



**City and County of San Francisco
Office of the Treasurer & Tax Collector
Request for Qualifications (RFQ)
Financial Coaching Service Providers for Smart Money Coaching**

Summary

The City and County of San Francisco (City) Department of Treasurer & Tax Collector (TTX) invites proposals from organizations interested in providing high volume, quality, one-on-one financial coaching as part of the Smart Money Coaching program managed by TTX's Office of Financial Empowerment.

Intent of this Request for Qualification (RFQ)

The City may use the prequalified list, at its sole and absolute discretion, for selection of firms and negotiations of contracts on an as-needed basis for two (2) years, and up to four (4) years from the prequalification date, if the requirements of San Francisco Administrative Code Section 21.4 (c) (2) are met. Firms prequalified under this RFQ are not guaranteed a contract.

Anticipated Contract Term

The anticipated contract term for contracts resulting from this RFQ may last up to 2 years, with the option to extend the contract for up to 4 additional years. Actual contract term may vary but in no case longer than nine (9) years, depending upon service and project needs at the City's sole, absolute discretion. Proposers selected for resulting contract(s) must be available to commence work on or before January 2020.

Anticipated Contract Budget

For each contract resulting from this RFQ, the anticipated not-to-exceed annual contract budget may range from \$60,000 to \$500,000. Actual contract budget may vary, depending upon service and project needs at the City's sole and absolute discretion.

Schedule

RFQ issued	September 23, 2019
RFQ Questions Deadline	October 10, 2019, by 5:00 pm PST
RFQ Answers and Clarifications Published	October 15, 2019
Proposals Due	October 30, by 5:00 pm PST

RFQ Questions and Communications

Interested parties are directed **not** to contact any employees, sponsors or officials of the City other than those specifically designated in this RFQ. Unauthorized contact may be cause for rejection of proposals at the City's sole and absolute discretion. All questions must be submitted by email to the contract for this RFQ by the RFQ Questions Deadline.

Contact: Jessica Lindquist | jessica.j.lindquist@sfgov.org



1. About the Office of the Treasurer & Tax Collector, Office of Financial Empowerment

The Office of Financial Empowerment (OFE) is a unique private-public partnership housed within the Office of the Treasurer & Tax Collector of San Francisco that convenes, innovates and advocates to strengthen the economic security and mobility of all San Franciscans. For more than a decade, under the leadership of Treasurer José Cisneros, the OFE has engaged partners inside and outside City Hall to equip San Franciscans with knowledge, skills and resources to strengthen their financial health and well-being.

2. Introduction

The Office of the Treasurer & Tax Collector (TTX) is requesting qualifications and quotes for service from organizations that are interested in becoming service providers for OFE's Smart Money Coaching program. Smart Money Coaching provides high-quality one-on-one financial coaching to individuals living, working or receiving services in San Francisco. OFE is seeking proposals from organizations that have experience working with and providing services to specific populations and communities as defined in the service areas below. **Respondents may apply to serve one or all service areas. However, a separate proposal package for each service area is required.**

OFE seeks proposals from organizations in the following three (3) Smart Money Coaching Service Areas

- **SMC Service Area 1:** Members of San Francisco Health Service System (HSS)
- **SMC Service Area 2:** At-risk Transitional Age Youth (TAY)
- **SMC Service Area 3:** Residents in low-income communities with inequitable financial access and opportunities

Based on Proposals to this RFQ, it is the intent of the City to create a prequalified list of Firms from which the City may select prospective Contractors on an as-needed basis for services indicated below in Section 3, Scope of Services. The City may use the prequalified list, at its sole and absolute discretion, for selection of Firms and negotiations of contracts on an as-needed basis for two (2) years, and up to four (4) years from the prequalification date, if the requirements of San Francisco Administrative Code Section 21.4 (c) (2) are met. Contracts issued to prequalified Firms will have terms of varying lengths depending on the City's needs,



but in no case longer than 9 years. The City reserves the right to procure services similar or identical to the services specified in this RFQ by any other means. Multiple contracts may be awarded at the City's sole and absolute discretion in accordance to San Francisco Administrative Code, Section 21.8. No prequalified Proposer is guaranteed a contract

3. Scope of Services

The Scope of Services is to be used as a general guide and is not intended to be a complete list of all work necessary to complete the project. Organizations should use this description when designing their proposed programs. However, organizations may suggest modifications and/or additions that will, in their estimation, make the program more feasible or effective. The description below outlines the key program elements and services the selected vendor(s) will provide.

Smart Money Coaching is a free, confidential one-on-one financial coaching program that is managed by the Office of Financial Empowerment (OFE). Smart Money Coaches work with clients to assess financial situations, identify financial needs and create personalized action plans based on individual priorities and goals. Financial coaching service providers applying for a Service Area must be able to provide the following core services laid out in that Smart Money Coaching Service Area.

I. SMC Service Area 1: Members of San Francisco Health Service System

A. Description of Service

San Francisco Health Services System (SFHSS) serves over 120,000 members, executing all process phases related to benefit operations and administration of non-pension benefits (including health, dental and vision). Members include both active and retired employees from four participating employer groups and their eligible dependents – the City and County of San Francisco, the San Francisco United School District, the Community College of San Francisco, and the San Francisco Superior Court.

Initially OFE will work with SFHSS to identify between three (3) and seven (7) City and County of San Francisco departments to work with to offer Smart Money Coaching to city employees. Smart Money Coaching in Service Area 1 will begin as early as January 2020 to support City employees, with the opportunity to continue and expand services annually starting July 2020 to reach more SFHSS members.



The selected financial coaching service provider must be able to provide the following core services:

1. Attend a project kick-off meeting at least 45 days prior to launch of service to discuss communications, project timeline, and program strategy.
2. Recruit, hire, train and supervise financial coaches to provide services through the Smart Money Coaching program.
3. Provide 1 full time financial coach to serve Smart Money Coaching clients through one-on-one financial coaching sessions 5 days/week, with flexibility to expand coaching services after the first six months as needed.
4. Ensure that each Smart Money Coaching financial coach is a Certified Financial Counselor through the National Association of Certified Credit Counselors (NACCC), which enables them to provide financial coaching through Smart Money Coaching. If they are not currently certified, a plan and timeline for certification must be included in the proposal. The initial training, certification and any continued education provided by your organization should be included in the proposal.
5. Attend events and conduct outreach activity to build awareness and engage SFHSS members to schedule appointments for one-on-one financial coaching.
6. Provide educational workshops on an as-needed basis for topics that include debt management, credit scores and financial planning to help engage SFHSS members to schedule appointment for one-on-one financial coaching.
7. The selected service provider must be able to provide coaching services in-person at locations determined by OFE and SFHSS as well as remotely, either online and/or by phone.
8. Provide coaching services during the week, including a schedule that allows for daytime, evening and weekend coaching services.
9. The selected service provider must provide a tool for members of SFHSS to schedule their own appointments, either online and/or by phone.
10. Work with clients in one-on-one Smart Money Coaching sessions; conduct full client intake, needs assessment and establish an action plan with each client to achieve their financial goals.



