



OFFICE OF  
HOUSING COUNSELING

# Counseling Clients for Emergency Preparedness

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Participant Access Code: **4277350**

to join the conference call portion of the webinar

**November 5, 2020**

# Webinar Logistics



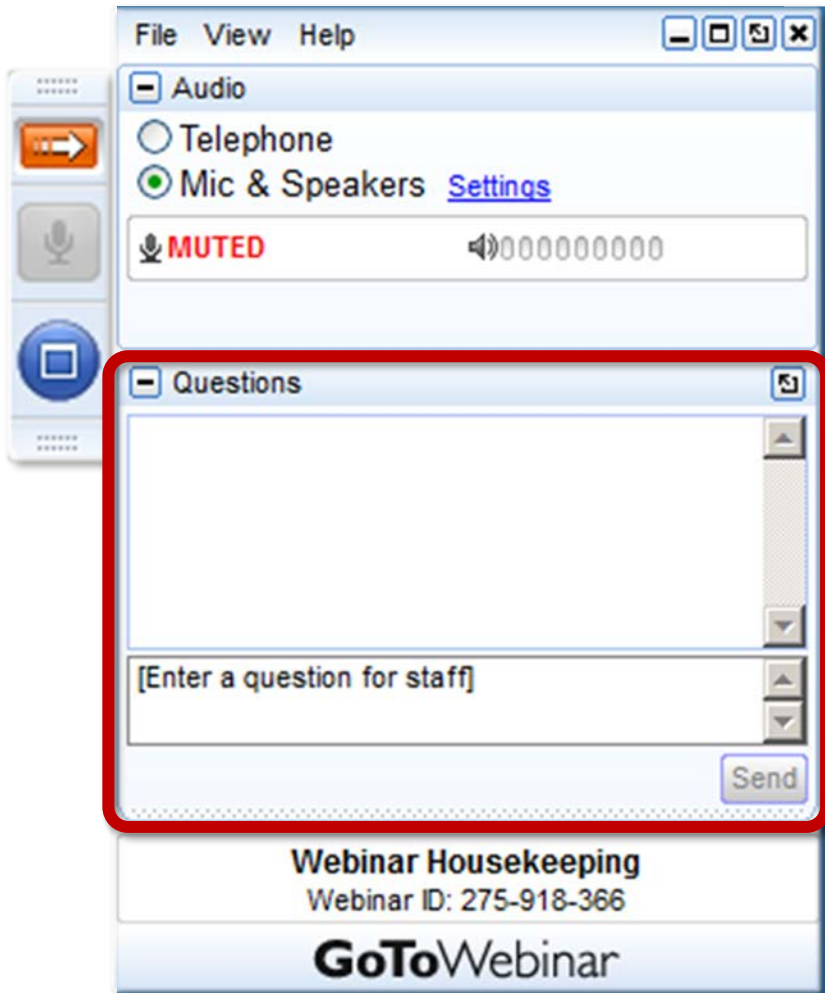
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- The webinar will be posted in 7-10 days.
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- Handouts were sent out prior to webinar. They are also available in the Control Panel. Just click on the document name to download.

# Questions & Comments



- There may be Polling Questions. Please respond to them.
- There may be Q&A periods.
  - For questions taken over the phone, the operator will give you instructions on how to ask questions or make your comments.

# Other Ways to Ask Questions



- Please submit your text questions and comments using the Questions Panel. We will answer some of them during the webinar.
- You can also send questions and comments to *housing.counseling@hud.gov* with the webinar topic in the subject line.

# Please Mute Your Phones During Discussions



- There may be an open discussion period.
  - All the phones may be unmuted by the operator for the discussion.
  - If so, mute your phone during these discussions until you want to make a comment.



