

HUD Office of Housing Counseling
2022 Community Conference

Housing Counseling and the Disaster Recovery Process

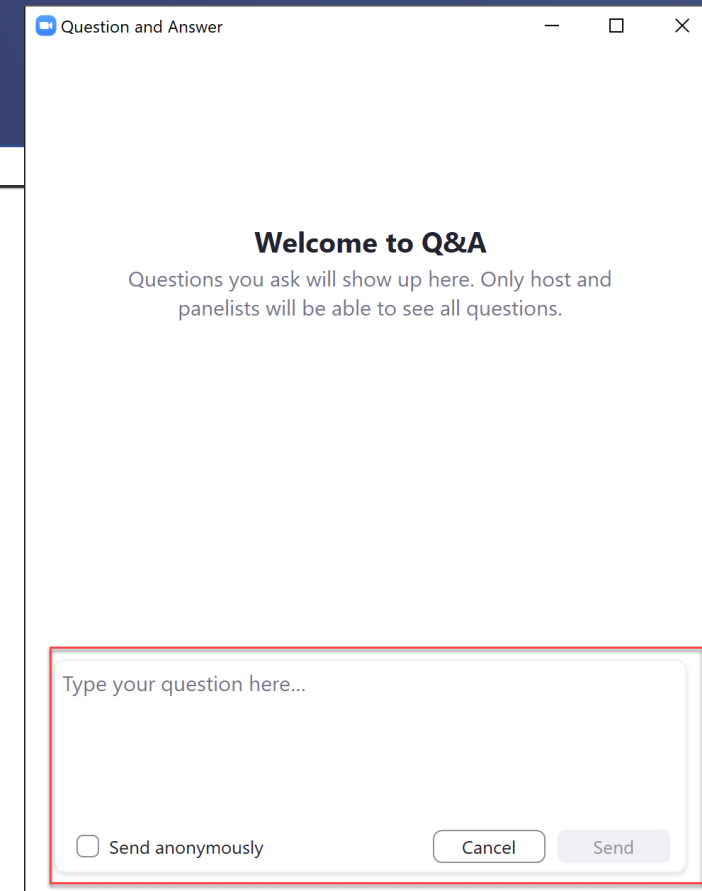
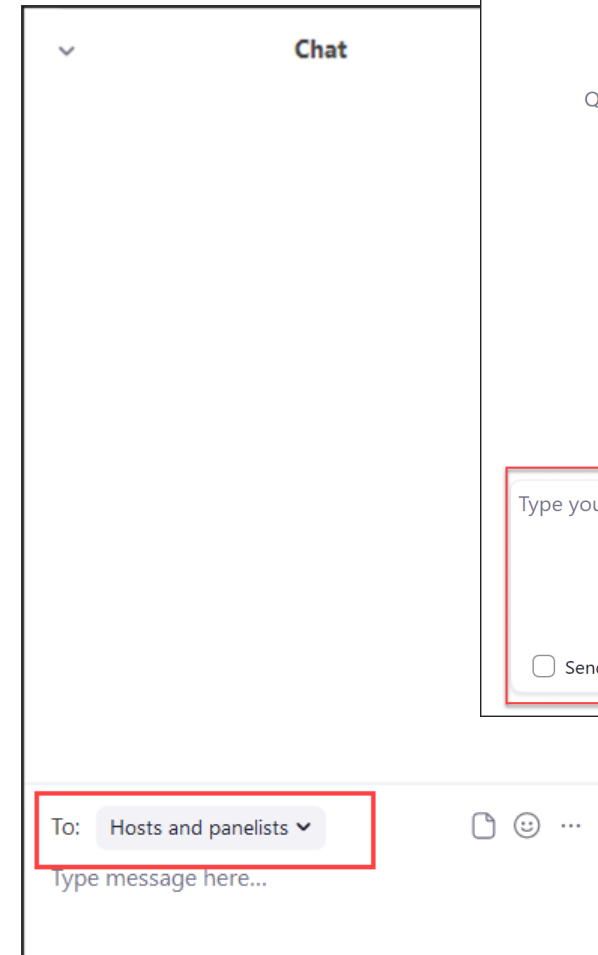
Wednesday, August 10th, 2022

3:30-4:30 PM EDT



Questions?

