



**Oregon Housing &  
Community Services**

*Disaster Recovery and  
Resilience Division*

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# **Wildfire Recovery and Resilience Account**

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**Final Report**

**October 2023**



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# Executive Summary

The Wildfire Recovery and Resilience Account (WRRRA) program was created by Oregon Housing and Community Services in response to the massive devastation of the 2020 Labor Day fires and straight-line winds disaster. Using \$35.3 million of the \$150 million made available by the Oregon Legislature through House Bill 5006<sup>1</sup> (signed by Governor Brown in August 2021), WRRRA implementation began in the fall of 2021 and continued through the biennium.

Program implementation was carried out by local community partners, including community action agencies and long-term recovery groups. WRRRA used a housing-first approach, and over the life of the program, supported 1,146 households with at least one type of support, such as rent assistance, home reconstruction, repair or replacement, flexible funding to replace lost or damaged household goods, or removal of hazard trees on a participant’s property. WRRRA supported 450 households with intermediate or temporary housing and supported 867 households with their full recovery from the wildfires. Over 65% of the households supported by the WRRRA program were low or moderate income.

This report details how and why the program was developed; it provides a detailed discussion of program results and lessons learned.

## WRRRA supported...



**450** households  
with intermediate or  
temporary housing



**867** households  
with full recovery  
from wildfires

<sup>1</sup> The remaining \$114.7 million dollars have primarily been dedicated to funding low- and moderate-income rental and homeownership projects in Jackson, Lincoln, Lane, and Marion counties. Ultimately, these expenditures will result in over 400 units of new housing in fire-impacted counties. For information on other state-funded OHCS recovery activities, see the DRR Division [homepage](#).



**Manufactured home purchased with WRRRA funds**



## WRRRA Purpose and Background

During the 2020 wildfire season, Oregon experienced unprecedented devastation. Over 4,300 homes were severely damaged or destroyed during the 2020 Labor Day fires and straight-line wind events. Most of the damage from the presidentially declared disaster was concentrated within eight counties in Oregon, with Jackson, Lane, Lincoln, and Marion counties bearing over 90% of the impact.

Immediately after the disaster, OHCS convened the Oregon Disaster Housing Task Force, a multi-partner initiative that operates as a subcommittee to State Recovery Function 5 – Disaster Housing (SRF-5). Once the Oregon Legislature appropriated \$150.4 million to OHCS for housing recovery activities, OHCS was able to leverage information and expertise gained from coordination of the task force to develop programming and select housing development projects. The state-funded WRRRA program was an entirely new initiative for OHCS and was housed under the Housing Stabilization Division until OHCS could stand up the new Disaster Recovery and Resilience (DRR) Division.

OHCS established the Disaster Recovery and Resilience (DRR) Division to develop policies and programs to support recovery from the wildfires, as well as develop strategies to both mitigate and respond to future housing disasters. WRRRA was a critical first step in providing support to impacted households quickly and in advance of the more comprehensive federal funding that often comes many months, or even years, after a presidentially declared disaster.

As outlined in the ReOregon Community Development Block Grant-Disaster Recovery Action Plan, OHCS estimated that nearly \$1.9 billion in unmet needs remained from the 2020 Labor Day disaster. With limited funding, WRRRA was never intended to address all needs but could assist with the most immediate housing and housing-related needs, while also helping survivors move toward full recovery whenever possible.

The overarching goal of the program was to move participants into intermediate or permanent housing that would be affordable, acceptable, and safe, while acknowledging that some participants would have to stay in temporary housing (e.g., hotels) while permanent housing was built or purchased (e.g., replacement manufactured homes). OHCS designed WRRRA in response to feedback from fire-impacted communities around how the state could best support their recovery needs. The program followed a housing-first philosophy, which worked to increase equity by reducing barriers to program entry such as minimum income requirements, housing readiness, sobriety, and employment, in favor of housing participants as quickly as possible.



## Program Activities

WRRRA offered participants a flexible, individualized approach for housing assistance through Community Action Agencies (CAAs) or Long-Term Recovery Groups (LTRGs) who worked to identify the right solution for participants' individual needs. This included rapid rehousing for people who lost their primary residence or were displaced and housing navigation support to complete their recovery.

