

Serving Communities Through Housing Counseling
Building Capacity Within Community Development and Disaster
Program

Olivia Healey: Good afternoon. It's my pleasure to welcome you to the "Building Capacity Within Community Development and Disaster Program" session. My name is Olivia Healey and I am a community development specialist with ICF, and I work on several HUD funded programs from CDBG-CV, CDBG-DR, and housing counseling.

In this session, we will cover this Community Development Block Grant, CDBG, and the CDBG CARES Act, CDBG-CV, and the Community Development Block Grant Disaster Recovery Programs, CDBG-DR, just to help kind of tie some names to the acronyms and all of their different appropriations.

These three CDBG based programs both have a significant overlap and differences between their programing guidelines and requirements. And we'll be sure to walk you through the nuanced differences between all of the different programs and then show you the benefit of how housing counseling can support these programs and the value and the support that they can provide in each of these program areas.

To start off, just want to review some quick logistic items. You've been joined through Zoom. You're in a listen only mode. Throughout the session, if you have any technical questions, please submit them in the chat, which is located at the bottom of your screen.

And then if you have any content related questions or questions that you need clarity, submit them in our Q&A box. And we will be answering those at the end of our session.

The materials have been posted on our conference website, and we'll be providing a link so you can access those during this presentation. You can download a set of the slides and follow along on your computer, add notes, or just engage with us within the Zoom platform itself.

After our delivery today, we will be posting the recording along with the transcripts to the same conference website so you can follow up on any of the content or review anything that you'd -- that you wish to revisit.

All attendees will be marked within your HUD Exchange account for attending our conference, and you can access a certificate of attendance following our event. And the -- this slide provides instructions on how to make that happen.

We will use Mentimeter at the end of our session today. I'm going to provide the link now into the chat or our team will and then we will also provide it at the end of the session when we address the questions. But this is something that we used during our opening two sessions this morning and we'll continue to use it today and tomorrow.

It is my pleasure to invite Marcela onto camera and provide an introduction on behalf of the CDBG-DR team and to [inaudible] team for our session today. Marcela, you are on mute.

Marcela Vargas: You always -- always a challenge with the mute button. Olivia, thank you so much again. I appreciate you. And then good afternoon, everyone. I would like to welcome you to the Building Capacity Within Community Development and Disaster Program session.

My name is Marcela Vargas, and I am a community planning and development specialist working in the Disaster Recovery Special Issues Division, the CDBG-DR well known program.

The housing counselor services have become a vital part of the Community Development Block Grant Disaster Recovery Program. As vulnerable populations and underserved communities' needs worsen after a natural disaster impacts their lives. And we're talking about daily lives.

The coordination efforts between housing counselors and CDBG-DR funded programs are very important during the life of a cycle of a grant -- during this -- the life -- the cycle of a grant, during -- especially during the citizen participation and equitable engagement process.

That's the part where everybody gets together, and then all the pieces come together, all the different stakeholders. So this is definitely a great opportunity for housing counselors and all the specialists to be part of this process of disaster recovery.

The housing counselor agencies provide vital services that will reduce obstacles to disaster affected individuals receiving program benefits that support that disaster recovery process.

So all the education that is provided, all the different guidance that is provided is becoming more and more and more important and very vital part of the program to move on that disaster recovery long-term process.

So I want to thank you for being here. Thank you for taking the time. And I really hope that you take away all the linkages between the CPD programs and the housing counseling as they're becoming very important part of these programs. Thank you. And then I'll just pass it on to Olivia.

Olivia Healey: Thank you, Marcela. I appreciate you always being such a strong advocate for housing counseling and all the support you provide for our CDBG-DR and CDBG-MIT programing. Much appreciated.

I will move us forward to introduce the speakers for our session. So I'm joined with two of my colleagues at ICF that provide a wealth of knowledge and background on the programing for these projects, areas that we will discuss.

So I'm joined today by Calvin Johnson, our senior director at ICF, who oversees our disaster recovery programing, and also the CDBG-CV intersect works with us on those projects as well.

And then also, supporting Clair Weatherby from ICF as well, who provides an intersect and an experience as a housing counselor, shedding light on both her experiencing across this programing and that role of being a housing counselor herself in a previous position.

With that being said, for our agenda today, so in the opening session, I talked about how we will break into these programming specific sessions to really show these connections. This is the first time we're going to be doing that for you guys.

