

Office of Housing Counseling

2022 Community Conference

Housing Counseling and the Disaster Recovery Process

Olivia Healey: Good afternoon. Welcome to our session on "Housing Counseling and the Disaster Recovery Process." My name is Olivia Healey and I'm a community development specialist with ICF.

For today's session, we will be covering a broader overview of HUD's role in setting up and establishing a response to disasters, and then further contextualizing this process through the lens of housing counselors like yourself.

Before we get started in today's session, we're going to dive into some logistics overview so we feel prepared. If you have any technical questions, please submit them in the chat box. And then we would love to hear your questions in our Q&A.

At the end of our session, we'll spend time focused on answering these questions through our panel and try to solve any problems that you're working through, or answer questions that come up as you're reviewing the materials. But if you have any questions, top of mind, totally get them submitted right now.

Our materials are posted in terms of a slide deck to the HUD Exchange right now. I'll be sharing that link into the chat and you can access the recording for this session and the transcripts after we get all of the session materials for the conference posted. So if you're joining our session, now we have a dual offering session on collaborating with MSIs and that'll give you the opportunity to review the posted session materials

For joining today's session, if you need to get a certificate of attendance, you're able to do that through your HUD Exchange account. The slide here outlines the steps needed to make that happen. You won't be able to do that today, but in coming days after our conference delivery, you'll be able to get these certificates for the given sessions.

For today's session, we have a wide array of experiences and speakers that are really going to help shape disaster recovery for housing counseling agencies. I want to start by just introducing our panel so you're well aware of who will be talking to you today.

Jason Coughenour is a disaster recovery coordinator for HUD's office of field policy and management. We have Virginia Holman, a housing program specialist for the office of outreach and capacity building with the office of housing counseling. We have Meredith Caley, a bilingual personal financial specialist from Boulder County personal finance program. And then finally, we have Kate Bulger, the senior director business development for Money Management International.

As I mentioned for today's session, we're going to start at a macro level and then as we move through our presentation really contextualizing the role that housing counselors and your housing counseling agencies play in the disaster recovery process.

Throughout this conference, we've seen a multitude of speakers in different subject areas, touch and connect to disaster recovery. This topic is becoming a pressing concern for housing counselors to play a role in as our nation responds to disasters that occur.

We've seen this yesterday in the mortgage lending session as speakers alluded to the fact of how important it is to know insurance policies and be able to respond and walk clients through how their insurance is affecting after their home is impacted by a disaster.

Moving past this conference, recently the office of housing counseling has delivered a presentation on contextualizing equity throughout the disaster recovery process. And that session provides insight on the checkpoints housing counselors can play in ensuring equity is -- is outlined and administered throughout the recovery process.

Our speakers today are going to help further shape this role and the call to action that we've put on housing counselors. And we really do want this to be a session that's building your comprehension and helping you feel equipped to do your job because adding disaster recovery services is an additional ask of housing counselors.

So make sure that you're feeling empowered to get those questions answered. With that said, I'm going to pass it off to Jason to set up the initial overview of field policy management and housing counselors intersect at the office of housing counseling. So Jason.

Jason Coughenour: Thanks, Olivia. And again, my name is Jason Coughenour. I'm with HUD headquarters, office of field policy management, the disaster team, the disaster coordinator for the Western United States. And also, sometimes the Eastern United States as well. So if we could just roll to the next slide.

So before we get started, so, I was originally going to go through and now seeing some of the other aspects that have been covered throughout the conference I'm going to focus more specifically on what it is that FPM does. And then what my team does. And then hopefully we can have conversations at the end about how that plays into how the housing counseling agencies can assist and be a part of that process.

So with that said, I'm sure if you've been attending this conference for the last couple of days, you've had a little bit of depth by PowerPoint. I kind work a different way. If I would've had it my way, I would've had one slide and just spoke to it. So I'm going to let everybody just take a look here.

HUD delivers programs created, it's 24 major programs. We'll discuss a little bit towards the end some -- some things that we can do during a disaster to further help using these programs, disaster survivors, and communities with any impacted areas, but I'm really going to focus mostly on what my office does, how we coordinate with FEMA, and then hopefully end that with a discussion and please chime in if I miss that part, end that with a discussion on how we see in the future tying in the office of housing counseling and housing counseling agencies to that process outside of the office of housing counseling.

So if I can have the next slide, please. I believe that this was again already covered concerning mortgage insurance, assistance for HUD mortgage single family on section two, the 203 program. Again, not going to delve into it too much. Want to spend a little bit more time on what it is that my office does. So this is in the slide deck, the information's provided and we'll provide the deck after.

If I can move on to the next slide. I want to get to that one slide where I'm going to spend all of my time. CDBG housing multifamily. Thanks for doing that. No, perfect. If you could just jump me ahead. Perfect. So let me move my stuff here.

Okay. So I'm going to tell you a little bit about what FPM does. So FPM coordinates field preparedness and implements the national disaster recovery framework and presidential directors across the nation. So FPM headquarters, regional leadership and field office directors including our team work in collaboration with FEMA and support offices to deploy staff and coordinate with operations in the field after a FEMA declared mission assignment.

And then what is that? So and again, I'll end with, let me put a period in that real quick. None of this from what my -- our office does precludes anything that the housing counseling agency would do. This is just for my office to be involved through a mission assignment through FEMA.

