

OVERVIEW

The Joint Task Force on Addressing Racial Disparities in Home Ownership (Task Force), a legislatively appointed body, is developing solutions to address conditions that reduce or prevent homeownership among people of color in Oregon. As part of its work in exploring funding and capacity issues, the Task Force determined it would directly reach out to organizations that support homeownership in Oregon.

In July 2022, the Legislative Policy and Research Office (LPRO), a nonpartisan, objective public policy research office, fielded a series of surveys over a two-week period to organizations that support homeownership in Oregon at the request of the Task Force. The survey was designed to gather information from organizations on administrative, funding, or other barriers experienced in supporting homeowners or potential homeowners of color (see [Appendix 1](#) for the survey questionnaire). Three separate surveys were tailored to three recipient groups, including homeownership centers, tribal leadership or housing directors, and culturally specific organizations with no formal funding relationship with Oregon Housing and Community Services (OHCS) related to homeownership support.

The responses summarized below are from the first survey to homeownership centers that currently have a formal funding relationship with OHCS. According to OHCS¹, there are 17 homeownership centers throughout the state, with the majority of centers serving one or more counties. Ten homeownership centers completed the survey (an approximately 59 percent completion rate).

This summary is intended to be used to inform Task Force recommendations to the Oregon Legislative Assembly regarding program support, funding, and capacity for organizations that support homeownership opportunities for people of color in Oregon.

Jump to summary information on each section:

[1. Organizational profile, hiring, training, and retention](#)

[2. Service provision to communities of color](#)

[3. Reporting and evaluation](#)

ORGANIZATIONAL PROFILE, HIRING, TRAINING, AND RETENTION

Respondents were asked a series of questions related to current staffing, and were asked to address hiring, retention, and training barriers within their organization. Responses are illustrated in the tables below.

Based on participant responses, the following issues emerged:

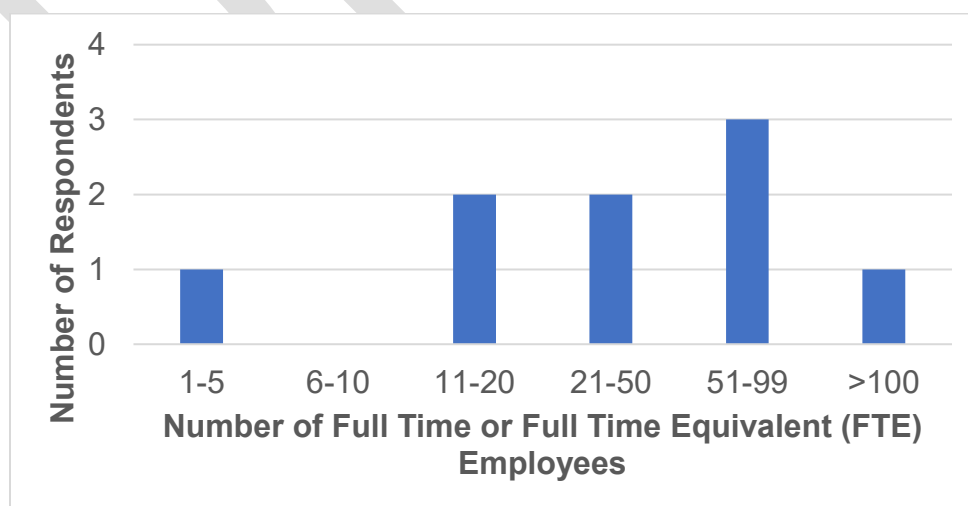
- **Recruitment barriers**

The top three most frequently identified barriers to retaining employees were: (1) unable to offer a competitive salary; (2) limited opportunities for professional growth or development; and (3) competition with other employers.

¹ Oregon Housing and Community Services. *Homeowners and Homebuyers: Find a Housing Counselor*. <https://www.oregon.gov/ohcs/homeownership/pages/housing-counseling.aspx?wp7589=l:100> (last visited August 3, 2022).

