Office of Housing Counseling

Delivering Group Education On Emergency And Disaster Preparedness

Tuesday, December 7, 2021

Olivia Healey: Good afternoon and welcome to today's webinar on delivering group education on emergency and disaster preparedness with HUD's Office of Housing Counseling. My name's Olivia Healey and I am a community development analyst with ICF, and I'm a technical assistance provider for HUD and serving with housing counseling and also in HUD Community Development Block Grant Disaster Recovery and mitigation-funded programs.

Today's session is one of our favorite sessions to give because not only is it training you concepts pertaining to disaster recovery housing counseling, but we're also going to equip you with being able to deliver this training to your own clients.

Before we get started, we're going to go over some basic technical slides and then go into today's content. So you've all been joined in a listen-only mode, and you can submit any technical questions into the chat box. The chat box is located at the bottom of your screen, and you will send that message to the host, and we'll be sure to help you get your problems situated right away. And any questions related to the content of today's webinar can be submitted into the Q&A box also located at the bottom and we'll answer that during our Q&A portion of today's webinar.

You can get credit for joining today's session through the HUD Exchange in the chat box and also sending you a link to that exchange that has the materials for today's webinar. So that's going to include the deck that I'm showing on my screen now and all the additional supporting materials that we'll review on our session tonight. And those are the materials that you'll be able to adapt for your own training delivery down the road. After today's webinar, the recording and the transcript will be posted in a few weeks to the HUD Exchange.

In addition, I want to highlight our training digest. You can use the hyperlink on this slide to access the registration for the training digest and this is a really good resource to have because it makes you aware of all the training opportunities that are available to you.

I'm going to transition the presentation over to Stephanie Williams from HUD to provide an introduction. Stephanie?

Stephanie Williams: Thank you, Olivia, for kicking us off and welcome, everyone, to today's webinar. One of the first things I want to do is emphasize from the very beginning that this is new content that we're providing to you. If you've tuned into some of our past webinars, you'll see that we've been providing a lot of disaster assistance information. It's timely given all of the disasters that we have seen recently, and of course, this is one of those topics that we have to prepare for in advance. We think you're going to find this very helpful information for you and also for your clients.

In the past, a lot of our training has focused on how you as an agency can respond if there is a disaster. In addition to that, today you're going to get some tools for how you can provide information to your clients a little bit more directly in case there is a disaster.

You can go to the next slide, please.

So at this point, many of you may be familiar with the Office of Housing Counseling's DART Team, that's what we call it for short, Disaster and Recovery Assistance Team. And the mission of the team is to prepare housing counseling agencies for disasters and to build capacity with training and technical assistance. We, of course, monitor the responses of agencies that are impacted by disaster. If you have been in the unfortunate circumstance where the area you are in has experienced a disaster, your point of contact within the Office of Housing Counseling has probably reached out to you to see how we can be of assistance, how you are faring with your own office space, and how you're also able to respond to the clients that you serve.

We participate in departmental disaster team responses HUD-wide. It's not just the Office of Housing Counseling that is responsive to disasters. And of course, as a part of our housing counseling program, we're frequently thinking about how we can improve; what else can we do to provide assistance and support to you that in turn helps the clients that you're serving if there is a disaster. And so we suggest policy and program improvements as well.

You probably have seen a lot of information come out. Resources and tools on the HUD Exchange website that provide disaster assistance resources and information that you can provide to clients. If you haven't looked at that part of the HUD Exchange, we strongly encourage you to do that. Again, this is one of those things that you want to be prepared for in advance in case disaster hits your area and you need to be responsive to your clients as well.

Next slide, please.

So we also educate our -- we provide education as an assistance to you as our housing counseling agencies. We've talked about this before. We are planning and preparing for emergencies and disasters on our end, internally. We want to make sure that we can be responsive to you and assist. Time is always of the essence when it comes to these matters and so our goal is to be as responsive as we can. We prepare an agency COOP, or Continuity of Operations Plan, as part of our officewide plan and we monitor the operations of housing counseling agencies if they're impacted by disaster.

This team has been very responsive, the DART team in the Office of Housing Counseling and it's one of those teams within our office that goes across offices. So we have members from the Office of Outreach and Capacity Building, members from the Office of Policy and Grant Administration, members from the Office of Oversight and Accountability, and from the DAS office [ph].

