



**SAN FRANCISCO
HUMAN SERVICES AGENCY**

Department of Benefits
and Family Support

Department of Disability
and Aging Services

P.O. Box 7988
San Francisco, CA
94120-7988
www.SFHSA.org



London Breed
Mayor

Trent Rhorer
Executive Director

MEMORANDUM

TO: DISABILITY AND AGING SERVICES COMMISSION
THROUGH: KELLY DEARMAN, EXECUTIVE DIRECTOR
FROM: CINDY KAUFFMAN, DEPUTY DIRECTOR
ESPERANZA ZAPIEN, DIRECTOR OF CONTRACTS
DATE: JULY 19, 2023

DS
EB

SUBJECT: GRANT MODIFICATION: **SAN FRANCISCO LGBT
COMMUNITY CENTER (NON-PROFIT)** FOR PROVISION
OF SMART MONEY FINANCIAL COACHING FOR LGBTQ
OLDER ADULTS & ADULTS WITH DISABILITIES

	<u>Current</u>	<u>Modification</u>	<u>Revised</u>	<u>Contingency</u>	<u>Total</u>
GRANT TERM:	07/01/19- 06/30/23	7/01/23- 6/30/24	07/01/19- 06/30/24		
GRANT AMOUNT:	\$293,455	\$78,092	\$371,547	\$37,155	\$408,702
ANNUAL AMOUNTS:	<u>FY 23/24</u> \$78,092				
Funding Source	<u>County</u>	<u>State</u>	<u>Federal</u>	<u>Contingency</u>	<u>Total</u>
FUNDING:	\$371,547			\$37,155	\$408,702
PERCENTAGE:	100%				100%

The Department of Disability and Aging Services (DAS) requests authorization to modify the existing grant with San Francisco LGBT Community Center for the period of July 1, 2023 to June 30, 2024, in the additional amount of \$78,092 plus a 10% contingency for a revised total amount not to exceed \$408,702. The purpose of this modification is to extend the term to provide financial coaching services aimed at helping individuals manage their finances, achieving positive financial outcomes and improving financial well-being.

Background

The San Francisco - Office of Financial Empowerment manages a Smart Money coaching program throughout the city through work with various departments and to various populations. DAS has partnered with San Francisco-Office of Financial Empowerment (SF-OFE) to provide this Smart Money coaching program to LGBTQ+ older adults since FY17/18. This area of need was identified in the LGBT Aging Task Force work. The report revealed that some LGBTQ+ older adults struggle with low incomes and poor financial literacy. The report recommended the implementation of financial literacy training services targeting the LGBTQ+ older adult community. To address the recommendation effectively and deliver quality services, DAS collaborated with the SF-OFE in FY 17/18 to add Smart Money Coaching to the portfolio of DAS services.

Services to be Provided

Under this modification, the grantee will continue to provide the Smart Money Coaching program to the LGBTQ+ community of older adults and adults with disabilities living in San Francisco. DAS and SF-OFE will remain collaborative partners. Through the Smart Money Coaching program, the Grantee will provide free, confidential, one-on-one financial coaching services to help individuals manage their finances and achieve financial goals through the program. The Smart Money Coaching program includes assessing individual financial situations, identifying financial needs, creating action plans to resolve financial issues, and developing strategies to meet individuals' financial goals.

Selection

Grantee was selected through Request for Proposals #809 which was competitively bid in February 2019.

Funding

This grant will be funded entirely through City and County funds, the Dignity Fund.

ATTACHMENTS

Appendix A-1, Scope of Services

Appendix B-1, Budget

**Appendix A-1 – Services to be Provided
San Francisco LGBT Community Center
Smart Money Coaching
July 1, 2019 – June 30, 2024
Amended July 2023**

I. Purpose

The purpose of the grant is to offer free and confidential one-on-one financial coaching to older adults and/or adults with disabilities who self-identify as LGBTQ+ and live in the City and County of San Francisco through Smart Money Coaching. Smart Money Coaching is a financial coaching program managed by the San Francisco Office of Financial Empowerment (SF-OFE) and is intended to help individuals manage their finances and achieve their financial goals. DAS and SF-OFE are collaborating to offer the Smart Money Coaching program to the target population.

