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OREGON'S HOUSING SHORTAGE:

DEMOGRAPHICS, REGIONAL DISPARITIES,
AND POLICY RESPONSES

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ABOUT COMMON SENSE INSTITUTE

Common Sense Institute is a non-partisan research organization dedicated to the protection and promotion of Oregon's economy. CSI is at the forefront of important discussions concerning the future of free enterprise and aims to have an impact on the issues that matter most to Oregonians. CSI's mission is to examine the fiscal impacts of policies, initiatives, and proposed laws so that Oregonians are educated and informed on issues impacting their lives. CSI employs rigorous research techniques and dynamic modeling to evaluate the potential impact of these measures on the Oregon economy and individual opportunity.

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INTRODUCTION

Presuming there are many more individuals who would like to own a home at a lower price point, Oregon faces a well-documented housing supply crisis, driven by decades of underbuilding and rapid population growth. Now, demographic shifts are adding new pressures: an aging population of homeowners is holding onto a large share of the housing stock, while a rising wave of younger households struggles to find available and affordable homes. These dynamics vary across the state's diverse regions—from fast-growing urban centers to rural communities with aging populations—creating complex challenges for housing policy.

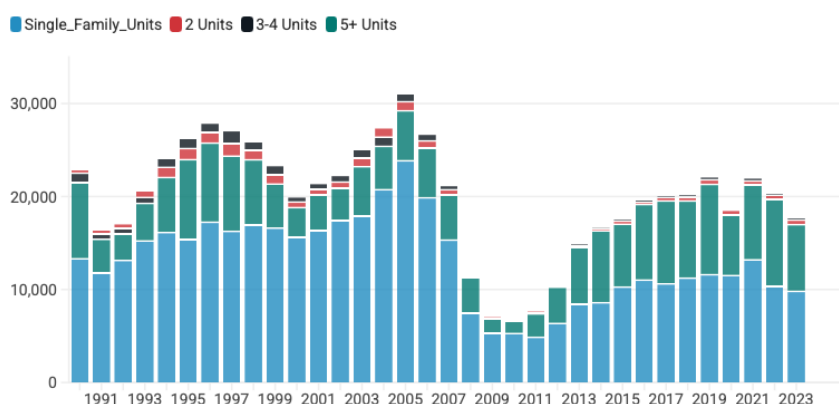
In response, Oregon developed the **Oregon Housing Needs Analysis (OHNA)** framework to quantify housing needs and guide policy. The state has also enacted legislation (House Bills 2001, 2138, and 2889, among others) to encourage “missing middle” housing, reform land use laws, and set concrete housing production targets. Each proposal within these broader topic areas has advantages and disadvantages.

This report provides an in-depth analysis of Oregon's housing supply issues in the context of these demographic trends. It examines how aging homeowners and housing turnover, growth among younger households, and regional variation interact to shape the state's housing landscape. It also explains the policy tools—from middle housing and inclusionary zoning to system development charges (SDCs), urban growth boundaries (UGBs), and broader macroeconomic forces—and considers how planning initiatives can translate into actual housing production.

FIGURE 1

New Housing Units Authorized by Building Permits in Oregon (1990–2023)

Each bar shows the total number of new housing units authorized by permits, broken down by type of unit (e.g., single-family, duplex, small multifamily, large multifamily).



