

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

**Moderator: Kristen Villalvazo**

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**12:31 pm CT**

Operator: Ladies and gentlemen, thank you for standing by and welcome to the Delivering Group Education on Emergency and Disaster Preparedness call. At this time, all lines are in a listen only mode. If you need assistance from an operator, please press star then 0 and they'll assist you offline. As a reminder, today's conference is being recorded.

I'd now like to turn the conference over to your first speaker, Virginia Holman. Please go ahead.

Virginia Holman: Okay. Thank you very much. And welcome everybody, to today's webinar on group education for your clients, telling them about emergency preparedness. We feel it's very important that you get into adding emergency preparedness as one of your workshops. And we're going to go over that and some other resources today.

But before I turn it over to our speakers, I would like to go over some logistics. Next slide, please. Okay. As the operator said, the audio is being recorded. We will be posting the playback number along with the PowerPoint

and a transcript in the archives on HUD Exchange. And that'll happen in about a week.

And the training digest will let you know when that webinar has been posted. This morning I did send out a handout to everyone who had registered. The handout is also available in your control panel on the right hand side of your screen. You just click on the document name to download it.

Rather than polling questions we're going to be using something called Mentimeter, and you'll be getting a - more information about that shortly. We will be taking questions through the question box. Because of the large number of people we have, we probably will not take them over the phone. But if we change our minds the operator will give you instructions on how to ask your questions.

But your questions are always important so as I said, there is a question box in the control panel on the right hand side of your screen. We'll be monitoring those questions. Also, after the webinar is over with, you can send an email to [Housing.Counseling@HUD.gov](mailto:Housing.Counseling@HUD.gov) and put the topic of the webinar in the subject line and we'll get it to the right person.

I do not believe we're going to be having an open discussion period today. But should that happen, make sure you've muted your phones. And now I'd like to turn it over to Jerry Mayer, the Director of Outreach and Capacity Building. Jerry?

Jerrold Mayer: Well thank you, Ginger and thank you to all the housing counselors for joining us today, and especially thank you to ICF, for their assistance in presenting this training.

Housing counseling agencies play a critical role in preparing consumers and communities for disasters. They also play an equally important role in recovery from disasters. Today's webinar will help housing counselors learn more about delivering group education on emergency and disaster preparedness.

Now this is the second of two webinars related to emergency and disaster preparedness. Please visit our training digest on the HUD Exchange for an archival copy of the first webinar, so you can catch up. Before we begin though I have a little information for you about how HUD's Office of Housing Counseling prepares for disasters. Move to the next slide, please.

We have a disaster and recovery team. We call it the DART team as an acronym because in the government we just love acronyms. And what the DART team does is they prepare housing counseling agencies for disasters by helping them build capacity with training and technical assistance, much like we're doing today.

The DART team is also a monitor of the response and recovery activities that agencies that are impacted by disaster are undertaking in the preparation for and in the wake of disasters. That way we can learn from agencies and we could share best practices, gather information and data for decision makers and really do our best to assist agencies build capacity.

The DART team also participates in HUD's departmental disaster team responses to major disasters. And very often, DART team members will be traveling in normal times. So far during COVID we haven't. But in normal times we will travel to the sites of disasters to work on site.

And from our experience, we suggest program and policy improvements. We produce materials such as awareness and visibility materials, pamphlets, brochures, posters, to help housing counseling agencies reach consumers. And then we provide ongoing technical assistance, guidance, and support for housing counseling agencies as they prepare for and respond to disasters. Next slide, please.

Some of the other things that we do to educate housing counseling agencies of course, is what we're doing now, which is education and training, so that they can learn how to prepare clients and of course that's what today's training is all about, preparing for those emergencies and disasters so that our clients are ready, they understand what possibly could happen.

From their experience, clients who are in major disaster areas and have experienced these before, know the importance of being ready. And by providing group education we're able to lay it out for them and really help them understand all the different things that they may be facing.

So, you know, preparing their own COOP plan so that they - continuity of operations is what we call, but even in a household, preparing for a disaster, you know, falls under the same kind of heading. So we'll learn about that today.

And also how agencies respond after a disaster, how they notify clients, if they're up and running still and the different ways that they can do that and reach clients in communities even when the power's out and things like that, is a very important part of an agency COOP.

And it's also very important that consumers know that these could be issues that they could be facing. And then of course, we monitor - the DART team

monitors agencies' progress and offers them assistance and technical support in the aftermath of a disaster. Next slide, please.

This is a list of our DART team members and these are all housing specialists that work here at HUD. They are located all over the country. Some of them are in areas that are frequently hit by disaster such as Florida or Texas or California where we have fires.

And so they have a lot of experience working with housing counseling agencies and disasters and we're building experience as we go. We're very proud of our DART team members and we hope they do a good job for you. Next slide, please.

And some of the current things that we're doing right now because, you know, we have hurricanes approaching Florida, and we still have fires that are active in California, we're monitoring those disasters on an hourly basis. We're sending out surveys to agencies to determine what their status is.

We also are preparing our own COOP or have prepared, and we're constantly updating our own COOP plan for the Office of Housing Counseling, just in case any of our offices go down because of a disaster. So we're ready to go there. And we prepare the OHC's input to HUD Housing's COOP as part of their team as well. So we contribute to the larger organization.

And then in terms of community development block grants for disaster recovery, we also review various CBDG-DR plans to ensure that housing counseling is included in that plan, and that is very important for funding purposes, for housing counseling agencies.

And then we also give input on policy and procedures to include emergency disaster preparedness and disaster counseling in all aspects of the OHC's programs. Next slide, please.

And now I'd just like to let you know who our speakers are today. Scott Ledford is a senior director at ICF with more than 25 years of experience innovating solutions and leading programs in housing and community development throughout the country.

He has supported several disaster recovery efforts beginning with Hurricanes Katrina and Rita, including local leadership roles providing program and policy advice, and delivering training and technical assistance.

