

The Call to Serve: Oregon's Housing
Response to the 2020 Wildfires
Oregon Housing and Community Services
Special Achievement

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Introduction

Labor Day weekend 2020, after weeks of dry weather conditions, unusually high winds caused multiple wildfires to rapidly expand and spread throughout different regions across Oregon. When the fires finally subsided, all told, one million acres burned and over 4,000 homes were destroyed, including over 1,700 manufactured homes in 19 Manufactured Home Parks. Thousands of Oregonians found refuge with a family member, friend, or in a non-congregate shelter setting quickly stood up by the American Red Cross in coordination with local, state, and federal government.

As if a global pandemic was not enough, these fires demonstrated Oregonians resolve, grit, determination, and their generosity to those who lost their homes. Under normal circumstances, survivors would find themselves in congregate settings, where people could quickly be assessed and triaged to benefits.

One survivor told his story to [USA Today](#) of seeing the fluorescent orange sky, flames engulfing both sides of the river, and finding safety behind a large rock in the middle of the river. He stayed there throughout the night, watching the fire level everything around him, including his home. It was reported that another resident who was unbanked, left in such a hurry that he left thousands of dollars under his mattress, and many left without time to grab important documents, heirlooms, and other keepsakes.

Much like the rest of the West Coast, Oregon was already in a housing crisis, and now people's homes had literally vanished overnight. In rural parts of Oregon, there was already a dearth of housing options. Many seasonal farmworkers and people on fixed and low incomes lived in manufactured home parks that were destroyed. Two towns in Jackson County in Southern Oregon were severely impacted, critical infrastructure gone.

Oregon Housing Community Services (OHCS) staff, leadership, and the OHCS Housing Stability Council responded quickly to both immediate needs of survivors and to long-term housing recovery. By September 13th, 2020 Oregon Governor Kate Brown requested a federal major disaster declaration and by the 15th, a major disaster declaration was made by the President, approving 12 of the 36 Oregon counties for Public Assistance. On the same day, the Affordable Rental Housing Division provided temporary relief to survivors seeking housing by allowing Low Income Housing Tax Credit (LIHTC) building owners to request a waiver to rent to over-income households. Within weeks OHCS encouraged existing developments and those in the pipeline to preference wildfire survivors. OHCS achieved the intended results as currently, there are over 3,000 affordable homes in the pipeline of the wildfire affected counties.

Responding to an Important State Need – Answering the Call to Serve

Spurred into action, with equity and racial justice embedded from the beginning, OHCS assembled an [Oregon Disaster Housing Task Force](#) bringing together key housing partners across levels of government, non-profit, and private sector for a kick-off meeting on September 18th. Long-term housing recovery being a key focus, staff analyzed ways to incentivize future housing investments in wildfire affected communities and found that Latinx and agricultural worker populations were disproportionately impacted in many of the wildfire affected areas. Additionally, with information from partners on the ground, it became clear that distrust of government, that many people such as those who are undocumented may not access state and federal

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programs. With this in mind, OHCS committed \$1.7 M to support an interim housing project that will stabilize 53 households with children in the Migrant Education program in their local school district.

Initially Oregon was not approved for a Housing Mission, so OHCS joined forces with the Governor's Office and the Office of Emergency Management along with Oregon's Federal Delegation to encourage FEMA to declare a Housing Mission in several of the wildfire impacted counties. Housing Missions were declared in Jackson, Linn, Lincoln, and Marion Counties. This designation brought additional Federal Assistance to bring additional temporary housing options to three of the wildfire impacted counties.

By December, the OHCS Housing Stability Council approved the adoption of preferencing new development and preservation in the eight Federally Declared Wildfires counties starting in 2021. Being that there was varying degree of housing impact by County and in a specific Census Tracts, we [tiered the scoring criteria accordingly](#) with the highest level of points to city/town jurisdictions with the highest degree of housing units impacted, second level to the remainder of the jurisdiction directly impacted by wildfires, and the third level to the remainder of the declared counties. This preference was adopted for the next three years of funding cycles for our 9% LIHTC, HOME, and our General Obligation Bond funded Local Innovation and Fast Tract (LIFT), Veterans, and Small-Scale Projects offerings. We swiftly had to amend state rules and the Qualified Allocation Plan (QAP) to make these preferences.

The suite of OHCS housing development funds places a deliberate emphasis on culturally specific and responsive partnerships and go further than affirmative marketing by requiring that projects examine community needs and include clear linkages to serve communities of color. OHCS is maximizing the impact of housing investments by incentivizing the use of Minority-owned, Woman-owned or Emerging Small Business (MWESB) contractors to deepen commitments to equity and culturally specific partnerships and utilize Agricultural Workforce Housing Tax Credit to support impacted communities.