As mentioned, kind of throughout our curriculum, this session is building on previously delivered content. So some of this context that we're providing today is going to dive deeper and really showcase that intersect between the CDBG, CDBG-CV, and CDBG-DR programming and their intersect with housing counseling.

When we move through each of these sections, we'll provide the context for the program and then also summarize the sections with an example of these programs and partnerships at play through a scenario. And you'll see that very clearly stated by a specifically designed slide so you can really start to imagine this in real time.

And so, throughout the session, feel free to submit questions, and we will address them at the end. Any questions we don't get to, we'll address in Hoova [ph] and then go over some specific resources, such as contact information and some next steps for you after today's conversation.

So it's my pleasure to pass the presentation over to Clair.

Clair Weatherby: Thanks, Olivia. So like Olivia said, my name is Clair Weatherby, and I'm a lead housing counseling specialist at ICF. Prior to ICF, I had experience as a housing counselor in New York City and also in civil legal services in Washington, D.C. And I've also managed counseling and temporary housing services programs as a CDBG-DR subrecipient for New York City's Sandy recovery program.

So we can start off with an overview of the program. Some of this information was covered in the previous session today. So I'll just do this briefly.

As many of you are aware, Congress makes annual appropriations for CDBG and other CPD programs, and based on that appropriation, CDBG funds are allocated to states, cities, counties, and insular areas on a formula basis. On the slide here, you have a little bit of information about the national objectives that this funding is designed to meet.

So to get into the specific program requirements, you -- again, as you may have learned earlier in the day, one of the key requirements for grantees receiving this funding is to submit and obtain approval on a consolidated plan, also known as the Con Plan.

The Con Plan must include information about the jurisdictions' housing and homelessness related needs, and because of this, it's a great opportunity for housing counseling agencies to provide insight into your clients' needs.

As you all know, you are in specific neighborhoods and communities and are often the first ones to hear about new challenges that clients are facing. So your input into something like the Con Plan can be really helpful to inform what funding should be used for.

In -- specifically, we also want to talk about what are CDBG funds used for? So CDBG funding goes towards a range of community development activities, as listed here. And we just want to highlight a few from this list where you'd be most likely to find an overlap with housing counseling.

So the first one we have is housing and other real property activities. This could include things like assisting homeowners with repair and rehab of their units. It might include special purpose programs also, like energy efficiency, handicapped accessibility improvements, emergency repairs, and weatherization. It could also include home purchase activities, acquiring and rehabbing rental housing, and then, in very limited circumstances, could include new construction.

The other main activity where you might see housing counseling is in public services, so that second item there. Public services is a category that encompasses a wide range of activities. So that could be job training, health services, services for senior citizens, and then also certain types of housing counseling itself.

So as you can see, CDBG can be used to fund a wide range of activities. And in the next slide, we are going to get into how specifically would you use it to fund housing counseling.

So something to note is that, while the CDBG program does not require housing counseling, grantees and subgrantees can choose to require it. So in the previous conference session, which covered what CPD grantees need to know about housing counseling, you learned a little bit more about how counseling, regardless of topic, helps clients better understand their finances and make decisions to support their individual housing goals.

In that way, counseling can amplify the effects of your CDBG funding by helping individual clients set themselves up for success in entering rental housing or maintaining home ownership. So there are several ways that you can fund it.

First, it is eligible as a public service activity as a standalone service. So this would basically just look like you're using funding to fund a housing counseling program.

Something to note is that, along with CDBG-CV CARES Act funding, which Calvin is going to talk about a bit later, the 15 percent cap on public service activity is waived for fiscal year 2019-2020 CDBG grants.

The -- if you could just go back for a second. So the next way that you can fund housing counseling through CDBG is in support of a homeownership assistance activity, a housing rehab activity, or in support of a HOME homebuyer activity.

So the example here would be a grantee could require pre-purchase housing counseling as part of a down payment assistance program and then use the CDBG funding to pay for those housing counseling services. And as many of you know, in HOME, pre-purchase counseling is actually a requirement of homebuyer assistance programs, and CDBG can be used to fund that counseling as well.

I want to make a note here. It's not on the slide, but we have been getting lots of questions about, when does a person -- when does a program need to provide counseling with a HUD certified housing counselor?

So it's important to remember that housing counseling has a specific definition under Regulation 5.100. And basically, what that means is that, among other things, it has to include specific elements. The big ones to know are that, if it's housing counseling, then it includes an intake, financial and housing affordability analysis, including a budget, an action plan for the client, and an effort at follow up.