Source: U.S. Census Bureau, Building Permits Survey

Key Findings

- **Housing production is declining:** Oregon permitted just 14,621 units in 2024, down 33% from the 2021 peak of 21,916. Multifamily permits (5+ units) dropped by over 50% from 2022 to 2024.
- **Permitting remains skewed toward single-family homes:** Between 2014 and 2023, 56% of all permitted homes were single-family units, despite HB 2001's push for more middle housing types.
- **Middle housing legalization has yet to translate into meaningful supply:** Legal reforms have expanded zoning but not development, due to cost, financing, and local regulation barriers.
- **Notional demand outpaces supply across Oregon:** From 2015 to 2019, the state added three residents for every one permitted housing unit—fueling notional shortages across both urban and rural areas.
- **Rental vacancy remains tight:** Oregon's rental vacancy rate rose modestly to 6% in 2023 but remains among the lowest nationally, with cities like Portland and Bend facing especially tight markets.
- **Development feasibility is shaped by local policy tools:** High System Development Charges (SDCs), mandatory inclusionary zoning, and permitting delays increase costs and disincentivize new construction—especially affordable and middle housing.
- **Aging homeowners are reducing turnover:** Oregon's older-than-average population is aging in place, limiting housing availability for younger buyers.
- **Generational turnover may shift supply, but not automatically:** Without accessible downsizing options, seniors may hold onto homes longer—worsening shortages for growing families.
- **Policy tools need refinement:** SDC reform, targeted subsidies, and streamlined permitting are critical to aligning incentives with Oregon's production goals under OHNA.
- **Local variation matters:** OHNA targets reflect regional diversity—Portland must add nearly 2,850 homes per year, while many rural towns need just a few dozen.

DEMOGRAPHIC SHIFTS DRIVING HOUSING DEMAND

Oregon's population growth has slowed in recent years, but the state's demographic makeup is creating new housing pressures. Lower birth rates and longer lifespans mean Oregon is rapidly aging: within a few years, there will likely be more Oregonians over age 65 than under 18, a historic first.

An aging population tends to form smaller households – for example, empty nesters or singles – which increases housing demand even without fast population growth. At the same time, the large Millennial generation is now in its prime homebuying and family formation years, boosting household formation.

Between 2019 and 2022, Oregon added roughly **77,000 net new households**, despite little population change. That's because more young adults struck out on their own, while older adults continued aging in place. As a result, demand for housing is rising—not just from population growth, but from how people are choosing (or needing) to live.ⁱ

Oregon's demographic structure intensifies this pattern. The state has an older median age than the national average (40.3 vs. 38.9),ⁱⁱ an “extra-large” Baby Boomer cohort, and a large Millennial group forming new households. In contrast, Gen X is smaller, creating a gap between aging homeowners and younger buyersⁱⁱⁱ. Baby Boomers now make up a large share of homeowners, while Millennials became the largest group of homebuyers nationally in 2024.^{iv}

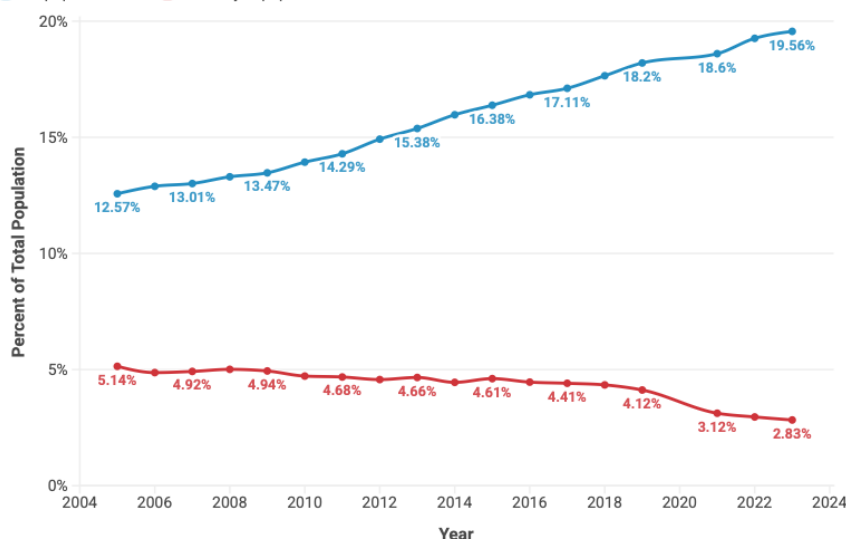
Oregon's household forecast reflects mounting demographic pressure. The state is projected to add more than **400,000 new households between 2020 and 2040**, growing from about **1.69 million to 2.1 million**. Growth will be driven by both younger adults forming new households and older residents aging in place. Households headed by people under 65 are expected

FIGURE 2

Population Age Shares in Oregon (ACS 1-Year)

Oregon's population is aging, with the share of residents 65 and older steadily rising and birth rates declining, while the share of prime-age adults forming households remains steady.

