



Overview of Housing Counseling Disaster Recovery Services

Housing counselors have the knowledge and skills to support disaster recovery efforts. They can help households navigate the disaster recovery process, access recovery resources, keep their finances in order, manage their credit, and develop plans to repair their home and avoid foreclosure. They can help people understand insurance, Federal resources, and financial products, and also avoid scams. They can also provide advice on housing rehabilitation, including contracting, potential health hazards, and safe renovations. This overview provides a summary of the challenges with which housing counselors can help, a list of responsive housing counseling services, and some guidance on how Housing Counseling Agencies (HCAs) can implement post-disaster housing counseling services.

SUMMARY OF POST-DISASTER HOUSING CHALLENGES

Post-Disaster Housing and Financial Challenges	Housing Counseling Response
<p>Barriers to financial resources:</p> <ul style="list-style-type: none"> • Denials or inadequate responses from recovery programs • Lack of response, delays, and denials from insurance companies • Problems refinancing or obtaining new mortgages • Forced mortgage payoffs • Complications due to title issues 	<p>Housing counselors can:</p> <ul style="list-style-type: none"> • Work with lenders, insurance companies, and public programs to help clients understand their options and rights. • Educate lenders about post-disaster challenges, including title issues. Discuss forbearance. • Help clients navigate the process and file appeals, and help clients understand their rights. • Advocate on behalf of households with recovery programs, lenders, and insurance companies. • Help homeowners apply for mortgages, insurance, and government assistance.
<p>Financial problems sometimes caused by disasters:</p> <ul style="list-style-type: none"> • Loss of income from disruptions in paychecks, businesses, and rent payments • Increased financial needs to address home repairs and the cost of displacement • Inability to make mortgage and other debt payments 	<p>Housing counselors can:</p> <ul style="list-style-type: none"> • Review budgets and create new financial plans. • Address credit and debt issues. • Help link property owners with potential tenants searching for new homes. • Counsel about and report scams and fraud. • Negotiate with banks and creditors for payment plans.
<p>Difficulty accessing assistance programs:</p> <ul style="list-style-type: none"> • Insufficient information about resources and assistance • Complicated program rules (e.g., forbearance, buyouts, home elevation) 	<p>Housing counselors can:</p> <ul style="list-style-type: none"> • Connect homeowners with recovery information. • Explain program rules. • Assist with applications.



Post-Disaster Housing and Financial Challenges	Housing Counseling Response
<p>Challenges with the recovery process:</p> <ul style="list-style-type: none"> • Difficult decisions regarding whether and when to rebuild or repair housing • Difficulty finding and negotiating with contractors • Health hazards in the home • Difficulty obtaining clear title to properties 	<p>Housing counselors can:</p> <ul style="list-style-type: none"> • Help families make long-term plans. • Provide education about the renovation and contracting processes. • Counsel on healthy housing and safe rebuilding. • Monitor for speculation and fraud in contracting and report it to the authorities. • Connect homeowners with legal services.
<p>Challenges beyond housing:</p> <ul style="list-style-type: none"> • Need for social services • Barriers to access, including limited English proficiency and vision or hearing impairments 	<p>Housing counselors can:</p> <ul style="list-style-type: none"> • Coordinate with case managers at social service agencies. • Make referrals to legal and other services. • Provide translation and interpretation services.

SERVICE OFFERINGS

HCA's offer a range of services – from individual counseling to group education. They can also link clients to other services. And in some markets, HCAs may establish post-disaster programs to respond to the acute needs of the moment.

One-on-One Counseling

Typically, HCAs offer homebuyer counseling, foreclosure avoidance counseling, renter counseling, and other services aimed at helping people find and keep their housing. Post-disaster, the emphasis will tend to be on managing the financial impacts of the disaster and addressing the necessary repairs and renovations needed. Support in these areas often will mean helping clients navigate the various resources and systems in a post-disaster environment. It may also require finding alternative housing and other support services. Topics for counseling include:

- **Financial assessment and planning.** Counselors can help households address their post-disaster financial situation and avoid deepening financial losses and debts. Help clients:
 - Assess their current financial status and the strain on income caused by the disaster.
 - Assess the family's short- and long-term housing needs and financial resources.
 - Budget for short- and long-term living expenses.
 - Develop an action plan to clarify the client's needs and goals, and determine action steps.
 - Negotiate mortgage and rent forbearance.
 - Safeguard against fraud and scams.



