



## EMERGENCY PREPAREDNESS AND RECOVERY RESOURCES For Housing Counseling Agencies

When a natural disaster or other emergency strikes an area, families and individuals experience turmoil and confusion in the attempt to restore normality to their lives. With the damage or destruction of their homes, vehicles, and possibly livelihoods, the stress of this traumatic situation leaves many not knowing where to turn first for assistance. The Department of Housing and Urban Development's Office of Housing Counseling has compiled a comprehensive list of website resources in an effort to help Housing Counseling Agencies assist and prepare their community for a disaster. The web links provided below are best reviewed ahead of an actual natural disaster. Internet access is not guaranteed during emergency situations. In order to maximize protection for agencies, their clients and families, it is imperative to prepare for an emergency. The present is the best time to become familiar with emergency resources through review of this document. Take note of vital contact information that might be needed before a disaster occurs where you wish you did.

The web link references below were chosen as the most helpful to have in the case of a natural disaster.

[FEMA's](#) (Federal Emergency Management Agency) mission is to support and coordinate our first responders and Federal agencies by calling them up, as needed, through their National Regional Coordination Center. FEMA takes the lead role in coordinating life-sustaining resources and essential services to disaster survivors while ensuring public safety and security.

The [FEMA](#) site provides an incredible amount of information as follows:

- [State Offices and Agencies of Emergency Management](#) provide immediate, local information in your area.
- [Plan Prepare and Mitigate Disasters](#) – before, during and after a disaster
- [Disaster Survivor Assistance](#) – Apply for assistance in declared areas
- [Response and Recovery](#) – tools, teams, individual and public assistance
- [FEMA Training](#) – Emergency Management Training Course
- [Community Emergency Response Team](#) - locate CERT programs by zip code



and inquire about disaster training and volunteer opportunities near you!

- [National Preparedness Directorate National Training and Education](#) - online Course Catalog provides searchable, integrated information on courses provided or managed by FEMA's
- [FEMA Newsletter](#) – sign up now!
- [Wireless FEMA Alerts](#) - Alerts during an emergency can be sent to your mobile device when you may be in harm's way.
- [FEMA Disaster Relief Assistance Application](#)
- [FEMA Disaster Resistant Community Groups](#) - on-line video library is to provide a single, easy to search source in which individuals, agencies and organizations can access Just In Time Disaster Training videos
- September 22, 2015 - OHC Webinar: "FEMA's National Flood Insurance Program for Housing Counselors." This webinar gave an overview of FEMA's National Flood Insurance Program (NFIP) and provided the information and resources you need to educate your clients on the NFIP, flood insurance premiums and federal assistance available to homeowners and renters. Audio Replay Number: (800) 475-6701 Access Code: 365318. [View the Presentation](#). [View the NFIP Related Links](#) (NOTE::The audio portion of the recording will be valid until September 22, 2016.)
- [Floodsmart.gov](#) –This site contains information on flood and flooding and how the new flood maps may affect you. It contains information on flood insurance and how to file a claim.

## OTHER IMPORTANT LINKS

[American Red Cross](#) - The Red Cross responds disasters ranging from home fires that affect a single family to hurricanes that affect tens of thousands, to earthquakes that impact millions.

1. [Emergency Shelter Location](#)
2. [Safe and Well Website](#) – After a disaster, letting family and friends know that victims are safe and well can bring great piece of mind. This website helps make communication easier and reunite family and friends after a disaster.



[HUD Disaster Resources](#) – link to HUD portal resources for disaster relief information

[OHC Disaster Resources](#) – Office of Housing Counseling disaster assistance resources

[FHA Homeowner Disaster Relief](#) – If a home or ability to make mortgage payments is harmed by an event that the President declared a disaster - may qualify for relief to help you keep your home.

[Mortgage Insurance for Disaster Victims](#) - Section 203(h) program allows the 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

[Small Business Administration](#) – (SBA) Provides low interest disaster loans to homeowners, renters, businesses of all sizes.

[Ready.gov](#) – Provides guidance on how to prepare for a wide variety of emergencies or disasters.

[Freddie Mac](#) - Public mission to stabilize the nation's residential mortgage markets and expand opportunities for homeownership and affordable rental housing.

[Fannie Mae](#)- The leading source of residential mortgage credit in the U.S. secondary market, Fannie Mae is supporting today's economic recovery and a better housing finance system. They guarantee and purchase loans from mortgage lenders to ensure families can buy homes, refinance, or rent a good home.

[Consumer Financial Protection Bureau](#) – Site provides guidance on what to do if your house is destroyed in a natural disaster and identifies different kinds of available assistance post natural disaster. Site also contains information on how to protect and rebuild finances after a disaster, information on adjusters and contractors, things to consider when selecting a contractor, and fraud information.

[OSHA](#) – Occupational Safety and Health Administration. This agency is tasked with ensuring our workplace is safe and healthy. There is a link on the main page where you can find out information for each state.

1. [How to file a workplace complaint](#)
2. [Free on-site consultations](#)



### 3. [Safety and Health Topics](#)

[Be Ready and Informed](#): Important resources and preparedness for a disaster.

#### [Ready-Serve Weather Preparedness](#)

[Be Informed](#) – Offers protective measures to take, before, during and after an emergency.

[Make a Plan](#) – Plan, prepare and stay informed in an emergency.

[Build a kit for disasters](#) - A disaster supplies kit is simply a collection of basic items your household may need in the event of an emergency

[Get Involved](#) – Find opportunities to support community preparedness.

[Disaster Distress Helpline](#) - The Disaster Distress Helpline provides year-round, 24/7 phone- and text-based crisis counseling to anyone who is experiencing emotional distress related to natural or man-made disasters within the U.S.

[NeighborWorks America](#) – NCHCEC, the NeighborWorks Center for Homeownership Education and Counseling, promoted sustainable homeownership by supporting the industry’s educators and counselors. Through its training programs, professional certifications and other tools and resources, NCHCEC increases the number of qualified homeownership professionals who are prepared to help people realize the dream of lifelong homeownership. NeighborWorks was also involved in assisting Hurricane Sandy Relief effort; providing resources that could be used by homeowners and renters to rebuild their lives.

[Mold Remediation](#) - After natural disasters such as hurricanes, tornadoes, and floods, excess moisture and standing water contribute to the growth of mold in homes and other buildings. Be aware that mold may be present and may be a health risk for your family.

[American Humane Association](#)- Being separated from a pet can cause a lot of mental stress to many people. Luckily, shelters are now starting to realize how important it is to keep people with their pets, or help them recover them. Individuals can also be prepared ahead of time in case disaster strikes to ensure the safety of their animal companion.