- **Chat**
 - Submit any technical issues via the Zoom Chat box
 - Send the message to the Host
- **Q&A**
 - Submit any content related questions via the Zoom Q&A box
 - Send to Host, Presenter and Panelists



Materials

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

Housing Counseling Webinar Archives

Page Description

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

Training Archive – Audio Replay and Transcript:

- Audio replay numbers are only available for 12 months after the date of the webinar
- Transcripts are available for webinars from February 2016 going forward

Get Credit for Training Sessions

If you have attended or completed any of the training sessions below, select the "Get Credit" button on the training page in order to get credit and add the course to your transcript. You must have a HUD Exchange account in order to get credit for training sessions.

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The Office of Housing Counseling has a new page where webinars are organized by topic instead of date.

[Filter by Topic](#)

Click on the title to view webinar materials, and get credit for viewing the webinar.

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

Certificate of Attendance

- Attendance will be marked following the live sessions.
- Once attendance is marked you can print a Certificate by logging into your account and going to your [Learning Transcript](#).
- Select the Course Name and click “Print Certificate”. *Not all HUD Exchange trainings offer Certificates.*

Housing Counseling Webinar: 9902 Form and Toolkit - Revision Highlights, Tips, and Tools

Close Record

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

Print Certificate

— Activities

Class Sessions

Speakers

- **Olivia Healey**, Community Development Specialist, ICF
- **Jason Coughenour**, Disaster Recovery Coordinator, HUD's Office of Field Policy and Management
- **Virginia Holman**, Housing Program Specialist, Office of Outreach and Capacity Building, Office of Housing Counseling
- **Meredith Caley**, Bilingual Personal Finance Specialist, Boulder County Personal Finance Program
- **Kate Bulger**, Senior Director, Business Development, Money Management International (MMI)

