



Housing Counseling & National Preparedness



HUD Supports Louisiana Flood Survivors

Washington, DC - After record rainfalls overran rivers and overtopped levees resulting in catastrophic flooding in Louisiana, 13 people lost their lives, tens of thousands of families were forced from their homes and even more were left without a safe place to stay.

In the face of this natural disaster, our HUD family stepped up. We've deployed 24 of our colleagues to the [Disaster Recovery Centers](#) and FEMA's Joint Field Office to get people into safe temporary housing and provide critical housing expertise as part of both the short and long term response. HUD is also making resources available for the affected areas, including:

- Flexibility in [HOME](#) and [Community Development Block Grants \(CDBG\)](#) funds to respond quickly;
- A 90-day moratorium on foreclosures Federal Housing Administration (FHA)-insured mortgages;
- Federally guaranteed loans for state and local governments for housing rehabilitation, economic development and repair of public infrastructure; and

- Information about how to re-build a safe, healthy home after a disaster.

President Obama visited Baton Rouge to highlight [how the Federal government is supporting the survivors](#). There are more than 2,400 federal employees on the ground, supporting the state and local response, aided by countless volunteers. FEMA has already approved more than \$132 million to help survivors with temporary rental assistance, essential home repairs, and other serious disaster-related needs. That vital funding is already helping the more than 119,000 families who've registered for disaster assistance.

HUD will continue to work as one Federal family to support the people of Louisiana – until every parish is rebuilt stronger and more resilient than before.

"Because we don't let folks struggle on their own, we offer them a helping hand. We don't leave neighborhoods behind, we invest in their futures together. And when faced with a crisis, we respond as one nation and we stay until the job is done." HUD Secretary Julián Castro

FROM THE DEPUTY ASSISTANT SECRETARY



Sarah Gerecke
*Deputy Assistant
Secretary, Office of
Housing Counseling*

Greetings,

September is [National Preparedness Month](#), which serves as a reminder that we all must take action to prepare, now and throughout the year, for the types of emergencies that could affect us where we live, work, and also where we visit.

This month's issue of *The Bridge* is full of valuable information and resources for all of us on how to prepare for disasters and how to best help housing counseling clients before, during and after a natural disaster or emergency.

The theme is extremely timely as HUD is in the midst of working with many federal agencies to provide disaster recovery assistance to those affected by recent natural disasters such as the severe storms and flooding in Louisiana and Wisconsin and severe storms, tornadoes, flooding, landslides and mudslides in Kentucky.

We know that our HUD-approved housing counseling agencies often take on the role of a local community first responder and trusted resource for affected clients and families. Because long-term housing stability is one of the most challenging aspects to disaster recovery, homeowners and neighborhoods affected by a large-scale disaster face particular challenges on the road to recovery. Housing counseling agencies featured in this edition have experience working in disaster-damaged areas and are well positioned to share their insight with supporting families during the recovery process.

I was in New York City during Hurricane Sandy and met with homeowners and counseling agencies a few weeks after the storm hit. I was touched, saddened and shocked by what I saw. It takes a lot of knowledge and skill to provide service in the aftermath of a disaster. Clients are traumatized; paperwork is destroyed as well as homes; scammers are out in force; and funding is not immediately available for clients or counselors. Yet so many HUD-approved housing counseling agencies have taken the time to prepare themselves through training and partnerships in order to be ready when a catastrophe strikes.

To learn more about how your agency can design a housing counseling program model to assist homeowners affected by a disaster to obtain and sustain permanent housing through local, state or federal disaster funding, refer to our [Housing Counseling Disaster Program Guide](#), which the Office of Housing Counseling updated earlier this year.

As many of our children head back to school and we get back into our daily routines let's take some time to develop an emergency plan for our individual families and collective communities.



Sarah

WHAT HOUSING COUNSELORS CAN DO TO HELP THEIR COMMUNITY IN THE EVENT OF A DISASTER



Charlottesville, VA - Disasters can happen at any time and anywhere. Housing Counselors help to coach clients into managing their money, savings and becoming self-sufficient. Since the focus is more on daily living and keeping a roof over one's head, counselors often don't think of helping clients save for loss of property or property damage.

