



Recovery Support Function 5

Disaster Housing Annex

Record of Annex Changes

All updates and revisions to this plan will be tracked and recorded in the following table. This process will ensure that the most recent version of the plan is disseminated and implemented by members of the appropriate state agencies.

Date	Change No.	Department	Summary of Change

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1 Introduction

Mission Statement

The mission of Recovery Support Function (RSF) 5 Disaster Housing is to support intermediate- and long-term housing solutions and to rehabilitate and reconstruct destroyed and damaged housing. The coordination of resources at all levels of government is critical when addressing disaster recovery housing issues and ensuring a whole-community approach to recovery. The mission prioritizes equity, accessibility, and collaboration with local organizations to address the unique risks and needs of Oregon's diverse communities.

Purpose

The purpose of this annex is to define the structure, roles, responsibilities, operations, and activities of RSF 5 Disaster Housing to guide and coordinate disaster recovery efforts across the State of Oregon.

This annex supports the implementation of the Oregon Disaster Recovery Plan (ODRP) by providing a framework for how state agencies, Tribal, federal agencies, and community partners collaborate to restore, redevelop, and revitalize communities affected by disasters.

RSF 5 Disaster Housing Annex is intended to accomplish the following objectives:

- Establish the structure and organization for when the Disaster Housing RSF would need to be activated.
- Create an organized approach to disaster housing to ensure adequate communication and collaboration of resources.
- Build capacity and partnerships with federal, state, Tribal, local, and nongovernmental partners prior to emergencies to increase the effectiveness of recovery support to communities and Tribal governments.

The RSF Annexes support implementation of the ODRP and other federal, state, Tribal and local plans and frameworks. They detail each RSF's contribution to recovery operations and the State Recovery Action Plan (SRAP). [Chapter 3: RSF Concept of Operations](#) defines this RSF's contributions to the SRAP, which is the state-level post-disaster recovery plan. Detailed operational and tactical guidance for state personnel is provided in agency-specific guidance and planning documents.

Scope

This Annex is intended to be an all-hazards document that can be implemented for incidents of varying levels of complexity and is designed to provide guidance to state departments in coordinating recovery efforts. When a disaster results in a large-scale loss of housing beyond what the County and/or Tribal Government could ordinarily restore, RSF 5 Disaster Housing will be activated at the direction of the State Disaster Recovery Manager (SDRM) and State Emergency Coordination Center (ECC) Manager. Such occurrences may include natural, technological, or human-caused disasters and may impact one or more counties or regions.

1. Introduction

This document outlines recovery operations while complementing and supporting the response and recovery plans and procedures of responding agencies (including housing authorities, community action agencies), local and Tribal governments, special districts, and other public, nonprofit/volunteer, and private sector entities.

The following activities fall within the scope of RSF 5 Disaster Housing:

- Initiating intermediate housing solutions to cover the gap between emergency sheltering and permanent housing, generally providing living conditions for self-sustainability, including access to prepared food, as well as keeping people in their community after a disaster.
- Monitoring temporary housing efforts conducted by RSF 4 and providing technical assistance as needed.
- Prioritizing long-term sustainability, community engagement, and social equity in rebuilding efforts.
- Ongoing assessment of community needs and establishment of recovery strategies to build resilient communities.
- Providing resources to promote long-term housing solutions, including home ownership.

Equity Vision and Housing Recovery Considerations

RSF 5 supports a whole-community housing recovery that stabilizes households, maintains community cohesion, and reduces long term displacement. Post disaster housing strategies must address the disproportionate impacts on renters, low-income households, rural communities, Tribal Nations, older adults, people with disabilities, immigrant and culturally specific communities, and communities of color.

Housing recovery involves restoring dignity, cultural connection, and economic stability. RSF 5 will coordinate cross-sector partners to develop housing solutions that are accessible, affordable, resilient, and responsive to the needs of the whole community. Key considerations include:

Displacement Prevention and Housing Stability

Prioritize strategies that prevent permanent displacement of existing residents. Coordinate with local jurisdictions to track displacement trends and mitigate loss of affordable housing stock. Ensure renters receive clear information about legal protections and recovery programs. Align recovery planning efforts with RSF 2 (Economic Recovery) to address income disruption that threatens housing stability.

Affordability and Housing Supply

Recognize that disasters often worsen pre-existing affordability crises. Protect and replace affordable housing units lost in disasters. Support flexible funding mechanisms to bridge gaps for households that do not qualify for traditional assistance programs. Coordinate with housing authorities, Community Based Organizations (CBOs), and financial institutions to streamline access to rebuilding capital.

Accessibility and Universal Design

Promote universal design and enforce basic accessibility building standards in new construction and substantial rehabilitation. Ensure elevation, home hardening, and resilience upgrades incorporate accessible design features. Address physical mobility barriers created by stairs, steep grades, or inaccessible entrances through mitigation measures. Support for older adults can include multigenerational living arrangements, where relevant.

Rural, Tribal, and Hard-to-Reach Community Considerations

To prioritize rural and geographically isolated communities, RSF 5 should provide technical assistance around disaster housing strategies and address barriers. Early assessments of limited rental inventory should inform creative temporary housing solutions to prevent permanent displacement and population loss. Government-to-government coordination with Tribal Nations should occur upon request and respect Tribal jurisdiction and sovereignty over housing decisions. Ongoing monitoring of the geographic distribution of recovery funds and project timelines should be used to identify and correct disparities between metropolitan and rural communities, ensuring that rebuilding resources reach isolated areas at an equitable pace.

Cultural and Community Cohesion

Recognize that housing recovery is a community recovery issue, not solely an individual household issue. Avoid redevelopment approaches that fragment historically cohesive neighborhoods.

Trauma-Informed and Survivor Centered Practices

Implement trauma-informed housing recovery processes that recognize the stress and loss experienced by survivors by minimizing repetitive documentation requests, limiting the number of times individuals must retell their disaster experience, and training frontline staff in compassionate, respectful, and culturally responsive communication. When records such as deeds, leases, or income documentation are destroyed, programs should create pathways for alternative verification methods to prevent unnecessary delays. Clear, consistent, and plain-language communication, delivered through multiple channels and target languages, should outline eligibility, timelines, and next steps to reduce uncertainty and confusion. Engaging CBO partners and nonprofits serving marginalized communities is highly recommended to ensure maximum reach. Housing recovery efforts should also integrate coordinated case management models, so households are supported by a single point of contact or navigational team, reducing

1. Introduction

fragmentation across state, Tribal, local, and federal programs and ensuring survivors are not left to navigate complex systems alone.

