



HOUSING IMPACT ASSESSMENT OREGON WILDFIRES AND STRAIGHT-LINE WINDS (DR-4562-OR)



Housing Recovery Support Function
Coordinated by: US Department of Housing and Urban Development
Report Dated April 30, 2021

Table of Contents

Overview	4
Housing Recovery Support Function.....	6
Housing Impact Assessment	8
Purpose.....	8
Data Analysis.....	8
Stakeholder Outreach.....	8
Pre-Disaster Housing.....	10
Housing Stock	10
Housing Development	11
Impacted Area Demographics	13
Summary.....	13
Age and Family Size	13
Income Levels	14
Education	14
Disability	14
Race	15
Limited English Proficiency.....	15
Pre-Disaster Homelessness.....	16
Post Disaster Impacts.....	17
Overview.....	17
Population Poverty and Vulnerable Groups.....	17
Housing Impacts	18
FEMA Verified Loss	19
FEMA Verified Loss - Manufactured Housing /Homeowner Insurance	20
US Small Business Administration (SBA) Disaster Loans	20
Wildfire Insurance Coverage	21
Most Impacted Areas	22
Jackson County Impacts	23
Impacts to Affordable Housing.....	24
Oregon Housing and Community Services (OHCS).....	24
HUD Office of Public and Indian Housing (PIH)	24
HUD Office of Housing - Multifamily Housing	25

HUD Office of Housing - Single Family Housing.....	25
USDA Multi-Family Housing Portfolio and Impacts.....	27
Other Population Impacts.....	29
Tribal Member Housing and Impacts	29
The Latinx Community.....	30
Impacts to the Homeless Population	31
Stakeholder Engagement.....	33
Key Recovery Considerations.....	34
Apply an equity and inclusion lens in all recovery activities	34
Increase permanent affordable, accessible housing.....	35
Apply holistic approach to recovery.....	36
Rebuild/ Build resilient utilities and infrastructure	37
Assist communities in recovery planning and visioning	37
Expand homeownership and financial literacy opportunities.....	37
Conclusion.....	39
Appendix 1: Stakeholder Meetings Summaries.....	40
Appendix 2: Market-at-a-Glance.....	46
Appendix 3: Individual Housing Recovery Resources	48
Appendix 4: State and Community and Development Resources	57
Appendix 5: Success Stories and Best Practices.....	61

Overview

In early September 2020, unusually high winds and dry weather caused the rapid expansion of multiple wildfires throughout the State of Oregon. Significant damage to public utilities, infrastructure, and housing were sustained because of several weeks of uncontrolled fires. Over one million acres burned resulting in devastation of historic proportion in many communities. On 9/15/2020 a Major Disaster Declaration was approved for the State of Oregon for wildfires and straight-line winds. Individual assistance for Clackamas, Douglas, Jackson, Klamath, Lane, Lincoln, Linn, and Marion Counties was granted.

It is significant to also note that the Oregon Wildfires and Straight-line Winds event occurred during the ongoing COVID-19 pandemic response effort. COVID-19 mitigation considerations impacted every level of the response operation and may impact housing recovery planning.

Oregon's Office of Emergency Management (OEM) reported the wildfires destroyed thousands of homes and nearly half of them were mobile homes, primarily located in Jackson County. Based on feedback during stakeholder engagement, many of these mobile homes were reported to be mortgage free older models that were uninsured or underinsured. With the destruction of these homes, a large segment of affordable housing disappeared leaving many residents without the resources to rebuild and recover without support. Housing stock throughout Oregon has been found to be insufficient to absorb displaced households, leaving over 1,000 individuals still residing in the non-congregate sheltering system six months after the fires.

This Housing Impact Assessment (the "Assessment") provides an overview of the impacted areas, the pre- and post- disaster housing environment, shares insights gleaned from stakeholders crucial to successful recovery, provides several key recovery considerations useful for long-term planning and identifies some of the housing resources that may aid in planning and strategic thinking. During the Assessment process, the Housing Recovery Support Function (RSF) engaged, as appropriate, other RSFs (Economic, Health and Human Services, Infrastructure Systems) to facilitate coordination of cross sector housing-related issues.

The severity of the wildfires called for the formation of various task forces and collaboration across multiple sectors, special advisors, and State representation to support community long-term recovery. This Assessment is intended to assist the state, counties, and local governments, and community stakeholders, with assessing housing impacts and identifying long-term housing recovery needs in the impacted areas.

In the development of the Assessment, the Housing RSF team conducted surveys, participated in various task force meetings, stakeholder engagements, collaborated with the State of Oregon's (State's) Office of Housing and Community Services (OCHS) and other federal, state, and local agencies involved in recovery efforts and reviewed the State's existing Recovery Plan. Through these activities, the Housing RSF has identified six key recovery areas for state and local agencies to consider in their long-term recovery planning:

- Apply an equity and inclusion lens in all recovery activities
- Increase permanent, affordable, and accessible housing options
- Apply a holistic approach to recovery

- Rebuild/Build resilient utilities and infrastructure
- Assist communities in recovery planning and visioning
- Expand homeownership and financial literacy opportunities

These considerations are described in further details in the Key Recovery Considerations section of this document.

Housing Recovery Support Function

Under the National Disaster Recovery Framework (NDRF), the US Department of Housing and Urban Development (HUD) is the coordinating agency for the Housing Recovery Support Function (RSF). The mission of the Housing RSF is to:

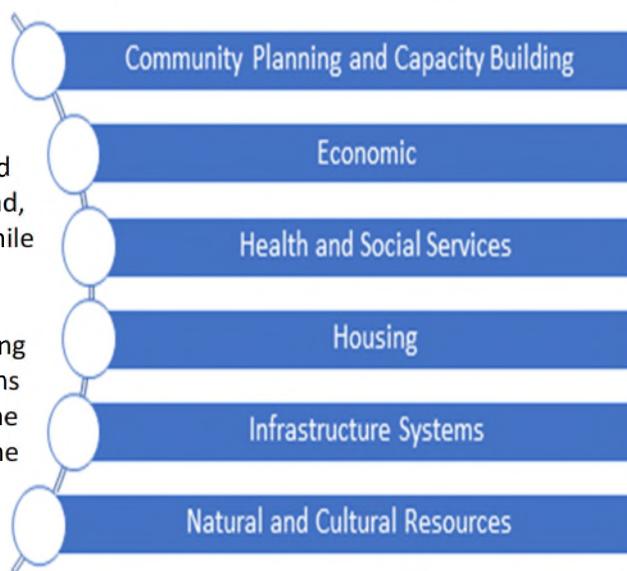
- Support efforts to address pre-and post-disaster housing issues
- Facilitate the delivery of federal resources to implement housing solutions that effectively support the needs of the whole community and contribute to its sustainability and resilience
- Support activities to assist local, state, and tribal governments in the rehabilitation and reconstruction of damaged and destroyed housing
- Support efforts to develop new accessible, permanent housing options

The NDRF establishes a common platform and forum for how the whole community builds, sustains, and coordinates delivery of recovery capabilities. Resilient and sustainable recovery encompasses more than the restoration of a community's physical structures to pre-disaster conditions. Through effective coordination of partners and resources, we can ensure the continuity of services and support to meet the needs of affected community members who have experienced the hardships of financial, emotional, and/or physical impacts of devastating disasters.¹

The NDRF helps ensure that all communities can coordinate recovery efforts to address their unique needs, capabilities, demographics, and governing structures. It encourages an inclusive recovery process, engaging traditional and nontraditional whole community partners, and provides a strategic and national approach to lead, manage, and coordinate recovery efforts while increasing the resilience of our communities.²

Each RSF has a designated coordinating agency along with primary agencies and supporting organizations with programs relevant to the functional area. The RSF Coordinating Agency, with the assistance of the Federal Emergency Management Agency, provides leadership, coordination, and oversight for that recovery area of focus.

Figure 1: The Six NDRF Recovery Support Functions



The Housing RSF collaborates with all other RSFs mission assigned to a specific Presidentially Declared Disaster, in addition to federal, state, tribal and nongovernmental agencies, to identify pre- and post-disaster housing challenges, assist in the development of long-term housing recovery options for displaced households and provide requested programmatic and topical technical assistance.

¹ National Disaster Recovery Framework, Second Edition, June 2016 - https://www.fema.gov/sites/default/files/2020-06/national_disaster_recovery_framework_2nd.pdf

² Same as above

HUD has been mission assigned to DR-4563-OR and will lead the Housing RSF, along with support from the US Department of Agriculture – Rural Development (USDA-RD), to support the State in its housing recovery efforts.

Coordinating Agency: US Department of Housing and Urban Development (HUD)

Primary Agencies: Federal Emergency Management Agency (FEMA)
US Department of Agriculture, Rural Development (USDA-RD)
US Department of Justice (DOJ)

Supporting Agencies: US Department of Commerce (DOC)
US Department of Health and Human Services (HHS)
US Environmental Protection Agency (EPA)
Corporation for National and Community Service (CNCS)
US Small Business Administration (SBA)
US Department of Energy (DOE)
American Red Cross (ARC)
US Department of Veteran Affairs (VA)
National Voluntary Organizations Active in Disaster (NVOAD)

State Agency: Oregon Housing and Community Services (OHCS)

Housing Impact Assessment

Purpose

The primary purpose of the Housing Impact Assessment (the “Assessment”) is to be a resource document for state, tribal and local officials, as they consider, develop, and execute their recovery plans. The Housing RSF, in collaboration with FEMA, USDA-RD and OHCS, collected, analyzed, and synthesized damage assessment data and housing impacts resulting from the 2020 Oregon Wildfires and Straight-Line Winds (DR-4562-OR). Additionally, OHCS requested the inclusion of data related to several areas of focus including manufactured housing, the homeless population, the Latinx Community³, and other under-represented populations. This document contains impact data and other housing information that should assist the State and its partners when making critical decisions related to effective recovery planning and coordination.

Data Analysis

The Housing RSF team, with support from HUD’s Office of Policy Development and Research (PD&R), reviewed and analyzed data from the following sources:

- FEMA Individual Assistance Open Disaster Statistics as of February 1, 2021
- FEMA Individual Assistance inspection and structure type data as of February 1, 2021
- FEMA Individual Assistance inspection and registrant data as of February 1, 2021
- Baseline Census data for the impacted areas, including 2017 American Community Survey (ACS) 5-Year Estimates and 2018 Vintage Population estimates
- US Department of Agriculture – Rural Development (USDA-RD) Single-Family and Multifamily Housing portfolio
- Housing Assistance Council (HAC) Rural Data Portal for Rural & Small-Town Areas (2016 & 2017)
- SBA DR-4562 Disaster Loan data from FEMA

The Housing RSF also reviewed:

- Summaries of other relevant housing needs assessments, useful documents and reports, and conversations with local officials and experts
- Examples of disaster recovery efforts that were pursued by other states and local governments facing similar disaster recovery issues
- USDA-RD reports and other pre-and post-Multifamily Housing impact information

The assessment does not provide recommendations for specific housing recovery strategies that state and local officials or tribal entities should pursue. Instead, as noted above, this document should be a resource as they consider options for recovery. Jurisdictions may find this document helpful for informing their required housing needs assessment for current recovery and future planning needs.

Stakeholder Outreach

The Housing RSF, with support from FEMA, the USDA-RD and OHCS, undertook a comprehensive outreach strategy to impacted communities, local leaders, housing providers, and other stakeholders. Outreach included:

³ <https://www.merriam-webster.com/dictionary/Latinx>

- Meetings with state and local representatives, individual stakeholders, stakeholder groups, and others engaged in, or supporting the recovery process.
- OHCS-facilitated housing, social service, and homeless stakeholder surveys to assess state, regional, tribal, and local disaster recovery gaps and priorities for government and nonprofit housing and social service providers.
- Working with other state and federal RSFs to identify cross-cutting concerns and issues that directly impact providing long-term housing solutions for impacted residents.
- Focus groups with stakeholders including housing providers, builders, owners, non-profit agencies, and service providers; state and local representatives; and financial organizations involved in housing development.

Pre-Disaster Housing

Housing Stock

The pre-disaster housing stock was most concentrated in counties located within a metropolitan area, with fewer housing units in surrounding rural counties. Low levels of pre-disaster stock in rural areas are particularly relevant to survivors displaced from rural counties needing to be rehoused within a reasonable commuting distance to maintain a connection to employment, health care, and school networks. This stands in contrast to survivors displaced from counties located within the metro areas who would be in closer proximity to a larger housing market and may have greater access to permanent rehousing options.

In Table 1, the number and types of housing in the declared counties is shown. As previously noted, a large portion of the pre-disaster housing stock was in metropolitan areas. Clackamas County, one of the primary counties in the Portland-Vancouver-Hillsboro metropolitan area, had the largest pre-disaster housing stock amongst the declared counties. Clackamas County contains 9% of Oregon’s housing stock, and similarly, accounts for 10% of the 1-unit detached or attached (single-family) housing units within the state. Approximately 23% of the housing stock in the declared counties is in Clackamas County. Larger multifamily units are generally found in more urban areas and Clackamas County has 8% of Oregon’s 20- to 49-unit buildings and 9% of the units in buildings with more than 50 units.

Table 1: Oregon Pre-Disaster Housing Stock by County

County	Total Housing Units	1, detached or attached unit	2 to 4 units	5 to 19 units	20 to 49 units	50 or more units	Mobile home, boat, RV, van, etc.
Oregon	1,750,539	1,189,113	124,610	144,785	56,819	89,220	145,992
Clackamas	165,422	121,135	7,340	14,424	4,306	7,947	10,270
Douglas	50,036	34,179	2,423	1,615	841	801	10,177
Jackson	94,525	65,254	7,768	4,176	1,542	3,223	12,562
Klamath	33,418	23,963	1,837	952	475	547	5,644
Lane	161,531	108,805	11,837	14,026	4,971	7,369	14,523
Lincoln	31,328	22,524	1,723	1,749	646	278	4,408
Linn	50,011	35,537	3,382	3,087	1,042	995	5,968
Marion	125,190	82,932	10,836	13,140	2,774	4,247	11,261
Housing in Declared Counties	711,461	494,329	47,146	53,169	16,597	25,407	74,813
% of State Total by Type		41.6%	37.8%	36.7%	29.2%	28.5%	51.2%
% of Total in Declared Counties		69.5%	6.6%	7.5%	2.3%	3.6%	10.5%

Source: American Community Surevey 2018 5-year data

The housing stock in the declared counties generally mirrored the state in terms of rent burden⁴. There were two counties (Jackson and Lane) where the rent burden for renters was above the Oregon average of 52%. Lane County had the highest rent burden at 57%. Conversely, Douglas County was observed to have 48% of renters being rent-burdened, the lowest rate recorded amongst the individual assistance declared counties.

Given the number of renters experiencing a rent burden statewide, and particularly those in counties impacted by the wildfires, the affordable housing “footprint” within the State is an important component of the Oregon housing market. A listing of the number and location of units within the eight impacted counties supported by state or federal assistance are listed below.

⁴ At or above 30% of income.

- OHCS maintains asset management oversight over a portfolio of 363 residential rental properties which comprise 15,000 units; 13 Mobile Home Parks (MHPs) with a total of 745 units (in Lane, Clackamas, and Douglas counties, only); and 23 assisted living properties totaling 1,250 units.
- HUD’s Office of Public and Indian Housing eight Public Housing Authorities (PHAs) assists 1,428 households with Public Housing and 12,104 households with rental assistance.
- HUD’s Office of Housing - Multifamily Program oversees 165 multifamily housing properties consisting of 8,582 units, of which 4,315 receive project-based assistance.
- USDA-RD’s Multi-Family Housing portfolio consisted of a combined 72 affordable housing complexes providing 2,570 total units. Additionally, there were 72 vacant units, 68 which were habitable, across 37 properties.
- USDA-RD’s Single Family Housing Direct Loan portfolio consists of 1,300 loans for \$111 million in the impacted eight-county region.
- USDA’s Single Family Housing Guaranteed Loan portfolio includes 5,972 loans totaling \$1 billion.

Housing Development

OHCS commissioned a report, [Implementing a Regional Housing Needs Analysis Methodology in Oregon: Approach, Results, and Initial Recommendations](#), published in August 2020, stemming from 2019 state legislation to transform Oregon’s approach to housing planning. The report presents a methodology for projecting regional housing needs and allocating that need to local jurisdictions.

The report shows that statewide, an estimated 583,600 new housing units are needed across Oregon by 2040, which amounts to roughly 30,000 new housing units constructed per year between 2020 and 2040⁵. Included in this total number of units are 104,372 units in the impacted counties. Current annual rates of housing production estimated by the Oregon Home Builders Association are between 15,000 and 20,000 per year, amounting to a significant shortage in production. According to Oregon’s Office of Economic Analysis, “...new construction activity in recent years [2019] has barely kept pace with the increase in population growth. A market imbalance remains...[urban areas are] rebalancing and the supply of new apartments are beginning to hold down rents. However, these trends are not yet seen elsewhere in the state.”⁶ The rate of new construction compared to the rate of household formation also appears to bear this out, particularly within the disaster-impacted counties⁷. In sum, significant demand for new-build housing was outpacing supply prior to either the recent wildfire disasters, or COVID-19.

Further, the Oregon Home Builders Association noted that pre-COVID-19 and pre-wildfire, the industry faced numerous challenges which limited the volume of homebuilding such as the availability of skilled labor; cost of materials; and an unpredictable supply chain (products like furnaces, panels, studs, etc.). The devastation on workforce, people, businesses, etc. caused by the wildfires further exacerbated the stress in the homebuilding environment, while also significantly adding to the pre-disaster housing

⁵ ‘Implementing a Regional Housing Needs Analysis Methodology in Oregon: Approach, Results, and Initial Recommendations’ *ECONorthwest* prepared for Oregon Housing and Community Services, August 2020. <https://www.oregon.gov/ohcs/about-us/Documents/RHNA/2020-RHNA-Technical-Report-Final.pdf>

⁶ Lehner, J. 2019 ‘Oregon’s Housing Supply’, *Oregon Office of Economic Analysis* <https://oregoneconomicanalysis.com/2019/01/29/oregons-housing-supply/>

⁷ Baron, M. *et al.* 2018 ‘Housing Underproduction in Oregon: Economic, Fiscal and Environmental Impacts of Enabling Transit-Oriented Smart Growth to Address Oregon’s Housing Affordability Challenge’ *ECONorthwest* <https://www.upforgrowth.org/sites/default/files/2018-10/UFGHousingUnderproductionInOregon.pdf>

shortage. Given the complex logistical nature of homebuilding, none of these factors can be considered in isolation, and each has the potential to significantly delay the overall rate or cost of production.

