



OREGON HOUSING *and*
COMMUNITY SERVICES

CDBG-DR Action Plan Draft

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1. Executive Summary

1.1 Overview

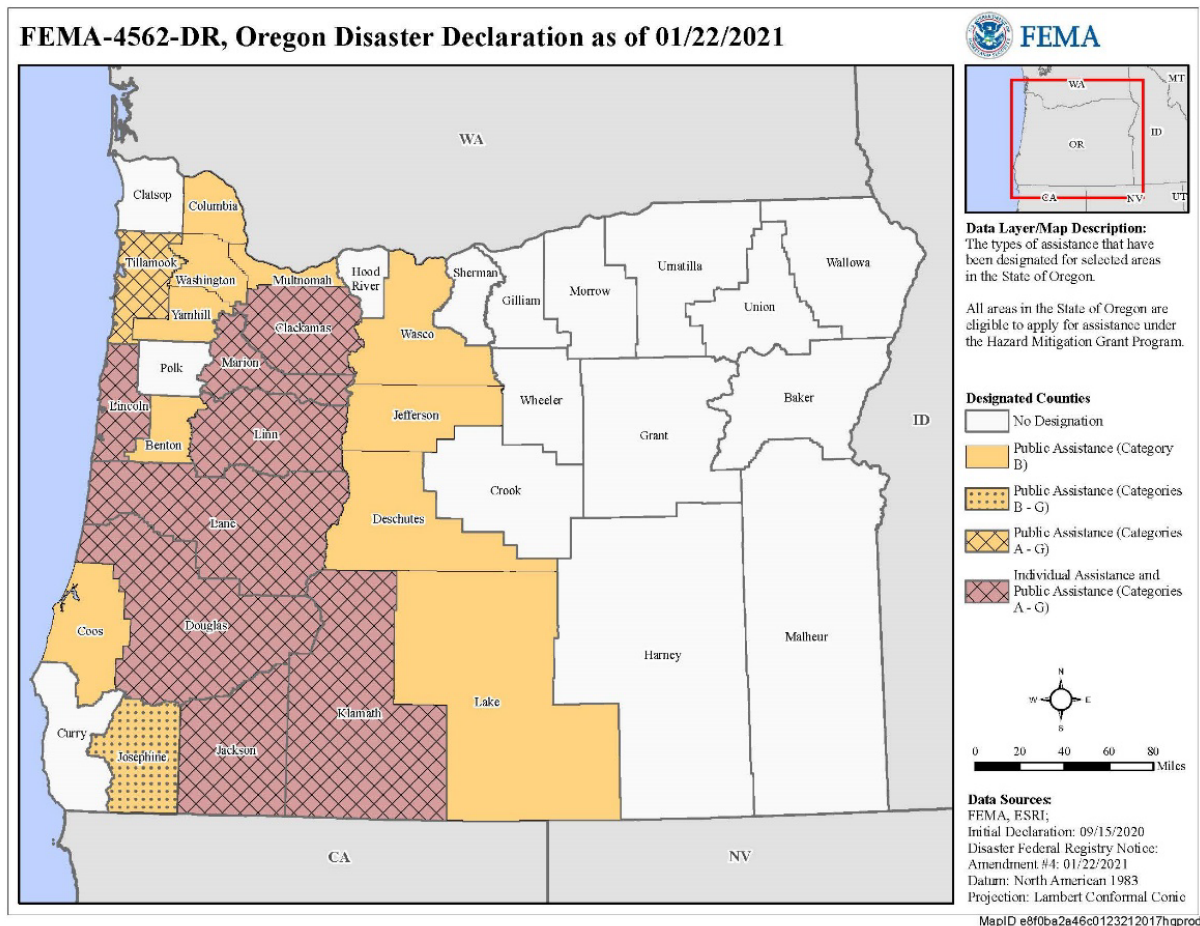
The U.S. Department of Housing and Urban Development (HUD) announced that the State of Oregon (State or grantee) will receive \$422,286,000 in funding to support long-term recovery and mitigation efforts following the 2020 Wildfires (DR-4562) through the Oregon Housing and Community Services Department (OHCS). Community Development Block Grant – Disaster Recovery (CDBG-DR) funding is designed to address the needs that remain after all other assistance has been exhausted. This plan details how funds will be allocated to address the remaining unmet needs in Oregon.

To meet disaster recovery needs, the statutes making CDBG-DR funds available have imposed additional requirements and authorized HUD to modify the rules that apply to the annual CDBG program to enhance flexibility and allow for a quicker recovery. HUD has allocated \$422,286,000 in CDBG-DR funds to the State of Oregon in response to 2020 Wildfires (DR-4562) through publication in the Federal Register, [Vol. 87, No. 23, February 3, 2022 \(87 FR 6364\)](#). This allocation was made available through the Disaster Relief Supplemental Appropriations Act of 2022 (Pub. L. 117-43), approved on September 30, 2021 (the Appropriations Act).

1.2 Disaster-Specific Overview

A disaster was presidentially declared on September 15, 2020, although the 2020 Wildfires engulfed large parts of Oregon beginning September 7, 2020, through the main containment date of November 3, 2020. In total, 20 out of Oregon's 36 counties were included in the disaster declaration under DR-4562. These counties were eligible for different Federal Emergency Management Agency (FEMA) programs based on the impacts of the disaster, as demonstrated in Figure 1.

Figure 1: FEMA DR-456 2 Presidentially Declared Disasters, by County



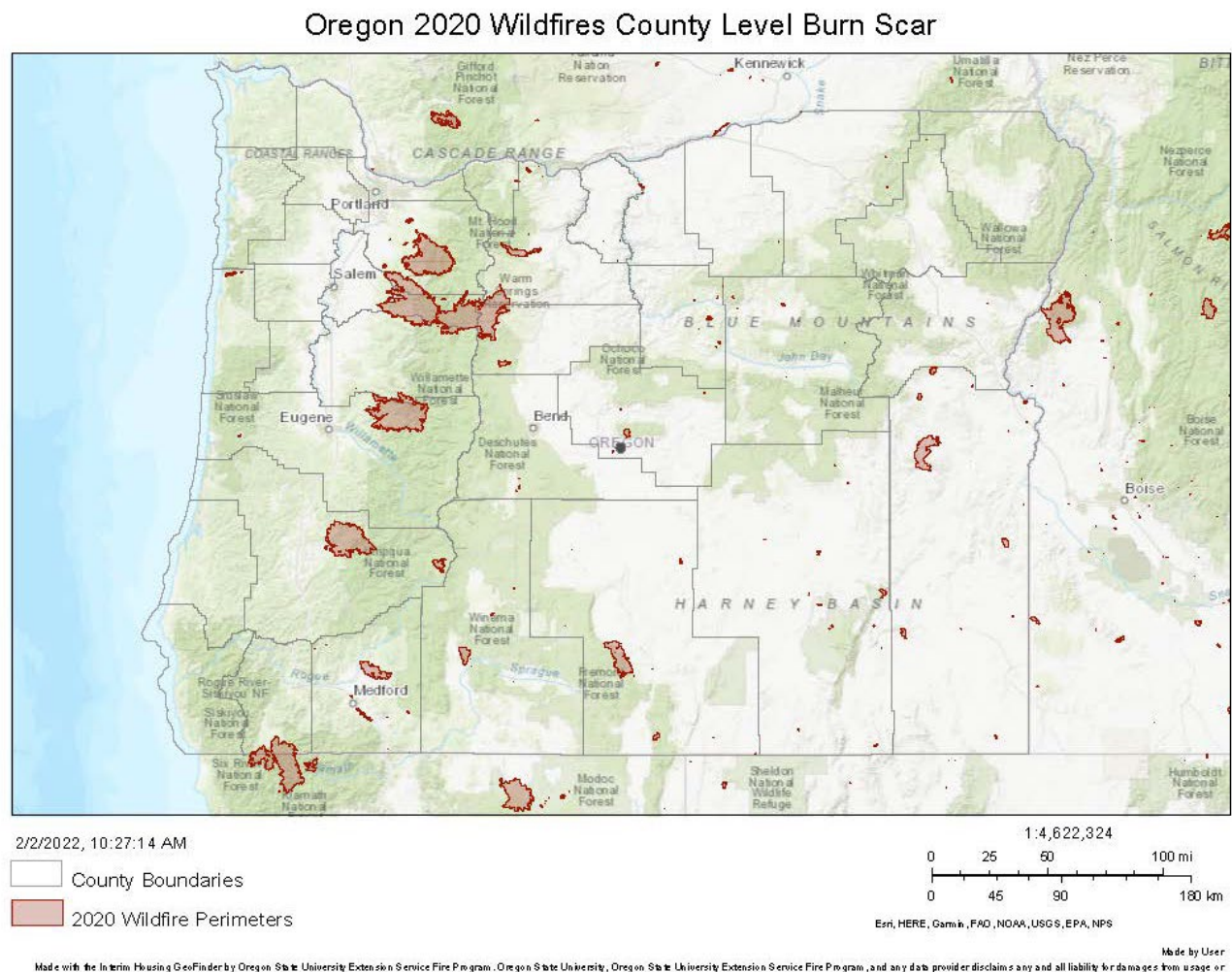
On September 8, 2020, Oregon's wildfire season was exacerbated by a historically extreme wind event. Extremely dry 25- to 50-mile per hour (mph) winds (with gusts up to 60 mph) spread throughout Oregon. The gale force winds downed power lines and toppled trees, which sparked new fires and made existing fires spread faster than firefighters could contain.

It was not just the extreme wind in Oregon that caused the fires to spread so quickly. In 2020, most of Oregon was classified as being under severe drought. This resulted in low moisture content vegetation (fuel loads), making the landscape more receptive to igniting and burning more quickly and intensely than previous wildfires in Oregon.

In total, the DR-4562 event included 21 fires and burned more than 1.2 million acres. Five of the fires grew into megafires, defined as fires that burn areas larger than 100,000 acres. Oregon had never experienced more than one fire over 100,000 acres during a fire season in the State's recorded history. All major fires were contained by early December 2020.

Figure 2 provides a map of the burn scar areas from the 2020 Wildfires that occurred through November 2020.

Figure 2: 2020 Wildfires: Map of Burn Scar Areas



The largest and most destructive of the 2020 fires included the following:

- The Archie Creek fire in Douglas County burned more than 131,000 acres and destroyed more than 100 homes between September 7, 2020, and a containment date of November 16, 2020.
- The Holiday Farm fire in Lane and Linn counties burned more than 170,000 acres and destroyed more than 700 structures between the start date on September 7, 2020, and a containment date on November 23, 2020.

- The Beachie Creek and Lionshead fires started as separate fires on August 16, 2020, and merged in Clackamas, Linn, and Marion counties on September 8, 2020. The two fires combined to burn nearly 400,000 acres and more than 1,000 structures.
- The Riverside fire in Clackamas County that burned from September 8 to December 3, 2020, destroyed more than 100 structures.
- The Alameda Fire in Jackson County lasted just 6 days, from September 8 to September 14, 2020, and burned around 3,000 acres. Despite the relatively small size and short duration, the fire destroyed 2,500 homes.

Overall, more than 40,000 residents had to evacuate and more than 500,000 were placed on an evacuation notice. More than 4,300 homes were damaged or destroyed. Of the 4,300 homes burned, nearly half were manufactured homes.

In addition to the fires' impacts on homes and residents, they damaged roads, streetlights, irrigation systems, electrical lines, water delivery systems, and other public infrastructure. Indeed, at least 923 nonresidential buildings across seven counties were damaged or destroyed. Nine State highways and two interstate highways were forced to close due to fire hazards and many remained closed for extended periods of time due to damage. In Lane County alone, a reported 246,000 consumers were without power, either from public safety power shutoffs or damage to utility infrastructure, and more than 40 miles of electrical infrastructure required complete replacement. In addition, a communications tower on Mt. Hagen was destroyed, resulting in several citizens not receiving evacuation notices, while damage to the Blue River Water District delivery system resulted in the loss of potable water service to roughly 400 people.

Fire stations in McKenzie Bridge, White City, and Phoenix were damaged or destroyed by fire. Several towns in Jackson County, including Phoenix and Talent, suffered significant damage to roads, street signs, and guardrails, and the county lost several vehicles, outbuildings, tools, and equipment. Among the hardest hit towns, Phoenix suffered damages involving every category of work, including those to police patrol units, public buildings, waterlines, playgrounds, benches, picnic tables, and park restrooms, and the Southern Oregon Education Service District lost its entire 35,000-square foot campus. The fires also left behind more than 90,000 hazardous burned trees, as well as ash and debris, which needed to be removed to allow for reconstruction, with many such trees threatening public safety or impeding roads. All told, preliminary damage assessments conducted as part of the FEMA Public Assistance Program estimate more than \$114 million in permanent work across categories C through G.

Information for this section was extracted from the following sources:

- [2020 Oregon Wildfire Spotlight](#)
- [Oregon Office of Emergency Management Wildfire Dashboard](#)
- [Oregon Wildfire Response and Recovery](#)

1.3 Summary

1.3.1 Needs Assessments and Guiding Principles

To develop the CDBG-DR Public Action Plan, OHCS engaged State and federal agencies, local governments, nonprofit organizations, housing-specific workgroups, the Housing Stability Council, public housing authorities, tribal governments, community-based organizations, community action agencies, long-term recovery groups, and other ad hoc work groups focused on recovery. Engagement with these organizations started in September 2020, in the middle of the wildfires, through the National Disaster Recovery Framework led by FEMA, the Office of Emergency Management, and other federal and State agencies; the State's Disaster Housing Task Force; and other response and recovery support functions, committees, and workgroups. OHCS and HUD also collected information and feedback through surveys and local engagement associated with the development of the State's Housing Impact Assessment and the State's Disaster Housing Recovery Action Plan. OHCS expanded this engagement by presenting the preliminary unmet needs assessment to state agencies, Tribal and local governments, wildfire recovery work groups, community based organizations and the State's Housing Stability Council after the announcement of the CDBG-DR appropriation in September 2021 through April 2022. The State will hold its public comment period from May 2, 2022 through June 1, 2022, and the State will ensure that all hearings are recorded and made available to the public. This CDBG-DR Action Plan includes an unmet and mitigation needs analysis, as well as recovery and mitigation programming, which reflect the best available data at the time of publication.

OHCS understands that these data may not comprehensively represent the entire impact and full spectrum of need across the HUD-identified most impacted and distressed (MID) and other presidentially declared disaster areas. Therefore, public and stakeholder engagement will remain ongoing as program policies and procedures are drafted and implemented to ensure that CDBG-DR programs are accessible to and benefit households and individuals who have not yet been included in the needs assessment and who may be marginalized from accessing resources.

For the development of the CDBG-DR Action Plan and its CDBG-DR programs, OHCS drew on the agency mission and vision; the goals and principles included in OHCS's Statewide Housing Plan, the Oregon Disaster Housing Task Force's Housing Recovery Action Plan, and the final report of the Governor's Wildfire Economic Recovery Council;

feedback from the Housing Stability Council, local governments, and community-based organizations; and HUD's published guidance. Drawing on all of these sources, OHCS has determined that advancing equity and resilience are the two primary pillars and guiding principles for Oregon's CDBG-DR program development. The State of Oregon is committed to equity and resilience as pillars of recovery and will incorporate these guiding principles into each of its CDBG-DR programs:

- Advancing equity and racial justice and supporting underserved communities.
- Rebuilding homes and communities so that they are more resilient to current and projected hazards.

Based on the assessment made to date, the 2020 Wildfires severely damaged or destroyed more than 4,300 housing units across eight counties and burned more than 1.2 million acres across 20 out of Oregon's 36 counties, leaving behind a trail of devastated homes, public infrastructure, forests, watersheds, and businesses. Based on the Unmet Needs Assessment, the State has calculated a total of nearly \$1.9 billion in housing, infrastructure, economic revitalization, and mitigation recovery needs. This estimate is incomplete. For instance, per HUD-guidance the State drew on Small Business Administration (SBA) datasets to understand the losses experienced by businesses, but only 136 of hundreds of impacted businesses applied for SBA assistance. The State continues to work with local governments to calculate a more accurate value of unmet infrastructure and economic revitalization needs. This number includes an alternate methodology for calculating the housing recovery need, which is reflected in the Data and Methodology section of this Action Plan. At the time of the assessment, the State has identified under \$1.5 billion in other federal, State, and private insurance resources available to meet the recovery needs of the State, leaving a total projected unmet need of over \$440 million. This estimate also includes over \$1 billion in private insurance proceeds, which includes an unknown amount of insurance provided for personal contents, vehicles, and other activities that were not included in the needs calculation. Therefore this estimate is projected to be conservative in estimating the actual costs for long-term recovery from the 2020 Wildfires.

1.3.2 CDBG-DR Budget

The Federal Register Allocation Announcement and Consolidated Notices (Notices) require HUD grantees to address unmet needs associated with the rehabilitation, reconstruction, and new construction of affordable housing and housing for vulnerable populations. Vulnerable populations are defined by HUD as a group or community whose circumstances present barriers to obtaining or understanding information or accessing resources. The Federal Register Notice also requires grantees to demonstrate a reasonably proportionate allocation of resources relative to areas and categories (i.e., housing, economic revitalization, and infrastructure) of greatest needs identified in the impact and unmet needs assessment or provide an acceptable justification for a disproportionate allocation.

The Notices also include the following expenditure requirements, which are reflected in Table 1:

- **Program Administration Costs:** Limited to 5%—or \$21,114,300—of the total allocation.
- **Mitigation Activities:** At least 15%—or \$55,081,000—must be used for mitigation activities and/or through the incorporation of mitigation measures into recovery activities. The State plans on incorporating resilience and mitigation measures into all construction and planning programs. The State will define mitigation activities and establish mitigation measures within each program.
- **HUD-Identified Most Impacted and Distressed (MID) Areas:** At least 80%—or \$337,828,800—of the total allocation must benefit the HUD-identified areas. This includes 80% of expenditures for program administration.
- **Benefit to Low- to Moderate-Income (LMI) Persons:** At least 70%—or \$280,820,190—of the allocation (less planning and administration costs) must be used for activities that benefit LMI persons.

The table below summarizes how the State estimates it will meet or exceed HUD's expenditure requirements. Actual expenditures will be tracked and reported publicly on the CDBG-DR website. Descriptions of how these funding decisions reflect the Unmet and Mitigation Needs Assessments and the State's guiding principles are included within each of the program descriptions further below in the Action Plan.

Table 1: Oregon's CDBG-DR Program Allocation

Program	\$ Allocation	% of Total Allocation	Est. % to Mitigation Activities	Est. % to HUD Defined MID areas	Est. % to LMI
Housing	\$340,995,945	80.8%	76%	99%	85%
Homeowner Assistance and Reconstruction Program	\$204,597,567	48.5%	80%	99%	85%
Homeownership Opportunities Program	\$119,348,581	28.3%	80%	99%	85%
Intermediate Housing Assistance	\$17,049,797	4.0%	0%	99%	85%
Infrastructure	\$40,117,170	9.5%	100%	99%	25%
Disaster Resilience Infrastructure Program	\$40,117,170	9.5%	100%	99%	25%
Public Services	\$12,035,151	2.9%	0%	99%	95%
Housing and Recovery Services	\$6,017,576	1.4%	0%	99%	95%
Legal Services	\$6,017,575	1.4%	0%	99%	95%

Program	\$ Allocation	% of Total Allocation	Est. % to Mitigation Activities	Est. % to HUD Defined MID areas	Est. % to LMI
Planning	\$8,023,434	1.9%	100%	99%	N/A
Community Planning and Revitalization Program	\$8,023,434	1.9%	100%	99%	N/A
Administration	\$21,114,300	5%	N/A	99%	N/A
Total	\$422,286,000				
% of Total	100%	100%	77%	99%	79%

1.4 Unmet Needs and Proposed Allocations

Table 2: Unmet Needs and Proposed Allocations

Category	Remaining Unmet Needs	% of Unmet Needs	Program Allocation Amounts*	% of Program Allocation
Housing	\$242,758,000	55%	\$340,995,945	80.8%
Infrastructure	\$171,300,000	38%	\$40,117,170	9.5%
Economic Revitalization	\$29,974,000	7%	\$0	0%
Public Services	N/A	N/A	\$12,035,151	2.9%
Planning	N/A	N/A	\$8,023,434	1.9%
Administrative Costs	N/A	N/A	\$21,114,300	5.0%
Total	\$444,032,000	100%	\$422,286,000	100%

* Program allocation amounts include project delivery costs.

2. Unmet Needs Assessment

2.1 Overview

This section follows U.S. Department of Housing and Urban Development (HUD) requirements and details the losses and needs resulting from the 2020 Wildfires, including the unmet housing, infrastructure, economic revitalization, and mitigation needs. The information collected through the unmet recovery and mitigation needs assessment process serves as the foundation for the State's Community Development Block Grant – Disaster Recovery (CDBG-DR) program funding and prioritization decisions. To prepare this assessment, the Oregon Housing and Community Services Department (OHCS) consulted with and drew on data from the following organizations:

- Federal Emergency Management Agency (FEMA)
- Small Business Administration (SBA)
- HUD
- US Department of Agriculture
- Oregon Office of Emergency Management (OEM)
- Oregon Department of Land Conservation and Development (DLCDD)
- Oregon Department of Environmental Quality
- Oregon Department of Human Services
- Oregon Employment Department
- Oregon Department of Consumer and Business Services
- Oregon Department of Energy
- Business Oregon
- Oregon builders and builders' associations
- Local and Tribal governments
- Public housing authorities
- Long Term Recovery Groups
- Community Based Organizations

2.1.1 Unmet Recovery Needs

Table 3 provides a summary of disaster impacts using federally available data from DR-4562 using an SBA–FEMA multiplier methodology that is similar to the one outlined in the Federal Register Notice (described in the Data and Methodology section of this Action Plan), as well as the methods for estimating unmet infrastructure and economic revitalization needs described in the Federal Register Notice. The unmet need is calculated by subtracting the resources available from the value of the total damages. However, the “Other Resources Available” includes private insurance paid claims for personal contents, loss of vehicles, and other expenses that are not included in the “Total Impact assessment.” This assessment significantly undervalues the remaining costs of damages and repairs from DR-4562.

Table 3: HUD Unmet Needs Methodology

Category	Total Impact	Other Resources Available	Unmet Need (Total Impact minus Anticipated Available Resources)
Housing	\$248.076 M	\$1,126.953 M	\$(878.88) M
Infrastructure	\$259.72 M	\$238.43 M	\$21.29 M
Economic Revitalization	\$32.089 M	\$126.37 M	\$(94.28) M
TOTAL	\$539.89 M	\$1,491.75 M	\$(951.87) M

Table 4 provides a summary of disaster impacts from DR-4562 using an alternative methodology (described in the Data and Methodology section of this Action Plan) that considers the costs of recovering resiliently and equitably, given the affordable housing recovery needs and current increased reconstruction costs faced in the MID areas. This methodology is more reflective of the actual unmet need, which the State anticipates exceeds \$443 million. However, the “Other Resources Available” includes private insurance paid claims for personal contents, loss of vehicles, and other expenses that are not included in the “Total Impact assessment.” Therefore, the State anticipates this unmet need to undervalue the unmet recovery needs.

Table 4: Alternative Unmet Needs Methodology

Category	Data Source	Total Impact	Resources Available	Unmet Need (Total Impact less Applied Resources)	% of Total
Housing	Estimated Reconstruction or Replacement of Damaged Housing Units	\$1,318.697 M	\$1,126.953 M	\$241.758 M	55%
Infrastructure	FEMA Public Assistance (Cat C-G + 15% Resilience)	\$130.533 M	\$102.156 M	\$28.377 M	6%
	FEMA Hazard Mitigation Grant Program	\$129.188 M	\$136.269 M	\$(7.081) M	(2)%
	Additional Resilient Infrastructure Needs	\$281.965 M	\$131.965 M	\$150 M	34%
Economic Revitalization	SBA – Commercial Loss	\$32.089 M	\$1.994 M	\$29.974 M	7%

Category	Data Source	Total Impact	Resources Available	Unmet Need (Total Impact less Applied Resources)	% of Total
	Additional Commercial Losses – Line Item not Included in Calculation	Assessment still underway	\$124.378 M		
TOTAL		\$1,892.47 M	\$1,499.34 M	\$443.03 M	100%

2.1.2 Ongoing Hazards and Risks

Wildfires have become more common and widespread in Oregon over the past few decades, and they often threaten communities where development (including housing) encroaches upon forest lands that are susceptible to fire. The total area burned by wildfire in the United States, including in Oregon, has increased significantly since the 1980s, and nine of the 10 years with the most acreage burned have occurred since 2010s.¹ The table below demonstrates the longevity and increasing frequency of wildfires in Oregon. The two most recent events (in 2020 and 2021) were significantly more destructive than events in previous years, which is a trend that is unlikely to reverse in the face of climate change, extreme heat, and drought. The State of Oregon is experiencing a heightened risk of fire danger due to drought, tree mortality, and an increase in severe weather events.

Table 5: Chronology of Recent Severe Oregon Fires

Year	County	Description of Wildfire Event
2002	Josephine	Biscuit Fire destroyed four primary residences and 10 other structures, and put 15,000 residents on evacuation notice.
2010	Jackson	Oak Knoll Fire destroyed 11 homes in fewer than 45 minutes in Ashland.
2014	Wallowa	Buzzard Complex Fire burned more than 400,000 acres and significantly impacted rangeland and cattle farms.
2014	Grant	South Fork Complex Fire started with lightning strikes and burned 62,476 acres.
2015	Grant	Canyon Creek Complex Fire started by lightning and burned 110,422 acres, destroying more private property than any Oregon wildfire in the previous 80 years. The wildfire destroyed 43 homes and almost 100 other structures.
2015	Wallowa	Grizzly Bear Complex Fire started by lightning and burned 82,659 acres. The wildfire destroyed two homes and dozens of other structures.

¹ [Fire FAQs, Oregon State University](#)

Year	County	Description of Wildfire Event
2017	Multiple Counties	Over 1,000 fires (including Chetco Bar and Eagle Creek) started as human-ignited or ignited by lightning strikes, burning a total area of over 451,000 acres.
2020	Multiple Counties	Multiple Names/DR-4562 fires killed at least 11 people, burned more than 1 million acres, and destroyed more than 4,300 homes.
2021	Multiple Counties	More than 1,000 fires have burned more than 518,303 acres and destroyed more than 40 structures.

Including the risks from wildfires, Oregon is vulnerable to additional disasters as described in the Mitigation Needs Assessment section of this Action Plan. The 2020 Wildfires occurred during the ongoing COVID-19 pandemic response effort, and at the time of publication, COVID-19 continues to present additional risk to recovering communities and residents. During the development of this Action Plan, OHCS consulted with the Oregon OEM, DLCD, and local governments to understand the current and projected natural hazards and risks faced in the MID areas. For the creation of the Mitigation Needs Assessment, OHCS also drew heavily from the State’s Natural Hazards Mitigation Plan and local mitigation plans. Table 6 summarizes the highest natural hazard risks and threats faced in the MID areas. These risks and hazards will be factored into Oregon’s recovery and mitigation programming, as described further in each of the program sections and applicable sections under General Requirements.

Table 6: Summary of Natural Hazards Across HUD-Identified Most Impacted and Distressed Areas

High-Risk Threat	Medium-Risk Threat	Low-Risk Threat
Wildfire	Landslide	Volcanic Event
Earthquake	Drought	Tsunami
Winter Storm	Windstorm	
Flooding		

2.1.3 HUD-Identified Most Impacted and Distressed Areas

HUD requires funds to be used for costs related to unmet needs in the MID areas resulting from qualifying disasters. Oregon is required to spend at least 80%—or \$337,828,800—of all CDBG-DR funds to benefit the HUD-identified MID areas.

HUD provided Oregon with the following HUD-identified MID areas in the Allocation Announcement Notice:

- Clackamas County

- Douglas County
- Jackson County
- Lane County
- Lincoln County
- Linn County*
- Marion County

* For Oregon, HUD-identified a ZIP Code (97358) in Linn County as a MID area. Within the Consolidated Notice, HUD allows grantees to expand eligibility to the whole county when HUD designates a ZIP Code as a HUD-identified MID area. Oregon has expanded eligibility to include all of Linn County as a HUD-identified MID area.

2.1.4 Grantee-Identified Most Impacted and Distressed Areas

The Consolidated Notice allows Oregon to determine where to use up to 20% of the remaining amount of the CDBG-DR grant, provided that the funds are used to address unmet needs within areas that received a presidentially declared disaster declaration identified within DR-4562. The counties in Table 7 are all included in the presidentially declared disaster declaration for DR-4562. Of the FEMA Individual Assistance Program (IA) counties, only Klamath County is not included in the HUD-identified MID areas.

Table 7: DR-4562 Presidentialy Declared Disaster Counties and Categories of Awarded Public Assistance

County	FEMAPA Cat A	FEMAPA Cat B	FEMAPA Cat C	FEMAPA Cat D	FEMAPA Cat E	FEMAPA Cat F	FEMAPA Cat G	FEMA IA
Benton	X							
Clackamas	X	X	X	X	X	X	X	X
Columbia	X							
Coos	X							
Deschutes	X							
Douglas	X	X	X	X	X	X	X	X
Jackson	X	X	X	X	X	X	X	X
Jefferson	X							
Josephine		X	X	X	X	X	X	
Klamath	X	X	X	X	X	X	X	X
Lake	X							
Lane	X	X	X	X	X	X	X	X

County	FEMAPA Cat A	FEMAPA Cat B	FEMAPA Cat C	FEMAPA Cat D	FEMAPA Cat E	FEMAPA Cat F	FEMAPA Cat G	FEMA IA
Lincoln	X	X	X	X	X	X	X	X
Linn	X	X	X	X	X	X	X	X
Marion	X	X	X	X	X	X	X	X
Multnomah	X							
Tillamook	X	X	X	X	X	X	X	
Wasco	X							
Washington	X							
Yamhill	X							

Through its consultation and data analysis process, the State has determined that the priority is to address housing and housing-related recovery and mitigation needs. Therefore, the State will include all FEMA IA-declared counties not already included by HUD in its grantee-identified MID areas:

- Klamath County

2.2 Housing Unmet Needs

The State of Oregon, in collaboration with local and national partners, undertook a substantial amount of post-disaster planning and data collection and analysis to leverage as many State and federal resources as possible. The [Housing Impact Assessment](#), written in collaboration with HUD, FEMA, OHCS, public housing authorities, and local nonprofits under the Housing Recovery Support Function, published in April 2021, provides a detailed summary of the disaster impacts on housing and the remaining needs. In addition, the [Oregon Disaster Housing Recovery Action Plan](#), published in June 2021, outlined housing goals and recovery strategies for the State. This Action Plan pulls substantially from these documents, but includes updates based on current information and requirements included in the Notices.

This section of the Unmet Needs Assessment summarizes the disaster impacts on housing, drawing on data collected from FEMA IA, SBA Home Loans, private insurance providers, other State agencies, local governments, and nonprofits. This section also includes information on certain pre-disaster housing conditions that will impact State and local housing recovery efforts. OHCS also has analyzed barriers to access to recovery for protected classes, vulnerable populations, and underserved communities. The information captured herein and additional information collected through the public comment period and stakeholder consultation were used to develop the programs identified later in this Action Plan.

2.2.1 Disaster Damage and Impacts Summary of Need

As described further in Data Sources and Methodology section toward the end of the Action Plan, the State has calculated housing reconstruction or replacement needs using two approaches:

- **HUD/FEMA/SBA Multiplier Methodology:** Calculated using information available through federal datasets.
- **Alternative Methodology – Estimated Costs to Replace Damaged or Destroyed Housing:** Represents a more accurate reflection of the actual impacts and actual costs to rebuild. Through its damage assessments, engagement, and coordination, the State identified additional impacted residents who were not included in the federal datasets. The State's assessments indicate that the costs to rebuild or replace damaged or destroyed housing are significantly higher than the projected estimates calculated through the federal unmet needs analysis process.

The total assessed housing need using the two methodologies—before deducting any other sources of funding—is included in the table below.

Table 8: Comparison of Need Calculation Methodologies

Need Calculation Methodology	Number of Impacted Households	Estimated Reconstruction or Replacement Need
HUD/FEMA/SBA Multiplier Methodology	3,032	\$248,076,254
Alternative Methodology: Estimated Costs to Replace Damaged or Destroyed Housing	4,326	\$1,318,697,454
Difference (additional need projected by the Alternative Methodology)	1,294	\$1,070,621,200

2.2.1.1 Limitations of Federal and Private Data

Through the needs assessment process, OHCS identified the limitations of the federal disaster impact data available to the State and HUD. To help overcome these limitations, OHCS has carried out significant outreach and engagement to supplement the federal data. To design and implement inclusive and equitable programming, OHCS will continue to collect information and will update its needs assessment in subsequent amendments. Some of the identified limitations of the federal data are included below:

- **FEMA Individual Assistance (IA) Data:** The FEMA IA tables are included in the sections further below, as they are the data required by HUD. These aggregate tables were prepared by FEMA with data current as of February 15, 2022. The FEMA

registration data are incomplete in presenting the full picture of the impacts on housing. Participation and registration with FEMA IA are voluntary. The process can be overwhelming for survivors because of the documentation requirements, proof of ownership, limitations on legal residency status, and eligibility criteria that require appeals or follow-up from the participants, including from those households that are underinsured. Since the 2020 Wildfires, FEMA has undertaken considerable steps to make the FEMA IA application and documentation processes more streamlined and equitable, but at the time of FEMA IA intake for DR-4562, many of those processes were not in place. In addition, during the intake process for DR-4562, there was a coordinated application fraud scheme that is being investigated by FEMA and flagged within the FEMA IA data, which does call into question the accuracy of the FEMA IA data. Due to the timing of DR-4562 and its overlap with COVID-19, the FEMA housing damage assessments were not performed in person. It also is important to note that FEMA IA Home Repair Assistance is intended to make the damaged home safe, sanitary, or functional. It is not intended to return the home to its pre-disaster condition and therefore neither the FEMA verified loss nor the FEMA IA award amounts should be used as a proxy for the actual costs to reconstruct or replace wildfire damaged or destroyed residential properties.

- **SBA Home Data:** The SBA disaster loan program also is a voluntary program and it is limited to impacted homeowners. SBA residential, fully repayable loans are limited to homeowners and homeowners must qualify through SBA's underwriting and eligibility review processes to access SBA loans. SBA verified loss data provide a better picture of the full cost of repair and replacement, as SBA loan amounts are based on an inspection that covers the full cost to restore a home. However, the SBA data are incomplete and fail to include many impacted residential structures.
- **Private Insurance Data:** While States can rely on National Flood Insurance Program data for events such as floods and hurricanes, fire damage and claims data must be collected from individual insurance companies. Individual insurance companies are inconsistent in how they categorize policies and claims, and they do not report insurance information into a centrally managed database. OHCS has worked closely with the Oregon Division of Financial Regulation and the State Insurance Commissioner to collect aggregate commercial and residential claims information through a data call to insurance providers. The data provided indicated that:
 - **Residential and commercial data:** Based on the 2020 data, there were 14,836 residential and commercial claims, of which 9,454 resulted in some form of eligible payment. Of those eligible claims, 4,123 represented a "total loss" or destroyed property. The total "case incurred loss" or the amount the insurance companies anticipate paying out for all claims was just under \$1.5 billion.

- **Residential only data:** Based on 2021 data, there were 13,220 residential claims, of which 9,577 resulted in some form of eligible payment. Of those eligible claims, 2,792 represented a “total loss” or destroyed property. The total “case incurred loss” or the amount the insurance companies anticipate paying out for all residential claims is just over \$1 billion.

There are several known limitations to the data provided and basing the analysis on this data:

- Insurance providers do not classify claims or value damages consistently.
- Residential and commercial claims and payouts may include personal property, vehicles and contents payouts and some may only include structural damage payouts. Insurance providers could not consistently or accurately distinguish between contents and structural damages.
- The data call was limited to the major insurance providers in Oregon.
- Some policy holders hold multiple policies and therefore the claims do not necessarily reflect individual residences or businesses.
- The FEMA IA data indicates 69% of FEMA IA homeowners and 97% of renters with Major to Severe damages did not have any homeowners or renters insurance, respectively.

2.2.1.2 State and Local Housing Impact Data

The Oregon OEM is the State agency charged with leading and coordinating disaster response efforts. Beginning the week of September 28, 2020, while the disaster declaration was still open and ongoing, OEM conducted joint preliminary damage assessments with local government partners. These assessments indicated that more than 4,300 homes were significantly damaged or destroyed. OEM maintains an updated website storyboard with recorded numbers of destroyed and significantly damaged residential properties.² This assessment was subsequently updated with additional assessment information from local jurisdictions. The total number of homes (by structure type) that were either Major Damaged or Destroyed, as assessed by the State and local jurisdictions, is included in the table below. However, the State acknowledges that this dataset may exclude impacted residents and is continuing to work with local community-based organizations, community action agencies, and other housing support groups to understand the impacts on residents that were not captured in the State and local government assessments.

² [Damage Assessment, OEM](#) and data provided from local governments

Table 9: Damaged or Destroyed Homes and Home Types by County

County	Single-Family Units	Multi-Family Units	Manufactured Homes	Major Damaged Homes	Destroyed/Damaged Homes
Clackamas	62	0	0	0	62
Douglas	126	0	12	0	138
Jackson	610	328	1,561	9	2,508
Klamath	11	0	0	0	11
Lane	505	0	69	41	615
Lincoln	65	0	223	0	288
Linn	71	0	0	0	71
Marion	629	0	0	4	633
TOTAL	2,079	328	1,865	54	4,326

2.2.2 Affordable Housing Shortage and Rising Costs

In many ways, the wildfire disaster was primarily a housing disaster. The unprecedented scale of the 2020 Wildfires, combined with the challenges of the COVID-19 pandemic, drastically increased Oregon's already tenuous housing and homelessness crises. Prior to the 2020 Wildfires, Oregon's vacancy rate was near the State's record low and a third lower than the national average. This means that the State had a significant lack of available housing—particularly affordable housing—even before the COVID-19 pandemic and 2020 Wildfires.

The severity of the housing shortage, especially for lower income households, has been well documented in Oregon for years. In 2020, EcoNorthwest conducted Oregon's first ever Regional Housing Needs Analysis (RHNA) on behalf of OHCS and Oregon DLCDC. The RHNA analyzes housing needed for all income levels by region and is being used as a planning tool for informing the State's CDBG-DR programs. A key finding of the RHNA is that Oregon will need to produce 30,000 to 40,000 new homes per year over the next 5 years to meet demand and restore balance to the market. The State's annual production, as measured by residential building permits, is approximately 20,000 per year—half of what it should be.³

³ [2020 RHNA Technical Report and Oregon Disaster Housing Recovery Action Plan \(June 2021\), p. 9.](#)

In addition, prior to the COVID-19 pandemic and 2020 Wildfires, the State was experiencing significant increases in housing costs. The statewide median home value rose by 40% (around \$100,000) between 2010 and 2018. Similarly, the median rent also increased by nearly \$300 (just above 40% during the same period).⁴

2.2.2.1 Pre-Disaster Owner-Occupied and Rental Vacancy Rates

HUD's "Market at a Glance" includes a snapshot of the most current vacancy data available for the State of Oregon and the impacted counties. Statewide, the data indicate a 2019 total housing stock of 1.8 million units, with an average 2017–2019 rental vacancy rate around 4% and a sales vacancy rate around 1.3%. Compared with the national averages of 6.7% and 1.4%,⁵ respectively, even before the disaster event, Oregon lacked sufficient housing to meet the demand. The impacted county pre-disaster vacancy rate data range from 0.7% (Douglas) to 6.1% (Lincoln) for rentals, and 0.8% (Lane) to 3.8% (Jackson) for sales. Naturally, the major damage and destruction, as reported by OHCS, of more than 4,300 units in the impacted counties will significantly affect vacancy rates as survivors vie for available housing.

Table 10: Pre-Disaster Residential Percentages

(a) Pre-Disaster Vacancy Rates of Renter and Owner-Occupied Housing, by County

County	Renter-Occupied Vacancy Rate (%)	Owner-Occupied Vacancy Rate (%)
Clackamas	3.2	1.1
Douglas	0.7	3.4
Jackson	3.3	3.8
Klamath	4.3	1.3
Lane	2.0	0.8
Lincoln	6.1	3.1
Linn	2.1	1.1
Marion	5.8	1.3

Source: 2019 American Community Survey 5-year Estimates

The table below displays the percentage of renter vs. owner occupied housing stock for each county in the impacted area, based on American Census Survey data. In each of these impacted counties, the majority of housing units were owner occupied, with Clackamas having the highest at 71.8% and Lane having the lowest at 58.67%.

⁴ [Oregon Consolidated Plan, p. 119.](#)

⁵ [U.S. Census Bureau, Rental and Homeowner Vacancy Rates by Area and https://www.census.gov/housing/hvs/data/ann20ind.html](https://www.census.gov/housing/hvs/data/ann20ind.html)

(b) Pre-Disaster Renter and Owner Occupied Housing, by County

County	Owner occupied (#)	Owner occupied (%)	Renter occupied (#)	Renter occupied (%)
Clackamas	111,885	71.08%	45,523	28.92%
Douglas	30,986	68.17%	14,470	31.83%
Klamath	17,924	64.28%	9,962	35.72%
Lane	89,359	58.67%	62,953	41.33%
Lincoln	13,977	65.63%	7,321	34.37%
Linn	30,748	64.38%	17,014	35.62%
Marion	71,101	60.24%	46,937	39.76%
Jackson	55,792	63.23%	32,449	36.77%

Source: 2019 American Community Survey 5-year Estimates

2.2.2.2 Pre-Disaster Rent Burden

Rent burden is defined as paying 30% or more of household income on gross rent in the past 12 months.⁶ An analysis by the Oregon Health Authority, looking at American Community Survey (ACS) data, evaluated the rent burden in Oregon compared with the United States from 2007 to 2019. This pre-disaster dataset showed that, on average, in Oregon, 52% of renters were paying more than 30% of their income on housing (slightly higher than the U.S. average of 50%). Furthermore, the lowest income households have the highest levels of rent burden, with 89% of Oregon households earning less than \$19,999 annually. Looking at pre-disaster housing in the impacted counties, the rent burdens in Jackson and Lane counties are above the state average. Lane County had the highest rent burden at 57%⁷. Conversely, Douglas County was observed to have 48% of renters being rent-burdened, which is the lowest rate recorded among the FEMA IA-declared counties.

The data are helpful for assessing affordable housing throughout the State and designing programs to not only fill a housing need but also do so in a manner that avoids furthering the rent burden for the lowest income households.

2.2.2.3 Pre-Disaster Housing Value Range

Given the diversity of populations and environments, the cost of housing in Oregon varies greatly, especially between metropolitan and rural areas. The median value of an owner-occupied home across the State was \$312,200 in 2019. Meanwhile the

⁶ [Definition of rent burden, Social determinants of health, Oregon Health Authority](#)

⁷ [Housing Impact Assessment, DR-4562-OR, p. 10.](#)

median gross rent was around \$1,100.. Median home values in the eight impacted counties varies widely—from \$170,600 (Klamath) to \$395,100 (Clackamas).

