

**Mayor's Fund to Advance New York City
Request for Proposals
The Collaborative for Neighborhood Financial Health**

253 Broadway, 6th Floor
New York, New York 10007
Main: 212.788.7794
Fax: 212.312.0930
www.nyc.gov/Fund

Bill de Blasio
Mayor, City of New York

Chirlane McCray
Chair, Board of Directors

Rob Speyer
Chair, Board of Advisors

Darren Bloch
Executive Director

1. OVERVIEW

The Mayor's Fund to Advance New York City ("Mayor's Fund"), with the assistance of the New York City Department of Consumer Affairs Office of Financial Empowerment ("DCA/OFE"), seeks a Collaborative of Consultants ("The Collaborative") to partner with each other in creating a framework and strategy for defining and measurably improving neighborhood-level financial health.¹ Under the direction of the Mayor's Fund, with the assistance of DCA/OFE, the Collaborative will: 1) assist DCA/OFE in developing a neighborhood-based financial empowerment framework – creating indicators to measure and evaluate a neighborhood's financial health²; 2) work with local stakeholders to collect baseline data and develop a set of campaign/intervention ideas to positively impact one or more identified indicators within a selected neighborhood; and 3) implement one outcome-oriented campaign in the selected neighborhood.

The Mayor's Fund seeks to further the goal of DCA/OFE to significantly bolster DCA/OFE's impact and reach by building DCA/OFE's organizational capacity to drive neighborhood-level results. This initiative seeks to enable DCA/OFE to identify and harness local formal and informal systems and structures to magnify positive financial health outcomes for neighborhoods, and thereby for low-income New Yorkers, across New York City at an unprecedented scale.

The total budget for the Collaborative is \$210,000 over approximately 12 months of engagement and will be paid upon the submission and approval of the deliverables outlined in Section 7.

2. IMPORTANT DATES

Release: August 28, 2015

Information Session: September 9, 2015, 10:00 am at the Department of Consumer Affairs – 42 Broadway, 8th Floor. Potential applicants will have an opportunity to meet one another and discuss possible partnerships. The sign-in list for the session will be shared with attendees in order to facilitate the building of potential teams of respondents.

Proposal Due Date: September 21, 2015

Interviews: Week of September 21, 2015 (as needed)

Selection Notification: September 25, 2015

Project Kick Off: Week of October 5, 2015

Project Completion: September 30, 2016

¹ The Collaborative should have one lead Consultant that will serve as the primary consultant and project coordinator for the overall Collaborative.

² CFSI defines financial health as a state when "your daily financial system helps you build resilience and take advantage of opportunity"

As part of this project, we will be looking to develop a definition for "neighborhood financial health". Why Consumer Financial Health. CFSI. To be published in October 2015.

MAYOR'S FUND
TO ADVANCE
NEW YORK CITY

253 Broadway, 6th Floor
New York, New York 10007
Main: 212.788.7794
Fax: 212.312.0930
www.nyc.gov/Fund

Bill de Blasio
Mayor, City of New York

Chirlane McCray
Chair, Board of Directors

Rob Speyer
Chair, Board of Advisors

Darren Bloch
Executive Director

3. INQUIRIES

Please submit any questions about the contents of the solicitation to Yvonne Bruzual, yburzual@dca.nyc.gov. The answers to submitted questions will be shared at the Information Session and emailed to those who express interest in responding to the solicitation either by attending the Information Session or by sending an email to Yvonne Bruzual.

4. SUBMISSION DIRECTIONS

Please submit proposals via email to Yvonne Bruzual at ybruzual@dca.nyc.gov or by mail to:

New York City Department of Consumer Affairs
Office of Financial Empowerment
42 Broadway, 3rd Floor
New York, NY, 10004
Attn: Yvonne Bruzual

5. BACKGROUND

The Mayor's Fund to Advance New York City, chaired by First Lady Chirlane McCray, is a 501(c) (3) not-for-profit organization that facilitates high-impact public-private partnerships throughout New York City's five boroughs. As the City of New York's primary non-profit partner, the Mayor's Fund works to combine the reach of government with the creativity of the private sector. Over its 20-year history, the Mayor's Fund has helped cultivate a wave of partnerships between City Hall, agency staff and the broader civic and philanthropic community that advance innovation and produce measurable results around some of the most critical issues of our time.

