



**REQUEST FOR PROPOSALS**

**Financial Coaching Services Delivered to the City of Philadelphia Division of Maternal, Child, and Family Health**

**Issued by:**

The Philadelphia City Fund

On behalf of The City of Philadelphia, Division of Maternal, Child, and Family Health

Questions about this RFP should be submitted to [cityfund@phila.gov](mailto:cityfund@phila.gov) and [Stacey.kallem@phila.gov](mailto:Stacey.kallem@phila.gov) by February 19, 2024. Answers to questions will be provided on a rolling basis and posted to the webpage by February 20<sup>th</sup> 2024 for all applicants.

Proposals must be received no later than 4:59pm Philadelphia, PA, EST, February 26, 2024. A pdf version of the proposal must be emailed to: [cityfund@phila.gov](mailto:cityfund@phila.gov) and [Stacey.kallem@phila.gov](mailto:Stacey.kallem@phila.gov).

## **SECTION I – INTRODUCTION**

### **A. Statement of Purpose**

The Philadelphia City Fund and the Philadelphia Department of Public Health (PDPH) seek qualified vendors to provide financial coaching to participants in the Philly Joy Bank, a guaranteed income pilot that will provide \$1000 of monthly guaranteed income to participants throughout pregnancy and through 12 months postpartum, with the goal of improving financial stability for participants and reducing the risk of infant prematurity.

### **B. Department Overview**

The Philadelphia City Fund (the Fund) works in close partnership with the City of Philadelphia and private sector partners to develop and run initiatives that reflect Mayoral priorities and seek to improve the quality of life for all Philadelphians. The Fund will serve as the fiscal administrator for this contract opportunity. The Philly Joy Bank Steering Committee (PJB SC) is leading the implementation of the Philly Joy Bank, with the PDPH Division of Maternal, Child, and Family Health (MCFH) serving as the backbone. MCFH will serve as the project manager for this effort on behalf of the Fund and is responsible for initiatives to improve the lives of childbearing people and help every child get a healthy start in life.

### **C. Project Background**

The Philly Joy Bank was designed by the Philadelphia Community Action Network Holistic Mental Health group, a diverse group comprising of Lived Experience Experts (people with lived experience as a birthing person or parent of color) and community-based organizations that work together to improve mental health of birthing people with the goal of reducing racial disparities in infant prematurity and mortality. Through the Perinatal Periods of Risk (PPOR) process, the CAN Holistic Mental Health group found that financial instability is a major source of stress during pregnancy, and that there are large racial and socioeconomic disparities in infant prematurity and mortality. In order to improve financial stability and support birthing parents in addressing social and structural determinants of health, the Philly Joy Bank will provide guaranteed income of \$1000/month throughout pregnancy and 1 year postpartum, and will also offer voluntary support services including financial coaching and perinatal support programs through the Philly Loves Families website. In order to select for pregnant people at risk for infant prematurity, the Philly Joy Bank will recruit 250 participants based on the following criteria: 1) currently pregnant, in 2<sup>nd</sup> or 3<sup>rd</sup> trimester; 2) living in neighborhoods of Cobbs Creek, Strawberry Mansion, or Nicetown-Tioga (the 3 neighborhoods with highest rate of very low birth weight, a proxy for prematurity); and 3) individual income below \$100,000. An evaluation will be conducted to assess feasibility and acceptability of guaranteed income for pregnant and postpartum people, as well as impacts of the program on ability to address basic needs, physical health, mental health, pregnancy, wealth generation, caregiving, and overall well-being.

### **D. General Disclaimer**

This RFP does not commit the Fund or the City of Philadelphia to award a contract. This RFP and the process it describes are proprietary to the Fund and the City and are for the sole and exclusive benefit of the Fund/City. No other party, including any Applicant, is intended

to be granted any rights hereunder. Any response, including written documents and verbal communication, by any Applicant to this RFP, shall become the property of the Fund/City and may be subject to public disclosure by the Fund/City, or any authorized agent of the Fund/City.

## **SECTION II – PROPOSED SERVICES**

### **A. Scope of Work**

PDPH's objective for this project is to provide 250 Philly Joy Bank participants and 125 Philly Joy Bank controls (eligible applicants who were not selected for the Philly Joy Bank) with individualized financial coaching and empowerment services. We expect the vendor to manage the following:

- Offer individualized financial coaching and financial empowerment services to all 375 individuals upon enrollment in the Philly Joy Bank and/or enrollment as a control
- For individuals who express interest in financial services, support identification, development, and achievement of personalized financial goals
- Support the initiation of banking for individuals who are not banked
- Offer individualized financial coaching and financial empowerment services to all 250 Philly Joy Bank participants upon anticipated ending of Philly Joy Bank financial supports

The Applicant's scope of work should address each objective and describe how the Applicant will achieve the objective.

