

Orange County, Florida

*Financial Empowerment Center
Implementation Grant*

Orange County Government, Florida

Lavon Williams
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Lavon Williams

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Application Form

Instructions

Summary

The Cities for Financial Empowerment Fund (CFE Fund) invites FEC Academy participants to apply for Implementation Phase status and funding. The focus of the Implementation Phase is the actual launch of the local Financial Empowerment Center (FEC). If selected, the Grantee will receive significant technical assistance to launch and operate its Financial Empowerment Center initiative during the first two years of operations, and can apply for match funding of up to \$150,000 to use in their first two years of operations.

Implementation Proposals will only be accepted from FEC Academy participants who have met all the eligibility requirements as detailed in the [FEC Implementation Grant Overview and Eligibility Checklist](#). Please use the Implementation Proposal Eligibility Checklist as a guide when completing this proposal.

Proposal Timing

Implementation Proposals are reviewed by the CFE Fund on a rolling basis. Implementation Proposals are reviewed by the CFE Fund on a rolling basis. Implementation proposals must be submitted through CFE Fund's grant portal within 15 months after the first All-Partner training.

General Applicant Information

Local Government Entity*

Orange County, Florida

Please provide the primary contact information for the Implementation Phase, if different than the user submitting this application:

Primary Contact Name

Lavon B Williams

Primary Contact Phone

4074906750

Primary Contact Email

lavon.williams@ocfl.net

Fiscal Sponsor

If chosen to receive this grant, will your organization use a fiscal sponsor to receive funds? If yes, please provide the name, organization type, EIN and contact information for your fiscal sponsor. We may reach out for additional information on the fiscal sponsor.

Orange County Government will be the fiscal administrator for this grant.

Questions

Projected Program Scope

Provide estimates for each field below that reflect current plans for program scope. The CFE Fund understands these numbers may change prior to program launch.

Question 1*

Total number of financial counseling providers (local government or nonprofit organizations)

1

Question 2*

Total number of full-time equivalent counselors

3

Question 3*

Total number of partnerships in place by launch (# of organizations/agencies intending to serve as a program partner)

11

Question 4*

Total number of FEC locations, including planned co-locations

9

Question 5*

Total funding secured (new dollars raised, does not include in-kind donations)

600000

Question 6*

Total annual budget for year 1

518190

Question 6a*

Total amount of funding requested from CFE Fund (up to \$150,000)

150000

Local Government Program Oversight

Question 7*

Indicate if the FEC work will remain with the local government entity currently overseeing the Academy planning process.

Yes

If no, please provide an overview of the new government entity, an explanation for why and how the FEC will fit within this entity and plans for the transition.

The FEC will work with the Local Government Program Manager to engage several county divisions. The Fiscal and Business Services Division was the lead agency in garnering the local support for the FEC, the Community and Family Services Department will lead implementation as it is the arm of Orange County government tasked with social service delivery.

Question 8*

Name of the Local Government Program Manager who will oversee all aspects of the Financial Empowerment Center work.

The local government program manager who will oversee all aspects of the FEC work will be Lavon Williams, Esq., AICP

Question 8a

If a Manager has not yet been identified, describe the recruitment strategy and projected timing for the hire.

The manager is an existing local government employee (Orange County, FL)

Question 8b

If the Manager is an existing staff member, with current job responsibilities, describe in detail how FEC efforts will be incorporated within the person's current work, provide an explanation for why this person is the best fit for the role, and upload their resume as an attachment. Please note this person will need to fulfill all responsibilities described in the [Local Government Program Manager job description](#).

LBWilliamsresume.pdf

The FEC efforts will be incorporated as part of the current work as a Department Deputy Director and has previous experience as in all elements described in the Government Programs Managers Job Description. Currently the position directly oversees the activities of the Community Action, Citizen Resource and Outreach, Parks and Recreation and the Regional History Center. The FEC will be added to the job responsibilities and oversight. Resume attached.

Question 9*

If applicable, describe the roles of other City/County staff members who will provide support for the Financial Empowerment Center initiative and their relationship to the proposed Local Government Manager listed above.

- Warren Lakhan, Family Services Administrator – metrics and reporting
- Stephanie Taub – Manager, Fiscal and Business Services (FBS) – financial monitoring and projection
- Danielle Philippe – Fiscal Management Analyst (FBS) – financial monitoring and projection
- Yolanda Brown - Manager Fiscal and Operational Support – fiscal and invoices, reconciliation Several social services divisions
will assist with program promotion and referring clients.
- Support from Communications (marketing strategy), Community Action, Citizen Resource and Outreach and Head Start will help
with oversight and client referrals.

Question 9a*

Describe how other government departments, especially those that were engaged during FEC Academy or served in the Advisory Group, will continue to support program implementation.

The other government departments engaged during the FEC Academy will provide referrals, marketing, contract management, fiscal support, and reporting. The departments include Orange County Community & Family Services, (CFSD) Health Services, Fiscal and Business Services Division (FBS) as well as the Communications Department in addition to a wide network of key community-based partners. These departments and network partners will make referrals to the FEC, and the Public Information Office will work with the Orange County Communications Department to assist in marketing/outreach and service delivery monitoring and evaluation. Outreach efforts will be made to other local municipal jurisdictions within Orange County Florida, such as the City of Orlando.

Question 10*

Provide an overview of how the Local Government Program Manager anticipates coordinating efforts with, and managing the performance of, the financial counseling provider(s).

The Local Program Manager will collaborate with the financial counseling provider by establishing and ensuring compliance with FEC performance metrics as well as other relevant standards. To ensure uniformity and quality of service delivery weekly and monthly check-ins will be established to ensure that operational performance standards are maintained as well as to mitigate any other concerns. A standard operating

procedure and corrective action planning will be established in response to quarterly on-site as well as administrative monitoring.

Question 11*

What are anticipated program oversight challenges and proposed ways that the local government entity overseeing the FEC will overcome them?

Ensuring that the service delivery is of the highest quality and that interventions are making a measurable difference in the financial domain of the customer. The local government manager will ensure that staff are professional, courteous, respectful, timely and responsive to the needs of the customer and that the customer is able of documenting the same by utilizing customer feedback surveys after each session.

Question 12*

Provide an updated strategy of how the FEC will be aligned with the Mayor's priorities.

The mayor's priorities include innovation, collaboration and inclusiveness and this initiative aligns itself well with these rubrics. In addition, building the financial acumen of the community improves the economic viability of the individual who then become self-sufficient and less dependent of tax-payer funder programs and services including those that provide relief to COVID-Impacted residents such as rental assistance programs as well the funded non-profit sector and their client base.

Question 13*

Briefly describe how the sustainability of the FEC as a free public service will be prioritized from the onset of the program.

Funding for the program will be prioritized as this is an essential service for a large part of our human services client base, including head start parents and other social service providers. Matching funds will be earmarked and sustained for the foreseeable future through general funds. After the first 2 years of the program has elapsed and matching grant funds are no longer available the county will use general funds to sustain the program.

Financial Counseling Provider

Question 14*

Name of Financial Counseling Provider(s):

Habitat for Humanity Greater Orlando and Osceola County

Question 15*

Are the provider(s) a nonprofit or government entity? Indicate which one.

Nonprofit

Question 16*

Explain the process for selecting this provider(s), key factors for their selection, and their comparative advantage to other providers that may have been considered.

The provider was selected through the County's procurement process. The provider scored higher than other respondent when considering the following criteria: Qualifications of Staff, Qualifications of Staff, Financial Capacity, Technical Approach, and Proposed Budget.

Question 17*

If the selected financial counseling provider(s) contract has not been finalized, provide a detailed overview of the process underway and next steps to finalize procurement of the selected provider(s), including the projected timeframe. Providers must be formally selected before this application is submitted. Note that the CFE Fund requires a copy of the executed City/County-provider contract before the FEC can begin serving clients.

The FEC Provider was selected by the Board of County Commissioner on January 9, 2024. The contract has been finalized.

Question 18*

Provide a cover letter signed by the Executive Director of the nonprofit(s) or the comparable person at the local government provider asserting a commitment to the program and identifying the key staff who will be managing and operating the FEC, including a dedicated FEC Program Manager.

CEO Commitment Letter FEC_SIGNED.pdf

Question 19*

Share the provider's overview and mission.

Habitat for Humanity Greater Orlando and Osceola County's financial education and one-on-one services have been operating for 37 years. Their programs seek to build financial strength and empower lower income families to achieve long-term stability; increase educational, employment, and health benefits; and help establish the financial underpinnings that lead to potential economic mobility. Driven by a belief that everyone deserves a safe place to live, Habitat Greater Orlando builds affordable housing, revitalizes neighborhoods, and strengthens communities. Their mission is: Seeking to put God's love into action, Habitat for Humanity Greater Orlando Greater Orlando & Osceola County brings people together to build homes, communities, and hope.

Families and individuals in need of a hand-up partner with this organization to build or improve a place they call home. Habitat homeowners help build their own homes alongside volunteers and pay an affordable mortgage. Habitat Greater Orlando also builds security for lower income families and individuals by replacing substandard roofs, and providing free financial education classes, counseling, and home inspection certificates to help Florida residents lower their home insurance costs.

Expanding upon their history of financial and housing education, the organization established a HUD-certified housing counseling program in May 2023, currently staffed by three certified counselors providing direct services as well as a certified counselor providing supervisory, compliance, and oversight functions.

Question 20*

Share the provider's annual operating budget (excluding funding dedicated to the FEC).

N/A

Question 21*

Share the provider's number of full time employees (excluding contractors, temporary staff, and interns/fellows).

N/A

Question 22*

Provide an overview of the providers' experience with the delivery of financial counseling or coaching (if the organization has no experience, then provide details on relevant experiences that support their capability to effectively deliver the FEC model). Please note any relevant experience delivering remote services.

Habitat For Humanity Greater Orlando's financial education and coaching services have been in place for 37 years including working with individuals with extremely low, very low, low, and moderate incomes. In addition to housing construction and repair services, the organization has been providing financial and homeownership education, financial mentoring, financial advice and coaching, and foreclosure prevention and assistance. Habitat Orlando works closely with households during the application process, getting to know the individuals very well to guide them effectively from start to completion. Clients are offered post-completion assistance. Counselors are well equipped to go out into the community for recruiting and service delivery. Several team members are bilingual.

Question 23*

If the provider already offers similar services (other financial counseling/coaching programs, financial education workshops, housing counseling, etc), please identify how multiple service models will coexist.

Currently, Habitat for Humanity Greater Orlando provides housing counseling and is certified through HUD. They also provide financial education classes free of charge to the public. These services will be made available to FEC clients through referral. The staff managing and providing direct services for the FEC will be a separate unit and work independently. However, for seamless client assistance, client's needs will be assessed and matched with appropriate services. Habitat Orlando will develop a referral process through which each unit can refer clients to the other (warm hand off). The staff will meet routinely to track and advise on shared clients.

Question 24*

Provide an overview of the providers' experience with data tracking, managing, and reporting on critical program and client data points. List the database(s) the organization(s) currently use to track data.

The Habitat for Humanity Greater Orlando currently tracks client using a database software that monitors client housing and financial goals and helps to ensure services are matched to meet the specific individual needs. Reporting is also available through the database.

Habitat for Humanity Greater Orlando has a long history of reporting to government agencies and private funders. All organizational departments are required to track key performance indicators (KPI's). Habitat has a dashboard in which each department displays its KPI's and the associated detailed data of accomplishments and areas of need in real time which are updated weekly.

To monitor clients' housing and financial goals and help ensure services are matched to meet individualized needs they track clients using Microsoft Forms, Eventbrite, Excel spreadsheets, and Salesforce Home Keeper. Closely monitored protocols and procedures also enable Habitat to manage the overall program to ensure compliance and impact.

