



## Final Transcript

### **HUD-US DEPT OF HOUSING & URBAN DEVELOPMENT: CDBG-DR**

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#### **SPEAKERS**

Jane Charida  
Jerrold Mayer  
Tennille Smith Parker  
Brandy Bones  
Shawna LaRue Moraille  
Rachael Laurilliard  
Robin

#### **PRESENTATION**

Moderator                Ladies and gentlemen, thank you for standing by. Welcome to the CDBG-DR Basics for Housing Counselors conference call. At this time all participants are in a listen-only mode. Later we will conduct a question and answer session; instructions will be given at that time. As a reminder, this conference is being recorded.

I would now like to turn the conference over to your host, Miss Jane Charida. Please go ahead.

Jane

Thank you so much and good morning, and good afternoon to everyone, and welcome to today's webinar on Communities Development Block Grant Disaster Recovery Basics for Housing Counselors. I'm going to go over a few logistics with you.

As the moderator mentioned, the audio is being recorded and in about seven to ten days we will send out a Listserv with a link to our archive where you can find today's presentation along with an audio replay number and a transcript. Handouts were sent out prior to the webinar and they're also attached to the handout block to the right of your screen.

We will have some polling questions today, so look forward to getting your responses on them. And, we will have a Q&A period as well as discussion opportunities. When we get ready to open up the lines the operator will give you instructions on that. In the meantime you are welcome to post your questions and comments in the question block to the right of your screen.

We do ask that when the phones are unmuted you do keep your phone on mute unless you're speaking, of course, so that we can minimize background noise.

Now, it's my pleasure to turn the presentation over to Jerrold Mayer, Director of Office of Outreach and Capacity Building, Office of Housing Counseling. Jerry?

Jerrold

Thank you, Jane, and good morning to everyone. Welcome to today's webinar. HUD's Community Development Block Grant program, or as it's more commonly known as CDBG, has been serving and supporting American communities since around 1975.

Through this important program HUD channels funds that develop and lift up communities all around the nation. One of the most important aspects of CDBG is the Disaster Recovery Program, also known as CDBG-DR. That program funds a broad range of disaster recovery grants to rebuild areas affected by disasters and provide crucial seed money to start the recovery process. Today's webinar will help Housing Counseling Agencies understand the CDBG-DR program, understand how counseling

agencies can support CDBG-DR funded projects, and build relationships with CDBG-DR grantees.

Now, without any further delay, I'm pleased to introduce and welcome Tennille Smith Parker. She's the Director of the Disaster Recovery and Special Issues Division within HUD's Office of Block Grant Assistance. So, take it away, Tennille.

Tennille

Thanks, Jerry, and thank you, all, for participating this afternoon. CDBG Disaster Recovery is one of the department's primary resources for communities that have suffered catastrophic disasters. And, after years of having Congress identify this resource for communities such as Louisiana, who are suffering and recovering from Katrina, all the way through Texas, Puerto Rico, Florida, and the Virgin Islands as a result of Harvey, Irma, and Maria, time and time again we see that there are individual home owners and renters who are still struggling, doubly, as part of the recovery, not only as they're trying to just determine what's next for their path, but also to find critical housing resource.

And, our partnership with the Office of Housing Counseling and, quite frankly, to tell Community Development Block Grant Disaster Recovery

grantees to work with our Housing Counseling partners is a big deal for us. It is our expectation and our appreciation, actually, that Housing Counseling Agencies are so necessary to help link tenants and homeowners to resources. It's not just becoming familiar with the types of programs that Community Development Block Grant Disaster Recovery grantees are offering, but to help fill in those gaps, where to get started, and how to navigate all those resources.

So, I'm looking forward to today's presentation, but at the outset I can also say I'm really excited that this time around when we had an opportunity to write the requirements for CDBG Disaster Recovery we were purposeful about including the partnership and requirements for coordination with Housing Counseling Agencies. I'm looking forward not only to your participation, but to the big impact you're going to make for the tenants and homeowners who have been displaced by disaster.

Thanks, again, for your participation, and now I'll turn it over to Brandy.

Brandy

Hi, everyone. My name is Brandy Bones and I'm with ICF, and I'm joined by Shawna LaRue Moraille with ICF who's also going to be co-presenting with me and we'll be supported with questions and answers by

Rachael Laurilliard also with ICF, Jane Charida and Virginia Holman with HUD. So, definitely do feel free to chime in and type in questions and then we will have an open session at the end.

I'm going to turn it over to Shawna to talk through the learning objectives, and agenda, and do our first poll.

Shawna

Thank you, so much, Brandy. Good morning and good afternoon to everyone around the country. Thank you so much for joining us. I just wanted to say in brief as we get started that I work with HUD's Office of Housing Counseling on a day-to-day basis. Brandy works with Disaster Recovery folks on a daily basis, so we're really appreciative of the partnership here to deliver this webinar, and we can't wait to hear from you as we go through the materials.

So, our primary objective here is to make sure that Housing Counseling Agencies, and you might be an agency, as well, who might deliver other services, how you can support CDBG-DR funded projects, activities, looking toward building relationships, maybe you have existing relationships locally, maybe making those stronger. We really want to make sure that we give you the low-down in terms of DR requirements

and help you do your recovery successfully on a state, local, regional basis.

So, we are going to talk first about federal recovery and the DR program.

Brandy is going to cover that for you because, again, that is where her expertise is today in terms of the presentation. I'm going to talk to you a little bit about Housing Counseling Agencies and how that, there's a nexus with DR, so we're going to talk a little bit about what that means for you folks locally and give you, hopefully, some ideas to get you to the table in terms of participating. Then, we have a case study, we have some resources we'd really like to share with you, what's also coming in terms of resources for you.

So, that's our learning objectives and our agenda. We wanted to get started here, just tell us who you are. We advertised this webinar both through the Housing Counseling Listserv as well as through the Disaster Recovery Listserv, through the HUD Exchange.

So, we want to find out whether or not you're currently a participating Housing Counseling agency which is the first option. The second option is maybe you're participating but you're actually a sub grantee of an

oversight agency or parent organization. Those are listed in option three, where you might be a HUD-approved intermediary working nationally or regionally. You might also be a State Housing Finance agency or multi-state organization. Four, you're a non-participating agency, really interesting to see how many of you are non-participating but may want to participate in the future with HUD's Housing Counseling program. And then other, you're simply any other, it might be HUD staff, it might be others who found themselves on this sunny day, at least in Central Ohio, joining us for the webinar.

So, we'll give it another second and then be able to see the poll results.

Jane, are we ready?

Jane Yes, are you able to see them, Shawna?

Shawna I am not.

Jane Let me share with you; 33% of our attendees today are participating local Housing Counseling Agencies, 10% are participating Housing Counseling Agencies as a sub grantee, 15% are oversight agencies, 7% non-participating agencies, and then our highest representation is other, 34%.