Other challenges identified by the Oregon Home Builder's Association, such as timelines for zoning and permitting, are policy issues which are local and/or state decisions. The State of Oregon has, historically, taken active policy measures to address these issues, such as the elimination of exclusive single-family zoning across much of the state to address this unmet demand for housing units⁸.

The destruction of significant proportions of the housing stock throughout the disaster-impacted area will serve to only exacerbate these challenges to the overall statewide housing shortage, and to pose a barrier to the homebuilding industry's capacity to respond quickly to the need to rebuild disaster-impacted communities.

⁸ FreddieMac 2020 'The Housing Supply Shortage: State of the States' *FreddieMac Economic & Housing Research Insight*. p.1

Impacted Area Demographics

Summary

The eight declared counties have a combined population of 1,727,945⁹, comprising 41.0% of the total Oregon population. The two most populous counties are Clackamas with 418,187 and Lane with 382,067, which are located within the Portland-Vancouver-Hillsboro and Eugene-Springfield metropolitan areas, respectively. Clackamas and Lane counties combined represent 46.3% of the population of the declared counties. Including Clackamas and Lane, there are six declared counties with population exceeding 100,000 (the remaining four are Douglas, Jackson, Linn and Marion). Those six counties have a combined population of 1,609,745 (or 93.2% of the population of the declared counties). In contrast, the two smallest declared counties (Klamath and Lincoln) each have a population under 70,000. With a combined population of 118,200, the two smallest counties account for only 6.8% of the population of the eight declared counties.

Although the smaller counties may have a comparatively small portion of the State’s disaster survivors, consideration of the housing impacts and recovery in those counties is critical for the economic resilience of those areas. To consider the housing needs of those counties will require looking beyond the total number of registrants or damage.

Age and Family Size

The portion of people in the eight declared Oregon counties under 18 years of age ranges from 17%-25% and is generally comparable to the entire state of Oregon (where 21% of the population is under 18). Marion County has the highest rate of population under 18 years of age at 25% and has the largest average family size of 3.3. For the 60+ age cohort, the range is more widespread at 21%-37%, compared to Oregon’s 24% statewide. Communities with high percentages of young and/or residents aged 62 and over may face increased recovery challenges because these segments of the population may require more resources to support their recovery.

Average household sizes are smaller than average family sizes, in large part because a family contains a minimum of two people, whereas only one person is needed to form a household. In Oregon, the average household size is 2.5 (compared to the State’s average family size of 3.1).

County	Population	Age, percent		Family Size
		Under 18	60+	
<i>Oregon</i>	4,217,737	21.3%	23.5%	3.1
Clackamas	418,187	21.9%	24.2%	3.1
Douglas	110,980	19.4%	33.3%	2.8
Jackson	220,944	20.8%	28.8%	2.9
Klamath	68,238	21.7%	28.0%	2.9
Lane	382,067	18.8%	25.3%	2.9
Lincoln	49,962	17.1%	36.9%	2.8
Linn	129,749	22.9%	24.6%	3.1
Marion	347,818	25.1%	21.3%	3.3

Source: Census Bureau 2019 Population Estimates; 2018 ACS 5-year data

⁹ Census Bureau 2019 Population Estimates; all other data uses 2018 ACS 5-year data.

Income Levels

Disaster recovery at the household level typically requires significant resources to address the damage. Those costs may be borne by insurance, savings, loans or external assistance. The ability to address the financial demands of disaster recovery at the individual or family level is often a function of family income. The median household income¹⁰ for Oregon (all counties) is \$59,393 (mean of \$80,040). The median household income in the 8 declared counties ranges from \$45,354 to \$76,597 (the mean household incomes range from \$56,559 to \$101,612). Three of the declared counties have a median household income below \$50,000 (Douglas, Klamath, and Lincoln). Klamath County has the lowest median household income at \$45,354. Only 2 counties have a median household income above \$55,000 (Clackamas and Marion). Clackamas has the highest median household income amongst the declared counties at \$76,597. Of the declared counties, none of them has a household income¹¹ below 75-percent of the statewide median and only 1 has a household income above 125-percent of the statewide median; the aforementioned Clackamas County (129% of the State median).

Several of these counties have a greater portion of the population who derive a portion of their household income from Social Security and Retirement sources. In Oregon, 33% of the households receive income from Social Security, averaging \$19,792 statewide. In the 8 declared counties, that ranges from 33%-49% (Clackamas and Marion counties are at 33% and Douglas and Lincoln counties are at 49%). In all the declared counties, approximately one-third of households receive Social Security benefits. In Oregon, 20% of households receive some form of retirement income outside of Social Security, averaging \$27,705. Among the declared counties, all eight have more than 20% of households receiving retirement income. Residents in the impacted counties who live on a fixed income derived primarily from either Social Security or retirement benefits may face additional recovery resource challenges.

Education

Education can be described by the two ends of the spectrum, those without high school degrees and those with a bachelor's degree or higher. In Oregon, 10% of the residents lack a high school degree and 33% possess a bachelor's degree or higher. In the declared counties, five have a higher percentage of population without high school degrees than the state (see Table 3). For residents with a bachelor's degree or higher, the Oregon average is 33% and for the declared counties this ranges from 17% in Douglas County to 37% in Clackamas County. Those without bachelor's degrees may experience limited options with respect to employment in their recovery from the disaster, particularly if businesses close or modernize as part of the recovery. Additionally, this may impact State or local economic development initiatives that require increased educational attainment for the workforce.

Disability

Individuals with disabilities face additional challenges with respect to disaster recovery. The ACS data presents disability information for three age groups, under 18, 18-64, and 65 and over. The Oregon estimates for individuals with a disability in those age groups is 4.7%, 12.0%, and 36.2%, respectively. For the youngest group (under 18), Lane and Lincoln counties have at least 6% (Oregon is 4.7%). Among the working age group, the disability percentages exceed the statewide rate in every county except Clackamas. For residents 65 and older, the Oregon rate is 36.2%. Counties exceeding the statewide

¹⁰ Median income may be a more effective statistic because it is less prone to being influenced by high incomes at the very top of the range.

¹¹ As shown in Table DP03 of the 2018 5-year ACS.

average for the 65 and over population with disabilities include Douglas, Klamath, Lane, Lincoln, Linn, and Marion. Amongst the declared counties, Linn County has the highest percentage of the population aged 65 and over with a disability at 40.8 percent.

Race

Race may play a role in engaging and assisting disaster survivors as lines of communication and community priorities may differ among different races. According to the ACS¹², while 76% of the Oregon population identifies as white, in the 8 declared counties that ranges from 66%-88%. Marion County, which is located in the Salem metropolitan area, has the lowest at 66%, not unexpected as urban areas often have significant minority communities.

Black or African American populations (1.8% of Oregon's population) in the declared counties are predominantly in Marion County, with more than 1% of the county's population. Black or African Americans comprise 1% or less of the county population in the remaining declared counties.

The percentage of American Indian and Alaska Native in the declared counties are the highest in Klamath and Lincoln counties (4% and 3%, respectively). Clackamas, Douglas, Jackson, Klamath, Lincoln, and Marion counties all have approximately 1% of their respective populations comprised of American Indian and Alaska Natives. Statewide, American Indian and Alaska Natives represent nearly 1% (0.9%) of the Oregon population.

Limited English Proficiency

The Hispanic or Latino populations in the declared counties are all lower than the Oregon rate (13%). Highest are Jackson, Klamath, and Marion counties with more than 10% of the population identifying as Latino in each county. Douglas County has the lowest Hispanic or Latino population at 6 percent. Hispanic or Latino residents may face communication challenges, as those counties also have the greatest proportion of residents with Limited English Proficiency¹³ (LEP).

Engaging in the recovery process is challenging for all survivors, particularly those with LEP. In Oregon, 6% of the population is considered to have LEP. Marion County, identified above with a large Hispanic or Latino population, has nearly double the state rate for LEP. The four counties with the next highest rates of LEP are Clackamas and Jackson (4% of the population), and Klamath and Lane with 3% each, respectively. The ACS data further shows that these are largely (84%) Spanish speakers in Jackson, Klamath, and Marion counties. To a lesser extent, in Clackamas and Lane County, Spanish speakers represent approximately 50% of the population with LEP followed by speakers of other European languages (20%) and Asian or Pacific Islander languages (30%).

Table 3: County Household Income, Education, Disability, Race and Limited English Proficiency

Location	Household Income		Education		Disability, all ages	Race					Limited English Proficiency (LEP)
	Median	Mean	No HS Grad	Bachelors or Higher		White	Black or African American	American Indian and Alaska Native	Other	Hispanic or Latino	
Oregon	\$59,393	\$80,040	9.6%	32.9%	14.5%	76.0%	1.8%	0.9%	8.4%	12.8%	5.8%
Clackamas	\$76,597	\$101,612	6.7%	36.8%	11.7%	82.3%	0.9%	0.6%	7.7%	8.5%	4.1%
Douglas	\$45,812	\$60,606	10.9%	17.2%	20.7%	88.1%	0.4%	1.0%	4.8%	5.7%	1.2%
Jackson	\$50,851	\$68,838	10.4%	27.4%	16.0%	81.2%	0.6%	0.9%	4.8%	12.5%	3.5%
Klamath	\$45,354	\$56,559	12.6%	19.4%	19.9%	78.4%	0.7%	3.6%	4.6%	12.7%	3.3%
Lane	\$53,172	\$70,610	8.6%	29.6%	16.9%	82.1%	1.0%	0.9%	7.4%	8.7%	2.6%
Lincoln	\$46,061	\$60,104	9.4%	24.1%	21.8%	82.6%	0.4%	2.6%	5.3%	9.1%	2.0%
Linn	\$52,097	\$66,040	10.1%	19.5%	17.5%	85.4%	0.4%	0.8%	4.6%	8.9%	2.4%
Marion	\$56,097	\$72,055	14.7%	22.8%	14.8%	65.8%	1.2%	50.0%	6.2%	26.3%	10.4%

Source: Census Bureau 2019 Population Estimates: 2018 ACS 5-year data

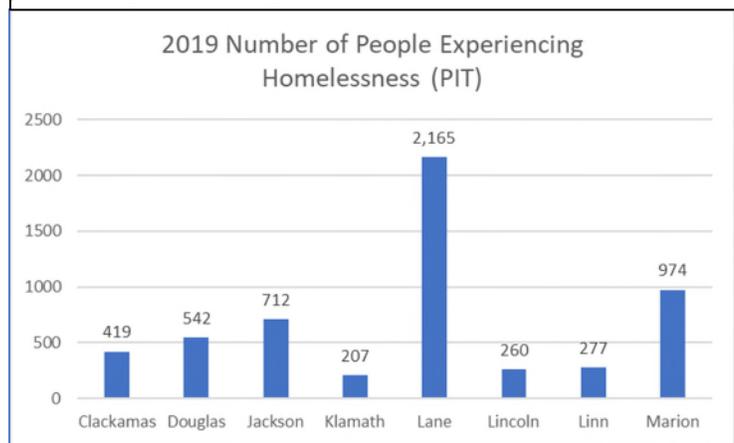
Note: "Other Race" includes Asian, Native Hawaiian and other Pacific Islander, other, and two or more races.

Pre-Disaster Homelessness

According to the [Oregon Statewide Shelter Study](#) (August 2019)¹⁴, Oregon has one of the highest homelessness rates in the country, with 50 or more persons experiencing homelessness per 10,000 population, and an estimated need of over 5,800 shelter beds for both families with children and individuals experiencing homelessness. The study found a particular need among certain groups, including people of color, undocumented non-citizens, youth, and LGBTQ+.

Key findings from Oregon’s [2019 Point-in-Time Count](#)¹⁵ indicate that three in four Oregonians experiencing homelessness live outside of the Portland metropolitan area, with the greatest concentration of families experiencing homelessness found in coastal counties and southern Oregon. Two of the fire-impacted counties, Jackson and Lane, each saw an increase from 2017 to 2019 in their overall number, as well as in the number of persons experiencing unsheltered homelessness. The wildfire-impacted 2019 overall homeless count is presented in Figure 2.

Figure 2: Oregon Wildfire Impacted County 2019 Point in Time Count (Homelessness)



Student homelessness¹⁶ was also present at above-average rates in two of the most fire-affected school districts: For the 2019-2020 school year, the overall rate of student homelessness in Oregon was 3.62%¹⁷; in the McKenzie School District (#68, Lane County) it was 15.93%, and in the Phoenix-Talent School District (#4, Jackson County) it was 7.68%¹⁸.

¹⁴ www.oregon.gov/ohcs/about-us/Documents/poverty/Oregon-Statewide-Shelter-Study.pdf

¹⁵ public.tableau.com/profile/oregon.housing.and.community.services#!/vizhome/2019Point-in-TimeDashboard/Story1

¹⁶ www.oregon.gov/ode/schools-and-districts/grants/esea/mckinney-vento/pages/default.aspx

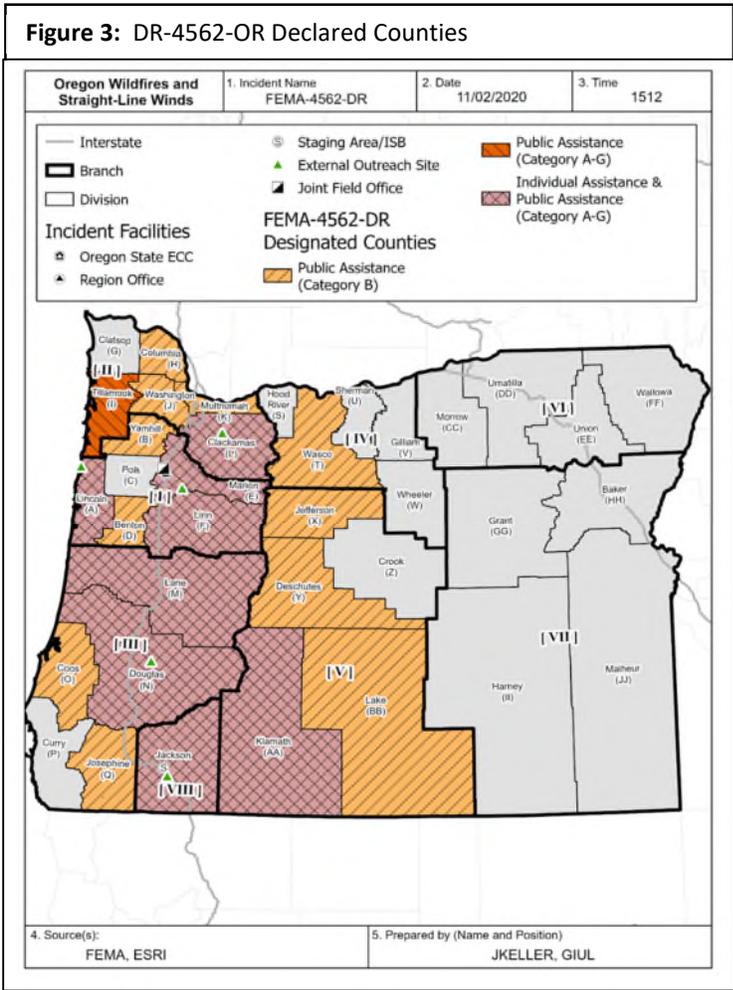
¹⁷ www.oregon.gov/ode/schools-and-districts/grants/ESEA/McKinney-Vento/Documents/Unduplicated%20State%20Totals%202019-20.xlsx

¹⁸ www.oregon.gov/ode/schools-and-districts/grants/ESEA/McKinney-Vento/Documents/K-12%20District%20Totals%20percent%20of%20Enrollment%202019-20.xlsx

Post Disaster Impacts

Overview

The eight FEMA Individual Assistance-declared counties are Clackamas, Douglas, Klamath, Jackson, Lane, Lincoln, Linn, and Marion Counties. Figure 3 depicts the declared counties and designated FEMA programs. Of the eight, three are located within a Metropolitan Statistical Area (MSA) as defined by the Office of Management Budget. Two of the MSAs had at least one declared county. The impacted MSAs and associated counties are listed in Table 4.



DR-4562-OR

Registration deadline
November 30, 2020

As of December 30, 2020

Total registrations: 25,218

Total IHP: \$32,065,455.07

Table 4: DR-4562-OR Impacted MSAs

MSA	County
Portland-Vancouver-Salem, OR-WA	Marion, Linn
Medford-Grants Pass, OR	Jackson

Population Poverty and Vulnerable Groups

Table 5 presents demographic and disaster registrant information for the declared counties impacted by both the Oregon Straight-line Winds and Fire. The populations range from the largest county of Clackamas with a population of 418,187 to the smallest county being Lincoln with a population of 49,962. As of February 1, 2021, 24,014 households in the 8 declared counties have applied for FEMA IA assistance. Of these registrants, 6,950 (28.9%) were homeowners and 17,064 (71.1%) were renters. There were 24 registrants where their housing occupancy (owner vs. renter) was not provided.

Table 5: Oregon County Demographics and FEMA Registrant Data

County	Pre-Disaster		Post Disaster Owner Registrants			Post Disaster Renter Registrants			Tenure Blank
	Total Population	% People below Poverty Level	Owner Registrants	Owner HH with Member 60+	Owner HH with AFN Member	Renter Registrants	Renter HH with Member 60+	Renter HH with AFN Member	
Clackamas	418,187	8.5%	982	384	118	1,338	222	113	2
Douglas	110,980	16.2%	521	160	47	10,951	265	63	3
Jackson	220,944	16.3%	2,382	1,361	472	2,180	441	231	12
Klamath	68,238	20.3%	117	54	5	146	17	6	0
Lane	382,067	18.5%	884	495	143	879	157	90	3
Lincoln	49,962	16.7%	475	267	101	328	86	47	1
Linn	129,749	14.4%	403	196	58	350	65	37	0
Marion	347,818	15.2%	1,186	651	173	892	152	97	3
TOTALS	1,727,945		6,950	3,568	1,117	17,064	1,405	684	24

Source: Census Bureau 2019 Population Estimates; 2018 ACS 5-year data; FEMA FIDA 21196, February 1, 2021

Housing Impacts

Oregon’s Office of Emergency Management (OEM) collected damage assessments from each of the eight Individual Assistance declared counties and reported that over 4,000¹⁹ homes were destroyed including 1,795 manufactured homes as indicated in Table 6. It is important to recognize that there is a difference in the number of damaged/destroyed homes reported by FEMA and the numbers reported by OEM. Not every household whose home was damaged or destroyed applied for FEMA assistance and FEMA data is reflective of only households who applied for assistance, whereas OEM data reflects damage information for all homes damaged by the wildfires. Reasons that households might not apply for FEMA assistance include the damage was covered by insurance, the damaged property was not their primary residence, discomfort with sharing personal information with the federal government, or concerns about program eligibility. Therefore, it will be important for the state to work with local and impacted jurisdiction to continue to evaluate, validate, and consolidate reported data to determine the most accurate number of damaged and destroyed homes.

