



2020 Annual Report



Emily Reiman
Chief Executive Officer

2020 demanded a lot from all of us. A global pandemic, economic recession, racial injustice, and historic wildfires each confronted our communities, requiring that we respond in new and unanticipated ways.

As I reflect on the year, I'm inspired by the resolve and resilience of our staff, residents and clients. After COVID-19 hit, DevNW quickly adapted, moving to virtual operations and services to stay connected to our residents and clients at a time when they needed us most. We launched new online financial resilience programs for individuals navigating unemployment, loan forbearance, and risk of eviction. With partners, we helped pass a statewide foreclosure moratorium to protect hardworking homeowners. We expanded our resident services to include personal protective equipment, wellness checks, food and community resources, rent and utility assistance, and improved wireless technology to provide residents with remote access to school, work, and critical appointments. With our affiliate, Community LendingWorks, we launched a new emergency small business loan—the first of its kind in the state—and became a local partner to distribute the state's emergency business grants. After the Labor Day wildfires devastated rural, low-income communities across our service area, we launched a new Wildfire Recovery program to support survivors throughout the state as they rebuild their lives and livelihoods.

Importantly, as part of a national reckoning on racial and social justice, we doubled down on our commitment to address systemic racism, finalizing an equity commitment that calls out the systems of oppression that create environments and experiences of inequity, owns the role we play within those systems, and allocates proportionately greater organizational resources to overcoming inequities specifically within our programs. I invite you to read our full commitment at the link provided below.



NMLS#260098



Visit us online at
devnw.org

DevNW was uniquely prepared to respond to 2020's challenges with new and expanded programs as a result of our 2019 merger. With increased capacity and comprehensive programming, we were able to meet the emergent needs of our communities across seven counties and beyond. While the road to recovery is just beginning, and many of us continue to struggle with health impacts, and financial and housing insecurity, DevNW is committed to ensuring vibrant, safe, and just communities where everyone has the opportunity to thrive.

EQUITY

In 2019, DevNW launched an Equity Action Committee composed of representative staff. The purpose of the Equity Action Committee is to assure that policy making and program improvement processes proactively promote equity in housing and wealth, while counteracting systems of inequality for all people in the communities in which DevNW works.

Throughout 2020, DevNW and CLW staff engaged intensively in work around Diversity, Equity, Inclusion and Justice (DEIJ). The work has been staff-led (with valuable insight from experts in the field) including monthly all-staff training on racism and anti-racism, gender, the immigrant experience, and trauma informed care. Although ongoing, our DEIJ work in 2020 culminated in a DevNW and CLW Equity Commitment signed by all staff and leadership in early December. This Commitment recognizes and calls out the systemic oppression that creates environments and experiences of inequity for Black, Indigenous, and People of Color (BIPOC) communities, and other groups that have been historically marginalized, specifically within DevNW's lines of business and programs. Our commitment to DEIJ work will continue into the future as we expand our organizational capacity and implement these priorities through meaningful action and accountability practices.



[Read our DevNW and CLW Equity Commitment here.](#)

2020

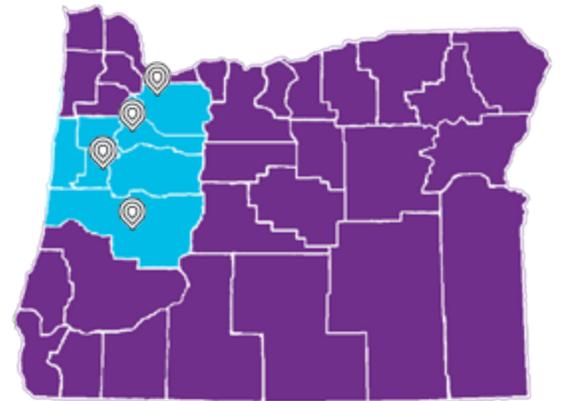
MISSION

DevNW's mission is to create thriving, inclusive and healthy communities through affordable housing, financial/economic opportunity, small business development and policy change.

7,396 Program Recipients

50 Staff in **4** Offices in Salem, Corvallis, Springfield, Oregon City
(office locations and contact info here)

7 Counties: Lane, Linn, Benton, Lincoln, Marion, Polk, Clackamas



FINANCIALS

Total Revenue **\$22,065,704***

Total Expenses **\$15,902,827**

*2020 was an extraordinary year in many ways, including financially for DevNW/CLW. We received more than \$18 million in funds for pass-through grants and loans, including almost \$11 million in COVID-19 emergency response funds for small businesses, rent assistance, etc. Some of these dollars were not distributed until early 2021, creating the appearance of a significant surplus in 2020. Audited financials can be requested by contacting our finance department at 541-345-7106 ext. 2015.

