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# City of Wilsonville Housing Production Strategy

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**Prepared for: City of Wilsonville**

**ECOnorthwest**

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# Executive Summary

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Wilsonville has a strong track record of proactive housing planning and continues to lead among suburban communities in creating inclusive, well-designed neighborhoods. Through master-planned developments, flexible zoning, and its Equitable Housing Strategic Plan (adopted in 2020), the City has expanded housing options, promoted affordability, and supported equitable growth.

This Housing Production Strategy (HPS) builds on that foundation, aligning local efforts with state requirements under OAR 660-008 to address unmet housing needs, remove development barriers, and ensure policies are implemented through an equity lens.

Over the next six years, the HPS will guide both longstanding and emerging housing challenges, supporting affordability, access, and housing choice for people of all backgrounds. It also clarifies the City's role in facilitating development, recognizing that cities shape some of the conditions that influence housing production, even if they do not build homes directly.

## Purpose of the HPS: Addressing Unmet Housing Needs

Like many communities across the Portland metro area and Oregon, Wilsonville faces increasing housing affordability challenges. Rents and home prices have outpaced income growth, straining lower- and middle-income households and historically underserved communities.

The City has long addressed these challenges with thoughtful planning, flexible zoning, and master-planned neighborhoods that support a mix of housing types. As a result, Wilsonville has one of the region's more diverse housing stocks, including a high share of multifamily homes. The City remains more affordable than many neighboring jurisdictions, and about 49% of households are renters—well above the regional average. This reflects the City's success in expanding housing access for residents of varying incomes, ages, and household types.

At the same time, Wilsonville's experience also highlights a broader regional dynamic: when affordable housing is scarce elsewhere, cost-burdened households concentrate in the few communities where options exist. Even in a city that has done more than most, affordability remains a significant concern. In Wilsonville, **38% of all households are cost-burdened**, meaning they spend more than 30% of their income on housing. Among renters, the rate is **55%**, compared to **23% among homeowners**.



Engagement with residents and service providers further highlighted a range of specific unmet housing needs, including:

- ◆ **Accessible housing** for people with disabilities and older adults
- ◆ **Larger homes** for multigenerational Latino and immigrant families
- ◆ **Supportive housing and services** for people experiencing homelessness
- ◆ **Affordable housing options near jobs and schools** for students, young adults, and low-wage workers
- ◆ **Safe and well-maintained rental units**, especially in aging multifamily properties

## How Can the HPS Address Unmet Housing Needs?

### Strategy Overview: Key Actions

Wilsonville's HPS offers a focused, practical response to the community's most pressing housing needs. The seven near-term actions outlined in the HPS reflect the City's commitment to equitable growth and inclusive community development. They are intentionally designed to be achievable with current staffing and resources, while also laying the groundwork for a future housing program.

- ◆ **Actions A through E** can be implemented using existing staff and funding. These actions prioritize expanding the supply, diversity, and accessibility of housing throughout the community.
- ◆ **Actions F and G** lay the foundation for expanding Wilsonville's housing programs. They focus on creating a dedicated housing staff position and establishing a local funding source, such as a Construction Excise Tax (CET). With dedicated staff and funding, the City will be better positioned to implement additional housing strategies in the future.

Exhibit 1 below summarizes these actions, highlighting each strategy's focus and its contribution to affordability, accessibility, and housing diversity in Wilsonville.



## Exhibit 1. Summary of HPS Actions and How They Address Housing Needs

Action	What is it?	How does it help?
A. Evaluate redesignating or rezoning land for housing	Redesignate or rezone select vacant or underutilized low-density residential and employment land to accommodate a variety of housing types.	Makes more land available for housing development, particularly in areas with access to transit and urban services.
B. Facilitate a variety of housing types and designs throughout the City to meet diverse housing needs	Support the development of a variety of housing types throughout the City, including lower-cost housing types such as prefabricated or modular housing.	Expands lower-cost, varied housing options to meet the needs of diverse households.
C. Evaluate use of administrative review processes for residential development	Apply administrative review for new subdivisions and multifamily developments that meet clear and objective standards.	Reduces development costs and barriers, encouraging faster delivery of housing.
D. Require and incentivize accessible design	Ensure new units are accessible to seniors and people with disabilities through requirements or incentives.	Expands accessible housing stock for people with limited mobility.
E. Support preservation of affordable rental housing	Protect income-restricted properties at risk of expiring Low Income Tax Credits through partnerships and policy tools.	Prevents displacement and preserves existing affordable housing options.
F. Develop Requirements for a Housing Specialist position	Develop a position description, requirements, and funding sources needed to employ a Housing Specialist to manage housing programs.	Strengthens the City's capacity to implement, coordinate, and communicate housing work.
G. Establish a funding source for supporting affordable housing development such as a Construction Excise Tax (CET)	Create a Construction Excise Tax or similar tool to fund affordable housing initiatives.	Generates dedicated funding to support affordable housing initiatives.

These new strategies build on a strong foundation of existing City efforts to support housing production and affordability. Notable examples include:

- ◆ **Using public land** for affordable, transit-oriented housing (Vuela Project).
- ◆ **Incorporating equitable housing needs** into middle housing development standards.
- ◆ **Integrating affordability and accessibility considerations** when developing the land use plan for Frog Pond East and South.
- ◆ **Adopting Vertical Housing Development Zones** to facilitate mixed-use housing in locations with services and amenities.



Together, these new and existing actions reflect a balanced, strategic approach: they build on what the City is already doing well, leverage partnerships to fill resource gaps, and position Wilsonville to respond nimbly to state and regional housing priorities. For a broader list of existing actions see Exhibit 2 of the report.

## How Will the City Implement the Strategy?

Implementing the seven actions will require coordinated leadership, sustainable funding, and strong partnerships. While many actions focus on zoning and development processes, success depends on the City's ability to align internal capacity with external collaboration.

### Funding

Securing reliable funding is critical, not only to support the development and preservation of affordable housing, but also to ensure the staffing and operational capacity needed to implement the plan effectively. A sustainable housing program requires dedicated, flexible revenue sources.

To meet this need, the City will explore the creation of a local housing fund (Action G)—potentially through a Construction Excise Tax (CET)—to finance housing initiatives over time. Additional options may include:

- ◆ Reallocating local funds
- ◆ Pursuing competitive state and federal grants
- ◆ Seeking voter-approved bonds
- ◆ Collaborating with regional agencies to access shared resources

### Partnerships

Achieving meaningful housing outcomes will require coordination with trusted partners, including developers, service providers, and advocacy organizations. Key partners include the following, although the list may evolve as the City advances its efforts:

- ◆ **Latino Network:** Supporting culturally responsive services and housing access for Latino and immigrant households.
- ◆ **Wilsonville Community Sharing:** Providing direct rental assistance, food bank, and referral support for unhoused and low-income residents.
- ◆ **Nonprofit housing developers:** Crucial for the delivery and long-term stewardship of income-restricted housing, such as through the Vuela Project.
- ◆ **Clackamas County and Metro:** Partners in administering Supportive Housing Services (SHS) funds for homelessness prevention and services.



- ♦ **Local employers and chambers:** Stakeholders in ensuring that workforce housing is available to support Wilsonville’s growing job base.
- ♦ **Community-based organizations and service providers:** Partners in reaching seniors, people with disabilities, and other marginalized populations.

The City’s role is to foster and coordinate these partnerships by offering policy support, funding, land resources, or technical assistance where possible. The proposed Housing Specialist position (Action F) is intended to build and maintain these relationships, ensuring ongoing input and alignment of effort.

## Timeline and Monitoring

Each HPS action includes a timeline for refinement, Council decision, and phased implementation from 2025 to 2031. The City will lead these efforts with input from partners and the public. Progress will be tracked through ongoing monitoring and reported to DLCD in a mid-cycle update.

The proposed Housing Specialist position (Action F) could play a central role in managing implementation and coordination.

## Looking Ahead

The HPS is not a one-time plan; it is the next chapter in Wilsonville’s commitment to equitable, inclusive, and sustainable housing. By pursuing these seven actions and preparing for future initiatives, the City is laying a strong foundation where all residents—regardless of income or background—have access to safe, stable, and affordable housing.





# 1. Introduction

Wilsonville is proactively planning to meet the housing needs of current and future residents. This **Housing Production Strategy (HPS)** is the City’s six-year action plan to help expand housing access, promote affordability, and encourage a diverse range of housing options. It builds on recent planning efforts, including the 2025-2045 Housing Needs and Capacity Analysis (HNCA), and establishes a framework for addressing local housing challenges within the City’s purview.

Like other Oregon communities, many households in Wilsonville face housing affordability challenges alongside other barriers beyond cost. While affordability remains a primary concern, factors such as household size, age, disability status, and multigenerational living arrangements also shape housing needs. Additionally, access to jobs, schools, medical services, retail, and transportation options (such as public transit, biking, and walking infrastructure) plays an important role in housing choice.

The HPS outlines targeted policies and strategic investments to improve housing stability, ensure equitable access, and improve affordability across income levels. It integrates Fair Housing principles, reinforcing Wilsonville’s commitment to Affirmatively Furthering Fair Housing (AFFH) by identifying and addressing barriers that have historically limited housing opportunities for underserved communities, lower-income households, and protected classes.<sup>1</sup>

While the HPS outlines key strategies for addressing Wilsonville’s housing needs, the decision to move forward with specific actions will depend on further feasibility analysis, available resources, and additional engagement with stakeholders. Over the coming years, City staff will monitor housing trends, evaluate policy effectiveness, and refine strategies as needed to ensure that Wilsonville’s housing efforts remain responsive to community needs.

## REQUIREMENTS OF AN HPS

Oregon requires cities to adopt an HPS to align local housing policies with statewide goals for increasing housing supply, preserving affordability, and addressing equity concerns. Under OAR 660-008, cities must identify strategies that address their housing needs and remove barriers to development. The HPS must outline clear implementation steps, funding considerations, and timelines to ensure progress. For more details on HPS requirements, see **Appendix A**.

<sup>1</sup> Federal protected classes are race, color, national origin, religion, gender, familial status, and disability. Oregon’s additional protected classes are marital status, source of income, sexual orientation and gender identity, and status as a domestic violence survivor. Under Fair Housing laws, it is illegal to deny access to housing based on the characteristics of people within these protected classes.



## AFFIRMATIVELY FURTHERING FAIR HOUSING (AFFH)

AFFH requires jurisdictions to take meaningful steps to overcome historical segregation and create inclusive communities free from barriers based on protected characteristics, including race, color, national origin, religion, sex, familial status, and disability. Oregon also protects additional classes: sexual orientation, gender identity, age, and marital status.

AFFH requires jurisdictions to understand and address Oregon's long history of discrimination that precluded many people from accessing housing and homeownership. The Fair Housing Council of Oregon (FHCO) is a statewide civil rights organization that advocates for housing justice, equity, and inclusion. Their report, [State of Fair Housing in Oregon 2014-2022](#), provides information about housing discrimination across Oregon. The key findings of the report are:

- » FHCO receives about 2,000 housing complaints annually, though they estimate only 10% of discriminatory acts are reported.
- » Complaints primarily come from people with disabilities, people of color, and women, with many involving multiple protected classes.
- » Common discrimination issues include failure to provide reasonable accommodation for disabilities, unfair lease terms, tenant harassment, refusal to rent (especially to Section 8 voucher holders), and evictions.

## Wilsonville's Past and Ongoing Housing Efforts: A Foundation for the HPS

Wilsonville has a long-standing commitment to thoughtful planning, flexible zoning, and master-planned development, which has encouraged a mix of housing types integrated throughout the City, including income-restricted affordable housing. As a result, Wilsonville has a diverse housing stock, with a higher share of multifamily housing than many other parts of the Portland metro region. Wilsonville remains relatively more affordable than some neighboring cities, attracting low- and middle-income households seeking rental options.

This affordability means that Wilsonville has a higher proportion of renters compared to other cities in the region. This provides more opportunities for people of various ages and incomes to access housing in a community with employment opportunities and other amenities. It also highlights a broader regional issue: the limited availability of affordable housing pushes cost-burdened households into specific communities. In Wilsonville, 55% of renter households are cost burdened, meaning they spend more than 30% of their income on housing.

Rising housing costs have further intensified these challenges. Home prices and rents have increased faster than household incomes, making it more difficult for low- and middle-income households to secure stable housing. These affordability pressures mirror statewide



trends but underscore the need for local action to expand housing options and ensure long-term affordability in Wilsonville.

To address these challenges, Wilsonville adopted the *Equitable Housing Strategic Plan* in 2020, which set priorities to expand housing access, affordability, and diversity, building on a long history of proactive and inclusive housing projects and policies implemented by the City. Since adopting the Plan, the City has taken concrete steps to support housing development, including:

- ◆ **Using public land** for affordable, transit-oriented housing (Vuela Project).
- ◆ **Integrating equitable housing needs** into middle housing development standards.
- ◆ **Integrating affordability and accessibility considerations** when developing the land use plan for Frog Pond East and South.
- ◆ **Adopting Vertical Housing Development Zones** to facilitate mixed-use housing in locations with services and amenities.

The *Equitable Housing Strategic Plan*, and the actions carried out by the City that are consistent with the Plan, shows the City's past and ongoing commitment to thoughtful housing planning and taking specific actions to further housing access. While the State's HPS process is new, Wilsonville's proactive approach to expanding housing options is not, which provides important context for understanding the City's actions proposed in the HPS. The City is not starting from scratch or addressing housing for the first time with specific goals and actions; rather, this HPS is a continuation of Wilsonville's proactive housing planning put into a new format directed by the State. All proposed actions should be understood as a continuation and expansion of decades of local housing efforts.