The housing counseling agencies do not require any of these things to assist a disaster, somebody who's impacted by a disaster does not require presidential directive, do not require a FEMA mission assignment, just require themselves assisting disaster survivors as their encounter. So the goal is to further develop and enhance that relationship so that as we are doing these mission assignments with FEMA that we are tying in the office of housing counseling, housing counseling agencies and our staff, along with FEMA into a -- a simple structure that we all don't have to look for each other who to talk to.

And FEMA knows, hey, we can send these individuals to a housing counseling agency to provide some level of assistance and here are the confines at which in FEMA and the disaster coverage areas that they can operate in and we can train them to during each disaster and what it is the outreach and the information that they could provide to the disaster volunteers.

So what my office does annually is we develop a disaster volunteer list and I'm not going to read this to you, but we don't have a permanent standing disaster cadre -- disaster cadre like the SBA or the office of health and human services or FEMA or the department of defense or the department of engineers. All of our folks are volunteers that come from our steady state program.

And what I mean by steady state is it's people that come from the office of housing counseling, people that come from multifamily, CPD, the list goes on. Those folks have to come away from their actual jobs for a period of time to go support either virtually or on site at a joint forces or joint field office force, excuse me, I was in the military at one time.

So a joint field office with FEMA and provide housing assistance from there for that finite period of time that our folks, our volunteers can support and then they return back to their original jobs.

Many other agencies have their own volunteers that -- that are either retired or reserve cadre, HUD doesn't and we pull from our actual offices in order to support that, which is why it's so important that we tie in the office of housing counseling, because you're such a force multiplier, you're such a resource for our folks on the ground that we could use that we don't necessarily have to staff up as large as, let's say for smaller disaster, where we could get the information out.

Let's say, for example, that's coming up a little bit later today concerning Colorado or some of the things that we've had, let's say in Montana, the office of housing counseling is an awesome resource for that to where we're not pulling folks away from our steady state programs in order to support.

So our FBM disaster coordinators, there's only two the director of our program Tony Hebert and myself that support the entire country. So that is for all HUD disasters, all of the mission assignments that are structured are organized with us in the office of disaster management, national security, which leads the mission assignments, but the staffing, the structure and the management of that staffing is conducted by either myself or Tony, who split the country equally from region one through five and five through ten, and me covering the western half.

Headquarters and regional leadership are a part of this and that we don't necessarily need to go into that too much, but our headquarter leadership, obviously through the directions and the policies for our implementation and our regional and field office leadership being the on the ground folks responsible for the jurisdictions that they cover. Example, the regional nine, regional administrator would be responsible for anything that happens within our programs within region nine.

Our support staff, we have very little so it's, again, just a handful of us, not even a handful, half of a handful of us, and we support both, two things that I don't have enough time to get into these. I'm watching the clock. Because I know this is time. The emergency response function and the recovery support function. So those are two frameworks at which FEMA under the national disaster framework that FEMA would issue a mission assignment to HUD.

The first being is pretty much what it sounds like, emergency response is that we would initially go to a joint forces office or go to a location, a disaster location and support FEMA in providing housing resources.

And what we mean by that is just our expertise in coordinating resources for FEMA in order to quickly rehouse folks that may potentially be HUD clients as somebody that's receiving section 8, somebody that's within public housing or just somebody that needs general information on where to go and one of those things would be to direct them towards housing counseling.

Recovery support function is a separate mission assignment. That's longer term for us to, again, as it lays out, for us to support FEMA and the disaster in a longer term recovery, how this don't - shouldn't happen again, what we can develop to ensure that these things when they do happen again that we could quickly mitigate these resources.

And that's exactly where in both of these, excuse me, that we'd like to pull in the office of housing counseling, definitely emergency support response function, because many people on the call today may not know that FEMA, they have a housing program in both emergency and recovery that support individuals for temporary housing.

There must be a presidentially declared disaster and there must be individual assistance applied to it, but if there is then that provides up to 18 months of -- of rental assistance for individuals in order to recover from that disaster, whether it be either relocating their HUD voucher, whether that be their insurance repairing their home.

There's multiple aspects. The only thing that would not apply would be folks that wouldn't be eligible, say if they were homeless prior to the incident or prior to the incident happening, whether, or that they didn't own a home or they just moved into the local immediately after, so.

And again, I know I'm, this is very high level and as we develop along, what we're trying to develop a recovery, an emergency and recovery disaster training program that initially lays out everything that we do that we can individually tailorize to each disaster and then train that when we have a disaster to bring in housing counseling agencies, bring in FEMA so that they're aware of how to make these directions happen and then have our local and our mission assigned staff there as well.

So FBM regional coordinator. Again, that's us. I mean we prepare the budget, allocate the travel and the staff, select the staff, activate the staff, create our travel codes, budgets. I don't need to necessarily spend too much time on that.

And then our disaster dashboard, that's a management process that we use internally that we, we would love again to start using and tracking what the office of housing counseling and housing counselors themselves are doing in these disasters that normally would be provided by HUD staff themselves and be a part of that.

So in that we could track and we can all know if -- if we've had repeat offenders, if we've had folks that we've been able to assist and in the like. So next up, if I could get to the next slide and I'm going to spend a little bit of time on that slide. So actually I'm not going to spend too much time on this slide. I would've tied the two of these in.