Launched in 2006, DCA/OFE is the first local government initiative in the country with the specific mission to educate, empower, and protect individuals and families with low incomes so they can build assets and make the most of their financial resources.

The cornerstone to DCA/OFE's strategy has been the development and operation of a network of Financial Empowerment Centers (FECs). DCA/OFE launched its first FEC pilot site in 2008, providing neighborhood-based, free one-on-one financial advice and guidance targeted to the specific financial situation of the individual. As the demand for the Center grew and its demonstrated impact remained strong, a number of additional Centers were launched. Recognizing the importance of this work, the FEC initiative was baselined as a core City service in January 2011. Currently, there are nearly thirty FECs which have served over 35,000 individuals.

**MAYOR'S FUND
TO ADVANCE
NEW YORK CITY**

253 Broadway, 6th Floor
New York, New York 10007
Main: 212.788.7794
Fax: 212.312.0930
www.nyc.gov/Fund

Bill de Blasio
Mayor, City of New York

Chirlane McCray
Chair, Board of Directors

Rob Speyer
Chair, Board of Advisors

Darren Bloch
Executive Director

As part of this work, DCA/OFE identified seven individual level indicators that clients are on the path toward achieving outcomes related to financial stability (see Table 1).

The FECs have helped clients achieve thousands of meaningful

outcomes including the reduction of more than \$33 million in outstanding debt and the accumulation of over \$3.5 million in savings. However, despite DCA/OFE's ongoing work to leverage technology and other service delivery systems, to date the FECs have served far fewer than those in need.

Even if one-on-one counseling could be available to every low-income New Yorker, one-on-one counseling does not address the systemic issues within a neighborhood (or city) that may be at the heart of an individual's broken financial health. These issues may be structural, such as the prevalence and convenience of fringe financial institutions like check-cashers, the mismatch between the services offered by mainstream financial institutions and the needs of the community, the lack of affordable fresh food, or the limiting ways in which rent payments are collected. Alternatively, these issues may be rooted in belief systems across a neighborhood or segments of a neighborhood, which can prevent or deter residents from engaging with financial empowerment services. For example, belief systems might include a passed-down generational perception that the NYC Housing Authority will try to recoup from a household any additional savings accumulated (which is not true) or stigmas around mainstream financial institutions. Additionally, one-on-one counseling as a standalone program fails to leverage the unique assets within a neighborhood to further the group's economic interests and well-being. These assets might include its collective purchasing power, strong social networks, or existing financial institutions.

Therefore, neighborhoods matter. Too often, the neighborhood in which a child is born dictates his or her access to economic opportunities as well as lifetime earnings. By analyzing longitudinal data, a recent study by Harvard researchers demonstrated that every year of exposure to a better environment improves a child's chances of success.³ Local institutions, whether it is the local place of worship, bodega, or bank, shape and reinforce both perceived and actual economic opportunities for residents. Given this

Banking	Open or transition to a safe and affordable bank account
	Bank account is open 6 months later
Establish/Improve Credit	Establish a credit score
	Increase credit score by at least 35 points
Reduce total debt	Decrease debt by at least 10%,
Increase total savings	Increase savings by at least 2% of net income,
	Establish and maintain a regular savings habit (3 months)

³ Chetty, Raj, and Nathaniel Hendren. 2015. "The Impacts of Neighborhoods on Intergenerational Mobility: Childhood Exposure Effects and County-Level Estimates".

MAYOR'S FUND TO ADVANCE NEW YORK CITY

253 Broadway, 6th Floor
New York, New York 10007
Main: 212.788.7794
Fax: 212.312.0930
www.nyc.gov/Fund

Bill de Blasio
Mayor, City of New York

Chirlane McCray
Chair, Board of Directors

Rob Speyer
Chair, Board of Advisors

Darren Bloch
Executive Director

reality, in order to significantly impact the financial health of the majority of low-income New Yorkers, we must determine how to design and execute measurable neighborhood-level financial health interventions.