## Exhibit 2. A Timeline of Housing Actions: Examples of What Wilsonville Is Already Doing

<b>1970s</b>	<b>Flexible Residential Zoning:</b> Since the establishment of the City's Development Code in the 1970's, enabled diverse housing types in neighborhoods throughout the City through planned development zones.
<b>1990s</b>	
1995	<b>SDC Deferral (Early Efforts):</b> Began deferring SDCs for select low- and moderate-income housing projects.
1996	<b>Subsidizing SDCs for Affordable Housing Projects:</b> Began offering partial subsidies or credits for SDCs for select affordable housing projects.
<b>2000s</b>	
2005	<b>Tax Incentives:</b> Introduced Nonprofit Corporation Low-Income Housing Tax Exemption.
2007	<b>Mobile Home Park Closure Ordinance:</b> Adopted an ordinance that required any owner of a manufactured home park to provide adequate notice of a park closure, a plan for where tenants could move their homes and a payment toward moving expenses.
<b>2010s</b>	
2010	<b>Creekside Woods Opens:</b> Provided City-owned land for an 84-unit, income-restricted senior housing development to replace homes lost in the 2007 mobile home park closure.
2015	<b>ADU Incentives:</b> Began waiving SDCs for ADUs. <b>Housing Monitoring:</b> Launched Annual Housing Report report to monitor housing development and trends to inform policy.
2019	<b>Town Center Plan:</b> Adopted a mixed-use development strategy to providing more housing opportunities in a walkable environment proximate to jobs and services in the community.
<b>2020s</b>	
2020	<b>Zoning Reform for Small Homes:</b> Removed zoning barriers for ADUs and smaller units. These unit types have been allowed in most residential zones for decades.
2021	<b>Parking Reform:</b> Eliminated or reduced parking requirements for middle housing. <b>Clear Design Standards:</b> Established clear and objective design standard for all housing. <b>Allowed Middle Housing:</b> More explicitly allowed missing middle housing in all residential zones. Middle housing has been allowed in most residential zones for decades and has been integrated in neighborhoods throughout the City.
2022	<b>Encouraging Mixed Use Development:</b> Established a Vertical Housing Development Zone program. <b>Diverse Housing Requirements:</b> Implemented mixed housing requirements in Frog Pond.
2023	<b>Accessible Housing Requirements:</b> Required a percentage of units in Frog Pond East and South to be ground-floor living and adaptable for limited mobility. <b>Homelessness Support:</b> Established a safe sleep site at City Hall for overnight camping.
2024	<b>Regional Coordination on Homelessness:</b> Entered an intergovernmental agreement with Clackamas County to use Metro SHS funds for homelessness support. <b>SDC Deferral Program:</b> Established a SDC deferral program for affordable housing on City-owned property.
2026 (Planned)	<b>Vuela Project:</b> Provided City-owned land for a transit-oriented affordable housing development with 121 income-restricted rental homes, including 20 permanent supportive housing units with wraparound services.

### Innovative Master Planned Communities for Diverse Housing:

Developed throughout the **2000s to 2020s**, the Villebois Community consists of nearly 2,600 residential units, including extensive middle housing, multi-family housing, small condo buildings, ADUs, mixed-income apartment buildings, mental-health supportive housing, etc.



While Wilsonville has made progress on increasing equitable access to housing over years of thoughtful housing planning, ongoing efforts are needed to ensure housing options remain accessible and affordable. The HPS builds on the City's previous work and prioritizes strategies that, alongside existing efforts, will:

- ◆ Expand affordable homeownership and rental opportunities.
- ◆ Increase housing stability and reduce displacement.
- ◆ Provide diverse housing options for marginalized communities, including communities of color, low-income residents, and people with disabilities.
- ◆ Promote compact, mixed-use development to support sustainability and accessibility.
- ◆ Uphold Fair Housing principles by addressing disparities in access to housing.
- ◆ Address homelessness through partnerships and supportive housing initiatives.

By implementing the strategies in this HPS, Wilsonville aims to ensure that its housing stock keeps pace with the needs of current and future residents, fostering a community where people of all incomes and backgrounds can find stable, affordable housing.

## Implementing the HPS: The City's Role In Housing Development

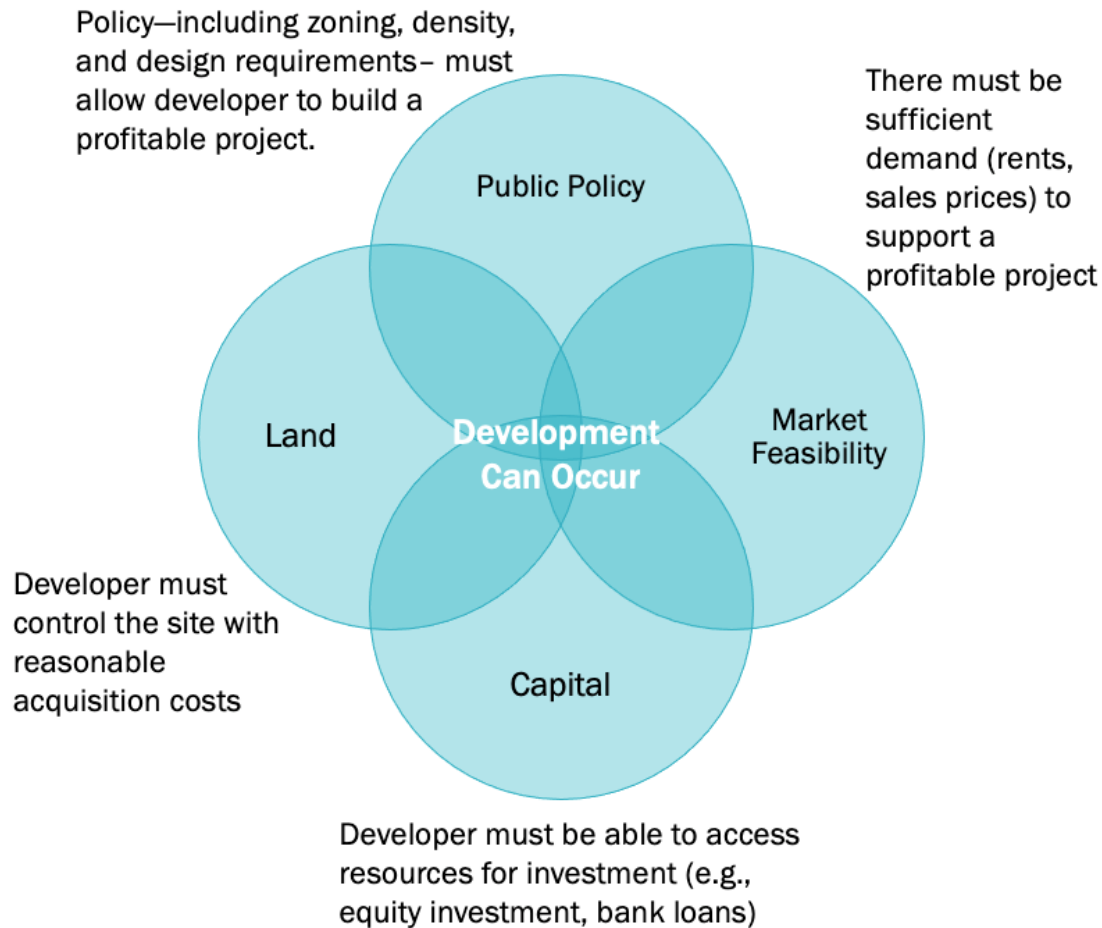
While the City of Wilsonville continues its commitment to expanding housing options, it is important to recognize that cities typically do not directly build housing, particularly small to midsize cities. Instead, they shape the conditions that enable development. Four key factors influence where and how new housing can be built:

- ◆ **Public Policy** – Local and state regulations, including zoning and development codes.
- ◆ **Land Availability** – Ownership and infrastructure readiness.
- ◆ **Market Feasibility** – Construction costs, demand, and achievable rents/home prices.
- ◆ **Access to Capital** – Funding sources, developer financing, and public-private investment.



### Exhibit 3. Four Necessary Factors that Allow Development of New Market-Rate Housing

Source: ECONorthwest



Each of these factors plays a crucial role in shaping housing development. Public policy at the local level is largely influenced by state policy. Land is generally controlled by private landowners, and the cost of necessary infrastructure (such as roads, utilities, and sewer systems) can make development prohibitively expensive. Market feasibility depends on economic conditions, including construction costs, labor availability, and whether developers can charge rents or sales prices high enough to cover costs. Access to capital is largely controlled by investors, banks, and financial institutions, which fund projects based on risk assessments and potential returns.

Of these factors, Wilsonville has the greatest influence over public policy and land availability. The City can shape zoning, density regulations, redevelopment, and infrastructure planning to support housing development. It can also leverage government-owned surplus land to encourage new housing. While Wilsonville has a more limited role in market feasibility and access to capital, it can help reduce development costs through tax abatements, equitable fee waivers, and other incentives.

## Advancing Equity in Housing

Equity in housing means ensuring that race, income, or other social factors do not determine a person's ability to access safe, affordable housing. Achieving this requires not only addressing current disparities but also ensuring that future housing policies actively promote inclusion and affordability.

This HPS applies an equity framework to identify and prioritize housing strategies that benefit low-income households and vulnerable groups such as people with disabilities and communities of color—groups that have historically faced barriers to housing access. Equitable housing goes beyond affordability; it also means providing a variety of housing choices to accommodate different needs, including physically accessible homes, ensuring access to housing near services, and expanding homeownership opportunities to build long-term housing stability.

### Exhibit 4. Housing Production Strategy Equity Framework

IDENTIFY UNMET HOUSING NEEDS	ENGAGEMENT PROCESS <sup>2</sup>	HPS PLAN DEVELOPMENT	MEASUREMENT AND ANALYSIS
Identify unmet housing needs, such as lower-income, cost-burdened households.  Identify vulnerable people within the community who are at risk or who could benefit from access to more affordable housing.	Engage community members, particularly those that have been historically left out of the planning process, to learn about their priorities, needs, and challenges to affordable housing.  Build community awareness and support through the engagement process.  Continue engagement in implementation of the actions within the HPS.	Ensure that the actions in the HPS address Wilsonville's unmet housing needs.  Identify outcomes within the HPS that respond to community needs and promote housing stability and choice, particularly for those households with the unmet housing need.	Develop measures to assess both the impact of actions and progress toward greater equity. This should include a combination of quantitative metrics and community engagement to understand how different groups are being affected.

The project team used this framework throughout the development of the HPS to shape community engagement, policy selection, and implementation planning. Going forward, the City will use equity-driven engagement and performance measures to track progress, assess impacts, and ensure that housing policies continue to support those most in need.

<sup>2</sup> Engagement builds on prior engagement that the City has done on other housing and community development projects, such as work on the Equitable Housing Strategic Plan, Middle Housing code update project, and master-planning work in Frog Pond. It also includes engagement conducted as part of the HPS project. Implementation of the HPS will include additional engagement.





## Engaging the Community in Housing Solutions

Developing an effective HPS requires input from those directly impacted by housing policies, including residents, housing providers, and decision-makers. To ensure that the HPS reflects the needs and priorities of the Wilsonville community, the project team reviewed past engagement efforts and engaged a wide range of stakeholders throughout the process (Appendix C provides details on the engagement process, themes, and how engagement feedback shaped the actions in the HPS).

- ◆ **Housing Our Future Task Force.** The Task Force, made up of 12 community members with diverse housing-related expertise, participated in five meetings throughout the project. During the first meeting, the project team presented findings from the HNCA. In the remaining four meetings, the Task Force identified and refined a list of potential actions the City could take to address housing needs. The Task Force reviewed draft products and offered input at key points to ensure recommendations and decisions were well-informed before finalizing drafts.
- ◆ **Meetings with Decision-Makers.** The project team held regular briefings with the Planning Commission and City Council to gather feedback at key milestones. This included one joint meeting with the Planning Commission and City Council in summer 2024 focused on presenting the results of the HNCA. It also included two meetings with the Planning Commission and three with the City Council in winter/spring of 2024-2025 to refine strategies and finalize the HPS and HNCA.
- ◆ **Interviews with Service Providers and Residents.** To better understand housing challenges, unmet needs, and potential solutions, the project team conducted direct interviews with two local renters as well as three service providers who worked with low-income and unhoused populations.
- ◆ **Other Engagement Efforts.** To further involve the community and gather broad input, the project team implemented additional outreach strategies:
  - **Conversation Guide:** The team created a guide to help stakeholders hold self-guided discussions about housing needs and strategies.
  - **Conversation with the Latino Network:** The team collaborated with the Latino Network during the strategy development phase to gather feedback on implementing strategies that benefit Latino and immigrant communities.
  - **Housing Strategies Open House:** The team hosted an open house to inform the public about the HPS, present proposed strategies, and collect feedback.

This engagement process ensured that the HPS reflects a diverse range of perspectives and addresses Wilsonville's most pressing housing needs. The City will continue to seek community input as it implements the strategies outlined in the HPS.





## How Stakeholder Involvement Influenced the HPS

Community input shaped Wilsonville's HPS by identifying key housing barriers and needs and by guiding policy decisions. The City has consistently incorporated public feedback into housing initiatives, including the *Equitable Housing Strategic Plan*, *Middle Housing in Wilsonville*, and *Frog Pond* planning. More recent efforts, such as the *Housing Our Future* survey as a part of the HNCA and discussions with service providers, reinforced concerns about affordability, displacement, and the need for diverse housing options.

