



Exhibit A

Regional Housing Coordination Strategy

December 2025



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CONTENTS

LIST OF APPENDICES.....	II
LIST OF FIGURES.....	III
LIST OF TABLES.....	III
LIST OF ACRONYMS.....	IV
EXECUTIVE SUMMARY	5
PURPOSE OF THE REGIONAL HOUSING COORDINATION STRATEGY	13
RACIAL EQUITY	14
CURRENT HOUSING CONTEXT	15
REGIONAL HOUSING NEEDS	15
HOUSING TENURE AND COST BURDEN	17
HOUSING INSTABILITY AND HOMELESSNESS.....	21
ACCESS TO OPPORTUNITY, SERVICES AND AMENITIES.....	22
HOUSING PRODUCTION TRENDS	29
OVERALL PRODUCTION TRENDS	29
REGULATED AFFORDABLE HOUSING PRODUCTION AND SUPPLY	33
ACCESSIBILITY	36
RENTAL ASSISTANCE.....	36
BARRIERS TO HOUSING DEVELOPMENT	39
MARKET BARRIERS	39
FINANCIAL BARRIERS TO REGULATED AFFORDABLE HOUSING.....	40
NON-MARKET AND STRUCTURAL BARRIERS	42
ENGAGEMENT PROCESS FOR DEVELOPING THIS RHCS.....	47
EVALUATION OF POTENTIAL RHCS ACTIONS.....	53
ACTIONS METRO WILL UNDERTAKE.....	55
METRO’S CURRENT AND PAST EFFORTS RELATED TO HOUSING	55
LEGAL LIMITATIONS ON METRO’S ACTIONS.....	55
LEGAL CONTEXT FOR THE RHCS.....	56
OVERVIEW OF NEW ACTIONS TO BE TAKEN BY METRO	59
SUMMARY OF NEW ACTIONS TO BE TAKEN BY METRO	62
CONCLUSION.....	104
REFERENCES.....	105
CONTRIBUTORS	107

LIST OF APPENDICES

- Appendix 1: Household Demographic and Socioeconomic Characteristics
- Appendix 2: Opportunity Maps
- Appendix 3: Market Conditions and Barriers to Housing Development
- Appendix 4: Evaluation of RHCS Actions
- Appendix 5: Review of Past Housing Actions Taken by Metro
- Appendix 6: Equitable Engagement Summary
- Appendix 7: Full List of RHCS Action Ideas

LIST OF FIGURES

FIGURE 1: CURRENT HOUSING NEEDED INSIDE THE METRO UGB BY HOUSEHOLD INCOME GROUP).....	16
FIGURE 2: HOME OWNERSHIP RATE BY RACE/ETHNICITY.....	18
FIGURE 3: COST BURDENED RENTER HOUSEHOLDS BY DEMOGRAPHICS (TRI-COUNTY REGION)	20
FIGURE 4: DIAGRAM OF INFLOW AND OUTFLOW OF THE HOMELESS POPULATION.....	21
FIGURE 5: EQUITY FOCUS AREAS (2022)	23
FIGURE 6: MAP OF EQUITY FOCUS AREAS AND TREE CANOPY COVERAGE	24
FIGURE 7: MAP OF EQUITY FOCUS AREAS AND SIDEWALK DENSITIES	25
FIGURE 8: MAP OF TRANSIT STOP DENSITY AND EQUITY FOCUS AREAS.....	26
FIGURE 9: MAP OF PARKS, OPEN SPACES, TRAILS, AND EQUITY FOCUS AREAS	27
FIGURE 10: MAP OF REGULATED AFFORDABLE HOUSING AND EQUITY FOCUS AREAS.....	28
FIGURE 11: HOUSING UNITS BY TYPE, METRO UGB, 2018-2024.....	29
FIGURE 12: HOUSING PERMIT ACTIVITY IN THE METRO AREA (2009-2023).....	30
FIGURE 13: GEOGRAPHICAL DISTRIBUTION OF RESIDENTIAL DEVELOPMENT, 2018 THROUGH 2024	31
FIGURE 14: AFFORDABILITY BY PERCENTAGE OF AMI FOR MARKET-RATE MULTI-UNIT HOUSING BY BEDROOM COUNT FOR NEW UNITS BUILT (2018-2025, METRO UGB)	32
FIGURE 15: METRO HOUSING BOND PROGRESS.....	34
FIGURE 16: METRO REGION REGULATED AFFORDABLE HOUSING INVENTORY BY REGULATED RENT LEVEL.....	35
FIGURE 17: NEW AND REHABILITATED REGULATED AFFORDABLE HOUSING (2018-2022)	36
FIGURE 18: ASSISTED AND UNASSISTED HOUSEHOLD (SOURCE: CENTER ON BUDGET AND POLICY PRIORITIES).....	38
FIGURE 19: WEIGHTED SCORING APPROACH FOR RHCS ACTION EVALUATION	54
FIGURE 20: TOPIC CATEGORIES USED IN THE PROCESS OF EVALUATING POTENTIAL RHCS ACTIONS.....	54

LIST OF TABLES

TABLE 1: NEW ACTIONS TO BE TAKEN BY METRO	60
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LIST OF ACRONYMS

The following is a list of acronyms used throughout this document.

AFFH:	Affirmatively Furthering Fair Housing
AMI:	Area median income
CORE:	(Metro) Committee on Racial Equity
HPS:	Housing Production Strategy
HRAC:	Homelessness Research and Action Collaborative (at Portland State University)
LIHTC:	Low-Income Housing Tax Credits
MPAC:	Metro Policy Advisory Committee
MTAC:	Metro Technical Advisory Committee
OHCS:	Oregon Housing and Community Services
OHNA:	Oregon Housing Needs Analysis program
PITC:	Point in Time Count
PSH:	Permanent Supportive Housing
RHCS:	Regional Housing Coordination Strategy
RLIS:	Regional Land Information System
SDC:	System development charge
SHS:	Supportive Housing Services (Metro's voter-approved fund)
UGB:	Urban growth boundary
UGR:	Urban growth report

EXECUTIVE SUMMARY

The causes of the housing crisis that greater Portland faces are entrenched and complex, requiring a response that is both urgent and robust. Market conditions, zoning limitations and other obstacles have resulted in years of underproduction across both regulated affordable housing and market-rate housing. The result is a severe housing shortage that has driven up consumer costs and pushed more people into unstable living situations. Direct consequences of this housing shortage have become ubiquitous: more than a thousand evictions are filed each month, homelessness is rising and highly visible across many communities, and disparities among who can and cannot afford housing continue to grow. But with a collaborative regional approach, Metro has identified pathways to creating more housing of all types and at all price points.

Demographic shifts such as an aging population, an increase in smaller, one-and-two-person households, and an increase in rent-burdened households mean that a broader variety of homes is needed. More deeply affordable, accessible and family-sized rental units are needed, as is a broader range of homeownership opportunities. Additionally, coordination and alignment across housing and homeless services systems must improve to ensure that individuals and families exiting homelessness are able to access housing that is designed and operated to meet their needs.

While housing production in greater Portland picked up after the Great Recession, it never fully caught up with population growth and today it is slowing again. Market conditions, including high costs for labor, materials, land and borrowing, as well as negative perceptions of the region among outside investors, continue to depress housing production. These dynamics have particularly hampered the production of large, complex projects like apartment developments. Additionally, the new pipes, roads, parks and schools that are needed to support housing growth push housing prices up even more.

Local governments have responded. Some have reformed zoning to allow for a greater variety of housing types and these changes have begun to show results. But more work is needed to overcome the unprecedented challenges facing the housing market and to ensure that good intentions translate into real housing outcomes.

The regional affordable housing bond voters passed in 2018 serves as an example of where coordination has been effective. On track to provide 5,600 new affordable homes—1,700 more than initially projected—the bond has supported housing investments that are distributed evenly across the region rather than concentrated in the urban core. These homes are also designed and operated in partnership with community organizations. In many cases, wraparound services funded through another regional measure, the supportive housing services tax, help to meet a range of needs. More than half of the bond-funded homes are sized for families, and about 40 percent are deeply affordable for households earning a third or less of the area's median income.

However, with these bond dollars—and the Portland affordable housing bond dollars—almost completely spent, greater Portland is approaching an affordable housing production cliff.

Metro’s current estimates show that greater Portland still needs 27,000 more homes to support its existing population and an additional 151,000 homes to keep up with forecasted population growth over the next 20 years. Meeting that overall need for 178,000 more homes will require the construction of an average of about 9,000 more homes every year. About two-thirds of those homes need to be affordable for households with low or very low incomes. Overcoming these challenges will require sustained leadership, collaboration among every level of government, and a collective commitment to building more homes of all types and at all income levels.

This document provides an overview of the region’s housing shortage and the barriers that are impacting housing production. It also provides a summary of results from engagement and the evaluation that Metro conducted to identify and prioritize recommended actions that Metro will undertake to address the shortage.

New actions to be taken by Metro

	ID	Action	Impact on development of needed housing	Impact on housing affordability or choice
Accelerate housing production	1	Create a new housing pre-development and technical assistance grant program for site specific housing development. May include site surveys, feasibility studies, design, permitting, etc.	Low	Low
	2	Expand resources available for brownfield assessment and explore grant opportunities for small scale remediation that leads to middle housing and multi-family housing development.	Medium	Medium
	3	Funding and support for local housing production strategy implementation	Medium	Low
	4	Consider developing a regional pool of housing professionals for technical assistance and staffing support to smaller jurisdictions to support planning and implementation related to housing production, affordability and choice.	Medium	Low
Research and assessment	5	Evaluate lessons learned and effective practices from implementation of the 2018 Affordable Housing Bond; research models and best practices and develop and share recommendations with state and local funders to strengthen fair housing and equitable access to affordable housing . Incorporate recommendations into the implementation of any future Metro affordable housing funding implementation.	Low to none	Low to Medium
	6	Building upon lessons learned and best practices from the 2018 Metro Affordable Housing Bond and Metro's Transit Oriented Development (TOD) grant program, evaluate and advance opportunities to strengthen requirements and incentives for community participation and co-design in the development and operations of Metro funded affordable housing , to support the creation of housing that is designed and operated to be culturally responsive to the needs of historically marginalized populations. Identify opportunities for Metro to support capacity building for community based and culturally specific organizations to participate in affordable housing development and operations through future housing funding allocation and/or program requirements or criteria that incentivize partnerships that benefit community based and culturally specific organizations.	Low to none	Low to Medium
	7	Research, evaluate and identify opportunities to advance innovative and non-LIHTC approaches to housing development/construction, financing, and ownership that present opportunities to reduce costs, diversify housing types, and strengthen outcomes for groups most impacted by housing instability. This research is intended to build upon previous Metro research and engagement in 2024 to evaluate	Medium	Medium

New actions to be taken by Metro

	ID	Action	Impact on development of needed housing	Impact on housing affordability or choice
		affordable housing investment opportunities. The 2024 study scope included consideration of rental housing development gap funding, acquisition/conversion, preservation, and complementary investments such as land acquisition/banking, predevelopment funding, and operating support and risk mitigation, as summarized in Metro's report, Evaluation of Affordable Housing Investment Opportunities. Based on feedback collected through the 2024 engagement process as well as 2025 engagement related to the RHCS, Metro has identified additional areas of research/engagement related to future affordable housing funding opportunities. This action seeks to fill gaps in previously conducted research by exploring and evaluating areas of innovation not previously explored, including: • Modular and manufactured housing and cross-laminated timber and smaller or expandable designs • Social housing and alternative ownership models, including CLT and resident-owned multi-family housing models • Innovative financing approaches to support development and operations of smaller scale (<20 unit) building types, including PSH Assess barriers and identify opportunities to pilot or scale up innovative approaches; approach would include engagement with public, private, and philanthropic partners to support coordinated research, development and investment strategies.		
	8	Conduct an assessment of middle housing in the region to identify best practices and common barriers.	Low	Low
Convene and coordinate	9	Develop or support the development of a coordinated affordable housing operational stabilization strategy to respond to industry-wide challenges due to rising operational costs, increased resident needs, and lack of coordination/alignment with homeless and supportive services. This strategy will result in a coordinated set of concrete actions for Metro and state/local partners to take to address operational stabilization needs, potentially including but not limited to: adjustments or flexibility to established regulatory agreements, coordinated actions to address vacancies and streamlined referrals, and coordination to secure new funding for operational stabilization.	Medium	Medium to High

New actions to be taken by Metro

	ID	Action	Impact on development of needed housing	Impact on housing affordability or choice
	10	Evaluate and improve voucher and other rental assistance policies and implementation to address portability challenges, shifting market conditions impacting affordable housing, and to connect available vouchers with vacant regulated affordable housing units.	Low	Medium
New tools	11	Develop a centralized regional affordable housing inventory and listing service to support housing navigators and seekers in connecting with information about available affordable housing units that meet their needs across the region.	Low	Medium
	12	Develop a plan for a regional land bank that outlines the necessary legal framework, governance structures, and operational guidelines to support cross-sector collaboration and investment. Define clear policy priorities, including considerations related to Affirmatively Furthering Fair Housing, market conditions and funding opportunities.	Low	Low
	13	Explore how to create a permitting dashboard to track trends across the region.	Low	Low
Policy	14	Begin a Metro Urban Growth Management Functional Plan audit and cleanup of housing-related titles to align with new State requirements and regional priorities as identified in the 2027 Future Vision.	Low	Low
Funding and cross-sector collaboration	15	Convene jurisdictional partners to develop a coordinated legislative agenda for state and federal housing/homelessness resources , including a regional priority to identify funding for infrastructure. The agenda would be updated as needed to meet changing regional needs (or every six years) and guided by engagement with appropriate Metro advisory committees for land use, housing and homelessness, engagement with jurisdictions, and consultation with interested Tribes.	Medium to High	Medium
	16	Consider the viability and feasibility of new funding for affordable housing development and preservation . Ensure that any new funding framework is informed by public opinion research and engagement with public, private and nonprofit leaders as well as analysis of housing needs and market conditions, and lessons learned from the 2018 regional housing bond and best practices from other regions, including evaluating opportunities to strengthen racial equity, fair housing and community resilience outcomes and alignment/integration with homeless and supportive housing services.	High	High

Regional Housing Coordination Strategy background

Directed by new requirements under the Oregon Housing Needs Analysis (OHNA) program, jurisdictions around Oregon are developing Housing Production Strategies that are intended to address housing production targets set by the state.¹ Metro, with its unique role as an elected regional government, has a new responsibility under the OHNA program to adopt a Regional Housing Coordination Strategy (RHCS) every six years. This RHCS identifies the actions that Metro will take over the next six years to advance housing production, access to opportunity, affordability, and choice in greater Portland. These new actions build on Metro's long history of working to create thriving communities, and more recently, its success in large-scale affordable housing development and supportive housing services investments.

Consistent with the theme of coordination, two Metro departments—the Housing Department and the Planning, Development, and Research Department—collaborated to develop the RHCS. The actions identified in this RHCS reflect the diverse expertise and areas of focus of those two departments, the Metro Council's leadership, and extensive input from local jurisdictions, housing developers, owner/operators, and industry leaders, as well as coalitions and organizations engaged in housing advocacy.

Purpose of the RHCS

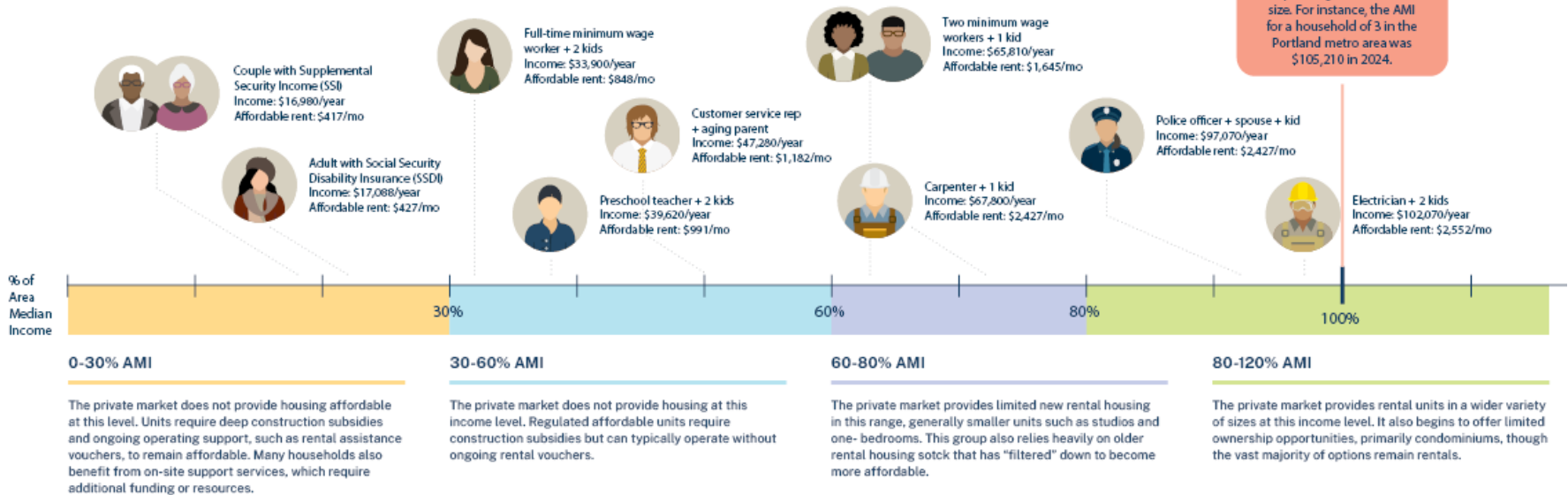
This strategy emphasizes Metro's critical role in advancing regional solutions and supporting the efforts of cities and counties in accelerating housing production. Though Metro does not zone land or build homes, Metro plays an important part in helping to create the conditions for success, addressing gaps in capacity and resources, and supporting coordination and alignment at the state and local level and across public, private and nonprofit sectors. This RHCS aims to encourage the production and preservation of housing that addresses the following goals, as defined in statutory language related to the OHNA:

- Diversity of housing types and affordability levels
- Housing that is high quality and physically accessible
- Housing with access to economic opportunities, services, and amenities
- Promotion of fair housing

¹ The state referenced Metro's 2024 Urban Growth Report assessment of housing needs when setting these targets for Metro area jurisdictions.

Connecting equitable housing strategies to resident needs

Metro is collaborating with regional partners to take new actions to advance housing production, affordability, and choice for families at different income levels.



The RHCS actions listed here will be advanced over the next six years (2026-2031)

0-30% AMI

ACTION #10: Improvements to voucher and other rental assistance policies and implementation.

0-80% AMI

ACTION #16: Affordable housing funding feasibility

ACTION #9: Affordable housing operational stabilization strategy

ACTION #11: Regional affordable housing inventory and listing service

ACTION #5: Equitable access to regulated affordable housing

ACTION #6: Community co-design

ACTION #7: Innovative approaches

0-120% AMI

ACTION #1: Housing pre-development and technical assistance

ACTION #3: Local HPS implementation funding and support

ACTION #12: Regional land bank plan

60-120% AMI

ACTION #8: Middle housing assessment

ALL INCOMES

ACTION #2: Expand funding for the brownfield grant program

ACTION #4: Regionally available pool of housing professionals for technical assistance and staffing support

ACTION #13: Permitting dashboard

ACTION #14: Urban growth management functional plan housing audit

ACTION #15: Coordinated advocacy agenda

Income data source: HUD 2024 Median Income Percentages for the Portland Vancouver-Hillsboro MSA, SSDI 2024, SSI 2024, BLS May 2024. Affordable monthly housing costs are calculated at 30 percent of monthly income.

Equity considerations

Equitable access to affordable, accessible, well-located housing is central to people's prosperity, stability and quality of life. This project worked to keep racial equity front and center throughout by applying Metro's Racial Equity Framework, in alignment with Metro's Strategic Plan to Advance Racial Equity, Diversity, and Inclusion. The Framework guided project scoping, data collection, engagement, identification of actions in this RHCS, and evaluation of those actions.

Engagement

Because this RHCS is intended to coordinate and support the work of other jurisdictions and partners, the actions included in this document were identified in close collaboration with an Implementers Work Group consisting of local planning and housing staff, focus groups with industry and community leaders, and Metro's standing committees, including the Metro Technical Advisory Committee (MTAC), the Metro Policy Advisory Committee (MPAC), and the Metro Committee on Racial Equity (CORE).

Types of actions in this RHCS

Actions included in this RHCS fall into several general categories, including:

- Communications and engagement
- Convening
- Data and analysis
- Emerging best practices and innovation
- Funding and investments
- Legislative advocacy
- Partnerships and collaboration
- Regulation and regional policies
- Technical assistance and capacity building

Next steps

The challenge of creating and sustaining housing options that meet the diverse needs, household configurations, and income levels of people in our region is too big for any single jurisdiction. Collective efforts are needed now more than ever. This RHCS provides a framework for regional coordination and collaboration to guide progress toward a future where all people have access to safe, affordable and stable housing. Once adopted by Metro Council, the RHCS will guide Metro's actions over the next six years (2026-2031). It will be followed by the development of more detailed work plans and continued engagement to further shape the work and ensure responsiveness to needs, opportunities and shared values.

PURPOSE OF THE REGIONAL HOUSING COORDINATION STRATEGY

Today's mounting housing challenges require solutions and coordination at all levels: national, state, regional, local, and across public, private and nonprofit sectors. Metro's regional perspective provides a unique opportunity not available to most other metropolitan areas around the country. Because the housing market does not abide by city or county boundaries, Metro's efforts can support and accelerate work done at the local level by increasing coordination and identifying and filling gaps best addressed at the regional scale.

Metro's work related to housing is typically several steps removed from development, but that coordinating role is more important than ever. Through urban growth management duties, land acquisition programs and grants to support planning for new homes and jobs, Metro helps to foster the conditions to support construction of houses and apartments that are affordable across the income spectrum. Metro is also positioned to support strategic investments in housing along current and future transit corridors, ensuring long-term affordability follows opportunity.

Additionally, Metro works to support city and county partners in assessing housing needs and implementing zoning and code changes to speed up construction of housing in existing, developed areas, including areas with good access to transit, services and jobs.

However, affordable housing for those with the lowest income requires public subsidy because of both higher operating costs and income-restricted rents. This is an issue the market cannot solve alone.

More recently, Metro has taken on a role in overseeing the implementation of two voter-approved funding measures that have deepened the agency's involvement in addressing the region's housing crisis. In 2018, voters passed a regional affordable housing bond that is on track to produce more than 5,600 new units of affordable housing across the region. Then, in 2020, voters tasked Metro with overseeing a regional homeless services tax, known as Supportive Housing Services or SHS, which Metro distributes to Multnomah, Washington and Clackamas counties to expand homeless and housing services. In addition to ensuring oversight and accountability for these voter-approved measures, Metro's Housing Department convenes partners to advance systems coordination, alignment and capacity building necessary to maximize the impact of these voter approved funds. The state's relatively new OHNA program now requires that Metro adopt a RHCS at least every six years. This RHCS organizes and prioritizes Metro's ongoing and future work related to housing, identifying the actions Metro will take over the next six years to advance:

- The development of needed housing
- The development and maintenance of housing that is of diverse housing types, high quality, physically accessible and affordable
- Housing with access to economic opportunities, services and amenities

- Actions that affirmatively further fair housing²

RACIAL EQUITY

Racial equity and fair housing are core aspects of the OHNA program. Equitable access to affordable, accessible, well-located housing is central to people's prosperity, stability, and quality of life.

