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## GRANT AGREEMENT

This Grant Agreement (the “Agreement”), dated as of January 1, 2026 (the “Effective Date”) is by and between the **Cities for Financial Empowerment Fund, Inc.** (the “CFE Fund”), a Delaware non-stock, non-profit corporation with its principal office located at 44 Wall Street, Suite 1050, New York, NY 10005 qualified as exempt from federal income tax under section 501(c)(3) of the Internal Revenue Code of 1986, as amended (the “Code”), and **County of Sonoma, CA** (the “Grantee”).

WHEREAS, the CFE Fund works to support municipal engagement to improve the financial stability of low and moderate income households by embedding financial empowerment strategies into local government infrastructure (the “Purposes”).

WHEREAS, the CFE Fund has determined that the support of the Grantee in the work contemplated by this Agreement furthers the exempt Purposes of the CFE Fund.

WHEREAS, the Grantee has agreed to use the **Emergency Financial Empowerment (“EFE”) Grant** funds provided by this Agreement (the “Grant”) to support the Purposes by managing the implementation and operation of the activities for the Emergency Financial Empowerment program, as set forth in Exhibit A (the “Request for Proposal & Proposal”) and Exhibit B (the “Scope of Work”) (Exhibits A and B, collectively the “Program”).

WHEREAS, the CFE Fund, the Grantee desire to enter into this Agreement to provide for the terms and conditions of the Grant and the Program.

NOW, THEREFORE, the CFE Fund and the Grantee agree as follows:

### 1. **Grant.**

The CFE Fund pledges and agrees to provide a Grant in the form of cash or cash equivalents in an amount not to exceed \$150,000 (ONE HUNDRED FIFTY THOUSAND DOLLARS). Grant funds will be paid in U.S. Dollars no sooner than what is laid out in the Grant Payout Schedule in Section 5(c).

The Grant will be divided into a \$30,000 planning phase (the “Planning Phase”) for work related to the Grantee’s building and expanding emergency preparedness and recovery infrastructure and a \$120,000 implementation phase (the “Implementation Phase”) to support roll-out efforts outlined in the Implementation Proposal (as later defined in Exhibit B), provided that the Grantee meets all programmatic requirements.

**2. Use of Grant.**

The Grant is to be used only for the purposes outlined in the Scope of Work and in accordance with the specific allocations identified in the Grant budget included in Exhibit C (the “Grantee Budget”). The Grantee must obtain the prior written consent of the CFE Fund before engaging in any work that is beyond the Scope of Work and the failure to obtain such consent shall invalidate any obligation of the CFE Fund to pay any invoices for such work.

**3. Term.**

- (a) The Grant term will begin as of the Effective Date and end on December 31, 2027 (the “Term”). Any funds not used by the end of the Grant term toward the purposes of this Grant will be returned to the CFE Fund within thirty (30) days after the end of the Grant Term unless otherwise agreed upon by both parties in writing in advance.
- (b) This Agreement may be terminated at any time prior to its scheduled termination as set forth above:
  - (i) By either the CFE Fund or the Grantee without cause by giving the other party sixty (60) days prior written notice;
  - (ii) Immediately by a non-breaching party following a material breach of this Agreement by the other party and the expiration of a ten (10) day “cure” period after the non-breaching party shall have given notice to the breaching party of such breach; or;
  - (iii) Immediately by the CFE Fund when its objectives can no longer be advanced through the relationship set forth in this Agreement including, without limitation, by the Grantee’s administration of any Vendor work as it relates to the Scope of Work.
- (c) If the Agreement is terminated by any party for any reason, CFE Fund will have no further obligation to make any payments to the Grantee except for work already completed but not yet paid for prior to the termination; provided, that (i) such work is within the Scope of Work or (ii) if such work is beyond the Scope of Work, the prior written consent of the CFE Fund has previously been obtained.

**4. Vendor(s).**

- (a) A Vendor shall be defined for purposes of this Agreement as a community-based 501(c)(3) organization, governmental organization or private entity engaged by the Grantee to support the implementation of the Program.
- (b) The CFE Fund hereby appoints the Grantee as its sole and exclusive agent with respect to any Vendor(s). Each Vendor may rely upon the direction and instruction of the Grantee.

- (c) For a period of three (3) years and a day following the expiration of the Grant Term, the Grantee shall keep and maintain accurate books, records, and accounting documentation of each Vendor's performance under the Scope of Work and shall make such records available for inspection by the CFE Fund and/or its auditors upon prior reasonable notice to such effect.

**5. Conditions of Disbursement of Grant.**

- (a) Grantee shall be eligible to receive funds upon the fulfillment of the following conditions:
  - (i) Planning Phase funds: Receipt by the CFE Fund of a countersigned copy of this Agreement, which includes Scope of Work and Grant Budget. Budget should be a detailed, line-item projected accounting of Program costs.
  - (ii) Implementation Phase funds: Satisfactory contract deliverables as defined in the Scope of Work at the end of the Planning Phase and submission of the Grantee's Implementation Proposal, as described in the Scope of Work.
- (b) Disbursements of the Grant shall be subject to the fulfillment of the following conditions:
  - (i) Timely receipt of all Grantee reports and financial reporting in accordance with Exhibit D ("Reporting").
  - (ii) Satisfactory performance of this Agreement in accordance with the Scope of Work.
- (c) Grant Payout Schedule:
  - (i) Planning Phase funds (\$30,000) will be paid upon execution of Agreement and receipt of detailed line-item projected accounting.
  - (ii) First installment of Implementation phase funds (\$110,000) will be paid upon approval of Planning Phase Interim Report, and submission of documentation of expenditures showing that a substantial portion of Planning Phase funds have been spent.
  - (iii) Final installment of Implementation phase funds (\$10,000) will be paid upon approval of final report and documentation of expenditures showing that at least the initial \$140,000 disbursed has been spent, along with a plan for spending of remainder of grant funds within two months, if not already completely spent. The Grantee will be required to provide a final accounting when all funds have been spent. Any unused Grant funds will be returned to the CFE Fund.

**6. Payment of Grant.**

Subject to the fulfillment of the conditions set forth in Section 5:

- (a) The CFE Fund may increase the Scope of Work and corresponding outcome requirements and make concomitant payment adjustments as funds become available to expand services. Any increase in the Scope of Work and subsequent outcome goals would be made in consultation with and at the option of the Grantee.
- (b) Services provided by the Grantee beyond the Grant Term shall not be within the Scope of Work under this Agreement and shall not be included in the Grant.
- (c) The CFE Fund can make grant payments in one of two ways. Please initial in **ONE** of the boxes to select the requested payment option:

- (i) For electronic payment: The CFE Fund will make an electronic payment through the CFE Fund’s payment system, bill.com. The Grantee authorizes the below employee to create an account and enter the Grantee’s appropriate bank routing and account number into bill.com. **The Grantee will ensure that account information in bill.com is accurate throughout the life of the Grant.**

Initial Here for  
Electronic Payment and to  
Authorize Employee

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

- (ii) For payment by check: The CFE Fund will issue a check to the Grantee at the address provided:

Initial Here for  
Payment by Check

Dept. of Emergency Management  
County of Sonoma  
2300 County Center Drive, Suite B220  
Santa Rosa, CA 95403

- (d) The CFE Fund’s ability to pay out this Grant is dependent on the timely receipt of Grant funding from institutional grantors. In the event that the CFE Fund has not received sufficient or timely funding from these grantors, the CFE Fund may elect to postpone, reduce, or eliminate this Grant prior to disbursement.

**7. Covenants.**

During the term of this Grant, the Grantee is expected to adhere to the terms and conditions below and outlined in Exhibit B (“Scope of Work”). Failure to adhere to these conditions may constitute an act of default and result in the return part or all of the Grant funds to the CFE Fund and the termination of any obligation of the CFE Fund to pay subsequent invoices submitted after such default. In such a case, the CFE Fund will determine in its

sole and absolute discretion the percentage of the Grant to be returned. Cessation or reclamation of Grant funding by the CFE Fund may also result in the Grantee's elimination from consideration for investment from the CFE Fund in any other form. In the event that the CFE Fund terminates the Grant as provided herein, the Grantee shall return Grant funds to the CFE Fund within the time period specified by the CFE Fund upon termination.

During the Grant Term and beyond as applicable, the Grantee under this Agreement agree to:

- (a) Coordinate the overall implementation of the program with respect to the Scope of Work.

The Grantee will oversee and direct the work of all partner organizations with respect to the Scope of Work and proposal, if any, including nonprofit, referral, integration and training partners.

- (b) Adhere to the uses of the Grant detailed in the Program.
  - (i) This Grant is made only for the purposes of implementing the Scope of Work pursuant to this Agreement. Any Grant funds not expended or committed for these purposes within the Grant Term will be returned to the CFE Fund. Any prospective changes in the use of this Grant totaling over ten percent (10%) of any individual budget line must be submitted in writing to and approved in advance by the CFE Fund.
  - (ii) In addition, the Grantee is expected to meet the milestones and outcomes stated in the Scope of Work within the specified timeframe and in accordance with the Grantee Budget. Any material changes in the Grantee's milestones, outcomes or timeframe should be reported to the CFE Fund at the earliest reasonable opportunity. The CFE Fund will decide in its sole and absolute discretion whether any delays in meeting milestones or outcomes constitute a violation of this covenant, and thus an event of default.
  - (iii) The Grantee will provide immediate written notification to the CFE Fund if significant changes or events occur during the term of the Grant which could potentially impact the progress or outcome of the Grant, including, without limitation, changes in the Grantee's management personnel or lead staff member(s) responsible for implementing the Program, loss of funding or other extenuating circumstances which could affect the Grantee budget. The CFE Fund, in its sole and absolute discretion, will determine if requests for budget modifications are warranted.
- (c) Cooperate in the monitoring, evaluation and reporting of work, as detailed in Exhibit B (the "Scope of Work").
- (d) Adhere to the CFE Fund financial compliance stipulations.

