

**Office of Housing Counseling**  
**Disaster Recovery Through an Equity Lens**

**Wednesday, July 13, 2022**

OLIVIA HEALEY: Good afternoon. Welcome to our Disaster Recovery Through an Equity Lens webinar. My name is Olivia Healey and I'm a community development specialist at ICF, supporting HUD in the development of tools, resources and trainings for housing counseling agencies.

As housing counselors, your position to support your clients before, during and after a disaster. The deliverables and trainings that we provide are customized in response to conversations with housing counselors like yourself to equip you with the resources, identify partnerships that will support the specific disaster on recovery within your communities.

We have a great session prepared today that will outline the significance of equity throughout the entire disaster recovery process and give you actionable steps to reevaluate the existing policies and plans within your organization to make sure equity is embedded throughout.

To start our session off, we'll review some logistical items. Today, you have been entered in a listen only mode, so to avoid disruptions throughout the presentation you can submit any technical questions into our chat box and our training team will be able to support you in resolving any issues that arise.

And then any content related questions that you have, we request you that submit them in the Q&A box. During the end of our presentation today, we'll address any questions that have been submitted and we'll also be responding to them throughout the presentation today, and those are located at the bottom of your screen.

Prior to today's session, we posted the jack that I'm sharing on my screen to the HUD Exchange I've posted into the deck that I'm sharing on my screen to the HUD Exchange. I've posted into the chat the link to access those materials right now. We recommend that you download the presentation and follow along, taking any notes.

Today's session is being recorded and a transcription is being provided to mirror the recording, and we'll be posting that at a later date to the HUD Exchange at the same link that has just been provided into the chat box.

Once you join today's session, we will mark your attendance through your learning management system account and from there you'll be able to download a certificate to prove your attendance for today. This slide showcases how you'll be able to access the information in coming days after our webinar.

For today's session, we'll start off with a few Mentimeter questions to gauge your current comprehension so we can see how effective this presentation was throughout today's delivery. I will provide the link in the chat for Mentimeter and then you can also join by going to menti.com and taking the code at the top of the screen.

The link in the chat box is a really quick way to access Mentimeter and when you get to the screen you can just hit the like button that you're there. It's that little heart icon in the bottom right. And that code, if you're accessing from your phone, is 69694725 on menti.com.

So again, these questions are really aimed at understanding your current comprehension. That way we can gauge and see how impactful the tips and guidance that we're giving today end up serving you by the end of our presentation.

So this first question that we're asking is merely here to understand is how aware of these programs are in your local communities. So we have listed a lot of the federal programming that normally is shown after a federally declared disaster and so just how aware you are or knowledgeable that these programs exist in your communities or have been there historically in a response to a disaster.

So we're seeing a lot of FEMA and CDBG-DR and CDBG-MIT; some for SBA and some for others.

Okay, so I'm going to take us to our next question and it is an assessment of before coming to today's webinar, has your agency taken the time to assess the equities embedded throughout your internal processes?

And I know that there's a lot of different positions within the agencies of our attendees, we're just trying to understand to the best of your ability have you guys taken this time or know of this process occurring within your agency.

So we're seeing yes, no's and unsure. That unsure category is completely okay and we really do hope coming out of today's conversation that you will have a path forward or ideas and suggestions to take back to your agency and start to re-evaluate those internal plans and find a way to assess for equity.

Back to our presentation, I'm going to invite my colleagues from ICF to join me on camera. I am thrilled and honored to be serving in this presentation with both Melissa and Mary Frances. They're experts when it comes to all things disaster recovery, housing counseling and equity, and I would like to give both of them the opportunity to introduce themselves to you guys.

I think if Melissa, if you would like to go first since you're listed first, I would love for you to introduce yourself.

MELISSA WALKER: Yeah, hi. Thanks so much for having me today. I am Melissa Walker. I'm a senior communications manager with ICF. I support in my role state and local grantees with their community engagement activities to help promote their disaster recovery programs.

I've worked with close to 15 different grantees over the past 15 years and really focus on providing equitable and accessible outreach designed to reach those who are struggling to recover after natural disasters.

And my prior to my work with ICF, I worked with Louisiana Department of Health and hospitals on their emergency response team and I was part of the communications response for Hurricanes Katrina and Rita, which has really provided some great lessons learned that I've been able to carry forward in my career. Thanks for having me.

MARY FRANCES KENION: Thanks Melissa. Hey everyone, Mary Frances Kenion here. I'm based in Southern Maryland and I'm a senior manager at ICF. I primarily worked at the intersection of homelessness and racial equity within HUD's office of special needs assistance programs, working really closely with communities that are intent on reducing racial disparities within their continue of care.