Metro's Strategic Plan to Advance Racial Equity, Diversity and Inclusion guides all of Metro's work and established the foundation for applying a racial equity lens to the development of this RHCS. The plan includes a Racial Equity Framework tool that was used to prompt conversations to keep racial equity front and center at project milestones. Five meetings at various times during the project provided dedicated time for staff to reflect on how completed work aligned with the project's vision and guiding principles and prompted adjustments to the deliverables as needed to achieve better outcomes. The Framework guided project scoping, data collection, engagement, identification of actions in this RHCS, the evaluation approach, and plans for implementation and accountability.

Key outcomes from the racial equity check-ins included:

- Creation of the project's vision, guiding principles, and process goals
- Development of a better understanding of how to balance margins of error with detailed representation of smaller demographic groups
- Identification of themes and gaps from local Housing Production Strategy engagement to ground this strategy in established priorities and needs
- Preparation for sharing RHCS project updates with CORE and thinking through ways to best incorporate their perspectives and feedback into the project
- Development of a fair housing training for project staff to support education, awareness and dialogue about how Metro can incorporate fair housing principles throughout the RHCS and beyond
- Inclusion of eight specific fair housing metrics in the evaluation framework to ensure the final package of actions in the RHCS addresses a variety of outcomes related to racial equity and fair housing

Project vision statement

Create a roadmap for actions Metro will advance to promote housing production, coordination, and equitable access. This will be achieved by lifting up emerging best practices, coordinating and aligning local strategies, and addressing critical gaps that can be filled at the regional level.

² "Affirmatively furthering fair housing" means meaningful actions that, when taken together, address significant disparities in housing needs and access to opportunity and replace segregated living patterns with truly integrated and balanced living patterns to transform racially and ethnically concentrated areas of poverty into areas of opportunity and foster and maintain compliance with civil rights and fair housing laws. ORS 197A.100(9).

CURRENT HOUSING CONTEXT

This section describes current housing conditions and trends in greater Portland and the factors shaping them. It includes a description of:

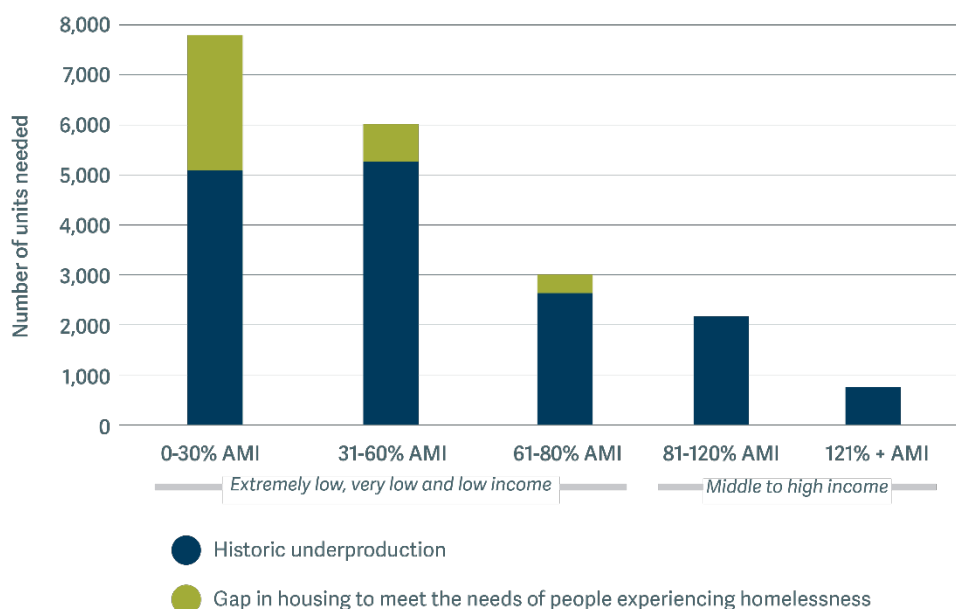
- Housing needs
- Recent production trends
- Housing affordability and stability, including cost burdens, homelessness, and rental assistance
- The role of housing location in access to opportunity and exposure to environmental benefits and harms
- Affordable housing production, financing, preservation, and stabilization trends, as well as an identification of barriers to development
- The importance of accessibility for an aging population

Together, these topics provide the context for understanding the region's housing challenges and informing the development of this RHCS.

Regional housing needs

Every six years, Metro analyzes regional housing needs to ensure that there is sufficient room for expected housing growth inside the region's urban growth boundary (UGB). Metro's 2024 Urban Growth Report (UGR) estimated that greater Portland currently is nearly 27,000 homes short of what's needed to support current population levels and will need to produce 151,000 additional units of housing over the next 20 years to keep up with future growth. Almost two-thirds of that future housing will need to be units affordable for people or households earning less than 80 percent AMI, as the need for affordable housing will continue to grow.

Figure 1: Current housing needed inside the Metro UGB by household income group (source: 2024 Metro UGR). Note: does not include forecasted housing needs.



As summarized below and detailed in Appendix 1, there are several demographic trends that are shaping the type, size, affordability, accessibility of housing needed.

Households are getting smaller and older.

One- and two-person households have become increasingly common, representing about two-thirds of households in the region. These trends are driven by people choosing to have fewer children as well as the aging of the Baby Boomer generation. Between 2000 to 2020, the percentage of households with children less than 18 years old decreased from 33 percent to 28 percent, and the percentage of households with someone more than 65 years old increased from 19 percent to 27 percent, with the share of older adults expected to continue rising in coming decades. These shifts corresponded with a decrease in average household size, which is expected to further decrease from 2.41 people in 2024 to 2.27 in 2044.

As our population ages, the share of households that rely on fixed incomes like pensions and Social Security will increase. These incomes do not increase at the same rate as expenses such as rent, utilities, healthcare and food. Unless a household has substantial savings or can supplement its income, this can create financial strain that makes it difficult or impossible to maintain housing.

About a quarter of households include someone with a disability.

About one quarter of greater Portland's households include someone with a disability. These households tend to have lower median incomes and are more likely to face housing cost burden and to live in housing that does not fully meet their needs.

Many homes—especially older or market-rate rental units—lack accessibility features needed for people with mobility challenges or other disabilities. As the region's population continues to age, the share of residents with disabilities is expected to grow, increasing demand for affordable, accessible housing.

Housing tenure and cost burden

Access to stable, affordable housing depends not only on the overall supply of units, but also on the types of housing units available and their cost. In greater Portland, both homeownership and rental affordability trends show increasing challenges for households with low and middle incomes.

Homeownership rates are decreasing.

For several decades, homeownership rates have declined in the region, reflecting both national trends and local market pressures. Rising housing costs, limited supply of entry-level homes, and slower wage growth relative to home prices have all contributed. Additional factors—such as delayed household formation, higher student debt, and changing family structures—have also impacted homeownership patterns, particularly among younger adults.

In 2024, the median income for a family of three in greater Portland was \$105,200. If that family were limited to spending 30 percent of its income on housing, their monthly housing budget would be \$2,630, which is typically inadequate for purchasing a home in today's market. To purchase a home with the median listing price of \$615,000 (Federal Reserve

A note about census data

Different communities have different levels of comfort with engaging with government censuses and surveys, which can result in undercounts. Additionally, estimates of smaller and harder-to-count populations tend to have less reliability than estimates for larger segments of the population. To increase reliability, the American Community Survey often publishes aggregated categories, which can mask important trends in the data, especially regarding race, ethnicity, and language.

The default confidence interval for both ACS and PUMS data is 90 percent, as this is the statistical standard set by the U.S. Census Bureau for publishing these estimates. This means that the published margin of error corresponds to a 90 percent confidence level, providing approximately 90 percent certainty that the true population value falls within the calculated confidence bounds.

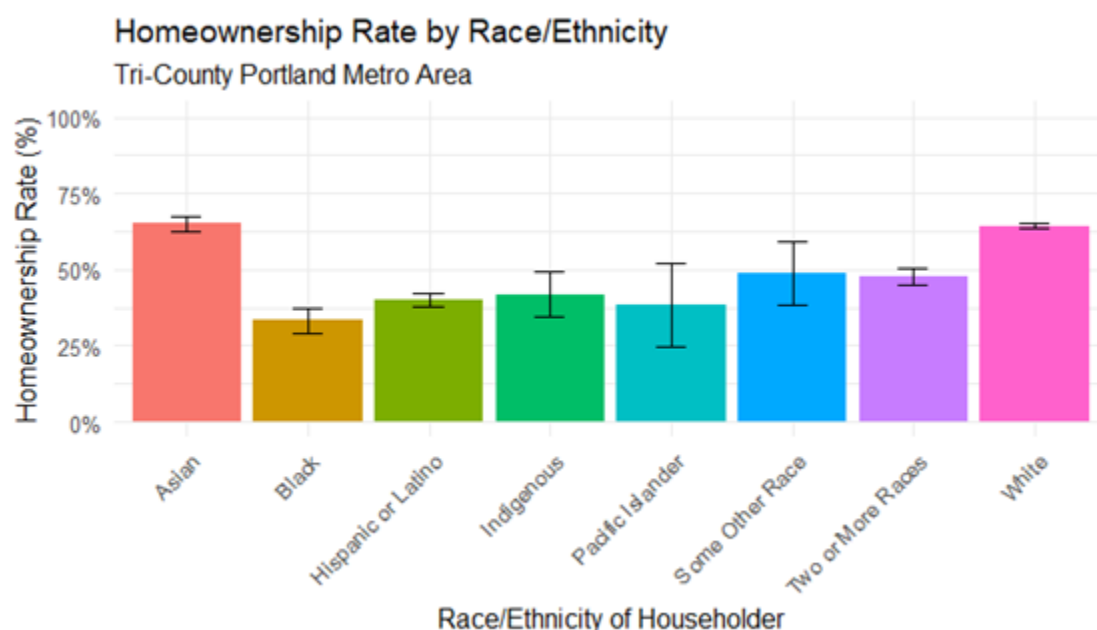
Bank of St. Louis, 2025), a household would need to spend closer to \$3,500 per month, highlighting the difficulty of home ownership for median earners. Households that earn less than the median income face an even bigger affordability challenge.

There are disparities in homeownership rates by race and ethnicity.

While homeownership has long been promoted as a pathway to personal and community stability in the U.S., access to it has not been equitable. As shown in Figure 2, homeownership rates are highest for Asian and White households and lowest for Black, Indigenous, Pacific Islander and Hispanic or Latino households. These gaps have widened over the past decade. Differences in income explain some of this variation, but the legacy of historic and ongoing racist policies and practices—including discriminatory lending practices, redlining, and inequitable access to federal programs—continue to shape these disparities.

It is also important to acknowledge the likely variation within racial and ethnic subpopulations, some of which are challenging to show because of data limitations related to small sample sizes (Puget Sound Regional Council, 2024).

Figure 2: Home ownership rate by race/ethnicity



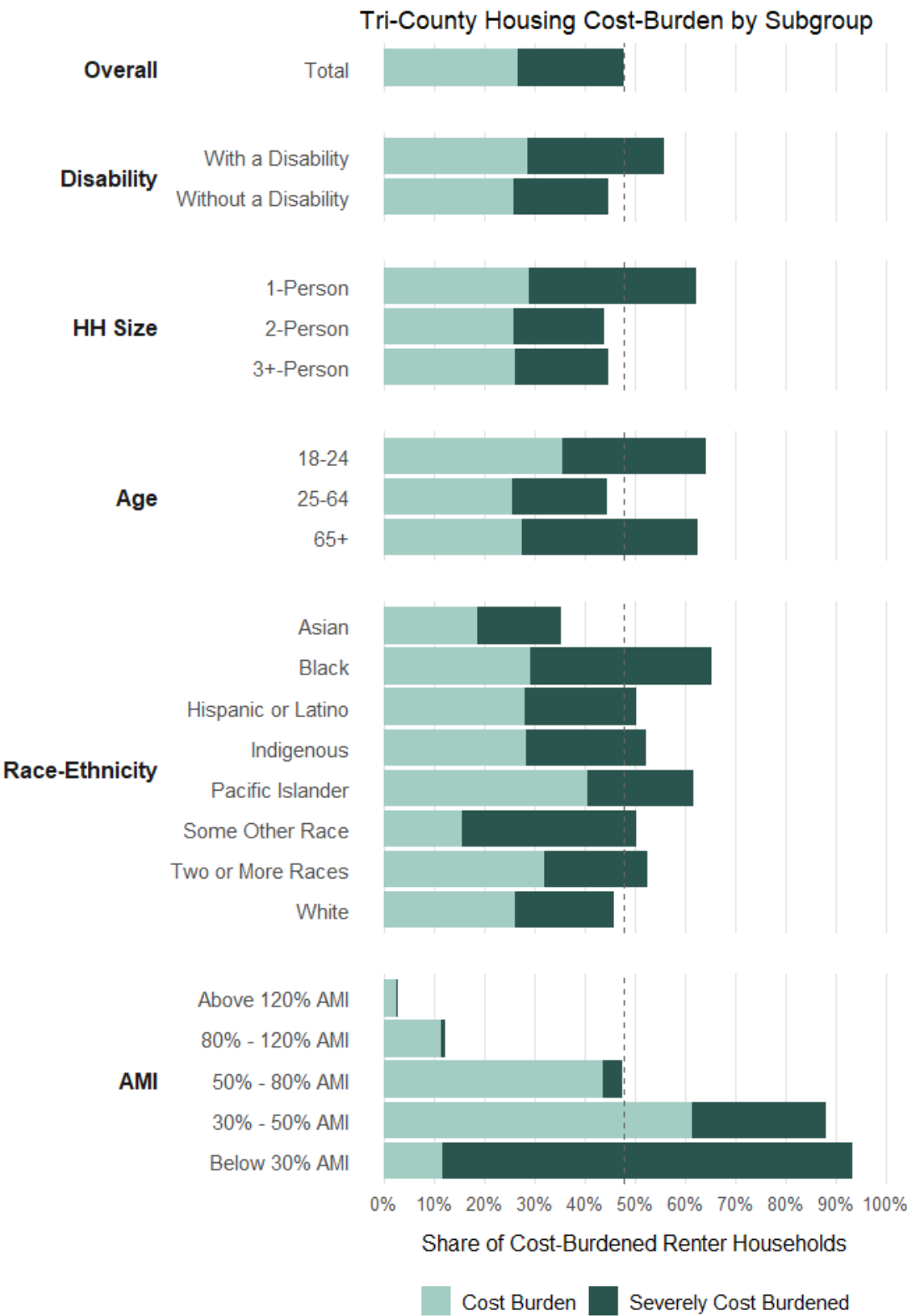
Owning a home can offer long-term financial benefits, such as equity accumulation and housing stability. However, the evidence that it is a reliable means of building wealth is more mixed and depends on market timing, the location of the housing, and the terms of lending. A study by the Federal Reserve Bank of St. Louis found that homeownership equity did not increase by as much as non-housing wealth during the longest period of available data from 1947 to 2016 (Federal Reserve Bank of St. Louis, 2017). The study also found that home equity was more volatile than other forms of wealth, particularly for Black and Hispanic households. This volatility can pose heightened risks

for economically vulnerable households, who may be forced to sell during an economic downturn, resulting in a loss in equity.

Shared-equity models like Community Land Trusts show promise in expanding access to affordable, sustainable homeownership. These programs are typically run by local governments or non-profit organizations. Homeowners forego a share of the home's appreciation so that it remains affordable for future owners. Studies find these models can reduce foreclosure risk, support wealth-building, and narrow racial homeownership gaps while preserving long-term affordability (Wang, Cahen, Acolin, & Walter, 2019) (Thaden, 2011).

For households unable to access homeownership, affordable rental options remain critical. Approximately half of renter households across greater Portland are cost burdened, spending more than 30 percent of their income on housing, and a significant share are severely cost burdened, spending more than 50 percent of their income on housing. Cost burden is most prevalent among one-person households, households that include someone with a disability, younger adults, older adults, and Black, Pacific Islander, Indigenous, and Hispanic or Latino households.

Figure 3: Cost burdened renter households by demographics (tri-county region)

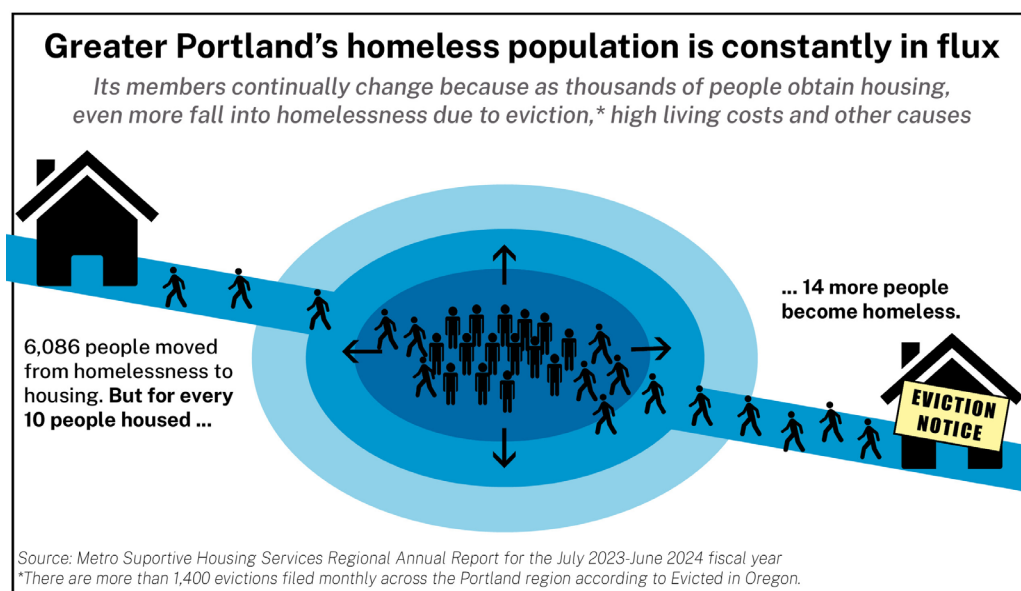


Housing Instability and Homelessness

Housing instability and homelessness in greater Portland are a direct result of the housing shortage. The growing crisis reflects both long-term and recent economic and market pressures, while historic and ongoing exclusionary and racist housing policies and practices continue to exacerbate the problem for communities of color. Federal disinvestment in housing and social services over several decades has left local governments and communities to fill the gap, often without adequate resources, and this trend is expected to continue because of recent federal actions. At the same time, rising housing costs, inflation and a persistent shortage of affordable homes have increased the number of households unable to maintain stable housing.

In recent years, voters and local governments in the Portland region have made historic investments in affordable housing and homeless services, helping thousands of people move into permanent housing each year. However, the number of people newly experiencing homelessness continues to outpace the number of those finding stable housing. This has led to steady growth in the overall homeless population despite significant local investments.

Figure 4: Diagram of inflow and outflow of the homeless population



National research consistently shows that rates of homelessness are most closely linked to the availability and affordability of housing (Horowitz, Hatchett, & Staveski, 2023). Cities with higher rates of behavioral health needs or poverty often experience lower rates of homelessness when housing is more abundant and affordable. In the Portland region, high housing costs and limited supply are primary causes of homelessness. Each month, more than 1,400 evictions are filed across the metro area, reflecting the pressure many households face (Evicted in Oregon, 2025).

The 2023 Point-in-Time Count conducted across Clackamas, Multnomah, and Washington counties identified 7,483 people experiencing homelessness on a single night. Of these, nearly 60 percent (4,355) were unsheltered, while 2,467 stayed in emergency shelters and 661 in transitional

housing.³ (Zapata, Greene, Niehaus, Spurbeck, & Wei, 2024). The count is widely understood to understate the true scale of homelessness, as it does not capture people who are doubled up with friends or family and may miss others who cannot be located or surveyed.

Demographic characteristics of people experiencing homelessness:

- Race and ethnicity: Black, Indigenous, and other people of color (BIPOC) made up about 35 percent (2,121 individuals) of those experiencing homelessness who reported their race, a disproportionate share compared to the overall population. An additional 804 individuals identified as Hispanic or Latino.
- Age: Children and youth accounted for more than 17 percent of the total, including 918 children under 18. People that are 55 years or older represent about 20 percent of the population, underscoring the broad age range affected by housing instability.
- Chronic homelessness: About 41 percent of individuals met the federal definition of chronic homelessness, with nearly two-thirds of those unsheltered.
- Disabling conditions: A total of 1,448 individuals reported experiencing disabling conditions such as physical, intellectual, and developmental disabilities, behavioral health disorders, and chronic health conditions, during the past year.
- Veterans: Among the 565 veterans counted, nearly half were unsheltered and about one-third reported a disabling condition.

The persistence of homelessness in greater Portland underscores the central role of housing supply and affordability. While supportive services are critical to addressing individual needs, meaningful reductions in homelessness will require sustained efforts to expand affordable housing options, prevent evictions, and strengthen pathways to stable housing.

ACCESS TO OPPORTUNITY, SERVICES AND AMENITIES

Planning for housing requires attention, not just to housing types (e.g., multi-unit or townhouses) and characteristics (e.g., accessibility, number of bedrooms, and affordability), but also where housing is located. Housing location shapes access to jobs, education, transportation, health care, nature, and exposure to environmental benefits and harms. Together, these factors influence public health, economic opportunity, and overall quality of life.

To inform this RHCS and related efforts, Metro has created a series of opportunity maps that illustrate where different communities reside in relation to a variety of locational benefits and burdens. These maps provide important context related to access to economic opportunities, services, and amenities. A full set of opportunity maps is available in Appendix 2, but examples are provided below.

