



Orange County Financial Empowerment Center

*Free One-on-One
Financial Counseling*

ORANGE



COUNTY
FLORIDA



Habitat for Humanity[®]

Greater Orlando & Osceola County

Financial Empowerment Center Background

- ▶ Covid-19 Impacts
 - ▶ Unemployment
 - ▶ Industry shifts
- ▶ Post Pandemic
 - ▶ Reduction in benefits
 - ▶ Increase in poverty

Financial Empowerment Center Background

- ▶ BCC Authorized
 - ▶ FEC ARPA funding authorized
 - ▶ MOU with Cities for Financial Empowerment (CFE)
 - ▶ Agency contract
 - ▶ CFE Grant award

Financial Empowerment Center Background

- ▶ Joy lives, Hope grows, Help Happens
- ▶ Empowering People and Giving Hope
 - ▶ Recognizing financial patterns and habits
 - ▶ Learning common and personal pitfalls
 - ▶ Practicing sound financial principles
- ▶ Stronger Orange County Economy
 - ▶ Stabilizing individual and household finances
 - ▶ Better and more strategic financial choices



Financial Empowerment Center Background

- ▶ Core Elements of the Model
 - ▶ Improve the financial stability of low- and moderate-income households
 - ▶ Embedding financial empowerment strategies into local government
 - ▶ Implement innovative programs and policies
 - ▶ Measure its success



What is a Financial Empowerment Center?

- ▶ Model Concept that embeds financial empowerment into local government infrastructure
- ▶ Professional, FREE one-on-one financial counseling to anyone that lives or works in Orange County.
 - ▶ 18 years or older
 - ▶ Ready to engage
- ▶ 37 Open FEC Partners Nationwide
- ▶ The first FEC launched in NYC more than 15 years ago!
- ▶ Orange County FEC is the 1st in Florida!!



Five Focus Areas

Banking

- Open bank accounts
- How to use bank accounts actively
- Budgeting

Credit

- Establish credit
- Rebuild / Increase FICO at least by 35 points
- Free Credit Reports

Debt

- Decrease debt by at least 10%
- Reduce delinquent accounts

Savings

- Establish a savings goal
- Adopt savings behaviors

Legacy Planning (NEW!)

- Review assets
- Review insurance and titles
- Update beneficiaries
- Connect to resources to prepare documents

FEC Structure

Cities for Financial Empowerment Fund

Convening Organization and Funder (located in New York)