Question 25*

Explain how the selected provider has the organizational capability (HR, financial and operational) to perform the administrative and programmatic responsibilities related to the delivery of the financial counseling, including:

- the responsibility of hiring and supervising financial counselors
- organizing and conducting community outreach
- creating and executing marketing campaigns
- managing the FEC budget, including processing invoices, completing financial and grant reports for the local government and/or other funders.

Habitat for Humanity Greater Orlando's financial education and coaching services have been in operation for 37 years. Through the process of selection, the organization demonstrated the ability to manage the responsibility of the Financial Empowerment Center including an established method for recruiting and hiring qualified staff. It has experience in maintaining data efficacy through management software and reporting. Habitat comes with a host of community partners that are equally committed to the financial wellbeing and success of the individual's receiving services.

Question 26a*

Identify the FEC Program Manager(s) who will oversee all aspects of the Financial Empowerment Center for the Financial Counseling Provider(s). (Note: if the financial counseling provider is a government entity, the Local Government Manager and FEC Program Manager should be two separate positions).

Regina Melecio will serve as the interim FEC Program Manager until a full time FEC Program Manager is hired. The program manager will supervise the overall program, monitor, troubleshoot, and provide the managerial tasks required by the CFE Fund. The program manager will be responsible for hiring and training, coordination with Orange County Local Government Program Manager and performs quality assurance during the first year of the program.

Question 26b

If a Manager has not yet been identified, describe the recruitment strategy and projected timing for the hire.

To help facilitate program launch as expeditiously as possible, Habitat for Humanity Greater Orlando staff member Regina Melecio will serve as the interim FEC Program Manager at no cost to the Local Government partner. The search for an FEC Program Manager will begin immediately. After onboarding the new FEC Program Manager, Ms. Melecio will supervise the FEC Program Manager and provide additional oversight of the program. The new Program Manager will manage, monitor, troubleshoot, hire, and supervise counselors, ensure appropriate training of counselors, and coordinate with the Orange County Local Government Program Manager. Ms. Melecio is a HUD-certified housing counselor and has been managing and working directly with lower-income clients to guide them toward greater financial security and family stability since 2009.

Question 26c

If the Program Manager(s) is an existing staff person with current job responsibilities, describe in detail how the FEC work will be incorporated into the person's workload and the percentage of time that will be dedicated to the FEC. Please provide a resume (as an attachment). Please note this person will need to fulfill all the responsibilities described in the [Program Manager job description](#).

The FEC Program Manager's responsibilities will include all functions described in the CFE's Program Manager job description, including, in part:

- Support the programmatic design and implementation of the initiative.
- Act as the liaison between Habitat for Humanity Greater Orlando and the Orange County Local Government Manager.
- Work with partners to problem-solve operational issues, including programmatic integration with host sites and referral relationships with other local government and nonprofit agencies.
- Support the marketing, outreach, and strategic referrals of clients to the FECs.
- Oversee organization's implementation of client management and database system.
- Ensure that data collected within the client management and database system is complete and accurate.
- Collect, aggregate, and prepare any programming reports for the Local Government Manager, funders, partners, etc.
- Train all FEC employees and program partners on the FEC model.
- Supervise the financial counselors at the FECs.
- Develop and implement work schedules that meet client demand for service.
- Ensure that FECs are compliant with program model, outcomes, and other requirements.
- Report regularly to Habitat Orlando's internal project management team.
- Participate in regular calls and reviews with local government stakeholders and funders.
- Successfully complete and pass program manager and counselor training as defined by the national FEC Training Standards.
- Assist in the development and implementation of a sustainability plan.

Question 27*

Please share how the provider will approach hiring and retaining Counselors and Program Manager(s).

- What is the process to hire FEC staff?
- What successful strategies has the counseling provider used with other staff to promote staff retention?

N/A

Programmatic Partnerships

Identify all secured program partners. Please upload a completed Partnership Overview Grid. to answer the following questions. For each partner, please provide:

- **Name & Description:** Name of the partner and organization description
- **Specific partnership within the organization:** Indicate if the partnership is for the entire organization or a specific program/service within the organization.

- **Number of Clients in the Program:** Indicate the number of clients seen by the proposed partner, depending on if it is the entire organization or a specific program.
- **Space/Resources (for co-locations only):** Describe the space and resources available for the FEC counselor. Indicate if this will be provided as in-kind support.

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Question 28*

Partnership Overview Grid Template

Partnership-Grid.xlsx

Question 29*

Provide a signed letter of intent from each partner organization and upload them as a merged PDF. The letter should answer the following:

- How do you plan to integrate financial counseling into your services?
- How will the financial counseling benefit your clients?
- At what point in your program would you anticipate financial counseling being most effective?
- How do you envision your clients being referred or connected to an FEC counselor?
- If you will be hosting a counselor on-site, what challenges do you anticipate experiencing in integrating the FEC counselor within your organization?
- How will you ensure a sufficient volume of clients are referred to and receive counseling?
- How will your organization promote the FEC in your programs or sites?

Partnership Support Lettersrev.pdf

Question 30a*

Provide a brief overview for how partnerships will be managed, including approaches to monitoring numbers and readjusting services and client recruitment and engagement strategies. Note the proposed roles and responsibilities of the Local Government Manager and FEC Program Manager in managing partnerships.

The Local Government Manager and the FEC Program Manager will have standing weekly meetings to review database reports, recruitment, and engagement. An Orange County FEC Collaborative among government, community partners and key stakeholders will occur monthly to identify opportunities for continuous process improvements. In addition, monthly briefing and updates will be made to senior leadership as well as elected officials.

Question 30b*

If offering remote counseling with partners, describe how the counseling team will work to build relationships with partner organization staff without being on-site.

Financial Counseling services will be provided at remote sites throughout Orange County located in nine community-based centers by Habitat for Humanity Greater Orlando. During counselors' regularly scheduled hours at the sites, they will meet with established clients, recruit additional clients, and provide education to staff and citizens. The FEC will also provide virtual opportunities for clients as well as follow-ups by phone, when compatible with clients' needs. The FEC will coordinate with CFE on scheduling site and virtual

appointments' systems. The FEC Program Manager will conduct routine site visits and ensure partner familiarity with the FEC. The Local Government Program Manager and the FEC Program Manager will provide training to partner organizations regarding the FEC referral strategy and services.

FEC Operations

Please describe in detail the following:

Question 31*

What is the staffing plan for the FECs, including number of counselors (both the number of people who will be trained and FTE), and hiring strategy?

In the first year, the FEC Counseling Provider, Habitat for Humanity Greater Orlando, will be responsible for recruiting and hiring staff utilizing the established practices of the organization. There will be initially three counselors and, if the need arises, one FEC administrative support position. The organization sets high hiring standards which reduces turnover and achieves favorable results with clients. They have an effective human resource hiring process to help ensure that the new hires fit the requirements of the positions.

Their hiring and retention strategy centers around ensuring that each team member feels heard, valued, and appreciated. For the second year in a row, Habitat Orlando & Osceola has been voted one of the Best Places to Work in the Small Company category (including for-profit companies) in the Orlando Business Journal. They ranked #4 in 2022 and #2 in 2023.

They plan to begin recruiting immediately upon contract execution. Paycor Recruiter is used to streamline the search process and post the open positions on the following sites:

- Habitat for Humanity Greater Orlando website
- LinkedIn
- Indeed
- Glassdoor
- ZipRecruiter
- Habitat for Humanity Greater Orlando International's website
- Edyth Bush Charitable Foundation job board
- Florida Commerce Section 3 Economic Opportunities
- Handshake student career network
- Young Nonprofit Professionals Network
- Facebook
- Greater Orlando Builders Association job board
- Associated Builders and Contractors of Central Florida job board
- Public Relations Society of America (PRSA) Orlando Job Bank

Question 32*

How will the FEC Program Manager supervise counselors, conduct data collection oversight, and develop continuing education opportunities for the counselors?

Habitat for Humanity Greater Orlando has an established personnel policy and handbook and will follow its regulations regarding supervision of counselors. The data collected will be reviewed and monitored by the FEC Program Manager. Continuing education will be provided through webinars, workshops, and distributed materials in accordance with CFE requirements.

Question 33*

How will the Local Government Program Manager and the FEC Program Manager work on monitoring the efficacy of the partnerships and the program?

The partnerships of the FEC will be managed through the Orange County FEC Collaborative through which partners will continue to be engaged and queried for process improvement. In addition, the FEC Program manager will conduct site visits to partnering agencies.

Question 34*

Provide an overview of initial thinking on how to deploy counselors based on the program partnerships secured, specifically addressing needs based on geography, language, target population, accessible hours, local government priorities, etc.

In the First Year, the Local Government Program Manager and the FEC Program Manager will be responsible for gathering and assessing the needs of the community through needs assessment, census data and working with partner agencies who have serviced low-income individuals. The local government priorities have been identified through assessments conducted by Head Start, Community Action and the Citizens Commission for Children. Based on previous local government studies, Orange County has concentrated efforts in nine targeted zip codes. These nine zip codes have high incidents of factors that contribute to financial instability. The FEC will primarily direct its services to these zip codes.

Question 35*

Describe how the FEC will utilize remote and in-person counseling in the deployment strategy. Please include information about how your team will make decisions on counselors serving on-site at partner organizations.

The FEC partner, Habitat for Humanity Greater Orlando will conduct client appointments at their offices and remote partner locations. Habitat Orlando receives local information on spikes in communicable diseases and reviews guidance from the CDC and OSHA. They also have written protocols for their staff in case of individual illnesses to ensure their staff and clients' safety. The FEC will notify staff, clients, and partners of any changes that must be made to scheduled appointments and site visits if wellness concerns arise.

Question 36*

Detail plans for referrals from the FEC to other supportive services (employment, housing, access to benefits, tax preparation, legal, etc.).

A Partner Referral process will be established with input from the Orange County FEC Collaborative. This process will also intentionally track mutual clients. Information from partner agencies will also be provided to clients at the intake meeting. The goal is to leverage programs and services to ensure client success. Counselors will be trained to identify client needs and referral to services provided by partner agencies utilizing an individualized action plan.

The FEC partner, Habitat for Humanity Greater Orlando currently maintains a large database of resources for referral. In addition, they exchange referrals with other collaborative organizations and government offices which include potential partners; participate in community tabling events; receive collaborator leads from our development and volunteer departments; and receive information about other potential partners from corporate and individual supporters.

Question 37*

How will the FECs equipment and telecommunications needs be met? A typical FEC has a private area for each Counselor to complete counseling sessions, a desktop/laptop, filing cabinet, scanner, paper shredder, landline or mobile telephone and high-speed internet. For counselors offering in-person sessions, note any measures being taken to adhere to current public health guidance.

The FEC partner, Habitat for Humanity Greater Orlando currently operates a financial counseling program for which we ensure that each counseling session takes place in a private space; and that each counselor has a computer, telephonic system, and high-speed internet. Every counselor has access to locking filing cabinets, scanners, copiers, paper shredders, and adequate office supplies to provide services with privacy and professionalism.

Providing off-site counseling at partner locations will require arranging settings that fill the need for privacy and adhere to public health guidance.

Funding and Projected Budget

Question 38*

Complete the Secured FEC Funding template for all funding that has been secured. For each funding source, include:

- Funder name
- Original source of funding (Federal, State, Local, Private)
- Dollar Amount
- Funding term (start date, end date)
- Whether the funding is in-hand or committed
- Whether funding will be held by the local government or a fiscal sponsor
- Notes (the specific funding stream if the original source of funding is public)

If the original source of funding is federal funding, include the specific funding source from the drop down (ie CDBG, ARPA, etc.) or if "other" specify the source in the notes.

For example, if the City of XYZ is using ARPA funding for part of their FEC match funds, the Funder Name would be "City of XYZ", the Original Funding Source would be "Federal", and the Notes would say "ARPA."

FEC-Budget-Template-for-Implementation-Proposal.xlsx

Question 39*

Please upload confirmation letters for all match funding **as a merged PDF**. If committed, include the estimated date the funding will be in hand.

