



OFFICE OF  
HOUSING COUNSELING  
LET'S MAKE HOME HAPPEN

## HUD Housing Counseling Program

# Community Development Block Grant Disaster Recovery (CDBG-DR) Basics for Housing Counselors

**Audio is available only by conference call.**

Please call: 1 800 260 0702

Participant Access Code: 448792  
to join the conference call portion of the webinar

# Webinar Logistics

- Audio is being recorded. The playback number along with the PowerPoint and a transcript will be available on the HUD Exchange at [www.hudexchange.info/programs/housing-counseling/webinars/](http://www.hudexchange.info/programs/housing-counseling/webinars/)
- An OHC LISTSERV will be sent out when the Archives are posted. Posting will usually be within 7-10 days.
- Attendee lines will be muted during presentation.
- Handouts were sent out prior to webinar. They are also available in the Control Panel. Just click on document name to download.

# Questions & Comments



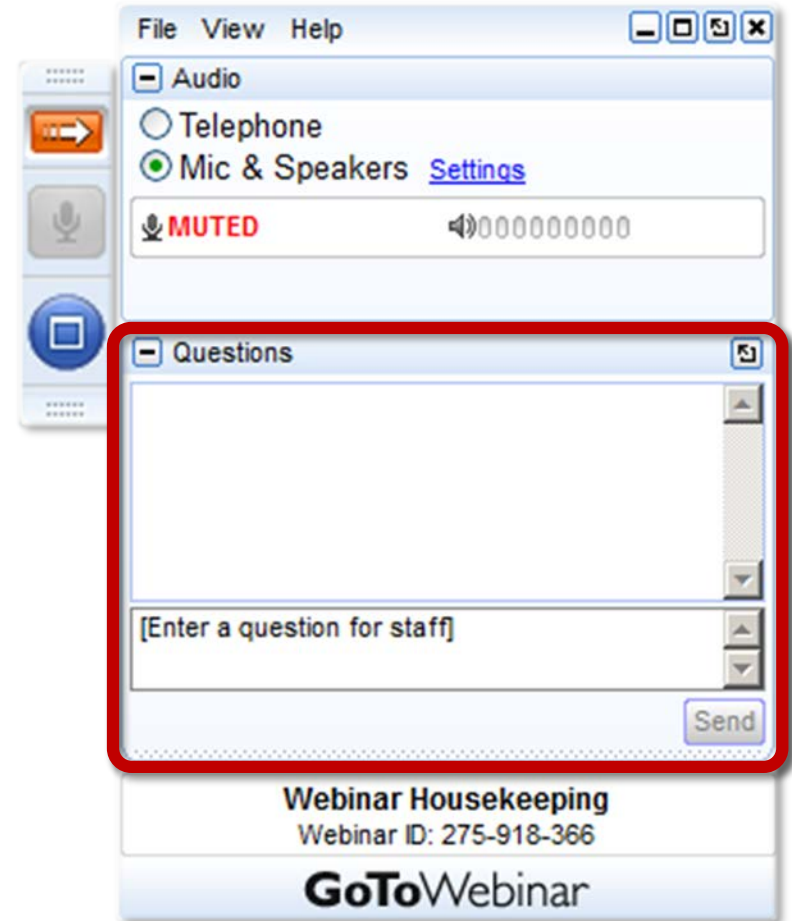
- There will be Polling Questions. Please respond to them.
- There may be Q&A periods, as well as discussion opportunities.
  - If so, the operator will give you instructions on how to ask questions or make your comments.
  - If unmuted during Q&A, please do not use a speaker phone.

# Other Ways to Ask Questions

## Your Participation

Please submit your text questions and comments using the Questions Panel. We will answer some of them during the webinar.

You can also send questions and comments to [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov) with **webinar topic is subject line.**



# Please Mute Your Phones During Discussions



- During the discussions, all the phones may be unmuted by the operator.
- It is critical that you mute your phone during these discussions.
  - Most phones have a Mute function so please use it.
  - \*6 will also mute and unmute your phone.