Table 11: Evidence of Cost Burden by County

County	Median Home Value (in \$)	Median Gross Rent (in \$ per month)	Building Permits Issued (2020)
Clackamas	\$395,100	\$1,295	2,011
Douglas	\$199,200	\$824	243
Jackson	\$280,300	\$993	886
Klamath	\$170,600	\$772	152
Lane	\$263,200	\$989	1,391
Lincoln	\$251,200	\$924	250
Linn	\$221,600	\$964	796
Marion	\$247,100	\$985	1,743
TOTAL	N/A	N/A	7,472

Source: U.S. Census Bureau QuickFacts.⁸

The rising costs of housing, the limited availability of housing, and the number of renters experiencing housing cost burdens in the counties impacted by the 2020 Wildfires highlight the need for reconstruction, replacement, and enhancement of affordable housing.

2.2.3 Role of Manufactured Housing as Affordable Housing in Oregon

A manufactured housing unit (MHU), mobile home, or manufactured home is a type of prefabricated housing that is constructed in a factory and then transported to a site, to owned or leased land or a manufactured housing park for installation. These homes are built to a federal code administered by HUD that went into effect in 1976. Factory-built homes constructed before 1976 are called “mobile homes.” Modular home components also are prefabricated in a factory but differ from MHUs because they are built to a local building code, assembled on the permanent housing site, and cannot be easily transported to another site.

⁸ [Quick Facts, US Census Bureau, Klamath County.](#)

2.2.3.1 Manufactured Housing in Oregon

Prior to the 2020 Wildfires, Oregon had approximately 1,067 manufactured housing parks (MHPs) with a total of 62,397 lots. Only 3,122 of the lots within these parks are identified as vacant. Of the listed parks, 325 (30.46%) are only open to occupants who are over age 55; the other 744 parks (69.54%) are not agerestricted.⁹

In 2017, the State revised their land use statutes to facilitate the expansion of manufactured housing opportunities. The State directed local governments to revise their comprehensive land use plans to include manufactured homes in their urban growth boundaries as “needed housing”¹⁰ inside urban growth boundaries. The State also disallowed local governments from setting tighter restrictions on manufactured homes and the placement of MHUs than those set forth by the State.

2.2.3.2 Housing Affordability and Manufactured Housing

Manufactured housing may serve as part of the solution to Oregon's affordable housing challenges. At less than half the average cost per square foot compared with site-built homes, manufactured housing is one of the largest sources of **unsubsidized** affordable housing in the country. For example, while manufactured homes represent about 8% of the State's total housing volume, they constitute 16% of the affordable housing stock.¹¹

Similarly, the owners of manufactured housing tend to spend considerably less of their income on housing than residents of other types of homes, especially among households with incomes at or below the area median. However, almost half of the State's existing manufactured homes were built before 1980, which could present significant financial challenges for residents moving forward.

Manufactured housing provides a lower cost homeownership option for prospective buyers. Of the manufactured home residents, 78% own their unit compared with 62% of residents of all other types of housing. While the cost of homeownership may be less, there are some financial concerns with regard to insuring MHUs. Generally, site-built homes are insured for their replacement value—meaning that the insurance will cover the full cost to replace the home, while MHUs are generally covered at actual cost value—meaning that they depreciate over time and the coverage only provides the current depreciated value. This has a significant impact on disaster-affected MHUs.

⁹ [A Review of Oregon's Manufactured Housing Policies, Oregon State University.](#)

¹⁰ [Comprehensive Land Use Planning, Oregon Revised Statute.](#)

¹¹ [Prosperity Now, Oregon Manufactured Housing Data Snapshot.](#)

The costs for renting pads or lots in privately owned MHPs are increasing in many HUD-identified MID areas and throughout the State. OHCS has worked closely with local nonprofit organizations,¹² resident cooperatives, housing authorities, and other entities to preserve the affordability of pad or lot rents and prevent MHP closures through their Preservation of Manufactured Dwelling Parks Program and various other multifamily development and/or land acquisition programs.¹³

2.2.4 Labor Shortages and Increased Costs of Residential Construction

Oregon, like many other parts of the country, faces challenges related to construction, manufactured home supply chains, and increased labor and material costs. Construction costs have increased 20% to 25% since the September 2020 Wildfires, forcing many lower income property owners or property owners with insufficient funds to postpone rebuilding. The construction industry has been one of the fastest growing industries in Oregon, before and during COVID-19, and is facing a labor shortage. In a 2021 publication from the Oregon-Columbia Chapter of Associated General Contractors,¹⁴ 89% of contractors reported having difficulty finding craft workers, 88% of firms are experiencing project delays, and 93% are affected by rising material prices. These shortages and increases in costs have resulted in an average 2-year timeline for constructing or reconstructing a single-family, stick-built home. The nation also is facing delays in the production of manufactured and other prefabricated homes, with an anticipated production timeline of more than a year for new manufactured homes to be delivered after they are ordered.¹⁵

As described in Table 12 below, 2,500 housing units were destroyed or damaged in Jackson County in the 2020 Wildfires, a number that is 2.5 times the number of residential building permits issued in 2019. Lane County lost 615 homes—all in unincorporated communities of the McKenzie River Valley—which is three times greater than the average number of annual permits issued by the county in its unincorporated area. Across the State, the number of homes damaged or destroyed equate to 19% of all residential building permits in one year.¹⁶ In addition to the magnitude of loss, these figures speak to the scale of the rebuilding challenges in the impacted rural communities and underscore how important local and contractor capacity will be to

¹² <https://noah-housing.org/programs/manu/> and <https://casaoforegon.org/for-individual/manufactured-housing-cooperative-development/>

¹³ <https://www.oregon.gov/ohcs/development/Pages/nofa-ghap-manufactured-parks.aspx>

¹⁴ <https://www.agc-oregon.org/uncategorized/construction-workforce-shortages-reach-pre-pandemic-levels-2/>

¹⁵ [Oregon Disaster Housing Recovery Action Plan, June 2021, p. 14.](#)

¹⁶ [Oregon Disaster Housing Recovery Action Plan, June 2021, pp. 8–9.](#)

housing recovery. Like much of the country, Oregon was far behind in producing sufficient housing to meet current and future demand, even before the wildfires.

Table 12: 2020 Wildfire Destruction and Damages as a Percentage of Annual Residential Building Permits

Impacted County	Destroyed & Damaged Homes (1)	Annual Residential Building Permits (2)	Lost Homes as a Percentage of Pre-Wildfire Area Permits
Clackamas (3)	62	826	8%
Douglas	138	243	55%
Jackson	2,373	921	258%
Klamath	11	137	8%
Lane (3)	615	214	287%
Lincoln	288	333	86%
Linn	71	716	10%
Marion	633	1,638	39%
TOTAL	4,191	5,028	83%
	2019 Oregon Permits	22,037	19%

Sources:

1. Oregon Office of Emergency Management.
2. HUD Office of Planning and Research, most recent annual data from 2019 or 2020.
3. Clackamas and Lane counties permit data are for unincorporated areas **only**.

2.2.4.1 Sheltering and Transitional Housing Post-Disaster

Following the disaster declaration, FEMA, Oregon OEM, the Oregon Health Authority, the Oregon Department of Human Services, Red Cross, and OHCS worked to develop a range of sheltering and housing solutions, using a multi-phased operations approach, as described in the Disaster Sheltering and Housing Strategy.¹⁷ Since the declaration, FEMA approved multiple transitional housing programs and related supports for Oregon's survivors, including non-congregate sheltering and FEMA Direct Housing missions in Jackson, Lane, Linn, and Marion counties.

The long-standing shortage of housing, especially affordable housing, meant that wildfire survivors with the fewest resources could not find a new place to live. The loss of housing because of the wildfires was further stressed by the ongoing global pandemic. Many of the displaced wildfire survivors were placed in hotels, motels, and other

¹⁷ [FEMA, Disaster Sheltering and Housing Strategy, FEMA-4562-DR-OR.](#)

non-congregate shelters to reduce transmission of the COVID-19 virus.¹⁸ Untold numbers of other survivors doubled-up, resorted to camping, or otherwise remained precariously housed. The Oregon Department of Human Services (ODHS) worked closely with the American Red Cross to help wildfire survivors access shelter.¹⁹

At the time of publication, nearly 400 survivors remain housed through FEMA's Direct Housing mission and/or through non-congregate sheltering in hotels or recreational vehicles (RVs) through programs administered by ODHS.²⁰ Disaster case managers (overseen by ODHS in partnership with nonprofit organizations and funded through FEMA) are helping residents move through their permanent housing plans to move out of FEMA-funded temporary housing. This work is being supplemented by State of Oregon funding to Community Action Agencies to provide specialized "housing navigation" assistance in addition to disaster case manager (DCM) services. FEMA also is implementing the FEMA Temporary Housing Unit (THU) Sales and Donations Program,²¹ whereby participants in the Direct Housing mission are given the option of purchasing their FEMA THU.

In fall 2021, OHCS partnered with community action agencies and long-term recovery groups, through sub-recipient agreements, to administer the State-funded Wildfire Recovery and Resilience Account (WRRRA). WRRRA provides flexible funding for wildfire survivors with a verified housing impact. Funds may be used for a wide range of activities, including rental assistance and related supports, as well as for reconstruction or replacement of damaged housing. The program prioritizes low-income households and requires the equitable distribution of funding to high-risk participants facing housing insecurity. This program is helping many survivors transition out of FEMA sheltering and transitional housing programs and into housing that is more stable or suitable for their households.

2.2.5 Single-Family vs. Multifamily Needs: Owner Occupied vs. Tenant

Based on data for the eight counties approved for FEMA IA Individuals and Household Program (IHP), it is estimated that 59% of the impacted residents were homeowners and 41% were tenants. While this information is not inclusive of all impacted residents, it is the only data set available specific to fire survivors that includes a breakout of renters and homeowners, and therefore will be used to inform initial programming.

¹⁸ [Oregon Disaster Housing Recovery Action Plan, June 2021, p. 2.](#)

¹⁹ [Oregon Disaster Housing Recovery Action Plan, June 2021, p. 2.](#)

²⁰ [Oregon Wildfire Response and Recovery Overview Dashboard.](#)

²¹ [FEMA, Individual Assistance Program and Policy Guide, p. 118.](#)

FEMA Individual Assistance (IA)	# of Owner Applicants	# of Tenant Occupants
Total Registrants	6,958 (29%)	17,055 (71%)
Total With IHP Award	1,914 (59%)	1,329 (41%)

2.2.5.1 Definition of Affordable Rents, Income Limits for Tenants, and Minimum Affordability Periods

The State has included the definitions of affordable rents, income limits for tenants and minimum affordability periods within each of the applicable program descriptions further below.

2.2.5.2 FEMA IA – Owner Occupied

Table 13: FEMA IA Owner-Occupied by County

County	Number of Applicants	Number of Inspections	Number of Inspections with Damage	Number Received IHP	Total FEMA Verified Loss	Avg. FEMA Verified Loss
Clackamas	983	163	141	93	\$1,870,857.57	\$13,268.49
Douglas	521	119	110	51	\$3,235,475.33	\$29,413.41
Jackson	2,385	948	935	1,098	\$49,263,081.27	\$51,638.45
Klamath	117	27	26	4	\$374,805.68	\$14,415.60
Lane	886	214	197	224	\$8,983,145.86	\$45,599.73
Lincoln	478	145	136	179	\$5,722,512.69	\$41,467.48
Linn	404	87	77	67	\$2,746,631.96	\$35,670.54
Marion	1,184	211	191	198	\$12,682,036.25	\$66,052.27
TOTAL	6,958	1,914	1,726	1,914	\$74,863,532.59	\$274,447.99

Data from Federal Emergency Management Agency Information Data and Analysis (FIDA) 40449 DR-4562, February 17, 2022.

2.2.5.3 FEMA IA – Tenant Applications

Table 14: FEMA IA Tenant by County

County	Number of Applicants	Number of Inspections	Number of Inspections with Damage	Number Received IHP	Total FEMA Verified Loss	Avg FEMA Verified Loss
Clackamas	1,337	190	142	80	\$747,401.32	\$5,226.58
Douglas	10,950	590	505	46	\$4,060,382.99	\$7,977.18
Jackson	2,179	875	828	701	\$4,482,376.78	\$5,406.97
Klamath	146	17	17	9	\$85,997.61	\$5,058.68
Lane	877	255	219	173	\$1,113,477.66	\$5,061.26
Lincoln	323	117	105	94	\$483,023.99	\$4,600.23

County	Number of Applicants	Number of Inspections	Number of Inspections with Damage	Number Received IHP	Total FEMA Verified Loss	Avg FEMA Verified Loss
Linn	349	80	57	44	\$246,930.61	\$4,332.12
Marion	894	268	208	182	\$994,323.87	\$4,757.53
TOTAL	17,055	2,392	2,081	1,329	\$12,213,914.83	\$42,420.55

Data from FIDA 40449 DR-4562, February 17, 2022.

2.2.5.4 FEMA IA – Applications by Housing Type

Table 15: FEMA IA Applications by Housing Type

Residence Type	Number of Applicants	% Owner Occupied	% Tenants	% Unknown	% Type
Apartment	240	0.4%	99.6%	0.0%	7.8%
Assisted Living Facility	14	0.0%	100.0%	0.0%	0.5%
Condo	30	33.3%	66.7%	0.0%	1.0%
House/Duplex	1,330	31.3%	68.7%	0.0%	43.1%
Mobile Home	1,153	73.2%	26.8%	0.0%	37.4%
Other	8	50.0%	50.0%	0.0%	0.3%
Townhouse	114	34.2%	65.8%	0.0%	3.7%
Travel Trailer	195	84.6%	15.4%	0.0%	6.3%

Data from FIDA 40449 DR-4562, February 17, 2022.

2.2.5.5 FEMA Real Property Damage: Owner-Occupied Units

Table 16: FEMA IA Owner-Occupied Damage Level by County

County	Severe	Major – High	Major – Low	Minor – High	Minor – Low
Clackamas	7	9	0	0	114
Douglas	17	8	1	0	75
Jackson	710	62	1	1	155
Klamath	1	0	0	0	19
Lane	53	22	0	4	100
Lincoln	73	14	0	1	42
Linn	19	2	0	5	46
Marion	73	24	1	2	86
TOTAL	953	141	3	13	637

Data from FIDA 40449 DR-4562, February 17, 2022.

2.2.5.6 FEMA Real Property Damage: Rental Units

Table 17: FEMA IA Tenant Damage Level by County

County	Severe	Major – High	Major –Low	Minor – High	Minor – Low
Clackamas	38	47	6	33	19
Douglas	348	87	18	39	17
Jackson	213	333	119	103	61
Klamath	6	4	1	2	4
Lane	55	79	18	40	28
Lincoln	19	39	11	21	15
Linn	12	14	9	13	9
Marion	54	56	19	37	43
TOTAL	745	659	201	288	196

Data from FIDA 40449 DR-4562, February 17, 2022.

2.2.6 Public Housing and Affordable Housing

Of the Oregon counties designated for FEMA IA, there is a public housing authority (PHA) in each of the eight counties (which includes the HUD MID areas).

2.2.6.1 Housing Choice Voucher Households²²

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

During the 2020 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, Homes for Good (Lane County), the Marion County Housing Authority, and the Housing Authority of Jackson County.

Since the wildfires, 72 out of 75 displaced HCV households have been successfully rehoused. The remaining HCV households are in Lane, Lincoln, and Marion Counties. The PHAs continue to work through solutions for each of these participants to accommodate their post-disaster housing and location needs.

²² [Housing Impact Assessment, pp. 24–25](#) and consultation with PHAs in impacted counties.

2.2.6.2 HUD Office of Housing – Multifamily Housing

There are 165 HUD multifamily housing properties in the eight counties declared for FEMA IA. These properties contain 8,582 units, of which 4,315 receive project-based rental assistance. The HUD Office of Multifamily Housing Programs reported the evacuation of more than 500 units/households on 10 properties in the wildfire-threatened areas of Lincoln, Jackson, and Clackamas counties. By September 21, 2020, the office reported that all evacuated residents had returned to their respective properties.

2.2.6.3 OHCS Housing Portfolio²³

OHCS maintains asset management oversight over a portfolio of 1,150 projects statewide, 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, and State funding). More than 1,000 projects (about 53,000 units) are residential rental, with the balance comprising a mix of manufactured housing parks (MHPs), assisted living and other residential facilities, transitional housing, shelters, and one lease-to-own project. Of the total units, 75% are targeted to households at 50% to 60% of area median income.

Within the eight disaster-declared counties with FEMA IA, there are 363 residential rental properties that are part of the OHCS portfolio. These include 15,000 residential rental units, 13 MHPs with a total of 745 units (in Lane, Clackamas, and Douglas counties only), and 23 assisted-living properties totaling 1,250 units.

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

Table 18: OHCS Assisted Severely Damaged Housing Projects

Property Name	Number of Units	City/County	Population
Anderson Vista	36	Talent/Jackson	Farmworker
Brookside Rose (Rose Court)	36	Phoenix/Talent	Seniors or Individuals with Disabilities
Northridge Center	55	Medford/Jackson	Seniors

Data from the DR-4562-OR Housing Impact Assessment – April 30, 2021.

²³ [Housing Impact Assessment, p. 24.](#)

2.2.6.4 Multi-Family HUD-Assisted Housing

Table 19: HUD Assisted Properties

Type of Damage	Number of Properties	Number of Units	Number of Units Assisted	Number of Units Waiting for Assistance
No Damage	157	8,066	4,092	3,974
No Utilities	2	170	50	120
Minor Damage	5	264	173	91
No Assessment	1	82	0	82

Data from the DR-4562-OR Housing Impact Assessment – April 30, 2021.

2.2.6.5 Public Housing Authorities Damaged

Table 20: Public Housing Authority Impacted Properties

County	Total PHAs	Total PHAs Damaged	No. of Units Damaged
Clackamas	1	0	0
Douglas	1	0	0
Jackson	1	1	127
Klamath	1	0	0
Lane	1	0	0
Lincoln	1	0	0
Linn	1	0	0
Marion	1	0	0

Data from the DR-4562-OR Housing Impact Assessment – April 30, 2021.

2.2.6.6 Owner with Unmet Needs in a Floodplain

Owner-Occupied Homes in a Special Flood Hazard Area				
Damage Category	All Owners	MHU Owners	No HOI	No Flood Ins
Severe	4	4	4	4

Data from FIDA 40449 DR-4562, February 17, 2022.

2.2.6.7 Insurance Claims and Losses in Disaster-Impacted Areas

Table 21: Residential Insurance Claims by County

County	No. of Claims	No. of Claims Resulting in Loss	Direct Incurred Losses (\$)
Clackamas	3,073	2,231	51,722,214
Douglas	236	149	43,206,580
Jackson	3,896	2,975	368,785,649
Klamath	62	49	3,265,150
Lane	1,907	1,269	255,642,143
Lincoln	1,066	831	61,017,713
Linn	1,423	158	150,146,301
Marion	1,450	985	154,580,203
TOTAL:	13,113	8,647	\$1,088,365,953

Data from Oregon Division of Financial Regulation 2020 Wildfire Homeowner Claims Data Call Results. Data submitted as of 12/31/2021.

2.2.6.8 Total Home Loans Approved by the SBA

Table 22: Home Loans Approved by SBA

(a) Number of Home Loans with Cancelled Loans

County	No. of Home Loans With Cancelled Loans
Clackamas	40
Douglas	11
Jackson	269
Klamath	3
Lane	54
Lincoln	55
Linn	24
Marion	84
TOTAL	540

(b) Number of Home Loans without Cancelled Loans

County	No. of Home Loans Without Cancelled Loans
Clackamas	20
Douglas	4
Jackson	147
Klamath	1
Lane	22
Lincoln	26
Linn	11
Marion	42
TOTAL	273

Data from SBA Reports, January 2022.

2.2.7 Social Equity, Fair Housing, and Civil Rights

2.2.7.1 The Use of Data to Make Funding Decisions to Advance Equity and Reduce Barriers

Through its long-established policy making and program design processes, OHCS is committed to using data, performance metrics, and qualitative and quantitative information to ensure programs help advance equity and reduce barriers. This section outlines the OHCS policy-making governance structure, the agency's guiding documents, and includes additional analysis of impacts to vulnerable populations,²⁴ members of protected classes under fair housing and civil rights laws, racially and ethnically concentrated areas, concentrated areas of poverty, socially vulnerable areas, and historically underserved communities.²⁵

This information provides a foundation for understanding the additional needs of survivors and for ensuring programs are implemented equitably, or in a manner that understands and addresses disparities and additional needs across race, ability, class, age, ethnicity, gender, and other characteristics.

2.2.7.1.1 Housing Stability Council and OHCS Statewide Housing Plan

2.2.7.1.1.1 Housing Stability Council

All CDBG-DR Action Plans and Substantial Amendments will be presented to the Oregon State Housing Stability Council (the Council or HSC) for review.²⁶

The Council provides leadership in, and reviews and sets policy for, the development and financing of affordable housing throughout the state of Oregon. The Council, with the advice of the Executive Director of OHCS, sets policy and approves or disapproves rules and standards for programs, and approves or disapproves loans and grants, and carries out the provisions of [ORS 456.567](#); and [ORS 456.571](#). The nine-member Council is charged with meeting the tremendous need for the provision of affordable housing for lower-income Oregonians. The Council members are appointed by the Governor, subject to confirmation by the Senate under [ORS 171.562](#) and [171.565](#).

²⁴ HUD defined vulnerable populations as: "A group or community whose circumstances present barriers to obtaining or understanding information or accessing resources."

²⁵ HUD defines underserved communities as: "Refers to populations sharing a particular characteristic, as well as geographic communities, that have been systematically denied a full opportunity to participate in aspects of economic, social, and civic life. Underserved communities that were economically distressed before the disaster include, but are not limited to, those areas that were designated as a Promise Zone, Opportunity Zone, a Neighborhood Revitalization Strategy Area, a tribal area, or those areas that meet at least one of the distress criteria established for the designation of an investment area of Community Development Financial Institution at 12 CFR 1805.201 (b)(3)(ii)(D)"

²⁶ [OHCS Housing Stability Council](#)

Per their charter, the Council:²⁷

- Helps establish strategic direction and a policy framework for OHCS
- Helps the Director to foster constructive partnerships with other state agencies and key partners engaged in housing and community services
- Sets policy for and issues decisions regarding loans, grants, and funding awards
- Advises policymakers
- Informs the OHCS Director's annual operating plan and biennial budget, and oversees OHCS operations through regular reports from the Director
- Advocates at all levels on behalf of the Department and affordable housing

2.2.7.1.1.2 Statewide Housing Plan

The 2019-2023 Statewide Housing Plan²⁸ outlines six policy priorities that focuses OHCS's investments to ensure all Oregonians have the opportunity to pursue prosperity and live from poverty. These priorities are:

- Equity and Racial Justice
- Homelessness
- Permanent Supportive Housing
- Affordable Rental Housing
- Homeownership
- Rural Communities

One of the six core priorities is to advance equity and racial justice by identifying and addressing institutional and systemic barriers that have created and perpetuated patterns of disparity in housing and economic prosperity.

To meet this priority, OHCS has developed implementation strategies, which rely on quantitative and qualitative data. The applicable implementation strategies that OHCS will use for the design, outreach, engagement, and implementation of its CDBG-DR programs are described below.

- Adopt an approach to advancing equity and racial justice, informed by national promising practices and lived experience of communities of color

²⁷ [OHCS Housing Stability Council](#)

²⁸ [OHCS - Statewide Housing Plan 2019-2023](#)

- Create and maintain a system to analyze OHCS programs and practices and remove identified barriers to access and opportunity within OHCS programs to ensure equitable outcomes
- Improve OHCS's ability to track, analyze, and measure performance and progress towards equity goals through standardization of data collection and enhancing data analysis of program utilization
- Meaningfully engage culturally specific and culturally responsive organizations and their constituents to ensure OHCS policies, practices, systems of accountability, and program awards are designed to advance equity and racial justice and meet the needs of communities of color, including black, indigenous, and people of color
- Fund housing and community services programs to build inclusive communities and prevent, mitigate, or reverse the effects of gentrification and displacement
- Increase access to fair housing resources, education, and enforcement to reduce the occurrence and impact of housing discrimination in Oregon
- Strengthen relationships with tribal leaders and leverage resources to address disparities in tribal housing issues

2.2.7.1.1.3 Targeted Universalism, Racial Equity Analysis Tool (REAT) and Equity Lab

OHCS will apply a targeted universalism approach to designing and implementing CDBG-DR programs. Within a targeted universalism framework, universal goals are established for all groups concerned. The framework then uses targeted processes and strategies to achieve those goals, based upon how different groups are situated within structures, culture, and across geographies to obtain the universal goal. Targeted universalism is a platform to operationalize programs that move all groups toward the universal policy goal, as well as a way of communicating and publicly marketing such programs in an inclusive, bridging manner. It is an approach that supports the needs of particular groups, including those in the majority, while reminding everyone that we are all part of the same social and civic fabric.²⁹ Through this process, the State will develop specific solutions to address unmet needs, incorporating those solutions into a universal goal-oriented framework to equitably benefit all groups involved.

As an example, the State may set a universal goal for the Homeowner Assistance and Reconstruction Program to ensure all homeowners at or below 80% AMI move into an affordable and secure home. This goal will account for other resources and programs available to LMI households. The targeted strategies will account for the culturally specific needs of different protected class groups, vulnerable populations, and underserved communities. The strategies will include an analysis of historic and current barriers to disaster recovery resources and will incorporate solutions to address these

²⁹ Targeted Universalism, Policy and Practice, May 2019, <https://belonging.berkeley.edu/targeted-universalism>

barriers. Some examples of targeted processes and strategies for Latino/a/x households and individuals living with disabilities are included below:

- Targeted strategies for addressing the recovery needs of disaster-impacted Latino/a/x survivors include providing additional application support, legal services, language translation and interpretation services, support managing licensed and insured construction contractors, time constraints, access to additional funding, providing access to housing that meets the needs of multi-generational households, and the need to work with trusted community organizations due to a distrust of government.
- Targeted strategies for addressing the recovery needs of disaster-impacted individuals living with disabilities include providing additional application support, access to housing that is designed to be accessible for their needs, legal services to support power of attorney accommodations, ensuring housing application intake centers are accessible, ensuring the CDBG-DR website is Section 508 compliant.

The State will publish program universal goals and targeted strategies on its final Action Plan that will be submitted to HUD. OHCS will leverage feedback received from public comments, the expertise of internal data and reporting team staff, partnerships with local organizations, and the OHCS Racial Equity Ad Hoc Workgroup. This Workgroup is in the process of finalizing a customized Racial Equity Analysis Tool (REAT) and Equity Lab for the agency. In addition to helping inform the targeted universal goals and strategies, the Racial Equity Analysis Tool and the Equity Lab workshop process will be used to support thought-partnership, answer questions, and review programs to ensure they are serving communities of color effectively.

Under the targeted universalism framework, OHCS will develop strategies that operationalize equity, direct resources and achieve outcomes for those most impacted by housing instability as a result of the 2020 Wildfires. Some of the additional needs that may be specific or more prevalent amongst different protected classes, vulnerable populations, and/or underserved communities are described in the sections below.

2.2.7.1.2 Individuals Living with Disabilities

FEMA reported that nearly 18% of the valid FEMA IA registrants self-reported having access or functional needs. Through the course of development of the FEMA Disaster Sheltering and Housing Strategy for DR-4562,³⁰ FEMA and OEM identified significant challenges in addressing affordable and accessible recovery needs for people with disabilities.

³⁰ <https://www.oregon.gov/ohcs/get-involved/Documents/committees/ODHTF/FEMA-Disaster-Sheltering-Housing-Strategy-DR4562.pdf>

- **Issue No. 1: Affordability and Accessibility.** For renters and homeowners living with a disability, accessibility is of the utmost importance when searching for a new home. No matter how appealing the price or location, a home is not suitable unless it accommodates the physical needs of its tenants. This also includes access to community services and supports, such as public transportation and paratransit services. These additional requirements often limit a resident's ability to identify lower-cost housing.
- **Issue No. 2: Accessible Housing Is Not Only Utilized by Households That Require Resources.** Accessible homes are undersupplied, even if we assume that they are routinely occupied by households that have a disability. In reality, the situation is made worse by the fact that accessible homes and individuals with disabilities are rarely paired together. An individual without a disability will not turn down an attractive housing option just because it has accessible features. Alternatively, someone who develops a physical disability may prefer to continue living in their non-accessible home rather than go through the process of moving.
- **Issue No. 3: Awareness of Programmatic Waivers and Impacts on People with Disabilities.** During a disaster, organizations, including HUD, will issue waivers of certain requirements in their programs to support the speedy recovery of disaster survivors. These program flexibilities may free up funding to be utilized for different purposes, may increase the amount of money that can be spent on certain types of assistance, or might create programmatic flexibilities to speed up the process. While these waivers are typically good for survivors because they may make more housing available, some waivers can be detrimental to survivors with disabilities. For example, HUD has issued a waiver to HOME property standards, which appeared to waive the Americans with Disabilities Act and the Rehabilitation Act. Disability integration can advise what waivers exist and how they positively or negatively affect the response and recovery of people with disabilities.
- **Issue No. 4: Including Disability Access in Hazard Mitigation Strategies.** Accessible elevation can be a barrier for people with mobility disabilities and older adults who are aging in place. Elevated homes can disrupt community visitability and can be daunting for individuals who need zero-step entry and egress.

Per ORS 456.510, OHCS-funded rental housing programs must follow visitability requirements. With certain exceptions, OHCS subsidized rental housing for new single-family or duplex dwelling with habitable space on the first floor must be designed and constructed as “visitable” dwelling: <https://www.oregonlaws.org/ors/456.510>. The State will adopt this standard in the reconstruction or new construction of all site-built housing funded with CDBG-DR assistance. This is in addition to ensuring all multi-family housing subsidized with CDBG-DR assistance meet ADA and accessibility requirements. By adopting this standard across its programs, the State will help increase the availability of accessible housing to meet current and future needs of older adults and

people living with disabilities. This will increase the opportunity for households to age in place and build in increased community resiliency for individuals with disabilities.

2.2.7.1.3 Latina/Latino/Latinx Individuals and Households

The State has identified wildfire impacts and recovery barriers for Latina/Latino/Latinx communities as a special area of need and focus. The Oregon Health Authority's Estimate of Migrant and Seasonal Farmworkers in Agriculture, 2018 Update, estimates that 174,000 migrant and seasonal farmworkers and their families play a vital role in the State's economy. It is estimated that more than 55,000 migrant and seasonal farmworkers and their families reside within the seven HUD-identified MID counties, Table 23 provides a breakdown of migrant/seasonal households by impacted county.

Table 23: 2020 Wildfire-Impacted County Migrant and Seasonal Household Members

County	Total Migrant, Seasonal Farmworkers, and Household Members (estimates)
Clackamas	12,296
Douglas	2,624
Jackson	6,567
Lane	2,899
Lincoln	131
Linn	4,233
Marion	26,673

CASA of Oregon and the NOWIA Unete Center for Farm Worker Advocacy conducted a stakeholder outreach survey of Latino/Latina/Latinx community members impacted by the Alameda Fire (Jackson County).³¹ At the onset of the fires, NOWIA Unete supported more than 600 families by fulfilling basic needs, including food, clothing, hotel rooms, and distance learning support for students. They are continuing to support more than 300 families with hot meals, food vouchers, and food staples/hygiene products, in addition to advocacy and educational services. NOWIA Unete started surveying survivors in mid-April 2021 to offer a clearer picture of the needs of the Latino farm worker and immigrant community they represent. Through this survey, 151 families were interviewed, which included the following:

- 34 single-parent households
- An average family size of 3.2 members
- 30 people who identified as having a disability

³¹ [Alameda Housing Survey, 2021](#).

- 5% older than age 62
- 24% younger than age 12
- 89% of a race and ethnicity other than white or non-Hispanic
- 89% whose primary or only language is Spanish

Of the people surveyed, more than 50% indicated that they have lived in the valley for more than 20 years and, as such, have established roots and are anxious to return to the communities they helped establish. The results also showed that before the 2020 Wildfires, 55% of the families were paying between \$400 and \$600 per month for rental housing. In addition, the results show that 40.5% of the surveyed respondents can comfortably afford housing payments between \$300 and \$600, 31% between \$600 and \$800, and 19% between \$800 and \$1,000. The survey also gathered information on pre-fire living arrangements, which yielded the following results:

- 57% lived in a manufactured home
- 21% lived in an apartment/other rental housing
- 18% lived in RVs
- 4% lived in other living arrangements

The respondents also provided information on their current living arrangements, which are as follows:

- 5% had no reliable housing
- 8% had temporary housing through FEMA
- 15% had RVs
- 8% lived in hotels
- 20% lived in apartments
- 21% lived in a rented house
- 7% owned a house
- 6% lived in a trailer
- 10% lived in other living arrangements

While this information includes a limited population, it does help OHCS in the design of their programs, their outreach and engagement strategies, and in how programs are carried out to ensure that the diverse needs of wildfire survivors are met. For example, OHCS is partnering and engaging with CASA of Oregon, community action agencies, long-term recovery groups, and other community-based organizations to gather additional information and to ensure that program design, engagement, outreach,

and program marketing strategies are inclusive and address the needs of those who have been marginalized from the programs offered to date.

2.2.7.1.4 Impacts on Individuals and Households Experiencing Homelessness

Homelessness is a long-standing challenge facing Oregon that has been exacerbated by COVID-19. According to the Oregon Statewide Shelter Study (August 2019),³² 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 more than 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+ individuals.

Per the Oregon Community Foundation's March 2019 report on Homelessness in Oregon, while Oregon's population represents 1.3% of the total U.S. population, Oregon's homeless population represents 2.6% of the total U.S. homeless population. In addition, the report suggests that the State's homelessness and housing dilemmas are the result of two converging crises—an inadequate housing supply and rising rents that are leaving tens of thousands of children and families in Oregon at risk of becoming homeless, and the persistence of a smaller population of chronically homeless people in need of intensive social services and specialized housing.³³ Oregon's long-standing housing crisis meant that wildfire and other natural disaster survivors with the fewest resources could not find a place to relocate, resulting in an increased need for non-congregate sheltering after the wildfires and challenges in providing intermediate and permanent housing solutions for wildfire survivors experiencing, or at risk of experiencing, homelessness.

Estimating the number of homeless individuals was more difficult in 2021, as COVID-19 upended routines, reduced staffing and resources, and presented unexpected complications. At the same time, COVID-19 caused economic disruption and the most sudden and severe contraction in the U.S. economy in decades, resulting in millions of individuals and households losing their jobs. Many formerly stable households found themselves facing food shortages and the loss of their homes. While government and the nonprofit sector addressed some of these hardships, the scale of the problem made it difficult to help everyone.

There were many reasons to believe that the size and composition of the population of people experiencing homelessness may have changed in 2021; however, COVID-19 made it harder to isolate the impacts from the 2020 Wildfires and the impacts from COVID-19. The table below compares the 2019 point-in-time (PIT) count with the 2021 (sheltered and unsheltered) PIT count. All eight wildfire-impacted counties experienced

³² <https://www.oregon.gov/ohcs/about-us/Documents/poverty/Oregon-Statewide-Shelter-Study.pdf>

³³ <https://oregoncf.org/community-impact/research/homelessness-in-oregon/>

increases in homelessness from 2019 to 2021, with the largest increases in Marion (250) and Clackamas (247) counties.

Table 24: Point-in-Time by County

County	2019 Homelessness PIT	2021 Homelessness PIT	Increase From 2019 to 2021
Clackamas	419	666	247
Douglas	542	594	52
Jackson	712	831	119
Klamath	207	421	214
Lane	2,165	2,379	214
Lincoln	260	283	23
Linn	277	380	103
Marion	974	1224	250
TOTAL	5,556	6,778	1,222

Source: Oregon Statewide Homelessness Estimates 2021 Report

OHCS obtained certain available usage data from its State Homeless Assistance Program (SHAP) to demonstrate quantitative impacts (as expressed by the number of households served) on SHAP-funded homelessness services. However, these data do not necessarily represent only 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 in December 2020 – January 2021. Of the households served, 89% 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 in December 2020 – January 2021. More than 80% of the 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. Of the households served, 80% were childless adults.

Oregon state and US federal legislatures allocated hundreds of millions of dollars for COVID-19 recovery in Oregon, specifically to be used for homelessness sheltering, supports and prevention, including through state emergency board funds, state house bills, the US Treasury Emergency Rental Assistance Program and Homeowner Assistance Fund, HUD HOME-CV, and HUD ESG-CV.

2.2.7.1.5 Rural Housing Challenges

Oregon's pre-disaster housing stock was concentrated near metropolitan areas. This is because Oregon is one of the few states that has established urban growth boundaries (UGB),³⁴ which promote growth in urban zones while also restricting residential development of rural farm and forest land. Thus, the low level of pre-disaster housing stock in rural areas has made community housing stock especially vulnerable to natural hazards, such as wildfires, flooding, and landslides. This, in combination with the shortage of labor and construction supplies, has added to the challenges faced by rural communities in rebuilding and replacing destroyed housing.

These challenges are addressed in the State's CDBG-DR program design by considering current labor and supply costs and shortages when calculating awards and determining cost reasonableness. The State will work with residents and local governments to ensure homes are built in line with UGB requirements, and to standards that make them more energy efficient and resilient to the spectrum of natural hazards faced in the rural impacted areas – not just wildfires. The State will allow for the repair or replacement of damaged private infrastructure - such as septic tanks and wells - in its housing programs.

2.2.7.1.6 Underserved Communities

The State has mapped the burn scar areas from the 2020 Wildfires with the geographic boundaries of Tribal Areas and Opportunity Zones in Figures 3 through 6 below. These maps identify those areas that HUD has identified as underserved communities at the census tract level (Opportunity Zones) and on the Tribal Area scale. Due to the rural and diverse nature of the impacts from the 2020 Wildfires, OHCS also will use more refined and focused data analysis, mapping, and community data gathered through the Action Plan and the program design stakeholder consultation process to understand which neighborhoods and communities have been historically underserved. The State will also review other information that may indicate whether a community is underserved, including those census tracts that were eligible for opportunity zone designation and areas eligible for New Market Tax Credits.

³⁴ <https://www.oregon.gov/lcd/UP/Pages/Urban-Planning.aspx>

Figure 3: Map of Burn Scar, Tribal Boundaries, and Opportunity Zones in Jackson County

Jackson County, OR

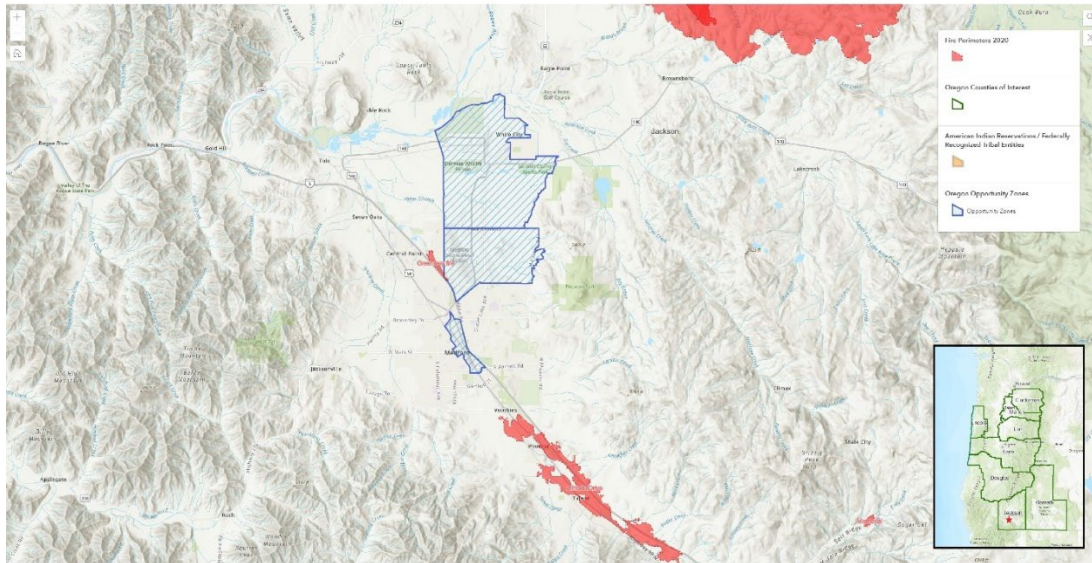


Figure 4: Map of Burn Scar, Tribal Boundaries, and Opportunity Zones in Klamath County

Klamath County, OR

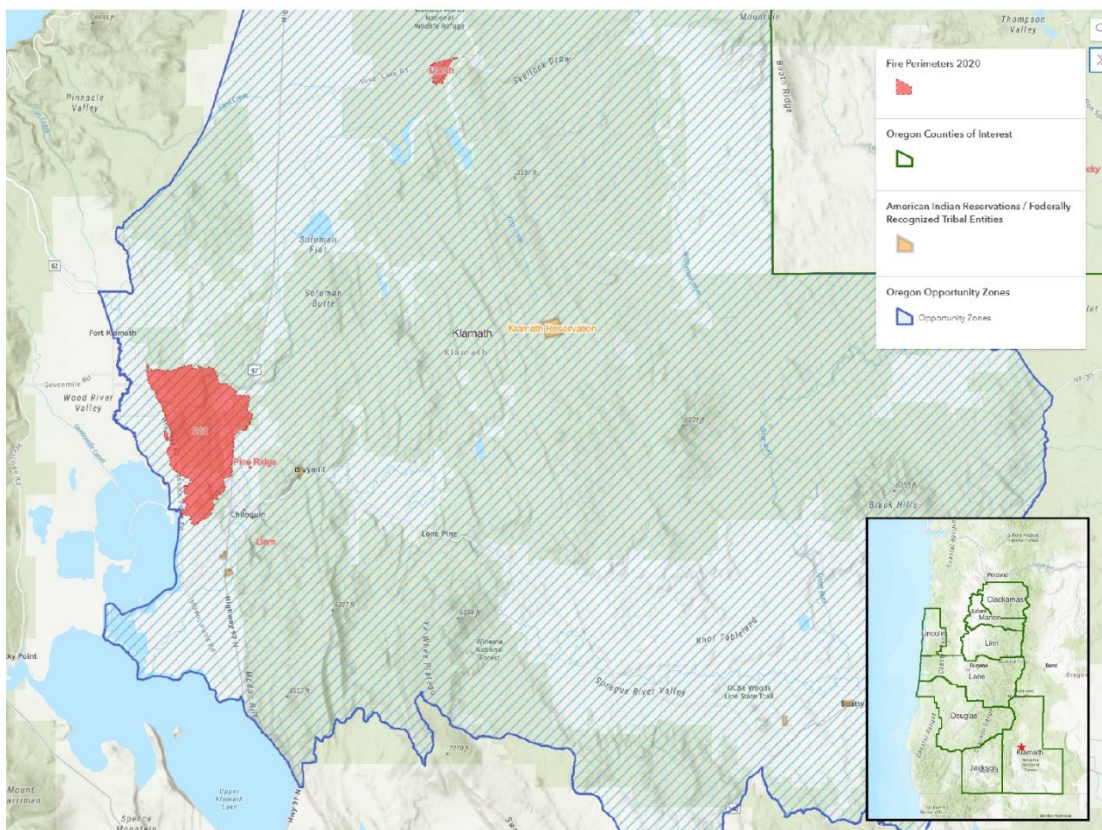


Figure 5: Map of Burn Scar, Tribal Boundaries, and Opportunity Zones in Marion County

Marion County, OR

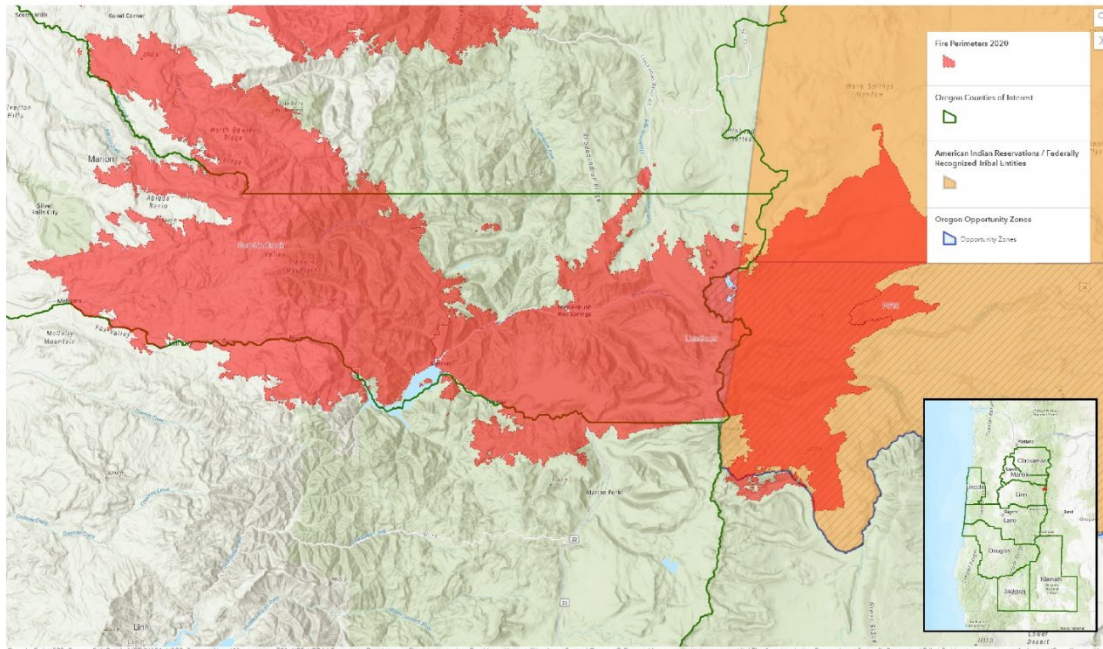
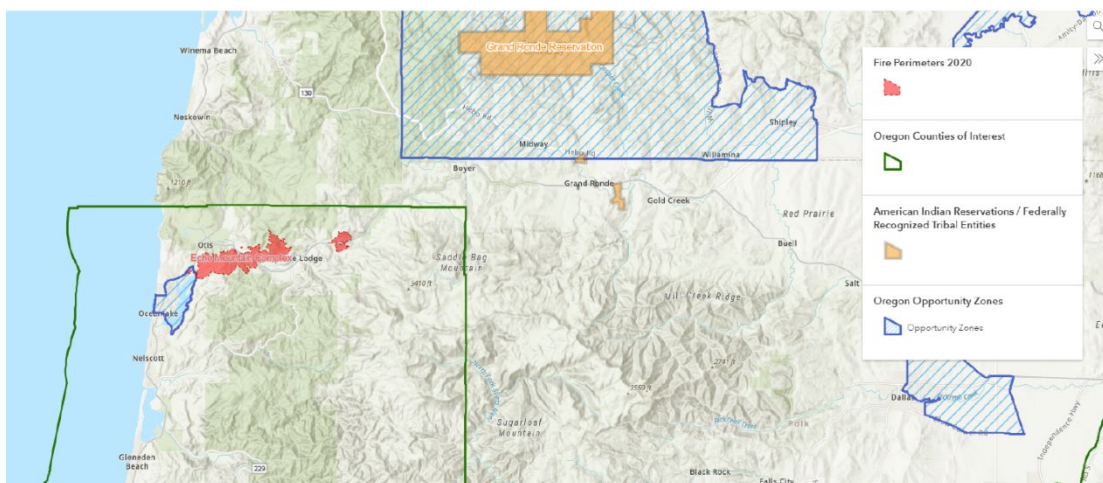


Figure 6: Map of Burn Scar, Tribal Boundaries, and Opportunity Zones in Lincoln County

Lincoln County, OR



2.2.7.1.6.1 Tribal Areas

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, the Klamath Tribes, and the Confederated Tribes of Siletz Indians.³⁵

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

- The Coquille Indian Tribe, located on the southern Oregon coast, near Coos Bay in Coos County, has 1,100 enrolled tribal members. The Coquille Indian Tribe has a 10,000-acre tribal land base.
- The Cow Creek Band of the Umpqua Tribe of Indians, located in southwestern Oregon in Roseburg, has 1,800 members. The Cow Creek Band of Umpqua Tribe of Indians does not have reservation lands.
- 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.
- The Confederated Tribes of Siletz Indians consist 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.
- The Confederated Tribes of the Warm Springs included elements of the Warm Springs, Wasco, and Paiute Tribes. The Tribe has over 5,000 members and a 1,019 sq mile reservation in north-central Oregon. The reservation was directly impacted by the 2020 Lionshead Fire. Almost 100,000 acres of timber lands on the reservation were impacted, but no structures were lost.