■ 65+ population ratio ■ Under 5 y.o. population ratio



Source: 1-year ACS

to rise by nearly **200,000**, while those headed by seniors are projected to grow from **498,000 to 679,000** over the same period.

This aging-driven shift means more small households. For example, the average household size for Oregonians aged 60–69 is just **1.9 people**, compared to **2.9 for adults aged 30–39**.^v Even if total population growth slows, these smaller household sizes will lead to more households—and more housing demand.

According to the **PSU Population Research Center**, Oregon's population is expected to grow more slowly going forward, averaging about **0.85% annually between 2025 and 2030**.^{vi} That's down from the faster growth seen in the 2010s. From **2018 to 2023**, the state added just over **50,000 residents—a 1.2% increase**—as migration slowed during the pandemic.

Although growth has cooled, cumulative change still matters: Oregon's population grew by nearly **300,000 people** over the past decade—mostly from net in-migration. While pandemic-era migration slowed or turned negative, recent data suggest it is stabilizing. Newcomers will continue to shape housing demand in coming decades.

Taken together—aging, smaller households, and steady if slower growth—these trends mean housing production must accelerate just to keep up. The state's **Oregon Housing Needs Analysis** estimates that **demographic change alone** (including more seniors living independently and delayed household formation among young adults) will require **roughly 140,000 additional housing units** over the next 20 years.^{vii} Oregon's evolving age structure is placing unprecedented pressure on a housing supply that has long lagged behind.

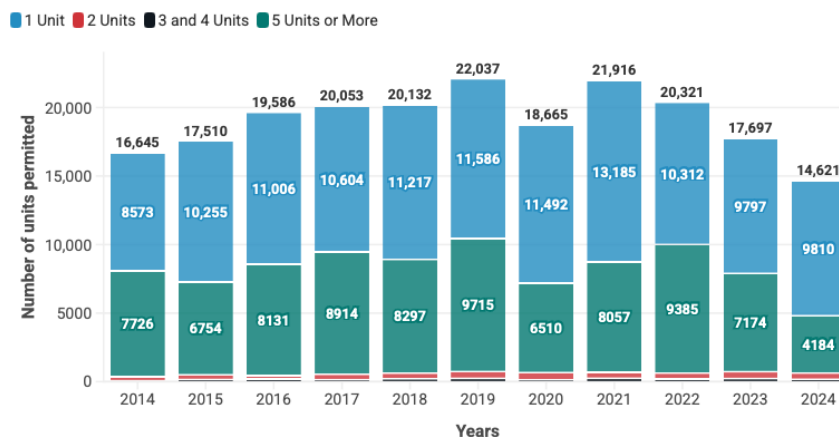
According to the *Oregon Housing Needs Analysis Methodology Report (2024)*, the state must build approximately **29,500 homes per year** through 2045 to meet total housing needs—including both current underproduction and future demand. This figure combines an estimated **95,937 units of existing need** and **398,566 units of future need**, spread over 10 and

20 years, respectively. To meet this need, Oregon must not only build more homes—but also a broader mix of housing types. “Middle housing” refers to housing forms such as duplexes, triplexes, fourplexes, townhomes, and cottage clusters that fall between single-family homes and large apartment buildings. These units can support density in existing neighborhoods while remaining more affordable to build per unit than standalone homes.

FIGURE 3

Oregon Housing Units Permitted by Type, 2014–2024

Permitting peaked in 2021, then declined sharply; single-family homes consistently made up the majority of new housing, while middle housing (2–4 units) remained limited.



Source: U.S. Census Bureau, Building Permits Survey

Yet actual housing production in **Oregon has been well below this target—and declining.** In **2019**, Oregon permitted **22,037 housing units**, the highest total of the past decade. Since then, annual production has steadily declined:

- In **2020**, permits dropped sharply to **18,665 units**.
- In **2021**, the state permitted **21,916 units**.
- In **2022**, that fell to **20,321**.
- In **2023**, just **17,697** units were permitted.
- By **2024**, permits had declined to **14,621 units**, a significant drop from the recent peak of 21,916 in 2021.