Secured-FEC-Funding.xlsx

Question 40*

Describe how local government leadership perceives the program (e.g. as a public-private partnership, as a sole City/County responsibility, joint venture between nonprofits, etc.) and detail three possible sustainability approaches.

The local government leadership perceives the FEC program as a public-private partnership where the County and the selected non-profit organization work together to promote and facilitate the initiatives of the program. The County envisions the possible following approaches to sustainability and growth for the FEC:

1. The County and the non-profit administrator will work to obtain additional funding sources and partnerships for the FEC with the County continuing to provide support for marketing and outreach utilizing the County's available channels.
2. An advisory committee will be utilized to provide input and assist with fundraising and long-term financial sustainability of the FEC.
3. The County and the non-profit administrator working together on partnership development and fundraising through coordinated efforts. This would entail regular quarterly meetings between County and non-profit staff to identify possible funding and partnership opportunities, and to identify action plans needed to support these efforts.
4. The County taking the lead for identifying additional funding sources and partnership opportunities for the FEC by integrating the FEC as part of the County's regular activities requiring annual budget considerations, with the non-profit administrator supporting the County's efforts.

Question 41***Funding Prospects**

What is the overall strategy to secure Year 2 funding? If there are specific prospects, please mention the name of the funding source, any amounts already requested and the next step.

The County plans to utilize the CFE \$150,000 matching fund and the Wells Fargo \$200,000 matching funds for the FEC's second year of funding. Any remaining funding will be matched by future funders or by Orange County.

Question 42***Funding Sustainability**

Please provide any preliminary plans for funding sustainability beyond Year 2.

Beyond year two, the County plans to obtain private sponsorships, as well as explore other grant opportunities for funding the FEC. The County also plans to utilize general funds to help sustain the program.

Question 43*

Review the FEC Budget Overview and complete and upload the FEC Sample Budget Template with the projected costs and a brief narrative of operating the FEC in Year 1. The budget should account for the entire FEC budget and include in-kind contributions. *(Note: In-kind contributions - use of facilities, services, equipment, etc. - do not count towards the match requirement. Review the Implementation Eligibility Checklist for further details).* Include the number of FEC staff accounted for in the budget for each staff member and their % of effort towards FEC operations. Salary and fringe must be split into separate lines.

FEC-Budget-Template-for-Implementation-Proposal.xlsx

Match Funding Request

Each locality can request up to \$150,000 in match funding from the CFE Fund to use over the two year grant period.

Question 44*

What is the total amount of funding requested?

150000

Question 45*

How much funding is requested for year 1?

0

Question 46*

How much funding is requested for year 2? (*Note that at least \$50,000 must be reserved for Year 2*).

150000

Marketing and Outreach**Question 47***

Detail the FEC outreach and marketing plan, specifically how general awareness for the FECs will be developed, and how outreach will be done in specific neighborhoods or to target populations. *Note: the CFE Fund will be providing communications and branding guidelines, as well as marketing templates.*

The County anticipates that general awareness of the FEC to be developed through the County's various communication channels as well as through the efforts of the non-profit administrator and the FEC partners. The County's Communication team will develop a detailed marketing strategy that includes social media, website, and grass-roots collateral material.

Habitat for Humanity Greater Orlando will use email marketing, paid and organic social media, as well as listings on service directories such as FindHelp.org and 211, to promote awareness. They will take out ads in the Midtown Press, which has a large minority and lower income readership and will work with local community centers and businesses, and the County, to distribute flyers.

If needed, Habitat for Humanity Orlando will mail postcards to areas with high minority and income-relevant renter populations and look to collaborate with local jurisdictions other than Orange County and major area employers for educational opportunities. Currently, Habitat Orlando staff attend 1-2 community events per month to promote their financial education and counseling services.

To promote and market our Financial Empowerment Center, Orange County's Office of Communications team will execute a comprehensive Communications Plan that includes, but is not limited to, earned, paid, and social media; media events; print assets; promotional videos; and a website presence.

We anticipate a press announcement this Spring, followed in June by more information presented by the mayor at his annual "State of the County" presentation, which is attended by hundreds of community and business leaders and covered extensively by local media.

In addition, the Communications team will leverage relationships with existing partners in the county. That database of contacts includes thousands of individuals and organizations with a deep reach for targeted populations. We anticipate contacting faith-based and civic organizations; major employers; veteran organizations; social service agencies; and more. Once the FEC has generated a critical mass of satisfied residents, we can assist them in telling their stories for third-party endorsement testimonials.

Social media content will be developed for Orange County's social outlets to share within a predetermined calendar and cadence. We will also ask our community, civic, and government partners to share the information on their social media accounts and provide the graphics, video, and narrative for their use.

The following outlets will be used for organic awareness of the Center:

- LinkedIn: 575K+ impressions with a 6.45% engagement rate expected within 1 year.
- Facebook: 4.1 million impressions with a 4.67% engagement rate expected within 1 year.
- Nextdoor: 1.25 million impressions to our audience of 455K residents expected within 1 year.
- Twitter/X: 1.7 million impressions with a 2% engagement rate expected within 1 year.
- Instagram: 1.54 million impressions with a 2% engagement rate expected within 1 year.

Question 48*

What are the available local government public communications platforms and how will they be leveraged in support of the FECs?

The County has various channels that will be leveraged to promote and build awareness for the FEC:

- County Website – The County will place a banner for the FEC under its "Events and Initiatives" section.
- Mayor's Newsletter – The Mayor's staff will promote/feature the FEC in the monthly newsletter.
- Orange TV / Orange TV YouTube Channel – Informational videos and content will be created and posted to promote the FEC.
- County's Communications Team – The communications department will release PSAs to media contacts as well as feature the FEC in social media posts.
- Information will be provided about the FEC at the nine community centers.
- Employee Intranet Site – Orange County will promote the FEC to our own employees on the intranet site.
- Orange County Commissioner Newsletters – Most of our elected county commissioners have robust communications with their constituents.
- "The Source" Directory – This valued publication is a one-stop directory of County services. Most readers access it online. We can add as much as a page with information about the FEC in Orange County.

Question 49*

Describe how key local government stakeholders (City Mayor/Manager, County Executive) will support the launch of the Financial Empowerment Center.

The County Mayor will support the launch of the FEC by promoting the launch in the mayor's newsletter as well as making public/press announcements.

Counselor Training

For information on CFE Fund's Counselor Training Standards and guidance on selecting training providers, please visit the FEC Planning Platform. Please note that all Program Manager and all Counselors are required to adhere to the FEC Training Standards.

Please describe in detail how your local plan will cover the following sections of the Standards:

Training Standards A-C*

Context of Poverty, Cultural & Socio-Economic Factors; Financial Content; and Counseling and Coaching Skills

Counselors must complete training in these areas provided by a CFE Fund approved training provider. Training should not take more than 1-3 weeks.

- Include the training provider(s) selected, the specific training course(s) that fulfills each of the Standards, the anticipated duration of the training, and how the training will be delivered. If you are proposing to use multiple training providers to satisfy different Training Standards, clearly list which training provider will satisfy which Standard, separating out which providers will complete training for different topics if needed.

Note: You can view a list of pre-approved Training Providers here.

The FEC partner, Habitat for Humanity Greater Orlando intends to utilize the NACCC (National Association of Certified Credit Counselors) to take advantage of its open enrollment and self-paced format with an on-call instructor. Also, potential courses could include:

- Freddie Mac – Credit Smart Coach offers building credit training.
- Diversified Resource Network - FICO Score Fundamentals
- Diversified Resource Network – Fair Housing Complexities
- AARP & DRD – Consumer Fraud in America
- HUD – NFHTA Basics of Fair Housing
- HUD – Our Places of Impact: The significance of Place for social innovation & change

Training Standard D*

Practice and Experiential Learning Requirement

Counselors must complete 20-30 hours of shadowing and experiential learning of financial counseling programs to become eligible to see FEC clients. Experiential learning must be completed individually.

- What is your plan for satisfying this requirement? Include the names of organizations you plan on utilizing.

The FEC partner, Habitat for Humanity Greater Orlando will determine a plan to satisfy this requirement. Shadowing for experiential learning will be conducted by experienced financial counseling staff from Habitat in addition to Expert Mentoring staff provided by FEC.

Training Standard E*

Continuing Education

*To maintain their status as a certified FEC counselor, counselors must complete at least 30 hours of continuing education per year, starting on their date of beginning to see clients, including at least 1 hour related to ethics. Training providers for these topics **do not** need to be approved by the CFE Fund.*

- What is your plan to coordinate continuing education, structure professional development, and monitor Counselors' annual requirements?

The FEC Program Manager, in coordination with the Local Government program, will establish a planning matrix for all FEC staff, including projected dates, identification of each curriculum, length of training, and costs. The FEC Program Manager will ensure that each dedicated member of staff will complete each required type of training according to schedule.

Training Standard F*

Additional Trainings - Community-Partner Cross Training

Counselors receiving training on local community partners and organizations to refer clients to, and program partners receive training on FEC services.

- What community partners and local experts do you plan to provide training to Counselors on? How will training occur? Please include information on topics you envision them addressing with your counselors.
- How do you plan to train your community and local government partners on FEC services and how to make referrals to the FEC?

Community partners and local experts will be determined for training purposes. The FEC will train community and local partners on FEC services including how to make referrals to the FEC as soon as possible after the FEC Program Manager completes their training.

Training Standard F*

Additional Trainings -Local Training

*Training on these topics must be completed before the FEC launches. Training providers for these topics **do not** need to be approved by the CFE Fund.*

Provide training details on how you plan to satisfy the following topics that require local expertise, including training providers and duration:

- State and Local Consumer Rights – Debt Collection
- Local training on public benefits

The FEC expect to pursue some of the following local training opportunities, and others to be determined: Florida Housing – Serving people with the lowest income through the Live Local Act. Florida Housing – Ending Homeless Cultural Humility

Training Cost*

Please provide an estimated budget for all trainings included in your training plan.

The training budget for FEC staff is \$8,000 for 4 FEC personnel

Proposed Timeline*

Additional trainings are also provided by the CFE Fund, including FEC Model training (4 hours), Database training (2 half days), Code of Ethics training (2 hours), and additional training on counseling skills (9-12 hours). Counselors are also required to complete a CFE Fund administered exam, which should take around 1.5-2 weeks to complete. In total, Counselor training should take between 6-8 weeks to complete, once Counselors are hired and begin training.

- How long do you anticipate each training component coordinated by local FEC Management taking to complete? I.e. Core Training, Experiential Learning, Local Training, and Cross-Partner Training.
- In total, once Counselors are hired and able to begin training, how long do you anticipate training to last? Please indicate if Counselors will be focusing on FEC Counselor training full-time or if they will have other responsibilities to complete during this time.

The FEC will follow the requirements of the CFE for staff training and will create a detailed plan and timeline for each requirement, as new information becomes available.