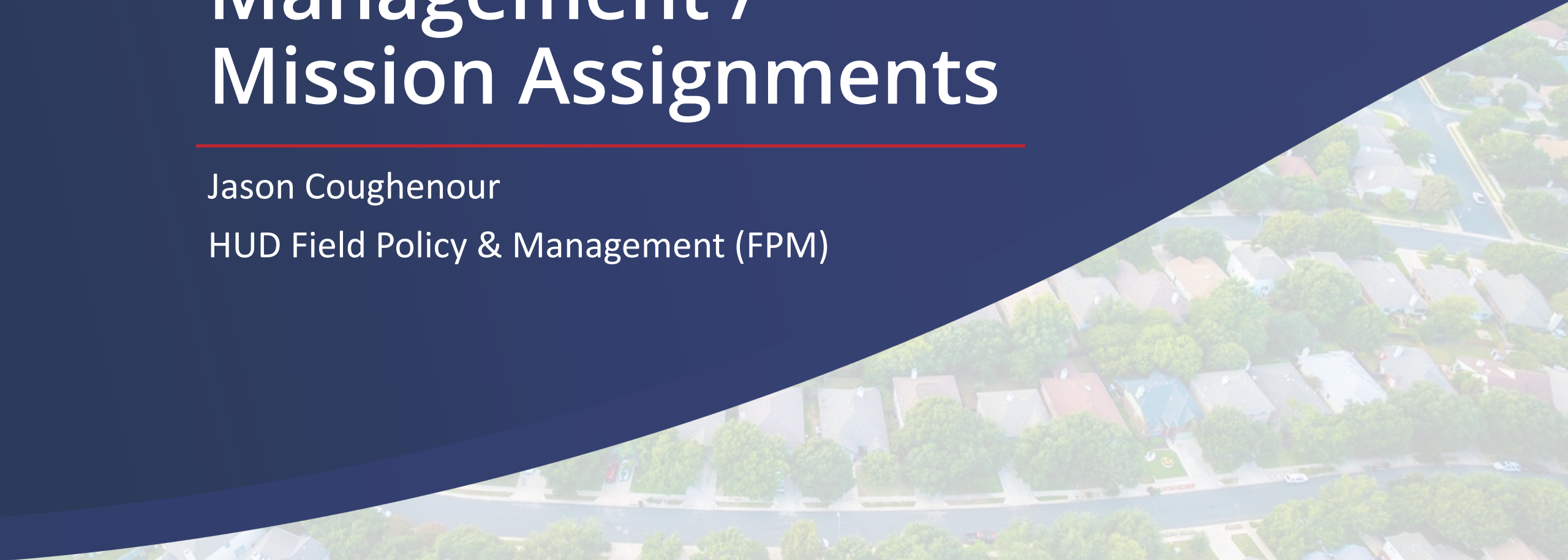
Agenda

- HUD's Office of Field Policy and Management Role
- Office of Housing Counseling Role
- Boulder County Personal Finance Program Deployment Insight
- Money Management International (MMI) Project Porchlight
- Q&A
- Resources

Disaster Management / Mission Assignments

Jason Coughenour

HUD Field Policy & Management (FPM)



HUD Programs

- HUD delivers programs to carry out its mission through 24 major program offices, including:
 - The Federal Housing Administration
 - Offers mortgage and loan insurance through qualified lenders for single family and multifamily housing, and healthcare facilities
 - The Office of Community Planning & Development
 - Provides Block Grants (CDBG) to help communities with economic development, job opportunities and housing rehabilitation & federal funding for homeless assistance programs and affordable housing development
 - The Office of Public & Indian Housing
 - Provides rental assistance in the form of Section 8 vouchers for low-income households & public or subsidized housing for low-income individuals and families
 - The Office of Fair Housing & Equal Opportunity
 - Funds public education and enforcement of fair housing laws.
 - The Office of Housing Counseling
 - Sponsors housing counseling agencies throughout the country to provide free or low-cost advice on advice on buying a home, renting, default, foreclosure avoidance, credit issues or reverse mortgages

HUD Disaster Response and Recovery

- Activating assistance across HUD mortgage and single-family housing resources, including the Section 203(h) program.
 - This program allows the Federal Housing Administration (FHA) to insure mortgages made by qualified lenders to victims of a major disaster who have lost their homes and are in the process of rebuilding or buying another home. This program is aimed to protect lenders against the risk of default on mortgages to qualified disaster victims. In the event of a disaster, borrowers from participating FHA-approved lenders are eligible for 100 percent financing, including closing costs. Additionally, HUD may enact moratoriums on evictions from FHA insured properties.

