

# Prepare for Disasters from a Proactive Lens

May 21, 2024





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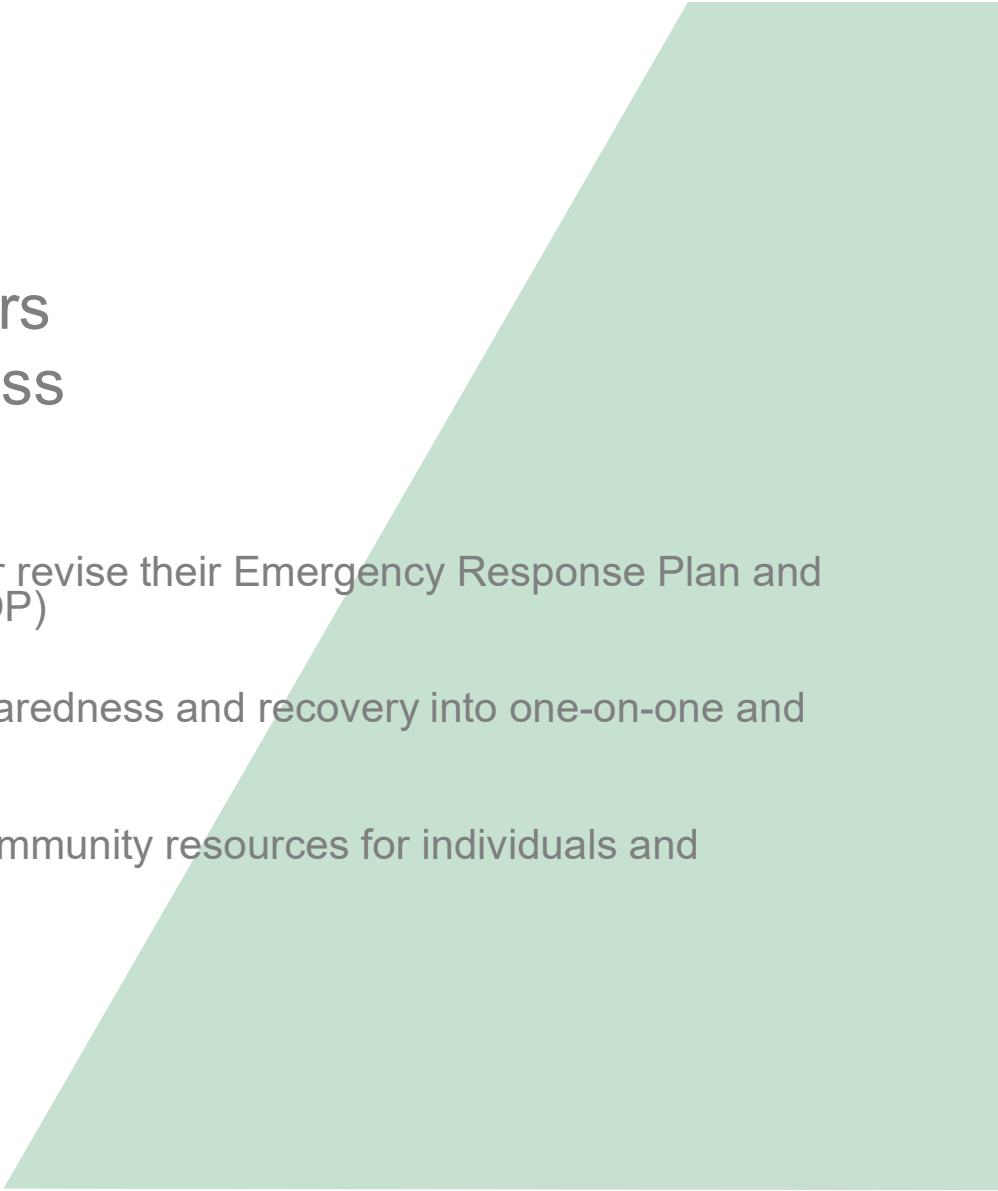
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# Agenda

- Define emergencies and disasters
  - Understand disaster preparedness
  - Discuss three focus areas:
    1. The agency
      - Guidelines agencies can use to create or revise their Emergency Response Plan and their Continuity of Operations Plan (COOP)
    2. The counselor
      - Tips on how to incorporate disaster preparedness and recovery into one-on-one and group education sessions
    3. The client
      - Information to help locate and access community resources for individuals and families
  - Resources
  - Q&A
- 