This initiative will aid DCA/OFE in developing a neighborhood financial empowerment framework and will assist in creating indicators to measure and evaluate a neighborhood's financial health. The Collaborative, which will enter into a contract with the Mayor's Fund, will receive support and guidance from the Mayor's Fund and assistance from DCA/OFE, to design and manage a community engagement process to further inform and develop the neighborhood financial empowerment framework based on data and interactions with residents as well as other community stakeholders. The community engagement process will include the creation of a series of culturally relevant, educational, and participatory data collection modules and intervention design charrettes. For example, a module might have participants track their individual spending, and then map their spending collectively to identify inefficiencies and neighborhood wide overspending. Another example is a charrette with community leaders to design potential neighborhood interventions to address high priced goods or lack of services.

The Collaborative will be required to prototype a neighborhood campaign or intervention that will engage a core group of low-income residents and other stakeholders, as well as impact one or more of the neighborhood financial health indicators. The campaign or intervention will be determined based on the depth and breadth of the research, indicators, and community engagement conducted by the Collaborative. A campaign might focus on developing and executing community-wide savings or debt reduction goals, or a community-wide buying club to reduce monthly expenses. This will inform the development of future neighborhood and potential citywide campaigns to promote neighborhood financial health outcomes.

6. TARGET COMMUNITY DISTRICTS

Preference will be given to submissions that select a neighborhood within a community district listed in Table 2. These community districts have been identified as those across New York City with the highest levels of financial insecurity.⁴

⁴ "Ratcliffe, Caroline, Signe-Mary McKernan, Emma Kalish, and Steven Martin. Forthcoming. "How Do New Yorkers Perceive Their Financial Security?"

**MAYOR'S FUND
TO ADVANCE
NEW YORK CITY**

253 Broadway, 6th Floor
New York, New York 10007
Main: 212.788.7794
Fax: 212.312.0930
www.nyc.gov/Fund

Bill de Blasio
Mayor, City of New York

Chirlane McCray
Chair, Board of Directors

Rob Speyer
Chair, Board of Advisors

Darren Bloch
Executive Director

Candidate Community Districts	
Bronx	Morrisania/East Tremont (CD 3&6)
	Mott Haven/Hunts Point (CD 1&2)
Brooklyn	Brownsville/Ocean Hill (CD 16)
	South Crown Heights (CD 9)
	Bushwick (CD 4)
	Bedford-Stuyvesant (CD 3)
Manhattan	Central Harlem (CD 10)
	East Harlem (CD 11)
Queens	Elmhurst/Corona (CD 4)
	Rockaways (CD 14)
	Sunnyside/Woodside (CD 2)
Staten Island	North Shore (CD 1)

Neighborhoods within community districts not in Table 2 will still be considered with compelling justification included in solicitation response.

7. KEY ACTIVITIES AND DELIVERABLES OF THE COLLABORATIVE

#	Activity	Timeline	Deliverable	Payment Schedule ⁵ (Not to exceed the listed amount)
1	Work Plan: Develop detailed Work Plan for overall project and deliverables.	Month 1 (October 2015)	Work Plan	\$25,000
2	Research & design of preliminary neighborhood-level financial health indicators: Conduct a literature review (e.g.: HUD's Sustainable Communities) to inform the development of a set of initial "financial empowerment" neighborhood metrics for selected neighborhood; conduct <i>up to</i> 10 interviews/ focus groups with residents and key stakeholders to better understand behavior, beliefs, and patterns around asset	Month 1-2 (October 2015- November 2015)	2) Preliminary set of neighborhood-level financial health indicators (including appropriate definition of "neighborhood") with available baseline information in selected neighborhood; 3) Summary of notes from interviews or other chosen research and/or data gathering events.	\$25,000

⁵ The Payment Schedule indicates scheduled payment installments. These payments will be made upon receipt of corresponding deliverable(s), as outlined in 7 "Key Activities and Deliverables of the Collaborative". Each payment installment will not exceed the amount listed. These payments should not dictate your proposed allocation of the full program budget across all activities and deliverables of the Collaborative.

