

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](#) 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 that 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 to tribal organizations. In Oregon, there are nine federally recognized tribes.¹ Six tribal organization representatives completed the survey (approximately 67 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, staff, and state funding](#)

[2. Homeownership service provision to tribal community](#)

ORGANIZATIONAL PROFILE, 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:

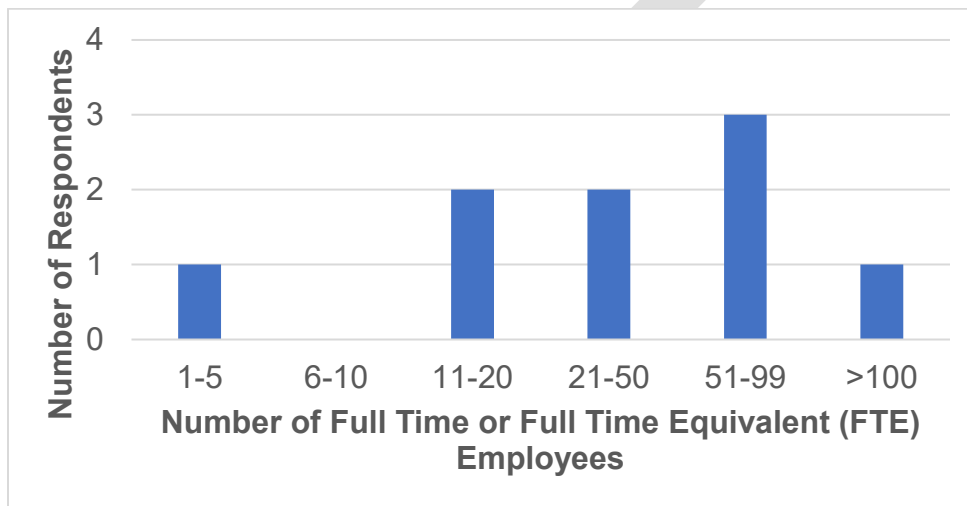
- **Homeownership staff**
 - Three tribal organizations indicated they have three to five staff who work on homeownership programs; three organizations indicated they have one to two staff focused on homeownership.
 - Of six respondents, four indicated they have no certified homeownership counselors on staff; two indicated they have one to two certified counselors on staff.

¹ Oregon State Legislature, Oregon Legislative Commission on Indian Services, *Welcome to the Legislative Commission on Indian Services*. Available at: <https://www.oregonlegislature.gov/cis>

- **State funding and access to services**

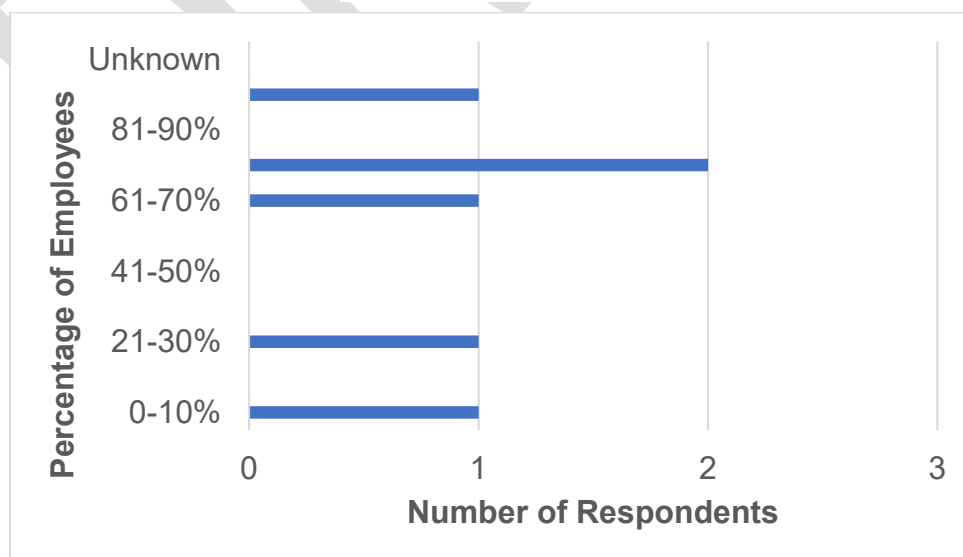
- Five tribal organizations indicated they do not receive state funding for homeownership. One organization indicated they receive state funding for rental counseling and rent assistance.
- Five respondents indicated their services are available to tribal members only, and one respondent indicated tribal services were available to all community members. One organization indicated a tribal member must own a home on a tribal reservation to receive services.