A lot of my disaster recovery oriented work has been centered around the COVID response and recovery and I've been helping communities really transition less from a crisis response to more of a longer range rehousing strategy and operations and response to COVID.

And prior to my role at ICF, I spent about 15 years in nonprofit management and local government across the DC, Maryland and Virginia region, where three of those years were spent as a certified housing counselor and member of the Virginia Association of Housing Counselors.

And at that time, when I held my certification, my primary focus has always been geared more towards Atmos Runners and even people experiencing homelessness, so the financial management, housing affordability, fair housing in Tennessee components of housing counseling services, really happy to be here and Olivia, I'll pass it back to you.

OLIVIA HEALEY: Thank you both. Again, glad they are here and I've had the pleasure of learning from both of you and I look forward to our attendees getting that opportunity today.

So for today's webinar, we're going to have just about three simplistic sections, not simplistic by any means, but three sections of our presentation to guide you through this framework and thinking of how to have equity embedded into your internal processes.

So really spending time to finding a contextualizing equity for the session and at large, and then we're going to dive into the four components that our team proposes as the way to develop a model preparedness and response plan, and then we'll spend time bringing that into what is actionable and what can we do as housing counselors within your agency.

As I mentioned at the beginning, if you submit questions into our Q&A functionality of Zoom, we'll spend time at the end of our presentation answering those questions. Before we dive into the content of today, it is my pleasure to introduce Virginia Holman from the office of housing counseling for an introduction.

VIRGINIA HOLMAN: Thank you very much Olivia and welcome everybody to today's webinar Disaster Recovery Through the Equity Lens. One of HUD's overarching priorities in our strategic plan is to increase equity across all HUD programs and we know that housing counselors play a key role in promoting those equitable outcomes for their clients, and their responsibility is even more urgent in case of any disaster.

OHC's 13 has the leading role in working and educating counselors on disaster recovery and including equity. Today's webinar will explore disaster preparedness and we'll look at ways to promote equity in disaster recovery or housing counseling service. We will give you the information to fully understand equity in situation in disaster recovery and preparedness. And now I'd like to turn it over to Mary Frances Kenion. Mary Frances --

MARY FRANCES KENION: Thanks so much Virginia, and thank you for offering that context around HUD's own strategic plan. When we unpack equity, I want to pause just for a moment to talk a little bit about some of what happened in 2021.

Of course, we had an administration change and at that time there was an executive order, EO13985 that was signed immediately following the inauguration of President Biden. And this particular executive order on advancing racial equity and support for underserved communities through the federal government essentially declared that affirmatively advancing equity, civil rights, racial justice, and equal opportunity is the responsibility of the whole of our government.

And it was a real explicit call to action for all federal agencies to both acknowledge and work to remedy some inequities harbored in policies and programs that have historically created barriers or equal opportunity for groups that we have found that have been historically minoritized and excluded.

Can we move to the next slide please? So I just referenced a term maybe unfamiliar to some of you. Language is very important when we're talking about equity. You can see on your slide what historically minoritizing excluded means.

When we establish a foundation for equity work, it really requires that common language, and you know when we talk about historically minoritizing excluded in the broader sense. In the broader sense of equity, we are talking about those who haven't had access to economic social or political power or representation.

And it's really based on some of the characteristics listed on the screen, but also others that aren't listed like income, education, and it's due to systematic and intentional explosion because of social constructs that continue to really persist in modern day society.

And beyond that common language, one of the things that resonates with me when we talk about, you know, those that are minoritized and excluded have to do with, you know, culturally and linguistically appropriate services, right? And that can cascade across all of those sort of classes and characteristics that are listed on the slide there.

Next slide please. All right, so let's understand equity a little bit. This is a disaster recovery through equity webinar, so I have to talk a little bit about race in the equity context, and generally in any equity work we need with race equity explicitly, but that is not exclusively.

And I want to be clear about why that is and also emphasize the fact that when we say equity or we say we're leading with racial equity, that isn't because other protected classes or other historically minoritizing excluded populations don't matter.

It is just because under and across the depth of all of those categories that were listed, geography, age, gender, sexual orientation, what we find is that even within those identities there are always inequities based on race. Racial inequities persist in every system across the country and without exception.

As it relates to housing, there has been a history of institutionalized racism and housing discrimination. Again, you know, following that executive order that I just referenced there was a memorandum when redressing our nations and the federal government's history of discriminatory housing practices and policies that the administration published in a memo directly to Secretary Fudge.

