



Legislation Text

File #: 26-0512, **Version:** 1

Interoffice Memorandum

DATE: April 13, 2026

TO: Mayor Jerry L. Demings and County Commissioners

THROUGH: Venerria L. Thomas, Director

FROM: Lavon B. Williams, Esq, AICP, Deputy Director

CONTACT: Lavon B. Williams

PHONE: (407) 836-5614

DIVISION: Community and Family Services Department

ACTION REQUESTED:

Approval and execution of Grant Agreement by and between the Cities for Financial Empowerment Fund, Inc. and Orange County, Florida in the amount of \$150,000 and authorization for the Mayor or designee to sign any modifications or amendments to this agreement. (Community and Family Services Department)

PROJECT: N/A

PURPOSE: The Cities for Financial Empowerment, a nonprofit organization, is seeking to award Orange County a grant that is purposed to enhance our outreach efforts related to natural and manmade disasters that often cause disruption in income and resources available to impacted families. The grant funds the county \$150,000 to study and plan for a comprehensive campaign and resident engagement initiative that intends to change behaviors regarding individual and household financial wellbeing. The Emergency Financial Empowerment Grant will be managed by the staff of Community and Family Services and the Office of Emergency Management. This two-year grant provides opportunities for staff to embed financial empowerment messaging into preparation for emergencies and disasters.

BUDGET: N/A

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 **Orange County, Florida**, a charter county and political subdivision of the State of Florida, located at 201 South Rosalind Avenue, Orlando, Florida 32802 (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 Term toward the purposes of this Grant will be returned to the CFE Fund within thirty (30) days after the end of the 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 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

Initial Here for
Payment by Check



- (ii) For payment by check: The CFE Fund will issue a check to the Grantee at the address provided:
Orange County Board of County Commissioners
Community and Family Services Department
ATTN: Yolanda Brown, Fiscal
2012 E Michigan Street
Orlando, Florida 32806

- (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 of 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 forty-five (45) days, unless a longer time period is 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 agrees 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, Sovereign Immunity, and Liability.

- (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, and employees, 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, while acting within the scope of their employment, or because of any negligence or fault of the Grantee or its employees, while acting within the scope of their employment,. Grantee's indemnification is expressly limited to the amounts set forth in Section 768.28(5), Florida Statutes. In addition, the Grantee shall ensure that all Vendors and sub-Vendors indemnify and hold harmless the CFE Fund, including CFE Fund staff, officers, directors, trustees, employees, and agents from such claims. 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.
- (d) Nothing in this Agreement shall constitute a waiver of the Grantee's sovereign immunity or protections under Section 768.28, Florida Statutes. Without waiving any of the provisions or protections under this Agreement or pursuant to Florida law, under no circumstances shall the Grantee be liable to CFE Fund under any contract, negligence, strict liability, or other legal or equitable theory for any amounts in excess of those limits per claim and per occurrence set forth for tort liability in Section 768.28 of the Florida Statutes, which limits are hereby made applicable to all manner of claims against the Grantee related to this Agreement and are not confined to tort liability.

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 or subject to disclosure by Florida or federal law including, but not limited to, Florida's public records laws codified in Chapter 119, Florida Statutes, and the federal Uniform Guidance contained in 2 CFR Part 200. 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 pursuant to Chapter 119, Florida Statutes or the federal Uniform Guidance contained in 2 CFR Part 200, 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 agrees 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. 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.

19. 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.

20. 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.

21. 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]

Request for Proposal and Grantee Proposal

[To Be Attached]

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.

| Category | Projected Expenses | Notes |
|----------------------|---------------------------|---------------------------------------------------|
| Personnel and Fringe | | |
| Indirect/Admin | | |
| Consultant(s) | | |
| Meetings/Events | \$20,000 | Facility rental and space reservation |
| Supplies | \$10,000 | Materials for site visit and stakeholder meetings |
| TOTAL | \$30,000 | |

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:

| <u>Report</u> | <u>Due Date</u> |
|------------------------------------------------------|------------------------|
| 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

Cities for Financial Empowerment Fund, Inc.

Scott Schwartz

Director of Contracts and Grants

Cities for Financial Empowerment Fund, Inc.