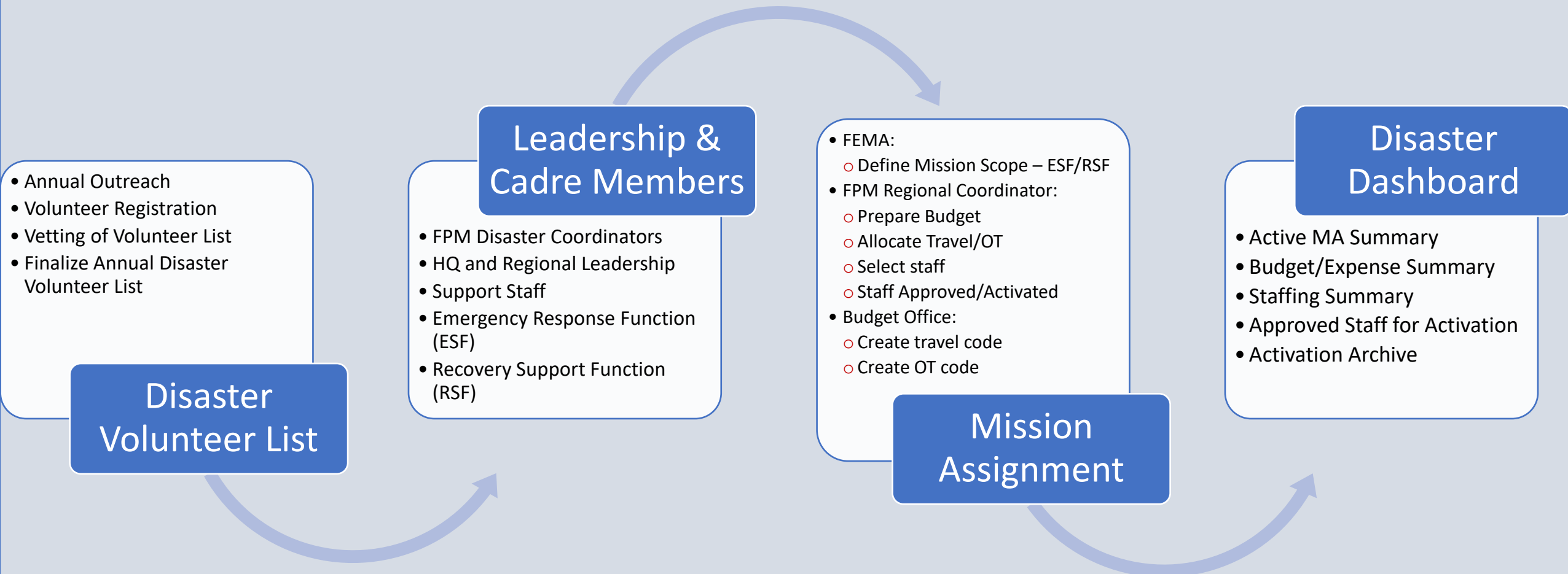
HUD Disaster Response and Recovery

- Community Development Block Grants for Disaster Recovery (CDBG-DR) in affected communities.
 - These funds are released to designated entitlement communities pending congressional appropriation and may be used for specific disaster recovery purposes, including long-term recovery and support, restoration of infrastructure, reconstruction of lost housing, and economic revitalization, to help homeowners, renters, businesses, and communities get back on their feet.
 - In 2019, for example, Congress announced \$491,816,000 in HUD funding for wildfire recovery in California, including areas impacted by the Carr Fire and Camp Fire.

HUD Disaster Response and Recovery

- HUD's Office of Public Housing and Office of Multifamily Housing participate in the sharing information and resources, including assessments of damaged HUD assets, and the local housing market. HUD's mission-assigned staff work to locate available rental housing for survivors, as well as facilitate the transfer of tenants in subsidized units.

Disaster Coordination



FEMA Activation

Mission Assignment & Staff Deployment – ESF & RSF

- FEMA:
 - Define Mission Scope – ESF/RSF
- Coordinator:
 - Prepare Budget
 - Allocate Travel/OT
 - Select staff
 - Staff Approved/Activated
- Budget Office:
 - Create travel code
 - Create OT code

Mission Assignment

Activities	Timeframe
1. Coordinate with FEMA issuance of MA and scope	
2. Regional Coordinator assigned based on geography	
3. Develop budget based on scope/resources needed	
4. Identify ESF & RSF leadership staff & support staff	
5. Activate staff for mission assignment	
6. Monitor deliverables, timeframe, expenses, etc.	
7. Cover FEMA meetings and deliverables until team arrives.	
*Almost every FEMA Region does things differently.	

FEMA Emergency Declarations

Apply for Assistance

Federal assistance is available to eligible individuals and families affected by this disaster.

All Disaster
Declarations

Kentucky Severe
Storms, Flooding,
Landslides, And
Mudslides (DR-4663-KY)

Designated Areas

News & Media

Reports & Notices

How a Disaster Gets
Declared

Disaster Authorities

Historic Disasters

Volunteer & Donate

Kentucky Severe Storms, Flooding, Landslides, and Mudslides


DR-4663-KY



Incident Period: Jul 26, 2022 and continuing.
Declaration Date: Jul 29, 2022

Quick Links

- Recovery resources: [State & Local](#) | [National](#)
- Connect: [Social Media](#) | [Mobile App & Text](#)
- 24/7 counseling: [Disaster Distress Helpline](#)

 [English](#) [Español](#)

On This Page

[Help for Individuals & Families](#)

[Local Resources](#)

- [FEMA Disaster Declaration for Kentucky \(DR-4663-KY\) | FEMA.gov](#)
- Housing counselors can direct clients to this site to apply for assistance, access resource, contact information, etc.

Preparing Agencies for Emergencies/Disasters

Virginia Holman

HUD's Office of Housing Counseling



Overview

- Housing counseling agencies (HCAs) are well positioned to help homeowners and renters after a disaster. With their knowledge of local resources and programs and relationships with clients, HCAs can help clients manage their post-disaster financial situation and navigate the complexities of disaster recovery assistance programs.