11. Screen clients in one-on-one financial coaching for safe, affordable financial products and connect them as needed.
12. Administer the Consumer Financial Protection Bureau's (CFPB) Financial Well-Being Survey, a short questionnaire that assesses clients' perceptions about their financial health, during the first coaching session and three months after the first coaching session to assess improved financial well-being.
13. Schedule follow-up appointments with one-on-one coaching clients to ensure strong client retention, which is critical to outcome achievement.
14. Collect 4 client stories quarterly that highlight how the program has helped clients improve their financial health.
15. Track client attendance and outcomes to develop and execute on strategies to ensure that the program meets service and outcome objectives of the grant.
16. Track additional data from clients based on discussions with OFE to assess the financial needs of SFHSS members and opportunities to expand financial well-being services offered.
17. Participate in Smart Money Coaching continued education trainings through OFE at a minimum of 8 hours per year. These trainings leverage expertise from City Hall and local community partners to integrate best practices into Smart Money Coaching. Examples of training topics include resolution processes for ChexSystems, understanding local asset limits and supporting victims of economic abuse.
18. Utilize a Smart Money Coaching data system to be identified by OFE to ensure consistency in data tracking, outcomes and impact, and ease of access for clients to Smart Money Coaching.
19. Participate in training on benefits and well-being services offered by SFHSS to connect members to additional benefits and services offered.
20. Participate in monthly check-in meetings with OFE and the SFHSS Well-Being team to discuss client attendance and outcomes and troubleshoot any issues that arise.
21. Provide a monthly report to OFE by the 10th day of subsequent month that includes attendance data, activities conducted, outcomes achieved and any strategies to strengthen engagement in upcoming months.

B. Service and Outcome Objectives



Respondents should state in measurable and/or quantifiable terms the service and outcome objectives they will achieve in providing these services. The major purpose of objectives is to measure quantity, quality, value, and impact of services on the clients being served. Both quantitative and qualitative analysis shall be applied to measure program efficiency and effectiveness.

Sample Service Objectives

In six months, the Service Provider will meet the following Service Objectives:

1. Serve ___ total clients through one-on-one Smart Money Coaching.
2. Complete ___ one-one-one counseling sessions, including initial and follow-up sessions.
3. Complete ___ initial financial coaching sessions.
4. Complete ___ follow up financial coaching sessions.
5. Maintain an overall utilization rate of appointment slots of at least ____%.
6. Maintain an overall appointment show rate of at least ___%.

Sample Outcome Objectives

In six months, the Service Provider will meet the following Outcome Objectives:

1. Clients enrolled in the program will collectively achieve a total of _____ positive financial outcomes. The service provider will track countable financial outcomes and upload verification in a secure database. The service provider will also quantify outcomes to measure total impact including total and average dollars saved, total and average debt reduced and total and average increases in credit score.

Positive financial outcomes include but are not limited to:

- Client opens or transitions to a safe and affordable account
- Clients successfully clears a negative banking record
- Client saves at least one week's worth of income
- Client decreases non-mortgage debt by at least 10%
- Client with no credit score establishes a credit score
- Client with an established credit score increases their score by at least 35 points



2. ___% of clients served through one-on-one Smart Money Coaching will have achieved at least one of the above positive outcomes.

To count as a result, the achievement must be verified by coaches through the uploading of documented proof such as financial statements showing the increase in savings or decrease in debt, credit report showing the establishment or increase in credit score and statement showing the opening or transitioning to a safe, affordable account.

3. At least ___% of clients are referred to other benefits and well-being services at SFHSS.
4. At least ___% of clients will increase their financial well-being (measured by the change in their CFPB financial well-being survey from the first session to 3 months after their first session).

C. Reporting Requirements

1. Monthly Reports

- a. Service Provider will provide a monthly report by the 10th day of the subsequent month of activities and outcomes, referencing the tasks as described in Service and Outcome Objectives in a formatted spreadsheet provided by OFE.
 - b. The monthly report should include any issues, concerns or recommendations. If Service Provider is not progressing towards goals as expected, the monthly report should include specific action steps being taken to address performance and meet project goals. The Service Provider should also report out on how much time was spent during the month when not in financial coaching sessions, including workshops, outreach and other engagement activities.
 - c. The monthly report should include deidentified individual data for clients, including active employee job class, title and years of employment or retiree status, City department or agency of employment, and city and zip code of residence.
 - d. Supporting documentation for the numbers presented in the reports must be maintained by the Service Provider.
2. Service Provider will provide a final report summarizing the contract activities and outcomes achieved, referencing the tasks as described in Service and Outcome Objectives. This report will also include accomplishments and challenges encountered. Service Provider will submit the report by the 10th day of the subsequent month following the end of the fiscal year.
 3. Service Provider will develop and deliver ad hoc reports as requested by OFE.



II. SMC Service Area 2: At-Risk Transitional Age Youth (TAY)

A. Description of Service

OFE is seeking to expand Smart Money Coaching to reach and meet the unique financial needs of at-risk transitional age youth (TAY), aged 16-24, including TAY experiencing homelessness. At-risk transitional age youth face unique financial barriers. For instance, TAY previously in the Foster Care system have a high likelihood of experiencing economic abuse, such as identity theft and/or damaged credit. Poor credit can have a major impact on their ability to access housing, employment and fair interest rates on credit. Economic abuse often impacts an individual's ability to open and maintain bank accounts, which are often entry points for accessing other safe, affordable products and services in the financial mainstream. The same financial instability and abuse can be said for youth experiencing homelessness. With limited options, unbanked individuals often rely on predatory financial services, such as payday lenders and check cashers to meet their financial needs, which charge exorbitant fees and can often destabilize them even further.

The financial coaching service provider will integrate Smart Money Coaching services into existing programs that engage with TAY to effectively reach them and strengthen their financial capability while they are receiving other supportive services such as workforce training and housing. Smart Money Coaching will support TAY to build towards financial security through a number of strategies, including repairing and building their credit, accessing safe, affordable accounts, utilizing direct deposit and bill payment to manage their funds, and accessing safe, affordable credit.

Smart Money Coaching in Service Area 2 will begin as early as January 2020 to support at-risk transitional age youth, with the opportunity to continue and expand services annually starting July 2020 to reach more TAY living, working or receiving services in San Francisco.

The selected financial coaching service provider must be able to provide the following core services:

1. Recruit, hire, train and supervise the financial coaches to provide services through the Smart Money Coaching program.
2. Provide 1 full time financial coach to serve Smart Money Coaching clients through one-on-one financial coaching sessions 5 days/week, with flexibility to expand coaching services after the first six months as needed.



3. Ensure that each Smart Money Coaching financial coach is a Certified Financial Counselor through the National Association of Certified Credit Counselors (NACCC), which enables them to provide financial coaching through Smart Money Coaching. If they are not currently certified, a plan and timeline for certification must be included in the proposal. The initial training, certification and any continued education provided by your organization should be included in the proposal.
4. Engage in outreach activities to increase awareness of coaching services with TAY community-based organizations (CBOs) and build trust with TAY community so that the youth feel comfortable and motivated to engage in coaching sessions.
5. Train CBOs working with TAY, identified by OFE and City department partners, on Smart Money Coaching, including how to schedule and refer TAY to coaching sessions.
6. The selected provider must be able to provide coaching services in-person at locations determined by OFE and partner City departments, including in neighborhoods such as Bayview-Hunters Point, Tenderloin, South of Market, and the Haight. Coaching sessions will also be provided via phone or in person as needed for youth placed in housing outside of San Francisco.
7. Provide coaching services during the entire week, including a schedule that allows for potentially daytime, evening and weekend coaching services.
8. Work with clients in one-on-one Smart Money Coaching sessions; conduct full client intake, needs assessment and establish an action plan with each client to achieve their financial goals.
9. Screen clients in one-on-one financial coaching for safe, affordable financial products and connect them as needed.
10. Support clients who are entering with initial financial barriers such as damaged credit and records in ChexSystems.
11. Schedule follow-up appointments with one-on-one coaching clients to ensure strong client retention, which is critical to outcome achievement.
12. Collect 4 client stories quarterly that highlight how the program has helped clients improve their financial health.
13. Track client attendance and outcomes to develop and execute on strategies to ensure that the program meets the service and outcome objectives of the grant.



