contract. Under the latter clause, a Contractor may withhold from delivery data that qualify as limited rights data or restricted computer software, and deliver form, fit, and function data instead. The latter clause also may be used with its Alternates II and/or III to obtain delivery of limited rights data or restricted computer software, marked with limited rights or restricted rights notices, as appropriate. In addition, use of Alternate V with this latter clause provides the Government the right to inspect such data at the Contractor's facility.

(b) By completing the remainder of this paragraph, the offeror represents that it has reviewed the requirements for the delivery of technical data or computer software and states [*offeror check appropriate block*]—

(1) None of the data proposed for fulfilling the data delivery requirements qualifies as limited rights data or restricted computer software; or

(2) Data proposed for fulfilling the data delivery requirements qualify as limited rights data or restricted computer software and are identified as follows:

(c) Any identification of limited rights data or restricted computer software in the offeror's response is not determinative of the status of the data should a contract be awarded to the offeror.

FAR 52.227-14 Rights in Data -- General (May 2014)

(a) *Definitions.* As used in this clause--

“Computer database” or “database” means a collection of recorded information in a form capable of, and for the purpose of, being stored in, processed, and operated on by a computer. The term does not include computer software.

“Computer software”—

(1) *Means*

(i) Computer programs that comprise a series of instructions, rules, routines, or statements, regardless of the media in which recorded, that allow or cause a computer to perform a specific operation or series of operations; and

(ii) Recorded information comprising source code listings, design details, algorithms, processes, flow charts, formulas, and related material that would enable the computer program to be produced, created, or compiled.

(2) Does not include computer databases or computer software documentation.

“Computer software documentation” means owner’s manuals, user’s manuals, installation instructions, operating instructions, and other similar items, regardless of storage medium, that explain the capabilities of the computer software or provide instructions for using the software.

“Data” means recorded information, regardless of form or the media on which it may be recorded. The term includes technical data and computer software. The term does not include information incidental to contract administration, such as financial, administrative, cost or pricing, or management information.

“Form, fit, and function data” means data relating to items, components, or processes that are sufficient to enable physical and functional interchangeability, and data identifying source, size, configuration, mating, and attachment characteristics, functional characteristics, and performance requirements. For computer software it means data identifying source, functional characteristics, and performance requirements but specifically excludes the source code, algorithms, processes, formulas, and flow charts of the software.

“Limited rights” means the rights of the Government in limited rights data as set forth in the Limited Rights Notice of subparagraph (g)(2) if included in this clause.

“Limited rights data” means data, other than computer software, that embody trade secrets or are commercial or financial and confidential or privileged, to the extent that such data pertain to items, components, or processes developed at private expense, including minor modifications.

“Restricted computer software” means computer software developed at private expense and that is a trade secret; is commercial or financial and is confidential or privileged; or is copyrighted computer software, including minor modifications of the computer software.

“Restricted rights,” as used in this clause, means the rights of the Government in restricted computer software, as set forth in a Restricted Rights Notice of paragraph (g) if included in this clause, or as otherwise may be provided in a collateral agreement incorporated in and made part of this contract, including minor modifications of such computer software.

“Technical data” means recorded information (regardless of the form or method of the recording) of a scientific or technical nature (including computer databases and computer software documentation). This term does not include computer software or financial, administrative, cost or pricing, or management data or other information incidental to contract administration. The term includes recorded information of a scientific or technical nature that is included in computer databases (See 41 U.S.C. 116).

“Unlimited rights” means the right of the Government to use, disclose, reproduce, prepare derivative works, distribute copies to the public, and perform publicly and display publicly, in any manner and for any purpose, and to have or permit others to do so.

(b) *Allocation of rights.*

(1) Except as provided in paragraph (c) of this clause, the Government shall have unlimited rights in—

(i) Data first produced in the performance of this contract;

(ii) Form, fit, and function data delivered under this contract;

(iii) Data delivered under this contract (except for restricted computer software) that constitute manuals or instructional and training material for installation, operation, or routine maintenance and repair of items, components, or processes delivered or furnished for use under this contract; and

(iv) All other data delivered under this contract unless provided otherwise for limited rights data or restricted computer software in accordance with paragraph (g) of this clause.