And so because of the important work that the team is doing, I'd like to just acknowledge each of them by name. We have Virginia (Ginger) Holman; she is the lead for the DART team, Jane Charida, Suzanne Isaacs, Julie Rice, Cheryl Lombré, Sharon Maclean, Darlene Matushefski, Jerrold (or Jerry) Mayer, Rob Weber, Hannah Robinson, Colleen Weiser, myself, and Connie Barton. And we stand ready to serve in the wake of a disaster as best we can to assist you.

So some of the activities that we're currently involved in are sending out surveys. Again, this is part of the response that you may receive from your Office of Housing and Counseling point of

contact (POC). You may have received a disaster survey, and this is for us to take a look at what the impact is in the area, and again, how we can be responsive; what materials, resources, assistance we can provide to you. Again, we're involved in preparing the continuity of operations for the Office of Housing Counseling, the COOP plan. We provide input to help with policies and improvements and we review various CDBG-DR plans.

We are very fortunate as a part of this webinar to partner once again with ICF, our technical assistance provider. We have three subject matter experts who are going to speak with you today and present. They are Oliva Healey, who you heard from just a short while ago, Sid Alvarado, and Scott Ledford. And so I want to thank them in advance for all the information that they're going to present, and Olivia, I'm going to turn it over to you. Thanks.

Olivia Healey: Thanks, Stephanie. Before we get into our content, we're going to do a quick Mentimeter question. I'm providing the link to the Mentimeter in the chat box and then you could also access the Mentimeter questions by going to menti.com and typing the code at the top. So I'll wait for some more folks to join us, and you can show that you're here by clicking that thumbs up button when you get to your screen. And you can join on your computer or your smart phone, however you're accessing today just by using that link. Okay, so we've got a good number.

The first question that we have for you today is what is the most frequent type of disaster in your locality? So we've got a lot of floods and we have a good showcase of all the disasters that exist, not that it's necessarily a good thing, but to know the wide variety of knowledge that we have to share as a housing counseling agency group and being able to know all the different resources and tools available for each of these disasters.

The second question that we're going to ask before getting into our presentation today is related to how often you currently give group education to your clients. And this is on that emergency preparedness. So we have some weekly and quarterly, and then it looks like the majority of our attendees today don't offer but you plan to, and you're in the perfect spot because today's presentation is really here to equip you with the skills that you're going to need, the knowledge, the resources, and the starting materials. So I'll keep that question up and then bring us back to our presentation deck.

I opened the session off by talking about how this is our group's favorite kind of training session to deliver. We get to train you on how to train your clients. And that's such a unique opportunity from trainer-to-trainer, housing counselor-to-housing counselor. Leaving today's presentation, and you can see the different topics that we'll go through, but you're going to walk away with some clear next steps, the materials that you'll need to implement this with your own clients, and a better knowledge of where to access resources and enhance your knowledge in disaster recovery training.

I'm going to transition to asking my colleagues to get on camera and go through our beginning part of our presentation. So Sid?

Sid Alvarado: Thank you so much, Olivia. Okay. So as we're discussing this topic on today [sic], as housing counselors want you to keep in mind, that the discussion around this webinar is placing an emphasis on preparedness. And so what does that mean to you as housing counselors? This means that helping households plan for it, be ahead of it, right? This is before the occurrence of an emergency or a disaster. And we're going to be talking about the difference between those two in just a moment.

And we know as housing counselors, as we are in our communities, usually on the front lines helping, we know that having a plan for a household to have a plan in place, that can be really key, especially when we're talking about and when we're thinking about how quickly a household is able to stabilize. And a lot of what we do as housing counselors on housing counseling -- that's what we're focusing on, right? Helping families to stabilize. And we're helping them to do that as quickly as possible.

So when, thinking about this as housing counselors and the role that we play as housing counselors, think about the topics that we cover with our clients. And when you really think about those topics that we're covering with our clients, whether it's in a group session or in a one-to-one session, those topics usually are really surrounding around supporting stability and recovery. So just keep that in mind as we're going through this, that this is all about preparedness, teaching our clients to be prepared and to plan, and to be ready.

