

**NEXT MEETING: Monday January 25, 2021 Planning for Rebuilding & Community Capacity 1:00 Beth Otto, John Russell FEMA & Josh La Bombard, DLCD; Alex Campbell**

**Minutes  
Jefferson e Funders Forum  
January 11, 2021 10:00 am  
Virtual ZOOM Round Up**

*Jefferson Funders Forum brings together public and private philanthropic leadership to share information, perspectives and experiences; cooperatively explore and leverage resources to positively impact communities in southern Oregon and northern California.*

**Levels of Engagement:** I. Communication and Information Sharing; II. Learning Together; III. Planning for Collective & Collaborative Action IV. Action

**ZOOM Facilitator Kathy Bryon, Gordon Elwood Foundation**

**I. Communication & Information Sharing: Everyone**  
**Welcomes & Introductions-47 participants**

**Words included in Opening Reflection:** *Excited, hopeful, foggy, optimistic, transformation, coordination, Build Back Better, gratitude, caffeinated, looking forward, momentum, overbooked, supportive, connect, blessed, focused, prepared, busy, firehose, collaboration, anew, equity, inclusive, clearheaded, grateful, reverence, synergy, partnership*

**II. Learning Together: Disaster Rebuilding & Affordable Housing Models with Tim Carpenter, Director & Sidra Goldwater, Senior Advisor, for Fannie Mae Disaster Recovery & Rebuilding**

**Recording of the Program can be found:**

[https://us02web.zoom.us/rec/play/Oq0vkKhnKCKjWZNuuxutCuW7JisxHCCruxTgWkH6pdfHQc06G4IV-wO6zbn8PZVI8gVHH77-HW4yE-a.TGUi\\_vLdARYzFsWd](https://us02web.zoom.us/rec/play/Oq0vkKhnKCKjWZNuuxutCuW7JisxHCCruxTgWkH6pdfHQc06G4IV-wO6zbn8PZVI8gVHH77-HW4yE-a.TGUi_vLdARYzFsWd)

**Meeting Points included the following:**

**1. What is Fannie Mae's interest & role in disasters and recovery after a disaster?**

- Fannie Mae is the largest investor in mortgages in the country, owning 1 in 4 mortgages.
- Because of this investment, the company is very interested in long term recovery and rebuilding efforts that impact housing, theirs and others in general.
- Congress created Fannie Mae in order for the company to provide low down payments as secondary lender, Fannie Mae doesn't make direct loans, we buy them from banks.
- **Fannie Mae Site:** [www.Knowyouroptions.com](http://www.Knowyouroptions.com)
- **Lenders Disaster Response Network.**  
<https://www.fanniemae.com/disaster-help-homeowners>

**2. Where have you seen the best examples of Rebuilding back Affordable & Low Income Housing post disaster? What are examples of what didn't work in rebuilding back low income housing and what were the issues?**

- One of the biggest failures may be a better way to begin answering this question. The Panhandle in southern Texas would be an example. No body took charge of the rebuilding nor were there efforts to involve the people who lived their and lost their housing/businesses etc.
- Where we have seen affordable housing rebuild work well- Sonoma County, CA, where there is rebuilding efforts for inclusionary housing using Tax Credits and Community Land Trusts. Many of the lost houses were insured, but poverty exists everywhere and the need for affordable housing is everywhere. [www.rebuildingnorthbay.org](http://www.rebuildingnorthbay.org)
- *Paradise CA* was a working class and retirement community. The community represented the “missing middle” as they say in housing language. The community is working together due to an initial community wide planning process and leadership coming from within the community-[www.Makeitparadise.org](http://www.Makeitparadise.org)
- *Houston TX* created a land trust where the City owned the property, houses were built, the City maintained ownership of the land, but sold “improvements on the land -the housing was purchased with Fannie Mae mortgages and when owners decide to sell they price of housing has to stay at 80% of medium income into the future in order to maintain affordability on City owned land.
- COOP structures - <https://haciendacdc.org/> both the land and housing is owned.

**3. What were the key ingredients of success from your perspectives of those projects?**

- A Community Vision. Driving forward a community vision unites the community around the loss. Paradise Long Term Plan [https://issuu.com/makeitparadise/docs/2350rptbook\\_final190624?e=37113742/70809073](https://issuu.com/makeitparadise/docs/2350rptbook_final190624?e=37113742/70809073)
- Understanding that leveraging Federal funds is a very slow process, CBGBR funds take about three years, so there is time to plan well.
- Keep “powder dry resources.” Meaning you will need over time to keep momentum going a source of funds that can match larger funds.

**4. Who are the key stakeholders and decisionmakers who need to be involved?**

- Everyone who wants to be involved and all parts of the community, elected representatives local, state and federal.
- **Ask/Seek/Knock!**

**5. What have you found are the best practices for communities to recover and rebuild for those who have been displaced?**

- The tidal community after Hurricane Harvey were able to create temporary and basic housing and then shift that housing into permanent affordable housing with USDA and other funding.