(2) The Contractor shall have the right to—

(i) Assert copyright in data first produced in the performance of this contract to the extent provided in paragraph (c)(1) of this clause;

(ii) Use, release to others, reproduce, distribute, or publish any data first produced or specifically used by the Contractor in the performance of this contract, unless provided otherwise in paragraph (d) of this clause;

(iii) Substantiate use of, add or correct limited rights, restricted rights, or copyright notices and to take other appropriate action, in accordance with paragraphs (e) and (f) of this clause; and

Can Automated Payments and Financial Counseling Prevent Eviction from Public Housing?

(iv) Protect from unauthorized disclosure and use those data that are limited rights data or restricted computer software to the extent provided in paragraph (g) of this clause.

(c) *Copyright—*

(1) *Data first produced in the performance of this contract.*

(i) Unless provided otherwise in paragraph (d) of this clause, the Contractor may establish, without prior approval of the Contracting Officer, claim to copyright in scientific and technical articles based on or containing data first produced in the performance of this contract and published in academic, technical or professional journals, symposia proceedings or similar works. The prior, express written permission of the Contracting Officer is required to assert copyright in all other data first produced in the performance of this contract.

(ii) When authorized to assert copyright to the data, the Contractor shall affix the applicable copyright notices of 17 U.S.C. 401 or 402, and acknowledgment of Government sponsorship (including contract number).

(iii) For data other than computer software, the Contractor grants to the Government, and others acting on its behalf, a paid-up, nonexclusive, irrevocable worldwide license in such copyrighted data to reproduce, prepare derivative works, distribute copies to the public, and perform publicly and display publicly, by or on behalf of the Government. For computer software, the Contractor grants to the Government and others acting on its behalf, a paid-up nonexclusive, irrevocable worldwide license in such copyrighted computer software to reproduce, prepare derivative works, and perform publicly and display publicly (but not to distribute copies to the public) by or on behalf of the Government.

(2) *Data not first produced in the performance of this contract.* The Contractor shall not, without prior written permission of the Contracting Officer, incorporate in data delivered under this contract any data not first produced in the performance of this contract unless the Contractor—

(i) Identifies the data; and

(ii) Grants to the Government, or acquires on its behalf, a license of the same scope as set forth in subparagraph (c)(1) of this clause or; if such data are restricted computer software, the Government shall acquire a copyright license as set forth in subparagraph (g)(4) of this clause (if included in this contract) or as otherwise provided in a collateral agreement incorporated in or made part of this contract.

(3) *Removal of copyright notices.* The Government will not remove any authorized copyright notices placed on data pursuant to this paragraph (c), and will include such notices on all reproductions of the data.

(d) *Release, publication and use of data.* The Contractor shall have the right to use, release to others, reproduce, distribute, or publish any data first produced or specifically used by the Contractor in the performance of this contract, except—

(1) As prohibited by Federal law or regulation (e.g., export control or national security laws or regulations);

(2) As expressly set forth in this contract; or

(3) If the Contractor receives or is given access to data necessary for the performance of this contract which contain restrictive markings, the Contractor shall treat the data in accordance with such markings unless otherwise specifically authorized otherwise in writing by the Contracting Officer.

(e) *Unauthorized marking of data.*

(1) Notwithstanding any other provisions of this contract concerning inspection or acceptance, if any data delivered under this contract are marked with the notices specified in paragraph (g)(3) or (g)(4) of this clause and use of the notices is not authorized by this clause, or if such data bears any other restrictive or limiting markings not authorized by this contract, the Contracting Officer may at any time either return the data to the Contractor, or cancel or ignore the markings. However, pursuant to 41 U.S.C. 4703, the following procedures shall apply prior to canceling or ignoring the markings.

(i) The Contracting Officer will make written inquiry to the Contractor affording the Contractor 60 days from receipt of the inquiry to provide written justification to substantiate the propriety of the markings;

(ii) If the Contractor fails to respond or fails to provide written justification to substantiate the propriety of the markings within the 60-day period (or a longer time approved in writing by the Contracting Officer for good cause shown), the Government shall have the right to cancel or ignore the markings at any time after said period and the data will no longer be made subject to any disclosure prohibitions.