Developers and service providers highlighted financial and regulatory barriers to housing production, while renters, seniors, and communities of color emphasized the need for housing stability, homeownership opportunities, and protections against rising costs. This feedback directly influenced the HPS, ensuring its strategies address Wilsonville's diverse housing needs.

Stakeholder input drove several key policies in the HPS, including:

- ◆ Concerns about displacement and expiring affordability restrictions, which led the City to prioritize preserving affordable rental housing.
- ◆ Community requests for better access to housing resources, along with service providers' calls for stronger partnerships, highlighted the need for a greater city-level focus on housing. This led to the creation of a Housing Specialist position, which was an idea first explored in the *Equitable Housing Strategic Plan*.
- ◆ A consistent public demand for more affordable rental and ownership housing led the City to further reduce barriers for diverse housing types throughout Wilsonville.

By incorporating both past and recent public input, Wilsonville's HPS builds upon years of community engagement to create a more inclusive and responsive housing strategy.

For more details on how stakeholder feedback shaped the HPS, see Appendix D.

## Engaging Stakeholders for Future Housing Efforts

As the City implements the HPS, City staff will continue engaging with stakeholders, including Task Force members and their respective organizations to gather input and monitor the impact of housing efforts and to guide future decision-making. This will not only support the current HPS implementation but also lay a solid foundation for future updates.

Wilsonville has a strong history of community engagement in housing policy and has an opportunity to expand these efforts by continuing to increase outreach to underrepresented communities. To better understand how housing policies impact residents, especially underserved populations, the City should continue strengthening relationships with housing providers and service providers. Partnering with these organizations will enhance community engagement and facilitate information sharing.



In particular, fostering connections with organizations that serve Latino and immigrant populations, individuals experiencing homelessness, and people with disabilities (e.g., Latino Network and Wilsonville Community Sharing) can help ensure that housing strategies are inclusive and responsive to community needs both now and in the future. Latino Network, which is working to expand its presence in Wilsonville, can be a key partner in supporting Latino and immigrant communities. Wilsonville Community Sharing, which provides a food bank and financial assistance for rent and utilities, can be a key partner in reaching low-income households, including those experiencing homelessness.

Housing developers can provide insight into streamlining the development process and encouraging housing production. Additionally, the City should establish partnerships with community land trusts and other local organizations that can help advance future HPS actions. Strengthening their presence and capacity in Wilsonville will support long-term success in achieving housing goals that extend beyond this HPS cycle.

By continuing to engage underrepresented populations, community partners, and housing producers, the City can foster inclusive and equitable housing policies that reflect the needs of all Wilsonville residents.



## 2. Unmet Housing Need in Wilsonville

Before developing strategies to encourage affordable housing, the City of Wilsonville first assessed the housing needs of its residents. The 2025-2045 Housing Needs and Capacity Analysis (HNCA) provided valuable insights based on demographic data, including age, income, race, ethnicity, disability status, and homelessness. The Housing Production Strategy (HPS) takes a broader approach by incorporating stakeholder discussions and engagement findings to present a more comprehensive picture of housing needs.

This chapter summarizes key findings from the 2025-2045 HNCA and supplements them with themes from public engagement. Together, these insights highlight housing needs that extend beyond affordability, including accessible units for people with disabilities, multigenerational housing options, and housing with supportive services. Discriminatory practices further restrict housing choices for some groups, exacerbating unmet needs statewide. This chapter meets the requirements of OAR 660-008 by combining mandated HNCA data with community input. For detailed HNCA data, see Appendix B; for a summary of public engagement themes, see Appendix C.

### Key Findings from the HNCA

**Wilsonville must plan for 2,815 new housing units through 2043, based on Metro's forecast of growth. This growth will necessitate a diverse array of housing types affordable across income levels** shown in Exhibit 6. As a relatively young city, most of Wilsonville's housing growth has occurred under modern zoning laws, contributing to the greater diversity of existing housing in Wilsonville, particularly multifamily. This reflects Wilsonville's proactive approach to providing a range of housing options for its residents through thoughtful planning and development. While there is less deficit in the local supply for these unit types, accommodating additional multifamily housing to meet the City's evolving needs will remain important, in addition to providing a greater percentage of middle housing and other first-time homebuyer options.

#### DEFINING MEDIAN FAMILY INCOME

This report uses housing affordability based on the 2024 median family income (MFI) as defined by the U.S. Department of Housing and Urban Development (HUD) for a household of four in Clackamas County. The following income groups are used to assess housing affordability.

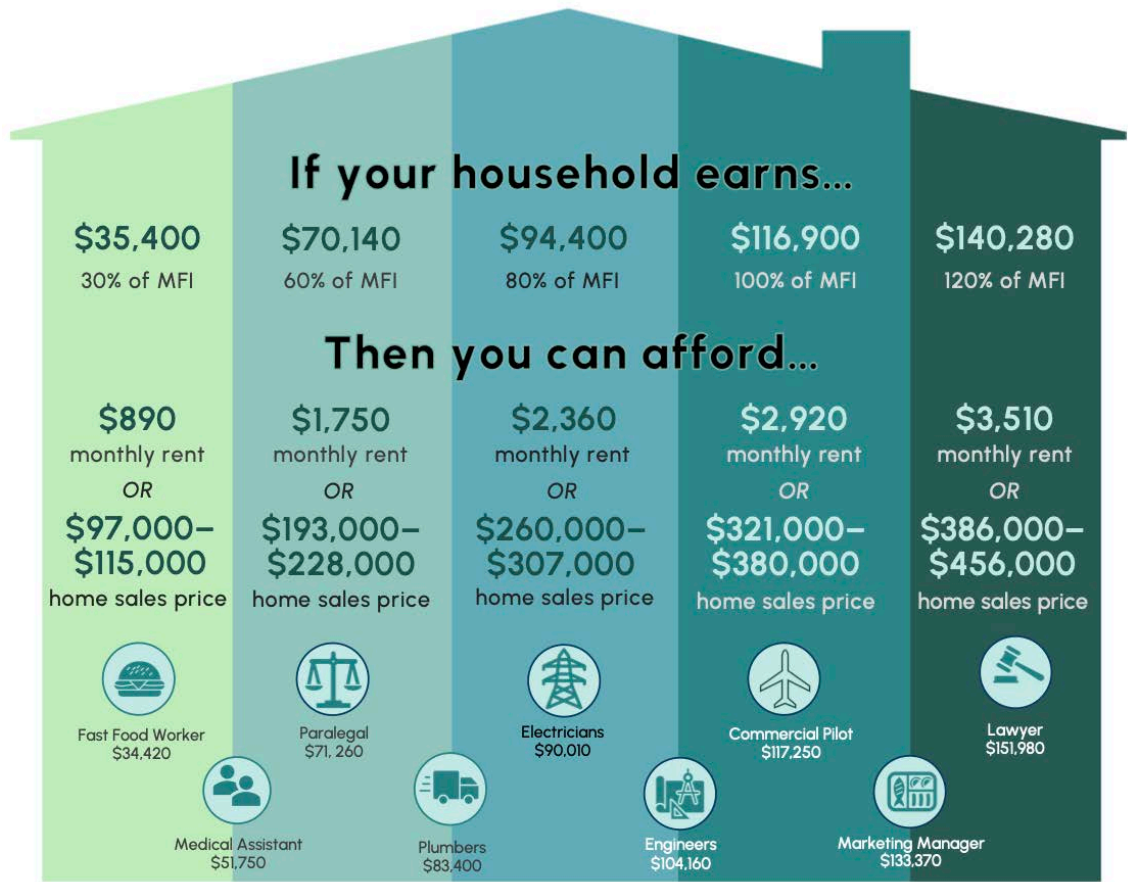
- » **Extremely Low Income:** Less than 30% MFI (up to \$35,400 annually)
- » **Very Low Income:** 30% to 60% MFI (\$35,400 to \$70,140 annually)
- » **Low Income:** 60% to 80% MFI (\$70,140 to \$94,400 annually)
- » **Middle Income:** 80% to 120% MFI (\$94,400 to \$140,280 annually)
- » **High Income:** More than 120% MFI (greater than \$140,280 annually)

**Housing costs in Wilsonville have risen faster than incomes in recent years, consistent with national trends.** Between 2013 and 2023, Wilsonville’s average multifamily asking rent excluding utilities increased by 58%, from \$1,097 per month to \$1,733 per month (Exhibit 63). Wilsonville’s median home sales price increased by 72% between January 2014 and January 2024, from \$340,000 to \$585,000 (Exhibit 60). The median household income in Wilsonville increased by 29% between 2014 and 2022, from \$64,700 to \$83,210 (not adjusted for inflation).

**A household earning 100% of median family income (MFI) for a family of four in Wilsonville (\$116,900) can afford monthly housing costs of about \$2,920.** Exhibit 5 shows financially attainable housing across income levels, based on the standard that households should spend no more than 30% of their gross income on housing (including utilities). Households exceeding this threshold may struggle to afford other essentials. About 64% of Wilsonville’s households have incomes below 100% of MFI.

**Exhibit 5. Financially Attainable Housing by MFI for Clackamas County, 2024<sup>3</sup>**

Source: HUD, Portland MSA, 2024. OED, 2023 wage estimates

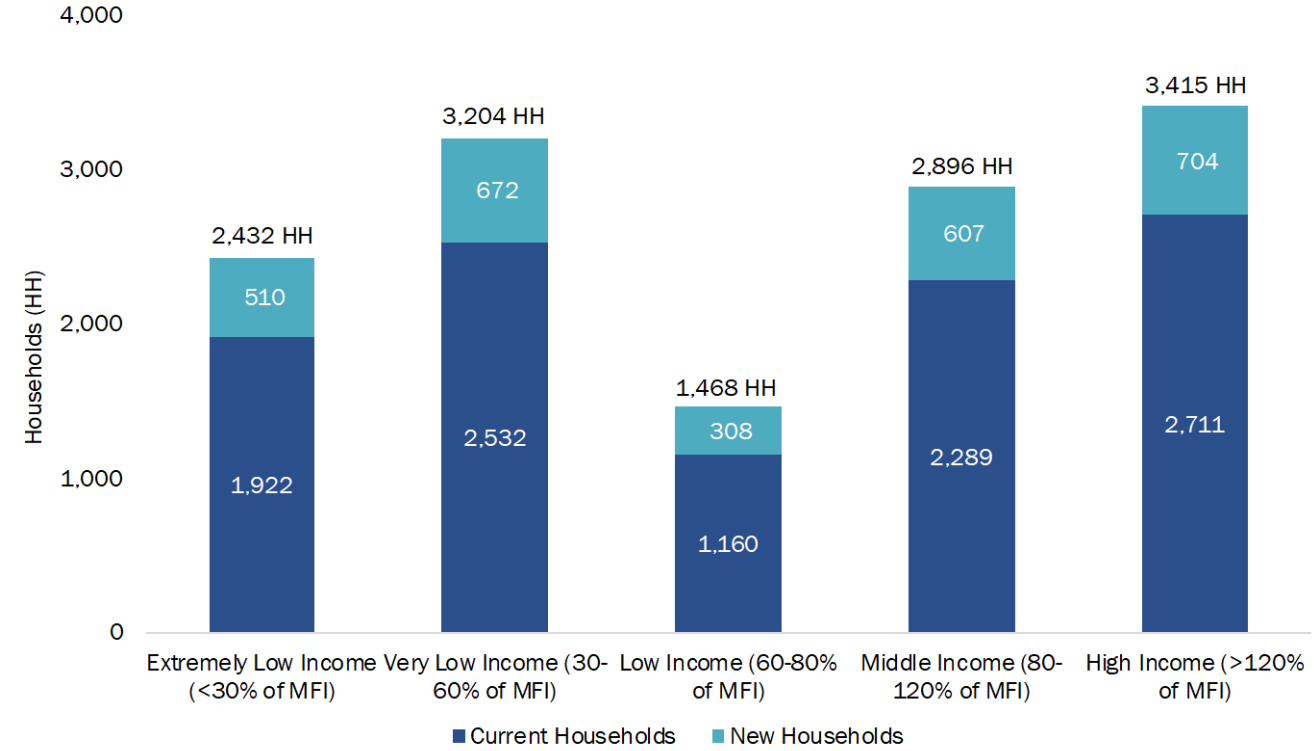


<sup>3</sup> Affordable home sales prices are illustrative estimates based solely on income. They do not account for specific interest rates, down payments, mortgage insurance, household debt, or assets.



**Over 40% of Wilsonville households earn less than 60% MFI and are considered very low income.** Exhibit 6 shows that 42% of Wilsonville households have incomes less than 60% MFI (\$70,140) and cannot afford the average monthly rent and utilities of \$2,000 for an apartment in Wilsonville.<sup>4</sup>

**Exhibit 6. Wilsonville’s Current and Future Households by MFI for Clackamas County**



Source: US Department of HUD, 2022. US Census Bureau, 2018-2022 ACS Table 19001.

**Housing options for low- and moderate-income households in Wilsonville are limited, reflecting a broader issue across the Portland metro area.** Although Wilsonville offers a relatively diverse housing stock and is more affordable than neighboring cities like West Linn and Lake Oswego, housing costs remain out of reach for many residents of Wilsonville. To purchase a median-priced home in Wilsonville (\$585,000), a household needs an income of \$180,000, which is 154% of the MFI. About 16% of Wilsonville’s households can afford this housing price. Renting an average apartment, including utilities (\$2,000 per month), requires an annual income of \$80,000, or 68% of MFI. About 47% of Wilsonville’s households are unable to afford this monthly housing cost.