### **B. Services and Tangible Work Products**

The Fund requires at least the services and tangible work products listed below. Applicants may propose additional or revised services and tangible work products but should explain why each is necessary to achieve the project objectives.

#### **i. Services**

The Department requires the services listed below including the specific tasks and work activities described. Applicant's proposed scope of work should state in detail how it will carry out each task, including the personnel/job titles responsible for completing the task. For each service specified, the Applicant should propose criteria to determine when the tasks comprising the service are satisfactorily completed. Applicants may propose additional or revised tasks and activities but should explain why each is necessary to achieve the project objectives.

- **Enrollment:** The selected vendor will develop and implement a process for Philly Joy Bank participants and controls to sign up for voluntary financial coaching and empowerment services.
- **Financial services:** PDPH requires that the vendor clearly describes a model, approach, or curriculum that will be used to provide individualized financial coaching and empowerment services that are tailored to the unique needs of different families. Services should include financial literacy, investing, and credit repair and be tailored to the specific financial goals of participants. Models, approaches, and/or curricula that have demonstrated evidence to support

financial stability and advancement of participants/alumni will be prioritized. Vendors should also detail the backgrounds and qualifications of the staff that will be offering the financial coaching and the expected frequency and duration of services. Vendors should also describe their experience in working with low-income populations and how they would bring an anti-racist and trauma-informed approach to the work.

- **Banking Support:** The selected vendor will have a process for supporting unbanked participants to initiate banking.

**ii. Tangible Work Products**

PDPH requires completion and delivery of the tangible work products listed below. The proposed scope of work should state in detail how the Applicant will produce each work product, including the personnel/job titles that will be responsible for delivering the work product. For each work product, the Applicant should propose criteria for satisfactory completion and delivery. Applicants may propose additional or revised tangible work products but should explain why each is necessary to achieve the project objectives.

- **Data reporting:** There should also be an accessible document or report submitted on monthly basis on participant engagement, and aggregated data on financial advancement and/or achievement of financial goals by participants. There should also be a final program report submitted at the conclusion of the contract.

**C. Timeline for RFP**

<b>Milestone</b>	<b>Date</b>
Questions due by	February 19, 2024
Responses to Questions posted	February 20, 2024
Deadline for submission	February 26th, 2024
Final Selection	March 15, 2024
Anticipated Contract Start Date	April 15, 2024
Project Period End Date	August 2026

**D. Budget**

Estimated budget for the selected Vendor’s services: \$30,000 for the project period.

The selected vendor will be required to submit invoices to the City of Philadelphia’s Department of Public Health in accordance with a mutually agreed upon payment schedule, which may consist of either quarterly or biannual payments made throughout the term of the agreement.

### **SECTION III – GENERAL TERMS**

The Philadelphia City Fund serves as a Fiscal Sponsor for projects and programs administered by The City of Philadelphia (the City) and City-Related Agencies in order to advance City initiatives and improve the quality of life for all Philadelphians. The Fund is responsible for implementing procedures that honor Chapter 17-1400 of the Philadelphia Code.

By submitting a proposal in response to this RFP, the Applicant agrees that it will comply with all contract monitoring and evaluation activities undertaken by the City of Philadelphia and the Philadelphia City Fund.

For this contract opportunity, the Philadelphia City Fund has agreed to act as the "Fiscal Sponsor" for the City of Philadelphia Department of Public Health in order to facilitate "Philly Joy Bank" on the City's behalf. The contract or contracts resulting from this RFP will be held between the Fund and the selected applicant(s).

What follows are contractual terms the chosen applicant will be expected to agree to. By submitting a proposal in response to this RFP, the applicant acknowledges and agrees to be bound by these terms unless otherwise noted in the applicant's proposal. The applicant may suggest alternative language to the following terms, and at the Fund's sole discretion, negotiation may be possible to accommodate an applicant's requested changes during the contracting phase.