WRRRA supported impacted households with financial assistance in three areas:



**Rental assistance and related supports**



**Damaged housing replacement, rehabilitation, and reconstruction incentives**

(in the form of grants)



**Flexible assistance**



## Rental assistance and related support included:

- Housing rental costs (rent payments, rent deposits, and late fees)
  - Manufactured home or RV pad/lot rents
  - Utility payments and connection fees
  - Moving costs
  - Security, pet, and utility deposits and application fees
  - Landlord incentives (typically signing bonuses, turnover cost mitigation, security bonuses, payment of rental insurance, etc.)
- 



## Damaged housing replacement, rehabilitation, and reconstruction incentives included:

- Manufactured home purchases
- Manufactured home installations
- Repairs to owner-occupied manufactured homes
- Rebuild, repair, or reconstruction of stick-built owner-occupied homes
- In one case (in Klamath Falls), WRRRA funds were used to help pay for the rehabilitation of a hotel for temporary housing





## Flexible assistance included:

- Furniture replacement
- Household goods and supplies
- Work-related items (tools, work clothes, etc.)
- RV purchases under limited situations

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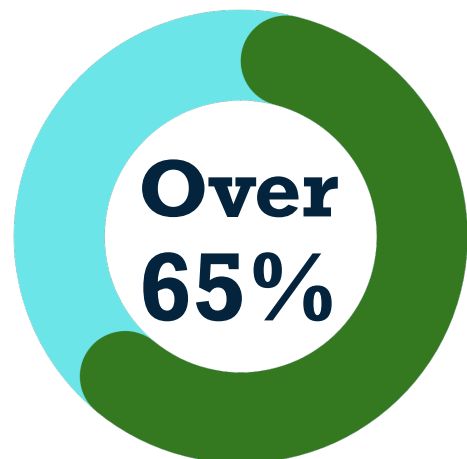
## Housing Navigation

Local partners worked with participants to determine the most appropriate assistance based on a careful analysis of the household's needs, existing resources, and disaster-related losses. Under the broader heading of housing navigation, the WRRRA partners provided a range of services, including:

- Housing search assistance
- Housing stabilization plan development
- Access and referral to community-based resources/training programs
- Recommendations for permanent housing options
- Assistance with grant or loan applications for other sources of funding

**Percentage of households supported by the WRRRA program that were low- or moderate-income**

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***We were able to execute quickly. We were able to offer choice... We were able to serve almost everyone ... We didn't deny anyone because of what their needs were.***

***- WRRRA Partner Organization***

## Community Voice: The Chavez Family



When the Alameda Fire struck in September 2020, Yakson Chavez and his family didn't even have time to grab their belongings before barely making it out alive.

"We completely lost our home and that is what devastated my wife the most," Yakson said. "She was one the one most affected by this disaster."

Thankfully, the Chavez's were able to find shelter at a friend's house in Central Point, but they had to evacuate again after the fires spread there as well. Yakson and his family then went to stay with his daughter in Eugene.

It was while living in Eugene that they heard about help for fire survivors through ACCESS, a community action agency, in Jackson County. By December 2021, ACCESS was able to get them into the Gateway Transitional to Permanent Housing Project, an innovative, locally driven, and state-supported effort that provides temporary housing for fire survivors who may not be eligible to receive federal support. OHCS contributed \$1.7 million to install infrastructure on a site where an additional \$1.7 million from OHCS was used to buy 53 travel trailers for families in the Phoenix-Talent School District.

"It was small trailer for my family size, but I was happy to temporarily have somewhere for my family to sleep," Yakson said.

Since Gateway is transitional housing, the Chavez's still needed a permanent place to call home. Continuing to work with ACCESS, they were able to move into a three-bedroom, two-bathroom apartment through the Jackson County Housing Authority in June 2022 before obtaining an ACCESS loan to purchase a home in the Bear Creek manufactured home park in Ashland. In October, they moved into their new home.

"Thanks to the support of ACCESS case managers, my family and I were able to welcome our new addition to our family into our new home," Yakson said.



## WRRRA Results

During the life of the program, WRRRA supported 1,146 households with at least one type of support, such as rent assistance, home reconstruction, repair or replacement, flexible funding to replace lost or damaged household goods, or removal of hazard trees on a participant’s property.

Most WRRRA benefits were classified as:

- Intermediate/temporary housing support
- Permanent housing support

WRRRA supported 450 households with intermediate/temporary housing during the life of the program. Intermediate/temporary housing included rent support for survivors living in motels, intermediate housing (including FEMA units and the Gateway project in Jackson County), and short-term rentals, such as motels that had been converted to one-bedroom and efficiency apartments (including the properties redeveloped by Fortify Holdings in Lane and Jackson counties).

