

File No. 14182

Committee Item No. 8

Board Item No. \_\_\_\_\_

## COMMITTEE/BOARD OF SUPERVISORS

## AGENDA PACKET CONTENTS LIST

**Committee:** Budget & Finance Committee

**Date** December 3, 2014

## Board of Supervisors Meeting

Date \_\_\_\_\_

**Cmte Board**

<input type="checkbox"/>	<input type="checkbox"/>	<b>Motion</b>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<b>Resolution</b>
<input type="checkbox"/>	<input type="checkbox"/>	<b>Ordinance</b>
<input type="checkbox"/>	<input type="checkbox"/>	<b>Legislative Digest</b>
<input type="checkbox"/>	<input type="checkbox"/>	<b>Budget and Legislative Analyst Report</b>
<input type="checkbox"/>	<input type="checkbox"/>	<b>Youth Commission Report</b>
<input type="checkbox"/>	<input type="checkbox"/>	<b>Introduction Form</b>
<input type="checkbox"/>	<input type="checkbox"/>	<b>Department/Agency Cover Letter and/or Report</b>
<input type="checkbox"/>	<input type="checkbox"/>	<b>MOU</b>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<b>Grant Information Form</b>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<b>Grant Budget</b>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<b>Subcontract Budget</b>
<input type="checkbox"/>	<input type="checkbox"/>	<b>Contract/Agreement</b>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<b>Form 126 – Ethics Commission</b>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<b>Award Letter</b>
<input type="checkbox"/>	<input type="checkbox"/>	<b>Application</b>
<input type="checkbox"/>	<input type="checkbox"/>	<b>Public Correspondence</b>

**OTHER (Use back side if additional space is needed)**

[illegible]

**Completed by:** Linda Wong **Date** November 26, 2014

Completed by: \_\_\_\_\_ Date: \_\_\_\_\_

1 [Accept and Expend Grant - Financial Empowerment Innovation Fund Research - \$442,996]

2  
3 **Resolution retroactively authorizing the Mayor's Office of Housing and Community**  
4 **Development, on behalf of the City and County of San Francisco, to accept and expend**  
5 **a grant in the amount of \$442,996 from the U.S. Department of the Treasury, Internal**  
6 **Revenue Service for the Financial Empowerment Innovation Fund Research, Contract**  
7 **Number TOS-14-F-0021 for the period of September 30, 2014, through December 21,**  
8 **2016.**

9  
10 WHEREAS, The U.S. Department of the Treasury's Internal Revenue Service  
11 (IRS) issued a Broad Agency Announcement for the Financial Empowerment  
12 Innovation Fund (FEIF) in May 2014; and

13 WHEREAS, This Fund is intended to develop, test and/or evaluate new  
14 strategies for increasing access to safe and affordable financial products and services  
15 as well as promote financial capability by equipping consumers with the information  
16 and tools they need to make informed financial decisions; and

17 WHEREAS, Research supported by the FEIF will be used to inform the  
18 policymaking efforts of the U.S. Department of the Treasury and other government  
19 entities, and inform the efforts of industry actors (including financial institutions and  
20 payment providers) and community organizations (including nonprofit organizations  
21 and institutions of higher education) in these areas; and

22 WHEREAS, The City and County of San Francisco applied for funds through the  
23 FEIF with a proposal titled "From Crisis to Stability: Can automated payments and  
24 financial counseling prevent eviction from public housing?" ("Proposal"), and IRS  
25 issued an award letter and contract commitment of \$442,996 ("Award") in a letter dated

1 September 30, 2014, to enable the City to measure the impact of financial counseling,  
2 savings incentives, and credit reporting for working families in public housing, and pilot  
3 an innovative automatic electronic rent payment solution ("Project") at the City's four  
4 HOPE SF sites; and

5 WHEREAS, The Mayor's Office of Housing and Community Development  
6 ("MOHCD"), now wishes to enter into an agreement with IRS for the purposes of  
7 receiving the Award; and

8 WHEREAS, MOHCD will coordinate closely with the San Francisco Office of  
9 Financial Empowerment, housed within the City's Office of the Treasurer in order to  
10 successfully implement the Project; and

11 WHEREAS, The proposed Award does not require an Annual Salary Ordinance  
12 amendment; and

13 WHEREAS, MOHCD proposes to maximize use of available Award funds on project  
14 expenditures and to match the budget in the Proposal by not including indirect costs in the  
15 Award budget, now, therefore, be it