Table 6: Homes Damaged by County and Damage Level*

County	Single Family	Multifamily	Manufactured Homes	Major Damaged Homes	Destroyed/Damaged Homes
Clackamas	62	0	0	0	62
Douglas	126	0	12	0	138
Jackson	610	193	1,561	9	2,373
Klamath	11	0	0	0	11
Lane	463	0	0	1	464
Lincoln	63	3	222	0	288
Linn	71	0	0	0	71
Marion	629	0	0	4	633
Total	2,035	196	1,795	14	4,040

Source: Oregon Office of Emergency Management

*This table includes data provided by state/local data sources to OEM. Actual damage counts may be subsequently updated as more information is received.

19

https://experience.arcgis.com/experience/6c42bf70be214725b8dd0de8d407eca9/page/page_0/?views=vw_2

FEMA Verified Loss

As shown on in Table 7, FEMA inspections determined that 1,533 (9.6%) of owner registrants suffered real property loss. Among owners and renters, 3,731 registrants suffered personal property losses.

In the declared counties, owner registrants experienced real property (RP) and personal property (PP) FVL in excess of \$5,000 at a rate of 11% and 13.4% respectively. Renters experienced PP FVL in excel of \$5,000 at a rate of 7.2%.

Table 7: FEMA Verified Loss by Occupancy

Damage Category	Registrant Occupancy			
	Owner		Renter	
	Number	% of Total	Number	% of Total
No Real Property FVL	5,417	77.9%		
Any Real Property FVL	1,533	22.1%		
RP FVL \$0.01-\$499	429	28.0%		
RP FVL \$500-\$4,999	342	22.3%		
RP FVL \$5,000-\$24,999	103	6.7%		
RP FVL \$25,000 and over	659	43.0%		
No Personal Property FVL	5,380	77.4%	15,030	88.1%
Any Personal Property FVL	1,570	22.6%	2,035	11.9%
PP FVL \$0.01-\$499	18	1.1%	49	2.4%
PP FVL \$500-\$4,999	621	39.6%	765	37.6%
PP FVL \$5,000 and over	931	59.3%	1,221	60.0%
Total Registrants	6,950		17,065	

In the declared counties, Jackson County received the most real and personal property FVL combined totaling \$39,067,719. Klamath County received the least at \$456,568.

Table 8: FEMA Verified Loss by Declared County

County	RP FVL	PP FVL	Total FVL
Clackamas	\$570,905	\$1,412,807	\$1,983,712
Douglas	\$1,664,684	\$4,686,451	\$6,351,135
Jackson	\$29,075,487	\$9,992,232	\$39,067,719
Klamath	\$217,255	\$239,313	\$456,568
Lane	\$4,936,171	\$1,914,845	\$6,851,016
Lincoln	\$29,688,698	\$990,100	\$30,678,798
Linn	\$2,044,697	\$541,605	\$2,586,302
Marion	\$5,925,631	\$1,651,373	\$7,577,004

Source: FEMA FIDA 34761, February 1, 2021

It should be noted that the FEMA Individual Assistance Program does not provide assistance for rental properties or secondary homes. So, this would also account for a discrepancy between OEM damage assessment and FEMA data.

FEMA Verified Loss - Manufactured Housing /Homeowner Insurance

Manufactured Housing (MFG), as referenced in this section, is defined as an applicant’s residence type is a travel trailer or a mobile home as their primary residence. As shown on in Table 9, FEMA inspections determined that 1,009 (43.1%) of owner registrants suffered real property loss to their primary residence. Eight hundred 800, or 34.2% were determined to be destroyed. Of the owner destroyed residences, 561 (70.1%) were not insured.

FEMA inspections determined that 47 (4.6%) of renter occupied units were deemed destroyed. Major damage was determined for 354 (34.9%) units, moderate damage for 65 (6.4%) units and 547 (54%) units with a determination of no damage or affected. Affected may be damage that does not affect the habitability of the residence.

Owner Category	Registrant Occupancy			
	Owner		Renter	
	Owner	% of	Renter	% of
No Real Property FVL	1,332	56.9%		
Any Real Property FVL	1,009	43.1%		
Destroyed	800	34.2%		
Destroyed With HOI	239	29.9%		
Destroyed No HOI	561	70.1%		
Not Destroyed	1,539	65.7%		
Not Destroyed With HOI	974	63.3%		
Not Destroyed No HOI	566	36.8%		
No RP FVL	407	71.9%		
RP FVL \$0.01-\$499	72	12.7%		
RP FVL \$500-\$4,999	86	15.2%		
RP FVL \$5,000-\$24,999	1	0.2%		
RP FVL \$25,000 and over	0	0.0%		
Renter Category				
Destroyed			47	4.6%
Major Damage			354	34.9%
Moderate Damage			65	6.4%
No Damage/Affected			547	54.0%
Total Registrants	2,341		1,013	

Source: FEMA FIDA 34761, February 1, 2020

US Small Business Administration (SBA) Disaster Loans

The Small Business Administration (SBA) provides low-interest, long-term disaster loans to homeowners, and renters to repair or replace uninsured/underinsured disaster damaged property. FEMA and the SBA work together during federally declared disasters to assist homeowners and renters who suffer real and personal property loss. If referred to the SBA, FEMA applicants must complete an SBA loan application to be considered for eligibility for FEMA assistance programs. Based on their SBA application, applicants will be assessed using a Failed Income Test (FIT) to determine their eligibility for an SBA Disaster Loan. SBA determinations by county are detailed in Table 10.

Table 10: SBA Registrant Data by County

County	SBA Under Review	SBA Cancelled or Withdrawn	SBA Loan Apprvd	SBA FIT	SBA Total Approved and FIT	Percentage FIT
Clackamas	7	16	19	372	391	95.1%
Douglas	4	11	9	441	450	98.0%
Jackson	14	57	177	1,151	1,328	86.7%
Klamath	3	2	1	30	31	96.8%
Lane	2	18	33	321	354	90.7%
Lincoln	2	10	41	174	215	80.9%
Linn	3	6	14	126	140	90.0%
Marion	9	22	50	364	414	87.9%

Source: FEMA FIDA21196, February 1, 2021

Wildfire Insurance Coverage

The Federal Insurance and Mitigation Administration (FIMA) considers insurance to be a form of mitigation against future losses and reduction of suffering from disasters.²⁰ Insurance helps expedite and ensure a more resilient recovery. As a disaster recovery resource, the impact of insurance varies widely with its prevalence and applicability in the impact areas. In Oregon, the State’s Division of Financial Regulation (DFR), “protects Oregonian’s access to fair products and services through education, regulation, and consumer assistance.”²¹ This includes insurance for consumers. DFR made an initial data collection effort to better understand the impact of the wildfire events that took place in 2020. The information provided is focused on data reported for Oregon zip codes that had an evacuation level of 3 at some point during the wildfire events. DFR is conducting a comprehensive data call on the wildfires that is targeted to be completed in April 2021. The initial data collection, as of December 31, 2020 yielded the following results.

- Total Claims Reported – 11,230
- Claims still in Pending status – 3,013
- Paid Loss – \$778 million
- *Case Incurred Loss - \$1.03 billion

*Definition for Case Incurred Loss - indemnity case reserves plus claim payments made to date. Estimates of IBNR should not be included.

Notes/Caveats

- This initial data collection was reported by insurance companies making up roughly the top 83% of the market, based on annual financial data available for 2019.
- Insurers were asked to report claims related to fire or wind damage occurring from August 8, 2020 through December 31, 2020.

²⁰ <https://www.fema.gov/about/offices/insurance-mitigation>

²¹ <https://dfr.oregon.gov/Pages/index.aspx>

- Reporting of claims was not specific to named fire events, however all information was reported by zip code. Using information on zip codes with evacuation level of 3 we focused in on the areas affected by the wildfires.

Most Impacted Areas

The vast majority of homeowners carry property insurance (the 2019 American Housing Survey shows that 94% of homeowners have property insurance) and property insurance covers fire. When HUD calculates “serious unmet needs” for a disaster, it focuses exclusively on homeowners who do not have property insurance and renters with incomes of less than \$20,000.

This works well with the data FEMA collects for all types of disasters, including fires. As noted earlier, FEMA does not inspect damage to homeowner units for fire events if the homeowner indicates they have property insurance. As such, we are unable to use FEMA data to estimate total damage from a fire event. However, because FEMA does inspect for homeowners without insurance, we can identify the communities that are likely to be “most impacted” from an event where homeowners are not insured. To the extent a renter has registered for assistance due to loss of personal property, we also have that information from FEMA.

Tables 11 and 12 show the counties HUD estimates have serious unmet needs in excess of \$10 million and zip codes outside of those counties with estimates of serious unmet needs in excess of \$2 million for DR-4562-OR.

Table 11 shows ONLY the count of owner-occupied units with serious damage that were uninsured for that damage. As is typical for fire events, nearly all of the units identified are estimated to have had severe damage. The sum of all seriously damaged owner units without insurance is 550.

Table 11: Estimated Homeowners with Serious Damage and Not Insured				
	Owner serious unmet			
	Major-Low	Major-High	Severe	Total Serious Unmet
Jackson (County)			483	483
Douglas (County)		1	9	10
97368 (Lincoln (County))			43	43
97413 (Lane (County))			14	14
Owner Most Impacted Total	0	1	549	550

The sum of all renter units with a FEMA inspection of personal property that proxies for serious damage is 903, with a subset of those units – 573 – occupied by renters with incomes less than \$20,000. It is this subset that HUD considers in its calculation of most impacted unmet needs.

In terms of overall serious unmet needs in most impacted areas using HUD’s methods finds a nearly 50/50s split between homeowners with most impacted unmet needs (serious damage and uninsured) and renters with most impacted unmet needs (serious damage and incomes less than \$20,000).

Table 12: Estimated renters with serious damage; and the subset with incomes less than \$20,000

	Renters with FEMA Inspection showing serious damage based on Personal Property Loss				Renter serious unmet (income less than \$20K)			
	Major-Low	Major-High	Severe	Total Serious Damage	Major-Low	Major-High	Severe	Total Serious Unmet
Jackson (County)	92	286	223	601	54	168	104	326
Douglas (County)	9	32	168	209	9	28	162	199
97368 (Lincoln (County))	9	22	18	49	5	10	7	22
97413 (Lane (County))	9	15	20	44	8	10	8	26
Renter Most Impacted Total	119	355	429	903	76	216	281	573

Jackson County is the most affected of all the declared counties. Additional analysis for Jackson County is below.

Jackson County Impacts

Within Jackson County, 96% of the homeowner serious unmet needs and 81% of renter serious unmet needs are concentrated in 9 Census Block Groups. These were identified as areas with more than 10 homes with serious unmet needs. Table 13 shows these Census Block Groups to be in Phoenix city, Talent city, and the Remainder of Medford CCD.

Table 13: Concentrated Serious Unmet Housing Needs in Jackson County, OR

<u>County-Place Code</u>	<u>Census Block Group (County, Tract, Block Group)</u>	<u>Place Name</u>	<u>Homeowner Serious Unmet Need</u>	<u>Renter Serious Unmet Need</u>	<u>Total Serious Unmet Need</u>
4157500	410290016011	Phoenix city (part)	60	30	90
4157500	410290016012	Phoenix city (part)	58	26	84
4157500	410290016022	Phoenix city (part)	0	43	43
4172500	410290017001	Talent city	1	15	16
4172500	410290017003	Talent city	22	10	32
4172500	410290017004	Talent city	60	60	120
4199999	410290016011	Remainder of Medford CCD	151	56	207
4199999	410290016022	Remainder of Medford CCD	94	18	112
4199999	410290017003	Remainder of Ashland CCD	20	6	26
		Total	466	264	730

Impacts to Affordable Housing

Oregon Housing and Community Services (OHCS)

OHCS maintains asset management oversight over a portfolio of 1,150 projects state-wide totaling almost 57,000 units, consisting of projects funded with federal and state tax credits, bonds, other federal funding, (e.g. HOME and Housing Trust Funds (HTF), and state funding. Over 1,000 projects (about 53,000 units) are residential rental, with the balance comprising a mix of manufactured home parks (MHP), assisted living and other residential facilities, transitional housing, shelters, and one lease-to-own project. 75% of the units are targeted to households at 50-60% of Area Median Income (AMI).

Within the eight disaster-declared counties, 363 residential rental properties comprise 15,000 units; 13 MHPs with a total of 745 units (in Lane, Clackamas, and Douglas counties, only); and 23 assisted living properties total 1,250 units.

Table 14: OHCS Pre-Wildfire Affordable Housing Inventory

County	Assisted Living		MHP		Residential Rental	
	Projects	Units	Projects	Units	Projects	Units
JACKSON	2	189			66	2,128
LANE	3	142	8	300	79	3,458
CLACKAMAS	4	202	2	184	54	3,274
DOUGLAS	3	104	3	261	44	1,379
KLAMATH					13	360
LINCOLN	3	174			18	687
LINN	1	42			29	1,060
MARION	7	400			60	2,667
Totals	23	1,253	13	745	363	15,013

Of OHCS' projects, three properties in Jackson County totaling 127 units were severely damaged (lost).

Table 15: OHCS Wildfire severely damaged (lost) properties

Property Name	No. of Units	City/County	Population
Anderson Vista	36	Talent/Jackson	Farmworker
Brookside Rose (Rose Court)	36	Phoenix/Jackson	Elderly/Disabled
Northridge Center	55	Medford/Jackson	Elderly

HUD Office of Public and Indian Housing (PIH)

Of the Oregon counties designated for Individual Assistance, there is a public housing authority (PHA) in each of the eight counties.

Housing Choice Voucher (HCV) households are qualified low-income, senior, and/or disabled households receiving rental assistance (subsidy) to live in participating rental housing (landlords) in their communities. These eight PHAs assist 1,428 households with Public Housing and 12,104 households with subsidy

During the wildfires, many PHA families had to temporarily evacuate while there was a direct threat to their homes. The Public Housing units did not receive any permanent impacts by the wildfires (i.e. no damages or displacements). However, four of the eight PHAs in the designated counties reported a total of 75 displaced HCV households. The four impacted PHAs were The Housing Authority of Lincoln County Housing, Homes for Good (Lane County), Marion County Housing Authority, and The Housing Authority of

Jackson County. Since the wildfires, 60 of the 75 displaced HCV households (80%) have been successfully rehoused (reported as of March 8, 2021). The remaining 15 displaced HCV households are:

- Jackson County (1)
- Lane County (9)
- Lincoln County (1)
- Marion County (4)

PIH and PHA staff, in collaboration with the MASTT teams, continue to closely work with the remaining displaced survivors to establish permanent housing for all displaced families. These households have been issued vouchers to relocate and continue to work toward securing housing.

HUD Office of Housing - Multifamily Housing

There are 165 multifamily housing properties in the eight counties declared for FEMA Individual Assistance. These properties contain 8,582 units, of which 4,315 receive project-based rental assistance. Multifamily Housing reported the evacuation of over 500 units/households in 10 properties in wildfire threatened areas of Lincoln, Jackson, and Clackamas Counties. By September 21, 2020, Multifamily reported that all evacuated residents had returned to their respective properties. The reported damage as of February 9, 2021 is in Table 17.

Level of Damage	Number of Properties	Total Units	Total Assisted Units
No Damage	157	8,066	4,092
No Utilities	2	170	50
Minor Damage	5	264	173
No Assessment	1	82	0
Grand Total	165	8,582	4,315

HUD Office of Housing - Single Family Housing

Single Family (SF) Housing reported over 37,000 FHA-Insured mortgages in the area at the time of the wildfires. Table 18 shows FHA Insurance in Force and Loan Count broken down by impacted county. The Forward Count is the number of (SF) mortgages with FHA insurance in force as of specific date. HECM is the Home Equity Conversion Mortgage (HECM) (Senior Reverse Mortgage) program.

Table 18: FHA Insurance in Force and Loan Count (as of August 31, 2020)

County	Number of Mortgages (Forward Count)	Unpaid Principal Balance for Forward	HECM Count	Unpaid Principal Balance for HECM	Total Loan Count (Forward and HECM)	Total UPB (Forward and HECM)
Clackamas	6,007	\$1,574,946,014	1,125	\$299,207,865	7,132	\$1,874,153,879
Douglas	1,840	\$285,475,955	465	\$94,967,844	2,305	\$380,443,799
Jackson	3,949	\$748,391,716	977	\$215,582,262	4,926	\$963,973,977
Klamath	1,331	\$182,645,157	280	\$47,182,339	1,611	\$229,827,495
Lane	6,701	\$1,218,818,292	1,101	\$220,772,418	7,802	\$1,439,590,710
Lincoln	839	\$140,378,652	308	\$71,449,421	1,147	\$211,828,073
Linn	3,291	\$566,550,904	357	\$63,721,077	3,648	\$630,271,981
Marion	8,297	\$1,469,392,130	713	\$133,358,806	9,010	\$1,602,750,935
Total	32,255	6,186,598,818	5,326	1,146,242,031	37,581	7,332,840,850

As of December 31, 2020, post disaster, there were over 36,000 SF mortgages insured by HUD in the IA declared counties with a total unpaid balance of over \$7.1B. See Table 19. Post-disaster mortgages and unpaid balance indicate a decrease from pre-disaster; however, it is difficult to create a link to the effects of the to the wildfires, due to strong economic drivers in the period related to COVID-19.