In addition to his work at ICF, Scott has worked at the local level implementing federally funded programs, originating new housing, tax credit developments, and directed operations for universities and colleges, while developing future leaders.

Our other speaker today is Yolanda Abram. And she is a disaster recovery consultant with ICF, who has served in leadership roles in the aftermath of ten federally declared disasters. While the director of the North Carolina Redevelopment Center, that agency repaired, replaced, or relocated over 5000 homes in the aftermath of Hurricane Floyd.

During this time they contracted with multiple housing counseling agencies and trained 114 housing counselors to conduct application intake, eligibility reviews, and duplication of benefits determinations, and to assist homeowners in 39 counties to navigate the multiple disaster assistance programs.

So without further ado, I'll now turn over the mic to Scott, to begin our presentation today.

Scott Ledford: Thanks very much, Jerry and Ginger, for the welcome and the introductions there. So we are going to be using a tool called Mentimeter today, which you can access by going to Menti.com on your computer or smartphone. And so when you see this icon on the right, we will have some polling questions for the audience.

So if you could please go ahead to your computer or smartphone and open up a browser and just go ahead to Menti.com, M-E-N-T-I dot com. When you get to that page in your browser, it will prompt you for a code. So if you'll just hold tight for just a moment, I will give you that code that we'll use for today. And there are some lovely graphics.

But first, I just want to take a second to cover the agenda that we're going to go through today. So this is our overall agenda. You can see that there are three primary topics that we're going to hit on - educating clients about emergency and disaster preparedness. And then we're going to go into the client education materials that have been put together to support you in that. And then we'll do an overview of some additional sample documents and resources.

As you can see, under the first topic there are several subtopics that we'll go into a bit more detail on. So now it's actually time for Mentimeter. So I am going to go to another browser window. And if you look at the screen it tells you the code that you can use. You should see the code 6855716. So if you can do a little thumbs up in the bottom right, let us know that you're there, I will proceed to our first questions once we get a nice critical mass there.

So again, Menti.com and use the code 6855716. And let's go to our first question. What are the most frequent types of emergencies or disasters your community experiences? So we have five choices - floods, tornadoes, wildfires, hurricanes, or none of the above. And as you'll see, there's a few more than just those four, but we just wanted to take a quick pulse here.

We're getting some pretty accurate responses now. Floods are remaining the highest one. Some folks don't always recognize just how common that is in the US. On the news we tend to hear a lot about things like hurricanes, wildfires, but flooding is actually one of the most frequent.

And it's interesting now, tornadoes have come into second which by the way, is also a very common type of disaster in the US. So thank you all for your responses. That is a great chart to see. I'm going to go ahead and move to the next question. How often does your organization deliver group education sessions on emergency preparedness?

All right. At least we have the plan to in the future. Well great. Hopefully, this whole webinar will come in handy for you and we'll talk about some of the resources that are out there to support you in doing that. Also great to see that there are some folks who are doing it on a weekly basis. That's fabulous.

Creating some kind of a schedule, whether it is weekly, monthly, quarterly, all of that's going to end up being very useful for your clients. Okay. So we're sitting pretty high on folks who do not yet offer it but plan to in the future. So definitely glad to have you participating in this webinar with us.

So thanks again for participating in those polling questions. It really does help us to get to know you a little bit better, so we can try to speak to some of the aspects you may be more interested in. So I'm going to go back to our



PowerPoint slides here. And I'm going to hand it over to Yolanda at this point, who is going to talk with us about educating clients about emergency and disaster preparedness. Yolanda? Yolanda, you may still be on mute.

Yolanda Abram: Good afternoon, everyone. Thank you, Scott. This session is designed for the clients to be empowered. A lot of times our housing counselors have been involved with clients during a disaster but in the aftermath of the disaster. This is an excellent opportunity for the housing counselors to now start working with clients to prepare them. Next slide, please.

Housing counselors have long been well-positioned to help in emergencies and in disasters. One of the things that we look at now is this is a unique (world) in that housing counselors can be advocates. They can help homeowners to navigate the system. And first and foremost, our clients' need to understand the differences between some of the various disasters in their communities. Next slide.

Some definitions - and one of the main definitions is emergency. Of course emergencies are usually unplanned. They catch us by surprise. Although they catch us by surprise an emergency can be a broken arm, but sometimes it can cause death, injury to pets and people.

Emergencies are - can cause damage to personal belongings, real property. You can lose your home, have damage to your home, and you can be displaced because of it. And a lot of times in some areas, especially in rural areas, there are rarely places for temporary housing.

So individuals can be put out and not know where to go. And sometimes they will remain in their (unintelligible) depending on the type of emergency. Very good examples of emergencies are house fires, and an emergency crisis

such as medical. Also, remember that not only did we have chemical spills but there are explosions and so we want to get our clients prepared to work with these. Next.

What is a disaster? Most of our (staple) disasters are floods, wildfires and hurricanes. But when we were looking at some media we noticed that there were lots of people that said tornadoes. And if you have dealt with hurricanes you notice they do spawn tornadoes.

Disasters vary somewhat from emergencies (unintelligible) more widespread in kind of a broader range, meaning that maybe more than a neighborhood. It could be a county, it could be a state, it could be two or three states. But we have to look at them in a broader sense. But they can cause the same impact. Next.

Scott Ledford: Hey Yolanda, before we jump into the next slide, I just wanted to kind of reiterate something that you were saying in here. One of the things about the difference between a disaster and an emergency is that what we tend to hear about in like the news and publicly, we hear a lot about these disasters. And why do we hear about them? Because they impact a broad range of people or maybe an entire community, maybe an entire state, right?

So we hear a lot about disasters but what we have to remember sometimes is that emergencies can and do, happen every day across this country. So while we're talking here about, you know, emergency and disaster planning, just keep in mind that we often talk about like disaster season. And like for example, California has a wildfire season, the Gulf Coast has a hurricane season.

