



Office of Housing Counseling

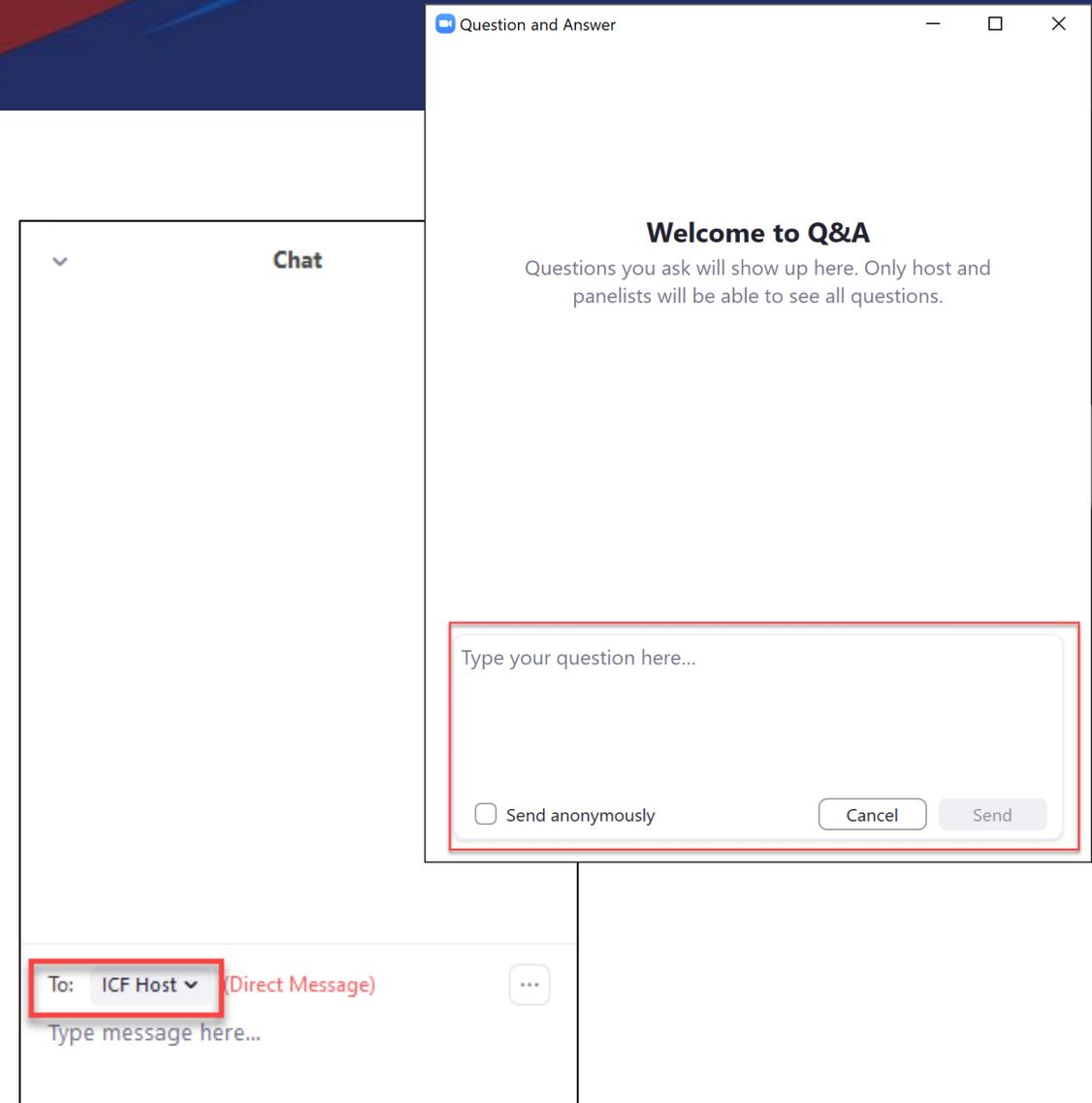
Disaster Preparedness and Recovery for Housing Counseling Agencies

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

November 15, 2022

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Materials

- The PowerPoint has been posted for this session. We will provide the link in the Chat box.
- Webinar materials are posted on the HUD Exchange in the [Webinar Archive](#) 7-14 days after the live webinar
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Housing Counseling Webinar Archives

Page Description
This page contains links to the archived versions of previously recorded webinars presented by the Office of Housing Counseling. In order to listen to the archived webinar, you will need call the 800 # listed and enter the access code. Any course materials, including the PowerPoint Presentations are also posted. You should have the presentations available when you listen to the webinar. If you have any questions regarding the webinars archived on this site, please contact [Virginia Holman](#).