44 Wall Street, Suite 1050

New York, NY 10005

(347) 382-7003

sschwartz@cfefund.org

Grantee

Lavon Williams

Deputy Director

Orange County, Florida

Community and Family Services Department

2012 E Michigan Street

Orlando, Florida 32806

(407) 490-6750

lavon.williams@ocfl.net

Byron W. Brooks, AICP, County Administrator

Emergency Financial Empowerment (Cohort 2)

Orange County Government, Florida

Lavon Williams
201 S Rosalind Avenue
Orlando, FL 32802

O: 407-836-7382

Lavon Williams

Orange County
Orlando, FL 32806

lavon.williams@ocfl.net
O: 407-490-6750

Application Form

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

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.

Background

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

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

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

- 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

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

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

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

Main Contact for Application: Name*

Chief Lauraleigh A. Avery

Main Contact for Application: Phone Number*

407-836-9151

Main Contact for Application: Email*

lauraleigh.avery@ocfl.net

Applicant Office/Department/Agency Name*

Orange County Office 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)

Fiscal Sponsor Contact Name

Fiscal Sponsor Contact Phone Number

Fiscal Sponsor Contact Email

Applicant Entity Employer Identification Number (EIN)*

596000773

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

No

General Applicant Questions

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

Byron W. Brooks, AICP, County Administrator

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 Orange County Office of Emergency Management (OCOEM) is responsible for coordination of all hazard response for Orange County government. OCOEM plans and implements the Orange County Comprehensive Emergency Management Plan (CEMP), a strategic operations-oriented plan that addresses coordinating county and its municipalities' inter-county prevention/protection, preparedness, mitigation, response, and recovery activities. The OCOEM reports directly to the Fire Chief, who reports to the Orange County Public Safety Director/Deputy County Administrator.

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.

The purpose of the Comprehensive Emergency Management Plan (CEMP) is to establish uniform policies and procedures for the effective coordination of response to a wide variety of hazards. The policies and procedures reflect the following operational priorities: life, safety, health, property

protection, environmental protection, restoration of essential utilities, restoration of essential program functions and

coordination among stakeholders. The CEMP Plan establishes the coordinating structures, processes, and protocols required to

integrate the specific statutory and policy authorities of various Orange County Departments and agencies into a framework

for action to include mitigation, prevention, preparedness, response and recovery activities. The Office of Emergency

Management oversees the implantation through the Orange County Emergency Response Teams and Emergency Support

Functions as a coordinated process. The goal of this application is to incorporate financial planning and recovery into the

CEMP emergency response process. Please see the full CEMP in the attachments.

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 Orange County Community and Family Services Department (CFSD) currently oversees the county's Financial Empowerment Center and its various co-locations. In partnership with Habitat For Humanity of Greater Orlando and Osceola, the team oversees and provides free financial counseling for county residents and employees that work in Orange County. The CFSD has assigned the Deputy Director to oversee the program and function as a local government manager of the FEC. As a key initiative of the administration, the FEC has been supported also by Assistant County Administrator, the Fiscal and Business Services Division, Community Action Division, and Citizens Commission for Children. The FEC has full support from administration and elected officials. The CFS Department Director reports to the Deputy County Administrator under direction from the County Administrator Brooks.

Question 3a*

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

The CEMP defines the responsibilities of all levels of Federal and State government, private, volunteer, non-governmental organizations and municipalities that make up the Orange County's Emergency Response Team (OCERT). It is our intention to incorporate the FEC into the OCERT through coordination with several Emergency Support Functions (ESFs). Specifically, ESF5 – Information and Planning, ESF7 – Resource Support, ESF18 – Business and Community and ESF19 – Damage Assessment. Please see the outline of these Support Functions and the responsible agencies in the attachments.

In addition to the CEMP, Orange County Mayor Demings established and Executive Policy Group that incorporates and coordinates critical internal and external partners (which includes elected officials, municipal representatives, hospitals, service providers and public school district). Community and Family Services is a very active participant in the Executive Policy Group in providing volunteers, childcare, housing, financial and food assistance. The FEC Local Government Manager is easily incorporated into the EPG through CFS. The FEC will have reporting and service provision responsibilities to the EPG.

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.