14. Track additional data from clients based on discussions with OFE to assess the overall well-being of TAY clients, including information on housing and workforce stability.
15. Participate in monthly meetings with OFE to discuss client attendance and outcomes and troubleshoot any issues that arise.
16. Participate in Smart Money Coaching continued education trainings through OFE at a minimum of 8 hours per year. These trainings leverage expertise from City Hall and local community partners to integrate best practices into Smart Money Coaching. Examples of training topics include resolution processes for ChexSystems, understanding local asset limits and supporting victims of economic abuse.
17. Attend cross-training provided by CBOs and other City departments working with TAY.
18. Utilize a Smart Money Coaching data system to be identified by OFE to ensure consistency in data tracking, outcomes and impact, and ease of access for clients to Smart Money Coaching.
19. Provide a monthly report to OFE that includes activities conducted, outcomes achieved and any strategies to strengthen engagement in upcoming months.

B. Service and Outcome Objectives

Respondents should state in measurable, quantifiable terms the service and outcome objectives they will achieve in providing these services. The major purpose of objectives is to measure quantity, quality, and impact of services on the clients being served. Both quantitative and qualitative analysis shall be applied to measure program efficiency and effectiveness.

Sample Service Objectives

In six months, the Service Provider will meet the following Service Objectives:

1. Serve ___ total clients through one-on-one Smart Money Coaching.
2. Complete ___ one-one-one counseling sessions, including initial and follow-up sessions.
3. Complete ___ initial financial coaching sessions.
4. Complete ___ follow up financial coaching sessions.
5. Maintain an overall utilization rate of appointment slots of at least ___%.
6. Maintain an overall appointment show rate of at least ___%.



Sample Outcome Objectives

In six months, the Service Provider will meet the following Outcome Objectives:

1. Clients enrolled in the program will collectively achieve a total of _____ positive financial outcomes. The service provider will track countable financial outcomes and upload verification in a secure database. The service provider will also quantify outcomes to measure total impact including total and average dollars saved, total and average debt reduced and total and average increases in credit score.

Positive financial outcomes include but are not limited to:

- Client opens or transitions to a safe and affordable account
- Clients successfully clears a negative banking record
- Client saves at least one week's worth of income
- Client decreases non-mortgage debt by at least 10%
- Client with no credit score establishes a credit score
- Client with an established credit score increases their score by at least 35 points

2. ____% of clients served through one-on-one Smart Money Coaching will have achieved at least one of the above positive outcomes.

To count as a result, the achievement must be verified by coaches through the uploading of documented proof such as financial statements showing the increase in savings or decrease in debt, credit report showing the establishment or increase in credit score and statement showing the opening or transitioning to a safe, affordable account.

C. Reporting Requirements

1. Monthly Reports

- a. Service Provider will provide a monthly report by the 10th day of the subsequent month of activities and outcomes, referencing the tasks as described in Service and Outcome Objectives in a formatted spreadsheet provided by OFE.
- b. The monthly report should include any issues, concerns or recommendations. If Service Provider is not progressing towards goals as expected, the monthly report should include specific action steps being taken to address performance and meet project goals. The Service Provider should also report out on how much time was spent during the month when not in financial coaching sessions, including workshops, outreach and other engagement activities.



- c. The monthly report should include deidentified individual data for clients, including demographic information, funder, referral partner, location of service, and city and zip code of residence.
 - d. Supporting documentation for the numbers presented in the reports must be maintained by the Service Provider.
2. Service Provider will provide a final report summarizing the contract activities and outcomes achieved, referencing the tasks as described in Service and Outcome Objectives. This report will also include accomplishments and challenges encountered. Service Provider will submit the report by the 10th day of the subsequent month following the end of the fiscal year.
 3. Service Provider will develop and deliver ad hoc reports as requested by OFE.

III. SMC Service Area 3: Residents in low-income communities with inequitable financial access and opportunities

A. Description of Service

OFE is seeking to expand SMC to reach more residents in low-income communities and in communities with inequitable economic opportunity. The financial coaching service provider(s) would have opportunities to support coaching across the City at City department sites, community-based organizations (CBOs) and other locations identified by the financial coaching service provider in partnership with OFE. OFE is specifically interested in financial coaching service providers that can service the following neighborhoods and populations to support equitable access to residents in low-income neighborhoods, communities with banking deserts, and for populations with the highest rates of economic disparities.

Neighborhoods:

- Bayview-Hunters Point
- Tenderloin
- South of Market
- Treasure Island

Communities:

- African American/Black
- Pacific Islander
- Native American
- Hispanic/Latinx

If funding is available, Smart Money Coaching in Service Area 3 will begin as early as January 2020 to support residents in low-income communities with inequitable financial access and



opportunities. There will be opportunities to continue and expand services annually starting July 2020 based on funding availability.

The selected financial coaching service provider must be able to provide the following core services:

1. Recruit, hire and supervise the financial coaches to provide services through the Smart Money Coaching program. Hire coaches bi-lingual in Spanish, Mandarin and Chinese to meet the needs of the population being served.
2. Provide 1 full time financial coach to serve Smart Money Coaching clients through one-on-one financial coaching sessions 5 days/week, with flexibility to expand coaching services after the first six months as needed.
3. Ensure that each Smart Money Coaching financial coach is a Certified Financial Counselor through the National Association of Certified Credit Counselors (NACCC), which enables them to provide financial coaching through Smart Money Coaching. If they are not currently certified, a plan and timeline for certification must be included in the proposal. The initial training, certification and any continued education provided by your organization should be included in the proposal.
4. Engage in outreach activities to build awareness and trust of coaching services with residents.
5. Develop a site plan for Smart Money Coaching locations in target neighborhoods and train sites and local partners on Smart Money Coaching and appointment scheduling to build a strong referral network.
6. The selected provider must be able to provide coaching services in-person in one or more of the neighborhoods listed above to reach one or more of the communities listed above, and provide coaching sessions via phone as needed.
7. Provide coaching services during the week, including a schedule that allows for potentially daytime, evening and weekend coaching services.
8. Work with clients in one-on-one Smart Money Coaching sessions; conduct full client intake, needs assessment and establish an action plan with each client to achieve their financial goals.
9. Screen clients in one-on-one financial coaching for safe, affordable financial products and connect them as needed.



10. Support clients who are entering with initial financial barriers such as damaged credit and records in ChexSystems.
11. Schedule follow-up appointments with clients to ensure strong client retention, which is critical to outcome achievement.
12. Collect 4 client stories quarterly that highlight how the program has helped clients improve their financial health.
13. Track client attendance and outcomes to develop and execute on strategies to ensure that the program meets the service and outcome objectives of the grant.
14. Track additional data from clients based on discussions with OFE to assess the overall well-being of clients including information on housing and workforce stability.
15. Participate in monthly meetings with OFE to discuss client attendance and outcomes and troubleshoot any issues that arise.
16. Participate in Smart Money Coaching continued education trainings through OFE at a minimum of 8 hours per year. These trainings leverage expertise from City Hall and local community partners to integrate best practices into Smart Money Coaching. Examples of training topics include resolution processes for ChexSystems, understanding local asset limits and supporting victims of economic abuse.
17. Attend cross-training provided by CBOs and City departments working with residents in the neighborhood coaching is offered.
18. Utilize a Smart Money Coaching data system to be identified by OFE to ensure consistency in data tracking, outcomes and impact, and ease of access for clients to Smart Money Coaching.
19. Provide a monthly report to OFE that includes activities conducted, outcomes achieved and any strategies to strengthen engagement in upcoming months.