Data and Equity Monitoring

Wherever possible, RSF 5 should regularly analyze housing recovery outcomes across geography, tenure (renter and owner), income levels, and relevant demographic indicators to ensure recovery progress is equitable. Monitoring should identify early warning signs such as delayed approvals, disproportionate consumption of allocated funding, or slower rebuilding timelines. When disparities emerge, strategies, outreach, and resource allocation should be adjusted to ensure all communities are progressing at comparable rates toward stable and resilient housing recovery.

2 Roles and Responsibilities

2. Roles and Responsibilities

2.1 Coordinating Agency

The Coordinating Agency works with state recovery leadership, participating agencies and organizations, and Tribal and local partners to address the specific needs of a community following an incident. It has statutory authority, technical expertise, and resources to address recovery operations for Disaster Housing and is responsible for ensuring that the RSF serves its purpose during activation.

The Coordinating Agency for RSF 5 Disaster Housing is the Oregon Housing and Community Services (OHCS) Department. OHCS has designated its Disaster Recovery and Resilience Division (DRR) as the entity responsible for carrying out recovery efforts. As the coordinating agency, OHCS is responsible for the following:

- When RSF 5 is activated, OHCS will lead the Disaster Housing RSF and facilitate coordination with participating agencies, boards and commissions, federal agencies/RSFs, and community partners to develop a unified approach to recovery operations.
- Represent RSF 5 at the Governor’s Disaster Cabinet (GDC)¹ and during State Recovery Coordination Meetings.
- Assess long-term recovery needs in support of local and/or Tribal recovery.
- Facilitate the organization of meetings and trainings with key departments and participating agencies to understand operational capability and resources for activation readiness and supporting resiliency.
- Convene representatives of participating agencies to ensure necessary plans and procedures are in place for providing efficient and effective recovery efforts.
- Conduct community outreach in collaboration with participating agencies through normal day-to-day education/training opportunities and operations to build community preparedness.
- Collaborate and coordinate efforts with other participating agencies, local jurisdictions, and the Policy Group to ensure all recovery needs and gaps have been addressed to the extent possible before, during, and after disasters.

¹ Effective January 1, 2027, 2026 HB 4121 will replace the GDC with the Disaster Recovery Authority that may be established by the Governor as an advisory group within the Office of the Governor to direct emergency recovery in Oregon.

2. Roles and Responsibilities

2.2 Participating Agencies

Participating Agencies work with the Coordinating Agency to fulfill the objectives of RSF 5 Disaster Housing. While each agency may not support operations for every incident, they play a critical role in accomplishing RSF 5 Disaster Housing's mission.

State agencies that contribute to RSF 5 Disaster Housing's mission include:

- Bureau of Labor Industries (BOLI)
- Business Oregon (BizOR)
- Department of Administrative Services (DAS)
- Department of Consumer and Business Services (DCBS)
- Department of Corrections (DOC)
- Department of Land Conservation and Development (DLCD)
- Oregon Department of Emergency Management (OEM)
- Oregon Department of Human Services (ODHS)
- Oregon Department of Veterans' Affairs (ODVA)
- Oregon Health Authority (OHA)
- Oregon State Fire Marshal (OSFM)
- Oregon Youth Authority (OYA)

2.3 Boards and Commissions

Boards and commissions play a key role in shaping the effectiveness and efficiency of long-term recovery efforts through policy, permitting, technical assistance, and other governmental changes. While boards and commissions may not participate directly within RSF 5, they may have authority to establish laws and regulations for local implementation and indirectly impact resources available within the state and for local and/or Tribal governments.

Land Conservation and Development Commission (LCDC): Adopts state land-use goals and implements rules, assures local plan compliance with the goals, coordinates state and local planning, and oversees the coastal zone management program.

Wildfire Programs Advisory Council (WPAC): WPAC was established by the legislature in 2021 when it passed SB 762, creating Oregon's first comprehensive wildfire mitigation, preparation, and resilience program. This program is designed to help Oregonians live safely with wildfire, by directing and integrating the work of eleven state agencies. It includes guidance, investments, and direction on defensible space, landscape treatment, community risk reduction, home hardening, smoke mitigation, utility shut-off plans, staffing and equipment enhancements, using the Oregon Conservation Corps, and more.

2.4 Federal Coordination

Oregon regularly partners with federal agencies and their corresponding federal RSFs to coordinate and implement disaster recovery operations. These partnerships ensure alignment with federal recovery programs, facilitate access to technical and financial assistance, and support the delivery of integrated recovery solutions that meet Oregon's communities' needs.

2. Roles and Responsibilities

Coordinating Agency

U.S. Department of Housing and Urban Development (HUD)

Participating Federal Agencies and Organizations

AmeriCorps | Administration for Children and Families | Army Corps of Engineers | Bureau of Indian Affairs | Consumer Financial Protection Bureau | Department of Agriculture | Department of Commerce | Department of Energy | Department of Health and Human Services | Department of Justice | Department of Veterans Affairs | Environmental Protection Agency | Federal Emergency Management Agency | Federal Housing Finance Agency | National Voluntary Organizations Active in Disaster | Small Business Administration

Federal Community Assistance guidance can be found within the [National Disaster Recovery Framework \(2024\)](#).

2.5 Community Partners

Community partners, including Tribal and local governments, play a critical role in the RSF structure by providing on-the-ground knowledge, identifying priority needs, and shaping recovery strategies that reflect the unique context of their communities. Community partner leadership, expertise, and long-standing relationships help ensure that recovery efforts are locally driven, culturally appropriate, and responsive to the people most affected. RSF operations depend on sustained coordination with these partners to align resources, reduce duplication, and build long-term resilience.

The following is a (non-exclusive) list of organizations identified as partners supporting RSF 5 Disaster Housing:

- American Red Cross
- Community Action Agencies
- Faith-Based Organizations
- Local Housing Authorities
- Long-Term Recovery Groups
- Voluntary Organizations Active in Disaster

Coordinating and participating agencies for RSF 5 Disaster Housing are responsible for identifying relevant partner organizations in their plans and procedures developed pre-disaster, and for having the tools necessary to leverage these partnerships upon RSF activation.