So we know that counselors, as housing counselors, we help clients to understand the differences when it comes to emergency and disaster. We're going to dig into that in just a moment. As well as we want them to think about what are the common emergencies or disasters that are most common in your region, which you all just had an opportunity to really think about it yourselves, and how do you respond to that.

So you as a counselor, you can review previous training that we actually just did, is actually already on HUD Exchange, and it's titled, How to Support Disaster Housing Counseling. We actually just did that on September 30th of this year. And this is where you as housing counselors within that community can learn tips on responding to a disaster locally or within another community.

So we just mentioned two terms a moment ago. We mentioned "emergency" and we mentioned "disaster." What we don't want to do is we don't want to assume that we know what a person means when they are using that terminology. So the first thing that we can think about in a group education setting is making sure that we're setting that record straight, right? We want to make sure that when we say the word, "emergency," and when we say the word, "disaster," that we as well as our clients are on the same page. So this is where want to start.

So when we say, "emergency," what is it that we mean when we say, "emergency?" An emergency in this setting, basically it is an unplanned event, and there's [sic] different causes or different things that we can see when this unplanned event takes place. So what are some of the things that we see in an emergency? An emergency can cause death. It can cause injury. That can be to people, or it can be to pets. It can cause physical damage to property, and we see that in homes as well as other buildings, such as garages and storage sheds. It also can cause damage to

personal belongings within the home as well as automobiles, boats, or other vehicles. There can be a change in a housing situation and in those housing goals because of their emergency and that's a domain that we as housing counselors really kind of dwell in a lot, right? When we're helping our clients with their housing situation and their housing goals.

So what are some of those changes in the housing situations and goals that we see? It can cause displacement, and that displacement can be due to damaged housing, or a loss, or access of the housing. It can also be played out in the lack of replacement housing within the community and then when we're talking about these changes in housing situations and goals, when an emergency happens, sometimes this can cause these households of these clients to have to meet both a mortgage payment and a rent payment. And we know that that sometimes can be an issue. It can be a burden on households financially.

And what are some of these examples of an emergency? Examples can include a house fire, it could include medical crisis, as well as a chemical spill. And those are just a few of the things.

So now let's take time to kind of dive into "disaster" because once again, we want to make sure that we're on the same page and that the terminology that we're using is common between us and the clients that we are providing group education to. So when we say, "disaster," disaster can be similar. It's like an emergency, especially when we're talking about the impacts. So what is a disaster? A disaster and the impacts from the disaster can also be death or injury to people and pets, as we just learned, with an emergency. It can be physical damage to the property. It can be change in housing situation and goals.

So those are the three things that we just talked about when it comes to an emergency. But it's broader. So when we're thinking about disaster, it's broad. It's not only affecting a household; it is affecting a community. It's a community-wide situation and it usually is going to affect hundreds or thousands of people. Examples of a disaster would include: flood; it could include wildfires; it includes hurricanes; industrial chemical releases; as well as other public health emergencies.

So now we're going to dig a little bit deeper into this and I'm going to turn it over to my colleague, Scott, who's going to take it from here. Scott?

Scott Ledford: Thanks very much, Sid. Hi everybody. I'm Scott Ledford, senior director at ICF. I've been involved in housing and community development for more than 25 years at this point, including supporting several disaster recovery efforts, beginning with hurricanes, Katrina and Rita, more than 15 years ago. I provide policy and program advice, training and technical assistance, and project leadership. And I previously worked at the local level implementing federally funding programs, originating tax credit developments, and directing operations while developing future leaders.

So I really appreciate the opportunity to speak with you today about helping prepare your clients for emergencies and disasters. In this upcoming part of the presentation, I'm going to introduce you to several preparedness concepts that then you'll use when delivering the group education

session for your clients. So Olivia will come back on afterwards and she'll walk you through all of those materials.

So on the material that we're looking at right now, one of the things I'd really like to emphasize with this slide is that you'll work with clients on the development of a -- what we're calling -- The Family Emergency Plan. It needs to address these bullets that are pointed out here, so you want to make sure that it is specific to the types of emergencies and disasters that are most likely to occur in the area. You want to make sure that it focuses on exit routes out of the home and also very importantly, the meeting places, both inside the home in the event of an emergency or disaster, as well as those outside the home in the community, in case the home needs to be evacuated. And then you even go beyond, outside the community, where if the community needs to be evacuated, what are those routes and where are we going to meet?