Figure 1: Number of full-time employees



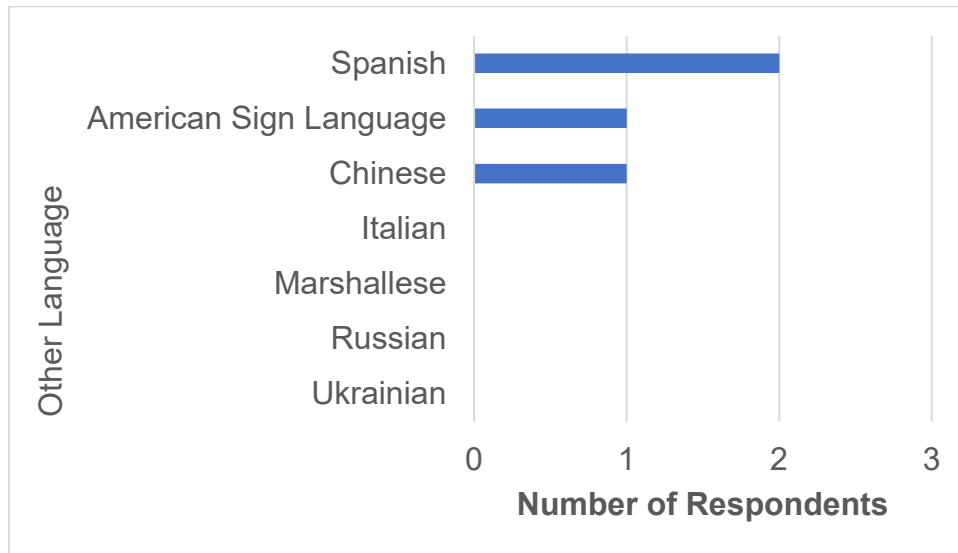
Source: Legislative Policy and Research Office
 Data: Oregon Federally Recognized Indian Tribes Homeownership Survey Data, July 2022

Figure 2: Percent of Employees who Self-identify as Black, Indigenous, or Other Communities of Color



Source: Legislative Policy and Research Office
 Data: Oregon Federally Recognized Indian Tribes Homeownership Survey Data, July 2022

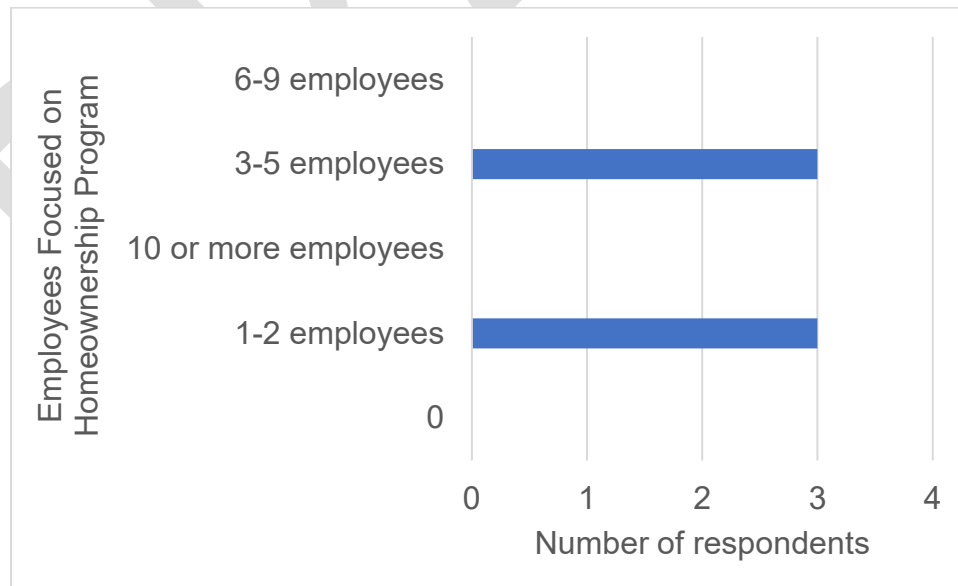
Figure 3. Languages Other Than English Spoken by Staff