Disaster Assistance and Recovery Team (DART)

- Disaster Housing Counseling includes all traditional education and counseling services, where the need for services is created by a disaster, either pending or occurred.
- Mission of DART
 - Educate and support housing counseling agencies to help clients with disasters.
 - Monitor operations and aid housing counseling agencies impacted by disasters.
 - Prepare and implement OHC COOP
- Outreach and Monitoring occur:
 - BEFORE an emergency, OHC reaches out to agencies when a disaster is imminent.
 - AFTER an Emergency Declaration (with individual assistance) by FEMA, OHC surveys agencies to determine operating status, assess damage, and evaluate needs. Support is provided as necessary.

Understanding Housing Counseling Agencies' Role in Disaster Recovery




Disaster Declaration

After the president makes a disaster declaration, the impacted community is eligible to receive federal funding to support response and recovery.



DART Team Responds

The DART team works with state and federal partners to coordinate a response and ensure assistance from Housing Counseling Agencies is available to disaster-impacted communities.



Training Provided

The DART Team provides training and resources to Housing Counseling Agencies, so they feel equipped to provide disaster-focused housing counseling before and after a disaster.

OHC Role Before Disaster/Emergency

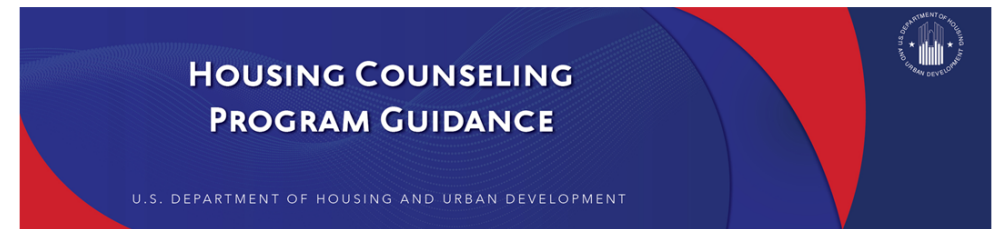
Before an emergency/disaster your OHC Point of Contact (POC) will do the following:

- Review your agency's Emergency Preparedness/Succession Plans and Continuity of Operations Plan (COOP)
- Become knowledgeable about the types of disaster/emergencies that could impact your agency
- Check-in with your agency when it appears that a disaster/emergency is imminent

OHC Role After Disaster/Emergency

After an emergency/disaster OHC will do the following:

- FEMA announces an Emergency Declaration and then OHC will begin formal outreach to determine operating status, assess damage, and evaluate needs through a Disaster Survey
 - Follow-up as needed based on the response.
- Gov.delivery notice will be sent out announcing an emergency declaration and giving guidance
- During the disaster and in the recovery period, your POC will continue monitoring of the status and needs of your agency
 - Assistance and training can be provided if needed



New Federal Emergency Management Agency (FEMA) Emergency Declarations

Please review the disaster declarations for the availability of individual assistance.

- [Kentucky Severe Storms, Flooding, Landslides, and Mudslides \(DR-4663-KY\)](#), Incident Period: July 26, 2022, and continuing, Major Disaster Declaration declared on July 29, 2022
- [Nebraska Severe Storms and Straight-line Winds \(DR-4662-NE\)](#), Incident Period: May 12, 2022, Major Disaster Declaration declared on July 27, 2022
- [Alaska Landslide \(DR-4661-AK\)](#), Incident Period: May 07, 2022, Major Disaster Declaration declared on July 26, 2022

Incorporating Housing Counseling into Disaster Responses

- OHC recognizes the importance of incorporating housing counseling into HUD, FEMA, state and local disaster activities as soon as possible after the disaster
- OHC will coordinate with the disaster agencies and housing counseling agencies for disaster housing counseling support to disaster victims
 - Recent examples
 - Federally declared disasters – Louisiana-Hurricane IDA, Kentucky Tornadoes, and Colorado Wildfires. Support for Kentucky floods is pending
 - State disaster – flooding in SW Virginia
- OHC is looking at incorporating more on disaster housing counseling into future guidance