During a brainstorming session at [Piedmont Housing Alliance](#) (PHA), a HUD-approved housing counseling agency, the topic of disaster preparedness came up. One of the housing counselors was a disaster services instructor for the local American Red Cross and provided valuable input and experiences. The session had a great turnout, represented by 15 households that suggested the workshops be held at least twice a year.

To plan the 'official' workshop, PHA contacted the local Office of Emergency Management and the local American Red Cross chapter. After explaining what housing counselors do, both offices were open to collaborating to set-up the workshop. The decision involved who would do what part of the workshop and what handouts and giveaways were available. All agreed that the workshop would target a subsidized community in Charlottesville, VA.

The team designed the workshop, assuming that the audience would know absolutely nothing about emergency or disaster preparedness. It also was a chance for PHA to incorporate budgeting, money management and savings discussions into the agenda because housing counselors help clients prepare in the event of an unexpected incident, i.e., loss of income, eviction, foreclosure, separation, divorce, illness, etc.

The workshop included defining types of disasters along with the impacts and levels of responsibilities such as what agency does what in the community and what impacts could happen? (i.e., business shut down, power outages, communication disruption, lack of water, limited resources and loss of life and property).

Workshop content also included discussions around loss of services from the local government, access to bank accounts and grocery stores. Participants would share what their role would be in the event of a disaster and what they felt they could or would do.

During the workshop participants received handouts from the Red Cross and Emergency Management on what should go into an emergency kit and how to develop an emergency plan for their household. They noted the importance of including all members of the household while planning. Participants discussed being financially ready including the infamous "spending plan." Attendees needed to know how much they could set aside each month to build an emergency fund in the event of a disaster.

Some of the questions posed to participants included:

- Do you have emergency savings?
- Do you have an inventory of your assets and possessions?
- Do you understand your renter's insurance policy and why it's important to have renters insurance?
- Do you know where and how to keep copies of critical documents in a safe place and how to obtain important documents after a disaster?

The team shared what families might need in the event of an emergency, for example, emergency housing, access to food and water, clothing, medical care and prescriptions and transportation. Participants asked about volunteering within their community and why it's important to stay up to date? PHA discussed setting up a possible disaster action team to support the community during critical emergencies.

The workshop was a huge success with PHA providing attendees with handouts on preparedness tips and what to do after the disaster to take home and begin to prepare.

THREE HOUSING COUNSELING LESSONS FROM HURRICANE SANDY

By Holly Leicht, HUD Regional Administrator, New York & New Jersey

New York & New Jersey - Nearly four years have passed since Superstorm Sandy devastated large swathes of New York and New Jersey. Having spent a good deal of those intervening years working on regional recovery and rebuilding, and making our waterfront communities more resilient, I've learned several important lessons that are relevant for housing counseling agencies.

Housing counselors are on the front line after a disaster, advising distraught renters and owners who are in need of temporary shelter and good information to inform major life decisions. Understanding the broad and complex context of multi-agency disaster recovery is crucial for addressing these urgent needs effectively.

Lesson 1: Set Realistic Expectations

Time and again, I've heard from homeowners who are still out of their homes, "If someone had told me honestly how long this would take, I would have done things differently." There is an understandable urge in the wake of a disaster to promise quick and comprehensive assistance. But the reality is that federally supported recovery takes time. HUD's major source of post-disaster funding, the Community Development Block Grant-Disaster Recovery program (CDBG-DR), is a relatively new program and, unlike regular CDBG funding, it does not have a standing annual appropriation. Instead, an Act of Congress is required after a Presidentially declared disaster in order to appropriate funding, after which HUD must issue a notice, and state and/or local grantees must assess their needs and produce action plans in accordance with the notice's requirements, which are then reviewed and approved by HUD.

Once this process is complete, the grantee must figure out how to set up recovery programs from the ground up, no mean feat even for grantees with significant staff capacity. One consultant team that has worked on every disaster HUD has funded told me that even the most efficient program is lucky to be up and running sooner than 18 months after a disaster occurs. That may be difficult to hear for people eager to get back home, but they will be better served by having realistic expectations as they explore their options and plan for the future.