- **Post-disaster resources and procedures.** Counselors can help clients access appropriate resources from government programs and insurance companies. Help clients:
 - Identify appropriate programs.
 - Understand post-disaster options, such as home elevation grants and programs that provide funding to relocate to safer areas.
 - Complete applications for Federal, State, and local assistance.
 - Review insurance policies and rules.
 - File insurance claims.
 - Create a system for maintaining receipts and proof of rebuilding progress.
 - Advocate for themselves and escalate issues with program administration and insurance companies.
- **Rebuilding process.** Clients may need information and guidance regarding the rebuilding process. Help clients:
 - Access all available resources to help with rebuilding.
 - Budget for the renovations and repairs.
 - Find, hire, and supervise a contractor.
 - Navigate post-disaster requirements, such as home elevation and insurance.
 - Address post-disaster hazards, such as mold and lead-based paint.
 - Plan for the next disaster.

Group Education

HCAAs can stretch staff resources to reach more people by offering group education classes. Because HUD requires that topics offered in group classes also be offered in one-on-one counseling, HCAAs may find it helpful to offer introductory classes to provide overviews of key material to groups of clients with similar needs, and then supplement those classes with one-on-one counseling for individual clients, as needed. Group classes have the benefit of bringing together people with similar needs to help them build supportive communities. Ideal topics for group education modules include the following:

- Disaster recovery programs
 - Federal, State, and local programs
 - Types of programs: rebuilding, elevation, and buyouts
 - Application procedures
- Insurance claims process
 - Home and flood insurance rules
 - Claims process



- Financial planning
 - Budgeting: Revising a household budget in light of a loss of income and higher expenses
 - Mortgage relief or forbearance options
- Home repairs
 - How to hire a contractor
 - How to address mold and other post-disaster health hazards
 - Guidance for do-it-yourself repairs
 - How to avoid scams or price gouging
- Relocation
 - Decision to stay or go
 - Housing options
 - How to navigate the rental market
- Small-rental property owners
 - Repairs
 - Renting in a post-disaster market

Other Services Offered by HCAs

In some instances, HCAs may design additional programs to respond to the acute needs of their community post-disaster. Such efforts should be coordinated with other service providers to ensure that the HCAs do not duplicate other efforts. HCAs are well qualified to run the following types of programs:

- **Home-sharing programs.** Match homeowners in need of additional income with potential tenants who need short-term rentals.
- **Relocation programs.** Help families who want to relocate by linking them to services and counseling in other areas, and help track displaced families that need help returning to their homes or nearby communities.
- **Matching programs.** For neighborhoods with properties for sale, identify eligible buyers.
- **Housing programs.** Provide affordable housing, either owned and operated by the HCA, donated by banks or businesses, or from housing foreclosures.
- **Loan programs.** Serve as a nonprofit lender for home repair loans or down payment assistance.
- **Support for Federal programs.** Distribute assistance dollars on behalf of Federal, State, and local entities.
- **Fundraising programs.** Raise and distribute philanthropic disaster assistance funds.



IMPLEMENTING POST-DISASTER COUNSELING PROGRAMS

While HCAs are well positioned to offer post-disaster counseling and education services, the nature and scope of disaster recovery programs require some adjustment to standard HCA practices. HCAs will need to train their counselors on new information, scale-up their operations, and reach out to new clients.

