

Office of Housing Counseling

How to Support Disaster Housing Counseling Clients

Thursday, September 30, 2021

Olivia Healey: Good afternoon. Thanks for joining our How to Support Disaster Housing Counseling Clients webinar today. Our webinar is being hosted on Zoom, and all of the participants have been joined in a listen only mode.

Located on the bottom of your screen, when you hover over the main display area, you have the ability to access the chat function and the Q&A function. We ask that you submit all technical questions to the chat box, and our ICF trainings team will respond as soon as possible.

And then if you have any technical questions or questions that you want answered during our Q&A portion of today's session, that you submit them in the Q&A box. When submitting your Q&A, just make sure you select the host, presenters, and panelists so we're all able to see them and provide a response.

I am going to deliver a link in the box where you can click and download today's presentation so you have access right away, and then they'll also be posted within our webinar archive post-delivery. So, everyone should be able to grab that, and then we'll also be sharing throughout the presentation on the screen. So, we've provided a lot of good links for you guys to access all the resources that we mention and go over.

On a weekly basis, we update the Housing Counseling Training Digest with all of the pending trainings for -- that are funded by HUD and all of our training partners. So, make sure you access this on a pretty frequent basis so you are up to date on all of our training opportunities.

During presentations with the Office of Housing Counseling, we like to use this polling software known as Mentimeter. The link is located on the screen, and I'm also going to drop it in the box. We have some polling questions that we want to ask at the beginning and the end of today's session. And that way, we can just engage in further -- understand our audience and customize our presentation to you guys.

So, as you join through the link that's located in the box, you can also go to Menti.com and use the code. Please click a heart so we know that you're here and able to access everything.

So, give it a little bit longer for others to join, and then we can transition to our first question. Thank you, guys, all for letting us know. And someone asked what the heart functionality is. It just lets us know that you guys are able to access Mentimeter and be able to engage with it.

So, we're going to pivot to our first question, which is, how much housing counseling experience do you have serving clients amid disaster? There's four options for you to select. So, pick the one that best describes you.

So, we're starting to see that the majority of our participants today have provided disaster housing counseling for less than a year. We have a couple that have been doing it for more than five and some that have never done it at all. So, definitely a wide array of experience here on this call. And today's presentation will serve all the different experience levels. So, we should be good to go.

So, transitioning us back to the presentation, it's my pleasure to hand things over to get started with Jerrold Mayer, the director of Office of Outreach and Capacity Building with the Office of Housing Counseling. Jerrold.

Jerrold Mayer: Well, thank you, Olivia, and welcome to all the HUD certified housing counselors and other folks who are joining us today for our presentation on how to support disaster housing counseling clients.

Natural and man-made disasters are a part of our national life and, unfortunately, will continue to occur. Housing counselors have always been part of the preparation and response to disasters. They're often found in communities in the immediate wake of a disaster, helping displaced persons and volunteering to help their communities recover. But they were also found over the long-term helping individual families to rebuild and work with their insurance providers and lenders, as well as assisting them in accessing a wide array of national government and local recovery programs.

Today, you're going to hear from experts who will help you prepare to operate in the post-disaster environment and learn how to help our clients recover. Next slide.

Our presenters today include Olivia Healey, who is a community development analyst at ICF and will be guiding us through today's webinar. Joseph Sant works for the Center for New York City Neighborhoods and works with ICF leveraging his expertise in disaster recovery response.

Angele Rogers works at FEMA as an integration team member, and we will all be benefiting from her extensive program expertise. And finally, Genea Lathers from the State of Louisiana Governor's Office of Homeland Security and Emergency Preparedness will help us focus on the issues surrounding how they're serving clients after Hurricane Ida.

So, now, I'll turn the mic back over to Olivia, and she will take us through our agenda and the rest of today's program.

Olivia Healey: Thanks, Jerrold. So, at the conclusion of our introduction, we are going to be going through these four main categories for today's session and then follow it up with a Q&A and resource.

We were very intentional in this webinar design to deliver the content at a national level but then be able to contextualize it at the local level using currently what's happening in New Orleans as a response to Hurricane Ida and across the state of Louisiana. We will, throughout the delivery of each section, make sure to justify and explain kind of the movement and the strategic application of the concepts that we go through.

With that being said, starting with preparing to operate post-disaster, we wanted to start with the touch point to the Housing Counseling Disaster Recovery Toolkit that exists on the HUD Exchange. This is a two-part toolkit that reviews and prepares -- preparing for the disaster and operating post-disaster.

This tool is a really good starting place and compilation of all the resources that housing counselors should use in providing counseling services focused on disaster recovery for their clients. The toolkit provides a series of checklists, fact sheets, compiled resources, and a full explanation of the steps that one should follow going through response post-disaster, and this toolkit has been designed specifically for housing counselors, the response for your needs and wants and lack of resources that didn't exist at one point that have been developed and built for your use and your design.

