



OREGON WILDFIRES

HOUSING IMPACT ASSESSMENT OVERVIEW **DR - 4562 - OR**

Prepared by: Housing Recovery Support Function (RSF)

HOUSING IMPACT ASSESSMENT

Purpose: Provide a resource document for the state , tribal, and local officials, as they consider, develop, and execute their recovery plans

Assess: (1) pre and post disaster housing and (2) demographics in impacted communities

Stakeholder Engagement

- Community Survey
- Home Builders Association, Unhoused Response and Recovery Network, Manufactured Housing , Shelter Transition Team Interview, Housing Authority of Jackson County

Coordinate with state and federal partners to identify potential recovery assistance programs

CONTRIBUTING AGENCIES

- FEMA
 - Registration data
 - Verified Loss
- State of Oregon
 - Oregon Housing and Community Services
 - Office of Emergency Management
 - Division of Financial Regulation (Insurance)
- Census Bureau
 - Population Estimates
- SBA
 - Disaster loans
- HUD
 - Public and Indian Housing
 - Multifamily Housing
 - Single Family Data
- USDA-RD
 - Multifamily Housing
 - Single Family

IMPACTED AREA DEMOGRAPHICS

- 41% of the population of Oregon reside within the eight declared counties
- 49% of Douglas and Lincoln counties residents are on a fixed income (Social Security or Retirement benefits) compared to the state average of 33%
- Six of the counties in the impacted area have a higher than the states 25% population aged 62 and over
- Median and Mean incomes are lower than the states average in all counties with the exception of Clackamas county.
- 55,000 migrant and seasonal farmworkers are estimated to live in the eight declared counties according to the Oregon Health Authority

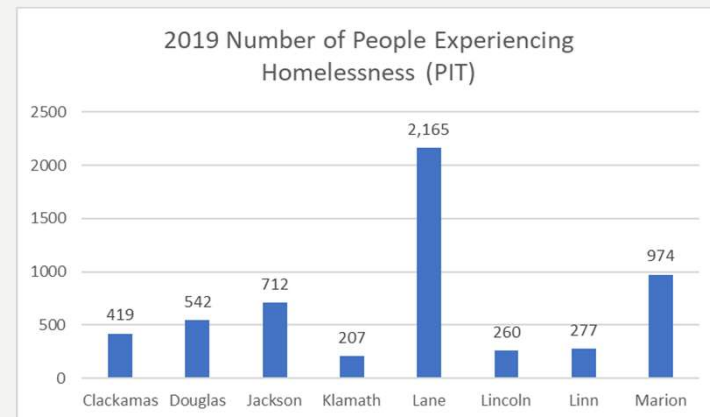
Location	Household Income	
	Median	Mean
Oregon	\$59,393	\$80,040
Clackamas	\$76,597	\$101,612
Douglas	\$45,812	\$60,606
Jackson	\$50,851	\$68,838
Klamath	\$45,354	\$56,559
Lane	\$53,172	\$70,610
Lincoln	\$46,061	\$60,104
Linn	\$52,097	\$66,040
Marion	\$56,097	\$72,055

Source: Census 2019 Population Estimates

IMPACTED AREA DEMOGRAPHICS

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

It is estimated over 55,000 Migrant Farmworkers reside within the eight disaster impacted counties.



Homeless: According to the Oregon Statewide Shelter Study (August 2019), Oregon has one of the highest homelessness rates in the country. There is a particular need among people of color, undocumented non-citizens, youth, and LGBTQ+.

PRE-DISASTER HOUSING

- Housing stock in impacted counties
 - 10.5% of existing housing stock statewide is in impacted counties,
 - 51% of the homes in the state categorized as mobile homes, boats, RV, Van, etc. are in the impacted area

County	Total Housing Units	1 detached or attached unit (single family homes)	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
Housing in Declared Counties	711,461	494,329	47,146	53,169	16,597	25,407	74,813
% of State Total by Type in Declared Counties		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 Survey 2018 5-year data

PRE-DISASTER HOUSING

- Rent burden (over 30%) in the impacted counties ranged from 48%-57% in the impacted counties
 - Lane County 57% -highest
 - Douglas County 48% -lowest
- Oregon Housing and Community Services report indicated a need of over 500,000 new housing units will be needed by 2040
 - Of the above need over 104,000 are in the impacted counties
 - 30,000 new housing units needed each year between 2020 and 2040
- Oregon Home builders Association report between 15,000 and 20,000 housing units are produced annually
- Significant demand for new-build housing was outpacing supply prior to the wildfires

POST-DISASTER IMPACTS

- Oregon Office of Emergency Management
 - Over 4,000 homes lost, including 1,795 manufactured homes in 8 counties
- FEMA Verified Loss (FVL)
 - 1,533 (owner) FEMA registrants with real property FVL > \$0.01 w/ \$5.9M in FVL
 - 1,570 (owner) FEMA registrants with personal property loss >\$0.01
 - 2,035 (renter) FEMA registrants with personal property loss >\$0.01 w/ \$1.65M in combined owner/renter FVL (RP) loss
- Manufactured Housing
 - 1,009 owner registrants suffered RP loss to primary residences, of which 800 were destroyed (561 not insured)
 - 47 renter occupied residences were destroyed
- Insurance: Preliminary Insurance data as of December 31, 2020
 - 11,230 claims with \$778M in paid loss
- As of February 1, 2021 SBA had approved 344 loans

POST-DISASTER IMPACTS

Over \$95 million in real and personal property FEMA verified loss.

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

Concentrated Serious Unmet Housing Needs in Jackson County, OR

County-Place Code	Census Block Group (County, Tract, Block Group)	Place Name	Homeowner Serious Unmet Need	Renter Serious Unmet Need	Total Serious Unmet Need
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

Within Jackson County, 96% of the homeowner serious unmet needs and 81% of renter serious unmet needs are concentrated in 9 Census Block Groups.

POST-DISASTER IMPACTS

- OHCS Affordable Housing
 - 3 properties with 127 elderly, disabled and farmworker affordable units in Jackson County were destroyed
- HUD
 - PIH/Public Housing Authorities: 75 Housing Choice Voucher holders were originally displaced. As of March 8, 2021, 13 HCV holders remain displaced
 - 5 Multifamily properties received minor damage
- USDA-RD
 - 2 properties with 71 elderly and farm labor units were destroyed in Jackson County
 - 7 USDA-RD borrowers reported loss of their homes due to wildfire

STAKEHOLDER ENGAGEMENT

- Stakeholder Engagement with and through OHCS was a critical part of the development of the Housing Impact Assessment
 - Oregon Disaster Housing TF
 - OHCS-Housing RSF Wildfire Housing Recovery Community Survey
 - Oregon Home Builders Association Consultative Meeting Summary
 - Casa of Oregon
 - Statewide Oregon Unhoused Response & Recovery Network for COVID-19 and Wildfires
 - Manufactured Housing
 - Multi-Agency Shelter Transition Team Interview
 - County Focus Group

KEY RECOVERY CONSIDERATIONS

- 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



QUESTIONS