But remember, these emergencies happen every day. And the more that we can get in front of our clients and we can teach them these - this information that we're going to go through today, you'll - they'll be in a better place every day of their lives, to be able to handle something that comes up. Sorry, Yolanda.

Yolanda Abram: Next. Family emergencies - so when we assist clients what we want to do is we want to prepare them to be reactive. A lot of times we will talk about what we could do in case there was a fire or if there was some type of emergency. So we really don't know exactly how to implement it. So what we want to do is empower our clients and teach them that they need to set up a plan that the whole family can be a part of.

We look at all members of the family, all the needs of the family. And the plan is going to be specific to the family. So we'll look at not only exit routes out of the home, evacuation routes and meeting places inside and out of the home, it is always good to practice.

We practice at work, we practice at school, we have drills, but this is something we plan that's been finalized and they start working on it. They'll be able to try to start having drills and practice to see - to make sure that all members of the family are involved in understanding what needs to happen. Next.

Scott Ledford: And Yolanda, I'll just add into this one also, you see in that first small bullet what types of emergencies and disasters are most likely to happen in the region. And so we're going to get into that a little bit later and show you some resources that you may be able to use to help figure out what those may be in your area, if you don't know already.

Yolanda Abram: Thank you, Scott. Supply kits. Supply kits can be kind of daunting in that most households are going to have different kits. And those kits have to be in areas in the home that - where they can be in fireproof containers, waterproof containers. And we need to set those kits based on what the emergency may entail.

Because if the homeowner is staying at home or if the resident is staying at home, they need to develop a complete list of items that they need. And this takes some time. And if there's more than one person in a bigger family, they can sit around the table and think about what types of things that actually need to go into that list.

If they're going to a shelter there are some limitations as to what they can bring to a shelter. But they need to investigate, find out what they can bring to the shelter and have those things are available. Not necessarily waiting until there's an emergency or a disaster to try to pull these things together, but this needs to be something that's done prior to an incident.

Emergency supply kits - now this is - it says three days of food and water for each family member, including pets. This list can change depending on the type of emergency simply because there may be a longer range, one week, two weeks, months. And sometimes people have problems and they have to be out of their homes or whatever, for maybe a year or six months.

What we need to do is pay very, very close attention to daily notices from my emergency management areas, and to know what it is that we need to do or they need to do, in order to react. This list is very interesting in that it talks about things like clean buckets and pitchers for water. This is something that is very critical in the aftermath of a disaster or an emergency, where there are no facilities or utilities.

Being able to (unintelligible) things together, maybe it's not just bottles of water but water to use to facilitate brushing your teeth, washing your hands, and those kinds of things. First Aid kits, flashlights and also keeping the batteries in a different place, rather than inside of a flashlight. Because a lot of times people just don't use flashlights enough so the batteries may corrode.

Cell phones fully charged, and this is all the time. A lot of times you have family members sitting in the house and they'll say well my phone's not charged. That's something we need to do and keep them charged at all times. What does it mean by having cash? In some emergencies there are no utilities. Stores may open but they can only take cash.

So we just need to be able to have the funds available so that it's - we can maneuver should something happen. Next slide. Supplies and documents - this is I think one of the most critical things that we have to do to prepare for an emergency. A lot of our times we have our birth certificates and our insurance information and all those documents, in different places.

We need to place those specific things in the same area. Take photos of what you have. Take photos of the furniture, make sure we're safeguarding things and keeping them in fireproof containers. And if the client can, maybe get a safe deposit box. This is very important information that may be needed at a later date.

And we can also put them on flash drive, make sure that we provide this information to related - to a close family member or to a friend in the event that for some reason, it becomes lost. But these are critical items that will be needed to move forward in trying to prepare for a disaster. Next slide.

Scott Ledford: Yolanda, if I could just jump in again, for one second, about this. I'm sure that folks who are hearing you talk about this, you know, if you just look at this list and just the last few slides as well, this is preparation that takes time. It's unlikely to be something that someone can do in an evening or even a weekend.

And so, you know, really working with clients through these group education sessions and, you know, even as you get into one on one counseling and everything like that. The other side of this is, you know, if folks don't do this type of preparation unfortunately what we often here again, on the news or in the media, is you often hear stories of I wish I had, or I wish I had thought to do this, or I wish I had done that.

So this is kind of where this comes from and what we're trying to help with, is so the folks don't have to say, "I wish."

Yolanda Abram: Home maintenance, and Scott will cover this a little later, but this is an area where housing counselors have spent many years and time, trying to convince property owners how to maintain their home. And in order to keep their home safe, especially from fire and carbon monoxide, they need to make sure they have those installed and that they're checking them regularly.

Also, to clean gutters and those kinds of things, because actually you can - water can penetrate the home. And without being able to maintain the home, if there is a disaster and the roof is not repaired or the roof was already leaking, (unintelligible) is when it comes time at the end of a disaster and clients are trying to speak to maybe emergency people who are trying to help them, or with their insurance company, their insurance company may say that it's deferred maintenance.

But we want to keep those things because dead limbs and branches hanging on the home, can cause danger to not only a homeowner but the people in the community. It can - they can - these trees that are maybe dead or branches hanging, can also stop traffic and cause a number of problems.

So what we need to make sure that we do, is maintain the home to the point that we are able to, because a lot of times we know that homeowners or renters, cannot maintain their homes. I mean they don't have the income to do that. But at the same time, renters do not own the property but they need to make sure that the landlords are keeping the property. Because this could be a matter of life or death. Next slide, please.

Securing your home. So like everything, this is not something that you can do or figure out how you want to do it. This is something that you sit down at the table. If you're a family of one you sit down and you think about it a while. If you're a family of four or five then get everybody together that's old enough to be able to provide some input.

But when there's an emergency and maybe say for instance, the electricity is gone, they tell you to turn off your refrigerators and freezers, and put them on the coldest setting. And the reason they say to do that is it's to maintain that temperature. Leave it closed.