OHCS may establish working groups, advisory committees, and related structures as necessary within its community partners network to fulfill the mission of RSF 5 Disaster Housing.

3 Concept of Recovery Operations

3. Concept of Recovery Operations

3.1 Recovery Continuum

The Oregon Disaster Recovery Continuum is a structured framework that guides disaster recovery efforts across the state. The recovery continuum includes pre-disaster recovery planning and preparedness efforts and three key post-disaster recovery phases described in further detail within this section.



Figure 1: Recovery Continuum

Preparedness/Steady State: Focuses on recovery planning and capacity-building before a disaster occurs. This stage ensures communities and agencies are ready to respond and recover effectively.

Phase One: Stabilization, achieved through immediate actions taken to stabilize the situation by coordinating incident response and initial recovery efforts. The State ECC is activated, and response and recovery activities are occurring concurrently.

Phase Two: Recovery Operations, where coordination of state resources to support recovery operations take place, including working with local and Tribal jurisdictions on confirming recovery priorities, the community lifelines have stabilized, and the recovery operational structure has adjusted accordingly.

Phase Three: Long-term Recovery, which emphasizes rebuilding, economic restoration and strengthening resilience for future disasters. RSFs have been deactivated, and recovery activities are complete or have been transitioned to individual state agency responsibilities.

The sections below detail the various considerations, activities, and coordination efforts for RSF 5 Disaster Housing across the recovery phases.

3. Concept of Recovery Operations

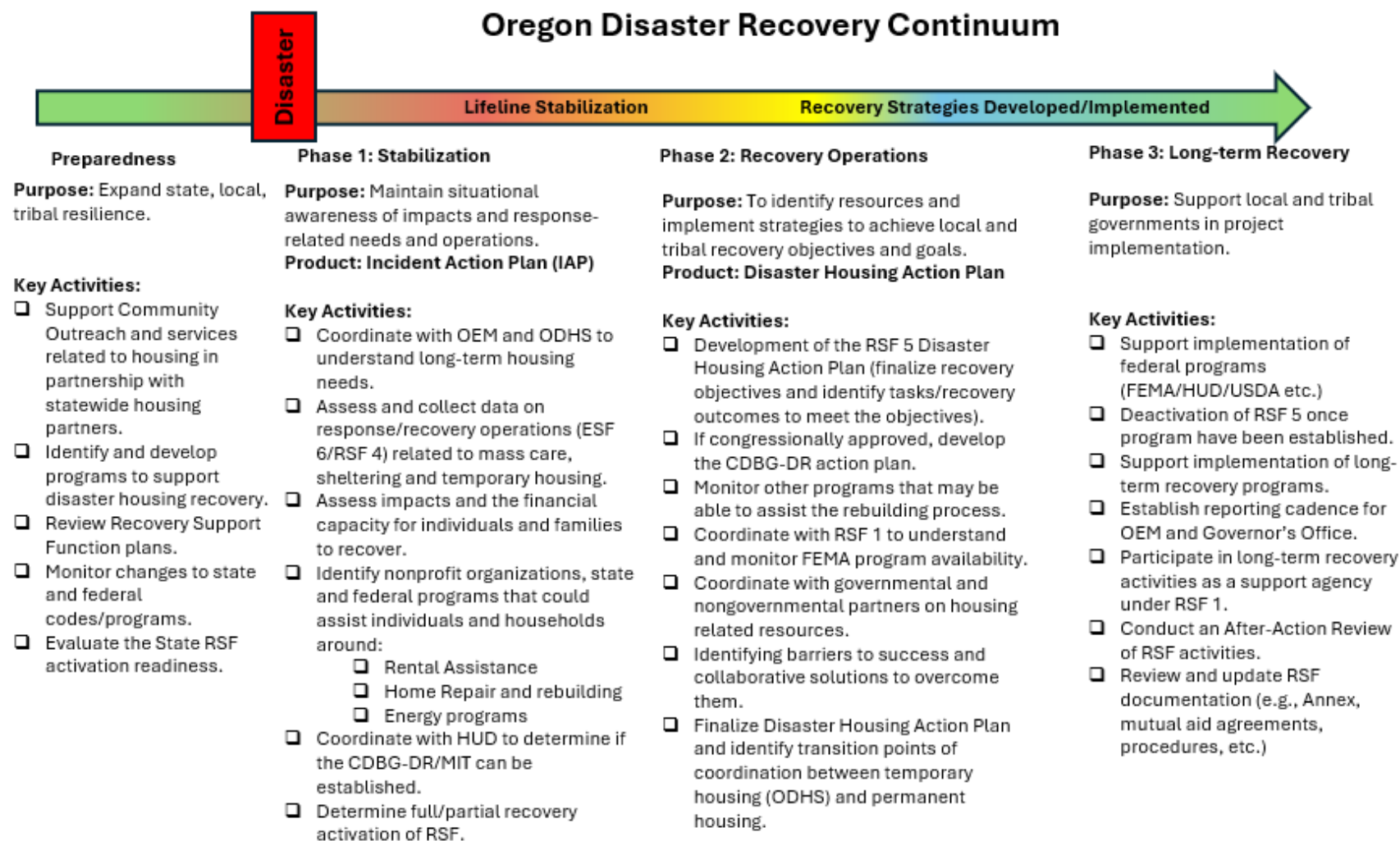


Figure 2: Oregon Disaster Housing Recovery Continuum - Housing

3. Concept of Recovery Operations

3.2 Preparedness/Steady State

3.2.1 Purpose

RSF 5 Disaster Housing exists in a constant state of readiness to ensure effective recovery operations when activated. This readiness is maintained through a combination of coordinated planning, collaboration, and strategic preparedness activities. Listed below are the various objectives of RSF 5 Disaster Housing during this phase.