SERVICES

Financial Wellbeing

392 Participants in Financial Education courses

134 Youth participants

370 Participants in Homebuyer Education courses

70 *New Fortaleza de Finanzas / Financial Resiliency classes*

18,163 *Fortaleza de Finanzas/Financial Resiliency series views on FB Live March-December 2020*



Affordable Homes

\$22M Home value purchased by our first-time homebuyers

79 Homes purchased by first-time buyers

902 Residents housed (including 347 Youth and 177 Seniors)



429 Affordable Housing Units provided

18 Community Land Trust (CLT) new homes built/sold in Cottage Grove and Florence

Access to Funds

INDIVIDUAL DEVELOPMENT ACCOUNTS

\$94,500 Saved by **89** graduates

\$472,500 Matching funds received to build assets for their financial future

\$3M Provided since the program's inception



76 New savers enrolled (including 12 active youth participants)

HOME REPAIR PROGRAMS

\$448,172 Provided for critical home repairs



25 Homeowners served on exterior-only repairs to meet COVID-19 requirements

Healthy Communities

676 Residents engaged by two Community Health Workers

\$90,000 Distributed for rent & utilities assistance and emergency resources (nearly 50% to BIPOC families)



4,775 Meals delivered

70 Computer tablets distributed



3 Properties upgraded to high-speed internet access

44 Youth and young adults supported with essential services through our Youth Housing Initiative first program year

\$1.2M Youth Housing Initiative expands with grant from Clackamas County housing 40 young adults annually to prevent youth homelessness

Community LendingWorks

97 Credit Builder loans provided

83 Consumer and auto loans provided

1,160 Local businesses funded

115 Emergency business loans provided

1,023 Emergency business grants provided

\$9,397,741 Deployed from State Emergency Grant Program



\$12,629,619 In total grants, loans & deferments

1,476 Total transactions

WILDFIRE RECOVERY PROGRAM SUPPORTS SURVIVORS



Micole Olivas Leyva

Asset Preservation & Recovery Manager

DevNW is committed to providing immediate and long-term culturally responsive recovery services, in English and Spanish by bilingual and bicultural staff.

ISSUE

Oregon's 2020 Labor Day fires burned more than one million acres, destroyed over 4,000 structures and left over 3,000 families in need of immediate and long-term support. Natural disasters disproportionately affect low-income community members lacking insurance or other resources.

RESPONSE

To ensure low-income, rural, and BIPOC survivors receive critical short- and long-term support needed for recovery, DevNW launched a Wildfire Recovery Navigation Program. By December 2020, our Financial Wellbeing team was working on long term recovery with 10 families in Clackamas, Jackson, Marion, and Lane Counties, while scaling the program to work with hundreds more in 2021. We have added five full-time Wildfire Specialist positions to our team and continue to engage as a team player in wildfire recovery efforts across the State.

"In late 2020 we connected with a family who lost everything they owned when the home they rented burned. DevNW assisted the survivors to appeal FEMA 3 times, and ultimately awarded rental assistance. The family also accessed over \$6,000 in replacement assistance. This family has such an amazing outlook on the future, despite the trauma and loss they faced last year. The family has begun working with DevNW to purchase their first home and would like to do this within the next year."

— Micole Olivas Leyva

FINANCIAL WELLBEING PROGRAM BUILDS RESILIENCE



Joanne Di Paola

Asset Building Specialist

"Fortaleza de Finanzas has become one of our educational tools providing Spanish speakers with critical and often time-sensitive information. We made sure to make the content culturally relevant, addressing access to resources and immigration status on the Spanish-specific webisodes."

—Joanne Di Paola

ISSUE

In March 2020, Oregonians experienced widespread closures and restrictions due to COVID-19. The pandemic's impacts, including lost employment, continuing public health concerns, business closures, and the uncertainty of federal benefits have left families scared and uncertain about their financial future. The impacts of COVID-19 were felt especially hard by people with low incomes and disproportionately so by people of color.

RESPONSE

On March 17, 2020 (one day before DevNW closed its offices to the public), our new Facebook Live series, Financial Resiliency/*Fortaleza de Finanzas* debuted in English and Spanish with "Ten Financial Tips to Build Financial Resilience During COVID-19." This single webisode had over 1,000 views.

All of our archived videos are available for viewing here.

We provided information and assistance on the CARES Act, Renter's Rights during the eviction moratorium, Student Loan Forbearance, Bill Prioritization in Crisis, Insurance Tips during Wildfires, Wildfire Disaster Recovery and more timely topics.

