

Community Development Block Grant- Disaster Recovery



Guiding Principles & Needs Assessment

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Agenda

Guiding Principles

Disaster Recovery (DR)

- Rules & Requirements
- Fire Survivors
- Unmet Needs

Next Steps

Q & A



Sources of Guiding Principles

Meet Disaster Recovery Requirements (from HUD)

AND

- OHCS Vision and Mission & Housing Stability Council
 - Disaster Housing Recovery Action Plan
 - Governor's Wildfire Economic Recovery Council



Common Themes

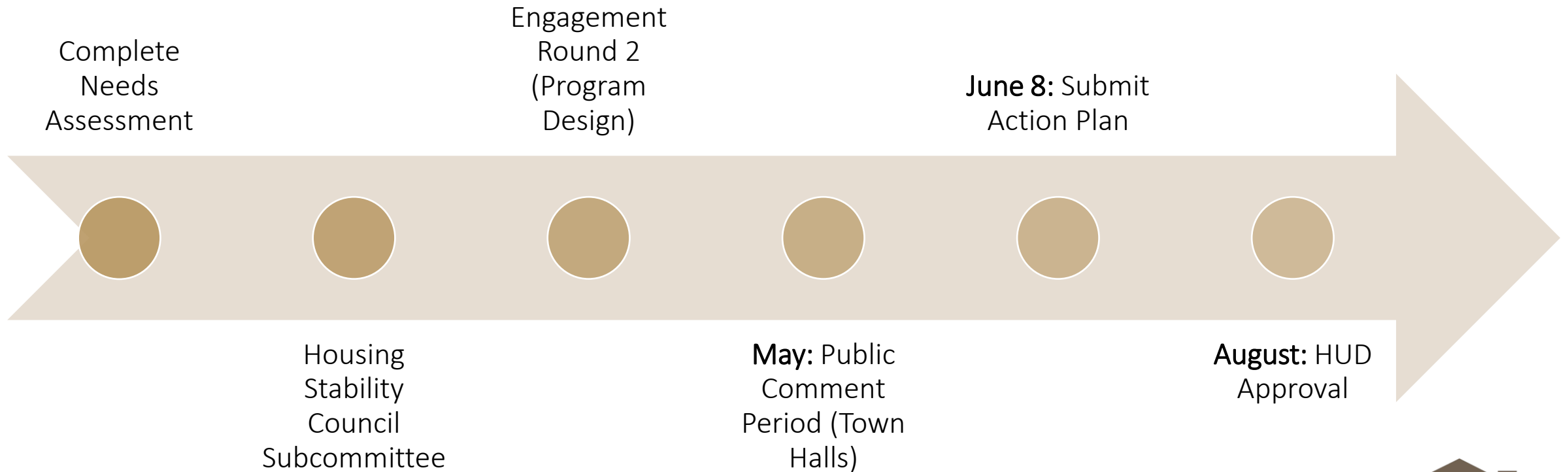
Advancing equity and racial justice

Supporting underserved communities

Build back "better" (more resilient)