Orange County Community and Family Services

Lavon Williams

Local Government Program Manager

Habitat for Humanity of Greater Orlando and Osceola

Beyra Pavon-Molina

Program Manager

Hablo Español

Financial Counselors

Ralph Jean-Paul

Alice Rubin de Celis - *Hablo Español*

Daniel Milo

Marlene De Jesus - *Hablo Español*

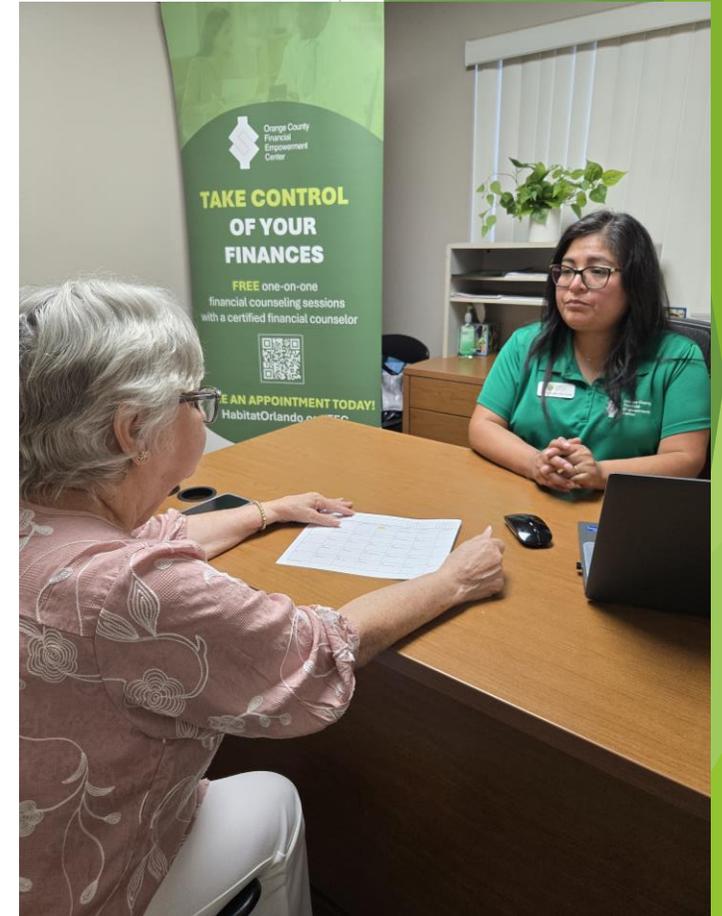
Financial Empowerment Center

Session language availability

- English & Spanish
- Desired expansion to include Creole

Session duration

- First Session: Individual 1 hour | Couples up to 2 hours
- Follow Up Session: Individual up to 45 mins | Couples up to 1 hour



Financial Empowerment Center

❖ What to expect in the first session

- Share Background
 - Provide FEC overview
 - Set expectations
 - Consent Forms
- Gather Information
 - Complete Financial Health Assessment
- Create a Plan
 - Establish client goals
- Plan Next Steps
 - Client and Counselor next steps for follow up sessions

❖ Follow up Sessions (as needed)

- Review and continue working on client financial progress
 - Virtually (Zoom)
 - By Phone



How to Access Session Appointments

In Person Appointment Locations:

Pine Hills Community Center - 6408 Jennings Rd, Building B, Orlando, FL 32818

Hal Marston Community Center - 3933 W D Judge Dr, Building A, Orlando, FL 32808

East Orange Community Center - 12050 E Colonial Dr, Building B, Orlando, FL 32826

Oak Ridge Neighborhood Center for Families - 50 Amidon Lane, Orlando FL 32809

Lila Mitchell-Ivey Lane Neighborhood Center for Families - 5151 Raleigh St, Orlando, FL 32811

CareerSource Central Florida - 5784 S Semoran Blvd, Orlando, FL 32822

Tangelo Park Community Center (Coming Soon!) - 5160 Pueblo Street, Orlando, FL 32819

Virtual appointments are also available

Schedule through www.habitatorlando.org/fec

Community Engagement & Events

- Building partnerships with entities in the community
- **FEC engagement:**
 - Community Events
 - Tabling Opportunities
 - Promotional Workshops & Seminars
 - Educational Trainings
 - Employer Workplace Meetings
 - Networking Events
- **Please reach out to:**
 - Beyra Pavon-Molina (Program Manager)
 - (407) 559-3310
 - bpavonmolina@habitorlando.org



Individual Outcomes & Achievements

- 1,122 sessions since November 12, 2024
- 392 clients participating in FEC
- 284 achieved financial outcomes
 - 22% reduced non-mortgage debt
 - 21% increased amount set aside for the future
 - 17% opened a safe, affordable banking account
- \$330,113 total savings increased
- \$543,774 total non-mortgage debt eliminated

* data as of 1/21/26

Community Benefit

- Reduction in demand for social services
- Better consumers
- Engages businesses and financial institutions in
in financial stability for households
- Stabilized renters and owners, less transition in
housing status

Client Stories Video

<https://youtu.be/qJhHQwe7X2s>



Emergency Financial Empowerment

- NEW!!
- 2-year planning grant
- \$150,000
- Incorporates financial empowerment into County's Comprehensive Emergency Management Plan (CEMP)
- Coordinates and prepares individuals and households for pre- & post-disruption/disaster

Sustainability

Growing the Community Partnerships

- Referrals
- Co Locations
- Funders
- Grants

Orange County support

- Administrative Oversight (staff support, partial funding)
- Monitor and engage Program Partner



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