File Attachment Summary

Applicant File Uploads

- LBWilliamsresume.pdf
- CEO Commitment Letter FEC_SIGNED.pdf
- Partnership-Grid.xlsx
- Partnership Support Lettersrev.pdf
- FEC-Budget-Template-for-Implementation-Proposal.xlsx
- Secured-FEC-Funding.xlsx
- FEC-Budget-Template-for-Implementation-Proposal.xlsx

Lavon B. Williams

Deputy Director

Orange County Community and Family Services

Educational Background

Juris Doctorate, Florida A&M University, College of Law, May 2009
Master of Public Administration, Florida State University, 1997, cum laude
Master of Science in Planning, Florida State University, 1997, cum laude
Bachelor of Arts, Political Science and History, University of North Florida, 1994

Special Skills

Developing and managing programs
Community organizations formation and administration
Urban planning and land use
Local and state government administration, policy and procedures
Strategic planning and organizing
Community outreach and marketing
Anti poverty programs and services

Clinical Experience

Florida A&M College of Law, Guardian Ad Litem Legal Clinic
Florida A&M College of Law, Homelessness Clinic (Family Law)
Orange County Attorney's Office (Impact Fee Exemption Ordinance)

Work History

Attorney, Lavon B. Williams Law Office, P.A. (2011-present)

Deputy Director, Community and Family Services (2022 - present)

- *Provides guidance and direction to divisions providing social services, parks and recreation and historical education and museum*
- *Responsible for assisting the Director in all areas related to the coordinated management*
- *Reviews and prepares recommendations to the County Commission*
- *Meets with the County Mayor, County Commissioners, County Administration and other senior staff, and attend Board meetings as needed.*
- *Provides input and assists the Director in the preparation and review of the Department's budgets to ensure consistency with County, Department and Division objectives.*
- *Provides direction and guidance to division managers, and act on behalf of the Director during absences.*

Manager, Orange County Community Action Division, (2017-2022)

Manager, Orange County Neighborhood Preservation and Revitalization Division (2002 – 2017)

Chief Planner, Neighborhood Services Section, Orange County Planning Division (1999-2002)

Senior Planner, Orange County Planning Division (1997-1999)



February 27, 2024

Ms. Angela Lowery
Cities for Empowerment Fund
44 Wall Street, Suite 1050
New York, NY 10005

Dear Ms. Lowery,

Habitat for Humanity Greater Orlando and Osceola County commits to operating a Financial Empowerment Center (FEC) serving as the FEC Partner in collaboration with the Orange County FEC Local Government Team.

This organization will adhere to Cities for Financial Empowerment Fund's (CFE) requirements and standards in the implementation and operations of the FEC and commits to dedicating a full-time staff member to serve as the FEC Program Manager.

We look forward to working with the CFE and Orange County Government to provide FEC's important services to Orange County residents.

Sincerely,

A handwritten signature in blue ink that reads "Catherine".

Catherine Steck McManus
President and CEO

cc: Lavon Williams, Deputy Director
Community and Family Services Department
Orange County Government Florida

Partnership Grid

Local Government Name: **Orange County, FL**

| Name of Program Partner | Brief Organization Description | Specific service or program within larger organization, if applicable | # of Clients In the Entire Program (monthly) |
|---|---|--|--|
| CareerSource | CSCF supports individuals seeking new skills through short-term training, apprenticeships, on-the-job training, and work experience opportunities. | Level Up Orange, Careers & Care, Ticket to Work Veterans' Outreach and Support program | 400 |
| Catholic Charities of Central Florida, Inc. | Nonprofit providing social services. Focuses on 4 key areas: 1) Preventing Homelessness, 2) Alleviating Hunger, 3) Providing Access to Healthcare, and 4) aring for Immigrants and Refugees | Family Stability Program (FSP) | 19,060 |
| Heart of Florida United Way | Nonprofit providing social services | Bank On Volunteer Income Tax Assistance (VITA) Mission United Help Me Grow 211 Destination Graduation | not specified. However they made 139,000 contacts through 211 last year which would make an average of 11,500 contacts per month |
| Hilton Orlando | Large Employer/Hotel | | n/a |
| Hispanic Federation | Nonprofit membership organization to empower and advance the Hispanic community, support Hispanic families, and strengthen Latinx institutions through work in the areas of education, health, immigration, civic engagement, economic empowerment, disaster relief, nonprofit capacity-building & the environment. | Personal Finance Workshop Series | 400 |

| | | | |
|--|--|---|---|
| Jobs Partnership | Nonprofit providing men and women from underserved communities career readiness programs. | LifeWorks, a career-readiness course that equips people to unlock a better job and a better life. | not specified. However, they served 280 individuals last year which makes an average of 23/month. |
| Orange County Comptroller | Government agency that serves citizens an. | | n/a |
| Orange County Housing and Community Development Division | Government agency that provides housing programs to constituents | | 300 |
| Orange County Housing Finance Authority | Government agency that provides downpayment assistance to Orange County citizens as well as other financing for housing projects | | n/a |
| Orange County Library System | library system | | >10,000 |
| Orange County Office of Tenant Services | Government agency that provides housing programs to constituents | | 800 |
| United Against Poverty | Nonprofit that serves those in poverty by providing crisis care, case management, transformative education, food subsidy, employment training and placement, personal empowerment training | | 2,997 |
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| # Clients projected to be referred to the FEC (monthly) | Co-Location? (yes or no) | If co-location, what space is provided? |
|--|--------------------------|--|
| 50 | yes | shared office or cubicle |
| 25 per counselor | yes | private office |
| not specified however the organization plans to promote FEC through its various different channels | no | |
| 4 | no | |
| 50 | yes | Training rooms for group activities and individual offices for one-on-one service. |

| | | |
|--|-----|---------------|
| 5 | no | |
| The organization is committed to promoting the FEC in their various community communications and on their website. | | |
| 20 | no | |
| The organization is committed to promoting the FEC on their website, particularly on their Homebuyers page. Since they contract out housing counseling services, they do not have direct contact with potential clients. | | |
| 100-200 | yes | meeting rooms |
| 200 | no | |
| 2,997 | yes | onsite space |
| | | |
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January 30, 2024

To whom it may concern:

CareerSource Central Florida (CSCF) is a workforce leader in the state of Florida that provides comprehensive career solutions to job seekers and local businesses by helping them find and hire talent, train and educate workers, and provides innovative workforce intelligence across the Central Florida region. CSCF is a solutions oriented workforce development board with industry experts to help individuals and businesses thrive. We are pleased to support Orange County's request for funding for a new Financial Empowerment Center.

CSCF has supported and collaborated with Orange County on several economic and workforce initiatives including the Help is Here and Level Up Orange programs funded by the CARES Act to provide skills and job training for those impacted by the COVID-19 pandemic. Collaborating with Orange County on a new Financial Empowerment Center is a natural expansion of that community partnership to help improve the financial stability of economically vulnerable individuals. The Financial Empowerment Center purpose is to provide financial counseling to Orange County residents who are in need of these services.

CSCF would partner with Orange County to provide support to the Financial Empowerment Center in the following ways:

- Offering financial literacy workshops in our three Orange County locations through referral or direct connection.
- Supporting recruitment and outreach to Orange County residents.

CSCF looks forward to expanding our partnership with Orange County's effort to empower residents with wrap around services and the financial literacy skills needed to shape their futures.

Sincerely,

A handwritten signature in black ink that reads "Pamela Nabors".

Pamela Nabors
President & CEO

CareerSourceCentralFlorida.com
390 North Orange Avenue, Suite 700 | Orlando, FL 32801
p. 407.531.1222 | f. 407.708.1385 | TTY/TTD 711





FEC PARTNERSHIP QUESTIONNAIRE

Organization Name:

Contact Name:

Contact Email:

Contact Phone:

Brief Organization Description:

CareerSource Central Florida (CSCF) is the second largest workforce board in the state of Florida serving Lake, Orange, Osceola, Seminole, and Sumter county residents and businesses. CSCF offers employment connection activities that features local employers in demand industries and occupations. Additionally, CSCF supports individuals seeking new skills through short-term training, apprenticeships, on-the-job training, and work experience opportunities.

Specific service or program within larger organization, if applicable:

Specific programs offered: Level Up Orange to support employment and training needs of Orange County residents; Careers & Care to support single mothers wanting to engage in training, employment with wrap around services; Ticket to Work programming to support social security disability recipients interested in employment; Veterans' Outreach and Support program to assist veterans enter or re-enter the workforce.

Number of clients serviced monthly (within the entire organization):

Number of clients projected to be referred to the FEC monthly:

Are you able to provide a co-location? yes no

If yes, what space can be provided?

Shared office or cubicle:
CareeSource location in West Orange County - West Oaks Mall
CareerSource location in Southeast Orange County - Semoran Boulevard.



FEC PARTNERSHIP QUESTIONNAIRE

How do you plan to integrate financial counseling into your services?

Many of the individuals served by CSCF are in need of financial counseling to budget and plan for economic mobility. Counseling services can be offered through referral, on-site individually or in a group setting.

How will the financial counseling benefit your clients?

Financial counseling would be beneficial for our customers who are interested in growing their income, saving for a home, consolidating or eliminating debt, and improving credit. Through these sessions, they could also create a plan to fund education/training opportunities if needed.

At what point in your program would you anticipate financial counseling being most effective?

Financial counseling could be offered in a variety of ways, but most effective for those considering career changes, entering training, or completing training.

How do you envision your clients being referred or connected to an FEC counselor?

Either through a referral form (electronic) or on-site during scheduled office hours,



FEC PARTNERSHIP QUESTIONNAIRE

If you will be hosting a counselor on-site, what challenges do you anticipate experiencing in integrating the FEC counselor within your organization

Challenges -ensuring appropriate technology and internet is available to enable FEC counselor to work; engaging with customers to explain the value of financial counseling.

How will you ensure a sufficient volume of clients are referred to and receive counseling?

CSCF utilizes an electronic referral form that could be used to track customer and provide follow up to confirm or encourage participation. CSCF would also promote the services through events, hiring efforts, partnerships with education institutions, and within its offices.

How will your organization promote the FEC in your programs or sites?

CSCF has a strategic communication team that would work with the county to cross promote efforts and align messaging. CSCF anticipates utilizing its website, social channels, direct messaging, and collateral to promote FEC on site.



January 19, 2024

Danielle Philippe
Senior Fiscal Management Analyst
Orange County FL Government
425 N. Orange Avenue
Orlando, FL 32801

Re: Financial Empowerment Center

Dear Ms. Philippe:

Thank you for the opportunity to express our interest in partnering with Orange County in this project. In reviewing the program on the FEC website, it sounds like an excellent opportunity for the population that we serve. It also complements our HUD-certified Housing Counseling Program. If selected to participate, we propose officing the FEC counselor adjacent to our housing counselors.

Included in this email is the FEC Partnership Questionnaire. Please email or call me if you have any questions or need additional information.

Thank you for providing this counseling opportunity for people in our community.

Sincerely,

Judy Crawford
Manager of Grantsmanship and Foundation Development

(407) 658-1818 | 1819 N Semoran Blvd, Orlando, FL 32807 | cfcc.org | [@cccfloida](https://twitter.com/cccfloida)

"For I was hungry and you gave me food, I was thirsty and you gave me drink, a stranger and you welcomed me, naked and you clothed me, ill and you cared for me, in prison and you visited me." Matthew 25:35-36



FEC PARTNERSHIP QUESTIONNAIRE

Organization Name:

Contact Name:

Contact Email:

Contact Phone:

Brief Organization Description:

The mission of Catholic Charities of Central Florida (CCCF) is to embrace all those in need with hope, transforming their lives through faith, compassion, and service. Our vision is that every person's basic human needs are met through love and empowerment. CCCF has a 60+ year history of continually responding and adapting to the evolving needs of communities in Orange, Osceola, Seminole, Polk, Brevard, Volusia, Lake, Sumter, and Marion, Counties.

Founded in Orlando in 1962, CCCF has a history of continually responding and adapting to the evolving needs of communities in the region. We carry out our mission by focusing on four main areas of need:

- Preventing Homelessness - helping individuals and families secure housing and/or maintain their homes through case management and financial assistance.
- Alleviating Hunger - providing food through food pantries and through mobile markets, bringing truckloads of food to communities where people struggle with hunger simply because they lack transportation to food assistance programs.
- Access to Healthcare - providing access to healthcare for the uninsured or underinsured through our assisted living facility dedicated to the homeless; free medical and dental clinics; and behavioral health services.
- Caring for Immigrants and Refugees - we work with the State Department to assist refugees who are leaving behind war, famine and/or political turmoil.

Specific service or program within larger organization, if applicable:

Financial counseling would enhance the current work of our Family Stability Program (FSP) in assisting people at risk of homelessness. One aspect of FSP case management is to instruct clients in the need to create and live within a financial budget. The case managers review the household's current income and expenses as part of the intake of client information. The case manager works with the client in creating a monthly budget based on the household's income and expenses, and what they must do to live within that budget.