So an important part of that also a communication plan. A lot of times, particularly when you're talking about needing to meet somewhere outside the community -- you might be going to a relative's home somewhere -- and everyone needs to know who they should be communicating with, letting people know their status, and putting all those phone numbers together for every member of the family. So that's a real important part of this.

And then, of course, we may have family members with special needs, and or we may be dealing with pets in this particular household, and so we want to make sure that all the family members needs are addressed in this emergency plan. So what's really important about this is in the group education session, what you'll do is you'll introduce these concepts, and you'll work with maybe a member of the household or two in that group education session and get them started on a family emergency plan.

But the really important part of that is they really have to go work with their family members and they need to make this plan comprehensive, and it needs to cover everybody and all of these particular circumstances. So I just really encourage you to keep that in mind. Do the group education but then the follow-up is really important to that as well to make sure that each individual household gets an appropriate plan put in place.

So what should be in this plan? One of the things is preparing an emergency kit. I really, really emphasize these waterproof and fireproof containers, and we'll get back into this in a little while about documents as well. Even if you live in an area that does not have wildfires, the likelihood of a house fire, you can't disregard that. Even if you live in an area that is not prone to flooding, that doesn't mean there won't be water coming in somehow, someway, and even flooding. So just make sure that your clients are working with waterproof and fireproof containers for these types of materials that we're going to talk about.

You know, if the emergency or the disaster is such that it's going to require the family to stay at home, shelter in place, they need to have a list of supplies that they're going to have in that eventuality. If instead this is the type of emergency or disaster that's going to send them to a shelter, they need to know in advance, "What is it that I can bring?" And this involves getting in touch with shelters in the community in advance and understanding, "Can I bring my pet? Can I bring this? Can you accommodate a household member who may have a special need in this

shelter situation?" So it's really important to do this work in advance and put the plan together so it can be referenced and updated later.

So in terms of materials that a family should consider having on hand, at least three days of food or water. That is really an at least, as we have all heard in recent disasters even, it can be days, weeks -- hopefully not months -- where it's really hard to go about your daily business, particularly with basics of food and water. An item around making sure you're going to have access to clean water, so having some clean buckets and pitchers around, that if you're fortunate enough to have advanced notice about the disaster coming your way then you could fill up these buckets and pitchers and have fresh drinkable water for days.

Another piece is to keep coolers around the house. They don't need to have ice in them at all times, but having some coolers around the house that in the event of the emergency or disaster, those are able to be accessed by the household readily and they can store perishable food there. If they can get access to ice, great. No matter what, a cooler is still going to be very helpful.

First aid kits, obviously extra medicines, flashlights, batteries. One other thing I really like to emphasize is this keeping cell phones fully charged. It's something that every one of us should really do really every day because you just never know what's going to happen with your cell phone and whether you're going to be able to communicate. And as we all know these have become so central to our lives that you really need to have that fully charged. Again, if you're in the case where you know a disaster is coming, you'll have time to get it plugged in, make sure it's fully charged. But even in the situation where it's an emergency and you didn't expect this to be happening, having to run out of your house and having your cell phone fully charged because you haven't been using it all day and looking at Facebook and everything, it's really going to be great.

And then last but not least is cash. As we all know, when the electricity goes out, credit cards are pretty unlikely to work, so making sure there is some cash available as that is going to be what makes purchasing of services and purchasing of food, etc., possible.

So one of my favorites is documents. So in this slide we talk about documents like birth certificates, life insurance policies, Social Security information. Make sure that there are some videos or photos of the rooms in the home. This is particularly easy now in our world with smart phones and being able to walk around and take a video that can then be analyzed later if it needs to be so that we're sure we have all of the furniture and equipment documented.

And then, putting copies of these important documents in that waterproof or fireproof box. You could also consider a bank safe deposit box. Really the waterproof and fireproof box I think is a really good way to go on this. There's also the -- and particularly now with the cloud computing world that we live in -- storing electronic copies of these videos and these photos and getting them up in the cloud so it doesn't reside just on the computing device in the event that something happens to that device in the case of an emergency or disaster.

So these personal items, folks want to take some time to stop and think, "What are the photographs that are really important to me that I want to keep? What are the school records I

need, small valuables, things like that?" So in addition to those types of documents, we're going to talk in a moment about ones that are going to be really important in a recovery setting.

