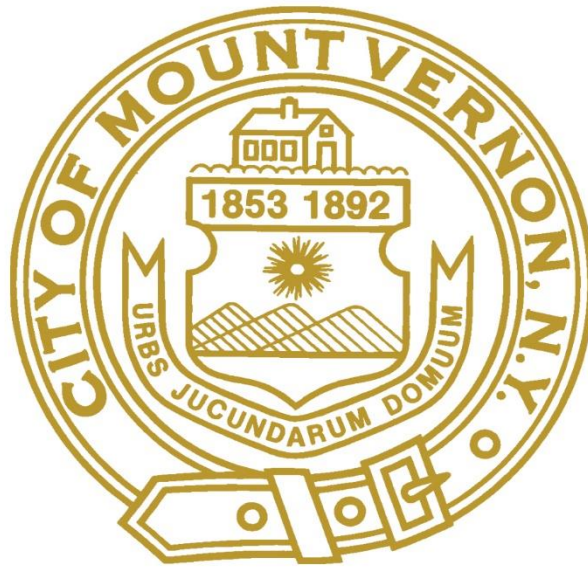


MOUNT VERNON, NEW YORK

FINANCIAL EMPOWERMENT CENTER  
REQUEST FOR PROPOSALS



APPLICATION DEADLINE: MAY 9, 2023

**REQUEST FOR PROPOSALS**  
**For**  
**Financial Empowerment Center Nonprofit Provider**

**APPLICANT INFORMATION**

Contact Person: \_\_\_\_\_ Title: \_\_\_\_\_

Address: \_\_\_\_\_

Legal Name of Agency: \_\_\_\_\_

Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Telephone Number: \_\_\_\_\_ Fax Number: \_\_\_\_\_

Tax Identification year of 501c(3): \_\_\_\_\_ Tax I.D. Number: \_\_\_\_\_

\*DUNS Number: \_\_\_\_\_ E-Mail Address: \_\_\_\_\_

Submitted by: \_\_\_\_\_ Title: \_\_\_\_\_

## **I. PROPOSAL SUMMARY**

The City of Mount Vernon, NY is seeking proposals from community organizations (“Nonprofit Providers”) to manage and implement the City of Mount Vernon’s Financial Empowerment Center (FEC). The Financial Empowerment Center model provides free, professional, one-on-one financial counseling and coaching to residents. With support from the Cities for Financial Empowerment (CFE) Fund, and various funders, the City of Mount Vernon will launch a Financial Empowerment Center as a key public service to support financially vulnerable residents. The Mount Vernon One Stop Center will house the City’s Financial Empowerment Center. The City in partnership with the CFE will provide training on the FEC national model.

As part of the Financial Empowerment Center model, the City of Mount Vernon will partner with a qualified community organization to develop and manage the FEC, including the responsibilities related to the delivery of financial counseling, supervising financial counselors, database operations, community partnerships and program deliverables.

The City of Mount Vernon will consider proposals from organizations with proven experience in the delivery of social services in the community and ability to implement high-volume, quality, one- on-one financial counseling services to residents in the City of Mount Vernon. The nonprofit provider(s) will be expected to develop referral systems with a range of other programs and organizations to drive traffic to the FEC, as well as be responsive to potential strategic partnerships initiated by the City of Mount Vernon to ensure that goals are being met.

Primary interface of the selected Nonprofit Provider with Mount Vernon will be through the Department of Planning & Community Development (PCD). PCD staff will be responsible for the direction, review, and approval of all work as well as the program administration of the contract for compliance with and interpretation of the scope, schedule, and budget. The Nonprofit provider will be responsible for overseeing the day to day administration of the financial empowerment center as well as ensuring training of FEC staff and marketing of the program. In carrying out these functions, staff will ensure the Nonprofit Provider is consistent with the City’s Code of Conduct policies and procedures. The Nonprofit Provider shall provide quarterly reports, maintain client database, and assist with fundraising in order to ensure sustainability of the FEC. The nonprofit provider will report to the Department of Planning & Community Development.

Questions pertaining to the RFP can be directed to Marlon Molina at [mmolina@cmvny.com](mailto:mmolina@cmvny.com). Responses will be sent to all parties expressing an interest in the RFP.