Disaster Assistance Housing Counseling

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

Reporting Disaster Counseling on 9902

New in FY2022

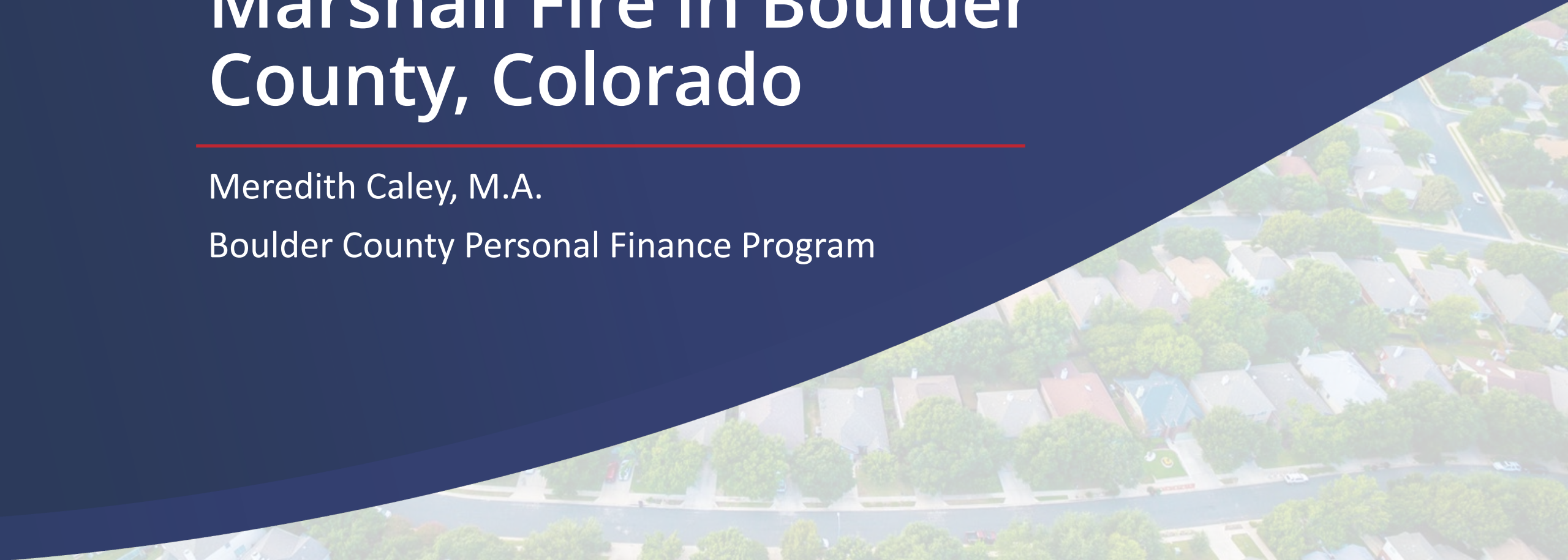
The revised Fiscal Year (FY) 2022 [HUD-9902 form](#) includes reporting data for disaster education, one-on-one disaster counseling, and impact of one-on-one disaster counseling. The agency's workplan must include disaster counseling to report the data.

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

The Housing Counseling Response to the Marshall Fire in Boulder County, Colorado

Meredith Caley, M.A.

Boulder County Personal Finance Program



Marshall Fire

December 30, 2021

1,100 homes were destroyed by fire in hurricane-force winds.

Response

- Disaster Resource Center (DRC)
- Collaboration of dozens of community resources including
 - Insurance companies
 - FEMA
 - Rental assistance
 - Debris clean up
 - DMV | Vital Records
 - Food & Financial Assistance
 - Housing Counselors
- Housing Counselors present to answer questions about mortgages and to help set expectations for homeowners.