Unplug appliances. If you can think about going back to your grandma and there were storms and they would jump up as soon as the lightning started, start pulling things out of the socket and that's to prevent a surge. Store water, clean water in the bathtub just like we talked before. This is just water that you can use later on when you do not have utilities and there is no water.

If you have storm shutters and those kinds of things, they need to be braced and secure your garages. Elevate furniture - this means that if there is any doubt that there may be an intrusion of water, we might want to move the furniture to the highest level of the home to try to stack things, to preserve our belongings.

Bring smaller things that are outside, inside. And this means you may have furniture on the patio. And if there are high winds, tornadoes and I noticed that the tornadoes were something we talked about in the Mentimeter that maybe if there are tornadoes these things propel all around the community into the house, into windows and it can hurt individuals. Tie down items that cannot be brought inside. And that can be critical for the safety of the community and to your family. Next.

Financial documents - we need to know where our documents are. Because when there is an emergency or a disaster, when we are trying to contact our insurance company, we are talking to emergency preparedness individuals or people regarding our assistance, they may ask for your income, whether you have insurance, you need your mortgage documents.

These are things that you need on hand. They shouldn't be in one drawer, in another place. But these are documents that need to be on hand so that they can be provided and that you can get to them. Because in an emergency tensions are high, you can't remember anything, you don't know where to go, but you do know where that information is that you might not even remember your insurance company's name or your agent. But having this information readily available is crucial. Next.

Insurance - there are different types of insurance. And depending on where the client lives, whether they're coastal; whether they're in an area with



earthquakes, insurance is different. A lot of times we have homeowners' insurance that will cover wind and rain, fire. But a lot of times we need even more. We need homeowners' insurance for flood, earthquakes, we need homeowners' insurance for our personal belongings - close, furniture.

And again, we go back to taking photos. Taking photos of just what we have, so that when there is an issue and we need to talk to our insurance company, then the clients will have a record and be able to get to that information very readily. Insurance coverage our buildings, our automobiles, everything that you have, personal and real property.

And insurance is not just for homeowners, it is also for renters. Renters need to protect their property also. The home - the property owner or landlord, is responsible for the home or the apartment, or the condominium. But that homeowner is responsible for their own things. Most apartment complexes requires homeowners to have renters' insurance.

But if it's not an apartment or a condominium they may not be as tough. But hits is something that you want to really talk to your clients about, is making sure that they have the proper insurance to protect their assets. Next. Just like anything else, insurance companies we are, we look for reviews on everything - restaurants, you name it. We need to do the same thing for insurance companies.

Talk to your friends, find out how responsive they are. If you had - if the client is already having an insurance company, they need to look at how responsive their insurance company has been. And also, make sure that the coverage is relevant to what they need.

If they're in a flood prone area, flood plain or flood prone, they might need to get flood insurance. Definitely if they're in a flood plain. Insurance can be expensive depending on the property and also depending on the type of insurance. So they need to look for the best rates and also look for the best agents.

Also, you can get discounts. It is crucial that we have smoke detectors, monitors for gas, fire extinguishers. A lot of times you can get even burglar alarms and systems. You can get discounts for this. One of the things in working with our clients, we find that insurance is not always on the top of the list.

Insurance is required if the homeowner has a mortgage. But if they don't have a mortgage (unintelligible) they may not have proper insurance. In some places they won't have any insurance at all. So what we want to do is teach them and to help them walk through the process of how they can make a claim.

There have been so many times when we get calls at the state level where renters will say well they said that I'm not covered and I just don't underact why. Well, we need to teach our clients how to make a claim. Not to call their insurance company and say my house was flooded because they may not have flood insurance.

But at the same time, they - a part of their roof may have blown off or windows may have been blown in. A number of things could have happened that have nothing to do with a flood, was part of the flood, but they may be covered. They need to look very closely at their policies and this is something that housing counselors get a lot of times in the aftermath of a disaster,

advocating for their clients, trying to make sure that they get the insurance coverage as well as the claims that they put in.

Because it is a very, very difficult business and we want to make sure that people have the right insurance and the right amount of insurance for the right coverage. Next.

Scott Ledford: So Yolanda, this is Scott. I'll just chime in here as well. I think it's really important what you were talking about on that claims process. And another thing I'll add to that is that dovetails pretty much directly into disaster recovery programs and the connection between insurance and the resources that may be available through various disaster recovery programs.

So working with clients to help them understand these processes and how to do them well and maintain their documentation from all of that. Because if there is a disaster recovery program that is established in that area, that's going to be very critical for them.

And just to jump back a few slides on what you were talking about earlier, Yolanda, also the wage documentation. The folks don't really think to themselves like I should keep my paystubs or things like that. But those become very critical pieces of information in disaster recovery programs are set up in the area. So...

Yolanda Abram: Thank you, Scott. So we're going to work with our clients to set up a plan to allow them to work on it at home with their families. And when they think they're done you can look at them. Just make sure that there are no gaps. But always remember that that's their plan and they're working on a plan that they think will assist them in keeping their families safe.

But you might want to make some recommendations based on your plan that you have with your family, the agency plan, knowing what needs to be in a plan, so that they have a comprehensive document for themselves.

One of the things that we want to do is make sure that you provide the homeowner with the keys and resources that they need. For you to get them to understand you will have some clients in this - the way that will get it right away. But there are other clients that you may be walking (unintelligible).

You could discuss the other agency offerings that you have and try to get them to prepare. A lot of times they're not quite sure exactly what - how the counseling agencies may offer. They know what you've provided for them. Give them a pretty good idea of the full gamut of your services. Next slide.

Scott Ledford: Great. Well actually we are going to go into a Mentimeter question now. We have our icon on the right. So I am going to go back to the Mentimeter tool here. I noticed that one question came in asking for the Mentimeter code. So just as a reminder, this was our previous question, but if you go to Menti.com and use the code 6855716 and I will advance us to the next question we'd like you to answer.

With all of that great information from Yolanda, do you have your own emergency preparedness plan in place? So again, Menti.com, 6855716. Got a good amount of yes's. Great to see. A few folks who are going to go home and do one starting later tonight maybe. Just remember, it will take you more than a night.