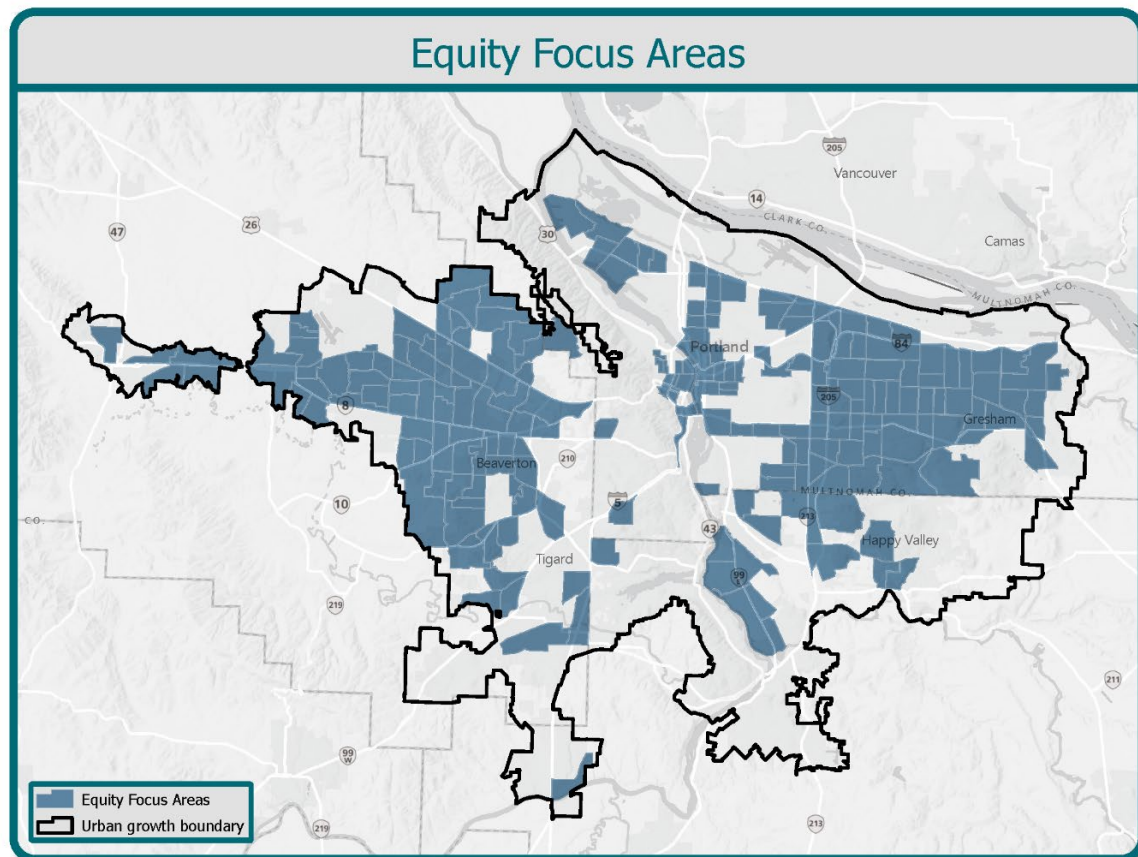
In recent years, Metro has refined a definition for Equity Focus Areas for use in a variety of research, evaluation and planning projects. Equity Focus Areas are Census tracts with a higher-than-average

³ HRAC again collaborated with Clackamas, Multnomah, and Washington Counties on a tri-county 2025 Point in Time Count; however, a findings report for 2025's count was not available during the development of the RHCS.

share of at least one of the following populations, which are disproportionately impacted by housing instability:

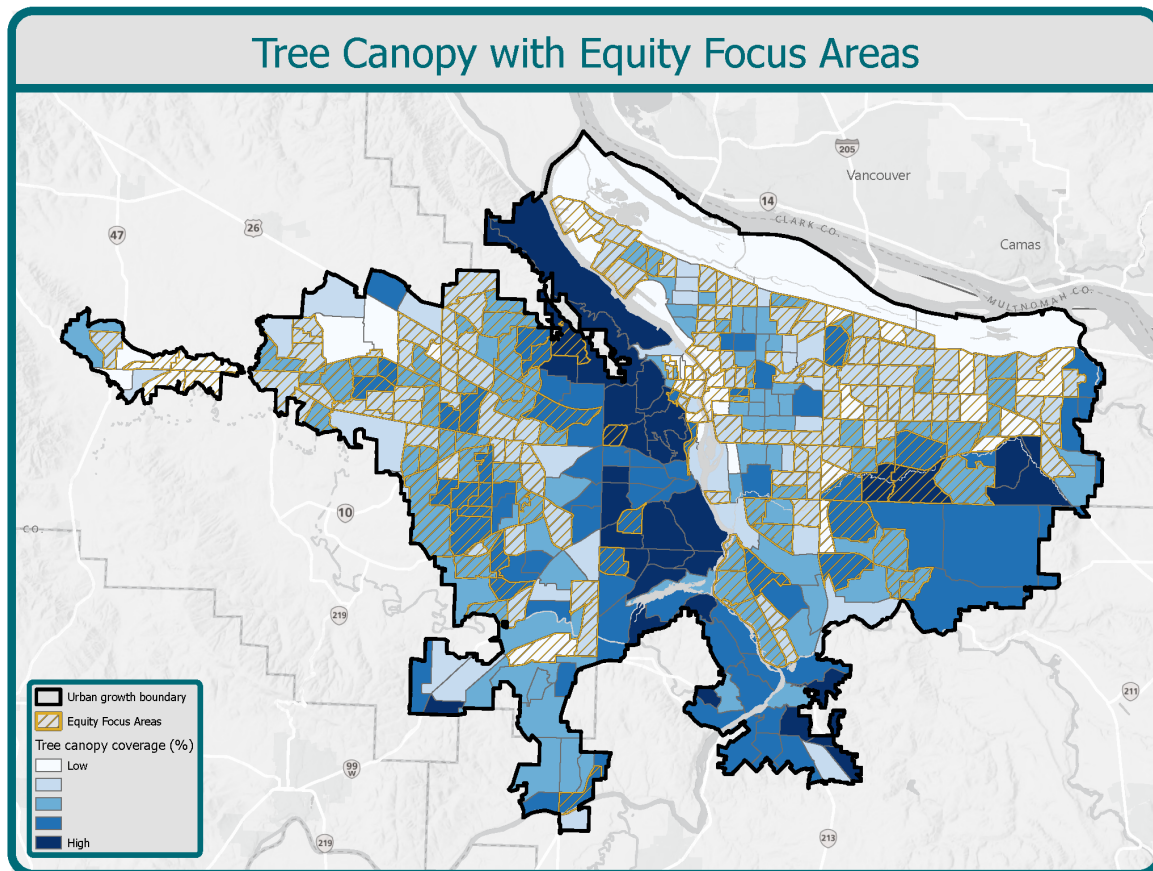
- Black, Indigenous, or people of color (BIPOC)
- Limited English proficiency
- Low income (less than 200 percent of the federal poverty level)

Figure 5: Equity Focus Areas (2022)



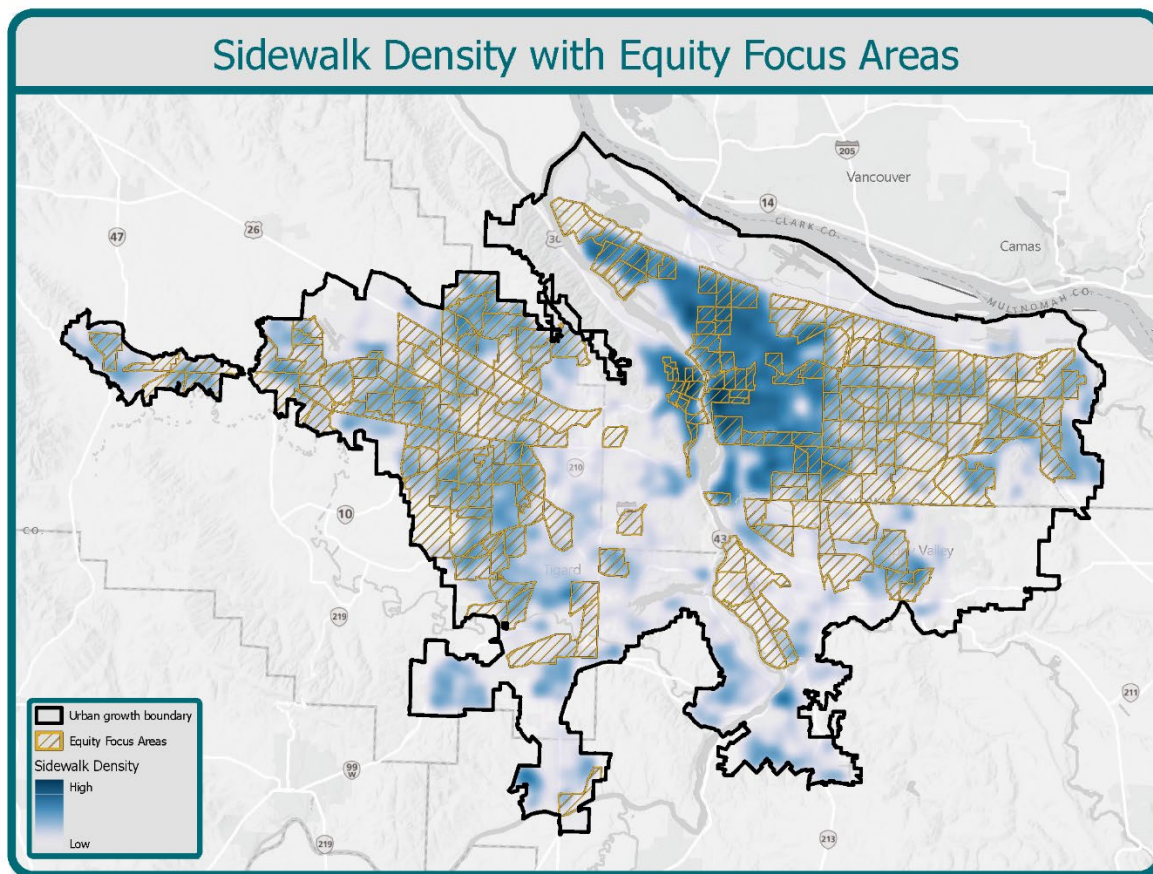
Other data layers can be overlaid with these Equity Focus Areas to get a sense for whether communities are experiencing disparate environmental and health impacts. For instance, Equity Focus Areas often have less tree canopy coverage. Reduced tree canopy can contribute to greater climate-related risks, such as exposure to extreme heat.

Figure 6: Map of Equity Focus Areas and tree canopy coverage



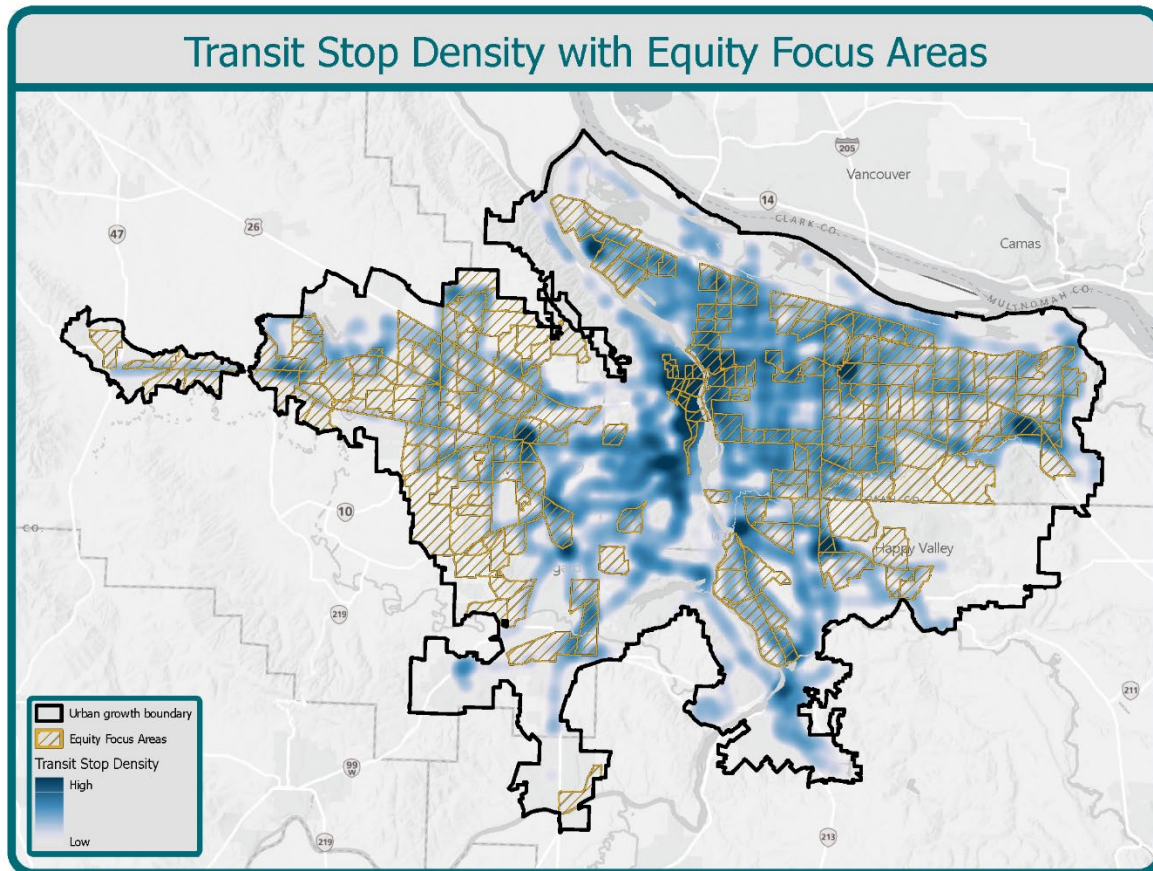
Likewise, Equity Focus Areas often have lower sidewalk densities than other parts of the region, which contributes to adverse health and safety impacts and lack of accessibility for residents with mobility challenges.

Figure 7: Map of Equity Focus Areas and sidewalk densities



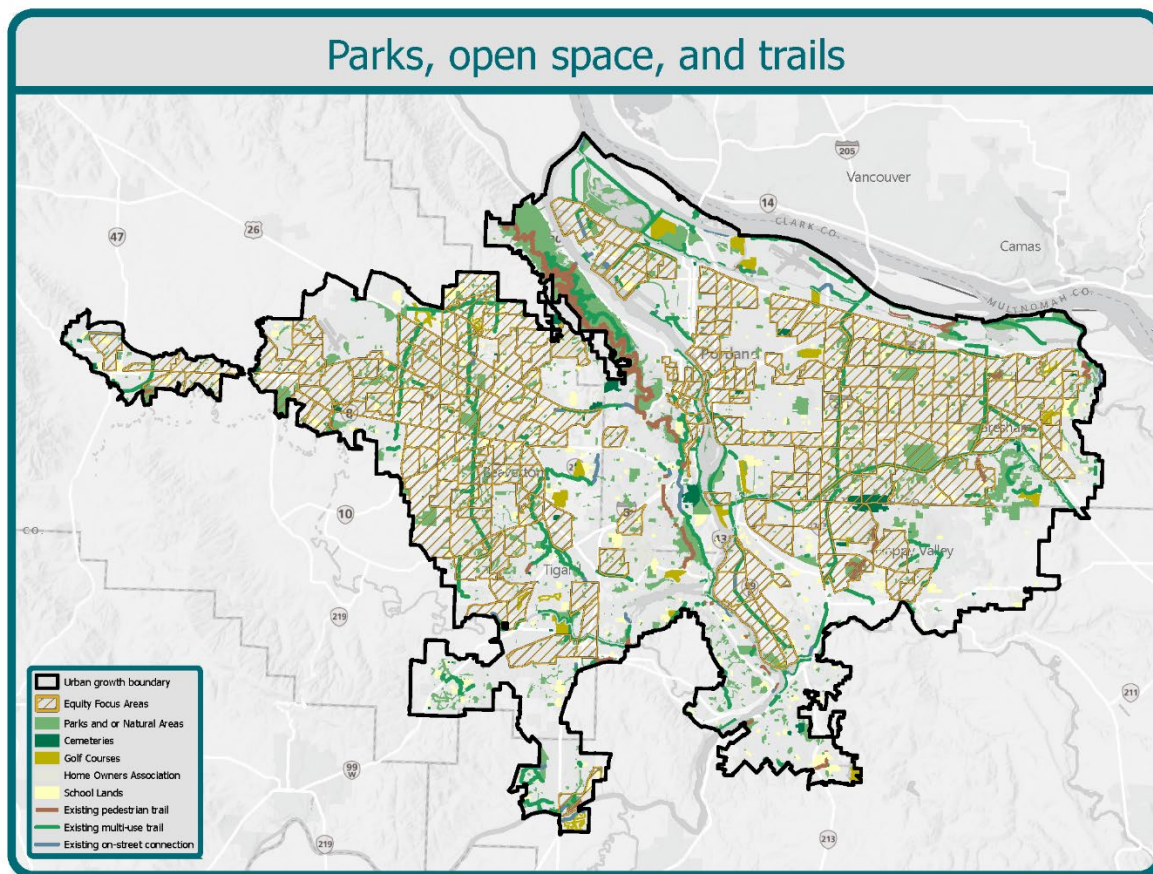
Overlaying Equity Focus Areas with a map of transit stop densities indicates that transit access is mixed. Some Equity Focus Areas have excellent access while others do not.

Figure 8: Map of transit stop density and Equity Focus Areas



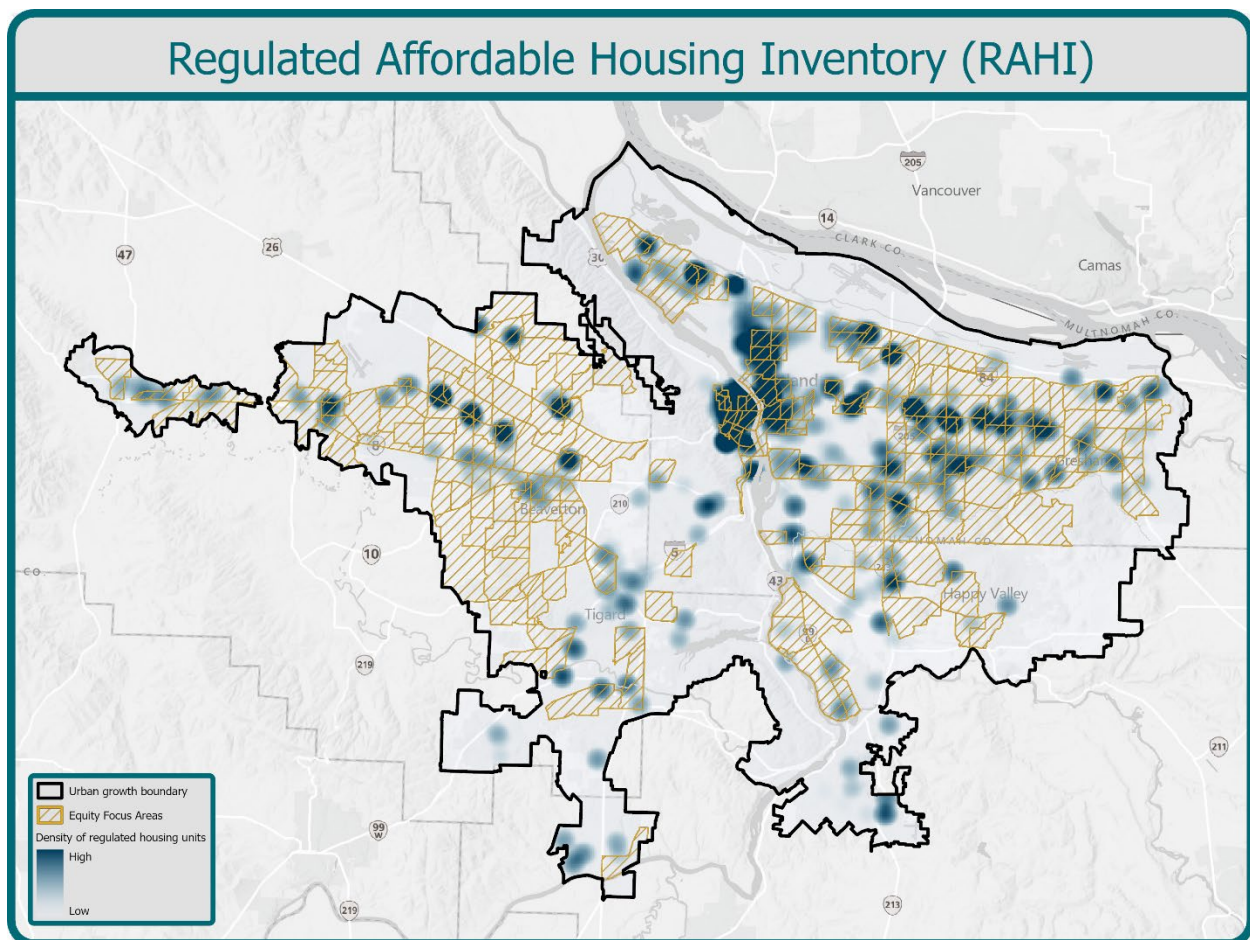
Overlaying Equity Focus Areas with a map of parks, open spaces, and trails indicates relatively good access to nature for BIPOC, low-income, and limited English proficiency populations within our region.

Figure 9: Map of parks, open spaces, trails, and Equity Focus Areas



Overlaying Equity Focus Areas with a map of regulated affordable housing shows significant overlap. This could indicate that there are higher concentrations of Equity Focus populations in these locations because of the affordable housing or that regulated affordable housing has been sited where Equity Focus populations already resided. Affordable housing projects that utilize Low Income Housing Tax Credits (LIHTC) are incentivized to locate in “Qualified Census Tracts” because of a “basis boost” that allows them to receive more tax credit funding. These areas, which must have at least 50 percent of households below 60 percent AMI, often overlap with EFAs. Approximately 60 percent of new affordable homes funded by the Metro Affordable Housing Bond are in EFAs. However, the Bond has also supported several investments in communities that historically lacked affordable housing options, such as the first regulated affordable housing building in Happy Valley.

Figure 10: Map of regulated affordable housing and Equity Focus Areas



HOUSING PRODUCTION TRENDS

To inform this RHCS, ECONorthwest assessed recent housing production trends. Additional detail can be found in Appendix 3.

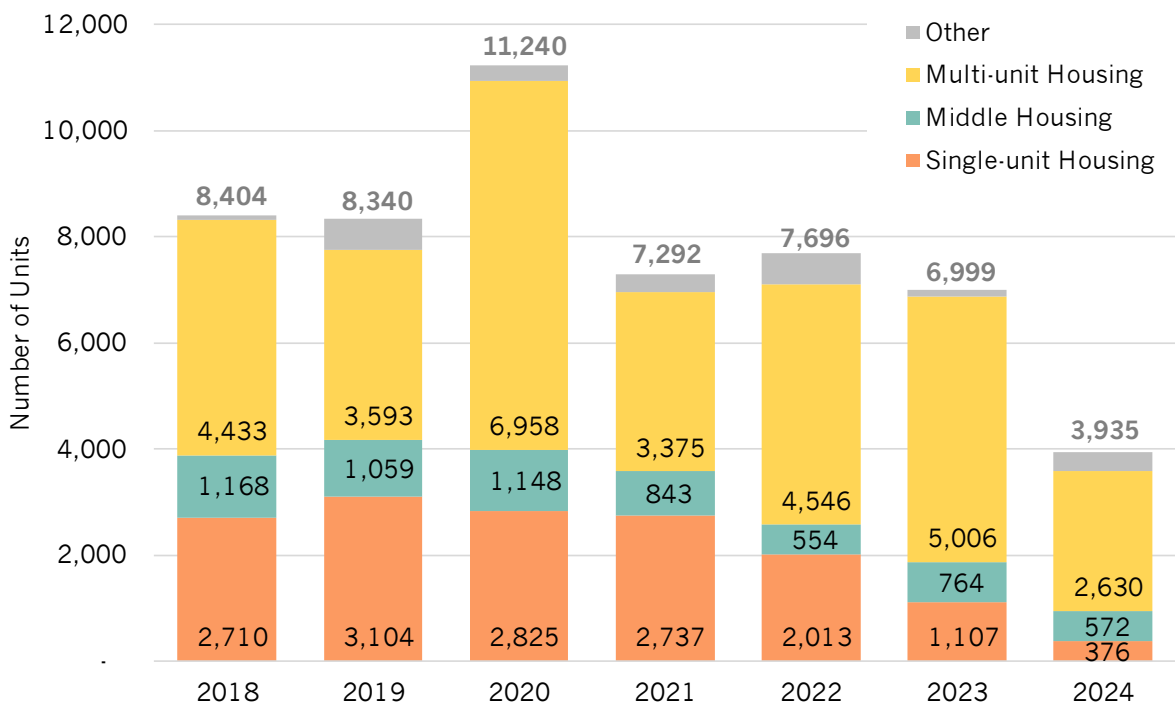
Overall production trends

Housing production rebounded after the 2008 Great Recession but has never returned to the levels of the early 2000s. Following a modest recovery from 2012 to 2019, production began to slow again after the COVID-19 pandemic. The decline in production in 2024 is particularly stark, dropping to about half of the average annual housing produced from 2018 to 2023.

What kinds of new housing are being built?

A majority (57 percent) of the new housing built inside the Metro UGB from 2018 to 2024 was multi-unit housing, followed by single-unit housing (28 percent), and middle housing (11 percent).