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- Audio replay numbers are only available for 12 months after the date of the webinar
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Webinar Title and Link	Description	Date
Fringe Benefit Costs	This webinar discussed the Office of Management and Budget's (OMB's) cost principles related to fringe benefits and how to properly document and calculate fringe benefits.	February 15, 2022
Training NOFO Grant Execution	This webinar was recommended for all grantees awarded funding under the 2021 Housing Counseling Training NOFO (TNOFO).	February 8, 2022

Webinar Certificate

- Webinar attendance will be marked following the live webinar.
- Once attendance is marked you can print a Webinar Certificate by logging into your account and going to your [Learning Transcript](#).
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Housing Counseling Webinar: 9902 Form and Toolkit - Revision Highlights, Tips, and Tools

Close Record

Progress: Completed **Status:** Enrolled **Required:** Yes **Duration:** 1 hour

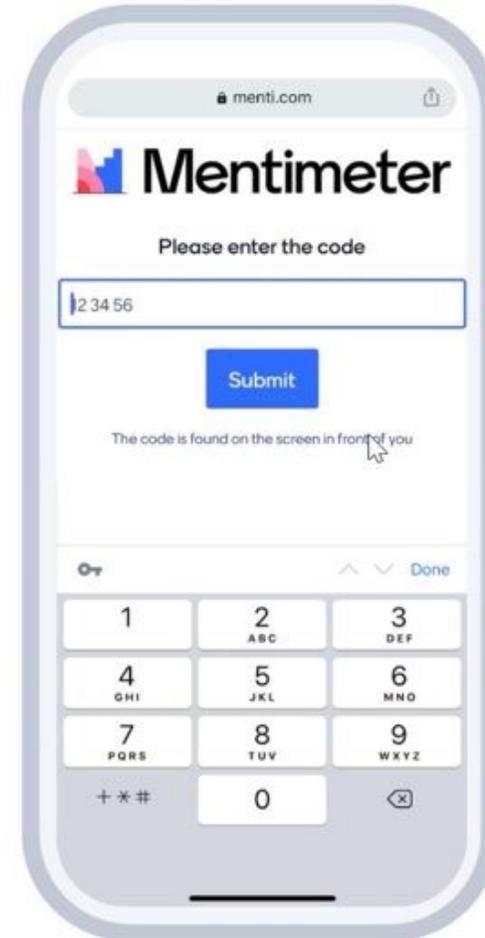
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Class Sessions

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 using your computer or smart phone.



**Time for
Mentimeter!**



Presenters

- **Clair Weatherby, Jasmine Lewis, and Sue Southon**, ICF, Technical Assistance Providers
- **Virginia F. Holman**, Office of Outreach and Capacity Building, HUD's Office of Housing Counseling

Agenda

- HUD Welcome
- Organizational Preparedness and Recovery
- Community Preparedness and Recovery
- Client Preparedness and Recovery
- Resources
- Q&A



Jerrold H. Mayer

Director

Office of Outreach and Capacity Building

HUD's Office of Housing Counseling

Disaster Assistance and Recovery Team (DART)

- Mission of DART
 - Educate and support agencies to help clients with disasters
 - Monitor operations and aid agencies impacted by disasters
 - Prepare and implement OHC Continuity of Operations Plan (COOP)
- Outreach and Monitoring occur:
 - BEFORE an emergency, OHC reaches out to agencies when a disaster is imminent
 - AFTER an Emergency Declaration (with individual assistance) by FEMA, OHC surveys agencies to determine operating status, assess damage, and evaluate needs. Support is provided as necessary



Organizational Preparedness and Recovery

Organizational Preparedness

- Every agency, regardless of geographic location, must be prepared for emergencies and disasters
- These incidents can disrupt organizational operations, interfere with services to clients, and create new housing counseling needs
- Key elements of organizational preparedness are:
 - Emergency Response Plan
 - Continuity of Operations Plan (COOP)

Emergency Response Plan

- Guides an organization's actions in the initial minutes of an emergency
- Ensures safety of staff and clients
- Identifies likely threats in your community (e.g., hurricanes, blackouts, etc.)
- Details immediate actions necessary to protect lives, avoid injuries, and stabilize the incident
- Outlines key communication protocols
- Remains in effect until agency triggers activities defined in the COOP

Continuity of Operations Plan (COOP)