## PROJECTED TIME LINE

Notifications	Date
1. Request for Proposals Release Date	April 13, 2023
2. Proposal submission due date	May 9 2023
3. Notification of selection	May 23, 2023
4. Anticipated contract date	June 2023
5. Anticipated program start date	Summer 2023

### Proposal Guidelines:

## II. PROJECT SCOPE

Please ensure that the submitted proposal covers the below questions in detail.

### A. Organizational Capability

- Provide a description of the organization, including its mission.
- Provide a narrative of the overall organizational capacity including any recent growth or contractions, and changes in strategic directions in recent years.
- Explain how the applicant has the organizational capability (financial and operational) to perform the administrative and programmatic responsibilities related to the delivery of the proposed services; the increased level of supervision and management activity required to ensure that benchmarks and core service outcomes set forth in this RFP are achieved.
- Explain how this contract would extend the capacity of your existing efforts in the arena of financial empowerment.
- Highlight any experience with data tracking and reporting to government agencies and/or private funders.
- Describe the applicant's approach to human resources management, including hiring, supervision and professional development. Detail any experience managing financial or other counselors. Submit a copy of applicant's most recent IRS letter indicating the applicant's tax-exempt status. If the applicant does not have 501c3 status, submit the IRS letter for the tax-exempt fiscal sponsor.

## **B. Budget**

- The City has allocated \$400,000 of ARPA funds towards the creation of a financial empowerment center. The Cities for Financial Empowerment will award \$100,000 to support the FEC initiative. Please note that this budget will include FEC operational costs. Applicants will be required to submit their latest financial audit report or Form 990.
- Provide a detailed budget for the program using the attached budget template. Please refer to Appendix A.
- The City anticipates that awards will cover the full cost of program implementation, however, applicants should make proposals realistic based on the available funds. If applicable, applicants should include a list of any additional anticipated sources of income toward the project, actual and prospective with amounts.

## **C. Financial Capacity**

- If the FEC will be part of the applicant's larger anti-poverty strategy, describe that strategy's other components, how the FEC will relate to them operationally, and how they are funded.
- If financial counseling is an entirely new undertaking for the applicant, describe start-up costs and how they are included in the budget. If the FEC is an expansion of related work already underway by the applicant, explain how resources will be shared by or reassigned to the FEC.
- If the applicant intends to subcontract any of the FEC operations, describe subcontracting plans in detail.

## **D. Contract Term**

- The contract shall be awarded for a term of two years with an option to extend the agreement upon mutual consent and to the extent that funding permits. The City anticipates executing a contract agreement by **June 2023**.

## **E. Location**

- The Financial Empowerment Center will be located within the Mount Vernon One-Stop Career Center located at 130 Mount Vernon Avenue, Mount Vernon, NY 10550. The operation and office expenses of the FEC will be incorporated into the overall FEC budget that will be managed by the Nonprofit Provider.

## **F. Proposed Approach**

- *Identification of Personnel*

Identify each person who will be involved in the FEC Initiative. Describe each person's qualifications, including relevant experience and education/training in financial empowerment initiatives. The Key member(s) of the staff must be identified and assigned to the project for the duration of the contract, unless the City of Mount Vernon agrees in writing to modify the assignment. If a key member leaves during the course of the contract, the City of Mount Vernon must be notified immediately, and the contractor must submit the replacement's name and credentials for approval by the City of Mount Vernon prior to that person starting work on the FEC initiative. In the event of any proposed subcontractors, please provide details of the expertise and scope being provided by the organization as well as the organization's relevant experience and depth of qualified personnel as it relates to the project. Please include resumes.

- *Delivery of Service*

Provide a detailed plan on how the organization will meet the City of Mount Vernon's FEC Framework and the Scope of Work. Use Appendix B: FEC Model for FEC framework reference. Be as detailed as possible regarding operational issues and specifically address the following:

- The organization will be responsible for hiring one (1) FEC manager and two (2) financial counselors. All three positions will be full time onsite at the Mount Vernon One-Stop Career Center.
- Explain the organization's approach to counseling with an emphasis on describing the client experience. This may include a detailed description of a typical counseling session, relevant materials used during sessions, and any additional information that will fully explain the applicant's plans for achieving client outcomes.
- Describe Applicant's staffing recruitment plan for a program manager and financial counselors.
- Affirm that the Applicant will collect, manage and track data using the CFE Fund's national FEC data system
- Indicate the key tasks and key milestones associated with start-up and implementation, specifically activities leading up to the program start date.