- (i) The Grantee will maintain financial records to account clearly for the Grant funds from the CFE Fund and proper expenditures in furtherance of the Grant. The Grantee shall retain and maintain adequate records to substantiate such expenditures according to generally accepted accounting practices. The Grantee shall retain original substantiating documents related to the specific Grant expenditures and make these records available to the CFE Fund and the Bloomberg Family Foundation (“Foundation”) upon request.
  - (ii) The CFE Fund reserves the right to audit the Grantee’s financial and other records to ensure the proper utilization of its Grant funds. During and at least three years and one day following the end of the Grant term, the Grantee will be expected to maintain records showing, separately from other accounts kept in its books and records, the receipt and expenditure of the CFE Fund Grant funds.
- (e) Adhere to the marketing and communications guidance of the CFE Fund as below:
- (i) The Grantee agree to adhere to the marketing and communication guidance of the CFE Fund (as it may be amended, modified, supplemented or otherwise revised), and any Grant-relevant institutional funder(s), as provided by the CFE Fund and as applicable.
  - (ii) The Grantee agrees to provide details about all Grant-related marketing and communication materials and events to the CFE Fund reasonably in advance to jointly determine appropriate branding opportunities for the CFE Fund and any relevant CFE Fund partners, including the Foundation. Materials include but are not limited to websites, newsletters, media releases, public announcements, event invitations and programs. The CFE Fund will provide specific communication protocols including language for recognizing the CFE Fund in text and logo format, as well as the Foundation. Grantee also shall provide to the CFE Fund final copies of all printed materials as part of the progress reports for the Program.
  - (iii) Any Grant-related media interviews or public announcements intended for media or public purposes must be coordinated with and approved by the CFE Fund in advance.
  - (iv) The Grantee may not publicly announce the receipt of this Grant or its details until the CFE Fund and its institutional funder(s) have made their official announcement. Prior to the official announcement, the Grantee should consult with the CFE Fund to develop language that may be used for the purposes of recruitment and other administrative purposes.
  - (v) Notwithstanding the foregoing, if the Grantee needs to get approval to accept/receive this Grant and/or this Agreement in a public forum such as a city council, county commission, or board meeting, the Grantee may do so; the Grantee shall make best efforts to notify and coordinate with the CFE Fund in advance of any public forum at which this Grant will be discussed.

(vi) Execution of this Agreement provides the CFE Fund and its institutional funder(s) the right to disseminate any products, outcomes, or other information related to the Grantee's efforts in any media of its choosing. Whenever feasible, the CFE Fund will share these materials with the Grantee prior to publication and give appropriate credit to the Grantee as the provider of this information. The Grantee will be expected to cooperate in any public education or outreach effort undertaken in connection with this Grant, which may include other CFE Fund programs.

(f) Adhere to the following prohibitions on the use of the Grant.

Under no circumstances shall the Grantee, any Vendor, or any other organization receiving the CFE Fund's Grant funds use these funds directly or indirectly for the following purposes or activities:

- (i) Make a Grant to an individual for travel, study or other similar purpose, as described in section 4945(d)(3) of the Code.
- (ii) Promote or engage in violence, terrorism, bigotry, or the destruction of any state, nor will it make sub-Grants to any entity that engages in these activities.
- (iii) Influence legislation, especially for the benefit of the CFE Fund or any of its affiliates or funders, including by publishing or distributing any statements, or any campaign in support of or opposition to any pending legislation.
- (iv) Any other purposes outside what is stated in the Scope of Work without express written permission from the CFE Fund.

## **8. Compliance with Laws.**

Grantee shall comply with, and shall ensure that any Vendors or sub-Vendors engaged by the Grantee in connection with the Program comply with, all local, state and federal laws (including common laws), ordinances, codes, rules and regulations regarding the Program and Grantee's obligations and performance under this Agreement. Grantee shall obtain and maintain, and shall ensure that any Vendors or sub-Vendors engaged by the Grantee in connection with the Program obtain and maintain, any and all permits, licenses, bonds, certificates and other similar approvals required in connection with this Agreement.

**9. Indemnification.**

- (a) The CFE Fund shall indemnify, defend and hold harmless the Grantee, including Grantee's staff, and its officers, employees and agents, from any and all claims, demands, costs, judgments or liabilities to which they may be subject because of any acts or omissions of the CFE Fund, its officers, directors or trustees, employees, agents, representatives, Vendors, or because of any negligence or fault of the CFE Fund, its officers, directors or trustees, employees, agents, representatives, or Vendors. This obligation shall survive and continue beyond any termination or expiration of this Agreement.
- (b) The Grantee shall indemnify, defend and hold harmless the CFE Fund, including its staff, and its officers, directors or trustees, employees and agents, from any and all claims, demands, costs, judgments or liabilities to which they may be subject because of any acts or omissions of the Grantee, or any of its employees, agents, representatives, or because of any negligence or fault of the Grantee or its employees, agents, and representatives. This obligation shall survive and continue beyond any termination or expiration of this Agreement.
- (c) Each of the parties hereto shall take all steps necessary to ensure that its staff, officers or trustees, employees, agents, representatives, and vendors are covered under all insurance policies necessary to effectuate the provisions of this Section.

**10. Non-Impairment of Charitable Status.**

The Grantee covenants and agrees that it shall take no action, omit to take any action, or engage in any activity that could impair or endanger, either directly or indirectly, the CFE Fund's exempt status under the Internal Revenue Code, or which could hinder the CFE Fund's ability to fulfill its charitable mission.

**11. Confidentiality.**

All reports, information or data furnished to or to be prepared or assembled under this Agreement are to be held confidential, unless otherwise herein provided (including, without limitation, the terms and conditions set forth in Section 8(e) and the Scope of Work) or subject to disclosure by law. CFE Fund acknowledges Grantee is a political subdivision of the State of California and is subject to the California Public Records Act. Grantee's compliance with the California Public Records Act shall not constitute a breach of this Paragraph 11. The Grantee shall provide written notice to the CFE Fund within three (3) business days of receipt by the Grantee of any request for public records relating to this Agreement, including a copy of the relevant records request. Such notice to the CFE Fund shall precede any response by the Grantee to such request by at least seven (7) business days.

**12. Intellectual Property.**

All ownership, title, interest, and intellectual property rights of documents, templates, and other materials provided by the CFE Fund shall remain solely the CFE Fund's. Nothing in

this section or agreement is intended to, and shall not be construed to, transfer any property rights or any intellectual property rights to materials developed by the CFE Fund to the Grantee. The Grantee may use the CFE Fund's intellectual property for (i) internal planning processes; (ii) in furtherance of the Scope of Work; and (iii) otherwise expressly authorized by the CFE Fund. Any unauthorized disclosure of the CFE Fund's intellectual property without expressed authorization shall be considered a breach of this agreement. The Grantee agree that CFE Fund may reproduce, publish or otherwise use the work product generated during the Grant Term without any restriction whatsoever, including any requirement for approval from the Grantee.

**13. Non-Assignability.**

The Grantee shall not assign, transfer, subcontract, convey or otherwise dispose of this Agreement or of its rights, obligations, responsibilities or duties hereunder, either in whole or in part, without the prior written consent of the CFE Fund.

**14. Compliance with Anti-Discrimination Rules.**

In its use of Grant funds provided by the CFE Fund, and in the course of all development, marketing and operation activities, the Grantee shall fully comply with all applicable federal, state, local (and any other governmental), anti-discrimination laws, executive orders, rules and regulations.

**15. Severability of Provisions.**

Each provision of this Agreement shall be considered severable and if for any reason any provision or provisions herein are determined to be invalid, unenforceable or illegal under any existing or future law, such invalidity, unenforceability or illegality shall not impair the operation of or affect those portions of this Agreement which are valid, enforceable and legal.

**16. Entire Agreement.**

This Agreement contains the entire understanding between the parties hereto with respect to the subject matter of this Agreement and replaces and supersedes all prior agreements and understandings of the parties. This Agreement may be amended or modified only by a writing executed by the parties hereto.

**17. Binding Agreement.**

Notwithstanding any other provision of this Agreement, the parties agree that this Agreement constitutes a legal, valid and binding agreement of each party, and is enforceable against each party in accordance with its terms.

**18. Governing Law.**

THIS AGREEMENT SHALL BE GOVERNED BY AND CONSTRUED IN ACCORDANCE WITH THE LAWS OF THE STATE OF NEW YORK, WITHOUT GIVING EFFECT TO THE CONFLICT OF LAWS PROVISIONS THEREOF.