Shawna                      Amazing. So, thanks for that readout. A lot of you are participating Housing Counseling Agencies, at least a third of you and another third are others, or maybe non-participating or simply unsure what category to put yourselves in, totally fine, but welcome.

And if you would, we talked about we're going to have some chat features. We would really like to know whether or not you are experiencing disasters and tell us where. So, if you'll chat into the chat box, Rachael Laurilliard on our team will capture your answer.

Okay. I'm going to turn it over to Brandy Bones to talk about federal recovery and the CDBG-DR program. Brandy?

Brandy                      Hi, everyone, again. Just to lay the groundwork and give you the bigger picture context, we're going to start with an overview at a very high level of federal recovery and then get into the specifics of how the Community Development Block Grant Disaster Recovery program comes to be, and is designed, and then ultimately implemented, before then we can get into the details of how you, as the Housing Counseling Agencies fit in.

So, for those of you who have been working in this space for a while I'm sure you are aware that it is a complicated federal disaster recovery framework. There are a lot of resources available. Looking at federal funding for disaster recovery not to mention insurance proceeds, in-kind donations that charities may offer, just looking at federal funding there's a wide array of resources that are available to individuals and households.

One place that's always a very good place to start that probably does, as far as online, does the best job giving an overview of all of the [audio disruption] resources is [disasterassistance.gov](https://www.disasterassistance.gov). So, if you're not familiar with that I definitely think that's a good place to start and get an understanding. It's generally kept up to date and if you're just trying to learn about the Federal Disaster Recovery framework and all the agencies that are involved, that's a good primer to get you started.

Here we've highlighted a couple of the most common types of assistance, again, just focusing on individuals and households. This is really the beneficiaries using the language of CDBG-DR that you as Housing Counseling Agencies focus on.

The most common types of assistance from FEMA, the Federal Emergency Management Agency, which obviously comes in and does some initial response but has a very large role and sometimes underestimated in recovery, providing what's called individual assistance to individuals and households, and then they also have Hazard Mitigation Grant Program assistance.

Then we also have the Small Business Administration, or SBA, that offers disaster loans that are not just available to businesses as you might think because it's the SBA, but are also available to individuals.

And then, finally, there's the HUD CDBG-DR program which we're going to talk about in a lot more detail. But, I think it's important to understand, again, the larger context, and there's a lot you can learn about each of these resources as you're working with clients that have been impacted and/or displaced by disaster events.

So, let's just focus into the CDBG-DR program. The CDBG-DR program is based on the requirements of the Community Development Block Grant program, which as Jerry said in the beginning, has been around for

decades. It's a very flexible funding source that funds dozens of different types of activities that really can be designed by the individual grantee.

The regular CDBG program is a formula block grant that provides funding on a formula basis to cities, counties, and states throughout the country.

What has happened and evolved is that because it's such a flexible source of funding we've been using it for a couple of decades now for disaster recovery efforts.

It's very important to note that in order for an area, or grantee, or state, or locality to get CDBG-DR funding Congress has to make it a special appropriation, and that's not even considered unless the disaster event was, itself, a presidentially-declared disaster. Then, Congress concludes that through some of the other federal funding sources there's still large, unmet, long-term recovery need, and then they'll make a special appropriation.

So, in a case of the 2017 disasters we've seen CDBG-DR appropriations to, as Tennille pointed out, Florida, Texas, US Virgin Islands, and Puerto Rico.

The range of recovery activities that it funds fall into three major categories; housing, infrastructure, and economic development. Another very important piece of the CDBG-DR program that I think everyone needs to be aware of and I think it's particularly relevant to Housing Counseling Agencies, is that a majority of that funding must benefit low and moderate income persons and areas defined as people at or below 80% area median income. And in the case of the most recent appropriation that means actually 70% of the total appropriation or allocation to the individual grantee.

Then, very important also is these recent allocations place a very heavy emphasis and primacy on housing recovery, even with so far as to say that you have to show how infrastructure and economic development activities further housing recovery. Again, that's really important features as you are working as Housing Counseling Agencies in support of these efforts.

So, moving on to the next slide, this slide gives you a high-level overview of the funding process. So, as I pointed out, if Congress decides to approve and make an appropriation the CDBG-DR program, it then goes on to HUD who works, and calculates, and announces allocations by the impacted areas outlined in the statute approving the appropriation.

And, what they'll do to formally announce those allocations is publish a Federal Register notice. That Federal Register notice not only outlines exactly how much funding is being appropriated to different impacted areas, but also what are the eligible impacted areas, where does some of the funding have to be directed. It also includes really important requirements and waivers that a company is funding.

So, while we note that the CDBG-DR program is based in the rules and regulations of the traditional CDBG program, OBGA, the Office of Block Grant Assistance, GRSI, and publishing the FR notice typically provides a number of alternative requirements and waivers that allow you to do some things that are not allowed under the CDBG program and direct certain things to also be followed that aren't typical in the regular CDBG program.

So, it's really important, and if you really want to dig into it that's a really important document to understand in understanding how the funding needs to be spent by the CDBG-DR grantee. And then, obviously, how it awards the fund and then the grantee works on preparing what's called an action plan, which is this high-level overview of how the funding is going

to be spent, describing the programs at a high level, and we'll talk about that in the next slide.

Once the action plan is reviewed and approved by HUD, they execute a grant agreement with HUD which triggers the timeline for expenditures of the funding, and then they can, obviously, begin to undertake the project, begin to draw down funds, and really get the recovery program underway. Then, for the next two to six years they administer and implement the program, typically.

So, this is kind of an overview of the action plan-specific process, which is important because, as Shawna will go over, this is really an important place where you, as a Housing Counseling agency can get involved. So, the action plan is a feature of the regular CDBG program, but when a grantee receives a CDBG-DR allocation they have to prepare an action plan specifically for the CDBG-DR funds.

There are two main components to that action plan. There's the impact and unmet needs assessment which is an analysis that is reliant heavily on FEMA, and SBA data, and post-disaster market analysis to really outline what are the needs by the three primary areas through which you can use

DR funding; housing, infrastructure, and economic revitalization or recovery needs.

The impact and unmet needs assessment then informs the method of distribution which is a section that, again, is divided into three areas and outlines the specific program that you're going to fund with your CDBG-DR allocation, so housing rehab program, or a large infrastructure project. Very important to HUD that the impact and unmet needs assessment ties directly to the method of distribution. So, what the grantee finds in terms of housing needs really needs to tie, then, directly to how they are going to actually address and close the gap when it comes to those needs.

So, once the action plan is drafted it goes out for a 14-day public comment period, another important avenue where you can get involved to comment on the action plan. Then, the grantee takes a look at all those comments, incorporates, and makes changes as appropriate based on the comments they received, and then submits the action plan to HUD for review. HUD then approves it, and then like I said, grantees then can begin to implement and administer their overall recovery program.



This is what's happening right now. We're in the midst of this process with the 2017 CDBG-DR grantees with a couple of action plans— actually, I think almost all of the action plans are out, in some way or another, for public comment, among the 2017 CDBG-DR grantees.