Whenever possible, OHCS and its partners used WRRRA to support permanent housing solutions for the households impacted by the 2020 fires. WRRRA supported 867 households with full housing recovery, in many cases, by helping fund the replacement or reconstruction of safe, affordable, and permanent homes.

In some cases, a full housing recovery was achieved primarily through housing navigation services. In other cases, WRRRA provided most of, if not all, the funding necessary to finance the purchase of replacement manufactured homes. For example, ACCESS’ Center for Community Resilience provided 73 home replacement grants with an average award amount of over \$97,000.

**1,146** households  
supported by the WRRRA  
program

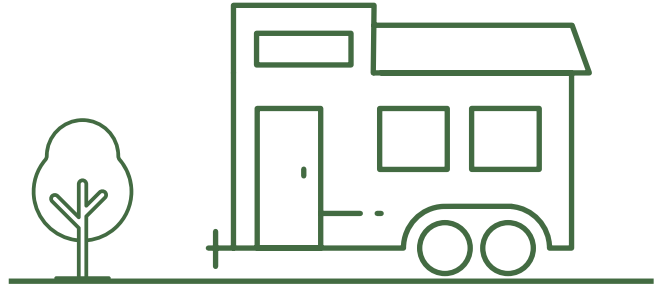
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**In Jackson County,**