Table 19: HUD FHA Insurance in Force and Loan Count as of December 31, 2020

County	Number of Mortgages Forward Count	Unpaid Principal Balance for Forward	HECM Count	Unpaid Principal Balance for HECM	Total Loan Count (Forward and HECM)	Total UPB (Forward and HECM)
Clackamas	5,744	\$1,534,131,228	1,122	\$301,231,442	6,866	\$1,835,362,670
Douglas	1,826	\$287,682,998	460	\$95,316,099	2,286	\$382,999,097
Jackson	3,797	\$734,279,116	957	\$214,120,673	4,754	\$948,399,789
Klamath	1,277	\$176,807,428	278	\$47,259,994	1,555	\$224,067,422
Lane	6,406	\$1,178,716,355	1,080	\$220,627,561	7,486	\$1,399,343,916
Lincoln	815	\$138,266,405	301	\$71,320,331	1,116	\$209,586,736
Linn	3,180	\$559,395,255	353	\$64,445,125	3,533	\$623,840,380
Marion	7,957	\$1,441,535,360	703	\$133,482,826	8,660	\$1,575,018,186
Total	31,002	\$6,050,814,145	5,254	\$1,147,804,051	36,256	\$7,198,618,196

The FHA delinquencies data in Table 20 reflects pre-and post-wildfire mortgage delinquency rate for FEMA IA-designated counties. Although the mortgage delinquency rate indicates an increasing post-disaster trend, again it is difficult to attribute all or any of the trend to the effects of the wildfire without more direct data. In fact, the national delinquency trend is also similarly increasing.

**Table 20: FHA Insured Loan Delinquency Rate
DR-4562 IA-declared counties**

County	Delinquency Rate (August 31, 2020)	Delinquency Rate (December 31, 2020)
Clackamas	9.35%	11.26%
Douglas	7.22%	7.50%
Jackson	7.01%	8.74%
Klamath	6.24%	7.91%
Lane	7.56%	8.65%
Lincoln	8.34%	8.59%
Linn	7.38%	8.90%
Marion	6.92%	8.46%
National	11.08%	11.69%

USDA Multi-Family Housing Portfolio and Impacts

Statewide, USDA-RD’s portfolio includes 181 properties with 6,315 units. This summary includes 68 elderly-designated properties with 2,211 units, 78 family-designated properties with 2,893 units, 28 farm labor housing projects with 951 units, four mixed use properties with 150 units, and three congregate properties with 110 units. Pre-disaster, there were 204 vacant units across 90 properties, and 13 properties were participating in payment forbearance programs due to COVID-19 economic impacts.

More than 550 units were evacuated across 15 USDA-RD properties in Clackamas, Jackson, Lincoln and Marion counties. Two Jackson County properties totaling 71 units (36 elderly-designated, 35 farm labor) were destroyed in the wildfires. After the wildfires, total vacancies in the eight-county region increased to 127 primarily due to the destroyed units reporting as vacant. However, only 52 units in the area were habitable. Figure 4 below depicts USDA-RD properties in Oregon.

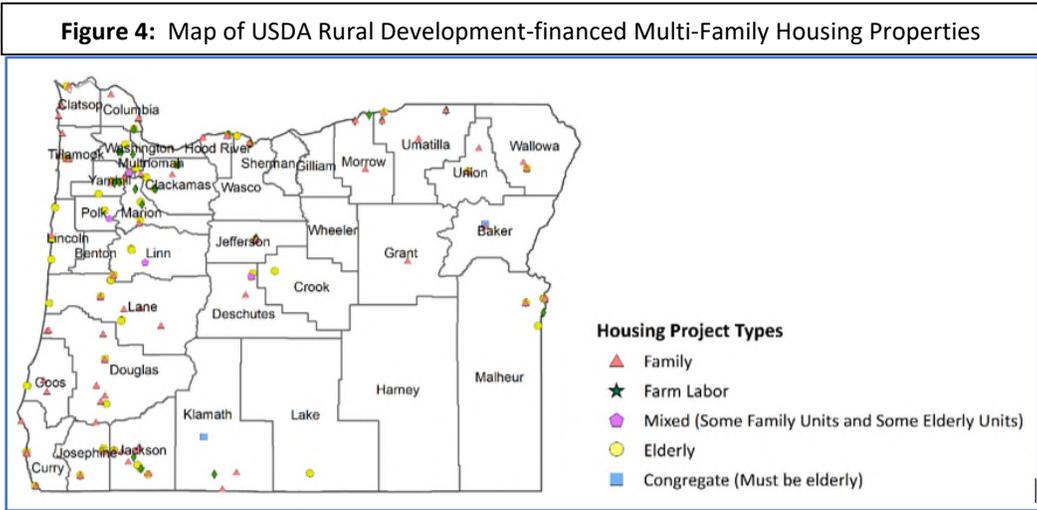


Table 21 represents USDA-RD’s Multi-Family Housing portfolio in the eight-county region prior to the disaster. USDA-RD had a combined 72 affordable housing complexes providing 2,570 total units. Additionally, there were 72 vacant units, 68 which were habitable, across 37 properties. This limited number of vacancies per project signifies most units were in the process of being turned over and often had a new tenant ready to move in from a waitlist. Also, worth noting, three properties in Jackson County were participating in payment forbearance programs due to COVID-19 economic impacts prior to the wildfires.

Table 21: USDA-RD Multi-Family Portfolio in DR-4562 Individual Assistance declared counties

County	Total: # Properties/ # Units/ # Vacancies	Elderly- Designated: # Properties/ # Units/ # Vacancies	Family- Designated: # Properties/ # Units/ # Vacancies	Farm Labor Housing: # Properties/ # Units/ # Vacancies	Other: # Properties/ # Units/ # Vacancies
Clackamas	13 / 662 / 16	7 / 172 / 3	3 / 387 / 7	3 / 103 / 6	-
Douglas	11 / 332 / 13	2 / 86 / 2	9 / 246 / 15	-	-
Jackson	17 / 672 / 12	6 / 330 / 4	9 / 266 / 7	2 / 76 / 1	-
Klamath	4 / 58 / 2	-	2/20/2000	1/24/2000	1 / 14 / 2*
Lane	11 / 338 / 1	7 / 253 / 1	4 / 85 / 0	-	-
Lincoln	5 / 184 / 2	4 / 140 / 1	1 / 44 / 1	-	-
Linn	5 / 124 / 5	3 / 65 / 1	1/8/2000	-	1 / 51 / 4**
Marion	6 / 200 / 17	2 / 64 / 9	1/24/2001	3 / 112 / 7	-

**Congregate property*

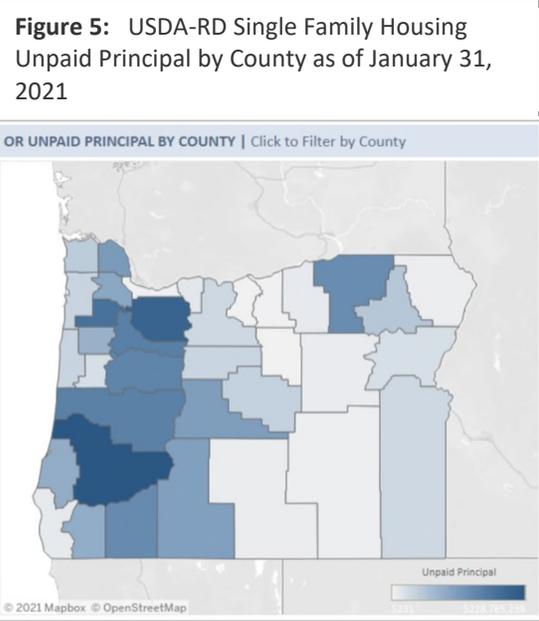
***Mixed property of both elderly and family units*

USDA Single Family Housing Portfolio and Impacts

The USDA’s Single Family Housing Direct Loan portfolio consists of 2,495 loans for \$222.3 million across the state, of which 1,300 loans for \$111 million are in the impacted eight-county region. This loan program assists low- and very-low-income applicants obtain decent, safe, and sanitary housing in eligible rural areas by providing payment assistance to increase an applicant’s repayment ability. Seven USDA-RD borrowers have reported a loss of their home in the wildfires.

The Single-Family Housing Guaranteed Loan program also helps support homeownership in eligible rural areas. Approved lenders originate loans guaranteed by USDA-RD to help low- and moderate-income households purchase modest, safe and sanitary housing. The current portfolio includes 12,936 loans throughout Oregon for \$2.1 billion, of which 5,972 loans totaling \$1 billion are in the impacted area.

The greatest concentration of USDA-RD’s Single Family Housing unpaid principal in Oregon is in Douglas County. Douglas County has 1,727 loans for \$229.4 million, nearly twice the number of loans compared to any other county in the state.

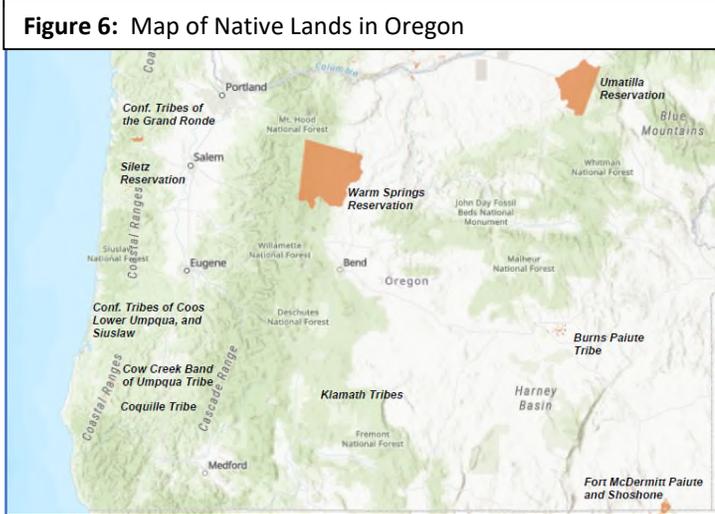


Other Population Impacts

Tribal Member Housing and Impacts

Tribal lands representing four American Indian Tribes are located within the impacted areas. They are the Coquille Tribe, Cow Creek Band of Umpqua Tribe of Indians, Klamath Tribe, and Confederated Tribe of Siletz Indians. See Figure 6 for map.

None of these four tribes in and/or near the wildfire impact areas have large reservations or tracts of native-owned lands, or housing which sustained damage by the wildfires. Rather, their enrolled tribal members live throughout the State and nationally.



- The Coquille Tribe, located in the southern Oregon coast, near Coos Bay, in Coos County, OR, has 1,100 enrolled tribal members. The Coquille Tribe has a 10,000-acre tribal land base.²²
- The Cow Creek Band of Umpqua Tribe of Indians, located in southwestern Oregon in Roseburg, OR has 1,800 members. The Cow Creek Band of Umpqua Tribe of Indians does not have reservation lands²³

²² www.coquilletribe.org/?page_id=21

²³ www.cowcreek-nsn.gov/

- The Klamath Tribes include the Klamath, Modoc, and Yahooskin Tribes and are in the Klamath Basin, in southcentral Oregon with a population of approximately 5,400.²⁴
- The Confederated Tribes of Siletz Indians consists of 27 individual tribes in the Willamette and Umpqua Valleys in central western Oregon, with an enrolled population of 4,084 members. The Siletz Tribes own a 5.8 square mile Reservation in Lincoln County.²⁵

Finally, it should be noted that American Indian/Alaska Native (AI/AN) tribal members from outside of the State of Oregon also reside in and were impacted in the declared counties. Some of these tribal members evacuated during the wildfire and returned to their reservations or tribal areas where they were provided shelter and services; some doubled up with other tribal members; and some relied on American Red Cross and State non-congregate sheltering resources (Reports received from HUD Northwest Office of Native American Programs and FEMA Tribal Liaison) for sheltering and food needs. This is significant when it comes to resources, as these tribes can be additional potential resources for their members seeking disaster assistance.

The Latinx Community

OHCS has identified wildfire impacts and recovery barriers for the Latinx Community as a special focus area. To clarify, Latinx, as defined by Merriam-Webster, is “of, relating to, or marked by Latin American heritage —used as a gender-neutral alternative to *Latino* or *Latina*.” The text notes, “Latinx is not a race. However, a majority of Latinxs consider it part of their racial identity.”²⁶

The Oregon Health Authority’s Estimate of Migrant and Seasonal Farmworkers in Agriculture, 2018 Update, estimates 174,000²⁷ migrant and seasonal farmworkers and their families play a vital role in the state’s economy. Of these, it is estimated over 55,000 reside within the eight disaster impacted counties, Table 22 provides a breakdown of Migrant/Seasonal Households by impacted county. OHCS has contracted with CASA of Oregon (<https://casaoforegon.org/>) to assist the Southern Oregon Latinx community in a community-led, equity-focused effort to replace farmworker and manufactured housing lost in the Alameda fire, starting with a series of meetings, led by local community members, to establish trust, and ensuring that the community develops the agenda.

²⁴ klamathtribes.org/

²⁵ www.ctsi.nsn.us/

²⁶ <https://www.merriam-webster.com/dictionary/Latinx>

²⁷ <https://www.oregon.gov/oha/HPA/HP-PCO/Pages/Migrant-Health.aspx>

Table 22: 2020 Wildfire Impacted County Migrant/Seasonal Household Members	
County	Total Migrant, Seasonal Farmworkers and household members (Estimates)
Clackamas	12,296
Douglas	2,624
Jackson	6,567
Klamath	279
Lane	2,899
Lincoln	131
Linn	4,233
Marion	26,673

These efforts will provide the state and local community with data-based needs assessment and decision-making tools for wildfire recovery and resilience. See Stakeholder Engagement section for more details.

As previously mentioned, post-disaster housing impacts and needs are being assessed by CASA of Oregon and will be reported to the State at a future date.

Loss of rural affordable housing stock and farmworker housing in the impacted counties poses a significant challenge to recovery for this class of workers and their families.

Impacts to the Homeless Population

In late January and early February of 2021, OHCS opened a survey to homeless service providers and Continuums of Care (CoC) through its Unhoused Response & Recovery Network to gauge the extent of the impact of the wildfires on homelessness, and received 29 responses to each of the following questions:

1. To what extent and in what ways have the wildfires exacerbated homelessness in and around the fire-impacted areas in your community?
2. How have the wildfires impacted the overall homelessness response system in your community? (For example, staffing impact, capacity of providers, availability/ capacity of shelters, housing navigation, volunteer base, etc.)
3. Who has been impacted by the wildfires? Are there any communities that have been disproportionately impacted? (For example, families with children, seniors, youth, LGBTQ+, people with disabilities, people on fixed incomes, the Latinx community, Native American Tribes, or other communities of color?)
4. What specific housing recovery responses would be most effective in addressing post-wildfire homelessness in your area?
5. Is there anything else you would like to share?

Almost half (13 of 29, or 45%) of the responses were received from Jackson County stakeholders, with the same number received from stakeholders representing (alone or in some combination) Lincoln, Linn, Marion, and Polk counties (the three remaining responses were from one all-counties respondent, and one each from Curry and Klamath counties). While the all-narrative responses ran the spectrum, certain themes emerged, including:

- An increase in visible homelessness;
- An increased strain on the pre-existing lack of affordable housing resources;
- A loss of existing spaces for houseless habitation;
- The need for innovative temporary housing solutions (e.g., tiny houses); and
- The emotional and traumatic impact experienced by survivors.

One statement summarizes the impact thus: “The use of the labels ‘pre-disaster’ homeless and ‘post-disaster’ homeless are harmful. Many in the ‘pre-disaster’ category were greatly impacted during the wildfires and have been deemed ineligible for certain forms of assistance because they were already experiencing homelessness prior to the fires.”

OHCS provided certain available usage data from its State Homeless Assistance Program (SHAP) to demonstrate quantitative impacts (as expressed by the number of households served) to SHAP-funded homelessness services (there are no data indicating the extent of any wildfire-related impacts):

- **Lane County** saw an overall increase from **1,132** households served in July-August 2020, to **1,677** households served in September-October 2020, to **2,412** households served from December 2020-January 2021. 89% of households served were childless adults
- **Marion County** saw an overall increase from **742** households served in July-August 2020, to **971** households served in September-October 2020, to **1,107** households served from December 2020-January 2021. Over 80% of households served were childless adults.
- **Jackson County** saw a slight decrease from 206 to 194, in the number of households served from July-August to September-October 2020, followed by an overall increase to **253** served in December 2020-January 2021. 80% of households served were childless adults.

Stakeholder Engagement

Outreach to impacted communities and housing recovery stakeholders is a critical component of the Housing RSF's work. Obtaining input from state, regional and local representatives as well as residents of the impacted areas offers a qualitative view of disaster impacts and recovery needs, and a qualitative balance to in-depth data analysis. The Housing RSF team, with guidance from OHCS, the local HUD Portland Field Office, FEMA and others, identified a vast network of partners and organizations to engage.

A comprehensive outreach strategy was initiated in partnership with OHCS to impacted communities, local leaders, housing providers and other stakeholders. Coordination meetings, one-on-one interviews, and focus groups were held over the course of the last few months. Special efforts were made to ensure outreach was conducted in all of the impacted communities and tribes. OHCS leveraged some of its existing COVID-19, homeless partners, affordable housing and disaster housing task force meetings to maximize stakeholder input and minimize participant impact. Outreach activities included the following.

- Wildfire Housing Recovery Community Survey – distributed to 125 partner agencies
- Engagement with the Oregon Disaster Housing Task Force²⁸
- Meeting with the Oregon Homebuilders Association
- CASA of Oregon – Community Engagement²⁹
- Interaction with the Oregon Unhoused Response & Recovery Network for COVID-19 and Wildfires³⁰
- Manufactured Housing – Facilitated a focus group of local stakeholders to discuss strategies for addressing housing needs around Manufactured Home Parks
- Multi-Agency Shelter Transition Team Interview - to gain insight on the challenges facing MHP residents
- County Focus Group – engaged county officials in impacted communities to solicit local feedback on recovery priorities and needs.
- Interviewed Jackson County Housing Authority Development staff³¹

Key recurring themes from the meetings and engagement activities were:

- 1) the lack of housing for all income levels;
- 2) the devastating effect on residents whose homes were destroyed, especially low-income households and those residing in mobile homes;
- 3) the need to ensure inclusion and equity is part of all recovery efforts;
- 4) rebuilding challenges faced by communities due to lack of capacity;
- 5) an urgent need to rehouse families currently living in the State Wildfire Non-congregate (hotel) sheltering system; and
- 6) the overall challenges and complexities of rebuilding a community.