So if you are meeting the definition of housing counseling, then it must be provided by a certified counselor.

In the CDBG context., this means that if a CDBG grantee is funding services that meet the definition of housing counseling, it should be provided by a certified counselor. And if the grantee or the subrecipient requires housing counseling that meets the definition of housing counseling under the regulation, that must also be provided by a certified counselor.

There are activities that are related to housing counseling that aren't meeting the definitions. Good examples of those would be housing workshops or fair housing fairs. Those types of activities are not housing counseling. So they don't need to be provided by a counselor that's certified by HUD.

Here we just wanted to note, as a reminder for the CPD grantees on the call, the IDIS matrix codes for housing counseling activities. So you have your five series codes, which are for counseling as a public service, and then the 13 and the 14 codes, which are for housing activities.

Last, we just wanted to bring -- kind of bring this information to life a little bit. So we have a real-world example of counseling funded by CDBG funds.

Housing Action Illinois is a HUD intermediary working across four states, and they are also an Office of Housing Counseling national training partner. Many of their subgrantees use -- utilize CDBG funding to support their activities, and we also want to thank them for providing the information about their work for us to highlight here.

As you can see, the groups here receive funding from their local CDBG grantees for a range of activities from pre-purchase to foreclosure counseling. And some of those actual CDBG grantees, which are not in the slide but which are funding these activities, are the city of Chicago, the city of Detroit, Will County, DuPage County, and Cook County.

And at the end of the presentation, we'll have a link to the page on the HUD Exchange website where you can go and find your local CDBG grantees as well.

So I will now hand it to Calvin to talk about CDBG-CV.

Calvin Johnson: Very good. Thank you, Clair. Good afternoon, everyone. I'm Calvin Johnson with ICF, and I'm going to talk to you about the Coronavirus Aid Relief and Economic Security Act, otherwise known as the CARES Act, which provided CDBG-CV funding.

This was a funding that was appropriated under Public Law 116136, effective in March of 2020, and it made available \$5 billion nationwide for supplementary CDBG funding to address the impacts and effects of the COVID-19 virus.

CDBG-CV funds are provided to states, localities, and tribal governments to engage in activities that prevent, prepare for, and respond to the coronavirus, what we'll refer to as PPR.

And in order to use CDBG-CV funds, grantees must be able to verify that PPR tieback. And you can think that's particularly important when it comes to the collection and maintenance of documentation. And if an activity can't meet that PPR requirement, then it's not eligible for use with the CDBG-CV funding.

Generally speaking, CDBG-CV funding is governed by the same regulations that govern the annual formula CDBG funds, including also sort of looking at the national objective, whether that's benefits to low to moderate income households or addressing an urgent need. Alleviating slum or blight won't so much come up in a CDBG-CV context.

But also, the eligible activities that that are in play with CDBG are also in play with CDBG-CV, and one of those eligible activities is the provision of public services. And as Clair had mentioned, public services, the activity that also covers housing counseling and particularly when housing counseling is provided as a standalone service.

Now, just to think about the regulations quickly, in 24 CFR Part 5.100 provides an extensive list of definitions, including that of housing counseling. And so, for those of you who are CPD grantees, you can really think of housing counseling defined in summary as, it's advice which is governed by particular requirements and standards, and it's customized to the needs of a given consumer or a given client to help them achieve their housing goals.

Also in the regulations, 24 CFR Part 5.111 clarifies that housing counseling must be performed by certified individuals or organizations and also describes how that counseling is provided in connection with other HUD funding streams such as CDBG-CV funds.

And so, when you think about housing counseling in the context of CDBG-CV, it's a service that must be provided to clients who are in need of assistance with their housing situation as a result of COVID-19. And as Clair had mentioned, with CDBG-CV funds, as was the case with the fiscal year '19 and fiscal year '20 annual CPD -- CDBG grants, the cap on public service activity has been lifted, which would otherwise be a 15 percent cap.

Housing counseling takes the form, generally speaking, of rental housing counseling or mortgage forbearance and delinquency housing counseling, which we'll get to in a few minutes.

And you can think about this in the context of coronavirus, too, of services that grantees and housing counselors can provide to prevent homelessness, to ensure that fair housing requirements are met, to address affordable housing opportunities or address rental needs, and looking at finances for homes and means of preventing foreclosure really in that larger context of COVID impacts and, again, with the PPR connection, prevent, prepare for, and respond to.

