

## 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

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

Initial Here for Payment by Check

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.

<b>Category</b>	<b>Projected Expenses</b>	<b>Notes</b>
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
<b>TOTAL</b>	<b>\$30,000</b>	

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

**Reporting**

**Program Reports**

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

**Financial Reports**

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

**Implementation Proposal**

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

The reports are due as below:

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

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

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

Notices

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](mailto: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](mailto:lavon.williams@ocfl.net)