- Home owners should not pay off their loans when they receive their insurance funds. If they do they will find they do not have enough for the rebuilding process. HAVE a PLAN for your home rebuild first, so you can start the rebuilding, which will then offer new options. Then you can arrange the pay back process.
- ASSESSMENT of the Housing stock lost-Home owners vs Rentals. Paradise CA did an assessment that included five counties and outlining available land for rebuilding. <https://www.campfire-collaborative.org/>
- Rebuilding better affordability, thinking long term.
- THINK in a REGIONAL way with rebuilding.
- Group housing rebuilds.
- Precinct programs in Sonoma County allowed neighbors to continue to learn and support each other, share housing plans.
- **Land Trusts- Grounded Solutions** <https://groundedsolutions.org/>  
Some of the complexity of Land Trusts that needs to be worked out is the funds up front and the ongoing management of the Trust and transitions over time of the people housed in the Trust. NeighborWorks has a Land Trust in Ashland, OR <https://www.nwumpqua.org/>
- Working with banks that want to use their Community Reinvestment Accounts (CRA) to help rebuilding.

**6. *What or how have you experienced philanthropy's best role/or best leverage points in the disaster phases? What roles have/can businesses and/or corporate philanthropy play in your experience?***

- Community Foundations tend to lead many of the rebuilding efforts. In Paradise, Butte County, North Valley Community Foundation <https://www.nvcf.org/> has been playing a key role and the Sierra Nevada Beer Co. [sierranevada.com](http://sierranevada.com) They worked together to support community planning, assessments and many of the projects for recovery in general.
- Rebuilding Better with Resilience-Preparedness: Support the creation of lead organization has happened in both Sonoma area- Rebuilding North Bay (Jennifer Thompson [www.rebuildnorthbay.org](http://www.rebuildnorthbay.org)) & Butte Co. -MakeitParadise (Charlies Brooks [www.MakeitParadise.org](http://www.MakeitParadise.org))
- Baton Rouge Area Foundation supported the Carolinas. <https://www.braf.org/>
- **Ask/Seek/Knock!**
- Check the area for already existing processes and efforts that were going on to improve housing: Jackson & Josephine County Community Health Improvement Plan [www.jeffersonregionalhealthalliance.org](http://www.jeffersonregionalhealthalliance.org) ) One of the Three Goals of the Health improvement plan is to increase affordable housing. Housing workgroup Chairs, Angela Durant, City of Medford; Sam Engel, Social Determinants of Health Manager, All Care Health (CCO).

**IV. Meeting Adjourned thanking our guests Sidra and Tim for their wisdom and recommendations.**

**Resources:**

- **Fannie Mae Site:** [www.Knowyouroptions.com](http://www.Knowyouroptions.com)
- **Lenders Disaster Response Network.** <https://www.fanniemae.com/disaster-help-homeowners>
- **Grounded Solutions-** <https://groundedsolutions.org/>
- [www.MakeitParadise.org](http://www.MakeitParadise.org) <https://www.campfire-collaborative.org/>
- Paradise Long Term Recovery  
Plan-[https://issuu.com/makeitparadise/docs/2350rptbook\\_final190624?e=37113742/70809073](https://issuu.com/makeitparadise/docs/2350rptbook_final190624?e=37113742/70809073)
- [www.rebuildnorthbay.org](http://www.rebuildnorthbay.org)
- NeighborWorks Umpqua <https://www.nwumpqua.org/>
- Hacienda, Portland OR <https://haciendacdc.org/>
- Craft 3 <https://www.craft3.org/>
- CDFI- <https://fahe.org/about-fahe/>
- Hacienda in Portland example. Community & large philanthropic foundations tend to be the drivers with these kinds of initiatives.

#### **Affordable Rebuilding Examples:**

- **Community Land Trusts:** (Houston/Harvey) Fannie Mae provided loans for people to own their homes in this specific rebuilding project. Example- City or County owns land that is designated as a Land Trust. The homes are built and then Fannie Mae buys the loans. Two main requirements: donated land and funds for building homes initially.
- NeighborWorks Umpqua <https://www.nwumpqua.org/>
- Hacienda, Portland OR <https://haciendacdc.org/>  
  
<https://www.landtrustalliance.org/news/land-trusts-hit-disasters-help-their-communities>
- **Housing COOPs:** participants own the land and unit/sell shares; Fannie Mae buys mortgages capping equity to maintain affordability; equity builds up & is transferable.  
<https://casaoforegon.org/for-individual/affordable-housing-co-op/>  
<https://casaoforegon.org/for-individual/manufactured-housing-cooperative-development/>
- **ADUs can be part of the solution.** Cities are moving towards Urban infill using ADUs. Financing for ADUs <https://www.craft3.org/>