Source: Legislative Policy and Research Office
Data: Oregon Federally Recognized Indian Tribes Homeownership Survey Data, July 2022

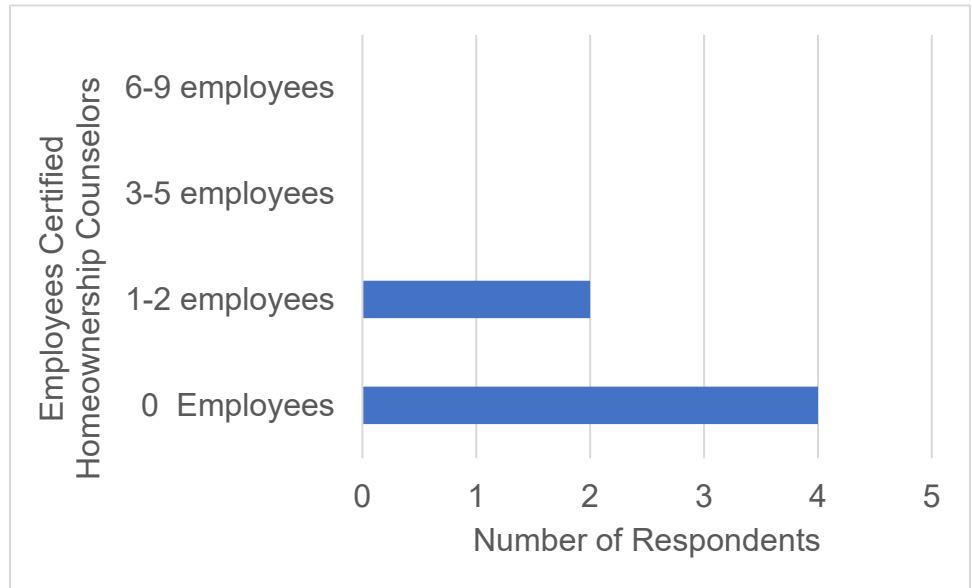
Respondents identified the following additional languages spoken by staff: Athabaskan and Takelma.