Our FSP case managers refer clients to other services within Catholic Charities, such as our HUD-approved Housing Counseling Program which presently has 2 full-time counselors, our Mission Market for food assistance, Behavioral Health Services, and other services that we offer. Our case managers would refer clients to the FEC counselor for services.

We also refer clients to other nonprofit organizations that offer services we do not offer, and other nonprofit organizations refer their clients to us for services not offered by the referring organization. Because the FEC counseling services would be part of our overall services, the financial counseling would be part of the services offered for referral by other organizations.

A financial counselor supported by Orange County would be officed at 1819 N. Semoran Blvd. adjacent to our housing counselors. These two programs are designed to reach the same population and could provide many clients with both services.

Number of clients serviced monthly (within the entire organization):

Number of clients projected to be referred to the FEC monthly:

Are you able to provide a co-location? yes no

If yes, what space can be provided?

We propose placing the FEC counselor in an office adjacent to our housing counselors at our office at 1819 N. Semoran Blvd. It is an office environment with a break room and parking lot. The FEC counselor would be supervised day-to-day by our CHDO Coordinator, who supervises our housing counselors.

We currently have a section of the second floor, accessible by elevator, dedicated to our Housing Counseling program in which our current staff housing counselors work in individual cubicles. This area includes meeting rooms for private conversations with clients. We have desk space available in that area for additional counselors and have computer equipment already available for two additional staff people.

We would welcome the opportunity to have one or two FEC counselors placed at Catholic Charities. Should space for more than two counselors be needed, additional computers, software, and phones would be required.



FEC PARTNERSHIP QUESTIONNAIRE

How do you plan to integrate financial counseling into your services?

Financial counseling will be part of the referrals made by the case managers at the Semoran location. Referrals are part of our case management process, and FEC counseling will become an option for financial literacy. Budgeting is also part of our case management process, and an FEC counselor will have the knowledge to give more in-depth budget training for the clients referred to them.

Our case managers will be trained in the requirements a client must meet in order to participate in the FEC counseling as well as any other information needed to properly screen the client before referring them to the FEC counselor.

The clients provide their home address as part of the initial intake for services which enables us to know their county of residency. This standard data would allow us to fulfill any potential requirement that the people served must be residents of Orange County.

How will the financial counseling benefit your clients?

The vast majority of our clients are low-income households struggling to provide the basic necessities of life for their family. Many are working in low paying, hourly jobs with no guaranteed weekly hours. These families often buy what they can based on that week's paycheck and generally do not know how to create a budget much less live within a meager budget. Many of our clients do not know what resources are available for them in the community. Our case managers share as much information as they can while working to resolve their immediate problem of inability to pay for their housing needs. In-depth counseling will provide them with the knowledge they need to live within their means, as well as options that might be available to them to increase their overall earnings capability, such as job training or employment counseling.

At what point in your program would you anticipate financial counseling being most effective?

Financial counseling would be a benefit for most of our clients at any point in time. However, it would be most effective at the beginning of our work with a client when they are facing homelessness. This is the point where we are providing financial assistance to keep them in their existing home, and creating a budget is currently part of the case manager's work with the client.

The FEC financial counselor could begin their work with the client by creating the budget and providing financial counseling, allowing the case manager time for working to provide rent, mortgage and/or utility assistance to keep the household in their home.

Receiving counseling at this point would be appropriate because it allows the FEC counselor to instruct the client in the financial process of budgeting at a point at which the client is desperately trying to remain in their home. The client may be more receptive to learning how to help themselves through good financial planning to avoid again being faced with the prospect of homelessness.

How do you envision your clients being referred or connected to an FEC counselor?

As noted previously, the FSP case managers refer clients to other services within Catholic Charities, such as our HUD-approved Housing Counseling Program which presently has 2 full-time housing counselors; our Mission Market food assistance; Behavioral Health Services; and other services that we offer. Our case managers would refer clients to the FEC counselor for services as part of the referral process. Referrals are provided at the first meeting with the client. The case manager asks about the use of the provided referrals during future follow-up calls/meetings with the client.

Other nonprofit organizations refer their clients to us for services not offered by the referring organization. Because the FEC counseling services would be part of our overall services, the financial counseling would be part of the services offered to clients referred by other organizations.



FEC PARTNERSHIP QUESTIONNAIRE

If you will be hosting a counselor on-site, what challenges do you anticipate experiencing in integrating the FEC counselor within your organization

We do not anticipate any challenges in hosting one or two counselors at our office. We have ample desk space for staff expansion and already have computers available that could be used by the counselors.

We anticipate the background screening of the counselor by Orange County would be similar to that required by the Diocese of Orlando, as all staff must comply with the Diocese standards.

How will you ensure a sufficient volume of clients are referred to and receive counseling?

Last year we provided services throughout our nine-county service area over 228,000 times. We typically serve 50 to 100 households on any given Monday, Wednesday, and Friday through our Mission Market food distribution at our Semoran location. It is typical for each of our case managers to see 6 clients per day.

It is difficult to forecast the number of people the financial counselor can serve without knowing the exact details of how much time the financial counselor will need with each client and how many times they will meet with each client. But for reference, our Housing Counseling program, which includes detailed budgeting and education, has provided counseling to 170 people in the past six months, which is what we used to conservatively propose 25 households per month.

How will your organization promote the FEC in your programs or sites?

Financial counseling will be added to our list of services available. If needed, this can be restricted to Orange County residents only. Our case managers meeting with clients at our Semoran office will be aware of this program and will discuss the counseling services with the clients during their initial meeting and will refer any clients with which they work to the counseling services based on interest by the client. We will use signage at both the 1819 and 1771 N. Semoran Blvd. buildings in client areas to announce the availability of the counseling. We will include this service on our website. We will create a handout that would be available in the lobby areas and at the Mission Market.



To Danielle Philippe
Sr. Fiscal Management Analyst
Orange County Fiscal & Business Services

Hello, the Hilton Orlando Hotel would truly like to partner on this endeavor for the Orange county community of team members as we are centrally located and have over 1000 local team members. Hilton was just awarded the #1 Worlds Best Workplace. We feel this program will benefit so many current and future team members.

Hilton Orlando, a AAA Four Diamond Award® winning hotel in the heart of Orlando, FL offers an attractive location. As Orlando's only hotel partner with both Universal Orlando Resort™ and SeaWorld® Orlando, this hotel is located 15 minutes from the Orlando International Airport and is within close proximity to Orlando's main attractions. Consistent with the hotel's contemporary design are 1,424 well-appointed rooms & suites. With over 249K ft2 of meeting & function space to choose from, the options are limitless.

Tucked away in the heart of Orlando, you'll discover Hilton Orlando, a vibrant hotel with an exciting personality to complement an exceptional location. Centrally located to all major theme-parks and attractions and just minutes from International Drive, this hotel seamlessly blends leisure offerings with world-class business amenities. Hilton Orlando is connected to the South side of the Orlando Orange County Convention Center by a covered walkway, adding more convenience to your meeting experience. Our goal is to offer you genuine and personalized service and to help create unforgettable memories.

Sincerely,

Brad

Brad Welfare
Director - Human Resources
brad.welfare@hilton.com

HILTON ORLANDO
t. 407 313 8423
6001 Destination Parkway Orlando, FL 32819 USA
thehiltonorlando.com

HILTON ORLANDO
6001 Destination Parkway | Orlando, FL 32819



FEC PARTNERSHIP QUESTIONNAIRE

Organization Name:

Contact Name:

Contact Email:

Contact Phone:

Brief Organization Description:

Hilton Orlando, a AAA Four Diamond Award® winning hotel in the heart of Orlando, FL offers an attractive location. As Orlando's only hotel partner with both Universal Orlando Resort™ and SeaWorld® Orlando, this hotel is located 15 minutes from the Orlando International Airport and is within close proximity to Orlando's main attractions. Consistent with the hotel's contemporary design are 1,424 well-appointed rooms & suites. With over 249K ft2 of meeting & function space to choose from, the options are limitless.

Specific service or program within larger organization, if applicable:

Tucked away in the heart of Orlando, you'll discover Hilton Orlando, a vibrant hotel with an exciting personality to complement an exceptional location. Centrally located to all major theme-parks and attractions and just minutes from International Drive, this hotel seamlessly blends leisure offerings with world-class business amenities. Hilton Orlando is connected to the South side of the Orlando Orange County Convention Center by a covered walkway, adding more convenience to your meeting experience. Our goal is to offer you genuine and personalized service and to help create unforgettable memories.

Number of clients serviced monthly (within the entire organization):

Number of clients projected to be referred to the FEC monthly:

Are you able to provide a co-location? yes no

If yes, what space can be provided?



FEC PARTNERSHIP QUESTIONNAIRE

How do you plan to integrate financial counseling into your services?

During micro training sessions and focus groups

How will the financial counseling benefit your clients?

It will assist in providing options for team to learn and grow with budgeting and finances

At what point in your program would you anticipate financial counseling being most effective?

After the first 90 days when full-time team members become eligible for retirement benefits.

How do you envision your clients being referred or connected to an FEC counselor?

We will refer new hires and current team members at our monthly meetings, orientations and highlight in our newsletter.



FEC PARTNERSHIP QUESTIONNAIRE

If you will be hosting a counselor on-site, what challenges do you anticipate experiencing in integrating the FEC counselor within your organization

Not at this time

How will you ensure a sufficient volume of clients are referred to and receive counseling?

We can highlight at our orientation and property training programs.

How will your organization promote the FEC in your programs or sites?

Through recruitment fairs and on property team member events

February 19, 2024

RE: Support Orange County on the Financial Empowerment Center (FEC) Initiative

Dear Orange County, FEC Local Management Team,

I am writing on behalf of the Hispanic Federation Florida (HF) to express our interest in partnering with Orange County on the Financial Empowerment Center (FEC) Initiative. Enclosed, please find our partner questionnaire outlining our ongoing efforts to enhance the financial well-being of households in Central Florida.

HF is fully committed to this initiative and has been deeply involved in supporting low-income families through a variety of means, including educational programs, direct financial assistance, referrals, and more, all aimed at empowering our communities and helping them overcome current challenges. With an unwavering presence in these areas, we understand the profoundly positive and essential impact of this project on our vulnerable communities. If the proposal receives approval, we assure you of our collaboration through multicultural communication, engagement with community leaders and organizations, and by demonstrating cultural competence in interactions with the local population.

The FEC model offers an invaluable opportunity for community organizations to refer clients in need of financial counseling, thereby assisting them in achieving greater financial stability. We firmly believe that Orange County's support for the establishment of a Financial Empowerment Center will foster expanded economic opportunities for Orange County residents, particularly benefiting low-income households and those at risk of homelessness.

Under this initiative, National and Local Training Partners provide financial counseling training based on the standards set forth by the CFE Fund. Additionally, local government and nonprofit managers coordinate ongoing education opportunities to ensure counselors' professional development and deepen their understanding of pertinent issues. We anticipate that the financial counseling services offered by the Financial Empowerment Center will serve as a crucial resource within our community.

We eagerly await further details regarding the specifics of this partnership and the potential role our organization may play in its implementation. Thank you for considering our interest in this important initiative. We are committed to working collaboratively to empower individuals and families throughout Orange County to achieve lasting financial stability.

Cordially,



Laudi Campo
Florida State Director
Hispanic Federation

National Headquarters
55 Exchange Place, 5th Floor
New York, NY 10005
T: 212.233.8955 F: 212.233.8996

Washington DC Office
1133 19th Street N.W., Suite 1035
Washington, DC 20036
T: 202.887.4977 F: 202.833.6136

Connecticut State Office
175 Main Street, 2nd Floor
Hartford, CT 06106
T: 860.527.0856 F: 860.724.0437

Florida & Southeast Region Office e 200
Florida & Southeast Region Office 56
1650 Sand Lake Dr., Suite 390
Orlando, FL 32809
T: 407.270.0597 F: 407.965.0356



FEC PARTNERSHIP QUESTIONNAIRE

Organization Name:

Contact Name:

Contact Email:

Contact Phone:

Brief Organization Description:

Hispanic Federation (HF) is the nation's premier Latino nonprofit membership organization. It was founded in 1990 when it became apparent that the public and private resources being delivered to the Latino community was not commensurate to its needs. HF's mission is to empower and advance the Hispanic community, support Hispanic families, and strengthen Latinx institutions through work in the areas of education, health, immigration, civic engagement, economic empowerment, disaster relief, nonprofit capacity-building & the environment.