- In coordination with the Oregon Department of Emergency Management, Oregon Housing and Community Services may assist with the organization of meetings and trainings with key departments and participating agencies to understand operational capability and resources for activation readiness and supporting resiliency.
- Oregon Housing and Community Services may support housing resiliency within established programs (e.g. weatherization, home hardening). In doing so, OHCS will coordinate with community-based organizations such as Community Action Agencies.
- Preparedness activities will be coordinated alongside appropriate Tribal and local partners and OEM to act as force multipliers.
- RSF 5 conducts community outreach through normal day-to-day operations to build community preparedness.
- RSF 5 participates in trainings and exercises are requested by OEM or a local jurisdiction.
- Participating Agencies may assist with informing this annex, regulatory requirements, procedures, and capabilities to effectively carry out their designated roles as outlined in the document.

3.2.2 Key Activities

Readiness is sustained through preparedness activities that enhance community resilience and support the implementation of recovery operations. These activities, led by Oregon Housing and Community Services, include—but are not limited to—the following:

- Pre-disaster recovery planning, including regular review and updating of coordinating and participating agency plans and procedures related to disaster housing for Tribal and local governments and impacted communities during disaster recovery.
- Assess the potential risks of hazards on community housing resources.
- Identify post-disaster housing resources and programs for:
 - Affordable housing
 - Unmet housing needs
 - Mortgage relief
 - Mortgage insurance
 - Re-allocation of funding for disaster relief
 - Fair housing
 - Grants and loans, including “gap” funding for home repairs and renovations

3. Concept of Recovery Operations

- In coordination with RSF 7 Natural and Cultural Resources, identify historic housing structures and identify strategies for protecting them.
- Perform or collect, and analyze, housing assessments to identify vulnerabilities, strengths, and potential challenges to disaster housing within communities.
- Promote the development of land use regulations and zoning laws as components of hazard mitigation planning.
- Promote implementation and enforcement of building codes and consider wildfire defensible space or floodplain management recommendations as components of hazard mitigation planning.
- Promote planning that incorporates concepts of smart growth and low-impact development.
- Evaluate the availability of building materials and labor for post-disaster home repair, addressing provisions for:
 - Storage and staging of donated building materials
 - Housing and living resources for construction labor
- Ensure that mechanisms for public communication are interoperable, redundant, and appropriate for diverse communities to empower individuals and families.
- Promote generation and distribution of home disaster preparedness and recovery resources.
- Maintain relevant contact information for RSF 5 representatives.

3.3 Phase One: Stabilization

3.3.1 Purpose

During Phase One: Stabilization, the State ECC is activated, and ESFs are coordinating resources to support stabilization efforts of the Community Lifelines. See *Volume III – State EOP of the Oregon Comprehensive Emergency Management Plan* for additional details.

The recovery staff in Phase One are focused on gaining situational awareness, documenting disaster impacts, identifying recovery needs and defining the necessary recovery structure to support those needs. Recovery operations are initiated within the Recovery Branch of the Operations Coordination Section and coordinated through RSF 1 – Community Assistance.

3. Concept of Recovery Operations

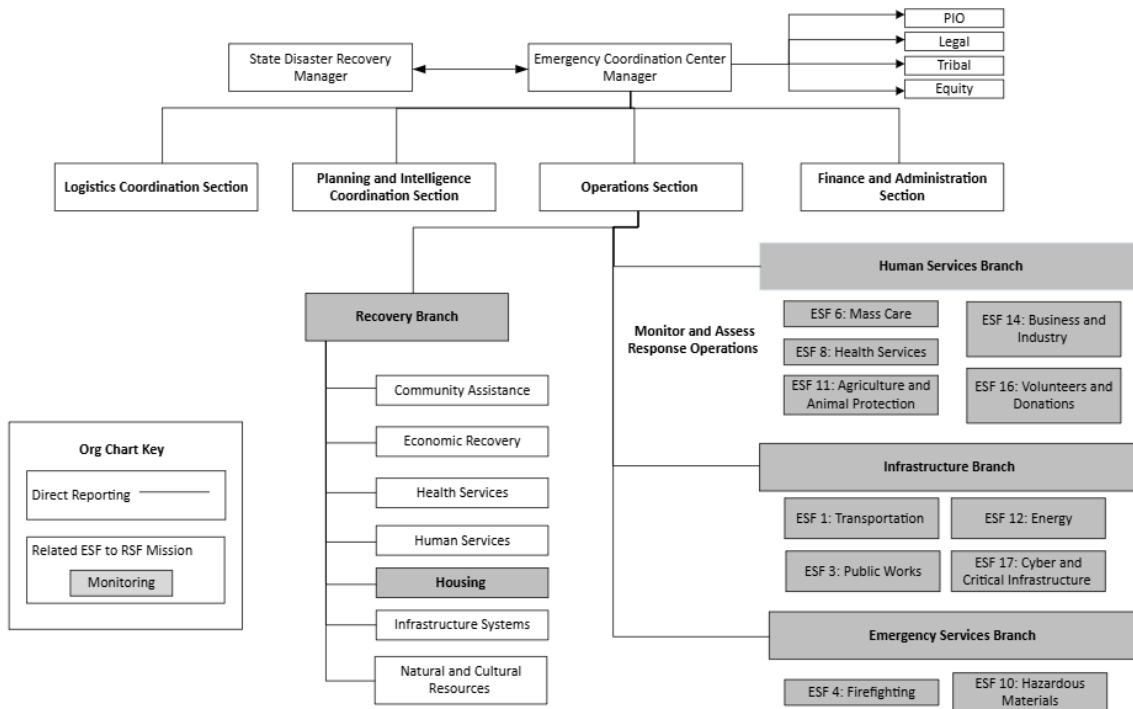


Figure 3: Stabilization – Recovery Branch Organization Chart

3.3.2 Key Activities

Community Assistance Activation

Depending on the scale and scope of the disaster, the ECC Manager might request a state-level activation of the State ECC. If the State ECC decides to activate ESF 6 – Mass Care, OHCS (as a Participating Agency of RSF 1) may assess long-term housing impacts to communities and determine if permanent housing resources are needed. When making these assessments, OHCS and OEM will determine what resources exist and if the state will need to support long-term housing solutions.