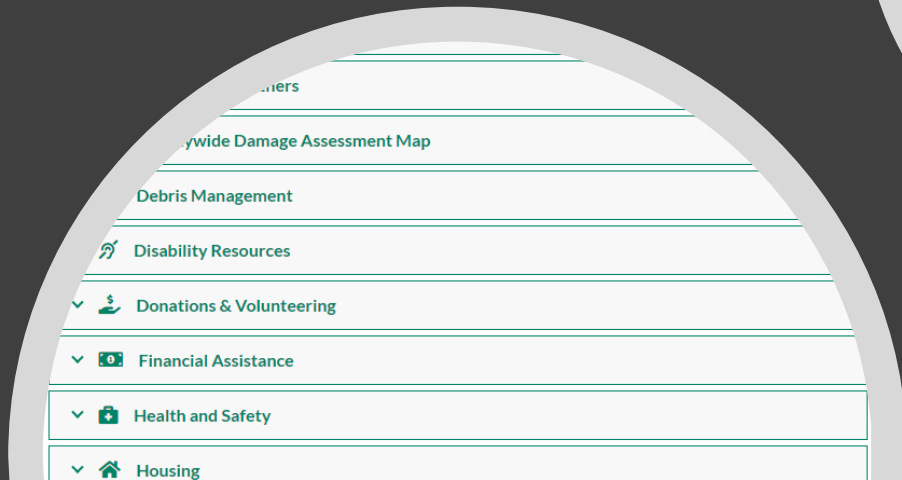
Post-Disaster Housing Counseling Appointments

- Coaching, sensitive sessions mostly via phone & video
- Set expectations
- Create plan
- Connect with appropriate resources
- We did not have to be experts in all fields- Partnerships were key



Partnerships & Collaborations

- Boulder County created a robust response menu of services & resources that we utilize.
- FEMA provided us a procedure/process training.
- The State of Colorado provided assistance and connections.
- HUD provided training on FHA Disaster Loan products.
- The Colorado Finance & Housing Authority (SHFA) assisted in getting additional staff for the response.



What You Can Do Now to Prepare



TRAINING

- Trauma-Informed Care
- HUD Exchange Disaster Preparedness & Housing Counselor Response Ideas
- Deep dive into Homeowners Insurance Policies

PARTNERSHIPS

- Connect with local emergency response
 - Local government or Human Services
 - Sherriff's office or Emergency Operation Center

HOUSING COUNSELING APPOINTMENTS

- Talk about
 - Emergency Preparedness
 - Homeowners Insurance Coverage
 - Renters Insurance
 - HOA Insurance Policies



Changing How America Overcomes Financial Challenges

Kate Bulger

Money Management International (MMI)



PROJECT PORCHLIGHT

Project Porchlight is an innovative a post-disaster program that supports full financial recovery.

Project Porchlight is delivered by specially trained **Disaster Counselors**.

The program is designed to meet consumers where they are. It typically begins with a comprehensive assessment, identification of acute needs, and creation of a short-term detailed plan.

Counselors **stick with their client throughout the recovery process**.

The recovery process is broken into small manageable steps that are revisited and revised throughout recovery.

EVOLUTION AND FUNDING



Focus on each individual's unique needs.



Ongoing training.

Project Porchlight is supported by a combination of grants, foundations, and partnerships.



Started in 2018



Trauma-informed approach



Work closely with HUD so the program fits funding requirements



Work with local recovery groups

OUTCOMES & IMPACT



Within 1 year, 90% have secured long-term safe, stable, affordable housing



97% Resume regular payments to creditors



Average 25 point credit score increase within 2 years



96% had no late payments in the prior 12 months

LESSONS LEARNED

Financial recovery is crucial, but recovery from a disaster is much bigger than just finances.

- Play to your strengths – Your team does not have to be able to do everything in order to make a meaningful difference
- Support your team – This counseling is difficult, both technically and emotionally
- Have a DR plan – The same disaster that impacts consumers, impacts your team
- Be a spoke in the wheel – Work with long-term recovery groups

