



Glossary of Terms

To effectively operate after a disaster and successfully serve your clients, it helps to understand the vocabularies used by disaster planners, housing programs, and service providers.

HOUSING COUNSELING–SPECIFIC TERMS

203(k) Rehabilitation Mortgage Insurance – Insurance that enables homebuyers and homeowners to finance the purchase, or the refinancing of a house and the cost of its rehabilitation through a single mortgage.

Case Management – A collaborative process that assesses, plans, implements, coordinates, monitors, and evaluates the options and services required to meet the client's health and human service needs.

Client Action Plan – A plan that outlines what the Housing Counseling Agency and the client will do to meet the client's housing goals and, when appropriate, addresses the client's housing problem(s).

Forbearance – A payment option in which, depending on the type of loan you have, your lender may be willing to temporarily reduce or suspend your payments. Following a disaster, servicers may grant customers forbearance, allowing them temporarily to pay their mortgage at a lower rate or temporarily to stop making payments. Federal student loan borrowers may be eligible for up to three months of forbearance following a disaster.

Foreclosure – The action of taking possession of a mortgaged property when the mortgagor fails to keep up their mortgage payments.

Freddie Mac and Fannie Mae – Public government-sponsored enterprises, created to expand the secondary market for mortgages in the United States. Freddie Mac and Fannie Mae buy mortgages on the secondary market, pool them, and sell them as mortgage-backed securities to investors on the open market. This secondary mortgage market increases the supply of money available for mortgage lending and increases the money available for new home purchases.

HUD-Approved Housing Counseling Agency – Private and public nonprofit organizations that are exempt from taxation under section 501(a), pursuant to section 501(c) of the Internal Revenue Code of 1996, 26 U.S.C. 501(a) and 501(c), and approved by the U.S. Department of Housing and Urban Development (HUD), in accordance with the HUD Housing Counseling Handbook and 24 CFR 214, to provide housing counseling services to clients directly, or through their affiliates or branches, and that meet the requirements set forth in 24 CFR Part 214.

HUD-Certified Housing Counselor – A housing counselor who has passed the HUD Certification examination, works for a participating agency, and is certified by HUD as competent to provide housing counseling services pursuant to 24 CFR Part 214.



Lien – The right of a lender to take possession of a designated piece of real estate if a borrower does not repay a mortgage. Homeowners must keep up with payment obligations or risk losing their property to foreclosure.

Mortgage Insurance for Disaster Victims Section 203(h) – A program allowing 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.

DISASTER PLANNING TERMS

Continuity of Operations Plan (COOP) – A plan for responding to emergencies, such as natural disasters, power outages, terror attacks, or other significant disruptions of agency operation. A COOP helps ensure that all personnel, facilities, and information are protected so that necessary functions continue throughout the emergency, and normal operations resume rapidly following the emergency.

Disaster Survivor Assistance Program – A program supporting local, State, Tribal, Territorial, and Federal requirements during disaster response and recovery operations.

Emergency Alert System (EAS) – A national public warning system that requires broadcasters, cable television systems, and other communications providers to allow the President to address the American public during a national emergency. The system also may be used by State and local authorities to deliver important emergency information.

Emergency and Disaster Declarations:

- **Emergency Declaration** – An emergency declared for any occasion or instance when the President determines Federal assistance is needed. The total amount of assistance provided for in a single emergency may not exceed \$5 million.
- **Pre-Disaster Emergency Declaration** – An emergency declaration requested by a Governor or Tribal Chief Executive in advance or anticipation of the imminent impact of an incident that is threatening to result in a major disaster. Such requests must meet all of the statutory and regulatory requirements for an emergency declaration request.
- **Emergency Declaration With Federal Primary Responsibility** – An emergency declared by the President without a request from the Governor of the affected State or the Tribal Chief Executive of the affected Tribe. These declarations are made when an emergency exists for which the primary responsibility rests with the Federal Government.
- **Major Disaster Declaration** – A declaration made by the President for any natural event that the President determines has caused damage of such severity that it is beyond the combined capabilities of State and local governments to respond. A major disaster declaration provides a wide range of Federal assistance programs for individuals and public infrastructure, including funds for both emergency and permanent work.



Emergency Response Plan – A framework for responding to major emergencies or disruptions that may threaten health and safety.

Fire Management Assistance Grant (FMAG) – Assistance available to States and local and Tribal governments for the mitigation, management, and control of fires on publicly or privately owned forests or grasslands, which would constitute a major disaster.

Hazard Mitigation Grant Program (HMGP) – A program providing assistance to State, Tribal, and local governments and certain private nonprofit organizations for actions taken to prevent or reduce long-term risk to life and property from natural hazards. HMGP is not available for emergency declarations.

Individual Assistance (IA) – Assistance to individuals and households, which may include the Individuals and Households Program (IHP), Crisis Counseling Program, Disaster Case Management, Disaster Unemployment Assistance, Disaster Legal Services, and Disaster Supplemental Nutrition Assistance Program. Housing Assistance under IHP is provided at a 100 percent Federal share, while Other Needs Assistance under IHP requires a 25 percent non-Federal cost share.

National Association of State Contractors Licensing Agencies (NASCLA) – An association composed of State agencies that have enacted laws to regulate the business of contractors.

National Flood Insurance Program (NFIP) – A program administered by the Federal Emergency Management Agency (FEMA) that aims to reduce the impact of flooding on structures by providing affordable insurance to property owners and by encouraging communities to adopt and enforce floodplain management regulations.