MAYOR'S FUND
TO ADVANCE
NEW YORK CITY

253 Broadway, 6th Floor
New York, New York 10007
Main: 212.788.7794
Fax: 212.312.0930
www.nyc.gov/Fund

Bill de Blasio
Mayor, City of New York

Chirlane McCray
Chair, Board of Directors

Rob Speyer
Chair, Board of Advisors

Darren Bloch
Executive Director

	building and financial empowerment in selected community; use this research to inform identification of indicators and next steps of project. The Collaborative may propose other comparable research and design methodologies in their response if they choose in lieu of the interviews/focus groups.			
3	<p><i>Development of 3-5 community charrettes/activities tool kit drafts:</i> Develop a process to secure outstanding baseline indicators for selected neighborhood from both secondary and primary sources; Develop 3-5 community charrettes/activities to engage community to get primary data for selected neighborhood indicators and develop ideas for campaigns to improve financial health of the community. The intent is for research, design, and idea generation to be done in collaboration with local stakeholders and residents. This process could inform the indicators that are selected for a final draft, gather the data to set those indicators and/or create campaign/intervention ideas to move those indicators. The charrettes/activities should include, but not be limited to, foundational supply-side and demand-side primary research on selected neighborhood including mapping the ways in which money is spent, and the formal and informal institutions in the community that contribute to financial health. These institutions may</p>	Month 1-2 (October 2015- November 2015)	<p>4) Document outlining process to secure baseline indicators for selected neighborhood from both primary and secondary sources;</p> <p>5) Outlines and plans for 3-5 community charrettes/activities (ultimately to become a toolkit that could be used in other neighborhoods).</p>	\$25,000

**MAYOR'S FUND
TO ADVANCE
NEW YORK CITY**

253 Broadway, 6th Floor
New York, New York 10007
Main: 212.788.7794
Fax: 212.312.0930
www.nyc.gov/Fund

Bill de Blasio
Mayor, City of New York

Chirlane McCray
Chair, Board of Directors

Rob Speyer
Chair, Board of Advisors

Darren Bloch
Executive Director

	include financial institutions, bodegas, day care facilities, etc.			
4	<p>Conduct 3-5 community charrettes/ activities & develop 5 viable community campaign /intervention ideas: Conduct charrettes/activities in collaboration with community stakeholders and residents. The charrettes/activities will enable the collection of primary data to inform key financial health indicators, and to identify potential campaigns, interventions or activities to create neighborhood level change.</p>	Month 3-5 (December 2015-February 2016)	<p>6) Updated neighborhood-level indicators, toolkit for future execution of the charrettes/activities;</p> <p>7) Five one page overviews of viable potential campaign or intervention ideas;</p> <p>8) Visual representation of the ways in which money is spent within a community (highlighting potential inefficiencies and opportunities), plus a two-page overview of the ways in which the money flows in a neighborhood;</p> <p>9) Summary of existing institutions (formal and informal) in the community that contribute to neighborhood financial health. These institutions may include financial institutions, major employers, social service agencies, major landlords bodegas, day care facilities, etc.).</p>	\$35,000
5	<p>Plan campaign/intervention: Work with Mayor's Fund, assisted by DCA/OFE, to select one short-term outcome-oriented trial campaign/intervention from activity #4 to implement. Design an implementation plan and budget.</p> <p>An example campaign could be identifying opportunities to decrease regular expenses</p>	Month 5-6	10) Project Plan for campaign, budget for campaign, summary of campaign.	

