

## 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 reach out directly 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 two weeks to organizations that support homeownership in Oregon at the request of the Task Force. The survey gathered information from organizations on administrative, funding, or other barriers experienced in supporting homeowners or potential homeowners of color (see [appendix](#) for survey questionnaire). Three separate surveys were tailored to three recipient groups, which included homeownership centers, tribal leadership or housing directors, and culturally specific organizations which do not have a formal funding relationship with Oregon Housing and Community Services (OHCS) related to homeownership support.

The responses summarized below are from the survey sent to seven culturally specific organizations identified by the work group. Five of the seven culturally specific organizations completed the survey (approximately 71 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 staff and state funding](#)
- [2. Expanding homeownership services](#)

## ORGANIZATIONAL STAFF AND STATE FUNDING

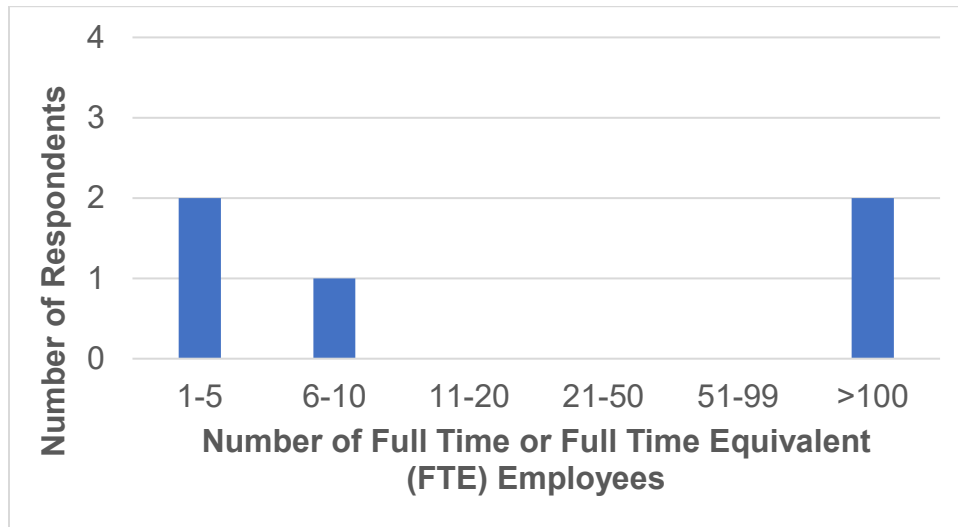
Respondents were asked a series of questions related to current staffing and current state funding. Responses are illustrated in the tables below.

Based on participant responses, the following issues emerged:

- **Homeownership staff**
  - Only one organization indicated it has three to five staff who work on homeownership programs, while two organizations indicated they have one to two staff focused on homeownership, and another two said they have no staff dedicated to homeownership.
  - Of five respondents, only one has a certified housing counselor on staff.
- **State funding relationship**

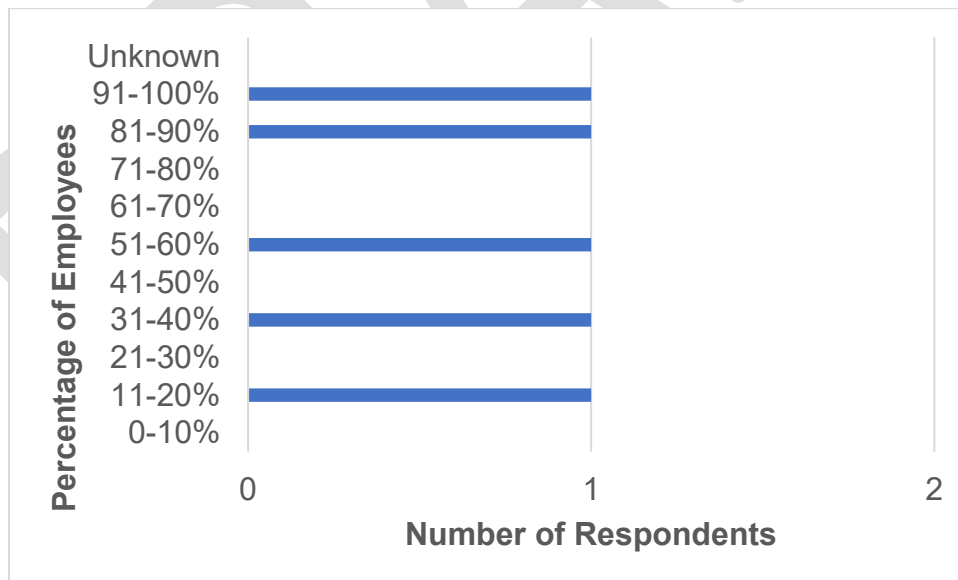
Three of five respondents indicated they receive funds from Oregon Housing and Community Services as subgrantees. Two organizations indicated they do not receive OHCS funds; one of those organizations said it is because they currently do not provide direct housing services.