- Prepares your agency to maintain its essential functions after a disaster event
- Objective is to ensure continuous operations, protect facilities, equipment and records, and facilitate a quicky and orderly recovery
- Identifies how agency can continue operating throughout the recovery process following a disruption
- Implementation begins after agency and staff are stabilized from the disaster/emergency

Considerations of a COOP

1. Identify Essential/Critical Functions
2. Identify Key Personnel and Resources required to perform functions
3. Identify Different Emergency scenarios and services that may be required as a result of each
4. Identify Alternate Facilities or Alternate options (telework)
5. Make Plans to secure documents and personal information

Components of a COOP

There are two types of COOPs – a [Full-Length COOP](#) and an [Abridged COOP](#). Each version of the COOP has four phases:

1. Introduction
2. Preparation
3. Activation
4. Presumption of operations.

COOP Types:

- Full-Length COOP:
Agencies with more than 15 staff members
- Abridged COOP:
Agencies with less than 15 staff members

Organizational Preparedness Resources

- The [Housing Counseling Disaster Recovery Toolkit](#) has guidance and templates for Emergency Response Plans and COOPs
- Tools available in English and Spanish



To ensure that your agency is prepared for a disaster, you must develop appropriate plans, and share them with your staff.

Types of Organization Plans to Address Disasters for Housing Counseling Agencies

The following chart describes the difference between the Emergency Response Plan and COOP, the two documents agencies develop in order to effectively prepare for, respond to, and recover from a disaster in their organization. HUD recommends that all agencies develop these two plans in order to adequately prepare their agencies. Specifically, development of a COOP was a preference point in the FY 2018 NOFA.

Tools

- [Emergency Response Plan Guidance](#)
- [Emergency Response Plan Guidance - Spanish Version](#)
- [COOP Instructions and Template](#)
- [COOP Instructions and Template - Spanish Version](#)

Organizational Recovery

- When disaster strikes, agencies should put their Emergency Response Plans and COOPs into action
- Immediate actions may include:
 - Gather information from local emergency services and assessing facility safety
 - Contact staff to determine their status and safety, and ensure needs are met
 - Determine short-term operational plans
 - Restore agency's facilities and equipment



Community Preparedness & Recovery

Community Preparedness

- Laying groundwork within your community is the best way to recovery quickly and equitably from disaster
- Community preparedness includes:
 - Identifying disaster recovery services
 - Advertising your capabilities
 - Engaging with potential partners

Advertise Your Agency and Form Partnerships

- Reach out to organizations and community groups engaged in disaster preparedness
- Educate potential partners on the role housing counseling can play in disaster recovery
- Consider entering agreements outlining mutual emergency aid and services
- Forge relationships by partnering with other organizations on preparedness activities such as trainings or preparedness education for the community
- Don't forget local and state government partners

Community Preparedness Resources

- [Toolkit](#) resources include:
 - Sample promotional flyers
 - Suggested disaster recovery partners



Work with local community groups and government officials to ensure that they are aware of how HCAs can support disaster preparedness and recovery. Develop a local network that is prepared to support local disaster recovery efforts.

Identify disaster recovery services. Consider the services that housing counselors can provide. Clients may deal with a host of complicated problems such as:

- Loss of employment and income
- Increased expenses from the recovery process
- Loss of important financial documentation
- Difficulties paying their mortgages or rent
- Facing foreclosure or eviction from damaged residences

Tools

- [Overview of Housing Counseling Disaster Recovery Services](#)
- [Partners for Disaster Recovery](#)
- [Sample Promotional Flyer: HCAs Can Support Disaster Recovery](#)