American Indian/Alaska Native tribal members from outside 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 with shelter and services, some doubled up with other tribal members, and some relied on the American Red Cross and State non-congregate sheltering resources (reports received from the 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 there may be additional potential resources for Tribal members seeking disaster assistance, although these funding sources may have been insufficient to meet long-term recovery unmet needs.

³⁵ [HUD Housing Impact Assessment](#), DR-4562-OR, pp. 29–30.

2.2.7.1.6.2 Opportunity Zones

Opportunity Zones were created under the Tax Cuts and Jobs Act of 2017. They are low-income communities and certain neighboring areas, defined by population census tract, that were nominated by states for the designation, then certified by the U.S. Department of the Treasury. Their purpose is to spur economic growth and job creation in low-income communities while providing tax benefits to investors.³⁶ As demonstrated in the maps above, the 2020 Wildfire-impacted areas that are either within or border Opportunity Zones fall in the following counties:

- Jackson County
- Klamath County
- Lincoln County
- Marion County

2.2.7.1.6.3 Social Vulnerability Index and Disadvantaged Communities

In 2021, President Joe Biden signed Executive Order 14008, Tackling the Climate Crisis at Home and Abroad. The Executive Order states that “40 percent of the overall benefits” of federal investments from covered programs should flow to disadvantaged communities.³⁷ This is to ensure that any federal funds directed toward climate mitigation and adaptation largely benefit historically underserved communities. One of the ways that agencies and covered programs benefit disadvantaged communities is by identifying target populations with the Centers for Disease Control and Prevention's (CDC) Social Vulnerability Index.

The CDC's Agency for Toxic Substances and Disease Registry's (ATSDR) Social Vulnerability Index (SVI) ranks counties and census tracts on 15 social factors, including unemployment, minority status, and disability, and then further groups them into four related themes. The SVI ranking variables for the four themes include Socioeconomic Status, Household Composition & Disability, Minority Status & Language, and Housing Type & Transportation. These indicators help support analysis on the relative vulnerability of a given census tract and help identify communities that will need continued support to recover following an emergency or natural disaster. The attached map shows the overall ranking (RPL_Themes), which is a percentile ranking that represents the proportion of tracts that are equal to or lower than a tract of interest in terms of social vulnerability. For example, a CDC/ATSDR SVI ranking of 0.60 signifies that 60% of tracts in the State or nation are less vulnerable than the tract of interest and 40% of tracts in the State or nation are more vulnerable.

³⁶ <https://www.irs.gov/credits-deductions/businesses/opportunity-zones>

³⁷ <https://www.whitehouse.gov/wp-content/uploads/2021/07/M-21-28.pdf>

Both Klamath and Marion counties have an SVI percentile of more than 0.8 (0.91 and 0.88, respectively), indicating that their populations are more vulnerable than 80% of other counties in the United States. In addition, Jackson, Douglas, Lane, and Linn counties all have an SVI percentile above 0.5 (0.71, 0.68, 0.54, and 0.57, respectively). At the finer level of detail provided by the census tract map, it is clear that the 242 Fire (Klamath County), Alameda Fire (Jackson County), and Archie Creek Fire (Douglas County) took place in census tracts with high SVI.

Figure 7: Overall Social Vulnerability Index Percentile in Oregon Counties

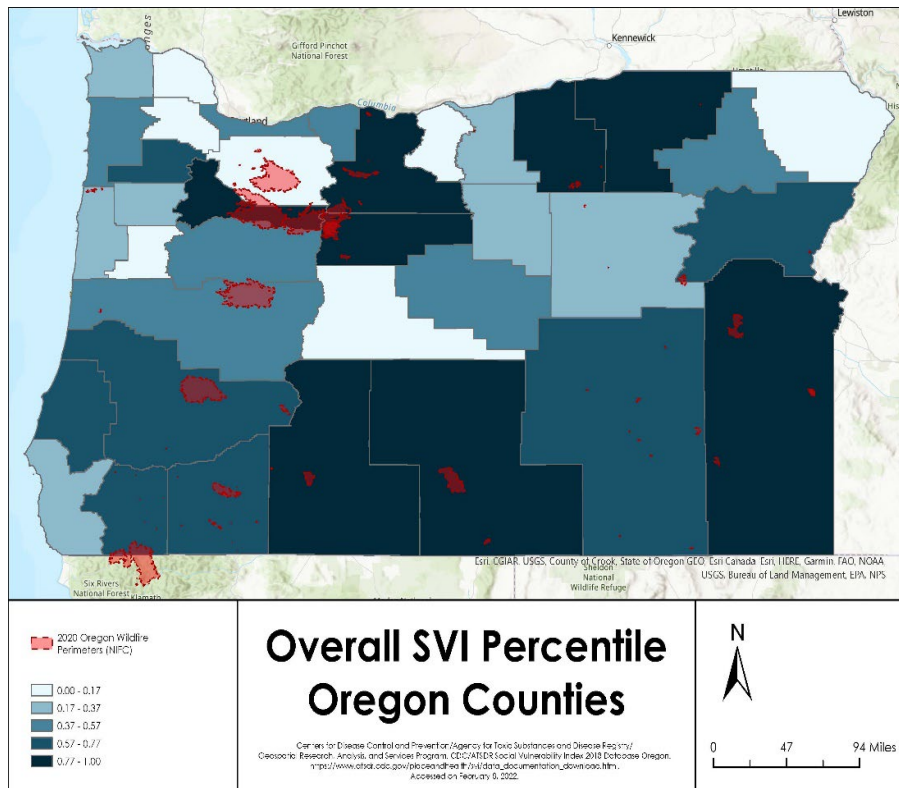
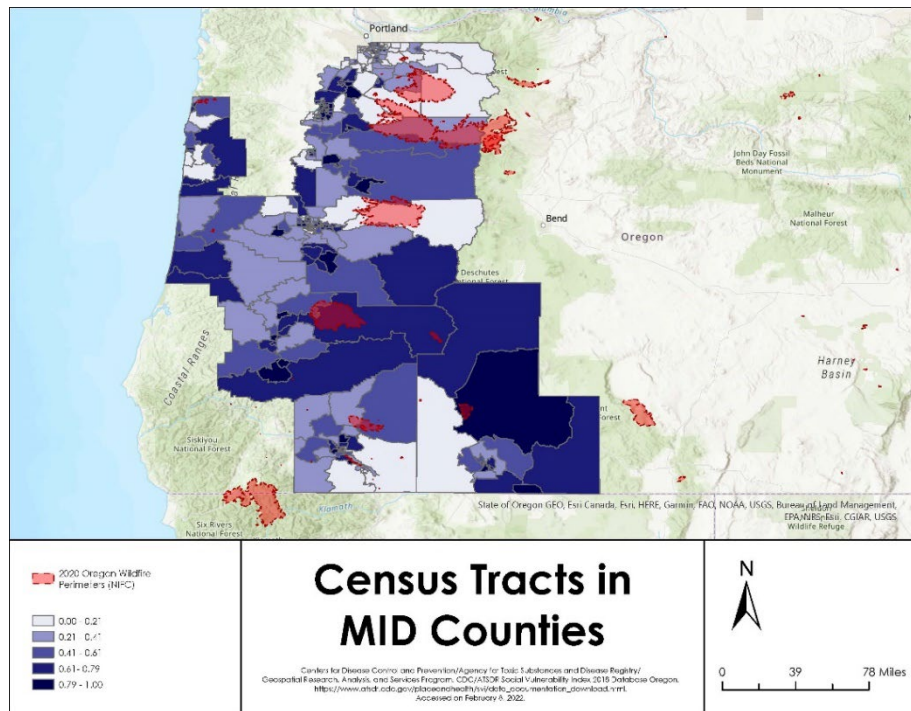


Figure 8: Social Vulnerability Index Percentile by Census Tract and Burn Scar Areas



2.2.7.1.7 Coordination and Engagement

There have been multiple regional, local, and statewide planning efforts undertaken prior to and since the 2020 Wildfires that either directly or indirectly inform the State's recovery to date and which serve as the foundation for the CDBG-DR Public Action Plan. Through the data analysis carried out in the Unmet and Mitigation Needs Assessments and drawing from the planning and strategy coordination described below, the State has outlined the following guiding principles for CDBG-DR program decision making. The State of Oregon is committed to the following:

- Advancing equity and racial justice and supporting vulnerable populations and underserved communities.
- Rebuilding homes and communities so that they are more resilient to current and projected hazards.

2.2.7.1.7.1 Oregon's Commitment to Increased and Ongoing Coordination and Engagement to Provide Equal Opportunities for Disaster Assistance

OHCS is working closely with various local organizations, including local elected officials, recovery groups, community action agencies and culturally specific organizations and community-based organizations. OHCS and other state agencies have been collecting information from local partners since the early days of the recovery, and

there are many themes that have emerged from those working with individuals with lived disaster experiences.

- Across the impacted areas, there are many residents who were living in less traditional housing situations who have not yet been able to access recovery assistance. This has been a particular barrier for the Latina/o/x community. This includes individuals and households living in recreational vehicles, multi-generational families living on a single-property, living in sheds on rural properties, and/or other doubled-up situations.
- Rural communities that were impacted were already facing a significant housing crisis and the relative loss of housing to the pre-disaster housing stock has devastated many communities. Many communities are concerned their residents will not return because the town has been destroyed, due to lack of housing, lack of employment opportunities, and/or because they have resettled elsewhere.
- Local and private infrastructure that was there before the disaster was outdated and needs to be replaced with infrastructure that meets code and accommodates rebuilding affordable and resilient housing
- Land availability and costs are some of the biggest barriers to recovering in a manner that is affordable, particularly in Southern Oregon
- There is insufficient affordable housing stock available for people to rent while they work to complete their recovery
- Many homeowners continue to struggle with receiving assistance from their insurance companies for eligible damages
- Most homeowners – including site-built and manufactured homeowners – were underinsured, if they had any homeowner's insurance

As described in the program sections of this Action Plan, OHCS will ensure its CDBG-DR programs are designed to address the diverse and unique needs faced by different communities across the 2020 Wildfires.

2.2.7.1.7.2 Regional Housing Needs Assessment

Oregon's State legislature passed House Bill (HB) 2003 in 2019, establishing a transformative approach to planning and programming to resolve the ongoing affordable housing crisis. A portion of HB 2003 directed OHCS to create a methodology to conduct Oregon's first statewide Regional Housing Needs Analysis (RHNA). The goal of the report was to standardize a housing forecasting methodology so that cities could have a clearer image of the affordable housing production goals that they need to meet. This would ensure that cities could take responsibility for contributing to statewide housing goals. After OHCS developed the initial report, DLCDC was tasked with reviewing the RHNA to determine whether the RHNA provides a realistic affordable housing goal for Oregon's regions. DLCDC reviewed the report and strongly recommended that the

State legislature adopt the RHNA and task OHCS and DLCD to begin its implementation and use.³⁸ On March 1, 2021, OHCS submitted and presented their report to the State legislature along with DLCD's assessment.

Key takeaways from OHCS's RHNA methodology include the following:

- Over the next 20 years, Oregon will need to build about 584,00 new homes.³⁹
 - This means that Oregon's developers will need to build 30,000 to 40,000 units every year.
 - The Portland metropolitan area, Deschutes County, and the Willamette Valley will experience the greatest amount of production pressure.
- Nearly a quarter of these homes are currently needed to address current housing shortages.

OHCS's RHNA was conducted with extensive stakeholder outreach and coordination. The methodology used to determine overall regional need consisted of estimates for projected need, current underproduction, and housing for people experiencing homelessness. Using this methodology, OHCS was able to estimate the number of future housing needs by unit type and income level. OHCS was able to create a regional fair share approach to affordable housing planning across the State.⁴⁰

Currently, OHCS and DLCD are working with stakeholder groups and the State legislature to create an RHNA implementation plan. OHCS has created regular legislative reports and is working with the RHNA working group to publish a final RHNA report by the end of 2022.⁴¹

2.2.7.1.7.3 OHCS and the Oregon Disaster Recovery Housing Task Force

The Oregon Disaster Recovery Plan was developed by the Oregon Military Department and OEM and published in March 2018.⁴² The plan is an all-hazards document that gives the State a scalable recovery organization that can be implemented for incidents of varying levels of complexity. This plan guides the State's recovery operations while complementing and supporting the response and recovery plans and procedures of responding agencies; local and tribal governments; special districts; and other public, nonprofit/volunteer, and private sector entities.

³⁸ <https://olis.oregonlegislature.gov/liz/2021r1/Downloads/CommitteeMeetingDocument/244208>

³⁹ <https://www.oregon.gov/ohcs/about-us/Documents/RHNA/RHNA-Technical-Report.pdf>

⁴⁰ <https://www.oregon.gov/ohcs/about-us/Documents/RHNA/02-21-2021-ECONW-OHCS.pdf>

⁴¹ https://www.oregon.gov/lcd/UP/Documents/20211028_RHNA_WorkGroup_Mtg1.pdf

⁴² https://www.oregon.gov/oem/Documents/OR_RECOVERY_PLAN_MARCH_2018.pdf

The plan outlines seven State Recovery Functions (SRFs), which serve as the State's organizing structure for coordinating a recovery and supporting local and tribal recovery organizations. Each SRF has defined responsibilities; however, the SRFs are designed to work together to rebuild housing in Oregon, recognizing the nexus of housing recovery and all SRFs. Oregon's SRF framework aligns with federal Recovery Support Functions to facilitate and accelerate communication, whole community coordination, and delivery of resources. Each SRF is led by a coordinating agency or team (see the table below).

Table 25: State Recovery Function by Agency

State Recovery Function (SRF)	Coordinating Agency or Team
1 – Community Planning and Capacity Building	Oregon Department of Land Conservation and Development
2 – Economic Recovery	Business Oregon
3 – Health Services	Oregon Health Authority
4 – Social Services	Oregon Department of Human Services
5 – Disaster Housing	Oregon Housing and Community Services
6 – Infrastructure Systems	Oregon Department of Administrative Services, Oregon Department of Energy, Oregon Department of Transportation, Public Utility Commission of Oregon
7 – Natural and Cultural Resources	Oregon Department of Environmental Quality

OHCS is the designated lead agency for SRF 5, which is responsible for addressing pre- and post-disaster housing issues; facilitating the delivery of State resources to assist local and tribal governments in the rehabilitation and reconstruction of destroyed and damaged housing; and developing new accessible, long-term housing options.⁴³ As an organization, OHCS is committed to ensuring that all Oregonians have the opportunity to pursue prosperity and live free from poverty, with an agency mission of providing stable and affordable housing and engaging leaders to develop and integrate a statewide policy that addresses poverty and provides opportunities for Oregonians.

In the course of responding to the 2020 Wildfires through SRF5, OHCS and coordinating agencies created the Oregon Disaster Housing Task Force, which includes multiple State, federal, regional, local, and nonprofit organizations. In the beginning days of the recovery, the Task Force committed to focusing on equity and racial justice in disaster recovery, following the State of Oregon Equity Framework,⁴⁴ which defines the following historically and currently underserved communities:

⁴³ https://www.oregon.gov/oem/Documents/OR_RECOVERY_PLAN_MARCH_2018.pdf

⁴⁴ [State of Oregon Equity Framework in COVID-19 Response and Recovery.](#)

- Native Americans, members of Oregon's nine federally recognized tribes; American Indians; Alaska Natives
- Black, Africans, African Americans
- Latinx, Hispanic
- Asian, Pacific Islanders
- Immigrants, refugees, asylum seekers
- Undocumented, DREAMers
- Linguistically diverse
- People with disabilities
- LGBTQ+
- Aging/Older adults
- Economically disadvantaged
- Agricultural workers, migrant workers
- Those living in rural parts of the State

Through the course of their work, the Task Force developed the following goals and strategies for the State's recovery, which have been further detailed in the State's Disaster Housing Recovery Action Plan, completed in June 2021. These goals include strategies focusing on equity and racial justice.

- **Goal 1: Create intermediate housing solutions.** Provide short-term living solutions for wildfire survivors to meet basic needs with a focus on providing the support and services necessary to find and secure longer term housing.
- **Goal 2: Bolster local capacity.** Increase local capacity to promote an intermediate and permanent housing supply.
- **Goal 3: Expedite the delivery of permanent housing solutions.** Provide cross-cutting strategies that facilitate all housing types, tenures, and income levels that result in new construction and reconstruction in wildfire-impacted counties by 2025.
- **Goal 4: Build community and family resilience.** Ensure that, as families and communities rebuild, they can incorporate lessons from the 2020 Wildfires and strengthen their ability to withstand future natural disasters with minimal disruption.

The Disaster Housing Recovery Action Plan serves as a foundational document for the work that OHCS has carried out through the development of the CDBG-DR Action Plan.

2.2.7.1.7.4 Governor's Wildfire Economic Recovery Council

Oregon Governor Kate Brown established the Wildfire Economic Recovery Council (WERC) in October 2020 to evaluate the economic and community needs of Oregonians statewide following the 2020 wildfire season. Membership included more than 40 leaders from across the State, including elected officials, business and nonprofit representatives, philanthropy community leaders, tribal leaders, federal delegation representatives, State agencies, and the Office of the Governor. WERC also established a regional response team that included representatives from FEMA, Regional Solutions, and key State and local agencies. The eight Regional Solutions coordinators served as a key interface between State and local recovery efforts, including standing up regional councils and elevating issues to the Governor's Council.⁴⁵

WERC published a report⁴⁶ of its findings and key recommendations to provide direction to State agencies as they set out to implement the actions enumerated in the SRFs. The report also suggested specific investments to the Oregon state legislature. The report includes 23 recommendations centered on housing and sheltering, debris and cleanup, and recovery and rebuilding. The recommendations that are key to recovery and rebuilding are as follows:

- Focus on equitable delivery of emergency preparedness and recovery programs to ensure that underrepresented community members have a voice.
- Leverage public investment to rebuild the housing units that were lost in the impacted communities.
- Bolster community support and workforce development so that communities are the authors of their own recovery.
- Use State funds to fully leverage FEMA's Hazard Mitigation Grant Program to reduce future wildfire and associated risks, prioritizing the communities impacted by the 2020 Wildfires.
- Ensure that FEMA mitigation funds are considered for all FEMA Public Assistance Program repair or replacement projects.
- Address utility issues related to sewer systems, broadband, water quality, and power lines.

⁴⁵ Governor's Wildfire Economic Recovery Council Wildfire Report

⁴⁶ Governor's Wildfire Economic Recovery Council Wildfire Report

2.2.7.1.7.5 HB 2100: Task Force on Homelessness and Racial Disparities in Oregon

In June 2021, the 81st Oregon Legislative Assembly passed House Bill 2100. One component of this bill was the establishment of a 19-member Task Force on Homelessness and Racial Disparities in Oregon. This group was tasked with developing a report to identify and investigate methods by which the State could decrease the rates of racial disparity among people experiencing homelessness and propose recommendations to the State legislature for potential changes to funding structures, methods for distributing information about needed services, and methods to modify contracting processes and eligibility for the providers of services for individuals experiencing homelessness and housing insecurity.

The Task Force published their report in January 2022.⁴⁷ To develop meaningful recommendations, the Task Force investigated existing datasets, both looking at national statistics and Oregon-specific information. What the data demonstrated is that the percentage of homelessness is greater than the percentage of the population in Oregon for Black, American Indian or Alaska Native, and Native Hawaiian or Other Pacific Islander (in some cases, as much as four times more homelessness than their share of the total State population).

In addition to data analytics, the Task Force conducted surveys, interviews, and working groups. Ultimately, the Task Force generated 35 recommendations to address the four goals laid out in HB 2100. Many of these recommendations focus on aligning State activities and federal programs administered by the State in a way that takes measurable steps toward prioritizing equity and inclusion, such as more meaningful engagement with people with lived experiences to move them from below the radar in planning processes to acting as influencers.

As the work of this Task Force has occurred during the critical time between the disaster event and the establishment of meaningful housing programs with CDBG-DR resources, through close coordination and management from OHCS, the State is well positioned to act on these recommendations and the data collected through this process.

⁴⁷ [Findings and Recommendations of the Task Force on Homelessness and Racial Disparities in Oregon, House Bill 2100.](#)

2.2.7.2 Statewide Demographics and Disaster-Impacted Populations

Table 26: Race and Ethnicity

Demographic	State Estimates	State Percentage	Disaster Declaration Estimates	Disaster Declaration Percentage	MID Estimates	MID Percentage
Total Population	4,237,256	100%	3,842,459	100%	1,733,170	100%
Single Race	3,793,917	89.54%	3,439,278	89.51%	1,553,598	89.64%
White or Caucasian	3,169,096	74.79%	2,864,143	74.54%	1,299,935	75.00%
Minority	624,821	14.75%	978,316	25.46%	191,169	11.03%
Black or African American	82,655	1.95%	54,857	1.43%	16,389	0.95%
American Indian and/or Alaska Native	62,993	1.49%	189,929	4.94%	23,273	1.34%
Asian	194,538	4.59%	79,980	2.08%	44,573	2.57%
Native Hawaiian and Other Pacific Islander	19,204	9.87%	17,897	0.47%	7,374	0.43%
Some Other Race	265,431	6.26%	232,472	6.05%	99,560	5.74%
Two or More Races	443,339	10.46%	403,181	10.49%	172,653	9.96%
Hispanic or Latino	588,757	13.89%	520,224	13.54%	228,337	13.17%

Source: 2020 Decennial Census Redistricting Data.

Table 27: Age and Sex

Demographic	State Estimates	State Percentage	Disaster Declaration Estimates	Disaster Declaration Percentage	MID Estimates	MID Percentage
Total Population	4,129,803	100%	3,751,199	100%	1,622,727	100%
Under Age 5	230,557	5.60%	208,584	5.56%	90,317	5.57%
Under Age 18	867,943	21.00%	783,754	20.89%	345,288	21.28%
Over Age 65	709,555	17.20%	634,413	16.91%	305,035	18.80%
Male	2,047,388	49.60%	1,856,102	49.48%	799,955	49.30%
Female	2,082,465	50.40%	1,895,097	50.52%	822,772	50.70%

Source: ACS 5-Year Estimates (2015–2019).

Table 28: Social Vulnerability and Protected Classes

Demographic	State Estimates	State Percentage	Disaster Declaration Estimates	Disaster Declaration Percentage	MID Estimates	MID Percentage
Total Population	4,081,943	100%	3,707,150	100%	1,603,564	100%
Persons with Disabilities	584,576	14.32%	275,830	7.44%	246,377	15.36%
Single-Parent Households	125,899	3.08%	62,093	1.67%	52,077	3.25%
Speaks English “Less Than Well”	114,957	2.82%	68,004	1.83%	34,609	2.16%
Foreign-Born	405,821	9.94%	255,971	6.90%	121,139	7.55%

Source: ACS 5-Year Estimates (2014–2018).

2.2.7.3 Education Demographics

Table 29: Education Demographics

Education (population age 25 and older)	State Estimates	State Percentage	Disaster Declaration Estimates	Disaster Declaration Percentage	MID Estimates	MID Percentage
High School Graduate or Equivalent	659,085	22.70%	585,653	15.61%	282,478	6.84%
Some College, No Degree	737,003	25.40%	666,484	17.77%	310,875	7.53%
Associate's Degree	257,692	8.90%	233,202	6.22%	105,324	2.55%
Bachelor's Degree or Higher	975,920	33.70%	687,916	18.34%	322,503	7.81%

Source: ACS 5-Year Estimates (2015–2019).

2.2.7.4 Income Demographics

Table 30: Income

Income/Economic Demographics	Statewide	Counties Impacted by Disaster	MIDS
Median Household Income	\$62,818	\$55,250	\$56,713
Per Capita Income	\$33,763	\$95,214	\$30,067
Persons with Income Below the Poverty Level in the Past 12 Months	951,718	482,659	217,235

Source: ACS 5-Year Estimates (2015–2019).

2.2.7.5 LMI Analysis – Statewide

Table 31: Statewide LMI

Category	Total LMI Persons	Total Population	Percentage of LMI
Statewide	644,694	4,129,803	15.61%

Source: ACS 5-Year Estimates (2015–2019).

2.2.7.6 LMI Analysis – Federally Declared Disaster Areas

Table 32: LMI by County

County	Non-MID Total LMI Persons	Non-MID Total Population	Non-MID Percentage LMI	MID Total LMI Persons	MID Total Population	MID Percentage of LMI
HUD and Grantee MIDs						
Clackamas	–	–	–	136,390	389,438	35.02%
Douglas	–	–	–	44,055	107,194	41.10%
Jackson	–	–	–	86,430	208,363	41.48%
Klamath	28,160	65,972	42.68%	–	–	–
Lane	–	–	–	150,985	357,060	42.29%
Lincoln	–	–	–	18,145	46,347	39.15%
Linn	–	–	–	49,164	118,971	41.32%
Marion	–	–	–	131,365	323,259	40.64%
Other Impacted Counties						
Benton	39,545	86,495	45.72%	–	–	–
Columbia	22,685	49,389	45.93%	–	–	–
Coos	26,330	62,775	41.94%	–	–	–
Deschutes	64,224	166,622	38.54%	–	–	–
Jefferson	8,795	22,061	39.87%	–	–	–
Josephine	37,925	83,409	45.47%	–	–	–
Lake	3,675	7,842	46.86%	–	–	–
Multnomah	360,560	768,418	46.92%	–	–	–
Tillamook	9,735	25,430	38.28%	–	–	–
Wasco	9,409	25,492	36.91%	–	–	–
Washington	208,570	556,210	37.50%	–	–	–
Yamhill	47,315	101,119	46.79%	–	–	–

Source: ACS 5-Year Estimates (2011–2015).

2.2.7.7 Manufactured Homes Impacted by Disaster

Table 33: Manufactured Homes

County	No. of Units	Percentage of Total Units in County
Clackamas	19	7.0%
Douglas	32	5.2%
Jackson	938	53.4%
Klamath	4	10.8%
Lane	84	21.1%
Lincoln	126	53.6%
Linn	24	18.6%
Marion	76	19.2%

Source: FIDA 40449 DR-4562, February 17, 2022.

2.2.7.8 SNAP and D-SNAP Applicants Impacted by Disaster

Table 34: SNAP and D-SNAP Applicants Impacted by Disaster

County	# SNAP Households	# SNAP Individuals	# Households Issued D-SNAP	# Individuals Issued D-SNAP
HUD and Grantee MIDs				
Clackamas	Data pending	Data pending	40	Data pending
Douglas	Data pending	Data pending	207	Data pending
Jackson	Data pending	Data pending	417	Data pending
Klamath	Data pending	Data pending	36	Data pending
Lane	Data pending	Data pending	181	Data pending
Lincoln	Data pending	Data pending	160	Data pending
Linn	Data pending	Data pending	93	Data pending
Marion	Data pending	Data pending	416	Data pending

Source: ODHS DCM Profile Report

2.2.7.9 Limited English Proficiency Breakdown

Table 35: Breakdown of Limited English Proficiency

County	Estimate Speaking English Less Than "Very Well"	Percentage Speaking English Less Than "Very Well"
Clackamas	6,971	1.80%
Douglas	554	5.00%
Jackson	3,675	1.80%
Klamath	1,095	1.80%

Lane	3,923	1.10%
Lincoln	296	6.00%
Linn	1,452	1.30%
Marion	17,738	5.70%

Source: ACS 5-Year Estimates (2014–2018).

2.2.7.10 Languages Spoken Within the State

Table 36: Languages Spoken within the State

Languages Spoken	Estimate Number Population	Percentage of Population	County
Spanish	8,523	2.08%	Clackamas
Chinese	1,713	0.42%	Clackamas
Russian	1,447	0.35%	Clackamas
Spanish	862	0.79%	Douglas
German	56	0.05%	Douglas
Other Pacific Islander Language	46	0.04%	Douglas
Spanish	5,734	2.65%	Jackson
French	190	0.09%	Jackson
Other Pacific Islander Language	177	0.08%	Jackson
Spanish	1,442	2.15%	Klamath
Tagalog	36	0.05%	Klamath
Thai	35	0.05%	Klamath
Spanish	5,872	1.57%	Lane
Chinese	1,566	0.42%	Lane
Hungarian	469	0.13%	Lane
Spanish	1,164	2.40%	Lincoln
Tagalog	37	0.08%	Lincoln
German	30	0.06%	Lincoln
Spanish	1,714	1.37%	Linn
Tagalog	87	0.07%	Linn
Vietnamese	66	0.05%	Linn
Spanish	27,117	7.98%	Marion
Russian	1,695	0.50%	Marion
Chinese	594	0.17%	Marion

Source: ACS 5-Year Estimates (2015–2019).

2.2.7.11 Affected Continuum of Care Entities

Table 37: Affected Continuum of Care Entities

CoC Number	CoC Entity	Impacted County	Homeless Count
OR-507	Clackamas County Continuum	Clackamas	492
OR-505	Rural Oregon Continuum	Douglas	197
OR-502	Jackson County Continuum	Jackson	766
OR-505	Rural Oregon Continuum	Klamath	261
OR-500	Lane County Continuum	Lane	2317
OR-505	Rural Oregon Continuum	Lincoln	36
OR-505	Rural Oregon Continuum	Linn	320

Source: Oregon Statewide Homelessness Estimates 2021 Report, includes sheltered and unsheltered individuals

2.2.7.12 Point-in-Time Count – Type of Shelter

Table 38: Point in Time County – Type of Shelter

Scale of Data	Emergency Shelter	Transitional Housing	Unsheltered Homeless	Total Known Homeless
Clackamas	N/A	191	301	492
Douglas	N/A	197	0	197
Jackson	N/A	342	424	766
Klamath	N/A	23	238	261
Lane	N/A	327	1990	2317
Lincoln	N/A	36	0	36
Linn	N/A	238	82	320

Source: Oregon Statewide Homelessness Estimates 2021 Report

2.2.7.13 Point-in-Time Count – Impacted by Disaster

Table 39: Point-in-Time Count – Impacted by Disaster

Scale of Data	Emergency Shelter	Transitional Housing	Unsheltered Homeless	Total Known Homeless
Clackamas	0	191	301	492
Douglas	1	197	0	198
Jackson	248	342	424	1,014
Klamath	6	23	238	267
Lane	88	327	1990	2,405
Lincoln	59	36	0	95
Linn	0	238	82	320

Source: Oregon Statewide Homelessness Estimates 2021 Report and Non-Congregate Shelter Data from ODHS (April 2022)

2.2.7.14 HUD-Assisted Housing Impacted by Disaster

Table 40: HUD-Assisted Housing Impacted by Disaster

County	Total Housing Choice Vouchers	Total Impacted-Housing Choice Voucher Units	Total LIHTC* Units	Total Impacted LIHTC Units	Total Public Housing Dwelling Units	Total Impacted Public Housing Dwelling Units
TOTAL (Clackamas, Douglas, Jackson, Klamath, Lane, Lincoln, Linn, and Marion)	12,104	75	3,020	0	8,582	0

* LIHTC – Low-Income Housing Tax Credit Program

2.3 Infrastructure Unmet Needs

2.3.1 Statewide Infrastructure Loss and Damages

FEMA, Oregon State agencies, and local communities have identified considerable impacts on public facilities and infrastructure from the 2020 Wildfires. While FEMA has determined more than \$581 million in damages to be eligible under its Public Assistance Program, that number does not reflect the entirety of the 2020 Wildfires' impact. Not only was the damage considerable in scale, but the wildfires also impacted a wide range of facility types, including public buildings, roads and bridges, utilities, and parks.

2.3.1.1 Roads and Bridges

Many roads and bridges were damaged and/or forced to close as a result of the 2020 Wildfires, many for an extended period of time. At least nine State highways and two interstate highways were forced to close due to fire hazards and many remained closed until the damage could be repaired. Several towns in Jackson County, including Phoenix and Talent, suffered significant damage to roads, street signs, and guardrails. Many roads suffered further damage from unusually-high usage by heavy equipment during clean-up, debris removal and hazard debris removal phases of recovery.

2.3.1.2 Buildings and Equipment

The 2020 Wildfires also had a devastating impact on buildings and equipment in the State—at least 923 nonresidential buildings across seven counties were damaged or destroyed, including fire stations in McKenzie Bridge, White City, and Phoenix. Jackson County also lost several vehicles, outbuildings, tools, and equipment. Also, in Phoenix, the Southern Oregon Education Service District lost its entire campus.

2.3.1.3 Utilities

Perhaps the costliest infrastructure damage occurred to utilities, including power generation and distribution, water treatment and distribution, and communications. In Lane County alone, more than 40 miles of electrical infrastructure required complete replacement as did significant public safety communications infrastructure. Several citizens did not receive evacuation notices after a communications tower on Mt. Hagen was destroyed.

A total of 146 public water systems were affected by the 2020 Wildfires, including 50 with surface water sources and 96 with groundwater source areas within the wildfires' perimeters. The initial wildfire impacts interrupted electrical power and limited access to water treatment plants, prompting many water systems to issue boil water notices due to a loss of system pressure. In addition to water quality issues, some water systems, such as the Blue River Water District, suffered damage to their delivery system, which resulted in a loss of the potable water function. Over the long term, changes in watersheds

caused by the 2020 Wildfires may increase treatment costs, diminish reservoir capacity, and even result in the need for alternative water sources.

In addition to the destruction to existing public water systems, many rural residents, businesses, and local governments were on private septic and well systems. Prior to the wildfires, many communities were contemplating the timing, cost analysis, and need for municipal water and wastewater treatment systems. With the destruction from the wildfires and new Oregon building codes, many residential properties repairs can no longer be grandfathered into allowing for pre-disaster infrastructure replacement. Based on initial estimates from local governments across the impacted areas, there are over \$300 million in post-disaster municipal water and sewerage system needs to comply with current more resilient standards. These costs are not eligible under FEMA PA because the needed infrastructure did not exist prior to the disaster.

2.3.1.4 Parks, Recreation, and Other Facilities

The 2020 wildfire season also had a significant impact on the State's public recreation facilities and natural resources, resulting in the closure of many Oregon Department of Forestry, Oregon Parks and Recreation, U.S. Bureau of Land Management, U.S. Forest Service National Forests and Scenic Areas, and U.S. Army Corps of Engineers recreation areas, some of which remained closed for extended periods. . The Labor Day fires burned more than 16,000 acres of the Santiam State Forest, including several popular recreation sites, roads, and natural resources, some of which remain closed as of this writing. Numerous recreation sites were also impacted along the North Umpqua River by the Archie Creek Fire. Highway 224, which leads to a popular recreation corridor along the Clackamas River, remained closed for over a year after the fire.⁴⁸ In addition to the emergency work and permanent costs that resulted from these damages, the State also lost considerable revenue from tourism, recreation, and visitation, upon which its economy relies.

2.3.1.5. Local Capacity Challenges for Navigating Post-Fire Complexities

Many local government officials and nonprofit leaders in MID areas have reported that they do not have the capacity or resources to support the effort necessary to address the many remaining overwhelming needs. Their tax bases have also been diminished. From the community perspective, they need resources to be able to continue the rebuilding process.⁴⁹

⁴⁸ <https://www.wweek.com/outdoors/2022/01/28/highway-224-in-the-fire-damaged-clackamas-river-corridor-is-one-step-closer-to-reopening/>

⁴⁹ Governor's Wildfire Economic Recovery Council, p. 13.

2.3.2 FEMA Programs

FEMA's Public Assistance Program (PA) provides supplemental grants to State, tribal, territorial, and local governments, and certain types of private nonprofits so that communities can quickly respond to and recover from major disasters or emergencies. FEMA also encourages the protection of these damaged facilities from future events by providing assistance for hazard mitigation measures during the recovery process.

To access FEMA PA funds, eligible applicants must submit a request for grant funds to the PA primary grant recipient, which in the case of Oregon is the Office of Emergency Management, which evaluates eligibility for PA with FEMA. For DR-4562, FEMA is authorized to reimburse not less than 75% of the eligible costs of specific types of disaster response and recovery work undertaken by eligible applicants. FEMA may recommend that the President increase the federal cost share, where warranted. Oregon has requested an increase in the federal share for DR-4562; however, this request was not approved. However, see below, the cost share was later adjusted nationally.

FEMA PA-eligible activities include short-term emergency work and long-term permanent work. Emergency work is divided into two categories: Debris Removal (Category A) and Emergency Protective Measures (Category B). Direct assistance for debris removal is provided if FEMA determines that such work is in the public interest. Permanent work is broken down into five categories: Roads and Bridges (Category C); Water Control Facilities (Category D); Buildings and Equipment (Category E); Utilities (Category F); and Park, Recreational, Railway, Beaches, Piers, Ports, and Harbors (Category G). Permanent work may only be authorized under a major disaster declaration.⁵⁰ Table 41 outlines which counties qualified for which FEMA PA categories under DR-4562. For the purposes of the needs assessment, HUD only considers needs associated with categories C through G (Permanent Work).

On March 18, 2022, FEMA announced that additional disaster funding is available to all states, tribal nations, and territories with Presidential major disaster and emergency declarations occurring in 2020. Through the March 15, 2022 H.R. 2471, Consolidated Appropriations Act, 2022, Congress granted a minimum 90% federal cost share for disasters that include DR-4562. This applies to Public Assistance and Hazard Mitigation Grant Program.

The figures below reflect a non-federal cost share of 25%. The State will update the Unmet Needs assessment in the next Action Plan amendment, after OEM receives additional guidance from FEMA on how to apply the revised cost share down to 10%.

⁵⁰ [Congressional Research Report, pp. 1–2.](#)

At present, it is anticipated the non-federal cost share need will be reduced by \$115 million.

Table 41: DR-4562: FEMA PA-Eligible Counties

County	Cat A	Cat B	Cat C	Cat D	Cat E	Cat F	Cat G
Benton	X						
Clackamas	X	X	X	X	X	X	X
Columbia	X						
Coos	X						
Deschutes	X						
Douglas	X	X	X	X	X	X	X
Jackson	X	X	X	X	X	X	X
Jefferson	X						
Josephine		X	X	X	X	X	X
Klamath	X	X	X	X	X	X	X
Lake	X						
Lane	X	X	X	X	X	X	X
Lincoln	X	X	X	X	X	X	X
Linn	X	X	X	X	X	X	X
Marion	X	X	X	X	X	X	X
Multnomah	X						
Tillamook	X	X	X	X	X	X	X
Wasco	X						
Washington	X						
Yamhill	X						

At the time of publication of this Action Plan, OEM has assessed eligible projects in the FEMA PA categories listed below across the impacted areas, as summarized in the tables below. Initially, PA focused on emergency work and debris removal; however, multiple amendments to the federal declaration authorized permanent repair and replacement work. The expenditure of permanent work funding is subject to the State and local governments providing the non-federal cost share; this State and local share is an eligible use of CDBG-DR funding. This PA-funded permanent work often takes years after a disaster event to be fully assessed and completed.