(iii) If the Contractor provides written justification to substantiate the propriety of the markings within the period set in subdivision (e)(1)(i) of this clause, the Contracting Officer will consider such written justification and determine whether or not the markings are to be canceled or ignored. If the Contracting Officer determines that the markings are authorized, the Contractor will be so notified in writing. If the Contracting Officer determines, with concurrence of the head of the contracting activity, that the markings are not authorized, the Contracting Officer will furnish the Contractor a written determination, which determination shall become the final agency decision regarding the appropriateness of the markings unless the Contractor files suit in a court of competent jurisdiction within 90 days of receipt of the Contracting Officer's decision. The Government shall continue to abide by the markings under this paragraph (e)(1)(iii) until final resolution of the matter either by the Contracting Officer's determination becoming final (in which instance the Government will thereafter have the right to cancel or ignore the markings at any time and the data will no longer be made subject to any disclosure prohibitions), or by final disposition of the matter by court decision if suit is filed.

(2) The time limits in the procedures set forth in subparagraph (e)(1) of this clause may be modified in accordance with agency regulations implementing the Freedom of Information Act (5 U.S.C. 552) if necessary to respond to a request thereunder.

(3) Except to the extent the Government's action occurs as the result of final disposition of the matter by a court of competent jurisdiction, the Contractor is not precluded by paragraph (e) of this clause from bringing a claim, in accordance with the Disputes clause of this contract, that may arise as a result of the Government removing or ignoring authorized markings on data delivered under this contract.

(f) *Omitted or incorrect markings.*

(1) Data delivered to the Government without any restrictive markings shall be deemed to have been furnished with unlimited rights. The Government is not liable for the disclosure, use, or reproduction of such data.

(2) If the unmarked data has not been disclosed without restriction outside the Government, the Contractor may request, within 6 months (or a longer time approved by the Contracting Officer in writing for good cause shown) after delivery of such data, permission to have authorized notices placed on qualifying data at the Contractor's expense, and the Contracting Officer may agree to do so if the Contractor—

(i) Identifies the data to which the omitted notice is to be applied;

(ii) Demonstrates that the omission of the notice was inadvertent;

(iii) Establishes that the use of the proposed notice is authorized; and

(iv) Acknowledges that the Government has no liability for the disclosure, use, or reproduction of any data made prior to the addition of the notice or resulting from the omission of the notice.

(3) If data has been marked with an incorrect notice, the Contracting Officer may—

(i) Permit correction of the notice at the Contractor's expense if the Contractor identifies the data and demonstrates that the correct notice is authorized, or

(ii) Correct any incorrect notices.

(g) *Protection of limited rights data and restricted computer software.*

(1) The Contractor may withhold from delivery qualifying limited rights data or restricted computer software that are not data identified in paragraphs (b)(1)(i), (ii), and (iii) of this clause. As a condition to this withholding, the Contractor shall—

(i) Identify the data being withheld; and

(ii) Furnish form, fit, and function data instead.

(2) Limited rights data that are formatted as a computer database for delivery to the Government shall be treated as limited rights data and not restricted computer software.

(3) [Reserved]

(h) *Subcontracting*. The Contractor shall obtain from its subcontractors all data and rights therein necessary to fulfill the Contractor's obligations to the Government under this contract. If a subcontractor refuses to accept terms affording the Government such rights, the Contractor shall promptly notify the Contracting Officer of the refusal and shall not proceed with the subcontract award without authorization in writing from the Contracting Officer.

(i) *Relationship to patents or other rights*. Nothing contained in this clause shall imply a license to the Government under any patent or be construed as affecting the scope of any license or other right otherwise granted to the Government.

(End of Clause)

FAR 52.227-16 -- Additional Data Requirements (Jun 1987)

- (a) In addition to the data (as defined in the clause at 52.227-14, Rights in Data -- General clause or other equivalent included in this contract) specified elsewhere in this contract to be delivered, the Contracting Officer may, at any time during contract performance or within a period of 3 years after acceptance of all items to be delivered under this contract, order any data first produced or specifically used in the performance of this contract.
- (b) The Rights in Data -- General clause or other equivalent included in this contract is applicable to all data ordered under this Additional Data Requirements clause. Nothing contained in this clause shall require the Contractor to deliver any data the withholding of which is authorized by the Rights in Data -- General or other equivalent clause of this contract, or data which are specifically identified in this contract as not subject to this clause.
- (c) When data are to be delivered under this clause, the Contractor will be compensated for converting the data into the prescribed form, for reproduction, and for delivery.
- (d) The Contracting Officer may release the Contractor from the requirements of this clause for specifically identified data items at any time during the 3-year period set forth in paragraph (a) of this clause.