So, once you have the action plan approved, you have your big-picture idea of the grantee of what you're going to do with your funding, and some of this is actually going to be articulated in the action plan. You have to really figure out, on the ground, how you want to implement these programs. There are three basic models and usually it's a combination of these models that the grantee utilizes to administer their overall recovery program which all of them are large, some of them are now in the billions of dollars.

So, a grantee can implement the programs, and projects, and activities themselves, or some number of those programs carrying them out directly. They can partner with other agencies, non-profits, or contractors to carry out the programs, and then if they're a state they can follow that they typical for their regular CDBG program which is provide funding to the units of general local government that are in the impacted areas.

Again, in reality these models are often combined. They're based on, in some cases, like how the traditional CDBG program operates, how much capacity they have as to how much they need like a partner model versus directly implementing, and the complexity of the program. So, there's a lot of best practices that [audio disruption] over the years on what models work best for different types of programs. And then, even just thinking at the state level if a grantee gets funding, they may partner with another agency that's really well-versed in their Housing Finance Authority to do rental deals, as an example, to look at housing.

Then, no matter what model you're using or combination of models you're using, really, every single program needs to have a very detailed set of policies and procedures that they follow that outline the rules and responsibilities, how partners or contractors will be procured, how everything's going to be monitored, how grantees are going to be notified of their application status. I really think that's kind of the cornerstone of a successful, rounded disaster recovery program.

So, that's an overview of the action plan process and, again, high level what CDBG-DR grantees are doing right now to figure out and design their programs.

Within their action plans and then accompanied detailed programs, policies, and procedures, here are typical housing activities that we see for CDBG-DR programs. And, again, we're focusing obviously on housing because we want to see how you guys can get involved with the Housing Counseling Agencies.

So, almost universally we always see new construction and rehabilitation reconstruction programs because those are often where there's a lot of need to the single-family homeowner, rental, multi-family rental, public housing, and special needs, or permanent supported housing programs are very typical and often seen. And, oftentimes, some of these programs the needs arise over time, so even if they're not in the initial action plan they'll be funded at a later date or through their second allocation if there's further funding provided.

Elevation programs is another consideration where you actually elevate homes in flood-prone areas. Buyout programs, which I think is being much more considered as a primary model because of its cost savings and long-term ability to move people out of harm's way, so you're voluntarily acquiring homeowner residences and potentially businesses out of flood-

prone areas and maintaining a screen space in perpetuity so that people never flood again and relocating them to safer areas.

Then, also home ownership assistance programs are very typical. And there's flavors of all these. These are just like some of the most typical housing activities that we see.

And then, there is some social services activities. This is kind of where you all will get involved most directly. A wide range of public services activities are permitted under CDBG-DR, housing counseling being a very important one.

Also, though, there is, in the CDBG-DR program, typically, and with the most recent appropriation for the 2017 grantees, an ability to provide tenant-based rental assistance for a period of 42 months which is a longer time period than is typically allowed under CDBG, mortgage assistance as well, and homelessness prevention services. So, it's really a great way of using and leveraging DR funding to help the near-term with tenants and homeowners where they're at to make sure that they're not getting displaced.

It's important to know under CDBG-DR, though, is that public services are limited to 15% of the total allocation provided to a grantee, so that's always a consideration when you're thinking about these kinds of public service activities which play into the longer term housing recovery essential to everyone impacted by those disasters.

Then, here's an overview because I think many of you probably appreciate how large this is, but there is a lot of CDBG-DR funding, \$62.1 billion in active grants right now with totaling 108 grants to 60 grantees, and obviously, because there's a number of places that have been impacted repeatedly by disasters and have a number of CDBG-DR grants active.

And here we just put this table together to show a breakdown of the most recent grantees 2017 disasters, and the 2016 disasters. If we could have fit it we would have put 2015 as well because that was a pretty big year as well. But, the total grant amount is pretty large across with \$19-plus billion alone for the 2017 disasters, and then there's some mitigation funding which we're waiting to see how that will play out [audio disruption] that Federal Register notice is out.

But I think this is just to underline and illustrate that there is a huge opportunity here to get involved and help build thoughtful and compressive programs. And, Shawna, after we do a poll can explain to you exactly how you can get involved.

Shawna Great. Thanks, Brandy. I think before we go to the poll I'd like to make sure that if folks have questions that they've asked in the questions box that we take those.

Robin Hi, Shawna. This is Robin. I have a question regarding AMI and LMI in the percentages. Those are low and moderate income and average mean income. In relation—they would like clarification on the percentages as it relates to the AMI and LMI, and if they could get maybe a couple of sentences that—

Shawna This is the difference between the 70% in terms of serving low mod and then probably 80% in terms of serving individuals, or projects, etc., Brandy.

Brandy So, basically, the regular CDBG program and the most recent CDBG-DR appropriation for the 2017 disasters require that when you look across the

entire grant value 70% of the dollars provided to, for example, Florida or Puerto Rico, has to go to benefit low and moderate income people, 70% of the total amount.

So, when we say that, what we mean is that 70% of the total funding has to serve people that are at or below 80% area median income and the way that you illustrate that under the CDBG and CDBG-DR program is meeting low and moderate income national objectives. Which, if we get contact information I'm happy to provide more information about how you document that and what that looks like. But, yes, that's the high-level distinction and the importance of it.

Shawna Thanks, Brandy. Other questions, Robin, in the queue?

Robin I have another question regarding whether or not a Federal Register notice will be issued on the Balanced Budget Act of 2018 and how that affects the Puerto Rico disaster relief.

Shawna I don't know if Tennille is still on, but if she is I'd like her—I don't know that there's much we could say about that and I don't think there's actually any impact as far as I know.

Tennille                      This is a supplemental appropriation that has already been passed by Congress so there will be a second Federal Register notice specific to the additional allocation going to Puerto Rico, and Texas, and Florida, and the US VI. There'll also be a third Federal Register notice for a specific amount of funding just for mitigation that was also approved as part of the February 9<sup>th</sup> appropriation.

Brandy                      Thank you, Tennille.

Robin                      And that's all that we have in the question box right now.

Shawna                      Great. Thank you so much. Let's go ahead and roll into our second polling question. The second polling question we have is, "Are you currently working with the CDBG-DR grantee?" We would like to know yes, you're definitely working with the grantee currently, or no, you're not. If you don't know but it sounds really interesting would be option number three. The polls are open, and we'll give you a second.

In the questions box I know some of you wrote in where you're from and what disasters that you're dealing with and it looks like we have a lot of



diverse folks here from folks dealing with Harvey, those from South Carolina, Florida, Puerto Rico. We have quite a smattering.

Great. Jane, would you like to read the poll results?

Jane Yes. The results are yes 27%, and no 53%, with 20% don't know but sounds interesting.