So if you go to the next slide, what I want to do here is to highlight some of the similarities and some of the differences between CDBG and CDBG-CV funding.

So CDBG, Community Development Block Grant, is just that. Block grant means that it has flexibility to be applied to a wide variety of activities, which includes housing assistance, economic development, or housing support and community development support at large.

This broad-based concept also applies to CDBG-CV so that you can address various recovery needs tied to the coronavirus across different program areas.

Housing counseling for CDBG is an eligible activity -- eligible for funding as a standalone activity or as part of larger housing assistance or housing rehabilitation activity, as Clair had mentioned.

And particularly for CDBG-CV funding, the funds can only be used for a public service activity if it's new or if it's an increase above an existing service level, as defined by services provided. And of course, that prior 12 months or before the date of an action plan from a CDBG base.

In other words, to say you can't utilize CDBG-CV funds that duplicate CDBG spending, and for that matter, you can't use CDBG-CV funds to duplicate services that are funded by another federal source as governed by the Stafford Act.

Again, housing counseling is an eligible use of CDBG-CV funds if and only if it's assisting a client with needs resulting or related to COVID.

Now, let's -- yeah -- kind of do a deeper dive into what some of those needs are and starting with rental populations.

So thinking about those who rent their homes in terms of housing, question is, in a coronavirus context, what can housing counseling agencies do on a daily basis to address these COVID related housing needs that tenants have? And how can grantees bring in housing counselors and housing counseling agencies to work with the affected populations where COVID is impacting the housing situation?

Well, some of these areas are looking at finding housing, identifying housing opportunities, working to ensure that housing's affordable and that there is a variety of -- various forms of rental assistance that are identified as potentially available for a client to meet housing needs.

And this you can think of, particularly in the context of the economic impacts that tenants have been feeling as a result to larger economic impacts from and disruptions from the coronavirus.

Housing counseling agencies can also help tenants understand fair housing laws and requirements, can help with complaints, and can help with issues that may have been -- that have may have come up and finding resolutions for those issues. And you can think, too, of sort of the pressures and the volatility and changes in the housing market is a really tangible benefit that housing counselors provide in terms of helping renters understand their rights and what -- where they're protected and what they're entitled to.

Housing counseling can also help renters look at leases themselves and can help tenants understand lease terms and understand also how other local laws provide protections in -- to tenants in the COVID situation.

And then particularly for persons with disabilities, including when those disabilities may have been due -- may have had their onset due to COVID-19, housing counselors can also provide areas of assistance in terms of finding and securing reasonable accommodation.

Now, turning to those who own their own homes, thinking, too, that they're not immune from the pressures of the coronavirus pandemic also, housing counselors can provide assistance to homeowners, particularly in thinking about preventing mortgage delinquency or resolving mortgage delinquency or default issues.

And here, particular activities that housing counselors can provide include helping households understand budgeting and managing credit, developing plans to restructure debts, devising means of preventing foreclosures or getting out of foreclosure, and that includes and goes so far as to devising plans that can lead to catching up on delinquent payments, what would be called a reinstatement.

CDBG-CV funded housing counselor can act as a foreclosure advisor, can help devise a forbearance exit strategy, and can also help a mor- -- a homeowner get access to mortgage assistance grants.

And an institution or organization that we'd like to highlight as an example that's providing both CDBG and CDBG-CV funded services is on the next slide, and that is the Minnesota Homeownership Center, which is basically an organization that's been serving the Minneapolis-Saint Paul area.

And the mission of the center is to empower smart home ownership choices through education, research, and partnerships grounded in the belief that sustainable homeownership has an essential role to play in fostering diverse and vibrant communities.

The organization has used CDBG funding to provide pre-purchase housing counseling, and they've been doing that for several years. And more recently, they've been awarded CDBG-CV funding for foreclosure housing counseling, and that helps their clients take advantage of mortgage arrearage assistance for up to six months.

They also have a home ownership preservation program that they offer that's been providing support to homeowners who are having difficulty in paying their mortgage or paying other housing expenses. And you can find out more information about the services that they provide at hocmn.org.

So now, we're going to turn to CDBG-DR funding or Community Development Block Grant Disaster Recovery funding. And just in terms of sort of recap, these are funds that are not parts in the annual appropriation nor awarded by an annual formula nor, for that matter, part of a standing program, but rather are provided as part of special disaster specific or class of disaster specific appropriations.