So we are at a place where we're now acknowledging some of the historical harm that has happened, but again, I want to emphasize that with equity we are seeking to create better outcomes for all, not just for specific population, but it is okay for us to name that there has been some historical harm done.

And as it relates to equitable disaster recovery, you have to understand that history in your specific community because we've got federal history, we've got state level history, and then we've got local context. And there are some of our folks that are a part of historically minoritized and excluded populations that continue to struggle and it looks very different from community to community.

So it's very important to understand that history, understand the different identities of folks that you work with and understand how that history might be impacting present day landscape in your community.

Next slide please. So I used to think of disasters as very nature oriented, wildfires, hurricanes, flooding, tornadoes, etc. until COVID happened. In 2020, I think many of us saw our work shift across the country, and that was no exception for me.

So with that that shift, the meaning of disaster has shifted, right? Because we now know that a public health crisis is also a disaster and requires a specific response in recovery. There is actually a white paper on equity and disaster recovery that's posted on the HUD Exchange.

It's called Equity and Disaster Recovery Mitigation and Adaptation and one of the cool pieces of this white paper is it asserts that disaster mitigation and risk production must become synonymous with an equity reduction and equity making.

This is a huge opportunity. Anytime we have a disaster, although we don't regularly want to have disasters, this creates an opportunity for communities to actually make equity for folks that have historically been left behind in a disaster response.

And you might be asking like well, what does a disaster have to do with an equity in the first place. My answer to you, if you're thinking that in your mind, it is because the effects of the disasters that we see are often inequitably distributed for a variety of factors and that ranges from resource deficits for infrastructure maintenance to large departmental justice issues, vulnerable geography and more.

And then thinking about some of my recent COVID disaster recovery work in the state of Alaska, you know, I just want to highlight them as an example. They are completely detached from the contiguous United States, the community has had several challenges, they have historically had a number of inequities faced by the Alaska native population, particularly in the [inaudible] states and they have some odds working against them.

For example, there are many villages that are remote and spread out with little to no infrastructure or transportation options, borrowing one major highway in the state, you know, it's sea, plane or boats in order to access certain parts of the state.

And in our response, in our COVID recovery response to that as a disaster, we really had to focus on centering the needs of Alaska natives. We really had to understand the data there and we had to understand like mental health and physical needs that looked and felt different compared to some of our disaster work in say Los Angeles.

Next slide please. All right. We've talked a little bit about equity just to get grounding and get some common knowledge established there, but how do we know whether or not there are inequities happening in our disaster recovery context?

I think you can see on the slide there that there are some pretty telltale signs of this in recovery and that includes, you know, certain populations experiencing a much longer recovery timeline. I think my colleague, Melissa mentioned Hurricane Katrina and some of the teachable moments, a lot of the teachable moments that came out of that disaster.

There was a longer recovery time for certain groups during Hurricane Katrina. Also, population loss due to migration or sort of a De Facto displacement that also was one of the elements revealed in Hurricane Katrina.

Many people had to relocate due to that longer recovery time and, you know, not being able to access the housing and general resources or services. Also, generational wealth gap widens. That's also a telltale sign.

Now we're going to pause to hear a little bit from my colleague, Melissa and she's going to talk about some of the exciting work that we had a chance to do in New Jersey. Melissa --

MELISSA WALKER: Thanks Mary Frances. So like many other disasters, Superstorm Sandy resulted in some significant recovery challenges for New Jersey's most vulnerable populations. Specifically, in this case, your limited to moderate income and your limited English proficiency homeowners throughout the state.

The state had community development block grant for disaster recovery funds that were designed to both repair and replace housing that had been damaged from the storm, but also made housing counseling services available on a wide scale.

So to ensure that we had meaningful outreach and meaningful interactions with the people who these programs would benefit and would serve, we wanted to make sure that we were connecting culturally appropriate outreach and also providing in language and adapted resources for these programs.

So to do that, we started with a comprehensive language analysis, language access plan that identified more than 11 significant limited English proficiency languages across the nine county disaster area.

So we took that information and we created maps that layered LEP data along with the damage and income data. And those really helped us prioritize the areas that needed the program the most and ensured that we were able to sure that we were able to provide appropriate staff and resources in those areas.

The example you see on the slide here is one of the maps from Union County and it has all of those different pieces identified there. The lines that you see on the map or census tracts that met the qualified FEMA damage threshold that was required for the program.