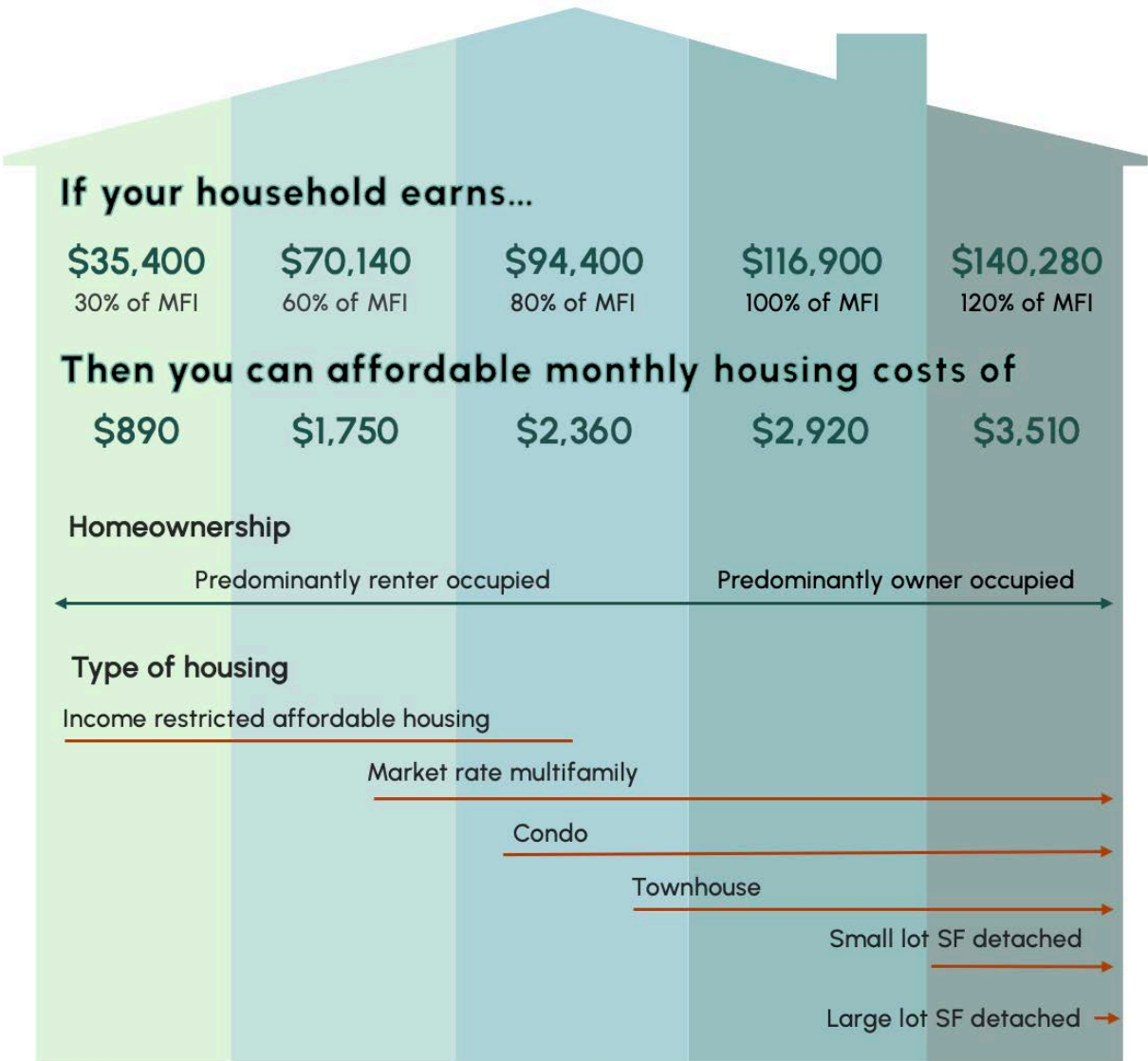
<sup>4</sup> Average asking rent was about \$1,733 in 2023 according to Costar. ECONorthwest assumed \$267 per month for utilities for a total housing cost of \$2,000.



Exhibit 7 illustrates how different housing types serve various income levels. However, housing type and affordability are not always directly correlated. For example, single-family detached (SFD) homes can be affordable, such as those developed through a community land trust, while multifamily or middle housing types can be expensive, particularly when built with high-end finishes. Despite these exceptions, multifamily and middle housing types tend to be more affordable than single-family detached homes overall.

**Exhibit 7. Housing Affordability as a Percent of MFI by Housing Type**

Source: ECONorthwest analysis of CoStar data (2023) and Redfin data (2021)  
Note: This graphic estimates the average annual income, as a percentage of MFI, needed to afford different types of housing (based on a four-person household). Income-restricted housing typically serves households earning up to 60% of MFI, and sometimes up to 80%. Multifamily affordability is based on average multifamily CoStar rent data from this report, while other housing types use average sales price data from the 2022 Frog Pond East and South Affordable Housing Analysis.





**About 38% of households in Wilsonville pay more than 30% of their income on housing.** Over half of renter households in Wilsonville experience cost burden (55%), compared with 23% of owner households. Wilsonville has some of the highest levels of cost burden in relation to comparable cities, in part because Wilsonville has a higher percentage of renter households (who have higher rates of cost burden) than comparable cities.

#### WHAT IS COST BURDEN?

**A household is defined as cost burdened if their housing costs exceed 30% of their gross income.**

**A household that spends 50% or more of their gross income on housing costs is considered severely cost burdened.**

**Wilsonville has housing shortages across multiple income levels.** Like broader state and regional trends, the City has a deficit of housing for households earning 0–50% of MFI, or less than \$59,000 per year. This shortage contributes to high rates of cost burden among lower-income households and underscores the need for more affordable housing options, including subsidized units, lower-cost apartments, and manufactured homes.

To meet current unmet needs, Wilsonville would require an additional 1,209 housing units for households in this income range. Looking ahead, the City is projected to add approximately 1,182 new households in this income bracket over the next 20 years (Exhibit 8), further increasing demand for affordable housing.

In addition, Wilsonville has a shortage of housing affordable to households earning above 80% of MFI (550 units). These households may be able to afford more expensive housing but either choose to live in less costly housing or cannot find higher-cost housing that meets their needs. This reduces the supply of affordable units available to lower-income households and can compound affordability challenges across the housing market.

#### CLACKAMAS COUNTY CONSOLIDATED PLAN (2022-2026): SUMMARY OF PRIORITY HOUSING NEEDS

The Clackamas County 2022-2026 Consolidated Plan, which provides information about housing needs for cities across the County, identified two priority countywide housing needs:

- » **Affordable housing** for a range of populations, especially elderly residents and single-person or small households, who were found to be the most affected by affordability challenges.
- » **Homeless assistance**, including expanded shelter and transitional housing options.

While the Plan did not identify Wilsonville as having concentrated poverty or unique unmet housing needs, the City still shares the broader countywide challenges related to housing affordability and homelessness.

## Expanding on Housing Needs as a part of the HPS Process

The 2025-2045 HNCA clearly demonstrated that affordability is a major challenge for many households in Wilsonville. While all households need access to housing they can afford, other housing needs extend beyond affordability. To better understand these needs, the project team conducted community engagement, which included reviewing prior outreach findings, interviewing service providers and residents, and collaborating with a 12-person Task Force.

While affordability was a central theme in all discussions, engagement efforts also revealed additional unmet housing needs among specific groups:

- ◆ **Latino population:** Many Latino households need larger housing units to accommodate extended or multigenerational families. Service providers also emphasized the importance of outdoor spaces, such as yards, for hosting gatherings.
- ◆ **Immigrant and refugee population:** Many immigrants and refugees require rental assistance and eviction prevention services. Financial education can also help them navigate US housing systems, including understanding leasing requirements and securing necessary documents.
- ◆ **People with disabilities:** Individuals with disabilities often face income barriers when renting due to reliance on fixed incomes (a challenge also faced by seniors and people experiencing homelessness). Many require housing with specific accessibility features to support independent living.
- ◆ **People experiencing homelessness:** This population often struggles with rental income requirements due to low wages, unemployment, or fixed incomes. Many also face challenges related to securing necessary documents or references and managing health issues such as mental illness. Integrated housing solutions with support services are critical, including both short- and long-term housing options.
- ◆ **Seniors:** Seniors expressed a preference for aging in place, emphasizing the need for single-level homes that provide greater accessibility. They are also more vulnerable to temperature fluctuations and extreme weather, making reliable heating and cooling systems essential. Additionally, some seniors may require assistance in locating and accessing financial support, such as utility and rent assistance, particularly when these resources are primarily available online.
- ◆ **Low- and middle-income workers and students:** Many low to middle-wage workers in Wilsonville (earning below 80% of the MFI) struggle to find affordable housing near jobs or schools. Many Wilsonville employees either live with multiple roommates or commute long distances due to a lack of affordable options. Financial education could help students and young adults better understand budgeting and housing stability.
- ◆ **Renters:** In addition to rising rents, some renters face challenges related to deferred maintenance in older rental properties. Issues such as mold, broken appliances, and





inadequate air-conditioning were cited as concerns. Limited affordable rental options force many low-income renters to pay more than they can afford regardless of housing condition. Additionally, high security deposits create further financial strain.

Across all groups, affordability remains the most pressing issue. Additional costs—such as rising rent, utilities, hidden fees (e.g., parking, concierge garbage services), and high HOA fees—place further burdens on already stretched households. These findings highlight the need for tailored strategies to address the specific housing challenges faced by different groups in Wilsonville.

Ensuring these needs are met requires inclusive and diverse housing solutions. Exhibit 8 identifies these groups alongside the types of housing and support services necessary to meet their needs.

### Exhibit 8. Populations with Unmet Housing Needs

Target Population	Scale of Need	Meeting Future Need
<b>Extremely Low Income (&lt;30% MFI)</b>	18% of total households <ul style="list-style-type: none"> <li>1,922 existing households</li> <li>510 new households over 20 years               <ul style="list-style-type: none"> <li>150 new households over 6 years (the HPS planning period)</li> </ul> </li> </ul> Afford up to \$890 per month <ul style="list-style-type: none"> <li>11% of Renters of Color had income below 30% MFI compared to the overall renter average of 16%.</li> </ul>	New subsidized housing; preserving existing income-restricted housing, financial education
<b>Very Low Income (30% to 60% MFI)</b>	24% of total households <ul style="list-style-type: none"> <li>2,532 existing households</li> <li>672 new households over 20 years               <ul style="list-style-type: none"> <li>200 new households over 6 years</li> </ul> </li> </ul> Afford up to \$1,750 per month <ul style="list-style-type: none"> <li>15% of Renters of Color had income between 30% MFI and 50% MFI which is consistent with the overall renter average.</li> </ul>	New subsidized housing; preserving existing “naturally occurring affordable housing” and income-restricted housing, financial education
<b>Low Income (60% to 80% MFI)</b>	11% of total households <ul style="list-style-type: none"> <li>1,160 existing households</li> <li>308 new households over 20 years               <ul style="list-style-type: none"> <li>90 new households over 6 years</li> </ul> </li> </ul> Afford up to \$2,360 per month <ul style="list-style-type: none"> <li>33% of Renters of Color had income between 50% MFI and 80% MFI compared to the overall renter average of 23%.</li> </ul>	New subsidized housing; preserving existing “naturally occurring affordable housing”, financial education
<b>Middle Income (80% to 120%)</b>	22% of total households <ul style="list-style-type: none"> <li>2,289 existing households</li> <li>607 new households               <ul style="list-style-type: none"> <li>180 new households over 6 years</li> </ul> </li> </ul> Afford up to \$3,510 per month	New market-rate rental housing and smaller market-rate homes for ownership; financial education

Target Population	Scale of Need	Meeting Future Need
<b>People of Color (POC), including Latino</b>	<p>27% of Wilsonville's existing population (6,950 residents). The largest community of color is Latino, accounting for 3,433 people in Wilsonville</p> <ul style="list-style-type: none"> <li>Latino households have median household incomes (\$73,464) that are lower than the overall median household income for Clackamas County households (\$88,517).</li> <li>People of Color are more likely to be low-income renters (income below 80% MFI) than the overall renter average in Wilsonville (32% vs. 29%, respectively).</li> </ul>	Access to affordable housing options; housing for multigenerational households; access to housing without discrimination
<b>People with a Disability</b>	<p>12% of Wilsonville's population have a disability (2,956 residents)</p> <p>Housing need:</p> <ul style="list-style-type: none"> <li>338 new units needed over 20 years <ul style="list-style-type: none"> <li>100 new units over 6 years</li> </ul> </li> </ul>	Housing with design standards that meet their needs; access without discrimination; access to services; access to public transportation
<b>Seniors</b>	<p>20% of Wilsonville's existing population are 60+ (5,135 residents)</p> <ul style="list-style-type: none"> <li>Clackamas County is forecast to have growth of 34,579 people 60 years and older through 2040.</li> <li>46% of households led by someone ages 65 or older earn less than \$50,000 per year.</li> </ul>	Senior specific housing options such as small and easy-to-maintain dwellings, single-story dwellings, assisted living facilities, and age-restricted developments; support to age in place; adequate heating and cooling; support to access resources
<b>People Experiencing Homelessness</b>	<p>Estimated 571 individuals experiencing homelessness in Clackamas County as of 2022.</p> <p>Estimated 42 students experiencing homelessness in the West Linn-Wilsonville School District in 2022.</p>	Emergency assistance and shelter; permanent supportive housing; deeply affordable units
<b>Immigrant community, including refugees</b>	<p>11% of Wilsonville's existing population was born outside of the United States (2,868 residents)</p>	Rental assistance, eviction prevention, and financial education
<b>Renters</b>	<p>49% of Wilsonville's existing households rent (about 5,073 households)</p> <ul style="list-style-type: none"> <li>Renters have a lower median household income (\$60,702) than the overall median household income (\$83,210) in Wilsonville.</li> </ul>	Access to housing that is affordable and the right size; transparency in housing costs; reasonable security deposits and secure leases; well-maintained, safe units



# Barriers to Addressing Existing and Expected Housing Needs

While Wilsonville has taken steps to expand housing variety, affordability, and accessibility, barriers still hinder the development of needed housing. These barriers align with the four key factors that influence housing development: public policy, land availability, market feasibility, and access to capital.