National Weather Service Forecast Office Disaster Terms:

- **Advisory** – Issued when a hazardous weather event is occurring, imminent, or likely.
- **Watch** – Issued when the risk of a hazardous weather event has increased significantly, but its occurrence, location, or timing is still uncertain. It is intended to provide enough lead time so those who need to evacuate can do so.
- **Warning** – Issued when a hazardous weather event is occurring, imminent, or likely. A warning means weather conditions pose a threat to life or property. People in the path of the storm need to take protective action (e.g., evacuate or find a safe house to shelter in place).

Preparedness, Response, Recovery – Terms referring to the phases and/or different types of responses to a disaster, intended to represent the full range of potential responses. FEMA describes these terms as follows:

- **Preparedness** – Actions that involve a combination of planning, resources, training, exercising, and organizing to build, sustain, and improve operational capabilities. Preparedness is the process of identifying the personnel, training, and equipment needed for a wide range of potential incidents and developing jurisdiction-specific plans for delivering capabilities when needed for an incident.



- **Response** – Immediate actions to save and sustain lives, protect property and the environment, and meet basic human needs. Response also includes the execution of plans and actions to support short-term recovery.
- **Recovery** – The development, coordination, and execution of service and site restoration plans; the reconstitution of government operations and services; individual, private sector, nongovernmental, and public assistance programs to provide housing and to promote restoration; long-term care and treatment of affected persons; and additional measures for social, political, environmental, and economic restoration.

Public Assistance (PA) – Assistance to State, Tribal, and local governments and certain private nonprofit organizations for emergency work and the repair or replacement of disaster-damaged facilities, which may include debris removal, emergency protective measures, roads and bridges, water control facilities, buildings and equipment, utilities, and parks and other recreational facilities. This assistance is generally provided on a 75 percent Federal, 25 percent non-Federal cost-sharing basis.

Wireless Emergency Alerts (WEA) – A public safety system that allows customers who own certain wireless phones and other enabled mobile devices to receive geographically targeted, text-like messages alerting them of imminent threats to safety in their area.

FEDERAL, STATE, AND LOCAL GOVERNMENT PARTNERS

Community Emergency Response Team (CERT) – A program administered by Ready.gov that educates volunteers about disaster preparedness for the hazards that may affect their area and trains them in basic disaster response skills, such as fire safety, light search and rescue, team organization, and disaster medical operations.

Federal Emergency Management Agency (FEMA) – A Federal agency responsible for coordinating the response to disasters in the United States that have overwhelmed resources of local and State authorities. FEMA provides on-the-ground support for disaster recovery efforts, supplies State and local governments with experts in specialized fields and funding for rebuilding and relief, and offers funds for disaster preparedness training of response personnel throughout the United States and its territories.

Federal Housing Administration (FHA) – A HUD administration providing mortgage insurance on loans made by FHA-approved lenders throughout the U.S. and its territories. FHA insures mortgages on single family and multifamily homes including manufactured homes and hospitals and is the largest insurer of mortgages in the world.

Housing and Community Development Agencies – A State or local agency most likely to be the recipient of Community Development Block Grant Disaster Recovery (CDBG-DR) funding following a disaster. Housing Counseling Agencies (HCAs) can help these agencies understand their client's needs, which can inform and influence how funding is allocated in the CDBG-DR Action Plan.



Occupational Safety and Health Administration (OSHA) – An administration under the U.S. Department of Labor that is tasked with ensuring workplace safety and health.

Office of Response and Recovery (ORR) – A FEMA Office providing guidance and oversight to build, sustain, and improve the coordination and delivery of disaster support to citizens and Government agencies.

Small Business Administration (SBA) – A Federal Government agency that helps businesses get loans and surety bonds and find venture capital. SBA provides low-interest disaster loans to help small businesses and homeowners recover from declared disasters.

Substance Abuse and Mental Health Services Administration (SAMHSA) – A Federal agency with the purpose of improving the quality and availability of treatment and rehabilitative services to reduce illness, death, disability, and the cost to society as a result of substance abuse and mental illnesses.

U.S. Department of Housing and Urban Development (HUD) – A Federal agency providing a variety of disaster resources that can help HUD-funded agencies prepare for and recover from disasters. For a Presidentially Declared Disaster, HUD FHA may offer mortgage assistance to disaster victims. For some Presidentially Declared Disasters, Congress may make a supplemental appropriation to the CDBG-DR program, which provides funding to State, Tribal, and local entities for housing, economic development, and infrastructure programs and projects.

NONPROFIT AND OTHER PARTNERS

American Red Cross – A nonprofit organization chartered by the U.S. Congress to provide relief to victims of disaster. The Red Cross is designated to provide mass care relief, including food, shelter, supplies, and first aid.

Catholic Charities USA: Disaster Operations – A nonprofit organization that provides training in disaster preparedness, response, recovery, and mitigation.

Continuum of Care (CoC) – A regional or local planning body that coordinates housing and services funding for homeless families and individuals. In most communities, the CoC represents the full spectrum of stakeholders in the homeless assistance, prevention, and service delivery system.

National Voluntary Organizations Active in Disaster (NVOAD) – An association of organizations that mitigates and alleviates the impact of disasters; provides a forum promoting cooperation, communication, coordination, and collaboration; and fosters more effective delivery of services to communities affected by disaster.

NeighborWorks – A congressionally chartered nonprofit organization that supports community development in the United States and Puerto Rico. When disaster strikes, NeighborWorks offers training, resources, and assistance to aid residents and organizations in recovery.

For additional definitions relevant to the Housing Counseling Program, as well as legislative and programmatic requirements, view the [Housing Counseling Program Handbook 7610.1](#).