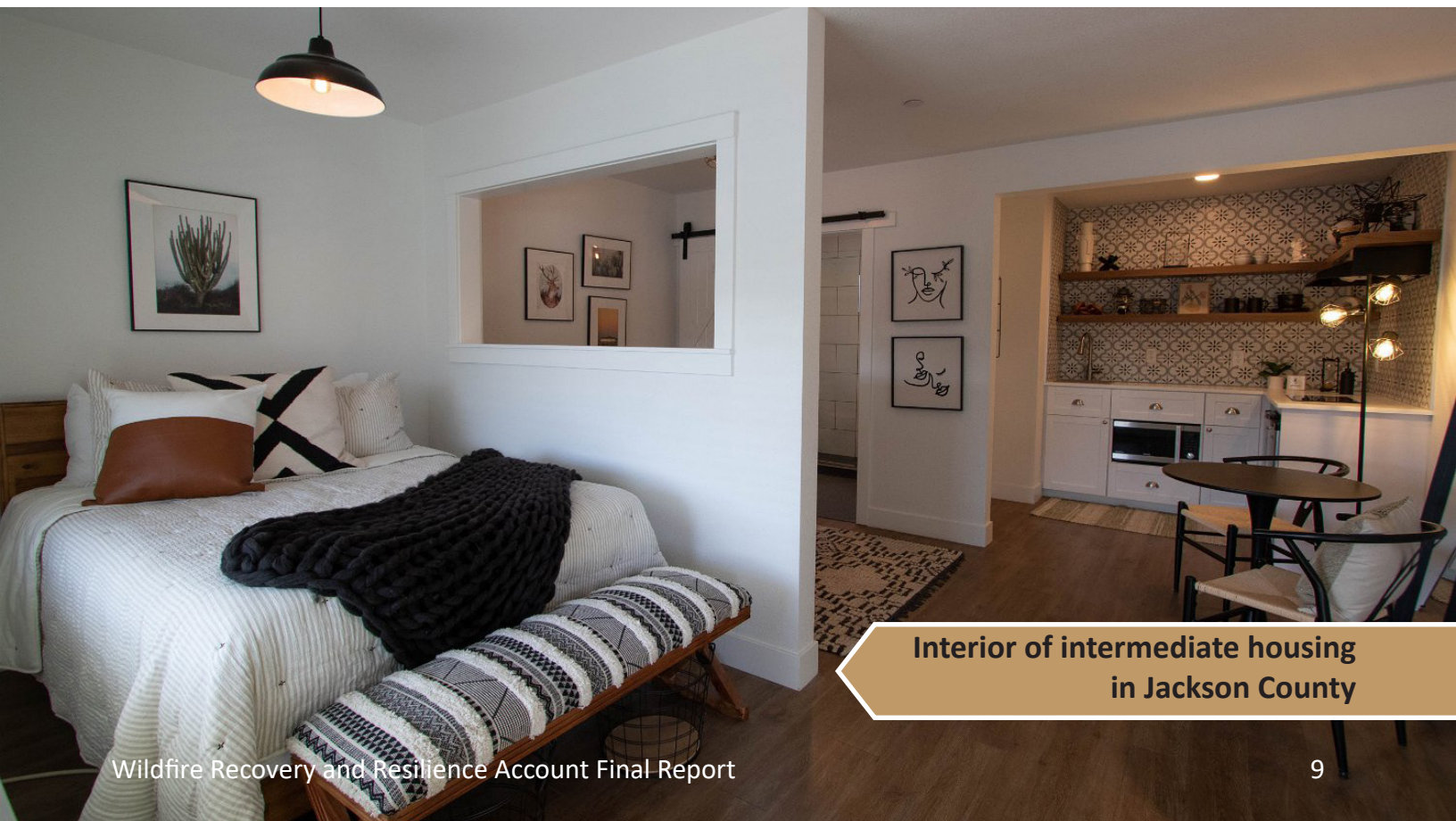
**\$97,000**

**was the average grant award  
for replacement  
manufactured homes**



A very common outcome of disaster recovery operations is that higher income applicants tend to move through the system and receive assistance faster. In order to address this disparity, OHCS designed program policy to encourage local partners to prioritize the needs of low- and moderate-income households, while still providing flexibility in program guidelines to serve multiple income levels. As a result, over 65% of the households supported by the WRRR program had household incomes that were at or below 80% of Area Median Income (AMI). AMI is calculated by county and adjusted for household size. That means, roughly speaking, about two-thirds of WRRR beneficiaries were households with one to two members that had annual incomes of \$45,000 to \$50,000 or less; three- to four-member households with incomes of \$60,000 or less; or large households with incomes of \$75,000 or less.

One indicator of the value of WRRR is the successful closure of the FEMA Direct Housing Mission (a.k.a, FEMA trailers). At one point, the direct housing mission housed over 200 households. When it was closed in March of 2023, no one was displaced. ACCESS and other local partners had found permanent or alternative intermediate arrangements for all participants. At the time, staff were told by FEMA employees that this was the first time in anyone’s recollection that a FEMA direct housing mission was able to close-out without forcibly evicting a single occupant.



**Interior of intermediate housing  
in Jackson County**



# Local Implementation

OHCS traditionally works with and through local partners to implement most agency programs, particularly those that provide direct services to community members. The WRRRA program partnered with trusted and experienced local community action agencies and long-term recovery groups, which were active in the wildfire-impacted counties and communities. Each was responsible for developing a wildfire implementation plan and budget based on the identified needs within their communities. These implementation plans were submitted to OHCS for review and approval in October 2021.

Local partners handled every step of the process, from intake and application processing to conducting eligibility requirements and award determinations. This included the required duplication of benefits analysis to ensure that WRRRA benefits were not paying for the same need a second time, which could result in recipients having to repay any federal funds previously received.

OHCS implemented the WRRRA program via grant agreements with the following organizations in the impacted counties:

Agency	Counties Served
ACCESS	Jackson
Clackamas County Long Term Recovery Group	Clackamas
Community Services Consortium (CSC)	Lincoln and Linn
Klamath & Lake Community Action Services (KLCAS)	Klamath
Lane County Health and Human Services (LCHHS)	Lane
Mid-Willamette Valley Community Action Agency, Inc. (MWVCAA)	Marion
United Community Action Network (UCAN)	Douglas

WRRRA implementing partners were chosen based on their experience and established relationships in their respective regions and their ability to quickly engage and implement the program.

The initial WRRRA budget allocation was based on need, which was assumed to be roughly proportionate to the amount of housing units lost per county. For instance, Jackson County experienced about 58% of all housing damage during the 2020 wildfires, and the initial allocation to Jackson County was just over 55% of the WRRRA budget.

Over the course of implementation, additional funds were made available from the larger OHCS disaster recovery budget and, in a few cases, funding was shifted between partners to adjust for different spend-down rates. New allocations were based on new assessment data, implementation outcomes, requests from implementing partners and community feedback.