**Figure 1: Number of full-time employees**



Source: Legislative Policy and Research Office  
Data: Oregon Culturally Specific Organizations Survey Data, July 2022

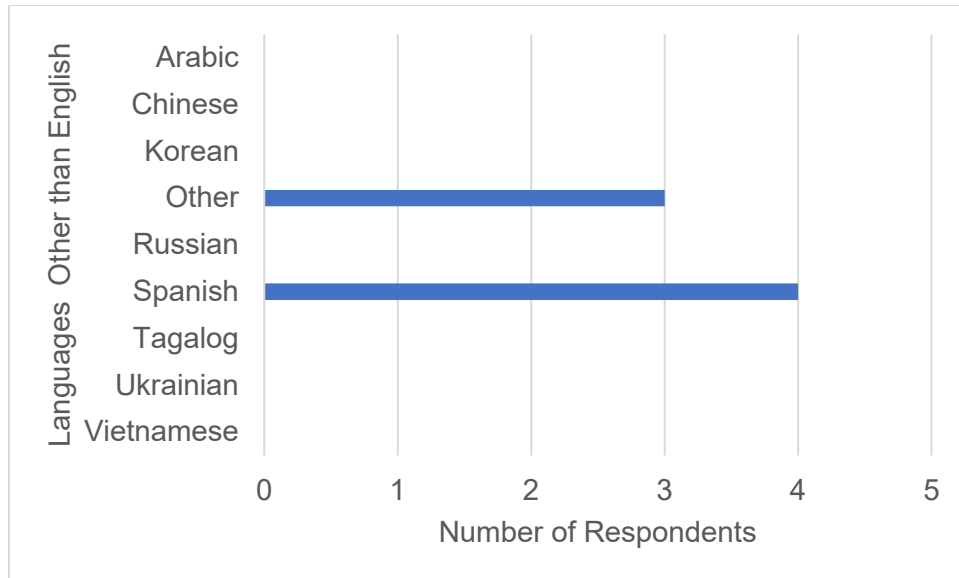
**Figure 2: Percent of employees who self-identify as Black, Indigenous, or other communities of color**



Source: Legislative Policy and Research Office  
Data: Oregon Culturally Specific Organizations Survey Data, July 2022

**Figure 3. Languages other than English spoken by staff**

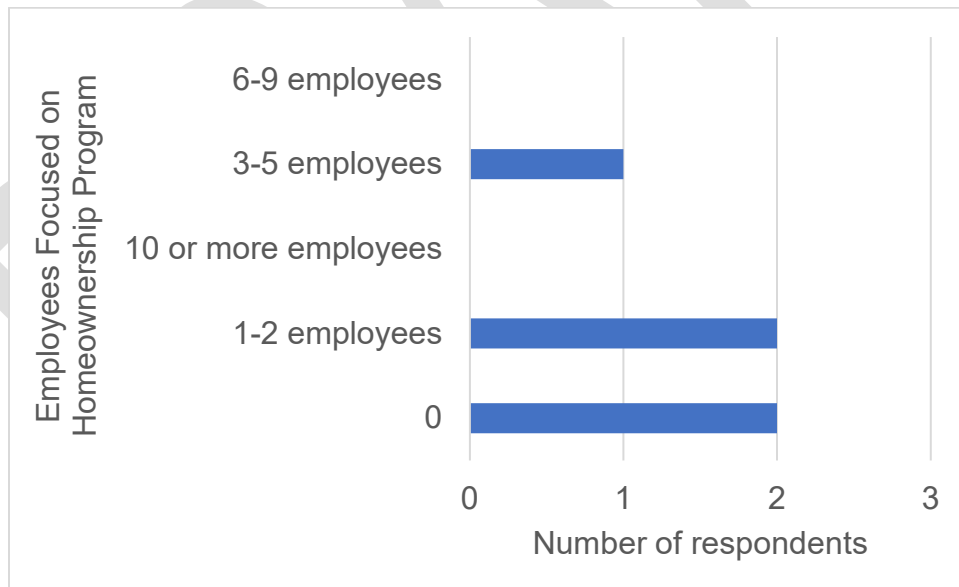
## Oregon Culturally Specific Organizations - Survey Results