Community Recovery

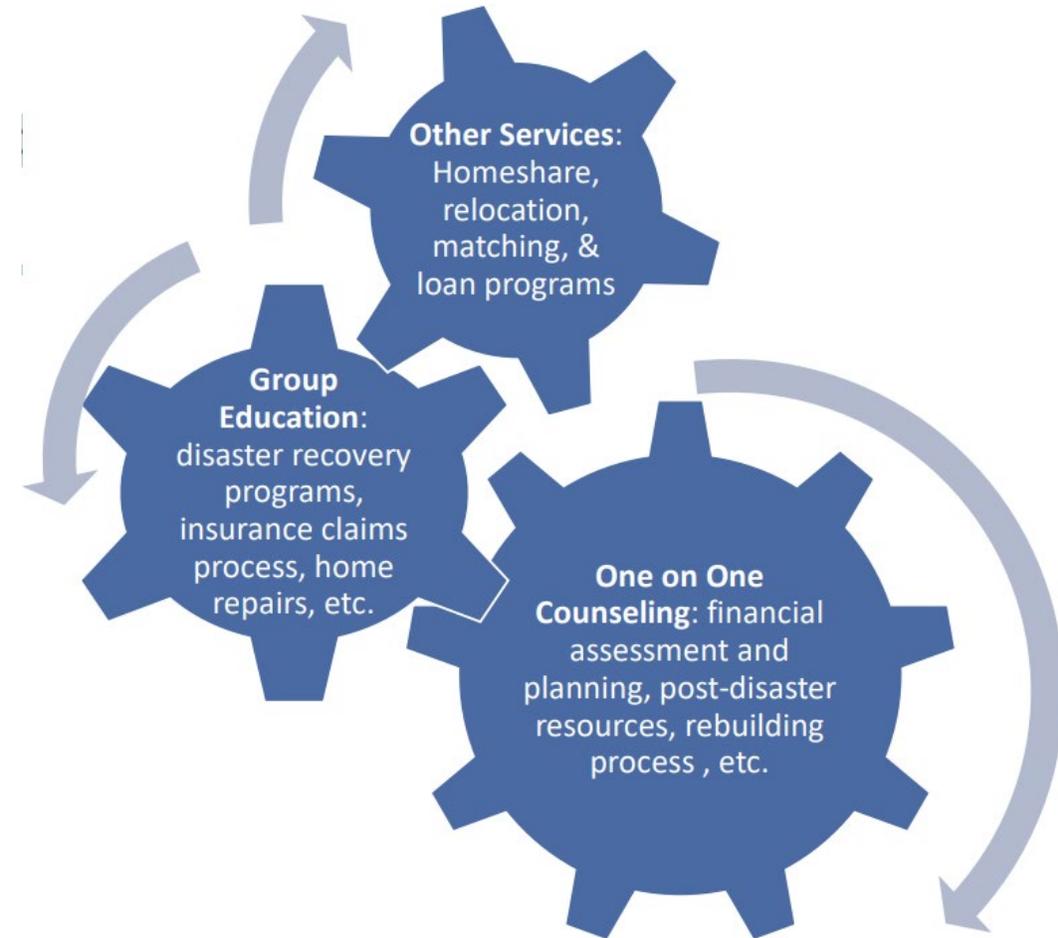
- Four key elements for recovery:
 - Conduct active outreach
 - Check out [Housing Counseling Webinar: Disaster Recovery Through an Equity Lens](#)
 - Assess which services clients need by reviewing agency data and learnings from outreach
 - Work in partnership
 - Access disaster resources

Identifying Disaster Recovery Services

- As a result of disaster, clients may deal with a range of issues that housing counselors can assist with:
 - Loss of employment and income
 - Increased expenses from recovery process
 - Loss of important financial documentation
 - Difficulty paying mortgage or rent
 - Facing foreclosure or eviction
 - Navigating disaster recovery programs

Understanding New Funding Sources

- Community Development Block Grant-Disaster Recovery (CDBG-DR) grantees are “required to coordinate with HUD-certified housing counseling organizations to ensure that information and services are made available to both renters and homeowners.”
 - Note: Public law uses the term “certified” instead of approved
- CDBG-DR grantees often fund housing counseling to support housing recovery program participants



Community Recovery Resources

- [Toolkit](#) resources include:
 - Overview of Housing Counseling Disaster Recovery Services
 - Flyer Template
 - Potential Partners
 - Federal funding sources



As housing counseling agencies (HCAs) stabilize their own organizations, they can participate in a broader community response and offer critical support to recovering community members.

Consider the recovery services needed. In the aftermath of the disaster, the need for client services increases. The agency will have new clients whose housing and finances were destabilized by the disaster, while existing clients will likely need additional assistance. Post-disaster housing counseling services may be extensive. The [Overview of Housing Counseling Disaster Recovery Services](#) provides a comprehensive summary of challenges clients face after a disaster, a list of services to consider, and guidance on implementing post-disaster services.