Shawna Okay, great. With only a third of you, approximately, working with the CDBG-DR grantee that's amazing, but it looks like there's a lot of opportunity for 75% of you who currently are not working with a grantee, but would like to as well. So, that is excellent.

Those of you that are currently working with the CDBG-DR grantee we would like to know how. So, please, it doesn't matter, you can use the chat box or the question box, we would just love to know how you're working together. We're always looking at best practices or how you're being incorporated today into disaster recovery processes.

So, we'll move on. This section is a preview of things to come. As I mentioned, I work day-to-day with HUD's Office of Housing Counseling

and they have a special units division that's the Disaster Assistance Recovery Team, or DART. So, Jane and folks on the phone are part of that.

We just want to talk to you briefly about what are some of the ways in which you can participate in the program, today, what are some things that you might want to think about that maybe you haven't to date. So, hopefully this gives you some tips.

So, as Tennille mentioned, when we first got started, there's a real opportunity to work with CDBG-DR grantees and I'm going to focus primarily here on the fact that the Federal Register says for 2017 grants forward that grantees are required to coordinate with—and they use the term HUD certified, but really they mean HUD approved Housing Counseling Agencies to ensure that you're getting information, clients are getting information and services for both renters and homeowners.

Prior to this, and there are some disaster recovery grants out there, it might be affecting many of you through 2016 and backward, where the grantees were simply encouraged but not required to coordinate. But, some of you

we know were already working with New Jersey and others even when it wasn't specifically required.

But now, with the word required to coordinate, there's a real opportunity and we'd like to get you folks to the table as quickly as we can because of all the other work that you folks are doing in terms of your vast housing expertise, working on insurance issues, working on mortgage forbearance, all the wonderful things that you folks do, hopefully, this give you an opportunity. So, this fundamental change is what triggered us to think about delivering this type of webinar for you and also some products that are coming, which we'll talk about on the last few slides.

As Brandy mentioned before, there could be a standalone housing counseling program. Many states across the country, as well as localities, have funded housing counseling for a very long time as part of the CDBG program. So, they can be standalone, they are subject to that public service cap unless there is a waiver. It's my understanding it's one of the more common waivers for DR programs.

Some of the other ways in which you can participate is there might be an existing housing assistance program that the DR grantee is administering

where it might be a part of single-family rehabilitation working with the particular client on their needs related to additional financing that they might need, navigating the insurance process, things like that might be an example there.

Tenant-based rental assistance, Brandy mentioned that before. That's one of those that in a typical CDBG program is not something that you can do unless it's like emergency payments up to like three months, because it's short-term assistance. But, it is more common when it comes to DR programs. It's one of those that some communities have received waivers to make sure that people get that assistance to help paying the rent after a disaster.

Brandy mentioned buyouts. Sometimes there are instances in which maybe because of flooding that is occurring over time that people simply need to be bought out of their home and move to another location. So, lots of things related to satisfying first mortgages, again, working with lenders, things like that, Housing Counseling Agencies are the premier experts in.

And simply other kinds of housing assistance, there's really a lot of opportunities in which you folks could be involved from homeowner

repair to recognizing and avoiding scams. All the great work that Housing Counseling Agencies do on a day-to-day basis really fits well within the DR context because you've navigated these waters before.

A couple of things I wanted to highlight here on this particular slide is there is an opportunity, Brandy mentioned early in her presentation, a lot of people are getting through the action plan step, they might be out for public comment, they might have made some of their decisions in terms of how to fund their programs, all of those good things. Some of your clients just may need help accessing what CDBG assistance might be available to them to actually understand how somebody might be administering, a grantee might be administering their single-family rehab program, or something like that. So, they might need some assistance in terms of what's available through CDBG-DR, what's available through FEMA and the other resources.

I think the Housing Counseling Agencies, in my experience, are really good about community outreach. They actually know their community. They often serve the hardest-served populations, often those that are limited English proficient as well. Those are hard to reach in terms of homeless services and thing like that. So, they're really working in the

community day-to-day, a lot of the times they're doing fair housing, as well, and those types of activities.

So, we put a list together of the six different areas in which housing counseling services are available, particularly if you folks are new and not participating with HUD's Housing Counseling program, the list that exists here are the six areas in which Housing Counseling Agencies are currently providing services for one-on-one housing counseling as well as group education. So, any of these topics from financial to credit counseling, you might be working on foreclosure issues that might be available, finding alternative housing, rental housing counseling, reconstruction home repair, some of those things can be very complicated, and also, homeless counseling.

All these options are available, and I think I want to make sure that I mention here that if you see a need you should be working with your CDBG-DR grantee getting to those meetings and trying to educate them, as well, on the things that you're hearing from your own clients after a disaster. We have seen some programs being re-tooled over time, even New Jersey, which we're going to focus on in the case study section which is where there's a large ICF team that Ned has been working on the Sandy

recovery there. We saw them change over time in terms of including a lot of Housing Counseling Agencies and the delivery of services. So, I don't want people to think that everything is set at the beginning. I think this is more of like a plane that's being built, a lot of times, as it is running. So, keep that in mind.

How can you get involved? I'm going to go ahead and switch to the tips document so we can talk through a few ways in which you can help coordinate. This is something that—this is the other handout that you probably saw on the right-hand side, if you pulled down the handouts or received them in advance of the webinar.

This particular tips document is our quick one-pager. If you're going to print something out, laminate it, put it against your wall in your office, the Housing Counseling Authority really wanted to explain here what are some ways in which you can participate. So, this one-pager talks in brief about the Federal Register and in terms of what we mean in terms of required to coordinate and how that changed over time.

So, you have three buckets here. The first area is to contact your grantee.

We give you some links about how to find your CDBG grantee or your CDBG-DR grantee. We encourage you to take a look at those links.

Sometimes they are the same organization, sometimes they're not. So, in terms of CDBG-DR in the State of Texas it's different. So, normally the CDBG grantee in the State of Texas is the Department of Agriculture, but when it becomes talking about CDBG-DR it's the General Land Office. So, it's a little bit different.

In Florida it's the same. It's the Department of Economic Opportunity unless something changed in terms of my data. They are the ones who are administering both CDBG and CDBG-DR.

Then, I know some of you participate with, what I called earlier, oversight agencies or HUD intermediaries, Housing Finance Agencies. We really want to encourage you to always check back with your parent organization because they may have already been communicating with the CDBG-DR grantee, they might be a part of their disaster recovery committee or effort. So, it's always a good idea to check back with them to see how you can



play a part in the recovery. If you don't have one, obviously, you probably are connected locally.

So, besides contacting, you want to make sure that you're participating in the development of the CDBG-DR action plan. That action plan is really where you're going to be able to provide your client needs, ways in which you can engage the public. You might be working with them on their participation in general, which is what they use in terms of getting public comments and things like that. So, it might be that you have a good way of reaching the public, you might recommend the things that you've done to reach out through your own networks.