So we kind of discussed this. Again, the main deliverable out of this is that the office of field policy management coordination with -- with another office, the office of disaster management national security with a very small group of staff coordinates and manage our FEMA mission assigned assignments nationally.

And again, that does not preclude any housing counseling agencies from conducting any assistance, whether it's based on a disaster does not require you to have a mission assignment or us to even be involved.

And in many aspects, we would potentially probably even mitigate our involvement if we knew that we had housing counseling agencies on site or easily accessible by the public or the

survivors in the community that would then mitigate our involvement that we don't necessarily have to have somebody at the JFO because we already have somebody who's representing the agency. With that kind of -- with the kind of outreach that we typically get, which is directly housing. So we're going to have the next slide.

So currently this is for the app, as I said before, concerning individual assistance and housing assistance. If you go to FEMA's website, whenever there is a disaster, you can check the website and it'll explain whether or not there's individual assistance or there isn't and the type of disaster, and on this you can see apply for assistance in the upper left-hand corner, that is where the public can go on the website and directly apply for assistance, including housing assistance for the disaster.

And then FEMA will track you down and potentially we will as well, depending if we are assigned as well. So with that said, I was trying to keep it at 11 minutes. I have 22 seconds, because I guess I had 11 minutes is what we had. So I'm looking forward to, hopefully we get some questions at the end. Because I definitely like to talk about how -- how, what and why.

We'd like to tie in housing counseling agencies to this and where it is that we think they would best fit and then maybe even discuss how we can figure out ways to get to get additional funding for those agencies as well. Okay. With that said, we'll do the next slide and I'm going to turn it over to Ginger, who's going to narrow it down just a little bit more. Virginia, if you don't mind.

Virginia Holman: Thank you, Jason. That was really great. I just need to let people know I'm about to have a major storm roll through and it may knock out my internet. So if that happens, Olivia is going to pretend she's me. But I'll talk [inaudible]. Okay.

As Jason has said, I mean we really look forward to working closely with housing counseling agencies in primarily the disaster recovery process, but even sometimes the particular response and that's because we think you know so much about your locality, you know the people, you know the culture, and so you're just a great resource. Next slide.

Okay. The office of housing counseling has set up a disaster assistance and recovery team. We call it the DART team. And it is been in place almost as long as the office has, but we've defined disaster housing counseling that it includes all the traditional education and counseling services when the need for those services is created by a disaster, either pending or already happened.

So the mission of the DART team is to educate and support the housing counseling agencies so you can help your clients with disasters, so you'll know what the tools are that you can use. We monitor the operations and aid the counseling agencies in any way that we can, when you've been impacted by the disasters, because we know that not only are your clients impacted by the disaster, but you will, your agency and your staff.

And we also prepare and implement the office of housing counseling's crew plan, continuity of operation, and we also work with you all to make sure that your agency has one as well. And so, we do disaster or the emergency and when we know that something's pending, we reach out to the agencies, your point of contact, your POC should send you an email or give you a call when

we've noticed in the news that there's something pending. You know, there's a fire about to break out or just did, the flooding, something like that, turn emergency declaration assistance.

We sent out a survey to the agencies in the impacted counties because we want to assess their operating status. Can they -- are they closed? Can they operate, talk about the damage that may have happened to the community as well as the agency itself and to evaluate your needs. And then we'll try to give whatever support we can as necessary. We're there to help you with anything that we can put together for you.

Next slide. Okay. This is basically the role that I was talking about. There's the disaster declaration. When the president makes a disaster declaration, and this is when the community is eligible to receive federal funding to support their response in recovery, but you realize that states, the governors of states have that same capacity within the state, so you'll want to pay attention to any state declarations as well.

And then we work with the state and federal partners to coordinate any response and to ensure assistance from the housing counselors to make sure you're available to help those impacted counties. One of the very first things we do is identify the housing counseling agencies in the area and in the surrounding area that we might have to call on to provide assistance.

And then we provide training and resources. We've got a number of webinars that are already in the archives. If something special comes up I know Meredith will mention what we do in Colorado so you have the very specific information and training you need for your disaster.

Next slide. So before an emergency or disaster, your point of contact, your POC is going to work with you on the following: Going to review your emergency preparedness and succession plans and your COOP and will work with you to improve those or get them in place if you don't have one. They'll help you learn about the types of disasters that could impact your agency and how to plan to deal with them.

FEMA's page has got a whole host of information on the different emergencies that can happen. And so, take some time to look at that. And your point of contact is going to check in with you regularly, let you know that you, as I said, we've been reading the paper, we know that something's on the horizon, what can we do to help you. Remember, we're there to help you in this situation.

Next slide. Okay. So after the emergency or disaster, we're going to do the following: As I said, when there's the emergency declaration, we're going reach out with this formal survey. We're asking about your staff, your facility. Are you open or are you closed? What are your needs? Are you communicating with FEMA or other emergency management offices?

And then we're going to follow up as needed based on your responses. And we'll probably send that survey out a couple of times, depending on the length of the disaster period. You get regular GOV delivery notices on emergency declarations. And on the right-hand side of your screen, there's an example of what that guidance looks like.

I watch the FEMA site every day to find out about any new disaster that has occurred. So we want to keep you up to date on that. We also give you extra guidance as to what you need to do. One of the things and this just came to me, in terms of where we're talking about beforehand your plans, you need to make sure that your housing counseling plan includes disaster counseling. That's really important.