At the end of the session, depending on time, I will show you specifically how to locate it on the HUD Exchange, but you can also use this direct link located in the deck to go right to the toolkit.

At this point, I'm going to hand it over to my colleague Joseph, and he's going to walk us through the first steps.

Joseph Sant: Okay. Thank you, Olivia. It's good to be with everybody. I'm Joseph. I've worked in disaster counseling since 2012, beginning with Superstorm Sandy, and I've also advised on responses to Hurricanes Harvey, Irma, and Maria. And currently working on some Ida response with households affected in the New York City area.

The first thing I want to talk about before we go into how to help disaster-affected clients and communities is helping your agency get back online in the event it's been impacted by a disaster. And so that's what we're showing here.

The steps to reactivating your agency begin with kicking in your emergency response plan that, hopefully, you've developed in advance of the disaster, and you also want to be put in place your plan for resuming your operations called the Continuity of Operations Plan.

If you don't know what these things are, now is as good a time as any to become familiar and prepare your emergency response plans so that, in the event a disaster does affect your agency, you're ready to assess the situation and get back online. So, there's -- just briefly, I'll explain what each of these are.

So, the emergency response plan is a plan to ensure that your staff and clients are safe in the event of an emergency, and it's going to describe the immediate actions to take to protect lives and avoid injuries and stabilize after a disaster incident. So, we're really talking about the hours and a couple days after an event. So, you want to have that lined up and planned in advance.

The second piece, the Continuity of Operations Plan, or COOP, is your plan for how to continue operating throughout the recovery process after a disaster. And this is a plan that helps ensure that your people, your facilities, your information are all protected and can function normally so you can get back to operating as soon as possible and get back to being able to help your clients and your community.

So, there are tools available on the HUD Exchange that can walk you through this, give you an example of an emergency response plan, give you an example of a COOP. So, I encourage you to use those resources.

And just one thing to highlight. It's very important that, in the event a disaster does impact the housing counseling agency's ability to operate after a disaster -- and that's impacting your agency's ability to carry out your housing counseling work plan, get in touch with your HUD point of contact. Let them know what's happened. Let them know how the event is impacting your ability to continue. It is a possibility -- it's an option to submit a temporary inactive status request to HUD or your HUD intermediary. So, there's information about that in the toolkit as well.

And I'll just highlight a few of the steps, those critical steps that get triggered as you're getting your agency back online if a disaster has occurred in your community.

So, the immediate recovery steps could include, first, just getting in touch with your local public emergency services. You're going to be assessing your facility's safety. You want to be contacting your staff. It's great if you have a phone tree that you've developed in advance so you know, in the event something -- a disaster occurs, you have a way to run down and contact each of your staff and make sure they're all accounted for and safe.

And then you're going to be determining your short-term operational plans. And again, why is preparation so important? This is a lot to respond to and address immediately after a disaster. It's a lot of boxes to check and steps to take, and if you are prepared with a plan before the disaster hits, you're not going to have to be making quite so many decisions on the fly. You're just going to be able to execute as many of these steps as possible.

And so, again, resuming those operations, if you're working out of an office facility, you're going to be focused on restoring that facility and your equipment and making sure you're in touch with staff and their needs. So, that's just a sampling of kind of what you may need to be ready to do in the event a disaster has impacted your agency itself.

So, next, we're going to talk about actually getting those post-disaster programs and services offered to clients and the communities that you're working with.

And so, here are some of the topics that we're going to cover today. And I'll talk through a bunch of these, and I'm really glad that we're going to have Geneva from the state of Louisiana with us and take advantage of her expertise. But I'll hit a few of these real quick.

The first thing that I just wanted to ground us all in as we talk about providing disaster housing counseling services is just being aware of the fact that many clients might be impacted by PTSD, or they might be traumatized. And many housing counselors do have experience assisting individuals and families in crisis. Might be dealing with families facing eviction or foreclosure.

So, crisis may not be new to you, but it is important to -- whether you've had a great deal of experience working with disaster-affected families or not, to always be aware and remind and be cognizant of the grave circumstances that families affected by a disaster might be in. You could be dealing with families who are reeling from an event that's caused financial loss, harmed their

life or their safety, harmed their loved ones and neighbors, and impacted their ability to have a roof over their head. And so, there is a high incidence of PTSD from disaster events.

So, that really requires just making that adjustment, being intentional about adjusting your approach, how you communicate with your clients, and being aware of what you're asking your clients to do as you work together to address their challenges.

So, many of the counselors that I've worked with have found it beneficial to get trained up by professional social workers before they begin really providing a lot of services to help them make that adjustment to working competently and sensitively in a trauma-informed way with individuals. And we're going to hear from Genea about that as well.

