



HOPE NOW Natural Disaster Summit – Managing Catastrophic Risks and Servicer Process

Wednesday September 18th, 2019

Penny Mac, Meeting Room Honorable, 2201 W. Plano Pkwy, Plano TX 75075

Conference Priorities and Objectives:

1. **Education**
2. **Government Response and tools**
3. **Peer to Peer Learning**

AGENDA

7:30am – 8:00am: *Breakfast*

WELCOME & OBJECTIVE

Education Presentations: Catastrophic Risks, Costs, Outcomes & Options

8:00 FEMA Robert M. Pesapane, Director, Recovery Division, FEMA Region IX

9:00 John Nielsen Gammon, Regents Professor and Texas State Climatologist, Infrastructure that impacts recovery

9:30 Cal Quake, Glen Pomeroy CEO

10:10 Break

10:20 AIR Worldwide, Catastrophe Risk Modeling, Jonathan Schneyer, Risk Advisor, Global Resilience Practice, AIR Worldwide - Consulting & Client Services

11:00 United Policyholders, Kenneth Klein, Professor of Law, Louis and Hermione Brown Professor in Preventative Law, California Western School of Law

11:30 Government Resources, USDA Allen M Lambright, Area Director Rural Development, USDA Claude Ross USDA and SBA Elsie Collins, Deputy District Director

12:00-12:30 Lunch

Afternoon Session:

12:30 Servicing Policy Update, Matt Martin, Director, HUD's National Servicing Center, HUD, Mortgage Letter 2019-14, Natural Disaster Policy

1:00 Cascadia Faultline and scenario, Jennifer Masotja, Emergency Manager and Justin Ross, Disability Integration Advisor, Multnomah County Human Services



1:30 Leadership Exercise, mitigation planning and strategy session

2:00 Group Reports and Summary, *Small Groups report back and create Priority List.*

Industry Mentor:

JK Huey, CMB, AMP – CEO, Huey Management Services

Huey currently is a consultant to the financial services industry, offering advice as a subject matter expert in mortgage servicing. She is also on the National Board of Directors at Operation Homefront, and on the Advisory Board of Aspen Grove Solutions. Prior to this, Huey held senior management positions at Wells Fargo, IndyMac, Washington Mutual, and HomeSide Lending. She is a certified mortgage banker and an accredited mortgage professional. She was President of the Texas Mortgage Bankers Association, 1998-1999, and was appointed Chairman Emeritus of the National Mortgage Service Organization. She has received the 2014 Five Star Lifetime Achievement Award, the 2012 Larry E. Temple Distinguished Service Award, and the 1992 Young Mortgage Banker of the Year Award. In the past, she served on several industry committees, including the Black Knight Mortgage Advisory Board, the Fannie Mae Customer Advisory Board, the Freddie Mac Servicer Advisory Board, and as Chairman of the MBA Loan Administration Committee.

Hope Now Servicing for Natural Disasters Working Group

California remains one of the largest and most desirable housing markets in America. Its value cannot be understated. This trend will continue, and the mortgage and housing industry will continue to chase value in the state. With each house being its own enterprise, the consumer value will also continue to have wealth building opportunities. Existential threats threaten business models catering to single family housing. Namely the conclusive data around increasing natural disaster activity. There is also conclusive data that most families are not adequately insured. It's important to note that the business assumptions for all-natural disasters is that there will be a functioning ecosystem of business partners, government agencies and infrastructure. This assumption should not be taken for granted and previous experiences show what can happen when systems fail. Consumer outcomes should be mitigated with realized actionable plans and strategic thinking.

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