Figure 11: Housing units by type, Metro UGB, 2018-2024



Source: Metro RLIS, summarized by ECONorthwest

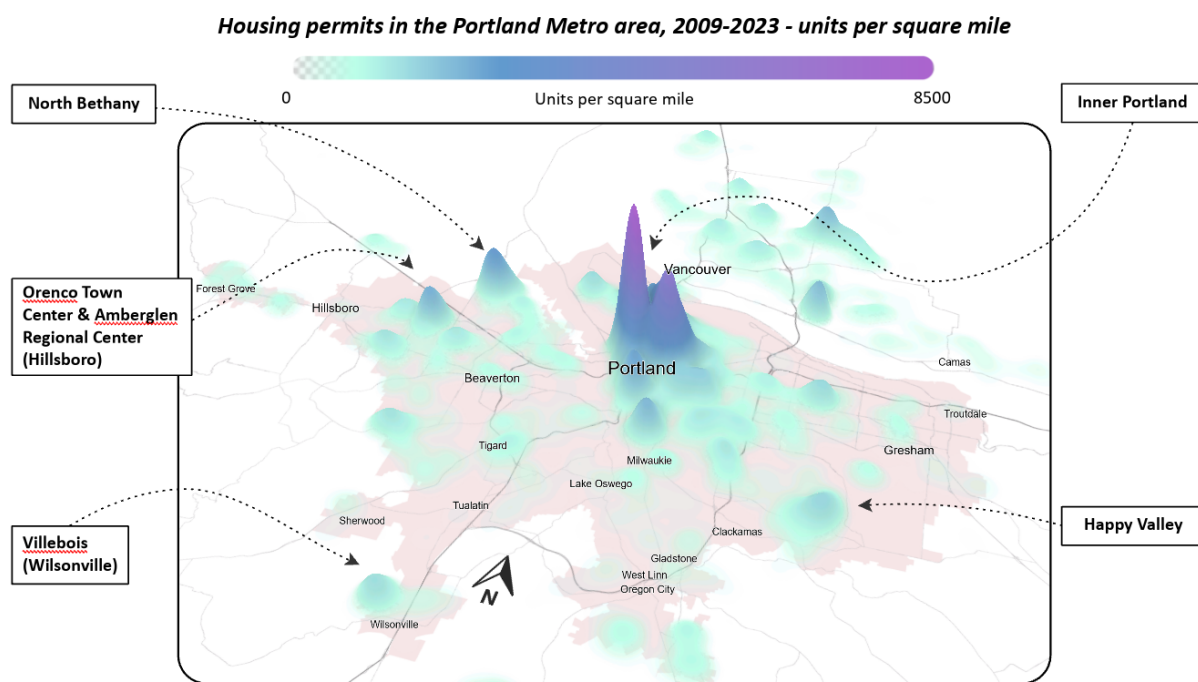
Note: There is a lag between when units are delivered and when they appear in Metro RLIS data.

Note: Middle housing includes ADUs, plexes, townhomes, and cottage cluster housing. "Other" includes manufactured homes, dormitories, and retirement facilities.

Where has new housing been built?

Over the past decade and a half, new housing construction has been focused in existing urban areas, particularly close-in Portland, Orenco Town Center, and Amberglen. While some urban growth boundary expansion areas have taken many years to urbanize or remain undeveloped today, North Bethany, Villebois, South Hillsboro, and Happy Valley stand out for producing housing. Likewise, considerable housing production has happened outside Metro's UGB in Clark County, Washington.

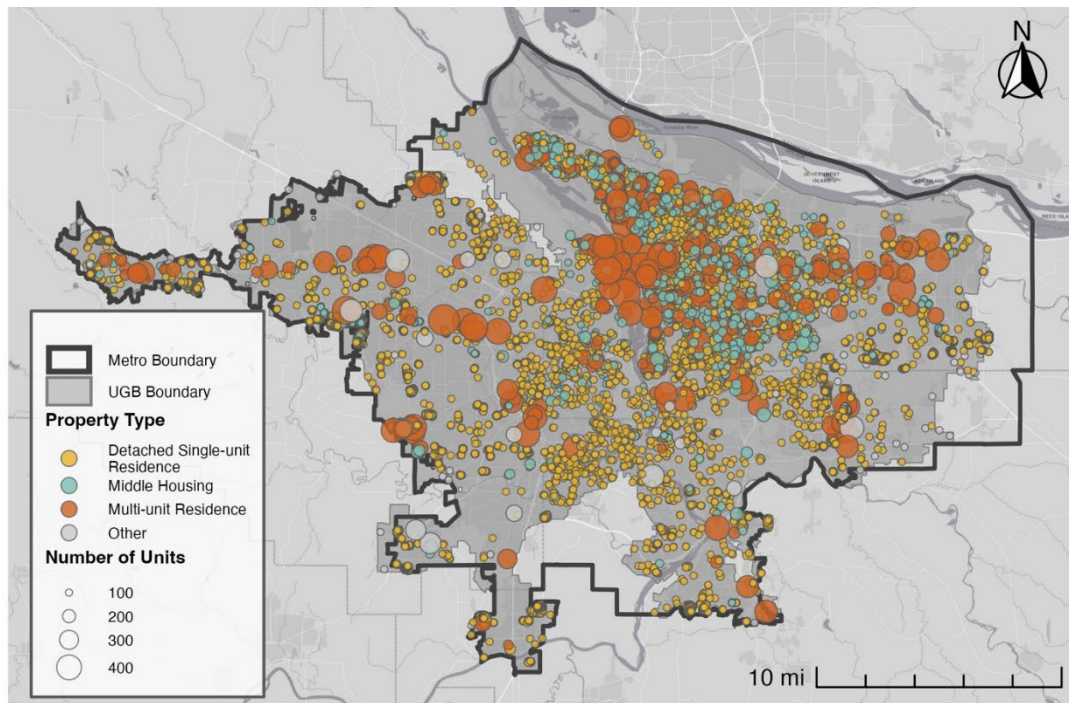
Figure 12: Housing permit activity in the Metro area (2009-2023)



Source: Construction Monitor data report Q1 2009 - Q2 2023. Created September 2023

As depicted in Figure 13, North and Northeast Portland have seen the highest number of new homes built across all housing types over the past six years. Multi-unit housing construction has been especially concentrated in the Pearl District and along the Williams, Interstate, and Mississippi corridors. Single-family development has been more broadly distributed throughout the urban growth boundary. Middle housing development is focused in North and Northeast Portland. Middle housing development is focused in North and Northeast Portland.

Figure 13: Geographical distribution of residential development, 2018 through 2024

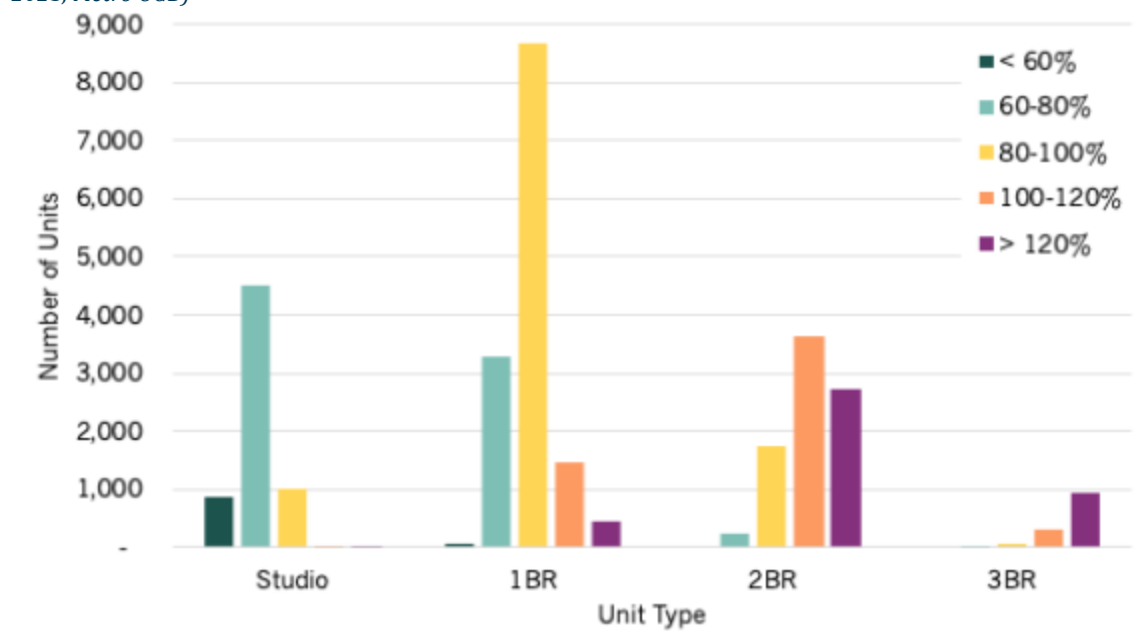


Source: Metro RLIS, displayed by ECONorthwest

Who can afford new market-rate multi-unit rentals?

Newly constructed market-rate studio and one-bedroom apartments generally serve middle- and higher-income households. Studios and one-bedroom units sometimes offer relatively lower-cost options, but even these are often out of reach for households earning below 80 percent of Area Median Income (AMI). New two-to-three-bedroom rentals—needed by many families—are rarely affordable to households below 100 percent AMI.

Figure 14: Affordability by percentage of AMI for market-rate multi-unit housing by bedroom count for new units built (2018-2025, Metro UGB)



Source: ECONorthwest, Costar 2025, U.S. Department of Housing and Urban Development Income Limits, Portland Housing Bureau 2025 Utility Allowance Schedule, accessed <https://www.portland.gov/phb/documents/2025-utility-allowance-schedule/download>.

Rent affordability patterns vary around the region. New rental housing in the Central City and close-in Portland neighborhoods spans a wide range of affordability levels. New rental housing in suburban locations largely falls within the 80 to 100 percent AMI range.

Who can afford new for-sale homes?

Recently constructed ownership housing is only affordable to more affluent households. Nearly all (99 percent) new single-unit detached homes built and sold since 2022 are affordable only to households earning more than 120 percent AMI. New townhouses show a similar trend.

Condos and co-ops offer somewhat more affordable ownership opportunities for households earning between 100 and 120 percent AMI. However, relatively few condos and co-ops have been

built in recent years because of condo construction defect liability concerns.⁴ New condo and co-op construction is happening almost exclusively in the City of Portland.

New ownership housing tends to be relatively less expensive in North Portland, outer Southeast and Northeast Portland, and Gresham. New ownership housing tends to be more expensive along the fringes of Forest Park and in Lake Oswego.

Regulated affordable housing production and supply

Like market-rate housing, the production of regulated affordable housing faces challenges such as rising construction costs, labor shortages, and permitting delays. Unlike market-rate housing development, the scale, timing, and location of affordable housing development are influenced less by market demand and more by the availability, structure, and predictability of public financial support.

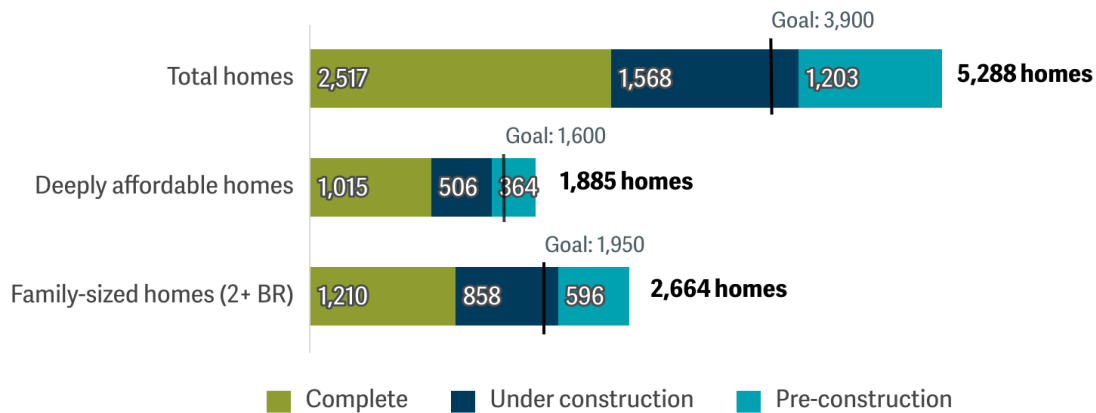
Financing affordable housing is uniquely difficult. Because restricted rents are set below market levels, they rarely generate enough revenue to cover operating and maintenance costs, let alone repay the upfront investment and debt required to develop the project. Unlike market-rate projects, affordable housing is not designed to be resold for profit or leveraged against future appreciation. This structural gap means the private market alone cannot produce housing affordable to low- and very low-income households.

Public and community investment is therefore essential. Subsidies bridge the financing gap and make it possible to build and operate affordable housing without charging prohibitively high rents. Funding comes from a mix of federal, state, and local sources, including federal LIHTC, state programs, and local housing bonds. In the Portland region, the 2016 Portland Housing Bond is expected to create 1,859 affordable homes, while Metro's 2018 Affordable Housing Bond is projected to deliver more than 5,600 homes.

⁴ HB 3746 (2025 session) reduced the period of limitation for a tort action arising from defective construction, alteration or repair to mitigate legal risks for builders.

Figure 15: Metro housing bond progress

Metro affordable housing bond progress



As shown in Figure 15, the thousands of homes made possible by the 2018 Bond will be affordable to households earning 80 percent of the area median income (AMI) or less, with most designated for households making 60 percent AMI or lower, including a considerable number of deeply affordable (30 percent AMI) units as well as family-sized homes (2 bedrooms or larger).

This helps to address critical gaps in the region’s supply of regulated affordable housing, which had historically skewed toward smaller unit sizes and 60 percent AMI units, as illustrated in Figure 16, which shows a breakdown of regulated affordability level for the region’s regulated affordable housing units as of 2020, the last year when Metro completed an inventory.

Figure 16: Metro region regulated affordable housing inventory by regulated rent level

Regulated Affordable Housing Inventory (2020) unit types by affordability

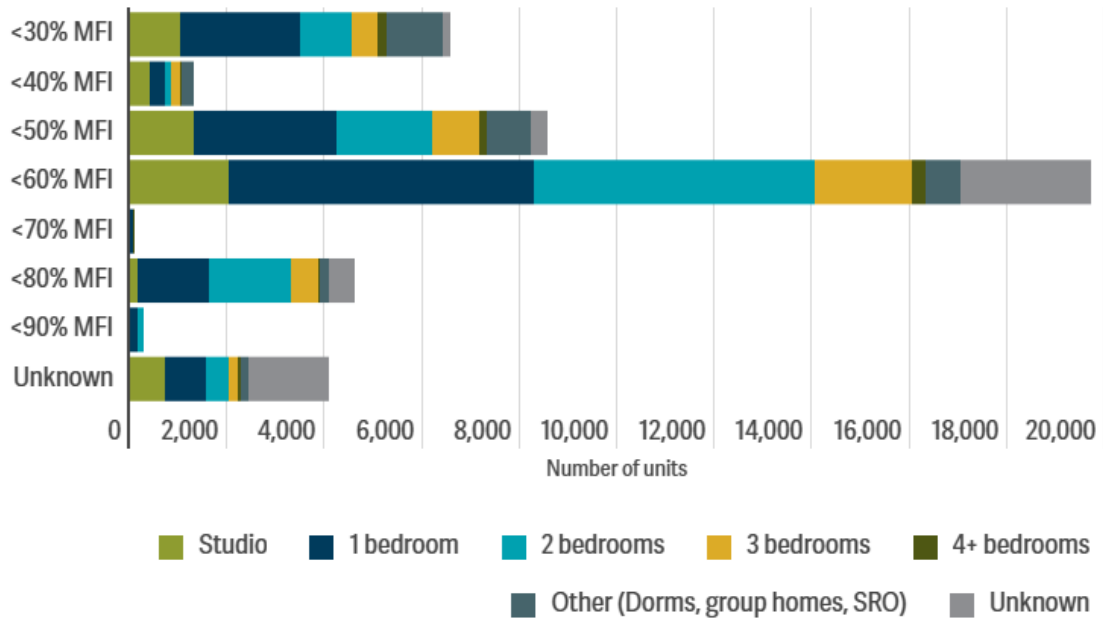
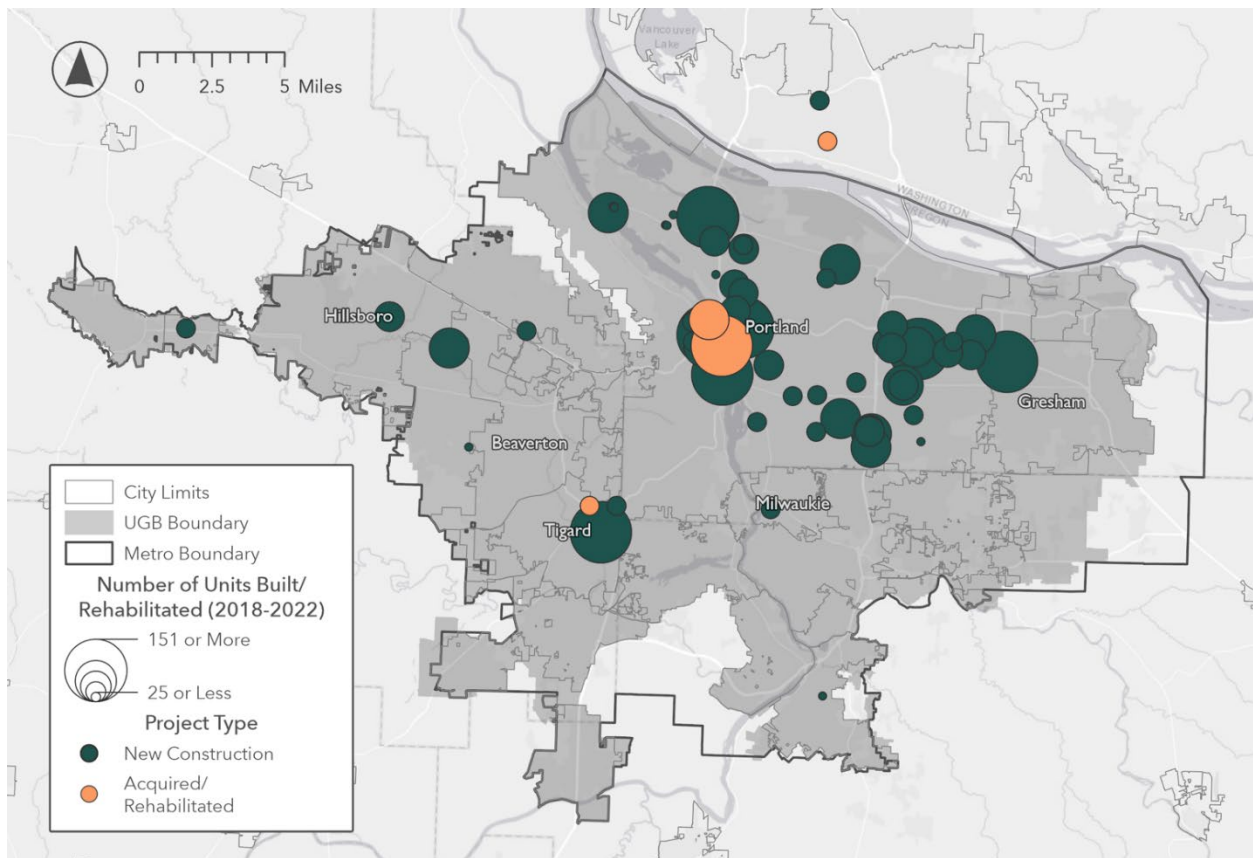


Figure 17: New and rehabilitated regulated affordable housing (2018-2022)



Source: Metro, summarized by ECONorthwest

Accessibility

There is limited local data on the accessibility of existing housing units, but anecdotal evidence suggests that there are too few. Nationally, less than four percent of homes offer basic accessibility features (about 0.15 percent are fully wheelchair accessible) and only a third of units are potentially modifiable, having some structural features necessary for accessibility but in need of additional modifications (Scheckler, Molinsky, & Airgood-Obrycki, 2022). Additional accessible and adaptable housing, including buildings with elevators and single-level units, is needed, particularly in locations with access to healthcare, sidewalks, and transit, to accommodate our aging population.

Rental assistance

Rental assistance is a critical tool for preventing homelessness, stabilizing households, and supporting economic wellbeing. Rental assistance programs work by paying the gap between what a qualifying unit costs to rent, and the amount the household can afford based on their income. For this purpose, affordability is approximately 30 percent of a household's gross income. This is especially important for people who live with no income or very little income – for instance, older

adults living on Social Security Disability Income – who cannot otherwise afford housing in most places.

Rental assistance payments are generally provided directly from a funding entity to the property manager or owner of the unit being subsidized. Differing types of rental assistance exist, but typically programs are divided into two primary types:

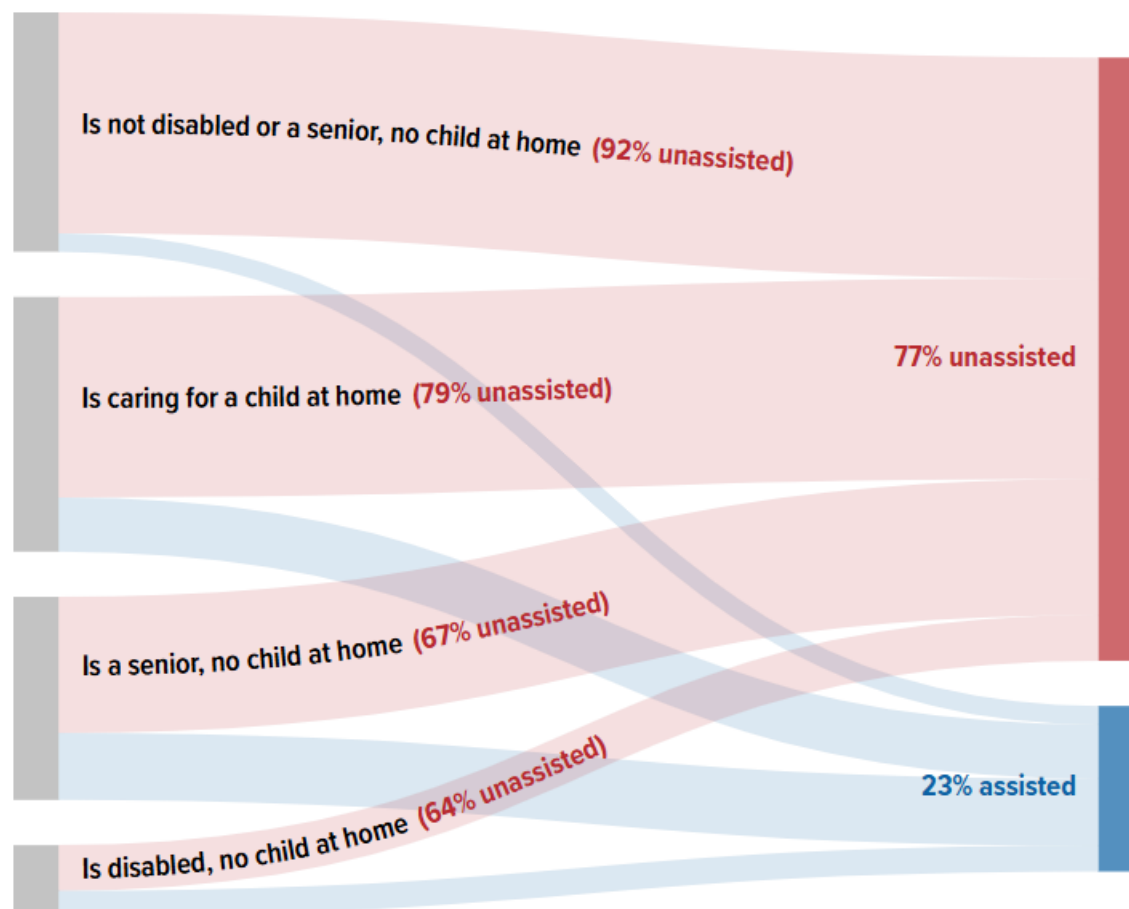
- **Long Term Rental Assistance:** Offers ongoing rental assistance to qualifying households, typically without pre-imposed time limits. These resources can be provided either as tenant-based, where the household is able to apply a “voucher” in a qualifying unit they find, or project-based, where a unit has this subsidy attached. Long term rental assistance is a required element of PSH.
- **Short Term Rental Assistance:** Offers time-limited support, typically for 24 months or less. These resources are most often used to prevent a household from imminently entering homelessness, or to support a household accessing housing after a period of homelessness. At the end of this period, tenants are expected to maintain rental payments through other means. Short term rental assistance plays a key role in stabilizing households experiencing acute, time-limited financial struggles.