Community Lifeline Approach to Disasters

The ECC Manager will oversee coordination of response efforts to stabilize the Community Lifelines listed below. Based on the outcomes and data from disaster impacts, this might lead to OHCS assessing permanent housing related impacts within the following areas:

- Food, Hydration and Shelter
- Hazardous Materials
- Water Systems

3. Concept of Recovery Operations

**Figure 4: Community Lifelines****Recovery Branch - OHCS Role**

OHCS will participate in the activated RSF 1 Community Assistance role and, in collaboration with OEM, will determine whether response-related efforts may lead to the activation of RSF 5. While RSF 5 is not activated, OHCS could assist with:

- Monitor housing-related impacts and coordinate with Tribal and local housing authorities and other community partners to determine what resources they have to assist with damaged homes.
- Act as liaison to Community Action Agencies or other entities with aligned missions and lines of effort to offer support, recommendations from subject matter experts, and technical assistance upon request.
- Identify community organizations and determine if the resources they have will assist with disaster recovery.
- Establish communication and support information sharing for housing partners.
- Coordinate with nonprofit organizations and identify resources for rebuilding.
- Monitor requests for housing assistance and technical support.

3.3.3 Key Activities by Department

Participating agencies may be attending the ECC meetings. During this time, the below state agencies could be engaged with response, and depending on the scale of the emergency, there may be a need for the state agency to designate a liaison to focus on initial recovery under RSF 1 Community Assistance. OHCS may begin informing the State Recovery Action Plan – Housing RSF Section by establishing initial recovery objectives and pre-activation tasks. Based on the scale of the disaster, the agencies below may have the following capabilities and/or may assist in the following ways:

Bureau of Labor Industries (BOLI)

- Protect employment rights and access to housing and public accommodation after a disaster and through all phases of recovery.

Business Oregon (BizOR)

- Identify and provide information on available funding within programs that would assist with the repair and/or rebuilding of houses.

Department of Administrative Services (DAS)

3. Concept of Recovery Operations

- Monitor response activities and determine opportunities to assist with contracting resource support.

Department of Consumer and Business Services (DCBS)

- Monitor response activities and identify areas to support recovery and rebuilding operations (e.g., insurance technical assistance, worker and building safety, and consumer protection).

Department of Corrections (DOC)

- If the state correctional facilities are damaged, provide adequate and secure housing for the state prison population.

Department of Land Conservation and Development (DLCD)

- Monitor areas of impact and begin determining the type of support Tribal and county planning departments may need around land use planning, development review, and permitting.

Oregon Department of Human Services (ODHS)

- Within RSF 4 – Human Services, determine if long-term temporary housing assistance is needed based on impact assessments and case management support.
- Coordinate with OHCS, BizOR, and OEM to determine the types of federal and state resources to support temporary housing solutions.

Oregon Department of Veterans' Affairs (ODVA)

- Assess the extent of the disaster's impact on the veteran population and initiate targeted outreach regarding accessible housing assistance and stabilization programs.

Oregon Department of Emergency Management

- Support County and/or Tribal housing Initial Damage Assessments (IDA) and determine if damages will result in a Major Disaster Declaration request for FEMA Individual Assistance, SBA Disaster Loan Programs, or other federal support.
- Ensure that Information Sharing Agreements are up to date and include necessary partners.

Oregon Health Authority (OHA)

- Monitor and address health-related needs that arise with supporting households with sheltering (ESF 6), temporary and permanent housing solutions.

Oregon State Fire Marshal (OSFM)

- Participate in post-fire structural damage assessments and monitor requests for recovery assistance.
- Assist in determining whether programs are available for risk mitigation during rebuilding.

Oregon Youth Authority (OYA)

- Monitor damages to juvenile detention facilities and provide adequate and secure housing for youth within the program.

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3.3.4 Disaster Housing Activation

The State Disaster Recovery Manager (SDRM), in coordination with OHCS-DRR, will determine the RSF 5 activation based on the following considerations:

- A disaster has occurred and there is either statewide or regional destruction of homes and limited resources are available within the community to rebuild.
- There is an anticipated widespread need for long-term housing recovery support and coordination.

3.3.5 Response to Recovery Best Practices and Considerations

Once it has been determined that the disaster has stabilized and the State ECC has returned to steady state or shifted its coordination of response operations to a different incident, OHCS may consider doing the following:

- Consolidate housing impact information gathered during response and utilize this report for recovery decision-making.
- Coordinate with local partners, ODHS, and OEM to begin developing a transition plan and/or timeline between sheltering/temporary housing and long-term permanent housing.
- RSF 5 has developed recovery housing objectives with identified points of contact with federal, state, local/Tribal and non-governmental partners that may support the mission.
- Identify necessary federal, Tribal, state, local, and nongovernmental support needed for accomplishing the objectives.

3.4 Phase Two: Recovery Operations**3.4.1 Purpose**

Phase 2 – Recovery Operations focuses on coordinating and delivering targeted recovery support to address intermediate and long-term housing needs across impacted communities. RSF 5 Disaster Housing works with partners to implement recovery strategies, restore critical functions, and begin laying the foundation for long-term recovery.

During this phase, the various activated RSFs contribute to the development of the State Recovery Action Plan. Listed below are considerations for RSF 5 Disaster Housing when contributing to the document:

- With the complexity of rebuilding homes (e.g., infrastructure impacts, building codes, permitting, funding, materials, labor, etc.), it may take some individuals and families months or years to apply for rebuilding housing assistance.
- Develop an approach for evaluating and prioritizing the recovery of disaster housing assets.
 - Support or conduct market-at-a-glance reports to determine the economic, demographic, and housing conditions in the affected area.

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- Support or conduct comprehensive housing market analyses to track employment, population, households, and housing inventory trends.
- Develop a timeline for intermediate and permanent disaster housing recovery.
- To the extent possible based on existing resources, ensure temporary housing solutions are available for evacuees and temporarily displaced families and individuals that cover the gap between sheltering and permanent housing, generally providing living conditions for self-sustainability, including access to prepared food, as well as keeping people in their community for weeks to months after a disaster.
- RSF 5 needs to consider the actions that other housing partners are taking to identify the appropriate programs that could address the majority of what is needed (including those needing long-term support).
- Coordinating with Long-term Recovery Groups and Disaster Case Managers to support disaster impacted individuals with navigating housing application processes and resources.
- Rebuilding homes may necessitate multi-agency coordination based on funding availability, program requirements and state/local codes for rebuilding.