# Types of Disasters



# Emergency vs. Disaster

- The primary difference between an emergency and a disaster is the **number of people it impacts**
- Households should be prepared for both an emergency and a disaster
- An emergency and disaster can affect a family simultaneously
  - (Example: chemical spill as a result of a hurricane)



# How is “emergency” defined?

## Definition

- In its simplest form, an emergency is an unplanned event

## How does it look?

- Death or injury (this can include people and pets)
- Physical damage to property
- Changes in housing status

## Examples

- House fire
- Medical crisis
- Chemical spill

# How is “disaster” defined?

## Definition

- Disasters are broader, community-wide events that affect hundreds or thousands of people.

## How does it look?

- Debris blocking access to home or work
- Washed out bridges and roads

## Examples

- Floods
- Wildfires
- Hurricanes
- Industrial chemical releases
- Public health emergencies

# Two basic groups of disasters

## Natural

- Earthquakes
- Volcanoes
- Hurricanes
- Floods
- Fires

## Man-made

- War
- Pollution
- Nuclear explosions
- Fires
- Hazardous materials exposures
- Explosions
- Transportation accidents

Source:

- [National Institutes of Health](#)

# Understanding Disaster Preparedness



# What is preparedness?

Preparedness includes a set of measures undertaken in advance to better respond and cope with the immediate aftermath of an emergency or disaster, whether it be human-induced or caused by natural hazards.

- Preparedness can be undertaken by:
  - ✓ Individuals
  - ✓ Communities
  - ✓ Organizations
  - ✓ Governments

# Preparedness for Individuals & Communities

## Individuals

- It's important for families and individuals to create a plan in advance because they may not be together when disaster strikes. It is also essential to have a disaster supplies kit that includes basic items that are needed in an emergency

## Communities

- local communities can provide a sense of connection and decrease the isolation and abandonment that is often felt among residents in times of disaster. Local residents and groups can best identify their immediate needs, coordinate preparations, supplement official response efforts, implement emergency response programs, and contribute to local decision making for future events.

Source: [A Community Approach to Disaster Preparedness and Response \(psu.edu\)](https://psu.edu)

# ■ Preparedness for Organizations

## Organizations

- local community organizations are presented with an opportunity and positioned to make a measurable impact on local well-being.
- Facilitating local involvement in disaster preparedness and response is about far more than the provision of basic and logistical needs.
- It ensures that local voices are heard, and local struggles are recognized

Source: [National Preparedness | FEMA.gov](https://www.fema.gov/national-preparedness)



## Knowledge Check

What people do before a disaster can make a dramatic difference in their ability to cope with and recover from a disaster.

- A. True
- B. False





## Knowledge Check

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- A. True
- B. False



# The Agency

# Agency Operations: The agency work plan



## Disaster preparedness/recovery in the agency work plan

- If disaster preparedness and/or recovery is not currently listed as a service in your agency's work plan, then your agency will first need to modify their work plan



## ■ The agency work plan

- The housing counseling work plan provides an overview for all housing counseling programs
- The Housing Counseling Handbook 7610.1 (Section 2-2, O), Intermediaries and SHFAs must require that their affiliates participating in their HUD Housing Counseling Program maintain a work plan
- Section 3-1E of the handbook states that a participating agency must be in compliance, and deliver housing counseling services and education consistent with, its **approved** housing counseling work plan

Source: HUD Housing Counseling Handbook 7610.1

# The agency work plan

There are 13 sections of the work plan

The sections include:

1. Target Community
2. Housing Needs and Priorities
3. Affirmatively Furthering Fair Housing
4. **Description of Services**
5. Homeownership Counseling and Home Inspection
6. Impact and Scope of One-on-One Counseling Services
7. Formats for Delivery of Services
8. Client Follow-up
9. Fee Structure
10. Limited English Proficiency
11. Marketing and Outreach
12. Supervisory Monitoring/Quality Control Plan
13. **Emergency Response and Continuity of Operations Plans**

Source: [Developing a Housing Counseling Work Plan for HUD Approval](#)