Federal long-term rental assistance programs like the Housing Choice Voucher program (often called section 8), and state and locally funded rental assistance programs help households afford housing in both regulated affordable properties and in the private market. However, demand far exceeds supply: according to the Center on Budget and Policy Priorities, nationally, only 23 percent of households in need of federal assistance receive it as illustrated in Figure 18. This means waitlists in the Portland region are long.

Figure 18: Assisted and unassisted household (source: Center on Budget and Policy Priorities)

77% of Low-Income Renters Needing Federal Rental Assistance Don't Receive It

Unassisted vs. assisted households, headed by someone who:



Note: Groups of household types are sized (on left) by number "needing assistance," which means they pay more than 30 percent of monthly income on housing and/or are living in overcrowded or substandard housing. "Low income" = 80 percent or less of median income. For more on how we count assisted renters, please see our [federal rental assistance factsheets methodology](#).

Long-term rental assistance can also support rental property development, by providing increased certainty of ongoing property stability and rent collections to developers and investors. Because of this increased certainty, developers can often access additional funds from lenders, decreasing public or other resources needed to finance properties, when there are long-term rental assistance contracts in place for a project.

BARRIERS TO HOUSING DEVELOPMENT

Market barriers

Housing production in the Metro region faces many of the same market challenges that are observable nationwide, making them difficult to counteract at the local level. Additional details about these barriers documented by ECONorthwest can be found in Appendix 3.

Construction cost escalation

Inflation and labor shortages have increased costs. From 2012 to 2021, U.S. construction costs, including labor and materials, rose an average of 2.3 percent per year. Between 2021 and 2025, that rate jumped to 6.8 percent per year.

Rising cost of debt

Interest rate hikes have made borrowing more expensive. It is likely that this is affecting feasibility of development of housing affordable to middle-income households (81 – 120 percent AMI) the most. Building for this segment of the housing market has a narrow range for financial feasibility since developers cannot generally access public affordable housing financing, which is typically aimed at units affordable at or below 80 percent AMI.

Rising cost of land and infrastructure

Land values continue to increase, particularly in outlying parts of the region. Additional development-ready land could moderate land price increases. However, making raw land ready for development has proven challenging because of the high cost of providing infrastructure. For its part, Metro has approved every UGB expansion proposed by a city since urban reserves were put into place in 2011 and continues to provide grant funding to support city planning efforts for future expansion areas. While land is a necessary input for housing production, experience has shown that it alone will not guarantee that housing will be built or that the housing that gets built will match household budgets. Local Housing Production Strategies now play the role of identifying the actions necessary to promote housing production and fair housing.

Familiarity and risk perception for alternative housing types

Some developers and lenders that primarily build or finance traditional single-unit-detached homes are hesitant to pursue less common formats such as middle housing because of uncertainty about buyer interest.

Return-on-investment issues for small-scale projects

Small-scale projects can be less cost effective for developers because fixed costs cannot be spread across many units. Developer interviews indicated that soft costs, including permitting costs and developer overhead are harder to absorb on small projects.

Construction defect liability for condos

Unlike apartment buildings where a developer or owner often retains control of the building and leases out units, condominiums involve the sale of individual units to homeowners. This structure creates legal exposure for developers, as homeowners' associations can file construction defect

lawsuits—often years after completion of construction. This risk has limited condo construction even though it could provide more attainable homeownership options. To help address this issue, HB 3746 (2025) reduces the statute of limitations for construction defect actions for units in a planned community or condominium.

Rising insurance costs

Property insurance rates are rising as companies factor in climate change risks and increased costs of materials and labor for repairs or replacement. This increases operating costs for rental housing and monthly payments for homebuyers, exacerbating affordability challenges. Rising operating costs also increase perceived risk for lenders, which may result in higher borrowing costs or tighter lending standards, which further constrain feasibility.

Rising labor costs

Labor costs for roles that support development and ongoing operations of properties have been on the rise in recent years. Wages have increased faster in the real estate management industry compared to wages across all industries as well as service-providing industries. This increases construction and operating costs for rental properties that can result in the production of fewer homes or amenities and can also challenge the feasibility of projects all together.

Financial barriers to regulated affordable housing

In addition to the aforementioned market barriers, cost escalation has placed more strain on affordable housing development, compounding the already higher costs tied to complex financing structures, layered public funding requirements, higher legal fees and limited revenue streams to cover ongoing operating costs.

Limited availability and predictability of public subsidy

Regulated affordable housing requires public subsidy to achieve financial feasibility because there are limits placed on rents and purchase prices, which would otherwise reimburse and exceed the cost of development and construction in market-rate buildings.

Federal LIHTC are the largest source of funding for affordable housing development. These funds are accessed through a complex process, wherein state affordable housing finance agencies – Oregon Housing and Community Services (OHCS) in Oregon – award LIHTC to projects based on established selection criteria. The developers of these projects then find partners with significant federal tax liability who invest in the project to access the tax credits. These investors become limited partners in the project.

As of 2024, 93 percent of the rental projects supported by the Metro Affordable Housing Bond leveraged LIHTC. However, most LIHTC also depends on the availability of private activity bonds, the use of which is federally regulated. Historically, Oregon had surplus bonds. However, in 2021, OHCS paused some LIHTC applications because of oversubscription, leading to uncertainty and delays that have impacted project costs.

Recent federal changes to this program will improve LIHTC availability. However, because of the way the program is structured, LIHTC cannot cover a project's full costs. This means that all projects must also have a mix of additional funding sources—federal, state, local, private, and philanthropic—to move forward. The availability of funding that comprises the affordable housing capital stack can vary from one budget cycle to the next, complicating predictability and industry stability. At the local level, Metro bond funds are nearly expended, with no commensurate local funding source currently identified.

Rising costs are driving larger per-unit subsidy needs, straining available funding

Rising materials and labor costs that affect market-rate housing also strain affordable housing development. Between 2020 to 2024, the weighted average cost per unit for Metro bond funded developments increased by 30 percent.⁵

Complex funding layers increase time and risk

As noted, affordable housing projects typically require multiple funding sources. Each funding source carries its own application, compliance, and reporting obligations. Navigating this complexity adds significant soft costs, extends project timelines, and increases the risk of financing gaps.

Permanent Supportive Housing (PSH) development faces layered operational and financing challenges

In recent years, lenders have become more hesitant to underwrite deeply affordable projects, particularly those intended to support households exiting homelessness, because of the operational challenges and expenses of existing projects. Further, many housing operators have voiced concern about adding more of these housing types to their portfolio without adequate support, because of the risk they pose to their organizations' financial health. As a result, future PSH and service-enhanced affordable development may require higher levels of public subsidy and ongoing risk mitigation support.

Lack of dedicated preservation funding risks loss of existing affordable housing stock

Many regulated affordable housing properties face expiring income restrictions and deferred maintenance needs. However, few public funding sources are available to support preservation strategies such as acquisition, recapitalization, and rehabilitation.

Limited coordination between housing and health/social services

Many affordable housing developments are designed to serve residents who would benefit from supportive services, including households exiting homelessness and those experiencing behavioral health challenges. However, funding for these services and the ongoing rental assistance needed to support these households is often disconnected from housing development financing, creating

⁵ Metro Affordable Housing Bond 2024 Annual Report.

uncertainty about service availability when projects open and increasing the risk of tenants missing rent payments and facing eviction.

Smaller-scale developments don't achieve economy of scale

Despite demand for smaller-scale affordable rental developments (<20 units), public funders and investors sometimes maintain policies and funding guidelines that decrease the financial viability of smaller-scale developments.

Placing limits on per-unit costs helps spread scarce resources across more developments but is an example of a policy that can make it more difficult to develop smaller multi-unit properties.

Depending on the jurisdiction, some costs – for instance, “soft costs” like legal fees, permitting and recording costs, surveys and inspections – are the same, regardless of the number of units the project will produce. This means that projects with fewer units may have a higher per-unit cost than a larger development, making them a less appealing investment for a public funder.

Adding to this challenge, these properties may struggle to maintain ongoing operations or services because of a lack of scale. While a medium-sized or larger property could support an on-site service coordinator, property manager, or maintenance staff at a relatively low cost-per-unit, for smaller scale developments these types of supports may need to be split across multiple properties.

Non-market and structural barriers

In addition to market and funding feasibility challenges, housing production across the Metro region is also constrained by a range of non-market and structural barriers. These include zoning and entitlement restrictions, site-level and infrastructure challenges, and broader regulatory and governance dynamics.

Barriers also vary geographically. High-opportunity neighborhoods often maintain the most restrictive zoning and entitlement processes, while infrastructure barriers dominate in expansion areas. Addressing these patterns will require place-specific solutions.

Zoning and design standards

Restrictive zoning

While state reforms over the past several years (such as HB 2001 [2019]) have required jurisdictions to remove regulatory barriers to middle housing and affordable multi-unit development, potentially problematic standards remain in some areas. Parking minimums, maximum densities, setbacks, landscaping and open space requirements can prevent compact and cost-effective multi-unit housing development. In commercial zones, ground floor commercial requirements can increase development costs that may not be matched by viable rents.

Too many zoning districts: In some jurisdictions, an excessive number of zoning districts and overlay zones creates additional complexity. Portland's zoning code, for example, includes dozens of base and overlay zones with varying use, height, and design standards.

Zoning and market mismatch: In some areas, zoning allowances do not align with what the private market can feasibly deliver. This mismatch typically occurs in two ways:

Under-zoning in high-demand areas. For example, close-in neighborhoods zoned for lower density development (primarily single-unit homes and some middle housing), despite strong market demand for more housing types.

Over-zoning in lower-demand areas. Some suburban centers and corridors are zoned for multi-story, mixed-use development, but market rents are insufficient to support the higher construction costs for these types and scales of development. Zoning in these areas may mandate building features such as ground-floor retail or structured parking that add cost and risk and may render development infeasible, particularly for affordable housing projects. In some cases, limited amenities and older, auto-oriented patterns further reduce market demand.

Seismic upgrade requirements: Redeveloping older buildings in Portland can trigger costly seismic retrofits under city code, which often makes adaptive reuse financially infeasible. These requirements have limited opportunities to repurpose older buildings that could serve lower-income renters and make some existing residential buildings too expensive to rehabilitate. Without additional subsidy, many of these structures will remain underutilized and at risk of earthquake damage.

Process and procedures

Permit processing delays and lack of predictability: Some jurisdictions, especially smaller cities, lack sufficient staff to process permits and inspections quickly. Delays can jeopardize tax credits and other time-sensitive funding. Smaller jurisdictions may also need to coordinate with counties or special districts, which adds complexity and can slow approvals.

Appeals and public opposition. Despite state requirements to allow housing through clear and objective standards, development often requires some adjustments that can trigger discretionary review processes. In those situations, public opposition can pose a significant barrier, particularly in high-opportunity neighborhoods where affordable housing is most needed.

Fees and SDCs

Fees, including System Development Charges (SDCs) and permit fees, can be a big contributor to project costs. However, in Oregon, SDCs are an important source of funding to pay for the pipes, streets, schools, and parks needed to support housing development. This reliance on SDCs has several causes, including:

- Decreasing federal investment in local infrastructure
- Public sentiment that growth should pay for itself
- A lack of a sales tax in Oregon
- Statutory limits on increases in property taxes in Oregon

In the Metro region, the average SDC cost is about \$27,000 per unit (League of Oregon Cities, 2023). Some SDCs, particularly for recent UGB expansion areas, can approach \$45,000 per unit.

Smaller entry-level homes, lower-cost middle housing and apartments, and communities with weaker market demand are disproportionately affected by SDCs because the SDCs represent a proportionally larger share of these homes' prices. High-end, single unit detached housing is generally impacted least.

Site-Level Barriers

Fragmented landownership and absentee landowners

Fragmented land ownership, particularly in areas that have been urbanized for many decades, can be a barrier to housing production. Developers must either consolidate multiple lots which increases cost and risk, or accept smaller, less efficient projects. Land banking and public site assembly are important tools to help create viable development opportunities.

Infrastructure constraints in greenfields

Infrastructure funding is often a primary constraint for housing development in UGB expansion areas. Roads, sewers, water, and parks require massive upfront investment, and without them, housing cannot be built. Much of the new infrastructure to serve greenfield development is funded by developers, either directly (through exactions) or indirectly (through SDCs or similar fees), which can increase development costs.

Greenfield challenges

In addition to high upfront infrastructure costs, housing delivery in greenfield areas can face additional structural barriers, such as governance challenges, including annexation and inter-jurisdictional coordination.

In early phases, new communities often lack amenities (with homes often arriving before retail, transit, or schools), which can reduce livability and make it harder to deliver higher-density housing until the amenities are available.

Infill challenges

The costs of site acquisition, demolition, environmental cleanup, and required infrastructure upgrades make many infill projects that are allowed by zoning financially infeasible.

Brownfield sites

Brownfields can offer potential for reuse with housing but face significant barriers, including:

- Environmental remediation costs are highly variable and create financial uncertainty
- Liability risks deter investment and complicate site acquisition transactions
- Financing is challenging, with lenders requiring extensive due diligence

- Public subsidies for remediation are limited and inconsistent

Governance and Capacity Barriers

Fragmented governance and inconsistent policies

Complex governance structures, spanning three counties, 24 cities, and multiple special districts, create inconsistent housing policies and fragmented implementation. Housing needs are regional, but solutions remain largely local and often uncoordinated. The state's OHNA program, this RHCS, and city and county Housing Production Strategies represent important steps toward regional alignment, but sustained coordination remains critical to meeting housing targets.

Limited public sector capacity

Some jurisdictions in greater Portland lack the staffing capacity and technical expertise to implement complex housing reforms or manage affordable housing programs. Capacity constraints are particularly acute in smaller jurisdictions, which may not have housing specialists on staff.

Equity and Housing Choice Barriers

Displacement from emerging high opportunity areas

Many low-income residents, particularly communities of color, have been displaced from areas that have become high-opportunity neighborhoods. Recent initiatives, such as Metro's equitable development strategies for future transit corridors, aim to mitigate these impacts through place-based planning, but progress will require stronger tenant protections and continued efforts to expand middle housing options, land acquisition and banking in emerging high-opportunity areas, and continued investment in the development and preservation of affordable housing.

Lack of subsidized or lower-cost housing in high opportunity areas

Wealthy, high opportunity enclaves sometimes offer few lower-cost homes. There is little financial incentive for private developers to build low-cost housing in higher-income communities when higher-cost housing results in greater profits and less neighborhood opposition. In addition, land costs are often higher. Government intervention may be needed to create opportunities for housing serving a range of incomes in high opportunity areas.

Much affordable housing is in lower-amenity neighborhoods

High land costs, limited land availability, the location of federally designated Qualified Census Tracts, and community opposition in high-opportunity areas have historically pushed more affordable housing development to lower-cost parts of the region. The result is that many regulated affordable homes are sited in neighborhoods with fewer amenities and higher concentrations of poverty.

Public funders' project selection criteria and subsidy guidelines can support better integration. The Metro Affordable Housing Bond has helped by setting goals to build new housing in locations with access to transit and amenities.

Limited accessible housing and barriers to aging in place

Nationally, fewer than four percent of homes offer basic accessibility features, and only 0.15 percent are fully wheelchair accessible. About one-third of units are potentially modifiable but would require renovations (Scheckler, Molinsky, & Airgood-Obrycki, 2022). In Oregon, there is no comprehensive inventory of accessible (Type A) or adaptable (Type B) units. EConorthwest analyzed available data on recent multi-unit developments in the state and estimated that up to 50 percent of newly built units may meet Type B standards and about two percent may meet Type A standards. These estimates vary by region and exclude senior-focused or federally funded affordable housing, which are more likely to include accessible features.⁶

While building codes require some accessible units, these are typically found in newer, elevator-served apartments, housing that is often unaffordable for low-income households and potentially less attractive to older adults who may wish to age in place.

Shortage of rentals for larger families

Larger affordable rental homes for families, including multigenerational and extended families, are scarce. Public engagement has highlighted that households of color are more likely to live in multigenerational arrangements, yet the housing market offers few large-family rentals to accommodate them. In response to this gap, the Metro Affordable Housing Bond prioritized family-sized units. As of 2024, about half of all bond-funded homes have two or more bedrooms.

Complex application fee, and deposit requirements

Complex or strict rental housing application processes continue to exclude many households. Standard rental screening criteria (e.g., high income-to-rent ratios, strict credit score minimums, criminal background checks, and extensive documentation) can disproportionately disqualify low-income families, immigrants, and people recovering from past instabilities. Language, literacy, and mobility barriers further impede applicants.

Moreover, those applying for rental housing may be subject to substantial upfront costs to access housing. Most housing operators charge application fees, making applying for multiple units challenging for those with limited resources. If a household does qualify for a unit, there may be substantial lump sums due at lease signing – often a security deposit and first month’s rent. These costs can be thousands of dollars, even for an affordable unit. If a household has not yet received a reimbursement of previous security deposits or does not have access to additional resources (e.g. savings, loans, public assistance) the cost to access housing can be too great.

Inadequate funding for population-specific resident support services

Veterans, domestic violence survivors, individuals exiting homelessness, youth aging out of foster care, older adults, and other priority populations face distinct housing challenges that require

⁶ EConorthwest. *OHNA Rulemaking – Potential Compliance Pathways*. Prepared for the Oregon Department of Land Conservation and Development. July 2025.

tailored housing models and services. Across these groups, existing programs are fragmented, underfunded, and insufficient to meet demand.

Gaps in fair housing enforcement, renter protections, and tenant/landlord education

While federal, state, and local laws prohibit housing discrimination and require reasonable accommodation, awareness and enforcement of these protections vary across jurisdictions and populations. The Fair Housing Council of Oregon reports receiving approximately 1,000 complaints annually from tenants in greater Portland. Statewide, the largest shares of bona fide complaints were based on disability, source of income, race, and sex (Fair Housing Council of Oregon, 2025). While discrimination persists locally and nationally, funding to support fair housing education, enforcement, and advocacy is being cut at the federal level.

Limited navigation and culturally specific provider networks

People of color, immigrant, and refugee communities often desire housing services delivered through trusted, culturally specific organizations because of a legacy of discrimination and mistrust of mainstream systems, and the failure of mainstream organizations to adapt their services to community needs. Despite state and regional efforts to better align funding opportunities with culturally specific and responsive investments, there remains a need to expand partnerships with culturally specific nonprofits, increase language-accessible navigation support, and fund targeted outreach efforts. It is also necessary to continue development of culturally responsive housing options that better meet the needs of underserved communities.

Lack of options for middle-income households: Middle-income households (earning 81–120 percent of AMI) face growing instability but are underserved by the private market. More work is needed to remove barriers and support incentives for “middle housing” development and to continue to expand public investments in alternative homeownership projects, such as those supported by the 2018 bond and state Local Innovation and Fast Track (LIFT) funds.

ENGAGEMENT PROCESS FOR DEVELOPING THIS RHCS

The engagement approach for developing Metro’s RHCS focused on outreach and coordination with many individuals, governments and organizations. These efforts have centered on understanding barriers to housing production and equitable access and collecting ideas from a variety of perspectives about what Metro can do to fill regional gaps and support local work. The aim of this outreach was to foster stronger relationships with our partners and to create an effective strategy that can be feasibly implemented over the next six years.

Engagement goals and objectives

- The proposed actions in Metro’s RHCS are informed by the barriers and needs identified by jurisdictions, industry experts, and community leaders.
- The proposed actions build upon lessons learned from Metro’s existing programs and initiatives.

- The engagement process leads to a regional strategy that is responsive to the OHNA mandate and the shared goal of promoting housing production, affordability and choice.
- Engagement activities facilitate new connections, relationships and points of coordination between entities working to meet housing needs across the region.
- The engagement process for Metro's first ever RHCS informs the resources and approaches for future RHCS cycles so that it becomes integral and valuable to all entities in the region working to meet housing needs.
- Following the creation of the RHCS, the project team will reflect on project outcomes, identify areas for improvement and set up the next RHCS for success.

Key engagement phases and topics

There were several phases of engagement during the development of the RHCS. The primary intent of these phases was engaging with jurisdictional staff implementers, practitioners, advocates, service providers, and housing professionals with firsthand experience of the challenges in the region to hear their perspectives and ideas for actions for Metro to take.

The primary outcomes of the engagement activities were:

- A list of barriers to housing production and access
- A list of actions for Metro to take to promote housing production, affordability, access, and choice (the full list of action ideas generated through engagement can be found in Appendix 7)
- An evaluation framework to assess each action's impact on housing preservation and production, impact on affirmatively furthering fair housing, and organizational impact on resources and implementation feasibility.

More detailed information about each group involved in engagement is found in Appendix 6: Equitable engagement summary.

Phase 1: Pre-scoping research and project preview (October 2024 – February 2025)

During the initial phase of the project, the project team focused on conducting foundational research and early outreach to shape the scope of work and engagement plan. This work included a review of existing Housing Production Strategies (HPS) that identify Metro as an implementation partner and interviews with several local jurisdictions to hear initial thoughts about the RHCS and gauge interest in future engagement. Additional interviews with partner organizations centered on assessing interest in participating in the RHCS development and gathering early input on how the strategy might support their ongoing housing efforts.

Additionally, staff reviewed key findings from recent engagement efforts conducted as part of Metro's housing work, including Permanent Supportive Housing and Supportive Housing Services Implementation Engagement, Affordable Housing Investment Opportunities Community Engagement, and Affordable Housing Investment Opportunities Technical Engagement (see Appendix 6 for summaries of these engagement efforts). This scan of recent Metro housing

engagement helped inform the RHCS engagement plan by building on and leveraging relevant information and insights already shared by key industry stakeholders and experts.

Alongside this research, Metro introduced the project to MPAC and MTAC. Internal planning tasks included finalizing the project's scope of work, engagement plan, consultant contract, and Racial Equity Framework.

Activities:

- Pre-scoping research and interviews
- MTAC meeting number one
- MPAC meeting number one

Phase 2: Scope of work and engagement plan (February 2025 – April 2025)

Following pre-scoping research, the project team presented the proposed scope of work and engagement plan to a range of advisory and oversight bodies, including the Metro Council, CORE, MPAC, and MTAC. Additionally, an internal cross-departmental group convened to introduce the project more broadly within Metro. Staff reviewed the agency's existing efforts to support needed housing development, identified gaps in that work, and began collecting preliminary ideas for actions that could be incorporated into the RHCS. During this stage of engagement, the project team began to receive requests to present this work to outside groups such as the Washington County Planning Directors and 1000 Friends of Oregon. Responses to these requests resulted in additional opportunities to present this project and receive feedback.

Activities:

- Metro Council work session number one
- CORE meeting number one
- MTAC meeting number two
- MPAC meeting number two
- Internal cross-departmental Metro staff meeting number one
- Washington County Planning Directors meeting
- 1000 Friends of Oregon Land Use Leadership Initiative meeting
- Project web page created

Phase 3: Metro's roles in housing production, coordination, and access and barriers to meeting housing needs (April 2025-July 2025)

In this phase of engagement, events focused on understanding barriers to housing production and access and summarized these barriers into three categories – regulations and systems, market and financing, and equity and housing choice. Additionally, participants were asked to share their perspectives on the importance and impact of Metro's various housing-related roles on their own work and discuss the areas in which they would like to see continued investment. Some of these

conversations fed into new ideas for Metro to consider as part of the ongoing list of brainstormed actions. A key goal of this phase was to better understand how regional efforts can complement and support local housing initiatives through tools, capacity building, funding, convening, and other mechanisms.