- *Coordination with Other Services*

Identify the possible approaches to forge programmatic partnerships with City/County agency or community organizations referenced in Appendix B. In addition, please detail initial thoughts on ways to monitor and assess the viability of these partnerships.

- *External Referrals*  
Detail plans for referrals from the FEC to other supportive services (employment, housing, access to benefits, legal, etc.)
- *Subcontractors*  
If subcontractors are proposed, describe in detail on each one will be trained, how the quality of the service will be assessed and ways in which oversight will be conducted.
- *Marketing and Outreach*  
Detail existing organizational communications opportunities to promote the FEC and any other outreach opportunities.

**G. Market Assessment**

- Provide a brief description of any suggested community/communities or target population(s) to be served through the proposed Financial Empowerment Center. Articulate the justification for doing so, including the key financial challenges.

**H. Racial Equity**

The City of Mount Vernon evaluates agencies and projects that are able to demonstrate alignment with advancing equitable outcomes. Mount Vernon is committed to closing racial disparities and using a racial equity lens in the allocation of federal funds.

- Describe how your Agency and the proposed program/implementation strategy to advance racial equity in the community.
- Describe how your Agency advances racial and ethnic equity within the agency culture.
- Does your organization provide materials in multiple languages? If so, which languages?
- Will your organization commit to providing materials in the primary languages of the City?

**I. Relevant Experience**

- Experience with the delivery of financial counseling or coaching to adults with demonstrable outcomes.
- Experience conducting effective client outreach. Preference will be given to applicants with specific experience using multiple marketing and outreach tools to build a high-volume client base and leveraging partnerships with community leaders and activities to drive traffic.

**J. Avoidance of Conflict of Interest**

- Federal, State, and City of Mount Vernon, New York Laws prohibit employees and public officials of the City of Mount Vernon from participating on behalf of the City of Mount Vernon in any transaction in which they have a financial interest. Accordingly, the purpose of this questionnaire is to determine if the respondent or any of the respondent's staff, or any of the respondent's Board of Directors would have a conflict of interest. Please refer to Appendix D.



### III. INSURANCE REQUIREMENTS

Applicants must provide proof of insurance available upon notification of funding. Coverage must always be in full force and effect. Such insurance at a minimum must include the following coverage and limits of liability:

A. Commercial General Liability aggregate	\$2,000,000
Per Occurrence	\$1,000,000
B. Commercial Auto Liability Insurance	\$1,000,000
Per Occurrence	\$1,000,000
C. Worker's Compensation and Disability Benefits:	Statutory
D. Employer's Liability or similar insurance	\$1,000,000
Per Occurrence	\$1,000,000

Subrogation Clause, the Subrecipient and all its insurers shall, waive all rights of recovery or subrogation against the City, its officers, agents or employees and its insurance companies.

Additional Insured Clause; the policy must be endorsed to name the City as an additional insured.

**NOTE: These insurance limits are subject to change.**

### IV. CORE SELECTION CRITERIA

<u>Category:</u>	<u>Maximum Points:</u>
Organizational Capacity	20
Financial Capacity	10
Proposed Approach	20
Market Assessment	15
Racial Equity	15
Relevant Experience	20
<b>TOTAL</b>	<b>100</b>

#### Additional Selection Criteria

Agencies who have received prior funding from the City of Mount Vernon will also be evaluated on past performance in carrying out programmatic activities and contractual compliance. Factors such as agency ability to meet service delivery goals, timely expenditure of funds, timely reporting, accuracy of reporting, ability to meet audit

requirements, and other programmatic and fiscal contractual requirements will be considered. These other factors will be considered in conjunction with the proposal score in developing an overall recommendation for agency funding.

All applications must be completed using the forms supplied with this Notice of Funding Availability. Any application not following the prescribed format will not be considered for funding.