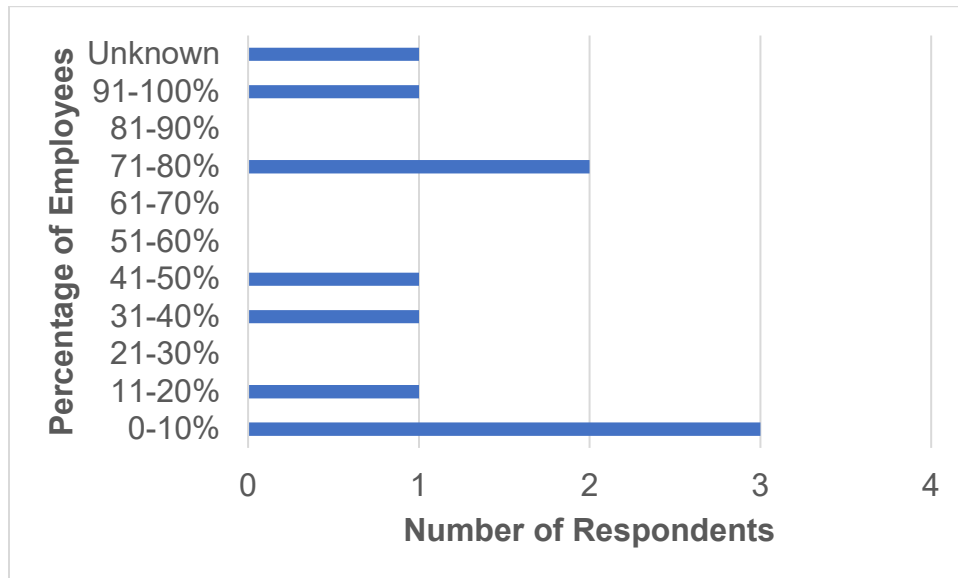
- Average hourly wage for homeownership counselors is \$21–\$30.
- Approximately half of the respondents indicated homeownership counselors are eligible for overtime pay.
- **Hiring qualified staff**
 Respondents indicated their greatest challenges include hiring HUD Certified Housing Counselors (five of 10 respondents) and hiring certified counselors who are bilingual or have BIPOC customer service experience
- **Employment tenure**
 Nine of 10 respondents indicated the average length of employment for homeownership counselors is five years or less; for six of 10 respondents, the average length of employment is three to five years.
- **Vacant positions**
 Respondents were asked about the number of current vacant or unfilled homeownership positions in their organization. Two centers reported having one to two vacant positions with the length of time of vacant positions averaging six to 12 months. A third center reported having five or more unfilled positions, with a vacancy rate averaging one to three months.
- **Employee training**
 Respondents indicated the following barriers to supporting necessary staff training:
 - Training grants provided by OHCS cover some training, but the budget is used up quickly for NeighborWorks Training Institute (approx. \$5,000 per person).
 - Need additional funding to cover employee travel for certifications or trainings.
 - Challenges with course availability for HUD or Foreclosure counselor certification.

Figure 1: Number of full-time employees



Source: Legislative Policy and Research Office
 Data: Oregon Homeownership Centers Survey Data, July 2022

Figure 2: Percent of employees who self-identify as Black, Indigenous, or other communities of color.



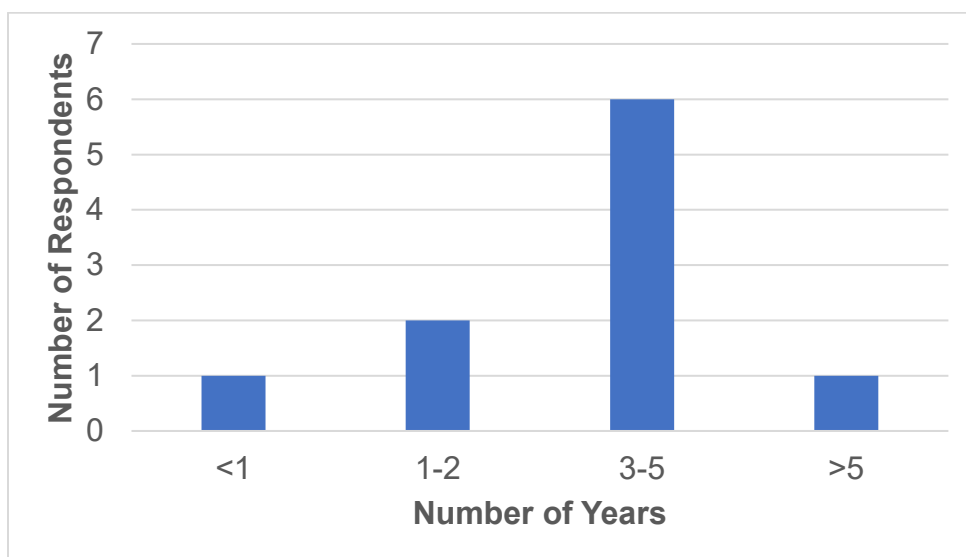
Source: Legislative Policy and Research Office
Data: Oregon Homeownership Centers Survey Data, July 2022

Figure 3. Languages other than English spoken by staff



Source: Legislative Policy and Research Office
Data: Oregon Homeownership Centers Survey Data, July 2022

Figure 4. Average length of homeownership counselor employment

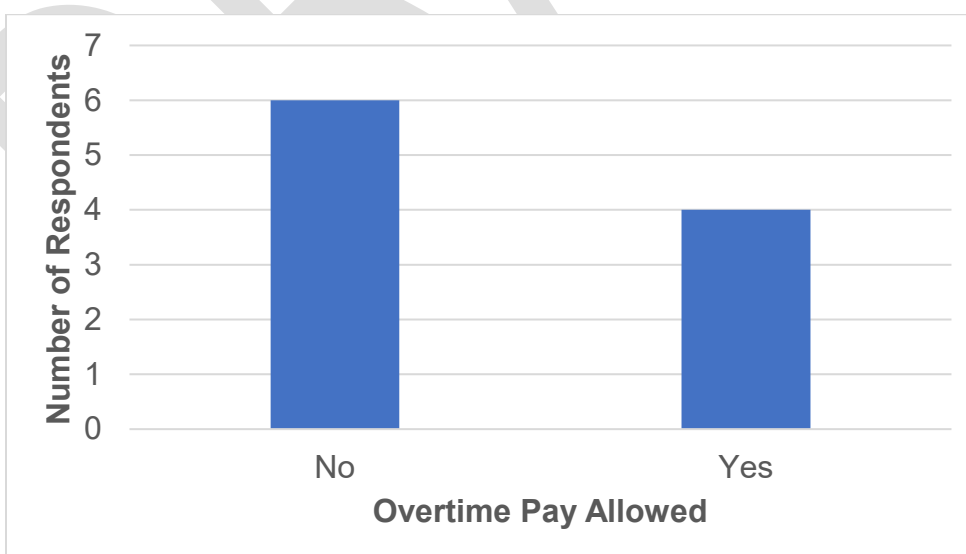


Source: Legislative Policy and Research Office
Data: Oregon Homeownership Centers Survey Data, July 2022