So looking at home maintenance, these are the types of things that clients can do in advance to protect their homes and their personal property before any type of event happens, whether we're talking about an emergency such as a house fire or whether we're talking about a disaster such as a hurricane coming. So in all cases it makes sense. Make sure that those fire alarms are taken care of. Make sure there's the carbon monoxide monitors are [sic] in the house as well. Dead and dying branches that overhang a home, not only in the event a brisk wind comes along, and something could happen to the home, but also in particular when you're talking about emergencies and disasters, keeping that away from the home is going to be really helpful.

Gutters are one of these things that it's really interesting all the challenges that gutters can present on a home and they're so common. But they're actually the source of a lot of water damage if gutters are not cleared out. If you live in an area with a lot of rains or a hurricane comes around, it can back the gutters up. That can lead to water intrusion. If you live in an area where you might be having blizzards and snowstorms, same thing if the gutters aren't clean and there's water in there, you start getting water backing up. If you live in an area with wildfires, if you have a lot of debris in your gutters, that can be an easy entry point for an ember to land and then that wildfire can get ahold of the home as well. So anyway, gutters. Really important things.

Securing your home -- again, if there's enough time in advance of a disaster, there's several things that can be done to help prepare the home for the disaster as well. So getting those refrigerators and freezers to the coldest settings so that that cold will last as long as possible. Unplugging all unnecessary appliances, leave your cell phone plugged in as long as possible, but unplugging all those other unnecessary appliances so you can prevent things like surges and all that from destroying personal materials. Then, storing ice if you have space available for that. So if there's some coolers, empty coolers, sitting around the house, you have space for ice. Having that bathtub be clean enough to store water. This may not be water that you end up drinking, but it could be water that you need for, kind of, other household functions.

Talk about storm shutters, bracing of doors, securing garages, elevate furniture. Real important when you're dealing with outdoor items, if it's small enough to bring inside, bring it inside. If it is not small enough to bring inside, get it tied down, because it just becomes a projectile otherwise and that could be bad for your home. That could also be bad for your family. That could be bad for your neighbors and their households and families.

So the financial documents I was talking about. In the context of a recovery process, it is really, really, really important that your clients have these types of documents available for when they go to -- maybe there's some program -- a lot of times federally funded, not always, but a lot of these programs are going to require a lot of documentation to verify ownership and things like that. So it's really important in advance to get ahold of these documents, get copies of them at a minimum, put into fireproof and waterproof boxes and/or maintained in a bank safe deposit box.

So another wrinkle in the disaster preparedness and emergency preparedness world is checking in on insurance and working with your clients on, "What are the coverages you have?" Making

sure that all these assets are covered before a disaster or emergency comes around. So as we're aware, there's insurance on the home, homeowner's insurance. For those in flood and earthquake areas, there's a whole other set of insurance that needs to be worked with. And then, insuring your belongings. In the context of the homeowner's insurance policy, making sure that there's an adequate coverage for belongings and/or renter's insurance policies that may be needed. Outbuildings, those garages, storage sheds, those kinds of things, automobiles, and then your boats, and any other recreational vehicles that might be around the home.

So another important part of this is making sure that these polices are from reputable providers. Most states have a department of insurance or something similarly named where you should be able to obtain lists of the insurance providers in the state. And so you just want to make sure and do a cross reference check, see that those folks are basically allowed to provide insurance in the state. Yeah. And then, again, talking about these coverages, making sure that all these disasters and hazards are covered. And then, even walking your clients through, "So what is not covered in this policy?" Which also starts to speak to having some emergency funds available where if some things are not covered in the policy you may need to dip into your emergency funds to just get your family, your household, back to living in the way that they would like to live.

And then you can also help clients reduce future risks through those things like discounts on smoke detectors, alarm systems, things like that. And then another great service you can provide to your clients is helping them understand what that process looks like for notifying the insurance company about damage.

So just circling back to some of this, it's real important to review what your client's plans are. So again, you might get them started in group education, then they need to go work with their family and then revisit with them. Help them identify gaps, things they may not have covered yet, and help them make adjustments to those. Then, we're going to go over some of the tools and resources that are available to you. There's also a lot of tools and resources to assist your clients and there's a lot of overlap between those and I think you'll see that when Oliva starts speaking in a moment. So then you can discuss other service offerings that your agency provides that may be able to help your clients prepare.