Some of the other challenges that survivors are facing after a disaster, they're going to need to access a lot of financial resources and just getting organized and being able to understand what those resources are and then applying for them, overcoming barriers. Maybe they need to gather documentation, and maybe they need to contend with missing information. Maybe they need to overcome a denial of benefits.

And so, there are so many resources that a disaster-affected household might be pursuing, often at the same time. So, it's a lot of logistics for a client to keep up with. It's a lot of paperwork to keep track of, a lot of program rules to keep track of. And this is where housing counselors can be really helpful at helping clients navigate each of those programs, navigate each of the documentation requirements, and overcome some of the bureaucracy that's just a fact of life in accessing benefits.

Another common challenge is financial problems caused by disasters. Of course, a disaster can take a big bite out of someone's finances. And so, that's why we see a high incidence of people struggling many months after a disaster with housing payments, rent, mortgage, debts that rack up. So, you may be helping clients cope with those -- that financial damage that's occurred.

Difficulty accessing assistance programs and challenges with the recovery process. And those can take many forms. They could be as simple as I just need help understanding this form. I just need help understanding the requirements of this program.

They could also be much greater challenges that are long term, such as, can I really afford to remain in the place that I've been living? Can I really get enough resources together to perhaps -- if I've been impacted by a flood disaster, can I get enough resources together to repair and reconstruct? And when can I return to my home? And giving people that kind of long view is, for an experienced counselor, a really valuable service that you can provide to a disaster survivor.

We're going to hear about in a minute some of the common issues that come up with proving ownership. So, particularly for benefits programs that are for owners of property, there are many challenges that can come up, especially in the vulnerable communities that we're often dealing with. And that's a way that counselors could help clients access the benefits.

And there are, of course, challenges beyond housing. Public benefits, health and safety, and so, it's really important to, if you're going to be doing this work, build up your referrals, your connections, and your partnerships so you can connect clients to needs that go beyond perhaps what a housing counseling agency is equipped to handle.

And we'll talk later about some of those partnerships, but I'm going to hand it off here to Genea to take it away and educate us about some of the experiences during Hurricane Ida.

Genea Lathers: Thank you, Joseph. And again, Hurricane Ida was very catastrophic to our state. We still, a month after impact, are still getting a lot of reports of those who are still living within their cars, making their own man camps, especially in some of the most heavily impacted areas, which is Lafourche, Terrebonne, St. Charles, St. James, St. John the Baptist.

So, just wanted to give you all an idea about PTSD and trauma and showing the level of care that these survivors will need in terms of hand-holding, not just giving them resources but hearing them when they say what they've lost, when you look at their situations, and be able to listen to them and truly give them some alternatives that will work for them.

So, studies show that between 30 and 40 percent of victims exposed to hurricanes and other disasters develop PTSD. And unfortunately, for Louisiana residents, we faced five named storms since the summer of 2020. Hurricane Ida was the second most damaging and intense hurricane to make landfall in Louisiana on record. In one parish alone -- and that's Lafourche, in the lower region, over 14,000 residents are currently displaced.

PTSD and trauma can cause survivors of natural disasters to become irritable, numb, or anxious. So, we just want to -- again, want to encourage you, especially those that are getting deployed to the area, to take care and have a good general understanding of what these people are going through when you're providing them some counseling services. And I appreciated your comment of getting some overall social work training because it's definitely going to be needed.

Joseph Sant: Thanks, Genea. And so, some of the topics that are going to come up when you begin to provide disaster housing counseling, some of the specific, how can you actually intervene in those issues?

So, disaster housing counseling often is about educating. If you're dealing with homeowners, it's about educating them about mortgage assistance options that might be available to them if they're in a presidentially declared disaster area, including forbearance.

So, in the last decade, beginning with Superstorm Sandy but also in response to Harvey, Irma, and Maria federal investors and mortgages, including Fannie, Freddie and FHA and all of the federally backed investors, have really developed much improved options for homeowners who have been impacted by a disaster, with forbearance being a primary tool that allows homeowners to suspend making payments for a set amount of time after a disaster.

So, if you have a homeowner who's got a federally backed mortgage, that's something you want to help them look into. See if that's right for their situation and also being -- keeping an eye to

what happens at the end of that forbearance, if you take it, and really making sure that you're able to counsel your clients ahead of time so they can understand what happens to those payments that I miss at the time, whether it's 12 months or before that? When I'm ready to resume, what happens at that point?

Another topic that counselors are very useful in helping homeowners through is, again, applying and documenting for mortgage relief, insurance, government assistance, and philanthropic assistance. And here I'll emphasize documenting.