So, in terms of participation it might be about not just what your client needs, but also what kinds of services you have available that you might be offering to the CDBG-DR grantee. We link here to the existing Disaster Recovery guide that was written a couple of years ago. This will be replaced by a CDBG-DR and Housing Counseling online toolkit, hopefully, shortly, but you can take a look at the scope of services there on the quick Table of Contents that gives you some ideas about Housing Counseling Agencies, maybe not yourself, but others, have been doing transitionally in disaster recovery. You should look at that and see if you

have some—trigger some good ideas or think about, well that might be the way I'm already delivering counseling that could work.

So, going down to step three, you can really support the grantee in terms of implementing the action plan. Obviously, you have the outreach that you might be doing in your community, but you're really going to be looking at what can you be doing. So, can you offer additional capacity by taking on contracts that they might need to help with application intake as well as delivery of these services? There's any number of ways in which the organization can get involved with both staffing as well as direct costs.

So, you might be looking at your capacity and then try to compare it to what you have in your existing agency work plan and whether or not there is a match there, whether or not you need to get further approvals through HUD, or if you work with a HUD intermediary, going back and getting their approval as well.

So, lots of ways in which you can help. A couple other links here to what's already on the HUD Housing Counseling disaster-related topics. There's a couple flyers and outreach materials on recovering from a

disaster and preventing scams and abuse, also a toolkit on healthy housing.

So, a couple of things there.

That's your quick one-pager. I want to make sure that my colleague,

Brandy, didn't have anything that she wanted to add.

Brandy No, I think you touched on it. Thank you.

Shawna Okay. Great. So, that was at the end. I guess I'll ask if there are any questions that came through while I was speaking or when Brandy was speaking. Robin?

Robin We have several, Shawna. And the first question I have is, "What type of activities will be used for homelessness [audio disruption]?"

Shawna Okay, so specifically to the homeless population?

Brandy I think the key thing to understand about the CDBG-DR program is really, again, the flexibility in a wide range of eligible activities. So, every CDBG-DR grantee is going to design a recovery program that meets the needs of its specific geography, citizenry, and the strategic priorities of the

state or the locality for whoever is the grantee. So, there's a lot to—and again, HUD is very clear that housing recovery has to be primary to that.

So, there's a wide range of things you can do to prevent homelessness like providing tenant-based rental assistance and having that flexibility so people stay housed, providing Housing Counseling services so they can work with tenants so they don't get evicted, work with housing counselors through mortgage forbearance, and just the very creation of rental and homeowner stock that may have been damaged or really was insufficient to meet the needs prior to the disaster are all there.

But, it's really up to the specific grantee to design a program, their individual program. So, to see what each one is doing, look to their action plan draft and that should answer the question.

Robin                      Thank you. The next question I have is, "Can you explain the requirements for mortgage assistance under this program and how long is that mortgage assistance available for?"

Shawna                    Let me just start us off and I would say that every mortgage product is a little bit different, and I think that if this is from the Housing Counselor's

perspective, I'm not sure, but every single jurisdiction is a little bit different in terms of what they might require for a mortgage. Like we're talking about a soft second mortgage or something like that that might be coming through a CDBG-DR program, that grantee has flexibility in terms of what the requirements are related to that mortgage.

So, I believe that that's what they're asking.

Brandy

I can add a little bit more to that. Again, when I talked about the Federal Register notice being a really important document along with actual rules and regulations of the typical CDBG program, so for example, if you look at the Federal Register notice the one that's been published for the 2017 appropriations so far, and there's two pending, that one outlines a waiver that allows you to provide inter-mortgage assistance up to 20 months. That's typically done either in conjunction with a buyout program or when you're maybe doing a homeowner rehab program and the mortgage assistance is really crucial for when the rehab or reconstruction is happening and they really just can't inhabit the house.

So, that's an example of HUD providing a waiver from the typical CDBG program from 3 months up to 20. Again, though, you'd have to look at the

specific Federal Register notice for whatever CDBG-DR grant you're looking at, but as an example that's what the 2017 grantees have. So, then, in turn, if they think that's a need, they can outline in their action plan they're going to provide that assistance and maybe do it in conjunction with one of their other housing recovery programs.

Shawna                      That's super helpful, Brandy. I think the idea that one size does not fit all in terms of CDBG, CDBG-DR. So, just don't assume that just because it's under one jurisdiction it's the same in another. So, thanks, Brandy.

Other questions, Robin?

Robin                      Yes. "Can the DR funds be used to help developers create or acquire affordable housing for low MI tenants?"

Brandy                      Yes. So again, another crucial thing—and maybe it should have been more explicitly stated upfront—is that in addition to just being an eligible activity and as I said there's a wide range and that overall low moderate income requirement, everything has to tie back to the disaster event for which you're being given CDBG-DR funding.

So a grantee—and this is very difficult, multifamily rental housing or even coordinating with your Housing Finance Authority to use CDBG-DR as, for example, gap financing for a multifamily rental deal that's otherwise just in need of that financing. But the onus is on a grantee to demonstrate that here's our housing needs, here's the destruction [indiscernible] maybe and how it decimated our affordable rental housing stock. Therefore we need to build back again and that's how it ties back to the disaster.

So that's where the data comes in and making sure that you're using it not just because you got this project ready to go, you've been waiting to find funding for it, but instead no, it really will directly tie back and help an impacted area to provide affordable rental housing in an area that was really impacted in that way. So that's a very typical program. I think Florida, for example, if you look at their draft action plan, has interesting rental housing per regulated [ph] status if you want to look at a good example.

Shawna

And I'll just add while Robin pulls up the next question that we provided some resources at the end of the presentation where you can get up to speed a little bit more on DR, tying it back to the storm, etc. We picked out I think two of sort of the best sort of in general webinars that are out

there, but we certainly didn't want to duplicate effort here. We want to point you in that direction so you'll see those and hopefully that's helpful as well. It'll give you lots of ideas.

Other questions, Robin?

Robin I have a question. "If there's a set percent of each DR program that's allocated to the homeless population."

Brandy No there is not. It's driven by the need [audio disruption] design of the program. Again, the overall 70% low moderate benefit I think does a lot to ensure that we're still focusing very clearly on the need to use CDBG-DR to serve vulnerable populations. But, does that mean that they have to do this percentage of direct homelessness prevention or homeless programs? No, that's up to the individual grantee to design.

I will point out—and I do think we have a link to it—there is a homeless Disaster Recovery toolkit on the HUD Exchange, which I think gives a lot of really great resources and things that you can educate your CDBG-DR grantee on if you feel like maybe they should be making more investments or just how you can—and actually there's an entire handout about how



CDBG-DR can be used in support of homelessness programs and prevention efforts. That is a really handy tool that I think again like if you begin establishing a relationship with your grantee, you can talk to them about.

Shawna                      Okay, great. Thank you so much. Other questions, Robin?

Robin                        “What’s the difference between the HUD Mitigation Fund and FEMA’s HMGP?”