## Public Policy

- ◆ **Limited Staff Capacity to Manage a Housing Program** – The City does not have dedicated housing staff to oversee housing programs, engage with vulnerable communities, or coordinate partnerships with affordable housing developers and service providers. Without sufficient staffing, Wilsonville's ability to implement housing solutions and respond to emerging needs is constrained.
- ◆ **Lack of Sustainable City Funding Source for Housing Initiatives** – Wilsonville does not have a dedicated, long-term funding source to support housing priorities, including income-restricted affordable housing, middle-income housing, and supportive services. Without a stable revenue stream, the City has limited capacity to invest in housing solutions, respond to emerging needs, or sustain long-term affordability efforts.
- ◆ **Market-Driven Gaps in Housing Supply** – While Wilsonville has addressed zoning barriers, the private market does not always build the range of housing types needed to serve all residents. Housing that is affordable to low- and middle-income households, accessible for people with disabilities, or suitable for multigenerational families may not be financially viable without additional incentives or requirements.
- ◆ **Community Opposition to Certain Housing Types** – Public concerns about density, affordable housing, or temporary housing can lead to political and procedural delays, limiting the development of essential housing options.

## Land Availability

- ◆ **Limited Availability of Land** – While Wilsonville has land available for new housing, some of it is underutilized or constrained by existing zoning regulations. Certain areas may not be zoned to require the variety of housing types needed to meet the community's diverse needs.
- ◆ **Infrastructure Costs and Constraints** – Extending critical infrastructure, such as roads, water, and sewer, to new developments requires significant investment. These costs can delay or prevent housing construction.



## Market Feasibility

- ◆ **High Development Costs** – Rising costs for construction materials, labor, and land make it difficult to build housing that is affordable to low- and middle-income households. Without financial incentives or cost-saving measures, these costs often result in fewer affordable units being developed.
- ◆ **High Interest Rates:** Rising interest rates and tighter lending conditions have made it much harder to finance new housing, particularly multifamily and mixed-use developments. These housing types are essential to meeting urban demand, but current market conditions are delaying or canceling projects that would otherwise move forward. As a result, market feasibility is a major barrier to new housing production.

## Access to Capital

- ◆ **Funding Gaps for Lower- and Middle-Income Housing** – While deeply affordable housing (for households earning below 60% MFI) often relies on federal and state subsidies, these sources are highly competitive and insufficient to meet demand. Similarly, housing for middle-income households (60-120% MFI) is rarely eligible for government subsidies, making it difficult to finance without local incentives such as tax abatements, land contributions, or fee reductions.
- ◆ **Challenges in Financing Innovative Housing Types** – Some types of housing, such as cottage clusters, cohousing, and other nontraditional models, may be difficult to finance because they are less tested in the market or are perceived as higher-risk investments by lenders and developers.



# 3. Strategies to Meet Housing Needs

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The City of Wilsonville has selected seven key actions for inclusion in its Housing Production Strategy (HPS) to address local housing needs, as identified in Chapter 2. These actions, alongside existing policies and programs, work together to improve housing availability, affordability, and accessibility. Recognizing the importance of a multifaceted approach and strong partnerships, this section summarizes the selected actions, their expected impacts, and the City's implementation strategy, including funding mechanisms, partnerships, and timelines. This section also includes recommendations for future actions that the City may consider in the next HPS cycle, or sooner if feasible.

## What Actions Are Included in the HPS and Why?

Wilsonville's housing needs are addressed through a combination of new and existing strategies. In selecting actions for the HPS, the City prioritized those that respond to identified needs and can be implemented within the six-year time frame, given current staffing and funding constraints. Exhibit 9 provides an overview of the actions included in the HPS and how they address unmet housing needs.

- **Actions A-E** can be implemented using existing staff and funding, aligning with the City's current capacity. These actions focus on expanding housing supply, diversity, and accessibility.
- **Actions F and G** lay the foundation for expanding Wilsonville's housing programs over time. These actions focus on creating a dedicated housing staff position and establishing a local funding source such as a Construction Excise Tax (CET). With dedicated staff and funding, the City will be better positioned to implement additional housing strategies in the future.



## Exhibit 9. Summary of Actions in the HPS

Action	What is it?	How does the Action address housing need?	What housing needs are met?
<b>HPS Actions</b>			
A. Evaluate redesignating or rezoning land for housing	The City will redesignate, or rezone select vacant or underutilized low-density residential and employment land to accommodate a variety of housing types.	Makes more land available for housing development, particularly in areas with access to transit and urban services.	Affordability was a primary concern across all identified populations (Exhibit 8). While not targeted toward a specific group, these three actions collectively encourage diverse housing options, which can improve affordability for <b>all households</b> (renters and owners) and accommodate various household sizes, including multigenerational families (particularly benefiting <b>Latino households</b> and <b>immigrant communities</b> ) and smaller, easy-to-maintain homes (particularly relevant to <b>seniors</b> ). Action A may increase housing near essential services and transit, which is particularly important for households without reliable access to a car, such as <b>low-income individuals, seniors, and people with disabilities</b> . Additionally, expanding housing options in various neighborhoods increases access to high-opportunity areas with quality amenities, which can especially benefit <b>low-income households, people of color, and the immigrant community</b> .
B. Facilitate a variety of housing types and designs throughout the City to meet diverse housing needs	The City will undertake approaches to facilitate the development of a variety of housing types throughout the City, including lower-cost housing types such as prefabricated or modular housing.	Expands housing options (middle housing, multigenerational housing, smaller units), enabling households to better find homes that align with their financial needs and preferences. This action helps address need for housing in areas of affluence and higher opportunities.	
C. Evaluate use of administrative review processes for residential development	The City would allow administrative review for new subdivisions and multifamily developments that meet clear and objective standards. Processing these applications administratively would reduce the overall review time and the potential for additional regulatory delay.	Facilitates faster housing development, increasing supply, and reducing development costs.	
D. Require and incentivize accessible design	The City will provide incentives in the Development Code to increase units designed for Universal Design and Lifelong Housing Certification, expanding mobility-friendly housing requirements beyond Frog Pond East and South.	Encourages accessible housing design, expanding options for seniors and individuals with disabilities to live independently.	
E. Support preservation of affordable rental housing	The City will work with state agencies and nonprofit housing providers to ensure the preservation of income-restricted affordable rental housing, especially those with expiring tax credits.	Prevents displacement and maintains housing stability for low-income households (below 80% MFI). Wiedemann Park, a 58-unit income-restricted multifamily development in Wilsonville, is at risk of losing its affordability status when its federal tax credits expire in December 2029.	



Action	What is it?	How does the Action address housing need?	What housing needs are met?
F. Develop Requirements for a Housing Specialist position	The City will develop a position description, requirements, and funding sources needed to employ a Housing Specialist to manage housing programs.	Supports the implementation and expansion of housing programs for affordable housing, homeownership assistance, renter protections, and financial literacy.	These two actions lay the foundation for a broader housing program in the future. A Housing Specialist will provide targeted support for <b>low- and middle-income households, renters, people experiencing homelessness, seniors, communities of color, and immigrant populations</b> by improving access to housing resources. A funding source for affordable housing, which could focus on <b>households earning below 100% MFI</b> , could be allocated to areas with higher concentrations of <b>seniors, people of color and immigrant communities</b> to address their specific housing needs.
G. Establish a funding source for supporting affordable housing development such as a Construction Excise Tax (CET)	The City will establish a dedicated funding source such as a CET for affordable housing development.	Generates dedicated funding to support affordable housing initiatives.	

Wilsonville has numerous existing housing actions and policies designed to address local housing needs. Exhibit 10 outlines these initiatives and their ongoing role in meeting housing needs. Combined with the new actions in this HPS, these efforts work to enhance housing affordability, stability, and access to opportunities throughout Wilsonville.

#### Exhibit 10. Summary of Wilsonville's Existing Housing Actions and Policies

Action	What is it?	How does the Action address housing need?	What Housing Needs Are Met?
<b>Wilsonville's Existing Actions and Policies</b>			
Monitor Housing Development and Trends	The City produces annual housing reports to track development trends, assess housing needs, and inform future policy decisions.	Helps track housing supply trends to ensure sufficient land supply and align policies with needs.	N/A
Allowed Missing Middle Housing	Amended the Development Code to more explicitly allow townhouses, duplexes, triplexes, and fourplexes in all zones permitting single-family dwellings.	Expands housing diversity, increasing options for different income levels and household types.	Like actions A, B, and C in the HPS, these existing policies and programs, while not targeted toward a specific group, collectively promote diverse housing options which can benefit <b>all households</b> . This can improve affordability for both <b>renters</b> and homeowners while accommodating various household needs, including multigenerational families (particularly benefiting <b>Latino households and immigrant communities</b> ) and smaller, easy-to-maintain homes (particularly benefiting <b>seniors</b> ). They also support
Established Clear and Objective Design Standards	Established clear and objective design standards for all housing types in compliance with State law.	Ensures predictability in housing development, compliance with state housing laws, and a more straightforward development process, reducing costs, which can help with overall supply and affordability.	
Removed Zoning Barriers to ADUs and other smaller unit types	Removed zoning barriers to ADUs and other smaller unit types to increase housing options in compliance with state law.	Supports affordable, small-scale housing options and can help address need for housing in areas of affluence and higher opportunities.	





Action	What is it?	How does the Action address housing need?	What Housing Needs Are Met?
Eliminated/ Reduced Parking Requirements	Adjusted parking requirements as part of the Middle Housing project and implemented CFEC State limitations on parking in key housing growth areas.	Reduces development costs, which can help with overall supply and affordability of housing.	the development of more affordable housing near essential services and amenities, which is especially valuable for households without reliable access to a car, such as <b>low-income individuals, seniors, and people with disabilities</b> . Additionally, expanding housing options in different neighborhoods increases access to high-opportunity areas with quality amenities, benefiting <b>low-income households, communities of color, and immigrant communities</b> .
Implemented Mixed Housing Type Requirements in Frog Pond	Implemented strategies to ensure a mix of middle housing types in Frog Pond East and South.	Expands housing options (middle housing, multigenerational housing, smaller units), enabling households to find homes that align with their financial needs and preferences.	
SDC Waivers for ADUs	Waive SDC fees for ADUs.	Encourages small, affordable housing options. These waivers have been used for 16 ADUs since 2010.	
Established a Vertical Housing Development Zone (VHDZ)	Adopted a VHDZ in 2022, offering property tax exemptions for mixed-use developments with housing above ground floor commercial spaces.	Encourages higher-density and mixed-use development, increasing the availability of housing near jobs and services.	
Adopted Town Center Plan to Encourage Mixed-Use Development	In 2019, the City adopted a Town Center Plan to encourage compact, mixed-use development that includes housing near jobs, services, and transit in a walkable environment.	Supports infill and redevelopment with higher-density housing options and mixed-use buildings. Increases housing supply near employment centers and community services.	
Mobile Home Park Closure Ordinance	After a sudden mobile home park closure in 2007, the City adopted an ordinance that required any owner of a manufactured home park to provide adequate notice of a park closure, a plan for where the park tenants could move their homes, and a payment toward moving expenses.	Provides protections and relocation assistance to residents of mobile home parks, helping prevent displacement and housing insecurity.	This action supports <b>low-income households</b> who are disproportionately represented in mobile home park communities.
Public Land Disposition for Affordable Senior Housing in Response to Sudden Mobile Home Park Closure (Creekside Woods)	City partnered with an affordable housing developer to build low-income senior housing on City-owned land, serving as replacement housing for residents displaced by the closure of a nearby mobile home park. Opened in 2010.	Provides 84 units of affordable, independent senior housing (62+); directly addressed the housing loss caused by the 2007 mobile home park closure.	This action supports <b>low-income, senior households</b> .