Source: Legislative Policy and Research Office  
Data: Oregon Culturally Specific Organizations Survey Data, July 2022

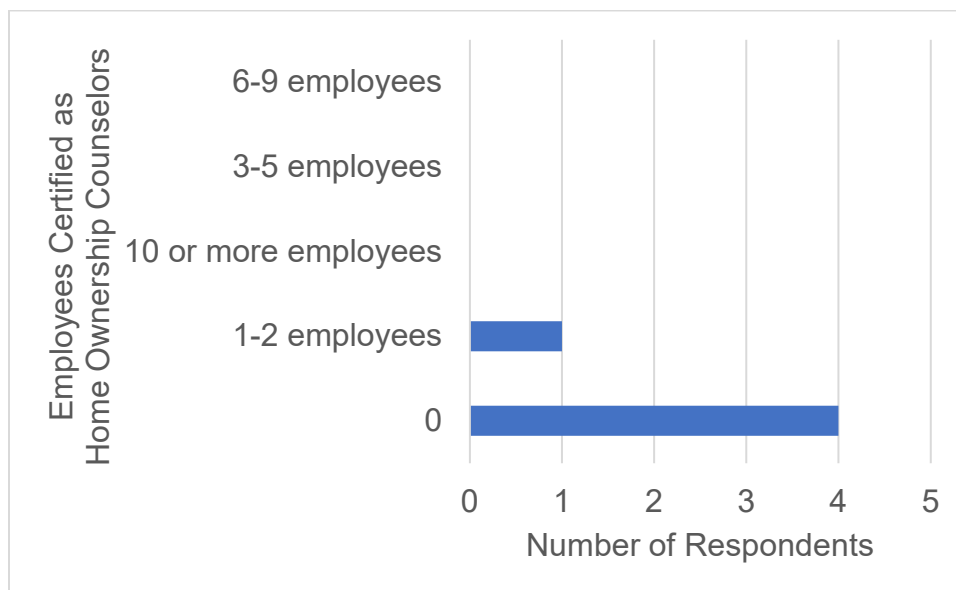
Respondents identified two other additional languages spoken by staff: American Sign Language and Maya.

**Figure 4. Number of Employees Focused on Homeownership Programs**



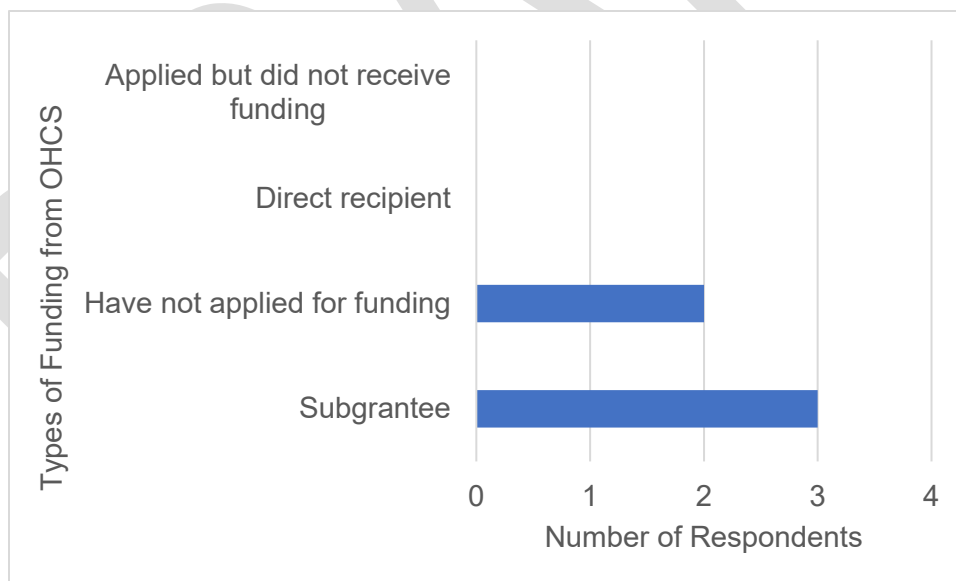
Source: Legislative Policy and Research Office  
Data: Oregon Culturally Specific Organizations Survey Data, July 2022

**Figure 5. Number of Certified Homeownership Counselors**



Source: Legislative Policy and Research Office  
Data: Oregon Culturally Specific Organizations Survey Data, July 2022

**Figure 6. Receipt of Funding from Oregon Housing Community Services**



Source: Legislative Policy and Research Office  
Data: Oregon Culturally Specific Organizations Survey Data, July 2022

One organization indicated not having applied for funding from OHCS as the organization does not provide direct housing services.