# Welcome

Jerrold H. Mayer

Director

HUD Office of Outreach and Capacity Building  
(OCB)

Office of Housing Counseling (OHC)

# Disaster and Recovery Team (DART) Mission



- Prepare housing counseling agencies (HCAs) for disasters and build capacity with training and technical assistance
- Monitor response/recovery activities of agencies impacted by disaster
- Participate in Departmental Disaster Team responses to Major and Presidentially Declared Disasters
- Suggest program and policy improvements
- Produce awareness and visibility materials
- Provide support, guidance, and technical assistance, and gather data

# DART Support of HCAs



- Educate and support housing counseling agencies and housing counselors to help clients dealing with disasters and emergencies including training them to:
  - Plan and prepare for emergencies and disasters
  - Prepare an agency Continuity of Operations (COOP) plan and client Emergency Plans
  - Respond after a disaster
  - Help with disaster recovery efforts
- Monitor the operations of and offer assistance to housing counseling agencies impacted by disasters



# DART Members

- Virginia Holman (lead)
- Suzanne Isaacs
- Jane Charida
- Esther Richardson
- Colleen Weiser
- Cheryl Lombré
- Connie Barton
- Julie Rice
- Sharon McLean
- Jerrold H. Mayer

# Current DART Activities

- Monitoring impact of current disasters on operational capacity of housing counseling agencies
  - Sending out Surveys
- Preparing COOP for OHC
- Preparing OHC's input to Housing's COOP as part of the Team
- Reviewing various CBDG-DR plans
- Giving input on OHC's policies and procedures to include emergency preparedness and disaster counseling

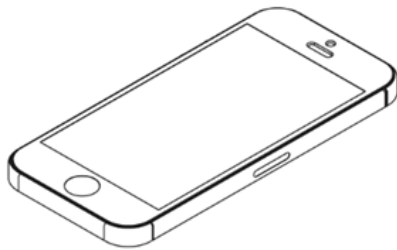
# Presenters and Q and A

- Presenters:
  - **Scott Ledford**, ICF, TA Provider
  - **Yolanda Abram**, ICF, TA Provider
- Q&A:
  - **Jane Charida, Virginia Holman, and Julie Rice**, HUD OHC, Office of Outreach and Capacity Building

# Feedback and Polling

- There will be questions provided in Mentimeter throughout this presentation.
- When prompted by the icon to the right, please respond to questions at [www.menti.com](http://www.menti.com) using your computer or smart phone.

Time for  
Mentimeter!



1

Grab your phone

[www.menti.com](http://www.menti.com)

2

Go to [www.menti.com](http://www.menti.com)



3

Enter the code and vote!

# Agenda

- Educating clients about emergency and disaster preparedness
  - Definitions
  - Family preparedness
  - Emergency supplies
  - Home maintenance and security
  - Financial preparedness
- Client Education Materials
- Overview of Sample Documents and Resources

Time for  
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# **Educating Clients about Emergency and Disaster Preparedness**

# Counselors' Roles in Emergency and Disaster Preparedness

- Counselors are well positioned to help clients prepare for emergencies and disasters, both physically and financially.
- Counselors help clients understand the difference between an emergency and disaster, as well as which are most common in their region.

# What is an “emergency”?

- An “emergency” is an unplanned event that can cause:
  - Death or injury to people and pets
  - Physical damage to property
    - Homes and other buildings such as garages or storage sheds
    - Personal belongings within a home
    - Automobiles, boats, or other vehicles
  - Changes in housing situation and goals
    - Displacement due to damaged housing or loss of access
    - Lack of replacement housing in the community
    - Having to meet both a mortgage payment and rent payment
- Examples include a house fire, medical crisis, chemical spill



# What is a “disaster”?

- A “disaster” is similar to an emergency, especially in that it can cause the same impacts:
  - Death or injury to people and pets
  - Physical damage to property
  - Changes in housing situation and goals
- Disasters are broader, community-wide situations that affect hundreds or thousands of people.
- Examples include floods, wildfires, hurricanes, industrial chemical releases, and public health emergencies

# Family Emergency Plans

- Assist clients with the development of a Family Emergency Plan that includes:
  - Types of emergencies and disasters most likely to occur in their region
  - Exit routes out of their home
  - Evacuation routes if notified to evacuate the area
  - Meeting places inside and outside their home, as well as outside the community
  - Communication plan with all necessary phone numbers
  - Plans for any family members with special needs and/or pets

# Emergency Supply Kits

- Counsel your clients to prepare emergency kits:
  - Store supplies in waterproof/fireproof containers.
  - If staying at home: develop a complete supply list.
  - If going to a shelter: know what you can bring.
  - Clients may be limited in what they can take when evacuating.