Action	What is it?	How does the Action address housing need?	What Housing Needs Are Met?
Public Land Disposition for Affordable Housing (Vuela Project)	Wilsonville provided land at the Wilsonville Transit Center for construction of affordable housing in a high-opportunity area near transit, with supportive services from Latino Network and Wilsonville Community Sharing. <u>Estimated completion in 2026</u>	Provides 121 rental homes affordable to households earning between 30% and 80% of area median income (AMI), including 20 units of permanent supportive housing with wraparound services in a high-opportunity area near transit.	This action supports <b>low-income households (earning below 80% MFI)</b> , including <b>people experiencing homelessness</b> . Partnerships with Latino Network provides referral support and resident services, including culturally responsive programming, to ensure <b>communities of color</b> have equitable access to this housing.
System Development Charges (SDC) Deferral Program	Created an SDC deferral program for affordable housing projects on City-owned property	Lowers development costs for affordable housing. This was used for the Vuela Project.	This action supports <b>low-income households (earning below 80% MFI)</b> , including <b>people experiencing homelessness</b> .
Implemented the Nonprofit Corporation Low Income Housing Tax Exemption	Implemented a tax exemption program in 2004 to support the development of income-restricted affordable housing. This program supported the development of most of the City's income-restricted units.	Incentivizes affordable housing development for households earning below 80% MFI.	This action supports <b>low-income households (earning below 80% MFI)</b> , including <b>people experiencing homelessness</b> .
Accessibility requirements in Frog Pond	Required a percentage of units in Frog Pond East and South to be adaptable for limited mobility.	Expands accessible housing options for seniors and individuals with disabilities, improving housing equity.	This action is focused on meeting the needs of <b>people with disabilities</b> and <b>seniors</b> .
Established a safe sleep site	Established a safe sleep site at city hall for overnight vehicle and tent camping, in response to new state and federal laws.	Provides temporary shelter for people experiencing homelessness, addressing immediate housing insecurity.	These actions specifically support <b>people experiencing homelessness</b> or at risk of becoming homeless. Financial literacy assistance, highlighted as a key need for <b>immigrant communities</b> and younger <b>renters</b> , is included to help these populations achieve greater housing stability.
Intergovernmental agreement (IGA) with Clackamas County to use Metro Supportive Housing Services (SHS) funds for homelessness support	The City entered an IGA with Clackamas County to use SHS funds for motel vouchers, auto repair, employment support, financial literacy programs, and charging stations. The County authorized funding for two fiscal years (July 1, 2024-June 30, 2026) totaling \$499,600. The charging stations are one-time capital expenses for this fiscal year (July 1, 2024-June 30, 2025), totaling \$7,500.	Expands supportive services for individuals at risk of or experiencing homelessness, including financial literacy and employment support.	



## RECOMMENDATIONS FOR FUTURE ACTIONS

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Wilsonville identified four additional actions as priorities for future consideration. While these were not included in the HPS due to the need for dedicated staff and funding, they remain important strategies for addressing the City's housing needs. **These actions depend on establishing a Housing Specialist (Action F) and a funding source such as a Construction Excise Tax (Action G).** Rather than being part of this HPS, the City may revisit them in a future HPS or housing-related process. The City is not required to report on progress for these actions as a part of this HPS.

- » **Rental Housing Inspection Program.** City leaders, Task Force members, and other stakeholders cited the condition of Wilsonville's housing stock as a concern. Ensuring rental housing meets safety and maintenance standards would improve living conditions. A proactive rental housing inspection program could prevent unsafe housing conditions, with financial incentives for landlords who maintain affordable rent levels, benefiting low-income renters, seniors, and people with disabilities.
- » **Expand Disposition of Publicly Owned Land.** High land costs make developing affordable housing challenging. The City could inventory public land, identify surplus properties, and partner with developers to develop affordable housing. Additional strategies include land banking, parcel assembly, or implementing a first right of refusal policy for nonprofits or the City to acquire properties before they go to market.
- » **Partner with a Community Land Trust to Develop Affordable Housing.** Land trusts support affordable housing development by reducing or eliminating land cost from development. Land trusts hold land in perpetuity and sell or lease the housing on the land at below-market-rate prices. Land trusts most frequently provide opportunities for homeownership that remain affordable over the long term. The City would partner with a CLT, identify sites it could offer a CLT (potentially as a part of land banking efforts), and explore options agreements for development of affordable units for homeownership, potentially as a part of a larger development.
- » **Support Homebuyer Assistance Programs.** Many potential homeowners struggle with up-front costs like down payments and closing costs. The City could collaborate with nonprofits to offer financial assistance through grants or low-interest loans, improving access to homeownership for low- and moderate-income households.



## How do the actions work together to address unmet housing needs?

The new HPS actions and the City's existing policies work together to address Wilsonville's housing needs. Oregon requires cities to meet seven key housing objectives (OAR 660-008-0050):

- ◆ **Affordable Homeownership:** Support and create opportunities for development of affordable homeownership opportunities, especially for state and federal protected classes.
- ◆ **Affordable Rental Housing:** Support and create opportunities to produce affordable rental housing, especially for state and federal protected classes.
- ◆ **Housing Stability:** Increase housing stability and reduce gentrification impacts, including displacement caused by redevelopment or investment.
- ◆ **Housing Choice:** Expand housing options for communities of color, low-income residents, people with disabilities, and other protected groups. Ensure housing is in neighborhoods with good schools, jobs, and community amenities.
- ◆ **Housing Location:** Promote development of housing in compact, mixed-use neighborhoods to meet greenhouse gas reduction goals.
- ◆ **Fair Housing:** Address disproportionate housing needs, segregation patterns, and disparities in access to housing opportunities.
- ◆ **Addressing Homelessness:** Advocate for and enable housing options for people experiencing homelessness. Partner with organizations to promote services, including permanent supportive housing.

Exhibit 11 highlights how the seven actions in the HPS, along with the City's existing policies and programs, align with these state objectives and address identified housing needs. For additional details on how the actions work together to achieve fair and equitable outcomes, see Appendix D.

### Exhibit 11. State Housing Objectives and the Potential and Existing Actions

■ Primary focus of the action □ Secondary focus of the action

Actions	Affordable Home-ownership	Affordable Rental	Housing Stability	Housing Choice	Housing Location	Fair Housing	Address Home-lessness
<b>HPS Actions</b>							
A. Evaluate redesignating or rezoning land for housing	■	■		□	■	□	
B. Facilitate a variety of housing types and designs throughout the City	■	■	□	■	□	■	
C. Evaluate use of administrative review processes for residential development	■	■					
D. Require and incentivize accessible design				■		■	



Actions	Affordable Home-ownership	Affordable Rental	Housing Stability	Housing Choice	Housing Location	Fair Housing	Address Home-lessness
E. Support preservation of affordable rental housing		■	■	■			■
F. Develop Requirements for a Housing Specialist position	Depends on the programs the Housing Specialist supports.						
G. Establish a funding source for supporting affordable housing development such as a CET	May support any or all of these items, depending on how much revenue is generated and how funding is spent						
Existing Policies and Programs							
Monitor Housing Trends							
Allowed Missing Middle Housing	■	■	□	■	□	■	
Established Clear and Objective Design Standards	■	■				■	
Removed Zoning Barriers to ADUs and other smaller units	■	■	□	■	□	□	
Eliminated/Reduced Parking Requirements	■	■		□	■	□	
Implemented Mixed Housing Requirements in Frog Pond	■	■		■	□	■	
SDC Waivers for ADUs	□	■		□			
Established a Vertical Housing Development Zone (VHDZ)		□		■	■		
Adopted Town Center Plan to Encourage Mixed-Use Development		□		■	■		
Mobile Home Park Closure Ordinance	□	□	■	■		■	□
Public Land Disposition for Affordable Senior Housing in Response to Sudden Mobile Home Park Closure (Creekside Woods)		■	■	■		■	■
Public Land Disposition for Affordable Housing (Vuela)		■	■	■	■	■	■
SDC Deferral Program	□	■		□	□	□	□
SDC Waivers for ADUs	□	■		□			
Established a Vertical Housing Development Zone (VHDZ)		□		■	■		
Implemented the Nonprofit Corporation Low Income Housing Tax Exemption		■		■		■	□
Accessibility requirements in Frog Pond				■		■	
Established a safe sleep site							■
IGA Clackamas County to use Metro SHS funds for homelessness support			■			■	■

The actions included in the HPS build on existing city housing policy and often build on other actions in the HPS. Exhibit 12 describes these relationships.

### Exhibit 12. Relationship of Actions to Existing City Actions and Other HPS Actions

Action	Relationship to Existing Wilsonville Housing Policies	Relationship to Other HPS Actions
A. Evaluate redesignating or rezoning land for housing	This action would review existing policies in the form of the Comprehensive Plan and Zoning Map.	Rezoning nonresidential land creates additional opportunities for housing development. These areas often already have utility infrastructure and are more development ready compared to newly added land in the UGB. Actions A, B, and C are connected to other actions in the HPS, as they support housing development more broadly.
B. Facilitate a variety of housing types and designs throughout the City	This builds off the City's recent changes to allow middle housing throughout residential areas and reflects the adopted housing variety requirements in Frog Pond East and South.	This action, along with encouraging accessible design in Action D, may expand the availability of both accessible and affordable housing in newly developing areas. Actions A, B, and C are connected to other actions in the HPS, as they support housing development more broadly.
C. Evaluate use of administrative review processes for residential development	Wilsonville established clear and objective design standards for all housing types, which provides a pathway for administrative review of compliant developments.	This action will simplify the development process for housing developed with clear and objective standards. Actions A, B, and C are connected to other actions in the HPS, as they support housing development more broadly.
D. Require and incentivize accessible design	This expands on Frog Pond East and South's requirement for a percentage of units to be adaptable for limited mobility.	This action, paired with Action B to encourage wider variety of housing types and designs, will support development of housing that is more accessible to people with disabilities.
E. Support preservation of affordable rental housing	Throughout its history, Wilsonville has supported development of affordable housing, through policies such as the Nonprofit Corporation Low Income Housing Tax Exemption. This action preserves past investments.	This action might rely on funding from Action G if the City provides funding to preserve affordable housing. There may be opportunities to provide more accessible housing from Action D.
F. Fund a Housing Specialist position	This action was recommended as Action 1E in the Equitable Housing Strategic Plan but has not yet been implemented.	This action establishes staff capacity to support a future housing program, including affordable rental housing, homeownership assistance, renter protections, and financial literacy. Actions that could fit under a housing program are listed in Recommendations for Future Actions.
G. Establish a funding source for supporting affordable housing development such as a CET	The Equitable Housing Strategic Plan recommended consideration of CET to fund affordable housing initiatives. Some evaluation of this tool has occurred, but no action to implement a CET has been taken.	This action establishes a funding source to support a future housing program, including affordable rental housing, homeownership assistance, renter protections, and financial literacy. Actions that could fit under a housing program are listed in Recommendations for Future Actions.



## How did the City choose the actions?

The City considered over 30 potential actions to address housing need, selecting those that would best align with ongoing programs to meet housing need within existing staff and funding resources. While all actions the City considered had merit, the City focused on strategies that could be realistically implemented over the next six years. Additionally, the City chose actions that lay the foundation for expanding Wilsonville's housing programs in the future. Exhibit 13 summarizes the selected actions, based on the considerations outlined below.

- ◆ **Income Level and Population Served** considers the population focused on by the action and whether there is a focus on incomes below 120% of MFI, as these households are most likely to have difficulty affording housing. Outside of income level, the populations served may range from all residents of Wilsonville to serving a specific population.
- ◆ **Potential Impact on Housing** considers the potential scale of impact on housing that the action could have. This provides context for whether the policy tool generally results in a little or a lot of change in the housing market in terms of housing units produced or preserved.
- ◆ **Staff Capacity** considers whether existing staff could implement the action or whether it would require additional staff with specialized housing knowledge and/or a more formal housing program to implement.
- ◆ **Ease to Implement** assesses the political and community acceptability of the action, as well as potential need to coordinate with other organizations.
- ◆ **Funding Required** considers how much funding is required to implement and administer the action relative to other actions.
- ◆ **Revenue Generation** considers whether the action will generate revenue to support housing production or preservation programs or infrastructure to support housing development.



### Exhibit 13. Summary of Actions

Action	Income Level / Population Served	Impact on Housing	Staff Capacity	Ease to Implement	Funding Required	Revenue Generation
A. Evaluate redesignating or rezoning land for housing	All incomes / all residents	Moderate	Existing	Medium	Low	None
B. Facilitate a variety of housing types and designs throughout the City to meet diverse housing needs	All incomes / all residents	Small to Moderate	Existing	Medium	Low	None
C. Evaluate use of administrative review processes for residential development	All incomes / all residents	Small	Existing	High	Low	None
D. Require and incentivize accessible design	All incomes / individuals w/disabilities and seniors	Small	Existing	Medium	Low	None
E. Support preservation of affordable rental housing	0-80% MFI / low-income renters	Small	Existing and Additional	Medium	Medium	None
F. Develop requirements for a Housing Specialist position	All incomes / all residents	Moderate to Large*	Existing	High**	Medium	None
G. Establish a funding source for supporting affordable housing development such as a CET	Up to 100% MFI, could target specific populations	Moderate to Large	Existing***	Low	Low	Medium

\*While this position does not directly produce or preserve housing it will be essential for implementing other actions that have moderate to large impact in the future.

\*\*Creating the requirements for this position will be fairly easy to implement. Hiring the position may be more difficult to implement.

\*\*\* Additional staff needed for implementation of housing programs that will use this funding source.



## BENEFITS, BURDENS, RISKS, OPPORTUNITIES

When selecting actions, the City also considered their potential impact on protected classes, recognizing that communities of color, low-income individuals, people with disabilities, and other marginalized groups have historically faced greater barriers to securing housing and have been disproportionately affected by housing policies. This analysis answers the following questions:

- ◆ What are the potential benefits of this action, and which of the above groups who have been historically marginalized are potentially burdened by it?
- ◆ What are the opportunities or risks with adoption of the actions proposed in the HPS?

Where burdens are identified, the specific action sheets (at the end of this section) identify ways to mitigate those risks during implementation.

Exhibit 14 identifies how these groups may benefit from or be burdened by each action, ensuring that policies work toward greater housing equity and accessibility.

This analysis answers the following questions:

- ◆ What are the potential benefits of this action, and which of the above groups who have been historically marginalized are potentially burdened by it?<sup>5</sup>
- ◆ What are the opportunities or risks with adoption of the actions proposed in the HPS?

Where burdens are identified, the specific action sheets (at the end of this section) identify ways to mitigate those risks during implementation.