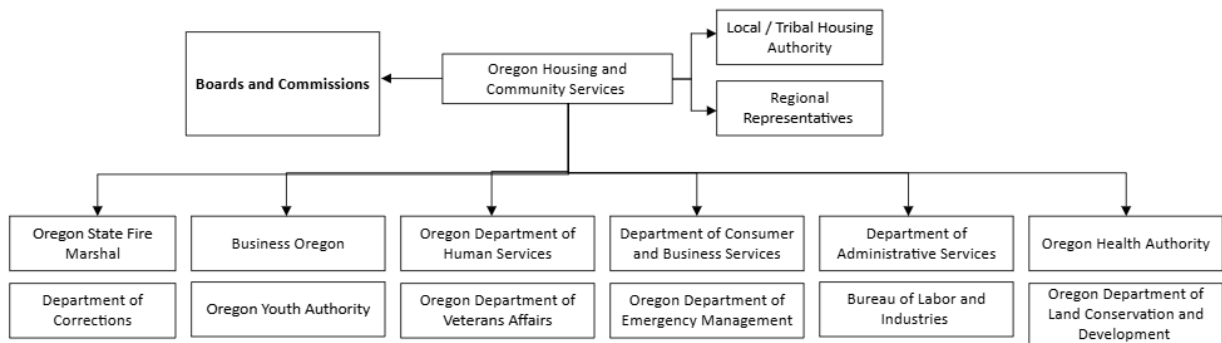


Figure 5: Phase 2 – Housing Recovery Organizational Chart

3.4.3 Key Activities by Department

This phase focuses on coordinating with activated RSFs and other partners, especially RSF 4 – Human Services. While RSF 4 supports the transition of displaced individuals and households back to their pre-disaster living situation or to temporary housing through impact assessments and disaster case management, RSF 5 identifies permanent housing solutions and recovery support needed to address intermediate and long-term housing needs across impacted communities. RSF 5 begins planning for permanent housing when housing impacts are widespread and there is a lack of permanent housing solutions for disaster survivors. For permanent housing programs to be successful, there needs to be an understanding of community recovery needs beyond temporary housing support. Disaster Case Management can help to identify the community recovery needs and gaps that inform intermediate and permanent housing solutions by sharing aggregate data on insurance coverage, repair and rebuild timeline estimates, and barriers to returning to the area to rebuild.

Coordinating Agency:

3. Concept of Recovery Operations

Oregon Housing and Community Services will oversee operational activities. Typical recovery activities may include, but are not limited to:

- Development of the State Recovery Action Plan – Housing RSF Section to illustrate the types of housing opportunities and prioritization.
- Provide resources to promote long-term housing solutions, including home ownership.
- Address pets and service animals into state housing strategies.
- Establish a plan or checklist for the transition of temporary housing to permanent housing operations with RSF 4.
- Create data sharing agreements between housing partners.
- Continue to partner with community-based organizations that advocate for disaster housing needs.
- Identify long-term housing priorities and conduct housing assessments with local and Tribal partners.
- Provide technical assistance to support local and Tribal recovery planning and post-disaster activities for long-term housing recovery including strategies to:
 - Strengthen the housing market
 - Ensure adequate affordable rental housing
 - Improve quality of life through housing solutions
 - Build sustainable, inclusive communities
 - Increase the use of mitigation measures
 - Establish lines of communication and support information sharing for housing partners.
 - Ensure continued provision of home energy and weatherization assistance programs in impacted areas.
- Coordinate and leverage available funding sources for long-term housing recovery.

Oregon Housing and Community Services may have non-disaster programs such as weatherization, energy-efficiency grants, and manufactured-home repair and replacement programs that support housing; however, unless the Community Development Block Grant - Disaster Recovery funds are congressionally approved following a major federally declared disaster, OHCS does not have permanent funding to address disaster-specific housing needs but may make this request through the legislature or other means.

Participating Agencies:

Participating agencies may respond to OpsCenter requests and may provide assistance on an as needed basis in accordance with statutory/regulatory requirements. If determined by OEM and OHCS, the following agencies may need to attend internal Housing Coordination meetings:

Bureau of Labor Industries (BOLI)

- Protect employment rights and access to housing and public accommodation after a disaster and through all phases of recovery.

Business Oregon (BizOR)

3. Concept of Recovery Operations

- Based on available funding, continue to provide technical assistance to communities with navigating the complexity of state and federal funding within areas of community infrastructure impacting housing development (e.g., community water and programs).

Department of Administrative Services (DAS)

- Provide administrative and contracting support to state disaster housing recovery activities.

Department of Consumer and Business Services (DCBS)

- Provide technical support to local and Tribal building departments regarding code and permit requirements.
- Enforce and update the statewide building code as needed to address barriers to recovery.

Department of Corrections (DOC)

- Repair damaged state correctional facilities through state and/or federal funding.
- DOC resources and/or crews could be used to support rebuilding homes.

Department of Land Conservation and Development (DLCD)

- Provide technical assistance regarding land use and development as it relates to housing and permitting.
- Identify if changes need to be made to state laws and conduct rulemaking that would allow a more resilient recovery.

Oregon Department of Emergency Management

- Provide financial, technical resources and expertise for both disaster housing and long-term community recovery assistance through Federal Emergency Management Agency (FEMA) and other federal disaster assistance programs.
- Engage with private sector partners to support business recovery operations and community supply chain stabilization.
- Through the Voluntary Agency Liaison, connect disaster impacted communities and individuals to philanthropic partners, faith-based and community-based organizations.

Oregon Department of Human Services (ODHS)

- As available, continue to support disaster case management and temporary housing.
- Provide technical assistance to agencies that provide housing to populations with access and functional needs.
- Facilitate connection of local and Tribal partners with housing programs that can serve impacted populations.
- Identify individuals and families who are ready to obtain and apply for long-term permanent housing.

Oregon Department of Veterans' Affairs (ODVA)

- Upon confirmation of impacts to the veteran population, initiate targeted outreach to disseminate information regarding available housing assistance and residential stabilization programs.

Oregon Health Authority (OHA)

3. Concept of Recovery Operations

- Assist with identifying housing solutions for those needing long-term medical care outside of a hospital facility.

Oregon State Fire Marshal (OSFM)

- Based on disaster impacts, determine long-term programs that would allow for mitigation opportunities while individuals and families are beginning to rebuild.

Oregon Youth Authority (OYA)

- Provide adequate housing for juveniles if damage occurred to a detention facility.