Olivia Healey: Where -- what I was saying before the connection dropped was the intention of our Mentimeter questions and noting, kind of the role you guys are going to have to play as trainers. So I'm noting the first question was surrounding what type of disasters are in your area. The training materials that you provide will be customized to respond to disasters that your clients will face. And then noting kind of how frequently you provide disasters also helps us contextualize how we're delivering our training to educate you guys on how to do it. But also noting on the [inaudible] Stephanie here [inaudible] wildfire seasons. Those are also really important and to know when -- what frequency to provide this training to your clients because training itself is a very much prepared basis for your clients, versus a response to a disaster. This will help them be able to mobilize and be prepared to deal with the outcomes of a disaster.

This slide summarizes, kind of, the point of a group education session and what is going to be asked of you. The most effective way of delivering a group education session will consist of a presentation and then an exercise to kind of apply the knowledge and see this disasters at play

more. Scott, through his delivery of identifying the different resources, really came from experience that he's had and also just being able to showcase, "Why do you need those insurance documents?" Other people have maybe gone through of not having those insurance documents prepared and now that knowledge is built into the foundation of your curriculum, so your client doesn't have to face the hardships of not having those insurance documents after a disaster.

We've noted on the screen that we are going through a process of translating materials continuously as they're needed in response to disasters that are happening in our nation. And I'm going to provide in the chat box a link to our session materials again for today because that's really what we're going to focus on here for the remainder of the session. So that link is being added now if you weren't able to get it earlier. And I'm going to pull it up on my screen just to show you but our slides that I'm showing on the screen right now are the slides. And then we've also brought all the materials onto the Hud Exchange to show all the resources that you can download. And I'll let that load in the background, and I again, apologize for this mishap.

The PowerPoint slide deck will go through all of these different elements of the presentation. As part of the presentation we showed you earlier and being able to contextualize the difference of an emergency and a disaster. And then being able to educate on all of the different principles. These are what is really needed in making that picture for your clients and you'll see this information in the presentation that we have for you guys.

So on my screen right now is one of those tools that I mentioned that you can download. We have it set up where it should be really easy. And knowing what parts you're asked to customize and be able to deliver this and feel empowered to delivered it because you have all of the resources and tools. So throughout the deck that's a resource for you guys, anything highlighted in green you get customized to your own organization.

And that will be consistent throughout the whole presentation. For the content portion of your group education session, in the bottom in the speaker notes part of the deck, you'll see these key points, common questions and concerns that we've had when we deliver the session materials and then any training tips. So points to emphasize, where people normally get confused, all of those elements will be illustrated during your delivery.

I'm not going to go through all of this. You'll see that the content portion is much longer than the one we went through today. And that's because, as housing counselors, you've had context to these disasters. You can also ask your clients before it started if they've been impacted by a disaster before because that helps understand the element of the emotional distress that a disaster places on an individual and you can weave that into your delivery style. You'll go through, and again, just throughout anywhere where green, you customize it and make it just as easy for your client to respond and prepare. And the respond part is at the time of the disaster they would have had all the prepared techniques in place.

I'm going to bring us down to the portion of this deck where it'll transition you into that workshop component of the presentation and that's going to be at the bottom. So that's that 45 minutes we had on the screen earlier. So an hour and 15 minutes for this presentation and about 45 minutes for the workshop part.

So the workshop part is really going to be surrounding the disasters that will happen within your locality. So we have this presentation -- or this Word document -- that'll show the individual emergencies. Those are going to be applicable to everyone's clients. That's anybody can be faced [sic] and dealing with this hardship. And being able to describe what that will look like and then acknowledge different resources or provide more educational outreach materials for that as well.

The community wide emergency events are the ones that you're going to really hone in [sic] for your locality and pick the ones that are going to work. And you're going to use this document to influence your slides so that you're when walking through that emergency preparedness plan with them, they'll be able to know all the different disasters that they have to prepare for.

Another concept relating to the disaster specific -- I did mention those emergencies are applicable to all. For some of the disasters, you'll see in the trainer notes, you can use tornado as an example. Not that it happens everywhere but it has the possibility to. Being able to walk through that as a risk or a possibility is a good idea when doing this session with your clients.