Figure 4. Number of Employees Focused on Homeownership Programs



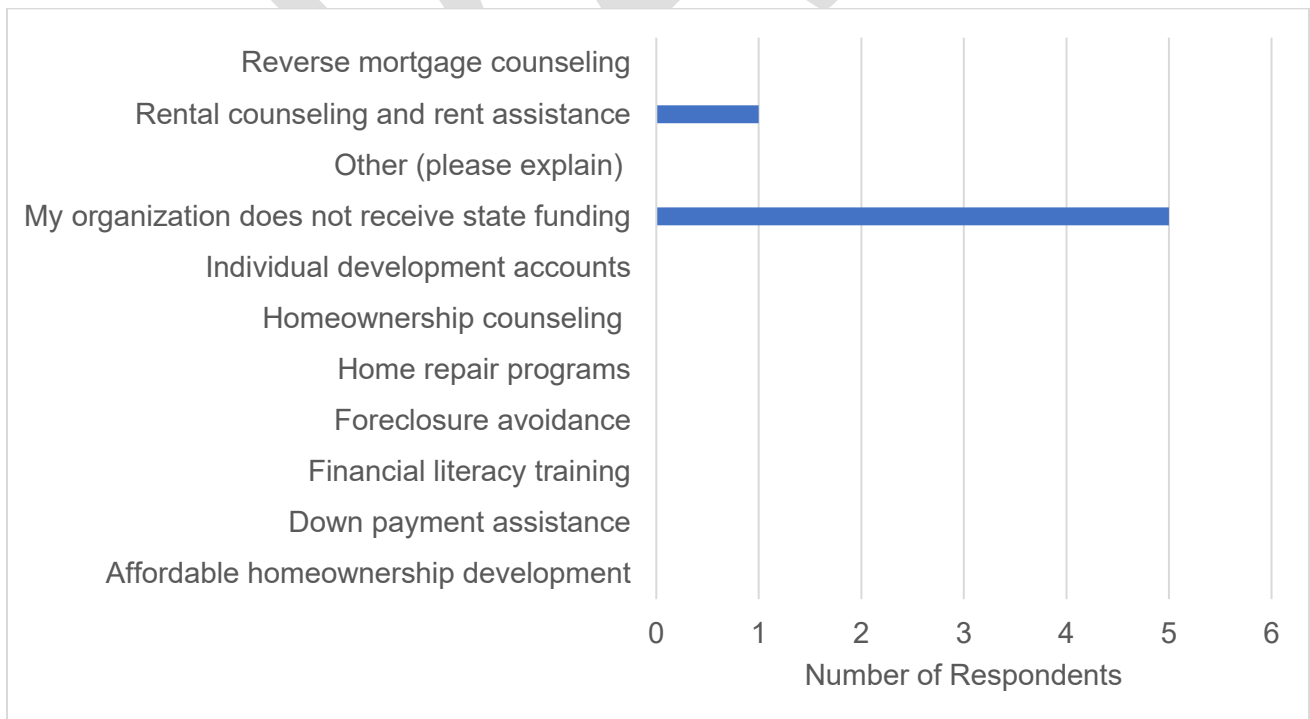
Source: Legislative Policy and Research Office
Data: Oregon Federally Recognized Indian Tribes Homeownership Survey Data, July 2022

Figure 5. Number of Certified Homeownership Counselors



Source: Legislative Policy and Research Office
Data: Oregon Federally Recognized Indian Tribes Homeownership Survey Data, July 2022

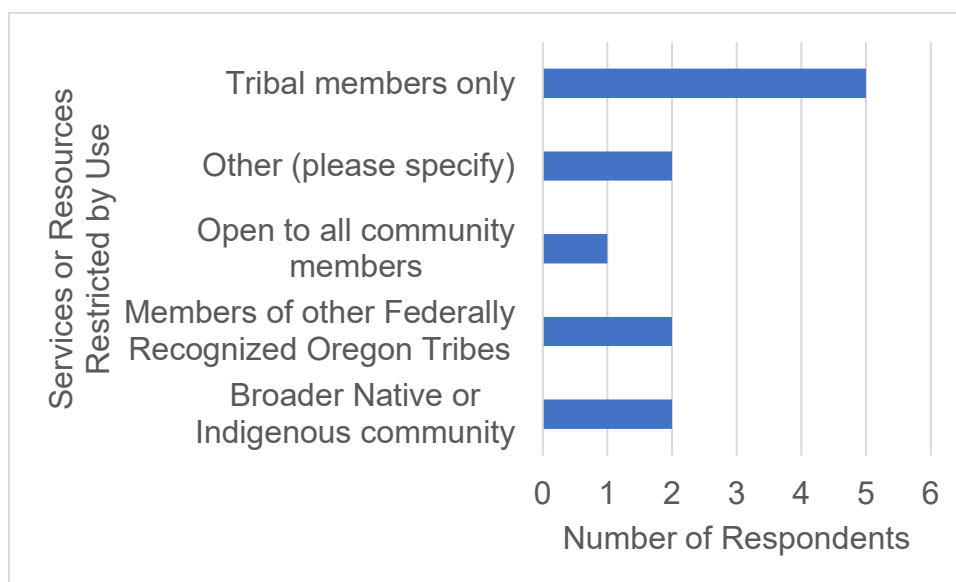
Figure 6. Receipt of State Funding for Homeownership Services



Source: Legislative Policy and Research Office
Data: Oregon Federally Recognized Indian Tribes Homeownership Survey Data, July 2022

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Figure 7. Services or Resources Restricted by Use



Source: Legislative Policy and Research Office
 Data: Oregon Federally Recognized Indian Tribes Homeownership Survey Data, July 2022

Two respondents indicated “other.” The other restrictions are tribal member must own a home on a reservation and down payment assistance (DPA) programs are limited to tribal members only.

