



OREGON HOUSING *and*  
COMMUNITY SERVICES

# Wildfire Recovery Needs: Intentionality and Flexibility to Build Back Better

*Total investments: \$110 – 300 million*

The Labor Day Wildfires devastated communities across the state, leaving behind destruction and heartbreak. Amid the worst housing crisis Oregon has ever seen, thousands of homes disappeared overnight. Oregon Housing and Community Services (OHCS) brings forward strategic proposals to help Oregonians and their communities recover from a remarkably challenging year.

## Urgent and Interim Housing Needs

### Interim Housing Supply & Supporting Industry Innovation, \$20-45 million

Oregon's impacted communities need support and resources to quickly develop new homes, both temporary and permanent. These flexible resources could support the purchase of RVs, tiny homes, hotel conversions, modular housing, pallet shelters, and more. OHCS would partner with the Oregon Department of Human Services, as needed, to expedite procurement for interim housing solutions. This investment could help leverage federal homeless services resources like the Emergency Solutions Grant.

Additionally, funds could support the use of innovative strategies to rebuild market-rate and affordable housing. This could include modular housing, 3D printed housing, and other emerging building practices that may accelerate rebuilding and recovery. Government alone cannot create an equitable recovery. This investment will incentivize the private market to be part of the solution and allow OHCS to support Oregon businesses in becoming leaders in housing industry innovation. These funds may leverage federal and state affordable housing development resources.

## Centering Survivors

### Flexible Resources to Support Survivors, \$10-30 million

Through a multipronged approach, these resources would support the direct needs of wildfire survivors in achieving stability. OHCS would provide funds to community-based organizations to provide housing navigation and counseling, landlord incentives to rent homes to survivors, and other needs not met by ODHS' FEMA disaster case management program. Strategies may vary based on local needs and economic environmental factors, and OHCS will work with culturally specific providers to ensure Latinx community members can receive assistance.

For homeowners looking to rebuild, there may be gaps between what their home insurance will support and what rebuilding *actually* costs. Additionally, renters that lost their homes in the wildfires need assistance to help create permanent housing stability through homeownership. OHCS could provide grants or low-interest, potentially forgivable, loans to survivors rebuilding or buying a home. The majority of this resource would be available to low- and moderate-income Oregonians, similar to the allocation model used by federal Community Development Block Grant Disaster Recovery Program.

## Long-term Housing and Recovery Needs

### Manufactured Home Parks and Residents, \$80-185 million

Funding could support all aspects of developing replacement manufactured home parks or other planned communities including infrastructure, floodplain mitigation, and other site costs, as well as direct assistance to wildfire survivors. This fund would also help survivors purchase new energy-efficient replacement homes by substantially providing down payment assistance through the Manufactured Home Loan Program that was amended by [HB 3218](#) to support wildfire recovery. This also brings more non-predatory chattel lenders into the market, a missing element of home purchase financing.

### Land Acquisition and Development Resources, up to \$40 million

Funding could support all aspects of developing in wildfire impacted communities, including land acquisition, environmental remediation, infrastructure, and more. OHCS may require a portion of the homes developed to be affordable to low- and moderate-income Oregonians and will structure funding to maximize leverage of traditional public and private affordable housing finance tools.

## Building on Other Housing Investment Requests

These investments would pair with other [OHCS investments included in the Governor's Recommended Budget](#) and in [OHCS' ARPA Investment Ideas](#). Additionally, OHCS established a wildfire preference for existing affordable housing development programs, meaning developments in wildfire impacted communities receive a competitive advantage and are more likely to be awarded funding.