# Welcome

## Jerrold H. Mayer

Director, Office of Outreach and Capacity Building

Office of Housing Counseling

## Tennille Smith Parker

Director, Disaster Recovery and Special Issues Division

Office of Block Grant Assistance

# Presenters and Q and A

- Presenters – **Brandy Bones** and **Shawna LaRue Moraille**, ICF
- Q and A – supported by **Rachael Laurilliard**, ICF, **Jane Charida** and **Virginia Holman** HUD

# Learning Objectives and Agenda

- Learning Objectives
  - Understand how housing counseling agencies can support CDBG-DR funded projects and build relationships with CDBG-DR grantees
- Agenda
  - Federal recovery and CDBG-DR program
  - Housing counseling agencies and CDBG-DR
  - Case study and resources



## **Polling question 1: What type of organization do you represent?**

1. Participating local housing counseling agency
2. Participating housing counseling agency as a sub-grantee or affiliate of an oversight agency
3. Participating oversight agency (e.g., HUD Approved Intermediary, State Housing Finance Agency or Multi-state organization)
4. Non-participating agency
5. Other

# Federal Recovery and CDBG-DR Program

# Federal Funding for Disaster Recovery

- For declared disasters, different forms of federal assistance may be available to individuals and households
- Start here:  
<https://www.disasterassistance.gov/>
- Most common types of assistance
  - Federal Emergency Management Agency (FEMA)
    - Individual Assistance
    - Hazard Mitigation Grant Program
  - Small Business Administration (SBA) Disaster Loans
  - HUD CDBG-DR