PROVISION OF HOMEOWNERSHIP SERVICES

Tribal organizations were asked to describe the barriers their community members face in achieving homeownership, and what barriers they face in serving clients interested in homeownership, including access to state funds. Respondents were also asked to describe barriers to building affordable homes for purchase by tribal community members.

Based on participant responses, the following issues emerged:

- **Barriers to achieving homeownership**

All six respondents pointed to lack of available land and affordable housing supply as barriers to achieving homeownership. Additional barriers included:

- Cost of purchasing a home on a reservation is higher than off reservation.
- Lack of mortgage and home loan education and support for many tribal members who are first-generation homebuyers.
- Lack of support for home repairs to preserve habitability.
- Limited or restricted well water access on buildable lots.

- **Barriers to serving clients interested in homeownership**

Staff and organizational capacity as well as language barriers (three responses each) were the top barriers to serving homeownership clients, slightly above limited funding for outreach or advertising or client technology barriers (two responses each).

Other barriers included:

- Racism in institutions/systems leads to programs/grant structures that are not designed for tribal people; too many conditions placed on housing that is provided.
- New (housing) programs would require additional staffing.
- Inability to serve families over HUD income limits.

- **Growing homeownership services**

Respondents indicated a number of areas in which they would like to grow their organization to meet tribal community homeownership needs:

- The top responses included down payment assistance, homeownership counseling, and affordable homeownership development. (four responses each).
- Other services identified by respondents included land title records office information, and training for homeowners' post-purchase, such as budgeting and maintenance.

- **State support and resources needed**

Respondents indicated the top barriers to accessing state funds are lack of flexible funding sources, and contractual obligations that are in potential conflict with tribal sovereignty (three responses each).

- In describing state resources that would be most useful in supporting tribal homeownership, respondents indicated the following priorities:
 - flexible, noncompetitive resources to meet specific tribal needs;
 - surplus or excess state land returned to tribes for affordable housing development;
 - combine tribal set-asides from state housing-related programs into single block grant that allows tribes to determine their priority for spending;
 - more coordinated approach to tribal engagement to assist state agencies in their work with tribes;
 - clarity from state and tribe in how each operates in regard to housing opportunities;
 - education and training for staff; and
 - need for more water tanks to build on reservation areas in rural settings.

- **Building affordable homes for purchase**

Respondents indicated the top barriers their tribal communities face in affordable homeownership development include:

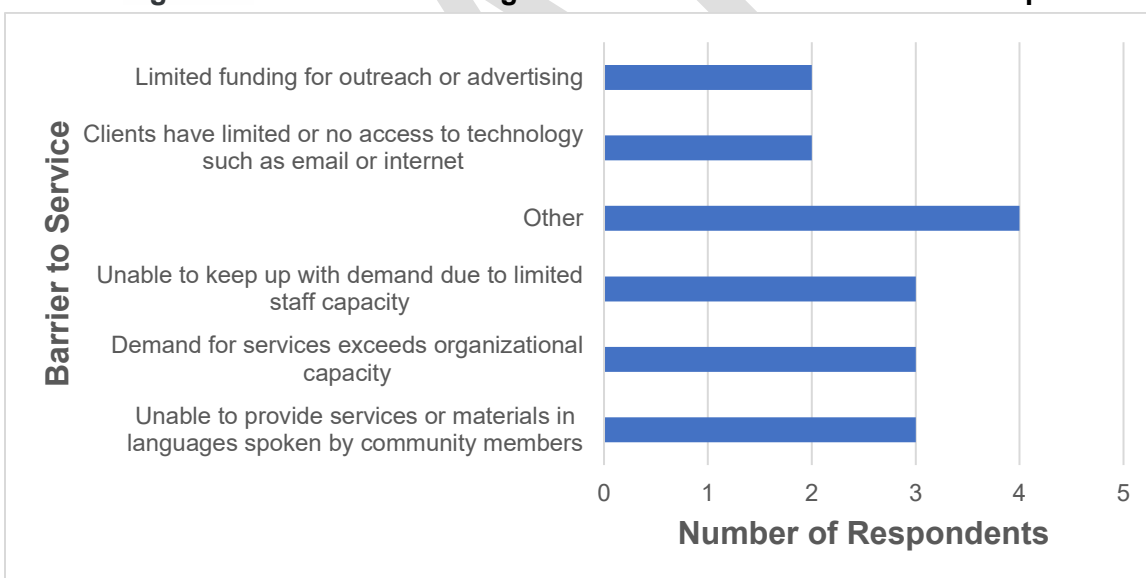
- cost of development;
- buildable land availability; zoning challenges for nontrust lands;
- lack of available subcontractors/construction crews;
- aging infrastructure/infrastructure gaps (access to well water); and
- limited lending options on Trust land.

Barriers to homeownership

Tribal organizations were asked to identify the primary barriers facing their community members in achieving homeownership. Their responses are summarized below:

- Limited housing on the reservation. The cost of purchasing a home on the reservation is higher than off reservation due to the limited number of homes on the market or homes include land that raises the price.
- Fractionated lands and not enough to build a home; lots are not big enough to build by code standards; water/well access on land/lot, city restricts flow.
- Lack of tribal homes, down payment assistance for households over 100 percent median, lack of traditional credit.
- Majority of Tribal members are first-generation homeowners so understanding the process of getting a mortgage or building is overwhelming.
- Lack of infrastructure; lack of affordable housing inventory; down payment assistance; lack of buildable homesites; very low household income.
- Inadequate affordable housing supply. Homebuyer education, credit counseling/repair, and ongoing homeowner instruction in housekeeping, home maintenance and repair, budgeting, etc. Financial assistance with down payment and closing costs; mortgage, utilities, insurance, taxes, and similar costs in the event of job loss or other financial distress; and repairs to correct unsafe conditions and preserve home habitability.
- Lack of available housing, lack of affordable housing, inability to obtain home loan.

Figure 8. Barriers to Serving Clients Interested in Homeownership



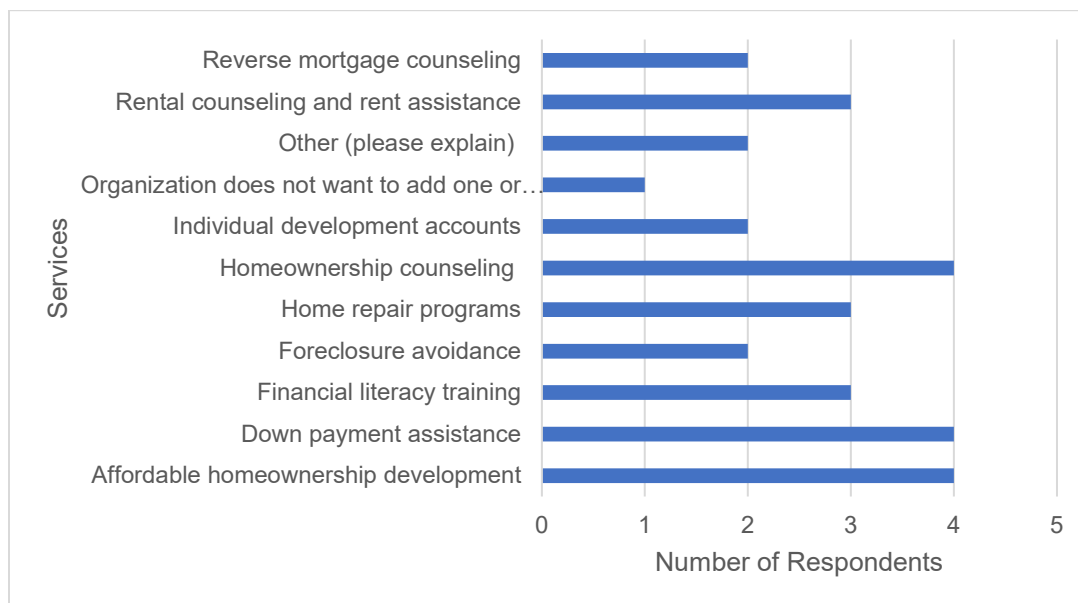
Source: Legislative Policy and Research Office