Vacant Positions

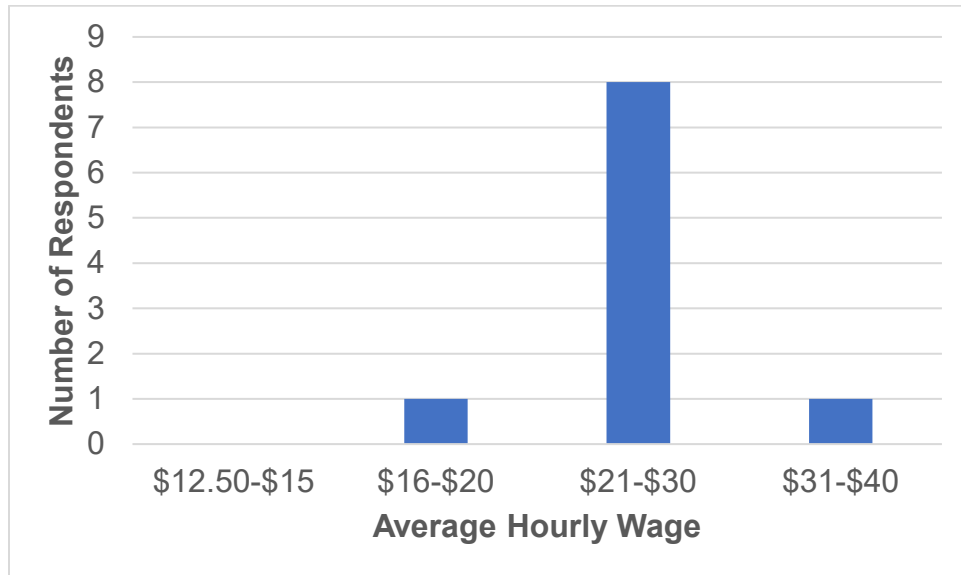
Respondents were asked about the number of current vacant or unfilled homeownership positions in their organization. Two centers reported having one to two vacant positions with the length of time of vacant positions averaging six to 12 months. A third center reported having five or more unfilled positions, with a vacancy rate averaging one to three months.

Figure 5. Homeownership Centers that Allow Overtime Pay for Ownership Counselor



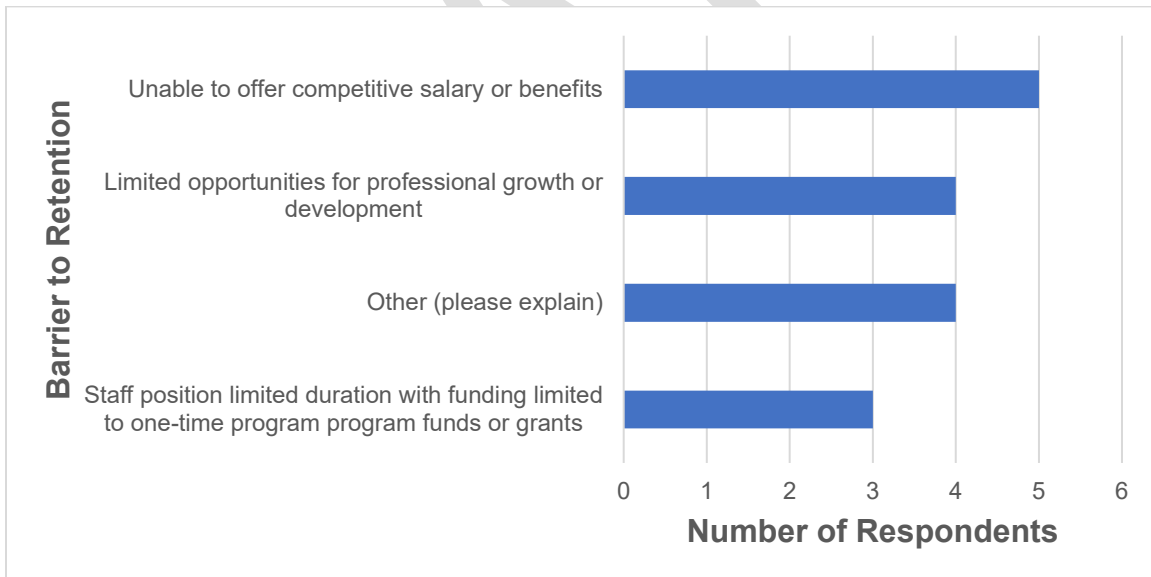
Source: Legislative Policy and Research Office
Data: Oregon Homeownership Centers Survey Data, July 2022