II. Definitions

Adult with a Disability	A person 18 years of age or older living with a disability
SF DAS GetCare	A web-based application that provides specific functionalities for contracted agencies to use to perform consumer intake/assessment/enrollment, record service objectives, run reports, etc.
CARBON	Contracts Administration, Reporting and Billing On Line System
City	City and County of San Francisco, a municipal corporation
Client	An older adult or adult with a disability who has received one-on-one financial coaching provided by the Grantee through the Smart Money Coaching program and reflected in SF DAS GetCare through client enrollment, used interchangeably with “unduplicated consumer”
Coaching Site/Coaching Site Partner	A community partner that provides services to the target population and/or has the capacity to refer the target population to the grantee for Smart Money Coaching. The coaching site partner provides the physical space for Smart Money Coaching appointments and helps attract and refer clients to the Smart Money Coaching program.
Communities of Color	Persons who identify with a race or ethnicity other than non-Hispanic White
Controller	Controller of the City and County of San Francisco or designated agent
DAS	Department of Disability and Aging Services
Dignity Fund / Fund	The City and County of San Francisco, City Charter, Sections 16.128-1 through 16.128-12. DAS will expend monies in the Fund solely to help seniors and adults with disabilities secure and utilize the services and support necessary to age with dignity in their own homes and communities.
Dignity Fund Community Needs Assessment (DFCNA)	A community needs assessment report required every four years by the City Charter Amendment for the Fund. The findings from each DFCNA inform an allocation plan for the expenditure of the Fund. Dignity Fund Community Needs Assessment

Disability	Mental, cognitive and/or physical impairments, including hearing and visual impairments, that result in substantial functional limitations in one (1) or more of the following areas of major life activity: self-care, receptive and expressive language, learning, mobility, and self-direction, capacity for independent living, economic self-sufficiency, cognitive functioning, and emotional adjustment
FICA	Federal Insurance Contribution Act
FICO	Credit Score developed by the company Fair Isaac Corporation
Financial Coach	An individual certified to provide financial coaching by a financial accreditation organization. Acceptable certifying agencies include but are not limited to the Association for Financial Counseling and Planning Education (AFCPE), the National Association of Certified Credit Counselors (NACC), and the National Foundation for Credit Counseling (NFCC).
Financial Coaching	For the purpose of this grant agreement, a certified financial coach will work with a client enrolled in the Smart Money Coaching program to assess their current financial situation and identify their personal financial goals. Subsequently, the coach will develop a customized action plan for the client and provide support along the way to achieve their goals and improve their financial stability.
Grantee	San Francisco LGBT Community Center
LGBTQ+	An acronym/term used to refer to persons who self-identify as non-heterosexual and/or whose gender identity does not correspond to their birth sex. This includes, but is not limited to, lesbian, gay, bisexual, transgender, genderqueer, and gender non-binary
Low Income	Having income at or below 300% of the federal poverty line defined by the federal Bureau of the Census and published annually by the U.S. Department of Health and Human Services. This is only to be used by consumers to self-identify their income status, not to be used as a means test to qualify for the program
OAC	Dignity Fund Oversight and Advisory Committee
OCM	Office of Contract Management, Human Services Agency
OFE / SF-OFE	Office of Financial Empowerment, City and County of San Francisco Office of the Treasurer and Tax Collector
Older Adult	Person who is 60 years of age or older; used interchangeably with “senior”
Senior	Person who is 60 years of age or older; used interchangeably with the “older adult”
SF-HSA	Human Services Agency of the City and County of San Francisco
Smart Money Coaching	A program of the San Francisco Office of Financial Empowerment that provides free, confidential one-on-one financial coaching in partnership with a nonprofit financial coaching provider
SOGI	Sexual Orientation and Gender Identity; Ordinance No. 159-16 amended the San Francisco Administrative Code to require City departments and contractors that provide health care and social services to seek to collect and analyze data concerning the sexual

	orientation and gender identity of the clients(consumers) they serve. (Chapter 104, Sections 104.1 through 104.9)
Unduplicated Consumer/Consumer (UDC)	An older adult or adult with a disability who has received one-on-one financial coaching provided by the Grantee through the Smart Money Coaching program and reflected in SF DAS GetCare through consumer enrollment, used interchangeably with “client”