Depending on the scale and scope of damages, there may be times that some agencies listed above will not be required to participate, or there could be additional agencies assigned.

Depending on the scale and scope of damages, there may be times that some agencies listed above will not be required to participate, or there could be additional agencies assigned.

3.4.4 Transition from Temporary Housing to Long-term Housing Implementation

Housing and Community Services, with the support of Participating Agencies, will regularly assess whether current recovery support continues to require special coordination under RSF 5 Disaster Housing. When the Oregon Housing and Community Services determines that multi-agency recovery coordination through the RSF 5 structure is no longer required, RSF 5 Disaster Housing will revert to the state of readiness. Listed below are some of the Long-term Recovery transition considerations:

- Recovery programs have been established that have a timeline to rebuild housing within the community.
- Partnerships have been created with those who play a part in housing recovery.

3.5 Phase Three: Long-term Recovery**3.5.1 Purpose**

Longterm recovery focuses on supporting local and Tribal governments as they implement recovery projects and move toward a “new normal” post-disaster operating environment. During this phase, RSFs are deactivated, and recovery responsibilities transition back to individual state agencies operating under their own authorities and programs. Agencies continue to implement and monitor recovery activities within their respective missions, ensuring progress toward sustainable and resilient long-term outcomes.

Important considerations for state agencies continuing to support long-term recovery efforts include:

- Rebuilding homes could take years after a disaster, and individuals may need ongoing social services support through program delivery.
- Updated building codes may increase disaster resilience, preventing a community from rebuilding the same way as before the disaster.

3. Concept of Recovery Operations

- Updated zoning, floodplain management, and land use codes could require new development to be planned in such a way to be more resilient to future hazards.
- Public messaging and partnership with involved community organizations need to continue through program lifecycle.

3.5.2 Key Activities

Long-term Recovery is centered on supporting local and Tribal governments as they implement recovery projects and return to pre-disaster operations. This phase emphasizes both execution and accountability, with a strong focus on implementing and tracking recovery efforts. Designated RSFs play a key role by using tracking tools to monitor project progress and ensure alignment with recovery objectives.

Program Implementation and Deactivation

As state agencies are completing their long-term plan for supporting community-led recovery efforts, there is often a shift to focus on program implementation. OHCS may need to provide ongoing community outreach and partner updates to ensure effective program implementation and funding allocation. At this point in recovery, internal coordination meetings of RSF 5 partners are no longer warranted and OHCS will function as a participating agency if RSF 1 Community Assistance is still activated.

Long-term recovery activities for OHCS may include:

- Depending on the scale of the disaster, OHCS may need to provide ongoing updates to Oregon Department of Emergency Management and the Governor's Office (e.g. program and funding updates).
- If the Community Development Block Grant - Disaster Recovery (CDBG-DR) funds are available, OHCS and ODHS will continue to coordinate unmet housing needs until programs have concluded.
- Ongoing individual state agency coordination with Long-term Recovery Groups and County/Tribal Emergency Managers.

Oregon Department of Emergency Management (OEM), alongside Coordinating and Participating Agencies, may conduct After-Action Reports (AARs) to evaluate the effectiveness of recovery efforts and identify areas for improvement. Additionally, this phase includes updating relevant policies and procedures to reflect lessons learned, while resuming the standard operations and responsibilities defined under preparedness.

4 RSF Development and Maintenance

4.1 Annex Updates and Maintenance

OEM and OHCS are responsible for collaborating with partners to update this RSF Annex and any additional annexes. At a minimum, this annex will be reviewed every two years and revised when changes are needed due to updated legislation and lessons learned from exercises or real-world emergencies. This updated process will take place in coordination with identified RSF coordinating and participating agencies and with engagement from local and Tribal governments. To support plan improvements, OEM will track the implementation of corrective action items identified in after-action reports and from information gathered through OEM's Maturity Model Program, a grading rubric used to ensure that state agencies meet the necessary standards to prepare for disasters.

4.2 Training

OEM and OHCS will ensure that participating agency liaisons are familiar with this annex and are trained as part of ongoing preparedness. Participating agencies should offer technical expertise, regulatory requirements, and resources related to this annex. Training records must be kept and made available upon request.

4.3 Exercises

The state will conduct exercises every two years to test and evaluate its recovery capabilities. The exercises will consist of a variety of tabletop exercises, drills, functional exercises, and full-scale exercises. Whenever possible, RSF 5 Disaster Housing Coordinating and Participating Agencies should participate in these exercises. AAR findings and improvement recommendations will be used to update the RSF Annex as appropriate.

Local government organizations should exercise their relevant RSF roles every two years with their community recovery partners, including local agencies and private and nonprofit sectors such as businesses, faith-based and social service organizations and the public. The exercises may consist of a variety of discussion- and operations-based exercises.

Homeland Security Exercise and Evaluation Program procedures and tools should be used to develop, conduct and evaluate these exercises. Recovery AARs should be transmitted to appropriate RSF organizations as outcomes of these exercises.

4.4 Plan Administration and Distribution

Each state department or agency is expected to develop and maintain policies and procedures (e.g., department or agency emergency plans, standard operating procedures, continuity of operations plans, business continuity plans) in support of the State ODRP and disaster recovery operations.

4.4.1 Plan Distribution List

This RSF annex follows the plan distribution list as outlined in the ODRP. At a minimum, all RSF coordinating and supporting agencies will receive a copy of this annex upon each completed update and revision.