As I said, during the disaster and the recovery period, your POC and the rest of the -- the DART team are going to continue to monitor your status and what you need and provide any additional service assistance and training. You know, you just need to ask us and we'll put together something very quickly.

Next slide. Okay. As Jason has said, and I've said, we really recognize the importance of incorporating housing counseling into HUD, FEMA, state, and local disaster activities as soon as possible after the disaster. And so, we're going to coordinate with the disaster agencies and the housing counseling agencies to tell them that the support is available and we want to support the disaster victims. Some recent examples --

Olivia Healey: Ginger, I think your audio cut out there for us. Do you want to try dropping your video and just speaking to this slide or I can pick up from here if needed? Okay. I will pick up.

Jason Coughenour: I think she outright froze. If you look, she's not even moving.

Olivia Healy: Okay. I will try to be Ginger, but I will not do the same justice that Ginger could speak to all of this content. But just moving through and then if there's further details, we can provide -- we can provide them during the Q&A portion.

So at the point in time where Ginger's audio cut out, she's speaking more to the recent activities housing counseling agencies have been doing in response to specific disasters. We do have Meredith, who will be talking right -- right after this section and will be able to help contextualize what that role looks like for housing counseling agency as a disaster strikes in a community, but there's other examples on here that we've recently been showcasing for housing counseling agencies.

And as disaster recovery services become more prominent in housing counseling agencies typical service offerings, there will be continuous training materials and technical assistant guides that we post to the HUD Exchange or thoughts the housing counseling posts to the HUD Exchange to provide that continuous guidance and support that you guys need in creating an agency response within your local communities.

Disaster assistant housing counseling is defined here on the screen, but really just expanding on those typical housing counseling offers, offerings. So as you all know, housing counseling has the five components of what is HUD certified housing counseling and these are just the initial additional components that are part of that. So you can make a definition yourself and -- and be able to tie back to both the preparedness elements and the recovery elements of disaster counseling.

This past year, we've added these three elements of disaster housing counseling to the 9902 reporting and wanted to make sure that you are well aware of these new fields. For an agency to report to these elements in their 9902 reporting, you will have to amend your agency work plans to add these services to -- to your product offerings.

So in the slides that are posted on the HUD Exchange, there is a hyperlink to guidance that is posted in these new areas and the different fields are -- are highlighted in the table that are, that is on the screen here. And with that said, I will ask Meredith to the screen and have her go through her content. Thank you, Meredith.

Meredith Caley: All right. Thank you, Olivia. Great job being Virginia. So my name is Meredith Caley and I coordinate the Boulder County personal finance program. And we are the housing counseling agency for Boulder County, Colorado.

And I'll be speaking today about our housing counseling response to the Marshall Fire. If you would push the slide. The Marshall Fire happened on December 30th, 2021, and this is when 1100 homes were destroyed by fire in a weather anomaly. The picture you see to the side is the day after this 24-hour period where we lost all those homes when it snowed and what you see there are the ashes of the remaining homes.

Boulder County is fortunate enough to have a very well-designed disaster response and emergency preparedness team. So within days of this response or of the disaster our response happened where we had a disaster resource center, and it was basically in a large open room where hundreds of people could come through and see collaborations of dozens of community resources.

On site, we had insurance companies, FEMA rental assistance, municipalities had guidance around debris cleanup. The DMV was there for vital records. You could apply for food or financial assistance. And of course, we had housing counselors on site. This is the largest part of our agency's response. We had a counselor on site for about a month and we were not able to do private disaster, or post disaster appointments at this time.

As we were at the disaster resource center, we were seeing dozens of victims come in, having faced a huge trauma, and they were trying to get the basics of their life together and the basics of their resources together and they came to our table and asked questions as basic as do I have to pay my mortgage, I don't have a home, or my insurance company says that they could pay off my mortgage, but I'm not really sure how I would make a decision around that.

And so, we help set expectations. We didn't take names at that point in time, we just listened to folks as they were going through their trauma and we were there to help set expectations about their journey ahead and what they could expect from their mortgage company or perhaps from a landlord.

And we were partnering at that time at our same booth with local rental assistance so that we could specifically speak to renters as well. We also set up follow up appointments because some of these questions needed a deeper dive and we needed some of those post disaster appointments,

but during the disaster resource center time, we really focused on just being a touchpoint and making sure that folks knew who we were and that they could have some basic questions answered.

Let's go to the next slide please. So in these post disaster housing counseling appointments we were sure to use a coaching approach and we were very sensitive to the fact that folks were going through a lot at this time and were feeling very overwhelmed. These sessions were mostly via phone and video.

And again, our goal was to help set expectations and create connections and create a plan. So I met with several folks one time, or I met with some folks multiple times. I met with one gal three times because it was really about meeting that client where they were with the questions they had and forming a plan based on their individual circumstance and situation.

In one example, there was a -- a fire victim who lost her condo and she had suddenly a special assessment from her condo who was underinsured and she knew that down the road at some point she would be facing a \$40,000 to \$60,000 special assessment. She had some insurance money coming in. She had some rental assistance through her homeowner's insurance and in her overwhelmed state, she really needed someone to help form that plan of how she made decisions, how she divvied up her finances and how she could think about that, how that would all play with each other, how that worked with the mortgage company, etcetera.