Lesson 2: Understand the Timing of Resources and Advise Clients According to Their Individual Needs

While each disaster is unique, there are some general parameters to keep in mind about how recovery and assistance works and why. The Federal Emergency Management Agency (FEMA) is first out of the gate with immediate emergency assistance. Typically, the first step for anyone facing housing losses is to register with FEMA at: www.disaster.gov. The other immediate source of support is insurance, which varies depending on the coverage. We learned after Sandy that navigating flood insurance claims can be fraught with difficulty. Improvements to the National Flood Insurance Program are ongoing. Housing counselors would be wise to spend time learning the program and staying abreast of changes to FEMA's flood maps and other proposed reforms.

Additional funding availability becomes slightly more complicated because it's not typically known for a while whether Congress will decide to appropriate special disaster relief through CDBG-DR. It should not be expected in the immediate aftermath of an event, and counselors could do a great disservice by telling clients to hold off pursuing other recovery strategies in the hope that CDBG-DR materializes.

Loans from the Small Business Administration (SBA) are an important gap filler for households with sufficient resources and housing counseling agencies are well positioned to help guide qualified and financially stable borrowers down this path. While it may be tempting to tell clients to wait for grant funding, extended timelines, budgetary uncertainty, and the policy goal of directing grant money only toward those most in need make SBA loans a better option for many.

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LET'S BE PREPARED



Trenton, NJ - "Sunny Days, Everything's A-OK..." I know you recognize this as the beginning of the Sesame Street theme song. While today may be a sunny day, we know there will be days when that is not the case. A fire, flood, hurricane, earthquake can happen at any time.

It's nearly four years since Superstorm Sandy hit the East Coast and created extensive damage in New Jersey. While families were trying to put their lives back together, it became obvious that most people were not prepared with even the most basic of emergency kits. [The Housing and Community Development Network of New Jersey](#) (HCDNNJ) is working with the [Public Service Enterprise Group Foundation](#), which provided funding for this project, in a partnership with Sesame Workshop to provide training for its Housing Counselors, families and others to prepare for one of those "Non Sunny days!"

Sesame Workshop created a series of apps, books, videos, and articles that help children and families prepare for disasters in a non-threatening way. Rosita learns that sirens mean, "help is on the way," Big Bird learns what a hurricane is, Elmo learns what you need to do to prepare for an emergency on the way, and Grover finds out what it means "to be prepared."

The initiatives are aimed at instituting emergency preparedness into families' routines through simple tips, strategies, and activities, as well as prepare families with effective and comforting ways to respond when a disaster occurs. The app and associated materials can be used in the home, as well as the classroom.

All of the segments are provided in English and Spanish. HCDNNJ continues to provide training to its Housing Counselors on how to use the materials to inform their clients.

Preparing for emergencies is something the whole family and community can do together! Help children remember important information, and create a family emergency kit and plan. These steps will go a long way in keeping children and families safe and secure.

The Program highlights that "You" are one of the special grown-ups with whom children feel most comfortable. This gives you a unique opportunity to help them learn about emergencies in a calm and reassuring environment. Sesame Street created the Educator Guide to help you prepare your children for emergencies with activities that can complement school safety drills. There's even an additional Community Guide to get everyone in your neighborhood be ready!

Some of the resources provided include:

- **Family Guide** – A toolkit for families to put all important information in one place, checklist for preparing as a family.
- **Educator Guide** – Help children learn about emergencies in a calm and reassuring environment.
- **Power Safety Tip Sheet** – Plan an emergency escape route, teach a child to get away from a disaster, identify a safe place.
- **Family Emergency Plan** – Where do we meet, do you have a safe word, who are the helpers in our neighborhood.

Visit [HCDNNJ](#) to download materials for use in your communities and scroll to the bottom of the page for related links. Being prepared doesn't handle the disaster, but it does make dealing with a disaster a little easier and reassuring for children.

HCDNNJ will offer agency training later this year on preparing to deal with a disaster. Stay tuned to its [website](#) for materials and checklists that will offer ways to prepare staff to operate programs and reach clients when a disaster strikes.

HCDNNJ wishes all days were *Sunny Days*, but unfortunately that is not always the case – LET'S BE PREPARED.