Brandy                      So I think Tennille probably had to drop off at this point because I know she had to go on a 2:00 pm call, but so FEMA has their mitigation grant program, HMGP, which I’ve worked with in terms of buyouts and know it can be used for like individual mitigation measures that I will not pretend to be an expert in it. I know how to combine it with CDBG-DR and that’s about the extent of it. So that’s been a longstanding program.

But what I’ll tell you about the mitigation funding is basically some of you may recall there was this national disaster resilience competition the year before last and basically used about a billion dollars that was available from Superstorm Sandy CDBG-DR appropriation to try and competitively

award funding for mitigation resilience kind of project efforts. And while Tennille and her team office is working on this, there will be a separate Federal Register notice that wants this funding to be directly for mitigation efforts.

So I kind of look at it as the next stage of kind of focusing really—and I think FEMA has been doing this a long time as well—about how do we protect from future disaster events. We not only need to recover, but we need to also become more resilient to future disaster events. So that's the focus of that funding.

The Federal Register notice is still being drafted, but it's being considered its own pot of money that likely you'll have to develop your own action plan for and what remains to be seen is once that FR notice is published, it'll outline what eligible uses you can use that money for which may be different than regular CDBG-DR funding. Depending on how things are included, we could probably do a whole webinar on that when it comes out.

But again, the real distinction is that FEMA has its own set of requirements. CDBG-DR has its own set of requirements. And while

they may be able to be used to fund the same activity similar to how CDBG-DR can fund some of the same activities in HMGP now, we won't know until the Federal Register Notice is published for that mitigation funding.

Shawna I think that was one of the things that took me a long time to understand is that you really need know a lot that happens with each Federal Register because they're all a little bit different. And then again, you guys don't have to be the experts on the DR program. I mean, you do have your DR grantee who's also getting up to speed as well and working on this. So any other questions, Robin?

Robin I've got another one. "Can you talk a little more about Homeshare?"

Shawna Oh yes. That was on the slides in my section. This is like getting people matched up who may be looking for temporary housing to live in a house with another person who maybe owns the property, so they become like a renter. And the idea is that the person who is renting just helps offset the cost obviously for the home. I don't think there's anything more particular to that, but it's just sort of like matchmaking to get people housed as quickly as possible.

Anything to add to that, Brandy?

Brandy No. That's good. Thank you.

Shawn Thank you. Yes, I meant to define that, Robin. So thanks for whoever asked that, I appreciate it. Other questions?

Robin That's it for right now.

Shawna Okay, great. So I'm going to have Brandy talk about New Jersey and Superstorm Sandy.

Brandy Sure. So this is to just give you a sense of how actually a housing counseling services program could be operationalized and actually carried out. So in New Jersey they did do a standard standalone housing counseling services program. It was part of an amendment that was actually included in the original action plan. So it came along a little bit later, which I think is important to realize because you know while these action plans drafts out or are being drafted, don't feel like it's too late because this is a lot of money and priorities will evolve over time.

Recovery needs will evolve over time. And programs, in every disaster recovery program I've worked on, the programs themselves evolve over time. So it could be later on maybe they don't have a housing counseling program named initially, but they do later on for a variety of reasons.

In this case, the services provided were pretty wide-ranging, just general housing counseling services, and also though assisting homeowners to apply for funding when they need it as well as rental assistance and applying for TBRA, which was another program that New Jersey did.

In this case, they did kind of do a notice of funding of availability and competitively selected the non-profit organizations—the housing counseling agencies that ended up getting the funding. Under CDBG-DR you don't actually necessarily have to do that. If you're a housing counseling agency that's treated as what's called a sub-recipient, you don't necessarily have to have a competitive procurement process. But because there's so many dollars involved that oftentimes it's not an usual practice to kind of have an application process for Housing Counseling Agencies to apply for the funding.

And then these Housing Counseling Agencies worked in coordination with the State of New Jersey who was actually implementing the homeowner rental recovery program. And then in the case of New Jersey there was a huge outreach effort to really get low and moderate income and also limited English proficient individuals and households that maybe hadn't really been reached previously to build their awareness of the availability of these funds and these resources that they really didn't know about. So that was like a really good practice as far as like tying the housing counseling services, the actual provision of the assistance with community-based organizations that were really familiar with the impacted areas and understood the needs of the individual communities.

And so far about 6,000 households have been served and \$4.6 million extended. And I was just reading the Puerto Rico CDBG-DR action plan that came out a couple—I can't remember, maybe last week or the week before, but they for example have a standalone housing counseling program, if you want to look at how they wrote that up to see a more recent example. But I suspect there'll be some form of these across a lot of the grantees.

Shawna

Great. Thank you, Brandy. So we just wanted to quickly show you a few things on the HUD Exchange, so I'm just going to go to that real fast. So there is an entire page that's dedicated just like Housing Counseling has their own mini-site or landing page.

There is also the CDBG-DR Disaster Recovery program. Featured resources are at the top here which includes this CDBG-DR toolkit that might be of help here. There's also information in terms of like a quick fact sheet, key things when you're receiving CDBG-DR grantee funds, all those things, a link here to the regulations and things like that. So I wanted to make sure I pointed that out.

There's also this list of active CDBG-DR grants as well where you can go directly to the active grants. So this particular page, All Disasters. You can also go into the individual public laws and resources here for the various storms. You can go quickly go to that.

What's really great about this is this provides you with the point of contact and also the grantee website. And I think one of the best tips that I heard today from Brandy if I was a housing counselor is to go read the action plan if it's available. If they've already kind of at least started their action

plan process, again, it may evolve over time, clicking on the grantee's website and going to their action plan is a great place to get started.

We also wanted to make sure that you're aware that Housing Counseling does have its own Disaster and Emergency Resource page that we have been maintaining since August of 2017. So I'm sure you're familiar with this. It's one in which we—I will go to it another way, underneath Programs, Housing Counseling Program and Disaster Recovery. We will go to that particular page. It's in the middle of the page now.

So this particular resource page, we have lots of great information here at the top about the purpose of this page. The purpose of this page is to simply get people up to speed on what's available in terms of it might be FEMA declarations. It might be the FHA forbearances, things like that. It's really meant for counselors, although I know a lot of other agencies have come to this page.

We linked to a video about how HUD is helping communities after a disaster. Both of these are—one's in English, one's in Spanish—very good resource that's on the HUD YouTube channel here. And then if I scroll down just a little bit in terms of finding a topic, we have by topic.



We have like California fires. We have all the hurricanes as well and each of these has its own resources and we've started populating for 2018.

This is a resource page. This is not a toolkit. And in terms of the toolkit, I mentioned before Brandy is spearheading this effort where we have this Disaster Recovery toolkit where it'll look similar to what I just showed briefly on the CDBG-DR page where you can click on it.

It's an online toolkit. It has lots of great resources and that'll be coming soon. We will do a separate webinar once it's available to walk you through the toolkit and take other questions and certainly let us know.