Okay. So we're hovering around a 60/40 split. A lot of folks who will be able to use these resources with more than just their clients. We do encourage everybody to spend the time to put these together. I know we're talking about

working with your clients today. If you go through this process yourself, I think you'll get a really good understanding of what kinds of issues come up, you know, how long it takes.

And you'll be in a really good place to not only do this for your family and be prepared for any emergency or disaster on your own front, but also to work with your clients. All right. I'll get us back to the slides. Thanks very much again, for responding to those.

So Yolanda, I think I'm picking it up at this point.

Yolanda Abram: Yes.

Scott Ledford: So I'm moving into kind of the second high level topic that was on our agenda about these client education materials. So what I'm going to do is actually I'm going to be doing a walkthrough. I'm going to be flipping some screens around here, but I'm going to do a walkthrough of the client education materials that HUD has prepared and is going to make available to you on the HUD Exchange, after this webinar.

There are a few slides that I'll cover first, and then I'm going to actually open up some of these materials and show you what they are, how you could use them, and how they work together as a package for you to deliver group education to your clients on emergency and disaster preparedness.

So again, you'll be able to download all of the materials I'm about to show. Everything I'm about to show will be available either on the HUD Exchange or online otherwise. And you'll see what I mean in just a moment. But the first thing that I suggest you look at, is actually the trainer instructions document. It's a Word document.

And if you pull down the trainer instructions document it's going to give you a nice walkthrough of kind of how to approach this. Then there is the presentation template which is a PowerPoint slideshow. And that you should definitely take that and modify it. It is built for you to modify and you will all, again I'll walk you through and you'll see there are some places you have to modify, but then there are some places that you can modify if you'd like to.

So this whole group education package will - I'm sorry, the whole group education session is designed to be two hours, which includes the workshop. So an hour and 15 minutes for the trainer to go through the PowerPoint slide deck and then 45 minutes for a group workshop, which we'll talk about in a little bit more detail.

And the reason I backed off of what I was saying a second ago, is that of course, and as you will see, you will need to prepare these pieces in advance, for you to be able to deliver this group education session.

So within the presentation slide deck that you'll see, you know, this is a presentation template and you'll see topics that are really quite similar to what Yolanda was discovering for us. So if you look at common definitions, you'll see there are similar definitions in there.

You'll also see a section on emergency supplies that we just went through, what kinds of documents are necessary, the insurance topic is covered in there. But then there are also topics that are more specifically geared towards teaching your clients how to be best prepared for them, such as understanding alert systems or preparing your home, or communication strategies.

So again, they kind of mimic but they are not exactly the same as what we were discovering a moment ago. So again, the last 45 minutes of this two hour group education session is envisioned to be a workshop that you would be providing to your clients. So this is also a key part of preparing to deliver the group education session.

So there is a slide within that presentation template, that is useful not only to your client audience, but it's also useful to you when you are putting together the resources for this workshop. So we'll look at this in more detail in just a moment. But before jumping into the materials, I also want to emphasize that the workshop is about getting at least a family member started on this planning.

But they really need to work with their entire household to finalize a plan, because they all need to know the plan in order to execute it when it matters. So just keep that in mind. You may have a household member or two, maybe more, in this group education session. And you'll want to give them the tools to get started on this plan and take them pretty deep into it but they really need to make sure they go back to their families.

And then in another world they can also come back to you and work with you to finalize their plan. So I just want to make sure I emphasize that before I start opening up these materials. Okay.

Yolanda Abram: Hey Scott, before you go...

Scott Ledford: Yes?

Yolanda Abram: Scott, before you move forward, I think the workshop is going to be important because a lot of times there are families that just really don't know how to

start. And just being in the workshop with other families is going to trigger them, you know, to understand exactly what they need to do. So just having that group session and being involved with others is going to be very helpful for them.

Scott Ledford: Great. Thanks Yolanda. So as I mentioned, what I'm going to go into first is actually this resource that's going to be available to you. This is the trainer instructions for how to deliver this group education session. So I have it as kind of a two (hour) thing right now. I'll just cover a few highlights here. Again, you will have this document available to you.

So on the first heading, a PowerPoint presentation, you know, this walks through that there are some sections that a housing counseling agency must review and update. Again, emphasizing that you need to do this before you're going to go and deliver it. You're not going to be able to do this in the 15 minutes before your session is about to begin.

I'll show you in the presentation template, that there are some trainer notes. Make sure you review all of this material in advance. And I think one of the big keys here is that you're going to want to know what material is coming next in the presentation template, so that you'll be able to advance more quickly if folks are asking questions. You're going to know that you're getting into more detail about things a little bit later.

So that's the PowerPoint presentation. Another item is the emergency scenarios handout and I'll again show this to you. You know, this is another document that you should review in advance. And you need to make some decisions.



And within this trainer instructions it kind of walks you through, do you want to remove some of these scenarios that are highly unlikely to happen in your area and so therefore, you've customized this resource just to be for your specific area? Or do you want to leave all of those in there so that it becomes the tool that, you know, your clients could send to family members who live in other parts of the country?

Or maybe these clients might move in five years and this would still remain a resource for them to take with them if you haven't, you know, specifically customized this to your area. There are pros and cons on both sides of that. So I think, you know, you as the creators and delivers of this group education session, you just need to make some decisions and figure out how you want to handle it. And again, do it in advance.

The third heading here, workshop, you know, once again there's this additional resources slide that I'm going to cover in some detail. You'll want to go to those resources; you'll want to download what you think you're going to want; you're going to want to put this package together that you're going to distribute to the clients, for them to use during the workshop portion of the session.

So, you know, there's a model of this which is you would print them out and you would hand them out to people because they're in the room for, you know, training with you. Well in the world we live in right now you may or may not be doing such types of in person trainings.