16 RESOLVED, That the Board of Supervisors hereby authorizes the Director of  
17 MOHCD or his designee, on behalf of the City, to retroactively accept and expend the  
18 Award with IRS for funding not to exceed \$442,996 for the purposes of implementing  
19 the Project; and, be it

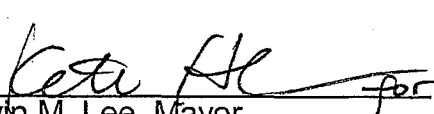
20 FURTHER RESOLVED, That the Board of Supervisors hereby waives inclusion of  
21 indirect costs in the Award budget; and, be it

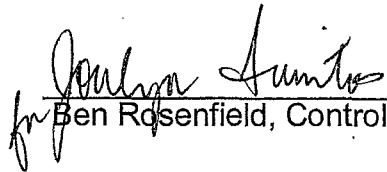
22 FURTHER RESOLVED, That the Director of MOHCD or his designee is hereby  
23 authorized to submit documentation and certifications required by IRS on behalf of the City.  
24  
25

1 Recommended:

2   
3 Olson Lee, Director

4  
5 Approved:

6  
7   
8 Edwin M. Lee, Mayor for

  
for Ben Rosenfield, Controller

**MAYOR'S OFFICE OF HOUSING & COMMUNITY DEVELOPMENT  
CITY AND COUNTY OF SAN FRANCISCO**



**EDWIN M. LEE**  
MAYOR

**OLSON LEE**  
DIRECTOR

**TO:** Angela Calvillo, Clerk of the Board of Supervisors  
**FROM:** Benjamin McCloskey, Chief Financial Officer  
**DATE:** October 31, 2014  
**SUBJECT:** Accept and Expend Resolution  
**GRANT TITLE:** Financial Empowerment Innovation Fund Contract

Attached please find the original and 2 copies of each of the following:

- ☒ Proposed resolution, signed
- ☒ Grant information form, including disability checklist
- ☒ Expenditure Schedule
- ☒ Ethics Form 126
- ☒ Application
- ☒ Award letter from funding agency
- ☒ Contract
- ☐ Other (Explain):

Departmental representative to receive a copy of the adopted Resolution:

**Name:** Benjamin McCloskey **Phone:** 701-5575  
**Interoffice Mail Address:** 1 South Van Ness, 5<sup>th</sup> Floor  
**Certified copy required:** No.

**File Number:** \_\_\_\_\_  
(Provided by Clerk of Board of Supervisors)

**Grant Resolution Information Form**  
(Effective July 2011)

Purpose: Accompanies proposed Board of Supervisors resolutions authorizing a Department to accept and expend grant funds.

The following describes the grant referred to in the accompanying resolution:

**1. Grant Title:** Financial Empowerment Innovation Fund Research, contract number TOS-14-F-0021

**2. Department:** Mayor's Office of Housing and Community Development (MOHCD)

**3. Contact Person:** Benjamin McCloskey Telephone: 415-701-5575

**4. Grant Approval Status (check one):**

☒ Approved by funding agency

☐ Not yet approved

**5. Amount of Grant Funding Approved or Applied for:** \$442,996

**6a. Matching Funds Required:** \$0

**b. Source(s) of matching funds (if applicable):** N/A

**7a. Grant Source Agency:** US Department of Treasury – Internal Revenue Service (IRS)

**b. Grant Pass-Through Agency (if applicable):** N/A

**8. Proposed Grant Project Summary:** Expenditure Schedule attached

**9. Grant Project Schedule, as allowed in approval documents, or as proposed:**

Start-Date: Sep 30, 2014

End-Date: Dec 21, 2016

**10a. Amount budgeted for contractual services:** \$322,175

**b. Will contractual services be put out to bid?** Yes, for the one contractor who was not identified as part of the grant application.

**c. If so, will contract services help to further the goals of the Department's Local Business Enterprise (LBE) requirements?** No, because Federal funds do not allow geographic preference

**d. Is this likely to be a one-time or ongoing request for contracting out?** One-time

**11a. Does the budget include indirect costs?** ☐ Yes ☒ No

**b1. If yes, how much?**

**b2. How was the amount calculated?**

**c1. If no, why are indirect costs not included?**

☐ Not allowed by granting agency

☒ To maximize use of grant funds on direct services and

to make application more competitive, indirect costs were not included in the budget submitted.