BALANCE HELPS HOMEOWNERS FACING NATURAL DISASTERS

San Francisco, CA – [BALANCE/Consumer Credit Counseling Service of San Francisco](#) is an experienced provider of housing and money management counseling, and has been helping families improve their financial lives since 1969. Over the last decade, the nonprofit has also gained comprehensive experience helping natural-disaster survivors—from the East Coast to the West.

After Hurricane Sandy, BALANCE partnered with mortgage investors and servicers to conduct massive outreach efforts, working with affected homeowners down much of the eastern seaboard. They helped connect home-insurers and servicers with homeowners, educated the affected on available options, and provided financial guidance as people began to rebuild their lives after the hurricane.

In another instance, BALANCE conducted counseling and outreach in Lake County, CA after the Valley fire destroyed more than 76,000 acres, 1,280 single-family residences and 27 multi-family homes. The organization connected residents with organizations like FEMA and the Small Business Administration.

“One of the biggest challenges we observed in Lake County was the lack of insured homes. It is a rural area and many of the homes were older and no longer complied with updated building codes, resulting in their being turned down for insurance coverage when their paid policies came up for renewal”, says Abby Ford, Vice President of Housing at BALANCE. “We also saw big problems with a simple lack of places to go. In an area with so few multi-family homes and very limited housing options, homeowners were stuck in dropping temperatures with no place to live or living in trailers, cars, and barns.”

Disaster counseling is especially important at the moment, as many people are still recovering from the recession and have limited access to credit, and very limited savings. To help consumers across the country learn how to best navigate these challenging situations, BALANCE published an article: [“How to Manage Your Money After a Natural Disaster,”](#) offering tips to help organize an action plan to tackle potential difficulties.



BALANCE is committed to helping all consumers take control of their financial lives, including those affected by natural disasters.

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When CDBG-DR funding is appropriated, it can supplement insurance and loan proceeds if a homeowner has additional unmet needs, but strict federal regulations bar “duplication of benefits,” meaning that an individual’s grant amount will deduct other funding sources, including insurance and SBA loans. CDBG-DR funds should generally be considered a last resort for those who cannot recover without it, but even with this resource, there is no guarantee that every impacted household will be made whole by the federal government.

Lesson 3: Share Your Experience

We recently held a roundtable discussion for housing counseling agencies and received helpful feedback on some of the challenges, conflicts and solutions encountered by these agencies post-Sandy. At HUD, we’re working to provide better guidance to grantees post-disaster and input from housing counseling agencies is crucial in making that happen.

Please contact your [local HUD field office](#) or the Office of Housing Counseling if you hit a roadblock, have a successful model to share, or need help navigating the complex web of federal and state recovery programs. HUD recognizes that housing counselors have a critical and ever-growing role to play in disaster recovery, and I encourage you to think about that role before a disaster strikes so that you will be prepared, and we can all be better prepared, when it does.

HOUSTON AREA URBAN LEAGUE PROVIDES DISASTER HOUSING COUNSELING



Houston, TX - [Houston Area Urban League](#) (HAUL) is a 501(c)3 United Way Agency, HUD-approved Housing Counseling Agency, Fair Housing Agency for the Greater Houston Metropolitan Statistical Area (MSA) and an affiliate of the National Urban League. HAUL staff consist of two certified Housing Counselors, one Housing Case Manager/Financial Education Specialist that combined have 40 years of housing counseling experience and 15 years of disaster housing counseling expertise. HAUL was a member of the Unmet Needs Committee for Tropical Storm Allison and Hurricanes Katrina and Rita and provides disaster housing counseling services in English, Spanish and Vietnamese.

The Houston Area Urban League has demonstrated its ability to take a leading role and support the work of other community organizations and groups during times of disaster. The League successfully administered and managed approximately \$2 million in funding provided by the United Way of the Texas Gulf Coast to assist affected families of Tropical Storm Allison. The League coordinated the repair of homes for 155 families and the provision of furnishing for another 100 families through United Way resources. HAUL provided home repair services for an additional 100 clients through independent fundraising efforts as well as job placement, clothing provisions and other social services.

During Hurricanes Katrina and Rita, HAUL provided case management, housing counseling, housing assistance and workforce training to 1,039 survivors. During Hurricane Ike, HAUL provided case management, Housing Counseling, Housing Assistance and Workforce training to 1,008 survivors through the Hurricane Ike Disaster Housing Assistance Program (DHAP).