Figure 6. Average hourly wage for homeownership counselors



Source: Legislative Policy and Research Office
Data: Oregon Homeownership Centers Survey Data, July 2022

Figure 7. Barriers Experienced Retaining Employees



Source: Legislative Policy and Research Office
Data: Oregon Homeownership Centers Survey Data, July 2022

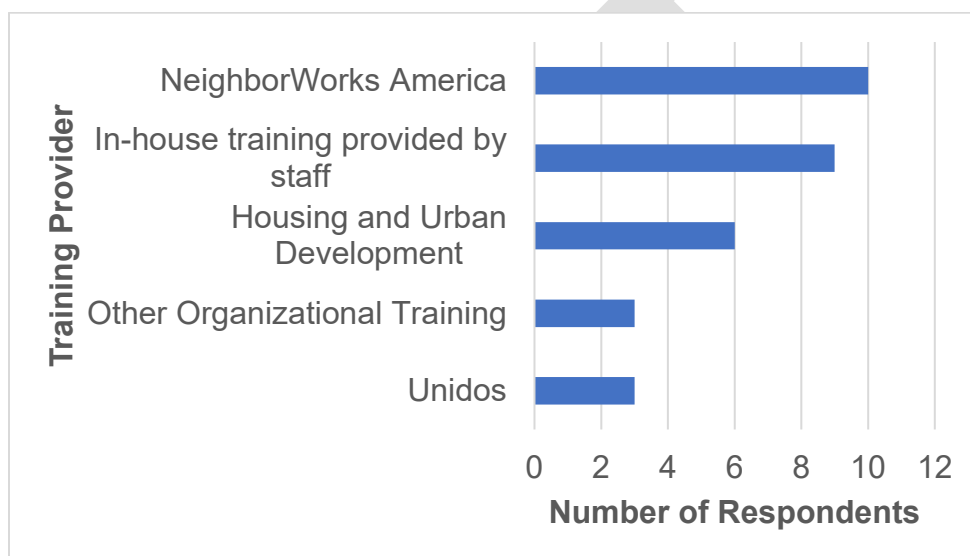
Other Responses

- There are limited opportunities for wage increases.
- Better paying positions are available in more urban areas.
- Outside agencies are hard to compete with.

For which types of positions do you experience the greatest challenges in hiring qualified staff? Please list by position type.

- HUD Certified Housing Counselor (five respondents); Certified Counselors with BIPOC customer experience and cultural sensitivity; bilingual and bicultural counselors; inexperienced applicants, need to hire and train new applicants; the process to become certified requires financial resources and significant time.
- Development staff.
- Foreclosure prevention staff who can counsel crisis clients (foreclosure and rental assistance).

Figure 8. Trainings homeownership counselors receive on industry trends



Source: Legislative Policy and Research Office
Data: Oregon Homeownership Centers Survey Data, July 2022

Training and Resources Needed

Several homeownership centers described other resources or services that would help their organization improve employee access to homeownership counseling training, certification(s), or training on industry trends, including the following responses:

- OHCS has training grants and will be bringing into the state some training, but for each person that we send to a NeighborWorks Training Institute, it costs approximately \$5,000 so training grants get used up quickly.
- Funding is always welcome. We also ran up against the availability of courses when our new staff need to be certified in HUD and Foreclosure counseling.
- Funding for training is always helpful including travel expenses included in training resources.

SERVICE PROVISION TO COMMUNITIES OF COLOR

Homeownership centers were asked to describe the communities they support with homeownership services, and to describe barriers in reaching or supporting communities of color. Responses are illustrated in the section below.

Based on participant responses, the following issues emerged:

- **Barriers to serving clients from communities of color**

The top three most frequently identified barriers in retaining employees were:

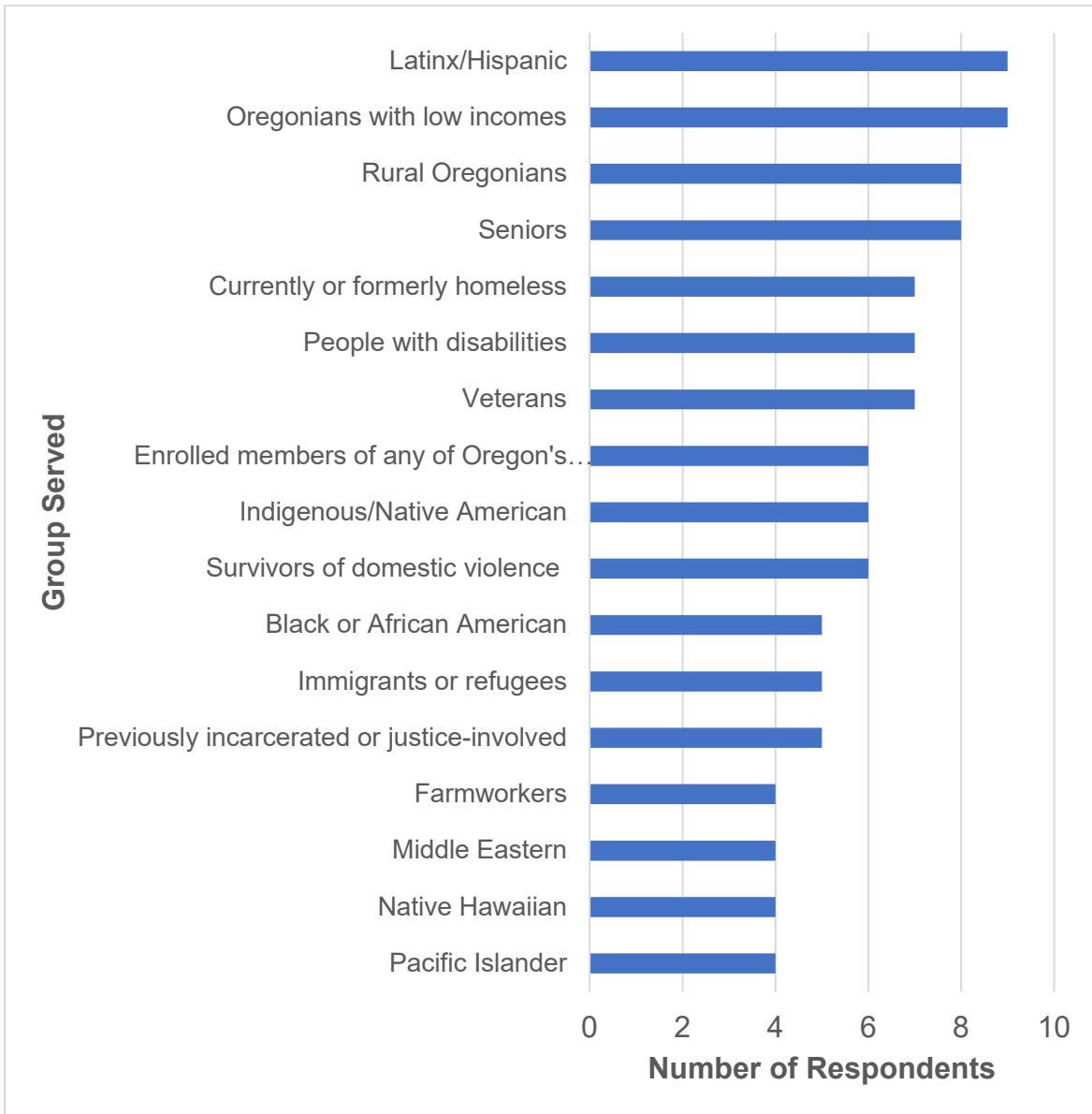
- limited funding for outreach;
- clients have limited or no access to technology such as email or internet; and
- other reasons described by respondents, including:
 - limited staff capacity to engage in more intense service delivery models;
 - limited capacity and funding to create BIPOC-specific programming;
 - too many documents required of individual to access counseling;
 - privacy concerns from community;
 - need for evening/weekend counseling to align with working client schedules; and
 - limited Spanish-speaking lenders.

- **Support needed to improve reach to communities of color**

Suggestions to improve client reach among BIPOC and other communities of color included:

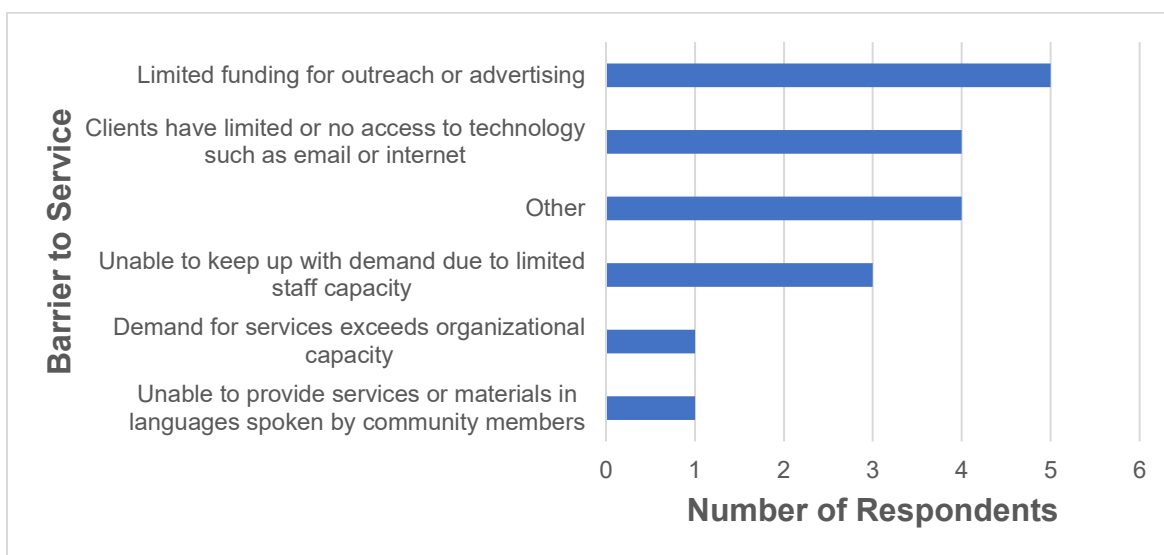
- stable funding to support hiring and retention of housing counselors; senior counselors leaving organization for better pay;
- funding for dedicated, culturally specific staff positions to effectively serve each community of color;
- funding for three- to five-year pilot programs focused on quality (people better served) vs. quantity (number of people served);
- peer-to-peer networking and learning opportunities with community organizations working more directly with BIPOC communities; and
- additional funding to help community members access and use technology.