**FEMA**



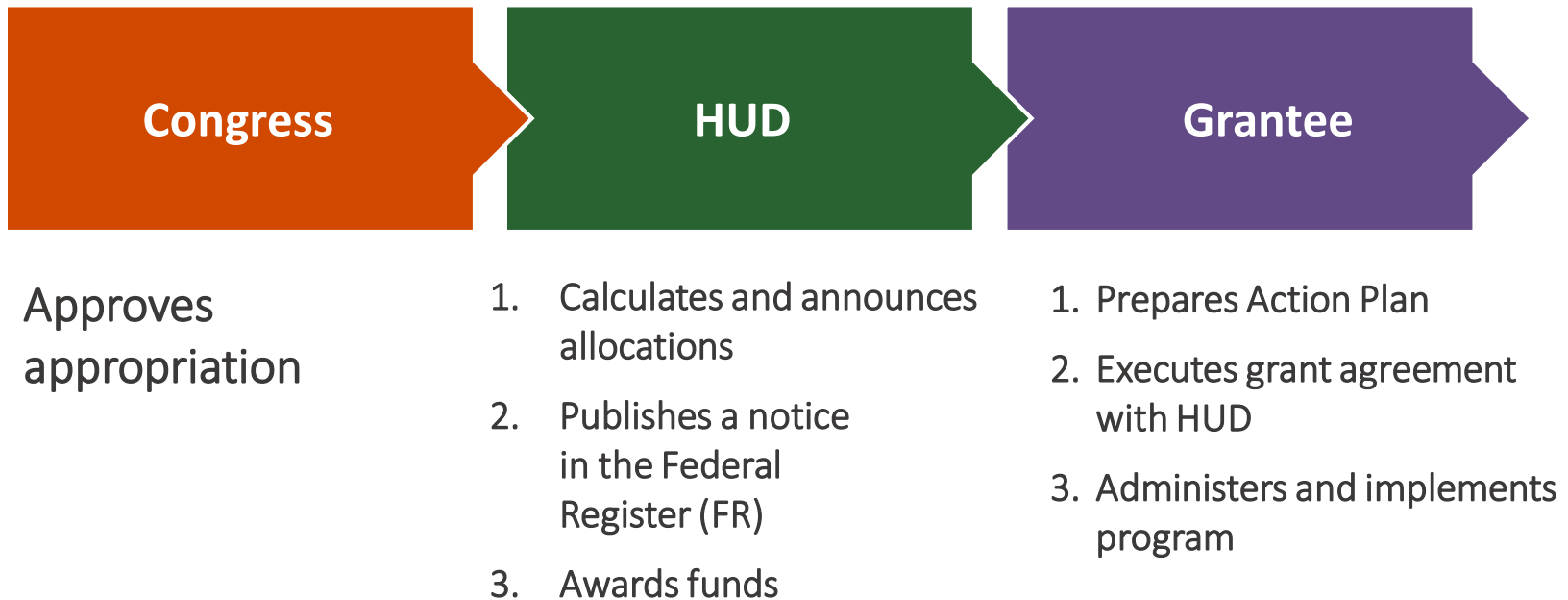
*U.S. Small Business Administration*



# CDBG-DR Program Overview

- Provided as a **special appropriation** by Congress to states, cities, and counties to assist with long term recovery following a Presidentially-declared disaster
- Flexible program that allows grantees to deploy funding to carry out a wide range of recovery activities related to housing, infrastructure and economic development
- Majority of funding must benefit low- and moderate-income (LMI) persons and areas
- Recent allocations place heavy emphasis on housing recovery
- Requirements based upon the Community Development Block Grant (CDBG) program
  - Formula block grant provided to cities, counties, and states
  - Flexible program with a large number of eligible activities

# CDBG-DR Funding Process



# Designing the Program & Action Plan Development

- Action Plan is prepared by the state or local government receiving CDBG-DR funding
- Components of Action Plan
  - **Impact and Unmet Needs Assessment** of housing, infrastructure and economic revitalization needs
  - **Method of Distribution** explaining what housing, infrastructure, and economic revitalization programs grantee will fund



# CDBG-DR Implementation Models

Three basic models:

## Direct

Grantee implements

## Partner

Grantee partners with other agencies, nonprofits, or contractors

## Distribution

Grantee gives to Units of General Local Government

- 
- Models can and often are combined
  - Decisions based on tradition, capacity and complexity of programs
  - Detailed program policies and procedures needed for all models

# Typical Housing Activities

- New construction and rehabilitation/reconstruction programs
  - Single family homeowner and rental
  - Multifamily rental
  - Public housing
  - Special needs/permanent supportive housing
- Elevation programs
- Buyout programs
- Homeownership assistance programs (down payment, soft second mortgage assistance)



# Typical Social Services Activities

- Wide range of public services are permitted, such as:
  - Housing counseling
  - Tenant based rental assistance
  - Mortgage assistance for a limited time
  - Homelessness prevention services
- Total funding available for public services is limited to 15% of the CDBG-DR grant, unless a waiver is provided by HUD

# 2016 & 2017 CDBG-DR Grantees

- Overall
  - \$62.1 billion in active grants
  - 108 grants to 60 grantees (33 states and 27 local governments)

	2017 Grantees	2016 Grantees	Mitigation Funding*
<b>Federal Register</b>	<a href="#">83 FR 5844</a> and <a href="#">82 FR 61320</a>	<a href="#">82 FR 36812</a> , <a href="#">82 FR 5591</a> , and <a href="#">81 FR 83254</a>	FR Notice Pending
<b>Total Grant Amount</b>	\$19,420,484,000	\$2,546,729,000	\$15,934,516,000
<b>Grant Amount by Grantee</b>	<b>Puerto Rico:</b> \$11,660,309,000 <b>Texas:</b> \$5,676,390,000 <b>US Virgin Islands:</b> \$1,089,554,000 <b>Florida:</b> \$773,598,000 <b>California:</b> \$124,155,000 <b>Missouri:</b> \$58,535,000 <b>Georgia:</b> \$37,943,000	<b>Louisiana:</b> \$1,708,407,000 <b>Texas:</b> \$238,895,000 <b>West Virginia:</b> \$149,875,000 <b>Florida:</b> \$117,937,000 <b>North Carolina:</b> \$236,529,000 <b>South Carolina:</b> \$95,086,000	Pending