Final WRRRA funding allocations for each county were:

<b>Agency</b>	<b>Counties Served</b>	<b>Percent (%) of Statewide Housing Losses</b>	<b>Final Allocation</b>	<b>Percent (%) of Allocation</b>
ACCESS	Jackson	58.7%	\$19,557,461	55.4%
Clackamas County Long Term Recovery Group	Clackamas	1.5%	\$303,614.76	0.9%
Community Services Consortium (CSC)	Lincoln and Linn	8.9%	\$6,098,224.87	17.3%
Klamath & Lake Community Action Services (KLCAS)	Klamath	0.3%	\$760,000	2.2%
Lane County Health & Human Services (LCHHS)	Lane	11.3%	\$2,175,704	6.2%
Mid-Willamette Valley Community Action Agency, Inc. (MWVCAA)	Marion	15.7%	\$4,935,123	14.0%
United Community Action Network (UCAN)	Douglas	3.4%	\$1,500,000	4.3%
<b>TOTAL</b>			<b>\$35,330,127.63</b>	

(Percent of homes destroyed from Oregon Department of Emergency Management data. Note the percentages of homes destroyed listed above were the best estimates available at the time and will not round up to 100% due to rounding. Based on feedback from counties, OHCS later revised these estimates in the published ReOregon Action Plan.)



## Policy Guidelines

An essential first step of developing a new program is writing policy guidelines to ensure the activities meet statutory requirements. The WRRRA Guidelines were developed in three stages. In September 2021, version 1.0, which focused mainly on rent assistance and related supports, was completed and distributed to implementing partners, establishing minimum requirements for program and participant eligibility and authorizing partners to begin. Version 2.0 was published in March 2022 and expanded eligible uses to include housing replacement, rehabilitation and reconstruction – providing guidance on methods to calculate awards based on income levels, previous funding received, and the type of housing lost. The current version, 2.1, was published in May 2022. This final update included, among other things, tiered award amounts based on income levels and provided additional flexibility on energy efficiency requirements. Policy updates were made after OHCS received feedback from CAAs, participants, and the impacted communities.

State funding provided OHCS with a level of flexibility that other funding resources, particularly federal funding, doesn't allow. Program guidelines included an exception/waiver request and review process, giving implementing partners the ability to better meet participants' needs and address unexpected or unique situations. In total, 101 exception/waiver requests were submitted and 97 were approved.

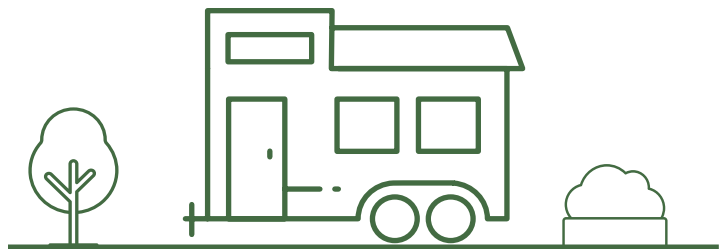
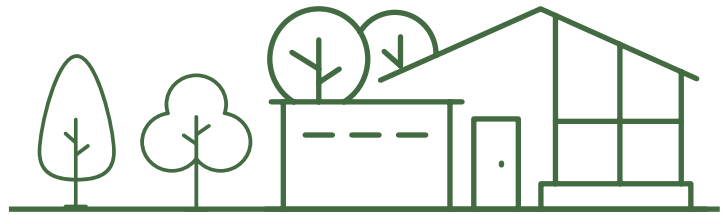
***We were able to provide solutions and support for people experiencing the most barriers to recovery ... and return people home regardless of their pre-fire status (homeowner, renter, RV, etc.)...***

***- WRRRA Partner Organization***

# \$35.3M

allocated for WRRRA funding  
from the state Legislature

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## Community Voice: Tom Empson and Melissa Lebarre-Empson

Tom Empson and Melissa Lebarre-Empson were one of many who lost their single-wide manufactured home in the Alameda fire in Jackson County. After losing their home, they nearly walked away from Southern Oregon due to unforeseen infrastructure costs.