With headquarters in New York, state offices in Connecticut, Florida, North Carolina, Illinois and Puerto Rico, a national advocacy office in Washington, D. C., and 600+ member and partner nonprofits in 42 states and territories, HF works to uplift millions of Latino children, youth and families, and dismantle structural and systemic inequities in Latino communities.

Charity Navigator has recognized the Hispanic Federation with its top 4-star rating on numerous occasions, with Federation receiving a 100% score on Charity Navigator's Accountability and Transparency measures.

Specific service or program within larger organization, if applicable:

As a multi-service membership organization, Hispanic Federation and its partners serve the community in the areas of health, education, immigration, civic participation, the environment and economic empowerment. Within this last focus area, the Personal Finance Workshop series continues to offer a variety of interactive financial literacy workshops empowering participants on budgeting, saving, investing and credit.

Number of clients serviced monthly (within the entire organization):

Number of clients projected to be referred to the FEC monthly:

Are you able to provide a co-location?

yes

no

If yes, what space can be provided?

Located in Orlando next to the Florida Mall at 1650 Sand Lake Rd, intersection with Orange Blossom Trail, Hispanic Federation's Florida office will provide training rooms for group activities and individual offices for one-on-one service.



FEC PARTNERSHIP QUESTIONNAIRE

How do you plan to integrate financial counseling into your services?

Hispanic Federation will integrate financial counseling services as it connects holistically with participants in programs delivered directly or through its network of sub-grantees in the areas of health and mental health, English classes, legal orientation for immigration, hunger relief, civic participation, college preparedness for students/parents and other programs and events.

How will the financial counseling benefit your clients?

By providing culturally and linguistically relevant services as part of the combined service structure, Hispanic Federation will continue to positively impact Low Income families throughout Orange County, FL and empower them to learn about family money management, reach financial stability and prosper.

At what point in your program would you anticipate financial counseling being most effective?

As participants in work readiness and English-language training near its course completion, financial counseling would be integrated. Individuals who call our helpline, respond to text and social media campaigns and need the services would also receive counseling.

How do you envision your clients being referred or connected to an FEC counselor?

Hispanic Federation will refer program and event participants as they are identified from the intake form, along with information collected through incoming calls to our helpline, social media interactions and text campaigns.



FEC PARTNERSHIP QUESTIONNAIRE

If you will be hosting a counselor on-site, what challenges do you anticipate experiencing in integrating the FEC counselor within your organization

N/A

How will you ensure a sufficient volume of clients are referred to and receive counseling?

Through almost a decade of continuous service, Hispanic Federation has established and maintains a strong engagement with the Latino community in Orange County through social media channels, local Hispanic media outlets and its network of community-based organizations. This combination has proven successful in generating sufficient referrals our programs.

How will your organization promote the FEC in your programs or sites?

By combining informational posts in social media and text messages and outreach in programs and event that raises the issue of financial stability and offers counseling services and workshops, Hispanic Federation will promote this service.



February 5, 2024

Warren H. Lakhani MPA, CAP
Family Services Administrator
Community & Family Services Administration
Orange County Government
2100 E. Michigan St.
Orlando, FL 32806

Dear Warren,

We at Jobs Partnership are very interested in partnering with Orange County's Financial Empowerment Center initiative. Enclosed with this letter you'll find our completed questionnaire, which showcases JP's work to improve the financial health of the households in our Central Florida community.

We anticipate the financial counseling provided by the Financial Empowerment Center will be a valuable resource in the community. Orange County's support for establishing an FEC can expand economic opportunity for people in Orange County, particularly members of low-income households; individuals and families at risk of homelessness; and other members of underserved communities. The FEC model would equip Jobs Partnership to refer clients who need financial counseling as they pursue economic stability.

Since 1999, Jobs Partnership has upskilled job seekers and low-wage earners from underserved communities through our LifeWorks career-readiness program. Many of our participants would benefit from accessible financial counseling, which the FEC model would provide.

We look forward to learning more details about this partnership opportunity and how our organization could participate.

Regards,

A handwritten signature in blue ink that reads "Marc Stanakis".

Marc Stanakis
President and CEO
Enclosure



FEC PARTNERSHIP QUESTIONNAIRE

Organization Name:

Jobs Partnership

Contact Name:

Dina Hernandez

Contact Email:

dhernandez@jobspartnership.org

Contact Phone:

407-641-0755 x102

Brief Organization Description:

Since 1999, Jobs Partnership (JP) has equipped more than 3,000 men and women from underserved communities to unlock a better job and a better life. JP grew out of Orlando Chamber of Commerce's Workforce 2020 program that brought together members of the business and faith communities to pilot a work-readiness class to serve people affected by the Welfare Reform Act of 1996. The pilot's success prompted business leader Marc Stanakis and Pastor Sylvester Robinson to found Jobs Partnership. JP has greatly expanded since then to upskill job seekers and low-wage earners from underserved communities, and connect them with jobs, career and technical education (CTE), and community resources. Both Robinson and Stanakis continue in key JP roles, Stanakis as president and CEO and Robinson as founder and chairman emeritus. JP services are available in Orange and Seminole counties, serving career seekers across Central Florida who want more for themselves and their families.

Specific service or program within larger organization, if applicable:

JP delivers services to career seekers through LifeWorks, a career-readiness course that equips people to unlock a better job and a better life. Through LifeWorks, people learn to find, get and keep full-time career-path jobs. LifeWorks bridges the gap between better jobs and our neighbors who need them by partnering with individuals, businesses, churches and public and private resource providers. Designed around 12 weekly sessions and four curated breakout events, LifeWorks upskills job seekers and low-wage earners and connects them with full-time jobs, career and technical education (CTE), and barrier-busting resources.

During weekly training sessions, participants study principles such as responsibility, communication, integrity and conflict resolution that make a difference in any job and every area of life. Many discover for the first time that their work matters and has inherent value. Participants develop a written career plan for sustainable employment; get one-on-one résumé coaching; learn interview strategies and practice interviewing; and receive a free interview outfit.

Throughout LifeWorks, volunteer life and work coaches come alongside to encourage, challenge and support participants. Offered spring and fall at neighborhood-based locations, LifeWorks is provided at no cost to participants and delivered by volunteers from the business and faith communities.

Number of clients serviced monthly (within the entire organization):

280 people served last year; see program description above

Number of clients projected to be referred to the FEC monthly:

5

Are you able to provide a co-location?

Yes

no

If yes, what space can be provided?



FEC PARTNERSHIP QUESTIONNAIRE

How do you plan to integrate financial counseling into your services?

We can integrate financial counseling by referring participants in our LifeWorks career-training program to an FEC counselor.

How will the financial counseling benefit your clients?

JP focuses primarily on equipping participants to find, get and keep full-time career-path jobs. This is our area of expertise, but we recognize that financial literacy is one of many factors that helps people to build and sustain economic stability. Financial counseling can empower LifeWorks participants to control their finances instead of being controlled by them.

At what point in your program would you anticipate financial counseling being most effective?

The "typical" participant might be best served by introducing financial counseling at LifeWorks' Community Resource Fair, which occurs at week 5; and/or during Week 12's money-management lesson, which touches on budgeting and finances. However, we anticipate additional referral points that could include:

- When an applicant completes JP's online intake survey. We can ask whether the participant wants or needs financial counseling and then refer them to a financial counselor.
- When JP's participant retention specialist meets by phone with every LifeWorks applicant before enrollment and recognizes a participant's need.
- When a LifeWorks volunteer coach recognizes a participant's need during the course.
- At our private Community Resource Fair, a table event at which participants can connect with public and private service providers to address barriers. We will invite FEC representatives to attend the event so interested participants can connect to the service.
- When JP's career services manager connects with participants to discuss education and career opportunities.
- When participants complete the end-of-program survey, which is online and could include a referral link for interested participants.

How do you envision your clients being referred or connected to an FEC counselor?

The referral process could look like this:

- JP educates team members, volunteers and participants on the FEC counseling opportunity.
- Self-referral -- all participants receive financial-counseling information (email, participant portal, flier) and can refer themselves through the LifeWorks participant portal. JP's participant retention specialist can follow up with the participant.
- Team-member referral -- a JP team member recognizes a participant's need and connects the participant with the referral link and/or JP's participant retention specialist.
- Volunteer referral -- a volunteer recognizes a potential need for financial counseling a connects the participant with the referral link and/or JP's participant retention specialist.
- JP tracks all referrals.



FEC PARTNERSHIP QUESTIONNAIRE

If you will be hosting a counselor on-site, what challenges do you anticipate experiencing in integrating the FEC counselor within your organization

We can invite a counselor to visit LifeWorks training sites and/or events such as the Community Resource Fair. We are unable to host a counselor at training sites because those church, community or corporate spaces are only in use during class times.

How will you ensure a sufficient volume of clients are referred to and receive counseling?

JP can ensure that LifeWorks participants acquire information about and access to financial counseling through these processes:

- JP team members and volunteers are educated about the financial-counseling opportunity.
- LifeWorks applicants and participants receive information about the opportunity and referral process.
- JP tracks how many participants are referred for and receive financial counseling.

Financial counseling will be a voluntary not required component of LifeWorks. Therefore, JP cannot guarantee how many clients are referred to and receive the service.

How will your organization promote the FEC in your programs or sites?

JP can promote the FEC through mechanisms such as:

- Recruitment materials.
- Applicant intake survey.
- Classroom announcements at training sites.
- Participant portal.
- Community Resource Fair.
- JP team members, including participant retention specialist and career services manager.
- Applicant exit survey.



OFFICE OF COMPTROLLER

**ORANGE
COUNTY
FLORIDA**

Phil Diamond, CPA
County Comptroller
201 S. Rosalind Avenue
P.O. Box 38
Orlando FL 32802
Telephone: (407) 836-5690
Fax: (407) 836-5599
Web page: www.occompt.com

DATE: January 14, 2024

TO: Orange County FEC Local Management Team

FROM: Phil Diamond, CPA, County Comptroller **PAID**

SUBJECT: Support for the Creation of an Orange County Financial Empowerment Center

I write to express my support for the County's efforts to partner with the Cities for Financial Empowerment Fund in the creation of a local Financial Empowerment Center (FEC) within Orange County. I believe the core mission of the FEC to offer professional, one-on-one financial counseling as a free public service creates immense value for the citizens of Orange County. Helping grow financial literacy is a vital step in a person's journey to gain financial success and independence.

Many of our citizens struggle with balancing household budgets, whether due to the rising cost of housing, loss of income, mounting student loan and consumer debt, or a combination thereof. The formation of the FEC will be a great pathway to assist our citizens in gaining the tools and skills to not only navigate periods of economic difficulty, but to begin working towards achieving financial goals such as paying off debt, buying a first home, saving for college, or planning for retirement.

As the Orange County FEC Local Management team continues with their efforts in the creation of the FEC, I offer the support from staff from my office in speaking to the community benefits, as well as assisting providing logistical support to County staff in launching the FEC.



FEC PARTNERSHIP QUESTIONNAIRE

Organization Name:

Contact Name:

Contact Email: Contact Phone:

Brief Organization Description:

Orange County Comptroller serves the citizens as an independently elected official acting as the Chief Financial Officer, Treasurer, County Auditor, Clerk of the Board, Recorder, and Custodian of County Funds and Records.

Specific service or program within larger organization, if applicable:

N/A

Number of clients serviced monthly (within the entire organization):

Number of clients projected to be referred to the FEC monthly:

Are you able to provide a co-location? yes no

If yes, what space can be provided?