In depth meeting/engagement summaries are in Appendix 1.

²⁸ <https://www.oregon.gov/ohcs/get-involved/Pages/oregon-disaster-housing-task-force.aspx>

²⁹ <https://casaoforegon.org/>

³⁰ <https://www.oregon.gov/ohcs/get-involved/Pages/oregon-unhoused-response-recovery-network-covid-19-wildfires.aspx>

³¹ <http://www.hajc.net/>

Key Recovery Considerations

Development of the Housing Impact Assessment included research and analysis of demographics, housing market data and relevant economic conditions; a review of the State of Oregon housing, emergency response and recovery plans; and substantial stakeholder engagement. Additionally, stakeholder focus group meetings and telephone interviews with state, county and local stakeholders involved in recovery efforts were conducted throughout the Assessment development process. The Housing RSF team, after examining impact data and market information, identified six key areas for consideration by state and local agencies as they initiate their long-term recovery planning:

- Apply an equity and inclusion lens in all recovery activities
- Increase permanent, affordable, and accessible housing options
- Apply a holistic approach to recovery
- Rebuild/Build a resilient infrastructure
- Assist communities in visioning and recovery planning
- Expand homeownership and financial literacy opportunities

Apply an equity and inclusion lens in all recovery activities

Ensuring the needs and concerns of all demographic segments of the impacted communities is included in the development, planning and implementation of recovery strategies will be key to the overall success of these efforts. Establishing a platform designed to guarantee the inclusion of recovery priorities that address pre-disaster housing issues faced by individuals and families experiencing homelessness, those of migrant and seasonal workers and their households, those with access/functional needs, as well as seniors and low-income individuals and families in need of more affordable housing options should be considered.

Key demographic information that can be used to aid in the identification of specific communities and populations to engage in discussion regarding the development of recovery strategies could be, but is not limited to, the following:

- **American Indian/Alaska Native:** A significant number of American Indian/Alaska Native population resided in the declared counties. The percentage of the demographic group is higher than the State average, with four Oregon Tribes located in or near the declared counties.
- **Seniors (60+):** In the impacted counties, seniors represent a substantial amount of the population. Statewide their population rate is over one in every five persons. Except for Marion County, all other impacted counties have a higher percentage of seniors residing within their boundaries. Seniors represent a broad demographic group, but in general, this group may have specific challenges or barriers with respect to disaster recovery due to their fixed and/or limited income, disabilities and functional and access needs, as well as sometimes limited knowledge and utilization of technology.
- **Individuals with Access and Functional Needs:** Individuals with disabilities and functional and access needs also face additional challenges and barriers to disaster recovery. In the 18-64 working age group, all impacted counties, except Clackamas County, exceed the statewide

average of 12%, who identify as having a disability. For seniors, as noted above, the disability rate is even higher.

- **Migrant and Seasonal Farmworkers:** Over 55,000 migrant and seasonal farmworkers support the farming industry in the eight disaster impacted counties.
- **Homeless Individuals and Families:** Pre-COVID-19 and the wildfires (2019 PIT Count data), Oregon had one of the highest homelessness rates in the country. Of the impacted counties, Lane and Marion have the highest homelessness rate.

Increase permanent affordable, accessible housing

Given the pre-disaster shortage of affordable housing in the state and impacted counties, increasing permanent affordable, accessible housing stock should be considered when developing a housing recovery strategy. The impacted counties' pre-disaster housing conditions are well documented through numerous studies. These studies establish a baseline for quantifying the housing need created by the wildfires.

HUD's "Market-At-Glance"³² includes a snapshot of the most current vacancy data available for the State of Oregon and the impacted counties. Statewide, the data indicates 2019 total housing stock of 1.8M units, with an average 2017-2019 rental vacancy rate around 4%, and sales vacancy rate around 1.3%. Impacted county pre-disaster vacancy rate data ranges from 0.7% (Douglas) - 6.1% (Lincoln) for rentals and 0.8% (Lane) – 3.8% (Jackson) for sales. Naturally, the major damage and destruction, as reported by OHCS, of over 4,000 units in the impacted counties will significantly impact vacancy rates, as survivors vie for available housing.

Another key resource in understanding the pre-disaster housing environment in the state and impacted counties is OHCS's August 2020 Housing Needs Analysis³³. This analysis provides a recent pre-disaster analysis of statewide and county housing needs by household income level, population trends, units of underproduction, and projected future needs (over 20 years) and total need. The analysis also includes the housing needs of the homeless. Analysis of this data indicates unit needs (current gap + future trends) for the impacted counties over 20 years range from 526 units in Klamath County to over 20,000 units in Clackamas, Lane and Marion Counties. This analysis also contains a section on addressing housing needs across demographic categories.

Mobile homes are a key affordable housing type that sustained significant damages as demonstrated by the FEMA and OEM analysis of impact data. Therefore, the state and counties should consider the recovery needs of the manufactured housing sector. These needs include assistance to impacted residents as well as manufactured park owners (assistance with debris removal and reconstruction of infrastructure; sewer/water systems, etc.) to support the replacement or development of affordable housing units.

The FEMA Direct Housing Program is providing eligible survivors in Jackson, Lane, Lincoln, Linn, and Marion Counties for up to 18 months after the date of disaster declaration. As of February 16, 2021

³² <https://www.huduser.gov/portal/ushmc/mag.html>

³³ 'Implementing a Regional Housing Needs Analysis Methodology in Oregon: Approach, Results, and Initial Recommendations' *ECONorthwest* prepared for Oregon Housing and Community Services, August 2020. <https://www.oregon.gov/ohcs/about-us/Documents/RHNA/2020-RHNA-Technical-Report-Final.pdf>

FEMA, has identified 262 households eligible for support under this program. With the lack of available housing, these survivors may experience challenges finding permanent housing prior to the expiration of the Direct Housing mission, leading to the need to develop permanent housing in a short time to accommodate these survivors. The State may consider consulting with FEMA to explore the option of converting these temporary housing units to permanent housing.

With the initiation of the Direct Housing mission, FEMA constructed several temporary housing sites, installing utilities and infrastructure to accommodate the housing units. When these sites are no longer needed for temporary housing, the state may consult with FEMA on options to acquire these sites. Sites with existing infrastructure may be used to expand the affordable housing inventory more quickly than developing a new site. These sites may be ideal to develop new manufactured housing parks or other housing that can be constructed quickly such as prefabricated housing.

Apply holistic approach to recovery

During the Assessment process, especially during stakeholder engagement sessions, the need to coordinate recovery resources on the state, county, local and individual survivor level was discussed as the preferred way to achieve the maximum effective use of limited resources. Comments provided by stakeholders who completed the OHCS Recovery Survey indicated a strong desire to coordinate recovery resources for individual survivors (grants and loans for rebuild/repair, housing assistance/subsidy) with investments in planning, mitigation, and infrastructure improvements to ensure whole community recovery.

To achieve this desired holistic approach to recovery outcomes, recovery leaders must advocate for the appropriate allocation of resources and support for individuals, households, and businesses to ensure the return of housing, business opportunities, professional and personal services, economic health, and recreational activities that collectively represent the community. Impacted communities may also look at different types of recovery funding as a mechanism to aid and support recovery planning in a holistic manner. Utilization of federal programs and related technical assistance such as the type provided by the HUD's Office of Community Planning and Development, can assist communities with "whole community" planning and may provide funding to support specific projects.

Additionally, community recovery has interdependencies between its physical assets (housing, business, natural and cultural and recreational) and its infrastructure, including utilities, communications, and water/wastewater needs. Disaster recovery planning should link these elements. OHCS may also consider planning targeted outreach campaigns that highlight recovery resource and educate survivors and other stakeholders regarding available resources and how best to leverage these resources to achieve maximum benefit. Individual and Housing & Community Development Resources that can be utilized to assist in recovery efforts are detailed in Appendix 3 and Appendix 4, respectively.

Rebuild/ Build resilient utilities and infrastructure

Stakeholders echoed a theme in the OHCS Recovery Survey and meetings that as part of rebuilding/building efforts, utilities and infrastructure must be resilient to known hazards such as fires and severe storms. Additionally, respondents emphasized the need to build/rebuild communications infrastructure to support robust cellphone and internet service, which have become critical in the conduct of basic remote work and education activities in the COVID-19 pandemic environment.

In community long-term disaster recovery, it is quite common for communities to rebuild/build with a renewed emphasis on resilience, especially with mitigation and green infrastructure. Communities should consider initiatives such as updated codes and standards, enhanced or additional evacuation routes, hazard tree removal, incentives for using fire resistant materials or techniques, underground versus overhead powerlines, etc. Communities can consult their local, regional or state hazard mitigation plan(s) to identify hazards and risk and prioritize projects to support resilient rebuilding/building efforts.

The State was approved for DR-4562 FEMA Hazard Mitigation Grant Program (HMGP) funding, in addition to Public and Individual Assistance (PA and IA) programs. The State has also received mitigation funding for previous federally declared disasters, including Fire Management Assistance Grants (FMAG). These funding sources have been used and are available to the State for mitigation efforts. See Appendix 4 under State and Community Development Resources for more details on the State's Mitigation Program and projects. The State Hazard Mitigation Officer is a key advisor who can guide community resilience in recovery.

Assist communities in recovery planning and visioning

Stakeholder respondents to the OHCS Recovery Survey indicated concerns that community land use and zoning issues pose potential barriers to recovery. Land use and zoning issues must be addressed in building and rebuilding housing and infrastructure as those issues can be barriers to accomplishing an efficient, inclusive, and effective recovery. Additionally, as discussed in the previous section, land use and zoning are local mitigation tools for mitigation and resilient community recovery. OHCS may consider collaborating with State Recovery Function (SRF) 1/Community Planning and Capacity Building RSF, the EPA Sustainability Advisor, and Cultural and SRF 7/Natural Resources RSF, and the State Hazard Mitigation Officer/FEMA Mitigation Advisor in assisting locals in creating local visions and planning for more inclusive, resilient communities in recovery to include consistent, appropriate land use and zoning decisions. One of the guiding principles in the Oregon Recovery Plan is to “look for opportunities to build back better”.

Expand homeownership and financial literacy opportunities

The OHCS Recovery Survey, stakeholder engagement groups, and interviews with County and Multiagency Shelter Transition Team (MASTT) identified the lack of financial literacy as a key issue in disaster survivor's ability to recover in a more resilient fashion. Feedback indicated that many survivors have a lack of knowledge and distrust of financial institutions such as banks and credit unions, and how these institutions can help protect a survivor's money, establish credit, and grow wealthier through home ownership opportunities. OHCS should consider providing educational opportunities on homeownership and banking for survivors in the impacted communities. Service providers working with survivors indicated that many households interviewed were and are often unbanked and deal only in cash. Anecdotally, a

number of unbanked households lost their life savings in the fires. Educating survivors on homeownership opportunities and banking may assist households recover more effectively, become more resilient and become better consumers. This outreach opportunity also aligns with a key recovery consideration to link survivor and community opportunities together to synergize recovery efforts.

Conclusion

In developing the Housing Impact Assessment, the Housing RSF partners-HUD, FEMA, USDA-RD reviewed the State's Disaster and Housing Plans and Studies; HUD Market Analyses of the State and impacted counties and American Community Survey (ACS) Demographics; FEMA and SBA disaster assistance program data; and conducted subject specific stakeholder meetings, calls and interviews. The information is organized to allow readers to assess the collected information and come to their own conclusions about pre-disaster conditions, wildfire impacts, and interpret stakeholder feedback. At the time of this assessment, it is 5 months post-disaster, but data and analyses continue to update, so the information should be considered as a snapshot in time, and the data within perishable. However, hopefully this document can be used as a baseline for state and community long-term housing recovery planning.

The following sections on Individual and Community Recovery Resources, and references may well be some of the most important data in this document. Federal disaster funding sources – disaster programs from FEMA and SBA - are relatively limited, but impactful. But the technical expertise and timely and significant logistical force these programs bring to the local disaster recovery effort are important cornerstones for disaster survivors, communities, businesses and stakeholders, and equally significant. Additionally, not to be overlooked, Appendix 5 contains a listing of Disaster Housing Success Stories and Best Practices.

The third “type” of disaster resources, whether government or private are pre-existing (non-disaster) programs and funding opportunities. In the Resources Section and Appendices, there are programs described which have the flexibility to be reprioritized to address recovery needs, as well as flexibilities which can be requested which can alleviate program execution challenges brought on by the disaster. Low interest loan programs and agency technical assistance should not be overlooked as well.

Finally, a few words on HUD's Community Development Block Development – Disaster Recovery (CDBG-DR) program. This program is a special funding source, not always appropriated by Congress. It should not be confused by the HUD's annually allocated “regular” CDBG program or the Indian CDBG program, which are also resources which can be used for disaster recovery by recipients. The CDBG-DR is a “potential” resource, if and when appropriated by Congress. Given a federally declared disaster, appropriation and timing are not guaranteed. However, as a potential resource, program details may be found in Appendix 3 under State and Community Development Resources.

The Housing RSF would like to take this opportunity to thank everyone who have contributed to this Assessment. The Assessment could not have been completed without the hard work and information from our federal interagency, state, local, tribal, nonprofit partners and various other stakeholders who were also willing to share their expertise and experiences in developing this document.

Appendix 1: Stakeholder Meetings Summaries

1. The Oregon Disaster Housing Task Force

The Oregon Housing and Community Services kicked off Stakeholder engagement on September 18, 2020, by standing up the Oregon Disaster Housing Task Force (ODHTF), bi-weekly stakeholder meetings, and more focused smaller group meetings between Task Force Meetings. These are public meetings with key federal, state, local, tribal and interagency housing response and recovery stakeholders. The key function of the ODHTF is to develop a disaster housing recovery strategy, by April of 2021. Their efforts are documented on their website at: <https://www.oregon.gov/ohcs/get-involved/Pages/oregon-disaster-housing-task-force.aspx>.

2. OHCS-Housing RSF Wildfire Housing Recovery Community Survey

OHCS partnered with the HUD Housing RSF Team to disseminate a Wildfire Housing Recovery Community Survey to 125 impacted community stakeholders to gain stakeholder input on short- and long- term recovery concerns, barriers, perceived impacts, needs, gaps, and priorities. Stakeholders included non-profit organizations, local government representatives, regional homeless, continuums of care, philanthropic entities, faith-based organizations, and emergency managers. A total of 54 responses were collected, signaling a 43% response rate.

The survey revealed short term recovery priority of concerns in equity in access to resources, short term and transitional housing, and mental health. Long term recovery concerns again included equity and inclusion, all range of housing, and financing recovery. The survey results indicated that among respondents:

- The greatest level of perceived impacts is to Manufactured Home Park Residents.
- The two most identified recovery challenges are Permanent Housing and Utilities & Infrastructure.
- The three most identified barriers are Financial Resources, Land Use, and Zoning.
- The top three identified needs are all about public and private finance and funding.
- The most cited resource needs/gaps are safe temporary housing and social services during a pandemic; un/underinsured properties; and organizational capacity

County and Statewide stakeholders identified some regional/local themes/concerns.

- Business Community:
 - Jackson County: Connecting local assets to local community needs
 - Lane County: Housing
 - Linn/Marion Counties: The Santiam Canyon Rebuilding Team
 - Statewide: N/A
- Health Housing and Social Services:
 - Jackson County: Communication/engagement with the Latinx Community
 - Lane County: Communication Infrastructure (Phone and internet)
 - Linn/Marion Counties: Stable transition from shelter to interim and permanent housing
 - Statewide: Lack of temporary housing will permanently dislocate the most vulnerable
- Community and Philanthropic:

- Jackson County: Short term housing, regardless of status
- Lane County: Temporary/transitional housing in the community
- Linn/Marion Counties: Needs of vulnerable and marginalized groups
- Statewide: Shelter and safe temporary housing for vulnerable and marginalized, and all
- Local/State Government:
 - Jackson County: Getting people out of hotels into affordable temporary housing
 - Lane County: Formation of Long-Term Recovery Group
 - Linn/Marion Counties: Identifying all community members in need
 - Statewide: Adequate temporary housing inside impacted areas

Considerations for moving forward include convening focus groups to gather more information and buy-in, promoting greater involvement from businesses, community and philanthropic organizations, and local governments; and holding visioning sessions in impacted communities.

The summary of survey results can be found on the OHCS Disaster Housing Task Force Website at: <https://www.oregon.gov/ohcs/get-involved/Documents/committees/ODHTF/01-07-2021-OR-Housing-RSF-SurveyResults.pdf>

3. Oregon Home Builders Association Consultative Meeting Summary

On December 23, 2020, the Housing Recovery Support Function team met with the Oregon Home Builders' Association (OHBA) to discuss challenges facing the disaster-impacted area in rebuilding housing lost or damaged by the wildfires of 2020. Representing the association were Mark Long (CEO) and Mike Goodrich (Codes & Green Building). Roger Jacobs (HUD) introduced the Housing RSF and provided context for the federal role in the recovery effort, and Kim Travis (Wildfire Recovery Manager, Oregon Housing and Community Services) described the State of Oregon's role and partnership with federal agencies within the recovery effort.

OHBA provided context for the overall market and supply dynamics across Oregon prior to the 2020 wildfires – that between 2020 and 2040 an additional estimated 500,000 new housing units would need to be constructed across the state to meet existing demand and population growth. This stock shortfall equates to an estimated 30,000 new units constructed per year, and OHBA noted that the last year in which this demand was met was 2006, and prior to that, that this rate of production had not been matched since the 1970's. Further, they noted that the existing shortfall of housing units statewide stood at 150,000 units, and that 20,000 units had been lost in 2020 to the catastrophic wildfire disasters that befell the state.

Some challenges facing the home-building industry in Oregon were discussed, and OHBA mentioned that significant challenges are faced in constructing housing where the highest need was – within designated urban growth boundaries, particularly due to permitting and 'entitlement' complications. 'Entitlements' in this context refer to a range of processes ranging from land-use, resolution of permit needs such as stormwater, which are necessary prior to utilities being installed, and new housing constructed. OHBA estimated that the average timeline for resolving entitlements ranged between two and five years. OHBA also emphasized that the process was highly unpredictable and varied considerably depending on the status of the land being developed, and the local jurisdiction.