An online survey tool was created during this period to provide a participation method for people who couldn't attend meetings. Feedback from that survey was combined with information collected during meetings.

Activities:

- Implementers Work Group meeting number one
- Clackamas County Coordinating Committee meeting number one
- Coalition member meeting: Oregon Smart Growth
- Coalition member meeting: Housing Oregon (an industry group of organizations that build, finance, and support affordable housing)
- Coalition member meeting: Home Building Association
- Focus group: Housing advocacy and provider coalitions
- Focus group: Development and financial professionals with experience in innovative approaches to affordable housing outside of LIHTC
- Focus group: Urban Native community-based organizations
- Metro Council work session number two

Phase 4: Preliminary list of actions and draft evaluation framework (May 2025 – July 2025)

Building on earlier engagement, this phase involved collecting ideas for specific actions that Metro might take to support housing production, affordability, and choice. These actions were considered through the lens of Metro's unique capabilities and responsibilities, with a focus on what is feasible and well-aligned with existing regional efforts or a new work program that would meaningfully address unmet needs. The feedback gathered during these activities also informed the development and refinement of an evaluation framework to filter and sort proposed actions.

Activities:

- Internal cross-departmental Metro staff meeting number two
- Implementers Work Group meeting number two
- MTAC meeting number three
- MPAC meeting number three
- CORE meeting number two
- Washington County Coordinating Committee (WCCC) and WCCC Transportation Advisory Committee

Phase 5: Evaluated and shortened list of actions and additional information about priorities (July 2025 - August 2025)

These engagement events shared results of the evaluation process and sought feedback on the resulting list of prioritized actions. The goal of this phase was to identify the most widely supported actions and continue to add details to the resulting “short list” to capture potential tradeoffs based on project budget and staffing impacts. Feedback during this engagement phase helped clarify community, jurisdictional, and internal priorities ahead of the public comment period.

Activities

- Implementers Work Group meeting number three
- MTAC meeting number four
- MPAC meeting number four
- Metro Council work session number three

Phase 6: Draft RHCS, public comment period, and preparation for adoption (September 2025 – December 2025)

The final phase of the project will focus on drafting the RHCS and preparing it for adoption. A public discussion draft, published in September, kicks off the public comment period to gather any final input on the draft strategy. The discussion draft will be shared with all the organizations and individuals that participated in the process and will be made available on the project web page for comment. This feedback, along with any final comments from MTAC and MPAC will be incorporated into the final version of the RHCS. Staff will present a final document to the Metro Council for consideration by the end of December 2025.

Activities:

- Implementers Work Group meeting number four
- Public comment period
- Share project information at Housing Oregon Conference
- MTAC meeting number five
- MPAC meeting number five
- MTAC meeting number six – recommendation of final strategy to MPAC
- MPAC meeting number six – recommendation of final strategy to Council
- Metro Council work session number four
- Metro Council meeting to consider a resolution to adopt the final RHCS

Summary of involved stakeholders

Implementers Work Group

Planning staff from the following jurisdictions were invited to participate in the Implementers Work Group. For larger jurisdictions with dedicated housing staff, an additional representative was invited, as indicated below.

- Beaverton – planning and housing staff
- Cornelius

- Fairview
- Forest Grove
- Gladstone
- Gresham – planning and housing staff
- Happy Valley
- Hillsboro – planning and housing staff
- Lake Oswego
- Milwaukie
- Oregon City
- Portland – planning and housing staff
- Sherwood
- Tigard
- Troutdale
- Tualatin
- West Linn
- Wilsonville
- Clackamas County
- Multnomah County
- Washington County
- Housing Authority of Clackamas County
- Washington County Housing Authority

Coalition member meetings

- Housing Oregon
- Home Building Association of Greater Portland
- Oregon Smart Growth

Focus groups

Housing advocacy and provider coalitions:

- Fair Housing Council of Oregon
- Welcome Home Coalition
- Here Together
- Coalition of Communities of Color
- Unite Oregon
- AARP

Development and financial professionals from the following organizations with experience in innovative approaches to affordable housing outside of LIHTC:

- Related NW

- Edlen & Co
- Community Development Partners
- Central Bethany Development
- Network for Oregon Affordable Housing (NOAH)
- ECOnorthwest

Urban Native community-based organizations:

- NAYA
- NARA
- Future Generations Collaborative
- Native Wellness Institute

Regional committees

- Washington County Planning Directors
- 1000 Friends Land Use Leadership Initiative (LULI)
- Clackamas County Coordinating Committee (C4 Metro Subcommittee)
- Washington County Coordinating Committee (WCCC and WCCC TAC)

Metro Council and advisory committees

- Metro Council
- MTAC
- MPAC
- CORE

EVALUATION OF POTENTIAL RHCS ACTIONS

Metro, in collaboration with its consultant team and through an engagement process, developed an approach for evaluating potential actions for inclusion in the RHCS. This evaluation framework assisted Metro in identifying actions that fit best with Metro’s roles and responsibilities, match available or possible resources, aid local jurisdictions, and promote housing production and affirmatively further fair housing (AFFH). The evaluation framework provides a means of scoring potential actions and ensuring attention to a variety of topics, including fair housing issue areas identified in Oregon Administrative Rules.⁷

A weighted scoring system, summarized in Figure 19, places a high value (50 percent) on outcomes and was used to assess a refined list of actions. According to previous analysis in the 2024 UGR, the greatest needs are for affordable housing and middle-income housing. The two categories used in the evaluation process (housing production and AFFH) address affordability and middle-income housing.

⁷ These Fair Housing issue areas apply to city and county Housing Production Strategies. Though they do not, as a matter of law, apply to Metro’s RHCS, they were referenced in the RHCS action evaluation process as a useful means of addressing the topic of fair housing.

The remaining 50 percent of scoring is focused on legal and political viability, technical and financial feasibility, and whether the action is appropriate for Metro to undertake as the regional government.

Figure 19: Weighted scoring approach for RHCS action evaluation

C. Operational considerations and impact	
15%	C.1 Legal and political viability is high
15%	C.2 Implementation is straightforward or manageable within existing resources (staff and funding)
5%	C.3 Feasible to implement within the 6-year timeframe
15%	C.4 Metro is in the best position to conduct this activity; few organizations are currently working in this space
50%	C.5 Improves regional outcomes around housing production, accessibility, affordability, and AFFH

Having scored each potential action, Metro and its consultant team then reviewed the list of higher-scoring actions to ensure that a variety of housing production, preservation, and fair housing interests were addressed. Several actions that otherwise had scored lower were highlighted because they addressed the topics depicted in Figure 20 and were not unreasonable to implement. Additional details about evaluation results may be found in Appendix 4.

Figure 20: Topic categories used in the process of evaluating potential RHCS actions

A. Impact on housing production			
Assists cities with housing work	Increases housing production	Preserves and maintains housing that is affordable	Supports development of a mix of housing types (e.g. multifamily, ADUs, middle housing)

B. Impact on Affirmatively Furthering Fair Housing			
Supports accessible and adaptable housing	Supports access to affordable rental housing	Supports access to affordable homeownership	Supports access to community assets and mitigation of exposure to harms
Addresses issues associated with historically underserved or marginalized communities and protected classes	Addresses and disrupts patterns of segregation and their correlation with concentrated areas of affluence and poverty	Supports housing stability, anti-displacement and displacement mitigation	Supports access to permanent housing to resolve homelessness

ACTIONS METRO WILL UNDERTAKE

Analyses conducted in the 2024 UGR as well as for this RHCS (e.g., Appendix 3) identified multiple barriers to housing production, affordability, and fair housing. The actions that Metro will continue to take, and new actions described in this RHCS, are intended to address those barriers.

Metro's current and past efforts related to housing

Statutes instruct Metro, when completing its RHCS, to review and consider measures already implemented to promote the development of needed housing. That review has informed Metro as it considered possible actions for inclusion in the 2025 RHCS and can be found in Appendix 5.

Metro's engagement in promoting diverse housing dates to its origins in the late 1970s. Before Metro was formed, the Columbia Region Association of Governments (CRAG) had an even longer history. Metro's more recent history (2000s forward) illustrates its shift from its role as a policymaker and regulator towards its role as a convener, provider of data and analysis, advocate for best practices, and administrator of regional funding.

Metro's past and current work in the housing sphere can be grouped into several general categories:

- Regional policies
- Regulation
- Legislative advocacy and participation in rulemaking
- Sharing best practices and information
- Partnerships and collaboration
- Funding
- Broad community engagement and a focus on anti-displacement activities in corridor planning and the Metro Transit-Oriented Development program

Most notable among Metro's ongoing actions are the following, which emphasize Metro's focus on regional funding and coordination of that funding with policies:

- Regional affordable housing bond
- Supportive Housing Services funding
- 2040 Planning and Development Grants that support local housing planning
- Anti-displacement activities in corridor planning and the Transit-Oriented Development program

Legal limitations on Metro's actions

As additional context for the roles that Metro has filled in the past and what it can do in the future, it is worth noting at least two legal constraints on Metro's regulatory authority that guide Metro's focus on non-regulatory approaches. First, Metro's voter-approved [Charter](#) includes a prohibition

against Metro requiring residential density increases in single-family neighborhoods within the existing UGB. To some extent, this prohibition has been rendered moot by state requirements for local jurisdictions to allow middle housing in neighborhoods. However, this Charter provision does still bar Metro itself from requiring additional density in neighborhoods.

Second, Oregon Revised Statute 197A.465 (2) states that Metro may not adopt land use regulations that have the effect of:

- Establishing the sales or rental price for a housing unit or for residential land
- Requiring that a housing unit or residential land be designated for sale or rent to a particular class or group of purchasers or renters

Legal context for the RHCS

When the legislature created the OHNA program, it intentionally distinguished between regional Housing Coordination Strategies such as Metro's RHCS and local Housing Production Strategies. The program names themselves differentiate between regional coordination roles and local production roles. Additional differences in the way the two programs are described in statutes reflect Metro's unique role related to housing.⁸

The Oregon Land Conservation and Development Commission has adopted administrative rules implementing the OHNA program. While there are rules that direct cities regarding their Housing Production Strategies, there are no administrative rules directing Metro's RHCS. In support of the spirit of the OHNA program, Metro has referred to rules pertaining to city Housing Production Strategies for general guidance where applicable.

Equitable engagement

OAR 660-008-0200(1) describes community engagement requirements for cities when completing a Housing Production Strategy. While those rules do not apply to Metro's RHCS, Metro has conducted engagement in a manner consistent with these rules, but with an emphasis on coordinating with local governments, affordable housing and service providers, and housing developers. A summary of Metro's equitable engagement approach can be found in Appendix 6.

Actions to meet current and future housing need

As previously noted, when the legislature created the OHNA program, it intentionally omitted Metro from the state's housing production targets, leaving Metro responsible for conducting its own regional housing needs analysis in its urban growth management decisions. This legislative framework retained Metro responsibility for ensuring long-range regional growth capacity inside the UGB and added the responsibility of coordinating housing related activities with a regional perspective.

⁸ For instance, the statute calls on Metro to "...include a list of actions... that the regional entity shall undertake to promote... actions that affirmatively further fair housing." This indicates an understanding that Metro's actions are several steps removed from activities, such as zoning, that are typically subject to Fair Housing laws.

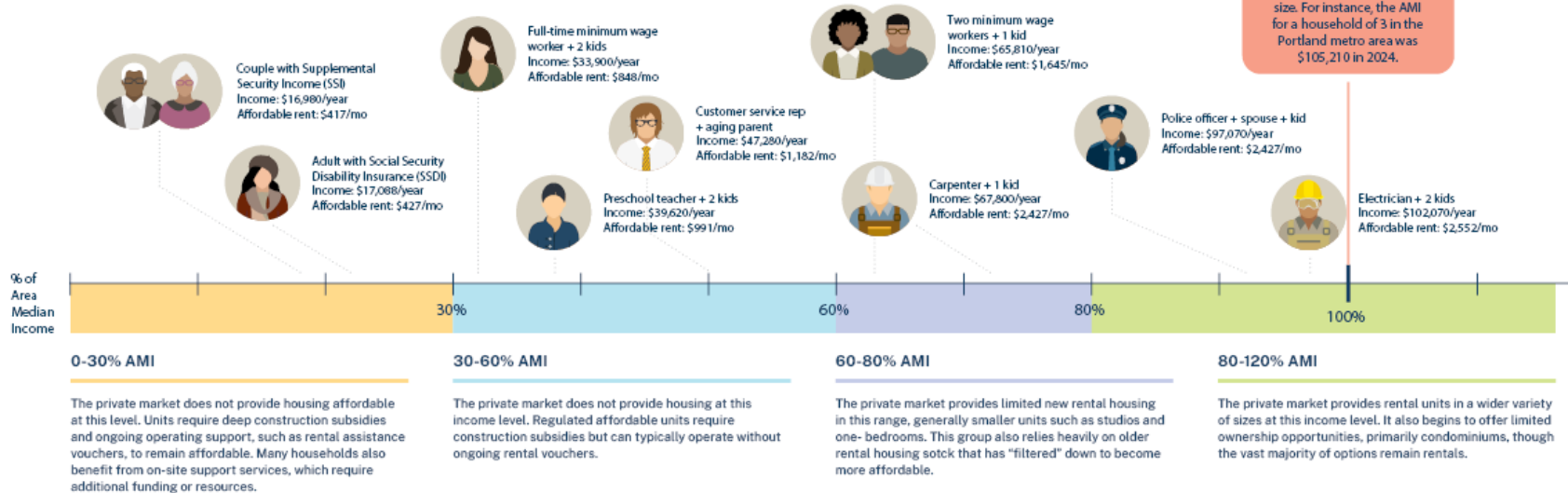
OAR 660-008-0200(2) describes requirements under which cities must address housing production targets by affordability bracket that are set by the state under the OHNA program. These administrative rules make sense for the level of specificity achieved in a city Housing Production Strategy regarding housing types, characteristics, locations, affordability levels, fair housing issues, and the populations that may receive benefits or burdens from city actions.

Because of the indirect nature of many of the actions that can be taken by Metro, it is not always possible for this RHCS to make clear connections between its existing and proposed actions and specific housing production numbers or other outcomes such as housing characteristics, housing locations, and fair housing outcomes that may be achieved. In many cases, actions to be taken by Metro are exploratory and outcomes are unknown at this time. For example, Metro's RHCS includes an action to explore the possibility of a regional land bank for housing. While this kind of study may highlight topics and facilitate policy discussion around priorities related to housing types, locations, characteristics, affordability, and fair housing outcomes that a land bank strategy might seek to achieve, the study itself will not be of direct benefit or burden to any particular population. Those impacts would depend on subsequent policy framework development and effective implementation of a land bank, pending Metro Council direction. In other cases, Metro's action provides a foundation for work to be done by others. An example of that kind of actions is local Housing Production Strategy Implementation Funding and Support.

Nonetheless, some RHCS actions generally focus on a range of affordability levels. The following infographic indicates which income groups are most likely to be addressed by the actions included in this RHCS.

Connecting equitable housing strategies to resident needs

Metro is collaborating with regional partners to take new actions to advance housing production, affordability, and choice for families at different income levels.



The RHCS actions listed here will be advanced over the next six years (2026-2031)

0-30% AMI

ACTION #10: Improvements to voucher and other rental assistance policies and implementation.

0-80% AMI

ACTION #16: Affordable housing funding feasibility

ACTION #9: Affordable housing operational stabilization strategy

ACTION #11: Regional affordable housing inventory and listing service

ACTION #5: Equitable access to regulated affordable housing

ACTION #6: Community co-design

ACTION #7: Innovative approaches

0-120% AMI

ACTION #1: Housing pre-development and technical assistance

ACTION #3: Local HPS implementation funding and support

ACTION #12: Regional land bank plan

60-120% AMI

ACTION #8: Middle housing assessment

ALL INCOMES

ACTION #2: Expand funding for the brownfield grant program

ACTION #4: Regionally available pool of housing professionals for technical assistance and staffing support

ACTION #13: Permitting dashboard

ACTION #14: Urban growth management functional plan housing audit

ACTION #15: Coordinated advocacy agenda

Income data source: HUD 2024 Median Income Percentages for the Portland-Vancouver-Hillsboro MSA, SSDI 2024, SSI 2024, BLS May 2024. Affordable monthly housing costs are calculated at 30 percent of monthly income.

Overview of new actions to be taken by Metro

Table 1 lists the actions that Metro will undertake in its six-year HCS cycle. Per Oregon Revised Statutes 197A.365 (6)(e), this table summarizes:

- The schedule for adoption or completion and implementation, if applicable (though the Metro Council will adopt this RHCS, many individual actions will not require subsequent Council adoption)
- The expected magnitude of impact on the development of needed housing⁹
- The timeframe over which the action is expected to impact needed housing

Additional details about actions and their anticipated impacts are also summarized in the narrative that follows, with more information available in Appendix 4. Consistent with administrative rules providing direction to cities, Metro has sequenced actions to prioritize those that maximize benefits and minimize burdens, particularly for low-income communities. Prioritizing low-income communities will have co-benefits for communities of color, individuals with disabilities, and tribal communities, which are also specifically mentioned in the administrative rules directing city Housing Production Strategies. Many strategies also reflect a “targeted universalism” approach of removing barriers that disproportionately affect marginalized communities to improve access and outcomes for everyone.

These new strategies build on Metro’s existing portfolio of housing-related work. Those existing actions are described in Appendix 5 and include actions such sharing of best practice, 2040 Planning and Development Grants, which fund local housing planning, the regional Affordable Housing Bond, and Supportive Housing Services funding.

⁹ Numeric estimates are not provided because Metro’s influence on housing production is indirect and because Metro’s RHCS is not intended to respond to a numeric housing target as local jurisdictions’ Housing Production Strategies are expected to do under the OHNA program.

Table 1: New actions to be taken by Metro

	ID	Action	Adoption or completion year	Implementation year	Impact on development of needed housing	Impact on housing affordability or choice	Timeframe for impact
Accelerate housing production	1	Housing pre-development and technical assistance	2026	2027	Low	Low	2030 onward
	2	Expand funding for the brownfield grant program	2026	2026	Medium	Medium	2028 onward
	3	Local HPS implementation funding and support	2026	2026	Medium	Low	2029 onward
	4	Regional pool of housing professionals for technical assistance and staffing support	2026	2026	Medium	Low	2027-2029
Research and assessment	5	Equitable access to regulated affordable housing	TBD	TBD	Low to none	Low to Medium	TBD
	6	Community co-design	2027	2027	Low to none	Low to Medium	TBD
	7	Innovative approaches	2026	2026	Medium	Medium	TBD
	8	Middle housing assessment	2027	2027	Low	Low	2029 onward
Convene and coordinate	9	Affordable housing operational stabilization strategy	2029	2026-2028	Medium	Medium to High	2026 onward
	10	Improvements to voucher and other rental assistance policies and implementation	2027	2027-2029	Low	Medium	TBD
New tools	11	Regional affordable housing inventory and listing service	2027	2027-2028	Low	Medium	2027-2028
	12	Regional land bank plan	2026	2027-2028	Low	Low	2029 onward

	ID	Action	Adoption or completion year	Implementation year	Impact on development of needed housing	Impact on housing affordability or choice	Timeframe for impact
	13	Permitting dashboard	2028	2028	Low	Low	Indirect effect
Policy	14	Urban Growth Management Functional Plan housing audit	2029	2027	Low	Low	5 years or longer
Funding and cross-sector collaboration	15	Coordinated legislative agenda	2027	2026	Medium to High	Medium	2029 onward
	16	Affordable housing funding feasibility	As determined by Council	As determined by Council	High	High	TBD

Summary of new actions to be taken by Metro

Oregon Administrative Rule 660-008-0200 describes the structure for city Housing Production Strategies. Though these rules do not apply to this RHCS, Metro has referenced them in the following summaries of actions included in the RHCS. In some cases, the information described in the administrative rules does not apply and is so noted.

Action #1: Housing pre-development and technical assistance

Description:	Create a new housing pre-development and technical assistance grant program for site specific housing development. May include site surveys, feasibility studies, design, permitting, etc.		
Additional information:	This action provides funding for pre-development activities necessary to unlock public properties and other properties where an owner is interested in developing affordable housing. This type of technical assistance can offset costs for land use studies and other pre-development activities including site surveys, feasibility studies, area plans and other activities that prepare sites for development. Prioritizes the production of multi-unit and middle housing units affordable at 120 percent AMI or below. In addition, this action can provide grants to local jurisdictions to support staff activities that accelerate permit reviews. Funding will come from the existing 2040 Planning and Development grant program. These grants will be broadly available for middle and multi-family housing types at a variety of affordability levels to ensure that the applicant pool is not limited, but preference will be given to affordable rental or ownership housing projects and those near transit and other community assets like transit, grocery stores, parks, etc.		
Adoption or completion year:	Formal adoption not required. Funding criteria and other programmatic details will be established in 2026. Grant distribution to non-government entities may require administrative rule updates.	Implementation year:	2027 onward
Critical steps to implement the action:	2026: Identify any changes required for the Construction Excise Tax language in Section 7.04 of the Metro Code and the associated Administrative Rules. Propose any changes to the Metro Chief Operating Officer and/or Metro Council as appropriate. Identify eligibility for grant funds and technical assistance with a goal to make technical assistance available to non-profits and faith-based organizations who own land. Identify funding availability and priorities for high density housing and affordability levels at or below 120 percent AMI to ensure that grant eligibility is not unduly limited. Establish rules, criteria, and procedures for the new program and funding levels. 2027 onward: Open grant program, solicit participation and enter into grant agreements to distribute funds over a period of several years.		
Proposed assessment and tracking of results:	Track the number of grant applications received and the number of grants awarded from January 2026 through July 2030 (the grant program is expected to be ongoing until funds are exhausted). Track the number of sites receiving assistance, the number, type, characteristics and	Timeframe for expected impact on addressing housing need:	2030 onward

	affordability of housing planned and ultimately built. Track site locations.		
Expected magnitude of impact:	Production: Low Affordability/Choice: Low	Needed housing types expected to be produced:	Addresses regional need for higher density apartments and middle housing.
Fair housing issues the action will mitigate or resolve:	Direct effects: Addresses issues associated with historically underserved or marginalized communities and protected classes. Impacts based on program design: Supports access to affordable rental housing; Supports access to affordable homeownership; Supports access to community assets and mitigation of exposure to harms; Supports housing stability, anti-displacement and displacement mitigation; Supports access to permanent housing to resolve homelessness.	Needed housing characteristics to produce, including at a minimum tenure and affordability:	Will produce rental and ownership opportunities affordable at 120 percent AMI or below.
Needed housing locations to address:	Available to every location in the Metro region with preference for affordable rental or ownership housing projects and locations near transit and other community assets like grocery stores, community centers, schools, parks, etc.		
Responsive to feedback theme:	Responsive to direct request for funding for site readiness that supports affordable housing production from several sources - the Housing Oregon survey, Implementers Work Group, and recent Metro Housing Department engagement.		
Populations that will benefit or be burdened by the action¹⁰:	This action will benefit households that need affordable housing. No burdens are anticipated.	Complementary actions:	• Regional available pool of housing professionals for technical assistance • Regional land bank plan

¹⁰ Oregon Administrative Rules direct city Housing Production Strategies to include at least low-income communities, communities of color, individuals with disabilities, Tribal communities.