B. Service and Outcome Objectives

Respondents should state in measurable, quantifiable terms the service and outcome objectives they will achieve in providing these services. The major purpose of objectives is to measure quantity, quality, and impact of services on the clients being served. Both quantitative and qualitative analysis shall be applied to measure program efficiency and effectiveness.

Sample Service Objectives

In six months, the Service Provider will meet the following Service Objectives:



1. Serve ___ total clients through one-on-one Smart Money Coaching.
2. Complete ___ one-one-one counseling sessions, including initial and follow-up sessions.
3. Complete ___ initial financial coaching sessions.
4. Complete ___ follow up financial coaching sessions.
5. Maintain an overall utilization rate of appointment slots of at least ____%.
6. Maintain an overall appointment show rate of at least ___%.

Sample Outcome Objectives

In six months, the Service Provider will meet the following Outcome Objectives:

1. Clients enrolled in the program will collectively achieve a total of _____ positive financial outcomes. The service provider will track countable financial outcomes and upload verification in a secure database. The service provider will also quantify outcomes to measure total impact including total and average dollars saved, total and average debt reduced and total and average increases in credit score.

Positive financial outcomes include but are not limited to:

- Client opens or transitions to a safe and affordable account
 - Clients successfully clears a negative banking record
 - Client saves at least one week's worth of income
 - Client decreases non-mortgage debt by at least 10%
 - Client with no credit score establishes a credit score
 - Client with an established credit score increases their score by at least 35 points
2. ___% of clients served through one-on-one Smart Money Coaching will have achieved at least one of the above positive outcomes.

To count as a result, the achievement must be verified by coaches through the uploading of documented proof such as financial statements showing the increase in savings or decrease in debt, credit report showing the establishment or increase in credit score and statement showing the opening or transitioning to a safe, affordable account.

C. Reporting Requirements



1. Monthly Reports
 - a. Service Provider will provide a monthly report by the 10th day of the subsequent month of activities and outcomes, referencing the tasks as described in Service and Outcome Objectives in a formatted spreadsheet provided by OFE.
 - b. The monthly report should include any issues, concerns or recommendations. If Service Provider is not progressing towards goals as expected, the monthly report should include specific action steps being taken to address performance and meet project goals. The Service Provider should also report out on how much time was spent during the month when not in financial coaching sessions, including workshops, outreach and other engagement activities.
 - c. The monthly report should include deidentified individual data for clients, including demographic information, funder, referral partner, location of service, and city and zip code of residence.
 - d. Supporting documentation for the numbers presented in the reports must be maintained by the Service Provider.
2. Service Provider will provide a final report summarizing the contract activities and outcomes achieved, referencing the tasks as described in Service and Outcome Objectives. This report will also include accomplishments and challenges encountered. Service Provider will submit the report by the 10th day of the subsequent month following the end of the fiscal year.
3. Service Provider will develop and deliver ad hoc reports as requested by OFE

4. Pre-Proposal Information

A. RFQ Questions Deadline

Questions or requests for interpretation will only be accepted by email to jessica.j.lindquist@sfgov.org until the RFQ Questions Deadline, **October 10, 2019, by 5:00 pm PST.**

Proposer-specific questions about compliance with the City's requirements for vendors/suppliers are not subject to the above deadline and may still be asked and answered by the contact designated in this RFQ.

B. RFQ Answers and Clarifications

A summary of the clarifications, questions and answers pertaining to this RFQ will be posted on the Office of Contract Administration's Bid and Contracts website: <http://mission.sfgov.org/OCABidPublication>.



It is the responsibility of each Proposer to check for any RFQ Addenda, Question and Answer postings, and other updates posted regarding this RFQ.

5. Proposal Submission Requirements

A. Time and Place for Submission of Proposals

Proposers shall submit one (1) electronic pdf copy of the proposal for each service area to jessica.j.lindquist@sfgov.org. The subject of the email should include the RFQ number, agency name and Service Area. Electronic file title should include the RFQ number, agency name, Service Area your agency is responding to, number of files submitted (i.e. 1 of 4). Proposals must be received by **5:00 pm. PST, on October 30, 2019**. Late submissions will not be considered. Supplemental documents or revisions after the deadline will not be accepted. Department staff will confirm receipt of all Respondent submissions within one (1) working day after the deadline for receipt noted above.

Reminder: While respondents may apply to serve one or more Smart Money Coaching Service Area, a separate proposal package for each is required. Please email each proposal separately.

B. Proposal Submission Format

Organizations interested in responding to this RFQ must submit the following information, in the order and format specified below. All proposals for funding must be developed using the format below. This is necessary so that all proposals can receive fair and equal evaluation. Proposals not following the required format will not be considered for funding. Information must be at a level of detail that enables effective evaluation and comparison between proposals by the Proposal Evaluation Panel. The Agency must ensure that the proposal addresses the Selection Criteria.

It is preferred that text is unjustified (i.e., with a ragged-right margin) using Times New Roman 12 font.

C. Proposal Contents

Proposer must complete/provide the following in the order below:

- 1. RFQ Cover Page – (use form provided in Section 11).** Submit the cover page indicating the service area for which the Respondent is applying, signed by a person authorized to obligate the organization to perform the commitments contained in the proposal. Submission of this document will constitute a representation by the organization that the organization is willing and able to perform the commitments contained in the proposal.



2. **Minimum Qualifications –up to 3 pages.** All consultants/agencies submitting proposals for funding must provide a Minimum Qualifications Narrative describing in detail how the proposing agency meets each of the Minimum Qualifications. A statement that the Respondent is currently a certified vendor with the City and County of San Francisco or is willing and able to become a certified vendor within ten (10) days after notice of intent to award a contract must be included. Any proposals failing to demonstrate these qualifications will be considered non-responsive and will not be eligible for proposal review or award of grant. (Refer to section 7, Item A)
3. **Scope of Work– up to 5 pages.** Description of your agency’s ability to deliver the services proposed in this RFQ and your specific program approach to deliver the services proposed in this RFQ. Please include the organization’s approach to and experience with coaching with a particular emphasis on describing the client experience. This may include a detailed description of a typical coaching session, relevant materials used during sessions, and any additional information that will fully explain the applicant’s plans for achieving client outcomes including how a coach engages clients in follow up activities. Please also include the current technology system your organization uses to collect and manage client data including what data is tracked. Please provide detailed service plan to provide all the core services indicated in Section 3. Scope of Services. Please also list and explain the specific service and outcome objectives to be accomplished through the proposal specifying metrics for a six-month period with one full-time coach. Please specify which outcome objectives your organization believes are most important for strengthening financial capability for the service area(s) you are applying to serve and detail your reasoning. For Service Area 1, please indicate which employers you have worked with in the past to provide one-on-one coaching to their employees. For Service Area 2, please indicate the TAY populations and community-based organizations your organization has worked with. For Service Area 3, please explain which neighborhoods and/or communities you would be providing services to and your experience working with these neighborhoods and/or communities.
4. **Budget – up to 3 pages.** Please provide a budget with all proposed costs to be supported through this contract for a six-month term for one full-time coach. Respondents must also provide a budget narrative that clearly explains the basis for each expense listed on the budget. Please also provide the estimated cost of service for a one-year contract for one full-time coach as well as if service requires an additional one, two or three coaches.