III. Target Population

This grant will serve all residents of San Francisco, specifically, older adults and adults with disabilities living in the City and County of San Francisco who self-identify as LGBTQ. Additional target priorities include members of a population with one or more of the following equity factors identified in the Dignity Fund Community Needs Assessment.

- Social isolation
- Low income
- Limited or no English-speaking proficiency
- Communities of color

IV. Eligibility for Program Enrollment

- A. A resident of San Francisco; and
- B. A person who is an older adult or an adult with a disability; and
- C. Identifies as a member of the LGBTQ+ community.

V. Description of Services

- A. Grantee will provide free, confidential one-on-one financial coaching through the Smart Money Coaching program at the coaching sites identified in Appendix F.
- B. Grantee will recruit, hire, and supervise the financial coaches certified by a financial accreditation organization to provide services through the Smart Money program. Grantee will ensure that each financial coach receives the initial required training from SF-OFE and passes a final exam that enables them to provide financial coaching through the Smart Money Coaching program. Grantee will provide continuing education to financial coaches as needed to maintain quality service and meet the needs of the target population.
- C. Grantee will ensure that financial coaches provide services through the Smart Money Coaching in four primary areas: banking, savings, debt, and credit. Services will include but are not limited to assessing clients’ financial situation, identifying financial needs, providing triage for financial crisis, determining the nature of clients’ financial situation, reviewing clients’ credit and banking history, helping clients create action plans to resolve financial issues, and helping clients set goals and develop strategies to meet those goals. Grantee will ensure that clients are connected to beneficial financial products when appropriate (e.g., safe and affordable checking and savings accounts, credit building products, affordable loans).

- D. Grantee will ensure that financial coaches schedule follow-up appointments as needed to promote successful outcomes and client retention.
- E. Grantee will conduct outreach to engage the target population and recruit coaching site partners. Grantee will ensure that coaching site partners enhance program exposure and have the capacity to refer clients to the program. Grantee will have a formal agreement in place with each coaching site partner that at minimum identifies the location of the physical space provided for financial counseling services, the days and hours the space is available, and guidelines around the referral process.
- F. Grantee shall ensure adequate and culturally competent staffing (paid and/or volunteer) to administer the program, deliver quality services to meet the needs of the client, and adhere to all program standards.
- G. Grantee will support SF-OFE's public marketing efforts by participating in outreach events and presentations as requested by SF-OFE.
- H. Grantee will work with SF-OFE as needed to develop and execute strategies to ensure that the program meets the service and outcome objectives of this grant.
- I. Grantee will meet with the coaching site partner/s at least quarterly to discuss client engagement, referrals, and troubleshoot any issues that arise.
- J. Grantee will attend quarterly meetings with DAS and SF-OFE to report on service outcomes and objectives.
- K. Grantee will be compliant with the Health Insurance Portability and Accountability Act of 1996 (HIPAA) privacy and security rules as applicable.
- L. Grantee will have policy and procedures that are compliant with local/city, state, and federal regulatory agencies, including the DAS policy memoranda manual.
- M. Grantee will ensure that units of service provided through this grant agreement are tracked, distinguishable and entered in SF DAS GetCare and other secure databases requested by SF-OFE and/or DAS.

VI. Location and Time of Services

The details of the sites and operation hours are as attached in the Site Chart, (Appendix F).

VII. Service Objectives

On an annual basis, the Grantee will meet the following service objectives:

Grantee will enroll at least the number of unduplicated consumers (UDC) and provide the units of service detailed in Table A below.