N/A



FEC PARTNERSHIP QUESTIONNAIRE

How do you plan to integrate financial counseling into your services?

N/A

How will the financial counseling benefit your clients?

Financial counseling creates immense benefits for the citizens of Orange County, who are effectively the clients of the Comptroller's Office. A financially literate and independent community is of great public value

At what point in your program would you anticipate financial counseling being most effective?

N/A

How do you envision your clients being referred or connected to an FEC counselor?

The FEC can be promoted in various community communications that the Comptroller's Office makes throughout our various functions, as well as on our website.



FEC PARTNERSHIP QUESTIONNAIRE

If you will be hosting a counselor on-site, what challenges do you anticipate experiencing in integrating the FEC counselor within your organization

N/A

How will you ensure a sufficient volume of clients are referred to and receive counseling?

N/A

How will your organization promote the FEC in your programs or sites?

The FEC can be promoted in various community communications that the Comptroller's Office makes throughout our various functions, as well as on our website.



HOUSING AND COMMUNITY DEVELOPMENT DIVISION
MITCHELL L. GLASSER, Manager
525 East South Street • Orlando, Florida 32801
407-836-5150 • Fax: 407-836-5193
www.OrangeCountyFL.net

September 27, 2023

To Whom It May Concern:

RE: Financial Empowerment Center Model in Orange County

Orange County Housing and Community Development Division supports the establishment of a Financial Empowerment Center in Orange County to integrate financial counseling into existing services. For decades, the Division has created partnerships with public and private organizations to increase affordable housing opportunities for Orange County's low-income residents. However, some of the biggest barriers to affordable housing include the lack of financial literacy, issues with budget management, and poor credit. These factors may contribute to housing instability, evictions, mental stress, homelessness, or other negative effects.

Under the FEC model, Orange County's programs, private and nonprofit affordable housing developers, and other community organizations can benefit from referring clients in need of financial counseling to help them achieve financial stability. We believe that Orange County's support for the establishment of a Financial Empowerment Center will create expanded economic opportunities for Orange County residents, particularly for low-income households and those at-risk of homelessness.

We are encouraged by the effort to create a Financial Empowerment Center to benefit Orange County residents.

Sincerely,


Mitchell Glasser
Manager



FEC PARTNERSHIP QUESTIONNAIRE

Organization Name:

Contact Name:

Contact Email:

Contact Phone:

Brief Organization Description:

HCD's mission is to develop resilient and viable communities for low to moderate income households. We manage federal, state and local funds to implement projects that serve low to moderate income populations in Orange County, including but not limited to, development of affordable housing, housing vouchers for rental assistance, capital projects in low income areas, housing rehabilitation services, disaster recovery assistance, and downpayment assistance to purchase homes.

Specific service or program within larger organization, if applicable:

Number of clients serviced monthly (within the entire organization):

Number of clients projected to be referred to the FEC monthly:

Are you able to provide a co-location? yes no

If yes, what space can be provided?



FEC PARTNERSHIP QUESTIONNAIRE

How do you plan to integrate financial counseling into your services?

Some of the programs that we manage are targeted to cost-burden, financially challenged households that require housing with support systems in place to assist clients with maintaining or achieving stable housing. Additionally, many of our homeownership prospective clients do not meet the minimum credit scores or exceed debt ratios that prevent them to qualify for mortgage financing.

How will the financial counseling benefit your clients?

Financial counseling will assist many of our clients with housing stability or to achieve economic self-sufficiency.

At what point in your program would you anticipate financial counseling being most effective?

1. As soon as the household is housed with a rental assistance voucher to develop a budget that addresses financial issues that are causing the household to be cost burden, before these issues escalate.
2. Refer clients when they are denied mortgage financing or downpayment assistance because their debt ratios are too high or because they lack the credit score to achieve homeownership.

How do you envision your clients being referred or connected to an FEC counselor?

Through a cooperation agreement, MOU, networking relationship or similar.



FEC PARTNERSHIP QUESTIONNAIRE

If you will be hosting a counselor on-site, what challenges do you anticipate experiencing in integrating the FEC counselor within your organization

Unfortunately we do not have office space to accommodate additional staff or counselor.

How will you ensure a sufficient volume of clients are referred to and receive counseling?

We will incorporate referrals in our Standard Operations Procedures for certain programs.

How will your organization promote the FEC in your programs or sites?

The working relationship will be mentioned in our annual reports, and the number of clients served can be added to our performance reporting to state and federal grants, when applicable.



**PLANNING, ENVIRONMENTAL & DEVELOPMENT SERVICES DEPARTMENT
OFFICE OF TENANT SERVICES**

201 South Rosalind Avenue, 2nd Floor

Reply To: Post Office Box 1393

Orlando, Florida 32802-1393

Telephone 407-836-7368 ■ Email Tenantservices@ocfl.net ■ <http://www.ocfl.net/TenantServices>

October 30, 2023

The Office of Tenant Services is pleased to write a letter of support of the proposal Financial Empowerment Center being submitted to the Bloomberg Foundation by Orange County Government.

The Office of Tenant Services works with residents in Orange County and provides outreach and education, as well as information and referrals to services within the county. The Office works with many residents that need financial counselling and currently we have no agency that we can refer them to for that assistance. This is the reason that the Office finds it would be beneficial to partner with the Orange County FEC.

The Office of Tenant Services supports the efforts of the County to provide a Financial Empowerment Center. This is a needed program within the County that will benefit the clients that this office serves to help with assisting clients with financial guidance when there is nowhere else for them to turn to.

Sincerely,

Amy R. Michaels
Administrator
407-836-0952
Email: Amy.Michaels@ocfl.net



FEC PARTNERSHIP QUESTIONNAIRE

Organization Name:

Contact Name:

Contact Email:

Contact Phone:

Brief Organization Description:

The Office of Tenant Services acts as a one-stop shop and clearinghouse to address issues of landlord and tenant rights for citizens located within unincorporated Orange County. The office focuses on outreach and education for other tenants and landlords by providing information related to renting within Orange County.

Specific service or program within larger organization, if applicable:

The Office of Tenant Services ensures residents know what their rights are under Florida law and provides referrals for: Code Compliance; Legal Aid Society of the Orange County Bar Association; non-profit organizations; community stakeholders; and other County Departments and services. The Office of Tenant Services does not provide direct monetary assistance; emergency rental assistance; represent consumers in legal actions; provide legal advice; force or order a landlord or tenant to provide a specific resolution to any issues.

Number of clients serviced monthly (within the entire organization):

Number of clients projected to be referred to the FEC monthly:

Are you able to provide a co-location? yes no

If yes, what space can be provided?



FEC PARTNERSHIP QUESTIONNAIRE

How do you plan to integrate financial counseling into your services?

The Office of Tenant Services provides outreach and education to the residents of Orange County. Often times we see that individuals are struggling with budgeting, credit issues, massive debt and are in need of assistance to address the situation. We would be able to refer those clients to the FEC to receive assistance with the financial counseling that they need. The office would also be able to refer clients that call into the office a referral to the FEC for assistance with financial counseling.

How will the financial counseling benefit your clients?

The majority of the clients that the office assists are living paycheck to paycheck and have no where to turn for guidance with their finances. We have seen a majority of the clients we serve living way above the income they receive which in most cases leads to the client being evicted for non-payment of rent. The clients do not have an understanding of how to budget and in some instances they have bad credit due to an eviction. The FEC referral would give our clients the guidance and assistance they need to become more financially stable.

At what point in your program would you anticipate financial counseling being most effective?

The financial counseling will be effective for our clients prior to them starting the eviction process. The counseling could help them get back on their feet and prioritize their income so that they manage their money more effectively and are able to pay the rent and other necessities related to living expenses. The counseling would also be able to help those that have been evicted and their credit score affected that hinders them in finding future housing within the community.

How do you envision your clients being referred or connected to an FEC counselor?

The Office of Tenant Services would refer clients to the FEC through our website information, as well as by phone calls and emails. The office would also be able to hand out brochures at events that support the FEC and how to contact them for services.



FEC PARTNERSHIP QUESTIONNAIRE

If you will be hosting a counselor on-site, what challenges do you anticipate experiencing in integrating the FEC counselor within your organization

N/A

How will you ensure a sufficient volume of clients are referred to and receive counseling?

The Office of Tenant Services receives a minimum 200 phone calls a month regarding information and resources. The office staff can vet the clients needs and if they feel the client is in need of financial counseling, the client can be referred to the FEC. The tenant services website also sees a lot of traffic and we would provide the information about the FEC on the website as well.

How will your organization promote the FEC in your programs or sites?

We could promote the FEC during seminars we hold, outreach opportunities, the tenant services website, through emails and phone calls, and by having brochures available at all events.



STEVEN POWELL, Library Director/Chief Executive Officer

November 17, 2023

Danielle Philippe
Sr. Fiscal Management Analyst
Orange County Fiscal & Business Services
201 South Rosalind Avenue
Orlando, FL 32801

RE: Orange County Library District Support Of The County's FEC Program

Dear Danielle:

This letter confirms that the Orange County Library District is willing to partner with the Orange County FEC in their endeavor to provide financial education and assistance to the citizens of Orange County.

The Library will share FEC's information with its patrons via its website, flyers, promotional materials, Social Workers, Community Outreach Specialists and programs. We will work with the FEC in providing meeting spaces when available.

One of the Library's strategic goals is to "change lives". By partnering with the FEC, the Library will achieve this goal.

If you need any further information, please contact me at 407-835-7314 or via e-mail at shoemaker.kristopher@ocls.info.

Sincerely,



Kristopher S. Shoemaker
Chief Financial Officer



FEC PARTNERSHIP QUESTIONNAIRE

Organization Name: **Orange County Library District**

Contact Name: **Kristopher Shoemaker**

Contact Email: **shoemaker.kristopher@ocls.info**

Contact Phone: **407-835-7314**

Brief Organization Description:

The Orange County Library District offers various library services and social worker services throughout their 15 locations located throughout the County.

Specific service or program within larger organization, if applicable:

We can partner with the FEC by providing reference materials to potential participants via our social workers and outreach specialists as well as meeting spaces for the FEC to host their events.

Number of clients serviced monthly (within the entire organization): **10,000 plus**

Number of clients projected to be referred to the FEC monthly: **100 - 200**

Are you able to provide a co-location? Yes no

If yes, what space can be provided?

We can provide meeting rooms for the FEC to host their events.



FEC PARTNERSHIP QUESTIONNAIRE

How do you plan to integrate financial counseling into your services?

We will brief our Social Workers and Outreach Specialists on the services that the FEC offers and share that information to our patrons.

How will the financial counseling benefit your clients?

the FEC will mainly help numerous unhoused patrons of the Main Library located downtown Orlando

At what point in your program would you anticipate financial counseling being most effective?

At any point

How do you envision your clients being referred or connected to an FEC counselor?

Via our Social Workers and Outreach Specialists



FEC PARTNERSHIP QUESTIONNAIRE

If you will be hosting a counselor on-site, what challenges do you anticipate experiencing in integrating the FEC counselor within your organization

We just need to work around our training schedule so that a room is available for the FEC staff to meet with the patrons.

How will you ensure a sufficient volume of clients are referred to and receive counseling?

We will be a conduit to the FEC

How will your organization promote the FEC in your programs or sites?

Via our Social Workers, Outreach Specialists and advertising on our web-site and in our various publications as well as signage in our facilities.



February 2, 2024

Community Advisory Board

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Erik Weiner
*President, City National Bank
Central Florida*

Robert Deiningner
CEO, Adventhealth

Lamonte Gwynn
Lamonte G Photography

Tracey Nguyen & Rajan Joshi
Joshi Law Firm

Dear Danielle

At UP Orlando, our mission is to serve those in poverty by providing crisis care, case management, transformative education, food subsidy, employment training and placement, personal empowerment training and active referrals to other collaborative social service providers. * Organization History United Against Poverty, Inc. (UP) has been a Florida nonprofit corporation since July 8, 2003

The UP Orlando campus offers onsite wrap-around programs and services for individuals or families experiencing situational or generational poverty. Our wrap-around services include crisis navigation, affordable groceries, workforce development and education training, with the goal of lifting individuals above 200% of U.S. Federal Poverty level. Our 'hand up' model empowers those who are ready to build a better life for themselves and their families.