**19. Submission to Jurisdiction; Service of Process.**

(a) EACH OF THE PARTIES HERETO HEREBY IRREVOCABLY AND UNCONDITIONALLY SUBMITS, FOR ITSELF AND ITS PROPERTY, TO THE NON-EXCLUSIVE JURISDICTION OF THE SUPREME COURT OF THE STATE OF NEW YORK SITTING IN THE BOROUGH OF MANHATTAN IN THE CITY OF NEW YORK AND OF THE UNITED STATES DISTRICT COURT FOR THE SOUTHERN DISTRICT OF NEW YORK SITTING IN THE BOROUGH OF MANHATTAN IN THE CITY OF NEW YORK, AND ANY APPELLATE COURT FROM ANY THEREOF, IN ANY ACTION OR PROCEEDING ARISING OUT OF OR RELATING TO THIS AGREEMENT, AND HEREBY IRREVOCABLY AGREES THAT ALL CLAIMS IN RESPECT OF SUCH ACTION OR PROCEEDING MAY BE HEARD AND DETERMINED IN SUCH NEW YORK STATE OR FEDERAL COURT. THE PARTIES HERETO HEREBY IRREVOCABLY WAIVE ANY OBJECTION, INCLUDING ANY OBJECTION TO THE LAYING OF VENUE OR BASED ON THE GROUNDS OF FORUM NON CONVENIENS, THAT ANY OF THEM MAY NOW OR HEREAFTER HAVE TO THE BRINGING OF ANY SUCH ACTION OR PROCEEDING IN SUCH RESPECTIVE JURISDICTIONS. EACH PARTY TO THIS AGREEMENT AGREES THAT A FINAL JUDGMENT IN ANY ACTION OR PROCEEDING WILL BE CONCLUSIVE AND MAY BE ENFORCED IN OTHER JURISDICTIONS BY SUIT ON THE JUDGMENT OR IN ANY OTHER MANNER PROVIDED BY LAW.

(b) EACH PARTY TO THIS AGREEMENT IRREVOCABLY CONSENTS TO THE SERVICE OF THE SUMMONS AND COMPLAINT AND ANY OTHER PROCESS IN ANY OTHER ACTION OR PROCEEDING RELATING TO THE TRANSACTIONS CONTEMPLATED HEREBY, ON BEHALF OF ITSELF OR ITS PROPERTY, BY PERSONAL DELIVERY OF COPIES OF SUCH PROCESS

TO SUCH PARTY. NOTHING CONTAINED IN THIS SECTION WILL AFFECT THE RIGHT OF ANY PARTY TO SERVE PROCESS IN ANY OTHER MANNER PERMITTED BY LAW OR COMMENCE LEGAL PROCEEDINGS OR OTHERWISE PROCEED AGAINST ANY OTHER PARTY IN ANY OTHER JURISDICTION.

**20. Waiver of Jury Trial.**

EACH OF THE PARTIES HERETO HEREBY EXPRESSLY AND IRREVOCABLY RELEASES, WAIVES AND RELINQUISHES ANY AND ALL RIGHTS TO TRIAL BY JURY IN ANY CLAIM, DEMAND, ACTION, SUIT, PROCEEDING OR CAUSE OF ACTION IN WHICH ANY OF THEM ARE PARTIES, WHICH IN ANY WAY (DIRECTLY OR INDIRECTLY) ARISES OUT OF, RESULTS FROM OR RELATES TO ANY OF THE FOLLOWING, IN EACH CASE WHETHER NOW EXISTING OR HEREAFTER ARISING AND WHETHER BASED ON CONTRACT OR TORT OR ANY OTHER LEGAL BASIS: (I) THIS AGREEMENT; (II) ANY PAST, PRESENT OR FUTURE ACT, OMISSION, CONDUCT OR ACTIVITY WITH RESPECT TO THIS AGREEMENT; (III) ANY TRANSACTION, EVENT OR OCCURRENCE CONTEMPLATED BY THIS AGREEMENT; (IV) THE PERFORMANCE OF ANY OBLIGATION OR THE EXERCISE OF ANY RIGHT UNDER THIS AGREEMENT; AND (V) THE ENFORCEMENT OF THIS AGREEMENT. EACH OF THE PARTIES HERETO HEREBY FURTHER AGREES THAT THIS AGREEMENT CONSTITUTES ITS WRITTEN CONSENT THAT TRIAL BY JURY WILL BE WAIVED IN ANY SUCH CLAIM, DEMAND, ACTION, SUIT, PROCEEDING OR OTHER CAUSE OF ACTION AND AGREES THAT EACH OF THEM WILL HAVE THE RIGHT AT ANY TIME TO FILE THIS AGREEMENT WITH THE CLERK OR JUDGE OF ANY COURT IN WHICH ANY SUCH CLAIM, DEMAND, ACTION, SUIT, PROCEEDING OR OTHER CAUSE OF ACTION MAY BE PENDING AS WRITTEN CONSENT TO WAIVER OF TRIAL BY JURY.

**21. Amendment.**

The CFE Fund shall consider, but is not obligated to agree to, requests by the Grantee to amend the terms of this Agreement. Amendments to this Agreement shall be made only after (i) the CFE Fund has received written request from the Grantee stating the nature of the amendment request, and (ii) the CFE Fund has executed a written agreement describing the terms of the amendment.

**22. Counterparts.**

This Agreement may be executed in any number of counterparts, including by facsimile or other electronic means of communication, each of which shall be deemed an original of this Agreement and all of which together shall constitute one and the same instrument.

**23. Notices.**

Any notices required to be delivered hereunder shall be in writing and personally delivered, mailed or sent by electronic mail, telefacsimile or other similar form of rapid transmission, and shall be deemed to have been duly given upon receipt (a) at the respective party's address listed on Exhibit E ("Notices") or (b) at such other address as may be designated by written notice to the other party.

[SIGNATURE PAGE FOLLOWS]

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be duly executed by their respective officers as of the day and year first above written.

**CITIES FOR FINANCIAL EMPOWERMENT  
FUND, INC.**

By: \_\_\_\_\_  
Name: Jonathan Mintz  
Title: President and Chief Executive Officer

**COUNTY OF SONOMA, CA  
DEPARTMENT OF EMERGENCY  
MANAGEMENT**

By: \_\_\_\_\_  
Name: Jeffrey DuVall  
Title: Director of Dept. of Emergency Management

# Application Form

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## *Summary*

The Cities for Financial Empowerment Fund (CFE Fund) is requesting applications for the second cohort of the Emergency Financial Empowerment initiative. Through this work, the CFE Fund will partner with municipalities in building and expanding infrastructure to support the financial preparedness of their residents and a streamlined deployment of financial empowerment resources as part of their emergency response procedures. This model will rely on collaboration and co-design between local government emergency management offices and local government offices that address resident financial stability, as well as local networks of financial empowerment agencies, community-based organizations, and others with the capacity to support residents in prioritizing financial concerns and mitigating financial disruptions before, during, and after local, regional, or national disasters (e.g., hurricanes, fires, etc.). Building off of the CFE Fund's successful Financial Navigators program across 31 cities in the immediate aftermath of the COVID-19 pandemic, this chapter of work uses the expertise, tools, strategies, and learnings from that initiative to support government-led local emergency preparedness efforts with a focus on individual household financial resilience, preparedness, and recovery.

Municipal grantees will receive \$150,000 in funding to be distributed across the 24-month engagement, as well as significant technical assistance, to effectively incorporate financial empowerment resources and strategies into local emergency preparedness and recovery infrastructure.

## *Important Dates & Informational Webinars*

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### **Important Dates:**

Application release date: August 14, 2025

Proposal submission due date: November 10, 2025

Applicant interviews: Early December 2025

Notification of selection: Early January 2026

Virtual kick-off Call: Mid-January 2026

In-person kick-off event in NYC: February 18-19, 2026 (arrive on February 17)

### **Informational Webinars**

September 10th, 2-3pm ET. [Please click here to register.](#)

**OR**

October 1, 2-3 p.m. ET. [Please click here to register.](#)

### **CFE Fund Contact**

Please direct any questions to Sol Vilera Ramos, Manager, at [svileramos@cfefund.org](mailto:svileramos@cfefund.org).

## Background

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The Cities for Financial Empowerment Fund's (CFE Fund's) mission is to leverage municipal engagement to improve the financial stability of low and moderate-income households by embedding financial empowerment strategies into local government infrastructure. The CFE Fund works with over 100 local administrations and those interested in supporting them to implement innovative programs and policies -- and measures its success accordingly. (Learn more about the [CFE Fund](#).)

As localities face unprecedented and growing numbers of national disasters, public health crises, and other localized emergencies, and with shifting national supports, local government are increasingly being called upon to invest in preparedness, recovery and response efforts. Disasters and emergencies can have a significant impact on the financial stability of residents, leading to unexpected expenses, loss of income, and other financial distress. For example, a *2024 Financial Health Network study* found that households that experienced a severe weather event in the past year were significantly more likely to report increased household expenses, housing-related financial shocks, and health-related financial shocks—such as unexpected medical bills or sudden physical impairment. They also were more likely to report rising home insurance costs. And, a household's financial stability *before* a disaster hits can have a major impact on their ability to access relief programs when emergencies do happen: for example, *ninety percent of Small Business Administration disaster loan denials since 2001* have been for “unsatisfactory credit history,” “lack of repayment ability,” or both.