2.3.3 Hazard Mitigation Grant Program

FEMA's Hazard Mitigation Grant Program (HMGP) provides funding to State, local, tribal, and territorial governments so that they can rebuild in a way that reduces, or mitigates, future disaster losses in their communities. HMGP assists communities in rebuilding in a better, stronger, and safer manner to become more resilient to future natural disaster events. This grant funding is available after a presidentially declared disaster and can fund a wide variety of mitigation projects.

HMGP can be used to fund projects to protect either public or private property, as long as the project fits within State and local government mitigation strategies to address areas of risk and complies with HMGP guidelines.⁵¹

FEMA conducts a final eligibility review to ensure compliance with federal regulations. HMGP projects must comply with federal environmental laws and regulations, be cost-effective, and be technically feasible. Federal law requires that States and local jurisdictions have a mitigation plan prior to receipt of HMGP funds. The plan identifies hazards, assesses community needs, and describes a communitywide strategy for reducing the risks associated with natural disasters

OEM conducted a call for projects and the submission of grant applications to the State from eligible entities for projects that could reduce property damage from future disasters. American Indian tribes and certain nonprofit organizations also may apply, and local governments may apply for assistance to benefit individual property owners and businesses. For DR-4562, OEM received more than \$237 million in potentially eligible applications, over \$100 million more than what was available through HMGP (\$129.2 million), and therefore they have activated the Interagency Hazard Mitigation Team⁵² to review eligible projects for approval by FEMA. It is anticipated that it will take an additional 6–8 months to complete the review process and determine final projects for HMGP.

The table below indicates the amount of FEMA HMGP funding and need based on the eligible applications received to date, as described above. It includes all projects that are still under review but reflects more funding than what is available through the FEMA HMGP for DR-4562. It is anticipated this number may change once the State and FEMA recalculate the cost share following the changes from H.R. 2471, Consolidated Appropriations Act, 2022, which granted a minimum 90% federal cost share for DR-4562, including for HMGP. The table below reflects a projected 90% federal cost share and 10% non-federal cost share.

⁵¹ https://www.oregon.gov/oem/Documents/DR4258_Brochure.pdf

⁵² <https://www.oregon.gov/oem/Councils-and-Committees/Pages/IHMT.aspx>

2.3.4 FEMA Public Assistance Program

Table 42: FEMA PA Award Amounts by Category

PA Category	No. of Damaged Sites	Sum of Approx. Cost	Sum of Federal Share Cost	Sum of Non-Federal Share Cost
A – Debris Removal	58	\$304,173,430	\$273,756,087	\$30,417,343
B – Emergency Protective Measures	259	\$164,032,248	\$147,629,023	\$16,403,225
C – Roads and Bridges	41	\$2,692,195	\$2,422,976	\$269,220
D – Water Control Facilities	7	\$294,838	\$265,354	\$29,484
E – Buildings and Equipment	137	\$23,319,260	\$20,987,334	\$2,331,926
F – Utilities	46	\$74,875,694	\$67,388,125	\$7,487,569
G – Parks, Recreational Facilities, and Other Items	57	\$12,325,071	\$11,092,564	\$1,232,507
Z – Management Costs	99	\$28,049,254	\$25,244,329	\$2,804,925
TOTAL	704	\$609,761,990	\$548,785,791	\$60,976,199

Data from OEM FEMA PA Report, February 16, 2022, updated with 10% non-federal cost share calculation.

2.3.5 Total Cost and Need by PA Category

Table 43: FEMA PA Unmet Need by Category

PA Category	Estimated PA Cost	Match Cost	15% Resiliency	Total Need (Match + Resiliency)
C – Roads and Bridges	\$2,692,195	\$269,220	\$403,829	\$673,049
D – Water Control Facilities	\$294,838	\$29,484	\$44,226	\$73,710
E – Buildings and Equipment	\$23,319,260	\$2,331,926	\$3,497,889	\$5,829,815
F – Utilities	\$74,875,694	\$7,487,569	\$11,231,354	\$18,718,923
G – Parks, Recreational Facilities, and Other Items	\$12,325,071	\$1,232,507	\$1,848,761	\$3,081,268
TOTAL	\$609,761,990	\$11,350,706	\$17,026,059	\$28,376,765

Data from OEM FEMA PA Report, February 16, 2022, updated with 10% non-federal cost share calculation.

2.3.6 Approximate Recovery Cost per Agency

Table 44: Unmet Needs by Organization Type

Agency	Approximate Cost
City or Township Government	\$13,533,937.58
County Government	\$32,122,433.06
Independent School District	\$2,581,024.05
Nonprofit with 501(c)(3) IRS Status	\$68,917,083.33
Nonprofit without 501(c)(3) IRS Status	\$249,530.42
Public/State-Controlled Institution of Higher Education	\$571,137.07
Regional Government Organization	\$313,832.87
Special District Government	\$11,552,201.68
State Government	\$666,888,055.82
TOTAL	\$796,729,235.88

Data from OEM FEMA PA Report, February 16, 2022.

2.3.7 Hazard Mitigation Needs per County or Known Project

Table 45: Hazard Mitigation Needs by County

Project	Cost	Funding Source	Unmet Need (10% local match)
Benton County	\$520,400	FEMA	\$52,040
Clackamas County	\$2,485,670	FEMA	\$248,567
Douglas County	\$17,862,938	FEMA	\$1,786,294
Jackson County	\$4,535,838	FEMA	\$453,584
Josephine County	\$1,085,000	FEMA	\$108,500
Lane County	\$37,879,286	FEMA	\$3,787,929
Lincoln County	\$31,143,877	FEMA	\$3,114,388
Marion County	\$200,000	FEMA	\$20,000
Multnomah	\$2,879,355	FEMA	\$287,936
Regional	\$13,575,819	FEMA	\$1,357,582
Umatilla County	\$2,500,000	FEMA	\$250,000
Wasco County	\$331,443	FEMA	\$33,144
Washington County	\$15,854,835	FEMA	\$1,585,484
Clatsop County	\$665,613	FEMA	\$66,561
Coos/Curry County	\$986,357	FEMA	\$98,636
Klamath County	\$217,576	FEMA	\$21,758
TOTAL	\$132,724,006	FEMA	\$13,272,401

Data from OEM HMGP Report, February 15, 2022, updated with 10% non-federal cost share calculation.

2.4 Economic Revitalization Unmet Needs

2.4.1 Disaster Damage and Impacts

The economic destruction from the 2020 Wildfires also was significant. Many people were displaced, including a large population of undocumented workers with limited English proficiency. Businesses that employed thousands of Oregonians were wiped out, leaving some Oregonians unemployed. Private industry structures, including restaurants, shops, grocery stores, and other businesses, were destroyed. The impact varied from community to community, and community-based organizations quickly became overwhelmed.⁵³ There also were significant wildfire flame and smoke damage to agricultural crops and livestock operations.

2.4.1.1 Unemployment

2.4.1.1.1 Unemployment Claims

Prior to onset of Oregon's 2020 Wildfires, the State was already experiencing a significant economic downturn due to the COVID-19 pandemic. In September 2020, the Oregon Office of Economic Analysis found that the State had already lost 14% of existing jobs as a result of the pandemic. While all classes of workers suffered large losses, low-wage workers bore the brunt of the economic impacts from COVID-19.⁵⁴

A more accurate indicator of impacts on jobs due to the 2020 Wildfires is the number of new unemployment insurance and Disaster Unemployment Assistance (DUA) claims. The DUA is funded by FEMA and is administered by the Oregon Employment Department. This program aims to provide temporary unemployment benefits to jobless workers or self-employed individuals who have lost their job or access to work as a direct result of the 2020 Wildfires.

As noted in FEMA's IA Program, there are many reasons why individuals may not apply for this voluntary assistance; however, the DUA program was authorized for this disaster event and the following table outlines the claims that occurred as a result of the ongoing event at that time.

⁵³ Wildfire Economic Recovery Council Report, p. 10.

⁵⁴ [Oregon Employment, September 2020, Oregon Office of Economic Analysis.](#)

Table 46: Disaster Unemployment Assistance Claims

Disaster Unemployment Assistance Claims	
Start of Week	No. of Claimants Claiming a Week of Benefits
August 30, 2020	0
September 6, 2020	19
September 13, 2020	133
September 20, 2020	120
September 27, 2020	102

Table 47: Unemployment Insurance Increase Estimates

Unemployment Insurance Increase Estimates				
	Non-Fire-Impacted Counties		Fire-Impacted Counties	
	Number of Claimants	Number of Claimants	Expected Number of Claimants to Claim the Week (assuming no fire)	Increase in the Number of Claimants Who Claimed a Week, Possibly Due to the Fire
August 30, 2020	174,097	95,052		
September 6, 2020	175,580	100,883	95,862	5,021
September 13, 2020	173,718	98,056	94,845	3,211
September 20, 2020	166,383	92,168	90,840	1,328
September 27, 2020	162,602	89,937	88,776	1,161

Source: Oregon Employment Department.

Per the Oregon Employment Department, an increase in expected claims can be correlated to an event that causes unemployment with a moderate to high level of confidence, in this case, the 2020 Wildfires. Workers are displaced and businesses must close so an increase in unemployment claims is an expected outcome. However, the further the data is from an event that is likely to cause unemployment, the weaker the correlation to the event becomes.

2.4.1.1.2 Impacts on Seasonal and Agricultural Workers

CASA of Oregon and the NOWIA Unete Center for Farm Worker Advocacy conducted a stakeholder outreach survey of Latino/Latina/Latinx community members impacted by the Alameda Fire. In 2021, they published a study showing the disproportionate impact on minority community members, finding that 44% of families relied on seasonal work as their primary source of income. The survey also indicated that 88% of families impacted were, in some way, connected to agriculture within the past 7 years, with

42% working in orchards, 36% in vineyards, 31% in hemp, 13% in forestry, 15% in dairy/livestock, and 34% in food processing. The survey also found that the median income of survey participants was \$30,000, which is just over half of Jackson County's median household income of \$53,412.^{55, 56} The results from this survey indicate that there was a disproportionate impact on agricultural workers during and after the fires.

2.4.1.2 Agricultural Impacts

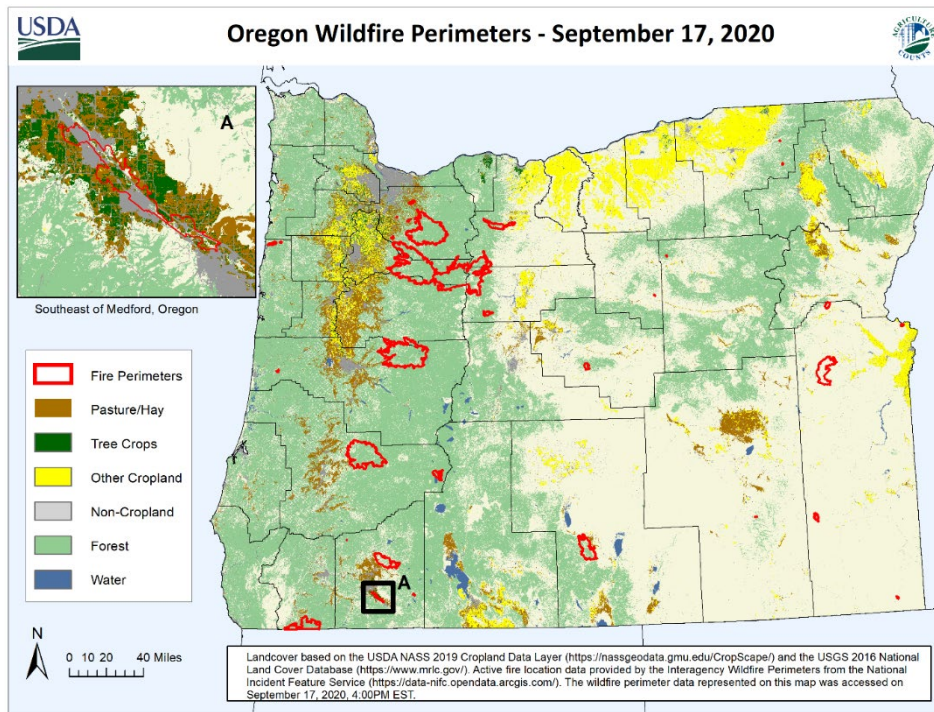
At the time of publication, there was no comprehensive assessment of the value of the loss to the agricultural industry by the Oregon Department of Agriculture from the 2020 Wildfires. However, the 2020 Wildfires did have significant impacts on the agricultural, food, and fiber sectors in Oregon. The crops and livestock most affected included wine vineyards, hemp, hops, recreational marijuana, tree fruit, and cattle.

2.4.1.2.1 Crop Loss

The U.S. Department of Agriculture (USDA) identified 3,975 acres of pasture/hay, 773 acres of tree crops, 1,604 acres of grapes, 75 acres of onions, and 180 acres of sweet corn within the 2020 Wildfire perimeters. Most of the tree crops were contained within the perimeters in Jackson County. The crop insurance payouts that USDA made related to the 2020 Wildfires were \$5,844,055.

A map of the impacts based on USDA crop loss data is included in Figure 9.

Figure 9: Map of Damaged Crops and Burn Scar Areas



⁵⁶ [Alameda Housing Survey, 2021](#).

Aside from direct crop loss due to burned farmland, farmers also experienced losses due to wildfire-related byproducts, such as smoke damage and contamination by ash. The Oregon State University Global Hemp Innovation Center investigated how wildfires impacted the 2020 hemp crop. In Jackson County, for example, there are 6,300 registered hemp acres that the Oregon Department of Agriculture estimates might have been affected by smoke tainted with heavy metals from burning houses, such as chromium and arsenic.⁵⁷

Based on interviews with the Oregon Department of Agriculture, wine vineyards in Oregon have a long history of sharing knowledge, which was especially helpful in addressing the effects of the wildfires. Some of the crop was discarded and some required additional funds in order to produce the wine (e.g., the additional cost of carefully extracting the juice without the skins). New filtering techniques were developed and some wineries purchased grapes grown away from smoke-affected regions in order to supplement their production. Novel ways of marketing that could meet COVID-19 precautions, such as virtual tastings, helped offset some of the COVID-19 losses. Still, the Oregon Wine Board estimates an approximately 20% decline in wine industry revenues due to the pandemic and wildfires.

1.4.1.1.1 Livestock

Wildfires burned both private and public grazing land east of the Cascade Mountains in 2020. These eastern region fires were generally earlier than the devastating Labor Day fires in western Oregon. Ranchers in central and eastern Oregon have a long history of managing wildfire threats. While there were very large fires in 2020 (e.g., Lionshead in Jefferson County burned more than 200,000 acres), for most of the eastern counties, it was a normal fire year. “Normal” means that every year wildfires burn not only private range land but also public land. Grazing permits on public land, both open range and forested areas, are an integral part of many cattle ranch operations.

West of the Cascades, there was an abnormally high number of large fires that affected not only beef cattle and dairy cattle but also other livestock. Many of the farmer/ranchers who were impacted had relatively small operations and, in many cases, they were able to move their livestock out of the path of the fires. At the same time, they often lost facilities, equipment, and very productive grazing land. Not only will they need to replace facilities, they will also need to lease land and/or purchase feed throughout normal grazing times and may be forced to sell their livestock earlier than planned.

The Oregon Department of Agriculture reports that livestock also were taken in at local community shelters, along with their farmers/ranchers. This burden was placed on local governments as FEMA shelters/funding does not cover livestock. Local governments

⁵⁷ [Oregon Agriculture, Food and Fiber: An Economic Analysis, Oregon State University.](#)

helped provide farmers/ranchers with temporary shelter, as well as food and care of livestock during the wildfires.

2.4.1.3 Small Business Administration (SBA) Commercial Losses

The SBA offers Economic Injury Disaster Loans and Business Disaster Loans to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery, equipment, and working capital until normal operations resume. Businesses of all sizes are eligible. Private, nonprofit organizations, such as public service, faith-based, and private universities, also are eligible. The law limits business loans to \$2 million and the amount cannot exceed the verified uninsured disaster loss.

There were 136 SBA business loan applications from impacted counties, totaling an estimated \$32 million in verified losses. Of these applications, only 15 loans were approved, representing \$3.3 million in total verified losses (only 11% of the applications and 9% of total verified losses). In total, around \$2 million were loaned to impacted businesses.

These data do not reflect the full population of impacted businesses as the State has assessed damages to at least 900 commercial structures and many business owners were operating out of their disaster-impacted homes. The State will continue to work with local governments, chambers of commerce, state agencies, and other groups to understand the remaining needs of small businesses that were impacted by the Wildfires.

2.4.2 Total Business Loans Approved by the SBA

Table 48: Total Business Loans Approved by SBA

(a) Total Loans, Including Loans Cancelled by Applicants

County	Business Code/Category	Business/EIDL* Loans
Clackamas	Real Estate and Rental & Leasing	1
Columbia	Wholesale Trade	1
Jackson	Accommodation and Food Services	1
	Administrative and Support and Waste Management	1
	Construction	2
	Health Care and Social Assistance	2
	Manufacturing	2
	Other Services	1
	Real Estate and Rental & Leasing	8
	Retail Trade	2

County	Business Code/Category	Business/EIDL* Loans
Lane	Real Estate and Rental & Leasing	2
	Retail Trade	1
Lincoln	Real Estate and Rental & Leasing	1
Linn	Construction	1
Marion	Professional, Scientific, and Technical Services	1
	Real Estate and Rental & Leasing	2
TOTAL	All Categories	29

* EIDL – Economic Injury Disaster Loan

(b) Total Loans, Excluding Loans Cancelled by Applicants

County	Business Code/Category	Business/EIDL* Loans
Columbia	Wholesale Trade	1
Jackson	Administrative and Support and Waste Management	1
	Construction	1
	Manufacturing	2
	Other Services	1
	Real Estate and Rental & Leasing	3
	Retail Trade	2
Lane	Retail Trade	1
Linn	Construction	1
Marion	Professional, Scientific, and Technical Services	1
	Real Estate and Rental & Leasing	1
TOTAL	All Categories	15

* EIDL – Economic Injury Disaster Loan

2.4.3 SBA Applicant Breakdown

Table 49: SBA Loan Breakout by Applicant

Application Type	No. of Applications	Percentage
Business/EIDL*	136	10.2%
Home	1,186	89.8%
TOTAL	1,322	100.0%

* EIDL – Economic Injury Disaster Loan

2.4.4 Estimating Business Losses

Table 50: Estimated Business Operations Losses

Operational Loss Category	No. of Businesses with Verified Losses	Average Verified Loss	Estimated Additional Losses to Businesses
Furniture	76	\$20,139	\$1,530,551
Machinery	88	\$24,319	\$2,140,067
Inventory	36	\$25,658	\$923,686
Leasehold Improvements	10	\$14,681	\$146,814

2.4.5 Increased Occupation Demands

Data not available based on unemployment claims

2.5 Mitigation Only Activities

2.5.1 Overview

The Mitigation Needs Assessment is a risk-based assessment that summarizes the natural and human-caused threats and hazards in the eight counties most affected by the 2020 Oregon wildfires (DR-4562). The Mitigation Needs Assessment was undertaken to inform the use of the State's 15% CDBG-DR mitigation set-aside and to help build resilience and mitigation measures into recovery programs and projects.

Importantly, this assessment not only looks at wildfire risk, but also the risk of any natural hazard likely to threaten the MID areas, including flooding, volcanic, landslide, and earthquake. These hazards were identified in Oregon's Office of Emergency Management FEMA-approved [Natural Hazards Mitigation Plan, 2020 \(NHMP\)](#). Given that the plan was only recently approved and is not due to be updated for 3 years, it provides an accurate reflection of the most current hazards posed to the State.

In addition to current hazards, the Mitigation Needs Assessment considers future threats, particularly as severe weather events become more frequent and severe. In this manner, the State can ensure that it minimizes the vulnerability to the impacts of future extreme events through its recovery and mitigation projects and programs.

This assessment not only will help connect mitigation projects to current and future mitigation needs but will inform all projects undertaken through CDBG-DR such that, at a minimum, they do not exacerbate natural hazard threats and make use of scarce resources for recovery and mitigation.

As part of this assessment, the State also sought to identify and address risks to indispensable services, or those services that enable continuous operation of critical

business and government functions and/or are critical to human health and safety and economic security.

2.5.2 Mitigation Needs Assessment Data and Methodology

The Mitigation Needs Assessment utilizes the findings of the NHMP, regional and local mitigation plans, and data and research from additional resources, including, but not limited to, the following:

- [American Community Surveys, 2011–2015, 2015–2019, and 2020](#)
- [Centers for Disease Control \(CDC\) Social Vulnerability Index](#)
- [Oregon Disaster Housing Recovery Action Plan](#)
- [Oregon Department of Geology and Mineral Industries](#)
- [Fourth Oregon Climate Assessment Report](#)
- Oregon Multi-Jurisdictional Hazard Mitigation Plans: [Clackamas](#), [Douglas](#), [Jackson](#), [Klamath](#), [Lane](#), [Lincoln](#), [Linn](#), and [Marion](#) Counties
- [Oregon Office of Economic Analysis](#)
- [U.S. Department of Agriculture, Forest Service](#)
- [Initial After-Action Review \(AAR\) of the June 2021 Excessive Heat Event](#)
- [Spatial Hazard Events and Losses Database for the United States](#)
- [State Natural Hazards Mitigation Plan \(NHMP\)](#)

Oregon's state-level natural hazards mitigation planning efforts are led by the Oregon DLCDC. The mission and vision of Oregon's planning efforts in this area are to create a disaster-resilient State of Oregon such that natural hazard events result in no loss of life, minimal property damage, and limited long-term impacts on the economy.

[Oregon's Natural Hazards Mitigation Plan](#) provides statewide and regional information on the natural hazards most likely to occur in the State. The NHMP also reports on the potential impacts of natural hazards on people, property, and the environment, and establishes a mitigation strategy to reduce those impacts. The first Oregon NHMP was completed in 1992.

Each 5-year update to Oregon's NHMP must be approved by FEMA in order for the State to receive federal funds to carry out mitigation planning and projects. Oregon's latest NHMP was approved on September 24, 2020, as a standard plan. It will be updated and re-approved in 2025. The State intends to take action to regain enhanced plan status during the effective life of the current NHMP.

Although the NHMP is led by DLCD, the planning process is supported by the [State Interagency Hazard Mitigation Team \(State IHMT\)](#), which includes staff from State agencies and universities involved in hazard mitigation. It provides broad oversight and policy direction for hazard mitigation in Oregon, including updating and maintaining the Oregon NHMP. OEM supports the State IHMT and manages some of the disaster mitigation funding that the State receives from the federal government.

The purpose of the Oregon NHMP Risk Assessment is to identify and characterize Oregon's natural hazards, determine which jurisdictions are most vulnerable to each hazard, and estimate potential losses to vulnerable structures and infrastructure and to State facilities from those hazards. Assessing the State's level of risk involves three components: characterizing natural hazards, assessing vulnerabilities, and analyzing risk. Characterization involves determining causes and characteristics, documenting historic events, and evaluating the future probability of occurrence while accounting for the potential shifts in probability and presentation that may manifest as Oregon's climate changes.

Regional risk assessments begin with a description of the region's natural environment, demographics, economy, infrastructure, and built environment, followed by a region-specific hazard characterization, vulnerability assessment, and risk analysis.⁵⁸

Oregon conducts a vulnerability assessment that combines information from the hazard characterization with an inventory of the existing (or planned) property and population exposed to a hazard and attempts to predict how different properties and population groups will be affected by each hazard.

Oregon also conducts a risk analysis that involves estimating the damages, injuries, and costs likely to be incurred in a geographic area over a given period. Risk analysis has two measurable components: (1) the magnitude of the harm that may result, defined through vulnerability assessments, and (2) the likelihood or probability of the harm occurring. For the 2020 Oregon NHMP update, the State risk assessment has been reorganized to flow from the discussion of hazards directly into the discussion of vulnerability, and then, for the first time, for the two to culminate in a brief discussion of risk.⁵⁹

The State uses a scoring worksheet during the risk assessment of natural disasters, referred to as the [OEM-FEMA Hazard Analysis Methodology](#).

⁵⁸ [Oregon OEM, Natural Hazards Mitigation Plan, p. 68.](#)

⁵⁹ [Ibid.](#)

Based on the above scoring worksheet, natural disaster hazards are ranked based on probability, impact, and community vulnerability. The following table provides the risk assessment of disaster types in the 2020 disaster-impacted counties:

Table 52: Local and State Vulnerability Ranking by County

Notes for Table:

Local = Local Hazards Mitigation Plan; H = High vulnerability, M = Moderate vulnerability, and L = Low vulnerability

State = State Natural Hazards Mitigation Plan; VH = Very high vulnerability, H = High vulnerability, M = Moderate vulnerability, L = Low vulnerability, and VL = Very low vulnerability

County	Drought		Earthquake		Volcanic		Landslide		Wildfire		Flood		Windstorm		Winter Storm		Extreme Heat	
Clackamas	L	VL	H	VL	M	L	L	H	M	VL	M	VL	L	L	M	M		L
Douglas – Central	L	H	H	H	-	M	L	H	H	H	M	H	M	M	M	M		H
Douglas – Coastal	L	H	H	VH	-	M	M	H	M	M	H	H	H	M	L			
Jackson	M	H	H	H	L	M	L	H	M	M	M	VH	M	H	M	H		M
Klamath	H	VH	H	VH	M	H	L	H	H	VH	M	H	-	-	M	M		H
Lane – Central	L	M	M	L	L	H	M	M	M	M	M	M	H	M	H	H		H
Lane – Coastal	-	M	-	VH	-	L	-	H	-	M	-	M	-	H	-	L		
Lincoln	M	M	H	VH	L	L	H	VH	L	L	M	L	H	H	M	-		M
Linn	L	H	H	VH	M	H		M	M	H	M	M	M	M	H	H		H

County	Drought		Earthquake		Volcanic		Landslide		Wildfire		Flood		Windstorm		Winter Storm		Extreme Heat	
	Marion	H	VH	H	VH	L	VH	H	H	M	VH	H	H	L	H	H	H	M

Sources: Hazard lead agencies, local hazard vulnerability analyses, and state NHMP.

While the NHMP identifies 11 natural hazards threatening the State as a whole, the risk of many, including tsunamis and coastal hazards, vary widely throughout the State. For this reason, this Action Plan will focus on the top nine hazards in the eight affected counties. These include wildfire, flooding, earthquake, winter storm, landslide, drought, volcanic, windstorm, and extreme heat. Because of the location of the burn scar areas in the MID areas, the State did not include coastal erosion and volcanic hazards in its Mitigation Needs Assessment.

2.5.2.2 Local Hazards Mitigation Plans

Local hazards mitigation plans identify the most likely and impactful hazards in each community, as well as appropriate emergency actions in the event of a significant disaster event and mitigation measures to lessen the impact of future disasters.

In Oregon, most counties are required to update their Natural Hazards Mitigation Plan every 5 years, whereas multi-jurisdictional natural hazards mitigation plans use a different methodology, based on the local conditions and needs of their community. Some plans use a qualitative rating system based on past natural hazard data and future projections, while other natural hazards mitigation plans rely more heavily on qualitative data compiled from geological surveys, public engagement sessions, and on-the-ground observations.

Table 53 provides links to the most recent county hazards mitigation plans for the eight impacted counties. Each of these local hazards mitigation plans was current at the time of the 2020 Wildfires.

Table 53: Local Hazard Mitigation Plans

Hazard Mitigation Plan (HMP)	Link to Local Plan	Date
Douglas County Local NHMP, Volume II	Douglas	2016
Marion County Multi-Jurisdictional HMP	Marion	2017
Jackson County Multi-Jurisdictional NHMP	Jackson	2018
Linn County Multi-Jurisdictional NHMP	Linn	2017
Lincoln County Multi-Jurisdictional NHMP	Lincoln	2020
Lane County Multi-Jurisdiction HMP	Lane	2018
Clackamas County Multi-Jurisdictional HMP	Clackamas	2019
Klamath County Multi-Jurisdictional NHMP	Klamath	2017

Most counties include a risk assessment in their Natural Hazards Mitigation Plan to identify disaster types by the level of risk, from high risk to low risk. This assessment is generally based on the frequency and impact of disaster events. In Table 54, you can see the most common categorizations of disaster type by risk level in the MID areas.

Table 54: Oregon Hazards Data Table by Threat Tier

High-Risk Threat	Medium-Risk Threat	Low-Risk Threat
Wildfire	Landslide	Volcanic
Earthquake	Drought	Tsunami
Winter Storm	Windstorm	Coastal Erosion
Flooding		

Furthermore, counties prioritize the probability of disaster event occurrence and vulnerability of the community to that hazard. Table 55 categorizes all disaster types by their risk rating based on probability and vulnerability by county.

Table 55: Hazard Threat Level, by County

County	Hazard							
	Wildfire	Earthquake	Winter storm	Flood	Landslide	Drought	Windstorm	Volcanic
Douglas	High	High	Moderate	High	Low	High	Very Low	Very Low
Marion	Moderate	High	Low	High	Moderate	High	Low	Low
Jackson	High	High	High	Moderate	Low	Moderate	Moderate	Low
Linn	Moderate	High	High	High	Moderate	Low	Moderate	Medium
Lincoln	Moderate	Moderate	High	Moderate	High	Low	High	Low
Lane	High	Moderate	High	High	Moderate	Low	High	Low
Clackamas	High	High	High	Moderate	Low	Moderate	Moderate	Medium
Klamath	High	High	Low	High	Moderate	High	Very Low ⁶⁰	Medium

2.5.3 Top Risks Impacting the HUD Most Impacted and Distressed Areas

Of the 11 hazard types impacting the State according to the NHMP, nine have been deemed as posing the most significant risk to the MID counties. These include wildfire, flood, earthquake, winter storm, landslide, drought, volcanic, windstorm, and extreme heat. Coastal hazards were excluded from this analysis as the burn scar areas and MID areas have zero or low risk of coastal flooding. Likewise, volcanic hazards were excluded as only Lane, Lincoln, and Marion counties are among the counties deemed vulnerable by the Oregon Department of Geology and Mineral Industries (DOGAMI).

The sections below provide an overview of the natural hazards affecting the MID counties, including information related to previous occurrences and their magnitude and impacts, as well as the probability of future hazard events, usually expressed in recurrence intervals.

Wildfires

A wildfire is an uncontrolled burning of grasslands, brush, or woodlands. The potential for wildfires depends on the surface fuel characteristics, recent climate conditions, current meteorological conditions, and fire behavior. Hot, dry summers and dry vegetation increase the susceptibility to fire in the fall, which is a particularly dangerous time of year for wildfires.

Fire is an essential part of Oregon's ecosystem but it also can pose a serious threat to life and property, particularly in the State's growing rural communities. Wildfires can be divided into three categories: interface, wildland, and firestorms. Wildland-urban interface (WUI) communities are areas where structures and other human development

⁶⁰ Oregon Natural Hazards Mitigation Plan.

meet or intermingle with natural vegetative fuels. The increase in residential development in WUI areas has resulted in greater wildfire risk. Fire has historically been a natural wildland element and can sweep through vegetation that is adjacent to a combustible home.

Oregon experienced its most devastating series of wildfires in recorded history in early fall 2020. On September 15, 2020, a federal disaster declaration was declared for Clackamas, Douglas, Jackson, Klamath, Lane, Lincoln, Linn, and Marion counties. Oregon OEM reported that more than 4,200 homes were destroyed, including 1,795 manufactured housing units, based on damage assessments that the agency collected from each of the eight FEMA IA-declared counties (DR-4562).

The 2020 and 2021 Oregon wildfires across the State may prompt Klamath, Lincoln, Linn, and Marion counties to elevate wildfires to a high-level threat in their next NHMP update. In 2020, the Beachie Creek and Lionshead wildfires in Marion County destroyed 633 homes, accounting for nearly 40% of the annual residential building permits from 2019; in Lincoln County, the Echo Mountain Complex Fire destroyed 288 homes or 88% of the 2019 residential building permits. The extensive wildfire destruction and damage across all eight counties exacerbated the existing housing shortage in Oregon.

Table 56: Recent History of Wildfires in Oregon

Year	County	Fire/Disaster Name	Damage Summary
2002	Josephine	Biscuit Fire	Destroyed four homes and 10 additional structures.
2010	Jackson	Oak Knoll Fire	Destroyed 11 structures.
2014	Wallowa	Buzzard Complex	Primarily impacted rangeland and cattle farms.
2014	Grant	South Fork Complex	Burned 62,476 acres.
2015	Grant	Canyon Creek Complex	Destroyed 43 homes and almost 100 other structures.
2015	Wallowa	Grizzly Bear Complex	Destroyed two homes and dozens of other structures.
2020	Multiple Counties	Multiple Names/DR-4562	Destroyed more than 4,300 homes.
2021	Multiple Counties	Patton Meadow and Bootleg Fires	Destroyed more than 400 structures.

According to the USDA Forest Service, **populated areas in Oregon have, on average, a greater wildfire risk to homes than nearly 70% of other states**

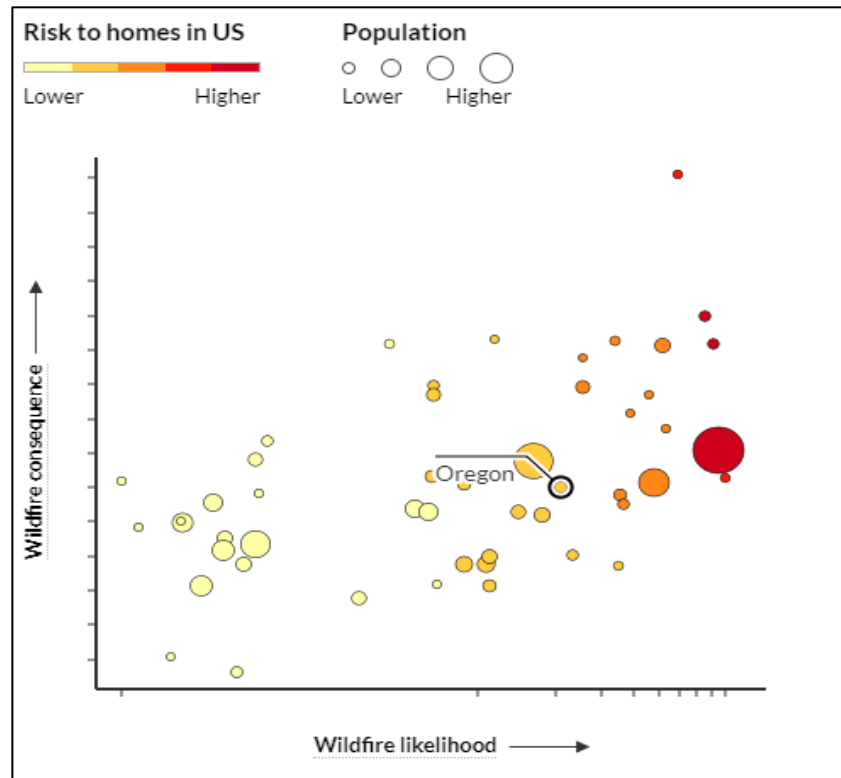
(see Figure 10). This presents multiple challenges for the State, including rising insurance costs, increasing State government outlays for recovery, and damages to underlying public infrastructure.⁶¹

The level of fire activity is strongly correlated to summer climate as the largest fires generally occur

during warm and dry summers. Oregon's increasing wildfire risk in the face of climate change has caused an increase in catastrophic fires over the past several years. According to the Fourth Oregon Climate Assessment Report (2019), in a changing climate, fire activity in Oregon will continue to be influenced by warming temperatures and longer fire seasons. More frequent and intense wildfires are likely to damage larger areas, posing a greater risk to Oregon's housing stock. Increased extreme heat in urban areas also poses a risk to human health and safety, especially for those living and working in urban heat islands. People living outdoors, in energy-inefficient manufactured homes, or on the upper floors of multifamily housing units may be particularly vulnerable.⁶²

Immediately following the fires, Oregon State agencies and federal partners created erosion threat reports related to the 2020 Wildfires. The Erosion Threat Assessment and Reduction Team (ETART) is a multi-jurisdictional and multi-agency team, led by FEMA and the State of Oregon, charged with the assessment of potential erosion risks and

Figure 10: Oregon's Relative Wildfire Risks to Homes



Source: USDA, Forest Service, Wildfire Risk to Communities, 2021.

⁶¹ [USDA Forest Service, Wildfire Risk to Communities, 2021.](#)

⁶² [Fourth Oregon Climate Assessment Report: State of Climate Science, 2019.](#)

providing control treatment recommendations. This group of subject matter experts coordinated with federal, State, and local fire response teams as an early statewide recovery action.

This ETART team identifies risks and threats such as soil erosion, flooding potential, hazard trees, and ecological impacts associated with each fire. Local and State jurisdictions will evaluate the findings through the filters of need, feasibility, and cost to prioritize recovery projects and inform funding decisions.

ETART summaries and full reports for the Beachie Creek, Archie, Holiday Farm, and Riverside fires are available at <https://wildfire.oregon.gov/NCrecovery>.

2.5.3.1 Flooding

Flooding is the most common environmental hazard affecting the United States, likely due to the widespread geographical distribution of river valleys and coastal areas and the attraction of human settlements to these areas. The most recent presidentially declared disasters have been associated with flash floods and general flooding.

Flooding is a localized hazard that generally results from excessive precipitation. Floods are generally considered to fall into one of two categories: flash floods that are the product of heavy localized precipitation occurring within a short period of time at a given location and general floods caused by large-scale weather systems that generate prolonged rainfall or rain-on-snow events that result in large amounts of runoff over a longer period across one or more river basins.⁶³ Other sources of flooding include flash floods associated with locally intense thunderstorms, channel migration, ice, or debris jams, and, much less frequently, dam failures.

Floods are a common and widespread natural hazard in Oregon as evidenced by the State's extensive history of flooding. Oregon's deadliest recorded flood occurred in Heppner in 1903 when a June 14 storm dropped 1.5 inches of rain within a 20-minute period. The storm was centered in the headwaters area of Willow Creek above Heppner in northeastern Oregon. Within minutes, a 5-foot wall of water and debris poured through Heppner, ripping homes from their foundations and resulting in 247 deaths.

Another late spring flood in 1948 is best remembered for destroying the entire city of Vanport (now Delta Park). Record flow levels on the Columbia River caused the structural failure of a dike, leaving the entire town of almost 19,000 homeless.

⁶³ [Oregon OEM, Natural Hazards Mitigation Plan, p. 173.](#)

Additional floods of record in Oregon occurred in December 1964 and January 1965 during the “Christmas Flood.” Damage from these floods totaled more than \$157 million and resulted in 20 deaths. From December 20 through 24, 1964, the most severe rainstorm to occur in central Oregon and one of the most severe west of the Cascades left many areas with two-thirds of their normal annual rainfall in just 5 days. The ensuing floods destroyed hundreds of homes and businesses, forced the evacuation of thousands of people, destroyed at least 30 bridges, and washed away hundreds of miles of roads and highways.

A similar flood event occurred in February 1996. Following an extended period of unseasonably cold weather and heavy snowfall in the Pacific Northwest, warming temperatures and rain began thawing the snowpack and frozen rivers throughout Oregon. On February 6, a strong subtropical jet stream or “Pineapple Express” reached Oregon. This warm, humid air mass brought record rainfall amounts, quickly melting the snowpack and swelling at least 25 rivers to flood stage. Many channels reached flood levels comparable to those reached during the 1964 flood. Of Oregon’s 36 counties, 27 were eventually covered by a presidentially declared disaster due to this event, with statewide damages totaling more than \$280 million.⁶⁴

Table 57 provides information on recent flooding events in the MID counties.

Table 57: Recent Flooding Events in the Most Impacted and Distressed Counties

Date	Location	Event
October 2017	Clackamas County	A potent atmospheric river brought strong winds to the north Oregon coast and coast range on October 21, causing heavy rain for some locations along the north Oregon coast and coast range, with Lees Camp receiving upwards of 9 inches. Runoff prompted the earliest significant Wilson River flood on record, as well as flooding on several other rivers in the area.
June 2018	Lane County	In Lane County, an upper-level trough moved across the area from the southwest, generating strong thunderstorms that produced locally heavy rainfall, lightning, hail, and gusty winds. Thunderstorms with heavy rainfall developed over southwest Baker County on June 20, leading to flash flooding and debris flow on the areas left burn scarred by the Rail and Cornet-Windy Ridge fires.
February 2019	Douglas and Lane Counties	DR-4432: Very heavy rain, along with the melting of recent snowfall, caused flooding at several locations in southern Oregon in late February. Deer Creek at Roseburg, the South Fork of the Coquille at Myrtle Point, the North Fork of the

⁶⁴ [Oregon OEM, Natural Hazards Mitigation Plan, p. 255.](#)

Date	Location	Event
		Coquille at Myrtle Point, the Coquille River at Coquille, and the Rogue River at Agness all exceeded flood stage. ⁶⁵

As severe weather events become more frequent and severe, western Oregon basins, in particular, are projected to experience increased precipitation, including extreme precipitation, which is likely to result in increased extreme river flows in future decades. It is very likely (> 90%) that Oregon will experience an increase in the frequency of extreme precipitation events (high confidence). It also is very likely that Oregon will experience an increase in the frequency of extreme river flows (high confidence).

2.5.3.2 Earthquakes

An earthquake is a vibration or shaking of Earth's surface due to an underground release of energy. They can be caused by various conditions, such as sudden movements along geological faults or volcanic activity. Earthquake magnitudes, or severity, are recorded on the Richter scale with seismographs. Some may be so minor that they are virtually unnoticed, while others can destroy entire cities. Seismology, the study of earthquakes, helps scientists understand what areas are more prone to experiencing earthquakes, such as along active fault lines and along the Pacific coast; however, earthquakes are generally unpredictable.⁶⁶

Earthquakes are infrequent and unpredictable. In Oregon, the Cascadia Subduction Zone may produce an earthquake of 8.0 magnitude or higher. And while there has not been a major Cascadia Subduction Zone earthquake in Oregon in more than four centuries, an earthquake's size, force, suddenness, and potential to cause catastrophic damage and disruption make for a potent natural hazard.

The table below, based on data gathered in the State's Natural Hazards Mitigation Plan, presents the frequency, location, and magnitude of seismic events in Oregon. The most recent such event occurred in 2001 in Nisqually, Washington.