# Emergency Supplies: Materials

- At least 3 days of food and water for each family member, including pets
  - More may be recommended by officials, for example in the case of public health emergencies
- Clean buckets and pitchers for water
- Coolers for ice and/or perishable food
- First aid kit and medicines
- Flashlights and batteries
- Cell phones fully charged, cables and car chargers
- Cash

# Emergency Supplies: Documents

- Collect copies of important papers and documents – birth certificates, health insurance information, life insurance policies, social security information
- Address identification and organization of documents that may be needed post-disaster:
  - Take photos or videos of the rooms in the home to record all furniture, fixtures, and equipment.
  - Safeguard paper copies of documents in waterproof and fireproof container or in a bank safe deposit box.
  - Store electronic copies in a password protected format on a removable flash or external hard drive.
- Identify personal items to protect – photos, school records, small valuables

# Home Maintenance

- Work with clients to help them protect their homes and personal property:
  - Install fire alarms in every room and carbon monoxide monitors on every floor.
  - Trim dead or dying branches hanging over or near the home.
  - Clean gutters to prevent water damage such as leaking ceiling, rotting woods, flooded basements, etc.

# Securing the Home

- If clients have enough time prior to a disaster, there are several ways they can secure their home:
  - Turn refrigerators and freezers to the coldest setting.
  - Unplug appliances.
  - Store ice if space is available.
  - Store water in a clean bathtub.
  - Put storm shutters in place, brace doors, and secure garages.
  - Elevate furniture.
  - Bring smaller items from outside indoors.
  - Tie down larger items that cannot be brought inside.

# Financial Documents

- Financial preparedness is essential to help clients be ready and recover.
- Address steps clients can take to be financially prepared.
- Help to identify and organize documents that may be needed after an emergency or disaster:
  - Mortgage documents
  - Bank statements
  - Loan documents
  - Insurance policies
  - Wage documentation



# Insurance

- Discuss your clients' current insurance policies and needs.
- Make sure all assets are covered as far as possible in advance of any threat of an imminent disaster:
  - Home – structure
    - Homeowners insurance
    - Flood/earthquake insurance
  - Belongings
    - Homeowners insurance
    - Renters Insurance
  - Outbuildings
  - Automobiles
  - Boats and other recreational vehicles

# Insurance (cont.)

- Make sure clients' policies are from reputable providers.
- Make sure coverages include all relevant types of emergency and disaster hazards and understand what is not covered in the policy.
- Help clients reduce future risks by understanding what discounts the provider offers, such as discounts for having smoke detectors and alarms.
- Walk through typical process for notifying of damage and making claims.

# Review and Next Steps

- Review your clients' plans, identify gaps, and help them adjust their plans.
- Go over the tools and resources available to assist your clients.
- Discuss your agency's other service offerings that may help your client prepare.

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# **Client Education Materials**

# Emergency and Disaster Preparedness Group Education Session

- Housing Counseling Agencies will have access to an emergency and disaster preparedness PowerPoint presentation to train clients.
- Read through the PowerPoint and trainer instructions, customize to your agency's needs.
- Change highlighted areas to reflect resources local to the location of the training delivery.
- The group education session should be 2 hours in length:
  - 1 hour, 15 minutes to present PowerPoint slide deck
  - 45 minutes for group workshop

# Elements in the Presentation

- Common definitions
- Importance of preparedness
- Understanding alert systems
- Safety planning tips
- Home preparation
- Emergency supplies
- Necessary documents
- Financial preparation
- Insurance
- Communication Strategies
- Community Support and Services
- Responding to an emergency/disaster

# Emergency Preparedness Workshop

- Use the links on the “Additional Resources” slide to access those resources, customize them as desired, and distribute them for clients to use in the workshop portion.
  - See trainer instructions and slide deck notes
- Determine any other materials you wish to distribute and use for the workshop.
- Encourage clients to start their preparedness plans in the session, then work with their families to fully complete.

