

Memorandum



CITY OF DALLAS

DATE October 20, 2025

TO Honorable Chair and Members of the Quality of Life, Arts and Culture Committee

SUBJECT **Upcoming Office of Procurement Services Agenda Item for Housing and Community Empowerment – Financial Empowerment Centers**

The purpose of this memorandum is to inform City Council that on November 12, 2025, an agenda item authorizing a contract for Financial Empowerment Center services will be considered by City Council.

Background

This item authorizes a contract with International Rescue Committee for \$175,000 to serve as a Financial Empowerment Center (FEC), using philanthropic funding received from Cities for Financial Empowerment, Inc. Under this contract, IRC is set to serve 300 participants with financial coaching services. Participants will set and progress towards individual goals for non-mortgage debt reduction, improved credit scores.

The timeline for the competitive process is as follows:

- On July 17, 2025 - The Office of Procurement Services issued a Request for Proposals (RFP)
- August 1, 2025 – the RFP closed
- Review Committee made up of staff from 4 staff members from Office of Community Care and Empowerment, Office of Equity and Inclusion, Department of Housing and Community Development, and Dallas Water Utilities reviewed and scored the applications
- October 20, 2025 - Briefing to Quality of Life, Arts and Culture Committee
- November 12, 2025 – Anticipated Council Date
- November 2025 – September 2026 – Operation timeframe

A total of 7 submissions were received across two service categories. Below is the scoring of each organization:

- International Rescue Committee – 96
- Catholic Charities of Dallas, Inc. – 89.75
- Harmony Community Development Corporation – 89.5
- BCL of Texas – 88
- Services of Hope & Financial Hope CCS – 87.75
- Zan Wesley Holmes, Jr. Community Outreach Center – 85.75
- Realford Consulting LLC – 10.5

Program History

Office of Community Care and Empowerment (now Office of Housing and Community Empowerment) began delivering financial empowerment centers programming in 2021 through partnerships with nonprofit partner organizations as a component of our work to address poverty and advance upward economic mobility. That same year, OCCE accepted a planning and implementation grant from Cities for Financial Empowerment, Inc., spending the next nine months finalizing an implementation plan for Financial Empowerment Centers that was consistent with researched best practices. After months of piloting while simultaneously formalizing an operational plan, OCCE formally launched the program with 2 partners at 4 sites in February 2023 for a two-year period. During FY25, OCCE has worked to strategically realign programmatic priorities and the operational model to reduce the program costs and to create multiple partnership levels for organizations, and to restructure our funding model to incentivize leveraged funding. This led to a temporary pause in FEC program delivery with the removal of general funds, emphasizing use of grant funding. This realignment led to the need to administer a new solicitation with available grant funding.

More than 1,200 Dallas residents have received financial coaching services through more than 4,000 sessions, leading to a collective increase in savings of nearly \$400,000 and reduction in debt of \$600,000.

Future Planning

The approval of this contract will enable FEC services to relaunch, making free financial coaching once again available for Dallas residents. The Housing and Community Empowerment team is currently working to advance an additional FEC partnership through approved Community Development Block Grant funds, that will further expand the program's reach.

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Should you have any questions or need any additional information, please contact myself or Jessica Galleshaw, Deputy Director of Office of Housing and Community Empowerment, at 469-724-0750 or Jessica.Galleshaw@dallas.gov.

Service First, Now!



M. Elizabeth (Liz) Cedillo-Pereira
Assistant City Manager

Kimberly Bizer Tolbert, City Manager
Tammy Palomino, City Attorney
Mark Swann, City Auditor
Billieae Johnson, City Secretary
Preston Robinson, Administrative Judge
Dominique Artis, Chief of Public Safety
Dev Rastogi, Assistant City Manager

Alina Ciocan, Assistant City Manager
Donzell Gipson, Assistant City Manager
Robin Bentley, Assistant City Manager
Jack Ireland, Chief Financial Officer
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Directors and Assistant Directors