So then you can look at it differently and say okay, I need to find a way to kind of get all of these things packaged up, put it in a Zip file or something like that, and then I could email it out to the clients before we begin the workshop portion of what would ultimately be something like a webinar.

So, you know, again, just things to get yourself prepped for this. And then you'll distribute them when that workshop portion is starting. So keep the presentation going, get the materials out for the workshop program because otherwise, folks' attention will get caught onto the materials potentially, and they won't hear all the good information that you have to present during your presentation.

So again, I've already kind of talked a lot about this, but the last point is make sure that they go back and they work with their families, their entire households, to put a plan together that everybody knows, everybody can execute, and you get to be an additional resource for them to even bring that one back to, so that you can help them finalize it. So that's this document.

I'll go ahead and show you - this is the emergency scenarios document. And again, you will have access to this. I can go ahead and make this wide so you can just kind of see the types of things that are included in here - chemical accidents, power outages, fires. So those are kind of the more individual emergencies.

And here we have the community wide emergencies. You know, if you live in Louisiana you may not include avalanches, but again, you may want to leave that in there. It's really up to you. Droughts, earthquakes, floods, and so what this document tries to do is give you the material and you decide how you're going to use it.

And when we go through the presentation template you'll see when you get to the workshop what we'll want you to do is we'll want you to focus on the ones that are definitely more likely in your area, even if you decide to leave volcanic eruptions in there. So that's that resource.

And then here is another resource that is more specific toward wildfire evacuation. As we know, this has been quite a year on the West Coast for wildfires. The West Coast is not the only place that these things happen but it just happened to be the case this year.

So what it's emphasizing here is this is really a tool to give to clients that, you know, it says if you have only 15 minutes, you have a 15 minute warning that you have to evacuate, here are the things you need to make sure you have. If you're given a 30 minute warning okay, get these things, add these things as well.

And then you can see it goes up to one hour and then if you have a pretty hefty warning of two hours, here are some additional materials. So it's really kind of triaging the most important items you should grab and then showing you what items are next. And I say showing you, I really mean from - showing for the clients.

But this is something you can even modify as well, consider, you know, your local area and hand this out to the clients for them to use. So that's an additional material. Let me get into the presentation.

So this is the - literally the slide deck that you will be able to download. It is not locked or anything. It is set up for you to make all the modifications that you would like. So what's happening here is the green highlighting indicates that you definitely need to make some changes.

You obviously will want to do something with your logo, your agency name. Down here you'll want to make sure you put who the presenters are. You'll see in this slide we start with some key points, common questions and training

delivery tips. As I go through this slide deck you'll see that worked into here are materials to help the trainer to think about how they want to present this material to the audience.

None of it is, you know, mandatory but it's all suggestions on how you might do this. So this slide might look familiar to you. It's a lot of the same content that Yolanda spoke with us about already. It's just put into a different format. You see that there were some photos added; spice things up a bit. Right?

Again, emergency, disaster, the definitions we're talking about. Putting some more graphics in here. Key points that the trainer should emphasize. So all of these graphics you can see here, you know, this is Community Commons photographs so they don't have to be attributed outside of the attributions that are already there.

So you could literally take this off the shelf. If you have some other photos that would be more relevant for your area feel free to just substitute. Again, here are some places highlighted in green that you want to make sure that the Housing Counseling Agency or the counselors, make the changes before the delivery of the group education session.

So I'm not going to, you know, go through this whole slide deck as well. This is really just showing you what this is, what's available to you, lots of suggestions down here that you'll want to review in advance. You know, fun photos of flashlights and cash. Let's see. What else?

I think we'll just go down to this slide. So there's another place where you get to insert information about, you know, your local emergency management organization, social service agencies which, you know, HUD can't produce a

slide deck that is going to cover the entire country on these things. So you really do need to do some customization on this.

Section in here for again, teaching the clients about how to respond to a disaster and then a place for you to insert that local emergency management information again. So here is the additional resources slide I keep referencing. You can see that there's a lot of links in here.

And this is the place where as you're developing this training for your delivery in the group education session, you really want to go here and use these links to download some of these resources. So these are already available online. I've - in advance, I went ahead and went to some of these links. So let me just show you what we're looking at here.

So Ready.gov is one of the links and it's a great resource that has a lot of different things on it. You'll see back in this slide deck that it's specifically talking about the communication plan templates. So if you scroll down you can see there's a lot of planning material here.

If you go to the communication plan this is a PDF template that you're able to download. Again, this is on Ready.gov and if I scroll down a little bit further, for some reason they have it sideways, I don't know why. But you can see that there is a form that can be filled out with contact information. And it essentially will help you to walk through with the clients, how do you put together your emergency communication plan.

And as Yolanda alluded to earlier, the memory can be a really hard thing in these situations. And remembering even the name of your insurance company might be challenging, never mind the policy number and the phone number of

the person that you need to get in touch with. So having this document that they put all of this down.

Let's see. So back on this slide deck there is also the housing assistance page on the HUD exchange, which remarkably I have gone to as well. So this is the HUD exchange page. There's a disaster section. If I scroll up you'll see it's the housing assistance page. And there's all kinds of resources on here. But specifically, if you scroll down to the disaster section there are some additional resources that you can review and determine what you might want to provide in your workshop portion.

Let me go back over here. So there are a few specific ones that I wanted to show you. The Home and Family Preparedness Checklist, Financial Preparedness Checklist, Emergency Preparedness' Wallet Card and Partners for Disaster Recovery. So again, I'll just do a quick flip through these.

Here is the Home and Family Preparedness and you can see if I scroll a little bit, it should give me some pages. Anyway, it's numerous pages long. And it's again, a resource that you can use with the clients in the workshop portion. Here you have the Counseling on Financial Preparedness Checklist. So this gives you some checkboxes and you can take some notes with your client.

Here we have the wallet card which is part of the emergency response plan. So there's a wallet card that can be filled out. And you can use this in the workshop, ask people to fill this out, get - again, if you're in person you might have some scissors, you might not at this point. But, you know, folks can print this off at home, fill it out and put it in their wallet and ask all of their family members to do the same.