Innovating in the Manufactured Home Space – Answering the Call to Serve

Manufactured housing is a naturally occurring affordable homeownership opportunity. Nearly 10% of Oregon's population, 140,000 households, nearly live in a manufactured home. Nearly half of those are [at least 40 years old](#) and can have significant health and safety hazards, as well as locational issues such as being in floodplains. Recognizing the scale, scope, and importance of manufactured housing as an affordable homeownership option, in 2019, the Oregon Legislature passed [House Bill 2896](#) providing funding and direction for OHCS to establish two new housing-related programs, a pilot manufactured home replacement forgivable loan program and a Manufactured Home Park acquisition loan fund in partnership with Community Development Finance Institutions (CDFIs).

The Housing Impacted Assessment data states that 1,009 Manufactured homeowners applied for FEMA assistance and of those applicants, 561 were not insured. Strategies for replacing lost manufactured housing is a critical and complex component of Oregon's disaster recovery. OHCS pulled together expertise to support local communities and determine eligible uses of new HB 2896 resources and recommended amendments to existing statutes in this natural disaster environment. The result is pending legislation in the form of [HB 3218](#) that would allow for the expansion, repair, or reconstruction of parks destroyed by natural disaster and the acquisition of land for new park development. It would also allow OHCS to expand the eligibility of manufactured home replacement loans to wildfire survivors who lost a home in a privately-owned manufactured home park, providing them with critical gap funding to help replace their homes. OHCS is [advocating for this bill](#) in partnership with Rep. Pam Marsh (Ashland, Jackson County) and the Oregon Network for Affordable Housing.



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This work continues Oregon's tradition of innovating in the manufactured housing space by providing local state solutions to the national lending challenges of this industry. The benefit of providing forgivable loans far outweighs the costs. Additionally, OHCS is answering the call to serve wildfire survivors and the broader manufactured home community through the [Manufactured and Marina Communities Resource Center](#) that provides services to residents and landlords to promote cooperative relationship and positive alternatives to the court system. OHCS has committed up to \$1 M to pilot housing counseling services specific to the needs of displaced manufactured home park residents as they navigate options to purchase new homes.

Provide Benefits that Outweighs Cost – A Personal Touch and Responding to the Call to Serve

When the Wildfires started, OHCS had a Wildfire Housing Damage Relief Program, however the program was under-utilized. Within 10 days of the Presidential major disaster declaration, the Oregon Legislative Joint Emergency Board allocated \$10,000,000, making Oregonians in wildfire impacted counties eligible to apply for \$6,500 in assistance. The qualifications include being able to verify damage or loss to their primary residence, which needed to be considered uninhabitable, and be below 200% of the Federal Poverty Level. As of April 30th, nearly 600 applications were approved for nearly \$3.9 million. OHCS recognizes the value of contracting with a culturally specific organization to increase applications for this [flexible resource](#) that can help both homeowners and renters. In addition, OHCS provided funding to support a culturally specific organization in developing an Agricultural Worker Housing Needs Assessment to ensure data is available to articulate resource needs to the Legislature and assist farmworker communities in rebuilding housing.

With the Emergency Rental Assistance Program of which OHCS has received \$204 million, OHCS has prioritized wildfire survivors with this U.S. Treasury resource. As well, to provide additional resources during for the winter months, in late October, OHCS advocated for and received an additional [\\$10 million in "Out of the Cold" resources](#) to support people experiencing homelessness with a prioritization for wildfire impacted communities. As well, with federal CARES Act resources, OHCS deployed 17 grants totaling nearly \$22.4 million in Emergency Solutions Grant funding in total to wildfire impacted communities with this second wave of funding. This work supports the urgent needs identified for activities such as homelessness prevention, emergency shelter, outreach, data collection, and case management.

The Call to Serve Continues

OHCS continues to work in partnership with local, state, and federal entities to keep Oregonians safe and mitigate the risk of COVID on the public's health and on the economy. The need from the public is great and they are asking more of Oregon Housing and Community Services than ever before. As public servants OHCS is proud to show resilience like the people of Oregon, especially those impacted by the Wildfires of 2020. OHCS staff and leadership will work until every Oregonian has a safe and affordable place to live. When one more challenge comes our way, OHCS will rise to the challenge, respond to the need, innovate, achieve, and provide benefits to Oregon's citizens. We have a long way to go, but we move forward, in partnership, the Oregon Way.