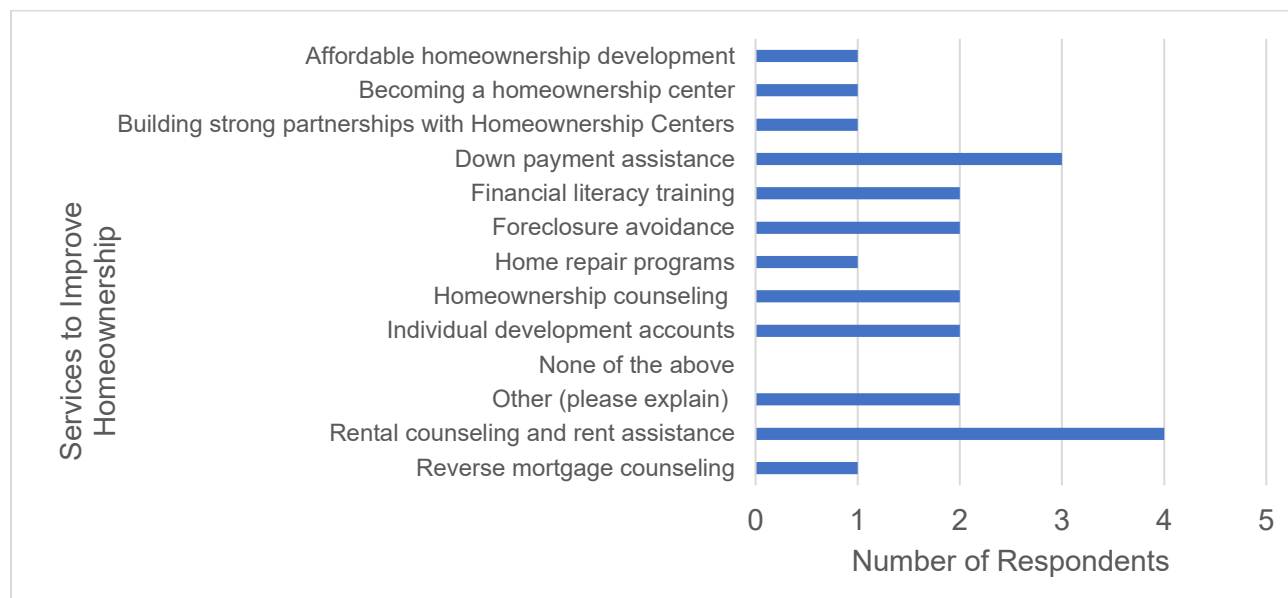
## EXPANDING HOMEOWNERSHIP SERVICES

Culturally specific organizations were asked to describe their interest in growing or expanding their homeownership services. They were also asked to describe their readiness to apply for state grants, and any technical assistance that would help them support homeownership in their community.

Based on participant responses, the following issues emerged:

- **Growing homeownership services**  
Respondents indicated several areas in which they would like to grow their organization to meet affordable homeownership for their clients or community members:
  - The top responses included rental counseling/rental assistance (three responses) and down payment assistance (two responses)
  - Other services identified by respondents included assuring that homeowners have access to justice and legal services, and support for clients to catch up on past dues.
- **State grant readiness**  
Respondents were asked about their organization's readiness to apply for state government grants. Four respondents indicated they were "very ready" or "ready." One respondent indicated their organization does not intend to apply for state funding.
- **State support needed**  
Respondents described the types of support or resources from OHCS they would need to apply for state or other government funds, including:
  - Funding (competitive salary) to hire new staff
  - Capacity building – more time to support clients in foreclosure
  - Low-barrier grant application process with clear/understandable guidelines
  - Financial support for a full-time housing staff person to support deaf, DeafBlind, and hard-of-hearing Oregonians in their native language.
- **Technical assistance**  
Respondents indicated technical assistance is needed to support homeownership that includes expanding services to historically underserved communities (two responses); housing development (one response); peer learning opportunities (one response) and training in preparing and submitting government grant applications (one response).