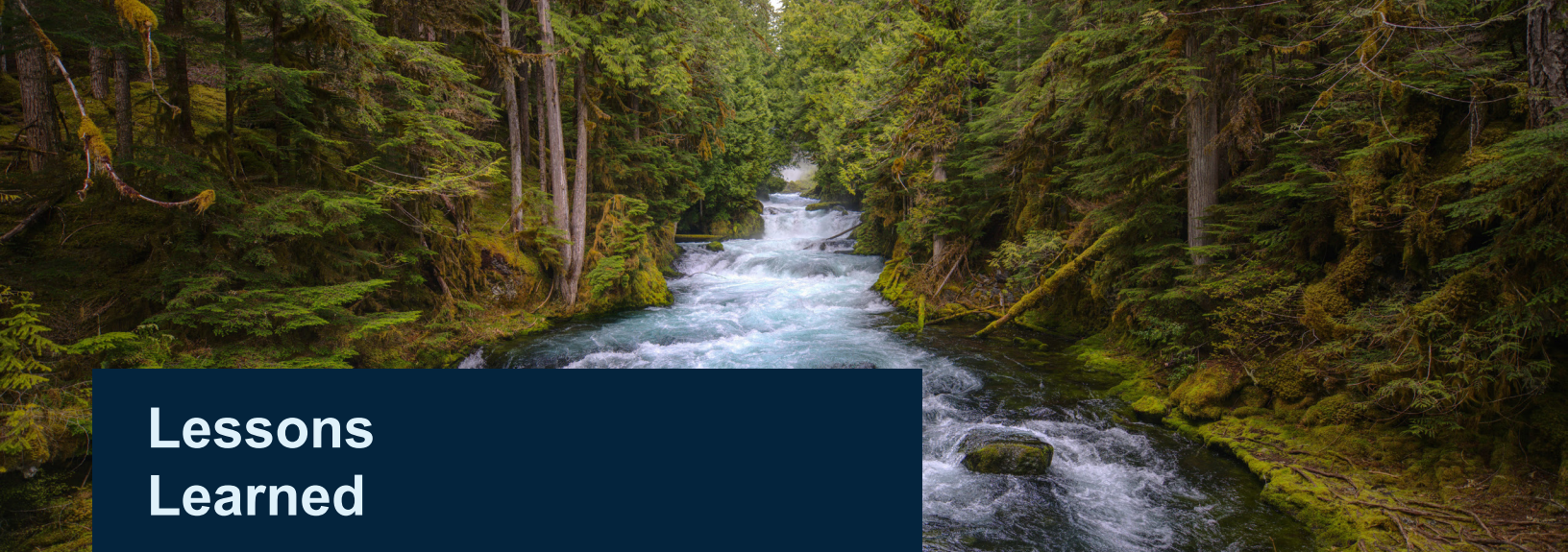
A month before their new manufactured home was to be delivered, they found out that they would need to pay around \$48,000 in infrastructure costs. Those costs included a new driveway, plumbing, awnings, and stairs.

They were not prepared to pay for these infrastructure improvements.

Through their neighbors, the Empsons heard about a supplemental loan program being administered through a local non-profit, ACCESS, a community action agency in Jackson County. The program was a forgivable loan program from WRRRA that covers up to \$35,000 for infrastructure costs on a single-wide manufactured home or up to \$45,000 toward a double-wide. According to ACCESS housing director, Joe Vollmar, the Empsons were one of the first families to partake in this program.

Prior to the unforeseen infrastructure costs, the Empsons thought they would be able to recover without any assistance due to their home insurance, but found that there was a gap in funding. ACCESS staff was able to help “fill that gap” based on their qualifications and financial situation.

In December 2021 the Empsons were able to finally move into their new double-wide manufactured home at Bear Creek Mobile Home Park in Ashland.



## Lessons Learned

### State Funds Needed Flexibility

- State legislation that provided disaster recovery **funding was intentionally broad and with few restrictions to give OHCS the flexibility** to develop a program that best met the needs of the impacted communities and households. As those needs changed and evolved, that flexibility allowed OHCS to quickly adjust the program based on community feedback.
- After a presidentially declared disaster, FEMA Individual Assistance (IA) awards are typically the first housing rehabilitation assistance available to an impacted household. However, with a maximum of \$36,000, **FEMA housing assistance grants are not enough to help a household rebuild or replace a lost home**, and recipients often use their housing assistance to pay for more pressing basic recovery needs in the immediate aftermath of a disaster. Implementing partners were allowed to structure WRRRA grant awards in a way that could fill funding gaps without duplicating previous benefits, thereby enabling a quicker recovery.
- The **exceptions/waiver process** included in the guidelines was a valuable tool for implementing partners as they assisted participants who had unique recovery needs. This process **allowed the program to support the recovery of nearly 100 additional households** who would have otherwise not been assisted.
- **In disaster recovery, the value of having flexible funding that can be quickly deployed with minimal restrictions cannot be overstated.** Flexible funding and the ability to quickly respond to emergent needs are one of the biggest successes and lessons of the WRRRA program.
- OHCS was **able to design WRRRA to both reduce barriers to participation by keeping restrictions and requirements as minimal as possible** (while still complying with the agency’s statutory obligations), and include resources to help households incorporate resilient building standards when rebuilding or replacing their homes to mitigate the impact of future disasters.