Table 1: Annex Receiving Entities

Coordinating Agency: Oregon Housing and Community Services
Participating Agency: Bureau of Labor and Industry
Participating Agency: Business Oregon
Participating Agency: Department of Administrative Services
Participating Agency: Department of Consumer and Business Services
Participating Agency: Department of Corrections
Participating Agency: Department of Land Conservation and Development
Participating Agency: Department of Human Services (ODHS)
Participating Agency: Department of Veterans' Affairs
Participating Agency: Oregon Department of Emergency Management
Participating Agency: Oregon Health Authority
Participating Agency: Oregon State Fire Marshal
Participating Agency: Oregon Youth Authority

5

Appendices

Appendix A: Acronyms and Abbreviations

AAR—After-Action Report

BizOR—Business Oregon

BOLI—Bureau of Labor and Industries

DAS—Department of Administrative Services

DCBS—Department of Consumer and Business Services

DEQ—Department of Environmental Quality

DLCD—Department of Land Conservation and Development

DOC—Oregon Department of Corrections

DOGAMI—Department of Geology and Mineral Industries

DOJ—Oregon Department of Justice

DSL—Department of State Lands

ERC—Economic Recovery Council

ESF—Emergency Support Function

GDC—Governor’s Disaster Cabinet

HECC—Higher Education Coordinating Commission

NDRF—National Disaster Recovery Framework

ODA—Oregon Department of Agriculture

ODE—Oregon Department of Education

ODF—Oregon Department of Forestry

ODHS—Oregon Department of Human Services

ODOE—Oregon Department of Energy

ODOT—Oregon Department of Transportation

ODRP—Oregon Disaster Recovery Plan

ODVA—Oregon Department of Veterans’ Affairs

OEM—Oregon Department of Emergency Management

OHA—Oregon Health Authority
OHCS—Oregon Housing and Community Services
OMB—Oregon Medical Board
OPRD—Oregon Parks and Recreation Department
OSFM—Oregon State Fire Marshal
OSMB—Oregon State Marine Board
OSP—Oregon State Police
OWEB—Oregon Watershed Enhancement Board
OWRD—Oregon Water Resources Department
OYA—Oregon Youth Authority
PUC—Public Utilities Commission
RSF—Recovery Support Function
SCC—State Coordinating Center
SCO—State Coordination Officer
SDRC—State Disaster Recovery Coordinator
SoS—Secretary of State
SRAP—State Recovery Action Plan
SWIC—Statewide Interoperability Coordinator

Appendix B: RSF 5 Federal and State Programs

Table 2: Relevant Federal and State Programs

Funding Source	Agency	Assistance Provided	Eligibility
Community Development Block Grant (CDBG)/ State Administered Program	Department of Housing and Urban Development (HUD)	Provides grants to states to develop viable urban communities (e.g. housing, a suitable living environment, expanded economic opportunities) in non-entitlement areas, principally for low- and moderate-income persons. CDBG funds may be used for activities which include, but are not limited to: • Acquisition of real property • Relocation and demolition • Rehabilitation of residential and non-residential structures • Construction of public facilities and improvements, such as water and sewer facilities, streets, neighborhood centers, and the conversion of school buildings for eligible purposes • Public services, within certain limits • Activities relating to energy conservation and renewable energy resources • Provision of assistance to nonprofit and profit- motivated businesses to carry out economic development and job creation/retention activities Each activity must meet one of the following national objectives for the program: benefit low- and moderate- income persons, prevention or elimination of slums or blight, or address community	State governments that elect to administer CDBG funds for non-entitled communities. Some statutory and regulatory requirement waivers are available to states with designated major disaster areas for use of funds for disaster-related projects. Alternatively, CDBG Disaster Recovery (CDBG-DR) funding may be allocated, as was done after Superstorm Sandy.

Funding Source	Agency	Assistance Provided	Eligibility
		development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community for which other funding is not available. A need is considered urgent if it poses a serious and immediate threat to the health or welfare of the community and has arisen in the past 18 months.	
HOME Investment Partnerships Program	Department of Housing and Urban Development (HUD)/Community Planning and Development	This is a non-disaster-related formula program under which waivers and statutory suspensions may be provided to jurisdictions that have received a presidential declaration of a major disaster under the Stafford Act. The intent is to provide permanent or transitional housing for low-income homeowners, homebuyers, or renters. This program also provides tenant-based rental assistance to low-income households. Funds can be used for acquisition, new construction, rehabilitation, and tenant-based rental assistance. Use of funds for disaster recovery activities should not duplicate activities reimbursable by the Federal Emergency Management Agency or available through the Small Business Administration low-interest disaster loan programs. HUD can suspend certain statutory and regulatory requirements to facilitate the use of funds for disaster recovery.	Eligible recipients include states, cities, urban counties, and consortia (of contiguous units of general local governments with a binding agreement).

Funding Source	Agency	Assistance Provided	Eligibility
Single Family Housing Guaranteed Loan Program	USDA	Eligible applicants may purchase, build, rehabilitate, improve or relocate a dwelling in an eligible rural area with 100% financing. The program provides a 90% loan note guarantee to approved lenders to reduce the risk of extending 100% loans to eligible rural homebuyers – so no money down for those who qualify!	Meet income-eligibility (cannot exceed 115% of median household income) Agree to personally occupy the dwelling as their primary residence Be a U.S. Citizen, U.S. non-citizen national or Qualified Alien
Single Family Housing Repair Loans and Grants	USDA	Also known as the Section 504 Home Repair program, this provides loans to very-low-income homeowners to repair, improve or modernize their homes or grants to elderly very-low-income homeowners to remove health and safety hazards.	To qualify, you must: Be the homeowner and occupy the house Be unable to obtain affordable credit elsewhere Have a household income that does not exceed the very low limit by county For grants, be aged 62 or older
Multifamily Housing Rental Assistance	USDA	This program provides payments to owners of USDA-financed Rural Rental Housing or Farm Labor Housing projects on behalf of low-income tenants unable to pay their full rent	Project owners as part of their Rural Rental Housing or Farm Labor Housing new construction financing applications Rural Rental Housing and Farm Labor Housing projects must be established on a nonprofit or limited profit basis

Appendix C: RSF 5 Task Forces

The following section outlines the RSF-related task forces that may be activated to support specific recovery needs. These task forces bring together subject matter experts and key stakeholders to address targeted issues and advance recovery objectives within their assigned focus areas.

OHCS Disaster Recovery and Resilience Advisory Committee

An ad hoc committee convened to ensure recovery processes are transparent, equitable, and informed by local expertise. Its main responsibilities could include:

- Assisting OHCS with the prioritization of funding allocation.
- Representing the interests of fire-impacted survivors, local governments, and marginalized communities to ensure the "unmet needs" of the most vulnerable Oregonians were addressed.
- Serving as a bridge between the state agency and the public, ensuring that the recovery rules (like income eligibility and rebuilding requirements) are fair and practical.

Representation may include impacted jurisdictions as well as:

- Members of Tribal Nations
- Housing advocates and experts in community development
- Local government officials and non-profit leaders