Data: Oregon Federally Recognized Indian Tribes Homeownership Survey Data, July 2022

Other barriers

- land availability/water; cost too much for Section 184 loan;
- lack of financial resources; racism in existing systems and institutions; program and grant structures that are cumbersome and not designed for tribal people; system that provides housing with conditions;
- funding; and
- new programming would require additional staffing; currently unable to serve families over HUD income limits.

Figure 9. Services to Improve Access to Affordable Homeownership for Tribal Members

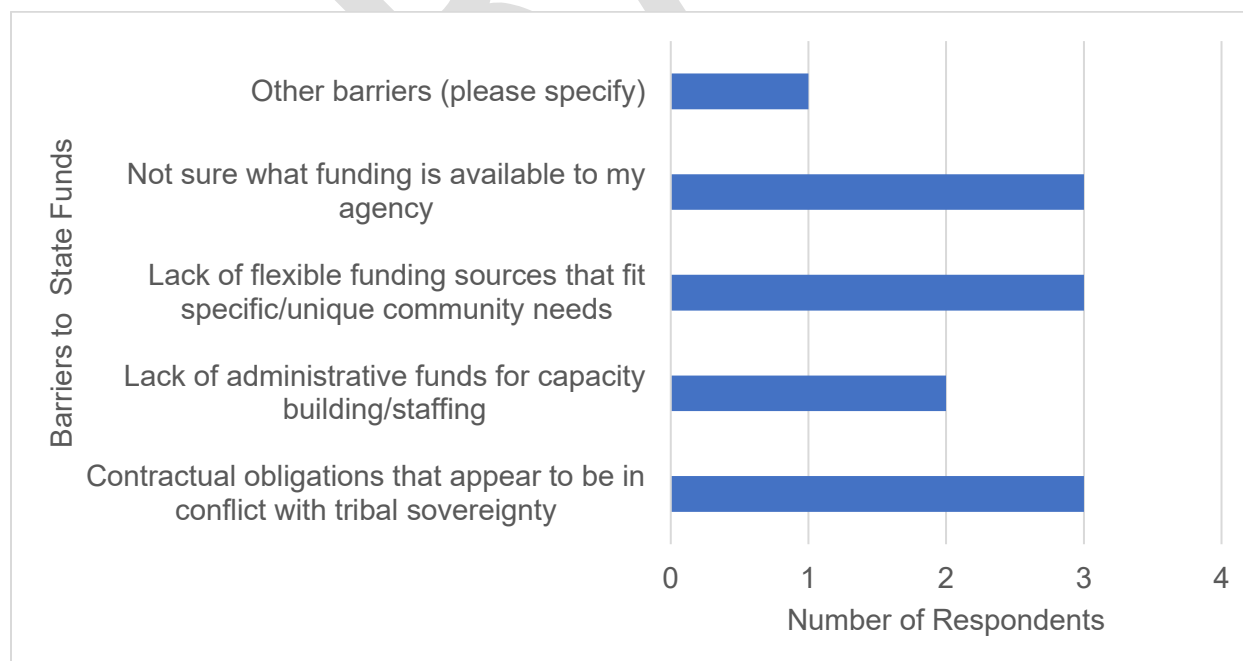


Source: Legislative Policy and Research Office

Data: Oregon Federally Recognized Indian Tribes Homeownership Survey Data, July 2022

Two respondents selected “other.” The other services identified are land title records office and training for ongoing homeownership post-purchase, such as budgeting and maintenance.