When you're helping clients apply for benefits, you may run into this concept again and again of duplication of benefits. And when we talk about duplication of benefits in the disaster recovery context, what we mean is federal recovery benefits often come with this stipulation that the assistance that's being provided to the disaster-affected households shouldn't duplicate other sources.

And this can often become complicated for a family that maybe right after a disaster was able to receive some benefits from FEMA, was able to receive some insurance, and then later applies for other programs that are federally funded that come online and it becomes necessary for that household to explain and document, how did they spend those prior benefits? And how can we make sure that that homeowner can communicate or that resident can communicate to other federally assisted programs how they spent those benefits and establish it's not duplicative?

And that was something that, in the disasters that I've worked in, has become an issue for a lot of families and a lot of households having to document things that they weren't aware they were going to need to explain later. Maybe they didn't know that later they were going to have to show receipts for how they spent their FEMA funds, receipts for how they spent the SBA disaster assistance.

So, that's very important as you're advising clients, to make sure that you're helping them stay organized, keep documentation, and help them understand why that's important and why it could be important later.

And I'll mention philanthropic resources. I think that's something I've seen counselors be really important to as kind of a gateway to what are the different philanthropic grants that might be available just in that community. And I'll give you an example.

In prior disasters, including Superstorm Sandy in the Northeast, we had housing counselors become case managers for philanthropic grants. An example was a program called the Unmet Needs Roundtable, and that was a faith-based nonprofit philanthropic grant, and counselors became a really important way for households to access that type of philanthropic assistance. And the ability to fill kind of gaps between what FEMA can pay for and what SBA can pay for is really helpful for a counselor to know how to do.

We want to mention renters here, as particularly vulnerable households, may need to understand their housing options post-disaster. If your rental unit has been impacted by a disaster and it's not

livable and you need to relocate out of that unit, what are your options with returning to that unit when it's safe? What happens to the rent in the meantime on that unit?

And you may want to be able to connect clients that you're encountering to appropriate legal assistance, if available and if that's necessary, if there are issues that rise to the level of needing landlord tenant assistance.

Reviewing budgets and creating finance plans is important for long-term recovery and making sure that the financial impacts of the disaster are really kind of understood and then grappled with by that household and that they have a plan for kind of overcoming those impacts.

Counseling about scam and fraud. Unfortunately, immediately after a disaster, scams are going to proliferate. So, we want to be warning clients to beware of actors that pose as government agents, ask for financially sensitive information, bank account information, Social Security numbers. Got to really warn clients to be on the lookout and to validate whether the person they're dealing with that's asking for that sensitive information is legitimate.

And I'll just mention a couple other things here about coordinating housing opportunities with property owners. Some counselors have been able to provide help with families that need to relocate due to damage to their current property. And so, connecting with property owners is useful for counselors to know how to do, if that's an area they work in.

And also, again, I'm just repeating the importance of referring clients for additional benefits. You're not going to be able to address all of a household's needs just through the housing lens. You may need to refer out to different resources.

So, a few more of the kind of ways that we want to share with how counselors are effective after a recovery, as part of the recovery process. Locating temporary shelter or transitional housing. And I'll share an example from New York where counselors helped homeowners find housing so that their properties could undergo reconstruction and rehabilitation, sometimes which took 12 months or 18 months or longer.

So, the ability to help a household find affordable rental housing and find a way to pay for it through different benefit sources was really important in that recovery.

And so, for these topics here, assessing long term recovery options, understanding a healthy housing and safe and resilient rebuilding, and understanding flood insurance, I find that these topics really interrelate. They're all about helping homeowners and renters and residents understand, maybe not in the days immediately after a disaster, but once they're able to take a long view, what's the long-term look like? And you might be dealing with a household that's living in the floodplain, a special flood hazard area.

And in order to properly counsel that client, you may need to help them understand, for instance, if you live in a special flood hazard area, your flood insurance costs could be rising, and your flood insurance costs are integrated into your monthly mortgage payment.

And if those costs continue to go up and up and up over time, can you really afford to remain in that home that you've been in? And what can I do to my home to lower those costs? If I do want to remain in that property, how can I make sure that the costs of keeping that property are manageable to me? And what type of assistance do I need to be asking for in the recovery context?

So, understanding all of those issues is -- each of them is kind of a multiple hour session unto itself, but I just wanted to flag that. Becoming familiar with flood insurance in particular, is really important to providing that long-term counseling.

So, I'm going to hand it off here to Genea, and we're going to hear about some other shortfalls that clients may need to overcome.

Genea Lathers: So, documentation, documentation, documentation and especially in proving ownership, is critical to a property owner's ability to obtain disaster rebuilding resources from FEMA all the way until we get Community Development Block Grant Disaster Recovery Funds.