The dots, which are a little bit hard to see also indicated census tracts that had more than 40% of the population was low to moderate income. And then the colors that you see on there indicate the highest concentration in this case of Portuguese speakers, where the darkest purple you see is the highest concentration of speakers then on down.

We created maps for all my counties using the top three LEP languages that were identified within each county so we could really see where the resources needed to be and then make sure we had the right ones there.

And those efforts resulted in outreach to more than 100,000 people over a pretty short period of time, I want to stay a few months and more than 266,000 in language and adapted materials distributed out through those outreach efforts and ultimately resulted in more than 1.3 million dollars in recovery aid and services that were available and distributed to those populations. And now I'll hand it back to Mary Frances.

MARY FRANCES KENION: Thanks so much Melissa. And I hope we've been able to provide just enough context about equity as it relates to this [inaudible] with that New Jersey example.

Now, I want us to pivot us to talk a little bit about how we move forward with equity in mind and from this point on in today's webinar, you're going start to hear some reoccurring themes. The way that I like to approach disaster recovery with equity in mind is too much to kind of unpack in a one-hour webinar, but just some really critical elements here that you see up there on the slide are around funding infrastructure, communications, performance and data management, and then field operations.

So we tried to apply these principles and hope that you are able to apply these principles as you think about disaster recovery as housing counselors. So with the funding infrastructure, when there are decisions made one of the best practices is that we don't make these decisions in a vacuum.

We want to ensure that funding decisions are made transparently and really in partnership with those who are most impacted by the disaster. Going a step further, we want to ensure that each decision won't necessarily benefit one group more than the other.

I'm going to keep talking about COVID as a disaster because that's the context in which I work and we have had to make decisions with, you know, the less information than we'd like to have available.

One of the things that we have to do is even in a crisis, slow down that process just a little bit just to create some checks and balances to ensure that the decisions that we are making don't benefit one group more than another, don't leave anyone out.

And one of the ways that we can do that is finding the aging nontraditional partners, make sure that there is a specific, you know, tribal nations organization that hasn't had a seat at the table we should look at inviting them to the table and just piggybacking off of Melissa's example around Portuguese speaking.

If there are Portuguese serving organizations in a community, it would be advantageous to engage and ensure that those nontraditional partners who serve and have that relationship with a specific group of people are targeted and engaged.

And then when we move down to communications, again, we want to have a representative communication strategy to reach a diverse range of audiences. We also want to make sure that, you know, communication formats in a disaster are considered for accessibility for folks that might have a disability.

Moving along to performance data management, data, you know, has limitations, but it's a really bright starting point. And what happens is that if you pair sort of the quantitative data or the numbers with that qualitative data, having those diverse range of perspectives and voices at decision making tables, you have an opportunity to paint a clear picture and to understand what the needs of the community are following a disaster.

And there's so much data that you can look at that can be broken down or desegregated by race, ethnicity, age, gender, geography, so much in terms of rich characteristics that you can look at, you can review your 9902 data for your agency, the census publishes American community survey data, Melissa just spoke to limited English proficiency maps.

And then moving to field operations, one thing that is great is offering a team that provides a cultural mirror to the community that's being served and really including people who have experience wherever possible, so again, those folks that are most impacted on your team.

Next slide. All right. So we wanted to take a moment just to, you know, as a former housing counselor myself, talking about trust. Housing counselors are like unicorns out there. You all have built this baseline of trust and that goes such a long way with communities particularly in a disaster setting.

There are legacy issues of trust that still exist until this day, particularly with government, whether that be local, state or federal, because we talked earlier about some of the historical harms that were caused.

As housing counselors and as housing counseling agencies, you all have established this trust that you can leverage, right? And before we move into talking about, you know, developing an actual model preparedness and response plan, we want to talk a little bit about building on that trust, particularly around engaging those that might not have had an opportunity to be engaged before or participate in developing, you know, parts of the preparedness plan.

Open up those lines of communications, work with those local organizations, I just talked about engaging nontraditional partners, and also be open to constructive feedback, even if that includes criticism. This will only help and strengthen your processes and your service delivery.

I'm going to hand it over to Melissa now, who is going to take us through the development of the model.

MELISSA WALKER: Thanks. So yes, I want to spend a few minutes talking about developing your own preparedness and response plan within your agencies.

So when you undertake this there's really four key steps that you want to consider and we'll go through each of these, but it really breaks down to having, you know, a good baseline understanding of your agency and then also the people that you serve, looking at the plans you have in place and identifying any gaps that you might need to address, coordinating communications and outreach on multiple levels, and then also advocating for the people that you serve. And we'll take you to these and unpack them a little bit more.