You can chat in and talk to Rachael. She's doing some user testing on the existing CDBG-DR and Housing Counseling toolkit. So you might want to offer to do some user testing with us. So that's coming soon.

And then Brandy provided us with some really helpful resources in terms of CDBG-DR. So we have the regular CDBG laws and regulations.

Some of you may want to go back and learn a little bit about CDBG.

There's some basic courses that you would see on the CDBG page as well as the requirements of that program. As I mentioned, this is also on the

CDBG-DR landing page. You can link to the various public laws and regulations, Federal Register notices, etc.

We also provided you to a link to—this is the entitlement. So this is for localities. We provided you the guide, so national objectives and eligible activities. This is a large guide. There's also one for states as well for state programs, but there's a couple things. You can just simply search the document, look for Housing Counseling and get some ideas about what other agencies have done over time.

And then Brandy also provided us with some basic training toolkits, etc. The Disaster Recovery framework and the overview of CDBG-DR are two trainings that you might want to take. They're fairly recent. They kind of give you high level but also a deeper dive on CDBG-DR.

I linked to the toolkit that I mentioned that I showed you on the front page of the DR page. And then this is a link to a training on Disaster Recovery action plans, citizen participation and limited English proficiency. And this was done I think two years ago, but it's a basics on the action plan, how to work with the public in terms of citizen participation to get good public comment.

It's called Citizen Participation because that's in the regulations for the consolidated plan, but obviously we want all folks to comment and also how to serve those with limited English proficiency. So we still think those are good resources, helpful. Again, it might give you ideas for engaging with your CDBG-DR grantee.

What kind of questions do we have, Robin? And then we should certainly open it up to anyone who would like to ask a verbal question.

Robin                      One question I have is, "To apply for funding, do you have to live in that state? Example, rental location."

Brandy                     So I think the question is—okay, like as a renter or household or homeowner or individual, you have to have been actually impacted by the disaster for which the funding's being provided. So this is disaster recovery funding aimed at helping people that still have an unmet need as a result of a disaster then because they didn't get sufficient insurance proceeds or FEMA funding or what not, or they were flooded and they're living in an area that is going to flood again and the CDBG-DR grantee has decided to a buyout program and they've targeted their area and they

can move out of it. So yes, I mean, you have to have been actually directly impacted by the disaster and have an unmet need for which CDBG-DR can fill.

In terms of in case the question is around like if you're a Housing Counseling Agency interested in applying for funding, there's not really any prohibition from the CDBG-DR perspective on not being in that area, though typically I haven't really seen a program where like for a Housing Counseling program for example, they're specifically going to want you to be a Housing Counseling Agency that actually has a service area that overlaps with an impacted area. I hope that kind of helps. I'm not sure if I got the question right.

Jane Thank you.

Shawna Oh yes. Go ahead, Jane.

Jane No. I was just going to say it would be good if the operator can give instructions on how to queue up and then we can continue with the written in questions.

Moderator [Operator instructions]. One moment for the first question.

Shawna No problem.

Jane Shawna, if you wanted to go over that comment, that would be great.

Shawna Yes. I was just going to add that if it was from the Housing Counseling Agency's perspective, I mean you might need to look at your service area and decide if it needs to be a little bit larger and work with your HUD point of contact to figure out what would make sense. Or if you're working with an intermediary or another organization like the FHA, same thing, you might want to talk to them about making your service area larger and doing something like that.

So from the Housing Counseling Agency perspective, it's about your capacity and your agency's footprint and your work plan as to where and how you can work and participate with DR grantees. So that's the only thing I was going to add.

Moderator We have a question from the line of James D'Agostino [ph]. Please go ahead.

James Yes. Hi. I just had a quick question. Can you talk more about the mortgage assistance? My non-profit, we do mortgage loans for low to moderate income people with no closing costs and no down payment. So would I be able to tie that in with a grantee?

Shawna Sorry. Just say it one more time. You do what with your clients?

James We do mortgage loans for low-to-moderate income people and our loans are no closing costs and no down payment. So would it be good to tie that into everything?

Brandy So typically the mortgage assistance is for people to stay in their existing homes that they already own to help with the burden of not being able to make their mortgage payments because of the job loss or whatever, all the things that happen when a disaster strikes your home and you can't live in it and you have to pay rent somewhere else.

So it's typically tied to that and I haven't seen any—but that said, there could be—and this is often the case—a homeownership assistance program to get people into new housing or create new homeowners, again,

that they were impacted and they can demonstrate that connection to the housing unmet need.

James Okay. Thank you.

Brandy And that's a more direct way I would say of providing that assistance. Like you wouldn't give mortgages, you would just give them down payment assistance or a soft second mortgage assistance program.

James Okay, thanks.

Brandy Yes.

Moderator [Operator instructions]. We have a question from Rosa Abreu. Please go ahead.

Rosa Yes. Good afternoon. Thank you. I have a question on rehabilitation or reconstruction for single-family homeowners and rentals. And I have two questions, sorry. How do we coordinate our efforts as a Housing Counseling Agency with the CDBG-DR grantee? They haven't contacted us. We don't know. I know Puerto Rico's included.

Brandy Yes, right. So I think going back to what Shawna was saying, there is on the HUD Exchange a grantee contact information list and that gives the primary point of contact for each CDBG-DR grant. So I'm not sure where you're located, but depending—

Rosa In Arecibo. Arecibo.

Brandy If you're in Texas there. And then where are you located?

Rosa Puerto Rico, Arecibo.

Brandy Puerto Rico, okay. So good. They just came out with their action plan. Vivienda is the CDBG-DR grantee there and like I said, they have a Housing Counseling program. They've outlined at a very high level what that will look like and it actually looks like there will be a competitive [ph] process.

They're only at the action plan point right now, so they haven't developed that application process yet or they're going to be working on that next.



So I would go ahead and contact them. Be proactive and just express your interest once that Housing Counseling program gets set up.

Rosa

Okay.

Brandy

And then maybe you can get on a Listserv when the application becomes available. There's no like—this is kind of this engagement is fairly new and I think the goal is really to get this kind of coordination between process, between state and regional agencies happening much more quickly than it has in past disasters. So I think if you can be proactive, that's the best thing you can do.

Shawna

Absolutely.

Rosa

And my second question was on the housing activity of rehabilitation and reconstruction for single-family and rental. My victims that I have from Hurricane Maria, how can this CDBG-DR help my victims?

Brandy

Yes. So again, I mean there is—the 2017 grantees is still working this, but almost all of them—and again, not to get too specific, but in Puerto Rico there's a homeowner repair reconstruction or relocation program. So if

you haven't read it, the first thing to do is read the action plan where all of these programs are described.

With this first appropriation for example, there's funding, but it's prioritizing elderly and low income. In the next appropriation when they come up with a revised action plan, they may expand that. But to know that and be aware of that you can communicate that to your clients. I think that's true for everyone. If you can familiarize your action plan, you'll know what's going to be coming down the road. I hope that's helpful.