Compared to 2019, housing permits were down by 34% in 2024. The sharpest decline has occurred in **multifamily housing (5+ units)**, which fell from **9,715 units in 2019 to 4,184 in 2024**—a 36% drop in just 5 years.

Meanwhile, single-family homes (1-unit) continue to dominate Oregon's housing mix. Between 2014 and 2023, they accounted for **56% of all permitted housing units statewide**—117,837 out of 209,183 total units. Despite zoning reforms like **House Bill 2001**, which aimed to legalize middle housing types across much of the state, development of **2–4 unit homes** remains limited and largely stagnant.

These trends highlight a growing mismatch between Oregon's housing production goals and the actual mix of homes being built. Without a significant shift in both the pace and type of new construction, the state is unlikely to meet its future housing needs—and risks falling further behind.

Rising Headship, Rising Pressure: How Changing Household Patterns Are Reshaping Demand

Recent trends in headship rates—measuring the share of people in each age group who are heads of households—offer a clear signal of shifting housing demand. In Oregon, headship rates among younger adults (ages 25–34) declined after the Great Recession, bottoming out at 41.4% in 2019. But that trend has since reversed: in 2023, the rate rose to 46.2%, the highest in over a decade. This rebound indicates that Millennials and older Gen Z residents are finally forming independent households, consistent with labor market recovery and post-pandemic household shifts. In contrast, headship rates among older adults (65–74) remained remarkably stable at around 60%, reflecting a strong trend of aging in place. Together, these dynamics are creating more, smaller households across the age spectrum—amplifying housing demand even in an era of modest population growth. This structural pressure reinforces the urgency behind Oregon's housing production goals.

While overall trends point to a rebound in household formation since 2013, examining the **change in headship rates by age group** offers a more nuanced understanding of where—and why—housing demand is shifting. The largest increase occurred among adults aged 25–34 (+3.5 percentage points), signaling a delayed but accelerating transition to independent living as Millennials and older Gen Z age into their household-forming years. This rebound likely reflects improved labor market conditions, post-pandemic household restructuring, and some easing of affordability constraints.^{viii}

At the opposite end of the age spectrum, the **85 and older** group also saw a notable increase in headship rate (+2.7 points). This likely reflects both increased longevity and a growing tendency for older adults to age in place rather than transition into group living or care settings^{ix}—a dynamic with implications for housing accessibility and turnover.

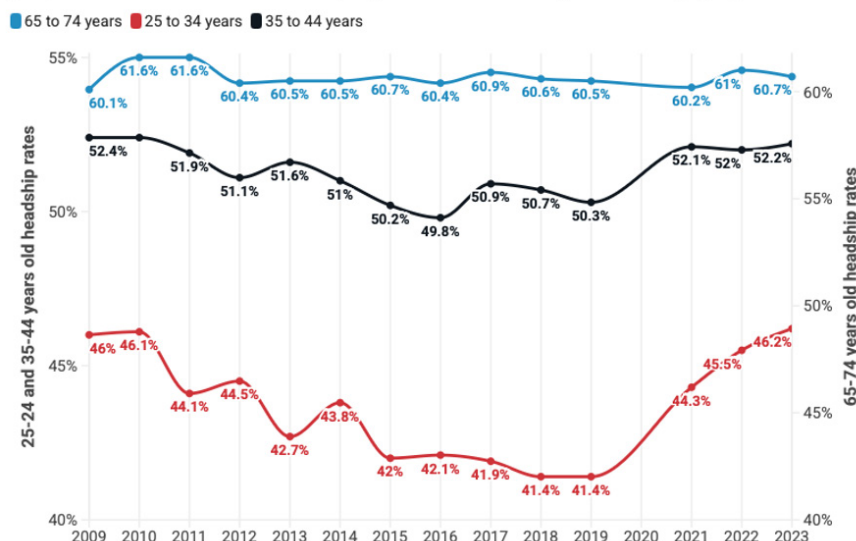
In contrast, small declines among adults aged **60–64** and **75–84** (both –2.3 points) suggest that some older Oregonians may be consolidating households, living with family, or transitioning into non-householder roles. These shifts may be tied to caregiving needs, rising living costs, or multigenerational living arrangements.^x