Q&A



Resources

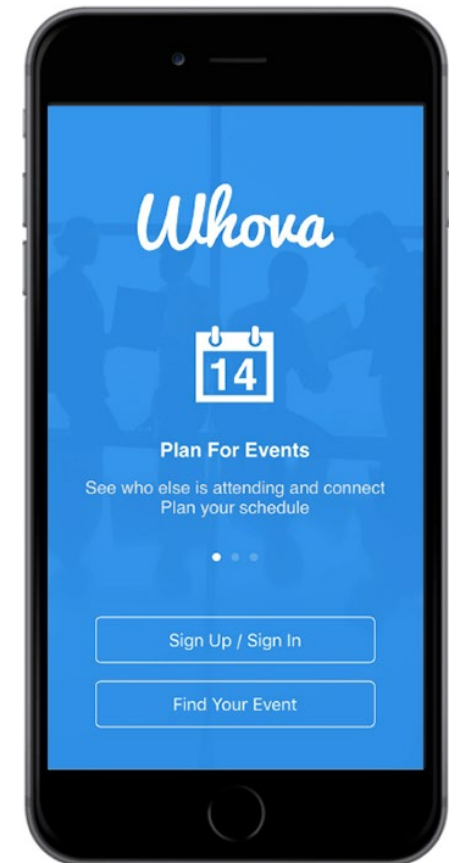
- [Housing Counseling Disaster Resources - HUD Exchange](#)
 - [Housing Counseling Disaster Recovery Toolkit - HUD Exchange](#)
 - [Housing Counseling Webinar Archive - Filter by Topic - HUD Exchange](#)
 - [The Bridge Quarter 4 2021 - How to Help Your Clients Prepare for the Unexpected - HUD Exchange](#)
 - [The Bridge Quarter 1 2022 - Pilot Program Brings Help to Hurricane Survivors - HUD Exchange](#)
- [Completing the HUD-9902 Report - HUD Exchange](#)
- [Project Porchlight Disaster Recovery Assistance | MMI \(moneymangement.org\)](#)

Continue the Conversation on Whova

- Explore the **professional profiles** of event speakers and attendees
- Send **in-app messages** and **exchange contact info**
- **Network and find attendees** with common affiliations, educations, shared networks, and social profiles
- Receive **update notifications** from organizers
- Access the **event agenda**
- Utilize **session materials** and **resources**

Web App Link: https://whova.com/portal/webapp/oohcc_202208/

Invitation Code: community2022



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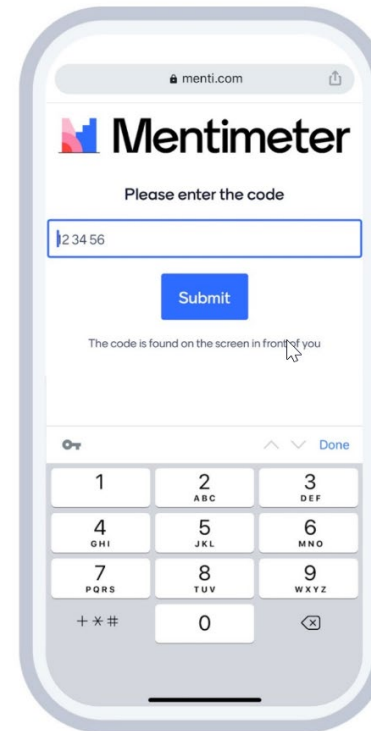
- **Event Webpage:**
<https://www.hudexchange.info/trainings/housing-counseling-2022-virtual-community-conference/>
- **Find us at:**
www.hudexchange.info/counseling
- **Email us at:**
Housing.counseling@hud.gov

Tomorrow's Sessions

Day 3	Thursday, August 11th
12:00-12:30 PM EDT	Office of Housing Counseling 2022 Community Conference Day Three Welcome
12:30-1:00 PM EDT	Office of Housing Counseling 10th Anniversary Celebration
1:00- 1:30 PM EDT	Break
1:30-2:30 PM EDT	Delivering Best in Class Housing Counseling: Challenges, Lessons Learned and the Future
2:30- 3:00 PM EDT	Break
3:00- 4:00 PM EDT	Championing the Resilience of Housing Counseling Agencies
4:00- 4:30 PM EDT	Break
4:30-5:00 PM EDT	Closing with OHC Directors

Feedback and Polling

- There will be questions provided in Mentimeter, roughout this presentation, when prompted by the icon to the right, please respond to questions at www.menti.com using your computer or smart phone.



**Time for
Mentimeter!**



HUD Office of Housing Counseling 2022 Community Conference



Thank you for Attending!

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