## Engagement Overview

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The CFE Fund will partner with municipalities to co-create an expanded local emergency preparedness and recovery infrastructure that effectively incorporates financial empowerment resources. Local emergency management offices and local financial empowerment agencies will partner in collaborating with community-based organizations and others with the capacity to support residents in prioritizing financial concerns and mitigating financial disruptions during local, regional, or national disasters. This initiative builds off of the CFE Fund's successful Financial Navigators program across 31 cities in the immediate aftermath of the national COVID-19 crisis.

The CFE Fund will select local governments to design and build an emergency preparedness and response financial empowerment model.

While each local government may have a different approach based on local infrastructure, resources, and needs, each effort will include the following components:

- Leadership or structural connectivity to the local government emergency management entity (e.g., Office of Emergency Management, Resiliency, etc.) to enhance emergency management infrastructure with financial stability priorities;
- Leadership or structural connectivity to a local government entity that directly addresses individual and family financial stability (e.g., Office of Financial Empowerment, Social/Human Services, Economic Development, etc) to provide structural connectivity to existing municipal financial empowerment and stability efforts;
- A network of financial empowerment agencies, community-based organizations, and others who could be mobilized in an emergency to provide quality financial empowerment services (e.g., connecting

community to resources, supplementing income during the recovery phase, addressing consumer protection threats, etc.), focusing on:

- Developing and publicly sharing information on financial preparedness through public awareness campaigns and similar channels;
- Connecting residents to existing financial empowerment resources to support current financial health and preparedness (building emergency savings, improving credit scores, access to safe and affordable banking products through Bank On and the Financial Empowerment Center, etc); and
- Building capacity to deploy financial empowerment supports in response to a disaster based on local strategies (e.g., compilation of financial resources and opportunities for referrals, standing up a financial advice call center or drop-in centers, development of public awareness materials and deployment of a campaign).

## *Grantee Expectations*

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CFE Fund expectations of grantees include:

**Designating senior government staff member leads:** Grantees will designate at least two senior staff members (one primary lead from an emergency management entity, and one secondary lead from a financial empowerment or adjacent entity) to serve as project leads throughout the grant.

- The CFE Fund anticipates a 3-5 hour commitment per week for both designated leads, especially during the initial months of the engagement; this includes setting up a recurring internal touchpoint between the two departments that will work on the initiative if one does not already exist. Leads should be able to regularly update and gain insights from senior leadership, including the Mayor or County leader and/or City Manager, as well as other relevant municipal agencies. Leads also should have regular access to the established emergency planning entity and senior leadership and have a clear understanding of the current process to update emergency plans.
- Leads will be required to participate in trainings and learning community activities, attend an in-person convening in New York City in February 2026, join bi-weekly technical assistance phone calls, spearhead decision-making processes with relevant stakeholders, coordinate the landscape analysis, and support public awareness campaign efforts.

**Convening key local government and community stakeholders for a 1.5 day site visit to:**

- identify key lessons from past emergencies
- receive training on the connection between emergency management and individual/family financial stability
- determine needs and priorities related to the local emergency management and financial empowerment landscape, including priorities from city or county leadership.

**Galvanizing existing or building new stakeholder and community partner networks:** Grantees will work to integrate financial empowerment approaches within existing emergency preparedness and/or response network(s) or develop a network to bolster such efforts.

- Complete a landscape analysis to identify relevant stakeholders, their areas of expertise, and their capacity to deliver financial empowerment services to residents both currently and in response to disasters.
- Convene (or create) a financial empowerment network that can partner with the local emergency response agency to identify approaches to address financial disruptions caused by disasters within their locality's emergency preparedness and recovery processes.
  - Please note that this may require creation of a new network of community partners who have the capacity to deliver services as part of preparedness and response efforts, or may be existing emergency preparedness and/or response network(s) such as Community Organizations Active in Disasters (COAD) or Volunteer Organizations Active in Disasters (VOAD).
- Identify local gaps in expertise and funding; determine areas for training; build searchable directories; and create other supports that enhance local emergency response efforts, e.g. enhancing call center services to include financial empowerment components.
- Support efforts to create a training curriculum for relevant community partners.
  - The training curriculum will focus on the financial impacts of disasters at different stages of the disaster cycle, including best practices for preparedness, supplementing income in recovery, common consumer protection threats, etc.

**Identifying potential enhancements to existing local government emergency processes and plans:** Following lessons learned from the landscape analysis, grantees will identify ways to revise emergency processes and plans to feature approaches to addressing financial disruptions.

- Engage with relevant local government entities to understand the process to change these local/county/state plans and draft proposed steps to do so. This might include the development of processes for community partners to support rapid ramp-up of direct services and public communications in times of emergency.

**Deployment of public awareness tools and resources:** Grantees will work with the CFE Fund and an external consultant to create and deploy communications assets to inform the public about the importance of financial preparedness and the local resources available to mitigate financial disruptions.

- The CFE Fund anticipates developing public awareness campaign tools and assets, working with partners to customize these assets for their local market, and sharing best practices around deployment for a public awareness campaign around financial preparedness strategies.
- Grantees also will support resident engagement efforts to inform public communications, and will assess current and develop new channels and partnerships to support potential future public awareness campaigns and events focused on financial stability and recovery in the case of a disaster.

**Drafting an implementation plan:** Grantees will draft an implementation plan that covers the role of the local government, community partner engagement, approaches to stand up the public awareness campaign, approaches to enhance emergency processes and plans, projected expenses and implementation budget. The creation of the implementation plan will also unlock CFE Fund implementation funding.

**Utilizing grant funds:** The CFE Fund will provide each selected partner with a \$150,000 grant to be disbursed over the 24-month engagement

- **Phase 1 (10-12 months):** During the first phase of the engagement, grantees will receive funds to support a learning phase and develop an implementation plan. These funds could be used for: supporting the landscape analysis/opportunity mapping process, community partner and resident engagement, or identifying potential approaches to enhance emergency processes and plans.

- **Phase 2 (10-12 months):** Funds will be provided to support roll out of elements of the implementation plan, which could include:
  - Consultants to support tool development;
  - Furthering resident engagement;
  - Implementation of identified enhancements of processes and plans;
  - Standing up some components of the public awareness campaign;
  - Integration efforts; or
  - Local government staffing needs.

## *Grantee Eligibility*

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- Cities or counties with 50,000 or more residents are eligible to apply.
- Applicants must be a City or County Office of Emergency Management or the local government entity in charge of emergency management;
  - Applicants must also identify a local government co-applicant to provide structural connectivity to existing municipal financial empowerment and stability efforts (e.g., Office of: Financial Empowerment, Community Wealth Building, Human Services, Social Services, Economic Development, Equity)
- Applicants must have connections with community partners with capacity/willingness to enhance their services and participate in a newly created or existing emergency preparedness and/or response network(s).
- Applicant localities should have the staffing capacity and interest to revise their emergency plan and/or procedures to effectively deploy financial empowerment resources.

## *CFE Fund Technical Assistance*

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Over the engagement, each selected local government will work with CFE Fund staff members, whose experience working with dozens of local governments will provide partners with key insights and technical assistance. They will help partners design financial empowerment initiatives, leveraging the expertise of a diverse range of stakeholders and addressing the current financial and policy realities of local governments. The CFE Fund may bring in expert partners to deliver specialized technical assistance based on grantee focus areas.

The CFE Fund will:

- Lead regular calls and be available via email to support efforts;
- Facilitate cohort-wide calls to help grantees develop their landscape analysis, enhance their network, and develop their implementation plan;
- Conduct site visits, support and help facilitate stakeholder engagement sessions;
- Participate in meetings or phone calls with senior administration leadership as needed; and
- Support efforts to draft implementation plan, including securing internal and external future commitment.

## ***Projected Grant Timeline***

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The CFE anticipates a 24-month engagement, with an anticipated virtual orientation session in early January and an in-person kickoff event in New York City in February 2026.

## ***Administrative Questions***

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Following a review of the written application, the CFE Fund will conduct interviews with all applicants.

### **Main Contact for Application: Name\***

Chelsea Woodworth and Nhan Pham

### **Main Contact for Application: Phone Number\***

(707) 565-1152

### **Main Contact for Application: Email\***

demgrants@sonomacounty.gov

### **Applicant Office/Department/Agency Name\***

County of Sonoma Department of Emergency Management

If chosen to receive this grant, will a fiscal sponsor be used to receive funds?\*

No

- If yes, please enter the fiscal sponsor organization's name and EIN, plus the name, phone number and email of a contact person at the fiscal sponsor.
- If no, enter the applicant entity's Employer Identification Number (EIN). Do not leave this field blank nor enter NA – all local governments have EINs and the CFE Fund will be required to report all grantee EINs to the IRS.

### **Fiscal Sponsor Organization Name**

### **Fiscal Sponsor Employer Identification Number (EIN)**

*[Unanswered]*

**Fiscal Sponsor Contact Name**

**Fiscal Sponsor Contact Phone Number**

**Fiscal Sponsor Contact Email**

**Applicant Entity Employer Identification Number (EIN)\***

946000539

Has the local government used a fiscal sponsor or agent to receive private grant funds in the past?