**Proposal Due Date**

Proposals will be accepted up until 4:00 PM on May 9, 2023. All applications must be in 12-point font, Times New Roman. Three paper copies of submission are required in addition to one complete submission in a PDF format, which can be submitted via:

<https://www.bidnetdirect.com/new-york/departmentofplanningcommunitydevelopment>.

Please place proposals in an envelope or box clearly labeled “Nonprofit Provider Response to RFP for City of Mount Vernon Financial Empowerment Center” and send or deliver to:

**Attention: Sylvia Bolivar  
Deputy Commissioner  
Department of Planning and Community Development  
City Hall – Suite 211  
1 Roosevelt Square North  
Mount Vernon, NY 10550**

**V. APPLICATION CHECKLIST**

- IRS non-profit determination letter
- Organizational Capacity and Experience
- Financial Capacity
- Proposed Approach
- Marketing Assessment
- Budget
- Financial Audit Report
- Racial Equity
- Racial Equity Self-Assessment
- Relevant Experience
- Conflict of Interest Form
- Certification for Debarment and Suspension Form
- Pre-Application Form

**I CERTIFY THAT ALL OF THE INFORMATION PROVIDED IN THIS APPLICATION IS TRUE AND CORRECT.**

\_\_\_\_\_  
**SIGNATURE OF AUTHORIZED REPRESENTATIVE**

**DATE** \_\_\_\_\_

**APPENDIX A**

**FEC Implementation Two Year Budget - July 2023 - July 2025\***

<b>Local Government</b>	<b>Projected Expenses</b>	<b>Expense Narrative</b>
<i>Personnel</i>		
Local Government FEC Supervisor	\$41,000.00	
Fringe Benefits		
Events	\$10,000.00	
Software	\$500.00	
Client Management Database		
<b>SUBTOTAL</b>	<b>\$51,500.00</b>	

<b>Non-Profit Provider Operational Costs</b>	<b>Projected Expenses</b>	<b>Expense Narrative</b>
<i>Personnel</i>		
FEC Manager Salary		
Financial Counselor Salary		
Financial Counselor Salary		
Administrative support		
Fringe Benefits		
Other than personnel services		
Marketing and Outreach		
Initial Counselor Training	\$6,000.00	
Ongoing Counselor Training and Continuing Education		
Client Incentives		
Credit Report Pulls		
Local & National Learning Network Events, including travel		

<b>Office Operational Costs</b>	<b>Projected Expenses</b>	<b>Expense Narrative</b>
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The City will secure FEC location. Office operational costs will be covered from budget stated in RFP.

<b>SUBTOTAL</b>	<b>\$6,000.00</b>
<b>TOTAL</b>	<b>\$57,500.00</b>

**\* The projected launch for the FEC is Summer 2023. The proposed budget should cover a two year period.**

## Appendix B

### **Financial Empowerment Center Model** **(the “Model”)**

Please note that this provides a broad overview of the model. During the course of engagement, the Cities for Financial Empowerment Fund (CFE) team will be providing further details on all components of the model.

Key elements of the FEC model and operations include:

#### **Model:**

- Professional, one-on-one and free public service.
- Systematically track data and outcomes for client management and evaluation.
- Connects to a range of local government and nonprofit service delivery systems.
- Prioritizes sustainability efforts to become a permanent service in the locality.

#### **Operations:**

- Program implementation and management is led and overseen by the local government.
- Service provision is conducted by one or more qualified nonprofit partners or local government agencies, formalized via MOU.
- Counselors conduct financial triage with clients to determine the nature of their financial situation, set goals, and establish a specific plan of action with each client focused in four primary areas: banking, savings, debt, and credit.
- Client retention, critical to outcome achievement, is prioritized as counselors work with clients to make progress on their action plan.
- All counselors must be trained based on the CFE Fund’s training standards and pass a CFE Fund-administered final exam.