**MAYOR'S FUND
TO ADVANCE
NEW YORK CITY**

253 Broadway, 6th Floor
New York, New York 10007
Main: 212.788.7794
Fax: 212.312.0930
www.nyc.gov/Fund

Bill de Blasio
Mayor, City of New York

Chirlane McCray
Chair, Board of Directors

Rob Speyer
Chair, Board of Advisors

Darren Bloch
Executive Director

	by pooling resources. Campaigns/interventions should be outcome-orientated, participatory, preferably scalable, and should drive neighborhood-level change.			
6	Implement campaign/intervention: Engage partners to implement the selected campaign/intervention.	Month 6-11 (March 2016-August 2016)	11) 1-2 page brief to report back to community on the impacts of the campaign	\$75,000
7	White paper development & dissemination of learnings: Write a white paper to include: a) identification of final neighborhood metrics for financial health, b) a description of the community engagement process used to identify campaign priorities and develop the community financial health assessment, c) a menu of potential local campaigns to advance metrics (at individual and neighborhood levels), d) reflections on and impacts of campaign prototype, e) ways to scale and potentially replicate the model in other neighborhoods.	Month 12 (September 2016)	12) External-facing white paper 13) Internal-facing recommendations to DCA/OFE to best structure future work around neighborhood-level financial empowerment; 14) Final neighborhood-level financial empowerment metrics; 15) Assist in planning and implementing two to three events to share learnings.	\$25,000

8. PROJECT ENGAGEMENT

The Mayor's Fund, assisted by DCA/OFE, will work very closely with the Collaborative to develop and implement the project. A key part of the responsibilities of the Collaborative will be to develop DCA/OFE's capabilities to efficiently assess and design a neighborhood-based framework for community financial health. DCA/OFE team members will be resources for the Collaborative and will participate regularly in Collaborative meetings and activities.

MAYOR'S FUND TO ADVANCE NEW YORK CITY

253 Broadway, 6th Floor
New York, New York 10007
Main: 212.788.7794
Fax: 212.312.0930
www.nyc.gov/Fund

Bill de Blasio
Mayor, City of New York

Chirlane McCray
Chair, Board of Directors

Rob Speyer
Chair, Board of Advisors

Darren Bloch
Executive Director

The Mayor's Fund, assisted by DCA/OFE, anticipates biweekly 1/2-hour project management meetings. DCA/OFE's Senior Program Officer will serve as DCA/OFE's primary point of contact for the Mayor's Fund and the Collaborative, and this individual will also manage the DCA/OFE project team assigned to support this initiative and to assist the Mayor's Fund in overseeing the work of the Collaborative. The Executive Director of DCA/OFE will also provide regular ongoing support to the Mayor's Fund, the Collaborative, and the DCA/OFE project team. In the solicitation response, proposers should highlight the ways in which the Collaborative will work with the resources made available at DCA/OFE to ensure effective capacity building and leveraging of expertise and resources.

9. PROGRAM BUDGET

The total budget for the Collaborative, including the selected campaign, is no more than \$210,000. Payments to the Collaborative will be made upon the approval of the Mayor's Fund, assisted by DCA/OFE, based on the Payment Schedule outlined in Section 7. **KEY ACTIVITIES AND DELIVERABLES OF THE COLLABORATIVE.**

10. PROPOSAL SUBMISSION COMPONENTS

- A. Collaborative Members and Key Personnel
 - B. Capacity to work in selected neighborhood
 - C. Service Plan
 - D. Collaborative Budget
 - E. References
- A. Collaborative Members & Key Personnel: Provide brief overview of each Consultant/Organization in the Collaborative. Include background information of each member of the Collaborative, clearly delineate roles and responsibilities. Biographies of key personnel from each organization should be included. *There should be one clear lead Consultant/Organization responsible for the overall project who will be the primary point of contact for the Mayor's Fund and DCA/OFE.*
- B. Capacity to work in selected neighborhood: Identify the neighborhood (with specific boundaries) in which you will be working. The size of the partner neighborhood should be such that we will be able to make a measurable impact given the available resources and proposed strategy. If the Collaborative plans to work in a community district not identified in Table 2, please include your justification here. Highlight any Collaborative partners located, or with operations in, the selected neighborhood as well as key neighborhood stakeholders with whom the Collaborative has working relationships. Neighborhood partners can include but are not

MAYOR'S FUND
TO ADVANCE
NEW YORK CITY

253 Broadway, 6th Floor
New York, New York 10007
Main: 212.788.7794
Fax: 212.312.0930
www.nyc.gov/Fund

Bill de Blasio
Mayor, City of New York

Chirlane McCray
Chair, Board of Directors

Rob Speyer
Chair, Board of Advisors

Darren Bloch
Executive Director

limited to DCA/OFE Financial Empowerment Centers⁶. Describe Collaborative members with cultural and language skills relevant to the selected neighborhood and how the Collaborative will include non-English speakers in their research and implementation of the program.