So first is that education. It's really important to number one, just look at the demographics. Mary Frances made reference to a number of different data sources. There are so many federally available data sources from the census bureau, LEP data, American community survey that you can really look at to get a good baseline understanding of the groups that are within your community.

Look at the data that you've collected. One of the things also to make sure some of the data that you may have may be very old. So you know, looking at the changes; there's been so much change, especially in the last couple of years with COVID, it is really important to make sure that your data is current.

And then another thing to consider, obviously, there's a lot of data out there on groups, they were very well documented. But we also need to make sure that we have a good understanding of

those groups who aren't represented in the data, who may not have the same numbers to show up in those federal data sets, but who are very important and significant populations within your community who have really specific needs as well.

The next thing is looking at how those demographics really are in reality, how they play out in your community. You know data will only get you so far, but you have to sort of dig a little bit deeper to see what does that really mean.

One of the most interesting things and most important things I think is this rural versus urban consideration. You could have two groups who are pretty much on par with education income, but if you put them in the rural versus the urban setting, you're going to have a lot more challenges in that rural setting.

People who are in urban environments have much greater access to information, to transportation. It is much easier to communicate with them because they are living in such a much closer proximity to where you are.

Those who are in rural situations and rural communities may not have the same access, may not have the same, you know, they could go days without seeing another person outside of their family. So it's very important to understand how those play out in your community and how you can address them both in regular times, but especially in post disaster.

And then the other pieces, looking at how people receive and process information post disaster. There have been very well documented studies on the psychology of a crisis that really digs into how people take in information and process and understand information.

And what you see is that any issues that might exist pre disaster, whether it's language, literacy, access to technology, are just going to be exacerbated in a disaster. People become much more linearly focused and they can't really take in that many messages.

They can take in much smaller pieces of information and they make decisions in a very different way. So having an understanding just of that in general, but then also how it impacts the specific populations and people that you serve is critically important.

Next slide. And then going back to resources. This is one thing that was touched on in our Mentimeter question, is understanding those resources that are available at the federal, state and local levels.

You know there's a great resource over here, this partners for disaster recovery that's on the HUD Exchange that gives a really good breakdown of the types of agencies who were involved in both emergency preparedness and response activities.

And it's a high-level list, but it's a great starting point to see sort of who those players are so that you can then go in and figure out who those people are within your community. Figure out who they are, understand what they do, and then see how you would do within your agency can complement and work together with what other groups in your community do as well.

And then obviously you want to partner with those groups who serve different communities. You know, whether you do the same things or different portions of the community or whether you do complimentary activities that support the same communities in the same populations.

It's really important to understand those connections and know how you can sort of puzzle your puzzle piece things together so you can have a good coordinated preparedness and response plan.

And the next is to look at your own plans and see where there might be holes that you need to understand and you need to fix, so that's looking at the current plans and policy procedures that you have, if you have them.

And then not only just seeing sort of how those plans are put together and making sure that you have all of the pieces you need, but thinking about how some of your standard everyday policies might apply in a disaster or how they might need to change in a disaster, and then making sure that you're ready to revise your policies as needed, but also to make sure that they are current and applicable to today's life.

Again, so much has changed since COVID so we need to make sure that our plans for emergency response are really ready to address those changes and the current needs of the people that we work with.

And then always circling back to making sure that our plans do promote equity, improve accessibility. They reach those languages and the other populations within your community who are going to be very desperately in need of your help after a disaster.

And then coordinating your communications and outreach. This is kind of a two-pronged piece here. Not only do you need to make sure that you have good coordination in place and communications with the people you serve, but having that coordinator communications and outreach with your partners is absolutely critical.

And the time to do that is before a disaster. The absolute worst time to meet somebody for the first time is when you're in a disaster situation.

When you're walking into an emergency operation center or you're trying to work within a place where you're triaging individuals who are coming in and need a service, there are so many things that are happening that makes the introduction period and trying to figure out who's who and who does what, it just really complicates a response and really ends up impacting the people who need our help the most.

So having that communication, knowing who the people are, picking up the phone, just making a phone call, make cold calls, I mean it's amazing what you can do from making cold calls. GO to meetings, get involved in the different networks within your community so you can really be ready to work with your partners when a disaster does happen.

And then of course, we also have the communication networks that we need to put in place with the people that you serve. You need to understand how they received their information, not only how they receive your information everyday situation, but how they receive information, where they get their information from when a disaster happens.