### Exhibit 14. Potential Benefits, Burdens, Opportunities, and Risks of the HPS Actions

Actions	Benefits	Burdens	Opportunities	Risks
A. Evaluate redesignating or rezoning land for housing	Low-income individuals, communities of color, seniors, and people with disabilities: More housing options, potential for affordability, increased housing near transit and services	Unlikely to increase burdens on protected classes.	Provides new housing in well-served areas, leveraging existing infrastructure. However, developing more affordable housing depends on market conditions and incentives to support affordable housing.	Rezoned land may not attract affordable housing development without additional incentives.

<sup>5</sup> Federal protected classes include race, color, religion, national origin, age, sexual orientation, gender identity, familial status, and disability. Oregon's protected classes include race, color, national origin, religion, disability, sex (including pregnancy), sexual orientation, gender identity, age, and marital status.





Actions	Benefits	Burdens	Opportunities	Risks
B. Facilitate a variety of housing types and designs throughout the City to meet diverse housing needs	Low-income households, communities of color, seniors, and individuals with disabilities: Increased housing diversity including smaller, accessible, and multigenerational housing. These housing types may increase housing choice in more affluent areas.	Unlikely to increase burdens on protected classes.	A variety of housing is more likely to be cheaper than traditional single-family detached housing, providing a wider range of housing sizes, especially smaller units, and opportunities for multigenerational housing (such as duplexes).	Market forces may not prioritize more affordable types of housing development unless incentives or requirements are introduced.
C. Evaluate use of administrative review processes for residential development	Low-income renters and homebuyers: Faster housing development may reduce costs and increase availability.	Unlikely to increase burdens on protected classes	Facilitates timely housing development, supporting a greater number of housing units.	Potential backlash from residents opposed to reduced in-person public review in the development process.
D. Require and incentivize accessible design	People with disabilities and seniors: Greater access to homes designed for mobility and independent living.	Low-income households: Increased construction costs could make accessible units less affordable.	Expands availability of accessible housing, ensuring long-term livability.	Could raise development costs, making some projects financially unfeasible.
E. Support preservation of affordable rental housing	Low-income renters: Protection from rising rents; Marginalized groups: Maintains affordable housing availability for specific communities that the developments serve.	Unlikely to increase burdens on protected classes	Prevents displacement of vulnerable renters, ensures long-term affordability, and stabilizes residents.	Limited funding could make it difficult to preserve at-risk units. Private property owners of affordable housing developed with LIHTC may choose to convert properties to market-rate rather than participate in preservation efforts.
F. Develop Requirements for a Housing Specialist position	All protected classes: Improved access to housing resources and targeted outreach.	Unlikely to increase burdens on protected classes.	Builds capacity for Wilsonville to implement more robust housing programs in the future.	Requires long-term funding commitments to sustain the position and related programs. Requires that the specialist have or develop knowledge and connections with protected classes.
G. Establish a funding source for supporting affordable housing development such as a CET	Low- and moderate-income households: Increased funding for affordable housing programs; could target outreach.	Unlikely to increase burdens on protected classes.	Stable local funding stream for affordable housing projects, adaptable based on revenue.	Depends on funding source. CET, the most likely source, would raise the cost of market-rate development.



# Implementation Considerations

## Potential Partners

Implementing the actions in this strategy will require participation of key partners who have roles essential to the construction, delivery, and preservation of housing units. Exhibit 15 shows how each of the partners would play a role in different actions.

**Exhibit 15. City and Partner Roles**

Actions	City Role	Partners and Roles
A. Evaluate redesignating or rezoning land for housing	Conduct research, identify potential areas for redesignation, engage stakeholders, and guide any Comprehensive Plan and Zone Map amendments through approval.	Stakeholders and landowners in Wilsonville: provide input on Comprehensive Plan and Zoning Map changes.
B. Facilitate a variety of housing types and designs throughout the City	Draft, review, and implement new requirements or incentives.	Developers and other stakeholders in Wilsonville: provide input on approaches to diversify housing development; develop housing.
C. Evaluate use of administrative review processes for residential development	Analyze current review processes, identify opportunities for streamlining, and draft Development Code amendments.	Developers and other stakeholders in Wilsonville: provide input on the development review process of housing.
D. Require and incentivize accessible design	Develop and implement incentives or requirements for accessible design in new developments.	Developers and advocates and service providers for people with disabilities: provide input on design standards and development strategies.
E. Support preservation of affordable rental housing	Work with state agencies and nonprofit housing providers to identify at-risk properties and develop preservation strategies. The City will provide funding or policy support but is unlikely to directly acquire or manage properties.	State agencies and property owners of regulated affordable housing: collaborate to develop preservation strategies.
F. Develop Requirements for a Housing Specialist position	Research experience requirements, create a position description, review comparables, review where the position sits within the City organization, and prepare the information required for the Budget Committee and City Council to consider adding this position.	N/A
G. Establish a funding source for supporting affordable housing development such as a CET	Evaluate funding options, determine best fit for local needs, design and adopt revenue structure, implement collection procedures, and manage the funds generated.	Residents, local housing developers, Chamber of Commerce, major employers, and the Wilsonville business community: provide input on funding sources and programs that could be funded.



## Implementation Timeline

Exhibit 16 presents the implementation schedule for the HPS, which includes a timeline for refinement, adoption, and implementation for each of the seven actions. These activities are described below:

- ◆ **Evaluate:** The actions will require some level of further refinement prior to adoption, which may range from simple logistics (drafting Development Code amendment) to complicated coordination between multiple internal and external stakeholders (adopting a CET). The refinement period will occur before adoption.
- ◆ **Council Decision:** This occurs when the City takes official action to adopt an action (or uses another official acknowledgment that the City is going to execute the action). The table shows the expected time of adoption. The City's deadline for adoption (or other official city action) is the last day of the year, as shown in Exhibit 16.
- ◆ **Implementation:** This occurs when the City officially allows the action to be used.

### Exhibit 16. Implementation Schedule

Actions	2025	2026	2027	2028	2029	2030	2031
A. Evaluate redesignating or rezoning land for housing		Evaluate	Council Decision	Implement			
B. Facilitate a variety of housing types and designs throughout the City to meet diverse housing needs			Evaluate		Council Decision	Implement	
C. Evaluate use of administrative review processes for residential development			Evaluate		Council Decision	Implement	
D. Require and incentivize accessible design			Evaluate		Council Decision	Implement	
E. Support preservation of affordable rental housing		Evaluate		Council Decision	Implement		
F. Develop Requirements for a Housing Specialist position		Evaluate		Council Decision	Implement		
G. Establish a funding source for supporting affordable housing development such as a CET		Evaluate		Council Decision	Implement		



## Funding the Actions

Securing adequate funding is a key challenge in implementing the HPS. Resources are needed not only to develop and preserve affordable housing but also to support staff capacity for effective implementation of the Actions. A sustainable housing program requires stable, flexible, and dedicated funding sources. To support this effort, Wilsonville plans to identify a local funding source—potentially including a Construction Excise Tax (CET)—to create a dedicated stream for housing initiatives. In addition to evaluating a CET, the City may consider other options such as reallocating local funds, applying for grants, pursuing voter-approved bonds, or seeking state funding. While this project did not include a full funding analysis, the project team reviewed potential funding sources. Exhibit 17 provides an overview of the funding sources discussed during this process.

### Exhibit 17. Funding Sources Evaluated

Included in the HPS	Revenue Source	Rationale for Inclusion/Exclusion
Will be evaluated as part of Action G	Establish a CET	Provides a funding source to support developer incentives, affordable homeownership, and affordable housing programs.
May be evaluated as part of Action G	General Fund	Consider use of General Funds for supporting affordable housing
May be evaluated as part of Action G	Urban Renewal Area	Could provide a stable, dedicated revenue source in an area with limited existing infrastructure, but political feasibility and competing priorities make this a less likely revenue source near term.
May be evaluated as part of Action G	General Obligation Bond	Requires voter approval
May be evaluated as part of Action G	New local option levy	Requires voter approval
May be evaluated as part of Action G	Lodging tax	These funds are currently dedicated to the Explore Wilsonville destination marketing and tourism promotion programs and the Community Tourism Matching Grant program
May be evaluated as part of Action G	Business license fee	May hinder local business development
No but staff will continue to pursue	Grants and State Funding	Not included as an action but considered as a source of funding for other housing strategies.
No but the City will accept these	Private donations and gifts	Pursue as the City has staff capacity, without dedicated staff this is not likely to be a substantial funding source.
No	Utility fee	May not provide a source of funding for development or preservation of housing. It can also decrease affordability.
No	New food and beverage tax	May not be politically feasible
No	New sales tax	May not be politically feasible
No	New payroll or business income tax	May not be politically feasible
No	New real estate transfer tax	Not legal in Oregon
No	New vacant/second home tax	Untested and possibly not legal in Oregon



## Monitoring the Actions

This is Wilsonville's first HPS. As a result, the City is required to describe how it will measure the implementation and progress of the HPS. This section describes the metrics the City will use to evaluate HPS progress. When Wilsonville produces its next HPS in six years, the City will be required to summarize the efficacy of each action included in this HPS.<sup>6</sup> The information resulting from these measures will help Wilsonville to summarize the outcomes and efficacy of the actions in this HPS.

The City will review its progress toward the actions on a consistent basis, coinciding with the implementation plan (Exhibit 16) and any Council work planning. During its review, the City will report on the implementation actions taken for the strategies in progress and those actions scheduled to begin, along with the housing development activity that has occurred. Every three years, these updates will be combined into a report. Key questions that the City can consider in its assessment include:

- ◆ Are new or different actions needed to address new or changing conditions?
- ◆ Have any specific strategies proven to be impractical and/or counterproductive?
- ◆ What benefits has the City seen from its efforts to date?

In addition, the City can track indicators of plan progress shown in Exhibit 18. Many of these indicators would be a continuation or expansion of the work the City already does to track housing development and trends.

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<sup>6</sup> A detailed summary of DLCD's monitoring and reporting requirements for Housing Production Strategies will be included as an appendix in the HPS.



## Exhibit 18. Monitoring by Strategy

Actions	Annual monitoring
Overall Monitoring	<ul style="list-style-type: none"> <li>• Number and type of new homes produced within the City over time - tenure, size, and unit type.               <ul style="list-style-type: none"> <li>◦ Track a variety of types: middle housing (duplex, triplex, quadplex, townhouse), smaller unit (ADUs, cottage clusters, or units under a certain square foot), multifamily units, etc.</li> </ul> </li> <li>• Sales prices for new and existing housing.</li> <li>• Rents for multifamily housing.</li> <li>• Number of affordable units developed by income range.</li> <li>• Number of affordable projects developed.</li> </ul>
A. Evaluate redesignating or rezoning land for housing	<ul style="list-style-type: none"> <li>• Number of acres rezoned or redesignated</li> <li>• Number and types of new housing units developed on rezoned land</li> </ul>
B. Facilitate a variety of housing types and designs throughout the City to meet diverse housing needs	<ul style="list-style-type: none"> <li>• Development Code amendment adopted</li> <li>• Number and types of new housing units developed throughout the City (as identified in overall monitoring)</li> </ul>
C. Evaluate use of administrative review processes for residential development	<ul style="list-style-type: none"> <li>• Development Code amendment adopted</li> <li>• Number of units approved through the new process</li> </ul>
D. Require and incentivize accessible design	<ul style="list-style-type: none"> <li>• Development Code amendment adopted</li> <li>• Number of units developed with accessibility features</li> </ul>
E. Support preservation of affordable rental housing	<ul style="list-style-type: none"> <li>• Develop and adopt ordinance to preserve properties with expiring tax credits</li> <li>• If needed, funding source identified to support preservation</li> <li>• Number of income-restricted affordable rental units preserved</li> <li>• Number of at-risk properties retained as affordable</li> </ul>
F. Develop Requirements for a Housing Specialist position	<ul style="list-style-type: none"> <li>• Position developed</li> <li>• Position funded</li> <li>• Position hired</li> </ul>
G. Establish a funding source for supporting affordable housing development such as a CET	<ul style="list-style-type: none"> <li>• Develop and adopt funding source program</li> <li>• Revenue generated</li> <li>• Use of funds by project</li> </ul>



## Details of Each Action

### A. Evaluate Redesignating or Rezoning Land for Housing

**Rationale:** Increasing the amount of land within the UGB for housing development increases opportunities for developing new housing. Redesignating or rezoning land from nonresidential uses to residential uses can also provide more opportunity for housing development in locations closer to transit and urban services (such as medical services or grocery stores), particularly in areas where the market demand for existing nonresidential land use designations is low.

**Description:** This will result in redesignating or rezoning vacant or partially vacant low-density residential land and employment land. These areas could be planned for a diversity of housing types, including middle housing, multifamily housing, mixed-use development, or other types of housing that the City needs.

**City Role: Lead** The City will conduct research, identify potential areas for redesignation, engage stakeholders, and guide any Comprehensive Plan and Zone Map amendments through approval.

**Staffing:** Existing staff and/or grant-funded consultants

**Partners:** Stakeholders and landowners in Wilsonville, providing input into Comprehensive Plan and Zoning Map changes.

#### Implementation Steps:

- Identify locations in the City where redesignating or rezoning land may be appropriate.
- Develop analysis about potential redesignation or rezoning of selected locations to determine possible impacts on availability of employment land and infrastructure needs to support housing development.
- Work with the landowner(s) and Planning Commission to provide input on the potential redesignation or rezoning of land, potentially as part of a broader Comprehensive Plan update process.
- Hold public hearings with the Planning Commission and City Council to implement the redesignation or rezoning of land.