# **Additional Sample Documents and Supporting Resources**



# Housing Counseling Disaster Recovery Toolkit

## Landing Page



HUD EXCHANGE

| Housing Counseling Disaster Recovery Toolkit

About this Toolkit ►

### PREPARING FOR A DISASTER

Prepare your organization and your clients to respond to disaster

[View Guide](#)

### OPERATING POST DISASTER

Resume and maintain operations and enhance counseling services to support community recovery

[View Guide](#)

# Housing Counseling Disaster Recovery Toolkit

## Preparing for a Disaster

HUD EXCHANGE | Housing Counseling Disaster Recovery Toolkit

PREPARING FOR A  
DISASTER

INTRODUCTION

ORGANIZATIONAL  
PREPAREDNESS

COMMUNITY  
PREPAREDNESS

CLIENT  
PREPAREDNESS

DOWNLOAD  
ALL TOOLS



Housing counseling agencies (HCAs) are in a unique position to help their communities prepare for and recover from a disaster. They can help their clients prepare for disasters by integrating preparedness into their counseling and education activities. Post-disaster, they can use their knowledge of local resources and programs to help clients navigate the complexities of disaster recovery resources and programs.


**Why read this toolkit?** HCAs can support their communities in a disaster recovery only if they are prepared. This guide outlines the key actions that HCAs should take to prepare their operations, staff, and clients. For information on what HCAs can do after a disaster, see the companion guide on [operating post-disaster](#).

**Who should use this toolkit?** HCAs, Intermediaries, State Housing Finance Agencies, and Multi-State Organizations that want to be prepared to play an active and effective role in local disaster recovery.

**What is in this toolkit?** This guide provides concrete guidance on how to prepare your HCA for a disaster. This includes:

# Housing Counseling Disaster Recovery Toolkit

## Operating Post Disaster

 HUD EXCHANGE | Housing Counseling Disaster Recovery Toolkit

OPERATING POST  
DISASTER

INTRODUCTION

ORGANIZATIONAL  
RECOVERY

COMMUNITY  
RECOVERY

CLIENT  
RECOVERY

DOWNLOAD  
ALL TOOLS



Housing counseling agencies (HCAs) are well positioned to help homeowners and renters after a disaster. With their knowledge of local resources and programs and relationships with clients, HCAs can help clients manage their post-disaster financial situation and navigate the complexities of disaster recovery assistance programs.

**Why read this toolkit?** This guide outlines the key actions that HCAs should take post disaster to ensure they can resume operations quickly and expand services as necessary to assist their clients in recovery. For information regarding what agencies need to do in advance of a disaster, see the companion guide on [preparing for a disaster](#).

**Who should use this toolkit?** HCAs, Intermediaries, State Housing Finance Agencies, and Multi-State Organizations that want to play an active and effective role in recovery should use this guide.

**What is in this toolkit?** This guide provides guidance on what HCAs should do following a disaster. Actions post disaster include:

# Additional Sample Documents and Supporting Resources

- The toolkit provides numerous tools, brochures, and checklists that an agency or its clients can use to prepare for a disaster.
- Following are some resources from the [Preparing for a Disaster](#) portion

# Additional Sample Documents and Supporting Resources

## Community Preparedness Resources

- [Overview of Housing Counseling Disaster Recovery Services](#) – provides a list of challenges clients may face in disaster recovery, along with possible counseling responses which can help an agency with an assessment of current and potential disaster recovery services.
- [Partners for Disaster Recovery](#) – an agency can strengthen recovery efforts by partnering with other resources; this tool identifies some potential partners and resources that help with recovery efforts.
- [Sample Promotional Flyer: HCAs Can Support Disaster Recovery](#) – a template for a brochure that an agency may use to promote the disaster recovery counseling services it provides.

# Additional Sample Documents and Supporting Resources

## Client Preparedness Resources

- [Counseling for Financial Preparedness](#) – a checklist tool that can be used with your clients to help them assess their financial ability to recover from an emergency/ disaster.
- [Home and Family Preparedness](#) – a comprehensive list of items a household should do to prepare the family and home for any emergency/disaster, which will help facilitate a faster and smoother recovery.
- [Basic Home Maintenance](#) – a document that provides both general and specific tips on maintaining a home before, during, and after an emergency/disaster.





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# Conclusion

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