And our role really was also to connect to these appropriate resources. The good news is we didn't have to be experts in all fields. Partnerships were absolutely key in order to make this response an effective one. And the good news is there are a lot of folks doing a lot of the work already out there, and it's our job to make sure we know who they are so that any door is the right door when someone is seeking assistance post disaster.

So let's talk to some of those partnerships. Go to the next slide please. We're really lucky in that Boulder County created a very robust response menu of services and resources that we're still utilizing. So if you kind of look at those two bubbles, they talk about a lot of the dropdowns of just where you could go, and it's my job as a housing counselor to make sure I know who these folks are and that they know who I am.

So again, that someone could get effective resources as opposed to just well, call this number; well, who's behind that number, who's answering the phone, what can you expect there? So I don't need to know anything about rebuilding codes. I don't need to understand the property value or need to understand what's going on with soil testing or air quality.

Those things are already out there and I just want to make sure I know how to get someone to the right place at the right time. So As Virginia was saying, our point -- our HUD point of contact reached out, what do you need and they were able to get us connected with FEMA and more locally with the state of Colorado. And they were able to provide us with trainings as well.

So FEMAs provided us with procedure process training. We had some struggles with that. Our staff really wanted to help victims understand the process of going through FEMA. There was a

lot of questions and a little bit more rumor than information. And so, that connection with FEMA was extremely helpful so that they could help us understand their process.

And the state of Colorado was able to provide more assistance and connections. And then HUD specifically got us a training around FHA disaster loan products, which is another area that as folks are starting to rebuild, we realized we did not have a lot of that information in our tool belts because it wasn't something that was coming up before and we wanted to feel more comfortable speaking to those things.

So we were really appreciative of HUD making those connections for us. And then the Colorado finance and housing authority, which is our state housing finance authority, helped us in getting additional staff for the response. So again, leaning on those partners was extremely useful and is extremely useful.

And at this point we even have the county creating a disaster navigation case management team. So we are still partnering now eight months later after the disaster to make sure that we are involved in the long-term recovery, because we know that disasters when you lose this many homes is not a short-term thing.

Let's go to that last slide. So here are some takeaways. Here are the things that you can do now, based on our experience. The first one I want to bring up is training. Trauma informed care and trauma informed responses, I think are extremely important. It's one thing to have the hard skills and the knowledge of a housing counselor and it's another thing to know how to work with someone who is coming out of a disaster or a very traumatic event.

While sitting at the disaster resource center I had folks who at some points were -- were very emotional, other points were somewhat aggressive. None of this spoke to who they were as a human, it's what they were going through at that moment and understanding how to effectively communicate with someone in that moment and making sure you can give them accurate information and informed information while still honoring what they're going through is extremely important.

So I would encourage you to look up those kind of trainings now. The HUD Exchange also has disaster preparedness and housing counselor response ideas and some trainings on there. I would say, look at them now, because when you look at them post disaster, it feels a little overwhelming. Check that out now.

And then we hired a private company to give us homeowners insurance training so we would understand how to take that deep dive into homeowner's insurance. It's one of those things as housing counselors we know about and we talk about, but when someone has to utilize their homeowner's insurance, it's a totally different bearer and the terms are different and folks are confused.

And so, knowing how to talk about that was really important for us. I would also want to speak to partnerships. So the only reason that housing counselors were included in the disaster resource center in the Marshall fire was because we had a previously established relationship with our

disaster response team. Ours is under local government and its partners with the sheriff's office and our emergency operations center.

It's a very clear structure that they have. And because we had a previous partnership, they know if anyone is affected in a disaster and has questions around credit, debt, home ownership, rentals, mortgage question, reverse mortgage question, anything like that, they know to ping us so that we can be there.

So now is the time to look up who is in charge of your emergency response function and see how you can be in the room and how you can get pinged in a disaster. And then lastly, housing counseling appointments. What we're talking about and appointments can have a real effect on folks and how they are responding to a disaster.

So when we talk about emergency preparedness, it's one thing to talk about having a book bag by the door and it's another thing to say let's take that a step further. Do you know where your birth certificate is? Is that something that you could grab in an emergency. Check out this list, you can put it on your refrigerator and it has what the things that you need to grab are and where they are in your house.

I was within two miles of the evacuation point and I have to say, in the emergency when I know that house is down the street are burning, I didn't know what to grab in that moment. And I realized that it's one of those things that can happen to anyone at any moment and talking about it and making sure that folks feel comfortable and ready for a disaster if it happens is extremely important and we are able in a unique way to have those conversations.

Homeowner's insurance coverage, again, not only knowing how it works, but really thinking about your own coverage and your client's coverage, or when we're talking about buying a home, how you know what that coverage is for.

Almost every single house that was lost in this fire was underinsured, which is leading to extreme costs on the homeowner. And it's because the cost in 2022 is so much higher than it was in 2021 and 2020, and the years before that. So really looking at those policies now and encouraging folks to look at their policy and understand what is covered and what they feel comfortable having covered.

Same with renter's insurance. We know it's much less expensive, but it's not something that we're always talking about in appointments. I would encourage you to have that conversation about how much it could save you in the long run. And then lastly, if you're looking at a somewhat more affordable option in your community in Boulder County, condos and town homes are somewhat more affordable and so we see a lot of folks buying those.