Table 58: Frequency, Location, and Magnitude of Seismic Events in Oregon

Date	Location	Magnitude (M)
Approximate Years: 1400 BCE, 1050 BCE, 600 BCE, 400, 750, 900	Offshore, Cascadia Subduction Zone	Probably 8.0–9.0
January 1700	Cascadia Subduction Zone	About 9.0
October 1877	Portland Area, Oregon	5.2

⁶⁵ [Oregon OEM, Natural Hazards Mitigation Plan, p. 262.](#)

⁶⁶ [Oregon OEM, Natural Hazards Mitigation Plan, p. 487.](#)

Date	Location	Magnitude (M)
February 1892	Portland Area, Oregon	5.0
December 1941	Portland Area, Oregon	4.5
April 1949	Olympia, Washington	7.1
December 1953	Portland Area, Oregon	4.5
November 1961	Portland Area, Oregon	5.0
November 1962	Portland Area, Oregon	5.5
December 1963	Portland Area, Oregon	4.5
March 25, 1993	Scotts Mills, Oregon	5.6
February 2001	Nisqually, Washington	6.8 ⁶⁷

The Oregon Department of Geology and Mineral Industries (DOGAMI) developed two earthquake loss models for Oregon based on the two most likely sources of seismic events: (1) an M6.5 arbitrary crustal event, and (2) a 2,500- year mean return period probabilistic earthquake scenario (2,500-year Model). Both models are based on Hazus-MH, software currently used by the Federal Emergency Management Agency (FEMA) as a means of determining potential losses from earthquakes and other hazards.

The arbitrary crustal event is based on a potential M6.5 earthquake generated from an arbitrarily chosen fault using the Hazus software, and assuming a worst-case scenario. The 2,500-year crustal model does not look at a single earthquake (as in the CSZ model); it encompasses many faults, each with a 2% chance of producing an earthquake in the next 50 years. The model assumes that each fault will produce a single "average" earthquake during this time.

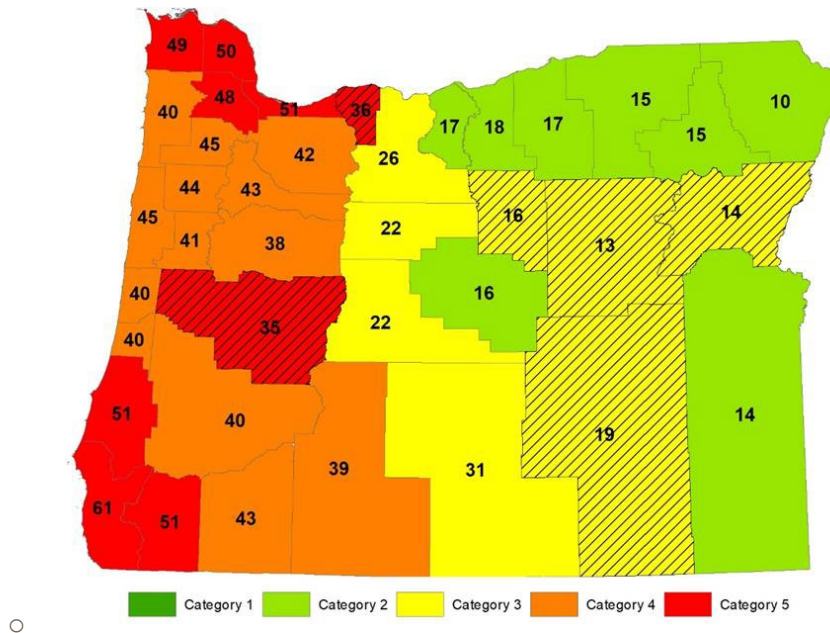
DOGAMI investigators caution that the models contain a high degree of uncertainty and should be used only for general planning purposes. Despite their limitations, the models do provide some approximate estimates of damage⁶⁸.

The following image depicts the 2020 Oregon Earthquake Probability Ranking Based on Mean County Value of the Probability of Damaging Shaking and Presence of Newly discovered faults:

⁶⁷ [Oregon OEM, Natural Hazards Mitigation Plan, p. 220.](#)

⁶⁸ [Oregon OEM, Natural Hazards Mitigation Plan, p. 223.](#)

Figure 11: 2020 Oregon Earthquake Probability Ranking ⁶⁹



As the graphic indicates, each of the seven MID counties have at least a 32% chance of damaging shaking during the next 100 years. Note that counties with hatching had their probability category increased one step due to newly discovered faults.

2.5.3.3 Winter Storms

Winter storms are characterized by ice accumulation and freezing rain, heavy snowfall, and/or extreme cold and wind chill conditions. Impacts are determined by factors such as the amount and extent of snow or ice, air temperature, wind speed, event duration, and day and time. These hazard events typically create a disruption of regional systems, such as public utilities, telecommunications, and transportation routes.

An ice storm is used to describe occasions when ice accumulations damage trees and aboveground utility lines and affect travel surfaces. Heavy snowfall can cause extended periods of travel disruption and damage to structures. Exposure to the extreme cold and wind chill associated with winter storms can be life threatening and plumbing pipes can freeze or burst.

⁶⁹ [DOGAMI, 2020.](#)

Winter storms, while more frequent than other hazards, also are more concentrated, with fewer statewide or regional events. The following table describes recent winter storm events from 2010 to the present.

Table 59: Winter Storm Events: 2010 to Present

Date	Location	Description
Nov. 29–30, 2010	Hood River and Wasco Counties	4–5 inches of snow reported in Cascade Locks and Hood River; 0.5 inch of ice in Corbett.
Jan. 12–18, 2012	Hood River and Wasco Counties	4.5 inches of new snow reported in Hood River; I-84 closed due to ice and snow east of Troutdale.
Feb. 6–10, 2014	Hood River County	A strong winter storm system affected the Pacific Northwest, bringing a mixture of arctic air, strong easterly winds, significant snowfall, and freezing rain to several counties in northwestern Oregon.
Feb. 11–14, 2014	Hood River County	2–7 inches of heavy rain fell across many counties in western Oregon, which, combined with warm temperatures, led to snowmelt and rainfall runoff that produced rapid rises on several rivers, including flooding on three rivers in northwestern Oregon.
Mar. 2, 2014	Hood River County, Upper Hood River Valley, and Central Columbia River Gorge	Easterly winds brought cold air from east of the Cascades through the Columbia River Gorge as a moist front pushed in from the Pacific. The combination of a cold air mass and frontal precipitation resulted in approximately 6–8 inches of snow, as well as a quarter of an inch of ice on top of the snow in Hood River and White Salmo, and as much as 0.4–0.5 inch of ice in Parkdale.
Nov. 13, 2014	Hood River County (Western Columbia River Gorge)	Sleet and freezing rain created hazardous commutes for tens of thousands of persons in the western and eastern suburbs of Portland. Snow accumulations were primarily restricted to the Cascade valleys and the central Columbia River Gorge. Spotters reported around 6–8 inches of snow in the Cascade Foothills, followed by 0.25 inch of ice. A combination of heavy snow and ice resulted in slick driving conditions for the western Columbia River Gorge. Areas in the gorge measured a quarter of an inch of ice, whereas other areas had 5–8 inches of snow.
Dec. 6–23, 2015	Statewide Storm Events	DR-4258: Clatsop, Columbia, Multnomah, Clackamas, Washington, Tillamook, Yamhill, Polk, Lincoln, Linn, Lane, Douglas, Coos, and Curry counties were presidentially declared disasters. Several Pacific storm systems moved across the region over the December 12–13 weekend. Each storm system brought several inches of snow to the mountain areas.

Date	Location	Description
Dec. 8, 2016	Hood River County (Western Columbia River Gorge)	A strong frontal system brought strong easterly winds to the North Willamette Valley and a mix of snow, sleet, and freezing rain down to the valley floor. Ice accumulations were higher in the West Hills and near the Columbia River Gorge. ⁷⁰
February 2021	Statewide Storm Events	Significant ice/snow event caused the largest power outage in Oregon history. Over 300,000 were without power, some were without power for up to a week. There was significant property and power line damage from downed trees.

There is no current research available regarding changes in the incidence of winter storms in Oregon due to changing climate conditions. However, the warming climate is likely to result in less frequent extreme cold events and high-snowfall years.

Within the Oregon, northeast communities are known for cold winter conditions. This region is the commodity flow route to eastern Oregon. With long road closures, these communities suffer from loss of traffic and revenue. Drifting, blowing snow and windy and icy conditions have forced highway closures along Oregon’s principal east-west transportation route, I-84, for hours. In such situations, travelers must seek accommodations, sometimes in communities where lodging is very limited. Access to farms and ranches can be extremely difficult and present a serious challenge for local emergency managers.

Winter storms, particularly east of the Cascades where snowstorms are typically more intense, bring larger amounts of snow and last longer. They can strand livestock in pastures, leaving them without food and water and exposed to extreme cold for long periods of time. Consequently, substantial losses of livestock from starvation, dehydration, and freezing significantly impact producers and State and local economies. In addition, water quality and health hazards develop when dead livestock are not retrieved until roads are cleared and vehicles can be used to remove the carcasses. Livestock buried under snow may not be found until the snow melts, carrying the carcasses to streams and floodways.⁷¹

2.5.3.4 Landslides

A landslide is one of the most common and devastating geologic hazards in Oregon. A landslide is a downward movement of earth or rock driven by gravity. Landslides can be triggered by natural or human-caused circumstances, such as heavy rains, earthquakes, volcanoes, rapid snow melt, erosion, construction, and other human

⁷⁰ [Oregon OEM, Natural Hazards Mitigation Plan, p. 564.](#)

⁷¹ [Oregon OEM, Natural Hazards Mitigation Plan, p. 693.](#)

activity. Average annual repair costs for landslides in Oregon exceed \$10 million, with individual severe winter storm losses often exceeding \$100 million. As population growth continues to push new development into landslide-susceptible terrain, greater losses are likely to occur.

Three main factors influence an area's susceptibility to landslides—the geometry of the slope, geologic material, and water—and some geologic formations are more susceptible to landslides than others. In general, locations with steep slopes are most susceptible to landslides, and landslides occurring there tend to move more rapidly and pose greater life safety risks.⁷²

The following table describes major landslides in Oregon since 1964.

Table 60: Major Landslides in Oregon Since 1964

Date	Location	Description
December 1964	Crook, Deschutes, Jefferson, Klamath, Lake, and Wheeler Counties	DR-184
September 1993	Klamath County	Rockslide resulting from earthquake; one death
December 1996 – January 1997	Lake and Wheeler Counties	DR-1160
May – June 1998	Crook County	DR-1221
December 2003 – January 2004	Crook, Deschutes, Jefferson, Lake, and Wheeler Counties	DR-1510
December 2005	Jefferson County	Damages: \$11,666.67 (includes Sherman and Wasco Counties)
December 2005 – January 2006	Crook, Jefferson, and Wheeler Counties	DR-1632
December 2006	Wheeler County	DR-1683
January 2011	Crook County	DR-1956
January 2017	Deschutes County	DR-4328
February 2019	Jefferson County	DR-4432 ⁷³

⁷² [Oregon OEM, Natural Hazards Mitigation Plan, p. 747.](#)

⁷³ [Hazards and Vulnerability Research Institute. The Spatial Hazard Events and Losses Database for the United States, Version 5.1 \[Online Database\]. Columbia, SC: University of South Carolina, 2007. Available from <http://www.sheldus.org>; FEMA, <https://www.fema.gov/disasters>.](#)

Although it is difficult to predict exactly where and when a landslide will occur, these events are triggered by heavy rainfall events when the soil becomes saturated or following a seismic event. Given that they occur in every county in Oregon, there is a 100% probability of landslides occurring in the impacted region in the future.

It is **very likely** (> 90%) that Oregon will experience an increase in the frequency of extreme precipitation events (**high confidence**). Because landslide risk depends on a variety of site-specific factors, it is **more likely than not** (> 50%) that climate change, through the increasing frequency of extreme precipitation events, will result in an increased frequency of landslides.⁷⁴

2.5.3.5 Drought

A drought is a prolonged period of less-than-normal precipitation such that the lack of water causes a serious hydrologic imbalance. Common effects of drought include crop failure, water supply shortages, and fish and wildlife mortality. High temperatures, high winds, and low humidity can worsen drought conditions and make areas more susceptible to wildfires. Human demands and actions can hasten or mitigate the drought-related impacts on local communities.⁷⁵

The following table provides an historical view of drought events in Oregon, beginning with Oregon’s impacts from the infamous Dust Bowl through more frequent and recurring drought events.

Table 61: Drought Events in Oregon

Date	Location	Description
1929–1931	Regions 1–3 and 5–7 (1929–1930); Regions 6 and 7 (1930–1931) (Extreme Drought)	In the 1920s and 1930s, these regions were more commonly known as the “Dust Bowl” as they were experiencing a period of prolonged, mostly drier than normal conditions across much of the State and country. Moderate to severe drought affected much of the State.
1939	Statewide	
1977	Northern & Southern Central and Eastern Oregon	Significantly drier than normal year with temperatures near normal.
1994	Regions 4–8	The Governor’s drought declaration covered 11 counties.
2001	Southern and Eastern Oregon	18 counties, including Jefferson, Wheeler, Crook, Deschutes, Klamath, and Lake,

⁷⁴ [Oregon OEM, Natural Hazards Mitigation Plan, p. 754.](#)

⁷⁵ [Oregon OEM, Natural Hazards Mitigation Plan, p. 755.](#)

Date	Location	Description
		were placed under a Governor-declared drought.
2002	Southern and Eastern Oregon	The 18-county declaration remained in effect with the Governor adding five counties, bringing the total to 23 counties.
2003	Southern and Eastern Oregon	Jefferson, Deschutes, and Lake counties' drought declarations expired on June 23, 2003. The Governor issued new drought declarations for Wheeler and Crook counties and extended the Klamath County drought order through December 2003.
2004	Eastern Oregon	Klamath County was placed under a Governor-declared drought; three other counties were declared in neighboring regions.
2005	Regions 5–7	The Governor declared a drought in Wheeler, Crook, Deschutes, Klamath, and Lake counties. All Region 5 counties were declared, as well as two counties in Region 7.
2007	Regions 6–8	The Governor declared a drought in Lake County, along with five other counties in Regions 6 and 7.
2010	Region 6	The Governor declared a drought in Klamath and “contiguous counties.”
2012	Region 6	The Governor declared a drought in Lost River Basin only, located within Klamath and Lake counties.
2013	Regions 5–8	The Governor declared a drought in Klamath County, along with four other counties.
2014	Regions 4 and 6–8	The Governor declared a drought in 10 counties, including Crook, Wheeler, Klamath, and Lake counties.
2015	Statewide	All 36 Oregon counties received federal drought declarations, including 25 counties under the Governor's drought declarations.
2018	Regions 1 and 4–8	Klamath, Lake, and Wheeler counties received the Governor's drought

Date	Location	Description
		declarations, including eight other counties in five other regions. ⁷⁶

Climate change has brought longer and more severe droughts to the Pacific Northwest. Prior to the 2020 Wildfires, all MID counties experienced moderate to extreme drought. The buildup of dry brush over the previous several years contributed to the extreme intensity of wildfires throughout all eight disaster-declared counties. Continued drought in residential communities across Oregon threatens to exacerbate the housing vulnerability throughout Oregon, particularly in the disaster-declared counties

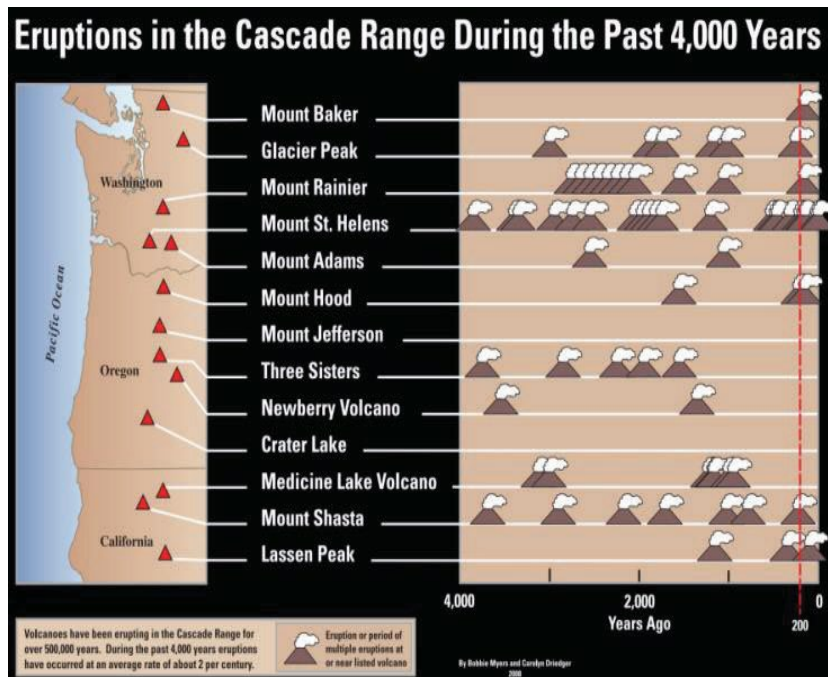
2.5.3.6 Volcanoes

Volcanoes are a potentially destructive natural hazard resulting from magma ascending to and then erupting from the earth's surface. Volcanic eruptions are usually isolated around a single vent area; however, their explosivity and effects can vary widely. While volcanic risk varies across the State, largely based on the proximity to Cascade Range volcanoes, all MID area counties, except for Lincoln County, were deemed by DOGAMI to have at least a moderate risk.

Potentially hazardous volcanoes in Oregon are present along the crest of the Cascade Range and to a lesser extent in the High Lava Plains, presenting significant hazards to communities within the region. The Cascade Range extends southward from British Columbia into northern California and its volcanoes are a result of the interaction of tectonic plates along the Cascadia Subduction Zone. The eruption of Washington State's Mount St. Helens in 1980 and subsequent activity demonstrate both the power and catastrophic consequences that Cascade-type volcanoes can have on the region.

⁷⁶ [Oregon OEM, Natural Hazards Mitigation Plan, p. 1141.](#)

Figure 12: Eruptions in the Cascade Range During the Past 4,000 Years



Source: Eruptions in the Cascade Range During the Past 4,000 years⁷⁷

In Oregon, volcanic hazards can have far-reaching consequences, which are categorized as “proximal” or “distal,” based on the range of their impact relative to the eruptive center or active vent. Proximal hazards are those occurring within 30 miles of the active vent and include lava flow; pyroclastic flows, which include very hot ash, lava, and gases; lahars, or volcanic mud and debris flows; debris avalanches and landslides; release of volcanic gases; and showers of ejected rock fragments called “tephra.”

While slow-moving and generally not life-threatening, lava flows can burn, crush, or bury objects in their path and disrupt local streams. Conversely, pyroclastic flows and tephra can move at speeds up to 150 mph, burning or crushing wood and other combustible materials and crushing structures such as homes and indispensable services in their path. In addition to the threat of being burned or crushed, these eruptive hazards can also result in life-threatening gases and should prompt the evacuation of affected areas.

Distal hazards include lahars, eruption columns, and clouds that can extend hundreds of miles, and ashfall that can affect air quality, impede road and air travel, and accumulate in sufficient quantities to collapse roofs. In addition to proximal and distal

⁷⁷ Meyers and Driedger, Eruptions in the Cascade Range during the past 4,000 years.

hazards, other non-eruptive hazards, such as earthquakes, flooding, and landslides, can result from volcanic activity.

Unlike other geologic hazards, such as earthquakes and tsunamis, certain precursors often foreshadow volcanic activity, such as heat output, volcanic gases, ground movements, and earthquakes. Scientists use these clues to recognize a restless volcano and to prepare for the events that may follow. Lessons learned at Mount St. Helens led the U.S. Geological Survey (USGS) to establish the Cascades Volcano Observatory (CVO) in Vancouver, Washington. Scientists at CVO continually monitor volcanic activity within the Cascade Range and study the geology of volcanic terrains in Oregon in cooperation with DOGAMI. USGS currently characterizes six Oregon volcanoes—Mount Hood, Crater Lake, Newberry, South Sister, Middle Sister, and North Sister—as “high to very high” threats.

While it is difficult for geologists to supply a timeline particular to volcanic activity and USGS stresses the uncertainty and limitations in forecasting eruptions, DOGAMI made use of open-file reports to understand the odds of certain events taking place at particular volcanoes and assigned a volcanic hazard probability score of 3 out of 5 to all MID areas, except for Lincoln County.

Table 62: Notable Geologic Events Near Mount Hood

Date or Age	Event	Deposits
1859, 1865, 1907(?)	Minor explosive eruptions of Mount Hood	Scattered pumice
Late 19th century	Late neoglacial advance	Prominent, sharp-crested moraines
Late 18th century	Old Maid eruptive period	Lava dome, pyroclastic flow and lahar deposits, tephra
About 500 years ago	Debris flows in Zigzag River	Debris flow deposits
1,000 years ago	Debris flows in upper Sandy River	Debris flow deposits
1,500 years ago	Timberline eruptive period	Lava dome, pyroclastic flow and lahar deposits, tephra
7,700 years ago	Eruptions from vent near Parkdale; Mount Mazama ashfall	Basaltic andesite of Parkdale lava flow; about 5 cm of Mazama ash
11,000 to 20,000 years ago	Waning phases of Evans Creek glaciation	Moraines
13,000 to 20,000 years ago	Polallie eruptive period	Lava domes, pyroclastic flow and lahar deposits, tephra
20,000 to 25,000 years ago	Maximum of Evans Creek glaciation	Belts of moraines in most valleys

Date or Age	Event	Deposits
20,000 to 30,000 years ago	Mount Hood dome eruptions	Lava domes, pyroclastic flow and lahar deposits
30,000(?) to 50,000(?) years ago	Mount Hood lava flow eruptions	Andesite lava flows of Cathedral Ridge and Tamanawas Falls

2.5.3.7 Windstorms

In the northwestern region of the United States, windstorms typically involve sustained winds of more than 50 mph, with less frequent events exceeding 80 mph. Windstorms can affect any region of the State but have a higher prevalence along the coastline and coastal headlands. Windstorms are especially dangerous in areas with tree coverage, exposed property, major infrastructure, and aboveground utility lines, where they result in downed trees, power outages, and damage to roofs and outbuildings.⁷⁸

Rotational windstorms, commonly referred to as tornados, dust devils, or waterspouts, occur with lower frequency in Oregon. These are typically short duration, localized events that can present public safety hazards and damage.

The following table outlines recorded windstorm events with notable impacts.

Table 63: Historical Windstorm Events

Date	Location of Impact	Summary	Damage
March 1971	Most of Oregon	Notable damage in Newport	Falling trees damaged power lines, building damage
January 1986	Northern and central Oregon coast	75-mph winds	Damaged trees, buildings, and power lines
January 1987	Oregon coast	Wind gusts to 96 mph at Cape Blanco	Significant erosion to highways and beaches, several injuries
December 1987	Oregon coast / northwestern Oregon	Winds on the coast, 60 mph	Trees uprooted
March 1988	Northern and central coast	Wind gusts, 55–75 mph	One death near Ecola State Park, uprooted trees

⁷⁸ [Oregon OEM, Natural Hazards Mitigation Plan, p. 383.](#)

Date	Location of Impact	Summary	Damage
January 1990	Statewide	100-mph winds in Netarts and Oceanside	One death, damaged buildings, falling trees (FEMA DR-853-OR)
February 1990	Oregon coast	Wind gusts of 53 mph at Netarts	Damage to docks, piers, and boats
January 1991	Most of Oregon	Winds of 63 mph at Netarts, 57 mph at Seaside	75-foot trawler sank northwest of Astoria
November 1991	Oregon coast	Slow-moving storm, 25-foot waves offshore	Buildings and boats damaged, transmission lines down
January 1992	Southwestern Oregon	Wind gusts of 110 mph at Brookings	Widespread damage
January 1993	Oregon coast / northern Oregon	Tillamook wind gusts of 98 mph	Widespread damage, especially Nehalem Valley
December 1995	Statewide	Wind gusts of more than 100 mph; Sea Lion Caves, 119 mph	Four deaths, many injuries; widespread damage (FEMA DR-1107-OR)
November 1997	Western Oregon	Winds of 89 mph at Florence, 80 mph at Netarts and Newport	Severe beach erosion, trees toppled
February 2002	Southwestern Oregon	75–100 mph on the southwestern coast (Douglas, Coos, and Curry counties)	Widespread loss of electricity and damage to public utility infrastructure (FEMA DR-1405-OR)
January 2006	Clatsop, Tillamook, Lincoln, and Lane counties	Two storm events with high winds of 86 mph and 103 mph, respectively	Property damage among all four coastal counties; also impacted five other counties outside of Region 1; total damages of \$300,000 and \$200,000, respectively
February 2006	Clatsop, Tillamook, Lincoln, and Lane counties	Windstorm event with winds measured at 77 mph	Property damage among all four coastal counties; the storm also impacted nine other counties outside of Region 1; total

Date	Location of Impact	Summary	Damage
			damages of \$300,000 and \$275,000

Oregon's history of wind damage underscores the need for a comprehensive wind hazard mitigation program. The necessity of such an action is supported by the after-action report that followed western Oregon's high wind event of February 7, 2002 (Hazard Mitigation Survey Team Report, FEMA DR-1405-OR).

Structures that are most vulnerable to high winds in Oregon include insufficiently anchored manufactured homes and older buildings in need of roof repair. Section 307 of the Oregon Building Code identifies high-wind areas along the Oregon coast and sets anchoring standards for manufactured homes located in those areas. It is essential that coastal counties ensure that these standards are enforced. The Oregon Department of Administrative Service's inventory of State-owned and operated buildings includes an assessment of roof conditions, as well as the overall condition of the structure.

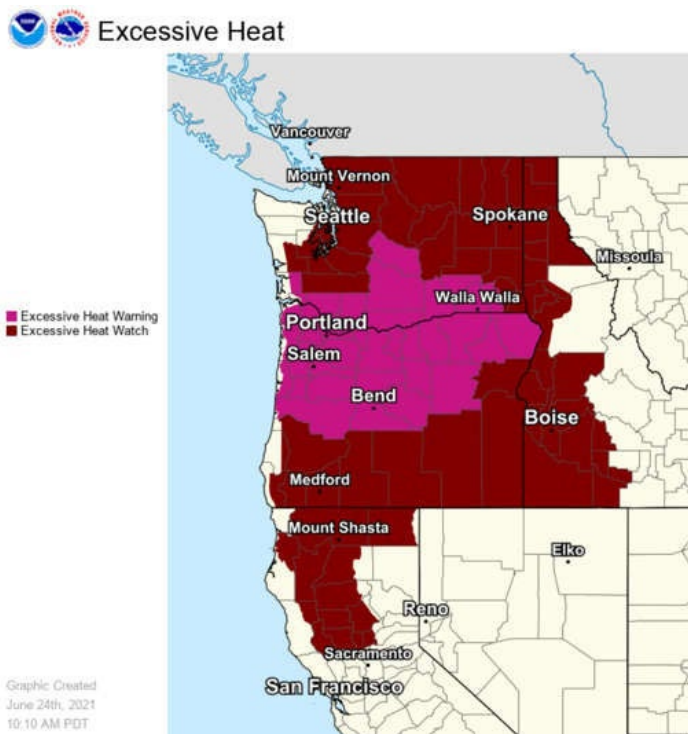
Fallen trees are especially challenging as they can block roads and rails for long periods, which can affect emergency operations. In addition, uprooted or shattered trees can down power and/or utility lines, disrupting local economic and other essential activities. Much of the problem may be attributed to a shallow or weakened root system in saturated ground. Many roofs have been destroyed by uprooted trees growing next to a house. In some situations, strategic pruning may be the answer and some counties will work with utility companies to identify problem areas and establish a tree maintenance and removal program.

2.5.3.8 Extreme Heat

Oregon experienced an unprecedented extreme heat event across the State from June 25 through June 30, 2021. A heat dome lodged over the Pacific Northwest brought three consecutive days of temperatures between 106 and 117 degrees Fahrenheit, resulting in the deaths of 83 people due to hyperthermia (elevated body temperature). Ranging in age from 37 to 97, most of the deceased lived alone in homes with no working air conditioning or fans. This lack of air conditioning left many Oregon residents vulnerable to an extreme heat event. Just 78% of Portland area households have a primary air conditioning unit, 13% less than the national average.⁷⁹

⁷⁹ <https://oregoneconomicanalysis.com/2018/07/20/fun-friday-air-conditioning/>

Figure 13: June 2021 Excessive Heat Map



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Climate scientists predict that excessive heat will become a more common occurrence, making for more frequent, more severe, and longer lasting heat events.⁸¹ While efforts must continue to slow and stop the factors contributing to climate change, Oregon must also develop immediate and long-term strategies to adapt to today's changing climate. These efforts also must be incorporated into emergency and disaster preparedness and mitigation plans. These events will continue to negatively impact Oregon's environment, economy, health, and livelihood.

2.5.3.9 Indispensable Services

Indispensable services are those that enable continuous operation of critical business and government functions and/or are critical to human health and safety and economic security. As part of the NHMP, DOGAMI and DLCDD defined and quantified such critical facilities to include buildings that function as airports, communications, emergency operations, fire stations, hospitals or health clinics, military facilities, police stations, schools, detention centers, or miscellaneous facilities (e.g., Oregon Department of Transportation maintenance facility) that would be needed during or

⁸⁰ https://www.oregon.gov/oem/Documents/2021_June_Excessive_Heat_Event_AAR.pdf

⁸¹ [Substantial Changes in the Probability of Future Annual Temperature Extremes, University of Edinburgh.](#)

immediately after a natural disaster. DOGAMI identified 3,990 such facilities valued at more than \$12 billion.

Tables 64 through 67 indicate the number and value of indispensable service facilities exposed to each of five different hazard types.

Table 64: Wildfire Risk to Indispensable Services

County	High		Low		Moderate	
	Services	Value	Services	Value	Services	Value
Clackamas	5	\$3,673,515	809	\$3,136,262,722	11	\$10,642,500
Douglas	52	\$37,600,023	372	\$871,024,081	61	\$78,241,860
Jackson	112	\$161,277,367	353	\$1,564,121,625	10	\$21,491,206
Lane	7	\$5,655,494	634	\$2,592,676,437	38	\$54,174,853
Lincoln			193	\$213,819,629		
Linn	2	\$419,288	328	\$819,977,080	10	\$5,251,334
Marion	2	\$823,800	988	\$3,308,607,213	2	\$4,207,950
TOTAL	180	\$209,449,487	3,677	\$12,506,488,787	132	\$174,009,703

Table 65: Landslide Risk to Indispensable Services

County	High		Low		Moderate	
	Services	Value	Services	Value	Services	Value
Clackamas	23	\$113,269,172	644	\$2,495,848,266	158	\$541,461,299
Douglas	47	\$55,717,431	319	\$683,924,573	119	\$247,223,960
Jackson	28	\$66,167,333	332	\$1,253,008,456	115	\$427,714,409
Lane	22	\$56,885,941	536	\$2,360,693,588	121	\$234,927,255
Lincoln	53	\$36,616,276	104	\$135,911,599	36	\$41,291,754
Linn	5	\$3,422,550	312	\$782,580,902	23	\$39,644,250
Marion	9	\$5,903,193	897	\$3,048,718,326	86	\$259,017,444
TOTAL	187	\$337,981,896	3,144	\$10,760,685,710	658	\$1,791,280,371

Table 66: Earthquake Risk to Indispensable Services

County	Earthquake – High		Earthquake – Low		Earthquake – Moderate	
	Services	Value	Services	Value	Services	Value
Clackamas	384	\$1,648,297,803	2	\$1,500,000	439	\$1,500,780,934
Douglas	184	\$359,133,307	105	\$303,058,431	196	\$324,674,226
Jackson	277	\$1,230,618,331	14	\$42,668,087	184	\$473,603,780
Lane	142	\$293,816,852	300	\$1,379,236,487	237	\$979,453,445
Lincoln	127	\$156,765,624	15	\$9,274,189	51	\$47,779,816
Linn	267	\$721,958,342	14	\$9,262,710	59	\$94,426,650
Marion	817	\$2,891,502,523	30	\$99,152,014	145	\$322,984,426
TOTAL	2,198	\$7,302,092,782	480	\$1,844,151,918	1,311	\$3,743,703,277

Table 67: Flood Risk to Indispensable Services

County	Hazard Zone		Other	
	Services	Value	Services	Value
Clackamas	12	\$16,061,850	813	\$3,134,516,887
Douglas	47	\$127,700,345	438	\$859,165,619
Jackson	35	\$84,659,780	440	\$1,662,230,418
Lane	95	\$274,560,919	584	\$2,377,945,865
Lincoln	10	\$3,234,560	183	\$210,585,069
Linn	26	\$41,334,300	314	\$784,313,402
Marion	157	\$471,643,195	835	\$2,841,995,768
TOTAL	382	\$1,019,194,949	3,607	\$11,870,753,028

2.5.4 Mitigation Needs Assessment Conclusion

The Mitigation Needs Assessment makes it clear that there are at least nine natural hazards posing a risk to the seven MID counties. By characterizing these hazards in terms of their frequency and the State's vulnerability, the State and its sub-recipients can draw on this needs assessment and the NHMP to identify current and future hazards in their communities and target CDBG-DR funds toward cost-effective solutions to mitigate them over the long term. In addition, this assessment will inform all CDBG-DR programs and activities undertaken as part of this allocation so that, at a minimum, they do not exacerbate hazards but rather serve to lessen their impacts.

3. General Requirements

3.1 Citizen Participation

3.1.1 Outreach and Engagement

In the development of this Action Plan, OHCS consulted with disaster-affected residents, stakeholders, local governments, public housing authorities, and other affected parties in the surrounding geographic area to ensure that the consistency of the disaster impacts identified in the plan and the plan and planning process were comprehensive and inclusive.

State Agencies

To begin the development of the Public Action Plan, OHCS consulted with the following State agencies to gain a better understanding of disaster impacts and the current possible shortcomings of State and local funding for wildfire recovery.

- November 18, 2021 – Oregon Office of Emergency Management
- December 1, 2021 – Oregon Department of Land Conservation and Development
- December 9, 2021 – Housing Authority of Jackson County
- December 9, 2021 – Insurance Commissions/Homebuilders Association
- December 15, 2021 – Marion County Housing Authority
- December 16, 2021 – Oregon Department of Consumer and Business Services
- December 16, 2021 – Oregon Department of Energy
- December 17, 2021 – Business Oregon
- January 5, 2022 – Oregon Department of Consumer and Business Services
- January 10, 2022 – Oregon Employment Department
- January 18, 2022 – Oregon Department of Environmental Quality
- January 26, 2022 – Oregon Department of Agriculture
- January 27, 2022 – Oregon Department of Consumer and Business Services
- February 7, 2022 – Oregon Office of Emergency Management
- February 8, 2022 – Oregon Law Center

Through these consultation meetings, OHCS was able to gather data, experiences, and agency expertise to develop an initial unmet needs assessment.

Local Governments and Stakeholders

After developing the initial unmet needs assessment from State agency and federal data, OHCS began an early round of public engagement meetings with local counties, city governments, and long-term recovery groups (LTRGs). OHCS staff were allotted time to present and ask for feedback at each community meeting. The goals of this initial round of engagement were to present OHCS's initial unmet needs assessment and understand the gaps for which local governments, partners, and stakeholders could present more insight.

- March 2, 2022 – City of Talent Council
- March 3, 2022 – Clackamas County LTRG
- March 4, 2022 – Housing Stability Council
- March 4, 2022 – Jackson County LTRG
- March 7, 2022 – City of Phoenix Council
- March 7, 2022 – Holiday Farm Fire Recovery Coordination
- March 8, 2022 – Lincoln County LTRG
- March 10, 2022 – Marion County Board of Commissioners and Various Cities
- March 11, 2022 – Catholic Charities Disaster Case Managers
- March 16, 2022 – McKenzie Disaster Recovery Collective
- March 17, 2022 – Housing Tribal Cluster
- March 17, 2022 – Southern Oregon Regional Solutions Advisory Committee
- March 22, 2022 – Jackson County Commission
- March 23, 2022 – Reimagine and Rebuild Rogue Valley Collective Input Meeting
- March 24, 2022 – McKenzie Rebuilds Housing Subcommittee
- March 25, 2022 – Tribal Economic Development Cluster
- March 28, 2022 – McKenzie Valley LTRG
- March 29, 2022 – Lane County Commission
- March 29, 2022 – Lincoln County Staff and Commissioner Kaety Jacobson
- March 30, 2022 – City of Talent Council Working Session
- March 31, 2022 – Disaster Housing Recovery Task Force
- March 31, 2022 – Latinx Jackson County Focus Group (with Unete)
- April 1, 2022 – Klamath/Lake LTRG
- April 4, 2022 – Latinx Jackson County Focus Group (with Unete Oregon)
- April 4, 2022 – OHCS Manufactured Housing Advisory Committee
- April 5, 2022 – Santiam LTRG

From the initial round of engagement, OHCS was able to receive information from local stakeholders and input on the types of programming for which communities wanted federal funding.

This initial round of public engagement found significant interest in programming for housing and infrastructure issues caused by the wildfire impacts. Many individuals were displaced by the fire and were currently living in RVs/fifth wheels. Community members expressed interest in creating affordable rental housing or possible homeownership opportunities for these individuals. From an infrastructure perspective, many communities strongly indicated that damaged – or previously lacking - infrastructure has limited the ability for both homeowners and businesses to recover. They also noted that very few businesses received federal assistance, leaving them few resources with which to attempt to reopen following both the wildfire and the COVID-19 pandemic. Communities also expressed interest in finding innovative ways to build fire hardening measures and strategies into their community planning and building codes. This would ultimately help communities mitigate against future wildfire risks and vulnerabilities. Feedback from these sessions greatly helped inform OHCS's allocation of funds and program implementation.

Summary of Feedback

Based on these meetings, the State received additional information on unmet recovery and mitigation needs that are not necessarily reflected in the federal datasets.

Housing

- The vast majority of respondents affirmed the priority to focus on providing housing for low- and moderate-income households.
- **Severe shortage of rental housing, particularly affordable rental housing.** Universally commented on. True in urban areas (cities of Phoenix and Talent), also a common theme in the Santiam Canyon, McKenzie River Valley, and Archie Creek fire-impacted areas. Urban areas are seeing some multifamily projects come in for permits; however, it is unclear where new rental opportunities in more remote rural areas will come from as there are few opportunities for multi-unit rental development due to land use and infrastructure constraints. Santiam Canyon, Jackson County, and Lincoln County all noted severe challenges with regard to workforce housing (at multiple income levels).
- **Homeownership opportunities sought.** Very common theme, emphasized particularly in the City of Phoenix. The City of Talent and the Unete focus group were very interested in expanding opportunities for community equity models (e.g., coop, community land trust) in park rebuilds.

- **Many survivors were living in RVs/fifth wheels.** Particularly true in the McKenzie River Valley, Santiam Canyon, Lincoln County, and Klamath (Bootleg Fire). Hundreds of individuals and families lost RVs that were a primary residence. Many were living on the property of extended family or friends; in the Bootleg Fire, many were on public property. In some areas, these are as much as half of the population that remains very difficult to house/serve.
- **Large LMI populations but has other needs as well.** The Catholic Charities' disaster case managers (DCMs) reported that the hardest to serve populations in Jackson County were LMI populations formerly occupying manufactured homes. Glide Revitalization (Archie Creek fire/Douglas County) reported that roughly three-quarters of families struggling to rebuild were LMI. Unete and Jackson County LTRG surveys documented large LMI populations. However, **moderate income populations (above the LMI level) also are struggling with building costs, materials costs, and being underinsured.** This is notable in the McKenzie River LTRG needs assessment, Lincoln County LTRG, Joint Committee on Wildfire Recovery testimony, and the Unete focus group.
- **Housing must be built to accommodate/provide access for those with disabilities.** This issue was noted among discussants at the AARP study presentation and Unete focus group. Those with disabilities are struggling with recovery and we all either have a disability currently or are at risk of developing one in the future.
- **Housing permitting infrastructure.** Lane County, in particular, noted that providing permit review and inspection services will be a challenge.

Mitigation

- There was strong, near universal, support for the importance of integrating resilience in new housing construction. Several discussions noted that this will be very difficult with regard to manufactured homes.
- Local governments, in particular, are seeking mitigation infrastructure investments. Marion County is seeking \$2 million in funding to replace major components of the public safety radio system. There are similar needs in Douglas and Lane counties. (Jackson County requested consideration regarding the use of CDBG to support debt service toward recent emergency communications investments.)
- Human/Organizational preparedness. Participants in the Unete focus group commented on the need for more education on/understanding of how to deal with disaster among community-based organizations, churches, and local governments.
- Dual-purpose investments were proposed (e.g., there was a need in the Santiam/Detroit area for a warming shelter that could also double as an evacuation point or immediate disaster shelter).

Infrastructure

- **Governments and LTRGs in both canyons (Santiam Canyon and McKenzie River Valley) noted that additional investments in infrastructure** (particularly sewer/community septic) are essential for businesses and homeowners to recover. Landlords/Sellers are not willing to rebuild because the infrastructure is insufficient. The Glide Water District has a capacity issue that is a constraint on recovery as well. (Much of the lost housing was marginally served or in gray areas in terms of permitting. Feasible routes for returning housing in some numbers, particularly for renters, are dependent upon new infrastructure investments.) There is a need for immediate planning, engineering work, and longer term capital investments.
- **Transportation investments.** Improvements to damaged roads and a need for a new, more urban infrastructure are issues in Marion and Lincoln counties, in particular. The City of Phoenix and Unete focus group both noted a need for new pedestrian safety improvements as denser development is occurring in the semi-urbanized areas of Jackson County.
- **The City of Phoenix** plans to urbanize the unincorporated area that burned and will require additional infrastructure investment.

Economic Revitalization

- **Many businesses are stuck in recovery with insufficient insurance to complete rebuilds.** This issue was raised by the City of Talent Council, the Southern Oregon Regional Solutions Advisory Committee, and elsewhere. Several communities, both in Jackson County and in Santiam Canyon (particularly Detroit and Gates), lost large proportions of their commercial areas. Lack of reinvestment poses a long-term challenge to the financial viability of local government and is a deterrent to potentially returning residents.
- **Many businesses received no assistance.** Early-stage businesses did not have the financial records/history to qualify for SBA loans.
- New businesses seeking to establish business and/or join in the recovery process lack resources. Several early-stage businesses in Glide are actively seeking financing.
- Mixed-income or mixed-use (housing over commercial) investments could be a means to help jump-start commercial zone redevelopment (e.g., City of Detroit, Jackson County urban areas).
- **The workforce housing barriers noted above are an economic revitalization challenge.**

Administration/Support Services

- **Mixed comments from local governments on centralization/decentralization.** Several governments (e.g., Lane County Board of Commissioners) expressed interest in more decision making and control being devolved to local government. Several, including Jackson County and the City of Phoenix, noted that the local capacity to manage/deliver programs under HUD rules could be a challenge.
- **Social support programs for survivors.** An interest in additional/continued services for survivors was noted in multiple contexts, particularly a need for help with mental/behavioral health, legal aid support, and assistance in accessing CDBG-DR programs. Multiple parties emphasized a need to maintain continuity of services for the most-challenged survivors by finding ways to allow them to continue working with existing DCMs and LTRGs that have established relationships and trust. Lane County noted a need for more tribal member outreach.

Eligibility

- **Bootleg fire.** The number of survivors severely impacted by the Bootleg fire (in 2021) is likely larger than the Clackamas, Douglas (Archie Creek), or South Obenchain fires of 2020. It is unfair that they have had so many fewer resources.
- **Marginalization/Documentation issues.** Members of the Unete focus group noted that many from the farmworker and immigrant community do not live in the “black and white” boxes of the majority population. Both the rules and the attitude of those administering the rules and interacting with survivors need to take account of this reality.

Survey

OHCS recognizes that affected stakeholders are at the center of and are partners in the development and implementation of this plan. Opportunities for resident input were provided throughout the planning process through a public input survey that was posted on the [OHCS website](#). This survey also was distributed at OHCS presentations and provided to DCMs/community leaders to distribute to impacted residents.