So basically, depending on the size and scale of a given disaster or set of disasters, Congress will appropriate funding to assist cities, states, or territories with addressing what we'll call their unmet needs related to longer-term recovery in terms of responding to a presidentially declared disaster.

And again, CDBG-DR is modeled on and covered by the same regulations as the Community Development Block Grant program, where again, the flexibility of the block grant is helpful in addressing a wide range of recovery needs and really thinking about and putting community and community engagement first and foremost in that process.

Particular areas where CDBG-DR funding is used, too, are to address housing needs, infrastructure, economic development, and very much thinking about, too, housing recovery as is pertinent for HUD and its mission. It's one of the primary areas of investments of the CDBG-DR funding too.

More recently, CDBG-DR funding has also gone towards funding resilience and mitigation activities, which really provides grantees with an opportunity to be proactive in adapting to and responding to climate risks and protecting and serving the needs of vulnerable community members prior to the onset of a disaster. And an example of one of those activities -- one of those mitigation activities are buyouts.

So basically, utilizes land use planning, and it's an area in which housing counselors can play a role in helping homeowners understand their options for taking buyout offer, understanding rights, and working through in terms of education on the whole -- on how the whole process works.

And generally speaking, for CDBG-DR the majority of funds need to benefit low and moderate income or LMI persons and areas. Sp. there's usually been a 70 percent requirement that funds go towards meeting the needs of LMI populations, but that requirement has varied appropriation by appropriation, and there are provisions in place for grantees to seek waivers on that cap, should there be good cause.

And then also, thinking beyond meeting the needs of LMI populations, as Marcela mentioned in her introduction too, is addressing the needs of vulnerable communities, historically marginalized populations, and other protected classes. And bringing equity to the front has been

a critical area of focus in recent recovery efforts. So in essence, making sure existing historic inequities that predated disaster are not exacerbated or made worse as a result of recovery efforts.

Looking then -- similar to CDBG-CV where there are requirements of connecting to the COVID-19 crisis in order to be eligible for funding, each CDBG-DR activity has to have a tieback to the specific disaster for which the funds were made available in the first place.

And CDBG-DR funds can address that disaster directly or indirectly, provided there's a logical connection and grantees are required to maintain documentation to ensure that that connection is tangible.

And some of these particular examples of programs where there's a disaster tied act you can think about are where CDBG-DR funds have been used to repair homes that were damaged in a disaster or, for that matter, to replace destroyed housing. And similarly, CDBG-DR funds need to go towards CDBG eligible activity and meet a CDBG national objective.

So now, on the next slide, we'll talk to you about what some of those typical CDBG-DR activities are.

So first we mentioned housing, and that's thinking about rehabilitation, repair of damaged housing, reconstruction of substantially damaged or destroyed housing, or even the construction of new housing, if there's a need tied to the disaster event.

And housing activities also include incorporating mitigation measures such as elevating building structures or even elevating mechanical equipment or, as we mentioned previously, buying out homes and providing relocation services for homeowners and tenants too.

Housing assistance can also meet the needs of homeowners, meet the needs of renters, meet the needs of residents of single family, multifamily housing, public housing, and also meeting the needs of residents, special needs housing, who -- or who are in permanent supportive housing. And they can also go towards meeting -- providing homeownership assistance, and that includes assistance with down payment and closing costs and most definitely includes housing counseling.

There are other CDBG-DR activities tied to economic recovery and infrastructure, public facilities, and public services, which we are going to highlight, given its relevance to housing counseling.

We mentioned some of those activities, too. But just to highlight, again, sort of direct tenant-based assistance, mortgage assistance, preventing homelessness, and then other public services categories include job training and workforce development as well, too.

So now, just in terms of requirements, CDBG-DR funding and thinking about housing counseling and grantees are required to coordinate with HUD certified housing counselors and counseling organizations to ensure that services and information is made available to renters and homeowners.

And this requirement is new as of newer disaster recovery appropriations. Prior to, I guess, 2017, grantees were encouraged to do that coordination, but it wasn't an explicit requirement. But I think if you're attending this conference, you see the benefits across the board and really now understanding that the working together is explicit and deliberate.

And then sort of just to reiterate, again, housing counseling can be provided both as a standalone activity, as a public service activity funded by CDBG-DR, or it can be offered in part -- in support of the implementation of other CDBG-DR funded programs, whether that's housing recovery like single family rehabilitation or assistance around buyout or understanding URA.