So, Disaster Legal Services is available, and we will share with you, those who are coming to the state, some of the resources within the state to begin to help with these services and to point these survivors in the right direction. But proving ownership is just one of our most common shortfalls that survivors continue to struggle with in the ability to obtain disaster rebuilding resources. Next slide, please.

So, some of the most common in ownership is the heir property where it just falls on you, and there's nothing within record. Typically, cost of hiring attorneys and fees are off -- are, most of the time, too much for a survivor to be able to obtain. Getting a will and going through a succession process is very tedious, but it's needed to be able to legally prove ownership and to transfer the title.

Lost ownership documents are also common, which you can walk through the client assessing some court records and/or obtaining documents from their mortgage servicer.

Also, co-owned property presents a challenge when the other person doesn't want to sign applications, loans, or other documents. And also proof of ownership of movable homes, especially for those who are in mobile homes that live on land that doesn't belong to them.

So, a lot of challenges within that area, but just want you all to be aware of some of the most common and some that need to be walked through a little bit more steadfastly and a little bit more in detail and working with some legal services that are probably going to be needed.

Joseph Sant: Okay. And so, that's a great place to highlight the need for partnerships in Louisiana. The issues that Genea just described are issues that disaster survivors face in other states as well, including a lot of the disasters I've worked in, where counselors often needed to refer to a legal services partner when there was a complex ownership issue and figure out, how do I establish that I own this home so that I can qualify for benefits? But we're going to talk about some other partnerships as well.

If you're new to disaster housing counseling, you're going to become aware that providing disaster housing counseling services requires a lot of effective partnerships, maybe that wouldn't have existed in other practice areas, with a range of entities and other professionals.

So, housing counselors, you can do a lot, but certainly, you don't need to attempt to do it all. And we have put on the HUD Exchange, a tool called Partners for Disaster Recovery, and that contains a full list of suggested partnerships for counselors who are building out a disaster housing counseling practice. So, I do encourage you to look at that after this session, but here are some of the major ones that we want to highlight.

FEMA, of course. Since FEMA is providing so many critical forms of financial and other assistance to disaster-affected households, we're really glad to have Angele from FEMA here, and Angele is going to talk about the kinds of assistance housing counselors should know about. We're going to go over SBA disaster assistance loans, which are not just for small business owners but for disaster-impacted households.

And here I'll mention nonprofit networks. There are national networks that coordinate services in the event of a disaster. National voluntary organizations active in disaster or a national VOAD, you definitely want to become familiar with and establish partnerships with your local chapters of VOAD, if you're doing this work.

And as Genea mentioned, legal assistance partners are critical. An example is after Superstorm Sandy and in other disasters, a lot of nonprofit legal services providers establish specific disaster assistance clinics, and they triage issues ranging from insurance appeals, mortgage relief, landlord-tenant issues. So, that is one of the critical partnerships to assess in your area. Figure out who's doing that work on the legal services end, and make sure you're linked up and ready to make referrals.

And we're also going to hear a bit later from Genea about some other state partnerships and examples of what those look like.

Before we go into that, I'll just also mention HUD CDBG-DR programs. And for those who don't have a familiarity with CDBG-DR, stands for Community Development Block Grant for Disaster Recovery, and CDBG-DR programs are funded through congressional appropriations. And these programs typically come online many months after a disaster event.

So, they're not going to be right immediately available after a disaster, but they're going to be set up by state and local government entities using federal funds. And those types of programs typically are funding longer-term recovery needs. And often, housing counselors can have a role to play in CDBG-DR programs. But I'm going to hand it off here to Angele to talk about FEMA.

Angele Rogers: Thank you, Joseph. I appreciate that. So, FEMA's made up of two programs, individual assistance and also public assistance. And individual assistance, as it's named, works with individuals and households as it relates to their disaster needs. So, we're going to briefly

give an overview of this. I will say that we often provide additional training, if you're interested, and we can help coordinate that with you.

The first thing I want to say is that FEMA does not always come to a disaster. It has to be a federally declared disaster, which is a request that is made through the state and obviously approved through leadership and then through the president of the United States himself.

Our goal here in helping survivors is to make sure we're not duplicating benefits. For those survivors that have insurance, whether homeowner's insurance or flood insurance, that's their first go to is to go through their insurance company. If you're underinsured or not insured, this is where FEMA programs come into play.

Our programs are grant programs and are not income dependent. What they're dependent upon are the damages to your home.

So, let's start off by talking about the individual household programs or the individual housing programs that we have in place. We help out with repairing someone's home. An inspector will come to the house and determine the amount of damages. The difference between FEMA and insurance is that we look at it through the lens of, how can we make this house safe and habitable? So, I'll give the example of, if someone has a chandelier hanging in their house, we're not looking as there's a chandelier. What we're looking at is, how can we provide them light?