Turning to rebuilding, OHBA mentioned that this could be a much faster process, although this excludes illegal builds, which OHBA estimated could range around 5% of the housing stock in some rural communities. For the straightforward rebuilding of lost homes within the footprint of the lost home, OHBA mentioned that the majority of homes could be rebuilt without going through the approval process. A timeframe of ‘a few weeks’ on entitlements was identified, but OHBA also mentioned that beyond this, logistical challenges then come into play, ranging from the availability of contractors through to the costs of materials.

OHBA also identified that rebuilding is complicated by questions of code compliance in rebuilt homes – specifically whether the rebuilt home had to meet current code standards, or the standards to which the original home was constructed. This particular concern is strongly influenced by both the level of insurance carried by homeowners (and hence what features they might afford to incorporate into the rebuild) and local and statewide regulatory frameworks. These concerns were echoed by RSF team members who had observed similar challenges in rebuild efforts in California.

Costs of materials were discussed, and the recent volatility in lumber prices were mentioned first by OHBA, referencing an anecdotal account from model homebuilder in which build cost on a home increased \$16,000 recently owing to COVID-related lumber price increases. It was also noted that this volatility has not been exclusively in price increases, as lumber costs were down nearly 20% from November 2020. It would appear as though this volatility is distributed across materials, likely correlating with temporary mill closures with specific producers, but also locally in Oregon owing to the increased demand for materials following the 2020 wildfires.

Labor and skills shortages were mentioned as another limiting factor, although it was noted by OHBA that this is not a new challenge for the homebuilding industry in Oregon, and indeed that this has been something of a looming crisis for many years. OHBA mentioned that the skilled workforce was estimated to be down 40% from a decade ago, with many skilled professionals nearing retirement age. It was also mentioned that shortages in capacity exist with qualified building inspectors, which also can cause significant delays to production.

OHBA also mentioned that some of the challenges facing the industry are also scalar, in that ‘production builders’ can achieve efficiencies of production which aren’t possible for single home rebuilds, from planning and permitting through to construction. OHBA mentioned that they are advocating for a number of legislative proposals which would streamline the administrative requirements needed to rebuild, and construct new homes in the State of Oregon.

Before the wildfires there was a shortage of housing units for a variety of reasons mentioned by OHBA, the destruction of over 4,000 housing units in the fires further exacerbated the housing shortage making it even more important to ramp up all aspects of home building.

4. Casa of Oregon: Community Engagement

OHCS contracted with CASA of Oregon (<https://casaoforegon.org/>) to assist the Southern Oregon Latinx community in a community-led, equity-focused effort to replace farmworker and manufactured housing lost in the Alameda fire, starting with a series of meetings, led by local community members, to establish trust, and ensuring that the community develops the agenda.

CASA is conducting interviews and focus groups expanding on work it's already completed with partners in Jackson County, and is compensating the participants, as well as the organizations that assist them in the community recovery planning efforts. They also developed a survey for distribution to the displaced agricultural workers/families. The results of the survey are expected to be available in May 2021. Based on information gained from the interviews and focus groups, CASA is conducting housing needs surveys, compensating participants and survey administrators. The housing needs assessment will consist of the survey data; a visioning exercise (to understand how members of the community want to build back their community); open-source data (gathered from multiple sources including the Oregon State University Extension Service, National Agricultural Worker Study, census data, and others); and surveys and interviews with employers, elected leaders, school district, etc.

The final product will be a document that can be used to advocate for housing resources at the state and national level, and to educate local leaders so land use decisions and economic development agencies consider the voices of the local population when deciding the disposition of community assets.

5. Statewide Oregon Unhoused Response & Recovery Network for COVID-19 and Wildfires

OHCS leveraged the previously established COVID-19 Statewide Homeless Populations Task Force to provide a statewide platform for strategizing, information sharing, and collaboration, guidance and resource attainment to support local communities in mitigating the impacts of the COVID-19 pandemic on homeless populations to include Oregon Wildfire impacts and needs. OHCS used the Unhoused Response & Recovery Network to conduct stakeholder outreach for information on the needs of persons experiencing homelessness in housing recovery. The OHCS-HUD-FEMA team met with state and county stakeholders four times from January 5 to February 22, 2021, to discuss sources and strategies, and participated in two of an ongoing series of existing state-conducted meetings that focus on Unhoused Response & Recovery (from both COVID-19 and wildfires), on January 15 & 29, 2021 respectively. For more information on the Statewide Oregon Unhoused Response & Recovery Network for COVID-19 and Wildfires, see the OHCS website at: <https://www.oregon.gov/ohcs/get-involved/Pages/oregon-unhoused-response-recovery-network-covid-19-wildfires.aspx>

6. Manufactured Housing

OHCS and the Housing RSF team facilitated a focus group on January 27th with state and local stakeholders on strategies for addressing the housing needs of communities displaced from Manufactured Home Parks (MHP), particularly in Phoenix and Talent (Jackson County). Participants included state agency officials from building codes, land conservation and development, environmental quality, emergency management (wildfire recovery), and the Governor's Regional Solutions Coordinator; the Oregon State House of Representatives member for the affected area; city government officials from Phoenix and Talent; the Housing Authority of Jackson County; and non-profit organizations representing affordable housing, energy efficiency, tenants' rights, and manufactured housing cooperatives. The 90-minute focus group resulted in great conversations regarding the rebuilding of parks and regrowing communities. Conversations revolved around building equity through homeownership; questions on how to replace older MHs that are owned outright (with newer, more expensive models, and higher insurance and space rents); bridging the affordability gap; replacing MHs with other housing types; and the focus on bringing

hope to residents. OHCS has established a separate working group to specifically explore manufactured home park recovery.

7. Multi-Agency Shelter Transition Team Interview

On February 3, 2021, the Housing RSF team interviewed a member of the Southern Oregon Multi-Agency Shelter Transition Team (MASTT) to gain insight on the challenges facing MHP residents, many of whom are Latinx. The conversation reiterated issues raised in other forums, including lack of:

- access to or use of banking services (resulting in some families' life savings literally going up in smoke when their residence was destroyed by the fires)
- access to or understanding of how FEMA programs work
- financial resources sufficient to acquire a new manufactured home (esp. for those who wish to return to their previous MHP)
- access to, understanding of, and/or cultural resistance to using credit-based financing as a means of obtaining new, long-term replacement housing.

Suggested strategies include raising awareness of community resources available to aid families in successfully navigating assistance programs and encouraging the use of community banking and credit-building activities.

8. County Focus Group

OHCS, the Housing RSF, and State Emergency Management met with Clackamas, Klamath, Lane, and Marion County Commissioners, Public Works, Human Services and Community Services Directors and debriefed the OHCS Recovery Survey results, discussed the Housing Impact Assessment, and solicit local feedback on recovery priorities and needs. The group discussed OHCS and the Interagency Recovery Coordination Group's role in shaping recovery strategies and providing resources for locally driven recovery efforts. The counties are very concerned about how to take this the information being generated by the State and interagency partners to create results (action) in their counties. OHCS noted that sharing state and local resource and planning efforts and information should eliminate duplication of efforts and help move recovery forward.

9. Housing Authority of Jackson County: Development & Housing Programs

On February 8, 2021, the Housing RSF team interviewed the Housing Authority of Jackson County's (HAJC) Development & Housing Programs Directors, respectively, for an update on that agency's efforts in housing recovery, as well as for their general perspectives on the state of the housing market in Jackson County. HAJC has developed at least one new affordable housing project per year for the last 18 years, with a 60-unit project currently under construction in Ashland, and a 50-unit project in White City about to close (for project start); they also recently received \$25 million in state funding for land acquisition and project development. Land availability and cost are the major challenges facing affordable housing development, with local market prices having increased considerably due at least in part to the purchasing practices of an influx of out-of-area retirees, as well as local landowners holding-out for ever-increasing market prices. The housing authority's average per-unit development cost (not including land acquisition) is about \$200,000, and their primary development instrument is Low-Income Housing Tax Credits (LIHTC),

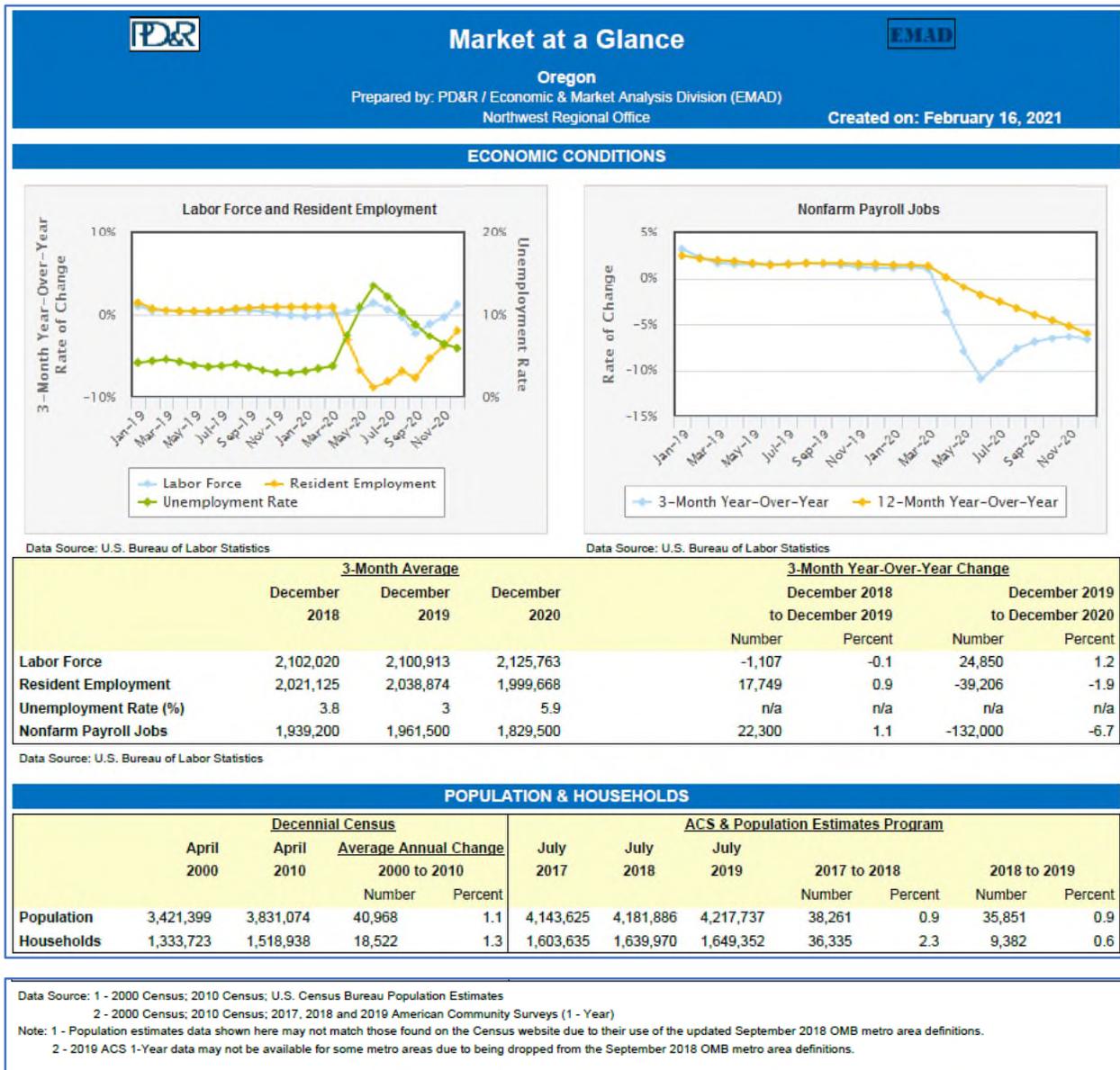
typically targeting households at 60% of Area Median Income (AMI).

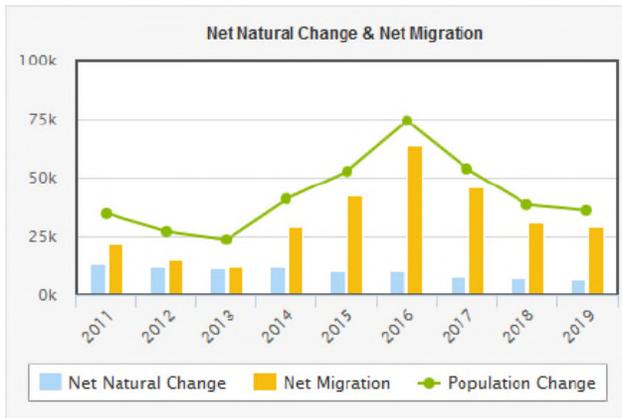
Even prior to the fires, the residential vacancy rate in Jackson County had been very low, at about 1-2%, for several years. The fires destroyed around 2,300 units, with 1,500 of them in affordable Manufactured Home Parks (MHP). The area had still been recovering from the Great Recession, with little to no housing market growth in the face of 10 years of continued population growth. HAJC owns 1,500 affordable units, but residents whose income increases beyond their initial affordability qualification are not moving out because of the lack of availability and the increase in rent (about \$1,000 more) they'd expect to pay.

With regard to homeownership, the current entry-level price-point is about \$300,000+, with many single-family residences typically selling for \$450,000+, and with the local market currently dominated by single-family developments. In terms of recovery, the housing authority has applied internal preferences to rehouse affected families at other HAJC properties; to house 35 Housing Choice Voucher families whose rental residences had been destroyed; and to apply the state-allowed admissions preference for displaced families at LIHTC properties. HAJC is also working closely with the cities of Phoenix and Talent to identify developable land.

Appendix 2: Market-at-a-Glance

The "Market at a Glance" reports for the counties and metropolitan areas are based on data from the Bureau of Labor Statistics, and American Community Survey data from the US Census Bureau. Some adjustments are made by HUD field economists based on regional information. The data is released on monthly basis for most metropolitan areas and counties. For additional Market At A Glance information, visit the website at <https://www.huduser.gov/portal/ushmc/mag.html>. A sample for the State of Oregon is shown here and on the next page. There are also reports for Clackamas, Douglas, Jackson, Klamath, Lane, Lincoln, Linn and Marion Counties at the website above.

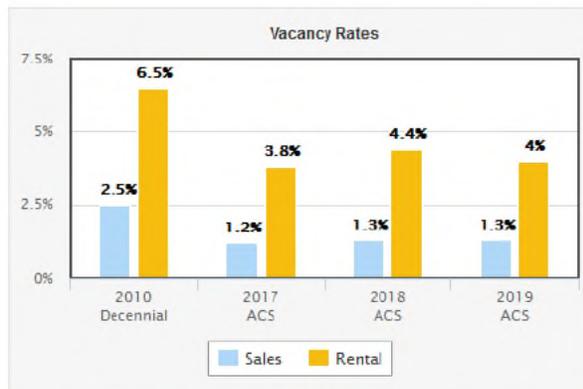




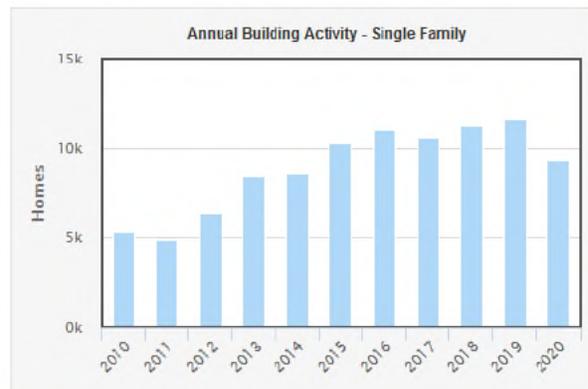
Data Source: U.S. Census Bureau Population Estimates
 Notes: 1 - Values in chart reflect July year-to-year changes
 2 - Net Migration includes residual population change
 3 - Annual components of population change are not available for 2010
 4 - Population estimates data shown here may not match those found on the Census website due to their use of the updated September 2018 OMB metro definitions.

Oregon (continued)

HOUSING MARKET CONDITIONS



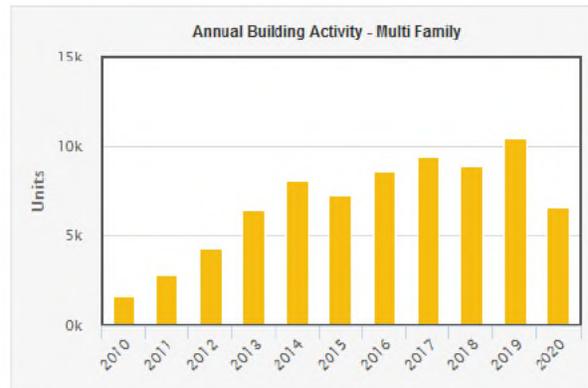
Data Source: 2010 Census; 2017, 2018 and 2019 American Community Surveys (1 - Year)
 Note: 2019 ACS 1-Year data may not be available for some metro areas due to being dropped from the September 2018 OMB metro area definitions



Data Source: U.S. Census Bureau, Building Permits Survey
 Note: Data for 2020 is preliminary, through December 2020

Housing Inventory by Tenure				
	2010 Decennial	2017 ACS	2018 ACS	2019 ACS
Total Housing Units	1,675,562	1,768,582	1,788,743	1,808,482
Occupied	1,518,938	1,603,635	1,639,970	1,649,352
Owners	944,485	1,007,015	1,024,853	1,037,125
% Owners	62.2	62.8	62.5	62.9
Renters	574,453	596,620	615,117	612,227
% Renters	37.8	37.2	37.5	37.1
Total Vacant	156,624	164,947	148,773	159,130
Available for Sale	24,191	12,703	13,319	13,796
Available for Rent	40,193	23,805	28,186	25,730
Other Vacant	92,240	128,439	107,268	119,604

Data Source: 2010 Census; 2017, 2018 and 2019 American Community Surveys (1 - Year)
 Note: 2019 ACS 1-Year data may not be available for some metro areas due to being dropped from the September 2018 OMB metro area definitions



Data Source: U.S. Census Bureau, Building Permits Survey
 Note: Data for 2020 is preliminary, through December 2020

Appendix 3: Individual Housing Recovery Resources

Insurance

As previously mentioned, insurance can be a critical component in disaster recover, so if survivors have insurance, they are encouraged to contact their insurance company as soon as possible to discuss their situation, their next steps, and what recovery needs are covered and not covered by their insurance. If survivors require education, assistance, or advocacy regarding their insurance, they can reach out to the State’s Division of Financial Regulation at <https://dfr.oregon.gov/Pages/index.aspx>, or call 888-877-4894; or consult disaster legal services at <https://oregondisasterlegalservices.org/wildfires/>, call 503-684-3763 or 800-452-7636.