Chief Lauraleigh Avery, Division Chief, Emergency Management Division has 32 years of fire service experience. She assumed responsibility for the division in June 2020 at the height of the COVID-19 pandemic. She has managed several disasters such as Hurricanes Dorian, Idalia, Ian, and Milton. Currently managing the overall process of FEMA Public Assistance related to all disasters that have impacted Orange County while coordinating with all Orange County departments and stakeholders involved in the disasters. She supports community outreach, preparedness activities, local mitigation, Emergency Management Accreditation Program, and recovery.

Her work also includes managing all grant activities that are affiliated with The Office of Emergency Management including private, state, and federal grants. Chief Avery serves as the Orange County Liaison for the Florida Division of Emergency Management (FDEM) and the Federal Emergency Management Agency.

Lavon Williams, Deputy Director, Community and Family Services is currently serving as the local government manager for the Orange County Financial Empowerment Center. Lavon has a nearly 30 year career with Orange County including experiences in urban planning, neighborhood revitalization and redevelopment, community organizing and social service program delivery. The FEC implementation is incorporated into the job duties, and she oversees the contract with the provider agency.

Both Chief Avery and Ms. Williams have extensive experience of working with the community in preparing and recovering from emergency situations. The incorporation of the Financial Empowerment Center will be a natural extension of the outreach and services currently provided by Orange County through its Emergency Management and Community and Family Services.

Statement of Interest

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.

During and after the COVID-19 pandemic Orange County residents faced a number of financial struggles in that many lost employment. The Orange County FEC is one of many ways that county has attempted to stabilize our workforce and households. Providing free financial counseling has allowed residents and employees that work in Orange County an opportunity to right-size financially as well as plan for the future. The unemployment rate for Orange County

was above the national average during the pandemic and workers struggled to retrain and reengage in the workforce. While the pandemic gave rise to new industries (such as the rise in gig economy--a system in which temporary, flexible, or freelance jobs are common, and organizations or individuals hire independent workers for short-term engagements rather than full-time employment.), it left many workers and families financially vulnerable. The FEC has come to provide guidance to families and individuals to ensure long-term stability of households and workforce.

Local Government Emergency Preparedness and Response

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.

The Comprehensive Emergency Management Plan provides a framework through which Orange County, as a county, plans and performs the respective emergency functions during a disaster. It assists the governments and non-governmental partners to function effectively, regardless of disaster phase, while also providing support to onscene emergency response personnel working to preserve life and property for the citizens of Orange County. This plan is buttressed by a resolution of adoption by the Board of County Commissioners and is submitted to the Florida Department of Emergency Management. It is the main resource that outlines how the county maneuvers through emergency situations.

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.

Currently, Orange County's FEC is marketing to families and individuals to plan for long-term financial stability. The counselors provide one-on-one assistance and help assess the current financial status and work with individuals to plan financial goals. Our plan is to incorporate emergency planning into this discussion with clients. For example, as the area prepares for hurricane season each year beginning June 1, the FEC will educate the community on the best ways to plan for emergencies and hazards financially. FEC also will conduct workshops along with the Office of Emergency Management.

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.

As implementing the Incident Command System Position-Function/Primary Agency model, the following agencies are incorporated in the Emergency Operations Center as required by the CEMP.

Transportation/Central Florida Regional Transportation Authority (LYNX)
 Communications/ Information System and Services Division (ISS)
 Public Works/ Orange County Public Works
 Fire and Search & Rescue/ Orange County Fire and Rescue
 Information and Planning/OCOEM
 Mass Care/ OCOEM and American Red Cross
 Resource Support/ Orange County Procurement Division
 Health & Medical Services/ Orange County Health Services Department
 Hazardous Materials/ Environmental Protection Division
 Food and Water/ Salvation Army
 Energy/ Duke, OUC, TECO Gas
 Military Support/ National Guard, US Coast Guard Auxiliary
 Public Information Officer/ Orange County Communications
 Volunteer & Donations Management/ Orange County Human Resources
 Law Enforcement/ Orange County Sheriff's Office
 Animal Care/Orange County Animal Services
 Community and Business/ Orange County Consumer Fraud
 Damage Assessment/ Orange County Property Appraisers Office
 Utilities/ Orange County Utilities

In addition in the Executive Policy Group, led by Orange County Mayor Jerry L. Demings, there are Orange County Department Directors, Comptroller, Property Appraiser, Clerk of Court, Judicial Administration (Chief Judge), Public Defender, State Attorney, Sheriff, Municipal Planning Departments and Emergency Operation Center Representatives, Orlando Health, Advent Health, area Universities, Orange County Public Schools, Salvation Army, Red Cross, Homeless Services Network, Early Learning Coalition, and many other critical agencies to ensuring an effective preparation, response and recovery from hazards.