No

## ***General Applicant Questions***

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**Name of the Mayor, City Manager, or County Executive:\***

Christina Rivera

### **Question 1\***

Please share the name of the applicant (the office or department managing emergencies and disasters locally) and describe the primary and relevant functions of this agency or office and its relationship to local government leadership.

The Department of Emergency Management (DEM) is responsible for leading and coordinating major programs across the county, which include community disaster preparedness, public education, staff development for government employees, response planning, alert and warning systems, incident response management, continuity of operations, and short-term recovery efforts. Additionally, DEM collaborates closely with the county executive office, departmental leaders, operational area leaders, state, and elected officials to manage emergency incidents and disasters, while also working to increase the resiliency of Sonoma County.

### **Question 2\***

Please describe a previous project, managed by the applicant's office/department, that included partnering with another department, engaging and convening local stakeholders and understanding the issue landscape. If the applicant's office has not managed this type of project before, please describe how they would tackle those components.

After the wildfires that devastated Sonoma County in October 2017, the Department of Emergency Management (DEM) was established to coordinate emergency response and disaster management with local stakeholders. The department aims to promote disaster preparedness within the community while enhancing the resilience of Sonoma County. Since its formation, DEM has been overseeing various local, state and federal grants and programs that facilitate collaboration across different departments and operational areas, convening local stakeholders to better understand community needs. The Sonoma Ready and Community

Emergency Response Team (CERT) programs, funded by the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG), are examples of the partnerships formed between county departments and the community.

Both CDBG programs focus on educating volunteers and community members about disaster preparedness and how to respond and assist the community in disasters. Through these programs, DEM works closely with other departments and community organizations, such as the Office of Equity (OOE) and the Community Organizations Active in Disaster (COAD), to increase resiliency for the community. DEM and partners continue to assess and identify any gaps and challenges that could impact the community and the County's readiness in case of disasters or emergency incidents. With the identified gaps and challenges, DEM continually creates frameworks and strategies to address them.

The CERT program trains a network of volunteers to prepare for and respond to disasters, enabling them to support each other and assist professional responders during emergencies. Participants learn essential disaster response skills, including fire safety, light search and rescue techniques, team organization, and disaster medical operations. CERT provides a consistent, nationwide approach to volunteer training and organization that professional responders can rely on during disasters, allowing them to focus on more complex tasks. This program builds and strengthens community capabilities for disaster preparedness, response, and recovery.

Similarly, Sonoma Ready is an outreach and educational campaign that establishes communication strategies to move the community into a culture of preparedness. A culture of preparedness includes individuals, families, and communities acting to minimize risk during a disaster. This culture of preparedness enhances the resilience of the community. Sonoma Ready also offers a series of disaster preparedness trainings to equip residents with the knowledge they need to sustain themselves and their families during emergencies while staying informed and connected.

Another project showcasing collaboration among DEM, community-based organizations (CBOs), and other agencies, is the pre-positioned Disaster Emergency Financial Assistance (EFA) program. This initiative aims to provide funds to community members who are significantly affected by a disaster, helping impacted families facing critical financial and food instability. To implement this initiative, a cooperative approach is required among the departments and CBOs. OOE gathered and analyzed demographic data and need, multiple agencies and community organizations worked together to develop the requirements and eligibility criteria for participation, the questions to ask the community members that are both culturally and emotionally conscientious. The Human Services Department (HSD) manages the financial aspects of the program, while DEM is responsible for overseeing its operations and activation. CBOs verify eligibility, connect beneficiaries to potential long-term recovery resources, and administer the financial assistance.

The final example is the ARPA Community Resilience Program for Sonoma County Unified Community Preparedness & Long-Term Disaster Recovery Project. While DEM was the grant project lead, we partnered with La Plaza's COVID-19 Urgent Response and Aid (CURA) for Pre-Disaster Community-Centric Preparedness work, faith-based organization (FBO) FeatherVine as a FBO liaison and support for the project key focus areas, COAD for Long-Term Recovery Framework Network Development, and OOE for key focus areas and the collection and analysis of data with impacted communities after disasters. Through this three-year grant project, we created an award winning Universal Disaster Intake Process (UDIP), a resource mapping tool both COAD and FeatherVine developed to co-gather data sets, English and Spanish Disaster Preparedness Train-the-Trainer series, and more. The UDIP was created to improve disaster services and recovery outcomes but being the primary tool to intake community members into service sites, collecting the data needed to make informed service and recovery decisions. The significant data gathered through this project, and the strong relationships built, have DEM perfectly positioned for this new opportunity.

### Question 3\*

Identify the local government office that will be the co-applicant, whether that be an office dedicated strictly to financial empowerment efforts (e.g., Office of Financial Empowerment, Office of Community Wealth Building, etc.), or one that addresses financial empowerment more broadly (Human Services, Social Services, Economic Development, Equity)

Please describe the primary and relevant functions of this agency or office and its relationship to local government leadership, highlighting the financial empowerment components specifically.

The Department of Emergency Management (DEM) will partner with the Office of Equity (OOE) to deliver financial empowerment efforts to the community, as OOE possesses the cultural competence and experience necessary to address these initiatives. Furthermore, DEM and OOE have a longstanding, and constant, working relationship, with OOE having a permanent seat in the Emergency Operating Center (EOC) to advise and inform decision-making during a disaster.

In the summer of 2020, the Sonoma County Board of Supervisors created the Sonoma County OOE to focus on addressing the racialized spike in COVID-19 cases and the higher risks that burden the Latinx and indigenous language-speaking communities. The long-term direction for the OOE is to develop strategies and tools to achieve racial equity for all Sonoma County residents through existing data, studies, and new information. In recent years, the OOE has expanded its efforts to support the County's departments in disasters and emergencies through recovery, focusing on shelter, service, and protection for particularly vulnerable community members, as well as facilitating connections between community leaders and County services, systems, and leadership.

The OOE, in partnership with the DEM and Human Services (HSD), established the Disaster Emergency Financial Assistance (EFA) funds with community organizations to disburse funds to low-income, disproportionately impacted community members who experience institutional and structural marginalization to move them rapidly into full recovery. The EFA funds also assist beneficiaries in connecting to possible long-term recovery assistance and disaster case management using the County's Universal Disaster Intake Process (UDIP). Prior to establishing the Disaster EFA program, OOE analyzed existing data and interviewed community-based organizations that serve vulnerable residents to understand clients' experiences, and then provided recommendations to the Board of Supervisors.

### Question 3a\*

Please describe potential touchpoints where financial empowerment could be integrated into emergency management programming. Early ideas are fine!

The Emergency Financial Empowerment Program (the Program) is designed to enhance community resilience by increasing financial preparedness before, during, and after emergencies. The Program adopts a three-pronged strategy—Preparation, Ongoing Support, and Action—to educate and empower residents with the knowledge, tools, and resources necessary to strengthen their financial security in times of crisis.

1. Preparation: This initial phase focuses on marketing and community outreach through social media campaigns, community canvassing, and media engagement. Educational content will highlight key topics such as the use and benefits of the Emergency Financial First Aid Kit (EFFAK), the importance of renters' and homeowner's insurance, and strategies for building emergency savings. This phase will also promote upcoming program activities and opportunities for community participation.
2. Ongoing Support: To ensure continuous access to financial preparedness resources, the Department of Emergency Management (DEM) will create and maintain a dedicated page on SoCoEmergency.org. This page will serve as a centralized hub for documents, guides, and educational materials related to financial preparedness. The resource will remain available throughout the grant period and may continue as a long-term community asset.

3. Action: In the final phase, the Program will offer educational courses and workshops covering practical financial preparedness topics—such as obtaining insurance, opening and maintaining savings accounts, and developing personalized financial emergency plans. These sessions aim to empower participants with actionable steps toward greater financial stability and resilience.

As part of its implementation, DEM will collect data through participant surveys to evaluate community financial preparedness levels and identify areas for improvement. This feedback will inform future program development and help measure the overall impact of the initiative on community resilience.

Lastly, DEM will identify the appropriate Emergency Processes and Plans to incorporate the Emergency Financial Empowerment Program.

#### Question 4\*

Identify the key staff member(s) from *both the applicant and the co-applicant* who will serve as the CFE Fund liaison(s) for this engagement. Please note, at least one staff member must be senior enough to engage senior administration officials during the engagement; staff members from both the applicant and the co-applicant must be able to commit sufficient time to support and coordinate efforts (roughly three – five hours per week). Please provide a brief biography for each staff member, details on how each will incorporate this effort within their current portfolio, as well as how this initiative aligns with this staff member's current and future work.

Nancy Brown, PhD - Community Preparedness Program Manager, Department of Emergency Management:

Dr. Brown is the Community Preparedness Program Manager for the Sonoma County Department of Emergency Management (DEM). In this role, she leads initiatives aimed at increasing disaster preparedness among individuals, families, businesses, and neighborhoods, ultimately fostering a culture of resilience throughout the county. During her time in Sonoma County, Dr. Brown has built and strengthened networks of people and organizations that can be activated during disasters, while also promoting sustained engagement in preparedness efforts within the community.

Dr. Brown will oversee the Emergency Financial Empowerment Program in alignment with her work for DEM to enhance disaster preparedness among community members. She plans to leverage her strong connections with local organizations and agencies to promote emergency financial preparedness, along with disaster preparedness among individuals, families, businesses, and neighborhoods. This program will complement her existing initiatives and contribute to a holistic and rounded approach to disaster preparedness for residents of Sonoma County.