State Assistance Program: Wildfire Damage Housing Relief Program

Oregon Housing & Community Services (OHCS) administers the Wildfire Damage Housing Relief program to assist low- and moderate-income households that suffer a wildfire housing loss. To apply for \$6,500 in assistance, a household must have had wildfire damage to or loss of their primary residence such that it is considered uninhabitable unless repaired or replaced; must have an income that is at or below 200% of the Federal Poverty Guidelines (which, for a family of four in 2021 is \$53,000); and must provide proof of homeownership or residency, income, and documentation of loss.

Receiving a Wildfire Damage Housing Relief grant may impact eligibility for FEMA assistance, so a given household’s Wildfire Damage Housing Relief grant may not be disbursed until its FEMA assistance award process is completed.

To apply, go to: www.oregon.gov/ohcs/housing-assistance/Pages/program-wildfire-damage-housing-relief.aspx

SBA Disaster Loans

The Small Business Administration (SBA) provides low-interest, long-term disaster loans to homeowners, and renters to repair or replace uninsured/underinsured disaster damaged property.³⁴ FEMA and the SBA work hand-in-hand during federally-declared disasters to assist homeowners and renters who suffer real and personal property loss. If referred to the SBA, FEMA applicants must complete an SBA loan application to be considered for eligibility for FEMA assistance programs.³⁵ Based on their SBA application, applicants will be assessed using a Failed Income Test (FIT) to determine their eligibility for an SBA Disaster Loan. SBA has a limited disaster loan application period. SBA approved 508 applications for the Oregon Wildfires as of February 10, 2021.

³⁴ <https://disasterloanassistance.sba.gov/ela/s/>

³⁵ <https://www.fema.gov/assistance/individual/small-business>

Figure 7 Mill City, OR FEMA Direct Housing Site Drone Shot, January 23,



Newly built group sites where MHUs are placed are built out with appropriate infrastructure to accommodate the housing units. When the direct housing mission ends and the MHUs are moved off, these sites may be ideal for the development of permanent housing since the infrastructure is already in place.

HUD Programs and Flexibilities

HUD Public Housing & Housing Choice Vouchers

Public Housing Authorities (PHA) may institute a disaster-related admissions preference for one or more of their HUD programs (HUD Public Housing and/or Housing Choice Vouchers/HCV), but they are not required to do so. As of September 2020, five Oregon PHAs (covering Josephine, Lane, Malheur, Marion, and Polk counties) had some form of disaster admissions preference for one or both of these programs, and the PHA that covers Linn and Benton counties does not have one. Table 23 below provides a summary of PHA's with known disaster preferences (as of February 2021). A PHA may also offer a disaster preference for other programs; for example, the Housing Authority of Jackson County (HAJC) does not have HUD Public Housing, and does not offer a HCV disaster preference, but it does allow a preference for its other affordable housing.

Table 23 Disaster preferences in Oregon PHA's in 2020 Wildfire impacted counties

PHA Name (Location)	Preference	Applicable Programs	Waiting List
Homes for Good (Lane County)	Displaced Family Preference applies to families who are displaced as a result of a fire or natural disaster. Eligible persons must reside in Lane County and have written verification from an approved entity. Referrals must be received within 45 days of the displacement.	HUD Section 8 Housing Choice Vouchers	Open
West Valley (Polk County)	Families who are involuntarily displaced due to a federally declared disaster where federal disaster relief funds are made available, or due to federal, state, or local code enforcement actions related to public health concerns.	HUD Section 8 Housing Choice Vouchers	Open
Marion County	Preference for up to 50 households displaced by the 2020 Beachie Creek Wildfire; preference will sunset after 50 vouchers have been issued, or by no later than March 31, 2021.	HUD Section 8 Housing Choice Vouchers	Open
Linn-Benton Counties	No disaster preference	HUD Section 8 Housing Choice Vouchers	Open
Malheur County	Victims of Federally Declared Disasters	HUD Public Housing & Section 8 Housing Choice Vouchers	Open
Josephine County	For up to five (5) available vouchers, preference will be given to families of federally declared disasters who are determined eligible by HUD and/or FEMA and whose names are registered in the Disaster Information System or equivalent. (Note: One voucher has been issued; four remain.)	HUD Section 8 Housing Choice Vouchers	Open

HUD Multifamily Housing

HUD/FHA Multifamily Housing mortgages insured under Section 221 and Section 236 and these (Sections 221 and 236) mortgages refinanced under Section 223(a)(7) of the National Housing Act as amended, have a statutory requirement to provide preference to persons displaced as a result of a major disaster pursuant to the Stafford Act preference or priority of occupancy. Households displaced by a disaster can search HUD's resource locator³⁶ to search for housing options. Displaced persons are subject to the same application requirements as all other applicants, including ability to pay (for unassisted units), and eligibility for rental assistance (income limits and non-financial eligibility, e.g. age or other).

Preferences in Public Housing, Housing Choice Vouchers, HUD multifamily subsidized and insured properties may assist households transitioning out of FEMA's Direct Housing Program. Households can apply for these housing options and potentially circumvent the long wait list.

Disaster Relief for FHA Homeowners

If a Presidentially Declared Disaster adversely impacts a Borrower's ability to make on-time Mortgage Payments, the Mortgagee must provide the Borrower with Forbearance and HUD loss mitigation assistance, where appropriate, as provided in applicable FHA policy guidance. https://www.hud.gov/program_offices/housing/sfh/nsc/qaho0121

³⁶ <https://resources.hud.gov/>

FHA 203(k) - Rehabilitation Mortgage Insurance

FHA's Limited 203(k) program permits homebuyers and homeowners to finance up to \$35,000 into their mortgage to repair, improve, or upgrade their home. Homebuyers and homeowners can quickly and easily tap into cash to pay for property repairs or improvements, such as those identified by a home inspector or an FHA appraiser. Homeowners can make property repairs, improvements, or prepare their home for sale. https://www.hud.gov/program_offices/housing/sfh/203k

FHA 203(h) – Mortgage Insurance for Disaster Victims

FHA's 203(h) mortgage allows victims of a major disaster whose homes were destroyed or severely damaged and are in the process of rebuilding or buying another home to apply for a loan through an FHA approved lender. The 203(h) loan does not require a down payment and 100 percent financing is available. https://www.hud.gov/program_offices/housing/sfh/ins/203h-dft

HUD-approved Housing Counseling

HUD -approved Housing Counseling has been helping consumers across America make informed housing decisions for more than 50 years. Wherever you are in the housing process, the nationwide network of HUD-approved housing counseling agencies is here for you -- providing insights and answers you need to make the choices that are right for you. Housing counseling can be especially helpful post-disaster, when families have significant financial impacts due to the minor through major damage, or loss of their home or rental. Find Oregon's HUD-approved Housing Counseling Agencies at: <https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>

USDA-RD Resources

Letter of Priority Entitlement (LOPE) / FEMA Registration Priority

USDA-RD can assist tenants of USDA-RD financed properties whose unit has become uninhabitable by a disaster by providing a Letter of Priority Entitlement (LOPE). A LOPE may extend eligibility to the recipient and support priority placement in any property financed by USDA-RD nationwide, including off-farm labor housing and elderly-designated properties. A LOPE authorization may also be used at some properties financed by HUD. Those who receive a LOPE should contact properties directly to determine availability of vacant units.

Other displaced individuals whose single or multi-family home has been damaged or destroyed in a federally declared disaster may also receive priority placement at USDA-RD properties with a valid FEMA registration number.

A complete list of USDA Rural Development properties is available online at https://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_state.jsp and HUD properties can be found online at <https://resources.hud.gov>.

Most displaced individuals prefer to stay in close proximity of their previous home, but with a limited number of vacancies available in the fire-impacted region, USDA-RD is providing a list of vacancies from across Oregon, as well as those located in California and Washington.

USDA Rural Development Single Family Housing Programs

Well built, affordable housing is essential to the vitality of communities in rural America, and USDA-RD's Housing Programs give families and individuals the opportunity to buy, build, repair, or own safe and affordable homes located in eligible rural communities. Eligibility for these programs is based on income and varies according to the average median income for each area. <https://www.rd.usda.gov/programs-services/all-programs/single-family-housing-programs>

The Single-Family Housing Direct Loan program assists low- and very-low-income applicants obtain decent, safe, and sanitary housing in eligible rural areas by providing payment assistance to increase an applicant's repayment ability. Single Family Housing Guaranteed Loans also help support homeownership in eligible rural areas. Through this program approved lenders originate loans that are guaranteed by USDA-RD helping low- and moderate-income households purchase modest, safe and sanitary housing. Additionally, existing very-low-income homeowners in eligible rural areas may also use USDA-RD's Single Family Housing Repair Loan and Grant Program. These funds can help remove health and safety hazards, make repairs, and improve accessibility of their home.

USDA Rural Development Multi-Family Housing Programs

USDA-RD's Multi-Family Housing Programs provide affordable multi-family rental housing in rural areas by financing projects for low-income, elderly and disabled individuals and families as well as domestic farm laborers. USDA-RD also extends developer reach by guaranteeing loans for affordable rental housing designed for low to moderate-income residents in rural areas and towns. The agency also helps preserve a nationwide affordable housing portfolio of more than 14,000 properties by restructuring loans for existing rural rental housing and off-farm labor housing projects to allow for sufficient reserves to meet major repairs and improvements over the lifetime of the property. Finally, to help ensure this housing remains affordable, USDA-RD subsidizes rents for low-income tenants in our projects who cannot afford to pay their full rent. <https://www.rd.usda.gov/programs-services/all-programs/multi-family-housing-programs>

USDA-RD Community Loan and Grant Programs

USDA-RD also has Farm Labor Housing Loan and Grants, Community Facilities Loans and Rural Community Development Initiative Grants for eligible communities and entities. For more information on USDA-RD Programs and Services, see Figure 8 below, and consult their website at <https://www.rd.usda.gov/programs-services>. The Oregon State Office website with contact information can be found at: <https://www.rd.usda.gov/or>.

Figure 8 USDA-RD Summary of Major Programs – Housing and Community Facilities Programs

USDA Rural Development Summary of Major Programs

Rural Housing and Community Facilities Programs

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Single-Family Housing Direct Loans (including Self-Help Loans)	Safe, well-built, affordable homes for very-low- and low-income rural Americans.	Families and individuals.	Buy, build, improve, repair or rehabilitate a rural home as the applicant's permanent residence.	Rural areas with populations up to 20,000 (<i>in special circumstances, communities up to 35,000 may be eligible</i>).	Direct loan.	Up to 100% of market value or cost. Loan term of 33/38 years. Applicant may be eligible for payment assistance (subsidy) on the loan.
Single-Family Housing Loan Guarantees	To help low- to moderate-income applicants/households buy their homes by guaranteeing loans made by private lenders.	Families and individuals.	Purchase new or existing homes and refinance existing Rural Development guaranteed or direct loans.	Rural areas with populations up to 20,000 (<i>in special circumstances, communities up to 35,000 may be eligible</i>).	Loan guarantee.	30-year fixed. The interest rate is negotiated between lender and borrower. Loans up to 100% of market value, plus the amount of the up-front guarantee fee being financed.
Single-Family Housing Repair Loans and Grants	To help very-low-income applicants remove health and safety hazards or repair their homes.	Families and individuals who currently own their home.	Repair/replace roof, winterize, purchase or repair heating system, structural repair, water/sewage connect fees, etc.	Rural areas with populations up to 20,000 (<i>in special circumstances, communities up to 35,000 may be eligible</i>).	Direct loan and grant.	Loans up to \$20,000 for up to 20 years at 1%. Grants available to very-low-income applicants ages 62 years or older unable to pay a 1% loan.
Self-Help Housing Technical Assistance Grants	Helps lower income families build their own homes.	Nonprofits and public bodies.	Technical assistance to train small groups of families how to build each others' homes.	Rural areas with populations up to 20,000 (<i>in special circumstances, communities up to 35,000 may be eligible</i>).	Grant.	Grant agreement.
Rural Rental Housing Direct Loans	Safe, well-built, affordable rental housing for very-low-income individuals and families.	Individuals, trusts, associations, limited partnerships, for-profit and nonprofit entities, Federally-recognized Indian Tribes, public bodies.	Rental housing, new construction or substantial rehabilitation.	Rural areas with populations up to 20,000 (<i>in special circumstances, communities up to 35,000 may be eligible</i>).	Direct loan.	Up to 100% of total development cost (nonprofits); 97% (for-profits); 95% (for-profits with Low-Income Housing Tax Credits). 30-year term with up to 50-year amortization.
Rural Rental Housing Loan Guarantees	Guarantees on loans to build or preserve affordable housing for very-low to moderate-income tenants.	For-profit and nonprofit lenders.	Build or rehabilitate affordable rental housing.	Rural areas with populations up to 20,000 (<i>in special circumstances, communities up to 35,000 may be eligible</i>).	Loan guarantee.	At least a 25-year term with fixed interest rate. Loan guarantees on up to 90% of the principal.
Housing Preservation Grants	Repair and rehabilitate housing owned or occupied by very-low- and low-income rural families.	Public bodies and nonprofit organizations.	To operate a program that finances repair and rehabilitation activities for single-family and small rental properties.	Rural areas with populations up to 20,000 (<i>in special circumstances, communities up to 35,000 may be eligible</i>).	Grant.	Grant agreement.
Farm Labor Housing Loans and Grants	Safe, well-built affordable rental housing for farmworkers.	Individuals, public and private nonprofit organizations.	Rental housing, new construction or substantial rehabilitation.	Not applicable.	Direct loan and grant.	Up to 102% of total development cost. Up to 33 years to repay at 1% interest.
Community Facilities Loans and Grants	Improve, develop, or finance essential community facilities for rural communities. Facilities must primarily serve rural residents.	Public bodies, nonprofits, and Federally-recognized Indian Tribes.	Construct, enlarge, or otherwise improve essential community facilities such as public safety, fire and rescue, telecommunications, schools, libraries, hospitals and other healthcare facilities, etc. This may include furnishings, fixtures, and other required equipment.	City, town, or unincorporated area of not more than 20,000 for direct loans. For loan guarantees, not more than 50,000. Loan guarantee funds are prioritized in favor of towns with populations of 20,000 or less for fiscal year 2020.	Direct loan, loan guarantee, or grant.	Up to 100% of market value. Term is for the useful life of the facility or equipment, based on State statute, or 40 years. Maximum grant 75% of project cost. Grant eligibility based on income, population, and need.
Rural Community Development Initiative	To facilitate housing, community facilities, and community and economic development projects.	Private nonprofit or public organizations, philanthropic foundations, low-income communities.	Technical assistance grants of \$50,000 to \$300,000 to develop the capacity and ability of awardees to carry out needed projects.	City, town, or unincorporated area of not more than 50,000 in population.	Grant.	Matching funds required for grant.

For direct loans and grants, apply to Rural Development. For loan guarantees, apply to participating intermediaries such as approved banks, mortgage companies, etc.

VOADs/LTRGs

Volunteer Organizations Active In Disasters (VOADs) operate in local and regional capacities in many states, and are often active during times of non-federally declared disasters, assisting with local and regional needs, and actively monitoring disasters. Many VOADs are national organizations with local presence, while others are local or regional. VOADs may deploy members to large disasters nationally or internationally as well, and often represent an experienced local and national presence in disaster response and recovery. In the Oregon, the Oregon VOAD (ORVOAD) is the state chapter of the national VOAD. They have been in existence for over 35 years and today consist over 40 faith-based and non-governmental organizations with national or regional disaster response capabilities³⁷. Their website lists Community Organizations Active in Disasters (COADs). In the impacted counties the following COADs exist³⁸:

- Clackamas County COAD
- Douglas County COAD
- Lane Preparedness Coalition
- Marion-Polk COAD

Local VOADs are listed below:

- [211info](#) connects the people of Oregon and Southwest Washington with the community resources they need.
- [Adventist Community Services](#) is a national, humanitarian agency involved in relief and community action programs. Sponsored by the Seventh-day Adventist Church, they provide Centers to collect and distribute food, water and needed supplies for disaster victims. They also provide and coordinate volunteer services and manage multi-agency warehouses for donated goods during times of disaster. [Link to local ACS](#)
- [American Baptist Churches of Oregon](#) is an affiliate of the American Baptist Churches-USA. They provide food, clothing and vouchers for basic emergency needs during a disaster.
- [American Red Cross](#) is a humanitarian organization providing shelter, food and clothing, casework services including medical needs and mental health services to victims of disasters. Volunteer led, their mission is to provide relief to victims of disaster and help people prevent, prepare for, and respond to emergencies. [Link to local Red Cross](#)
- [Catholic Charities](#) is an affiliate of the Catholic Church. They are an international humanitarian agency involved in relief efforts. [Link to local Catholic Charities](#)
- [Church of the Brethren](#) provides volunteers to clean up debris and to repair or rebuild homes for disaster survivors who lack sufficient resources to hire a contractor or other paid labor.
- [The Churches of Jesus Christ of Latter-day Saints](#) “Mormon Helping Hands” program provides community service and disaster relief to those in need.
- [Churches of Scientology Disaster Response](#) Volunteer Ministers have been involved in disaster relief efforts all over the world.