Action #2: Expand funding for the brownfield grant program

Description:	Expand resources available for brownfield assessment and explore grant opportunities for small scale remediation that leads to middle housing and multi-family housing development.		
Additional information:	This action would work to expand an existing Metro program currently providing Brownfields assessment grants in regionally identified transit corridors. New funding could expand the funding available for Phase I and Phase II environmental assessment and site reuse planning for housing production of multifamily and middle housing. Staff will explore funding sources to expand the program to include site cleanup. Funding is intended to be broadly available for a variety of housing types and affordability levels to ensure that the applicant pool is not limited.		
Adoption or completion year:	Formal adoption not required. A program exists for brownfields assessment, but expansion to include cleanup will depend on available funding. Could begin offering grants for assessment in 2026.	Implementation year:	2026 onward
Critical steps to implement the action:	2026: Determine whether amendments to Metro code are necessary to use grants as intended. Make Construction Excise Tax (CET) grant funding for Phase I and Phase II environmental assessment and site reuse planning available for housing production. Establish funding criteria to focus on higher density housing types. Preference for the production of affordable housing. Formalize reporting requirements in new grant agreements. Open grant program, solicit participation and enter into grant agreements to distribute funds. 2027 onward: Explore rule changes in the CET to allow the use of funding for small scale site cleanup activities, including oil tank removal, small scale soil removal, groundwater monitoring, installation of vapor barriers, and hazardous waste disposal, etc.		
Proposed assessment and tracking of results:	Track the number of brownfield grants Metro awards each year, the number of sites cleaned up, total acres remediated, and the number, type, affordability, and other characteristics of homes built on former brownfields.	Timeframe for expected impact on addressing housing need:	2028 onward
Expected magnitude of impact:	Production: Medium Affordability/Choice: Medium	Needed housing types expected to be produced:	Program would prioritize multi-unit and middle housing. It will also prioritize affordable rental and owner-occupied housing.

Fair housing issues the action will mitigate or resolve:	Direct effects: Program will prioritize cleanup in regionally identified centers, corridors, main streets, and station communities to increase housing options in high opportunity areas. Secondary effects: Supports access to community assets and mitigation of exposure to harms. Impacts based on program design: Supports access to affordable rental housing; Supports access to affordable homeownership; Addresses and disrupts patterns of segregation, and their correlation with concentrated areas of affluence and poverty.	Needed housing characteristics to produce, including at a minimum tenure and affordability:	Program will support housing of all types to increase overall regional production.
Needed housing locations to address:	Program will prioritize high-opportunity locations such as centers, corridors, main streets, and station communities.		
Responsive to feedback theme:	Feedback from Metro Council and MTAC requested the expansion of the existing brownfield grant program to produce additional needed housing.		
Populations that will benefit or be burdened by the action:	No burdens are anticipated. Based on the locational priorities and housing characteristics of the program, renters and transit riders, who are more often people with low incomes, communities of color, people with disabilities and tribal communities are most likely to benefit.	Complementary actions:	• Housing pre-development and technical assistance

Action #3: Local Housing Production Strategy (HPS) implementation funding and support

Description:	Funding and support for local Housing Production Strategy implementation.		
Additional information	The purpose of this action is to support the efforts of cities and counties to meet their housing production targets. This action provides grants to jurisdictions with approved Housing Production Strategies to help implement actions that are consistent with allowable uses for CET funds. Funding for Housing Production Strategies themselves is currently available through Metro' 2040 Planning and Development grant program.		
Adoption or completion year:	Formal adoption not required. Grants can be prioritized and funded through Metro's existing 2040 Planning and Development program and will be available in 2026.	Implementation year:	2026 onward
Critical steps to implement the action:	2026: Ensure that Metro grant programs can support the type of work cities and counties need to implement the actions in their Housing Production Strategies that have been approved by DLCD. Create criteria that require work to result in increased housing that meets specific housing mixes identified by the jurisdiction. Prioritize unit production at 120 percent AMI or below since public intervention is more necessary in that price range. Promote the availability of funds with the local jurisdictions. Create tracking requirements for cities to collect information about the number of units enabled or produced from the grant funding, including their affordability levels, type and geographic distribution.		
Proposed assessment and tracking of results:	Track the number of HPS implementation grant applications received, the number of grants awarded and completed from January 2026 through July 2030. Track the number of units enabled or produced from the grant funding, including their affordability levels, type and geographic distribution.	Timeframe for expected impact on addressing housing need:	2029 onward
Expected magnitude of impact:	Production: Medium Affordability/Choice: Low	Needed housing types expected to be produced:	All housing types
Fair housing issues the action will mitigate or resolve:	Local jurisdictions are responsible for addressing fair housing issues identified in their Housing Production Strategies and this funding will support their efforts. Because this action is intended to support implementation of city strategies that have been approved by DLCD,	Needed housing characteristics to produce, including at a minimum tenure and affordability:	This program would support the production of housing tenures and affordability levels prioritized by local jurisdictions in their production strategies

	grant eligibility criteria will not be overly prescriptive regarding housing types, locations, affordability, or other characteristics.		with a focus on 120 percent of AMI or below.
Needed housing locations to address:	Available to any location in the Metro region in jurisdictions that have had an HPS approved by DLCD.		
Responsive to feedback theme:	Responsive to direct request for regional funding to support local HPS implementation via the Implementers Work Group.		
Populations that will benefit or be burdened by the action:	This action will support the implementation of local HPSs, which respond to identified housing needs and which have been approved by the state. Funding this local work functions as regional coordination. The benefits and burdens of local HPS actions supported through this grant were determined in the approved local HPs.	Complementary actions:	Regionally available pool of housing professionals for technical assistance and staffing support

Action #4: Regional pool of housing professionals for technical assistance and staffing support

Description:	Consider developing a regional pool of housing professionals for technical assistance and staffing support to smaller jurisdictions to support planning and implementation related to housing production, affordability and choice.		
Additional information:	This action explores how Metro can provide technical assistance to cities who need housing consultation and technical assistance, particularly to support their production of affordable housing. In addition, this action explores ways to fund staffing at jurisdictions to support current and long-range planning activities and housing production. The focus will be on the individual needs of the jurisdiction who request support, particularly needs that are articulated in an approved Housing Production Strategy.		
Adoption or completion year:	Formal adoption is not required. Changes will be implemented in 2026.	Implementation year:	2026 onward
Critical steps to implement the action:	2026: Update administrative rules to include eligible activities. Seek Metro COO approval for any Construction Excise Tax Administrative Rule updates. Establish funding levels and rules, criteria and procedures for the new program including tracking requirements for number of units, affordability and geographic distribution that results from the support. Create new criteria that prioritize the production of multifamily and middle housing and affordable housing. Create eligibility requirements that prioritize support for cities without necessary staffing to achieve their goals. Consider 25,000 in population or less (as measured in the last U.S. Census) or fewer than five staff members in their planning department. Clearly articulate how funds can be used to ensure that they provide specific technical expertise that results in housing production or for staffing assistance that enables jurisdictions to process more permits for housing. Solicit consultants for on-call list. Develop new agreement templates that require detailed tracking of results. 2027: Open program and award grants in regular cycles for several years.		
Proposed assessment and tracking of results:	Track the number of requests for access to on-call services, the length of service and feedback from jurisdictions on the effectiveness of the service. Require jurisdictions to report on housing units enabled (e.g., through zoning changes, streamlined permitting, or incentives) because of consultant support. Also require tracking of affordability levels, geographic distribution of units and benefits and burdens in the local community.	Timeframe for expected impact on addressing housing need:	2027-2029

Expected magnitude of impact:	Production: Medium Affordability/Choice: Low	Needed housing types expected to be produced:	Priority will be given to the particular needs of the cities who request support. It is anticipated that technical assistance will be more commonly needed for multi-unit (rentals and condos) because of its complexity and middle housing because builders have less familiarity.
Fair housing issues the action will mitigate or resolve:	Direct effects: Supports access to affordable rental housing. Secondary effects: Prioritizing multi-unit housing supports accessible and adaptable housing; Addresses issues associated with historically underserved or marginalized communities and protected classes by prioritizing affordable housing. Impacts based on program design: Supports access to affordable homeownership.	Needed housing characteristics to produce, including at a minimum tenure and affordability:	Priority will be given to the particular needs of the cities who request support.
Needed housing locations to address:	Locations will be region wide		
Responsive to feedback theme:	Direct request from local jurisdictions via the Implementers Work Group (especially to support smaller jurisdictions).		
Populations that will benefit or be burdened by the action:	This action will provide financial assistance to support the implementation of local HPSs, which respond to identified housing needs and which have been approved by the state. Funding this local work functions as regional coordination. Benefits and burdens of those actions are determined and managed by local jurisdictions.	Complementary actions:	• Local Housing Production Strategy implementation support and funding. • Housing pre-development and technical assistance

	Metro will track results for process improvements that reduce burdens.		
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Action #5: Equitable access to regulated affordable housing

Description:	Evaluate lessons learned and effective practices from implementation of the 2018 Affordable Housing Bond; research models and best practices and develop and share recommendations with state and local funders to strengthen fair housing and equitable access to affordable housing . Incorporate recommendations into the implementation of any future Metro affordable housing funding implementation.		
Adoption or completion year:	No formal adoption or Council action is needed to share recommendations with state and local affordable housing funders, which is anticipated to occur no later than 2027. Timing of any Metro action to adopt recommendations into future Metro funding is subject to future Metro Council direction.	Implementation year:	Implementation is dependent on availability of new Metro funding and decisions by other funders to incorporate new funding requirements based on findings and recommendations.
Critical steps to implement the action:	Review and evaluate affirmative marketing, tenant screening, and geographic distribution and siting policies and practices of 2018 Metro Housing Bond. • Pre-scoping and consultant selection • Work plan refinement, including engagement Housing Bond Oversight Committee and jurisdictional partners to refine scope and approach • Review and categorize affirmative marketing and tenant selection policies and tools in affordable rental and homeownership projects funded by 2018 Metro Housing Bond; research alternative models • Evaluate impacts of marketing and tenant selection policies and practices based on post-occupancy reporting on application denials, accommodations, and tenant demographics, as well as through focused engagement with housing operators and developers Review Affirmatively Furthering Fair Housing (AFFH) outcomes related to geographic distribution of regulated affordable housing; develop AFFH geographic recommendations for future funding. • Identify and develop strategies to affirmatively further fair housing, addressing disparities in housing needs, promoting access to opportunity, and addressing patterns of segregation Develop recommendations and supportive tools, strategies and resources to strengthen approaches, potentially including but not limited to new reporting tools/templates and reporting requirements and AFFH geographic/location framework for future Metro funding. • Ensure that any proposed new funding requirements are informed by analysis of equitable benefits and costs/tradeoffs; make efforts to streamline and reduce unnecessary administrative burden		

Proposed assessment and tracking of results:	TBD – Dependent on findings of evaluation, recommendations.	Timeframe for expected impact on addressing housing need:	TBD – dependent on availability of new Metro funding and decisions by other funders to incorporate new funding requirements based on findings.
Expected magnitude of impact:	Production: Low to none Unlikely to result in new production. Affordability/Choice: Low to Medium Improvements to equity of access to regulated affordable housing, enhancing housing choice. Magnitude of impact depends on local adoption of recommendations and/or Metro Council referral and voter passage of new funding measure, which would provide opportunities to incorporate findings into implementation of future Metro investments.	Needed housing types expected to be produced:	Does not result in new production.
Fair housing issues the action will mitigate or resolve:	Potential to strengthen equity of access to regulated affordable housing through improvements to affirmative marketing and tenant selection practices. Direct effects: Supports access to affordable rental housing; Addresses issues associated with historically underserved or marginalized communities and protected classes; Addresses and disrupts patterns of segregation, and their correlation with concentrated areas of affluence and poverty; Supports access to community assets and mitigation of exposure to harms. Impacts based on program design: Supports access to affordable homeownership.	Needed housing characteristics to produce, including at a minimum tenure and affordability:	Does not result in new production.
Needed housing locations to address:	Affirmative marketing and tenant selection practices are relevant for all affordable housing, regardless of location. AFFH locational framework is critical to support geographic distribution and siting of future affordable housing investments in locations that expand access to opportunities and amenities.		

Responsive to feedback theme:	Responsive to feedback from fair housing consultant and previous feedback from the Metro Affordable Housing Bond Oversight Committee.		
Populations that will benefit or be burdened by the action:	Dependent on adoption of recommendations and/or new funding, this work has strong potential to benefit underserved communities, including low-income communities, communities of color, individuals with disabilities, Tribal communities, immigrants and refugees, those with criminal justice system involvement and/or poor credit or eviction histories.	Complementary actions:	• Affordable housing funding feasibility • Affordable housing operational stabilization strategy • Improvements to voucher and other rental assistance policies and implementation

Action #6: Community co-design

Description:	Building upon lessons learned and best practices from the 2018 Metro Affordable Housing Bond and Metro's Transit Oriented Development (TOD) grant program, evaluate and advance opportunities to strengthen requirements and incentives for community participation and co-design in the development and operations of Metro funded affordable housing, to support the creation of housing that is designed and operated to be culturally responsive to the needs of historically marginalized populations. Identify opportunities for Metro to support capacity building for community based and culturally specific organizations to participate in affordable housing development and operations through future housing funding allocation and/or program requirements or criteria that incentivize partnerships that benefit community based and culturally specific organizations.		
Adoption or completion year:	No formal adoption or Council action is needed to share recommendations with state and local affordable housing funders, as well as Metro TOD program review, is anticipated to occur no later than 2027. Timing of any Metro action to adopt recommendations into future Metro funding is subject to future Metro Council direction.	Implementation year:	Initial findings no later than 2027
Critical steps to implement the action:	Engage Housing Bond Oversight Committee and jurisdictional partners to refine scope and approach. Select consultant and develop work plan and engagement plan; ensure considerations to minimize burdens related to information gathering on jurisdictional and nonprofit partners. Evaluate best practices in community co-design • Review current and emerging practices and assess outcomes of community co-design in affordable housing development projects • Engage developers, community based and culturally specific organizations to understand barriers and opportunities to strengthen outcomes related to tenant stability and satisfaction • Develop an assessment or survey to gather information about tenant stability and satisfaction related to culturally responsive design and services in a subset of properties with culturally specific design and services • Identify and document effective practices, and evaluate needs and barriers to scaling them up Develop recommendations and advance strategies to support their implementation by Metro or partners • Develop and share findings and recommendations with Housing Oregon, OHCS and local jurisdictional partners to inform local funding priorities and criteria		

	• Identify and implement changes to Metro funding requirements to strengthen community co-design outcomes for Metro funded affordable housing projects, including TOD funding and any future funding for affordable housing • Identify and implement changes to TOD program criteria as needed to strengthen community co-design • Identify, design and implement criteria or requirements through new Metro funding measure, contingent on Council direction and measure passage • Ensure that any proposed new funding requirements are informed by analysis of equitable benefits and costs; make efforts to streamline and reduce unnecessary administrative burden		
Proposed assessment and tracking of results:	Rates of involvement from community-based and culturally specific organizations, particularly service organizations, in the development and ownership/operations of future Metro-funded homes. Ongoing tenant stability outcomes Tenant satisfaction data, as feasible to collect.	Timeframe for expected impact on addressing housing need:	TBD – Dependent on timing of availability of funding.
Expected magnitude of impact:	Production: Low to None Unlikely to directly increase production Affordability/Choice: Low to Medium Potential improvement of quality and operational stability of housing through increased participation of community-based and culturally specific organizations in housing development process, resulting in more responsive and equitable planning and design. Magnitude of impact depends on funder adoption of recommendations and/or Metro passage of new funding measure, which would provide opportunities to incorporate findings into the implementation of new affordable housing funding.	Needed housing types expected to be produced:	N/A

Fair housing issues the action will mitigate or resolve:	Potential improvements in resident choice and satisfaction, service and tenancy outcomes. Direct effects: Addresses issues associated with historically underserved or marginalized communities and protected classes.	Needed housing characteristics to produce, including at a minimum tenure and affordability:	N/A
Needed housing locations to address:	All		
Responsive to feedback theme:	Responsive to feedback received from focus groups with coalitions engaged in affordable housing advocacy and service providers and organizations working with urban Native community members, as well as previous feedback from the Affordable Housing Bond Oversight Committee. Approach reflects feedback from jurisdictional partners that Metro should include consideration of administrative burden and cost/tradeoffs associated with implementation.		
Populations that will benefit or be burdened by the action:	Dependent on adoption of recommendations and/or new funding, this work has strong potential to benefit low-income communities, communities of color, individuals with disabilities, Tribal communities, immigrants and refugees, households exiting homelessness.	Complementary actions:	• Affordable housing funding feasibility • Affordable housing operational stabilization strategy • Equitable access to regulated affordable housing

Action #7: Innovative approaches

Description:	Research, evaluate and identify opportunities to advance innovative and non-LIHTC approaches to housing development/construction, financing, and ownership that present opportunities to reduce costs, diversify housing types, and strengthen outcomes for groups most impacted by housing instability. This research is intended to build upon previous Metro research and engagement in 2024 to evaluate affordable housing investment opportunities. The 2024 study scope included consideration of rental housing development gap funding, acquisition/conversion, preservation, and complementary investments such as land acquisition/banking, predevelopment funding, and operating support and risk mitigation, as summarized in Metro's report, Evaluation of Affordable Housing Investment Opportunities. Based on feedback collected through the 2024 engagement process as well as 2025 engagement related to the RHCS, Metro has identified additional areas of research/engagement related to future affordable housing funding opportunities. This action seeks to fill gaps in previously conducted research by exploring and evaluating areas of innovation not previously explored, including: • Modular and manufactured housing and cross-laminated timber and smaller or expandable designs • Social housing and alternative ownership models, including CLT and resident-owned multi-family housing models • Innovative financing approaches to support development and operations of smaller scale (<20 unit) building types, including PSH Assess barriers and identify opportunities to pilot or scale up innovative approaches; approach would include engagement with public, private, and philanthropic partners to support coordinated research, development and investment strategies.
Adoption or completion year:	Initial findings by 2026. Implementation year: Identify 1-2 pilot opportunities by 2027.
Critical steps to implement the action:	• Preliminary research and engagement to refine scope and focus, including identifying areas where Metro can add value and not duplicate existing efforts • Consultant selection and work plan development • Work plan development, including engagement plan and racial equity framework • Targeted research, expert engagement, barriers and opportunities evaluation • Develop prioritized recommendations, including considering tradeoffs and broader opportunity analysis of future investment priorities

	- Identify or secure funding to pilot or scale up innovative approaches, as prioritized or recommended through research, engagement, and evaluation alongside other previously researched investment opportunity areas - Create implementation plan or next steps to advance recommendations		
Proposed assessment and tracking of results:	Units produced through Metro investments in innovative/pilot strategies. Regulated affordability level (average AMI level or % below market rate), PSH set aside, and unit size compared to LIHTC funded affordable housing. Average cost per unit compared to LIHTC funded affordable housing. Time from concept to occupancy. Resident stability and satisfaction, if feasible to collect.	Timeframe for expected impact on addressing housing need:	Unknown
Expected magnitude of impact:	Production: Medium Potential expansion of housing production through efforts to scale successful approaches that lower costs, increase speed, improve financial efficiencies, or improve resident outcomes. Affordability/Choice: Medium Potential to address gaps in availability and access, especially for high-demand alternative ownership models.	Needed housing types expected to be produced:	All types
Fair housing issues the action will mitigate or resolve:	Potential expansion of alternative ownership models that could improve outcomes for resident stability, governance, and wealth creation. Potential reduction in cost or diversification of rental housing production models to expand unit	Needed housing characteristics to produce, including at a minimum tenure and affordability:	All – especially affordable rental and alternative ownership models.

	production or ability to fill gaps in housing options and thereby expand housing choice. Direct effects: Supports access to affordable rental housing; Supports access to affordable homeownership.		
Needed housing locations to address:	All		
Responsive to feedback theme:	Responsive to focus group with development and financing professionals and cited through local Housing Production Strategies' engagement. These concepts arose in previous Metro Housing Department engagement and were supported by Metro Councilors in their May work session.		
Populations that will benefit or be burdened by the action:	Benefit: • Low-income communities • Communities of color • People experiencing or at risk of homelessness	Complementary actions:	• Affordable housing funding feasibility • Affordable housing operational stabilization strategy • Regional land bank plan • Equitable access to regulated affordable housing • Community co-design

Action #8: Middle housing assessment

Description:	Conduct an assessment of middle housing in the region to identify best practices and common barriers.		
Additional information:	The purpose of this program is to understand how Metro can expand the development of middle housing in more cities around the region. Currently middle housing is occurring in Portland, particularly SE and NE Portland. An assessment of best practices and common barriers will consider actions needed at the local or regional level, including a promising practices guidebook on middle housing useful for local governments or other resources to use in support of goal 10 planning. The study of middle housing will also seek to understand affordability of these housing types in the region.		
Adoption or completion year:	No formal adoption necessary. Assessment will be completed in 2027.	Implementation year:	2027 onward
Critical steps to implement the action:	2026: Develop proposed work program, ensure adequate staff and financial resources to conduct study, conduct study, finalize study, seek Council direction on next steps. 2027 onward: Implementation with approach dependent on results of study and Council direction.		
Proposed assessment and tracking of results:	Urban growth reports will continue to report on housing production by housing type, including middle housing. Metrics to track the results of this action will be proposed through the course of the assessment and are dependent on what the study shows but could include metrics that track local adoption of best practices.	Timeframe for expected impact on addressing housing need:	2029 onward
Expected magnitude of impact:	Production: Depends on actions taken in response to the assessment; the impacts of developing the assessment itself are low. Affordability/Choice: Low	Needed housing types expected to be produced:	Middle housing
Fair housing issues the action will mitigate or resolve:	To be determined in study; focus would be on broadening housing variety throughout the region, creating relatively more affordable housing choices where few currently exist. Secondary effects: Supports accessible and adaptable housing; Addresses issues associated	Needed housing characteristics to produce, including at a minimum tenure and affordability:	The focus is home ownership opportunities for households earning 60 to 120 percent AMI.

	with historically underserved or marginalized communities and protected classes; Supports housing stability, anti-displacement and displacement mitigation. Impacts based on program design: Supports access to affordable rental housing; Supports access to affordable homeownership; Supports access to community assets and mitigation of exposure to harms; Addresses and disrupts patterns of segregation, and their correlation with concentrated areas of affluence and poverty; Supports access to permanent housing to resolve homelessness.		
Needed housing locations to address:	Neighborhoods with varied market conditions throughout the region.		
Responsive to feedback theme:	Idea generated from the Home Building Association Government Affairs meeting and responsive to priorities around disrupting segregation, encouraging middle housing production, and encouraging additional homeownership opportunities.		
Populations that will benefit or be burdened by the action:	Households earning less than 120 percent AMI.	Complementary actions:	• Innovative approaches (Evaluate alternative affordable housing models)