Our flagship program the Workforce Development Program which includes our Success Training Employment Program (STEP), assists low-income/unemployed adults, facing high barriers to employment, build pathways to long-term job retention and career development. Our main goals are to elevate their income, reduce the threat of eviction or homelessness and help them reach self-sufficiency.

The onsite financial counsel or access to one would be such a great add on for the existing students, graduated students in the STEP program, as well as to the individuals or families utilizing our low cost Member Share Grocery program. In 2023 we graduated 66 students, our Member share grocery program had 14,332 unique members using the program.

Imagine the financial impact we can make by adding this necessary financial counsel to the individuals using our programs. We are excited to hear about the next steps and hope this letter helps in moving Orange County to have a Financial Empowerment Center.

Best Regards,

Anjali Vaya

Anjali Vaya
Executive Director
407-650-0774 ext 413

Lifting Lives



FEC PARTNERSHIP QUESTIONNAIRE

Organization Name:

Contact Name:

Contact Email: Contact Phone:

Brief Organization Description:

At UP Orlando, our mission is to serve those in poverty by providing crisis care, case management, transformative education, food subsidy, employment training and placement, personal empowerment training and active referrals to other collaborative social service providers. Our purpose or goal is to inspire and empower people to lift themselves and their families to sustainable economic self-sufficiency.

Specific service or program within larger organization, if applicable:

Number of clients serviced monthly (within the entire organization):

Number of clients projected to be referred to the FEC monthly:

Are you able to provide a co-location? yes no

If yes, what space can be provided?

United Against Poverty is able to provide on-site space as a Financial Empowerment Center with collaboration of an on-site representative who will facilitate financial literacy to the community members. In addition, the agency can incorporate financial empowerment within the Success Training Employment Program curriculum eight times per year.



FEC PARTNERSHIP QUESTIONNAIRE

How do you plan to integrate financial counseling into your services?

Currently, financial counseling is provided to our participants enrolled in the Success Training Employment Program through the assistance of local banking institution representatives who offer education. In addition, our Success Coach formulates financial planning goals with the participants, once they have acquired employment. In the Life Enrichment Center, the crisis navigators compile financial planning goals for participants in need of guidance on a limited basis.

How will the financial counseling benefit your clients?

The financial planning provided through this partnership will enhance and help address participants credit scores and history, banking opportunities, money management, budgeting, how to manage income, purchase a car, purchase a home, loans, investments, retirement goals, etc.

At what point in your program would you anticipate financial counseling being most effective?

Financial planning will be most effective at our agency during our Success Training Employment cohorts eight times a year. In addition, having a local representative on-site during the week at our Life Enrichment Center or Member Share Grocery will provide the opportunity to community members to have financial literacy rapidly available.

How do you envision your clients being referred or connected to an FEC counselor?

The referral process to FEC counselors could be in the form of having a counselor readily available on-site or through direct electronic referral, once participants have been identified through our Member Share Program, Success Training Employment Program and Life Enrichment Program. In addition, United Against Poverty has an extensive Volunteer Program that in the past year has logged over 56,000 volunteer hours. Many of the volunteers come from households in need of services and can benefit from financial literacy.



FEC PARTNERSHIP QUESTIONNAIRE

If you will be hosting a counselor on-site, what challenges do you anticipate experiencing in integrating the FEC counselor within your organization

The only challenge the agency foresees is computer equipment. In order to be a host agency, the counselors will need to have their own computer devices in order to service participants.

How will you ensure a sufficient volume of clients are referred to and receive counseling?

In order to ensure sufficient volume of clients are referred and receive counseling, this agency will include the counseling opportunity within the Success Training Employment Program, offer to participants receiving services and promote in the Member Share Grocery. In addition to, promoting to all partners associated with the agency, which include other social services agencies, shelters, apartment complex, employer partners, volunteers, etc.

How will your organization promote the FEC in your programs or sites?

United Against Poverty will promote FEC within our programs by posting the service on our newly revamped website, by providing marketing materials on-site, listing on resource guides; informing our partners including our United Way 211 website page.



Heart of Florida United Way

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December 19, 2023

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201 S. Rosalind Ave., 3rd Floor
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Dear Danielle:

Please accept this letter expressing Heart of Florida United Way's (HFUW) interest in partnering with Orange County on the Financial Empowerment Center Initiative. Enclosed is our partner questionnaire highlighting HFUW's efforts to improve the financial health of ALICE (Asset Limited, Income Constrained, Employed) households in Central Florida.

ALICE is a way of defining and understanding the struggles of households that earn above the Federal Poverty Level, but not enough to afford a bare-bones household budget. Specifically, ALICE households are struggling as the cost of living continues to outpace their earnings. We anticipate the financial counseling provided by the Financial Empowerment Center will be a valuable resource in improving the financial trajectory of the ALICE population in Orange County.

We look forward to learning more details about what this partnership will look like and how HFUW might be involved.

Sincerely,

Raymond Larsen
Senior Vice President
Strategic Impact & Community Engagement



FEC PARTNERSHIP QUESTIONNAIRE

Organization Name:

Contact Name:

Contact Email:

Contact Phone:

Brief Organization Description:

Heart of Florida United Way (HFUW) fights for the education, health and financial stability of every person in Central Florida. Since 1939, HFUW has been recognized as one of Central Florida's largest investors in local health and human service initiatives. With funds raised through annual campaigns, special events and program grants, HFUW invests in its internal programs, as well as local community programs, to address the most critical issues impacting families and individuals, in Orlando and the counties of Orange, Osceola, and Seminole. The primary goal of HFUW is to empower the community to help bring about critical changes that will strengthen families, enhance education to increase graduation rates and to improve employability, and facilitate economic growth and healthier lifestyles.

Specific service or program within larger organization, if applicable:

Bank On
Volunteer Income Tax Assistance (VITA)
Mission United
Help Me Grow
211
Destination Graduation

Number of clients serviced monthly (within the entire organization):

Number of clients projected to be referred to the FEC monthly:

Are you able to provide a co-location? yes no

If yes, what space can be provided?



FEC PARTNERSHIP QUESTIONNAIRE

How do you plan to integrate financial counseling into your services?

HFUW already integrates financial counseling into some of our internal programs. For example, the Orlando Health Pathways program provides counseling services to Orlando Health team members and the Destination Graduation program provides case management/financial counseling to Seminole State College students. Other HFUW programs will promote and encourage clients to participate in the FEC services.

How will the financial counseling benefit your clients?

Financial counseling will assist clients in obtaining the skills, knowledge and tools necessary to improve their financial health. In particular, our target population is ALICE (Asset Limited Income Constrained Employed) households, and counseling can help move them from a vulnerable financial position to a more stable or secure standing.

At what point in your program would you anticipate financial counseling being most effective?

Financial counseling is most effective when the client requests additional assistance.

How do you envision your clients being referred or connected to an FEC counselor?

There are several pathways that a client could be connected to the FEC. The FEC services could be listed in the 211 information and referral database. FEC information can also be distributed to clients receiving services through VITA, Bank On, Help Me Grow and Mission United.



FEC PARTNERSHIP QUESTIONNAIRE

If you will be hosting a counselor on-site, what challenges do you anticipate experiencing in integrating the FEC counselor within your organization

NA

How will you ensure a sufficient volume of clients are referred to and receive counseling?

While we cannot commit to a certain volume, HFUW does serve thousands of clients each year. For example, over the past year, we have responded to 139,000 contacts through the 211 information and referral hotline, assisted more 2,200 households file their taxes for free, assisted 268 families with identifying behavioral and/or developmental concerns and connected them to services through the Help Me Grow initiative, helped more than 5,600 veterans and their families receive information, resources and assistance specific to their needs in the areas of education, employment and legal assistance through Mission United, and served many other ALICE households through various other programs and initiatives designed to support ALICE households.

How will your organization promote the FEC in your programs or sites?

FEC collateral will be distributed to clients participating in the aforementioned programs. We will also disseminate FEC information through HFUW's social media platforms.

FEC Implementation Budget

Instructions: Include the full cost of the FEC including CFE funding, other funding, and in-kind donations. Add notes for what is in-kind. Separate salary from fringe. Include # FTEs and % of efforts for all positions.

Local Government Partner Name: Orange County Florida

| Local Government | Projected Expense | Expense Narrative Provide a few sentences describing the logic behind this expense. |
|---|---------------------|--|
| <i>Personnel</i> | | |
| Local Government FEC Manager Salary | \$ - | will always be provided in-kind |
| Administrative Support Salary | \$ - | will always be provided in-kind |
| Fringe Benefits | \$ - | will always be provided in-kind |
| <i>Other than Personnel Services</i> | | |
| Marketing and Outreach | \$ 10,000.00 | |
| Events | \$ 10,000.00 | |
| Equipment | \$ - | will always be provided in-kind |
| Client Management Database | \$ - | |
| Fiscal Sponsor Fee | \$ - | n/a |
| Indirect Costs | \$ - | |
| SUBTOTAL | \$ 20,000.00 | |
| Financial Counseling Provider | Projected Expense | Expense Narrative Provide a few sentences describing the logic behind this expense. |
| <i>Personnel</i> | | |
| FEC Manager Salary | \$ 80,000.00 | 1 FT manager |
| Financial Counselors Salary | \$ 171,000.00 | 3 FT Counselor, \$57k/Counselor |
| Administrative Support Salary | \$ 42,000.00 | FT Coordinator/Admin support. We will be evaluating the need for this position, and will fill this position only if a need arises. |
| Fringe Benefits | \$ 87,900.00 | 30% of personnel |
| <i>Other than Personnel Services</i> | | |
| Marketing and Outreach | \$ 6,000.00 | |
| Initial Counselor Training | \$ 4,500.00 | estimated at \$1,500/counselor |
| Ongoing Counselor Training and Continuing Education | \$ 3,500.00 | |
| Equipment | \$ 7,000.00 | 3 laptops, laptop travel cases that lock, personal travel scanners, personal printer/ copier, hot spots, cell phones, tablets for clients to fill out paperwork & sign electronically, Microsoft Office license, Zoom license, Sign Now license, other equipment to counsel both in office and in other locations. |
| Onsite Supplies | \$ 5,000.00 | |
| Space & Occupany Costs | \$ 15,000.00 | |
| Utilities & Internet Costs | \$ 7,000.00 | |
| Credit Report Pulls | \$ 7,500.00 | \$2500 estimated per counselor |

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|--|----------------------|--|
| Local & National Learning Network Events (including travel costs) | \$ 13,000.00 | Off-site service locations, outreach (milage, parking, etc); One conference, 4 FEC staff |
| Client Incentives | \$ 3,500.00 | Gift cards, other incentives |
| Indirect Costs | \$ 45,290.00 | 10% of budget for indirect and contingencies |
| SUBTOTAL | \$ 498,190.00 | |

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|--------------|----------------------|
| TOTAL | \$ 518,190.00 |
|--------------|----------------------|

Secured FEC Funding

Local Government:

| Funder Name | Original Source of Funding | Dollar Amount (\$) | Funding Term (Start Date) | Funding Term (End Date) | In-Hand or Committed? | Fiscal Sponsor? | Notes (If original funding source is federal, list the specific funding stream, ie CDBG, ESG-CV, ARPA, etc) |
|-----------------------------|----------------------------|--------------------|---------------------------|-------------------------|-----------------------|-----------------|---|
| Orange County | Federal | \$ 600,000.00 | | | In-Hand | No | ARPA |
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| Total Amount Secured | | \$ 600,000.00 | | | | | |

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