☐ Other (please explain):

**c2. If no indirect costs are included, what would have been the indirect costs?** None.

c2. If no indirect costs are included, what would have been the indirect costs? None.

12. Any other significant grant requirements or comments: Grant Code MOHIRS

**\*\*Disability Access Checklist\*\* (Department must forward a copy of all completed Grant Information Forms to the Mayor's Office of Disability)**

13. This Grant is intended for activities at (check all that apply):

- |  |   |  |
|--|---|--|
| <input checked="" type="checkbox"/> Existing Site(s) | <input type="checkbox"/> Existing Structure(s)      | <input type="checkbox"/> Existing Program(s) or Service(s)       |
| <input type="checkbox"/> Rehabilitated Site(s)       | <input type="checkbox"/> Rehabilitated Structure(s) | <input checked="" type="checkbox"/> New Program(s) or Service(s) |
| <input type="checkbox"/> New Site(s)                 | <input type="checkbox"/> New Structure(s)           |  |

14. The Departmental ADA Coordinator or the Mayor's Office on Disability have reviewed the proposal and concluded that the project as proposed will be in compliance with the Americans with Disabilities Act and all other Federal, State and local disability rights laws and regulations and will allow the full inclusion of persons with disabilities. These requirements include, but are not limited to:

1. Having staff trained in how to provide reasonable modifications in policies, practices and procedures;
2. Having auxiliary aids and services available in a timely manner in order to ensure communication access;
3. Ensuring that any service areas and related facilities open to the public are architecturally accessible and have been inspected and approved by the DPW Access Compliance Officer or the Mayor's Office on Disability Compliance Officers.

If such access would be technically infeasible, this is described in the comments section below:

Comments:

Departmental ADA Coordinator or Mayor's Office of Disability Reviewer:

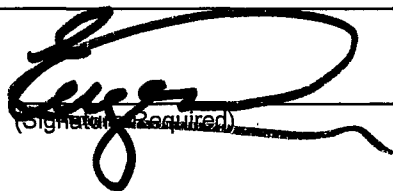
Eugene Flannery

(Name)

Environmental Compliance Manager

(Title)

Date Reviewed: 10-29-14

  
(Signature Required)

Department Head or Designee Approval of Grant Information Form:

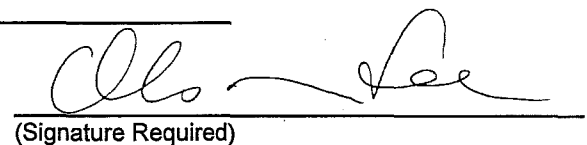
Olson Lee

(Name)

Director

(Title)

Date Reviewed: 10-31-14

  
(Signature Required)

**FINANCIAL EMPOWERMENT INNOVATION FUND RESEARCH**  
**CONTRACT AWARD: TOS-14-F-0021**  
**PERIOD OF PERFORMANCE: September 30, 2014 to December 21, 2016**  
**EXPENDITURE SCHEDULE**

**EXPENDITURES**

	Hourly Rate		Amount
PERSONNEL			
Deputy Director	70.18	58,183.72	
Manager	63.49	<u>52,637.28</u>	
Total Personnel			110,821.00
CONTRACTS:			
Community Financial Resources		51,050.00	
EARN		21,000.00	
Learning For Action		99,035.00	
Credit Builders Alliance		10,000.00	
Financial Counseling (to be RFP'd)		141,090.00	
Total Contracts			322,175.00
TRAVEL			10,000.00
TOTAL EXPENDITURES			<u>442,996.00</u>