So, the amount of money that's received through our programs are for basic needs and basic repairs. So, instead of a chandelier, you will receive funding to get you a socket and a work -- and a light bulb so that it provides that light. That's probably the easiest example to explain how our programs work.

The repair funds are to be used exactly for what its intent is, is to repair the actual home. So, when an inspector meets with the family and walks through the home with the family, they're looking for things that are needed in order to make that home safe, secure, and habitable. They're looking for things of, is there hot water? Is there a workable kitchen where they can cook?

Where the challenge comes into play is if you live in a three-bedroom home, however, it's just one person that lives there, FEMA only funds to repair one bedroom. It's not looking to repair all three bedrooms. That's the difference between FEMA repair funds along with insurance repair funds.

I mentioned under-insured, and oftentimes we see this, especially here in the state of Louisiana. Folks receive insurance money, but as time has gone on, either their insurance has skyrocketed and, also, they lower the amount to cover their house. Also, we find that deductibles are a huge issue which causes gaps in funding.

What we advise is for those people that do have insurance, please still have them submit their documentation because, oftentimes, if they are underinsured or have some sort of gap in the funding that they would typically receive from insurance, we're able to take a second look at that to see if they're eligible for some additional repair money.

The next program that's listed here is rental assistance. FEMA does provide assistance for rent. However, if they have insurance, they also offer under homeowner's insurance what's called additional living expense or loss of use. If an individual receives this type of money through their insurance company, they will not receive rental assistance through FEMA.

However, if they do not have that particular -- do not have insurance or have the means of obtaining the loss of use funds, FEMA will provide rent. Normally, the first amount of rent that they would receive is for two months, and then it's revisited. It will be up to the homeowner to provide their rent receipts -- once again, documentation, documentation, but to provide their rental receipts, to provide their lease that they have, and to provide what exactly is that need. So, there's a budget form that they would fill out, showing that they're still in need financially for FEMA to continue with the rental assistance.

I will note that our programs are only four -- are up to 18 months from the date of declaration. So, for rental assistance, if someone continues to provide those documentations, FEMA could possibly pay rent for 18 months, based upon the need.

Direct housing. Direct housing is probably our most familiar program that folks are familiar with. The Direct Housing Program deals with the mobile homes and travel trailers. We also have what's called the Multi-Lease Repair Program and another program called Direct Lease.

These are for those individuals that have been heavily impacted and realize that, either as a renter or a homeowner, they're not able to have the repairs done to their home or the landlord is not going to have the repairs done to their apartment complex or the house that they lease.

We work directly with that family, which goes through an interview process, to find out what are their long-term needs. If they were provided that type of unit, would they want to stay near their home, or are they willing to relocate elsewhere?

The mobile homes and travel trailers can sometimes be placed in front of a survivor's house, but oftentimes, we also use what's called commercial parks. These are preexisting mobile home parks where FEMA will place the unit for people to live in.

Once again, this is an 18-month program during the date of declaration, and with the direct housing program, individuals are visited every month by a FEMA recertification adviser who comes in and talks to you about what is their recovery plan. How are we moving forward? Talks to them about their progress with making repairs or the landlord's repairs to their home.

This is part of the process in order to help them in their recovery efforts and also to work closely with the state. Therefore, if they need to be referred to additional resources out in the community, the state can help us do so.

I will also mention that, under our IHP program, we have what's called other needs assistance. There are several programs within other needs assistance. However, the most -- the program that

people are most aware of is what we call personal property. These are for individuals that receive damages to things like furniture, some appliances, and also clothing, toys, and goods.

This program is what we call Small Business -- SBA dependent, Small Business Association dependent, and I know SBA will be talked about briefly after. But for those people that receive an SBA application but are denied, they are sent back to us to see if they qualify for the other needs assistance program.

The additional programs that were turned on for Hurricane Ida are actually programs that were requested by the state. One of them is the Critical Needs Assistance program. The Critical Needs Assistance program was a program that was turned on to immediately help those individuals who stated at time of registration they needed help with clothing, food, or sheltering. That family, if they answered yes to any of those questions, received \$500. The \$500 is for them to get back on their feet, to provide quick money in their pocket, and to help them with those three individual things that they mentioned.

The next one is our chainsaw and generator reimbursement program. Should an individual have a tree that fell on their property or were out of power, they had the ability to go purchase the chainsaw or a generator and get reimbursed through FEMA. The chainsaw program provided \$250 in reimbursement. The family would have to show proof of a receipt that it was purchased. For the generator, also show proof of receipt that it was purchased, and they could receive up to \$800 for the generator reimbursement program.

Also, we need to ensure that, for the generator reimbursement program, that there was power outages at the time of the disaster. So, this is not for mitigation needs by any means. This was so it helped with getting families back in their homes, and the only thing that was missing was the power to be able to get that restored.