5. References – up to 1 page.

Please provide three relevant references that we can reach out to if needed to determine the applicability of experience to the services the City is requesting, and the quality of services provided.

6. Evaluation

This section describes the guidelines used for analyzing and evaluating the responses and for Respondent pre-qualification. It is the City's intent to pre-qualify Respondent(s) that provide the best overall qualifications to the City inclusive of fee considerations. Organizations selected for pre-qualification are not guaranteed a contract. This RFQ does not in any way limit the City's right to solicit contracts for similar or identical services if, in the City's sole and absolute discretion, it determines the pre-qualified list is inadequate to satisfy its needs.

A. Evaluation Team

City representatives will serve as the Evaluation Team responsible for evaluating Respondents. Specifically, the team will be responsible for the evaluation and rating of the responses for pre-qualification, for conducting reference checks, and for interviews, if desired by the City.

B. Minimum Qualifications

The applicant organization must have demonstrated the capacity and experience to manage this project, including:

- Knowledge and/or assessment of the financial service and coaching needs of the proposed service area and a successful track record to providing solutions and services most appropriate to addressing the specific needs of clients in the proposed service area.
- Experience with data tracking and reporting to government agencies and the ability to track, manage and report on critical data points for each client.
- Financial coaches must be Certified Financial Counselors through the National Association of Certified Credit Counselors (NACCC) by start of service. Certification costs \$1350 per staff and takes 160 hours to complete. These costs can be included as part of the proposed budget.



- Demonstrate the willingness and ability to comply with the City contracting requirements set forth in Section VII of this RFQ.

See each service area below for additional minimum qualifications:

Service Area 1: Members of San Francisco Health Service System

- A minimum of three (3) years working with public-sector employers to provide financial coaching services to employees and/or retirees.

Service Area 2: At-Risk Transitional Age Youth

- A minimum of three (3) years of experience working with at-risk transitional age youth (TAY) and successfully supporting them to resolve financial barriers and achieve positive financial outcomes
- Network and connections to organizations and City departments working with transitional age youth in San Francisco.

Service Area 3: Residents in low-income communities with inequitable financial access and opportunities

- A minimum of three (3) years of experience working with residents in low-income communities and communities with inequitable economic opportunity
- A minimum of three (3) years of experience working with the specific neighborhood(s) (Bayview-Hunters Point, Treasure Island, Tenderloin, South of Market) and/or communities (African American/Black, Hispanic/Latinx, Pacific Islander, Native American) identified in your proposal.

C. Evaluation Criteria for Pre-qualification

Each RFQ response that meets the Minimum Qualifications will be evaluated in accordance with the criteria below. A Respondent must receive a score of 70 points or above out of the 100 total possible points for each Service Area to be pre-qualified for that Service Area. There is no numerical limit to the number of firms that may be pre-qualified.

Organizational Qualifications (25 points)



- The respondent has demonstrated success attracting and retaining talent to ensure ability to provide service.
- The respondent has qualified, trained staff to provide the services described. If training is required, the respondent indicates a timeline and process to ensure on-time implementation of service.
- The respondent clearly demonstrates strong management and supervision to oversee program implementation.
- The respondent clearly demonstrates that it has a strong plan to deliver the Smart Money Coaching program as proposed.
- The respondent demonstrates provision of effective, comparable services in the past and work with target population in service area.
- The respondent demonstrates experience delivering financial coaching with demonstrable outcomes.
- The respondent possesses the administrative infrastructure needed to perform data tracking around service and outcome objectives for Smart Money Coaching. The proposal describes sound methods and a good data collection system.

Scope of Work (50 points)

- The respondent demonstrates the necessary understanding of the service area and experience working with and understanding the needs of the clients in the service area in order to provide effective services for Smart Money Coaching.
- The respondent provides easily accessible and effectively designed services to service area with the capacity and flexibility to meet a continuum of financial needs. For Service Area 3, the applicant clearly demonstrates how they can effectively serve low-income, multilingual individuals/families in a variety of stages of financial need and crisis.
- The respondent provides a strong program design in sufficient detail and clarity of the program listed in Section 3. Scope of Services.
- The respondent's proposed services are appropriate in addressing the needs of the clients.
- The respondent clearly identifies specific and realistic services and outcome objectives and how they will be met. This includes clear timelines and milestones around implementation and service delivery.
- The respondent has connections and existing resources in the community that would strengthen the program.
- The respondent has specific methods for collection of necessary service utilization and performance outcome and/or customer satisfaction data.

Fiscal Capacity (25 points)



- Respondent's budget is clear and easy to understand.
- Respondent provides a budget for six-months of coaching with 1 full-time coach as well as projected annual cost for expansion of service to include an additional one, two and three coaches.
- Respondent's budget reflects sound, adequate allocation of resources.
- The respondent possesses the administrative infrastructure necessary to support the program including sufficient cash flow.
- Respondent reflects the effective use of organizational resources/external resources, including leveraged funds, designated exclusively for this program.

D. Contractor Selection Processes

Respondents that meet all the minimum qualifications and score 70 points and above for each Service Area will be added to the pre-qualified list for as-needed services in that Service Area. Due to the varied nature of the services to be performed, the City reserves the right to contract with any or all pre-qualified Respondents.

Selection Interviews

Following the Response Evaluation process, Respondents may be invited to interviews with the Evaluation Team. Interviews, if pursued by the City, will consist of standard questions asked of selected Respondents, and specific questions regarding individual proposals.

The City has sole and absolute discretion over whether interviews will be conducted or not to select Respondents for contract negotiations.

Reference Checks

Reference checks, including, but not limited to, prior clients may be used to determine the applicability of Respondent experience to the services the City is requesting and the quality of services and staffing provided to prior clients, as well as adherence to schedules/budgets and Respondent's problem-solving, project management and communication abilities, as well as performance on deliverables and outcomes, and effectiveness in meeting or exceeding project objectives.

Other Terms and Conditions

The selection of any pre-qualified Respondent for contract negotiations shall not imply acceptance by the City of all terms of the response, which may be subject to further negotiation and approvals before the City may be legally bound thereby. If a satisfactory contract cannot be negotiated in a reasonable time with any pre-qualified Respondent, then the City, in its sole discretion, may terminate negotiations and begin contract negotiations with any other



remaining pre-qualified Respondents. The City, in its sole discretion, has the right to approve or disapprove any staff person assigned to a firm's projects before and throughout the contract term. The City reserves the right at any time to approve, disapprove, or modify proposed project plans, timelines and deliverables.

Please note: Agencies submitting proposals that have previously been contracted by the City and County of San Francisco and/or Federal agencies to provide goods and/or services must successfully demonstrate compliance with performance/monitoring requirements specified in previous grants/contracts (corrective actions) in order to be considered responsive to this RFQ.

Documented failure to correct performance/monitoring deficiencies identified in past City and County grants/contracts may result in Agency disqualification to participate in this RFQ.