Utilizing recommendations from the [HUD's Office of Housing Counseling – Housing Counseling Disaster Program Guide](#), HAUL provides the following services:

- Community referrals,
- Telephone counseling regarding FEMA applications,
- Documentation of loss,
- SBA applications and appeals,
- Homeowner's insurance claims,
- Home inspection process,
- Home repair information,
- Foreclosure prevention,
- Fair housing rights,
- Disaster preparation and
- Recovery information.

Additionally, HAUL provides information for registering consumers for [State of Texas Emergency Assistance](#).

As a Fair Housing Agency, HAUL identifies and escalates disaster related policy issues with insurance companies and mortgage servicers to address problems with disaster-related modification and forbearance programs. HAUL participates in community work groups to ensure that benefits flow equitably to low income and minority households, monitoring and reporting scams and fraud, alerting authorities and consumers to common schemes and filing complaints directly with the [Consumer Financial Protection Bureau](#) and HUD for the [Fair Housing Act](#) on behalf of disaster survivors.

Within the last 18 months, the Greater Houston area has experienced four [Presidential Declared flooding events](#) whereby residents were displaced. HAUL is providing long-term disaster housing counseling/case management recovery to disaster survivors located in the south central and southeast corridor of Houston and Harris County. Its housing counselors create the optimum work plan to stabilize these survivors to be restored as quickly as possible and move forward with their lives. HAUL estimates outreach to 600 survivors and housing counseling to 200 disaster clients.

With its extensive experience in disaster relief and access to comprehensive social services programs, HAUL provides added value in a one stop shop for disaster survivors.

INQUIRING MINDS WANT TO KNOW



The report period for FY 2016, Quarter 4 HUD-9902 reports is ending on September 30th, and report submissions will be due by December 31st. This month's segment focuses on common HUD-9902 questions and provides tips for making sure your reports are as accurate as possible.

Q: Why should I submit my HUD-9902 reports on time every quarter?

A: HUD uses the HUD-9902 reports in a number of ways, including to justify HUD's Housing Counseling Program budget and to demonstrate the impact of the program to stakeholders. So it is very important that you submit your reports in a timely manner each quarter. Failure to do so could jeopardize your agency's status as a HUD-approved housing counseling agency, delay processing of grant vouchers, and may negatively affect your agency's scores in HUD housing counseling grant competitions. Please refer to the [HUD-9902 Reporting Schedule](#) for deadlines and to the [HUD-9902 Desk Guide](#) for guidance and examples of accurate reporting.

Q: How can I check my HUD-9902 to make sure it's correct?

A: After submitting the HUD-9902 report, counseling agencies should log into the Housing Counseling System (HCS) to verify that the data is properly recorded. HUD recommends checking the following items to ensure your reports are as accurate as possible:

- **If your agency is an Intermediary, Multi-State Organization, or State Housing Finance Agency, make sure all of your sub-agencies have reported.** On your consolidated HUD-9902 report, check the last line of Section 1 in the header portion of the report to see how many of your sub-agencies have reported.

Follow up with any sub-agencies that have not reported to ensure they submit their reports as soon as possible.

- **Make sure all applicable impacts have been reported for each household receiving one-on-one counseling.** Compare the number of impacts reported in the Section 10 Total to the number of counseling clients reported in the Section 9 Total. If the Section 10 Total is lower than the Section 9 Total or if the two totals are exactly the same, verify that your agency is reporting all impacts that apply to each counseling client.

You are no longer restricted to one impact per client like the previous, pre-FY 2015 version of the HUD-9902. It is likely that more than one impact listed in Section 10 will apply to many counseling recipients, so HUD expects that the Section 10 total will be higher than the Section 9 Total in most cases. Refer to the [HUD-9902 Desk Guide](#) for guidance and examples of how each impact should be reported.

Also check to make sure the following impacts have been reported properly:

- **Budgets.** Compare the number of budgets reported in Section 10.c to the number of counseling clients reported in the Section 9 Total. If the number of budgets in 10.c is significantly lower than the Section 9 Total, verify that your agency is reporting all budgets that have been developed with each counseling client.