## The agency work plan

- Agencies are encouraged to include both Emergency Response Plans and Continuity of Operations Plans (COOP) in their work plans
- It is important to note:
  - Both plans assist agencies to effectively prepare for, respond to, and recover from a disaster in their organization
  - The Emergency Response Plan guides the agency until activities identified in the COOP are triggered

## ■ The agency work plan

- The work plan should be revised as needed and serves as a basic operations manual
- The work plan includes the agency's projections for section 8 and 9 of the Housing Counseling Agency Activity Report (form HUD-9902)
- This section matches the types of counseling described under the housing counseling service section of the plan



## ■ Modifying the agency work plan

Here are a few reasons why an agency would change their work plan:

- There is a change in how the agency will address needs and problems of the target population
- There is a change in the types of services offered, including:
  - **Expansion** or reduction of services
- There is a change in fee structure
- There is a change in the geographical area to be served

Source: [Agency Work Plan Modifications](#)

## ■ Modifying the agency work plan

- It's important to note that all work plan changes must be approved by HUD (or your Intermediary or SHFA) prior to implementation of the changes
  - These changes should first be submitted to your intermediary, then your intermediary will submit those changes to the HUD POC for final approval
- When modifying a work plan, an agency must:
  - Reach out to their Intermediary or SHFA describing the desired modification
  - Provide an explanation of the proposed changes and supporting documentation/information

## ■ Modifying the agency work plan

- In some cases, HUD may not approve a work plan modification, if there is:
  - **Lack of trained staff** or staff capacity to undertake a new service
  - Insufficient resources in a larger geographic area to serve clients



# Disaster preparedness as a service type

## Form HUD-9902

Group Education

8. Households Receiving Education Services (Including Online Education), by Purpose				
a.	Completed financial literacy workshop, including home affordability, budgeting and understanding use of credit			
b.	Completed predatory lending, loan scam or other fraud prevention workshop			
c.	Completed fair housing workshop			
d.	Completed homelessness prevention workshop			
e.	Completed rental workshop			
f.	Completed pre-purchase homebuyer education workshop			
g.	Completed non-delinquency post-purchase workshop, including home maintenance and/or financial management for homeowners			
h.	Completed resolving or preventing mortgage delinquency workshop			
i.	Completed disaster preparedness assistance workshop			
j.	Completed disaster recovery assistance workshop			
Section 8 Total:				
9. Households Receiving One-on-One Counseling, by Purpose				
a.	Homeless Assistance			
b.	Rental Topics			
c.	Pre-purchase/Homebuying			
d.	Non-Delinquency Post-Purchase			
e.	Reverse Mortgage			
f.	Resolving or Preventing Forward Mortgage Delinquency or Default			
g.	Resolving or Preventing Reverse Mortgage Delinquency or Default			
h.	Disaster Preparedness Assistance			
i.	Disaster Recovery Assistance			
Section 9 Total:				

# Form HUD-9902

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g.	Resolving or Preventing Reverse Mortgage Delinquency or Default			
h.	Disaster Preparedness Assistance			
i.	Disaster Recovery Assistance			
Section 9 Total:				

One-on-one  
counseling

Source

- [Housing Counseling Agency Activity Report \(Form HUD-9902\)](#)

# The Emergency Response Plan and the Continuity of Operations Plan: Essential Elements



# ■ The Emergency Response Plan

- HUD defines an [Emergency Response Plan](#) as a framework for responding to major emergencies or disruptions that may threaten health and safety
- The Emergency Response Plan prepares the agency before the event occurs



## Emergency Response Plan Guidance

### CREATING AN EMERGENCY RESPONSE PLAN

Every place of business, including Housing Counseling Agencies, should have an emergency response plan to ensure the safety of staff and clients in the event of an emergency. An emergency response plan details the immediate actions to take to protect lives, avoid injuries, and stabilize the incident.