Taken together, these patterns reinforce that **demographic pressure on housing demand stems not only from population growth but from the evolving ways different generations form, retain, or relinquish independent households**. For Oregon, this means planning for a broader mix of housing types—both for young adults entering the housing market and for seniors seeking to remain in the homes and communities they know.^{xi}

FIGURE 4

Rebound in Headship Rates Among Younger Adults, Stability Among Older Households in Oregon (2009–2023)

Between 2013 and 2023, Oregon's headship rate for adults aged 25–34 increased from 42.7% to 46.2%, signaling a modest rebound in household formation among younger adults, while rates among older groups like 65–74 remained consistently high and stable—reflecting continued aging in place.

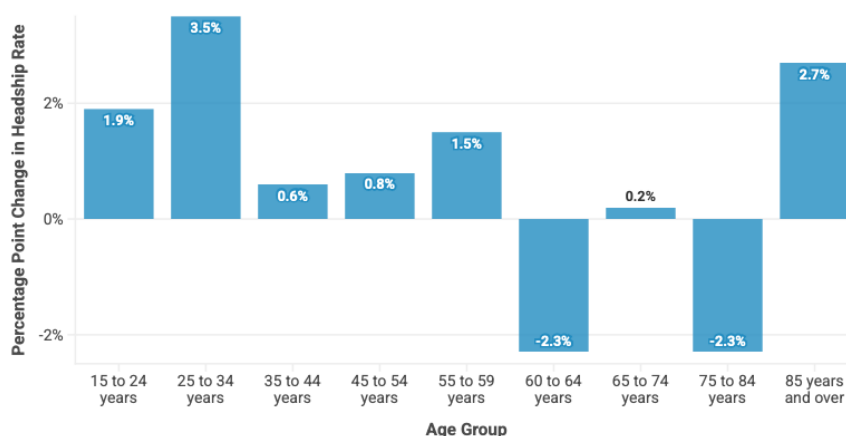


ACS - 1 year

FIGURE 5

Change in Headship Rates by Age Group in Oregon, 2013–2023

Young adults and the oldest Oregonians saw the largest gains in household formation over the past decade



Source: U.S. Census Bureau, American Community Survey (ACS) 1-Year Estimates • Headship rate defined as total householders (owner + renter) divided by population in age group from ACS Table B01001.



REGIONAL HOUSING PRESSURES ACROSS OREGON

Housing affordability and supply pressures look different across Oregon. In fast-growing metro areas, demand has far outpaced new construction, while rural communities face unique challenges tied to lower incomes, aging homes, and underinvestment.

Between 2015 and 2019, Oregon added about **three residents for every one new housing unit permitted**—a mismatch that deepened the state's housing shortfall.^{xii} This imbalance was especially acute in job-rich urban counties. Portland, which accounts for nearly half of Oregon's population, saw strong population and job growth in the 2010s, but new housing was constrained by land supply limits and restrictive zoning. Similar trends emerged in Bend and Medford, where high demand pushed prices sharply upward.

Bend in particular illustrates the strain: its population has quadrupled since 1990 and is projected to grow by another **50% by 2045**, according to regional forecasts.^{xiii} Oregon's rental vacancy rate rose from 4% in 2022 to 6% in 2023—a modest increase that still leaves the state with one of the tighter rental markets in the country.^{xiv} In high-demand areas like Portland and Bend, vacancies remain especially scarce, with homes and rentals often absorbed almost immediately after listing.

Resort communities and coastal towns are also feeling pressure, as demand from retirees and second-home buyers drives up prices. These homes are often out of reach for year-round residents, contributing to affordability gaps in places like Lincoln, Deschutes, and Clatsop counties. In some smaller towns, the challenge isn't price inflation but rather the quality and availability of housing. **Developers in rural areas struggle to finance new construction**, and aging housing stock often remains the only option, leading to overcrowding or unsafe conditions.