7. Terms and Conditions for Receipt of Proposals

A. Errors and Omissions in RFQ

Proposers are responsible for reviewing all portions of this RFP. Proposers are to promptly notify the Department, in writing, if the proposer discovers any ambiguity, discrepancy, omission, or other error in the RFP. Any such notification should be directed to the Department promptly after discovery, but in no event later than 72 hours prior to the date that proposals are due. Modifications and clarifications will be made by addenda as provided below.

B. Inquiries Regarding RFQ

Proposers shall submit all questions concerning this RFQ, scope of services or requirements in writing by email only before the RFQ Questions Deadline **of October 10, 2019 by 5:00 pm** PST and directed to: **jessica.j.lindquist@sfgov.org**. All Proposer questions concerning the RFQ process shall be submitted no later than 72 hours prior to the Proposals Deadline. Proposers who fail to do so will waive all further rights to protest, based on these specifications and conditions.

C. Objections to RFQ Terms

Should a proposer object on any ground to any provision or legal requirement set forth in this RFP, the proposer must, not less than 72 hours prior to the RFP deadline, provide written notice to the Department setting forth with specificity the grounds for the objection. The failure of a proposer to object in the manner set forth in this paragraph shall constitute a complete and irrevocable waiver of any such objection.



D. Change Notices

The Department may modify the RFP, prior to the Proposals Deadline, by issuing Addenda to the RFP, which will be posted at <http://mission.sfgov.org/OCABidPublication>. The Proposer shall be responsible for ensuring that its proposal reflects any and all Addenda issued by the Department prior to the Proposals Deadline regardless of when the proposal is submitted. Therefore, the City recommends that the Proposer consult the website frequently, including shortly before the Proposals Deadline, to determine if the Proposer has downloaded all RFP Addenda. It is the responsibility of the Proposer to check for any Addenda, Questions and Answers, and updates, which will be posted on the City's Bid and Contracts website: <http://mission.sfgov.org/OCABidPublication>.

E. Term of Proposal

Submission of a proposal signifies that the proposed services and prices are valid for 180 calendar days from the proposal due date and that the quoted prices are genuine and not the result of collusion or any other anti-competitive activity. At Proposer's election, the proposal may remain valid beyond the 180 day period in the circumstance of extended negotiations.

F. Revision of Proposal

A proposer may revise a proposal on the proposer's own initiative at any time before the deadline for submission of proposals. The proposer must submit the revised proposal in the same manner as the original. A revised proposal must be received on or before, but no later than the proposal due date and time.

In no case will a statement of intent to submit a revised proposal, or commencement of a revision process, extend the proposal due date for any proposer. At any time during the proposal evaluation process, the Department may require a proposer to provide oral or written clarification of its proposal. The Department reserves the right to make an award without further clarifications of proposals received.

G. Errors and Omissions in Proposal

Failure by the Department to object to an error, omission, or deviation in the proposal will in no way modify the RFP or excuse the vendor from full compliance with the specifications of the RFP or any contract awarded pursuant to the RFP.

H. Financial Responsibility

The City accepts no financial responsibility for any costs incurred by a firm in responding to this RFP. Submissions of the RFP will become the property of the City and may be used by the City in any way deemed appropriate.

I. Proposer's Obligations under the Campaign Reform Ordinance



Proposers must comply with Section 1.126 of the S.F. Campaign and Governmental Conduct Code, which states:

No person who contracts with the City and County of San Francisco for the rendition of personal services, for the furnishing of any material, supplies or equipment to the City, or for selling any land or building to the City, whenever such transaction would require approval by a City elective officer, or the board on which that City elective officer serves, shall make any contribution to such an officer, or candidates for such an office, or committee controlled by such officer or candidate at any time between commencement of negotiations and the later of either (1) the termination of negotiations for such contract, or (2) three months have elapsed from the date the contract is approved by the City elective officer or the board on which that City elective officer serves.

If a Proposer is negotiating for a contract that must be approved by an elected local officer or the board on which that officer serves, during the negotiation period the Proposer is prohibited from making contributions to:

- The officer's re-election campaign;
- A candidate for that officer's office; and
- A committee controlled by the officer or candidate.

The negotiation period begins with the first point of contact, either by telephone, in person, or in writing, when a Proposer approaches any city officer or employee about a particular contract or grant, or a city officer or employee initiates communication with a potential contractor or Service provider about a contract or grant. The negotiation period ends when a contract or grant is awarded or not awarded to the Proposer. Examples of initial contacts include: (1) a Proposer contacts a city officer or employee to promote himself or herself as a candidate for a contract or grant; and (2) a city officer or employee contacts a provider to propose that the contractor apply for a contract or grant. Inquiries for information about a particular contract or grant, requests for documents relating to a Request for Proposal, and requests to be placed on a mailing list do not constitute negotiations.

Violation of Section 1.126 may result in the following criminal, civil, or administrative penalties:

- **Criminal.** Any person who knowingly or willfully violates section 1.126 is subject to a fine of up to \$5,000 and a jail term of not more than six months, or both.
- **Civil.** Any person who intentionally or negligently violates section 1.126 may be held liable in a civil action brought by the civil prosecutor for an amount up to \$5,000.
- **Administrative.** Any person who intentionally or negligently violates section 1.126 may be held liable in an administrative proceeding before the Ethics Commission held pursuant to the Charter for an amount up to \$5,000 for each violation.



For further information, Proposers should contact the San Francisco Ethics Commission at (415) 581-2300.

J. Sunshine Ordinance

In accordance with S.F. Administrative Code Section 67.24(e), Proposers' bids, responses to RFQs and all other records of communications between the City and persons or firms seeking contracts or grants shall be open to inspection immediately after a contract or grant has been awarded. Nothing in this provision requires the disclosure of a private person's or organization's net worth or other proprietary financial data submitted for qualification for a contract or other benefits until and unless that person or organization is awarded the contract or benefit. Information provided which is covered by this paragraph will be made available to the public upon request.

K. Public Access to Meetings and Records

If a Proposer is a non-profit entity that receives a cumulative total per year of at least \$250,000 in City funds or City-administered funds and is a non-profit organization as defined in Chapter 12L of the S.F. Administrative Code, the Proposer must comply with Chapter 12L. The Proposer must include in its proposal (1) a statement describing its efforts to comply with the Chapter 12L provisions regarding public access to Proposer's meetings and records, and (2) a summary of all complaints concerning the Proposer's compliance with Chapter 12L that were filed with the City in the last two years and deemed by the City to be substantiated. The summary shall also describe the disposition of each complaint. If no such complaints were filed, the Proposer shall include a statement to that effect. Failure to comply with the reporting requirements of Chapter 12L or material misrepresentation in Proposer's Chapter 12L submissions shall be grounds for rejection of the proposal and/or termination of any subsequent Agreement reached on the basis of the proposal.

L. Reservations of Rights by the City

The issuance of this RFQ does not constitute an agreement by the City that any contract or grant will actually be entered into by the City. The City expressly reserves the right at any time to:

1. Waive or correct any defect or informality in any response, proposal, or proposal procedure;
2. Reject any or all proposals;
3. Reissue a Request for Proposals;
4. Prior to submission deadline for proposals, modify all or any portion of the selection procedures, including deadlines for accepting responses, the specifications or requirements for any materials, equipment or services to be provided under this RFQ, or the requirements for contents or format of the proposals;



5. Procure any materials, equipment or services specified in this RFQ by any other means;
or
6. Determine that no project will be pursued.

M. No Waiver

No waiver by the City of any provision of this RFQ shall be implied from any failure by the City to recognize or take action on account of any failure by a Proposer to observe any provision of this RFQ.