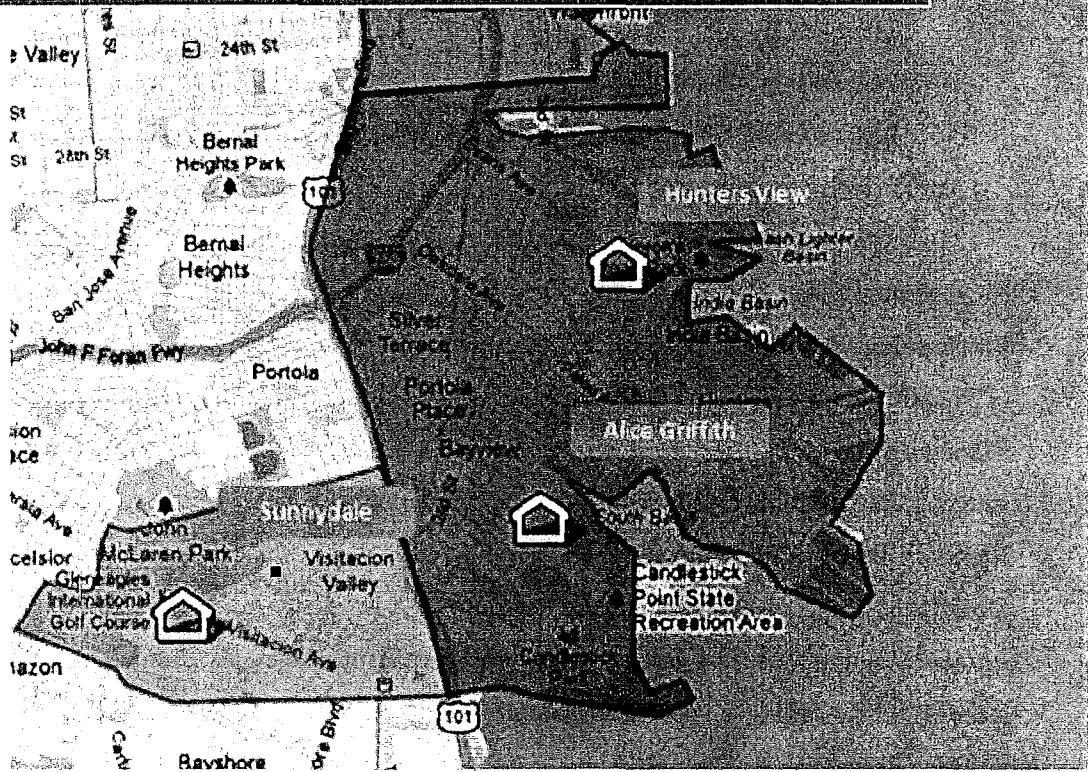
Treasury Innovation Fund Proposed Expenditures - Form 126 Attachment							
Agency Name	Agency Address	2014-2016 Funding Amount	Project Description	Chief Executive Officer	Chief Financial Officer	Chief Operating Officer	Board Members
EARN	235 Montgomery St., Suite 470-San Francisco, CA 94104	\$21,000	Facilitate specially-designed matched saving program for the purpose of building emergency savings	Nga Chiem			Daryl Spreiter Eugene Chan Eugene Lee Nick Eaton Sara Schwartz, Ph.D.
Community Financial Resources (CFR)	771 Euclid Ave.-Berkeley, CA. 94708	\$51,050	Technical assistance, products and services from CFR to develop a automated payment process on both the client and agency side e.g. safe pre-paid card for unbanked participants	Lauren Leimbach	Leon Sompolsky		David Derryck  Leslie Altick
LFA + Learning for Action	P.O. Box 411490 San Francisco, CA 94141-1490	\$99,036	Leverage larger LFA evaluation of the HOPE SF initiative to inform policy recommendations that will result from this project	Steven LaFrance	Matt Esslinger		
Credit Builder Alliance	1701 K Street NW, Suite 1000-Washington, DC 200006	\$10,000	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	Dara Duguay	Boris Cherner		Livingston Parsons Mary Niebling Steven Bob Peter Maynard Evelyn Burnett Sharon Henderson José Quiñonez Yanki Tshering Marvin Ginn Michael Turner, Ph.D. Jeanne M. Hogarth Jennifer Jackson Beth Lipson

[illegible]



# 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

Technical and Administrative Points 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

## **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   | 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 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.

---

<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
Voluntary	Research Design 1	Research Design 3
Mandated	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.

---

<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 administering 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

Noëlle 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
	Receive data transfer from Financial Counselors, SFHA and			
4.2.5	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
	Set up administrative data collection forms and systems for			
4.2.2	financial counselors (includes data on recruitment)			\$4,441
	Work with SFHA to identify data elements needed and			
4.2.3	develop and document routines for data transfer			\$3,100
4.2.4	Develop data collection forms for financial counselors			\$2,300
	Receive data transfer from Financial Counselors, SFHA and			
4.2.5	HSA each quarter			\$11,640
4.2.6	Develop focus group protocol for financial counselors			\$815
	Conduct focus groups with financial counselors (includes			
4.2.7	travel, transcription, and cleaning)			\$1,280
4.2.8	Clean, manage and link datasets			\$7,700
	Thematic analysis of financial counselor focus group and			
4.2.9	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