Conduct active outreach. Community members will not know where to go for help. To reach clients and offer counseling services, HCAs should:

- Post flyers on bulletin boards at disaster shelters, lending institutions, service providers, and temporary spaces being used for disaster recovery purposes to advertise services and warn people of potential scams. A [Housing Counseling Flyer Template](#) is available to help you create an effective, customized disaster recovery flyer.
- Reach out to existing clients by phone, email, text, and social media.
- Team with partners in the social service network who will refer their clients for housing



Tools

- [Overview of Housing Counseling Disaster Recovery Services](#)
- [Turn to a Housing Counselor for Help Flyer Template](#)
- [Partners for Disaster Recovery](#)
- [At a Glance - Federal Disaster Recovery Funding Resources](#)
- [Disaster Preparedness and Recovery Resources](#)

How to Get Involved

- Partner with local organizations such as [Voluntary Organizations Active in Disaster \(VOAD\)](#), local emergency management agencies, other service providers, and your [CDBG-DR grantee](#)
- Outline capabilities and potential post-disaster service offerings
- Share information on community need and how you can assist in meeting the need
- Participate in the CDBG-DR Action Plan process, including providing input and public comments, and encouraging the engagement of housing counseling clients
- Support the response and recovery program implementation and look for opportunities to offer services throughout the recovery process



Client Preparedness and Recovery

Elements of Client Preparedness

- Teach emergency preparedness
 - Understanding the likely [types of disasters](#) in your area
 - Family emergency plan
 - Emergency supply kit
- Ensure clients are [financially prepared](#) and that homes are protected
 - Financial readiness, including emergency funds and proper insurance
 - Maintaining documentation
 - Home maintenance
- Check out [Housing Counseling Webinar: Delivering Group Education on Emergency and Disaster Preparedness](#)

Client Preparedness Resources

- [Toolkit](#) resources include:
 - Client Checklist: Counseling on Financial Preparedness
 - Factsheet: Home and Family Preparedness
 - Factsheet: Basic Home Maintenance



Housing counselors are well positioned to help their clients prepare themselves for disasters, both physically and financially. Housing counseling, be it for homebuyers, homeowners, or renters, should include information about home and family preparedness as well as the financial planning necessary to weather the disruptions created by a disaster. Such planning can set the stage for a more rapid recovery.

Teach emergency preparedness to your clients. Consider including individual and family emergency preparedness in your classes and counseling sessions and encourage clients to create Family Emergency Plans that include critical elements such as meeting places inside and outside the home, a communication plan, a contact person outside the area, disaster kits, plans for pets, and more. See [FEMA's resources at Ready.gov on making a personal and family emergency plan](#).

Tools

- [Checklist: Counseling on Financial Preparedness](#)
- [Factsheet: Home and Family Preparedness](#)
- [Factsheet: Basic Home Maintenance](#)

Disaster Recovery Housing Counseling

- Financial assessment and planning
 - Assess post-disaster situation
 - Address income, credit, debt
 - Develop action plan
 - Work with lenders and landlords to negotiate mortgage or rent forbearance
 - Avoid [fraud and scams](#)
- Post-disaster resources and procedures
 - Understand post-disaster programs and protections
 - Guidance for insurance claims

Coping with Trauma

- Share the [Coping with Trauma After a Disaster Occurs Factsheet](#) with your clients
- Reference the [How to Support Disaster Housing Counseling Clients Webinar](#)

Disaster Recovery Housing Counseling (cont)

- Rebuilding process
 - Guide clients in hiring and supervising contractors
 - Advise clients to pay attention to post-disaster hazards (mold, lead)
 - Connect to resources, including mitigation
- Meeting other health and wellness needs
 - Connect with other social services

Client Recovery Resources

- [Toolkit](#) resources include:
 - Counseling checklists: Household Recovery, Insurance Claims, Working with Contractors, Healthy Homes
 - Factsheets: Post-Disaster Fraud and Scams
 - Coping with Trauma



Housing counselors can help clients navigate the disaster recovery process, access recovery resources, keep their finances in order, and develop plans to repair their home and avoid foreclosure or eviction.

Key areas where clients are likely to need help post disaster are summarized in the [Checklist on Counseling for Recovery](#). Use this checklist to walk clients through topics including:

- **Financial assessment and planning.** Counseling can help households address their post-disaster financial situation and avoid deepening financial losses and debts. HCAs can help clients:
 - Assess the client's post-disaster financial situation.
 - Address income, credit and debt issues.
 - Develop an [Action Plan](#) to clarify the client's needs and goals and determine action steps.

Tools

- Counseling Checklists:
 - [Household Recovery](#)
 - [Insurance Claims](#)
 - [Working with Contractors](#)
 - [Counseling for Healthy Homes after a Disaster](#)



HUD Housing Counseling Program Compliance

Disaster Assistance Housing Counseling Definition

Disaster Assistance Housing Counseling includes all the traditional education and counseling services, where the need for services is created by a disaster, either pending or occurred. A disaster may be a natural or man-made event that is local, regional, or national in scope. These services may be Preparedness (pre-disaster) or Recovery (post disaster). Housing Counseling Agencies can offer these services through group workshops and/or one-on-one counseling. The duration of such housing counseling may be short or long-term.