Rosa Yes, that has been helpful. Thank you very much.

Shawna Thank you, Brandy. Super helpful.

Moderator We have a question from Al Namarowski [ph]. Please go ahead.

Al Hi. Thanks for taking my call. I just wanted to touch on what you mentioned a few minutes ago. On that other document you provided with the email, it says are you a HUD approved Housing Counseling Agency located in an area affected by a disaster? So we're a national agency, but

not really have any locations or offices in say Texas or Florida. So would we be disfavored over a local agency?

Shawna Yes. I would encourage you to talk to the CDBG-DR grantees in areas in which you would like to participate. I would not assume any type of disfavor or that your door might be shut, so I would talk to them and see what's possible. So I mean, it's really up to them who they're going to use for any type of housing counseling services.

Brandy Oh great. And as a national organization you may be able to provide more resources and capacity that would be helpful. Who knows?

Shawna Yes.

Al Okay. Thank you.

Brandy Yes.

Moderator No further questions in queue. Please continue.

Shawna

Okay. Thank you so much. I know one question that came in, Robin, and you might have some others that you might have noticed is that an organization asked if a private company could get certified. So I want to make sure that we revisit the HUD approved versus certified, because I probably did that very quickly.

While the Federal Register mentions that grantees or CDBG-DR grantees are required to work with HUD-certified Housing Counseling Agencies, they really mean HUD approved because HUD approval is a separate process that a public agency or non-profit goes through—so no for profits do this—that would go through the agency approval, which has a series of steps and you can get a link on the housing counseling websites related to HUD approval. It's right there. I can show that page if we have a second.

And then the staff by August of 2020, August 1<sup>st</sup>, staff housing counselors have to be certified. And so there's an exam. There's a whole process. There's a lot of resources on the HUD Exchange. So it's agency approval and it's counselor certification.

And even though it's worded HUD certified in the Federal Register, there's really two things going on. Hopefully that helps.

Were there other questions, Robin or Jane, that were written in?

Robin I sort of lost my little question box right now, so if Jane can—

Shawna Oh no problem. No problem.

Jane Yes. Here's a question about title. "There's so many homeowners with unmet needs that don't have proper title to their homes in Puerto Rico. What are some ways that we can work through the title issues in Puerto Rico?"

Brandy Yes, that's an acute issue and it's an issue in other areas impacted by the recent disasters. So that all can be sorted through and is sorted through CDBG-DR. So if someone [indiscernible] title comes and applies for example, the homeowner repair restructure relocation services, that's all part of that process to untangle that title and provide the title services so we can get to clear title and get to disbursement of funding.

If there is—again, just as we kind of have said before—if you are a Housing Counseling Agency or related organization that has some

expertise and can provide those kind of legal title services, I think you'd be a valued partner to a CDBG-DR grantee, and so you should get in touch with them. I mean, that isn't a prohibition or anything and it is definitely considered part and parcel of the overall assistance programs that in every recovery program I've ever looked at or worked on.

Shawna I love those ideas, Brandy, and I would say more is coming because we know for our friends in Puerto Rico, we know this is one of the number one issues, but you guys may have your own ideas.

Brandy And then also, there's Disaster Legal Services that also provides title assistance from my understanding. Shout out to Christopher Hiddick [ph] who told me about that originally.

Shawna And is there a link to that?

Brandy Yes, we can do that.

Shawna Okay, okay. So more soon in terms of the toolkit that I mentioned. So as we get the green light we will post that.

Robin Shawna, are you able to demonstrate again where somebody would go to find the action plan for Puerto Rico in particular?

Shawna I'm happy to put together the link for the follow up if we can do that. Correct me if I'm wrong. I think we can—that gives links to the action plan draft. So every CDBG-DR grantee is required to have a website dedicated to their CDBG-DR program where they post their action plan, draft for public comment, the final approved action plan, how an individual can find out their application status once the programs are up and running. And they're also required to post all of their contracts that they have procured and issued with a big amount of detail on this website.

So as you imagine, some are just getting started, but we can readily send a list of the links to the general CDBG-DR websites for each grantee and their action plans for at least the 2017 grantees. We could probably do 2016 pretty easily as well.

So we will find a location for that and make sure that all the attendees here receive a link, but I think that sounds like a nice next step, Robin, just because that way we can kind of pull these together for each of the audience members.

Brandy Yes. And actually if you go to CDBG-DR website on HUD Exchange and you go to grantee contact information, it not only has the name, the list of grants—and Shawna showed this earlier, the point of contact—it has a link to the grantee website. But I think again just to make it really easy and get you right to where the action plan is, we can still follow up with that, but that's always a good start.

If you ever find like any broken links or this isn't the right website, we did a review about a year ago, but we may have missed some stuff. So please definitely let us know so we can fix it right away.

Shawna Yes. Thanks for that. And I'm just hovering over these. Some of these are specific to disaster recovery. So when we get to Puerto Rico, it's just Vivienda. It's just the front page. It's not the section that's on disaster recovery. So we'll see if we can do a better job of getting a direct link and make sure that you guys have it.

Jane Thank you, Shawna. Do we have any other callers on the line?

Moderator No more questions in queue.



Jane                      Thank you. We have time for one more question. Robin, do you have any that are popping up?

Robin                    Let me see. I think we're pretty much done here then.

Jane                      Okay. Thank you.

Shawna                  And there were some that were like really specific, too, that came in, so I really appreciate you guys asking those questions. One has to do with like bankruptcy and things like that because they were denied another type of assistance. We'll see if we can get some answers on some of those things and follow up individually through HUD's Housing Counseling program if that works for Robin and Jane and Jerry.

Jane                      It does. Thank you.

Shawna                  Wonderful.

Jane                      Yes and thank you so much, Shawna and Brandy. And I believe Tennille's left, but thank her as well and Jerry. A few items before we

sign off. You will get a certificate of training in about 48 hours from GoToWebinar. It's an email that will say this is your certificate of training. There is no attachment, so you can hang on to that if you like. Either print it out or archive it.

We did our best to get to your questions today, but may not have been able to get to every single one of them. So we will do our best to respond or you can go to our [housing.counseling@hud.gov](mailto:housing.counseling@hud.gov) mailbox and put the CDBG-DR webinar in the subject line and then enter your question or comment and we'll get back with you soon on that.

There's also a way to get credit. We will post our materials on HUD Exchange as I mentioned. So to get credit you will just click on the green get credit button and follow the instructions for that.

If that's all, I'd like to thank you for your participation today and again, please be sure to visit our [HUDexchange.info](http://HUDexchange.info) website with these resources and others soon to come. Thank you so much, audience and panelists. Goodbye.

**HUD-US DEPT OF HOUSING & URBAN DEVELOPMENT**

**Host: Kristin Villalvazo**

**May 21, 2018/1:00 p.m. EDT**

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Moderator

That does conclude our conference for today. Thank you for your participation and for using AT&T Teleconference. You may now disconnect.