#### **A. Insurance Requirements**

The standard minimum insurance policy requirements to be maintained by Vendor of the Philadelphia City Fund are listed below. Vendor must maintain:

1. Workers' compensation (or similar) insurance as required by the jurisdiction where the Services are performed
2. Commercial general liability insurance (including products liability, completed operations and contractual liability coverage) with minimum limits applicable to bodily injury and property damage of \$1,000,000 per occurrence, and \$2,000,000 in aggregate, and containing a waiver of subrogation against The Fund
3. Excess or umbrella insurance with minimum limits of \$1,000,000 per each occurrence and in the aggregate and containing a waiver of subrogation against The Fund
4. Errors and omissions insurance with minimum limits of \$1,000,000 combined single limit

Such policies must (a) be in Vendor's name unless agreed upon in writing by the Fund, (b) include the Fund and its employees as additional insureds, (c) not have a deductible exceeding \$25,000 per claim, and (d) be placed with insurers reasonably acceptable to the Fund, having a Best's rating of no less than "A-". These minimum insurance amounts are not to be construed as limiting a Contractor's right to obtain additional coverage and higher liability limits at Contractor's discretion. Contractor may be required to provide proof of insurance at the Fund's discretion.

#### **B. Confidentiality**

Through performance of the Agreement resulting from this RFP, the selected Vendor may receive or have access to Confidential Information of The Fund and the Philadelphia

Department of Public Health, which may include certain information concerning the Services and other information not generally known to the public. Vendor shall not disclose any Confidential Information it receives from The Fund and the Philadelphia Department of Public Health to any person or entity except (a) employees or contractors of Vendor, and (b) Vendor's professional advisors who have a need-to-know such information, provided such professional advisors have agreed in writing to maintain the confidentiality of such information pursuant to confidentiality agreements containing confidentiality obligations that are not materially less restrictive than those contained in this Agreement, or such professional advisors are bound by law or codes of professional conduct to keep such matters confidential. Vendor shall inform such employees having access or exposure to Confidential Information of Vendor's obligations under this Agreement. Vendor shall use not less than the same degree of care (but no less than a reasonable degree of care) to avoid disclosure of such Confidential Information as Vendor uses for its own confidential information of like importance. Vendor shall use reasonable efforts to ensure that Confidential Information and all materials relating to The Fund and the Philadelphia Department of Public Health at the premises of Vendor or in the control of Vendor shall be stored at locations and under such conditions as to prevent the unauthorized disclosure of such information and materials. Vendor may not use the Confidential Information for any purpose other than for the performance of to the Services under this Agreement. This obligation shall survive the termination of this Agreement. Vendor shall return The Fund and the Philadelphia Department of Public Health's materials, if applicable, to The Fund promptly upon termination of this Agreement or earlier if requested by The Fund.

"Confidential Information" means all non-public information in whatever form transmitted, whether written, electronic, oral or otherwise, including without limitation business plans, specifications, design plans, drawings, software, data, prototypes and other business and technical information that is disclosed by The Fund and the Philadelphia Department of Public Health pursuant to this Agreement and that is marked as "confidential" or "proprietary" (or, if disclosed orally, designated as confidential upon disclosure) or which, under the circumstances surrounding disclosure, a reasonable person would deem as confidential. Notwithstanding the foregoing, Confidential Information shall not include information that: (a) is independently developed by Vendor or lawfully received by Vendor free of restriction from another source having the right to so furnish such information; (b) is or becomes generally available to the public without breach of this Confidentiality Agreement by Vendor; (c) at the time of disclosure, was known to Vendor free of restriction; or (d) is required to be disclosed pursuant to any statute, law, rule or regulation of any governmental authority or pursuant to any order of any court of competent jurisdiction; provided however, that: (e) the Vendor shall use commercially reasonable efforts to notify The Fund and the Philadelphia Department of Public Health before disclosure, (f) Vendor shall disclose only such portion of the information as is legally required; and (g) the disclosed information is not "Confidential Information" only for the purpose of and to the extent of the required disclosure, and otherwise remains "Confidential Information" subject to the terms and conditions of this Agreement.