The last one that's noted here on this slide is the Temporary Sheltering Assistance or the TSA program. So, many folks know of it as our hotel program. This is currently an ongoing program that's happening at this time. For those people that are eligible for FEMA assistance, they could possibly be eligible to stay in a hotel that FEMA pays for.

These hotels can be found listed on www.disasterassistance.gov, and there's a list of hotels for, not only the state of Louisiana that are willing to participate in the program, but other neighboring states as well where folks can go and stay. FEMA pays the hotel directly, and the individual is able to stay there based on their eligibility, and, once again, are contacted on a regular basis by FEMA. And we can go to the next slide.

This is a great resource for those individuals that are looking for additional resources in the communities. It's a search engine that you're able to type in the city, state, or your zip code. And so, we have other disasters going on. So, if you're looking for Ida specific things, you'll see Ida listed once that's -- once the city, state, or zip code is entered.

From here, you're going to look at several resources. For example, some folks go to this page because they want to know, how can I help? Can I volunteer? Where do I go to volunteer? How do I donate, if I want to help survivors in the state of Louisiana or in other states?

But it also provides resources of where can an individual go. So, it'll have numbers to resources such as American Red Cross. It'll have telephone numbers to what we call 211 via link. This is a telephone number that provides resources on specific needs. For those that are looking for clothing, food banks, things of that nature, this is where your resource comes in. And with that, Josh -- Joseph, I'll go ahead and turn it over to you.

Joseph Sant: Thanks, Angele. And I'll just note, just connecting there with that last point for Angele, that housing counseling agencies could potentially be included in the local alert systems. So, that is something that's useful to note and see if you want to be getting referrals that way.

And there's also a tool here, a sample promotional flier, that's linked to here that informs -- it's a model form to help educate the community about what housing counseling services are for and how they could be useful in disaster response.

So, I'm going to talk briefly here about SBA disaster loans, just to give a brief overview. So, Small Business Administration disaster loans, again, are available beyond business owners. If you live in a declared disaster area and have experienced damage to your home or personal property, you might be eligible for financial assistance from SBA as a homeowner, as a renter, or a personal property owner. So, you could apply to the SBA for a loan.

There are a few different types. Homeowners can apply for up to \$200,000 to replace or repair their primary residence. In some cases, SBA can refinance all or part of a previous mortgage when the applicant doesn't have a credit available elsewhere and has been damaged by a disaster that's not covered by insurance. And also, renters and homeowners could qualify for loans of up to \$40,000 to repair -- replace or repair personal property such as cars, appliances, furniture that was damaged or destroyed in a disaster.

So, briefly wanted to touch on that and encourage you to look into that further. And here I'm going to pass it back to Genea to talk about some of the Louisiana partnerships to highlight.

Genea Lathers: Thanks, Joseph. So, Joe talked about FEMA resources. We talked about SBA, and actually, in the state, we have some great partners with the small business development corporations that are under our Economic Development Agency who help in terms of SBA applications. Those are currently being deployed in the impacted regions, and I'll just say this because we need each other within the advocacy, within the alliance, and with the inclusion to be able to support survivors.

Likely, it's not just one source that will fully help a survivor get to their recovery. So, their capacity for self-organization definitely doesn't fall within themselves. Our agencies work together to help build what that looks like.

Effective communication. We create strands of communication within each other and within the community through our external affairs and through community outreach resources. So, definitely, the use of local knowledge and resources is going to help you.

We are in the midst of looking at long-term some recovery service centers that would include all of our organizations together to support survivors and -- in recovery. That collaboration is essential to support survivors in recovery, and we definitely want you all as housing counselors to understand the resources within the area and continue to empower our survivors to support them in their recovery.

Now, something that's built out a little bit longer in the disaster, it's usually not built right at the beginning, but is the long-term recovery groups. And those are organizations that help to build and facilitate unmet needs roundtables and typically look at funds to support survivors in their repair and rebuilding needs.

These LTRGs bring together community resources and pair them with unmet needs to ensure the most vulnerable in the community can recover from a disaster. And as a state, we work very closely with our nonprofits to help support with survivor advocacy, help to work through all of the challenges in working through the federal government and what is offered to them in services, what they're eligible for, and to advocate for what's in the gap and what nonprofits can be able to provide.

So, they've been a great resource to us in the past, and they're working now mainly in the response organization, while people are still trying to get up and rebuild their lives. But eventually, it'll be towards home rebuilding and truly recovering from the disaster. So, it's a great resource and a great partnership that we need to include because federal dollars only go so far.

Olivia Healey: Okay. So, for the remaining time of our session today, we're going to pivot into Q&A. I wanted to thank all of our panelists for all of the input and guidance that they were able to give us.