(End of Clause)

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 | 3. Potrero Annex/Terrace |
| 2. Alice Griffith | 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 Franciscan's 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 payment¹ (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.

¹ “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 to select 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, in addition to providing the automated payment and savings options necessary to the research demonstration. Selection and adaptation of a prepaid product will emphasize consumer protections, easy access to money with low/no fees, and excellent customer service.

In addition, the Team will work with Community Financial Resources to identify a prepaid product that includes a linked savings account. This saving function (which may be thought of as a savings “wallet” or “bucket”) is a sub-account within the card product that allows cardholders to set up one-time or recurring transfers from the primary card account, and encourages savings behavior. The use of this linked savings account or sub-account will allow clients in the pilot who do not have another savings vehicle to participate in the matched savings program (described below). By making saving easier via a prepaid product, we can help previously unbanked residents participate more fully in the financial mainstream; we will also study the ease and efficacy of this newly emerging prepaid feature.

We will identify the appropriate pre-paid product that meet the minimum standards and vendor requirements outlined below:

Prepaid card must meet the following:

1. Protected by Reg E and FDIC “Pass-Through” Insurance.
2. Full, clear fee schedule provided
3. No overdraft (to extent possible technically) or overdraft fees
4. No fee to open a card or load pay; no monthly or annual fee
5. No fees/surcharges for in-network ATM withdrawals; wide access to in-network ATMs
6. Minimum of one teller transaction per pay period without fee.
7. No point of sale (POS) fee, including cash back
8. No declined transaction fee
9. Free account information by text, automated phone (IVR), and online.
10. Free text/email alerts (for account balance, direct deposit information)
11. No unreasonable inactivity fees (min. 90 days before charged, no negative balances)

12. Minimum of two free phone call to live customer service agent per month
13. Direct deposit from multiple employers/portability
14. Availability of saving function (i.e., “wallet” or sub-account)
15. Bill Pay at no cost

Additional (recommended) criteria:

1. No ATM balance inquiry fees
2. Minimum of three free phone calls to live customer service agent per month
3. Ability to generate paper checks (for rent or other non-electronic payments)
4. Money transfer/remittance (free domestically, low-cost internationally)
5. Printed materials and customer service available in English, Spanish, and Chinese
6. Secondary/additional cards available
7. Ability to load additional funds (at retail location)

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.

The Project will test the appeal and usability of mobile banking as a form of payments (rent, bills, savings transfers) for the target population and uncover any technical challenges with this approach, such as interchange fees that may inhibit acceptance by government agencies. We have engaged in early stage conversations with Square to explore the use of Square Cash as part of the Project. Square has expressed strong interest in a partnership that would explore the technical challenges of implementing mobile payments in this manner and develop appropriate mobile systems to engage the target population. As part of our ongoing evaluation, we will track any mobile payments used for rent payments or savings deposits and collect qualitative data from financial counselors to the effectiveness and popularity of mobile banking solutions for the target population. All findings will be incorporated into the evaluation reports.

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. Please see above description of the prepaid card features for more information on the savings component.

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.

5.0 Deliverables

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

Task Reference Number	Deliverables and/or Reports	Due Date
<u>4.1.1</u>	<u>Participate in Project Launch Meeting</u>	<u>Sept -14</u>
4.1.1	Draft Agenda for Project Launch Meeting	Sept-14
4.1.1	Summary Memorandum from Project Launch Meeting	Nov-14
4.1.1	Draft Work Plan submitted for Treasury comments	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 submitted for Treasury approval*	Oct-16
4.1.7	Draft of Full Final Report submitted for Treasury approval*	Nov-16
4.1.7	Revised Report submitted for Treasury approval*	Dec-16
4.1.7	Final Report*	Dec-16

*Treasury will review and provide comments on draft and final reports and presentation materials. No materials will be made public without Treasury approval

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

September 2014 to December 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)