



## Racial Equity Analysis

<b>Board Item Date</b>	April 14, 2026
<b>Board Item Name</b>	Cities for Financial Empowerment Fund Emergency Financial Empowerment Initiative Award
<b>Department/Agency (Lead)</b>	Department of Emergency Management
<b>Person(s) Completing Analysis</b>	Jorge Rodriguez

**1. Overview: Describe your program or policy and the desired results and outcomes?**

- a. What is the program or policy decision under consideration?
- b. What are the desired results (in the **community**) and outcomes (within your own **organization**)?
- c. What does this proposal have an ability to impact?
 

<input type="checkbox"/> Alert & warning	<input type="checkbox"/> Emergency planning
<input checked="" type="checkbox"/> Community engagement	<input checked="" type="checkbox"/> Grants administration
<input checked="" type="checkbox"/> Community preparedness	<input type="checkbox"/> Hazard mitigation
<input type="checkbox"/> Coordination / response	<input checked="" type="checkbox"/> Other:
<input type="checkbox"/> Department practices	Community Resiliency

The Department of Emergency Management (DEM), in partnership with the Office of Equity, proposes to accept and implement a \$150,000 grant award from the Cities for Financial Empowerment (CFE) Fund as part of its Emergency Financial Empowerment (EFE) Initiative. The grant will support the development and implementation of the Sonoma County Emergency Financial Empowerment Program, a two-year initiative designed to improve household financial preparedness and resilience before, during, and after emergencies.

The program will include three core components: (1) Preparation, which focuses on community outreach and education on financial preparedness tools, (2) Ongoing Support, which will involve building a centralized, multilingual online resource hub through SoCoEmergency.org, and (3) Action, which will include community workshops and trainings on topics such as savings, renters' and homeowners' insurance, and emergency planning.

Community outcomes include greater financial stability, increased preparedness, and reduced post-disaster hardship, particularly for underserved communities. Internally, the initiative will improve coordination between emergency planning and equity efforts and expand the County's financial resilience infrastructure.

**2. Data: What's the data? What does the data tell us?**

- a. Will the proposal have impacts in specific geographic areas (neighborhoods, areas, or regions)? What are the racial demographics of those living in the area?
- b. What does population level data, including quantitative and qualitative data, tell you about existing racial inequities? What does it tell you about root causes or factors influencing racial inequities?
- c. What performance level data do you have available for your proposal? This should include data associated with existing programs or policies.
- d. Are there data gaps? What additional data would be helpful in analyzing the proposal? If so, how can you obtain better data?

- A.** The Sonoma County population includes approximately 58 percent White, 29 percent Latino, 5 percent Asian or Pacific Islander, and 2 percent Black residents. The program is designed to serve residents across the county, with specific attention to populations most vulnerable to financial disruption, such as renters, low-income households, undocumented residents, and those who are linguistically isolated.
- B.** Data from the Portrait of Sonoma County shows persistent racial disparities in income, education, and health outcomes. Latino and Black residents, in particular, have lower Human Development Index (HDI) scores than White and Asian counterparts. These disparities are linked to systemic barriers, including exclusion from traditional banking systems, immigration-related restrictions, and language access challenges. During emergencies, these inequities are amplified, as affected households often lack the financial tools or savings to respond and recover effectively.
- C.** Performance level data for this type of project is not available as this is a novel project proposal.
- D.** There is limited local data on financial preparedness by race, language, or geography. To address this gap, the program will incorporate participant-level surveys to collect data on awareness, behaviors, and needs. This feedback will help shape implementation and measure progress toward equity goals.

**3. Community Engagement: How have communities been engaged? Are there opportunities to expand engagement?**

- a. Who are the most affected community members who are concerned with or have experience related to this proposal? How have you involved these community members in the development of this proposal?
- b. What has your engagement process told you about the burdens or benefits for different groups?
- c. What has your engagement process told you about the factors that produce or perpetuate racial inequity related to this proposal?