Whether it be a natural disaster, public health disaster like COVID or anything else, and also recognize in a natural disaster you may not have the same information networks and information technologies that we do now.

Cell services goes out, power goes out, it's much more difficult to communicate after a disaster, obviously. The other piece of that, that is really critically important especially with some of these vulnerable populations that we look to serve and to help is understanding what their social networks are.

One of the things that we find with many audiences, but specifically with limited English proficiency audiences is that they tend to really get their information from local in person sources.

Sometimes they also would find out, finding out that in language newspapers are also a very critical source of information that may or not be helpful to you in the immediate terms after disaster, but when you get more to past the response and more into recovery, those are places to look as well.

But with the social networks, you need to have that trusted source of information. So it's really important to understand those connections, understand who the cultural and community leaders are so you can work with them and have a good way to extend your message through a trusted source.

Another thing is an agency who receives federal funds. You have an obligation and a requirement to make reasonable efforts to provide language assistance to people who are limited English proficiency.

This is something that has been in place for many years, but there are some recent guidance that's indicated over here on the left that will help you have a better understanding of what that means, what your obligations are, and how to fulfill them.

And then over on the right, there are a number of resources that are available on the HUD Exchange just to help you better understand those limited English proficiency audiences and the types of information and resources that you're going to want to consider and be able to provide and then advocating for the people you serve.

You know, I think Mary Frances touched on a really great point of you guys. You guys are a unicorn. You have a tremendous amount of access and trust built in with these audiences and also in a disaster you're going to be that on the ground resource who can often identify very quickly the issues and the needs and anything that needs to be considered or any problems or challenges within the response.

And you need to take that information, use the connections that you have at the local government level to identify those problems and propose solutions to your local government organizations and the leaders, the decision makers within your communities.

And it's important to understand that you know, you're going to have a unique understanding of the challenges that your clients have, that people, that your local government and your people who are sitting in emergency operation center may not have that same understanding.

We hope that they have at least a good general understanding, but you're going to have such a deeper level of information and connection that you're really going to be able to advocate for the people you work with.

Next slide. And then so I'm going to talk a little bit about developing your emergency response plan. So this is the plan that is going to really give you the framework and the guidelines for how you and your agency will respond when a disaster happens.

The primary goal of this plan is to ensure safety of the people you serve and also the people you work with. And this is that plan that's going to happen right after an emergency. One of the missed numbers or misunderstanding is through the difference between disaster response and disaster recovery.

Response is that part that happens right after the disaster and this is that plan that's really going to give you the guidance to take those immediate actions to keep renewing your staff's aid to help people in the best way possible and then also to try to get things back to a sort of stable level more quickly.

And also, there are some resources on the HUD Exchange for developing that emergency response plan, discussing right guidance that you can look at to build your end plan. And then the other piece that you'll want to consider is the continuity of operations plan or the COOP.

It is the plan that will give you that guidance of how not necessarily what you're going to do to help others, but how you're going to continue to operate after an emergency or disaster. You often, like I said before, you may not have the same telecommunications capabilities that you had after a disaster or different services may not be available.

So it's understanding, you know, how to make sure that your facilities continue to run, that your staff can still come to work, and that you got a good framework for who's going to continue working, who's going to be first on scene, just to make sure that you can continue and it's in as much of a normal working fashion throughout the disaster, and then also return to your regular operations more quickly.

Again, there are more resources on the HUD Exchange for pinning together that continuity of operations planned. And now I will turn it back over to Mary Frances to talk about your role and actions.

MARY FRANCES KENION: Thanks so much Melissa for talking through how to develop a model for preparedness and response plan. So now let's talk about the role of housing counseling agencies in action.

Next slide please. Perfect. So step 1 is to check out the disaster recovery tool kit. There is one specifically for each of you right there on the HUD Exchange and what it boils down to is you all will be better positioned to support your community in a disaster and disaster preparedness and recovery if you are prepared yourself.

Again, I'm going to keep this thing going. Housing counselors have the skill to work with folks of all different backgrounds including those who have been historically minoritized and excluded, those that are hard to reach, whether they be disabled, elderly, non-English speakers, folks that are at risk of homelessness.

You each have extensive knowledge of local, state and federal resources for addressing housing needs. You've got a strong community of referral networks and you're just some of the perfect position to help people really prepare for emergencies or when a disaster strikes.

You also have the opportunity to really provide, you know, disaster preparedness assistance workshops or a disaster recovery workshop, in addition to those one on one counseling services. Whether it's in the preparedness or recovery assistance space, that would really help impacted members of the disaster gain access to either recovery housing or non-housing resources. So you are a huge link in a disaster recovery.