Across the state, the pattern is clear: Oregon has not produced enough housing to meet notional demand. Whether in metro regions like Portland, Salem, and Bend, or in smaller communities struggling with aging homes and stagnant construction, the shortfall persists. The OHNA's local housing targets reflect this variation: Portland is expected to add **more than 57,000 homes** over the next 20 years—**about 2,850 per year**—while some small towns are expected to add only a few dozen.^{xv}

Though the scale and context differ, the supply gap is statewide.

POLICY LEVERS THAT INFLUENCE HOUSING PRODUCTION COSTS

Zoning reforms and statewide housing targets have taken center stage in Oregon's housing policy in recent years, particularly with the launch of the Oregon Housing Needs Analysis (OHNA). But beyond land use rules and housing need allocations, other policy tools significantly influence what gets built—and where. Locally administered policies such as System Development Charges (SDCs), affordability mandates like inclusionary zoning, and permitting requirements can add substantial cost and complexity to housing development. These tools serve important public purposes—from funding infrastructure to supporting affordability—but in practice, they also shape the economics of housing delivery. Their impact is especially pronounced for cost-sensitive development types, including entry-level homes and “middle” housing. In the context of OHNA's ambitious production goals, understanding how these cost-side levers affect project feasibility is critical to evaluating Oregon's ability to meet its housing needs.

URBAN GROWTH BOUNDARIES (UGBS) AND LAND SUPPLY

Oregon's Urban Growth Boundary (UGB) system has been a defining feature of the state's land use planning since the 1970s. UGBs are designed to limit sprawl, preserve farmland, and ensure that cities grow in a compact and efficient way. Under Statewide Land Use Goal 14, each city is required to maintain a UGB that includes enough land to accommodate 20 years of projected growth in housing and employment.

In recent years, UGB policy has received renewed attention as Oregon confronts persistent housing supply shortages. While the Oregon Housing Needs Analysis (OHNA) focuses primarily on ensuring that cities have sufficient zoned capacity within existing UGBs, it also highlights the role of land availability in meeting long-term housing needs. Under the OHNA framework, if a city cannot reasonably meet its allocated housing targets within current boundaries—even after adopting higher densities or upzoning—it can use OHNA data to support a boundary expansion.

Recent legislative changes have added more flexibility to this system. House Bill 2889 (2023) allows cities outside the Metro region to plan for “rural reserves” and broadens the criteria for UGB expansions to include equitable housing outcomes—not just population forecasts. Senate Bill 1537 (2023) also created a pilot program for fast-tracking UGB expansions tied to affordable housing projects.

Still, the state's planning framework prioritizes the efficient use of land inside existing UGBs before considering expansion. Cities must first conduct a housing capacity analysis and implement efficiency measures to ensure that land constraints are not simply the result of restrictive zoning or underutilized parcels.

In some fast-growing areas—such as Bend and certain coastal towns—land constraints have played a visible role in housing shortages. In other cities, challenges stem more from zoning rules, infrastructure limitations, or development feasibility than from the raw amount of land available. As OHNA implementation advances, UGB flexibility may become a more prominent tool in high-demand regions where infill alone is unlikely to meet long-term housing needs.

INCLUSIONARY ZONING AND AFFORDABILITY MANDATES

Inclusionary zoning (IZ) is one of Oregon's most visible efforts to promote housing affordability within new development. After lifting a statewide ban in 2016 (via Senate Bill 1533), Oregon now allows cities to require that a share of units in larger rental projects be set aside as affordable—typically for households earning 60–80% of area median income (AMI).

Portland remains the only major city to implement a mandatory IZ policy. Its program requires 10–20% of units in new buildings with 20 or more units to meet affordability thresholds. To offset the added costs, the city offers developers incentives such as property tax abatements and density bonuses. Since adoption, Portland's IZ program has produced over 1,000 affordable units, though critics argue it may have discouraged some market-rate projects, particularly in weaker submarkets.