There's also a document called Partners for Disaster Recovery. From the housing counseling agency standpoint, this can really help you to kind of look around your community and sort out what other entities you might want to get in touch with as part of your planning process.

And then you can also share this with clients so that in the event of an emergency or a disaster, they are aware of all the other types of services that are often available in the community. And so again, this might be something that you download from PDF and you customize.

And then another item that I'm pretty sure, here we go, the disaster recovery flyers. Again, this is back in that slide deck that you're going to have access to. So I'm just showing you what these additional resources are that are available to you. You can go to this disaster recovery flyer. The link is right here.

When you go there it is going to open up this page and you can see that there's a couple of different disaster recovery flyers. Don't be a victim of cons and scams. And turn to a housing counselor for help. You can see they're available in multiple languages, they're available in full color, they're available in one color, they're available in black and white.

So a lot of different options for you to choose from. And again, these are resources that you can distribute to clients during the workshop portion through a group education session. So there we have - there are a few things in there. I think you can, you know, generally get the gist here that these resources are available to you.

Take them down. Download them from the internet and put together your plan for how you want to develop your group education session. There's

already a lot to work with and you can customize it as you need to and then also as you want to.

So hopefully you will find this slide deck to be useful to you in that regard. Let's see. So yes, I think I might have said this once before. But any plan that comes out of this, you definitely want your client to take it home and work with the entire household, so that everybody knows what to do in the event of a disaster or an emergency.

I also know, I kind of mentioned this real quickly, but for this particular slide in this deck, you want to make sure that you are focused on the types of disasters that are, or emergencies that are likely to happen in the locality that you're delivering this. So, you know, again, wildfire - using wildfire as an example, in Louisiana, may not be as useful as using wildfire as an example, in a California community.

So your decision. Pick a few of them. Try to help your clients walk through what they would do in their own home, in the event of well let's use a hurricane, and a hurricane can create a couple of other things. It can create flooding and it can create a tornado. Okay?

Where in my house am I going to go if I hear that there's flooding? Probably not my basement. But if I hear there's a tornado where am I going to go? Probably to my basement. So these are the kinds of things you want to help them work through in this workshop portion, and make a plan.

Okay. I'm going to go back to our main slide presentation here. Yolanda, anything you'd want to add to anything I've said there? You might be on mute.



Yolanda Abram: Yes, Scott. As you know, we can include family members that are pretty young. We teach kids to dial 9-1-1 at age 4. So we want to include as many members of the family - there may be parts of the plan that maybe teenagers or older kids or other adults may be a part of, but include the children at some point, so they understand what the - what is going to happen and why it's going to happen.

One of the things that can hurt us most is what we don't understand and the surprise. So they need to know where to go, how to go, where not to go. And also to make sure that they understand why you're doing this. Next slide.

Scott Ledford: Yes. Great point. And actually that reminds me of one thing I kind of skimmed over back here. On the Ready.gov I already showed you there's this communications plan. There is also a resource that it looks a little bit differently, looks a little bit different. But it essentially takes the same approach but it turns it into a two-pager.

And what I found interesting, on Ready.gov you can see in the file name here, family communications plan parents. They do actually have one for kids but unfortunately for some reason, I think that their document organization got a little messed up, because these are actually the same things right now. But if you use this Ready.gov page, you'll find many resources that are specifically geared towards the younger audience.

They might be made more fun, things like that. So and again, all of these are links that you can follow and explore yourself to get your materials prepared for the workshop. Great point Yolanda. Thanks.

Okay. So now I'm going to do the proverbial changing of hats. That was all the material that was - is being made available to you. So that presentation

template, the instructions, the emergency scenarios handout, the wildfire evacuation card. So all of those are going to be made available to you for you to use. Then those other resources I was just showing to you, are recommended ways to build your workshop program.

So I'm going to switch gears now. And this is just all about, there are some more resource that are already available to you and have been available for a while. So I'm just going to walk through these and kind of show you what's available on HUD exchange And they're all related still, to emergency and disaster preparedness and recovery.

So this is the landing page for the Housing Counseling Disaster Recovery Toolkit. A lot of time and energy went into building this set of resources for housing counseling agencies. You can see it has two sections - preparing for a disaster and operating after a disaster.

So - and I should mention the words landing page are a link, so you can just follow that link from the PDF version that you received. Also, Preparing for a Disaster is a link. So this is the Preparing for a Disaster section. You know, you notice that there are headings and topics across the top. These are actively - you can click through them and it will tell you down the page more quickly. You can also scroll all the way down the page.

Notice on the far right of that list, is something called Download All Tools. So there are a lot of embedded tools in this toolkit and so if you click on that you can go quickly to the bottom of the page and you'll be able to see what tools are available and do a pretty quick download of them.

The other part is operating post disaster. Similar headings here. You can see that it's kind of grouped by the type of potential user of the site. And this time

these are about recovery. Previously preparedness; now we're talking about recovery. So organizational recovery, community recovery and client recovery.

Yolanda Abram: So Scott?

Scott Ledford: So since - yes?

Yolanda Abram: I think we can stop now right here. On pre- disaster and post- disaster, as I was going through this PowerPoint it occurred to me that I've always worked post-disaster. This is so important, the pre- disaster part, it will make it a lot easier for a housing counselor because they will have clients that are prepared.

In the past we had clients that totally (seemed) frustrated, scared. But I think it's going to be a little different now that we are preparing them in advance.

Scott Ledford: Yes. Thank you. So since this webinar is about preparedness we just wanted to quickly highlight a few of the resources that you can find in the preparing section. So I do have these pulled up. I think I want to leave some time though, for any Q&A we might have, so I don't want to necessarily show all of these.

You all can go in, again, in the PDFs that you received in advance also will be posted on the HUD exchange, you'll be able to download the slide deck. So, you know, you can go to each one of these resources. On the first one I think I would highlight here that this is a list of the challenges that clients may face, and also the responses that the counseling community can provide, the housing counseling community can provide.