Next slide. So again, when you're preparing books that you work with for disasters, you want to talk to them about emergency preparedness. We want to help clients be more financially prepared, make sure their homes are protected and that's going to look different, depending on where you are situated geographically.

I know right now in the southeastern region of the United States it's hurricane season, June through August. So there is I think of a 65 percent increase in the forecast for hurricanes this season, which is frightening. But we have an opportunity that we can leverage through the toolkit by really preparing clients for disaster.

So there's a bunch of resources for you to consider that are linked in the presentation in that financial preparedness space, but also home maintenance and just preparing individuals and families in advance for disaster.

Next slide. Creating local networks and you've heard myself, you've heard Melissa talk a little bit about expanding networks happening to nontraditional partners, you really want to work with the local agencies around you to advocate for the services that each of you provide, but particularly in the disaster recovery context.

You all are more than capable. So please start to, if you're not already engaged with potential partners in the disaster recovery space, because they need you. They need you, they need you.

support. They need the trust that you have. And they need you to make sure that no one is left behind in a disaster.

Next slide. So when we are thinking about addressing equity in disaster oriented counseling, what we can do is help reduce some of those disparities. A big one is generational wealth. You might have heard a lot about the wealth gap.

They are very persistent throughout the country and, you know, you can help client's families, individuals identify estate issues and make a referral to legal services. For the aging population, you can keep the abreast of emerging scams. That is something people both with disabilities are who are part of the aging population are often targets for scams that rob them of their money.

Also important to understand recovery program rules, which can be very complex and, you know, we talked about the history of harm and the mistrust that's still there. We do need to understand that clients might be skeptical of receiving government assistance.

They may not be interested in jumping through some of the hoops that are regulatory requirements. Build relationships with the staff that are doing the recovery work and help support your clients understand the benefits of the particular government assistance that might be available following a disaster.

We also want to help clients identify opportunities. So it's much of the same work that you're already doing, generating resources, referrals, making those connections for people. Think about accessibility or aging in-place elements as a part of disaster recovery and rebuilding.

And then, federal mortgage relief for modification, we seen a lot of this with regard to COVID specifically, you know, and that assistance has been really critical to help people that were behind on mortgage payments.

Next slide. Last, but certainly not least before we kind of transition in to Q&A, it is incredibly important to know the existing laws and regulations that kind of govern HUD programs. So we know that we cannot discriminate in our service delivery or administration of benefits and that's across all of the federal protected classes.

I just want to note that there are some state and local governments that have additional protected classes, so you should really be familiar, not just with the federal laws and regulations that govern our work, but also with the local and state contacts.

One of the other pieces that is under the Fair Housing Act, affirmatively furthering fair housing or AFFH, HUD programs and activities have to be administered in a manner that does affirmatively further the policies of the Fair Housing Act.

So that means we have to provide access to an effective planning approach to aid program participants that really want to take meaningful actions to overcome any historic patterns of segregation, we want to promote fair housing choice and really foster inclusive communities that are free from discrimination.

So when we hear AFFH, just keep that in mind. And of course, let's not forget about Section 504 and also Americas with Disabilities Act. The people with disabilities and full disclosure have a son with a disability, so I'm very active in a disability advocacy space, but people with disabilities are one of the largest, if not the largest groups of historically minoritized and excluded members of the population.

We have to provide accessibility features or make alternative reasonable accommodations of persons with disabilities. So do keep that context in mind as you are planning and preparing for disaster that we have to adhere to that. Now, I'm going to go ahead and turn this over to Olivia.

OLIVIA HEALEY: Thank you Mary Frances and Melissa for your presentations today. As we transition into the Q&A portion of our presentation today, feel free to submit any questions, seek advice, anything that you would like to follow up on in relations to the content that has been previously delivered.

As I mentioned at the beginning of today's session, it's really important for us to provide a framework for you guys to have actionable next steps to take back to your agencies and individually and be able to apply them and further along your disaster programming and also advocate at the local level across organizations that you work with and building partnerships and assessing the response that your community has had to disasters historically or your plans for future disasters.

Throughout the presentation as we moved through the content, on the right hand side of the screen in a chat box, there is indicated resources that coincided with the specific topic of each slide and then this slide and the following slide are additional resources to further extend your knowledge or build comprehension around equity at large.

And so, it's not expansive to all of the incredible resources that are out there, but it is your own internal agency to build and constantly learn from past knowledge and build upon it to broaden your understanding of equity and what that truly means.