And housing counselors can help CDBG-DR program applicants with their applications and, if needed, with appeals or challenges. And CDBG-DR housing counseling can also assist grantees with the application and intake process, as well as promoting program awareness and program requirements and helping identify and resolve obstacles impeding program delivery.

And housing counselors can address a wide variety of housing concerns, including how homeowners and tenants understand financial implications from a given disaster and the impacts on their housing situation.

And so, with all that, I'm going to hand things back now to Clair, who will cover more in the ways in which CDBG-DR grantees and housing counseling organizations can come together.

Clair Weatherby: Awesome. Thanks, Calvin. So like Calvin said, I am going to talk a bit more about what it can look like in practice for CDBG-DR grantees and housing counseling agencies to be working together.

So since CDBG-DR funding is not an annual allocation, there's a different process for determining how each grantee will use this funding, and that's what you see here. This graphic outlines the life cycle of the CDBG-DR grant, beginning with funding allocation through the planning process and ending with implementation, monitoring, and close out.

In red, we've highlighted the points in the process where housing counseling agencies might provide input or where CDBG-DR grantee might consult them in order to inform the action plan, which is essentially the document that outlines what will the CDBG-DR grantee do with the funding that they have received.

So in the following slides, we'll talk through, a little bit more granularly, these pieces that are highlighted in red.

So the first part that we have is citizen participation. This is the first opportunity for input into the grantee's action plan. So as we -- as I mentioned before when we were talking about regular Community Development Block Grant funding, especially in the disaster -- post-disaster context, housing counseling agencies are often well placed to help government, elected officials, and funders understand their clients' and communities' needs and also to understand how housing counseling can assist.

So steps that you might take are to pull together data from a variety of sources, from outreach, to your own CMS and 9902 data, to word of mouth and direct client experiences in order to deliver that feedback to the CDBG-DR grantee.

It's also a great opportunity to make recommendations to ensure that any services that are provided through the disaster recovery funding are accessible to the vulnerable populations that you work with and also folks with disabilities.

Next, you are going to prepare to deliver programs and services as you normally would. So that would involve estimating costs for expanded or new services and also considering whether or how your agency can handle an increased case volume, given current resources.

If you would be shifting focus to meet new client needs, you might consider training costs to get your staff up to speed. And through all of this process, you'll also want to make sure to keep in close contact with your HUD point of contact or POC, if you need to update your workplan.

So for example, we have new 9902 fields for disaster recovery assistance as a one-on-one counseling service. So if your agency wasn't providing that before and a disaster hits and you see a need in the community, maybe you want your counselors to start counseling on that topic to assist clients who are looking for resources for relocation, rehousing, rebuilding. And so, you want to coordinate on that to expand your services.

And then, of course, as always, you'll want to continue to strengthen the partnerships that you have with other community agencies that might be providing overlapping or complementary services.

Next, you would basically pull together all of the work that you've done to understand client needs, the need for housing counseling, and your ability to provide that counseling.

So housing counseling agencies can contact their local CDBG-DR grantee to share this information and participate in the action plan process. And hopefully, some of the connections you might form in this conference today and tomorrow might lead to fruitful partnerships in the future. So really, this whole process is about your role in understanding client needs, figuring out how to meet them, and communicating that to the CDBG-DR grantee, who, as Calvin has mentioned in the previous slides, are required to coordinate.

So I think that there are many examples across the country of this being a very fruitful partnership between grantees and counseling agencies to make sure that CDBG-DR programs are successful and that they're meeting the needs of real folks in the community.

So to kind of bring this into the real world, we have a couple of examples. First, we have one from Puerto Rico. So in Puerto Rico, the Department of Housing has decided to use their CDBG-DR funding from Hurricanes Irma and Maria to fund a range of counseling services directly.

They have six HUD approved counseling agencies that will provide both individual counseling and group education to people who were affected by those storms. And topics include budgeting, credit protection, foreclosure prevention, and more. So this is a really exciting initiative where they're just literally using CDBG-DR to pay for the housing counseling services that folks affected by those storms need to help them recover and recover in a resilient way.

The next example comes from New York City. So at the Center for New York City Neighborhoods, which is where I used to work, center is a HUD approved housing counseling agency and CDFI located in New York City. And as part of the Superstorm Sandy recovery program, Build It Back, the center administered Build It Back counseling in partnership with the City of New York.