### **The Financial Counseling Session**

As defined for the Model, one-on-one financial counseling and coaching represents a mix of direct service goal setting and light case management provided by highly trained professionals to advise people on their financial and personal goals in the areas of banking, savings, debt, and credit using deep technical knowledge of financial issues. One-on-one counseling, either in person or remotely, is conducted or tracked with the goal of clients achieving meaningful, defined financial outcomes. A financial counseling session is a confidential, private meeting between an FEC counselor and individual (or household) lasting a minimum of 30 minutes. Sessions can be either in person or remote (i.e. phone, video) given they meet the 30-minute requirement.

The initial counseling session consists of a comprehensive financial health assessment, where counselors conduct triage to determine the full nature of the client’s financial situation, support the client in setting goals, and establish a specific client-led action plan to manage their finances, pay down debt, increase savings, establish and build credit, and access safe and affordable mainstream banking products. Retention, or returning for more than one session, is critical; clients are more likely to achieve outcomes if they participate in multiple counseling sessions. Throughout the process, counselors advise clients, and track progress towards outcomes aimed at enhancing financial stability.

## **Partnership Structure**

The Model is a partnership between local government and community-based organizations, with critical and distinct roles for each partner.

**Local Government** plays a central role in directing and coordinating the initiative on the ground. The local government partner ensures quality and consistency of service delivery by establishing protocols for monitoring and evaluation, using public channels for marketing and promotion of services, and supporting integration of service delivery within other public programs and local government access points.

**Financial Counseling Providers** recruit, hire and supervise the FEC counselors. They are responsible for all data collection and regular reporting to the local government and the CFE Fund. They support public marketing efforts by participating in outreach events and presentations. In addition, nonprofit providers establish and maintain relationships with other community partners hosting counselors, referral partners, and other outreach and community efforts. This provider role can also be fulfilled by a local government agency.

**Local and National Counselor Training Partners** deliver financial counseling training instruction based on the training standards provided by the CFE Fund, focusing on financial content, counseling and coaching skills, and cultural awareness. Partners can deliver this training in a variety of formats, including at a local college, through self-paced webinars, and/or with program managers or national training providers teaching the curriculum. Prior to working with their own clients, counselors must pass an exam that evaluates their command of training material and succeed at a period of mentored, experiential training (such as role-playing, shadowing, and observation). In addition, local government and counseling provider managers coordinate continuing education opportunities as the program evolves to further counselors' professional development and understanding of new financial issues that those with low incomes face.

**Programmatic Partners** are crucial to integrating the FEC services into the service streams of local government and nonprofit agencies, especially those serving people with low and moderate incomes. Partnerships deeply embed financial counseling/coaching into local government and nonprofit programs, advancing both programs' goals. Partnerships can have a variety of characteristics in a scale of increasing integration, which are: formalized via MOU, defined referral process, co-location, FEC participation fully integrated, coordinated case management, regular reporting, data sharing agreement, and Supervitamin Effects Study. Potential complementary program integrations could include, homeownership assistance, homeless prevention, foreclosure prevention, workforce development, asset building, financial access, domestic violence prevention, or other social services.

**Philanthropic Partners** are influential in the launch of the FEC and subsequent enhancement opportunities. At the start of the implementation phase, localities secure funding from local and/or national funders to partially match the CFE Fund's investment to launch the FEC. Funder engagement in the FEC stems from a range of interests, including geographic footprints, programmatic priorities, innovation opportunities, and issue-based giving. Once the FEC has launched, funders offer opportunities to enhance the Model with targeted pilots, while also providing support to complement the public funding.

## **Data Collection and Reporting**

Data collection and reporting are essential to the success of the Model, used to improve service delivery, track required outcomes, and further budgetary and political sustainability efforts. FEC initiative partners will be required to use the FEC database throughout the grant period and participate in all national data collection, tracking, and evaluation activities. Partners have access to all local data collected and can create customized reports.

## **Learning Community**

The CFE Fund operates a national learning community of local government partners engaged in FEC development and implementation. Learning community calls or events are valuable opportunities to learn and share best practices.