HUD expects this impact will apply to nearly all one-on-one counseling clients because the HUD Housing Counseling Handbook requires establishment of a household budget that the client can afford.

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INQUIRING MINDS WANT TO KNOW

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- **Housing Resources.** Check the number of clients gaining access to housing resources reported in Section 10.e. If it is zero, or if it seems very low in comparison with the Section 9 Total, verify that the reporting for Section 10.e is accurate and that counselors understand what HUD is looking for when recording that impact. Refer to the [HUD-9902 Desk Guide](#) for guidance and examples.
- **Make sure impacts reported in Section 10 align with the counseling activity reported in Section 9.** The impacts in Sections 10.g through 10.m each relate to a specific type of counseling service, so you should make sure that those impacts make sense compared to the counseling activity you've reported in Section 9. For example, if you report serving 20 reverse mortgage counseling clients in Section 9.e, then the number of reverse mortgage counseling clients that obtain a HECM in Section 10.k should be less than or equal to 20. It would not make sense to report serving 20 reverse mortgage counseling clients in Section 9.e and also report that 50 reverse mortgage counseling clients obtained a HECM in Section 10.k.
- **Make sure the data is cumulative.** Check the HUD-9902 reports that you have submitted during the fiscal year to make sure the numbers are increasing over time. Since the reports are cumulative, the Q2 numbers should be higher than Q1, Q3 higher than Q2, etc.
- **Make sure demographic information has been reported for each household.** Check the number of clients that have been reported as "Chose Not to Respond" in Sections 3.c, 4.k, 5.f, 6.c, and 7.c. If the number in any of those sections is high compared to the total number of clients served, verify that the reporting is accurate and that your agency has mechanisms in place for collecting the required demographic information from all clients.

- **If you are a HUD housing counseling grantee,** make sure you have reported all activity (regardless of funding source) in the All Activity column and that activity being charged to a HUD grant is recorded in the appropriate HUD Grant Activity column (e.g. 2016-1 COMP for activity charged to an FY 2016 grant). The numbers in the HUD Grant Activity columns should generally be lower than the numbers reported in the All Activity column.
- **Make sure section totals add up properly.** The totals for Sections 3, 4, 5, 6 and 7 should all be the same, and the totals for Section 3 – 7 should also be the same as the Section 8 Total plus the Section 9 Total.

Q: I'm having trouble using my client management system (CMS) to transmit the HUD-9902 report to HUD. What should I do?

A: It's important to note that HUD does not have a direct relationship with CMS vendors and your HUD point of contact's ability to provide technical assistance is very limited. Therefore, your first step should be to contact your CMS vendor.

OHC recently hosted webinars on how to use CounselorMax and Home Counselor Online to produce HUD-9902 reports. View the archived webinars [here](#). Want to see similar webinar training on a different CMS product? Please email your suggestions to: housing.counseling@hud.gov. If you are unable to use your CMS to transmit the HUD-9902 by the reporting deadline, the data may be inputted manually in HUD's HCS, although manually inputting is not the preferred method. Please refer to the [HCS Agency User Guide](#) for instructions.

Any data manually entered into the Housing Counseling System will be overwritten if a submission is received via a HUD compliant Client Management System. This includes agency profile information. Agencies should not use a combination of manual entry and automated CMS data submission.

SUCCESS STORY

St. Louis, MO - Dave and Lauren H. have spent most of their married life trying to stay afloat financially. Then the Great Flash Flood of 2016 – which inundated the St. Louis region just as the New Year began – nearly washed away their hopes for the future. Now, thanks to the guidance of a disaster-trained housing counselor at St. Francis Community Services Housing Resource Center (SFCS), the family is close to finding a ‘new normal.’

Dave and Lauren have four children, ages six and younger. Lauren is a full-time secretary at a doctor’s office, making about \$20,000 a year. Dave is a laborer who has not been able to work steadily since being injured about a year ago.

The family squeaked by financially because their housing situation was affordable for them: a double-wide mobile home. Their home sat in a small trailer park along the Meramec River, just downstream of St. Louis in Jefferson County. The family paid a monthly pad fee of \$350 plus their electric bill.