So in this case, New York City was the CDBG-DR grantee, and what the center did was bring together legal services and housing counseling providers from its existing network to come alongside the DR funded housing rehab, rebuild, and buyout program.

So counselors and legal services providers received referrals from the program to assist with obstacles to receiving program benefits, and homeowners and tenants receive counseling on a wide variety of topics, ranging from foreclosure to completing complex program documentation requirements to even assisting with requests for review of program decisions.

Kind of a neat thing that happened in this situation is that, after the program was closed out, the City University of New York did a study on the Build It Back program as a whole, and one of the findings that they had was that those clients who received legal and financial counseling were more likely to have stayed in the program and receive program benefits as opposed to those who didn't receive any counseling at all.

So in this example, you can see counseling played a key role in the success and equity of the overall storm recovery effort. So with that, I will hand it back to Olivia.

Olivia Healey: Thanks, Clair. I know this was a lot of information going through all three of those programs, but as we digest everything that we just learned, still invite for questions to come into our Q&A box. We'll address them in one moment.

The resources that we've pulled together following this session are really based on giving you the next steps and specific resources to help you continue educating yourself on the programing and all of the different requirements that we outlined today and then the synergy and benefits of housing counseling as well.

So the first resource is how to find CDBG and CDBG-CV grantees. What you'll want to do is you'll go to the HUD Exchange, the landing page there. And in the top right, there's the grantees page that you can click on, and when you go to that page on the HUD Exchange, you have the opportunity to search by an organization's name or by state. And this will help you locate agencies that are around you based off of your locality.

This is a really good first step in being able to bridge this connection between our CDBG funded programs and the CDBG-CV funded programs.

Our CDBG-DR grantees are found in a slightly different location, and this will also encompass CDBG-MIT. And the reason why it's located is because of the piece that we described in our CDBG-DR education that it's not an annual program and it's a response to presidentially declared disasters. So these allocations are given post-disasters to the grant recipients.

And you will access this information -- there's a link that I provide on this slide to get you to that DR specific one, since it's embedded on the CDBG-DR funded program mini site on the HUD Exchange.

All of these resources that are showed here touch back to my beginning comment of the further the education and requirements around each of these programs. So they all build upon each other. We had a slide that showed visually the difference between CDBG and CV.

There's more expansive comparisons related to that. For example, the CDBG to CDBG-DR comparison. So different tools like that for helping you find kind of the connections and build on your education.

This tips for housing counselors, how to coordinate with your CDBG-DR grantees, pulls together a lot of the ideas that Clair just showcased after we showed the housing counselor's role in the DR program life cycle.

For our Q&A, there's a couple new questions that have come in, and we've been answering them kind of at large. I will -- there's one question that I know that I want to start with and then be able to address any other ones that come in.

So there is a question that came in and, essentially, the question itself was, "I we as a grantee are requiring housing counseling for a down payment grant and for our HOME homebuyer program, are we able to become a HUD certified counselor and offer the counseling or counseling agency?"

So what I want to do is take it a step back. And regardless of it being for the HOME homebuyer program, any of these programing -- and you want to say that it is HUD housing counseling. This ties back to Clair's original points. It has to meet the definition of housing counseling as stated in 5.100, and it has to include all five of the elements that are addressed in that definition to be deemed HUD certified housing counseling.

And that's the really critical point to take away from this. There is an entire process of becoming a HUD certified housing counseling agency, but there's also an expansive network of housing counseling agencies that already exist and their certified housing counselors that we really encourage the collaboration and connecting with these agencies to include them in your programing and determine their capacity and create that partnership.

That critical piece of partnership, I just want to kind of pull it back to an earlier point in our story. So in our scenarios following the CDBG-CV session, we had the Minnesota Homeownership Center, and we showcased in that scenario example how the center had existing relationships in executing their CDBG programs or funding from those projects and built upon when COVID occurred with the CDBG-CV funding.

That partnership and the relationships that already existed were just enhanced, and the capacity and services and quality and all of those elements were already known. And this is something that will continue to iterate how important these partnerships are. I know in a lot of my housing counseling disaster recovery trainings that we provide, we always highlight the need to build these partnerships in advance of the disaster.

