

## Byron W. Brooks, AICP, County Administrator

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*Emergency Financial Empowerment (Cohort 2)*

### *Orange County Government, Florida*

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Lavon Williams  
201 S Rosalind Avenue  
Orlando, FL 32802

O: 407-836-7382

### *Lavon Williams*

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Orange County  
Orlando, FL 32806

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

# Application Form

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## *Summary*

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

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

## *Important Dates & Informational Webinars*

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### **Important Dates:**

Application release date: August 14, 2025

Proposal submission due date: November 10, 2025

Applicant interviews: Early December 2025

Notification of selection: Early January 2026

Virtual kick-off Call: Mid-January 2026

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

### **Informational Webinars**

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

**OR**

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

### **CFE Fund Contact**

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

## *Background*

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

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

## *Engagement Overview*

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

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

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

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

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

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

## *Grantee Expectations*

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CFE Fund expectations of grantees include:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## *Grantee Eligibility*

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

## *CFE Fund Technical Assistance*

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

The CFE Fund will:

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

## ***Projected Grant Timeline***

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

## ***Administrative Questions***

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

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

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*

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### 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

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### Question 5\*

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

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*

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### **Question 6\***

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

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*

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### Question 10\*

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

The 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

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### 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

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### *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](mailto: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](mailto:countyadmin@ocfl.net)

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



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