N. Local Business Enterprise Goals and Outreach

Due to county, federal, state and private funding for these services, Local Business Enterprise bid discounts will not be used in this RFQ.

O. Compliance with Previous Grant and Contract Requirements

Agencies submitting proposals that have previously been granted by the City and County of San Francisco and/or Federal agencies to provide goods and/or services must successfully demonstrate compliance with performance/monitoring requirements specified in previous contracts or grants (corrective actions) in order to be considered responsive to this RFQ. Documented failure to correct performance/monitoring deficiencies identified in past City and County contracts or grant may result in agency disqualification to participate in this RFQ.

P. Other Terms and Conditions

The selection of any Proposer for contract or grant agreement negotiations shall not imply acceptance by the City of all terms of any proposal or response to this RFQ, which may be subject to further negotiation and approvals by the City.

If a satisfactory contract or grant agreement cannot be negotiated in a reasonable time with the selected Proposer, then the City, in its sole discretion, may terminate negotiations and begin contract or grant agreement negotiations with the next highest scoring Proposer or may continue competition among remaining Proposers without reinitiating the RFQ process.

The City reserves the right at any time to approve, disapprove, or modify proposed staffing, plans, timelines and deliverables, provided that all modifications are within the scope of services sought by this RFQ.

This RFQ does not in any way limit the City's right to solicit contracts or grant agreements for similar or identical services if, in the City's sole and absolute discretion, it determines the proposals submitted in response to this RFQ are inadequate to satisfy its needs.



8. City Agreement Requirements

A. Compliance with Laws and Regulations

Proposers must comply with all applicable State, Federal, and local laws. In the event any governmental restrictions may be imposed which would necessitate alteration of the material, quality, workmanship or performance of the items offered on this Proposal prior to their delivery, it shall be the responsibility of the successful Proposer to notify the City at once, indicating in their letter the specific regulation which required such alterations. The City reserves the right to accept any such alterations, including any price adjustments occasioned thereby, or to cancel the contract.

B. City's Approval Rights over Subcontractors and Subcontractor Payments

The City has approval rights over the use of all Subcontractors. Proposers must identify all current Subcontractors in their Proposal. All current and future Subcontractors must conform to all City policies regarding Subcontractors. Furthermore, each Proposer understands, acknowledges, and agrees that if it subcontracts with a third party for services, the Proposer accepts responsibility for full and prompt payment to the third party. Any dispute between the Proposer and the third party, including any payment dispute, will be promptly remedied by the Proposer. Failure to promptly remedy or to make prompt payment to a third party (Subcontractor) may result in the City's withholding of payment to the Proposer.

C. Release of Liability

The Proposer hereby releases all individuals, entities and firms from all claims and losses that may arise from said individuals, entities or firms providing information, comments, or conclusions to inquiries that the City and County of San Francisco may make regarding the qualifications of any individual or firm seeking to be selected as a contractor or Subcontractor in connection with this RFQ. This release is freely given and will be applicable whether or not the proposals by said individuals, entities or firms are accurate or not, or made willfully or negligently.

D. Term of Cost and Work Effort Estimate

Submission of a Proposal signifies that the proposed services and prices are valid for the full term of the contract awarded under this RFQ, including all options to extend, and that the quoted prices are genuine and not the result of collusion or any other anti-competitive activity.

The City may award contract(s) or grant(s), based on Proposals received without discussion. A Proposer's initial cost and work effort estimate should, therefore, be based on the most favorable terms available. The City reserves the right to accept other than the lowest price offer and reject all Proposals that are not responsive to this RFQ.



E. Standard Agreement Provisions

The successful Proposer will be required to enter into a contract or grant agreement. Failure to timely execute the agreement, or to furnish any and all insurance certificates and policy endorsement, surety bonds or other materials required in the agreement, shall be deemed an abandonment of a contract or grant offer. The City, in its sole discretion, may select another Proposer.

F. Nondiscrimination in Contracts and Benefits

The successful Proposer will be required to agree to comply fully with and be bound by the provisions of Chapters 12B and 12C of the San Francisco Administrative Code. Generally, Chapter 12B prohibits the City and County of San Francisco from entering into contracts or leases with any entity that discriminates in the provision of benefits between employees with domestic partners and employees with spouses, and/or between the domestic partners and spouses of employees. The Chapter 12C requires nondiscrimination in contracts in public accommodation. Additional information on Chapters 12B and 12C is available on the CMD's website at <http://sfgov.org/cmd/>.

G. Minimum Compensation Ordinance (MCO)

The successful Proposer will be required to agree to comply fully with and be bound by the provisions of the Minimum Compensation Ordinance (MCO), as set forth in S.F. Administrative Code Chapter 12P. Generally, this Ordinance requires contractors to provide employees covered by the Ordinance who do work funded under the contract with hourly gross compensation and paid and unpaid time off that meet certain minimum requirements. For the amount of hourly gross compensation currently required under the MCO, see www.sfgov.org/olse/mco. Note that this hourly rate may increase on January 1 of each year and that contractors will be required to pay any such increases to covered employees during the term of the contract. Additional information regarding the MCO is available on the web at www.sfgov.org/olse/mco.

H. Health Care Accountability Ordinance (HCAO)

The successful Proposer will be required to agree to comply fully with and be bound by the provisions of the Health Care Accountability Ordinance (HCAO), as set forth in S.F. Administrative Code Chapter 12Q. Contractors should consult the San Francisco Administrative Code to determine their compliance obligations under this chapter. Additional information regarding the HCAO is available on the web at www.sfgov.org/olse/hcao.

I. First Source Hiring Program (FSHP)

If the contract is for more than \$50,000, then the First Source Hiring Program (Admin. Code Chapter 83) may apply. Generally, this ordinance requires contractors to notify the First



Source Hiring Program of available entry-level jobs and provide the Workforce Development System with the first opportunity to refer qualified individuals for employment.

Contractors should consult the San Francisco Administrative Code to determine their compliance obligations under this chapter. Additional information regarding the FSHP is available on the web at <http://oewd.org/first-sourceand> from the First Source Hiring Administrator, (415) 701-4848.

J. Conflicts of Interest

The successful Proposer will be required to agree to comply fully with and be bound by the applicable provisions of state and local laws related to conflicts of interest, including Section 15.103 of the City's Charter, Article III, Chapter 2 of City's Campaign and Governmental Conduct Code, and Section 87100 et seq. and Section 1090 et seq. of the Government Code of the State of California. The successful Proposer will be required to acknowledge that it is familiar with these laws; certify that it does not know of any facts that constitute a violation of said provisions; and agree to immediately notify the City if it becomes aware of any such fact during the term of the Agreement.

Individuals who will perform work for the City on behalf of the successful Proposer might be deemed consultants under state and local conflict of interest laws. If so, such individuals will be required to submit a Statement of Economic Interests, California Fair Political Practices Commission Form 700, to the City within ten calendar days of the City notifying the successful Proposer that the City has selected the Proposer.

K. Insurance Requirements

Upon award, Awarded Providers shall provide a copy of current insurance certificate naming the City as Additional Insured in a separate endorsement page, or submit evidence that it can obtain the following coverage and name the City as Additional Insured: (1) Workers' Compensation, in statutory amounts, with Employers' Liability Limits not less than \$1,000,000 each accident, injury or illness; (2) Commercial General Liability Insurance with limits not less than \$1,000,000 each occurrence Combined Single Limit for Bodily Injury and Property Damage, including Contractual Liability, Personal Injury, Products and Completed Operations; (3) Commercial Automobile Liability Insurance with limits not less than \$1,000,000 each occurrence Combined Single Limit for Bodily Injury and Property Damage, including Owned, Non-Owned and Hired auto coverage, as applicable; and (4) Professional Liability Insurance for negligent acts, errors or omission with respect to professional or technical services with limits not less than \$1,000,000 for each claim.