Question 9*

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

The model structure will remain the same, however the FEC will be woven into the process through the relevant Emergency Support Functions – as listed previously. The Community and Family Services Department provides a supportive role in the implementation of the CEMP and the Emergency Support Functions. It will continue to serve and will incorporate financial planning into coordination of outreach information, events and programs.

Local Networks

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 Orange County FEC currently has several partners, including our implementing partner agency, Habitat for Humanity, that have come alongside to promote the FEC in the community

and to refer individuals for financial counseling. This grant will enable the FEC to continue being strategic with its incorporation of partners.

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?

Habitat for Humanity of Greater Orlando and Osceola – current contracted provider
 Career Source Central Florida – referral partner
 Heart of Florida United Way – referral partner

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:

As shown in the table above, the CEMP is a coordinated effort by the OEM that includes several stakeholders. Orange County has 20 Emergency Support Functions. An ESF represents specific response activities that are common to all disasters. Each ESF has a primary agency or agencies. There are also several support agencies. The Primary agency or agencies are responsible for coordinating the missions of the ESF and activities of the support agencies through all five phases of emergency management. The Support Agencies are responsible for supporting the activities and missions of the ESF with their own resources and maintaining regular communication with the primary agency.

Attachments

Letter of Support*

Letter of support from the Mayor or the County Executive.

Letter of Support for Financial Empowerment Grant (Cohort2) - BWB signature (11-10-25).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.

Letters of Partner Support.pdf

Letter of Interest*

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

Letter of interest for CFE Fund - Emergency Financial Empowerment Grant.pdf

File Attachment Summary

Applicant File Uploads

- Letter of Support for Financial Empowerment Grant (Cohort2) - BWB signature (11-10-25).pdf
- Letters of Partner Support.pdf
- Letter of interest for CFE Fund - Emergency Financial Empowerment Grant.pdf



November 7, 2025

Sol Vilera Ramos, Manager
Cities for Financial Empowerment Fund
Sent via email: svileraramos@cfefund.org

Subject: Letter of Support for the Emergency Financial Empowerment Grant (Cohort 2)

Dear Ms. Vilera Ramos and Members of the Selection Committee:

I am pleased to offer my strongest support for Orange County Government's application to the Cities for Financial Empowerment Fund's Emergency Financial Empowerment (Cohort 2) initiative. This important effort—led by our Office of Emergency Management in partnership with the Community and Family Services Department—reflects Orange County's ongoing commitment to building a community that is not only prepared for emergencies but also financially resilient in the face of disaster.

Orange County has long prioritized proactive emergency management and comprehensive resident support services. Our Comprehensive Emergency Management Plan (CEMP) ensures coordinated response and recovery efforts across County divisions, while our Financial Empowerment Center (FEC), administered through Community and Family Services in partnership with Habitat for Humanity of Greater Orlando and Osceola, has helped residents stabilize finances, improve credit, and plan for their futures.

The integration of financial empowerment strategies into our emergency management framework is a natural and necessary evolution of these priorities. By joining this national initiative, Orange County will further strengthen our ability to:

- Incorporate financial preparedness messaging and counseling into emergency planning and response efforts;
- Engage community partners in helping residents mitigate financial disruptions following disasters; and
- Expand local infrastructure that supports household financial stability as a key pillar of community resilience.

COUNTY ADMINISTRATOR'S OFFICE

201 South Rosalind Avenue ■ Reply To: Post Office Box 1393 ■ Orlando, Florida 32802-1393
Telephone: 407-836-7370 ■ Fax: 407-836-7399 ■ countyadmin@ocfl.net

Letter of Support for the Emergency Financial Empowerment Grant (Cohort 2)
November 7, 2025
Page 2

I fully support the collaboration between our Office of Emergency Management and Community and Family Services Department as co-applicants for this grant. Together, they bring the expertise, leadership, and partnerships needed to successfully implement the CFE Fund's model locally and to share insights with peer communities nationwide.