An email inbox for the program also was created for residents to directly voice concerns and/or provide additional feedback to the OHCS team.

The Public Action Plan’s Public Comments

In addition to the activities above, OHCS has published this Action Plan at <https://www.oregon.gov/ohcs/housing-assistance/Pages/CDBG.aspx> for a 30-day public comment period. Residents were notified through the following methods:

- Direct email notice to individuals who had signed up for updates on CDBG-DR plan development.

- Email notices to local and tribal governments and nonprofit/community-based organizations that have been active in supporting survivors in disaster recovery, e.g., Long Term Recovery Groups, AARP, disability service advocates, and culturally-specific organizations.
- Press release to all major news outlets state-wide.
- Announcements on agency-managed social media accounts.
- Formal notice on [OHCS's website](#).

OHCS will ensure that all residents have equal access to information, including persons with disabilities (vision and hearing impaired) and limited English proficiency (LEP).

A summary of residents' comments on this Action Plan, along with OHCS responses, is in an Appendix of this document. For more information, residents can refer to the OHCS Citizen Participation Plan, which can be found at <https://www.oregon.gov/ohcs/housing-assistance/Pages/CDBG.aspx>.

3.1.2 Public Hearings

As part of its initial Public Action Plan development process, OHCS is required to hold at least one public hearing in one of the HUD-identified MID areas in order to obtain residents' views and to respond to proposals and questions.

The current (tentative) schedule for Public Hearings is to host public hearings in the following locations, the week of May 16:

- Lincoln County
- Marion/Linn County
- Lane County
- Jackson County
- Virtual Open House

The in-person public hearings will be supplemented by placing key information and recorded presentations on the project website along with multiple methods for making virtual public comments.

3.1.3 Complaints and Appeals

3.1.3.1 Complaints

OHCS or its subrecipients shall provide a written response to each formal complaint within 15 working days of receipt of the complaint or will document why additional time for a response is needed.

- Formal complaints are written statements of grievance, including email, comments posted on the OHCS website, and handwritten complaints. OHCS shall detail the process and contact information (through the website and email address) for submitting complaints within program guidelines, application documents, and on the OHCS website. OHCS shall maintain a tracker for collecting and categorizing complaints through resolution.
- Informal complaints are verbal complaints. OHCS and its subrecipients will attempt to resolve informal complaints; however, they are not subject to the written response process described above.
- Complaints alleging the violation of fair housing laws will be directed to HUD for immediate review. Complaints regarding fraud, waste, or abuse of government funds should be forwarded to the HUD Office of the Inspector General Fraud Hotline (phone: 1-800-347-3735 or email: hotline@hudoig.gov). OHCS will make available to HUD detailed Fraud, Waste, and Abuse Policies and Procedures on <https://www.oregon.gov/ohcs/housing-assistance/Pages/CDBG.aspx> to demonstrate that adequate procedures are in place to prevent fraud, waste, and abuse.

3.1.3.2 Appeals

OHCS or its subrecipients shall include written appeals processes within each set of program guidelines. The appeals processes will include, but are not limited to the following:

- The process for submitting, tracking, and resolving a written appeal to the organization administering the program (OHCS or its subrecipient), to include whether an appeals committee will be established to review and/or rule on appeals.
- The documentation required when submitting an appeal.
- The timelines for reviewing and providing a response to the appeal.
- Clarification of what may or may not be appealed. Generally, policies that have been approved and adopted within program guidelines may not be appealed. OHCS and its subrecipients do not have the authority to grant an appeal to a regulatory or statutory or HUD-specified CDBG-DR requirement.

3.2 Public Website

OHCS will maintain a public website that provides information accounting for how all grant funds are used, managed, and administered, including links to all disaster recovery action plans, action plan amendments, program policies and procedures, performance reports, citizen participation requirements, activity and program

information described in this plan, and the details of all contracts and ongoing procurement processes.

These items are made available at <https://www.oregon.gov/ohcs/housing-assistance/Pages/CDBG.aspx>.

Specifically, OHCS will make the following items available: the action plan created using the Disaster Recovery Grant Reporting System (DRGR), including all amendments; each Quarterly Progress Report (as created using the DRGR); citizen participation plan; procurement policies and procedures; all executed contracts that will be paid with CDBG-DR funds as defined in 2 CFR 200.22 (including subrecipients' contracts); and a summary, including the description and status of services or goods currently being procured by the grantee or the subrecipient (e.g., phase of the procurement, requirements for proposals). Contracts and procurement actions that do not exceed the micro-purchase threshold, as defined in 2 CFR 200.67, are not required to be posted on a grantee's website.

In addition, OHCS will maintain a comprehensive website regarding all disaster recovery activities assisted with these funds.

OHCS shall make these documents available in a form accessible to persons with disabilities and those with limited English proficiency, or LEP. OHCS shall take reasonable steps to ensure meaningful access to their programs and activities by LEP persons, including individuals from underserved communities, and in a form accessible to persons with disabilities.

The website will be updated in a timely manner to reflect the most up-to-date information about the use of funds and any changes in policies and procedures, as necessary. At a minimum, updates will be made monthly.

3.3 Amendments

Over time, recovery needs will change. Thus, OHCS will amend the Disaster Housing Recovery Action Plan as often as necessary to best address the long-term recovery needs and goals. This plan describes proposed programs and activities. As programs and activities develop over time, an amendment may not be triggered if the program or activity is consistent with the descriptions provided in this plan.

When unmet needs and program descriptions or other sections rise to the level of requiring an action plan amendment, the State will do the following:

- Ensure that the current version of the Action Plan is accessible for viewing as a single document, with all amendments, so that the public and HUD do not have to view and cross-reference changes among multiple amendments.

- Identify amendments by highlighting added or changed text and striking out deleted text.
- Include a table that clearly illustrates where the funds are coming from and where they are going.
- Include a revised budget allocation table that reflects the entirety of all funds, if applicable to the amendment.

3.3.1 Substantial Amendment

A change to the initial Action Plan is substantial if it meets the following criteria:

- A change in program benefit or eligibility criteria
- The addition or deletion of an activity
- The allocation or reallocation of the greater of either a re-allocation of \$5 million or a reallocation that constitutes a change of 15% or greater of a program budget

When OHCS pursues the substantial amendment process, the amendment will be posted on the State's CDBG-DR website for a 30-day public comment period, located at <https://www.oregon.gov/ohcs/housing-assistance/Pages/CDBG.aspx>.

The amendment will be posted in adherence with the Americans with Disabilities Act and LEP requirements. OHCS will review and respond to all public comments received and submit the comments and responses to HUD for approval.

A substantial action plan amendment shall require the following:

- The State will revisit the impact and needs assessment when moving funds from one program to another through a substantial amendment.
- A 30-day public comment period will include the following:
 - The State will prominently post the action plan amendment on the OHCS official disaster recovery website at <https://www.oregon.gov/ohcs/housing-assistance/Pages/CDBG.aspx>.
 - The State will afford residents, affected local governments, and other interested parties a reasonable opportunity to review the plan or substantial amendment.
 - The State will identify and consider potential barriers that limit or prohibit equitable participation and will undertake reasonable measures to increase coordination, communication, affirmative marketing, targeted outreach, and engagement with underserved communities and individuals, including persons with disabilities and persons with limited English proficiency. This includes the following:
 - The action plan amendment will be translated according to the CDBG-DR Language Access Plan.

- The action plan amendment will be posted in a way that meets all accessibility requirements.
- The State will review and respond to all written and oral public comments received. Any updates or changes made to the Action Plan in response to public comments shall be clearly identified in the Action Plan and amendments. The public comments also will be submitted to HUD with the final Action Plan amendment.
- Receipt of approval from HUD.

3.3.2 Non-Substantial Amendment

A non-substantial amendment is an amendment to the plan that includes technical corrections and clarifications and budget changes that do not meet the monetary threshold for substantial amendments to the plan and does not require posting for public comment. OHCS will notify HUD 5 business days before the change is effective.

All amendments will be numbered sequentially and posted to the website in one final, consolidated plan.

3.4 Displacement of Persons and Other Entities

To minimize the displacement of persons and other entities that may be affected by the activities outlined in this Action Plan, OHCS will coordinate across federal, State, and local organizations to meet its commitment to minimize the displacement of homeowners and tenants due to the delivery of CDBG-DR programs. Should any proposed projects or activities cause the displacement of people, the following policy has been adopted to ensure that the requirements of the Uniform Relocation Assistance and Real Property Acquisition Act of 1970 (URA), as amended, are met.

OHCS will draw on existing Residential Antidisplacement and Relocation Assistance Plans (RARAPs) and will adapt them to meet the URA, Section 104(d), and related waivers and the alternative requirements specified in the Consolidated Notice. The adapted RARAP also will be updated prior to implementing any activity with CDBG-DR grant funds.

Since the 2020 Wildfires and prior to the availability of CDBG-DR funding, OHCS has been working to minimize the displacement and loss of housing assistance for impacted owner and renter residents by coordinating the provision of support and resources to impacted survivors through multiple entities, including the following:

- FEMA
- FEMA disaster case managers
- Oregon Department of Human Services

- Oregon Health Authority
- Oregon Office of Emergency Management
- Local governments
- Long-term recovery groups
- Community action agencies
- Public housing authorities
- State and local elected officials
- Other community-based organizations

OHCS will ensure that all CDBG-DR programs directly administered by OHCS and those programs administered through partner State agencies and subrecipients comply with the Uniform Relocation Assistance and Real Property Acquisition Act of 1970, as amended (49 CFR Part 24), and Section 104(d) of the Housing and Community Development Act of 1974, as amended, and the implementing regulations at 24 CFR Part 570.496(a) to minimize displacement. These regulations and requirements apply to both property owners and tenants in the event that proposed projects cause the displacement of persons or other entities. OHCS will include detailed policies and procedures for when proposed programs or projects could potentially cause the displacement of people or other entities.

CDBG-DR funds may not be used to support any federal, State, or local projects that seek to use the power of eminent domain, unless eminent domain is employed only for a public use. Public use shall not be construed to include economic development that primarily benefits private entities. None of the currently planned projects under this Action Plan contemplate the use of eminent domain.

3.5 Protection of People and Property

The State of Oregon will leverage the CDBG-DR funds to build economic and disaster resilience into all recovery programs and activities. Some of the ways that the State will do this are included in the sections below.

3.5.1 Elevation Standards

3.5.1.1 Residential

All structures, defined at 44 CFR 59.1, designed principally for residential use and located in the 1% annual chance (or 100-year) floodplain, which receive assistance for new construction, reconstruction, rehabilitation of substantial damage, or rehabilitation that results in substantial improvement, as defined at 24 CFR 55.2(b)(10), must be elevated with the lowest floor, including the basement, at least 2 feet above the 1% annual chance floodplain elevation (base flood elevation). Mixed-use structures with

no dwelling units and no residents below 2 feet above base flood elevation must be elevated or floodproofed in accordance with FEMA floodproofing standards at 44 CFR 60.3(c)(3)(ii) or a successor standard up to at least 2 feet above base flood elevation.

If a structure is located in a 500-year floodplain, the structure must be elevated 3 feet above the 100-year floodplain.

Based on FEMA IA data, it is estimated that fewer than 10 properties that were destroyed by the wildfires were located in the Special Flood Hazard Area (SFHA), or 100-year floodplain. However, it is known that portions of some manufactured home parks are located in the SFHA, and it is likely that there are more than 10 impacted properties in the SFHA. OHCS will discourage the placement or reconstruction of housing in the SFHA, wherever practicable; however, there will be homes that will be rebuilt or replaced in the SFHA. OHCS will ensure that all rehabilitation of substantial damage will meet the HUD-required elevation standards through the construction requirements of all CDBG-DR residential programs.

The cost of elevation will be included as part of the overall cost of rehabilitation or replacement of a property. It is estimated that the costs will depend on the location, the size of the unit, and the level to which the property must be elevated. For single-family residences and manufactured homes, if a home is within a 100-year floodplain, OHCS will ensure the cost reasonableness of elevation costs by analyzing multiple bids from contractors, cost estimating software, and/or examples of comparable costs to elevate in similar markets.

OHCS and the Oregon Department of Land Conservation and Development (DLCD) have already provided the 2-foot elevation requirements to local building and permit officials, and they are working with residents in the floodplain to inform them that this is a requirement in order to qualify for CDBG-DR assistance.

3.5.1.2 FEMA PA or HMGP Match

All critical actions, as defined at 24 CFR 55.2(b)(3), within the 500-year (or 0.2% annual chance) floodplain must be elevated or floodproofed (in accordance with FEMA floodproofing standards at 44 CFR 60.3(c)(2)–(3) or a successor standard) to the higher of the 500-year floodplain elevation or 3 feet above the 100-year floodplain elevation. If the 500-year floodplain is unavailable and the critical action is in the 100-year floodplain, then the structure must be elevated or floodproofed (in accordance with FEMA floodproofing standards at 44 CFR 60.3(c)(2)–(3) or a successor standard) at least 3 feet above the 100-year floodplain elevation.

“Critical actions” are defined as “any activity for which even a slight chance of flooding would be too great because such flooding might result in loss of life, injury to

persons or damage to property." For example, Critical Actions include hospitals, nursing homes, emergency shelters, police stations, fire stations, and principal utility lines.

Exceptions to this requirement may be allowable when the following conditions apply:

- CDBG–DR funds are used as the non-federal match for FEMA assistance.
- The FEMA-assisted activity, for which CDBG–DR funds will be used as match, commenced before HUD's obligation of CDBG–DR funds to the grantee.
- OHCS has determined and demonstrated with records in the activity file that the implementation costs of the required CDBG–DR elevation or floodproofing requirements are not "reasonable costs" as that term is defined in the applicable cost principles at 2 CFR 200.404.

3.5.2 Flood Insurance Requirements

The 2020 Wildfires in Oregon were not a flooding event; however, the State is committed to ensuring that homeowners are protected from future flooding disasters. The State—including through the DLCD and Oregon Office of Emergency Management—is working closely with local floodplain managers to encourage residents, businesses, and local governments to maintain flood insurance, including for properties located outside the SFHA. The State also is working closely with FEMA and local floodplain managers to understand the implications of Risk Rating 2.0 and the additional costs of flood insurance policies to help inform more resilient building codes and practices.

Property owners who are receiving assistance must comply with all flood insurance requirements.

Because the 2020 Wildfires were not a flooding event, the following conditions **DO NOT apply**:

HUD-assisted homeowners for a property located in an SFHA must obtain and maintain flood insurance in the amount and duration prescribed by FEMA's National Flood Insurance Program. The grantee may not provide disaster assistance for the repair, replacement, or restoration of a property to a person who has received federal flood disaster assistance that was conditioned upon obtaining flood insurance and then that person failed to obtain or allowed their flood insurance to lapse for the property. The grantee is prohibited by HUD from providing CDBG-DR assistance for the rehabilitation or reconstruction of a house if:

- The combined household income is greater than 120% of the area median income (AMI) or the national median,
- The property was located in a floodplain at the time of the disaster, and

- The property owner did not maintain flood insurance on the damaged property.

To ensure that adequate recovery resources are available to LMI homeowners who reside in a floodplain but who are unlikely to be able to afford flood insurance, homeowners may receive CDBG-DR assistance if:

- The homeowner had flood insurance at the time of the qualifying disaster and still has unmet recovery needs, or
- The household earns less than 120% of the AMI or the national median and has unmet recovery needs.

3.5.3 Construction Standards

OHCS will require quality inspections and code compliance inspections on all projects and places, with an emphasis on high-quality, durable, sustainable, and energy-efficient construction methods and materials. Site inspections will be required on all projects to ensure quality and compliance with building codes.

Oregon's impacted communities indicated early in the aftermath of the disaster that they were struggling to meet the demands of inspections, permitting, and supporting residents through their recovery. To help increase the capacity of local governments, the State legislature appropriated more than \$4 million in financial assistance for local building and planning department staff to help expedite the inspection and permitting processes.

All rehabilitation, reconstruction, or new construction must meet an industry-recognized standard that has achieved certification under at least one of the following programs:

- ENERGY STAR® (Certified Homes or Multifamily High Risk)
- Enterprise Green Communities
- LEED (New Construction, Homes, Midrise, Existing Building Operations and Maintenance, or Neighborhood Development)
- ICC 700 National Green Building Standard®
- U.S. Environmental Protection Agency (EPA) Indoor airPLUS
- Equivalent or higher Oregon energy efficiency standards
- Any other equivalent comprehensive green building standard program acceptable to HUD

OHCS will specify the standards that will be used within each set of program guidelines.

For the rehabilitation of non-substantially damaged residential buildings, OHCS will follow the guidelines to the extent applicable as specified in the [HUD Office of](#)

Community Planning and Development (CPD) Green Building Retrofit Checklist.

When older or obsolete products are replaced as part of rehabilitation work, the rehabilitation is required to use ENERGY STAR-labeled, WaterSense-labeled, or Federal Energy Management Program-designed products and appliances.

For infrastructure projects, OHCS will encourage, to the extent practicable, the use of green infrastructure design and implementation, such as those issued by:

- U.S. EPA through their [Green Infrastructure Design and Implementation guidance](#).
- HUD through their [Green Infrastructure and Sustainable Communities Initiative](#).
- Standards that are incentivized through the Oregon Department of Environmental Quality, including for clean water initiatives.

The term “substantial damage” applies to a structure in an SFHA—or floodplain—for which the total cost of repairs is 50% or more of the structure's market value before the disaster occurred, regardless of the cause of the damage.

Per Oregon Revised Statute 456.510, OHCS-funded rental housing programs must follow visitability requirements. With certain exceptions, OHCS-subsidized rental housing for a new single-family or duplex dwelling with habitable space on the first floor must be designed and constructed as a “visitable” dwelling (see <https://www.oregonlaws.org/ors/456.510>). The State will adopt this standard in the reconstruction or new construction of all site-built housing funded with CDBG-DR assistance. This is in addition to ensuring that all multifamily housing subsidized with CDBG-DR assistance meet Americans with Disabilities Act and accessibility requirements. By adopting this standard across its programs, the State will help increase the availability of accessible housing to meet the current and future needs of older adults and people living with disabilities. This will increase opportunities for households to age in place and build in increased community resiliency for individuals with disabilities.

All projects will be subject to cost reasonableness standards as outlined in the policies and procedures of the applicable program specific to the applicable activity.

3.5.4 Contractors’ Standards

Contractors selected under OHCS will make every effort to provide opportunities to low- and very low-income persons by providing resources and information to notify Section 3 individuals and businesses about opportunities in the community.

OHCS will undertake the following efforts to help meet its Section 3 goals:

- Ensure that Section 3 requirements are outlined in all applicable contracts and subrecipient agreements.

- Build the capacity of stakeholders, including subrecipients and contractors, to meet Section 3 standards through technical assistance, tools, and guidance.
- Designate a Section 3 coordinator who will manage, support, and facilitate an effective Section 3 program, and who will be able to effectively communicate program requirements to stakeholders.

OHCS will report on Section 3 accomplishments in the DRGR.

Recovery programs implemented by OHCS and its subrecipients will incorporate uniform best practices of construction standards for all construction contractors performing work in all relevant jurisdictions. Construction contractors will be required to carry the required licenses and insurance coverage(s) for all work performed, and State-contracted contractors will be required to provide a warranty period for all work performed.

Contractor standards and warranty periods will be detailed in the respective policies and procedures documents and will pertain to the scale and type of work being performed, including the controls for ensuring that construction costs are reasonable and consistent with market costs at the time and place of construction. Rehabilitation contract work provided through a program administered by OHCS included in this Action Plan may be appealed by homeowners and small businesses (if applicable) whose property was repaired by contractors under the State's control.

As included in the State's certifications, OHCS is committed to meeting full and open competition requirements, which will help ensure that construction costs are reasonable and consistent with market costs at the time and place of construction.

The processes for homeowners to submit appeals and complaints for rehabilitation work completed through State-administered programs will be detailed within each respective set of program guidelines.

3.5.5 Preparedness, Mitigation, and Resilience

"Resilience" is defined as a community's ability to minimize damage and recover quickly from extreme events and changing conditions, including natural hazard risks.

3.5.5.1 Protect People and Property from Hardship

Each OHCS CDBG-DR program and activity—whether through construction activities, public services, and/or planning activities—includes measures that will increase resilience to disasters and reduce or eliminate the long-term risk of life, injury, damage to and loss of property, and suffering and hardship by lessening the impact of future disasters. Hardships include, but are not limited to, financial hardship and hardship caused by future disasters and climate change. The State will document how programs

and activities protect people and property from hardship within program and/or applicant files.

3.5.5.2 Emphasize High Quality, Durability, Energy Efficiency, Sustainability, and Mold Resistance

To ensure energy efficiency in all new construction, reconstruction, and replacement activities, OHCS will adopt one of the standards allowed by HUD and/or more strict standards required by the State of Oregon. These standards will be detailed in program guidelines. For example, OHCS may adapt the practices and requirements carried out through the Oregon Department of Energy's [Energy Efficient Wildfire Rebuilding Incentive Program](#). This program incentivizes energy efficiency in the reconstruction or replacement of damaged housing at or above the applicable building codes. Incorporating these energy efficiency improvements help make structures more comfortable and support long-term affordability through lower energy bills.

To the extent practicable and at a reasonable cost, the State will build the home to an above-code standard, such as the [Oregon Residential Reach Code](#), which provides an additional choice for builders, consumers, and contractors to increase energy efficiency for the construction of structures regulated by the Oregon Residential Specialty Code.

For repairs, the State will use the HUD CPD Green Building Retrofit Checklist and will attempt to add additional energy efficiency components when practicable and/or of reasonable cost. In all construction activities administered by the State, the State will use mold-resistant products when replacing surfaces such as drywall.

3.5.5.3 Support the Adoption and Enforcement of Modern and Resilient Building Codes and the Mitigation of Natural Hazard Risks

The [Oregon Building Codes Division](#) adopts, amends, and interprets the specialty codes that make up the Oregon State Building Code. The division administers each code through specialized code programs. Agency staff members work with local building officials, industry professionals, advisory boards, and the public to adopt new codes and standards, approve new methods and materials, and maintain a uniform building code throughout the State.

Oregon building codes include extensive energy efficiency requirements. The division also publishes guidance on requirements and how to design and build for seismic, ground snow load, and special wind risks.

Local building codes and planning departments also incorporate specific disaster mitigation features that reflect the risks in their communities. Some of these features are outlined below:

- Three out of the seven HUD-identified MIDs are participating in the National Flood Insurance Program Community Rating System. Marion County requires the construction of properties to be at least 2 feet above base flood elevation.
- Jackson County requires a fire safety inspection, which includes fire resiliency requirements.
- Klamath and Linn counties include recommendations for fire mitigation within their local planning and permitting departments.

Each city and every county have a comprehensive plan that includes a zoning layer. Some of them limit the density and quantity of development. Generally, these requirements are in line with the State's planning and [Urban Growth Boundaries](#). Through these zoning layers, many local governments define what are considered to be buildable lands. The key components that influence the development on buildable lands are described below:

- Urban Growth Boundaries allow cities to plan for growth and prevent urban sprawl, safeguarding farm and forest lands.
- Affordable housing initiatives allow more people to call Oregon their home.
- Economic development analyses help local land use planners set up their towns and cities for long-term success.
- Transportation planning allows towns to grow into newly built roads and pathways without feeling constricted.
- Public facility plans ensure that people will have the utilities they need for modern life.
- Recreation planning allows residents and visitors to enjoy Oregon's beauty.

The Building Codes Division also has launched a [Fire Hardening Grant Program](#) for homes and businesses that were lost or damaged in the 2020 Wildfires. The program will provide money directly to home and business owners who complete qualifying fire hardening improvements on their home or business that was damaged or destroyed. The Fire Hardening Options Guide provides a menu of incentivized fire hardening options to encourage residents and business owners to rebuild more resiliently. To the extent practicable, OHCS will incorporate these fire hardening measures in all reconstruction or substantial rehabilitation programs.

OHCS will draw from best practices across Oregon and the country, as applicable, to incorporate these standards into the State's program designs. In addition, OHCS may help local governments consider adopting and enforcing modern and resilient building codes that account for known risks and projected risks arising from climate change.

3.5.5.4 Establish and Support Recovery Efforts by Funding Feasible, Cost-Effective Measures That Will Make Communities More Resilient Against a Future Disaster

OHCS will document in program guidelines and project files how approved programs or projects will make communities more resilient against a future disaster. Within the file, OHCS will include a cost reasonableness and/or cost-benefit analysis of the activity, which will include the quantifiable benefits or description of the mitigation benefits of the project or program. This may include, but is not limited to, an analysis of:

- The risks to public health, safety, and well-being without the project or program.
- The costs against the anticipated value of the risk reduction in both direct damages and subsequent negative impacts to the area if future disasters were to occur.
- The contribution of the activity to a long-term solution to the problem it is intending to address.
- How the activity will protect the functionality of the project for its useful life and/or create manageable future maintenance and modification options.

3.5.5.5 Make Land Use Decisions That Reflect Responsible and Safe Standards to Reduce Future Natural Hazard Risks

Allowable uses of lands in Oregon are heavily regulated and enforced through State and local building codes, zoning, and adopted plans. Many of these efforts include extensive measures to reduce future natural hazard risks, and OHCS will ensure that CDBG-DR activities comply with existing and future applicable State and local requirements.

Through the planning activities funded through this Action Plan, local and tribal governments may use funds to carry out the planning needed to enhance local codes and standards, carry out additional outreach to members of their communities, and/or develop policy modifications that will help encourage responsible and safe standards to reduce future natural hazard risks.

3.5.5.6 Increase Awareness of the Hazards in Communities, Including Underserved Communities, Through Outreach in the MID Areas

To effectively increase the awareness of community hazards, the State knows that information needs to be shared with residents and businesses through local, trusted resources. As part of the delivery of CDBG-DR programs, the State will allocate or award significant funding to local governments and community-based nonprofit organizations through its housing, public services, planning, and infrastructure programs.

The State will partner with these organizations to help carry out the recovery and mitigation programs. Through those partnerships, the State also will seize the opportunity to help local entities share information, perform community outreach and engagement, and solicit feedback from those with lived experiences to help increase awareness of macro- and micro-level risks to impacted communities.

3.5.5.7 Promote Sound, Sustainable Long-Term Recovery Planning Informed by a Post-Disaster Evaluation of Natural Hazard Risks

The State has allocated some funding toward planning activities. One of the primary purposes of the program is to promote sound, sustainable long-term recovery that accounts for an understanding of current and projected natural hazard risks, including climate-related hazards.

3.5.5.8 Use of the FEMA-Approved Hazard Mitigation Plan

The Oregon DLCDC is the lead agency for developing the State's FEMA-approved Hazard Mitigation Plan. However, the planning process is informed by multiple federal, State, local, and tribal government agencies, through the development of local hazard mitigation plans, and the [State Interagency Hazard Mitigation Team](#).

For its programs, OHCS will coordinate and consult with DLCDC and other members of the State Interagency Hazard Mitigation Team, as well as local planning and mitigation staff, to incorporate strategies that lessen the loss of life, property, economic, and natural resources that face the risks identified through State and local planning efforts.

Through its application and cost evaluation processes described in program guidelines, OHCS will ensure that all mitigation efforts have a reasonable cost relative to other alternatives. The documentation will include the cost of the mitigation strategy and a description and documentation of cost reasonableness.

3.5.6 Broadband Infrastructure in Housing

Any substantial rehabilitation, as defined by 24 CFR 5.100, reconstruction, or new construction of a building with more than four rental units funded with CDBG-DR assistance must include the installation of broadband infrastructure, except when OHCS determines and documents that:

- The location of the new construction or substantial rehabilitation makes the installation of broadband infrastructure infeasible,
- The cost of installing broadband infrastructure would result in a fundamental alteration in the nature of its program or activity, or in an undue financial burden, or
- The structure of the housing to be substantially rehabilitated makes the installation of broadband infrastructure infeasible.

3.5.7 Cost-Effectiveness

The State will establish policies and procedures to assess the cost-effectiveness of each proposed program or activity to assist a household under any residential rehabilitation or reconstruction program or activity funded with CDBG-DR funds. Policies and procedures also will establish the criteria for determining when the cost of the rehabilitation or reconstruction of the unit will not be cost-effective relative to other means of assisting the property owner.

OHCS will define “demonstrable hardship” in its policies and procedures before carrying out activities that may be subject to the one-for-one replacement housing requirements.

OHCS defines a residential property as “not suitable for rehabilitation” if any of these conditions apply:

- The property is declared a total loss.
- Repairs would exceed 50% of the cost of reconstruction.
- Repairs exceed \$50,000.
- Homes cannot be rehabilitated or reconstructed in place under existing agency policies and award caps due to legal, engineering, or environmental constraints, such as permitting, extraordinary site conditions, or historic preservation.

The State may provide exceptions to award maximums on a case-by-case basis and will include procedures within program guidelines on how the State or its subrecipients will analyze the circumstances under which an exception is needed, and the amount of assistance necessary and reasonable.

3.5.8 Duplication of Benefits

Section 312 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended, generally prohibits any person, business concern, or other entity from receiving financial assistance with respect to any part of a loss resulting from a major disaster for which such person, business concern, or other entity has received financial assistance under any other program or from insurance or any other source.

To comply with Section 312, OHCS shall ensure that each program and activity provides assistance to a person or entity only to the extent that the person or entity has a disaster recovery need that has not been fully met.

OHCS and its subrecipients are subject to the requirements in Federal Register notices explaining the duplication of benefit requirement (84 FR 28836 and 84 FR 28848, published June 20, 2019, or other applicable notices).

4. Grantee Proposed Use of Funds

4.1 Overview

OHCS is the lead agency and responsible entity for administering \$422,286,000 in CDBG-DR funds allocated for disaster recovery. OHCS will implement these programs directly and/or in partnership with subrecipients. These programs include the following:

Housing

- Homeowner Assistance and Reconstruction Program and Accessory Dwelling Unit Pilot Program
- Homeownership Opportunities Program
- Intermediate Housing Assistance

Infrastructure

- Disaster Resilience Infrastructure Program

Public Services

- Housing and Recovery Services
- Legal Services

Planning and Administration

- Community Planning and Revitalization Program
- Administrative Costs

4.2 Program Budget

	Program	Budget	HUD-Identified MID Budget	Percentage of Allocation	Maximum Award	National Objective	Estimated Outcome
Housing	Homeowner Assistance and Reconstruction Program	\$204,597,567	\$202,551,591	48%	Based on Program Standards	Low- and Moderate-Income and Urgent Need	
	Homeownership Opportunities Program	\$119,348,581	\$118,155,095	28%	Based on Underwriting and Program Standards	Low- and Moderate-Income and Urgent Need	
	Intermediate Housing Assistance	\$17,049,797	\$16,879,299	4%	Various	Low- and Moderate-Income	

	Program	Budget	HUD-Identified MID Budget	Percentage of Allocation	Maximum Award	National Objective	Estimated Outcome
Infrastructure	Disaster Resilience Infrastructure Program	\$40,117,170	\$39,715,998	10%	Based on Program Standards	Low- and Moderate-Income and Urgent Need	
	Housing and Recovery Services	\$6,017,576	\$5,957,400	1.5%	N/A	Low- and Moderate-Income and Urgent Need	
Public Services	Legal Services	\$6,017,575	\$5,957,399	1.5%	N/A	Low- and Moderate-Income and Urgent Need	
	Community Planning and Revitalization Program	\$8,023,434	\$7,943,200	2%	Based on Program Standards	N/A	
Administration	Administrative Costs	\$21,114,300	\$20,903,157	5%	Based on need	N/A	
Total		\$422,286,000	\$418,063,140	100%			

4.3 Connection to Unmet Needs

As required by the Federal Register, [Vol. 87, No. 23, February 3, 2022, OHCS \(87 FR 6364\)](#), OHCS will allocate at least 80% of the funds to address unmet needs within HUD-identified “most impacted and distressed” (MID) areas. These include Clackamas, Douglas, Jackson, Lane, Lincoln, Linn, and Marion counties.

The remaining 20% of the allocation may be used to address unmet needs which are in areas that received a DR-4562 presidentially declared disaster declaration. At this time, the State is limiting the grantee-identified MID areas to Klamath County and anticipates that the majority of the remaining 20% will address unmet needs in the HUD-identified MID areas.

This Action Plan primarily considers and addresses housing and infrastructure unmet recovery and mitigation needs, along with public services and planning that support housing, infrastructure, and economic revitalization unmet needs.

The Federal Register notice also requires that at least 70% of all program funds benefit LMI persons or households. Most of the programs included in the Action Plan include a prioritization for LMI households and individuals; the State anticipates meeting this requirement. The State will closely monitor the impact of State programs and CDBG-DR programs on impacted LMI persons, including vulnerable populations, protected classes, and members of underserved communities. The State also will assess the eligible unmet needs of LMI and non-LMI persons after all federal, State, and insurance proceeds are considered and may determine whether to request a modification of the requirement through a waiver.

4.4 Leveraging Funds

As a component of this Action Plan, OHCS has coordinated across federal, State, and local organizations to gather information about other resources available for recovering from the 2020 Wildfires. This included data collection on FEMA awards, SBA programs, insurance claims, and the significant funding made available by the State of Oregon. The activities identified in this plan were specifically selected as both eligible CDBG-DR activities and filling a gap that other funding sources could not fill. Utilizing CDBG-DR funding for the most significant eligible needs will leverage other funding sources to invest in varied areas of recovery. It is necessary for OHCS to be knowledgeable about other funding programs to maximize the impact of CDBG-DR funding and ensure compliance with duplication of benefits requirements. Through this compliance, there will be an ongoing effort to identify additional federal, State, and local funding sources while also coordinating with partners such as nonprofits, corporations, foundations, and other stakeholders to maximize leveraging opportunities.

OHCS is committed to using CDBG-DR funds to address critical unmet needs that remain following the infusion of funding from other funding sources detailed below. Existing State resources and other funds from the disaster appropriation will be further examined to ensure that all available and viable funding is utilized where it is most needed and will be leveraged appropriately. OHCS will draw on existing relationships with other agencies, as well as create new partnerships and data-sharing agreements to ensure that there is no duplication of benefits and that all viable resources of funding are leveraged.

4.4.1 State Funding

After the 2020 Wildfires, the State legislature moved quickly to pass legislation and provide State funds to assist wildfire-impacted Oregonians. In October 2020, the State Emergency Board approved more than \$390 million for wildfire recovery and

emergency shelters,⁸² and in July 2021, the Oregon legislature passed House Bill (HB) 5006, which allocated \$486 million to support wildfire recovery.⁸³

HB 5006 provides funding for various initiatives focused on housing; racial justice; wildfires; water; utilities; education; capital improvements; seismic mitigation and recovery; broadband; policy; and support of local, tribal, and non-State projects.⁸⁴

4.4.4.1 State Housing Funding

Through this funding, the State of Oregon has been increasing its capacity to respond to the needs of impacted residents and communities, with a particular emphasis on vulnerable populations. Some of the key housing initiatives that are being carried out by State agencies are listed in the table below. These agencies collaborate internally and across agencies on a regular basis to ensure that funding is leveraged and administered equitably.

Table 68: Funding Allocated by the Oregon State Legislature for Long-Term Residential Wildfire Recovery in House Bill 5006

Agency	Initiative	Funding
Oregon Department of Environmental Quality	Financial Assistance for Septic System Repair/Replacement	\$15,000,000
Oregon Department of Human Services	Feed and Shelter Wildfire Survivors	\$76,488,018
Oregon Department of Energy	Grant Program to Incentivize Energy-Efficient Rebuilding from the 2020 Wildfires	\$10,831,296
Oregon Housing and Community Services	Wildfire Recovery for Affordable Housing Development, Manufactured Home Replacement, and Flexible Assistance	\$150,163,567
Oregon Department of Consumer and Business Services	Fire Hardening Grants for Wildfire Rebuilds	\$10,678,004

With the \$150 million that OHCS manages from HB 5006, the agency has implemented several disaster recovery programs and will leverage the successes from these State programs into their management of the CDBG-DR activities identified in this Action Plan. OHCS is currently managing the Wildfire Recovery and Resilience Account, making \$25 million available for survivor resources, including temporary and permanent housing solutions. In addition, the State has invested in land acquisition in order to be well

⁸² [Oregon State Legislature, Wildfire Recovery and Emergency Shelters.](#)

⁸³ [House Interim Special Committee on Wildfire Recovery, Funding Distribution.](#)

⁸⁴ [Oregon State Legislature, HB 5006, Emergency Board Work Session Recommendations.](#)

positioned for future housing development, motel conversion projects to increase available housing, bulk purchase of new modular homes, and the coordination of manufactured home replacement. These State programs have initiated the housing recovery efforts, which the CDBG-DR funds will leverage and expand on.

In addition to leveraging the funding from these programs, the programs from the Oregon Department of Energy and the Oregon Department of Consumer and Business Services support state-of-the-art building practices related to energy efficiency and fire hardening. OHCS is committed to resilient construction practices in all activities funded through CDBG-DR. The goal of this resilient reconstruction is not only to protect resources from future disaster damage but to also set the bar for future development in the State of Oregon. By utilizing CDBG-DR funding for model housing development, including by drawing on best practices from other Oregon programs, these funds will leverage increased building quality for future housing developments long after this recovery effort.

The State's 2022 Notice of Funding Availability (NOFA) for housing tax credits and State and federal programs made additional funds available for the development, rehabilitation, and preservation of affordable housing in disaster-impacted communities. Some of the programs and funding that are already underway are summarized in the table below.

Table 69: OHCS Program Disaster Set-Asides

Program (Pool)	Funding Sources and Amounts
Wildfire Set-Asides Within OHCS Programs <ul style="list-style-type: none"> • Local Innovation Fast Track (LIFT) Rental (\$50 million) • LIFT Homeownership (\$15.35 million) • General Housing Account Program (\$20 million) 	\$85.35 million, OAHTC**
Oregon Affordable Housing Tax Credits (OAHTC) – Wildfire	\$200 million
Disaster Low-Income Housing Tax Credits	\$6.3 million
Permanent Supportive Housing*	\$10 million for preservation, OAHTC**
Affordable Rental Housing Preservation	\$20 million for preservation, OAHTC**
Manufactured Dwelling Park Preservation	\$25 million, OAHTC**

* For housing acquisition cost only. Must be a property included in the statewide Inventory.

** Up to 95% of the permanent loan amount.⁸⁵

⁸⁵ OHCS, NOFA FAQs, March 4, 2022,

<https://www.oregon.gov/ohcs/development/Documents/nofa/2022/FAQ5-2022-NOFAS-03-04.pdf>.

As of the time of publication of the initial Action Plan, the Oregon legislature has appropriated \$71.5 million to address the needs of those experiencing or at risk of experiencing homelessness in communities impacted by the 2020 Wildfires. OHCS, in addition to these funds, has made \$3 million in homelessness services assistance funding available to the Oregon Department of Human Services to assist individuals experiencing homelessness who were adversely impacted by the 2020 Wildfires. Additional details are in the table below.

Table 70: State Resources Allocated to Address Homelessness In Wildfire-Impacted Areas

Wildfires – Source of Funding	Amount of Funding	Purpose of Funding
October 2020 Legislative Emergency Board	\$30 million	Supports shelter services through the conversion of hotel and motel properties into safe and warm shelter spaces. Provides funding for 500 units in wildfire-affected areas.
	\$10 million	Shelter support with funding priorities for wildfire-affected communities.
December 2020 Legislative Emergency Board	\$31.5 million	Shelter, food, and wraparound services to Oregonians impacted by wildfires.
OHCS	\$3 million	Assistance and services to individuals experiencing homelessness who were adversely impacted by the 2020 Wildfires.
TOTAL	\$74.5 million	

Due to the significant funding invested through the Oregon legislature and the significant funding the State received from the federal government to help address homelessness shelter and support needs, the State has not budgeted CDBG-DR funding directly for expanding sheltering sites. However, CDBG-DR assistance has been budgeted to provide housing counseling, wraparound services, and temporary rental assistance for displaced households experiencing homelessness or at risk of experiencing homelessness as a result of the wildfires.

4.4.4.2 State Infrastructure Funding

Through HB 5006 and Emergency Legislative Board approvals, the State appropriated and allocated additional infrastructure funding to help address those unmet needs not covered by FEMA PA or HMGP or other federal funding sources. A summary of those funds is included below.

Table 71: State Resources Allocated to Address Additional Infrastructure Recovery Needs

Wildfires – Source of Funding	Amount of Funding	Purpose of Funding
HB 5006 – State Funding and American Rescue Plan Act	\$108,825,000	Water and Wastewater Infrastructure
	\$20,000,000	HMGP Match
	\$3,266,000	Municipal Wildfire Assistance Program (local planning capacity)
	\$19,874,000	Fire and Public Safety
TOTAL	\$151,965,000	

In addition to these allocations, the State has appropriated more than \$35 million to help local governments with increasing staffing capacity and revenue loss replacement (e.g., loss of revenue due to waivers of permit review fees for wildfire reconstruction).

4.4.4.3 State Economic Revitalization Funding

Through HB 5006, the State legislature appropriated \$10 million for a main street revitalization program for the wildfire-impacted communities.

4.4.2 Federal Assistance and Private Insurance

Additional funding sources that are important to document for the purposes of leveraging disaster recovery funds and ensuring duplication of benefits compliance include FEMA, SBA, and private insurance. Data specific to these sources were provided above in the unmet needs assessments. Summary information is provided here to document OHCS's research as it relates to leveraging available funding sources.

Table 72: FEMA Resources Available for DR-4562 Recovery and Mitigation

FEMA Program	Approved Awards and/or Assistance from FEMA	Total Approved Applications
Individual Assistance (IA)	\$38,774,394	3,251
Public Assistance (PA)	\$457,321,493	Project assessments ongoing
Hazard Mitigation Grant Program (HMGP)	\$97,576,243	Project assessments ongoing

Table 73: SBA Resources Available for DR-4562 Recovery

SBA Loan Type	Loan Amount Issued
Residential Loans Approved	\$19,432,309
Residential Loans Executed and Awarded	\$1,993,800
Business Loans Executed	\$1,993,800

Table 74: Private Insurance for Structural and Personal Property Damages

Private Insurance Type of Coverage	Total Loss Claims (Destroyed home and qualified for policy limit)	Total Paid Losses	Case Incurred Losses (Total anticipated replacement costs)
Residential	2,792	\$1,000,274,510	\$1,089,904,743
80% of Residential (assumed for structural payouts)*	2,792	\$800,219,608	\$871,923,794
Commercial	1,331	\$114,163,353	\$359,578,648

* Due to the nature of the insurance data call and the knowledge that many insurance providers have included personal property claims (including a significant number of cars and vehicles) and losses within their policies, the State is assuming for this Action Plan that 80% of the value of the residential insurance losses and incurred losses are for structural damages. The State will use the 80% figure for its unmet needs assessment. The State will update this figure as it receives additional information on insurance claims and payouts through program intake.

4.4.3 Total Unmet Needs After Leveraging Other Funding

The table below reflects the State's current projected unmet need after subtracting these resources from the calculation of need in the Unmet Needs Assessment and Data and Methodology.