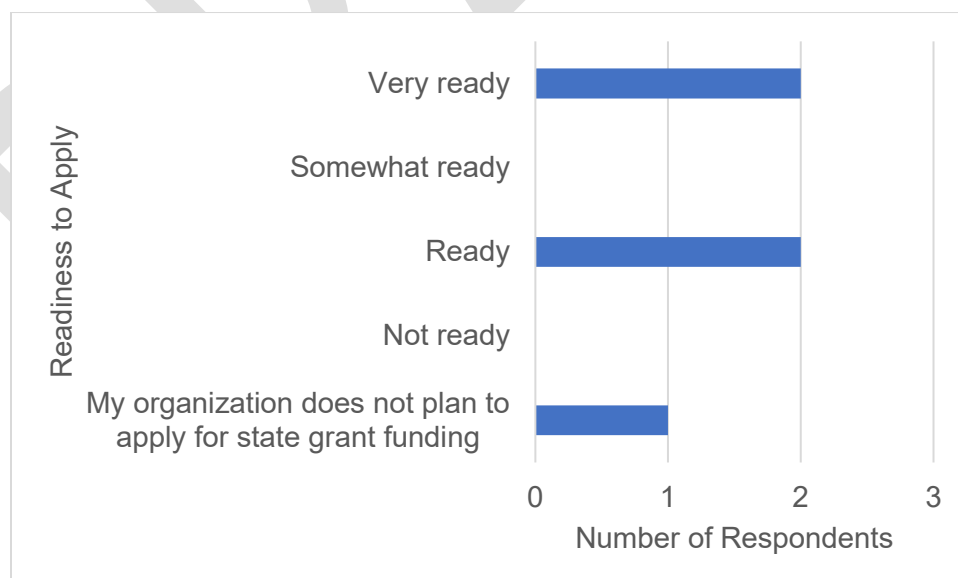
**Figure 7. Services to Improve Access to Affordable Homeownership**



Source: Legislative Policy and Research Office  
 Data: Oregon Culturally Specific Organizations Survey Data, July 2022

Two respondents selected “other.” The other services identified are assuring homeowners have access to justice and legal services and the ability to catch up on past dues.

**Figure 8. Organizational Readiness to Apply for State Government Grants**



Source: Legislative Policy and Research Office  
 Data: Oregon Culturally Specific Organizations Survey Data, July 2022.

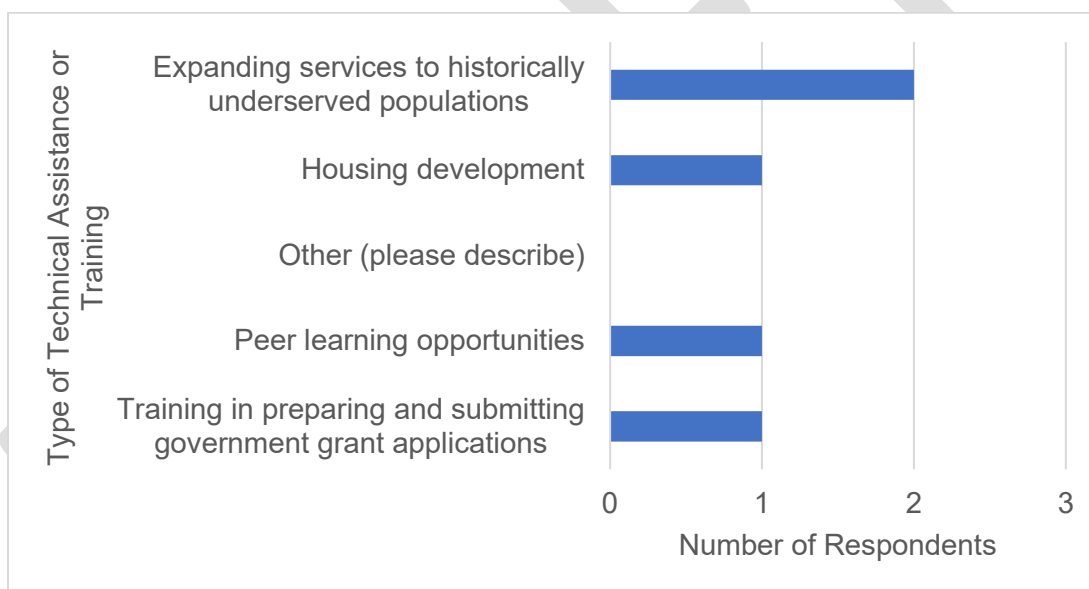
**State support needed:** Respondents were asked what types of support or resources from OHCS they would need to apply for state or other government funds. Their responses are provided below:

## Oregon Culturally Specific Organizations - Survey Results

- Funding to support staff time for the actual applications;
- The most important factor is capacity building, we need to hire staff and train them ASAP. The capacity building should include enough financial income for nonprofit BIPOC organizations to offer decent salaries;
- We need time to connect with our community members, most people in foreclosure decide to go directly to the lender due to money was not available;
- Clear and understandable guidelines, low barrier application process;
- Currently we receive OCHS funding specifically focused on individuals of domestic violence, sexual assault, and general crime; and
- Funding for a full-time housing position to work closely with our deaf, deafblind, and hard-of-hearing Oregonians in our native language to address their housing-related needs.

**Existing relationships with homeownership centers:** Organizations were asked if they have relationships with homeownership centers in their region. Two of the five organizations responded “yes” indicating a relationship with area homeownership centers. Furthermore, one of the organizations indicated it refers clients to their area homeownership center.

**Figure 9. Technical Assistance Needed to Support Homeownership**



Source: Legislative Policy and Research Office

Data: Oregon Culturally Specific Organizations Survey Data, July 2022.

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*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.*

## Appendix 1: Survey of Culturally Specific Organizations

Q1 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](mailto:Oliver.Droppers@OregonLegislature.gov)

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

- Your name \_\_\_\_\_
- Your email address \_\_\_\_\_
- Name of your organization \_\_\_\_\_

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

▼ 1-5 employees ... More than 100 employees

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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 Culturally Specific Organizations - 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

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Q24 How many of your employees are focused on homeownership support programs?

- 0
  - 1-2 employees
  - 3-5 employees
  - 6-10 employees
  - 10 or more employees
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Q29 How many of your employees are certified homeownership counselors?

- 0
  - 1-2 employees
  - 3-5 employees
  - 6-10 employees
  - 10 or more employees
- 

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

Oregon Culturally Specific Organizations - Survey Results

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
- Jefferson County
- Josephine County
- Klamath County

## Oregon Culturally Specific Organizations - Survey Results

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

Oregon Culturally Specific Organizations - Survey Results

Q22 Has your organization ever received funding from Oregon Housing and Community Services?

- Direct recipient
- Subgrantee
- Applied but did not receive funding
- Have not applied for funding

Q23 Your previous response indicating not having applied for funding from Oregon Housing and Community Services. Can you please briefly share why not.

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Oregon Culturally Specific Organizations - Survey Results

Q27 Does your organization wish to grow or add one or more of the services listed below to improve access to affordable homeownership for your clients or community members? (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
- Becoming a homeownership center
- Building strong partnerships with Homeownership Centers
- Other (please explain)  
\_\_\_\_\_
- None of the above

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Q42 How ready is your organization to apply for state government grants?

- Not ready
- Somewhat ready
- Ready
- Very ready
- My organization does not plan to apply for state grant funding

Q25 What type of support or resources from Oregon Community and Housing Services would your organization need to apply for state or other government funds? (please try to be as specific as possible)

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**Q26 The next set of questions asks is related to homeownership centers and technical assistance needs for your organization**



Q26 Does your organization have a relationship with homeownership center(s) in your region?

- Yes
- No

Oregon Culturally Specific Organizations - Survey Results

Q27 Based on your previous response, what is your organization's relationship with homeownership center(s) in your region? (select all that apply)

- We refer clients to them regularly
- We refer clients to them sometimes
- We are aware of the homeownership centers, but don't know much about their programs
- We are not sure where my regional homeownership center is located
- We tried to partner with our local homeownership centers, but faced challenges

Q28 What type of technical assistance or training would best support your organization to assist with homeownership in your community? (select all that apply)

- Expanding services to historically underserved populations
  - Housing development
  - Peer learning opportunities
  - Training in preparing and submitting government grant applications
  - Other (please describe)
- 

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.