Outside of Portland, few jurisdictions have adopted IZ policies—often due to financial feasibility concerns. In many parts of the state, especially where rents are lower and construction costs high, developers may not be able to absorb affordability requirements without substantial public subsidies. As a result, most affordable housing outside Portland continues to rely on dedicated funding sources like the Low-Income Housing Tax Credit, Metro housing bond funds, or local housing trust funds.

While IZ can be a useful tool in high-demand markets, it is unlikely to drive large-scale affordable housing production on its own. The Oregon Housing Needs Analysis now includes affordability targets in city-level housing needs assessments, which may increase pressure to use IZ where feasible—but also reinforces the need for complementary strategies, including direct subsidies and cost-reduction tools like SDC waivers.

SYSTEM DEVELOPMENT CHARGES (SDCS)

System Development Charges (SDCs) are one-time fees that local governments in Oregon impose on new developments to fund infrastructure such as water, sewer, transportation, parks, and stormwater systems. While these charges ensure that growth contributes to necessary infrastructure, they also add significant upfront costs to housing construction, potentially affecting the financial feasibility of certain projects.

SDC rates vary widely across the state. According to a 2022 report commissioned by OHCS, the **average SDC for a single-family home in Oregon is approximately \$15,000**, but this can vary significantly depending on location and utility.^{xvi} For example, **Wilsonville** charges over **\$52,000 per single-family home** with a standard 5/8" water meter.^{xvii}

Multifamily developments, middle housing types (like fourplexes), and accessory dwelling units (ADUs) are often charged per unit or at a flat rate per structure. This can make smaller-scale or lower-cost housing disproportionately expensive on a per-unit basis. For example, if a fourplex is charged four times the SDC of a single-family home on the same lot, the economics may not pencil out—even if the zoning allows it.

Developers and housing advocates frequently cite SDCs as a barrier to building entry-level and “missing middle” housing. In response, some jurisdictions have reduced or waived SDCs for ADUs, affordable units, or middle housing—particularly when paired with density bonuses or other affordability incentives.

Portland, for example, waived SDCs for accessory dwelling units (ADUs) between 2010 and mid-2018, a policy that coincided with a significant rise in ADU construction—from just 24 permits in 2009 to over 600 by 2016. When the waiver expired, the city introduced a revised program that continued the waiver but required property owners to sign a 10-year covenant agreeing not to use the ADU or the main home as a short-term rental. Violating the agreement triggers a penalty equal to 150% of the waived SDCs. The policy shift was intended to ensure that ADUs function as long-term housing rather than vacation rentals.

Still, reforming SDCs is politically and fiscally complex. For many jurisdictions, SDCs are a critical revenue stream for capital improvements. Waiving or reducing fees can strain city budgets—especially in smaller communities with limited tax bases—and may delay needed infrastructure projects.^{xviii}

As the **Oregon Housing Needs Analysis** framework shifts focus from zoned capacity to actual housing production, SDC policy is likely to face increasing scrutiny. A key question moving forward is whether Oregon should provide **more direct state infrastructure support to cities** or continue relying on locally administered SDCs—even when those charges may discourage the types of housing most needed statewide.

MIDDLE HOUSING: LEGALIZATION AND IMPLEMENTATION CHALLENGES

“Middle housing” refers to housing types that fall between detached single-family homes and large apartment complexes—such as duplexes, triplexes, fourplexes, townhomes, and cottage clusters. These types are often more space- and cost-efficient, making them a key strategy for increasing housing supply in established neighbourhoods.

Oregon made national headlines in 2019 by passing **House Bill 2001**, which requires cities with populations over 10,000 to allow duplexes on all lots zoned for single-family housing. In cities over 25,000 (and all cities in the Portland metro area), the law goes further—requiring cities to allow triplexes, fourplexes, and cottage clusters in most residential zones. The law was designed to reduce exclusionary zoning and create more diverse housing options, particularly for first-time buyers and lower-income households.

Cities adopted compliant zoning codes by mid-2022, but legalizing middle housing has not yet led to widespread construction. Development of these housing types remains limited due to a combination of factors: high land and construction costs, limited access to financing for small-scale infill, and lingering local regulations such as parking minimums or design constraints that reduce feasibility.