Melissa Valle, Director, Office of Equity:

Melissa Valle has been with the Office of Equity (OOE) since 2020. Melissa led the development of the County's first Racial Equity Learning Program, including the creation of an employee Equity Core Team and Steering Committee, and co-designed the County's first Racial Equity Action Plan, adopted by the Board of Supervisors in May 2024.

As director of the Office of Equity, she is responsible for supporting daily departmental operations and overseeing the implementation of key Board-directed initiatives, including the Language Access Plan, the Boards and Commissions Plan, and the Racial Equity Action Plan.

Melissa joined the Sonoma County Administrator's Office in 2018. In her role as a Communications and Engagement Coordinator, she enhanced the County's public information emergency response by ensuring the translation of all emergency communications to Spanish during the Kincadee fire and subsequent disasters.

Valle brings with her over a decade of professional experience at the intersection of media, public affairs, and racial equity work. She was born in Cali, Colombia, and immigrated to the United States at 17 years old. Her experiences as an immigrant and as a woman of color shape the perspectives she brings to work each day. Before joining the County of Sonoma, Valle worked as a journalist for Telemundo and Univision in the San Francisco Bay Area and the California Central Coast, broadening her understanding of the racial inequities across the state.

Roxanne Ezzet, PhD, Program Planning & Evaluation Analyst – Equitable Disaster & Recovery Program, Office of Equity:

Roxanne led the effort in the creation of the Disaster Emergency Financial Assistance (EFA) program, which utilizes the UDIP platform and partners with two community-based organizations to disburse EFA following an EOC activation. She works in partnership with DEM and HSD to refine the UDIP platform to better meet department, shelter, and community needs. She also worked on the development of the county's Language Access Policy.

Roxanne has also collaborated with DEM to facilitate community engagement on the development of the Recovery Operations Plan, updates to the Emergency Operations Plan, and the Multi-Jurisdictional Hazard Mitigation Plan.

Roxanne works in strong partnership with the Sonoma County Community Organizations Active in Disaster (COAD). She serves on COAD's Long-Term Recovery Group, Food Access Group, and Operations Team. COAD has over 70 active community-based organizations in its membership. This partnership will be important for this grant project to collaborate with CBOs and their clients on efforts to improve financial preparedness and resiliency.

## ***Statement of Interest***

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### **Question 5\***

How is this initiative relevant to the locality's and the administration's overall priorities, goals, and emergency response efforts? Please include any examples of past financial instability issues faced by residents during previous local, state, or national emergencies or disasters.

The Emergency Financial Empowerment Program (Program) aligns with Sonoma County's goals of community resilience, preparedness, and recovery. The Program also covers a topic at the core of the County of Sonoma's Strategic Plan, collaborating with community members and stakeholder groups to develop equity strategies for County emergency response, economic recovery, and resiliency planning efforts. Following the devastating wildfires of October 2017, as well as subsequent fires in 2019 and 2020, the County recognized the need to not only enhance its emergency response efforts but also strengthen community preparedness. These disasters resulted in hundreds of millions of dollars in damages and significant loss of life, underscoring the gaps in emergency readiness among residents. Many households affected by these events lacked renters' or homeowner's insurance and had limited or no emergency savings, leaving them financially vulnerable and prolonging their recovery.

In response, the County established the Community Preparedness and Response Division within the Department of Emergency Management (DEM) to better prepare the community for future emergencies, with Dr. Brown leading this division.

The proposed Program will advance this mission by addressing emergency financial preparedness. By providing residents with the tools, knowledge, and resources to strengthen their financial preparedness, this initiative complements existing programs and supports the County's broader goals of fostering self-sufficiency and resiliency through education. Through education and outreach, the Program will ensure that Sonoma County residents are better prepared for emergencies and financially equipped to recover and rebuild, thereby enhancing the county's resilience and long-term recovery capacity.

## *Local Government Emergency Preparedness and Response*

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### **Question 6\***

Provide a brief overview of how the local government currently manages emergency preparedness and response efforts, including the key agencies involved, collaborations, and an overview of the relevant policies geared towards emergency response efforts.

We at the County of Sonoma Department of Emergency Management (DEM) hold our Mission - Values - Vision statement very highly; Our mission is to support Sonoma County before, during, and after emergencies. Our team values integrity, inclusivity, and innovation. Our vision is an empowered and resilient community built through education, collaboration, and trust.

Emergency preparedness and response efforts often require innovative actions, which DEM often lead the way in. Created in 2019, DEM has one of the top in the nation's Alert and Warning systems SoCoAlert. DEM created the national award winning ModelEOC program for high school students to spend a week in our Emergency Operations Center (EOC) learning about how it works, which is now being studied by the Virginia Tech Research Center in order to help it be duplicated across other agencies in the future. DEM created the award winning Universal Disaster Intake Process (UDIP), which allows for real-time EOC data management, shelter and local assistance center manager reports, acute need fulfillment, and long-term recovery hand-off via data sharing agreements with the Red Cross, Community Action Partnership, and Catholic Charities. The UDIP creation has successfully broken down silos to track a client's journey across service sites and disasters. More importantly, the client no longer is required to retell their disaster experience at every new site upon checking in. The UDIP allows for a single point of entry, with carefully chosen language, to minimize the impact to the client during an already traumatic point in time. Finding a way to both meet the needs of the community in a sensitive but comprehensive way is a strong goal of DEM's. DEM has a public-facing resource website, <https://socoemergency.org/>, which provides information on preparedness, current emergency situations, and recovery resources. This website is a huge resource for our community, ensure accurate and relevant information is available.

Continuing that mission, DEM also currently manages emergency preparedness and response through grant-funded programs like CDBG Community Emergency Response Team (CERT), CDBG Sonoma Ready, State Homeland Security Grant Program (SHSGP), Bay Area Urban Areas Security Initiative (UASI), EMPG,

The CERT program trains a network of volunteers to prepare for and respond to disasters, enabling them to support each other and assist professional responders during emergencies. Similarly, Sonoma Ready is an outreach and educational campaign that establishes communication strategies to move the community into a culture of preparedness. Both programs work with COAD and other departments, such as the Office of Equity, to promote preparedness. Furthermore, the County also adopts a month annually as Emergency Preparedness Month to promote the importance of being prepared for disasters and emergencies.

To respond to emergencies, DEM collaborates closely with all of our Operational Areas (OA) Partners, Sheriff, Fire, CalEOS, and other departments. In large-impacted emergencies, DEM will activate the Emergency Operation Center (EOC), where representatives from different OA partners, Sheriff, Fire, CalEOS, or other departments will participate and coordinate activities to manage the emergencies.

### Question 7\*

Is your locality currently engaging in any financial stability work within emergency preparedness and response efforts (e.g. public awareness campaigns or workshops around financial planning for emergencies, disaster case management services, etc.)?

- a. If yes, please provide a brief overview and include how this work might be further supported through this grant.

Yes, the Disaster Emergency Financial Assistance (EFA) funds are part of the response efforts. EFA was established to work with community organizations to disburse funds to often disproportionately impacted community members who experience institutional and structural marginalization. EFA can assist the most vulnerable and low-income households, helping impacted families facing critical financial and food instability during a county-declared environmental disaster. The intake application has been translated into seven languages, even though we are only required to translate into Spanish, to allow for ease of use by all applicants. Those languages are: Spanish, Tagalog, Mandarin, Cantonese, Russian, Korean, and Vietnamese.

This work will be further supported by building up community financial resiliency outside of the EFA activation so that community members have the resources already on hand. DEM will continue to leverage community partner relationships and resources to educate the community, create new educational opportunities, and add additional printed and digital resources in our preparedness materials. DEM knows the need in the community is often larger than the funds that we have available to distribute at the time of need. Thus, DEM wants to continue our support of the financial topic before a disaster occurs, not just reactively.

### Question 8\*

Name other city/county offices or departments (aside from your co-applicant's office) that have not previously played a role in emergency preparedness and response efforts but that might collaborate on this engagement. Explain your current relationship to them and how their involvement could benefit the work.

The Department of Emergency Management (DEM) has a long-standing relationship with all departments, offices, and operational area partners in Sonoma County emergency preparedness and response efforts. At the moment, DEM has not identified a specific department or agency, but will be actively collaborating with partners where appropriate and beneficial to the project.

### Question 9\*

What challenges do you anticipate in developing this model? How do you propose to address those challenges?

Community Engagement and Participation: One of the challenges will be community participation, particularly among populations that may have limited access to financial resources or may distrust government programs.

Solution: To address this, the Department of Emergency Management (DEM) will collaborate with community/faith-based organizations, local leaders, and media partners to conduct culturally and linguistically appropriate outreach. Messaging will be tailored to meet diverse community needs and delivered through multiple platforms—social media, radio, in-person events, and community networks—to build trust and encourage participation.

Accessibility and Resources: Reaching residents with varying levels of financial literacy, different levels of income, and technological access may also pose challenges.

Solution: The Program will offer both in-person workshops and online materials through [www.SoCoEmergency.org](http://www.SoCoEmergency.org). Educational content will be translated into multiple languages and designed with different learning styles and levels of available resources in mind to ensure inclusivity and accessibility for all residents.