Just after Christmas, 10 inches of rain pushed the Meramec River over its banks and Dave and Lauren’s home – along with all their belongings – were destroyed in a matter of hours. They became one of 1,000 families in the St. Louis area whose dwelling was significantly damaged or destroyed.

Without a place to go and with few affordable housing options left in the vicinity, they turned to St. Francis Community Services for help while visiting a multi-agency disaster resource center. At that center, SFCS had a team of housing counselors that had been cross-trained in long-term disaster case management. The team met with renters and homeowners that needed assistance with housing problems.

In Dave and Lauren’s case, the family sought temporary housing while they regrouped and relocated to an affordable, permanent place to live. Budget/credit counseling was essential in helping them adjust to higher housing costs.

Other disaster-affected families requested guidance from SFCS counselors in obtaining a forbearance on their mortgage loan payments while their home was under repair.



Some needed an advocate in working with an insurance company. Others had a mortgage loan – and payments due or in arrears – on a home that had been destroyed. There were tenants, furthermore, who could not find their landlord, or whose property owner had decided not to rebuild, forcing them to leave. “Nearly all disaster survivors experience a housing crisis that is best addressed with the help of a housing counseling professional,” said Karen Wallensak, executive director of SFCS.

Most people that need help recovering from a disaster are already part of the target population served day after day by the housing counseling staff. “The people we help in times of disaster are already marginalized,” Wallensak said. “They have meager incomes, are precariously housed, and live in distressed communities. They need our help when life is ‘normal.’ Then a disaster pushes them off the cliff to which they had been clinging.”

The blended skills of disaster-trained housing counselors can make all the difference in a family’s recovery. Dave and Lauren moved from a motel to an apartment and hope to soon buy another mobile home in which they can settle their family. One of their neighbors, who also sought help from SFCS, attested in a recent note: “It was such a shock to my system to witness such devotion to their job and beyond. They were seeing, hearing and anticipating the help needed, and they delivered results! What a blessing your organization has been in my life.”

TOOLS AND RESOURCES



[September is National Preparedness Month](#)

A reminder that we all must take action to prepare, now and throughout the year, for the types of emergencies that could affect us where we live, work, and visit.



[Disaster Assistance Community Group](#)

Essential disaster planning, training, and exercising for American communities.



[Federal Emergency Management Agency Assistance](#)

Offers disaster survivors guidance regarding applying for assistance. Specifically, it has a list of items you need when you apply for assistance.



[Presidentially-Declared Major Disaster Areas](#)

Subject to a 90-Day moratorium on foreclosures following the disaster.



[Disaster Preparedness, Response, and Recovery and Homelessness](#)

Provides emergency preparedness, response, and recovery resources for CoCs, ESG recipients and sub recipients, shelters, and other homeless service providers.



[Housing Counseling Disaster Recovery and Emergency Preparedness Toolkit](#)

Contains disaster recovery and emergency preparedness resources for housing counseling programs.



[Small Business Administration Disaster Assistance](#)

If your business has been impacted by a disaster, the SBA can help by providing disaster assistance.



[American Red Cross](#)

Learn the steps to take during and after most disasters or emergencies to help ensure your family's safety.

ON THE HORIZON



Disaster Preparedness Planning and Counseling

The four grantees under the Housing Counseling Training Program offer courses (in-person and webinar) to help housing counseling agencies prepare for emergencies/disasters and to counsel survivors.

[Counseling on Emergency Preparedness and Recovery](#)

Host: National Community Reinvestment Coalition Training Academy

[Disaster Victims Counseling](#)

Host: NCLR Homeownership Network Learning Alliance

[Emergency and Disaster Response Planning](#)

Host: Rural Community Assistance Corporation

[Critical Planning for Your Organization: Disaster Preparedness, Response and Recovery](#)

Host: NeighborWorks®America

[Is Your Organization Prepared to Deal with a Natural Disaster? - eClassroom Express Webinar](#)

[Training](#) Host: NeighborWorks®America

[Best Practices and Lessons Learned for Financial and Administrative Review](#)

Host: NeighborWorks®America

Visit the [Office of Housing Counseling Training webpage](#) to keep up-to-date on the latest training, events, and webinars. If you missed a webinar, visit the [Webinar Archives webpage](#) to access previously recorded sessions.

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