And really just high-level takeaways are the key document, document, document, and helping your clients make sure that they're doing that throughout the process, being aware of all the partnerships that you can use at a local, state, and federal level, and the resources and programs that come with those partnerships and making sure that you are aware of all the different needs and trouble points that our clients are going through as you provide those housing counseling services.

We are going to go into the Q&A, but what I wanted to first put up on the screen is what -- and this would be back to our Mentimeter, and I could throw the link back into the chat. But we want to just gauge what your next steps will be after this webinar, based off of all the guidance that we were able to provide today.

And if you don't have that link still readily available on your computer, it's now in the chat, and you're able to do that.

So, we have individuals that are going to coordinate with the state and local disaster leads, view the resources on the HUD Exchange, work with their HUD POCs on the next steps. And really using today's presentation to click through all of the links and resources that we've provided and really touching and make sure you know all the details that exist operating post-disaster.

We also wanted to give you guys the opportunity to provide any other training needs that you have, and it could have come out of today's conversation or some of the design that's going to spark during our Q&A. And we'll leave that open for you guys to provide your input for the remaining of the time and want to address some of the questions that have been submitted into the box now.

I think one of the questions that we could start with, can we have Angele get back on camera with us, and we have some FEMA specific questions that we could address with you? Okay. So, for the one -- first question that we have is, "Is there an income threshold for those FEMA assistance programs for the people who were affected?"

Angele Rogers: And the answer is no. So, although we asked the question about the household income in our registration process, our grants are not based upon the actual income. What -- the reason why we asked the question about the household income is because, oftentimes, SBA may be able to provide a loan to assist the family as well. So, we work closely in partnership with SBA. So, that's why the question is asked, but FEMA programs are not based on income.

Olivia Healey: Okay. Thank you. And then the other question that I saw come up here was -- and this is kind of directed towards you, and Joseph may also be better equipped to answer this question, but, "Who from a housing counseling agency can reach out and connect with FEMA?"

Angele Rogers: So, it's twofold. Number one, we always encourage -- so, during the time of a disaster, FEMA has boots on the ground. So, we highly encourage that folks like the housing counseling -- counselors get in touch with what we call our voluntary agency liaisons. They tend to be the ones that are out in the community. We love to provide their contact information, not for a survivor but for folks like you that have questions about FEMA's programs.

They also are able to link folks up with resources that are in the community. And so, we talked a lot about the long-term recovery groups or other nonprofit organizations that are out in the field. These voluntary agency liaisons are not only subject matter experts with FEMA programs but can provide you that additional guidance of who can help with certain situations. And so, with that, during the time of the disaster, we would definitely provide who to contact that are working in the communities you may be working in.

Olivia Healey: Great. And that -- and that's definitely helpful for housing counselors on the line with us today, and it further reiterates our point, too, to be the bearer of all the information and all the resources available so you can educate your clients on all of the services that they can undergo. So, thank you, Angele.

I think, based on time, we should pivot to closing up today's webinar, and that's just going to be a quick overview of our resources and training opportunities that exist on the HUD Exchange.

And I want to just drop so you have direct access to it, since there are so many just great resources that came out of our presentation today. Angele was also able to provide us a overview of resources related specifically to Hurricane Ida that we will share with you guys as well on the final posting of all the training materials. And that's located on the training guide.

So, as a reminder, today's session went through the Operating Post-Disaster Toolkit, and then we brought in the further contextualization throughout. So, you guys could understand all of the resources mentioned and additional resources that we didn't have the opportunity to touch on at all are located there.

And some of the the key ones that we wanted to highlight out of the toolkit are the recovery partnerships, all the different resources that come out of those partnerships and in addition to those that are concentrated solely on housing, and the needs of our clients that go past housing.

And then to the point of we really need to be receptive of everything that our clients have faced. So, the fact sheet related to coping with trauma post-disaster is a really good starting place to help understand and provide services adapted to those needs.

The agency's first response is implementing your emergency response plan and your COOP, and we have linked the training that was delivered last year, as well as the delivering group education on emergency disaster preparedness. So, if you were unable to attend those in the past, those are other good training opportunities to touch base with post today's session.

To the point of our earlier Mentimeter question and making sure that you feel equipped to provide services, if you're -- if you have time or you want to, is reaching out to your HUD POC and also reaching out just in general to the housecounseling@hud.gov email address located on this screen.

We want to thank you for attending, and we have one final Mentimeter question, if you wish to attempt to answer it. And we just want to know if this presentation provided the clarity that you needed related to the next steps for disaster recovery.

So, thank you so much for all your time, and hope that you reach out and get engaged within your communities or within communities that need assistance at this time. Have a wonderful afternoon. Thanks.

(END)