Figure 10. Barriers to Accessing or Utilizing State Funds



Source: Legislative Policy and Research Office

Data: Oregon Federally Recognized Indian Tribes Homeownership Survey Data, July 2022

Support or resources from the state

Tribal organizations were asked to describe what additional supports or resources from the state would be useful. Responses included:

- OHCS would be a great start; need for more water tanks to build on reservation areas mainly in rural settings.
- Flexible, noncompetitive resources to develop self-determined programs that meet the needs of our tribal citizens; surplus or excess state land returned to tribes for affordable housing development.
- Funding; better understanding between the state and tribe on how each operates housing opportunities; staff capacity-building training/education.
- Recommend combining tribal set-asides and eligible activities from multiple state housing-related programs into a single block grant that allows tribes to focus resources on their highest priority needs. Further, I would suggest development of a more coordinated approach to tribal engagement to assist state agencies in their work with tribes. Specifically, not all agencies seem to be familiar with the work of the Legislative Committee on Indian Services (LCIS) and how helpful it can be for communicating with tribes, coordinating resources, providing guidance, and creating a consistent engagement experience.
- Funding, education, support and training resources.

Affordable homeownership development

Tribal organizations were asked what barriers their communities face to building affordable homes for purchase. Their responses are summarized below:

- Funding, property, land restrictions/permitting, cost of goods/materials, sustainability.
- Funding to expand development in current tribal housing community and to develop new housing areas on tribal lands, especially infrastructure.
- Down payment; funding; rural location; availability of subcontractors; construction crews; aging infrastructure.
- Land availability and the cost of developing lots with basic infrastructure. Lending options since we're dealing with Trust land only. Cost of construction.
- Buildable land and land costs, zoning challenges for nontrust lands, financial resources.
- Water: Indian Housing Services limits how many wells per year and stated they will not dig more than about five to seven wells per year or away from main water grid system.

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: Tribal Organizations Survey

JARDHO Tribal Organizations 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

Please provide us with information about you and your organization.

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

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

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

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
-

Oregon Tribes - Survey Results

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%

What languages other than English do your staff speak?

- Arabic
- Chinese
- Korean
- Russian
- Spanish
- Tagalog
- Ukrainian
- Vietnamese

Oregon Tribes - Survey Results

- Other _____
- None of the above

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

Q29 How many of your employees are certified homeownership counselors?

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

Please select all the counties your organization currently serves.

- Baker County
- Benton County
- Clackamas County
- Clatsop County

Oregon Tribes - Survey Results

- 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
- Lake County
- Lane County
- Lincoln County
- Linn County

Oregon Tribes - Survey Results

- 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 Tribes - Survey Results

If your organization receives state funding, please specify for which homeownership services?
(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)
-
- My organization does not receive state funding
-

Oregon Tribes - Survey Results

What barriers does your organization experience in serving clients interested in homeownership? (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)
-

Does your organization wish to grow or add one or more of the services listed below to improve access to affordable homeownership for tribal 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

Oregon Tribes - Survey Results

Other (please explain)

Organization does not want to add one or more of these services

Based on your previous response, what types of support or resources from the state (for example, Oregon Housing and Community Services (OHCS)) would your organization need to make this happen? (please try to be as specific as possible)

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Oregon Tribes - Survey Results

Does your organization receive funding from the State of Oregon?

- Yes
- No
- Unsure

Of the state funding streams available to you, what are your barriers to accessing or fully utilizing these funds? (select all that apply)

- Not sure what funding is available to my agency
 - Lack of administrative funds for capacity building/staffing
 - Lack of flexible funding sources that fit specific/unique community needs
 - Contractual obligations that appear to be in conflict with tribal sovereignty
 - Other barriers (please specify)
-
- None of the above

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.

End of Block: Survey intro