- **Step 1: Don't start from scratch.** [Ready.gov](#) and the [Federal Emergency Management Agency \(FEMA\)](#) have useful resources and guidance for creating an emergency response plan. Review these resources and use them to guide your planning.
- **Step 2: Identify risks.** Conduct a risk assessment to identify possible emergency situations. Consider the types of hazards common in your community and the likely impacts on your operations. Natural hazards (e.g., floods, hurricanes, wildfires, landslides, winter storms, tornadoes, earthquakes, tsunamis) or other

Source: <https://files.hudexchange.info/resources/documents/OHC-DR-Toolkit-Emergency-Response-Plan-Guidance.pdf>



# Continuity of Operations Plan (the COOP)

- A COOP is a plan for recovering and continuing operations in response to emergencies
- The COOP helps ensure that all personnel, facilities, and information are protected so that necessary functions and normal operations can resume rapidly following the emergency



## Continuity of Operations Plan

Housing Counseling Agencies (HCAs) can use these instructions and template to develop a Continuity of Operations Plan (COOP) that meets the specific needs of their agency and local conditions. Agencies may want to label their COOPs as "business sensitive" if they need to protect specific information contained within their plan.

HUD-approved intermediaries, State Housing Finance Agencies, and multi-state organizations may provide this template to their sub-grantees and affiliates, or to their onsite offices.

### INSTRUCTIONS

[What is a Continuity of Operations Plan?](#)

Source: <https://www.hudexchange.info/programs/housing-counseling/the-bridge/2020-quarter-4/creating-and-implementing-a-coop/>



# ■ Continuity of Operations Plan (COOP)

- The COOP should address the following:
  - Critical functions that an agency must perform, regardless of the emergency
  - Personnel and resources needed to perform these functions
  - What to do if an agency is unable to perform regular housing counseling services
  - How to get up and running again after the emergency

# COOP Template



## Scope of the Plan

[Agency Name] identified the following key functions that must resume immediately after an emergency. These functions may be required during the response and/or recovery stages, and each require personnel, resources, and preparation. How and when each of these functions are fulfilled is outlined in the Implementation section of the plan.

Function	Responsible Personnel	Resources	Preparation
Maintain internal communications.	<ul style="list-style-type: none"> <li>All personnel</li> </ul>	<ul style="list-style-type: none"> <li>List of personnel and their contact information</li> </ul>	<ul style="list-style-type: none"> <li>Establish a communication tree, including social media.</li> <li>Develop procedures for notifying staff when it is safe to return to work.</li> </ul>
Maintain external communications.	<ul style="list-style-type: none"> <li>Executive Director</li> </ul>	<ul style="list-style-type: none"> <li>Public emergency services*</li> <li>HUD Office of Housing Counseling (OHC)</li> <li>Media</li> </ul>	<ul style="list-style-type: none"> <li>Establish a communication tree, including social media.</li> <li>Develop procedures for contacting public emergency services, HUD OHC, and the media.</li> </ul>
Counsel existing clients.	<ul style="list-style-type: none"> <li>Manager</li> <li># of housing counselors</li> <li># of administrative staff</li> </ul>	<ul style="list-style-type: none"> <li>Space to meet with housing counseling clients</li> <li>Client files</li> <li>Access to Agency's electronic systems</li> <li>Portable electronic devices for key personnel</li> <li>Software for video conferencing</li> </ul>	<ul style="list-style-type: none"> <li>Identify a backup location and enter into an agreement to trigger use in the event of a disaster.</li> <li>Establish options for working from home.</li> <li>Develop a system to ensure that client lists are current.</li> <li>Provide training on accessing systems remotely.</li> </ul>
Provide disaster-related services: <ul style="list-style-type: none"> <li>Referrals for dealing with loss from an emotional perspective</li> <li>Guidance for submitting insurance claims to deal with personal property loss</li> <li>Education and review of construction contracts for repairs to homes</li> <li>Facilitating mortgage loss mitigation applications</li> <li>Assistance with avoiding eviction</li> </ul>	<ul style="list-style-type: none"> <li>Manager</li> <li># of housing counselors</li> <li># of administrative staff</li> </ul>	<ul style="list-style-type: none"> <li>All of the resources listed under "Counsel existing clients"</li> <li>Knowledge of locations and programs offered by other agencies and nonprofits, and through the Federal Emergency Management Agency (FEMA) and Small Business Administration (SBA)</li> </ul>	<ul style="list-style-type: none"> <li>Ensure that several staff members know the programs offered by FEMA, SBA, and other providers.</li> <li>Work with the local jurisdiction to gain information on local or regional disaster planning.</li> </ul>