L. Compliance with Municipal Codes



Awarded Providers that do not comply with laws set forth in San Francisco's Municipal Codes may be unable to enter into an agreement with the City. Some of the laws are included in this RFQ.

M. Companies Headquartered in Certain States

This Agreement is subject to the requirements of Administrative Code Chapter 12X, which prohibits the City from entering into contracts with companies headquartered in states with laws that perpetuate discrimination against LGBT populations or where any or all of the work on the contract will be performed in any of those states. Proposers are hereby advised that Proposers which have their United States headquarters in a state on the Covered State List, as that term is defined in Administrative Code Section 12X.3, or where any or all of the work on the contract will be performed in a state on the Covered State List may not enter into contract with the City. A list of states on the Covered State List is available at the website of the City Administrator.

9. Protest Procedures

The City reserves the right to proceed with its Awarded Provider selection and/or negotiation process during any protest period. The City will cease its Awarded Provider selection process only if and when it receives a notification of decision that is in favor of the protester.

A. Protest of Non-Responsiveness Determination

Within five business days of the City's issuance of a notice of non-responsiveness, any Proposer that has submitted a proposal and believes that the City has incorrectly determined that its proposal is non-responsive may submit a written notice of protest by email (fax is not acceptable). Such notice of protest must be received by the City on or before the fifth business day following the City's issuance of the notice of non-responsiveness. The notice of protest must include a written statement specifying in detail each and every one of the grounds asserted for the protest. The protest must be signed by an individual authorized to represent the Proposer, and must cite the law, rule, local ordinance, procedure or RFQ provision on which the protest is based. In addition, the protestor must specify facts and evidence sufficient for the City to determine the validity of the protest.

B. Protest of Contract or Grant Award

Within five business days of the City's issuance of a notice of intent to award contract(s) or grant(s) under this RFQ, any Proposer that has submitted a responsive proposal, and believes that the City has incorrectly selected another Proposer for award, may submit a written notice of protest by e-mail (fax is not acceptable). Such notice of protest must be received by the City on or before the fifth (5th) business day after the City's issuance of the notice of intent to award a contract(s) or grant(s).



The notice of protest must include a written statement specifying in detail each and every one of the grounds asserted for the protest. The protest must be signed by an individual authorized to represent the Proposer, and must cite the law, rule, local ordinance, procedure or RFQ provision on which the protest is based. In addition, the protestor must specify facts and evidence sufficient for the City to determine the validity of the protest.

All protests must be received by the due date. Protests **must** be submitted by email addressed to Tajel Shah, Chief Assistant Treasurer at tajel.shah@sfgov.org. Protests or notice of protests made by mail, orally (e.g., by telephone) or by FAX will not be considered.

10. Standard City Vendor Forms¹

A. How to Become Eligible to Do Business with the City

Before the City can award any award to a provider, all providers must meet the minimum requirements described below. There may be additional requirements placed upon a provider depending on the type of good or service to be purchased.

B. Mandatory Forms

At a minimum, in order to become eligible to do business with the City, a provider must submit the following documents to the Vendor Support Division via the City's supplier portal located at <https://sfcitypartner.sfgov.org/>:

1. Vendor Application Packet (includes **New Vendor Number Request Form** and **IRS Form W-9**)
2. CCSF Vendor - Business Registration (Electronic Submission - you must have a vendor number to complete)
3. CMD 12B-101 Declaration of Nondiscrimination in Contracts and Benefits

C. Provider Eligibility and Invoice Payment

Providers must have a City-issued Supplier number, have all compliance paperwork submitted and approved by the City, and have an executed agreement or purchase order before payments can be made. Once a Supplier number has been assigned, an email notification will be provided by the City's Vendor File Support Division. This notification will include instructions on how to sign up to receive payments through the City's supplier portal located at <https://sfcitypartner.sfgov.org/>.


¹ In this RFQ section, the term "Vendor" is used interchangeably with "Supplier," and describes a provider seeking to enter into contract or grant agreement with the City. Since the City's transition to the PeopleSoft Financial System (F\$P) in 2017, City providers are now assigned Supplier identification numbers (Supplier IDs), which replace previously-assigned Vendor numbers. Any references on proposal forms to "Vendor Number" shall mean a Supplier ID, assigned by the City. For more information, please visit <https://sfcitypartner.sfgov.org/>.




D. Vendor Eligibility Forms

Form	Purpose/Info	Routing
<u>CCSF Vendor - Business Registration (Electronic Submission - you must have a vendor number to complete)</u>	This declaration is required for city vendors to determine if you are required to obtain a Business Registration Certificate.	https://sfcitypartner.sfgov.org/
<u>Declaration of Nondiscrimination in Contracts and Benefits with supporting documentation</u> (Form CMD-12B-101)	This Declaration is used by the City’s Contract Monitoring Division to determine if a vendor offers benefits to employees. When a vendor offers benefits, it must be verified that all benefits, including insurance plans and leaves, are offered equally to employees with spouses and employees with domestic partners. For more information and assistance, please visit the City Administrator’s Contract Monitoring Division Equal Benefits web page.	https://sfcitypartner.sfgov.org/
<u>Vendor Profile Application</u>	Includes New Vendor Number Request Form and IRS Form W-9.	https://sfcitypartner.sfgov.org/

E. Supplemental Forms

Form:	Required If:
Minimum Compensation Ordinance (MCO) Declaration ( pdf)	You have at least \$25,000 (\$50,000 for non-profit organizations) in cumulative annual business with a City department or departments and have more than 5 employees, including employees of any parent, subsidiaries and Subcontractors.
Health Care Accountability Ordinance (HCAO)	You have at least \$25,000 (\$50,000 for non-profit organizations) in cumulative annual business with a City department or departments and have more than 20 employees (more than 50



Declaration ( pdf)	employees for nonprofit organizations), including employees of any parent, subsidiaries or Subcontractors.
Insurance Requirements (pdf)	The solicitation requires the successful Proposer to demonstrate proof of insurance.
Payment (Labor and Material) Bond (pdf)	The solicitation requires the awarded vendor to post a Payment (Labor and Material) bond.
Performance Bond (pdf)	The solicitation requires the awarded vendor to post a Performance bond.
Local Business Enterprise Program Application (<u>Contract Monitoring Division</u>)	You desire to participate in the City’s Local Business Enterprise Program which helps certain financially disadvantaged businesses increase their ability to compete effectively for City contracts

For further guidance, refer to the City’s supplier training videos that are located online at:
<https://sfcitypartner.sfgov.org/>



11. RFQ Cover Page

SMART MONEY COACHING SERVICE AREA: _____

NAME OF ORGANIZATION: _____

ADDRESS: _____

DIRECTOR: _____

PHONE/FAX#: _____

EMAIL: _____

FEDERAL EMPLOYER #: _____

BUDGET FOR ONE FULL-TIME COACH FOR 6 MONTHS OF SERVICE: \$ _____

Signature of authorized representative(s):

Name: _____ Title: _____

Signature: _____ Date: _____

Submit an electronic copy to jessica.j.lindquist@sfgov.org.