- Preparedness Assistance Housing Counseling and Education
- Recovery Assistance Housing Counseling

Reminder:

Agencies must offer individual counseling on the same topics covered in group educational sessions, according to the HUD Housing Counseling Handbook

Reporting Disaster Counseling on the 9902

New in FY 2022

The revised Fiscal Year (FY) 2022 [HUD-9902 form](#) includes reporting data for disaster education, one-on-one disaster counseling, and impact of one-on-one disaster counseling. The agency's workplan must include disaster counseling to report the data.

Group Education	One on one counseling	Outcomes
8i. Completed disaster preparedness assistance workshop 8j. Completed Disaster recovery assistance workshop	9h. Disaster Preparedness Assistance – preparing and implementing an emergency preparedness plan. 9i. Disaster Recovery Assistance – referrals to, and the provision of recovery assistance resources for relocation, re-housing, and/or rebuilding.	10h. Households gained access to disaster recovery non-housing resources after receiving Housing Counseling Services 10i. Households obtained disaster recovery housing resources after receiving Housing Counseling Services. 10j. Households for whom counselor developed or updated an emergency preparedness plan.

Prepare and Recover with HUD Compliance in Mind

- HUD recommends that all agencies develop a COOP
 - Optional part of the Agency Work Plan
- Adding Disaster Preparedness and Recovery services to your Agency Work Plan
 - Can be added in advance
 - May be added after disaster, if needed
 - Always seek HUD approval for Work Plan updates
- Disaster assistance counseling may be reimbursed under your HUD Housing Counseling Grant (requires Work Plan update)

Prepare for Programs and Services

- Coordinate with and seek assistance from your HUD Point of Contact
- Estimate volume and cost of disaster recovery counseling activities, including staffing and other direct costs
- Evaluate whether existing staff capacity, systems and procedures can handle the increased case volume involved in supporting a CDBG-DR program
- Identify partnerships with other community agencies to provide post-disaster housing counseling-related services



Resources

Resources

- [Housing Counseling Disaster Recovery Toolkit](#)
- [Disaster and Emergency News and Resources for Housing Counselors - HUD Exchange](#)
- [HUD Community Resilience Toolkit](#)
- [Housing Counseling Limited English Proficiency \(LEP\) Toolkit](#)
- [Financial Preparedness | Ready.gov](#)
- [How do I avoid scams and fraud after a disaster? | CFPB](#)

Resources (contd)

- Housing Counseling Webinars:
 - [Delivering Group Education on Emergency and Disaster Preparedness](#)
 - [How to Support Disaster Housing Counseling Clients](#)
 - [Disaster Recovery Through an Equity Lens](#)
 - [2022 OHC, CPD, and FPM Conference Session: Building Capacity Within Community Development and Disaster Programs](#)
 - [OHC 2022 Community Conference Session: Housing Counseling and the Disaster Recovery Process](#)



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Questions and Answers



Housing Counseling Training Digest

- [Visit the Training Digest on the HUD Exchange](#)
- [OHC Basics Series:](#)
 - Financial Management and Grant Administration – January 18, 2023
 - Recordkeeping and File Maintenance – February 1, 2023
 - Systems Management and 9902 Reporting – February 15, 2023



Housing Counseling Weekly Training Digest

View and register for upcoming Housing Counseling trainings hosted by HUD and HUD's partners.
Content current as of April 18, 2022

Home > Programs > Housing Counseling > Training Digest

Overview

The Housing Counseling Training Digest is updated weekly to reflect training sessions hosted by:

- HUD Office of Housing Counseling (OHC)
- OHC funded training partners
- Other partners that host training sessions of interest to housing counselors

Please email housing.counseling@hud.gov to notify HUD about upcoming training and events for housing counselors.

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Upcoming Training Calendar

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Webinar Archive

View past webinars hosted by the Office of Housing Counseling and access related materials.

Online Training

Access self-paced online training modules, such as Introduction to Housing Counseling.

Office of Housing Counseling



- Find us on the [HUD Exchange Housing Counseling Page](#)
- Email us at: Housing.counseling@hud.gov
- Search for [HUD Approved Housing Counseling Agencies](#)



Office of Housing Counseling

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