On the Partners for Disaster Recovery, this is actually the same document that I had up earlier. And again, it identifies potential partners that can help with recovery efforts. I do see a question came in, in the questions box, while I was speaking earlier, about knowing if your area has a disaster recovery program. This is a great resource to start with.

You can open that up and you can see what types of agencies are out there. And, you know, going back to what Jerry was saying earlier about community development block grant disaster recovery dollars, in that list of partners you may be able to identify which is the entity that would be receiving those dollars and how can you get in touch with those programs?

Last one - the sample promotional flyer - again, this is something that you can download and you can use to promote the disaster recovery counseling services that your agency can provide. So those were kind of broader community preparedness resources.

If we look at what resources are specifically available for client preparedness, again we can look at that Counseling For Financial Preparedness Checklist. And again, you use this with your clients, to help them assess their financial ability to recover.

Next, the home and family preparedness - again, this is a nice list of items that households should do to prepare, which kind of dovetails nicely with the next one, which is a document about general and specific tips for maintaining your home. And Yolanda covered this earlier and the importance of maintaining the home.

Whether you're the homeowner or whether you're the renter of the home, your role might be a little different but paying attention to what is happening

around your home, and making sure your home is ready in the event of a disaster. And very little speaks more broadly to that than the wildfire situation and the thing that need to be done in advance of a wildfire. Because you will not have much time.

Okay. Let's see. Let's move onto the Q&A section. Looks like we might have a few questions I think. Jane, Julie, you've done a pretty good job of answering them already.

Jane Charida: Thanks, Scott. This is Jane. If the operator could go over the instructions of how to put in a call, and then I could share something that one of our audience members wrote in. (Unintelligible) available?

Scott Ledford: Operator, did you hear the - did you hear, Jane?

Operator: I'm sorry. I had my mute button on. If anyone does want to make a comment or ask a question over the line, just press 1 and then 0 at this time.

Jane Charida: Thank you so much. We do have a comment from someone who recommended that you contact your local United Way. They're a great resource for this topic.

Scott Ledford: Agreed. Not much more to say about that.

Jane Charida: Right. I'm not seeing any other questions, but we'll give a few seconds to have people queue in to ask their question verbally or to write their question or comment into the question box.

Operator: So far we have no one in queue on the phones.

Scott Ledford: Okay. Well should I ask a Mentimeter question then?

Jane Charida: That's a great idea. Thank you, Scott.

Scott Ledford: I think everybody is so excited about the Mentimeter question, they didn't want to ask another one. Okay. So it is time for Mentimeter then. Let me jump back over here. So once again, if you go to Menti.com and use the code 6855716, I will advance us to the next question, which is pretty straightforward. Was this webinar useful? So again, Menti.com, 6855716 is the code.

Great. We can see accumulation of responses down in the right corner. Definitely appreciate your responses to this one. Always helps us. And I think I can leave that one up. You can always answer this question. Now this is the last question in Mentimeter. So I'll just leave this one up even though it's not showing on the screen.

You can be in Menti.com using that code 6855716 and you can answer this. And I'll go ahead and get us back to the slide deck and hand it back over to Yolanda.

Yolanda Abram: Thank you, Scott. For those of you who have logged in, you can receive a thank you for attending this webinar. So you can - you'll probably receive a notice in about 2 days that will say, this is your certificate of training. There will be nothing else, just that. Print it out. This is your record. Next.

The webinar materials will be posted on the HUD Exchange Housing Counselor Webinars archives. To obtain credit for this webinar, click, "Get credit for this Training." Next.

Scott Ledford: I might just jump real quick. I did want to show folks what that looks like. So you can see there's a pretty nice list of housing counseling webinars. If you just follow that link that is again, in the PDF that was distributed and it goes all the way back to 2012 if I remember correctly. So there are quite a few. But if you click on the webinar you'll be able to find that link to get credit.

Yolanda Abram: Okay. Next. All right. You also can find other links at HUD Exchange Info Counseling, HUD Housing Counseling. And these are just various Web sites that you can go to for additional information. Next.

Scott Ledford: So I actually pulled those up as well. Since we have time I'll show folks as well. This is the Housing Counseling page on HUD Exchange. Tremendous wealth of information on here. Really well organized. You can see there are a lot of topics that you can dive into here. And another one that you had on that slide Yolanda, was the Bridge.

And again, you can go to the Bridge and it's available on the HUD Exchange and you can see the topics that are available in this particular issue, quarter 4 of 2020. And then you'll have access to all the previous issues as well. And if you'd like to subscribe, you can just go right down here.

This is a real wealth of information. If you're not already subscribed, I highly recommend it.

Woman: ...asked a question about would emergency preparedness work fast and clients be on future 9902s? And we are working in that direction. We defined what housing counseling is; we want to look for workshops which is one reason why we've given this workshop proposal, so that when we start counting them you will have a format to use and we'll see more of them.

So look for updates to the 9902 in the next year or two (unintelligible).

Scott Ledford: Great.

Yolanda Abram: I'll take (unintelligible).

Scott Ledford: Well thanks everybody. Thanks very much for attending. I do see another question has popped in. You know, it's great that you'll be able to use this material almost immediately. So true to you for you for participating in the webinar and again, shortly all those materials are going to be on the HUD Exchange and you'll be able to download that presentation template, etc.

So I just want to thank everybody again...

Woman: So we got one...

Scott Ledford: Oh, go ahead.

Woman: I see one more question and maybe (unintelligible) to better answer it. Do you have to be a HUD-certified counselor to give this training? I don't believe so but Jane, what...

Jane Charida: Since our deadline is not until August 1, 2021, not at this time.

Woman: Okay, good. Thank you. That's it.

Scott Ledford: Thanks again, everybody. Have a great day.

Yolanda Abram: Thank you.



Operator: Okay ladies and gentlemen, that does conclude today's conference. I'd like to thank you for your participation. You may now disconnect.

END