It's really important to understand what the HOA insurance policies look like, what they cover, if they're supposed to cover the entire outside of your property and they don't have the insurance policy to back that up, now is the time to know that. Now is the time to talk to the board about that.

The end point, I want to say is that communities are resilient and we come together in crisis, but the more you can do now to prepare, the better off you'll be and the more prepared you are to help others going through a crisis.

So please take advantage of the things that you can do now, take advantage of looking at the resources that are out there through HUD and the different offices and your local community so that you can be prepared to help others and you can be prepared yourself.

That is my time. I'm happy to answer questions at the end, and I'm going to take a moment to pass off to Kate Bulger with MMI.

Olivia Healey: And Kate you're on mute.

Kate Bulger: Someone had to do it. And so, my name is Kate Bulger. I'm with Money Management International. We are a national housing counseling agency headquartered out of Texas.

Go to the next slide. Thank you so much. So I'm here to talk about Project Portslade. That is our disaster recovery program for consumers. It is delivered by a specially trained team of disaster counselors. That is the core of what they do. And the program is really designed to help meet consumers where they are.

And that can mean helping folks who have just recently been impacted by a disaster, who are just exiting that critical response phase. It can mean working with folks who have been sometimes several years past their disaster, but are still struggling to recover. The point of the program is to help folks get through that recovery as quickly as possible, because what we've seen is the faster someone can recover the more financially healthy they are, and the more likely it is that they'll be in a better financial position when the next disaster strikes.

The program works, we have an initial deep dive into their total situation. So we're going to review what they've done, what lies ahead of them, what their big challenges are. We're going to identify those acute needs first and we're going to create a short-term plan for them. And the reason that it's short term is because in that aftermath of a disaster, there are so many decisions that consumers have to make and it is overwhelming.

And so, the idea is the counselor's break that up into lots of tiny steps and tiny parts. And that makes that recovery more manageable. But that also means since it's a short-term plan, we continue to stick with them. So we are checking back in with them sometimes weekly, usually at least monthly to make sure that they are staying on track and then to refresh that plan and give them a new short-term plan as they finish each old one.

And that -- that helps with a couple of things, but one of the big things it does, it gives them a feeling of momentum in the aftermath of a disaster. There are, no matter -- no matter how well someone is doing, they're going to encounter setbacks.

It is an incredibly bureaucratic process and most of the consumers that we're working with aren't very familiar with working through deeply bureaucratic processes. Working with your homeowner's insurance is a very different experience than working with like your auto insurance, for instance.

And these are folks who to a great degree have lost a lot of the underpinnings of their support network at that time. So they may have lost their home, they've lost their -- their community, their neighbors they're dispersed. They frequently lost their job, their transportation. Their frequently, far from their place of worship, you know places and things that people have come to rely on for kind of everyday help and support are gone.

And so, the counselors really step in and help fill in a lot of those roles in a lot of ways. And so, we assign -- each consumer gets assigned a counselor and that counselor sticks with them throughout the duration of their recovery process. We have consumers that work with us for 18 months or more. Most folks it's a little bit shorter.

But the idea is we want to give them the support they need as they're working through it. And there -- there are really two we can pull out to the 10,000-foot view. There's two big things that you are sort of working through with this. And the first is that super bureaucratic process, right?

They're trying to navigate multiple government agencies, multiple aid agencies, their insurance, and usually multiple kinds of insurance all at once. And the things that they're asking for often sound similar, look similar, often are similar, but are materially different.

And so, it is hard to work through those programs, it's hard to work through just those applications, even harder when folks are denied help or are offered not enough help and they need to appeal an insurance with their insurance company, appeal with FEMA or SBA. All of those processes can really grind someone down, frankly. And it's easy to get very discouraged.

And so, part of what counselors are doing with these check-ins and their sort of long-term support is, again, giving them that sense of momentum, but also being there to kind of cheer them on and help them through those setbacks. Because those setbacks are part of what make the recovery process so long for folks.

The other big piece is -- is trauma and Meredith touched on this earlier. Disasters are incredibly traumatic events and trauma is a lot of people think of it as just an emotional reaction, but it is -- it is physical. We work with folks who've been through all kinds of disasters and it manifests in a million different little ways, but it can be a huge blocker to taking the steps necessary to recover.

It is really hard to get, you know, anyway, to get time off of work in order to go back and take pictures of their home, for instance, to submit to FEMA or submit to their insurance. And if that day something has happened and for instance, it's snowing and snow can sometimes look like ash falling from the sky if you've been the victim for wildfire.

And so, suddenly they're derailed, they're not able to go to work, they're staying home with their kids because their kids are having, you know, experiencing the anxiety and trauma of that. And

they're still not able to get any movement on taking those pictures of their home for their insurance FEMA.

Those kinds of things are difficult and counselors can provide support for folks going through that. But it also works on the flip side too, right? This is a service where consumers or counselors are spending a lot of time with the consumer. You're going to hear consumers frequently need to tell their story, need to feel understood and very frequently will need to sort of retell their story and help make sure that you truly understand what they're going through.

And so, giving counselors the time that they need and giving consumers that space to go through it is a major part of the program. But I think we'll see in two slides here, it is incredibly successful. So if we can go to the next slide, I'll talk about how we designed our program. Thank you so much.

So we started in 2018. This was the year after Hurricane Harvey had hit. MMI is headquartered in Texas, just outside of Houston. And our -- our employees were impacted, so there was -- our office was flooded out. Many, many of our employees lost their homes, lost their cars and were really struggling.