# Emergency Response Plan vs. Continuity of Operations Plan (COOP)

	Emergency Response Plan	Continuity of Operations Plan (COOP)
Purpose	<ul style="list-style-type: none"> <li>• Prepare and respond when an emergency/disaster occurs to ensure the safety of staff and clients.</li> <li>• The plan details the immediate actions necessary to protect lives, avoid injuries, and stabilize the incident.</li> </ul>	<ul style="list-style-type: none"> <li>• Continue operating throughout the recovery process following an emergency/disaster.</li> <li>• The plan helps ensure that all personnel, facilities, and information are protected so that necessary functions and normal operations can resume rapidly.</li> </ul>
Timing	Both plans should be developed in conjunction with the agency work plan	
Components	<ul style="list-style-type: none"> <li>• Identify types of emergencies/disasters and their potential impact on your agency</li> <li>• Coordinate planning with federal/state/local community emergency response entities</li> <li>• Develop protection actions for the safety of human life</li> <li>• Develop specific emergency/disaster procedures-who declares it for the agency, how is it communicated, what is expected of staff</li> </ul>	<ul style="list-style-type: none"> <li>• Identify critical functions the agency must perform, regardless of the emergency and identify services that may be needed</li> <li>• Identify personnel and resources needed and establish procedures if the agency is unable to perform regular housing counseling services or elects to add new serves</li> <li>• Develop a process to get the agency up and running after the emergency/disaster</li> <li>• Develop a procedure for notifying HUD</li> </ul>
Implementation	This is a short-term plan that starts once the emergency/disaster occurs and is in effect until the agency triggers the activities identified in the COOP.	This plan is implemented once the agency and its staff are stabilized and the agency begins to operate again.
Review/Update	Annually	Annually



# The Counselor





# Disaster related topics: One-on-one sessions

- Disaster Preparedness Assistance
  - Preparing and implementing an emergency plan
  - Tools and information necessary to prepare
  - Home and family preparedness
- Disaster Recovery Assistance
  - Relocation/referrals
  - Rehousing
  - Rebuilding

## Identifying areas of assistance

Certified Housing Counselors are trained to address issues such as:

- Connecting homeowners to FEMA and other relief efforts
- Coordinating with case management agencies on non-housing issues
- Reviewing income and expenses and addressing credit and debt issues
- Recognizing and avoiding scams
- Negotiating mortgage and rent forbearance
- Explaining insurance options
- Planning for the next disaster

# Disaster Preparedness in a group education setting

## [Housing Counseling Agency Guide for Delivering Group Education on Emergency and Disaster Preparedness](#)

- The Guide has accompanying presentation templates and emergency scenario handouts which can be customized
  - The current version has 49 slides
- The presentation covers several preparedness topics such as:
  - Preparing for different situations
  - General tips and safety tips
  - Preparing your supplies
  - Preparing your documents and finances
  - Responding to and emergency/disaster
- The presentation can be used in a group education setting

Source: [Emergency and Disaster Preparedness Group Education Materials](#)

# Housing Counseling Disaster Field Guide

**HUD EXCHANGE**

Programs ▾ Resources ▾ Trainings ▾ Program Support ▾ Grantees ▾ News



☒ Introduction

☐ Role of Housing Counseling Agencies: Taking Action in the Aftermath

☐ Preparing to be on Site: Readyng Yourself and Your Team for Deployment

☐ When on Site: Operating in the Disaster and Emergency Response Environment

☐ Next Steps: Returning to Work and Documenting Your Experience

☐ Appendices

## Housing Counseling Disaster Field Guide



### Introduction

Housing counseling agencies (HCAs) can play a key role in assisting those affected by disaster. Therefore, the HUD Office of Housing Counseling (OHC), in coordination with the Federal Emergency Management Agency (FEMA), may invite housing counseling staff to contribute their skills and expertise by assisting in a wide variety of emergencies and disasters. The purpose of this guide is to assist HCAs seeking to prepare their staff for disaster deployment.



# Training Opportunities

- HUDexchange.info
- OHC Funded Partner Training
  - Housing Action Illinois
  - National Community Reinvestment Coalition (NCRC)
  - Neighborhood Stabilization Corporation (NSC)
  - NeighborWorks
  - Rural Community Assistance Corporation (RCAC)
  - UnidosUS



## Weekly Training Digest

View upcoming trainings hosted by HUD and HUD's partners.