Housing and community recovery work together

Next Steps



Disaster Recovery Rules

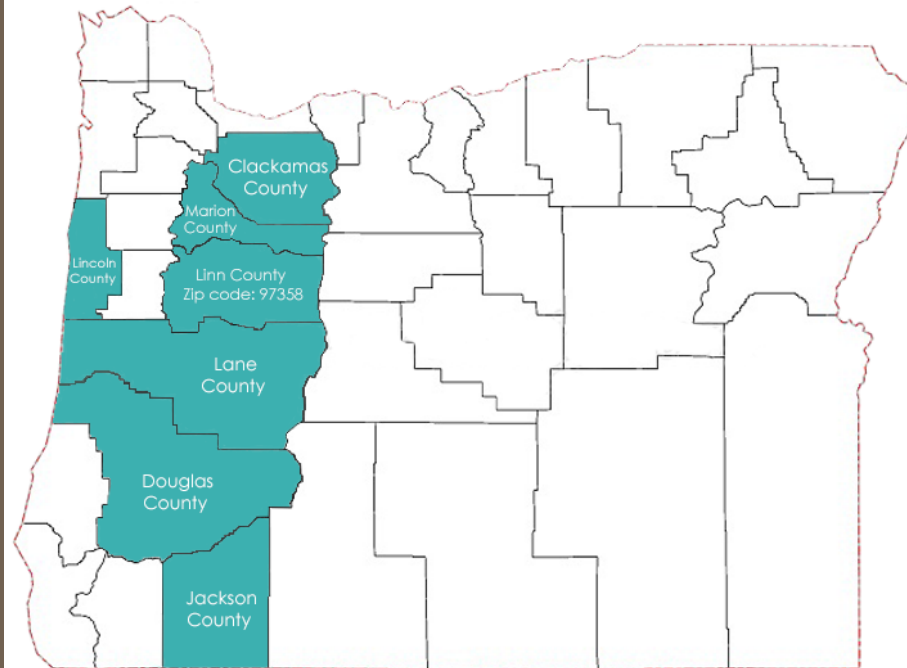
Total allocation: **\$422,286,000**

70% of funds must benefit **low-to-moderate income (LMI)** persons or households.

80% of spending in **Most Impacted and Distressed (MID)** counties.

Up to **20%** could be expended in other impacted counties.

Most Impacted and Distressed (MID)
counties and zip codes



Low to Moderate Income (80% of AMI)

80% Area Median Income Limits, By Impacted County, Adjusted for Household Size (CDBG 2021)

Impacted County	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
Clackamas	\$54,150	\$61,900	\$69,650	\$77,350	\$83,550	\$89,750	\$95,950	\$102,150
Douglas	\$36,750	\$42,000	\$47,250	\$52,500	\$56,700	\$60,900	\$65,100	\$69,300
Jackson	\$38,300	\$43,750	\$49,200	\$54,650	\$59,050	\$63,400	\$67,800	\$72,150
Klamath	\$36,050	\$41,200	\$46,350	\$51,500	\$55,650	\$59,750	\$63,900	\$68,000
Lane	\$39,900	\$45,600	\$51,300	\$56,950	\$61,550	\$66,100	\$70,650	\$75,200
Lincoln	\$36,050	\$41,200	\$46,350	\$51,500	\$55,650	\$59,750	\$63,900	\$68,000
Linn	\$37,650	\$43,000	\$48,400	\$53,750	\$58,050	\$62,350	\$66,650	\$70,950
Marion	\$39,600	\$45,250	\$50,900	\$56,550	\$61,100	\$65,600	\$70,150	\$74,650

Source: HUD Low- to Moderate-Income data, American Community Survey

Disaster Recovery Programs

Address unmet needs



Public housing



Housing for vulnerable populations



Affordable rental housing



Allocate according to impact and unmet need

Housing (renters & home-owners) / Infrastructure / Economic revitalization



15% for mitigation

New mitigation projects and/or add resilience into recovery activities

Population Living in Fire Areas (best estimate)

Fire	County	% Minority	% Hispanic or Latine	% American Indian or Alaskan Native	% With Disabilities	% Single Parent HH	% Foreign Born	% Less Than High School Graduate	% LMI
242	Klamath	39.3%	4.4%	28.2%	27.5%	2.9%	4.9%	8.7%	40.2%
Almeda	Jackson	27.5%	19.0%	0.7%	18.0%	4.4%	21.8%	7.2%	51.3%
Archie Creek	Douglas	17.4%	4.4%	1.6%	14.1%	2.7%	1.7%	6.6%	32.9%
Beachie Creek & Lionshead	Marion and Linn	14.2%	5.5%	1.3%	17.2%	2.1%	3.3%	7.1%	27.1%
Echo Mtn Complex	Lincoln	17.6%	7.4%	2.9%	19.7%	3.0%	3.9%	7.6%	28.9%
Holiday Farm	Lane	12.8%	4.9%	0.8%	17.5%	0.9%	5.2%	4.8%	34.5%
Riverside	Clackamas	12.3%	4.4%	0.6%	14.0%	2.3%	2.5%	5.8%	37.5%
S. Obenchain	Jackson	13.6%	4.7%	1.6%	19.8%	2.2%	8.7%	8.3%	37.5%



Locally-Gathered Data

Unete, “alameda housing survey”