³⁷ <https://www.orvoad.org/>

³⁸ <https://www.orvoad.org/coads/#t-clackamas-county-coad>

- [Ecumenical Ministries of Oregon](#) is a statewide association of Christian denominations. They have many programs to meet basic needs such as food and shelter during a disaster.
- [Episcopal Diocese of Oregon](#) has an emergency response preparedness program to address the need for disaster planning and encourages members to take steps to provide instructions for clergy and other leaders concerning what to do and where to go in the event of a natural disaster or terrorist event.
- [Lutheran Disaster Response](#) is part of the Lutheran Community Services Northwest, a nonprofit humanitarian services agency. During a disaster they provide basic needs such a food and clothing, and services such as equipment and volunteers to assist in clean-up and rebuilding services.
- [Mennonite Disaster Service](#) is a network through which members of the Anabaptist Churches respond to those affected by disasters. Their main focus is on cleanup, repair and rebuilding homes with emphasis given to the elderly, disabled, ill, or single-parent families, using volunteer labor.
- [Moses Movers](#) is a program operated by Augustana Lutheran Church, assisting those in need of help to move belongings, and also assist with delivery of food in coordination with Oregon Food bBank
- [Northwest Baptist Convention](#) is a regional network of Baptist churches. During a disaster they provide food, clothing and basic needs assistance to victims.
- [Northwest Medical Teams International](#) is a non-profit humanitarian aid organization. During a disaster they provide volunteers, medical services and funding to victims.
- [Oregon Food Bank](#) is the hub of a statewide network of 870 hunger-relief agencies. They distribute food to 20 regional food banks across Oregon. During a disaster they collect and distribute food to victims.
- [Presbyterian Disaster Assistance](#) focuses on the long term recovery of disaster impacted communities, provides training and disaster preparedness for presbyteries and synods, works collaboratively with church partners and members of the ACT Alliance (Action by Churches Together) internationally, and nationally with other faith based responders.
- [Salvation Army](#) is an international evangelical part of the Christian Church; they provide food, water, and shelter to disaster victims and emergency workers. They also distribute cleanup supplies, coordinate volunteer rebuilding teams and set up warehouses to distribute reconstruction supplies. [Link to local Salvation Army](#)
- [Society of St. Vincent de Paul](#) is a lay organization of the Catholic Church. They provide food and clothing to victims after a disaster.
- [United Methodist Committee on Relief](#) (UMCOR) is an international humanitarian aid organization of the United Methodist Church. They offer assistance to victims during a disaster in such areas as childcare, facilities use for shelter and counseling services.
- [World Renew](#), formerly The Christian Reformed World Relief Committee (CRWRC) responds to the needs of people who suffer from poverty, hunger, disaster, and injustice.

Long-term Recovery Groups (LTRG) are often organized by VOADS. During federally declared disasters FEMA and State Voluntary Agency Liaisons (VALs) liaise with VOADS and LTRGs and provide a link for these local groups to potential federal and state resources.

MultiFamily Northwest

MultiFamily Northwest is the organization promoting quality rental housing. Their mission statement states that they “strive to be the recognized leader, partner and trusted voice dedicated to serving the needs of residents, rental housing providers, industry suppliers, our community partners and state and local governments”. They also provide legislative advocacy, business intelligence, quality education, a path to career advancement, professional networking and participation in national associations.³⁹

MultiFamily NW has partnered with OHCS, HUD, and County MASTTs to provide periodic housing hot sheets with current affordable and market rental unit options for disaster survivors with specifics on locations, number of units available, bedrooms available, price and pet policy with property contacts.

³⁹ <https://www.multifamilynw.org/>

Appendix 4: State and Community and Development Resources

Community Development Block Grant Disaster Recovery Program (CDBG-DR)

HUD provides flexible grants to help cities, counties, and states to recover from Presidentially declared disasters, especially in low-income areas, subject to the availability of supplemental appropriations. In response to Presidentially declared disasters, Congress may appropriate additional funding for the Community Development Block Grant (CDBG) Program as Disaster Recovery grants to rebuild the affected areas and provide crucial seed money to start the recovery process. Since CDBG Disaster Recovery (CDBG-DR) assistance may fund a broad range of recovery activities, HUD can help communities and neighborhoods that otherwise might not recover due to limited resource⁴⁰. The bullets below provide links to information from HUD on program management, eligibility, and tools.

- This page provides information on the Community Block Grant Disaster Recovery Program, including links to resources and training materials. <https://www.hudexchange.info/programs/cdbg-dr/>
- HUD CDBG-DR Toolkit
This toolkit provides information and sample tools to set up and run an effective, compliant CDBG-DR Program. It features two sections: Program Launch and Program Implementation. <https://www.hudexchange.info/programs/cdbg-dr/toolkits/>
- CDBG-MIT Overview
Information on Community Development Block Grant Mitigation Program. <https://www.hudexchange.info/programs/cdbg-mit/overview/>

It is important to distinguish the Congressionally-appropriated CDBG-DR program from HUD's annual formula allocations described below

Community Development Block Grant Program (CDBG)

The Community Development Block Grant (CDBG) Program provides annual grants on a formula basis to states, cities, and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. The program is authorized under Title 1 of the Housing and Community Development Act of 1974, Public Law 93-383, as amended [42 U.S.C. 5301 et seq](#)⁴¹.

Under the State CDBG Program, states award grants to smaller units of general local government that develop and preserve decent affordable housing, to provide services to the most vulnerable in our communities, and to create and retain jobs. <https://www.hudexchange.info/programs/cdbg-state/>

CDBG recipients may request program waivers and reprioritize existing funding in response to changing needs such as disaster recovery, in coordination with their Community Planning and Development (CPD) program manager.

⁴⁰ <https://www.hudexchange.info/programs/cdbg-dr/>

⁴¹ <https://www.hudexchange.info/programs/cdbg/>

HUD Section 108 Loan Guarantee Program

The Section 108 Loan Guarantee Program (Section 108) provides [Community Development Block Grant \(CDBG\)](#) recipients with the ability to leverage their annual grant allocation to access low-cost, flexible financing for economic development, housing, public facility, and infrastructure projects. Communities can use Section 108 guaranteed loans to either finance specific projects or to launch loan funds to finance multiple projects over several years.

Section 108's unique flexibility and range of applications makes it one of the most potent and important public investment tools that HUD offers to state and local governments. It is often used to catalyze private economic activity in underserved areas in cities and counties across the nation or to fill a financing gap in an important community project. The program's flexible repayment terms also make it ideal for layering with other sources of community and economic development financing including, but not limited to, New Markets Tax Credits (NMTCs), Low-Income Housing Tax Credits (LIHTCs), and Opportunity Zone (OZ) equity investments ⁴².

CDBG COVID-19 Resources

These resources describe how grantees may use CDBG funds for a range of eligible activities that prevent and respond to the spread of infectious diseases such as the coronavirus disease 2019 (COVID-19). <https://www.hudexchange.info/programs/cdbg/disease/>

HOME Investment Partnerships Program

HOME provides grants to state and local governments to create affordable housing for low-income households. <https://www.hudexchange.info/programs/home/>

HOME Program COVID-19 Guidance

This page contains COVID-19 guidance and resources for the HOME Program.

<https://www.hudexchange.info/programs/home/covid-19/#regulatory-resources>

Emergency HOME TBRA Toolkit

This page contains guidance and resources for HOME Participating Jurisdictions (PJs) implementing emergency Tenant-Based Rental Assistance (TBRA) programs in response to the COVID-19 pandemic. General guidance and resources on TBRA can be found on the HOME Tenant-Based Rental Assistance topics page.

<https://www.hudexchange.info/programs/home/emergency-tbra-toolkit/#regulatory-resources>

Housing Trust Fund

The Housing Trust Fund (HTF) is an affordable housing production program that complements existing Federal, state and local efforts to increase and preserve the supply of decent, safe, and sanitary affordable housing for extremely low- and very low-income households, including homeless families.

<https://www.hudexchange.info/programs/hft/about/>

⁴² <https://www.hudexchange.info/programs/section-108/>

Continuum of Care Programs

The Continuum of Care (CoC) Program is designed to promote communitywide commitment to the goal of ending homelessness; provide funding for efforts by nonprofit providers, and State and local governments to quickly rehouse homeless individuals and families while minimizing the trauma and dislocation caused to homeless individuals, families, and communities by homelessness; promote access to and effect utilization of mainstream programs by homeless individuals and families; and optimize self-sufficiency among individuals and families experiencing homelessness. <https://www.hudexchange.info/programs/coc/>

HUD Technical Assistance

HUD's technical assistance is designed to provide resources, tools, and support for recipients of HUD funding, such as state and local government grantees, public housing authorities, tribes and tribally designated housing entities, Continuums of Care, and nonprofits. In-depth program assistance involves coordination with HUD Headquarters and Field Office staff and TA consultants over a period of weeks or months. It may be one-on-one assistance or assistance delivered to a cohort of grantees. This technical assistance is for in-depth, one-on-one program assistance and capacity building. <https://www.hudexchange.info/program-support/technical-assistance/>

HUD Exchange

- HUD Exchange Training: Find and register for upcoming and online training, and view materials from previously held trainings. <https://www.hudexchange.info/trainings/>
- HUD Exchange Resource Library: Explore featured publications and browse regulations, policy guidance, toolkits, FAQs, and other resources. <https://www.hudexchange.info/resources/>
- HUD Exchange Frequently Asked Questions: Find answers to frequently asked questions grouped by programs, systems, and related topics. <https://www.hudexchange.info/faqs/>

Low-Income Housing Tax Credit (LIHTC) & Other State-Administered Affordable Housing

In a federally declared major disaster, Oregon Housing & Community Services may authorize certain application waivers for LIHTC and tax-exempt bond properties that wish to provide housing to fire-displaced individuals or families. Eligible applicants must complete a Displaced Households Certification form; if unable to provide sufficient documentation, the household may be admitted for of up to one year from the date of the disaster declaration without qualifications.⁴³

On December 4, 2020, the Oregon Housing Stability Council approved OHCS's disaster-area development application preference, starting with the 2021 funding year, comprising over \$150 million across multiple programs, including LIHTC, HOME, homeownership, and Veterans housing. The preference will remain in effect for at least three years, with the greatest preference to those jurisdictions with the highest degree

⁴³ OHCS Public Notice September 15, 2020 Re; Wildfire Emergency Response and IRS Waiver Information Update

of wildfire-impacted housing units, followed by other directly impacted jurisdictions, with the third highest preference to the remainder of the disaster-declared counties.⁴⁴

FEMA and State Mitigation Programs

Mitigation is the effort to reduce the loss of life and property by lessening the impact of disasters. Stated plainly, mitigation can keep natural hazards, like flooding and hurricanes, from having catastrophic impacts. Resilience is incorporating activities that increase resilience to disasters and reduce or eliminate the long-term risk of loss of life, injury, damage to and loss of property, and suffering and hardship, by lessening the impact of future disasters.

Funding is vital to the success of the mitigation strategy. Enhancing cooperative working relationships with the State on collaboration for the Hazard Mitigation Grant Program (HMGP)⁴⁵, Flood Mitigation Assistance (FMA), Building Resilient Infrastructure Communities (BRIC), Fire Management Assistance Grants (FMAG), and other Federal/State and private funding opportunities is critical. Despite the availability of federal mitigation funding, matching funds may be a barrier to eligible local, state, or tribal entities in their ability to leverage federal funding. Leveraging mitigation dollars will allow the State to invest in resilient infrastructure to rebuild impacted areas to standards which will reduce impacts from future disasters.

Mitigation activities need coordination across federal, state and local agencies to manage recovery to assist in engaging communities to continue advancing flood management, building capacities, exploring project development, establishing higher standards and codes, and mitigating structures identified as repetitive loss/severe repetitive loss. This coordination should include seeking support from other recovery support functions and public and private entities.

DR-4562 is the latest of the State's recent federal disaster declarations. Oregon has a FEMA-approved Natural Hazard Mitigation Plan⁴⁶, current as of September 24, 2020, which makes the State eligible for up to 15 percent of the total federal assistance for DR-4562 for hazard mitigation. The State also participates in and administers funding opportunities for FEMA's BRIC and FMA Programs. The State Hazard Mitigation Officer coordinates the State hazard mitigation program through its State Interagency Hazard Mitigation Team consisting of state agencies, federal partners, and the University of Oregon.

⁴⁴ OHCS December 4, 2020 Disaster Areas Development Preference

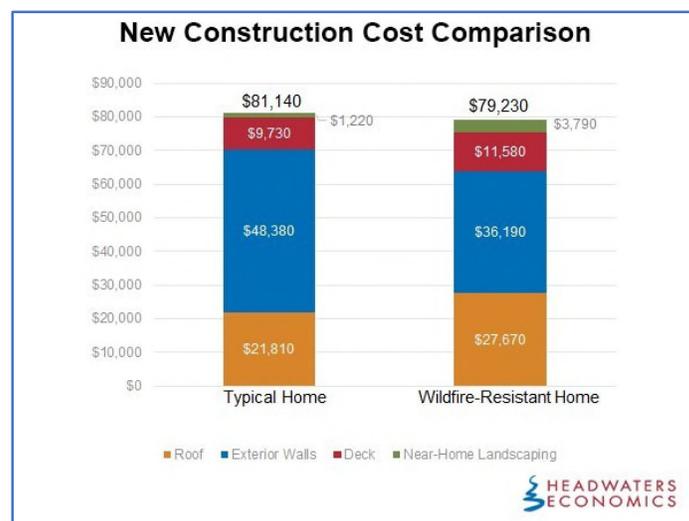
⁴⁵ <https://www.fema.gov/grants/mitigation>

⁴⁶ <https://www.oregon.gov/lcd/NH/Pages/Mitigation-Planning.aspx>

Appendix 5: Success Stories and Best Practices

- Blueprint for Greening Affordable Housing
http://smartgrowth.org/blueprint-for-greening-affordable-housing/?utm_medium=email&utm_source=govdelivery&utm_term=
- Tiny Homes for Campfire Survivors
<https://amandalipp.com/tiny-homes-for-camp-fire-survivors/>
- Best Fire-Resistant House Siding for California Homes
<https://allurausa.com/blog/best-fire-resistant-house-siding-for-california>
- An engineer spent 15 years fireproofing his California home. Here's why his house was the last one standing after a devastating blaze last year
<https://www.businessinsider.com/california-fire-fireproof-home-sonoma-county-kincade-2020-2>
- The fire-resistant home is coming to California, and here's what it looks like
<https://www.sfgate.com/california-wildfires/article/The-fireproof-home-is-coming-to-California-and-14102417.php>
- Surviving Wildfires With Homes Built With Insulated Concrete Forms (ICFs)
<https://logixicf.com/blog/insight-and-advice/surviving-wildfires-with-homes-built-with-insulated-concrete-forms-icfs/>
- The Future of Fireproof Homes
<https://www.tacares.com/ta-blog/future-fireproof-homes>
- South Bay Developer Builds Fire-Resistant Homes
<https://www.nbcbayarea.com/news/local/south-bay/south-bay-developer-builds-fire-resistant-homes/2363281/>
- Architect Abeer Sweis Shares Fire-Resistant Building Strategies
<https://www.dwell.com/article/fireproof-homes-abeer-sweis-d9ea4c5f>
- Building a Wildfire-Resistant Home: Codes and Costs
<https://headwaterseconomics.org/wildfire/homes-risk/building-costs-codes/>
- Mitigating Wildfire Vulnerability: one community's success story
https://www.usfa.fema.gov/current_events/071619.html
- Lessons from California fires: Investing in resilience is key
<https://www.zurichna.com/about/news/news-releases/2020/lessons-from-california-fires-investing-in-resilience-is-key>

- Southern Oregon Families Displaced by Wildfires
<https://www.oregonlive.com/news/2020/11/southern-oregon-families-displaced-by-wildfires-get-temporary-housing-hope.html>
- Non-profit works to renovate shipping containers into housing for Alameda victims
<https://kobi5.com/news/non-profit-works-to-renovate-shipping-containers-into-housing-for-alameda-victims-141024/>
- Solving Homelessness In LA: Innovations In Affordable Housing Projects
<https://www.valuwalk.com/2019/08/affordable-housing-projects/>
- FEMA breaks ground on new temporary home location
<https://kobi5.com/news/local-news/fema-breaks-ground-on-new-temporary-home-location-142044/>
- [Community Vision & Presentations — Paradise, California \(makeitparadise.org\)](http://makeitparadise.org)
- [Mexico-Beach-Report-Final.pdf \(skeo.com\)](http://skeo.com)
- **Building a Wildfire-Resistant Home: Codes & Costs** (*Headwaters Economics*)
 - <https://headwaterseconomics.org/wildfire/homes-risk/building-costs-codes/>
 - <https://headwaterseconomics.org/wp-content/uploads/building-costs-codes-report.pdf>
 - A new home built to wildfire-resistant codes can be constructed for roughly the same cost as a typical home. Costs vary for retrofitting an existing home to be wildfire-resistant, with some components having significant expense; these costs can be divided and prioritized into smaller projects.
 - Technology and standards exist today that will make communities safer. Cities, counties, and other jurisdictions can implement wildfire-resistant building codes to reduce their vulnerability to wildfire.



- **Mitigating Wildfire Vulnerability: One Community’s Success Story** (*US Fire Administration*)
 - https://www.usfa.fema.gov/current_events/071619.html
 - The Thomas Fire in December 2017 claimed two lives, burned 281,893 acres, and destroyed more than 1,000 structures, but one Fire Protection District (FPD) lost only seven structures, due to the successful mitigation strategies the community had pursued over two decades.

- **Building Resilience From the Ashes** (*Zurich North America*)
 - www.zurichna.com/-/media/project/zwp/zna/docs/kh/wildfire/california-wildfire-report.pdf
 - Communities across the US plan accordingly for floods, hurricanes, earthquakes, and blizzards.
 - However, systematic planning for wildfires has lagged far behind: “Those who study wildfire have long argued that we need to reshuffle our relationship to it – move from reflexively trying to conquer fire to designing ways for communities to outfox and withstand it.” Mooallem, J. “We have fire everywhere’: Escaping California’s deadliest blaze.” *The New York Times*. 31 July 2019.

- **Coastal Community Resilience Planning Guide (2019)**

<https://ncdenr.maps.arcgis.com/apps/MapSeries/index.html?appid=e2eb18546943471b93f0264659744a81> This guide uses free online tools and data sets to step users through a risk and vulnerability assessment for their coastal community. It is intended to be used by just about anyone - local officials and government staff, community groups, other stakeholders - and is flexible enough to facilitate conversations around a broad spectrum of resilience-related issues. Working through this guide can help start the conversation and establish a foundation for understanding current and future community challenges. It is from this foundation that communities can begin to prioritize actions as they develop strategies to build resilience over the long-term.