## **Local Networks**

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### **Question 10\***

What are your existing, if any, financial empowerment networks and/or community partners providing financial empowerment services? In what capacity have/do you collaborate? What did/does your partnership look like?

The County is partnering with the California Parenting Institute and Community Action Network (formerly Partnership) to deliver the Emergency Financial Assistance funds (EFA). EFA was established to work with community organizations to disburse funds to disproportionately impacted community members who experience institutional and structural marginalization to move them rapidly into full recovery. The partnership is contractual, where the County will provide funds to the organizations to disburse to the community residents after declared disasters and emergencies.

### **Question 11\***

What local organizations or community-based organizations (CBOs) has your department collaborated with as part of your emergency preparedness and response efforts? In what capacity have/do you collaborated? What did/does your partnership look like?

The Department of Emergency Management (DEM) actively and continually partners with a large number of various local and community-based organizations. These organizations include faith-based groups, non-profits, and healthcare groups. These partnerships are vital to the success of our community during times of emergency preparedness and response. No one organization or governmental department can do it all. Collaboration and partnership have looked like co-hosted trainings and exercises, outreach events, project funding opportunities, prepositioned contracts for assistance during an activation, and more. DEM has done active shooter trainings for faith-based organizations, table-top exercises for a wide variety of community organizations, education for planning successions, policy discussions, collaboration on research results, and how they may align with resources or if DEM can advocate for alternatives.

A specific example of collaboration is between DEM and the Sonoma County Library for the establishment and management of warming/cooling centers during extreme temperature events. By utilizing the centrally located facilities of the libraries, which the community is already familiar with and are easy to access, we can address the needs of the community quickly and efficiently.

Names of some of the stakeholders and community partners are:

- American Red Cross
- Bay Area Community Emergency Response Team (CERT) Coalition
- California Parenting Institute
- Center for Volunteer & Nonprofit Leadership (CVNL)
- Communities Organized to Prepare for Emergencies (COPE)
- Cool Petaluma
- FeatherVine
- La Plaza
- Listos CalOES
- Meet Your Neighbors (MYN) Program
- North Coast Emergency Food System Coalition
- Nuestra Comunidad
- Redwood Empire Food Bank
- Safer West County
- SCHospitality
- Sonoma Community Action Network (CAN)
- Sonoma County Community Organizations Active in Disaster (COAD)
- Sonoma County Library
- Sonoma Faith Based Organizations (FBO)
- Sonoma Valley Community Health Center
- Voluntary Organizations Active in Disasters (VOAD)

### Question 12\*

Does your locality have any existing emergency preparedness and/or response network(s)? Examples include Regional Emergency Preparedness Networks or Coalitions, Community or Voluntary Organizations Active in Disasters (COADs/VOADs), Long Term Recovery Groups (LTRGs), or other locality-specific networks.

- If yes, how does your city or county work with this network?
- If no, name some of the key organizations who could be included in stakeholder network and engagement efforts:

Yes, our locality has the Sonoma County Community Organizations Active in Disaster (COAD). Department of Emergency Management (DEM) and Sonoma COAD partner with each other continually through trainings, exercises, committees, discussing and/or creating policies, funding for projects, and more. By collaborating together throughout the disaster cycle, DEM and COAD have built a strong and trusted relationship.

With 86 current member agencies, Sonoma COAD plays a significant role in our community's emergency preparedness and response. The Sonoma COAD's Operations Team includes Committee Chairs and Representatives/Liaisons from the DEM, American Red Cross - North Bay Chapter, 2-1-1, and the Center for Volunteer & Nonprofit Leadership. Sonoma COAD acts as liaison with County of Sonoma government and emergency responders through their permanent seat in the Emergency Operations Center (EOC). The Sonoma COAD acts as the sole entity to represent all community groups in the EOC, informing the EOC of available community resources and support in a disaster.

As an example of Sonoma COAD's continued success, in 2023 the National Association of Counties (NACo) awarded Sonoma COAD the Achievement Award for Prioritizing Equity in Recovery in the Sonoma County post Winter Storms of 2023. <https://www.naco.org/resources/award-programs/prioritizing-equity-recovery-sonoma-county-post-winter-storms-2023>.

## ***Attachments***

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### **Letter of Support\***

Letter of support from the Mayor or the County Executive.

Letter of Support - CAO Signed 11.05.25.pdf

### **Reference Letters\***

A minimum of two reference letters (philanthropic partners, community partners, community leaders, etc.)

Please note – we value these reference letters and read each one as part of our application review! Please avoid template letters of support/interest.

cfefund grant support letter (2).pdf

### **Letter of Interest\***

Letter of interest from the co-applicant agency or department.

OOE Letter of Interest Nov 2025 (1).pdf

## File Attachment Summary

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### *Applicant File Uploads*

- Letter of Support - CAO Signed 11.05.25.pdf
- cefund grant support letter (2).pdf
- OOE Letter of Interest Nov 2025 (1).pdf



**OFFICE OF THE COUNTY ADMINISTRATOR**

**County of Sonoma**

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Christina Rivera  
County Executive

Jennifer Solto,  
Assistant County Administrator

Andrew Sturmfels  
Assistant County Administrator

Peter Bruland  
Deputy County Administrator

## Letter of Support

**DATE:** 11/5/2025

**TO:** Cities For Financial Empowerment Fund

**FROM:** M. Christina Rivera, County Executive

**SUBJECT:** Emergency Financial Empowerment Application Letter of Support

Dear Grantor,

I am writing to express my support for the Emergency Financial Empowerment application by the Sonoma County Department of Emergency Management (DEM) under The Cities for Financial Empowerment Fund (CFE Fund). The Emergency Financial Empowerment Program (Program) proposed by DEM covers a topic at the core of the County of Sonoma's Strategic Plan, collaborating with community members and stakeholder groups to develop equity strategies for County emergency response, economic recovery, and resiliency planning efforts. Through this proposed Program, DEM is working to address a critical component of emergency preparedness—financial stability before, during, and after disasters.

This initiative, with its three-pronged approach: Preparation, Ongoing Support, and Action, will be an asset to Sonoma County residents, especially for the vulnerable community. By combining community outreach and education with an online platform for resources, DEM is providing Sonoma County residents with the emergency financial preparedness tools to recover from emergencies more quickly and effectively.

I support the Department of Emergency Management's application for this grant to support its efforts to roll out this program. Financial preparedness is a critical aspect of emergency readiness, and I believe that the Program's holistic approach will enhance community resilience.

I look forward to seeing the positive impact of the Emergency Financial Empowerment Program.

Sincerely,

**M. Christina Rivera**  
County Executive

Sonoma County COAD  
2250 Northpoint Parkway  
Santa Rosa, CA 95407  
707-544-6911



November 6, 2025

Dear Madam or Sir:

As a representative of the Sonoma County COAD's leadership team, I'm writing this letter of support for the Sonoma County Department of Emergency Management's *Emergency Financial Empowerment Initiative* grant application. The coalition of nonprofit agencies that comprise the COAD's general membership has developed a mutually respectful and collegial working relationship with the Department which began during the devastating wildfires in 2017 and continued before, during and after the seven subsequent disaster activations that have occurred since then. The public/private partnership that has emerged is unique and is recognized throughout the state as a real asset that benefits all residents of the county, particularly those individuals and families in vulnerable population groups.

In that regard, many of us have been concerned for quite some time about the number of low income renters who don't have renter's insurance. As a result, representatives from the COAD and the Department Emergency Management have created a Renters Insurance Workgroup along with a representative from United Policy Holders, a statewide nonprofit that provides education and insurance counseling services to disaster survivors and low income households. The Workgroup has begun to explore a number of very inexpensive renter's insurance options, one of which parametric insurance is a type of insurance contract that pays a set amount of money based on the magnitude of a specific pre-defined trigger event. These types of policies are affordable and could be incredibly beneficial for low income renter households impacted by disasters.

The COAD's role in the rollout of this type of insurance campaign would be to provide staffing from its member agencies to work directly with households that were interested in applying for this type of coverage. The Department of Emergency Management's role would be to create a social media campaign in English & Spanish, create links to relevant insurance information in a dedicated page on its website, and promote other community outreach activities. The use of grant funding to enhance those educational and promotional activities could make a significant difference in the impact and success of the campaign.

This is just one example in which the collaboration between the nonprofit community and the Department of Emergency Management is benefiting the residents of Sonoma County. The award of an *Emergency Financial Empowerment Initiative* grant will certainly help to

build and expand the Department's preparedness and recovery infrastructure to incorporate financial empowerment resources.

Yours truly,

**Nathan Gilfenbaum**

Sonoma County COAD CO-Chair Long-Term Recovery

Sonoma County COAD Liaison to The County EOC

November 7, 2025

To Whom It May Concern,

This letter is written to voice the support of Sonoma County FBO for the Sonoma County Department of Emergency Management's (DEM) application for the Financial Empowerment for Disaster Preparedness grant. The Sonoma County FBO project works with over 100 of our communities' congregations and faith-based service organizations. The effort has been bolstered by a strong relationship with the DEM, and the result has been a more connected, more prepared, and more resilient community. We also recognize that there are significant opportunities for improving preparedness, especially for our community's more and most vulnerable. We believe this grant will be catalytic for helping us strengthen this effort. Should we secure this grant, the Sonoma County FBO will look forward to helping support the work of the DEM in implementing the grant plan.