Figure 9. Communities Served by Homeownership Centers



Source: Legislative Policy and Research Office
Data: Oregon Homeownership Centers Survey Data, July 2022

Figure 10. Barriers to serving clients from communities of color



Source: Legislative Policy and Research Office
 Data: Oregon Homeownership Centers Survey Data, July 2022

Other Barriers

- Limited staff capacity to engage in more intense service-delivery models, limited capacity and funding to create BIPOC-specific programming.
- All of the documents required to come in for counseling have created barriers. The community often does not want to share information. We often have to counsel in the evenings and on weekends since our populations work hours that are not flexible or allowed to answer their phones during the day in certain work industries, etc.
- Few lenders in our area speak Spanish.
- Small population of people of color.

Support needed to improve reach to communities of color

Homeownership centers were asked to describe what additional supports would improve their reach and service to communities of color. Responses included:

- We typically need at least 1.0 FTE with a culturally specific staff position to effectively serve a new community of color. We don't have the resources for that type of dedicated position. We focus on Latinx, to use our limited resources most effectively, but we wish we could expand from there.
- Connection and networking with communities of color who are working directly with BIPOC - peer-to-peer learning.
- Continued financial support to retain counselors is critical. We held off hiring a fourth person due to concerns about continued funding, then we lost a senior counselor to a higher paying job.
- Yes, funding to teach the community how to use technology. We have a group of resident services who could help our community learn how to take a picture and upload docs etc., but there isn't enough funding for us to pay for this service.
- Additional funding that allows pilot programs and that don't require high level of number of people served but that focus more on quality than quantity. To be successful, those pilot programs need a three- to five-year cycle and they need to be financially sustainable to be fully (or close to fully) paid by the primary funding source.

REPORTING AND EVALUATION

Homeownership centers were asked to share how they report and evaluate program participation and outcomes, as well as identify barriers to evaluation and reporting. Responses are illustrated in the section below.

Six of 10 homeownership centers shared that reporting and evaluation are shared between staff roles. Among centers with designated reporting staff, this responsibility of reporting and evaluation falls to program or resource development managers.

Based on participant responses, the following issues emerged:

- **Barriers to evaluation and reporting**
 - System inefficiencies:
 - State reporting requirements require different formats or programs.
 - Software/platforms are not integrated.
 - Work of pulling information from client database to meet unique reporting requirements is cumbersome.
 - Staffing challenges:
 - Limited staff time dedicated to this function relative to time it takes.
 - Difficulty hiring data analyst without competitive pay.
 - Disconnect between actual service, reported outcomes and funding:
 - Some current state funding is fee-for-service based but does not account for the cost/time of reporting or program management.
 - Evaluation typically does not account for work agencies do to support clients who do not end up submitting paperwork which converts them to “billable” status.
- **Support for reporting and evaluation**
 - Reducing “red tape” with state funding:
 - Reduce multiple reporting platforms to single (or fewer).
 - Creation of report templates that can align with client management system.
 - Verbal consent form as alternative when signatures cannot be obtained.
 - Reduce time it takes for funding to be made available to organizations.
 - Training videos, best practices, and direct technology support for reporting software (CounselorMax specifically)
 - Additional funding for grant management or data/evaluation staff positions.

Reporting and evaluation tools

Homeownership centers were asked to identify tools they use to report and evaluate program participation or outcomes to state agencies, which are listed below:

- CounselorMax Client Management System (six respondents);
- HSC, Procorem (three respondents);
- Outcome Tracker (IDA), CMax (Homeownerships Center, Financial Capacity, and Educational trainings);
- Excel to access the required info, then transfer to the state reporting data sheets;
- HomeKeeper is our database and we use Excel spreadsheets; and

Oregon Homeownership Centers - Survey Results

- For quantitative data we utilize Multiple CMS, for qualitative data we use client stories, counselor and program manager reflections and observations.

Barriers to evaluation and reporting

Eight of 10 centers said they experienced barriers to evaluating and reporting on program outcomes required by state agencies, described below:

- There is a lot of red tape.
- We're trying to hire a data analyst, but we can't come close to a competitive salary compared to the private market.
- Amount of staff time dedicated to this function.
- Time is a barrier. I have not set up proper report-making in CounselorMax, so I have to spend time to go through the data to get to what the state needs in the various reports.
- Yes, pulling information from our client management system for the reports is cumbersome.
- Yes. None of the systems (CounselorMax, ServicePoint, and Procorem) talk directly (through API) to each other, so it becomes a bit cumbersome when reporting is due.
- The primary barrier is how long it takes. Other barriers include the fact that each part of the state uses a different software and a different way to request reports. Some of the current funding from the state is fee-for-service based but, in the fee, calculation is considered part of the counselor staff cost; none of the overall cost, reporting cost, or the program management cost. It also doesn't consider all the work agencies do with people that are interested in the program but that may not end up applying or submitting all the documentation that converts them into an eligible billable activity.