---

**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

---

**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

---

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

---

**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

**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

**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

Address: 245 17<sup>th</sup> St. #209, Oakland, CA, 94612 ~ c:(530) 304-3020 ~ email: marcoachavarin@gmail.com

---

## 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.

---

## 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)

---

## 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

---

## 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**

1815 Egbert Avenue  
San Francisco, California 94124  
Phone: 415.715.3951  
martinl@sfha.org

---

**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 tnmoss17@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

---

- 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**

---

**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**

---

#### ***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**

---

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

**References Upon Request**

## NOELLE E. SIMMONS

453 63<sup>rd</sup> Street San Francisco, CA 94110 ~ (415)902-7417 ~ Noelle.Simmons@sfgov.org

---

### 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.



<b>AWARD/CONTRACT</b>		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 CODE 1-IRS NON-IT (OTPS)	6. ADMINISTERED BY (If other than Item 5) CODE 1-IRS NON-IT (OTPS)			
IRS non-IT (OTPA) Internal Revenue Service 6009 Oxon Hill Rd Suite 500 Oxon Hill MD		IRS non-IT (OTPS) Internal Revenue Service 6009 Oxon Hill Rd Suite 700 Oxon Hill MD		

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

CODE 070384255	FACILITY CODE	10. SUBMIT INVOICES (4 copies unless otherwise specified) TO THE ADDRESS SHOWN IN	ITEM
11. SHIP TO/MARK FOR CODE TDP TDP US DEPARTMENT OF THE TREASURY-DEPAR FINANCIAL MANAGEMENT, ATT: MET SQUA 1500 PENNSYLVANIA AVE., NW WASHINGTON DC 20220	12. PAYMENT WILL BE MADE BY CODE ARC/ASD/APB ARC/ASD/APB ARC/ASD/APB, AVERY 3G PO BOX 1328 ACCOUNTSPAYABLE@FISCAL.TREASURY.GOV PARKERSBURG WV 26106-1328		

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

16. TABLE OF CONTENTS					
(X)	SEC.	DESCRIPTION	PAGE(S)	(X)	SEC.
PART I - THE SCHEDULE				PART II - CONTRACT CLAUSES	
X	A	SOLICITATION/CONTRACT FORM	1-2	X	I
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
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		

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.) 19A. NAME AND TITLE OF SIGNER (Type or print) Olson Lee, Director, Mayor's Office of Housing 19B. NAME OF CONTRACTOR BY <i>[Signature]</i> 9/25/14 (Signature of person authorized to sign)		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.) 20A. NAME OF CONTRACTING OFFICER SERAPHINA HANAN 20B. UNITED STATES OF AMERICA BY <i>[Signature]</i> (Signature of the Contracting Officer)	
		20C. DATE SIGNED 09/26/2014	

**CONTINUATION SHEET**

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

PAGE 2 OF 18

NAME OF OFFEROR OR CONTRACTOR

SAN FRANCISCO CITY &amp; 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            XXXXXXXXXXXX-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
<b>TOTAL</b>		<b>\$442,996.00</b>

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

**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

Number	Title	Date
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 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](mailto: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](mailto: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](mailto: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](http://www.ipp.gov). Assistance with enrollment can be obtained by contacting the IPP Production Helpdesk via email [ippgroup@bos.frb.org](mailto: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

Innovation Fund Research Contract – From Crisis to Stability:  
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)

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

**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**

<b>Number</b>	<b>Title</b>	<b>Date</b>
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



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

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

<b>General Information</b>	
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.	
<b>Intellectual Property Inventory</b>	
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	<p>1. <i>Complete FAR 52.227-15 Representation of Limited Rights Data and Restricted Computer.</i></p> <p>2. <i>FAR 52.227-14 Rights in Data - General</i></p> <p>3. <i>FAR 52.227-16 Additional Data Requirements</i></p>

**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

## Innovation Fund Research Contract – From Crisis to Stability:

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.

## Innovation Fund Research Contract – From Crisis to Stability:

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

(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)



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

**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
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.

---

<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 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.