Table 75: Oregon 2020 Wildfires Unmet Needs Calculation

Category	Data Source	Total Impact	Resources Available	Unmet Need (Total Impact less Applied Resources)	% of Total
Housing	Estimated Reconstruction or Replacement of Damaged Housing Units	\$1,318.697M	\$1,126.953M	\$241.758M	55%
Infrastructure	FEMA Public Assistance (Categories C-G + 15% resilience)	\$130.533M	\$102.156M	\$28.377M	6%
	FEMA Hazard Mitigation Grant Program	\$129.188M	\$136.269M	(\$7.081M)	(2%)
	Additional Resilient Infrastructure Needs	\$281.965M	\$131.965M	\$150M	34%
Economic Revitalization	SBA – Commercial Loss	\$32.089M	\$1.994M	\$29.974M	7%
	Additional Commercial Losses – Line item not included in the calculation	Assessment still underway	\$124.378M		
TOTAL		\$1,892.47M	\$1,499.34M	\$443.03M	100%

4.5 Program Partners

OHCS may engage program partners through formal agreements such as subrecipient agreements and interagency agreements and through informal partnerships. It is critical for OHCS to engage a spectrum of program partners so that programs are more accessible, understandable, and tailored to equitably meet the unmet needs of disaster-impacted residents and communities.

When engaging in formal agreements for the administration or implementation of programs, OHCS will ensure that subrecipients have the capacity and expertise to carry out the program activities included in their scope of work. OHCS may help expand subrecipient capacity and will provide technical assistance and training to subrecipients on program requirements, applicable federal cross-cutting requirements and State overlays, and reporting and performance requirements, and may allocate administrative funding, as appropriate, to do so.

The program descriptions include the types of subrecipients or interagency partnerships that may support OHCS in the administration or implementation of specific programs.

4.6 Distribution of Funds

OHCS relied on the information collected through the unmet recovery and mitigation needs assessment, to include qualitative and quantitative data received through the public and stakeholder engagement and consultation carried out prior to program development, including the Governor's Wildfire Economic Recovery Council and the Oregon Disaster Housing Task Force.

Using this information, the State has prioritized programs that will assist in meeting the short- and long-term recovery needs of its residents and communities. In addition, each program will help the State meet its pillars, or guiding principles, of recovery:

- Advancing equity and racial justice and supporting underserved communities.
- Rebuilding homes and communities so that they are more resilient to current and future hazards.

4.6.1 Additional Details in the Program Descriptions

Program descriptions in the Action Plan include a section on the method of distribution for that program. Programs may be administered directly by OHCS through subrecipients, or through a hybrid model where OHCS is the program administrator but assigns specific scopes of work to subrecipients to support OHCS in the administration of the program.

Each program section includes the following information:

- Program description
- How the program promotes equity in recovery and housing for vulnerable populations
- How the program will advance long-term resilience
- Program's national objectives
- Program eligibility
- Program-eligible activities and maximum assistance
- Connection to disaster and unmet needs
- How the program addresses disaster-impacted systems, if applicable
- Program's affordability period, if applicable
- Program's maximum assistance
- Program's definition of "second home," if applicable
- Program's responsible entity
- Program's method of distribution
- Program's competitive application process, if applicable
- Program's estimated beginning and ending dates

The programs established in this Action Plan are not entitlement programs and are subject to available funding.

4.7 Program Income

The State understands that certain activities funded with CDBG-DR funds could result in the generation of program income. OHCS shall develop and adopt specific policies and procedures for each program that generate program income and will specify in those policies whether program income may be retained by local governments, if applicable. Up to 5% of the program income generated by CDBG-DR funds may be used for administrative costs by OHCS, units of local government, or other subrecipients.

Unless otherwise specified, all program income shall be remitted to the State. OHCS shall treat program income as additional CDBG-DR funds subject to the requirements of the Consolidated Notice and shall use it in accordance with the State's CDBG-DR Action Plan.

To the maximum extent feasible, program income shall be used or distributed before additional withdrawals from the U.S. Department of the Treasury are made.

4.8 Resale or Recapture

Resale or recapture requirements will vary by program and may not be applicable to all CDBG-DR programs. If applicable, the resale or recapture requirements are described within each of the program sections below and program guidelines will provide additional details on the terms of resale or recapture and the specific circumstances under which resale or recapture will be used.

OHCS will ensure that affordability restrictions are enforceable and imposed by recorded deed restrictions, covenants, property liens, bylaws, or other similar mechanisms.

5. Program Details

5.1 Housing

5.1.1 Connection to Unmet Needs

As described under the Leveraging Funds section, the State has invested significant resources into addressing unmet wildfire housing recovery needs. Other federal and private insurance resources have been available to some of Oregon's impacted residents. However, these funds are insufficient to meet the State's housing recovery needs. Following an analysis of relative unmet need across single-family, multifamily, owner, and rental housing, the State has determined that the greatest gaps in housing recovery at the time of the initial Action Plan are in the following areas:

- The reconstruction or replacement of damaged housing with more energy-efficient, disaster-resilient, and physically accessible single-family owner-occupied damaged housing, particularly for those who are LMI, under- or uninsured, and have not been able to complete their recovery.
- The need for affordable housing that is more energy-efficient, disaster-resilient, and physically accessible, which can be built in a manner that overcomes the current constraints on available land, urban growth boundaries, and the risks from natural hazards and the impacts of climate change.
- The need for stable and affordable homeownership opportunities for disaster-impacted LMI renters to help households move into more energy-efficient, disaster-resilient, and physically accessible housing; offset rising rents and property sales prices in the disaster-impacted communities; and increase wealth-building opportunities.
- The need for rental and intermediate housing support while disaster-impacted residents complete their permanent recovery plan.
- The need for targeted housing navigation support, including access to legal services, affirmative and culturally specific outreach and engagement, financial and homebuyer counseling, and accessible program design for advancing equity and racial justice through recovery programs.

It is well documented that housing policies⁸⁶ and disaster recovery⁸⁷ across the United States have often favored and disproportionately assisted white and wealthier American citizens and homeowners. The State of Oregon aims to lead an equitable recovery from the 2020 Wildfires, which will require an intentional examination of

⁸⁶ <https://www.npr.org/2017/05/03/526655831/a-forgotten-history-of-how-the-u-s-government-segregated-america>; <https://www.vox.com/22252625/america-racist-housing-rules-how-to-fix>.

⁸⁷ <https://www.nytimes.com/2021/06/07/climate/FEMA-race-climate.html>;
<https://www.facingsouth.org/2018/09/recent-disasters-reveal-racial-discrimination-fema-aid-process>.

systemic policies and practices that, even if they appear to be fair, may marginalize some populations and perpetuate disparities.

Through this process, the State will target CDBG-DR support and assistance to ensure that programs meet the needs of:

- *Federally protected class groups*, which include race, color, national origin, religion, sex (including gender identity and sexual orientation), familial status, and disability.
- *Underserved communities*, which HUD defines as populations sharing a particular characteristic, as well as geographic communities, which have been systematically denied a full opportunity to participate in aspects of economic, social, and civic life.
- *Vulnerable populations*, which HUD defines as a group or community whose circumstances present barriers to obtaining or understanding information or accessing resources.

CDBG-DR funds are subject to the Fair Housing Act, which prohibits discrimination because of race, color, national origin, religion, sex (including gender, gender identity, sexual orientation, and sexual harassment), familial status, and disability. Other federal civil rights laws, including Title VI of the Civil Rights Act, Section 504 of the Rehabilitation Act, and the Americans with Disabilities Act, prohibit discrimination in housing and community development programs and activities. These civil rights laws include obligations such as taking reasonable steps to ensure meaningful access to programs and activities for persons with LEP and taking appropriate steps to effectively communicate with individuals with disabilities by providing auxiliary aids and services.

5.1.2 Homeowner Assistance and Reconstruction Program

Table 76: Homeowner Assistance and Reconstruction Program Budget

Program	Budget	Proposed HUD-Identified MID Budget	Proposed Grantee MID Budget
Homeowner Assistance and Reconstruction Program (TOTAL)	\$204,597,567	99%	1%
Homeowner Assistance and Reconstruction Program	\$200,597,567	99%	1%
Accessory Dwelling Unit Pilot Program	\$4,000,000	99%	1%

5.1.2.1 Program Description

5.1.2.1.1 Homeowner Assistance and Reconstruction Program

The Homeowner Assistance and Reconstruction Program will provide assistance in the form of grants to eligible homeowners who experienced damage to their homes from the 2020 Wildfires and have remaining recovery needs after accounting for other duplicative benefits received.

The program will fund eligible rehabilitation, reconstruction, acquisition, and replacement costs, including additional costs to comply with federal, State, and local construction standards, such as replacing on-site residential infrastructure, complying with green building standards, and ensuring that homes are accessible for individuals living with disabilities and senior residents. Eligible costs also include elevation, fire hardening, and other program-required mitigation costs that will help protect homes from natural hazards faced in the fire-impacted communities.

Participants whose properties are located in an SFHA or a 100-year floodplain, and who receive assistance for new construction, reconstruction, rehabilitation of substantial damage, or rehabilitation that results in substantial improvement, as defined at 24 CFR 55.2(b)(10), must be elevated with the lowest floor, including the basement, at least 2 feet above the 1% annual chance floodplain elevation (base flood elevation).

5.1.2.1.2 How the Program Promotes Equity in Recovery and Housing for Vulnerable Populations

The program is designed to prioritize homeowners who continue to face recovery barriers because they have not had access to the resources, support services, and/or capacity to complete their recovery.

The State will achieve this through the following approaches:

- **Implementing a phased approach to applicant processing.** The program is designed to prioritize those individuals and households who have struggled to access the necessary resources to initiate or complete their recovery. By prioritizing LMI households first, the State can ensure that those survivors with the fewest resources are able to initiate their recovery. This approach represents a direct application of OHCS's Targeted Universalism policy. Data show that many of the LMI residents struggling to complete their recovery are Latino/a/x, black, indigenous, and people of color. OHCS will leverage data analysis and engagement through OHCS's Equity Lab, culturally-specific organizations, and local engagement to identify barriers that are disproportionately impacting federally protected classes, underserved communities, and vulnerable populations. Drawing from this analysis, OHCS will target resources and recovery strategies to help overcome recovery barriers experienced by different groups. In future phases, subject to funding availability, the

State may expand the program to help higher income households address their remaining unmet recovery needs.

Table 77: Application Phases

Application Phases		Phase I	Phase II	Phase III
Household Income	At or below 80% of the AMI	X		
	At or below 120% of the AMI		X	
	Greater than 120% of the AMI			X
Status of Repairs	Incomplete	X	X	X

- Partnering with local and tribal governments, long-term recovery groups, culturally specific and community-based organizations, community action agencies, disaster case management, and other organizations.** Through these subrecipient agreements and partnerships, the State will carry out targeted outreach and engagement to individuals and communities with LEP, members of protected classes, vulnerable populations, and individuals from underserved communities. The State will work with these organizations to ensure that program materials are accessible and understandable to all applicants and that program intake and application processes are accommodating and provided in a manner that accounts for culturally specific needs. The State may engage organizations to help with applicant intake and provide support through the application process. This will provide applicants with options for obtaining support from a trusted support network, which is intended to address potential accessibility challenges for impacted residents who have not yet participated in State or federal recovery programs.
- Funding public service providers who will provide additional support to applicants through housing and financial counseling and legal services.** These programs are described further below. The programs will fund community organizations that provide comprehensive housing navigation, counseling, and legal services to help disaster survivors overcome barriers to accessing recovery resources and sustain affordable housing beyond the life of the CDBG-DR assistance.
- Directly managing the construction process on behalf of applicants and/or providing construction advisory services to applicants.** To help safeguard applicants from contractor fraud, price gouging, construction delays, and the time-consuming requirements of managing the housing recovery process, the State will either manage the recovery on behalf of applicants or will provide construction advisory services to applicants as they complete their recovery.

5.1.2.1.3 How the Program Promotes Long-Term Resilience

The program will help the State replace damaged or destroyed housing with housing stock that is more energy-efficient, resilient to the hazards in the impacted-communities (including flood, wildfire, earthquake, extreme heat/winter, drought, and other applicable high-risk hazards based on location of the housing), and the projected impacts of climate change. In addition, the replacement housing will be built to accessibility and visitability standards that will allow impacted residents to age in place and increase the housing stock available to individuals living with disabilities.

By building to higher energy efficiency, resilience, and more accommodating construction standards, the State aims to help mitigate future loss of life and property and reduce short- and long-term interruptions caused by future disasters.

5.1.2.1.4 Accessory Dwelling Unit Pilot Program

Within the Homeowner Assistance and Reconstruction Program, the State will set aside \$4,000,000 for an Accessory Dwelling Unit Pilot Program for applicants eligible under Phase 1 and future phases of the Homeowner Assistance and Reconstruction Program, subject to funding availability.

Accessory dwelling units (ADUs) are independent residential dwelling units located on the same lot as a stand-alone single-family home. ADUs can be additions to existing or reconstructed homes ("internal" or "attached" ADUs) or new stand-alone accessory structures or converted portions of existing stand-alone accessory structures ("detached" ADUs).

Internal, attached, and detached ADUs are a cost-effective way for the State to help impacted residents and communities replenish damaged rental housing stock and will achieve the following:

- Help increase housing affordability for wildfire-impacted and LMI tenants.
- Prioritize income-generating opportunities for LMI homeowners. OHCS's investment in this program, coupled with targeted support provided through Housing and Recovery Services will help individuals who have been unable to benefit from wealth-building opportunities due to historic discrimination and systemic inequalities.
- Create infill housing.
- Reduce the displacement of wildfire survivors.
- Enhance neighborhood resilience.

The award will be structured as a partially forgivable loan:

- The forgivable portion of the loan is tied to the property owner meeting the terms of compliance, which include maintaining the property as affordable to an income-

eligible tenant (household at or below 80% AMI, adjusted for household size) for a minimum of 8 years. The forgivable portion of the loan is subject to recapture in accordance with the receding percentages included in the program guidelines and recorded loan.

- The repayable portion of the loan will be a low-interest loan amortized over a period of 20 to 30 years. If the property is sold prior to full repayment, the balance of the repayable portion will be due upon sale.
- The lien, resale, and recapture requirements will be recorded on the property as a deed restriction or covenant.

The ADU pilot program will be offered on a first-come, first-served basis to approved Homeowner Assistance and Reconstruction Program participants who meet the following criteria:

- Ability of the applicant to take on additional debt and/or to complete the project. This includes, but may not be limited to:
 - Approval from first mortgage holders allowing for subordinate debt.
 - Analysis of local zoning and requirements and whether they allow for the development of ADUs for long-term rental and residence.
 - Necessary approvals from all property owners to allow for the program to record additional debt and deed restrictions on the property.
- Demonstrated financial feasibility and commitment to maintain the ADU as an affordable rental property to LMI individuals or households for a minimum of 8 years. The program will publish the definition of affordable rents within program guidelines.
 - Property owners must also agree to provide priority access to wildfire survivors for a period of time that will be defined in program guidelines. The term of wildfire priority may be subject to the recovery status of the community at the time the property is ready to be occupied.
 - Property owners must agree to participate in program-provided counseling on Fair Housing Act laws and affordable small rental property financial management and compliance requirements prior to receiving final approval for ADU assistance.
 - Property owners may choose to use rental revenues to hire property managers to help in the management of the property per the program terms.
- Feasibility and cost reasonableness analysis of developing the ADU based on the property site layout. The program may allow for internal, detached, or attached ADUs.

5.1.2.2 Program’s National Objective(s)

Assistance provided under this program will meet the national objectives of benefiting LMI persons or households or addressing an urgent need (Urgent Need).

The program may use the Urgent Need national objective to provide assistance to eligible disaster-impacted applicants with incomes greater than 80% AMI.

5.1.2.3 Program Eligibility

Geographic Eligibility: FEMA IA-declared counties for DR-4562:

- HUD-identified MID counties: Clackamas, Douglas, Jackson, Lane, Lincoln, Linn, and Marion
- Grantee-identified MID counties: Klamath

Eligible Applicants: To be eligible for the program, homeowners must meet the following criteria:

- Must have been the owner-occupant of the damaged property at the time of the disaster.
- The damaged property must have been the applicant's primary residence at the time of the disaster.
- The damaged property must have sustained damages as a result of the 2020 Wildfires.
- The damaged property must be an eligible structure as defined in the program guidelines, including, but not limited to, single-family residences, manufactured homes, pre-fabricated homes, and recreational vehicles.

5.1.2.4 Program-Eligible Activities and Maximum Assistance

Table 78: Homeowner Assistance and Reconstruction Program Eligible Activities

CDBG-DR Eligible Activities	Rehabilitation, reconstruction, elevation, new construction, public facilities, and infrastructure in support of housing development, acquisition, and clearance; HCDA Section 105(a)1, 2, 4, 5, 8, 11, and 14; applicable waivers identified in the Allocation Announcement Notice and Consolidated Notice (87 FR 6364)
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The program will provide the awards necessary to repair, reconstruct, or replace the damaged property per program construction standards. Eligible costs also include demolition and removal of the original structure.

Additional funds may be provided to address site-specific accessibility needs (e.g., ramps and lifts), environmental issues, on-site residential infrastructure repairs or replacement (e.g., septic tanks and wells), resilience and mitigation measures, elevation requirements, installation and transportation costs, relocation costs, and municipal ordinances, as needed. Cost reasonableness will be established using national building standard estimating software, comparative and market analysis of price per square foot, and/or the review of multiple construction bids.

Maximum assistance for single-family site-built residences: The specific award amount is capped based on the size of the floorplan for which the applicant is eligible, less any duplication of benefits (e.g., from private insurance, FEMA IA, the SBA, or other duplicative sources).

If assistance is provided directly to homeowners who executed eligible contracts prior to applying to the program, the maximum award will be determined by reviewing the cost reasonableness methods described above.

Maximum assistance for owners of manufactured homes and recreational vehicles: The specific award amount is capped based on the type of unit for which the applicant is eligible, less any duplication of benefits (e.g., from private insurance, FEMA IA, the SBA, or other duplicative sources).

If additional assistance is needed for site improvements or transportation, the maximum award will be determined through the cost reasonableness methods described above.

5.1.2.5 Connection to Disaster and Unmet Needs

Assistance provided under this program is limited to applicants who experienced verifiable damages from the 2020 Wildfires in the FEMA IA-declared counties. This includes seven HUD-identified MIDs (Clackamas, Douglas, Jackson, Lane, Lincoln, Linn, and Marion) and one grantee-identified MID (Klamath).

5.1.2.6 Program's Affordability Period

For HARP:

The program's affordability periods are not required for participants whose homes are rebuilt or replaced on privately owned or leased land. No land restrictions, covenants, or liens will be placed on participating properties unless associated with the ADU pilot program noted above.

Applicants who move into manufactured housing parks that are publicly subsidized or owned by a resident cooperative, nonprofit, public housing authority, or similar ownership structure may be subject to affordability periods and requirements included in the covenants, tenant agreements, and/or bylaws of those parks. The State will work

with these park owners and the applicants to ensure that the program applicants understand the affordability requirements prior to moving into the park.

For the ADU Pilot Program:

- **Affordability Period:** Program participants must agree to maintain the property as affordable to an income-eligible tenant (household at or below 80% AMI, adjusted for household size) for a minimum of 8 years. The forgivable portion of the loan is subject to recapture in accordance with the receding percentages included in the program guidelines and recorded loan. The repayable portion of the loan will be a low-interest loan amortized over a period of 20 to 30 years. If the property is sold prior to full repayment, the balance of the repayable portion will be due upon sale. The lien, resale, and recapture requirements will be recorded on the property as a deed restriction or covenant.
- **Affordable Rents:** The State will allow property owners to charge either low or high HOME/CDBG rent limits, adjusted for the number of rooms in the ADU. Whether the property owner may charge low or high rent limits will be determined based on an analysis of the cash flow on the property and the relative income levels in the county in which the property is located. The rent charged should not exceed 30% of an LMI household income.

5.1.2.7 Program's Definition of "Second Home" and Eligibility

Per the requirements in the Consolidated Notice, properties that served as second homes at the time of the disaster, or following the disaster, are not eligible for assistance for rehabilitation, reconstruction, new construction, or replacement. A second home is defined as a home that is not the primary residence of the owner, a tenant, or any occupant at the time of the disaster or at the time of application for CDBG-DR assistance.

5.1.2.8 Program's Responsible Entity

Administering Entity: The State of Oregon, OHCS, and/or its subrecipients

Program's Method of Distribution Description and Overview

The State is the administering entity for the program but may engage subrecipients to support applicants through outreach and engagement, editing and translating program materials for readability, program intake and processing, and/or to provide other related services that facilitate or expedite the application review process.

Homeowners will sign a grant agreement with the State prior to receiving assistance from the program. As described in more detail in program policies and procedures, the State will provide assistance to eligible homeowners through the following methods of distribution:

- **Participants who have not yet started their recovery.** The State will manage and complete the acquisition, construction, or replacement of damaged homes on behalf of homeowners who have not yet executed repair, reconstruction, and/or acquisition contracts. The State will contract with vendors, dealers, and builders to carry out the housing replacement activities. The State will require contractors to provide program participants with a 1-year warranty on the construction or replacement home.
- **Participants who have started their recovery.** If participants have executed contracts at the time of application but have not yet completed their repairs, reconstruction, or replacement and are unable to complete their recovery, the State may provide direct gap assistance. In this scenario, homeowners may be able to continue to manage their own contractors on all or a portion of the remaining recovery needs, provided the contractors and scope of work meet program requirements and the project meets environmental, asbestos, lead-based paint review, and other applicable abatement and mitigation requirements. The State will provide construction advisory and housing navigation services for all homeowners who receive assistance directly from the program.

5.1.2.9 Program’s Competitive Application Overview

The program is not a competitive program; however, there will be program phases. Providing funding beyond Phase 1 is subject to funding availability.

5.12.10 Program’s Estimated Beginning and Ending Dates

The State anticipates that the program will begin in the first quarter of 2023, after HUD has approved the Public Action Plan.

The program will end when all eligible participants have completed closeout, all budgeted funds have been expended, or 6 years after execution of the grant agreement with HUD.

5.1.3 Homeownership Opportunities Program

Table 79: Homeownership Opportunities Program Budget

Program	Budget	Proposed HUD-Identified MID Budget	Proposed Grantee MID Budget
Homeownership Opportunities Program	\$119,348,581	99%	1%

5.1.3.1 Program Description

Due to rising housing rental and homeownership costs, a lack of available housing, and the relative disaster impacts to renters and damages to single-family housing, the State will help replace destroyed housing stock with affordable homeownership opportunities for disaster-impacted first-time homebuyers. The program will develop single-family site-built or pre-fabricated structures—defined as one to four units—for the purposes of selling to eligible disaster-impacted first-time homebuyers. Pre-fabricated (including manufactured) homes may only be placed in manufactured housing parks that are owned by a nonprofit, community land trust, public housing authority, or resident cooperative and have a regulatory agreement in place to maintain affordability.

- The award to the homebuyer will be structured as a fully or partially forgivable, zero-interest loan. The award amount and structure will be calculated based on the applicant's household income, other reasonably priced resources available to the applicant for home purchase, and projected costs for maintaining the home and housing costs (e.g., property taxes, homeowner and flood insurance, utilities).
- Buyers are not required to qualify for a first mortgage to be eligible for the program.
- The repayable portion of the loan will be amortized over a period that makes the payments affordable for the homebuyer. If the property is sold prior to full repayment, the balance of the repayable portion will be due upon sale.
- The forgivable portion of the loan is subject to recapture in accordance with the receding percentages included in the program guidelines and recorded loan.
- The property will be maintained as affordable housing for the duration of a property affordability period, which may be longer than the term of the loan to the homebuyer. The resale requirements associated with the affordability period will be recorded on the property either as a deed restriction, covenant, through bylaws (if placed in an affordability-regulated manufactured housing park), and/or other means. The program also may take a security interest on a manufactured home.

This program includes two levels of subsidy to build housing that is more affordable, energy-efficient, and resilient in the face of future disasters:

- **New Housing Production:** The program will work with developers, manufactured home dealers, and/or builders to incentivize development and supplement the cost of developing housing per program construction standards.
- **Homeownership Assistance:** OHCS will support eligible participants directly by providing additional homeownership assistance, as needed, to make the home affordable.

5.1.3.1.1 How the Program Promotes Equity in Recovery and Housing for Vulnerable Populations

This program will replenish damaged housing stock with more energy-efficient, resilient, accessible, and affordable homeownership opportunities for LMI first-time homebuyers. Affordable homeownership is a critical component of any forward-thinking strategy that seeks to address both housing and prosperity. In disaster-impacted communities with a shortage of housing, a depletion of residents' resources, and rising home prices, fixed home payments insulate residents from displacement pressures. Homeownership provides an avenue to build wealth and home equity that can support a household's other financial needs.

Across the income spectrum, communities of color have lower homeownership rates than whites due to historical and ongoing discriminatory lending and disparate access to home financing. Common barriers to homeownership include limited access to capital because of low credit scores and/or credit "invisibility."⁸⁸ These barriers disproportionately impact communities of color in Oregon. This approach represents a direct application of OHCS's Targeted Universalism policy, as OHCS aims to remove barriers that facilitate homeownership opportunities for LMI and Latino/a/x, black, indigenous, and people of color. OHCS will invest in partnerships with culturally specific organizations to implement aspects of this program in order to meet this goal.

By providing low- to zero-interest flexible loans that are affordable and accessible to low-income households, the State will expand opportunities for safe, accessible, affordable, energy-efficient housing for disaster-impacted residents, including those individuals and households who have been historically excluded from other housing lending programs.

The program is designed to prioritize homebuyers who continue to face recovery barriers. The State will achieve this through the following approaches:

- **Implementing a phased approach to applicant processing.** The program is designed to prioritize those individuals and households who have struggled to access the necessary resources to initiate or complete their recovery. By prioritizing LMI households first, the State can ensure that those survivors with the fewest resources are able to recover. In future phases, subject to funding availability, the State may expand the program to help households with incomes up to 120% of the AMI.

⁸⁸ <https://www.consumerfinance.gov/about-us/blog/who-are-credit-invisible/>

Table 80: Homeownership Opportunities Program Phases

Application Phases		Phase I	Phase II
Household Income	At or below 80% of the AMI	X	
	At or below 120% of the AMI		X

- Partnering with local and tribal governments, long-term recovery groups, culturally specific and community-based organizations, community action agencies, disaster case management, and other organizations.** Through these subrecipient agreements and partnerships, the State will carry out targeted outreach and engagement to individuals and communities with LEP, members of protected classes, vulnerable populations, and individuals from underserved communities. The State will work with these organizations to ensure that program materials are accessible and understandable to all applicants and that program intake and application processes are accommodating and provided in a manner that accounts for culturally specific needs. The State may engage organizations to help with applicant intake and provide support through the application process. This will provide applicants with options for obtaining support from a trusted support network, which is intended to address potential accessibility challenges for impacted residents who have not yet participated in State or federal recovery programs.
- Funding public service providers who will provide additional support to applicants through housing and financial counseling and legal services.** These programs are described further below. The programs will fund community organizations that provide comprehensive counseling and legal services to help disaster survivors overcome barriers to accessing recovery resources and sustaining affordable housing beyond the life of CDBG-DR assistance.
- Directly managing the construction process on behalf of applicants.** To help safeguard applicants from contractor fraud, price gouging, construction delays, and the time-consuming requirements of managing the housing recovery process, the State will either manage the construction process or will provide construction advisory services to applicants as they complete their recovery.

5.1.3.1.2 How the Program Promotes Long-Term Resilience

The program will expand the availability of affordable housing stock that is more energy-efficient and resilient to the hazards in the impacted-communities (including flood, wildfire, earthquake, extreme heat/winter, drought, and other applicable high-risk hazards) and the projected impacts of climate change. In addition, the replacement housing will be built to accessibility and visitability standards that will allow impacted residents to age in place and increase the housing stock available to individuals living with disabilities.

By building to higher energy efficiency, resilience, and more accommodating construction standards, the State aims to help mitigate future loss of life and property and reduce short- and long-term interruptions caused by future disasters.

5.1.3.2 Program's National Objective(s)

Assistance provided under this program will meet the national objectives of benefiting LMI persons or households or addressing an urgent need.

The program may use the Urgent Need national objective to provide assistance to eligible disaster-impacted applicants with incomes greater than 80% AMI and up to 120% AMI.

5.1.3.3 Program Eligibility

Geographic Eligibility: FEMA IA-declared counties for DR-4562:

- HUD-identified MID counties: Clackamas, Douglas, Jackson, Lane, Lincoln, Linn, and Marion
- Grantee-identified MID counties: Klamath

Eligible Applicants: To be eligible for the program, applicants must meet the following criteria:

- Must have a household income at or below 120% of the AMI. This income limitation is included in the Consolidated Notice from HUD.
- Must have experienced a verified residential loss as a result of the 2020 Wildfires.
- Must be a first-time homebuyer. A first-time homebuyer is an individual who meets any one of the following criteria:
 - An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This may also include a spouse.
 - A single parent who has only owned with a former spouse while married.
 - An individual who is displaced and has only owned with a spouse. A displaced individual is someone whose marital status affects their ability to be properly housed.
- Must agree to the affordability terms, which includes maintaining the property as owner-occupants for a defined period (homebuyer affordability period) and recording a deed restriction on the property to ensure that the property remains affordable to income-eligible homeowners for a defined period in the event of resale (property affordability period).

- Must meet program underwriting requirements. The underwriting process will review the applicant for such items as the applicant's ability to afford the cost of maintaining a home. It is not a requirement for applicants to qualify for a first mortgage or other credit to access the program.

5.1.3.4 Program-Eligible Activities and Maximum Assistance

Table 81: Homeownership Opportunities Program Eligible Activities

CDBG-DR Eligible Activities	Rehabilitation, reconstruction, elevation, new construction, acquisition, clearance, and homeownership assistance; HCDA Section 105(a)1, 4, 5, 8, 11, 14, 15, and 24; applicable waivers identified in the Allocation Announcement Notice and Consolidated Notice (87 FR 6364)
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Program guidelines will provide significant details on the eligible activities and award calculation process. The State will perform a cost analysis for each property and applicant, following the methods described below.

New Housing Production

The State will develop detailed construction standards and eligible costs around complying with State and local building codes, accessibility standards, energy efficiency, the grade of construction materials and finishes, structural and on-site resilience improvements, and on-site preparations. Using these construction standards, the State will competitively select developers, builders, and/or dealers to construct or provide manufactured homes.

The subsidy to the entity building or providing the housing will be issued in the form of a forgivable loan, which may be forgiven upon completion of the sale of the property to an eligible homebuyer. The amount of subsidy provided will be based on an analysis of the market, including the current costs of construction and labor, local demand for construction resources, comparable sales in the area, and affordability calculations for the intended homebuyers.

Homeownership Assistance

- The award to the homebuyer will be structured as a fully or partially forgivable, zero-interest loan.
- The award amount and structure will be calculated based on the applicant's household income, other reasonably priced resources available to the applicant for home purchase, projected costs for maintaining the home, and housing costs (e.g., property taxes, homeowners insurance).
- Buyers are not required to qualify for a first mortgage to be eligible for the program.
- The forgivable portion of the loan is subject to recapture in accordance with the receding percentages included in the program guidelines and recorded loan.
- The repayable portion of the loan will be amortized over a period that makes the payments affordable to the homebuyer. The process for determining the amount an applicant must repay will be designed to accommodate different applicant circumstances. This will include procedures for analyzing the following:
 - Sliding scales of percentages of what a household can pay toward housing costs (based on income and/or household composition).
 - Processes for overcoming credit barriers by allowing for alternative sources to establish payment history.
 - The projected long-term housing costs (e.g., pad/lot rent, homeowner insurance, property taxes).
 - The ability for the applicant household to access other reasonably affordable capital, such as a market rate first mortgage loan, which can be applied toward the acquisition of the property. It is not a requirement for applicants to qualify for a first mortgage or chattel loan.
 - The size and composition of the household, which will inform the size, layout, and accessibility components of the home.
 - Other relevant factors that may impact a household's ability to access and/or maintain the home for the period of affordability.

Through this analysis, the State will determine the portion of the loan that will be forgivable over the duration of the affordability period. The State may forgive up to 100% of the loan. Program guidelines will include clear processes for analyzing the amount of the loan that may be forgiven in order to best meet individual household needs, while ensuring consistency and equity in the implementation of the program.

5.1.3.5 Connection to Disaster and Unmet Needs

The program is limited to 2020 Wildfires-impacted individuals and households who were renters or who meet the other definition of a first-time homebuyer described above. Through this program, OHCS will help address impacted communities' unmet affordable housing recovery needs and help build long-term financial and disaster resilience for impacted renters and first-time homebuyers.

5.1.3.6 Program's Affordability Period

The Consolidated Notice requires a minimum affordability period for new construction of single-family units for homeownership. The State anticipates investing significant resources in the development of new housing through this program and, in return for this investment, will build long-term affordability requirements into the property. However, the State does not want to place an unreasonable affordability period on homebuyers. Therefore, this program will have two sets of affordability periods, which may be different depending on the amount of program assistance provided to the homebuyer:

- Property Resale Affordability Period
- Homebuyer Affordability Period

1.4.1.1.2 Property Resale Affordability Period

The property affordability period is tied to the amount of assistance provided for the home, including any new housing production subsidy and homeownership assistance provided to the applicant.

Table 82: Property Resale Affordability Period

Homeownership Assistance Amount (including New Housing Production Subsidy)	Property Period of Affordability (in years)
Less than \$15,000	5
\$15,000 to \$40,000	10
\$40,001 to \$99,999	15
More than \$100,000	50

Resale Requirements: The resale requirements will be recorded as a deed restriction or covenant on the property (for prefabricated homes placed in affordability-regulated manufactured housing parks, the resale restrictions will be outlined in the bylaws and/or lease agreements). The restrictions will ensure that if the housing does not continue to be the principal residence of the household for the duration of the property period of affordability, the housing will be made available for subsequent purchase only to a buyer whose household qualifies as an LMI household and will use the property as the household's primary residence.

Within the program guidelines, loan agreement, and deed restriction or covenant, the State will include language which ensures that the price at resale provides the homebuyer with a fair return on investment and will ensure that the housing will remain affordable to a reasonable range of low-income homebuyers. It also will include the details on how it will make the housing affordable to a low-income homebuyer in the event that the resale price necessary to provide fair return is not affordable to the subsequent buyer.

When a home is placed in an eligible manufactured housing park, the State will work with the park owner(s) and the homebuyer to ensure that the home and/or site is preserved as affordable for the prescribed period of affordability through bylaws, lease agreements, covenants, and/or other means that accommodate different affordable park ownership structures (community land trusts, resident cooperatives, nonprofits, and public housing authorities).

The State may work with local jurisdictions, nonprofits, community land trusts, housing authorities, or resident cooperatives to manage the resale process and/or ensure that the properties remain affordable for the duration of the affordability period.

5.1.3.6.2 Homebuyer Affordability Period

The affordability period on the property may be longer than the term of the loan agreement(s) with the program's participating homebuyer.

For forgivable loans, the homebuyer affordability period is tied to the amount of assistance provided for the home, including the supplement to developers for housing construction and any homeownership assistance provided to the applicant.

Table 83: Homebuyer Affordability Period

Homeownership Assistance Amount (including New Housing Production Subsidy)	Homebuyer Period of Affordability (in years)
Less than \$15,000	5
\$15,000 to \$40,000	10
More than \$40,000	15

Recapture Requirements: The award to the homebuyer will be structured as a receding forgivable loan and is subject to recapture in accordance with the receding percentages documented in the recorded loan. The loan amount due will be reduced on a pro rata basis for the time the homebuyer has owned and occupied the housing measured against the required homebuyer affordability period. For example, if the homebuyer affordability period is 15 years, then 1/15th of the loan will be forgiven after

every year of ownership and occupancy of the home as the primary residence by the homebuyer.

5.1.3.7 Program’s Definition of “Second Home”

Per the requirements in the Consolidated Notice, properties that served as second homes at the time of the disaster, or following the disaster, are not eligible for assistance for rehabilitation, reconstruction, new construction, or replacement. A “second home” is defined as a home that is not the primary residence of the owner, a tenant, or any occupant at the time of the disaster or at the time of application for CDBG-DR assistance.

The program will not fund second homes.

5.1.3.8 Program’s Responsible Entity

Administering Entity: The State of Oregon, OHCS, and/or its subrecipients

5.1.3.9 Program’s Method of Distribution

OHCS may administer the program directly and/or may provide assistance to eligible subrecipients to administer the program in a fiduciary capacity on behalf of OHCS provided that they also meet any additional qualifications and monitoring and administration requirements set forth in the program guidelines. Eligible subrecipients include homeownership centers, community development financial institutions, public housing authorities, and/or other qualified public or private nonprofit organizations.

Homebuyers will execute loan documents with the State or its subrecipient prior to receiving assistance from the program.

5.1.3.10 Program’s Competitive Application Review

The program is not a competitive program; however, it is phased per the description above.

5.1.3.11 Program’s Estimated Beginning and Ending Dates

The State anticipates that the program will begin in the first quarter of 2023, after HUD has approved the Public Action Plan.

The program will end when all eligible participants have completed closeout, all budgeted funds are expended, or 6 years after execution of the grant agreement with HUD.

5.1.4 Intermediate Housing Assistance

Table 84: Intermediate Housing Assistance Budget

Program	Budget	Proposed HUD-Identified MID Budget	Proposed Grantee MID Budget
Intermediate Housing Assistance	\$17,049,797	99%	1%

5.1.4.1 Program Description

This program provides assistance to 2020 Wildfire-impacted owners and renters who lack the necessary resources or support networks to obtain affordable housing and need alternative housing until permanent housing solutions are secured.

The State will provide grants to eligible subrecipients to provide:

- Up to 36 months of rental, temporary relocation, and/or other intermediate housing assistance, pending a waiver approval from HUD.
- Housing navigation, case management, and support services to disaster-impacted residents.

5.1.4.1.1 How the Program Promotes Equity in Recovery and Housing for Vulnerable Populations

The program provides assistance to those individuals and households who are experiencing homelessness, housing instability, or are at risk of experiencing homelessness due to the lack of affordable intermediate housing options. The program will be designed to ensure that Latino/a/x, black, indigenous, and people of color, and other qualifying disaster survivors, who are unstably housed as a result of the disaster can be housed temporarily until they may benefit from a permanent subsidized housing recovery program. OHCS will invest in partnerships with culturally specific organizations to ensure that Latino/a/x, black, indigenous, and people of color are able to contact and work with a trusted source for this assistance.

5.1.4.1.2 How the Program Promotes Long-Term Resilience

The program helps at-risk disaster survivors have access to stable and affordable housing while they work toward their long-term recovery. This intermediate assistance is critical for helping residents preserve personal savings, retirement, and any other assets needed to meet their permanent recovery plan and long-term financial resilience. These resources also will help protect impacted residents from having to take on

additional debt, including high-interest and predatory debt that increases the vulnerability of survivors to current and future disasters and household disruptions.

5.1.4.2 Program’s National Objective(s)

Assistance provided under this program will meet the national objectives of benefiting LMI persons or households or addressing an urgent need.

The program may use the Urgent Need national objective to provide assistance to eligible disaster-impacted applicants with incomes greater than 80% AMI.

5.1.4.3 Program Eligibility

Geographic Eligibility: FEMA IA-declared counties for DR-4562:

- HUD-identified MID counties: Clackamas, Douglas, Jackson, Lane, Lincoln, Linn, and Marion
- Grantee-identified MID counties: Klamath

Eligible Applicants: To be eligible for the program, applicants must meet the following criteria:

- **Households at or below 80% of the AMI** must face housing instability and/or are displaced in one of the HUD- or grantee-identified MIDs.
- **Households between 80.1% to 120% of the AMI** must have a verified residential loss as a result of the 2020 Wildfires.
- Assistance may be provided, including for hotel payments, for households actively participating in the Homeowner Assistance and Relocation Program or Homeownership Opportunities Program who are unable to occupy their home during construction activities.

5.1.4.4 Program-Eligible Activities and Maximum Assistance

Table 85: Intermediate Housing Assistance Eligible Activities

CDBG-DR Eligible Activities	Interim housing assistance, rental assistance to displaced homeowners, and relocation assistance, HCDA Section 105(a)1, 4, 8, and 15; applicable waivers identified in the Allocation Announcement Notice and Consolidated Notice (87 FR 6364)
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The State will provide grants to eligible subrecipients to provide:

- Up to 36 months of rental, temporary relocation, and/or other intermediate housing assistance, pending a waiver approval from HUD.

- Housing navigation, case management, and support services to disaster-impacted residents.

The maximum amount of assistance an applicant may receive is described below. All awards are subject to a duplication of benefits review.

- **Rental Assistance:** On a monthly basis, for up to 36 months (subject to waiver approval) of rental payments. The amount calculated on a monthly basis will be the lesser of:
 - The actual cost of rent, or
 - The maximum applicable HOME/CDBG fair market rents based on the household size, and location.
- Temporary Relocation Assistance:
 - The program will pay reasonable costs, including hotel payments, based on rate schedules developed by OHCS. Wherever possible, OHCS will attempt to negotiate lower or bulk rates for disaster survivors.
- Other intermediate housing assistance (e.g., utilities, security deposits):
 - Limited to actual costs and a cost reasonableness review from the subrecipient.
 - Refundable security deposits are limited to up to 3 months, subject to State laws listed at https://oregon.public.law/statutes/ors_90.300.
 - Moving costs per the General Services Administration schedule, to be paid up to two times per participant (moving in, moving out).

5.1.4.5 Connection to Disaster and Unmet Needs

The program provides financial and supportive assistance to households displaced by the 2020 Wildfires.

5.1.4.6 Program’s Affordability Period

Not applicable.

5.1.4.7 Program’s Definition of “Second Home”

Not applicable.

5.1.4.8 Program’s Responsible Entity

Administering Entity: The State of Oregon, OHCS, and/or its subrecipients

5.1.4.9 Program’s Method of Distribution

The State will administer this program directly or will make grants to subrecipients able to deliver the program to disaster-impacted residents. The State will allocate funds based on estimated unmet needs in the impacted communities, estimates from the subrecipients on the number of participants they can serve, and/or subrecipient capacity. Eligible subrecipients include, but are not necessarily limited to, the following:

- Community action agencies
- Culturally specific and community-based organizations (nonprofits)
- Long-term recovery groups (nonprofits)
- Local governments
- Local public housing authorities
- Other nonprofit, quasi-public, or public organizations

5.1.4.10 Program’s Competitive Application Review

Not applicable.

5.1.4.11 Program’s Estimated Beginning and Ending Dates

The State anticipates that the program will begin in the first quarter of 2023, after HUD has approved the Public Action Plan.

The program will end when all funds have been expended and all eligible participants have completed closeout.

5.2 Infrastructure

5.2.1 Disaster Resilience Infrastructure Program

Table 86: Disaster Resilience Infrastructure Program Budget

Program	Budget	Proposed HUD-Identified MID Budget	Proposed Grantee MID Budget
Disaster Resilience Infrastructure Program	\$40,117,170	99%	1%

5.2.1.1 Program Description

The Disaster Resilience Infrastructure Program is a competitive program that will provide grant assistance for public infrastructure and public facility projects with unmet needs that are related to:

- New housing and/or replacement of damaged housing, and/or
- Mitigating the loss of life or property in the face of current and future natural hazards.

The program may be implemented in multiple rounds.