Support for reporting and evaluation

Homeownership centers that identified barriers described what types of support could assist their organizations with reporting and evaluation, as illustrated below:

- Less red tape and more training. Maybe a library of training videos.
- Funding for dedicated data/evaluation staff.
- Extra FTE in grant management in an assistant role.
- Training on report making in CounselorMax.
- Sharing best practices with agencies that have created CounselorMax reports that work well.
- A client management system and reporting template/process that align so we can easily pull reports to submit rather than pull multiple reports and edit to meet the reporting format.
- Proper client support for tech issues and questions staffed by people who know the interfaces involved.
- The race question is a HUD mandate, so unsure there is anything that can be done. For signatures, when signatures cannot be obtained, having a verbal consent form would be helpful as an acceptable alternative. Also, advocating needing more funding to help our other community services program support technology classes and/or paying someone to guide them over the phone.
- It would be helpful if the state didn't use so many different platforms. Also, the time that it takes to move funding opportunities between the different departments within the State is very long and it ends up creating long delays for those opportunities to be open to apply and then to get actual contracts. In many cases, it is months before contracts are executed, which requires the agencies to start/stop programming, or upfront the cost of those deliveries without full certainty that it will get compensated afterwards.

Please note that the Legislative Policy and Research Office provides centralized, nonpartisan research and issue analysis for Oregon's legislative branch. The Legislative Policy and Research Office does not provide legal advice. This memo contains general information that is current as of the date of publication. Subsequent action by the legislative, executive, or judicial branches may affect accuracy.

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Appendix 1: Homeownership Centers Survey

JARDHO Homeownership Center Survey

The **Joint Task Force on Addressing Racial Disparities in Home Ownership** is a legislatively appointed body that is developing solutions to address conditions that reduce or prevent homeownership among people of color in Oregon. This survey is administered by the Legislative Policy and Research Office, a nonpartisan, objective public policy research office, currently staffing the Task Force.

As part of this work, the Task Force is reaching out to organizations that support homeownership in Oregon. The survey seeks your input on administrative, funding, or other barriers your organization experiences in supporting homeowners or potential homeowners of color. Your responses will be used to inform recommendations the Task Force will make to the Oregon Legislature regarding program support, funding, and capacity for organizations that support homeownership opportunities.

Your response is not anonymous as the survey requests your name and organizational affiliation. Results from this survey will be summarized and reported back to the Task Force for discussion. Individual responses will not be shared with the Task Force.

This survey will be open through Friday, July 29. The survey should take about 20-30 minutes to complete, depending on the level of detail you choose to provide. Thank you in advance for taking the time to share your insights with the Task Force. If you have any questions about this survey, please contact Oliver Droppers at: Oliver.Droppers@OregonLegislature.gov

Oregon Homeownership Centers - Survey Results

Q12 Please provide us with information about you and your organization.

- Your name _____
- Your email address _____
- Name of your organization _____

Q15 What is your organization type?

- Nonprofit
- For profit
- Housing Authority
- Local Government
- Tribal organization
- Other

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Oregon Homeownership Centers - Survey Results

Q20 How many full-time or full-time equivalent employees does your organization employ (e.g., FTE)?

- 1-5 employees
 - 6-10 employees
 - 11-20 employees
 - 21-50 employees
 - 51-99 employees
 - More than 100 employees
-

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Oregon Homeownership Centers - Survey Results

Q16 What percentage of your employees self-identify as Black, Indigenous or other communities of color?

- 0-10%
 - 11-20%
 - 21-30%
 - 31-40%
 - 41-50%
 - 51-60%
 - 61-70%
 - 71-80%
 - 81-90%
 - 91-100%
 - Unknown
-

Q17 What percentage of your employees are fluent in a language other than English?

- 0-10%
 - 11-20%
 - 21-30%
 - 31-40%
 - 41-50%
 - 51-60%
 - 61-70%
 - 71-80%
 - 81-90%
 - 91-100%
-

Oregon Homeownership Centers - Survey Results

Q18 What languages other than English do your staff speak?

- Arabic
- Chinese
- Korean
- Russian
- Spanish
- Tagalog
- Ukrainian
- Vietnamese
- Other _____
- None of the above

Oregon Homeownership Centers - Survey Results

Q24 How many of your employees are focused on homeownership support programs? For example, how many FTE.

Q21 How many of your employees are certified homeownership counselors?

Q23 Do you have enough staff to meet the needs of your community?

Yes

No

Q22 Based on your previous response, please explain why you perceive your organization does not have sufficient staff to meet the needs of the communities your organization serves.

Oregon Homeownership Centers - Survey Results

Q19 The next set of questions asks about the types of services and geographic locations your organization serves.

Q11 Please select all the counties your organization currently serves.