HEALTHY COMMUNITIES PROGRAM EXPANDS TO MEET GROWING NEEDS



Seynabou-Denise Niang

Linn-Benton Health Equity Alliance Coordinator

"The Linn Benton Health Equity Alliance is a revolutionary ecosystem of community-based and led organizations working toward health equity for all. We strive for total collaborative partnership with our communities. This approach yields significant impacts. The power of LBHEA is held in the hands of the communities we are all a part of."

—Seynabou Niang

RESIDENTS IMPACTED BY COVID-19

The economic and health crises brought about by COVID-19 continues to disproportionately impact low-income and otherwise marginalized members of our communities. All of DevNW's residents (over 1,000 annually) are people living on low incomes and many are seniors and disabled people who have experienced social isolation, lost wages, and housing and food instability, due to the pandemic.

RESPONSE

Since March 2020, we have increased resident services to include supplying personal protective equipment, delivering food boxes, and providing rental and utilities assistance. We improved wireless connectivity at three of our affordable housing properties and have provided 70 tablets. Internet access facilitates youth and adult online learning opportunities, increases job opportunities, and provides better communication with health care providers.

COMMUNITY HEALTH IMPACTS OF COVID-19

Lost employment and decreased access to critical supports due to COVID-19 has disproportionately impacted people of color, low-income communities and people who historically have experienced marginalization due to systemic oppression.

RESPONSE

DevNW operates one of four regional Health Equity Coalitions in Oregon; the Linn-Benton Health Equity Alliance. Throughout 2020, the coalition addressed the impacts of COVID-19 on our communities by working closely with Greater Albany Public Schools to ensure changes to the school system were informed by the equity needs of students and staff; leading a Reproductive Health Workgroup to ensure Linn County residents continued to have access to reproductive health services; providing professional equity trainings to the coordinated care organization serving Oregon Health Plan members in Benton, Lincoln, and Linn Counties to ensure equitable community partner investments; and providing capacity building and systems change grants to support local nonprofit efforts to respond to COVID-19 impacts within their communities.

YOUTH HOMELESSNESS CONTINUES TO RISE

In 2020, Oregon saw increased statewide numbers of youth who are homeless and living without support of a parent or guardian. In Clackamas County alone, an estimated 813 unaccompanied youth experienced homelessness and housing instability.

RESPONSE

DevNW provides housing paired with intensive case management through a lens of trauma-informed care for former foster youth and youth at risk of homelessness in both Lane and Clackamas Counties. We know stable housing is the foundation for positive individual life outcomes. DevNW's Youth Housing Initiative also leads a collaborative of agencies to advance housing and long-term stability for youth and young adults via access to education, employment, transportation and health-related supports.



Francisco Garcia

Healthy Communities Director

"Many of our youth often come to us carrying past traumas, such as violence, neglect, and ongoing food insecurity. These adversities have long lasting effects and show themselves in periodic crises within the Youth Housing Initiative, even after we house youth populations. As a community, we have a moral duty to demonstrate compassion to help lift these youth out of such depths of adversity. If we negate this duty, then today's homeless youth will become the next generation of homeless adults."

—Francisco Garcia

COMMUNITY LENDINGWORKS SUPPORTS SMALL BUSINESS RECOVERY



Lynn Meyer
Director of Lending

"We built the bicycle and learned to ride at the same time. Our Emergency Business Loan program has since been replicated across Oregon and beyond."

— Lynn Meyer

ISSUE

Oregon's small businesses faced myriad challenges in 2020: closures, rent arrears, uncertain cash flow, and net losses to name a few. The pandemic has drastically compounded the difficulty of access to capital for small businesses, especially women- and BIPOC-owned businesses.



RESPONSE

In March 2020, within weeks of statewide restrictions due to the pandemic, CLW created the first Emergency Small Business Loan (ESBL) product in Oregon. Demand was overwhelming, with over 300 applications by the end of the first week. CLW raised \$142,000 in operating support and \$1.3M in lending capital for this program. Importantly, we have not had a single loan default from this ESBL. CLW also became a deployment partner for City, County, and State Emergency Grant programs. Working with 19 cities in 5 Oregon Counties, CLW awarded 1023 grants totaling over \$9M to small businesses to support an equitable economic recovery in Oregon.

\$9,397,741 Total emergency business grants deployed

\$5,587,873 Lane County (500 awards)

\$1,851,890 Benton County (183 awards)

\$652,501 Lincoln County (135 awards)

\$267,269 Linn County (48 awards)

\$702,998 Grant County (100 awards)

\$335,210 Supplemental (57 awards)