Table A						
Service Objective Summary Table	FY 19-20	FY 20-21	FY 21-22	FY 22-23	F 23-24	Total
Total Number of Clients (UDC)	75	75	75	75	75	375
New Smart Money Coaching Clients	55	54	53	50	50	262
Returning Clients	20	21	22	25	25	115
Total Number of Financial Coaching Sessions	130	130	130	130	130	650
Number of Initial Counseling Sessions	55	54	53	50	50	262
Number of Follow-up Counseling Sessions	75	76	77	80	80	388
Show Rate	75%	75%	75%	75%	75%	

VIII. Outcome Objectives

A. Clients enrolled in the program will collectively achieve a total of 57 positive financial outcomes. Positive financial outcomes as defined by SF-OFE include:

1. Client opens a safe and affordable bank account.
2. Client maintains active use of bank account.
3. Client saves at least one week's worth of income.
4. Client adopts new saving behaviors.
5. Client decreases non-mortgage debt by at least 10%.
6. Client with no credit score establishes a credit score.
7. Client with an established credit score increases their score by at least 35 points.
8. Client reduces the number of delinquent accounts on their credit report.

To count as a positive financial outcome, the achievement must be verified by coaches through the uploading of documented proof to a secure database designated by SF-OFE 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 safe, affordable bank accounts.

B. 50% of clients served through one-on-one Smart Money Coaching this year will have achieved at least one positive financial outcome as described above in Outcome Objective A.

C. At least 75% of Smart Money Coaching clients surveyed will report an increase in financial well-being.*

**Based on a survey created by the Grantee with input from DAS and/or SF-OFE and a sample size of at least 60% of the enrolled UDCs.*

IX. Reporting Requirements

- A. Grantee will provide a monthly report of activities and will enter the monthly metrics in the CARBON database by the 15th of the following month.
- B. Grantee will enroll eligible consumers into the program funded through this grant agreement by entering the consumer data obtained from consumers using the DAS provided or DAS approved intake form into the SF DAS GetCare database in accordance with DAS policy.
- C. Grantee will enter into the SF DAS GetCare Service Unit section all the units of service by the 5th working day of the month for the preceding month.
- D. Grantee will enter monthly reports into the CARBON database system that includes the following information:
 - Number of unduplicated consumers served during the month.
 - Number of units of service provided during the month.
- E. Grantee will provide an annual report summarizing the contract activities, referencing the tasks as described in Section VII and VIII, Service Objectives and Outcome Objectives, respectively. This report will also include accomplishments and challenges encountered by the Grantee. Grantee will enter the annual metrics in the CARBON database by the 15th of the month following the end of the program year.
- F. Grantee shall issue a fiscal closeout report at the end of the fiscal year. The Grantee will submit the report to SF-HSA through CARBON system no later than July 31 each grant year.
- G. Grantee will provide an annual consumer satisfaction survey report to DAS and SF-OFE by March 15 each grant year or a mutually agreed upon date between DAS and the Grantee.
- H. Grantee shall develop and deliver a bi-annual summary report of SOGI data collected as requested by DAS/SF-HSA. The due dates for submitting the summary reports are January 10th (for July 1 – December 31 data) and July 10th (for January 1 – June 30 data).
- I. Grantee shall develop and deliver ad hoc reports as requested by SF-HSA, DAS, and/or SF-OFE.

For assistance with reporting requirements or submission of reports, contact:

Johanna.Gendelman@sfgov.org

Senior Contract Manager, Office of Contract Management

Or

Melissa.Mcgee@sfgov.org

Program Manager, DAS Office of Community Partnerships

Or

Andrea.Yee@sfgov.org

Manager, Smart Money Coaching, Office of Financial Empowerment

X. Monitoring Activities

A. Program Monitoring and Smart Money Coaching Oversight: Program monitoring will include review of compliance to specific program standards or requirements; consumer eligibility and any targeted mandates, back up documentation for the units of service and all reporting including the log of service units which is based on the service provision hours; sign-in sheets of consumers who participated in services, and progress of service and outcome objectives; how consumer records are collected and maintained; reporting performance including monthly service unit reports on SF DAS GetCare, maintenance of service unit logs; agency and organization standards, which include current organizational chart, evidence of provision of training to staff regarding the Elder Abuse Reporting, evidence that program staff have completed security awareness training; program operation, which includes a review of a written policies and procedures manual of all DAS funded programs, written project income policies if applicable, grievance procedure posted in the center/office, and also given to the consumers who are homebound, hours of operation are current; a board of director list and whether services are provided appropriately according to Sections IV, V, VI, VII, and VIII.

SF OFE provides overall program oversight of Smart Money Coaching across the City. This role includes setting standards for performance metrics; city-wide financial coaching data analysis; ongoing professional development and training for financial coaches; and leveraging best practices from the Cities for Financial Empowerment Coalition of cities integrating financial coaching. SF-OFE will be monitoring the activities and outcomes of the program, provide overall oversight of the grantee's work across all coaching site locations including DAS, and work closely with DAS to help ensure success of the program.

B. Fiscal Compliance and Contract Monitoring: Fiscal monitoring will include review of the Grantee's organizational budget, the general ledger, quarterly balance sheet, cost allocation procedures and plan, State and Federal tax forms, audited financial statement, fiscal policy manual, supporting documentation for selected invoices, cash receipts and disbursement journals. The compliance monitoring will include review of Personnel Manual, Emergency Operations Plan, compliance with the Americans with Disabilities Act, subcontracts, and MOUs, and the current board roster and selected board minutes for compliance with the Sunshine Ordinance.

	A	D	G	L	R	S	T
1	Appendix B-1, Page 1						
2	Document Date: 12/22/21						
3	HUMAN SERVICES AGENCY CONTRACT BUDGET SUMMARY						
4							
5	Contractor's Name					Term	
6	SF LGBT Center					7/1/19 - 6/30/24	
7	(Check One) New ___ Renewal ___ Modification XXX						
8	If modification, Effective Date of Mod. 7/1/2023 No. of Mod. 1						
9	Program: Smart Money Financial Coaching						
10	Budget Reference Page No.(s)						(Total)
11	Program Term	7/1/19 - 6/30/20	7/1/20 - 6/30/21	7/1/21 - 6/30/22	7/1/22 - 6/30/23	7/1/23 - 6/30/24	7/1/19 - 6/30/24
12	Expenditures						
13	Salaries & Benefits	\$56,639	\$49,171	\$63,455	\$62,915	\$62,915	\$297,207
14	Operating Expense	\$3,450	\$12,981	\$1,840	\$5,000	\$5,000	\$28,271
15	Subtotal	\$60,089	\$62,152	\$65,295	\$67,915	\$67,915	\$325,478
16	Indirect Percentage (%)	15%	15%	15%	15%	15%	15%
17	Indirect Cost (Line 16 X Line 15)	\$9,012	\$9,022	\$9,793	\$10,177	\$10,177	\$48,182
18	Capital Expenditure						
19	Total Expenditures	\$69,101	\$71,174	\$75,088	\$78,092	\$78,092	\$371,547
20	HSA Revenues						
21	General Fund	\$69,101	\$71,174	\$75,088	\$78,092	\$78,092	\$371,547
22							
23							
24							
25	TOTAL HSA REVENUES	\$69,101	\$71,174	\$75,088	\$78,092	\$78,092	\$371,547
26	Other Revenues						
27							
28							
29							
30							
31							
32	Total Revenues	\$69,101	\$71,174	\$75,088	\$78,092	\$78,092	\$371,547
33							
35	Prepared by: Robert Ordenana, Deputy Executive Director						
36	HSA-CO Review Signature: _____						
37	HSA #1						