So coming out of this session, it's kind of the call to action is now in building these partnerships. The regional boards that we've established on Hoova are a good example to help kind of bridge that first connection along with all of those links that are located in those boards. That's where you can specifically find the housing counselor agency locator, in addition to a link that's located in the slide deck as well. And I'll highlight it again when we get there.

I'm going to see if there's any other questions that come in. Clair, Calvin, are there any questions that you've reviewed that you would like to address to the group at large?

Clair Weatherby: It might be helpful to address this question, of which there are a couple versions. "How are CDBG-DR funds awarded? And does an agency have to apply for the funds after a disaster has happened?"

I think maybe Carrie answered this for us in writing, but I just wanted to highlight it. So CDBG-DR and all CDBG funding will go to state or local governments, and in the case of DR, to those with federally declared disaster areas. So if you're an individual nonprofit agency, you're not going to be applying for CDBG-DR funding. It will go to the entities that -- it will go to specific entities which are already determined.

Olivia Healey: Yeah. And to bridge that connection, the resources that I just had on my screen and I can go back to them of showcasing how you find the contact information, this is kind of that step to locating the -- those that have the funding. And then it's more a conversation of getting involved and getting involved at the different phases of the project life cycles or program life cycles that we've identified in this presentation.

Calvin, is there anything else you want to add to the funding question there for CDBG-DR?

Calvin Johnson: Yeah. Thank you. I will. So as Clair had mentioned, certain organizations, housing counseling organizations are identified as subrecipients, and CDBG-DR grantees have the ability to designate subrecipients that they work with in terms of furthering or advancing programing.

And then very much, too, kind of in the spirit of engagement and early action and inclusivity is housing counseling agencies can help identify where there is need or there are particular

households who are impacted or affected by a given disaster and play a role in that kind of data gathering and consensus building process.

And so, there are basically ways in which housing counselors can get involved in disaster recovery efforts. And again, sort of the provision of funding needs to be tied to addressing a need related to the given disaster.

Olivia Healey: Thanks. Thanks for adding that. I think that's very effective for our attendees.

Just looking at time, I'm going to move us forward in our presentation. Obviously, I would love for you guys to continue conversation, and Calvin, Clair, and myself will easily be available to respond to any questions that you put within our session board. I'm happy to provide a response. So if there's something that wasn't addressed or you just have a follow up question tomorrow or even next week -- we're here until next week -- then feel free to put it there.

This page right here has been in all of our other presentations, but I've added two sub-bullets that I want to just bring some attention to, and then also, I'll have my team throw in that Mentimeter link one more time just really quickly.

So in preparation for our conference, in addition to the image that Shawna mentioned in our previous session that showcases housing counseling and the intersect of different project areas or program areas where the housing counseling is applicable, we've pulled together some really impactful resources for you guys.

So this is one of them. They're located on our conference website, but just want to make sure that you're -- you know that they exist.

So this is a CPD rental assistant resources and possible eviction prevention uses. So really tying back each of the programs that we reviewed and the programs that we'll be going over tomorrow about the highlighted eligible activities, the eligible recipients, and then the detailed guidance that supports everything that's in this chart. So really building off of your comprehension and the next steps to make this applicable for both housing counselors and the CPD grantees.

And then in addition to that, we just have, I guess, more facing for our CPD grantees and also housing counseling, but how housing counseling will fit into these different program areas. And similar to that, we have highlighted eligible activities, eligible requirements, and link to detailed guidance.

So make sure that you have the opportunity to check these resources out. And I think it's one of the ones that it's nice to burn off and actually have a hard copy, if you have access to a printer, and also be able to refer to it online since these are hyperlinked additional resources.

But if you have an opportunity, we'd love to know your takeaways from day one. This link will be open for you guys to continue to provide your input, and we really appreciate that you've joined us.

Come back tomorrow. We have a jam-packed agenda for tomorrow, too, to go more into different program areas for affordable housing and homeless programs and have very well-versed speakers to go through this connection throughout tomorrow.

We have a partnership session that's going to bring those scenarios to life. We have housing counseling agency counselors with us that are going to be here and walk you through their programs and the partnerships and relationships that they've built to make this successful.

And then having a closing with more HUD leaders that helped make this whole conference possible.

So really appreciate the time that you took to be with us today. We look forward to talking with you more tomorrow. And thanks, Clair and Calvin. And thank you to our ASL interpreters as well. Couldn't do it without you. Hope you guys have a great day, and we'll talk to you tomorrow.

Clair Weatherby: Thanks. Have a good one.

(END)