## Appendix C

### Racial Equity Self-Assessment

Racial Equity Assessment Form	Choose from the two options – <input type="checkbox"/> Implementation Started or <input type="checkbox"/> Plan to Implement	What has been implemented or will be implemented?
We have access to data on racial/ethnic disparities to guide our work	<input type="checkbox"/> Implementation Started or <input type="checkbox"/> Plan to Implement	
Our work includes performance measures to determine how well we are doing to address racial disparities	<input type="checkbox"/> Implementation Started or <input type="checkbox"/> Plan to Implement	
Our board has developed and implemented a plan to address racial disparities in our programs and in our organization	<input type="checkbox"/> Implementation Started or <input type="checkbox"/> Plan to Implement	
Agency staff at all levels participate in community workgroups/task groups aimed at addressing racial disparities	<input type="checkbox"/> Implementation Started or <input type="checkbox"/> Plan to Implement	
Our Agency hosts or participates in training events dedicated to improving equitable outcomes	<input type="checkbox"/> Implementation Started or <input type="checkbox"/> Plan to Implement	



## Appendix D

### CONFLICT OF INTEREST QUESTIONNAIRE

Federal, State, and City of Mount Vernon, New York Laws<sup>2</sup> prohibit employees and public officials of the City of Mount Vernon from participating on behalf of the City of Mount Vernon in any transaction in which they have a financial interest. Accordingly, the purpose of this questionnaire is to determine if the respondent or any of the respondent's staff, or any of the respondent's Board of Directors would have a conflict of interest.

1. Is there any member of the respondent's staff, member of the respondent's Board of Director's or governing body who currently is or has/have been, within one year of the date of this questionnaire, either a City of Mount Vernon employee, a consultant to the City of Mount Vernon, or a member of the Mount Vernon City Council?

Yes \_\_\_\_\_ No \_\_\_\_\_

- a) If yes, on a separate page please list the name of the individual.
- b) Please indicate the job title or role each person listed above has or had with respect to the respondent. State whether each person listed above is a City of Mount Vernon employee, consultant, or member of the Mount Vernon City Council, and identify the City of Mount Vernon Department in which he/she is employed.

2. Will the respondent award a subcontract to any individual(s) or business affiliate(s) who is/are currently or has/have been, within one year of the date of this questionnaire, a City of Mount Vernon employee, a consultant to the City of Mount Vernon, or member of the Mount Vernon City Council?

Yes \_\_\_\_\_ No \_\_\_\_\_

- a) If yes, on a separate page please list the individual name(s).
  - b) Please state whether each person listed above is a City of Mount Vernon employee, consultant to the City of Mount Vernon, or member of the Mount Vernon City Council, and identify the City of Mount Vernon Department in which he/she is employed.
3. Is there any member of the respondent's staff, members of the respondent's Board of Directors or other governing body who are business partners or family members of a City of Mount Vernon employee, consultant, or member of the Mount Vernon City Council?

Yes \_\_\_\_\_ No \_\_\_\_\_

- a) If yes, on a separate page please list the name(s).
- b) If yes, please identify the City of Mount Vernon employee, consultant, or member of the Mount Vernon City Council with whom each individual has family or business ties.

Name of Firm: \_\_\_\_\_ Name: \_\_\_\_\_

**Appendix E**

**CERTIFICATION REGARDING DEBARMENT AND SUSPENSION**

1. In order to assure compliance with 2 C.F.R. Part 180. 2 C.F.R. Part 2424. and other applicable law, the Contractor certifies that it, its principals, and affiliates:
  - a) Are not presently disbarred, suspended, proposed for debarment, declared ineligible
  - b) or voluntarily excluded by any Federal department or agency;
  - c) Have not within a 3-year period preceding this Agreement been convicted of or had a civil judgment rendered against them for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, State or local) transaction or contract under a public transaction, including any violation of Federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification of records, making false statements, or receiving stolen property;
  - d) Are not presently indicted for or otherwise criminally or civilly charged by a Government entity (Federal, State, or local) with commission of any of the offenses enumerated in paragraph (b) above;
  - e) Have not within a 3-year period preceding this Agreement had one or more public transactions (Federal, State, or local) terminated for cause or default.
  
2. Where the Contractor is unable to certify to any of the statements in this paragraph, the Contractor shall attach a written explanation to this certification.

**Contracting Entity's Name:** \_\_\_\_\_

**Authorized Signature:** \_\_\_\_\_

**Name:** \_\_\_\_\_

**Title:** \_\_\_\_\_

**Date:** \_\_\_\_\_