[View the Digest](#)



# The Client

**Preparing for  
a disaster:  
Helping  
individuals  
and families  
create a plan**



## ■ Tips for creating a disaster preparedness plan

- No two disaster plans are the same
  - Take into consideration your family composition and unique circumstances
  - Think about the ages of each resident, mobility of each person ,and layout of home
- Be aware of the emergencies that happen in your area
  - This includes weather related as well as man-made, like chemical plant or power station
- Know the dangers in and around your home
  - Blocked exits
  - Old appliances
  - Leaning trees

Source: [Making a Disaster Plan for Your Family](#)

## ■ Tips for creating a disaster preparedness plan

- Create a supply kit
  - Make a list of everything you may need
  - General rule is to include supplies for at least three days and up to two weeks
  - Create a supply kit for your car
  - If someone in your house has special needs, include information on needs, medications, back-up equipment, etc.
- Identify your shelter plan
  - Know where to go for safety
  - This can change depending on the situation (flood vs. tornado vs. fire)

## ■ Tips for creating a disaster preparedness plan

- Make an evacuation plan
  - Ensure everyone in the house knows where to go
  - Imagine you could only take one suitcase, what would you take?
- Assign responsibilities
  - Decide who is in charge of the family pet
  - Have a back up if responsible person isn't home
- Know your evacuation routes
  - Be aware of roads and routes that are likely to close

## ■ Tips for creating a disaster preparedness plan

- Designate a meet-up location
  - Decide on where your family will meet-up
- Learn your utilities
  - Know how to turn utilities off and on (water, gas, electric)
- Make sure you have the right insurance before disaster strikes
  - Homeowners insurance, renter's insurance, auto insurance, disability insurance, life insurance
  - Review your beneficiaries

# ■ Preparation for the whole family

Each household member has different needs when preparing for disasters.

- [Children](#)
- [Older Adults](#)
- [People with Disabilities](#)
- [Pets](#)

Source: [Factsheet: Home and Family Preparedness](#)



## ■ Tips for children



- Disasters can be frightening for adults and traumatic for children
- Children can feel assured knowing there's a plan in place
- Talk about emergency preparedness with your family so that everyone knows what to do
- Discussing ahead of time helps reduce fear, particularly for younger children
- Keep in mind that a child's response may be shaped by yours

## ■ Tips for older adults



- Learn about community response plans
- Sign up for alerts and warnings to receive info before and after
- Understand how your medical, physical and cognitive needs affect your ability to respond
- Talk about the help you may need and who could assist you
- Identify helpers (family, friends, neighbors, caregivers)
- Meet with your helpers
- Plan how you will communicate with helpers

## ■ Tips for people with disabilities



- Create a personal support network
- Build a question-and-answer session for your network that describe capabilities and address what you may need before, during and after a disaster
  - Plan should include details on daily living (Ex: personal care, equipment, accessible transportation, assistance with errands, service animals, pets)

## ■ Tips for pets



- Prepare supplies for your pet in your emergency kit
  - Ex: food, drinking water, medications, current photo, pet beds, toys, carrier
- Identify a safe place to take your pets
- Include your pet in evacuation drills
- Use a rescue sticker alert to let people know that pets are inside your home



# Resources

## ■ Disaster preparedness templates

- [American Red Cross - Family Disaster Plan](#)
- [Ready.gov - Family Emergency Communication Plan](#)
- [CFPB – Your Disaster Checklist](#)



## Resources

- [Housing Counseling Disaster Resources](#)
- [Emergency Response Plan Guidance](#)
- [Continuity of Operations Plan \(COOP\)](#)
- [Disaster Recovery Flyers](#)
- [Developing an Agency Workplan for HUD Approval](#)
- [Ready.gov Resources](#)

# ■ OHC Disaster Operations SOP

- Provides detailed about the roles of HUD-approved HCAs, Certified Housing Counseling Professionals, and OHC staff in HUD's disaster assistance and recovery activities
- Published on HUD.gov: [OHC Disaster Operations Standard Operating Procedures](#)







# Final Thoughts? Questions?



**Thank you  
for joining us!**

Email questions to [housing.counseling@HUD.gov](mailto:housing.counseling@HUD.gov)