Scott did a really good job emphasizing this so I'm going just touch base on it for a quick moment. Your job is to do this session, to education on everything they're going to experience, contextualize the why. Knowing that it's up front going to be a lot of work or it'll be a lot of work that you're going to support them through and making sure that they have everything prepared. But after the session they have to go home and implement the changes. They have to do the kit preparations. They have to do the gathering of resources. And all of that is really critical so they're able to respond in case of a disaster or an emergency.

To support the delivery of the content specific and contextualizing disasters, I'm going to run through a series of resources. For the rest of my presentation, I'm going to do a screen share of where things are located on the HUD Exchange. And the reason that I have chose this as the style is based off of current response.

A lot of training deliveries are happening virtually like we are today and not necessarily inperson. In-person you can still showcase resources the same way but this shows kind of how we can do this in a virtual setting. The slides that are on the HUD Exchange will be the screen shot version of everything I'm going to cover but just want you to feel like you can access these materials readily on the HUD Exchange, or if you want to, you can go directly on the slide deck and do the direct links yourself.

And as I mentioned earlier, this is kind of where you get those presentation templates and handouts. And so we have this guide that will walk you through the overview of both of those materials that I mentioned and then also show you all of the different versions that are able for download. So on that exchange we have a best -- we have the housing counseling landing page that I'm sure you all are aware of. But specifically, we have this disaster recovery landing page, and it overviews the news and resources, our past trainings, as training will be there, and then it also has our toolkit.

I love talking about the toolkit. I'm sure if you've seen me on a webinar before I talk about it all the time. It's because I'm so proud of it. It's conversations with housing counselors like yourself, that's how we developed all of the tools and resources within this toolkit. The toolkit provides an overview of preparing for and then a response to. Again, your group education session is all in this preparing nature.

So that's what we're going to go through. If you haven't seen the toolkit before, I definitely recommend reading it and making sure that you're aware of all of the wealth of the knowledge that exists. The beginning portion of the [inaudible] of the toolkit is going to be getting your agency ready. And then after your agency is ready, you're going to get your community ready, and then it's to the clients. I'm going to the highlight the resources associated to the community-preparedness and client-preparedness because they go hand-in-hand with this delivery style that you're going to do.

So in the Community Preparedness, you'll see on the right hand side -- that's where you find your tools -- those are all downloadable resources. And then there's also a lot of written text that provides the contexts that you need for those materials. So the overview of the housing counseling disaster recovery services provides a list of challenges clients face with disaster recovery along with counseling resources which may help them and other disaster recovery services.

Partners for Disasters Recovery will help prepare you and agencies that are available for your clients after a disaster. So part of your group education, if you let them know about these partnerships in advance, you're giving them their next steps after disaster happens. And this could be the agencies that they contact to know if they're going to do an in-shelter or if they have to evacuate. It's also the agencies that provide maybe financial assistance post-disaster. Those are the kinds of partnerships and tidbits that you can weave into your education session with your clients.

The Sample Promotional Flyer is also just an advertisement tool for you to show all of the ways that you can help these clients after a disaster. You're part of that partner for disaster recovery. You guys are part of the key to success after a disaster.

Then transitioning us to the Client Preparedness, you'll see the tools again. We have the Financial Preparedness Checklist Tool to help access the financial ability; the Home and Family Preparedness Fact Sheet, which is a comprehensive list of the household items that they should have ready for a disaster and it'll help aid in a smoother recovery; and then the basic home maintenance. Scott illustrated some of these concepts in his delivery, how keeping up with these items or you providing services leading up to or preparing for a disaster will hep make the recovery process smoother.

One item that's not mentioned in this toolkit -- and again, part of me being so proud of this toolkit is based off of your needs and the DART Team that Stephanie illustrated earlier is consistently trying to provide a response for everything that you guys need to be successful. We created this one-pager client resource in our latest bridge delivery, and this provides a really high level overview of all the concepts you'll have in your group education. So maybe this is the flyer

if you're at an in-person event, that you hand out and it's a take-home item for somebody to take home. Knowing that all these things exist will help you be successful.