	A	I	P	Y	Z	AA	AB	AC	AI	AJ	AK
1	SF LGBT Center										
2	Program: Smart Money Financial Coaching										
3											
4											
5											
6											
7	Salaries & Benefits Detail										
8											
9											
10		7/1/19 - 6/30/20	7/1/20 - 6/30/21	7/1/21 - 6/30/22				7/1/22 - 6/30/23	7/1/23 - 6/30/24	(Total)	
11		DAS Program	DAS Program	DAS Program	Agency Totals		For HSA Program		DAS Program	DAS Program	DAS Program
12	POSITION TITLE	Budgeted Salary	Budgeted Salary	Budgeted Salary	Annual Full Time Salary for FTE	Total % FTE	% FTE	Adjusted FTE	Budgeted Salary	Budgeted Salary	Budgeted Salary
13	Dir of Financial Services	\$12,158		\$9,301	\$93,012	100%	10%	0.10	\$6,019	\$6,019	\$33,497
14	Financial Coach #1	\$35,705	\$21,120	\$9,504	\$63,363	1.00	15%	0.15	\$8,885	\$8,885	\$84,100
15	Financial Coach #2			\$15,648	\$62,590	1.00	25%	0.25	\$4,321	\$4,321	\$24,290
16	Financial Coach #3								\$900	\$900	\$1,800
17	Housing Coach			\$4,501	\$45,006	1.00	10%	0.10	\$10,770	\$10,770	\$26,041
18	Financial Services Associate		\$17,529	\$11,280	\$56,399	1.00	20%	0.20	\$10,880	\$10,880	\$50,569
19	Dir of Employee Experience			\$1,100	\$92,412	1.00	1%	0.01	\$1,500	\$1,500	\$4,100
20	Director of Programs			\$2,260	\$122,016	1.00	2%	0.02	\$10,183	\$10,183	\$22,625
21	Executive Director		\$2,357	\$1,785	\$150,000	1.00	1%	0.01			\$2,357
22	TOTALS	\$47,863	\$41,006	\$55,379	\$684,798	8.00	0.84	0.84	\$53,458	\$53,458	\$249,378
23											
24	FRINGE BENEFIT RATE					18%					
25	EMPLOYEE FRINGE BENEFITS	\$8,776	\$8,165	\$10,189	\$125,996				\$9,457	\$9,457	\$46,044
26											
27											
28	TOTAL SALARIES & BENEFITS	\$56,639	\$49,171	\$65,568	\$810,794				\$62,915	\$62,915	\$297,207
29	HSA #2										

	A	B	G	H	M	N	S	X	A	AJ	AK	AL	A	AN
1	SF LGBT Center													Appendix B-1, Page 3
2	Program: Smart Money Financial Coaching													
3														
4														
5	Opearting Expenses													
6														
7														
8														
9														
10														
11														
12	<u>Expenditure Category</u>		<u>7/1/19 - 6/30/20</u>	<u>7/1/20 - 6/30/21</u>	<u>7/1/21 - 6/30/22</u>	<u>7/1/22 - 6/30/23</u>	<u>7/1/19 - 6/30/24</u>	<u>7/1/19 - 6/30/24</u>	(Total)					
13	Rental of Property			\$4,029										\$4,029
14	Utilities(Elec, Water, Gas, Phone, Scavenger)			\$502										\$502
15	Office Supplies, Postage													
16	Building Maintenance Supplies and Repair													
17	Printing and Reproduction													
18	Insurance													
19	Staff Training		\$3,450											\$3,450
20	Staff Travel-(Local & Out of Town)													
21	Rental of Equipment													
22														
23	<u>Consultant/Subcontractor (Descriptive Title)</u>													
24	Mission Asset Fund (Lending Circles)			\$7,500										
25	Staff Recruitment						\$5,000		\$5,000					\$10,000
26														
27														
28														
29	<u>Other</u>													
30	Client Transportation													
31	Credit Builder Alliance			\$596										\$596
32	Program Supplies			\$354										\$354
33	Software: Database (portion)					\$1,840								\$1,840
34														
35														
36	TOTAL OPERATING EXPENSE		\$3,450	\$12,981	\$1,840	\$5,000		\$5,000						\$28,271
37														
38	HSA #3													