**97** out of 101  
**waivers and exception  
requests were approved**

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## Regular Meetings and Partner Trainings

- From the beginning of the WRRRA program, **OHCS held weekly meetings** with ACCESS in Jackson County. These weekly meetings included not just OHCS and ACCESS, but also the Department of Human Services and representatives of Fortify Holdings. The meetings provided an opportunity to discuss challenges, problem-solve, and reinforce successful approaches. **The meetings provided critical feedback to OHCS and other partners, allowing rapid course corrections when needed.** The weekly meetings with ACCESS are ongoing.
- Regular meetings with the other counties and community groups were not implemented until the final six months of the WRRRA program. **Failure to schedule regular meetings from the beginning of the program was an oversight and led to implementation and schedule challenges in some locations** as the WRRRA implementing partners began to miss targets and timelines. Regular check-ins may have prevented or mitigated some of the issues that were identified late in the program. Although all counties were able to complete their WRRRA activities on time and within budget, more regular communications could have yielded better results. **Going forward, all state-funded development programs will be required to have regularly scheduled meetings with partners.**
- **DRR staff conducted virtual trainings with partners when program guidelines were significantly updated or expanded** so they could ask questions, bring specific cases to problem-solve and to ensure they felt prepared to successfully implement the program. In addition, **DRR staff established an open-door policy so that partners** could reach out at any time, with any type of program question or feedback and receive timely responses.



RVs used for interim housing in Talent, OR

## Local Partners

- **Working through locally known and trusted community groups helped increase participation.** Some community members were reluctant to participate in the WRRRA program because it was a state-funded program. In Douglas County, our community partner United Community Action Network (UCAN) was concerned they would have very few participants given the level of distrust and apprehension toward working with government agencies. However, **UCAN and their local partner Glide Revitalization are well known to the impacted communities in Douglas County and they were able to build the trust necessary for successful implementation.** By the end of WRRRA, there were close to 100 households who participated.

## Reporting Requirements

- Reporting for WRRRA was initially set up to collect two to three data points monthly. The data was not disaggregated along demographic lines, nor were there any questions around income, type of support provided, outcome of effort, etc. **The information provided in the monthly reports for the first few months of the program were minimal and did not significantly help inform program impact or needed adjustments. In response, DRR staff adjusted the monthly reporting questionnaire.** The adjustments were modest but provided a better understanding of the type of support being provided (intermediate vs. permanent housing, flexible assistance type, and number of households supported during previous month and cumulative). However, **the reporting still lacked robust demographic information, as well as significant details around ongoing needs of the participants.**
- Greater consistency in budgeting and budget categories would have made final reporting on program outcomes much easier.
- For the final report, the WRRRA program team worked closely with OHCS' Research and Public Affairs divisions to develop a questionnaire that could capture the full impact of the program. Questions included the participant household make-up, the type of support provided by implementing partners, and the ongoing needs of those impacted by the fires. **DRR and OHCS intend to use outcomes from the final report to both share the impact of WRRRA, as well as incorporate critical lessons learned into the design and delivery of the CDBG-DR funded ReOregon program.**