Action #9: Affordable housing operational stabilization strategy

Description:	Develop or support the development of a coordinated affordable housing operational stabilization strategy to respond to industry-wide challenges due to rising operational costs, increased resident needs, and lack of coordination/alignment with homeless and supportive services. This strategy will result in recommendations for concrete actions for Metro and state/local partners to take to address operational stabilization needs, potentially including but not limited to: adjustments or flexibility to established regulatory agreements, coordinated actions to address vacancies and streamlined referrals, and coordination to secure new funding for operational stabilization.		
Adoption or completion year:	Strategy will be developed in 2026.	Implementation year:	2026-2028
Critical steps to implement the action:	• Research and partner engagement to inform project scoping, high level resource planning • Consultant selection (<i>if applicable</i> - TBD) • Work planning and project alignment • Review of existing efforts (engagement, financial analysis, policy and advocacy efforts, involved parties), compilation of findings and assessment of additional engagement and analysis needed • Supplemental engagement, research, analysis • Development of recommended actions; evaluation of feasibility and impact, implementation considerations; proposed assessment and results tracking • Engagement with partners to support implementation of identified strategies		
Proposed assessment and tracking of results:	TBD – Dependent on identified strategies Likely to include metrics of affordable housing property and/or organizational stability, including but not limited to: • Impact on Debt Coverage Ratio (DCR) • Vacancy rates / loss • Arrearages / rent collection rates • Units preserved or stabilized, by affordability level	Timeframe for expected impact on addressing housing need:	Strategy will result in at least 1-2 Metro led actions that can be implemented in 2026-2027 to have an immediate impact on stabilization needs.
Expected magnitude of impact:	Production: Medium Could prevent foreclosure and reduce risk of losing affordable housing stock, reduce project	Needed housing types expected to be produced:	Stabilization of existing affordable (0-60 percent AMI) units and PSH, which impacts ability of organizations to

	costs and expedite projects by reducing the need for debt financing. Affordability/Choice: Medium to High Could improve access to deeply affordable and PSH units through reducing some of the risk associated with underwriting these types of projects; increase diversity of housing offerings through stabilizing smaller community-based and culturally specific developers/operators, allowing them to maintain financial stability necessary to pursue new developments; improve resident outcomes.		continue investing in development of new affordable housing.
Fair housing issues the action will mitigate or resolve:	The operational instability of specific properties serves as a deterrent for operators to implement lower-barrier screening criteria for households exiting long-term homelessness or with other significant barriers to stability to move into and remain in their properties. Addressing risks improves conditions for adopting more supportive tenant selection practices, enhancing equity in access and stability. Direct effects: Supports access to affordable rental housing; Supports housing stability, anti-displacement and displacement mitigation; Supports access to permanent housing to resolve homelessness.	Needed housing characteristics to produce, including at a minimum tenure and affordability:	Regulated affordable rental housing properties that include deeply affordable and PSH units.
Needed housing locations to address:	Locations of existing regulated affordable housing properties, which are geographically distributed across the region.		
Responsive to feedback theme:	The need for strategies to address operational challenges to stabilize properties, residents, and operators a recurrent theme during recent Metro Housing engagement related to housing production, as well as recent RHCS focused engagement with Housing Oregon membership. There are a number of potential actions Metro and/or partners could take to address these challenges. These actions will benefit from a comprehensive and coordinated approach to support cross-jurisdictional coordination and alignment, given the need to prioritize		

	limited resources to address significant and urgent needs that have an immediate impact on the stability of affordable housing organizations and residents.		
Populations that will benefit or be burdened by the action:	This strategy development is intended to disproportionately support those with no or very low income, communities of color, individuals with disabilities, older adults, people exiting homelessness, people with criminal justice involvement, poor credit and/or rental histories, or other screening barriers.	Complementary actions:	• Housing pre-development and technical assistance • Affordable housing funding feasibility • Equitable access to regulated affordable housing • Regional affordable housing inventory and listing service • Improvements to voucher and other rental assistance policies and implementation • Coordinated legislative agenda

Action #10: Improvements to voucher and other rental assistance policies and implementation

Description:	Evaluate and improve voucher and other rental assistance policies and implementation to address portability challenges, shifting market conditions impacting affordable housing, and to connect available vouchers with vacant regulated affordable housing units.		
Adoption or completion year:	Assessment to be completed by 2027. Adoption of new policies and practices is subject to existing governance structures for SHS-funded RLRA vouchers and other resources.	Implementation year:	2027-2029
Critical steps to implement the action:	• Engage county partners and housing authorities to inform scope development • Consultant contract (if applicable) • Evaluate voucher and other rental assistance policies and implementation • Engage partners in developing and implementing barrier mitigation actions; identify cross-county transfer coordination needs and resources • Create additional policies, partnerships, and workflows as needed, to support portability and streamlined placement of households with vouchers into existing regulated affordable units; apply racial equity lens • Develop an implementation strategy to support partners in adopting policy and workflow changes, potentially including development of Metro-led trainings and technical assistance tools and resources, to support implementation and responsiveness to shifting needs and conditions • Develop a framework for ongoing monitoring and evaluation of outcomes		
Proposed assessment and tracking of results:	This is subject to existing governance structures for funding/programs. Metro will convene coordination conversations and seek to build consensus around shared metrics, which could include: • Number of requests vs. successful cross-county transfers or coordinated entry referrals • Reasons for denial where applicable • Regulated housing operator placement requests for tenant-based vouchers vs. successful placements	Timeframe for expected impact on addressing housing need:	TBD – Dependent on decision-making through existing governance structures for RLRA and other rental assistance; potential for phased improvements over time.

Expected magnitude of impact:	Production: Low Streamlined connection between voucher-served households and existing units could support enhanced operational stability for some housing providers, creating more opportunities for expansion of deeply affordable units and PSH. Affordability/Choice: Medium Improvements to portability are likely to improve choice for households wishing to relocate across county lines (between Clackamas, Multnomah, and Washington counties); potential improvements to affordability through operational stabilization for distressed properties achieved through voucher and available unit matching.	Needed housing types expected to be produced:	N/A
Fair housing issues the action will mitigate or resolve:	This action supports housing choice for voucher-holders. Direct effects: Supports access to affordable rental housing; Supports access to community assets and mitigation of exposure to harms; Supports housing stability, anti-displacement and displacement mitigation; Supports access to permanent housing to resolve homelessness Secondary effects: Addresses and disrupts patterns of segregation, and their correlation with concentrated areas of affluence and poverty.	Needed housing characteristics to produce, including at a minimum tenure and affordability:	N/A
Needed housing locations to address:	All		
Responsive to feedback theme:	Responsive to feedback from Metro jurisdictional partners for SHS, Housing Oregon member organization, and Metro Councilors as well as previous feedback from Metro advisory and oversight committee members.		

Populations that will benefit or be burdened by the action:	Benefit- Households exiting homelessness, people living with low-income, communities of color, individuals with disabilities, older adults.	Complementary actions:	• Affordable housing funding feasibility • Regional affordable housing inventory and listing service • Affordable housing operational stabilization strategy
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Action #11: Regional affordable housing inventory and listing service

Description:	Develop a centralized regional affordable housing inventory and listing service to support housing navigators and seekers in connecting with information about available affordable housing units that meet their needs across the region.		
Adoption or completion year:	Regulated housing inventory build-out and listing service plan by 2027.	Implementation year:	Listing 2027-2028, contingent on securing funding.
Critical steps to implement the action:	Data framework and regional affordable housing inventory (RAHI) development (2026) • Engage state and local funding/jurisdictional partners to develop data framework and scope • Jurisdictional coordination to develop consolidated and consistent inventory data • Plan for engaging owners/operators to review and update data gaps • Coordination with Metro data research center to support integration of RAHI data into RLIS (Metro public GIS data) Regional affordable housing listing service plan (2027) • Best practice and market scan of inventory and listing platforms, market scan • Evaluation of internal capacity and ongoing maintenance needs • Engage jurisdictional partners, housing operators, property managers and end users (e.g., housing navigators and housing seekers) to understand functionality needs • Develop procurement and funding strategy Listing service design, build-out and implementation (2027-2028)		
Proposed assessment and tracking of results:	Site analytics, including active user base, will demonstrate impact and use of website.	Timeframe for expected impact on addressing housing need:	Metro's goal is to launch a listing service by 2027-2028, which is when the platform would begin to impact housing choice.
Expected magnitude of impact:	Production: Low Unlikely to have direct impact on production. Affordability/Choice: Medium Aims to create greater opportunities for those interested in finding affordable housing to easily access the various buildings and units in the region with an interactive map and links to	Needed housing types expected to be produced:	N/A

	building websites and waitlists. Could create efficiencies and improve opportunities for accessing housing with needed amenities or services, accessibility features and affordability levels.		
Fair housing issues the action will mitigate or resolve:	By providing information about the region's affordable housing units through a centralized platform, the website will help reduce barriers to housing choice and increase access to accessible housing. Direct effects: Supports accessible and adaptable housing; Supports access to affordable rental housing; Supports access to community assets and mitigation of exposure to harms; Addresses and disrupts patterns of segregation, and their correlation with concentrated areas of affluence and poverty; Supports access to permanent housing to resolve homelessness. Secondary effects: Addresses issues associated with historically underserved or marginalized communities and protected classes; Supports housing stability, anti-displacement and displacement mitigation. Impacts based on program design: Supports access to affordable homeownership.	Needed housing characteristics to produce, including at a minimum tenure and affordability:	N/A
Needed housing locations to address:	N/A		
Responsive to feedback theme:	Responsive to Portland's Housing Production Strategy, feedback received from Metro's Housing Bond Oversight Committee and the SHS Tri-County Planning Body, and from Metro Councilors		
Populations that will benefit or be	Benefits: Low-income communities	Complementary actions:	Affordable housing funding feasibility

burdened by the action:	• Communities of color • Individuals with disabilities • Tribal communities • Older adults • Households exiting homelessness		• Affordable housing operational stabilization strategy • Improvements to voucher and other rental assistance policies and implementation
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Action #12: Regional land bank plan

Description:	Develop a plan for a regional land bank that outlines the necessary legal framework, governance structures, and operational guidelines to support cross-sector collaboration and investment. Define clear policy priorities, including considerations related to Affirmatively Furthering Fair Housing, market conditions and funding opportunities.		
Additional information:	This effort will study ways to expand land banking activities in the region. Short-term actions may involve growing or expanding land bank functions within Metro and longer-term actions will explore the creation of a land bank authority for the region. Funding sources for these efforts might include state, federal, and philanthropic partnerships. A revolving acquisition fund at Metro or a new entity is a concept to be explored.		
Adoption or completion year:	Formal adoption is not required to initiate work. Formal adoption may be required at a future date depending on the details of implementing a regional land bank. Proposed land bank plan will be completed in 2026.	Implementation year:	Expansion of an existing regional land bank could occur beginning in 2027, pending Metro Council direction and the identification of a funding source. Starting a new entity might begin as early as 2028.
Critical steps to implement the action:	2026: Develop proposed work program, ensure adequate staff and financial resources to conduct study, conduct study and engagement with local jurisdictions and other partners, share results. 2027: Seek Council direction on next steps and begin regional discussions to build partnerships. 2027 onward: pending Council direction, initiate steps to establish a regional land bank authority. Finalize details including details on housing types, locations, and characteristics that would be the focus of the land bank. For implementation to occur, critical steps will include identifying and securing funding for land acquisition, holding, and programmatic costs.		
Proposed assessment and tracking of results:	To be determined in study. Possible metrics could include numbers, types, affordability levels, and accessibility of homes built in land bank areas, acres held in the land bank, share of land in high-opportunity areas (or centers, corridors, main streets, and station communities) number of culturally-specific housing providers served.	Timeframe for expected impact on addressing housing need:	2029 onward
Expected magnitude of impact:	Production: Depends on implementation of plan; the impact of developing the plan itself is low.	Needed housing types expected to be produced:	Will prioritize middle housing and multi-unit housing.

	Affordability/Choice: Low		
Fair housing issues the action will mitigate or resolve:	To be determined in study; goal would be disrupting patterns of housing segregation by purchasing land in areas with concentrations of affluence and in high-opportunity areas with access to amenities and services. Direct effects: Supports access to affordable rental housing; Supports access to affordable homeownership; Addresses and disrupts patterns of segregation, and their correlation with concentrated areas of affluence and poverty. Secondary effects: Supports accessible and adaptable housing. Impacts based on program design: Supports access to community assets and mitigation of exposure to harms; Addresses issues associated with historically underserved or marginalized communities and protected classes; Supports housing stability, anti-displacement and displacement mitigation; Supports access to permanent housing to resolve homelessness.	Needed housing characteristics to produce, including at a minimum tenure and affordability:	Will prioritize the production of affordable housing at 120 AMI and below.
Needed housing locations to address:	To be determined in study; intent is to disrupt patterns of segregation and support anti-displacement policies.		
Responsive to feedback theme:	An early idea generated from a pre-scoping interview with Habitat for Humanity and Proud Ground and received broad support from the Implementers Work Group, MTAC, and several Metro Councilors as a strategy to disrupt segregation, support affordable homeownership, and address increases in land values.		
Populations that will benefit or be burdened by the action:	To be determined in the study.	Complementary actions:	• Affordable housing funding feasibility • Expand funding for brownfield grant program

		• Equitable access to regulated affordable housing • Regional affordable housing inventory and listing service • Community co-design • Innovative approaches
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Action #13: Permitting dashboard

Description:	Explore how to create a permitting dashboard to track permitting times across the region.		
Additional information:	The purpose of this action is to consider the creation of a new online dashboard to track the length of permitting times around the Portland Metro area for the variety of housing types. There is no central location where all cities and counties in the Metro area share permitting information or a common software system used in every jurisdiction. This poses significant challenges to producing a dashboard. This exploration will endeavor to address these challenges and produce a public, online permitting dashboard that can be regularly updated.		
Adoption or completion year:	Formal adoption not necessary. Dashboard, pending availability of data and resources to maintain it, would be completed in 2028.	Implementation year:	2028 onward, pending availability of data and resources to maintain the dashboard.
Critical steps to implement the action:	2026: Develop proposed work program, including details about what data would be collected and reported, ensure adequate staff and financial resources to implement dashboard, collect data on an ongoing basis 2027: Make determination about whether adequate resources exist to publish and maintain web page. 2028 onward: publish and update web page on a periodic basis.		
Proposed assessment and tracking of results:	The action itself is an exercise in tracking results; metrics assessing the program itself could include web page usage statistics.	Timeframe for expected impact on addressing housing need:	Indirect impacts on housing mean that it is not possible to establish a timeframe.
Expected magnitude of impact:	Production: Low Affordability/Choice: Low	Needed housing types expected to be produced:	Would not produce housing, but would track permitting of all types.
Fair housing issues the action will mitigate or resolve:	Patterns of segregation – the dashboard would highlight locations where permits are not being filed or locations where permitting timelines are longer. The dashboard may also include information about housing accessibility.	Needed housing characteristics to produce, including at a minimum tenure and affordability:	Work program would identify housing characteristics that could be tracked.
Needed housing locations to address:	Dashboard would identify over-and-under-performing locations around the region.		
Responsive to feedback theme:	Concept generated from the focus group with the Home Building Association and some support from Metro Councilors and MPAC as a tool to track production trends across the region, identify barriers, and highlight successful jurisdictional progress.		

Populations that will benefit or be burdened by the action:	Not applicable; would track all permitting times for all housing	Complementary actions:	• Regional affordable housing inventory and listing service • Middle housing assessment
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Action #14: Urban Growth Management Functional Plan housing audit

Description:	Begin a Metro Urban Growth Management Functional Plan audit and cleanup of housing-related titles to align with new State requirements and regional priorities as identified in the 2027 Future Vision.		
Adoption or completion year:	2029	Implementation year:	Code housekeeping began in 2025; follow up amendments to housing code will be adopted in 2029; cities and counties have two years from acknowledgement of Metro code amendments to update their own plans for compliance.
Critical steps to implement the action:	2025-2026: Develop package of housekeeping edits and provide for approval by MTAC, MPAC and Metro Council. 2026 -2027: Develop proposed work program informed by the new Future Vision and updated Framework Plan. 2028: Conduct audit, share results of audit with advisory committees and Council. 2029: Seek Council direction on next steps, including any amendments.		
Proposed assessment and tracking of results:	Proposed metrics for the code audit could include: number of regulatory barriers identified/removed and feedback from local jurisdictions on impact to their housing production starting a year after adoption.	Timeframe for expected impact on addressing housing need:	Long term; five years or more
Expected magnitude of impact:	Production: Depends on actions taken in response to the assessment; the impacts of developing the assessment itself are low. Affordability/Choice: Low	Needed housing types expected to be produced:	All types, with a focus on middle housing and multi-unit housing.
Fair housing issues the action will mitigate or resolve:	Focus would be on broadening housing variety throughout the region, creating relatively more affordable housing choices where few currently exist. Secondary effects: Supports access to community assets and mitigation of exposure to harms.	Needed housing characteristics to produce, including at a minimum tenure and affordability:	Action focuses on the production of housing at all tenure and levels of affordability.

Needed housing locations to address:	Urban centers, corridors, main streets, station communities and neighborhoods.		
Responsive to feedback theme:	Generated through an internal staff meeting to respond to requests from the Implementers Work Group to examine internal processes for opportunities for clarity and simplification.		
Populations that will benefit or be burdened by the action:	No burdens are anticipated. If housing production increased within six years as a result. Location depends on local jurisdictional decisions.	Complementary actions:	• Middle housing assessment

Action #15: Coordinated legislative agenda

Description:	Convene jurisdictional partners to develop a coordinated legislative agenda for state and federal housing/homelessness resources , including a regional priority to identify funding for infrastructure. The agenda would be updated as needed to meet changing regional needs (or every six years) and guided by engagement with appropriate Metro advisory committees for land use, housing and homelessness, engagement with jurisdictions, and consultation with interested Tribes.		
	This action positions Metro as the regional amplifier of priorities, with a focus on infrastructure, land readiness, and cross-jurisdictional coordination.		
Adoption or completion year:	2027. Formal adoption not required.	Implementation year:	2026
Critical steps to implement the action:	• Convene or engage jurisdictional and interested Tribal partners and Metro advisory committees to identify potential priorities based on guiding principles/values as established by Metro Council • As needed, conduct research, analysis and technical engagement to inform potential strategies • Evaluate feasibility and impact of potential strategies to support prioritization of strategies • Engage advisory committees and Metro Council to inform final list of strategies		
Proposed assessment and tracking of results:	Results will be tracked after three years. It may take multiple state legislative cycles to realize results. Information to track includes: • Amount of state/federal funding secured for housing and infrastructure through this effort • Units enabled • Equity outcomes (e.g., share of funds directed to underserved communities)	Timeframe for expected impact on addressing housing need:	2029 onward
Expected magnitude of impact:	Production: Medium to High Affordability/Choice: Medium	Needed housing types expected to be produced:	All housing types, with an emphasis on high-density and middle housing types and affordable rental and home ownership opportunities.
Fair housing issues the action will mitigate or resolve:	Impacts based on identified focus areas: Supports accessible and adaptable housing; Supports access to affordable rental housing;	Needed housing characteristics to produce, including at a	Action focuses on the production of housing at all tenure and levels of affordability.

	Supports access to affordable homeownership; Addresses and disrupts patterns of segregation, and their correlation with concentrated areas of affluence and poverty; Supports housing stability, anti-displacement and displacement mitigation; Supports access to permanent housing to resolve homelessness.	minimum tenure and affordability:	
Needed housing locations to address:	Metro area		
Responsive to feedback theme:	Responsive to feedback received from many engaged groups desiring coordinated and unified focused efforts to bring more resources to the region, particularly to fund infrastructure. This action was supported by several Metro Councilors, the Home Building Association, Implementers Work Group, MTAC, and MPAC.		
Populations that will benefit or be burdened by the action:	TBD based on identified focus areas.	Complementary actions:	Affordable housing funding feasibility

Action #16: Affordable housing funding feasibility

Description:	Consider the viability and feasibility of new funding for affordable housing development and preservation. Ensure that any new funding framework is informed by public opinion research and engagement with public, private and nonprofit leaders as well as analysis of housing needs and market conditions, and lessons learned from the 2018 regional housing bond and best practices from other regions, including evaluating opportunities to strengthen racial equity, fair housing and community resilience outcomes and alignment/integration with homeless and supportive housing services.		
Adoption or completion year:	As determined by the Council.	Implementation year:	As determined by the Council.
Critical steps to implement the action:	Evaluation of feasibility and viability • Public opinion research • Preliminary engagement with coalition and jurisdictional partners • Evaluation of political viability Funding framework development (contingent on Metro Council direction based on initial evaluation of feasibility/viability) • Analysis of housing needs, market trends, and state and federal funding landscape, and lessons learned from 2018 Housing bond, building on previous research and engagement • Engagement of jurisdictional leadership, coalition partners, and impacted parties to inform policy priorities and funding allocation framework • Engagement with OHCS and other funders to support coordinated funding strategies • Production modeling • Identification and development of strategies that affirmatively further fair housing by addressing disparities in housing needs, promoting access to opportunity, and addressing patterns of segregation • Development of braided funding approaches to support inclusion of deeply affordable and supportive housing for those exiting homelessness • Additional public opinion research to inform scale and priorities		
Proposed assessment and tracking of results:	TBD – contingent on Metro Council direction For example, previous Metro housing bond tracking included: • Production dashboard updated quarterly, • Annual report highlighting production and policy outcomes, including outcomes	Timeframe for expected impact on addressing housing need:	TBD - dependent on feasibility and viability. In general, new affordable housing funding can lead to new housing units opening within three years—or sooner if the

	for advancing racial equity throughout project selection, design, construction, and initial lease up • Independent oversight body • Financial audits		investment strategy includes acquisition and preservation.
Expected magnitude of impact:	Production: High - Thousands of new or preserved affordable homes, including a mix of housing types, unit sizes/configurations, affordability levels, and housing aligned with culturally responsive and appropriate services to meet the needs of people experiencing or at risk of homelessness. Affordability/Choice: High	Needed housing types expected to be produced:	Regulated affordable housing
Fair housing issues the action will mitigate or resolve:	Potential for funding allocation and location policies to support geographic distribution of new affordable housing everywhere in the region and to support prioritization of locations that provide access to opportunities, services and amenities. Potential for new requirements related to equitable access, affirmative marketing, community co-design, and equitable operations to support long term stability. Potential for braided funding strategies to align supportive services for households experiencing or at risk of homelessness. Direct effects: Supports accessible and adaptable housing; Supports access to affordable rental housing; Supports access to affordable homeownership; Supports access to community assets and mitigation of exposure to harms;	Needed housing characteristics to produce, including at a minimum tenure and affordability:	To be determined through policy framework development, but likely including: • Primarily affordable rental with some CLT or other alternative homeownership units • Mix of affordability levels (0-80 percent AMI), as informed by analysis of gaps/needs • Mix of unit sizes, including family-sized units, as informed by analysis of gaps/needs • Mix of building types, including smaller scale and missing middle types as

	Addresses issues associated with historically underserved or marginalized communities and protected classes; Addresses and disrupts patterns of segregation, and their correlation with concentrated areas of affluence and poverty; Supports housing stability, anti-displacement and displacement mitigation; Supports access to permanent housing to resolve homelessness.		informed by analysis of gaps/needs • Consideration for acquisition/conversion and preservation, as well as new construction
Needed housing locations to address:	Geographic distribution of new affordable housing everywhere in the region, with a particular focus on reaching areas that provide access to opportunities, services and amenities.		
Responsive to feedback theme:	Responds to feedback received from jurisdictional staff and leadership as well as industry and community partners. This idea was consistently raised and supported throughout engagement with all of the groups we engaged.		
Populations that will benefit or be burdened by the action:	Potential to benefit households disproportionately impacted by housing instability and homelessness, including: • Households with low incomes • Communities of color • People with disabilities • Older adults • Veterans • Families with children, especially single-parent families • Youth exiting foster care	Complementary actions:	• Affordable housing operational stabilization strategy • Innovative approaches • Regional land bank plan • Equitable access to regulated affordable housing • Community co-design • Regional affordable housing Inventory and listing service • Improvements to voucher and other rental assistance policies and implementation

CONCLUSION

The challenge of creating and sustaining housing options that meet the diverse needs, household configurations, and income levels of people in our region is too big for any single jurisdiction.

Collective efforts are needed now more than ever. This RHCS provides a framework for regional coordination and collaboration to guide progress toward a future where all people in the region have access to safe, affordable and stable housing. Once adopted by Metro Council, the RHCS will guide Metro's actions over the next six years (2026-2031). It will be followed by the development of more detailed work plans and continued engagement to further shape the work and ensure responsiveness to needs, opportunities and shared values.

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