- A.** This proposal was informed by input from community- and faith-based organizations with experience supporting low-income, Spanish-speaking, and immigrant communities. These organizations shared that many residents are unaware of available financial preparedness tools, lack access to renters' or homeowners' insurance, and face difficulty building emergency savings.
- B.** The program design reflects this feedback through the inclusion of multilingual outreach, culturally competent materials, and the use of trusted community partners to deliver information. Outreach will prioritize accessibility and ensure that messaging reaches those with limited access to traditional communication channels.
- C.** Community organizations also highlighted the resource burden often placed on them during emergency planning and response. To mitigate this, DEM and the Office of Equity will work to identify funding and support mechanisms for partners who participate in implementation activities.

**4. Analysis and Strategies: What are your strategies for advancing racial equity?**

- a. Given what you have learned from research and stakeholder involvement, how will the proposal increase or decrease racial equity? Who would benefit from or be burdened by your proposal?
- b. What are potential unintended consequences? What are the ways in which your proposal could be modified to enhance positive impacts or reduce negative impacts?
- c. Are there complementary strategies that you can implement? What are ways in which existing partnerships could be strengthened to maximize impact in the community? How will you partner with stakeholders for long-term positive change?
- d. Are the impacts aligned with your community outcomes defined in Step #1?

- A.** The Emergency Financial Empowerment Program advances racial equity by targeting financial literacy and preparedness gaps that disproportionately affect communities of color, particularly Latino, Black, and immigrant households. The program addresses systemic barriers by offering accessible resources, translated materials, and inclusive programming. Beneficiaries of the program include low-income residents, uninsured renters, and those lacking access to formal banking services. The initiative is designed to reduce disparities in post-disaster recovery by equipping residents with knowledge and tools in advance of emergencies.
- B.** Potential burdens include administrative and operational strain on small community-based organizations tasked with outreach or workshop facilitation.
- C.** Strategies for long-term impact include deepening relationships with trusted messengers, building capacity within communities, and integrating financial empowerment into broader emergency planning policies.
- D.** This proposal aligns with the County's Strategic Plan goals related to racial equity, economic recovery, and community resilience.

**5. Implementation: What is your plan for implementation?**

<b>Describe your plan for implementation:</b>			
<p>The Department of Emergency Management will serve as the lead agency, in coordination with the Office of Equity. In FY 2025–2026, the County will begin outreach and education efforts, develop the online resource hub, and initiate community workshops. In FY 2026–2027, the program will expand training opportunities, collect participant feedback, and refine materials based on lessons learned.</p> <p>\$140,000 will be budgeted for FY 2026–2027, with the remaining \$10,000 budgeted for FY2027-2028. Program activities are supported by existing staff and grant funds. The program does not involve direct financial assistance to residents, but will build long-term capacity for financial preparedness.</p>			
<b>Is this implementation plan:</b>	<b>Yes</b>	<b>No</b>	<b>I’m Not Sure</b>
Realistic?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Adequately funded?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Adequately resourced with personnel?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Adequately resourced with mechanisms to ensure successful implementation and enforcement?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Adequately resourced to ensure on-going data collection, public reporting, and community engagement?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p><i>If the answer to any of these questions is no, what resources or actions are needed?</i></p> <p>If gaps in staffing, translation, or digital access emerge, the County will identify additional resources or partnerships to address them. DEM will also work with the Office of Equity to ensure culturally responsive delivery and equitable access to all program components.</p>			

**6. Accountability and Communication: How will you ensure accountability, communicate, and evaluate results?**

- a. How will impacts be documented and evaluated? Are you achieving the anticipated outcomes? Are you having impact in the community?
- b. What are your messages and communication strategies that will help advance racial equity?
- c. How will you continue to partner and deepen relationships with communities to make sure your work to advance racial equity is working and sustainable for the long-haul?

- A.** Accountability will be maintained through regular data collection, community feedback loops, and progress reporting. Key metrics will include the number and demographics of residents reached, website engagement, workshop attendance, and self-reported changes in financial behaviors or preparedness.
- B.** Culturally and linguistically appropriate communication will be central to implementation. Outreach strategies will include social media, print materials, canvassing, and radio, with messaging developed in partnership with community organizations to ensure resonance with target populations.
- C.** Ongoing engagement with community stakeholders will be maintained through coordination meetings and collaborative program development. DEM will continue to seek funding to support program expansion and ensure alignment with broader racial equity goals across emergency preparedness and disaster response systems.