### **C. Representations, Warranties, and Covenants**

The selected Vendor represents, warrants and covenants that so long as the Agreement resulting from this RFP has not been terminated: (a) Vendor has full power and authority to enter into and perform its obligations under the Agreement; (b) entering into and performing its obligations under the Agreement (i) will not violate or breach any agreement binding on Vendor; and (ii) does not result in a conflict of interest between the Services or

Works to be provided under the Agreement and Vendor's other activities. Vendor shall advise The Fund and the Philadelphia Department of Public Health of any conflict of interest that arises during the performance of the Agreement. (c) the Services and Works will: (i) be created and originated by Vendor and may be conveyed to The Fund under the Agreement free and clear of claim of ownership by others; (ii) not violate or infringe any proprietary information, non-disclosure, copyright, patent or other intellectual property or contractual right; (iii) not violate any applicable law, rule or regulation; (iv) conform with the Agreement, be performed in a workmanlike and professional manner, be of high quality, and in no event, be of a quality less than the quality of services performed and work product created by a skilled consultant with expertise in the area for which Vendor is providing the Services; and (v) be free of errors and that all failures of the Services or Works furnished hereunder will be corrected to conform with the Agreement.

#### **D. Indemnification**

The selected Vendor shall indemnify, defend and hold The Fund and the Philadelphia Department of Public Health harmless from and against any damage, loss, liability, obligation, claim, litigation, demand, suit, judgment, cost or expense including, without limitation, reasonable attorneys' fees ("Claims") that may be made: (a) for bodily injury, death, or damage to real or tangible personal property, including theft, resulting from the acts or omissions of Vendor, its employees or agents; (b) in connection with Vendor's breach of its obligations under the Agreement; (c) by any third party alleging that the Services or Works violate any proprietary information, non-disclosure, copyright, patent or other intellectual property or contractual rights; and (d) in connection with Vendor's recklessness, gross negligence, willful misconduct, or violation of applicable law. The Fund and the Philadelphia Department of Public Health may participate at its expense in any Claim, and The Fund and the Philadelphia Department of Public Health's prior written consent is required for settlement of any Claim.

Except for the indemnification covenants contained in the first paragraph of this Section, for which no cap shall be applicable, if Vendor has any other liability to The Fund and the Philadelphia Department of Public Health for any Claims, such liability shall in all cases whatsoever be limited to the greater of (e) any amount of insurance Vendor is required to carry as set forth in the Agreement, and (f) the total amount received by the Vendor for the Services under the Agreement.

### **SECTION IV – SUBMISSION REQUIREMENTS**

#### **A. Organization & Personnel Qualifications:**

Provide a statement of qualifications and capability to perform the services sought by this RFP, including a description of relevant experience with projects that are similar in nature, size and scope to that which is the subject of this RFP. The proposal must identify the applicant's qualifications by education level, skill set (described in detail), experience level, and job title. Resumes of all personnel so identified should be included in Applicant's proposal. Experience with similar projects should be cited.

#### **B. Scope of Work Description:**

The scope of work proposed by Applicant should include a general project schedule that identifies all tasks, activities, deliverables, and milestones the Applicant proposes to carry out for the project and a time of completion (measured from project start date) for each.

The Applicant should state the number of days following the Fund’s authorization to proceed by which it will be ready to start the work, including any mobilization time. If the Applicant proposes a different overall time of performance, it should state its reasons. The scope of work should not exceed 10 pages (not including any relevant references, and separate from organization/personnel qualifications and budget) with single-spaced, size 12 font.

The Applicant may be asked to present this Scope of Work to the Philly Joy Bank Steering Committee, which will make final determinations regarding selection.

**C. Cost Proposal:**

Applicants must provide a detailed cost proposal, which must include 1) a line-item breakdown of the costs for specific services and work products proposed, and 2) a statement of staff hourly rates. When determining their budget, vendors should provide estimates of the anticipated percentage of Philly Joy Bank participants that will opt into the voluntary financial coaching services. The proposed price must include all costs that will be charged to the City for the services and tangible work products the Applicant proposes to perform and deliver to complete the project. Any contract resulting from this RFP will provide for a not-to-exceed amount in the compensation section of the contract.

**D. References:**

Include contact information for a minimum of (2) references who can speak to the applicant or firm’s experience with similar types of work as that described in this RFP.

**E. Deadline for Submission:**

Responses to this RFP must be emailed as a single pdf by 4:59pm on February 26, 2024 to [cityfund@phila.gov](mailto:cityfund@phila.gov) and [Stacey.kallem@phila.gov](mailto:Stacey.kallem@phila.gov).

**F. Proposal review and Selection Process:**

It is expected that proposals will be reviewed, and a final selection will be made by March 15, 2024.

The successful candidate will be the vendor who demonstrates the knowledge, experience and ability to perform the work effectively.