## 4.0 Tasks

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

Task	Timeline (Months)																							
	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
<b>4.1</b>	<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																							
<b>4.2</b>	<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																							

[illegible]

### 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	<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)



AGENCY-WIDE  
SHARED SERVICES

DEPARTMENT OF THE TREASURY  
INTERNAL REVENUE SERVICE  
WASHINGTON, D.C. 20224

September 30, 2014

City and County of San Francisco  
1 Dr. Carlton B. Goodlett  
Room 300  
San Francisco, CA 94102-4694  
ATTN: Leigh Phillips

**RE: Contract Award: TOS-14-F-0021 – Financial Empowerment Innovation Fund  
Research**

Dear Ms. Phillips:

Congratulations, your organization has been selected by the U.S. Department of the Treasury for award in response to Broad Agency Announcement (BAA) # 2014-001.

Your contract, TOS-14-F-0021, is awarded in the amount of \$442,996.00. The period of performance shall commence September 30, 2014 – December 21, 2016.

The Contracting Officer's Representative (COR) for this contract is James Gatz and can be reached at [James.Gatz@Treasury.gov](mailto:James.Gatz@Treasury.gov), (202) 622-3946. Please be sure to include David Gill for all correspondence (except for purely technical research correspondence that does not change the terms and conditions of the contract).

Any questions may be directed to me at [Seraphina.Hanan@irs.gov](mailto:Seraphina.Hanan@irs.gov), (240) 613-8155, or David Gill at [David.I.Gill@irs.gov](mailto:David.I.Gill@irs.gov), (240) 613-8134.

Sincerely,

SERAPHINA HANAN  
Contracting Officer

Enclosure: Executed Contract Award

OFFICE OF THE MAYOR  
SAN FRANCISCO



EDWIN M. LEE  
MAYOR

TO: Angela Calvillo, Clerk of the Board of Supervisors  
FROM: *Edwin M. Lee* Mayor Edwin M. Lee  
RE: Accept and Expend – Financial Empowerment Innovation Fund Contract - \$442,996  
DATE: November 18, 2014

---

Attached for introduction to the Board of Supervisors is the resolution authorizing the Mayor's Office of Housing and Community Development (MOHCD) on behalf of the City and County of San Francisco to retroactively accept and expend an Innovation Fund Research Contract in the amount of \$442,996 from the U.S. Department of the Treasury – Internal Revenue Service (IRS).

Should you have any questions, please contact Nicole Wheaton (415) 554-7940.

RECEIVED  
BOARD OF SUPERVISORS  
2/11/15 10:11 AM  
AK

**FORM SFEC-126:**  
**NOTIFICATION OF CONTRACT APPROVAL**  
(S.F. Campaign and Governmental Conduct Code § 1.126)

<b>City Elective Officer Information</b> <i>(Please print clearly.)</i>	
Name of City elective officer(s): Members, Board of Supervisors	City elective office(s) held: Members, Board of Supervisors

<b>Contractor Information</b> <i>(Please print clearly.)</i>	
Name of contractor: <b>See Attached List</b>	
<i>Please list the names of (1) members of the contractor's board of directors; (2) the contractor's chief executive officer, chief financial officer and chief operating officer; (3) any person who has an ownership of 20 percent or more in the contractor; (4) any subcontractor listed in the bid or contract; and (5) any political committee sponsored or controlled by the contractor. Use additional pages as necessary.</i> <b>See Attached List</b>	
Contractor address: <b>See Attached List of Contractors</b>	
Date that contract was approved: <b>Period of Performance: September 30, 2014-December 21, 2016</b>	Amount of contract: <b>\$442,996</b>
Describe the nature of the contract that was approved: <b>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</b>	
Comments:	

This contract was approved by (check applicable):

☐ the City elective officer(s) identified on this form

☒ a board on which the City elective officer(s) serves San Francisco Board of Supervisors

☐ the board of a state agency (Health Authority, Housing Authority Commission, Industrial Development Authority Board, Parking Authority, Relocation Appeals Board, and Local Workforce Investment Board) on which an appointee of the City elective officer(s) identified on this form sits

\_\_\_\_\_  
Print Name of Board

<b>Filer Information</b> <i>(Please print clearly.)</i>	
Name of filer: Angela Calvillo, Clerk of Board	Contact telephone number: (415) 554-5184
Address: City Hall Room 244, 1 Dr. Carlton B Goodlett Pl SF CA 94102	E-mail: Board.of.Supervisors@sfgov.org

\_\_\_\_\_  
Signature of City Elective Officer (if submitted by City elective officer)

\_\_\_\_\_  
Date Signed

\_\_\_\_\_  
Signature of Board Secretary or Clerk (if submitted by Board Secretary or Clerk)

\_\_\_\_\_  
Date Signed