\*Mitigation funds are for projects and activities that will protect communities from damaged that may be caused by future events



## **Polling question 2: Are you currently working with a CDBG-DR grantee?**

1. Yes
2. No
3. Don't know, but sounds really interesting!

# Housing Counseling Agencies and CDBG-DR

# Housing Counseling Requirements Specific to 2017 CDBG-DR Grantees

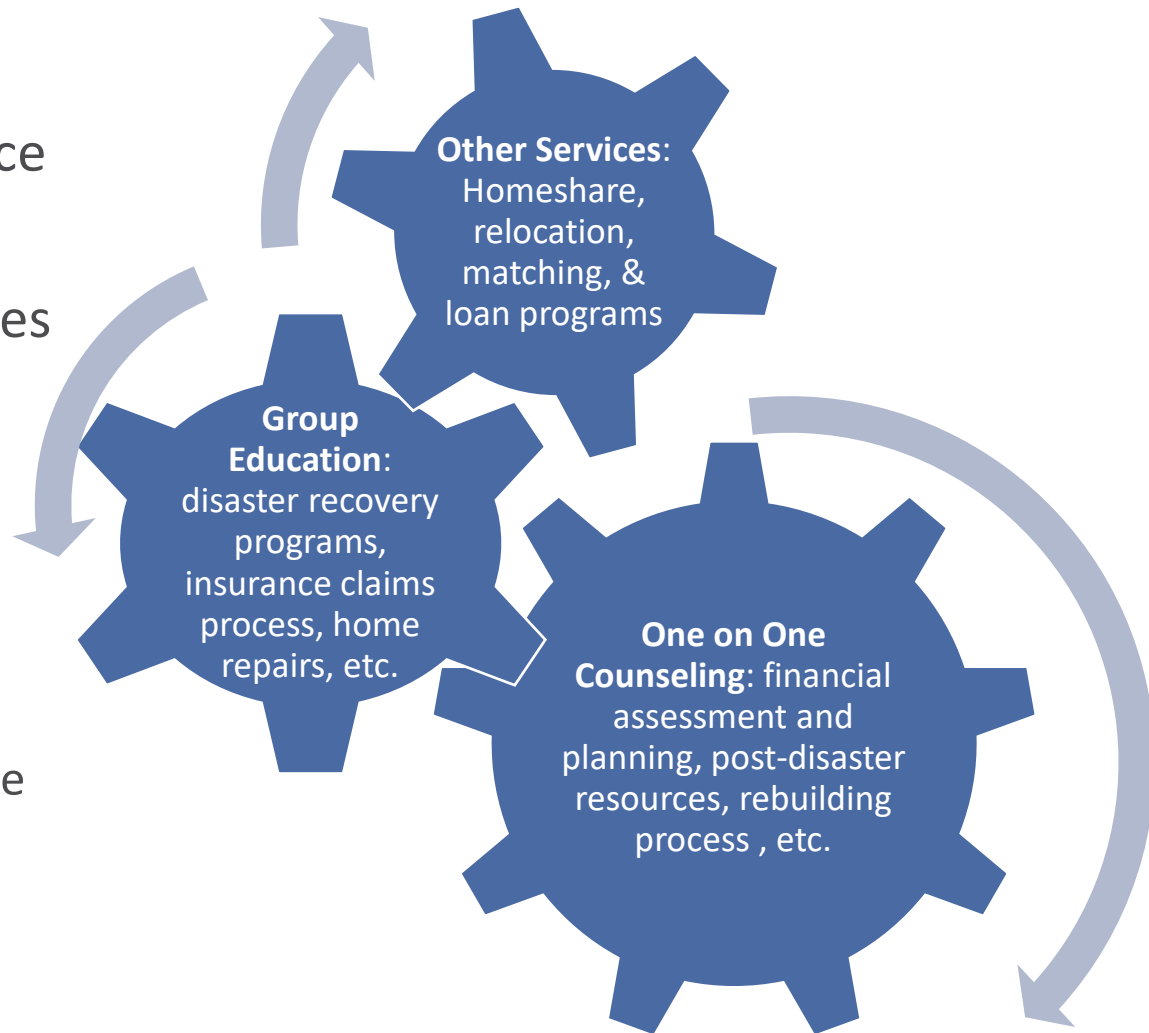
- “Grantees required to coordinate with HUD-certified housing counseling organizations to ensure that information and services are made available to both renters and homeowners.”
  - Note: Public law uses the term “certified” in place of approved
- Prior to 2017 CDBG-DR grantees were encouraged, but not required, to coordinate