5.2.1.1.1 How the Program Promotes Equity in Recovery and Housing for Vulnerable Populations

The State will prioritize projects that provide the essential public infrastructure necessary for housing and/or will protect life and property, including for members of protected classes, HUD-identified vulnerable populations, and historically underserved communities.

5.2.1.1.2 How the Program Promotes Long-Term Resilience

The State will prioritize projects that mitigate, eliminate, or reduce the loss of life or property in the face of current and future natural hazards. Applicants will be required to demonstrate how the projects will be operated and maintained beyond the life of the CDBG-DR grant.

This program is designed to promote sound, sustainable long-term recovery and projects that account for the unique hazards, opportunities, land use restrictions, urban growth boundaries, underserved communities, and disaster impacts within Oregon's impacted communities. Applicants will be required to describe the data and/or planning analysis they will use in their evaluation of hazard risk, including climate-related natural hazards.

Subrecipients will be required to demonstrate how their projects clearly address the following opportunities, as applicable:

- Increasing resilience to the impacts of climate change.
- Protecting public health.
- Conserving lands, waters, and biodiversity.
- Addressing environmental injustice.
- Spurring economic growth and creating jobs.

5.2.1.2 Program's National Objective(s)

Assistance provided under this program will meet the national objectives of benefiting LMI persons or households or addressing an urgent need.

The Urgent Need national objective will only be used when an LMI national objective cannot be achieved through the project, but the project has demonstrable recovery or

mitigation public infrastructure benefits within the HUD- or grantee- identified MID. Each approved application will describe the urgency, type, scale, and location of the disaster-related impact that will be addressed through the project.

5.2.1.3 Program Eligibility

Geographic Eligibility: Eligible entities located in one of the FEMA IA-declared counties for DR-4562:

- HUD-identified MID counties: Clackamas, Douglas, Jackson, Lane, Lincoln, Linn, and Marion
- Grantee-identified MID counties: Klamath

Eligible Applicants: Eligible applicants include, but are not limited to, the following:

- Tribal, State, county, and municipal governments, agencies, districts, and authorities
- Schools (K–12)
- Public housing authorities
- Other public or quasi-public entities
- Nonprofit entity with a specific public role described in an Oregon revised statute (e.g., soil and water conservation districts)

5.2.1.4 Program-Eligible Activities and Maximum Assistance

Table 87: Disaster Resilience Infrastructure Program Eligible Activities

CDBG-DR Eligible Activities	HCDA Section 105(a)1, 2, 4, 5, 7, 8, 9, 11, 12, 13, 14, 15, and 16; applicable waivers identified in the Allocation Announcement Notice and Consolidated Notice (87 FR 6364) and other applicable notices or guides
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This program is designed to allow for a flexible range of eligible activities to help local entities meet the public facilities and infrastructure recovery or mitigation needs of their disaster-impacted communities. All infrastructure projects must clearly demonstrate how they support:

- New housing and/or replacement of damaged housing, and/or
- Mitigating the loss of life or property in the face of current and future natural hazards.

The maximum award is subject to a review of duplication of benefits and cost reasonableness or cost-benefit analysis.

Award maximums will be established in the program guidelines and in any public announcement of funding availability.

5.2.1.5 Connection to Disaster and Unmet Needs

This program addresses unmet recovery and mitigation public infrastructure needs in HUD-identified and grantee-identified MIDs, after deducting any duplication of benefits from other federal, State, or private sources.

5.2.1.6 How the Program Will Address Disaster-Related Systems

As described in the Unmet Needs Assessment, there are many infrastructure needs resulting from the 2020 Wildfires that were not covered by FEMA PA or HMGP, either due to a lack of funding or because of the limitations placed by FEMA on what can be replaced with Public Assistance funds.

These program funds must be used to replace damaged systems or build new systems that will help protect life and property and can withstand future disasters and the impacts of climate change.

5.2.1.7 Program's Responsible Entity

Administering Entity: The State of Oregon, OHCS, and/or its subrecipients

5.2.1.8 Program's Method of Distribution

The program will be implemented through a competitive application process whereby eligible applicants apply to OHCS for grants for eligible projects. Applications will be scored and awarded based on published ranking and scoring criteria, subject to funding availability.

OHCS will coordinate and consult with State partners, such as OEM, Business Oregon, DLCDC, and the Department of Environmental Quality (DEQ), when applicable, to ensure that recovery and mitigation projects are coordinated with other related infrastructure programs.

5.2.1.9 Program's Competitive Application Review

OHCS will establish weighted scoring or eligibility criteria that will assess such factors as the following:

- Ensuring that all newly constructed infrastructure is designed and constructed to withstand extreme weather events and the impacts of climate change, including whether projects meet federal elevation, updated code compliance, floodproofing requirements, wildfire mitigation strategies, mitigation strategies against other

applicable natural hazards within the local and State natural hazards mitigation plans, and green infrastructure strategies.

- Demonstrating that the project has been adopted through a local consolidated or comprehensive plan, capital improvement plan, local resolution, and/or a similar process that has undergone review and approval by the governing body.
- Cost reasonableness of the project.
- The ability to leverage other funding.
- The effectiveness of the proposed project within a defined service area in protecting the public, including members of protected classes, HUD-defined vulnerable populations, and historically underserved communities, from the risks in each of the respective impacted communities.
- How the project will address a disaster-related impact.
- The ability of the subrecipient to operate and maintain the project beyond the life of the CDBG-DR grant.

5.2.2.10 Program’s Estimated Beginning and Ending Dates

The State anticipates that the program will begin in the third quarter of 2023, after HUD has approved the Public Action Plan.

The program will end when all funds have been expended and all eligible participants have completed closeout, or 6 years after execution of the grant agreement with HUD.

5.3 Public Services

5.3.1 Housing and Recovery Services

Table 88: Housing and Recovery Services Budget

Program	Budget	Proposed HUD-Identified MID Budget	Proposed Grantee MID Budget
Housing and Recovery Services	\$6,017,576	99%	1%

5.3.1.1 Program Description

OHCS may administer the Housing and Recovery Services Program directly or by awarding grants to homeownership centers, nonprofit organizations, or other qualified subrecipients to deliver housing and financial counseling and housing navigation services to impacted residents to help in their transition to more permanent housing. Services also may be provided to small rental property owners who provide affordable housing to income-qualified tenants. Services may include homeowner education,

renter counseling, homebuyer education, financial literacy, credit rehabilitation, debt management, budgeting, homelessness counseling, avoiding fraud and scams, applying for public and private resources, foreclosure prevention strategies, and relocation counseling, among other services tailored to fit the participants' needs.

5.3.1.1.1 How the Program Promotes Equity in Recovery and Housing for Vulnerable Populations

Disaster-impacted households are facing monumental challenges and are making life-changing decisions related to housing and their household finances. Due to the pressures from FEMA, insufficient insurance, confusing application processes, lack of affordable housing, and other circumstances, many households are forced to make quick decisions, even as they are reeling from the shock and confusion that always accompanies a disaster. These quick and short-term decisions can have long-term consequences, particularly for those impacted residents with access to the fewest resources and Oregon's most vulnerable populations.

Housing counseling and navigation providers will help impacted residents, vulnerable populations, and members of underserved communities expedite their recovery by:

- Performing outreach and engagement to understand impacted participants' unmet needs, including specific needs faced by Latino/a/x, black, indigenous and people of color and individuals living with disabilities, and other individuals and households who continue to struggle to recover.
- Assessing housing needs and financial resources and addressing other concerns about short- and long-term housing.
- Discussing the unique assistance needs and resources available.
- Connecting with State and local recovery resources.
- Communicating with lenders, insurance companies, and government agencies.
- Supporting application intake and assisting with the necessary paperwork for recovery programs.
- Reviewing income, expenses, credit, and debt and helping to develop ways to improve a participant's financial situation.
- Creating a personalized action plan.
- Providing other housing navigation services.
- Providing financial counseling services to owners of small rental properties who will rent housing at affordable rates to income-qualified tenants.

5.3.1.1.2 How the Program Promotes Long-Term Resilience

The program helps at-risk disaster survivors have access to stable and affordable housing. This assistance is critical for helping residents plan for current and future housing costs, access recovery programs, complete the required paperwork, and gain the support needed to drive their recovery in a way that makes them more resilient to future disasters and disruptions.

5.3.1.2 Program’s National Objective(s)

Assistance provided under this program will meet the national objectives of benefiting LMI persons or households or addressing an urgent need.

The program may use the Urgent Need national objective to provide assistance to eligible applicants with incomes greater than 80% AML.

5.3.1.3 Program Eligibility

Geographic Eligibility: FEMA IA-declared counties for DR-4562:

- HUD-identified MID counties: Clackamas, Douglas, Jackson, Lane, Lincoln, Linn, and Marion
- Grantee-identified MID counties: Klamath

Eligible Applicants: To be eligible for the program, applicants must meet the following criteria:

- Must be displaced or facing housing insecurity in one of the HUD- or grantee-identified MIDs.

5.3.1.4 Program-Eligible Activities and Maximum Assistance

Table 89: Housing and Recovery Services Eligible Activities

CDBG-DR Eligible Activities	HCDA Section 105(a)8, 15, and 19; applicable waivers identified in the Allocation Announcement Notice and Consolidated Notice (87 FR 6364)
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Assistance will be provided to eligible subrecipients in the form of grants to deliver the following types of services:

- Performing outreach and engagement to understand impacted participants' unmet needs.
- Assessing housing needs, financial resources, and addressing other concerns about short- and long-term housing.

- Discussing unique assistance needs and the resources available.
- Connecting with State and local recovery resources.
- Communicating with lenders, insurance companies, and government agencies.
- Supporting application intake and assisting with the necessary paperwork for recovery programs.
- Reviewing income, expenses, credit and debt, and helping to develop ways to improve a participant's financial situation.
- Creating a personalized action plan.
- Providing other housing navigation services.
- Providing financial counseling services to owners of small rental properties who will rent housing at affordable rates to income-qualified tenants.

The maximum amount that can be allocated to the subrecipient will be detailed in program guidelines and will be determined based on such factors as the subrecipient's capacity, location, and/or the communities served by the organization.

5.3.1.5 Connection to Disaster and Unmet Needs

The program provides services to individuals and households living in 2020 Wildfires-impacted communities.

5.3.1.6 Program's Affordability Period

Not applicable.

5.3.1.7 Program's Responsible Entity

Administering Entity: The State of Oregon, OHCS, and/or its subrecipients

5.3.1.8 Program's Method of Distribution

The State may implement this program directly and/or through subrecipients.

The program policies and public funding announcements will provide information on how qualified providers will receive grants to provide eligible services to eligible applicants.

Eligible subrecipients may include homeownership centers, culturally specific or community-based organizations, long-term recovery groups, and/or other nonprofit organizations qualified to provide housing or financial counseling services to applicants.

The State may allocate funds to eligible organizations based on their capacity, location, and/or the communities served by the organization.

5.3.1.9 Program's Competitive Application Review

Not applicable.

5.3.1.10 Program's Estimated Beginning and Ending Dates

The State anticipates that the program will begin in the first quarter of 2023, after HUD has approved the Public Action Plan.

The program will end when all funds have been expended and all eligible participants have completed closeout, or 6 years after execution of the grant agreement with HUD.

5.3.2 Legal Services

Table 90: Legal Services Budget

Program	Budget	Proposed HUD-Identified MID Budget	Proposed Grantee MID Budget
Legal Services	\$6,017,575	99%	1%

5.3.2.1 Program Description

Through the Legal Services Program, OHCS will provide funding to qualified legal aid and/or legal services providers to deliver the assistance necessary to help impacted residents transition to more permanent housing.

5.3.2.1.1 How the Program Promotes Equity in Recovery and Housing for Vulnerable Populations

In the aftermath of a disaster, legal services are a critical component of comprehensive disaster relief. Legal resources are often unattainable and/or unaffordable to Latino/a/x, black, indigenous, and people of color, HUD-defined vulnerable populations, and LMI households as they work through the challenges of recovery that require legal representation, support, and/or analysis. Failure to resolve these legal issues often results in the denial of recovery resources and/or delays to recovery; these delays and denials disproportionately impact communities of color and individuals with LEP.

This program will help vulnerable populations overcome many of these challenges and access recovery resources through the following types of legal services:

- Replacing identification papers.
- Working through insurance claims.
- Clearing property titles and working through heirship and probate.
- Fighting unlawful evictions and foreclosures.
- Combating contractor scams and fraud.
- Assistance with school transfers.
- Obtaining emergency child custody, visitation, support, and other court orders requiring modification as a result of displacement, injury, or job loss.
- Other legal services related to recovery.

5.3.2.1.2 How the Program Promotes Long-Term Resilience

The program helps at-risk disaster survivors secure stable and affordable recovery housing that is more resilient to future disasters. This assistance is critical for helping residents navigate the legal challenges that serve as barriers to recovery and maintain legal access to their recovery housing.

5.3.2.2 Program’s National Objective(s)

Assistance provided under this program will meet the national objectives of benefiting LMI persons or households or addressing an urgent need.

The program may use the Urgent Need national objective to provide assistance to eligible disaster-impacted applicants with incomes greater than 80% AMI.

5.3.2.3 Program Eligibility

Geographic Eligibility: FEMA IA-declared counties for DR-4562:

- HUD-identified MID counties: Clackamas, Douglas, Jackson, Lane, Lincoln, Linn, and Marion
- Grantee-identified MID counties: Klamath

Eligible Applicants: To be eligible for the program, applicants must meet the following criteria:

- Must be actively participating in one of the other CDBG-DR housing programs.

5.3.2.4 Program-Eligible Activities and Maximum Assistance

Table 91: Legal Services Eligible Activities

CDBG-DR Eligible Activities	HCDA Section 105(a) 8; applicable waivers identified in the Allocation Announcement Notice and Consolidated Notice (87 FR 6364)
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Assistance will be provided to eligible subrecipients or OHCS-contracted legal services providers to deliver the following types of assistance:

- Replacing identification papers.
- Working through insurance claims.
- Clearing property titles and working through heirship and probate.
- Fighting unlawful evictions and foreclosures.
- Combating contractor scams and fraud.

- Assistance with school transfers.
- Obtaining emergency child custody, visitation, support, and other court orders requiring modification as a result of displacement, injury, or job loss.
- Other legal services needed for applicants to complete their recovery through one of the other CDBG-DR programs.

5.3.2.5 Connection to Disaster and Unmet Needs

The program provides services to individuals and households impacted by the 2020 Wildfires.

5.3.2.6 Program's Affordability Period

Not applicable.

5.3.2.7 Program's Responsible Entity

Administering Entity: The State of Oregon, OHCS, and/or its subrecipients

5.3.2.8 Program's Method of Distribution

The program policies or public funding announcements will provide information on how qualified providers will receive awards to provide eligible services to eligible applicants.

The State may allocate funds to eligible organizations and/or competitively procure service providers.

5.3.2.9 Program's Competitive Application Review

Not applicable.

5.3.2.10 Program's Estimated Beginning and Ending Dates

The State anticipates that the program will begin in the first quarter of 2023, after HUD has approved the Public Action Plan.

The program will end when all funds have been expended and all eligible participants have completed closeout, or 6 years after execution of the grant agreement with HUD.

5.4 Planning and Administrative Costs

5.4.1 Community Planning and Revitalization Program

Table 92: Community Planning and Revitalization Program Budget

Program	Budget	Proposed HUD-Identified MID Budget	Proposed Grantee MID Budget
Community Planning and Revitalization Program	\$8,023,434	99%	1%

5.4.1.1 Program Description

The Community Planning and Revitalization Program will provide grant assistance for recovery and mitigation planning and/or community technical assistance, including, but not limited to, the following:

- Housing development strategies
- Economic revitalization
- Public land use and infrastructure policy and planning
- Public resilience and preparedness policy and planning
- Planning needed to enhance local codes and standards; carry out outreach to members of their communities; and/or develop policy modifications that will result in more resilient, safe, or affordable communities

The program may be implemented in multiple rounds, through a competitive process and/or through direct allocation to eligible subrecipients.

5.4.1.1.1 How the Program Promotes Equity in Recovery and Housing for Vulnerable Populations

To receive funding under this program, subrecipients will be required to describe how their plan and/or technical assistance will address historic and systemic barriers, environmental injustice, or other limitations faced by HUD-defined vulnerable populations, underserved communities, individuals and households with LEP, protected classes, and communities of color.

The planning and technical assistance process is intended to be inclusive and reflective of those with lived disaster experience, housing insecurity, and/or economic insecurity. The State will provide technical assistance to subrecipients to help them design and implement an inclusive planning process that incorporates feedback and input in a manner that is equitable and representative of the residents living in the impacted areas.

This level and type of inclusive community planning is designed to help recovering communities incorporate the affordable and resilient housing needs of vulnerable populations in their long-term recovery and resilience planning.

5.4.1.1.2 How the Program Promotes Long-Term Resilience

Each jurisdiction experienced the 2020 Wildfires differently, with some rural communities facing a lack of public infrastructure and losing more than half of their residential or commercial population, and others facing reconstruction needs in more urban areas. In addition, many communities have existing plans that need to be supplemented or enhanced with additional analysis, while others have a need for new planning to rebuild their communities in a manner that can withstand future disasters.

This program is designed to promote sound, sustainable long-term recovery resilience and planning that accounts for the unique hazards, opportunities, housing stock, economic revitalization, land use restrictions, urban growth boundaries, underserved communities, and disaster impacts within Oregon's impacted communities. Applicants will be required to describe the data and/or planning analysis they will use in their evaluation of hazard risk, including climate-related natural hazards.

Subrecipients will ensure that their plans identify the following opportunities, as applicable, within each of their plans:

- Increasing resilience to the impacts of climate change.
- Protecting public health.
- Conserving lands, waters, and biodiversity.
- Addressing environmental injustice.
- Spurring economic growth and creating jobs.

5.4.1.2 Program's National Objective(s)

- Planning activities are presumed to meet a national objective under the requirements at 24 CFR570.208(d)(4).

5.4.1.3 Program Eligibility

Geographic Eligibility: FEMA IA-declared counties for DR-4562:

- HUD-identified MID counties: Clackamas, Douglas, Jackson, Lane, Lincoln, Linn, and Marion
- Grantee-identified MID counties: Klamath

Eligible Applicants: Eligible applicants may include, but are not limited to:

- Tribal, State, county, and municipal governments, agencies, and authorities
- Schools (K–12)
- Public housing authorities
- Other public or quasi-public entities, including councils of government and other regional organizations and economic development districts
- Long-term recovery groups and other community or housing development nonprofit organizations

5.4.1.4 Program-Eligible Activities and Maximum Assistance

Table 93: Community Planning and Revitalization Program Eligible Activities

CDBG-DR Eligible Activities	HCDA Section 105(a)8, 9, 12, 16, and 21, administration costs, applicable waivers identified in the Allocation Announcement Notice and Consolidated Notice (87 FR 6364)
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Assistance may be used for recovery and mitigation planning and/or community technical assistance, including, but not limited to, the following:

- Housing development strategies
- Economic revitalization
- Public land use and infrastructure policy and planning
- Public resilience and preparedness policy and planning
- Planning needed to enhance local codes and standards; carry out outreach to members of their communities; and/or develop policy modifications that will result in more resilient, safe, or affordable communities

Application procedures and maximum awards for planning and technical assistance activities will be further detailed in program policies and procedures and public notifications of funding availability.

5.4.1.5 Connection to Disaster and Unmet Needs

This program is limited to communities that were impacted by the 2020 Wildfires.

5.4.1.6 Program’s Responsible Entity

Administering Entity: The State of Oregon, OHCS, and/or its subrecipients

5.4.1.7 Program’s Method of Distribution

The program will be implemented through an allocation or application process whereby eligible applicants apply to OHCS for planning grants. Awards will be made based on an analysis of relative need and/or through published ranking and scoring criteria, subject to funding availability.

OHCS will coordinate and consult with State partners, such as OEM, Business Oregon, DLCDC, and DEQ, and other regional or local entities, when applicable, to ensure that planning efforts are coordinated.

When making awards, OHCS will assess such factors as:

- Eligibility as a recovery and mitigation plan and/or community technical assistance.
- How the plan or technical assistance will help the community protect the public, including members of protected classes, HUD-defined vulnerable populations, and historically underserved communities, from the risks in each of the respective impacted communities.
- Cost reasonableness of the plan.
- The projected steps and path for adopting the plan.
- The outreach or engagement strategy for ensuring that the planning process is inclusive and representative of the community, including individuals in federally protected classes, vulnerable populations, and underserved communities.

5.4.1.8 Program’s Competitive Application Review

Not applicable.

5.4.1.9 Program’s Estimated Beginning and Ending Dates

The State anticipates that the program will begin in the third quarter of 2023, after HUD has approved the Public Action Plan.

The program will end when all funds have been expended and all eligible participants have completed closeout, or 6 years after execution of the grant agreement with HUD.

5.4.2 Administrative Costs

Table 94: Administrative Costs Budget

Program	Budget	Proposed HUD-Identified MID Budget	Proposed Grantee MID Budget
Administrative Costs	\$21,114,300	99%	1%

5.4.2.1 Program Description

The costs necessary for the general administration of the CDBG-DR grant include, but are not limited to, the State and subrecipient's staff time administering programs; compliance and monitoring of the State's subrecipients, vendors, and other recipients of funding; and other costs specified as eligible administrative expenses in 24 CFR 570.206.

Up to 5% of the overall grant and any program income may be used for administration of the grant, inclusive of administrative costs incurred by OHCS and its subrecipients.

5.4.2.2 Program Eligibility

Table 95: Administrative Costs Eligible Activity

CDBG-DR Eligible Activities	Program administrative costs, defined at 24 CFR 570.205 and 570.206, and any applicable waivers or alternative requirements
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Eligible Recipients: State and eligible subrecipients carrying out CDBG-DR programs

6. Appendix

6.1 Certifications

- The grantee certifies that it has in effect and is following a residential antidisplacement and relocation assistance plan in connection with any activity assisted with funding under the CDBG program.
- The grantee certifies its compliance with restrictions on lobbying required by 24 CFR Part 87, together with disclosure forms, if required by Part 87.
- The grantee certifies that the Action Plan for Disaster Recovery is authorized under State and local law (as applicable) and that the grantee, and any entity or entities designated by the grantee, possess(es) the legal authority to carry out the program for which it is seeking funding in accordance with applicable HUD regulations and this notice. The grantee certifies that activities to be administered with funds under this notice are consistent with its Action Plan.
- The grantee certifies that it will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Act, as amended, and its implementing regulations at 49 CFR Part 24, except where waivers or alternative requirements are provided for in this notice.
- The grantee certifies that it will comply with Section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 135.

- The grantee certifies that it is following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105 or 91.115, as applicable (except as provided for in notices providing waivers and alternative requirements for this grant). Also, each local government receiving assistance from a State grantee must follow a detailed citizen participation plan that satisfies the requirements of 24 CFR 570.486 (except as provided for in notices providing waivers and alternative requirements for this grant).
- Each State receiving a direct award under this notice certifies that it has consulted with affected local governments in counties designated in covered major disaster declarations in the non-entitlement, entitlement, and tribal areas of the State in determining the uses of funds, including the method of distribution of funding, or activities carried out directly by the State.
- The grantee certifies that it is complying with each of the following criteria:
 - Funds will be used solely for necessary expenses related to disaster relief, long-term recovery, restoration of infrastructure and housing, and economic revitalization in the MID areas for which there is a presidentially declared disaster in 2020 pursuant to the Robert T. Stafford Disaster Relief and Emergency Assistance Act of 1974 (42 U.S.C. 5121 et seq.).
 - With respect to activities expected to be assisted with CDBG-DR funds, the Action Plan has been developed in order to give the maximum feasible priority to activities that will benefit LMI families.
 - The aggregate use of CDBG-DR funds shall principally benefit LMI families in a manner that ensures that at least 70% of the grant amount is expended for activities that benefit such persons.
 - The grantee will not attempt to recover any capital costs of public improvements assisted with CDBG-DR grant funds by assessing any amount against properties owned and occupied by LMI persons, including any fee charged or assessment made as a condition of obtaining access to such public improvements, unless (a) disaster recovery grant funds are used to pay the proportion of such fee or assessment that relates to the capital costs of such public improvements that are financed from revenue sources other than under this title, or (b) for the purposes of assessing any amount against properties owned and occupied by persons of moderate income, the grantee certifies to the Secretary that it lacks sufficient CDBG funds (in any form) to comply with the requirements of clause (a).
- The grantee certifies that it will conduct and carry out the grant in conformity with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601–3619) and implementing regulations, and that it will affirmatively further fair housing.

- The grantee certifies that it has adopted and is enforcing the following policies. In addition, States receiving a direct award must certify that they will require units of general local government that receive grant funds to certify that they have adopted and are enforcing:
 - A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations, and
 - A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location that is the subject of such nonviolent civil rights demonstrations within its jurisdiction.
- Each State receiving a direct award under this notice certifies that it (and any subrecipient or administering entity) currently has or will develop and maintain the capacity to carry out disaster recovery activities in a timely manner and that the grantee has reviewed the requirements of this notice. The grantee certifies to the accuracy of its applicable Public Law Financial Management and Grant Compliance certification checklist, or other recent certification submission, if approved by HUD, and related supporting documentation referenced therein and its Implementation Plan and Capacity Assessment and related submission to HUD referenced therein.
- The grantee will not use grant funds for any activity in an area identified as floodprone for land use or hazard mitigation planning purposes by the State, local, or tribal government or delineated as an SFHA (or 100-year floodplain) in FEMA's most recent flood advisory maps, unless it also ensures that the action is designed or modified to minimize harm to or within the floodplain, in accordance with Executive Order 11988 and 24 CFR Part 55. The relevant data source for this provision is the State, local, and tribal government land use regulations and hazard mitigation plan and the latest issued FEMA data or guidance, which includes advisory data (such as Advisory Base Flood Elevations) or preliminary and final Flood Insurance Rate Maps.
- The grantee certifies that its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K, and R.
- The grantee certifies that it will comply with the environmental requirements at 24 CFR Part 58.
- The grantee certifies that it will comply with applicable laws.

6.2 Waivers

6.2.1 Extension of Tenant-Based Rental Assistance

OHCS is requesting a waiver of 42 U.S.C. 5305(a) to provide tenant-based rental assistance to households impacted by the disaster to the extent necessary to make eligible rental assistance and utility payments paid for up to 36 months on behalf of displaced and at-risk households when such assistance or payments are part of a homeless prevention, intermediate housing, or rapid rehousing program or activity, as well as for intermediate housing for grant recipients during the repair or reconstruction of their homes. While existing CDBG regulations may allow payments for these purposes, grantees under the annual CDBG programs are subject to a much shorter time limitation (3 months). This waiver will assist individual and families—both those already receiving rental assistance and those who will receive rental assistance subsequently—to maintain stable, permanent housing and help them return to their communities, as desired, when additional permanent housing is available or when their homes have been restored. It also will provide additional time to stabilize individuals and families in permanent housing where rents are higher than is typical for the area and vacancy rates are extraordinarily low while damaged homes continue to be repaired.

6.2.2 Applicability of the Davis-Bacon and Related Acts, Section 3, and Section 504 to Ongoing or Pre-Award Non-Residential and Non-Commercial Construction Work

If construction work is ongoing when an application for reimbursement or financing of construction costs is submitted, then the Davis-Bacon prevailing wage rates are applicable. Under the regulations of the U.S. Department of Labor (DOL) at 29 CFR § 1.6(g), where federal assistance is not approved prior to contract award (or the beginning of construction if there is no contract award), Davis-Bacon wage rates apply retroactively to the beginning of construction and must be incorporated retroactively in the contract specifications.

However, if there is no evidence that the owner intended to apply for the CDBG-DR assistance prior to the contract award or the start of construction, then OHCS is requesting for HUD to request that DOL allow prospective, rather than retroactive, application of the Davis-Bacon wage rates.

The State seeks a similar alternative requirement for the applicability of compliance with Section 3 and Section 504 under these circumstances.

6.2.3 Section 104(d) One-for-One Replacement of Lower Income Dwelling Units

OHCS is adopting the waiver provided through Section IV.F.1 of the Consolidated Notice. For the purpose of complying with this alternative requirement, OHCS is defining a property as “not suitable for rehabilitation” if any of these conditions apply:

- The property is declared to be a total loss.
- Repairs would exceed 50% of the cost of reconstruction.
- Homes cannot be rehabilitated or reconstructed in place under existing agency policies and award caps due to legal, engineering, or environmental constraints, such as permitting, extraordinary site conditions, or historic preservation.

6.3 Summary and Response to Public Comments

Comments and responses shall be posted in the final Action Plan submitted to HUD.

6.4 Data Sources/Methodologies

6.4.1 Housing Unmet Needs Calculation

6.4.1.1. HUD Unmet Needs Calculation Methodology

For its unmet housing needs calculation, HUD considers major low, major high, and severe damage categories for both owner and renter households, which are defined in the Federal Register Notice for calculating unmet recovery needs. For owner-occupied properties, this means anyone with real property damages above \$8,000 or \$3,500 in personal property damages. For renter-occupied properties, the threshold includes anyone with more than \$2,000 in personal property damages. There are additional details below on the damage categories by owner-occupied and renter- (tenant) occupied households. Generally, FEMA categorizes manufactured homeowners who owned their unit as owners, even when their unit is placed on leased land.

Owner-Occupied Households

Real or Personal Property Damage Categories

- Minor Low:
 - Less than \$3,000 in FEMA-inspected real property damage or less than \$2,500 in FEMA-inspected personal property verified loss
- Minor High:
 - \$3,000 to \$7,999 in FEMA-inspected real property damage or \$2,500 to \$3,499 in FEMA-inspected personal property verified loss

- Major Low:
 - \$8,000 to \$14,999 in FEMA-inspected real property damage or \$3,500 to \$4,999 in FEMA-inspected personal property verified loss
- Major High:
 - \$15,000 to \$28,800 in FEMA-inspected real property damage or \$5,000 to \$9,000 in FEMA-inspected personal property verified loss
- Severe:
 - Greater than \$28,800 in FEMA-inspected real property verified loss or determined destroyed or greater than \$9,000 in FEMA-inspected personal property verified loss or determined destroyed

Renter-Occupied Households

Personal Property

- Minor Low:
 - Less than \$1,000 in FEMA-inspected personal property verified loss
- Minor High:
 - \$1,000 to \$1,999 in FEMA-inspected personal property verified loss
- Major Low:
 - \$2,000 to \$3,499 in FEMA-inspected personal property verified loss
- Major High:
 - \$3,500 to \$7,500 in FEMA-inspected personal property verified loss
- Severe:
 - Greater than \$7,500 in FEMA-inspected personal property verified loss

While the FEMA IA data are incomplete in presenting the true level of impact to owners and renters, it is the best available dataset available to the State that distinguishes between impacted owners and renters. The table below demonstrates the relative percentages of owners and renters who:

- Applied to FEMA IA (total registrants).
- Had a FEMA verified loss (FVL) greater than \$0 (total FVL over \$0).
- Experienced major to severe levels of FEMA verified loss (total major to severe).

The data analysis in this table also includes the average FEMA verified loss for owners and renters (average FVL in \$).

Table 96: Average FEMA Verified Loss for Owners and Renters

FEMA Individual Assistance	Owner	Owner %	Renter	Renter %	Unidentified	Total
Total Registrations	6,958	29%	17,055	71%	25	24,038
Total FVL Over \$0	1,835	47%	2,089	53%	0	3,924
Total Major to Severe	1,427	47%	1,605	53%	0	3,032
Average FVL \$	\$46,255	N/A	\$5,847	N/A	N/A	N/A

Data from FEMA FIDA 40449 4562, February 17, 2022.

1.4.1.1.3 FEMA/SBA Multiplier

OHCS has calculated the ratio and derived what is called an SBA multiplier, using a subset of FEMA IA applicants with the following:

- Major and severe HUD-defined damages of FEMA verified loss
- SBA verified loss and FEMA real property verified loss

The use of an SBA multiplier is the methodology that HUD has used for projecting a more accurate estimated need, as the SBA inspection conceivably covers the cost of bringing the home back to pre-disaster condition, while FEMA inspections are based on the amount needed for a homeowner to make the home safe, sanitary, or functional. The following table shows the number of households that registered with both FEMA IA and the SBA and calculates the SBA multiplier.

Table 97: Ratio of SBA to FEMA Verified Loss for SBA Multiplier

Damage Category	No. of Owner Registrations (both FEMA and the SBA)	Total SBA Verified Loss	Total Real Property FEMA Verified Loss	Ratio of SBA to FEMA Verified Loss = SBA Multiplier (SBA FVL/FEMA Real Property FVL)
Severe	168	\$25,028,153	\$14,817,592	1.69
Major High and Low	22	\$1,046,927	\$430,701	2.43
TOTAL	190	\$26,075,080	\$15,248,293	1.71

When this multiplier is applied across FEMA IA owner-occupied registrants with major to severe FEMA verified losses, there would be an estimated \$143,105,403 in owner-occupied losses, as laid out in the table below.

Table 98: Average Owner Loss with SBA Multiplier

FEMA IA Damage Category	Ratio of SBA to FEMA Verified Loss (SBA Multiplier)	Total Owner Count with FEMA Verified Loss	Total Owner FEMA Verified Loss	Estimated Total Owner Loss with SBA Multiplier	Average Owner Loss with SBA Multiplier
Severe	1.69	1,147	\$81,740,816	\$138,141,978	\$120,437
Major High and Low	2.43	280	\$2,042,562	\$4,963,425	\$17,727
TOTAL	1.71	1,427	\$83,783,378	\$143,105,403	N/A

Because FEMA does not assess real property damages for rental properties, to project the rental housing replacement need, OHCS uses the average owner loss with SBA multiplier and projects that onto the renter FEMA IA population, as demonstrated in the table below.

Table 99: Estimated Rental Loss with SBA Multiplier

FEMA IA Damage Category	Total Renter Count with FEMA Verified Loss	Average Owner Loss with SBA Multiplier	Estimated Total Renter Loss with SBA Multiplier
Severe	745	\$120,437	\$89,726,045
Major High and Low	860	\$17,727	\$15,244,806
TOTAL	1,605	N/A	\$104,970,851

Using the SBA-FEMA methodology with FEMA IA data, the owner and renter housing loss is detailed in the table below. However, the State knows that this assessment undervalues the actual costs to recover from the residential damages caused during the 2020 Wildfires and therefore additional analysis is performed in the next section.

Table 100: Sum of Owner and Renter Loss using SBA Multiplier

FEMA IA Damage Category	Total Registrant Count	Estimated Loss with SBA Multiplier	Percentage of Total
Owner – Major to Severe	1,427	\$143,105,403	58%
Renter – Major to Severe	1,605	\$104,970,851	42%
TOTAL	3,032	\$248,076,254	100%

6.4.1.2 Alternative Methodology: Estimated Costs to Replace Damaged and Destroyed Housing

According to OEM and local damage assessments, the actual number of residential units that were damaged or destroyed in the 2020 Wildfires is 4,326, or nearly 30% more than the 3,032 valid FEMA registrants with major to severe damages; therefore, the FEMA IA data registrant totals do not reflect the actual number of residential units that were damaged or destroyed. In addition, based on OHCS research, the SBA-estimated loss does not reflect the current costs to reconstruct or replace damaged or destroyed housing—including affordable housing or building back more resiliently—in the HUD MIDs and Klamath County.

Because of the limits of the FEMA and SBA data, OHCS performed additional analysis to calculate a more accurate projection of the costs to rebuild or replace major damaged or destroyed housing. The housing damage analysis performed by OEM and local governments does not include a distinction between owner-occupied and renter-occupied units but includes a breakdown based on structure type. The analysis below includes an average estimate of cost based on average costs across different structure and reconstruction types.

Table 101: Sources for Average Cost to Rebuild Resiliently

Source	Average Unit Cost
SBA Average Verified Loss	\$210,222
Affordable Multifamily Cost per Unit	\$314,347
Manufactured Home Cost per Unit in Investor-Owned Parks with Site Improvements	\$139,117
Modular Cost per Unit in Affordable Parks (including land and infrastructure)	\$331,817
Manufactured Home Cost per Unit in Affordable Parks (including land and infrastructure)	\$305,000
November 2021 Zillow Estimate/New Construction	\$252,494
November 2021 Zillow Estimate/New Construction Septic/Well Repairs	\$302,494
Average of Averages of Estimated Unit Cost to Rebuild	\$265,070
Add 15% Resilience	\$39,761
Average of Averages of Unit Cost to Rebuild Resiliently	\$304,831

6.4.1.2.1 SBA Average Verified Loss

This value was calculated using the average current value of verified loss for homeowners who were approved for an SBA loan as a result of the 2020 Wildfires.

After disasters, the SBA provides subsidized low-interest disaster loans to homeowners and renters. These loans can be used to repair or replace real estate and personal property impacted by the wildfires.

The SBA's loss verification is used to estimate and validate the cost of restoring disaster-damaged property to its pre-disaster condition. In the past, loss verifiers conducted damage assessments solely through on-site inspections. However, in 2017, the SBA implemented the desktop loss verification process. This process uses a two-step approach, an initial desktop loss verification and a post-desktop review. The initial desktop loss verification is used to estimate the cost of repairs. This is evaluated through telephonic interviews and third-party information sources (tax assessor's websites, Google Earth, and Zillow). After an initial desktop loss is calculated, a post-desktop review is conducted. For loans less than \$25,000, loss verifiers rely on a FEMA on-site inspection report. In the event that this was not conducted, the SBA conducts its own on-site inspection. For loans exceeding \$25,000, an SBA-conducted on-site inspection is required.

6.4.1.2.2 Affordable Multifamily Cost per Unit

The calculation for affordable multifamily cost per unit was provided by the Housing Authority of Jackson County (one of the eight impacted counties). These estimates come from four construction projects that the housing authority had completed in the past 4 years. Two of these projects occurred after the time of the disaster. Both multifamily housing projects started after the 2020 Wildfires saw increased per unit costs of 5% and 19%, respectively. Hard construction costs increased by 22% in 2021. These project costs include land acquisition, construction, and soft costs per unit post-wildfire. Increased costs from the projects were attributed primarily to increases in land, labor, and construction material costs.

6.4.1.2.3 Manufactured Homes in Investor-Owned Manufactured Home Parks with Site Improvements

The average cost of a manufactured home (MH) in an investor-owned manufactured housing park, including site improvements, is calculated from OHCS's Manufactured Home Replacement Program. The estimates provided are the average of single-wide and double-wide unit costs, plus site improvements. These costs do not include elevation costs. MH park owners who are bringing in new manufactured homes and homeowners involved in replacements note that increases in replacement MH costs, lack of inventory, timeline delays, and challenges in rebuilding park infrastructure have accounted for the lack of affordability and availability for impacted MH residents.

6.4.1.2.4 Manufactured and Modular Home Costs per Unit in Affordable Parks

The manufactured and modular home costs per unit in affordable parks are based on OHCS-funded projects that purchase and rebuild manufactured housing parks, provide prefabricated units, and preserve the parks as affordable. Based on current cap rates and market conditions, the development cost per space is estimated at between \$300,000 and \$350,000 (depending on the unit type), and includes land, infrastructure, capital improvements, and unit acquisition and installation.

6.4.1.2.5 November 2021 Zillow Estimate (New Construction)

The November 2021 Zillow estimates are a seasonally adjusted measure of typical home values across a given region and housing type. The Zillow estimates provide median home values at the county level. For this dataset, OHCS used the Zillow estimate and assumed that two-thirds of the actual home value is for the residential structure itself. With this data, OHCS then calculated a weighted average of home values in the impacted counties. Thus, taking 66% of the median home value from Zillow's \$382,567 average across the eight counties gives us a weighted home value of \$252,494.

This number also was validated through data that OHCS received from multiple homebuilders, who estimated the cost to build new single-family housing (3-bedroom/2-bath) in Oregon to range from \$220,000 to \$250,000. This did not include the cost of land acquisition or residential infrastructure.

6.4.1.2.6 November 2021 Zillow Cost Estimate with Septic/Well Repairs (New Construction)

This November 2021 Zillow cost estimate follows the same methodology as above but includes additional septic and well repairs. The Oregon DEQ estimates these additional costs to be around \$50,000 per residential unit. OHCS estimates that more than 1,100 damaged properties will need this type of repair. One additional component that most of the above datasets specifically excluded was site work—infrastructure in support of housing, landscaping, and other costs outside of the construction of the housing unit itself. Much of the impacted structures are located in rural areas without access to public utilities. As such, it is important for OHCS to include these home infrastructure-related costs for the installation of wells, septic, resilient landscaping, hardscaping for driveways, sidewalks, and other site improvements.

6.4.1.2.7 Resilient Construction Estimates

OHCS anticipated that all new reconstructed properties will integrate resilient building design and materials. Based on the HUD Federal Register Notice, the State anticipates at least a 15% cost increase from standards-based construction to resilient and mitigating construction.

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6.5 Important Definitions and Terms

Federally Used Acronyms

AMI: Area Median Income

CBDO: Community-Based Development Organization

CDBG: Community Development Block Grant

CDBG-DR: Community Development Block Grant – Disaster Recovery

CFR: Code of Federal Regulations

DRGR: Disaster Recovery Grant Reporting System

DUA: Disaster Unemployment Assistance

FEMA: Federal Emergency Management Agency

HCDA: Housing and Community Development Act of 1974, as amended

HMGP: (FEMA) Hazard Mitigation Grant Program. This program provides funding to State, local, tribal, and territorial governments so that they can rebuild in a manner that reduces or mitigates future disaster losses in their communities.

IA: (FEMA) Individual Assistance

LEP: Limited English Proficiency

LIHTC: Low-Income Housing Tax Credit

LMI: Low-to-Moderate Income

NFIP: National Flood Insurance Program

PA: (FEMA) Public Assistance. This program provides supplemental grants to State, tribal, territorial, and local governments, as well as certain types of private nonprofits so that communities can quickly respond to and recover from major disasters or emergencies.

RE: Responsible Entity

RFP: Request for Proposal

SBA: U.S. Small Business Administration

SFHA: Special Flood Hazard Area

Underserved Communities: HUD defines “underserved communities” as populations sharing a particular characteristic, as well as geographic communities, which have been systematically denied a full opportunity to participate in aspects of economic, social, and civic life. Underserved communities that were economically distressed before the disaster include, but are not limited to, those areas that were designated as a Promise Zone, Opportunity Zone, Neighborhood Revitalization Strategy Area, tribal area, or those areas that meet at least one of the distress criteria established for the designation of an investment area of the Community Development Financial Institutions Fund at 12 CFR 1805.201 (b)(3)(ii)(D).

URA: Uniform Relocation Assistance and Real Property Acquisition Act of 1970, as amended

USACE: U.S. Army Corps of Engineers

Vulnerable Populations: HUD defines “vulnerable populations” as a group or community whose circumstances present barriers to obtaining or understanding information or accessing resources.

Oregon-Specific Acronyms

DEQ: Oregon Department of Environmental Quality

DLCD: Oregon Department of Land Conservation and Development

DOGAMI: Oregon Department of Geology and Mineral Industries

DR-4562: Oregon Wildfires and Straight-line Winds (incident period September 7, 2020 – November 3, 2020)

ETART: Erosion Threat Assessment and Reduction Team

HSC: Housing Stability Council

ODHS: Oregon Department of Human Services

OED: Oregon Employment Department

OEM: Oregon Office of Emergency Management



OHCS: Oregon Housing and Community Services

NHMP: Natural Hazards Mitigation Plan

RHNA: Regional Housing Needs Assessment