Respectfully,

Adam Peacocke

Sonoma County FBO

[adam@feathervine.com](mailto:adam@feathervine.com)



November 5, 2025

Cities for Financial Empowerment Fund  
44 Wall Street, Suite 1050  
New York, NY 10005

Dear Members of the Review Committee:

On behalf of the County of Sonoma's Office of Equity (Co-Applicant), I am writing to express our interest in applying for the *Emergency Financial Empowerment Initiative – Cohort 2* grant opportunity offered by the Cities for Financial Empowerment Fund (CFE Fund) with the county's Department of Emergency Management (DEM). We are excited at the prospect of leveraging this funding and technical assistance to strengthen our emergency preparedness and recovery network by incorporating a financial empowerment lens, particularly for the residents and communities most vulnerable to economic impacts, disasters, and systemic inequities.

### **Organizational Context**

The County of Sonoma's DEM is the lead agency for emergency preparedness, response, recovery, and mitigation. Through our work, we collaborate with community-based and faith-based organizations, chiefly through our partnership with the Sonoma County Community Organizations Active in Disaster (COAD), and work to increase resiliency in the face of wildfires, floods, earthquakes, public health emergencies, and other disasters.

The Office of Equity works in partnership to elevate the perspectives and priorities of historically marginalized populations, including low-income households, immigrant communities, linguistically diverse residents, renters, and persons living with disabilities. This work is done to help facilitate improvements in how programs are designed and delivered to foster more equitable, culturally responsive outcomes.

### **Proposed Project Overview**

With support from the CFE Fund, we propose to partner with DEM in the creation of an *Emergency Financial Empowerment Model* that bridges emergency management and financial resilience. Key elements include:

- Embedding a “financial preparedness” track into emergency preparedness and outreach initiatives (e.g., helping households understand how to protect assets, avoid predatory practices in disasters, and access emergency financial services).

Exhibit A

**Scope of Work**

*Where there may be discrepancies, this Scope of Work supersedes both the Request for Proposal and the Grantee Proposal.*

As part of the Emergency Financial Empowerment (“EFE”) Grant, the CFE Fund will provide the Grantee with technical assistance, including staff time, and grant funds to fulfill the following expectations and tasks. Work performed by the Grantee will be conducted in two phases.

**Phase One (Planning Phase): January 2026 – December 2026**

The Grantee is responsible for the following:

- **Designate Two Senior Government Staff Members to Serve as Leads**

Two designated senior staff members will serve as project leads (the “Leads”) and be engaged throughout the grant. One Lead must be from the Grantee’s Office of Emergency Management (“OEM”) or the Grantee’s department/entity overseeing emergency management (“EM”). The other Lead must be from the Grantee’s department/entity that directly addresses financial empowerment (“FE”). The CFE Fund anticipates a 3-5 hour commitment per week for the designated Leads. For the full term of the Grant, the Leads will be required to:

  - Meet consistently over the course of the engagement to plan, coordinate and develop strategies to effectively deliver on the goals of the engagement.
  - Participate in training and learning community activities organized by the CFE Fund and their consultants throughout the engagement. The CFE Fund anticipates scheduling these sessions on an ad hoc basis, based on Grantee and programmatic progress.
  - Coordinate a day and a half, in-person site visit (timing to be determined) that will include conversations with stakeholders, senior leadership, and the CFE Fund;
  - Attend an in-person convening in New York City on February 18-19, 2026;
  - Join bi-weekly technical assistance virtual calls.
  - Update municipal senior leadership throughout the grant and ensure timely decision making to ensure deliverables are completed.
  - Coordinate and execute all aspects of information gathering and analysis, including all opportunity mapping activities, working with internal and external stakeholders.
  - Coordinate efforts to develop and draft the EFE Implementation Plan to be submitted to the CFE Fund.

- **Conduct information-gathering activities, including opportunity mapping, to:**
  - Identify areas (opportunities) within existing disaster response/emergency management landscapes to embed financial empowerment efforts and create/build upon partnerships.
  - Understand the different local organizations and city/county departments that could serve engagement partners to support planning and implementation activities, including within the selected financial empowerment network to promote household financial stability.
  - Identify gaps within emergency preparedness and response landscapes that could be addressed to further financial empowerment efforts.
  - Connect with existing community group networks or coalitions (e.g., asset building coalitions, Voluntary Organizations Assisting in Disaster (“VOADs”), Community Organizations Assisting in Disaster (“COAD”s), etc.) to identify ways these groups can support engagement efforts.
  - Engage residents to understand the realities of preparedness and response efforts and identify opportunities to enhance efforts.
  - Explore options to possibly create, and deploy, a training curriculum for relevant community partners.
    - The training curriculum will cover the financial impacts of disasters at different stages of the disaster cycle, including best practices for preparedness, supplementing income in recovery, common consumer protection scams, etc.
- **Support communications and public awareness efforts**
  - Identify communications and public awareness tools and resources to embed financial empowerment messages.
  - Work with consultants selected by the CFE Fund to support communications efforts, including sharing insights and providing feedback on communications strategies and frameworks.
- **Submit an Implementation Plan**
  - Submit the first draft of the implementation plan (the “Implementation Plan”) no later than December 1, 2026. The Implementation Plan will cover how the Grantee will integrate financial empowerment approaches within emergency preparedness and response efforts, including the role of various local government entities, community partner engagement through the financial empowerment network, approaches to stand up public awareness efforts, approaches to include mention of financial empowerment within emergency processes and plans, and the projected Implementation Phase budget. The CFE Fund may provide input on drafts of the Implementation Plan for the Grantee to incorporate into a final Implementation Plan. Once finalized, the Implementation Plan will be incorporated into the Agreement by an amendment or addendum.

**Phase 2 (Implementation Phase): January 2027 – December 2027**

The Grantee is responsible for the following:

- **Maintain the partnership and collaboration between the Leads and their respective offices**
  - Leads from each office will continue to meet regularly and coordinate efforts to:
    - Develop clear roles and responsibilities to operationalize the Implementation Plan
    - Participate in CFE Fund learning community activities;
    - Join monthly technical assistance virtual calls with the CFE Fund;
    - Spearhead decision-making processes with relevant stakeholders; and
    - Support public awareness campaign efforts.
- **Operationalize the Implementation Plan**
  - Continue to lead efforts to coordinate, launch and deploy any efforts within the Implementation Plan, ensuring continued support from key local government stakeholders and community partners.
- **Develop a sustainability plan**
  - Outline a structure to maintain and grow the partnership between offices of the Leads beyond the EFE Grant Term, including:
    - Maintaining the work done during the implementation phase, making adjustments as needed; and
    - Identifying opportunities for growth, and additional resources and funding.

**As part of the grant engagement, the CFE Fund will:**

- Lead regular calls and be available via email to support efforts;
- Facilitate cohort-wide virtual learning community calls
- Conduct site visits, support and help facilitate stakeholder engagement sessions;
- Participate in meetings or virtual calls with senior administration leadership as needed;
- Facilitate an in-person convening in New York City on February 18-19, 2026;
- Provide supports through consultants on key engagement efforts, including communications strategies; and
- Serve as a thought partner to develop the Implementation Plan, and deliver on items in the plan.

**Grantee Budget**

The CFE Fund will provide up to \$150,000 to support the Grantee’s efforts to build and expand emergency preparedness and recovery infrastructure to effectively incorporate financial empowerment resources as part of local government emergency response procedures. The Grantee will utilize the first grant installment of \$30,000 according to the budget below.

Personnel and Fringe	\$20,000	County Project Staff
Indirect/Admin	\$1,000	Management and administration (M&A) of the grant, such as financial management, reporting and oversight of those involved in the operational aspects of the grant. Calculated at less than 5%
Consultant(s)	\$5,000	Planning Project Partners
Meetings/Events	\$4,000	Including stipends and food/beverages as appropriate.
Supplies	-	

The Grantee will propose a separate budget for the Implementation phase funds in the Interim Financial Report. The proposed budget is subject to the CFE Fund’s approval. The Implementation phase budget, once approved, will be incorporated into the overall Grantee Budget by an amendment or addendum.

**Reporting**

**Program Reports**

The Grantee is responsible for completing two interim reports and one final report to track progress towards grant objectives and understand financial empowerment accomplishments, challenges, and lessons learned.

**Financial Reports**

The Grantee is responsible for reporting on Grant expenditures. Expenses must correspond with the Grantee Budget in Exhibit C.

**Implementation Proposal**

As outlined in the Scope of Work, the Grantee is responsible for submitting an Implementation Proposal that covers how the Grantee will integrate financial empowerment approaches within emergency preparedness and response efforts.

The reports are due as below:

<b>Report</b>	<b>Due Date</b>
Planning Phase Interim Report	July 31, 2026
Planning Phase Final Report & Financial Report	January 31, 2027
Implementation Phase Interim Report	July 31, 2027
Final Implementation Report & Final Financial Report	January 31, 2028

The Grantee is responsible for submitting grant reports using the CFE Fund’s online grant portal which can be accessed through the web link below:

<https://www.grantinterface.com/Home/Logon?urlkey=CitiesFE>

Notices

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