# Potential CDBG-DR Housing Counseling Activities

- Housing counseling services can be offered as a stand alone program
- Use of HUD-approved housing counseling agencies can be incorporated to support the implementation of the following programs:
  - Single family rehabilitation
  - Tenant based rental assistance
  - Buyouts
  - Other types of housing assistance

# Potential CDBG-DR Eligible Housing Counseling Services

- Assist with accessing and applying for CDBG-DR housing program assistance
- Community outreach
- Housing counseling services
  - Financial and credit counseling
  - Foreclosure and Loss Mitigation counseling
  - Finding temporary alternative housing
  - Rental counseling
  - Reconstruction and home repair counseling
  - Homeless counseling



# How to get involved

- Contact your CDBG-DR grantee to indicate your interest in getting involved with the CDBG-DR program
- Outline your capabilities and potential service offerings
- Share information about the need your agency is seeing in the impacted community and what services you can offer to assist with meeting the need
- Review and comment on the published Action Plan
- Track CDBG-DR program progress and look for opportunities as recovery progresses

See Tips on How To Coordinate



# Case Study and Resources

# New Jersey's Superstorm Sandy Housing Counseling Services Program

Program Component	Description
<b>Program goal</b>	Ensuring all households impacted by Superstorm Sandy have access to and understand services available to them for recovery
<b>Program services</b>	<ul style="list-style-type: none"> <li>• Assist applicants to apply for homeowner rebuilding funding &amp; rental assistance including Tenant Based Rental Assistance (TBRA)</li> <li>• General housing counseling services (e.g. credit repair, foreclosure &amp; homelessness prevention, mortgage readiness, rental guidance, referrals, relocation assistance, fair housing rights, mobility &amp; financial literacy)</li> </ul>
<b>Selection process</b>	Competitive procurement process with five nonprofit organizations selected
<b>Partners</b>	<ul style="list-style-type: none"> <li>• Homeowner &amp; rental recovery programs</li> <li>• Community based nonprofit organizations conducting outreach to let households and individuals know about the program</li> </ul>
<b>Outputs</b>	5,909 households assisted as of Q4 2017 and \$4.6 million expended

# HUD Exchange Demonstration

- CDBG-DR
  - [CDBG-DR Program Minisite](#)
  - [CDBG-DR Active Disaster Grants and Grantee Contact Information](#)
- HUD Housing Counseling
  - [Disaster and Emergency Resource Page for Housing Counselors](#)
  - Disaster Recovery Toolkit – Coming soon!

# CDBG-DR Resources

- [CDBG Laws and Regulations](#)
- [CDBG-DR Laws, Regulations, and Federal Register Notices](#)
- [Guide to National Objectives and Eligible Activities](#)
- Trainings and toolkits
  - [CDBG Disaster Recovery Framework](#)
  - [CDBG-DR Toolkit](#)
  - [Overview of CDBG-DR Webinar](#)
  - [CDBG-DR Action Plans, Citizen Participation and LEP](#)

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