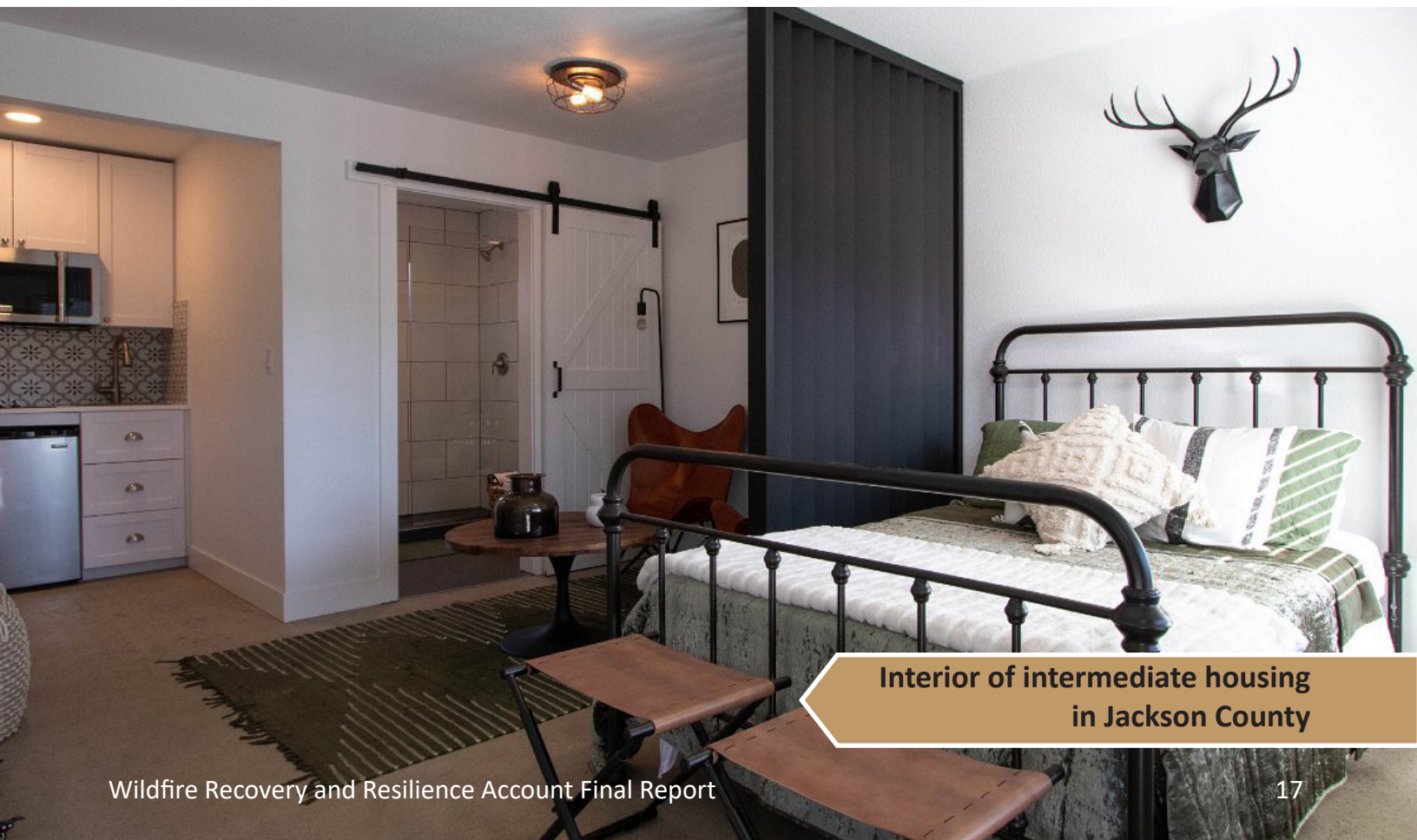




## WRRRA Conclusions

The WRRRA program had significant positive impacts and provided critical and flexible gap funding quickly. With a limited budget (\$35.3 million), there was no expectation that WRRRA would be able to support the full recovery of all impacted households. Instead, it was intended to fill a gap, particularly for low- and moderate-income households, until \$422 million in CDBG-Disaster Recovery funding becomes available under the ReOregon program.

Despite WRRRA's relatively small budget, the program was designed in a way to target support where impacted individuals and households most needed it. With more than 4,300 homes destroyed in 2020, WRRRA was able to provide some level of support to over 1,100 impacted households. In the face of the biggest housing disaster in Oregon's history, OHCS and implementing partners faced a steep learning curve and, as with any new program, there were significant challenges. Moving forward, DRR staff intend to use the WRRRA program and lessons learned as a model for future disaster recovery and housing resilience efforts.



Interior of intermediate housing  
in Jackson County

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OREGON HOUSING *and*  
COMMUNITY SERVICES

## **Disaster Recovery and Resilience**

Phone: 503-986-2000

Email: [dr@hcs.oregon.gov](mailto:dr@hcs.oregon.gov)

Website: <https://www.oregon.gov/ohcs/disaster-recovery/>