Counselor Training

To provide effective counseling, counselors will draw on their financial analysis and planning skills, their knowledge of housing markets, and the home purchase and financing process. However, counselors may need to refresh their knowledge on some topics, such as mortgage forbearance and insurance coverage, and learn new information about disaster programs and reconstruction. Training for counselors should address:

- **Case management.** Counseling after a disaster may be more long-term and complex than typical counseling that focuses on a single transaction, such as a home purchase or a loan modification. Counselors need to consider a broader scope of challenges and sometimes bring additional resources or refer their clients to other experts. Training should cover the range of challenges faced by households post-disaster and the appropriate responses. A local social services agency or local HUD field office may be able to provide such training.
- **Insurance products and claims process.** Counselors must know what is typically covered by home insurance and flood insurance. They also must know how to read policies, contact insurance representatives, and help clients fill out claims. It may be possible to engage a local insurance agent to train counselors. Alternatively, the Federal Emergency Management Agency (FEMA) has a helpful webpage that provides [information for policyholders](#).
- **Disaster recovery process and programs.** Counselors must be familiar with the disaster recovery process and the programs available in the area. Use the resources in this toolkit to provide an overview of the disaster recovery process. Partner with program administrators who are recipients of disaster recovery funding to obtain training and/or materials on all recovery programs available in the area.
- **Home repair and construction.** Counselors need a working knowledge of home repair, construction, and the contracting process so that they can help homeowners determine their needs, find qualified contractors, and supervise the construction process. Review potential changes to rebuilding requirements and flood maps that may affect how and where rebuilding occurs after a disaster. Consider inviting a trusted local contractor to give a presentation to counselors about the contracting process and common issues in home repair.



- **Health hazards in the home.** When counseling clients about returning to their homes and making repairs, counselors should address the potential mold issues in homes that were flooded, as well as other household hazards, such as lead-based paint, radon, and pests. More details are available in the Counseling for Healthy Homes After a Disaster Checklist.
- **Legal issues.** After a disaster, some homeowners may find, in the process of applying for disaster recovery funding, that they do not have clear title to the property. Renters also may face disputes with their landlords that may require legal services. Counselors can connect homeowners and renters to legal services firms that can help clear cloudy title issues and help adjudicate disputes with landlords. Invite a trusted legal services provider to teach counselors how to identify legal issues and when to seek legal counsel.
- **Profiteering and scams.** The scarcity of resources post-disaster can make it easy for vendors and contractors to raise prices or engage in other illegal or unfair practices. Scam artists may take advantage of vulnerable people. Counselors, therefore, must be trained to recognize the signs of scams, fraud, price gouging, and fair lending violations. As these problems tend to be specific to the disaster, the Consumer Finance Protection Board, the Federal Trade Commission, and USA.gov post information on post-disaster scams and abuses.
- **Client health.** The stress associated with loss after a disaster may manifest itself in physical and mental health issues for the community. Counselors should be trained to recognize the signs of physical or mental health problems and refer clients to appropriate support. Invite local healthcare providers to present to your staff about how to recognize instances when clients should see a medical or mental health professional.

Ideally, HCAs can find training resources locally, but if such resources are not available, they may find resources from national organizations, such as NeighborWorks, UnidosUS, RCAC, and National Community Reinvestment Coalition.

Outreach

Post-disaster outreach must be more vigorous than during ordinary times. Community members are in greater need of counseling services at a time when they are likely to have burdens that make it difficult for them to seek out and access services. The HCA should meet people where they are, finding appropriate places to reach people directly. This may mean visiting disaster shelters, co-locating outreach workers with disaster program staff, and reaching out to nearby communities for displaced residents. HCAs also should leverage relationships with banks, affordable housing organizations, and other service providers to expand their reach. Keep in mind that simple advertisements and flyers are unlikely to reach people. Person-to-person outreach is preferable. Also, keep in mind the needs of people with limited English proficiency.



Internal Systems

HCAAs should assess their existing systems for intake, documentation, document storage, and other key functions to confirm that they can handle an increased volume of cases and a wider variety of cases. For example, intake procedures may need to be modified to ask a new set of questions. Databases may need new fields or forms. Electronic storage may need to be increased.

Additional staff may be needed to increase capacity and the skill sets indicated under the section on training above. And to support new staff and programs, consider whether new procedures and protocols are needed. For example, HCAAs may need to change employee procedures around working remotely, taking time off, and responding to inclement weather.

Partners

Meeting clients' full recovery needs will require more than housing counseling. HCAAs should be prepared to refer their clients to agencies that can help them meet their needs. See the [partner summary](#) for a full list of potential community partners who can work with HCAAs to help households get back on their feet and stabilize their housing and financial situations.