There's a lot of information and it's needed. And being able to follow up afterwards is the key piece. And that deck has all the additional notes, the one-pager on how to use the deck, and the workshop assistant tools will help you be really successful in your delivery. Going through these resources, reviewing this training if you want to know what, "What did Scott say about keeping water fresh? Or what do I do with my cell phone?" All of those pieces are all going to be captured here so you can feel empowered to deliver this successfully.

At this point, I'm going to invite Scott and Sid back online to go through any question and answers that we've had in today's session and I'm happy to showcase any materials or go more in depth on a certain resource if you haven't submitted a question yet, if there just needs to be a little more context around something.

Sid Alvarado: Hi Olivia. It looks like we don't currently have any questions in queue in the Q&A box. So we definitely want to invite folks that, if you have any questions, it looks like we're getting some great comments though that there are many organizations and housing counselors the information that we've provided to be really useful. It looks like there are some questions also surrounding the links where this information is which we've also provided.

So it looks like we have some questions that are coming in now about the links and where we can find the community resource page. And it looks like we have one question about flood insurance, doesn't really go into too much detail, but there's some questions maybe surrounding flood insurance, possibly being able to give some more information and insight there. So if you haven't already, make sure that you're using the Q&A box and not the chat box to ask any questions that you have.

Olivia Healey: I can touch the base on one of those. So the majority of those high-level resources that I overviewed are all going to be resources for download within the toolkit. So make sure you go into that toolkit on the HUD Exchange. It's also linked in our presentation. And then you're able to download it in these gray boxes. And then also at the bottom we made it really easy for you guys to download them all if you feel that it's easier to read it in print. And then each of them specifically.

Sid Alvarado: Okay. And it looks like there's a question for you, maybe, Scott? It says, "Does the storm have to be named to be considered a disaster?"

Scott Ledford: Well, there's a practical and I guess I'd call it a more legal answer to that. So I would submit that a storm does not need to be named to be considered a disaster by a lot of people. However, there are rules around with a presidentially-declared disaster, what happens after that. For example, FEMA has things that they do. It may become HUD funding will go to that community as well. So a presidential declaration does have meaning and it also releases -- if you're on the HUD Housing Counseling list serve, you get notified a lot -- and it's a great service by the way, so if you aren't on it yet I highly recommend getting on the housing counseling list serve where they will notify you about the presidential declarations and what flexibilities are

provided as a result of that declaration. All of that said, getting back to this notion that a disaster does not have to be named, but in order for certain things to flow there does need to be a presidential declaration.

Sid Alvarado: Okay. Thank you so much for that, Scott. Okay --

Scott Ledford: Oh, and there's a comment added that the state can declare a disaster even if it's not declared a federal disaster and that's very much the case, too.

Sid Alvarado.: Okay. Thank you for that clarity. Okay. We continue to invite you to ask any questions. It looks like right now there are not currently any questions from our audience here. However, there continue to be praises in the information and the resources that we provided. It looks like this information has been very helpful to a lot of the housing counselors that are here. And they're looking like they are anxious and excited to use some of the resources that you pointed out, Oliva.

Olivia Healey: Awesome. I want to just add the link one more time into the chat in case you haven't been able to access it. This is the link where you can download all the materials so this presentation and all of the resources that we provided for you. The recording and the transcript from today's session will be uploaded to that specific link in a couple weeks -- or within a couple weeks so you'll be able to rewatch this material. And knowing that this is a lot of information that we shared today, we're well aware of that and that's why we've built the deck and the handouts that go with it to be as kind of self-explanatory after today's session so you can take the time that you need to really customize it for your clients.

And, always willing to provide additional guidance and resources. As Stephanie mentioned, the DART Team is really here to support you guide as housing counseling agencies and counselors and you can always e-mail them at the e-mail provided on this screen right now for additional follow-up or work pertaining to disaster recovery. But yeah, and this is where you can find that direct link to the bridge handout that I provided because I did mention it wasn't in the toolkit. So that is located here as well. And the bridge is a wonderful resource at large if you aren't aware of it.

But I don't believe we have anymore questions that are here so we'll close out our webinar session for today and really appreciate you taking the time to join. And good luck at your own future delivery. And if you've already been giving group counseling on emergency and disaster recovery, I hope you learned some more tips and tools for today. So thanks Sid and Scott and thank you all for attending.

Sid Alvarado: Thank you.

Scott Ledford: Thanks, everybody.

(END)