In 2025, the legislature introduced **House Bill 2138** to further support middle housing implementation. The bill proposes to strengthen HB 2001 by:

- Prohibiting cities from downzoning middle housing in areas where it's allowed,
- Simplifying land divisions to make cottage clusters easier to finance and sell,
- Allowing up to six Single Room Occupancy (SRO) units on any residential lot,
- Exempting middle housing projects from certain traffic impact studies and infrastructure requirements.

Early evidence from cities like Portland, Eugene, and Beaverton suggests that middle housing permitting has increased modestly, especially in areas with targeted incentives or fee waivers. However, middle housing still makes up only a small share of new housing production statewide.

AGING HOMEOWNERS AND THE COMING WAVE OF HOUSING TURNOVER

Oregon's housing market is shaped not only by how many people live in the state, but by how they live—and who owns the housing. A growing share of Oregon homes are owned by older adults, particularly Baby Boomers, many of whom remain in single-family homes well after their children have moved out. This trend reflects national patterns, but it's especially pronounced in Oregon, which has an older-than-average population and high homeownership rates among seniors.

This generational dynamic leads to lower housing turnover than one might expect. Older homeowners are more likely to age in place, holding onto homes that might otherwise be purchased by younger families. Over time, this slows the natural cycle of home sales and limits the number of listings available in any given year. As demand from Millennials and Gen Z continues to rise, this limited turnover adds to market tightness and inflates prices—particularly for family-sized homes.

But this won't last forever. As Oregon's large Baby Boomer cohort moves into their 70s and 80s, many will transition out of homeownership due to health needs, relocations, or death. According to the Oregon Housing Needs Analysis (OHNA) methodology, demographic change alone—including these aging-related transitions—will require roughly 139,000 additional units over the next two decades, just to accommodate smaller households and shifting living arrangements.

To better understand how much housing might re-enter the market due to demographic turnover, we estimated how many homes are likely to become available in the next decade as older homeowners pass away or move into assisted living. We used three main data sources for this estimate:

- 2023 population by age group from the 2023 American Community Survey (1-Year),
- Homeownership rates by age from the 2023 ACS (1-Year) tenure data, and
- Crude death rates by age from the Oregon Health Authority's Center for Health Statistics.

We converted annual mortality rates to 10-year cumulative mortality using the standard formula:

$$\text{10-year mortality} \approx 1 - (1 - \text{annual mortality})^{10}$$

Using this method, we estimate that Oregon may see approximately:

- **709 units** turn over from homeowners aged 55–64
- **1,290 units** from ages 65–74
- **2,088 units** from ages 75–84
- **3,223 units** from homeowners aged 85 and older

Together, these aging-related transitions could free up more than 7,300 homes statewide over the next decade. While this is not enough to offset Oregon's current housing shortage, it represents a meaningful contribution to future supply—particularly in suburban and rural areas with aging populations.

Whether this wave of turnover relieves or prolongs Oregon's housing crunch depends on how—and when—it unfolds. If older homeowners continue to age in place because of a lack of downsizing options, younger households may remain locked out of ownership. But if the state expands access to smaller, lower-maintenance housing types—such as townhomes, cottage clusters, and ADUs—older adults may be more willing and able to relocate, creating a more dynamic housing market.

House Bill 2138, which promotes flexible middle housing design and development, directly supports this goal. By enabling more diverse, age-friendly housing formats, Oregon can help older homeowners transition into more suitable homes—and unlock existing housing stock for the next generation of buyers.



CONCLUSION

Oregon's housing crisis is not a future risk—it is a present and escalating challenge. Despite recent legislative reforms, housing production is slowing, not accelerating. Supply remains skewed toward single-family homes, even as household sizes shrink and affordability worsens. Policy levers like inclusionary zoning, UGB expansions, and SDCs play an outsized role in determining where and how homes are built—and for whom. Addressing these challenges requires a statewide strategy that balances flexibility with accountability, supports local implementation, and targets both the cost and feasibility of development. As Oregon's population continues to age and diversify, housing policy must adapt quickly—or risk deepening a shortage that touches every corner of the state.

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