- C. Service Plan: Include a detailed outline of the method in which the deliverables described in Key Activities and Deliverables will be completed. The Service Plan should outline your process for completion and time allocation. Include the ways in which the Collaborative will work closely with the Mayor's Fund, assisted by DCA/OFE, throughout the initiative.
- D. Collaborative Budget: Include a projected budget for the project. Make sure to include the budget of each participating member of the Collaborative, and any in-kind resources the Collaborative will bring to the project. Proposers should make sure to allocate appropriate levels of funding to pay for the campaign/intervention determined in Activity #4. **No less than \$50,000 of the available \$210,000 should be allocated to support the campaign/intervention.** The campaign/intervention design and budget will be approved by The Mayor's Fund, with the assistance of DCA/OFE, prior to the launch of the campaign. The campaign budget can include Collaborative partner staff time to run the campaign, additional partners, and materials. A single line in the Collaborative Budget indicating Campaign \$50,000 is sufficient for the initial proposal.
- E. References: The Collaborative must set forth the names of no fewer than three (3) clients for each partner organization for which it has performed tasks of similar size and scope, the time period during which such tasks were performed, whether such tasks were brought to successful completion, and the name and telephone number of a contact person at each such clients' place of business who can be contacted.

11. EVALUATION CRITERIA

Proposals will be evaluated by a committee established by the Mayor's Fund, consisting of Mayor's Fund and DCA/OFE personnel. The selection of the provider will be determined by the total points given to each proposer in each of the categories below. Proposals will be evaluated by the: 1) Quality of proposal submission components A and B 2) General experience and the degree to which the proposed Collaborative possesses those qualifications listed in the bullets below 3) Viability of proposed budget 4) Timely availability for beginning services.

⁶ A list of DCA/OFE Financial Empowerment Centers can be found at: <http://www1.nyc.gov/site/dca/consumers/get-free-financial-counseling.page>

**MAYOR'S FUND
TO ADVANCE
NEW YORK CITY**

253 Broadway, 6th Floor
New York, New York 10007
Main: 212.788.7794
Fax: 212.312.0930
www.nyc.gov/Fund

Bill de Blasio
Mayor, City of New York

Chirlane McCray
Chair, Board of Directors

Rob Speyer
Chair, Board of Advisors

Darren Bloch
Executive Director

The Mayor's Fund recognizes that there is a combination of competencies required for the project including strong project management, design-thinking, research, deep community connections, community organizing, expertise in financial empowerment and inclusion, knowledge of community development, community wealth building, and economic opportunity. The Mayor's Fund anticipates that consultants/ organizations will apply as a part of interdisciplinary teams to ensure a cross section of expertise. Roles and responsibilities of each organization should be clearly defined. There should be one lead Consultant/organization. Strong applicants will meet many of the following criteria:

- proven experience developing and measuring neighborhood-level metrics;
- knowledge of and experience working in and with the selected neighborhood;
- expertise in developing and implementing outcome-driven neighborhood-led campaigns;
- expertise (or ability to draw upon expertise) around leveraging technology to support neighborhood-level change ;
- experience in behavioral economics or design thinking;
- expertise in financial empowerment, financial inclusion, or financial counseling;
- experience working with underserved communities;
- organizational capacity to carry out services within the timeframe;
- strength of community engagement/co-creation process;
- evidence of ability to identify and leverage existing assets within community;
- experience leveraging capabilities of government, nonprofit and private partners to achieve specified outcomes; and
- ability to identify neighborhood needs related to financial stability outcomes (see Table 1).