On behalf of Orange County Government, I thank the CFE Fund for considering our application and for your leadership in helping local governments equip residents to weather both economic and natural storms.

Sincerely,

A handwritten signature in black ink that reads "Byron W. Brooks". The signature is written in a cursive, flowing style.

Byron W. Brooks, AICP
County Administrator

11/7/2025

TO: Cities for Financial Empowerment Fund

RE: Letter of Support for the Orange County, Florida, Emergency Management Planning Grant Application

Habitat for Humanity Greater Orlando and Osceola County expresses strong support for the planning grant application to integrate the Financial Empowerment Center (FEC) into Orange County's emergency management strategies.

The increasing frequency and severity of emergencies—whether natural disasters, public health crises, or economic disruptions—has underscored the need for comprehensive preparedness that goes beyond physical safety. Financial resilience is a critical component of recovery and, too often, families and individuals face long-term hardships due to the lack of accessible financial guidance during and after emergencies.

As the partnering agency in the Financial Empowerment Center, Habitat Orlando & Osceola is uniquely situated to provide financial counseling to residents, thereby strengthening community resilience by equipping households with tools to prepare financially before emergencies occur. Orange County's Office of Emergency Management and the FEC's Local Government Manager agency (Community and Family Services Department) will enhance coordination between emergency management teams and financial empowerment specialists, ensuring holistic support for residents.

We believe this initiative will serve as a model for how counties can embed financial empowerment into emergency response and recovery systems. By planning strategically now, we can build a stronger safety net that not only protects lives but also safeguards livelihoods.

Sincerely,



Catherine Steck McManus
President & CEO



January 30, 2024

To whom it may concern:

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

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

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

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

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

Sincerely,

Pamela Nabors

Pamela Nabors
President & CEO

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





Community and Family Services Department

Venerria L. Thomas, Director

2100 East Michigan Street • Orlando, Florida 32806-4935

407-836-6229

November 4, 2025

Cities for Financial Empowerment Fund

Attn: Sol Vilera Ramos, Manager

Subject: Letter of Interest for the Emergency Financial Empowerment Grant (Cohort 2)

Dear Ms. Vilera Ramos and the CFE Fund Selection Committee,

On behalf of the Orange County Community and Family Services Department (CFSD), I am pleased to express our full support and commitment as a co-applicant for Orange County's submission to the Emergency Financial Empowerment (Cohort 2) grant initiative.

As the County department overseeing the Orange County Financial Empowerment Center (FEC), CFSD plays a central role in strengthening the financial stability of residents through free, professional financial counseling and education. Our department works in close partnership with community organizations, including Habitat for Humanity of Greater Orlando and Osceola, to ensure equitable access to financial empowerment services for all Orange County residents and employees.

We are excited to partner with the Office of Emergency Management to formally integrate financial preparedness and recovery resources into Orange County's Comprehensive Emergency Management Plan (CEMP). This collaboration reflects our shared commitment to ensuring that residents are not only physically safe during emergencies but also financially resilient before, during, and after disaster events.

Specifically, CFSD will:

- Provide strategic leadership in incorporating financial empowerment components into the County's emergency preparedness and response systems;
- Support the integration of the FEC within the County's Emergency Support Functions (ESFs), particularly ESF-5 (Information and Planning), ESF-7 (Resource Support), ESF-18 (Business and Community), and ESF-19 (Damage Assessment);
- Engage community partners to deliver outreach, education, and direct financial support services as part of Orange County's coordinated disaster response; and
- Participate in the landscape analysis, stakeholder engagement, and public awareness campaign development as outlined in the grant proposal.

This initiative strongly aligns with Orange County's broader priorities around community resilience, financial stability, and equitable access to resources. The CFSD and our partner network stand ready to contribute our expertise and operational capacity to the success of this project.

We appreciate the Cities for Financial Empowerment Fund's commitment to advancing municipal efforts that strengthen residents' financial health and disaster preparedness. Orange County is proud to be considered for this opportunity and looks forward to the potential to model an integrated, resident-centered approach to financial resilience in emergency management.

Warm regards,

A handwritten signature in black ink that reads "Venerria L. Thomas". The signature is written in a cursive style with a large initial "V".

Venerria L. Thomas, Director
Community & Family Services Department
Orange County Government