At the same time, we had consumers coming to us and saying, I was impacted by this flooding by the hurricane and I've applied to -- for assistance, but I haven't gotten it yet. I don't know what to do. I'm stuck. And at the same time, we're hearing from consumers who are coming to us with other types of setbacks and when we ask them where their hardship started, they're telling us it all started in a disaster four or five years ago.

And so, we basically took all of that and it has helped us realize we needed to start a program for disaster. And it -- and it is basically just taking the things that we already do and putting them into a big formal program.

So it is, again, helping people work through those bureaucratic systems, which housing counselors are phenomenal at. It is being there for folks connecting them with resources, again, taking that trauma informed approach to help them understand, help the counselors understand what the consumers are going through, help the consumers feel heard and supported.

And for us a piece of that is -- is we were selecting our staff to be a part of this program. We chose folks who themselves had recovered from disasters. So the director that ran this program had herself survived disaster and the staff who were actually delivering service, the counselors had survived disasters and it made a big difference. They knew what people were going through, even if the disaster they themselves had survived was different.

We worked very closely with HUD. I can't stress enough how important that is. They're a tremendous resource and really helped us as we were building the program and defining it and eventually helped us get to a place where we could fund parts of this project through our high grant.

And then finally, we worked with similar to Meredith, we worked with other local recovery groups. Recovery from a disaster is an incredibly complex thing to do. There are so many pieces and counselors can help with a narrow band of that, an important band, but it really is a narrow band where we can help.

And so, connecting with those other local recovery groups is really key to you -- you're helping that consumer get the wraparound service and support that they need so that they can fully recover and not just financially recover. So the next slide I'm going to share some of our outcomes. We're so proud of these.

All right. So we have a special project where we monitor credit reports of folks that we work with over time, which lets us see how they're doing and a lot of various aspects of their financial life after -- after they complete counseling.

So within one year, the folks that we worked with through Project Porchlight, 90 percent have secured long-term safe, stable and affordable housing. That is a phenomenal number when you look at the aftermath of a disaster, housing instability, long-term housing instability, they're a major challenge any time we can help folks overcome that as housing counselors.

It is huge win and 97 percent of the folks that we've worked with have resumed their regular pays to creditors. So they are off of hardship plans, they are back into that swing of making their regular payments. 96 percent had no late payments in the prior 12 months, which again is a huge signifier of financial success and it means they're able to make those payments, they're able to -- they're able to continue with their regular financial lives.

And the big one is we see an average 25-point credit score increase within two years of -- of counseling of starting the service. This is a huge accomplishment I feel, because without counseling, without any sort of housing counseling assistance, the average consumer that's impacted by a disaster sees a decrease in their credit score of about 25 points over the first year.

And in many cases, it continues to decline in the years following. Recovering can be an incredibly expensive process. It is easy to over borrow because you don't know that there's resources available out there. And so, housing counseling and Project Porchlight help consumers limit their borrowing, make the best use of their financial resources, take advantage of as much aid as possible, and that gives them the space they need to get fully recovered and get back on track financially. Go to the next slide. Excellent.

So a little advice if you're, if you're getting into this space, the first thing to play to your strength, you don't have to boil the ocean, pick the pieces of recovery that you feel like your team is good at and really focus on those. And you can partner with other organizations.

We have partnered with other counseling agencies to provide work in tandem, so that counseling agency might provide a piece of the housing counseling, and we provide the disaster counseling, or we have some handoff between us. Support your team.

This counseling is emotionally difficult, particularly if your team is in the area where the disaster has occurred, they are also trying to recover. And hearing folks talk about what they've been through can be retraumatizing for your staff. So make sure you have really good staff support in there to help them, make sure they know what resources are available, make sure they have the chance to sort of have downtime and recover after these interactions with consumers and continue to check in with them. It is emotionally difficult counseling.

Next, is have your own disaster recovery plan. I had already talked a little bit about this, but it really is key. You want to be there when your community needs you and without a disaster recovery plan that becomes a really uncertain future there.

And then finally be a spoke in the wheel. Don't try and do this type of counseling alone, rely and work together with other nonprofits other groups in your area to really, again, help folks have that wrap around assistance that they need.

Recovery, again, is so much bigger than just finances and acknowledging that and helping consumers reach those other recovery milestones is -- is important. That is part of recovery. And I believe that is the end of my presentation. So I will pass the mic back to Olivia.

Olivia Healey: Thank you so much. I'm going to invite all of the speakers to come back on camera. I know we don't have much time left in our delegated session, but we've been answering all the questions that have come through the Q&A, if anybody has additional questions, feel free to submit them and we can aim to get them answered on Whova.

I think one question that I would like to pose to Meredith first would for you to speak a little bit towards the coaching approach that you would have in your post disaster appointments. And I know you gave a lot of advice on your last slide of lessons learned and -- and the preparedness piece, but just a little bit more to that, that coaching element that you had.

Meredith Caley: Absolutely. So our agency tries to deploy a financial coaching model. In general, we have done a lot of trainings on behavioral economics and really what makes someone make a financial change.

And then when it comes to a disaster, it's really about not leading with here's what you need to do, but rather stepping back and using the approach of tell me about what you're going through, what your biggest concerns are. And from that point, let's figure out what those options look like.