- Baker County
- Benton County
- Clackamas County
- Clatsop County
- Columbia County
- Coos County
- Crook County
- Curry County
- Deschutes County
- Douglas County
- Gilliam County
- Grant County
- Harney County
- Hood River County
- Jackson County

Oregon Homeownership Centers - Survey Results

- Jefferson County
- Josephine County
- Klamath County
- Lake County
- Lane County
- Lincoln County
- Linn County
- Malheur County
- Marion County
- Morrow County
- Multnomah County
- Polk County
- Sherman County
- Tillamook County
- Umatilla County
- Union County
- Wallowa County

Oregon Homeownership Centers - Survey Results

- Wasco County
- Washington County
- Wheeler County
- Yamhill County

Q3 Which communities does your organization serve and/or represent in its work? (check all that apply)

- Black or African American
- Currently or formerly homeless
- Enrolled members of any of Oregon's nine federally-recognized Tribes
- Farmworkers
- Immigrants or refugees
- Indigenous/Native American
- Latinx/Hispanic
- Middle Eastern
- Native Hawaiian
- Oregonians with low incomes
- Pacific Islander

Oregon Homeownership Centers - Survey Results

- People with disabilities
- Previously incarcerated or justice-involved
- Seniors
- Survivors of domestic violence
- Rural Oregonians
- Veterans

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Oregon Homeownership Centers - Survey Results

Q27 What types of services does your organization provide to homeowners or potential homeowners? (check all that apply)

- Affordable homeownership development
 - Down payment assistance
 - Financial literacy training
 - Foreclosure avoidance
 - Homeownership counseling
 - Home repair programs
 - Individual development accounts
 - Rental counseling and rent assistance
 - Reverse mortgage counseling
 - Other (please explain)
-

Oregon Homeownership Centers - Survey Results

Q26 The next set of questions asks about your organization's hiring and compensation for homeownership-related positions.

Q28 How many vacant or unfilled homeownership-related positions do you currently have at your organization?

- 0 positions
 - 1-2 positions
 - 3-4 positions
 - 5 or more positions
-

Q29 Based on your previous response, what is the average length of time the position(s) have been vacant?

- 1-3 months
 - 3-6 months
 - 6-12 months
 - more than a year
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Q43 Does your organization experience barriers in hiring qualified employees to serve communities of color?

Yes

No

Q31 What barriers does your organization experience in hiring qualified employees? (select all that apply)

pay is not competitive with other local job opportunities

qualifications are too rigorous for certain housing counseling positions

there are not enough qualified applicants

difficulty recruiting multilingual staff or staff representative of the communities we serve

other (please explain)

Q30 For which types of positions do you experience the greatest challenges in hiring qualified staff? Please list by position type.

Q32 What is the average salary for homeownership counselors? Please choose a pay scale to respond.

- Monthly salary
- Hourly
- Prefer not to answer

Q33 Based on your previous response, please indicate the average monthly salary of homeownership counselors.

- \$2,000-\$3,000
 - \$3,001-\$4,000
 - \$4,001-\$5,000
 - \$5,001-\$6,000
 - \$6,001-\$7,000
 - More than \$7,000
-

Oregon Homeownership Centers - Survey Results

Q34 Based on your previous response, please indicate the average hourly wage of homeownership counselors.

- \$12.50-\$15
- \$16-\$20
- \$21-\$30
- \$31-\$40
- More than \$40

Q35 Are homeownership counselor positions eligible for overtime pay?

- Yes
- No

Q37 Does your organization support homeownership counselors to receive training on industry trends by one or more training providers listed below? (select all that apply)

- In-house training provided by staff
- NeighborWorks America
- Unidos
- HUD
- Other organizational training (please specify)

- None of the above

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Oregon Homeownership Centers - Survey Results

Q39 Are there resources or services that would help your organization improve employee access to homeownership counseling training, certification(s), or training on industry trends? If yes, please explain.

Q42 What is the average length of employment of a homeownership counselor at your organization?

- less than one year
- 1-2 years
- 3-5 years
- 5+ years

Q41 What barriers does your organization experience in retaining employees? (select all that apply)

- Staff position limited duration with funding limited to one-time program funds or grants
- Limited opportunities for professional growth or development
- Unable to offer competitive salary or benefits
- Other (please explain)

Q45 The next set of questions asks about client services provided by your organization.

Q44 Does your organization experience barriers in directly serving communities of color?

Yes

No

Q44 What barriers does your organization experience in serving clients from communities of color? (select all that apply)

- Clients have limited or no access to technology such as email or internet
 - Demand for services exceeds organizational capacity
 - Limited funding for outreach or advertising
 - Unable to keep up with demand due to limited staff capacity
 - Unable to provide services or materials in languages spoken by community members
 - Other (please explain)
-

Q47 Are there additional supports that would improve your organization's reach and service to communities of color? If yes, briefly explain.

Q49 Who in your organization is responsible for reporting and evaluation to state agencies or programs?

- Executive director
- Reporting and evaluation are shared between staff roles
- Other designated staff person (please specify)

Q50 What tools do you use to report and evaluate program participation or outcomes to state agencies?

Oregon Homeownership Centers - Survey Results

Q51 Are there barriers to evaluating and reporting on program outcomes required by state agencies? If yes, please briefly describe.

Q52 If you identified barriers above, what types of support could assist your organization with reporting and evaluation?

Q42 Thank you for completing the survey. Your responses will be used to inform recommendations the Joint Task Force on Addressing Racial Disparities in Home Ownership will make to the Oregon Legislature regarding funding and capacity for homeownership support organizations.

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