- Over 50% had lived in RV 20 years+
- 55% paying between \$400-\$600/month for housing
- 40% could not afford more than \$600/month
- 88% had worked in ag in recent years; 44% some kind of seasonal work
- Avg. HH income ~\$25K

Income and Persons with Access and Functional Needs: FEMA IA Data: Owners with FVL >\$0

Owner-Occupied Homes			
Damage Category	All Owners	Owners With Reported Gross Income Equal to or Less Than \$50,000	Owners With Access and Functional Needs
Severe	1147	804	243
Major - High	271	53	16
Major - Low	61	27	17
Minor - High	11	3	2
Minor - Low	309	150	67
Total	1799	1037(58%)	345 (19%)



Unmet Needs



Needs Assessment



Lost Homes

County	Single Family	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

Costs to Reconstruct and Replace More Resiliently

Source	Average Unit Cost
SBA Average Verified Loss	\$210,222
Affordable Multi-Family Cost Per Unit	\$314,347
Market MH in Investor MH Park with Improvements Per Unit	\$139,117
Affordable Modular Cost Per Unit (incl. land and site)	\$331,817
Affordable MH Park Cost Per Unit (incl. land and site)	\$305,000
November 2021 Zillow Estimate/New Construction	\$252,494
November 2021 Zillow Estimate/New Construction PLUS 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



Unmet Needs Assessment-Housing

Recovery Need: Cost to Replace (include 15% for resiliency)	
# of Residential Structures Major Damaged or Destroyed	4,326
Average Estimated Reconstruction Cost	\$304,831
Total Damaged/Destroyed Homes X Avg Reconstruction Cost	\$1,318,697,454
Resources Available	
Private Real Property Insurance	????
FEMA Awards for Structural (IHP)	\$37,314,605
SBA Awards for Structural Damage	\$19,432,309
State Programs for Housing	\$218,972,862
Housing Reconstruction Need BEFORE INSURANCE	???????



Owners With FEMA-Verified Loss: Major to Severe

Structure Type	Count	HOI	No HOI
Apartment	1	0	1
Condo	10	1	9
House/Duplex	416	103	313
Mobile Home	844	326	518
Other	4	1	3
Townhouse	39	6	33
Travel Trailer	165	28	137
Total	1479	465 (31%)	1014 (69%)

FEMA Renters With Rental Insurance

Renters: Major to Severe Damages

Structure Type	Count	Insured	No Insurance
Apartment	239	10	229
Assisted Living Facility	14	0	14
Condo	20	2	18
House/Duplex	914	15	899
Mobile Home	309	13	296
Other	4	0	4
Townhouse	75	6	69
Travel Trailer	30	0	30
Total	1605	46 (3%)	1559 (97%)

Unmet Needs Assessment-Infrastructure

Source	Total Need	Federal Share	Local Match	15% Resiliency (Cat C-G)	Unmet Need
FEMA PA Cat C-G	\$113,507,059	\$85,130,294	\$28,376,765	\$17,026,059	\$45,402,823
FEMA HMGP	\$129,188,272	\$96,981,204	\$32,297,068	N/A	\$32,297,068
TOTAL FEMA	\$242,695,331	\$182,111,498	\$60,673,833	\$17,026,059	\$77,699,891
Less State Infrastructure Funds for FEMA PA or HMGP Match (HB5006)					-\$20,005,000
Remaining Unmet Infrastructure Need					\$57,694,892

Local Infrastructure Data

- Funding gap on TAP project?
- Additional water infrastructure-reservoir replacement.
- Enhanced communications capacity

Unmet Needs Assessment–Economic Revitalization

	Number of SBA Business Applications	Approved SBA Business Applications	Total Verified Loss	Total SBA Business Approved Loan Amount	Total Unmet Need
Totals	136	15	\$32,089,354	\$1,993,800	\$29,974,354
Less the State Programs for Economic Needs (HB5006)					-\$10,214,000
Less EDA Grants					- \$120,000
Less Private Insurance					?????
Total Unmet Economic Needs					?????

Local Economic Impact Data

SORED I outreach to over 150 displaced businesses

Commercial property data?



Clarification & Questions

Guiding Principles

Demographics

Unmet Needs

What Does Success Look Like?

Essential programs



Questions?