And when we have that kind of analysis paralysis of -- of maybe I'm not quite sure what my next step is, then how do I ask you the right questions so that you answer your own mind, you make up your own mind. I highlight the ambivalence between what you say you want and maybe what's actually happening.

And we use those coaching techniques so that I'm not telling you what to do, which most likely will lead down the road to something that is not successful, but rather using an approach of -- of the client leading the conversation and where they want to go and I am there as someone to bounce the ideas off of, give resources, and to give a little pushback when I hear some -- some

conflict between what is wanted and -- and what actions are being taken to get there if they don't necessarily line up.

Olivia Healey: I'm just looking at time. I do know we're close -- close to time. I do want to ask one more question while we're -- while we're here, but Jason, when you were talking through your presentation, I just wanted to give you space to kind of have an opportunity to pose kind of your -- your view on how housing counseling agencies and their members support and serve HUD's overall disaster recovery efforts.

Jason Coughenour: Sure. Thanks. So [inaudible] when we were FEMA originally contacted us to see if we were going to take on a mission assignment for Colorado. It didn't really fit the confines of a mission assignment. So I mean, it did not -- it didn't impact our -- I'm getting an unstable thing here real quick, so I'm going to go off video here real quick. So I don't want to have a Ginger here.

So it didn't really fit the confines of whether or not we would support it. I mean, we only -- we only had one person support it for a -- for a very short period of time and that person's sole job was just to connect FEMA to the right folks, not necessarily just housing counseling, because they had already had that relationship.

But I will tell you one of the -- the main factors for us providing any level of support almost and politics aside is that in Meredith's shop was there and we were like, okay wow, this hasn't really happened to us yet. So how do we make that normal? I mean how do we make that housing counseling infrastructure the normal path for when we may not necessarily have just multi-family or public housing or CDBG related type work that we need to do, that it's really just a very predominant single family, very predominant housing specific issue that is really kind of counseling based.

I mean there's really -- there was nothing for HUD to do per se. I mean, we knew there were very few section 8 voucher holders, almost zero public housing recipients and many of the -- the housing folks or the folks in single family housing were solely relying on insurance because obviously they were priced out of anything that HUD would be able to provide.

So many of the questions that were raised and including by us were what does -- HUD has no role here, but we do. I mean we -- we promote -- we have the office of housing counseling that provides housing counseling to everybody and that everybody is irrespective of their -- the financial cost of their home or their financial wealth.

It's a -- it's a service provided by us to help people. And that really is something that we should be able to apply in many of our disasters. I mean they're not all huge and we get a lot of -- there are a lot of disasters that come to us, that FEMA comes to us and really needs our help, just connecting these basic level of folks that have housing related questions and we don't support them because we don't have the staff to do it.

We're like, look, we can't give you somebody. It's just, it's not going to happen. But we can, that infrastructure does exist and it exists in a pretty robust system actually in the office of housing

counseling. So we've got to figure out a better way to tie that in and I think we can, and I think Meredith's shop in -- in Colorado was a good example of how that can be successful and how that should look moving forward.

Olivia Healey: Thanks, Jason. Kate, I'm sorry, we didn't have time to pose a question, but the fact that your organization has the stand-up programming is something that agencies can really look to as now that we've formalized the process through the 9902 project code areas and being able to create these programming's, I know that we're working with -- with you specifically to help support an article for the upcoming bridge.

So would recommend individuals to -- to go to that article and -- and talk more about, not so much this disaster deployment response, but establishing programming to be prepared to continuously serve those that are impacted. With that, a good segue to our resources for this presentation, there's a series of bridge articles that we've developed over time and continue to be a tool and resource for individuals to use.

If Ginger was here, she could speak more appropriately to all of the different deployment efforts that she's worked with Jason in establishing across the nation. And so, one example of that, if you would like to further -- further feel this out past Meredith's example would be through the response that occurred in Louisiana last year.

In addition to other resources that were talked about throughout the presentation, this is a good next step following today's discussion. And as mentioned, any questions that weren't addressed today during this session, we'll continue to be a resource for you on Whova, so continuing conversations, I know there's community boards that offer disaster recovery, and we'll continue to engage with you there.

This is the contact information towards the session materials and how to continue this conversation after today. And then just want to pause here on this session. We are at the end of our second day of our conference, and want you to know about all the offerings that are available for you tomorrow.

As -- as you've been receiving at the start of every day, you'll get an email for those that have registered for the conference for all of the sessions that are available for you tomorrow and the joining links, and then you're also able to enter those sessions through Whova, but a lot of exciting content that we'll be going into and a lot of different delivery styles that we have going on.

So Jason mentioned too many presentations. I don't think we're too presentation heavy. I think we've all been pretty engaging, but continuing to see different offerings like that tomorrow to -- to keep things light.

Jason Coughenour: That's not what I meant.

Olivia Healey: I think you did. It's okay. You flew through them well. But in the chat box, I didn't grab this, there is a final Mentimeter question that I'll throw in there if you would like to participate and then we are -- we are at the end of our session today. Thanks for all being here.

Thank you for such a wonderful set of panelists. You guys are incredible and the insight that you were able to provide for our attendees is remarkable. So thank you for all that you've done and continue to do, and thanks for being here. Everyone have a wonderful evening and we look forward to seeing you tomorrow.

(END)