



SUMMARY REPORT

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**Agenda Date:** 4/14/2026

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**To:** Board of Supervisors, County of Sonoma  
**Department or Agency Name(s):** Emergency Management  
**Staff Name and Phone Number:** Jeffrey DuVall, CEM, CA-PEM / 707-565-1152  
**Vote Requirement:** Majority  
**Supervisorial District(s):** Countywide

**Title:**

Cities for Financial Empowerment Fund Emergency Financial Empowerment Initiative Grant Award

**Recommended Action:**

Authorize the Director of Emergency Management to accept allocations of funding; execute grant agreement (s), and any amendments thereto; and, execute for and on behalf of the County of Sonoma, any actions necessary for obtaining funding provided by the Cities for Financial Empowerment Fund's Emergency Financial Empowerment Second Cohort Award.

**Executive Summary:**

The Cities for Financial Empowerment Fund (CFE Fund) is a 501(c)3 corporation, providing funding and technical assistance to counties, cities, and their teams to develop, launch, replicate, and test financial empowerment strategies.

The Department of Emergency Management was awarded \$150,000 in the second cohort of the Emergency Financial Empowerment (EFE) initiative. The Department of Emergency Management is collaborating with the Office of Equity to plan and implement the Sonoma County Emergency Financial Empowerment Program over two years.

The Sonoma County Department of Emergency Management (DEM) is requesting authorization for the Director of Emergency Management to:

1. Accept and execute the Emergency Financial Empowerment (EFE) initiative award for \$150,000.
2. Execute grant agreement(s), and any amendments thereto; and, execute for and on behalf of the County of Sonoma, any actions necessary for obtaining funding by the Cities for Financial Empowerment Fund's Emergency Financial Empowerment Second Cohort Award.

**Discussion:**

Through the Emergency Financial Empowerment initiative, the CFE Fund partners with municipalities to build and enhance the infrastructure that supports the financial preparedness of their community members. The CFE model promotes collaboration between local governments and other community stakeholders, such as non-profit organizations and financial empowerment agencies to identify community financial resiliency gaps and co-develop solutions to help prepare the public, especially underserved and low-income communities, to navigate the financial impacts of the next disaster.

Building on the success of the CFE Fund's Financial Navigators program (cohort 1), which operated in 31 cities

immediately after the COVID-19 pandemic, this new initiative draws on the expertise, tools, strategies, and lessons learned from that program, which include community engagement on preparation services and programs obtaining insurance, opening and maintaining savings accounts, and developing personalized financial emergency plans. The funding is aimed at supporting government-led local emergency preparedness efforts, focusing on enhancing individual household financial resilience, preparedness, and recovery.

On November 10, 2025, in collaboration with the Office of Equity and with endorsements from Community and Faith-Based Organizations, the Department of Emergency Management applied for the Emergency Financial Empowerment initiative.

The Department of Emergency Management (DEM), on behalf of the County of Sonoma, was selected as one of only four municipalities nationwide to receive funding for the EFE initiative, through a highly competitive grant process. Other awarded municipalities include the City of Boston, Massachusetts; Montgomery County, Maryland; and Orange County, Florida. DEM is the primary recipient, managing the grant funds on behalf of Sonoma County. DEM is also collaborating closely with the Office of Equity to plan and implement the Sonoma County Emergency Financial Empowerment Program.

The County of Sonoma Emergency Financial Empowerment Program is designed to enhance community resilience by building and expanding infrastructure that supports the public's financial preparedness and enables the streamlined deployment of financial empowerment resources as part of emergency response procedures. The Program adopts a three-pronged strategy-Preparation, Ongoing Support, and Action-to educate and empower community members 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, 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, DEM will partner with community non-profits to 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.

Although the available funding will not provide direct financial assistance to Sonoma County residents following emergencies, this program is designed to enhance the public's financial preparedness in response to disasters, thereby helping mitigate compounding inequities resulting from emergencies. As part of its implementation, DEM will collect 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. DEM will identify the appropriate processes and tools to incorporate the Emergency Financial Empowerment Program into the County's emergency preparedness

and response phases.

**Strategic Plan:**

N/A

**Racial Equity:**

**Was this item identified as an opportunity to apply the Racial Equity Toolkit?**

Yes - a racial equity analysis was conducted and available as Attachment 1.

**Prior Board Actions:**

None.

**FISCAL SUMMARY**

<b>Expenditures</b>	<b>FY25-26 Adopted</b>	<b>FY26-27 Projected</b>	<b>FY27-28 Projected</b>
Budgeted Expenses		\$140,000	\$10,000
Additional Appropriation Requested			
<b>Total Expenditures</b>		<b>\$140,000</b>	<b>\$10,000</b>
<b>Funding Sources</b>			
General Fund/WA GF			
State/Federal			
Fees/Other		\$140,000	\$10,000
Use of Fund Balance			
General Fund Contingencies			
<b>Total Sources</b>		<b>\$140,000</b>	<b>\$10,000</b>

**Narrative Explanation of Fiscal Impacts:**

The award from the grantor is broken up into three payments: \$30,000, \$110,000, and \$10,000 over the grant performance period. The department is not requesting additional appropriations for FY2025-26. The department appropriations of \$140,000 will be included in the budget FY 2026-27 fiscal year supplementals. Any unspent funds will roll over into the subsequent fiscal year through the end of the two-year performance period. There is no match requirement.

**Narrative Explanation of Staffing Impacts (If Required):**

None.

**Attachments:**

1. Racial Equity Analysis
2. CFE Agreement

**Related Items "On File" with the Clerk of the Board:**

None.