And so, some of these resources were mentioned as talking points throughout our presentation, but they are great next Step in just building this framework and understanding and understanding equity at large and across federal programming.

And then again, on this slide, there's a couple trainings that we're pointing to directly and then a book for the Q&A portion I'll invite Melissa and Mary Frances online. Again, if you haven't had the opportunity to submit a question, do so.

I think from the starting place, this wasn't planned, but I was taking notes, I always learn from the two of you, I would love to invite participants to share maybe like their biggest takeaway and the chat box as an actual next step or just something that they learned today that they didn't know about prior to the session.

And so, if you could post that in the chat box. Mary Frances, like one of the things that I write down the [inaudible] is actually taking the time to slow down and evaluating your preparedness plans, partners that haven't really been invited to the conversation before, and making sure that all of these different perspectives are brought into your planning period or process and evaluated for your next phase of disaster response or recovery.

And if you guys could provide those responses in the chat or any questions that you may have. Vulnerable geography. Yes, that's a great point and I think Mary Frances the example you gave of Alaska really helped visualize that as one example of the challenges that they're facing and what should be thought through and preparedness plans.

MARY FRANCES KENION: Yeah. And while we're waiting for more responses to come up in the chat or questions, I just want to pull on that thread a little bit with Alaska and the vulnerable geography that they have. One of the things that we did as a part of our rehousing strategy was really centered around that fair housing like choice piece, the housing choice piece.

So as we were helping the community, we were working with Anchorage specifically, identify ways to transition folks that were in their mass care shelters into permanent housing, we had to be really intentional about identifying rental housing that was both affordable, but also accessible.

Not in a [inaudible], making sure that there was access to what limited public transportation is available within the city limits of the municipality, and taking care and consideration do these units accept pets, because oftentimes that's a barrier. People want to keep their pets with them or reunify with their pets.

So really small considerations, but really impactful when you're working to support an equitable disaster. Also, making sure that we're not concentrating people in one particular zip code that might historically be home to the majority of affordable housing and really giving folks that choice to be mobile across zip codes with that affordability piece, although stock is very, very limited, but it's not impossible.

There are ways that you can approach this in a way that attracts, you know, sort of mom and pop landlords who are responding to disaster that are willing to work with folks that have, you know, again, have been historically minoritized and excluded.

OLIVIA HEALEY: Thanks Mary Frances.

MELISSA WALKER: And just to add on to what Mary Frances was saying, that is something that HUD has historically really focused on with a lot of these disaster recovery programs.

They have their small rental repair program where it is for those mom and pop landlords who might have a multi-unit dwelling or underoccupied dwelling to be able to repair those damaged units, but then also they have a stipulation that's in place that in order to get those funds, you do have to, you know, do equitable marketing, you have to offer it at a fair or at below market rate

rent for a number of years in order to be able to qualify for those grants and they've incredibly successful.

OLIVIA HEALEY: Thanks Melissa. I'm just looking at our time. I'll move this forward in our presentation here. Thank you for those that have submitted a question into the Q&A box and then also the chat box.

For kind of next steps, I think there's a lot of next steps for you guys to grab from our presentation, but a larger not disaster recovery specific, an equity focused specific next steps, I do want to shed light on our training digest just for resources at large for housing counselors.

This hyperlink will bring you to all of the upcoming trainings, but there's two that I want to showcase right now. So upcoming later this month we have three really impactful conversations for increasing access to pre-purchase housing counseling and so those are one session each of the days in July, which is awesome, [inaudible].

And registration's open for those, so get registered. And then our annual conference is going to be incredible then this year, it's three days and the sessions are very comprehensive and there's so many to count, I think there are 17 sessions.

So definitely a lot of opportunities to further education. We'll have a disaster specific session at the conference that Ginger, who was part of our introduction earlier and myself will be on, along with other housing counselors to provide some context to disaster recovery response.

And for pending next steps day if a question comes up after you leave your session, feel free to email at the contacts listed above or on this slide and I will open our last Mentimeter question for you guys before leaving, and just wanted to know actionable next steps that you guys, if you felt like you came away from this presentation with actionable next steps based off the content we delivered.

And so, I will post that link one more time into the chat. And again, Melissa and Mary Frances, I really appreciate you joining and hosting our conversation today and teaching our housing counselors about equity and integrating this outreach and response plan. So thank you both. Hope everyone has a wonderful day.

MELISSA WALKER: Thank you. Bye-bye.

(END)