**Funding or Revenue Implications:** Most costs can be covered using existing staff resources, though consulting services or public outreach efforts will require additional funds.

#### Anticipated Impacts

**Income Level Served:** All incomes

**Population:** All residents

**Tenure:** Renters and owners

**Impact on Housing:** Moderate

**Magnitude of Units Produced or Preserved:** Between 85 and 140 new units developed, depending on how many acres of land are redesignated to rezoned.





## B. Facilitate a Variety of Housing Types and Designs Throughout the City to Meet Diverse Housing Needs

**Rationale:** Requiring further diversification of housing stock in newly built areas within Wilsonville gives households more opportunity to find housing options that better meet their financial needs or housing preferences.

**Description:** The City will undertake approaches to facilitate the development of a variety of housing types. This could include the following approaches:

- ***Establish mixed housing type requirements in targeted areas.*** This could be modeled after the approach in Frog Pond East and South, which included specific regulations to require the development of a diverse range of middle housing options, ensuring a balanced mix of housing types to meet community needs.
- ***Incentivize development of manufactured, prefabricated, and modular housing.*** Offer a density bonus or other incentive for manufactured, prefabricated, or modular housing, which can have lower construction costs, connecting to housing affordable at 120% of MFI or less.
- ***Continue to allow a mix of housing throughout residential zones.*** The Development Code allows for a mix of residential unit types in all residential zones throughout the City. Mixed housing type requirements combined with these continued allowances will continue to facilitate housing variety in Wilsonville.

**City Role: Lead** The City would be responsible for drafting, reviewing, and implementing these new requirements or incentives. The City will conduct research, identify potential areas for requirements or incentives, engage stakeholders, and guide changes through the approval process.

**Staffing:** Existing staff and/or grant-funded consultants

**Partners:** Developers and other stakeholders in Wilsonville: Provide input on approaches to diversify housing development; Develop housing.

### Implementation Steps:

- Evaluate how the variety standards adopted for Frog Pond East and South can be adapted to other areas of the City.
- Evaluate the types of incentives the City can implement to encourage development of manufactured, prefabricated, and modular housing.
- Work with the stakeholders and Planning Commission to provide input on adapting variety standards or other incentives to encourage development of more diverse housing types.

### Anticipated Impacts

**Income Level Served:** All incomes

**Population:** All residents

**Tenure:** Renters and owners

**Impact on Housing:** Small to Moderate

**Magnitude of Units Produced or Preserved:** Up to 140 new units developed, depending on the areas targeted and incentives used. Will result in a greater variety of units.



- Hold public hearings with the Planning Commission and City Council to implement approaches.

**Funding or Revenue Implications:** Most costs can be covered using existing staff resources, though consulting services will require additional funds.

## C. Evaluate Use of Administrative Review Processes for Residential Development

**Rationale:** Streamlining the administrative review process for development processes that use clear and objective development standards can make the development process faster and increase certainty in the process.

**Description:** In most cases, new subdivisions and multifamily residential developments are approved through a public hearing process, even when applications meet clear and objective standards of the Development Code. Processing these applications administratively, and taking public comment in writing rather than at a public hearing (with appeal rights retained), would reduce the overall review time and the potential for additional regulatory delay. To maximize effectiveness, the City will consider adding an administrative review process for adjustments to certain clear and objective standards.

### Anticipated Impacts

**Income Level Served:** All incomes

**Population:** All residents

**Tenure:** Renters and owners

**Impact on Housing:** Small

**Magnitude of Units Produced or Preserved:** Will not directly result in new production of housing but will ease the development process.

**City Role: Lead** The City would analyze current review processes, identify opportunities for streamlining, and draft Development Code amendments to reflect updated administrative review processes.

**Staffing:** Existing staff

**Partners:** Stakeholders in Wilsonville, providing input on the development review process for housing.

### **Implementation Steps:**

- Develop draft edits to the Development Code to allow administrative review processes for residential development.
- Collaborate with stakeholders and the Planning Commission to review proposed changes, including public notification methods (e.g., site postings), to ensure continued opportunities for public input on development.
- Hold public hearings with the Planning Commission and City Council to adopt Development Code amendments to allow for administrative review processes.

**Funding or Revenue Implications:** This is primarily a development review process change that can be implemented by existing staff.



## D. Require and Incentivize Accessible Design

**Rationale:** Requiring and incentivizing accessible design expands housing options for individuals with disabilities and seniors, enabling them to live independently and in the housing setting of their choice.

**Description:** The City would provide incentives in the Development Code to increase units designed for Universal Design and Lifelong Housing Certification, aiming to enhance accessibility and livability for all residents. The Frog Pond East and South Master Plan includes a strategy that requires a certain percentage of units to be friendly or adaptable for limited mobility. The City may want to build upon those efforts in other areas of Wilsonville. The Task Force also noted that due to Federal requirements, buildings with four or more units (like quadplexes) have accessibility requirements, so incentivizing these unit types in single-family neighborhoods helps to affirmatively further fair housing.

**City Role: Lead** The City would develop and implement incentives or requirements for accessible design in new developments. This might involve modifications to the Development Code and coordination with the Building Division.

**Staffing:** Existing staff

**Partners:** Developers and advocates and service providers for people with disabilities, providing input on design standards and development strategies

### Implementation Steps:

- Draft changes to the Development Code and/or develop an incentive program and identify source of funding to increase the number of dwelling units designed accessibly.
- Work with the developers, advocates and service providers for people with disabilities, and the Planning Commission to provide input into the proposed program for encouraging and/or requiring accessible design.
- Research and consider strategies to match accessible units with those that need them.
- Hold public hearings with the Planning Commission and City Council to adopt Development Code amendments to encourage or require accessible design.
- To reduce financial barriers for low-income households, the City will explore using the funding source identified in Action G to help offset development costs for accessible units designed specifically for low-income residents.

### Anticipated Impacts

**Income Level Served:** All incomes

**Population:** Individuals with disabilities and seniors

**Tenure:** Renters and owners

**Impact on Housing:** Small

**Magnitude of Units Produced or Preserved:** Up to 85 new accessible units developed.



**Funding or Revenue Implications:** This primarily involves policy changes and can be implemented through existing development review processes. An additional incentive program may require implementation of a new or expanded funding source.

## E. Support Preservation of Affordable Rental Housing

**Rationale:** Preserving income-restricted affordable rental housing ensures that low-income households, particularly those earning 0-60% MFI, have continued access to safe and stable housing. Preservation is a cost-effective alternative to building new affordable units.

**Description:** Encourage and support preservation of affordable rental housing for households earning 0-60% MFI. The City would work with the State and affordable housing partners to help ensure no net loss of regulated affordable housing units, especially where prior federal tax credits are expiring in the next 5 to 10 years.<sup>7</sup>

**City Role: Partner** The City would work with state agencies and nonprofit housing providers to identify at-risk properties and develop preservation strategies. The City might provide funding or policy support but is unlikely to directly acquire or manage properties.

**Staffing:** Existing for policy development; Additional staff needed for external coordination or funding support

**Partners:** State agencies and property owners of regulated affordable housing, collaborating to develop preservation strategies

### Implementation Steps:

- Track the expiration of LIHTC coming up from OHCS's tracking sheet to be aware of expected LIHTC expirations.
- Examine the City's current Mobile Home Closure Ordinance and determine the feasibility of adopting a similar policy for properties with expiring tax credits.
- Meet with the property owner of Weidemann Park to discuss preservation potential. Explore extending affordability agreements such as by offering grants for property improvements or facilitating ownership transfers to another organization.

### Anticipated Impacts

**Income Level Served:** 0-60% MFI

**Population:** Low-income renters; some developments may serve marginalized populations

**Tenure:** Renters

**Impact on Housing:** Small

**Magnitude of Units Produced or Preserved:** If Wiedemann Park is preserved as income-restricted affordable housing, that would preserve 58 units.

<sup>7</sup> Wiedemann Park in Wilsonville is a 58-unit, income-restricted multifamily development. It faces the risk of losing its regulated affordable status, as the federal tax credits supporting the property are set to expire in December 2029.



- Identify funding sources, such as renewal of LIHTC, state preservation funds or revolving loan program, federal grants, or local urban renewal funds, to support acquisition or rehabilitation of at-risk properties.
- Regularly review the status of at-risk properties and track preservation outcomes to ensure no net loss of affordable units.
- Inform residents and local stakeholders about the importance of preserving affordable housing and available resources for support.

**Funding or Revenue Implications:** Preserving existing affordable housing often requires financial investment, potentially including property acquisition or rehabilitation costs. Wilsonville has one regulated affordable multifamily property with federal tax credits expiring in 2029. Funds from Action G could be used for these costs.

## F. Develop Requirements for a Housing Specialist Position

**Rationale:** Several actions being assessed for inclusion in the HPS would require additional staff capacity to implement. This new staff person would be tasked with implementation of these and other housing-related responsibilities.

**Description:** The City would develop a position description and requirements, and research potential funding sources to cover salary and benefits, to employ a City housing specialist. This new position would manage future HPS actions, conduct outreach with stakeholders, and connect community members with housing resources. The City envisions a housing specialist would:

- Manage implementation of HPS actions outside the scope of the Comprehensive Plan and Development Code.
- Participate in the development review process for housing projects to serve as a resource to developers.
- Conduct ongoing outreach with the County, Metro, development community, community-based organizations, and service providers.
- Connect prospective homeowners, renters, and people experiencing homelessness with the array of resources available through other partners. The City does not expect to be able to offer its own housing services, including homeless services, in the near term.
- Create and maintain an online one-stop shop that would include a directory of housing-related resources on the City's website for community members, key stakeholders, and interested developers.

### Anticipated Impacts

**Income Level Served:** All incomes

**Population:** All households

**Tenure:** Owners, renters, and unhoused

**Impact on Housing:** Moderate to Large (depending on the programs the position supports)

**Magnitude of Units Produced or Preserved:** Will not directly result in new production of housing but will provide staffing necessary to support development of new affordable housing and conduct outreach with historically marginalized communities.



- Manage funds generated from Action G and actions associated with a future housing program such as:
  - Rental housing inspection program
  - Expanding public land disposition efforts
  - Partnering with a community land trust
  - Supporting homebuyer assistance programs

**City Role: Lead** The City would be responsible for researching experience requirements, creating a position description, reviewing comparables to establish a salary range, reviewing where the position sits within the City organization, and preparing the information required for the Budget Committee and City Council to consider adding this position to City staff.

**Staffing:** Existing staff

**Partners:** N/A

**Implementation Steps:**

- Develop a position description, including minimum experience requirements. Consider what experience is needed to ensure that this specialist can effectively work with Latino populations and other target populations (such as immigrant populations).
- Through the annual budgeting process, prepare information needed for the Budget Committee and City Council to consider adding an FTE position for a Housing Specialist.

**Funding or Revenue Implications:** Addition of a housing specialist involves ongoing salary and benefits for a new staff position.



## G. Establish a Funding Source for Supporting Affordable Housing Development such as a Construction Excise Tax (CET)

**Rationale:** Establishing a dedicated local funding source is one of the most impactful steps a city can take to support the development and preservation of affordable housing. Local funds provide flexibility, can be tailored to community needs, and can be used to leverage state and federal resources. One promising tool available is a Construction Excise Tax (CET), authorized under Oregon law. However, other funding sources may also be considered, such as urban renewal, General Obligation bonds, or General Fund allocations.

**Description:** Local funding sources can be structured in a variety of ways depending on community priorities, legal authority, and local economic context. For example, a CET allows cities to assess a tax on the value of new construction permits. CET funds must be used to support affordable housing and related programs and are guided by state statute (ORS 320.192–195).

Other funding options could include:

- Voter-approved bonds or levies
- General Fund commitments
- Urban renewal housing set-asides
- Dedicated portion of transient lodging or business license taxes

Whichever mechanism is used, local revenue can fund:

- Developer incentives (e.g., SDC waivers, tax abatements)
- Direct subsidies for affordable housing projects
- Affordable homeownership or rental assistance programs
- Staffing or administration of housing programs

**City Role: Lead** The City would be responsible for evaluating funding options, determining the best fit for local needs, designing and adopting the revenue structure (e.g., CET ordinance), and managing program implementation. Future administration of housing programs funded by the selected funding source would require additional staff.

**Staffing:** Existing staff for evaluation and early engagement. Additional staff may be needed for ongoing program administration, which could be funded through administrative set-asides (if applicable, such as with CET).

### Anticipated Impacts

**Income Level Served:** 0-100% MFI

**Population:** Low- and moderate-income households; Depending on program criteria, housing could focus on specific populations

**Tenure:** Owners and/or renters depending on program criteria

**Impact on Housing:** Moderate to Large

**Magnitude of Units Produced or Preserved:** 85 to 280 new affordable units depending on revenue generated and how the funds are spent.





**Partners:** Residents, local developers, Chamber of Commerce, major employers, and the Wilsonville business community.

**Implementation Steps:**

- Evaluate potential funding approaches, including CET and alternatives. Include revenue projections, alignment with housing goals, and SWOT analysis of options (e.g., residential vs. commercial CET, General Fund impacts).
- Engage local stakeholders—including residents, developers, major employers, and business community in Wilsonville—to assess feasibility, identify shared goals, and build support.
- Present funding options to City Council for input and direction during work sessions.
- Adopt funding mechanism (e.g., through ordinance or resolution) and set up administrative processes for collection, allocation, and program management.

**Funding or Revenue Implications:** Implementation costs are relatively low, primarily involving administrative setup and stakeholder engagement. Certain revenue tools, like CET, allow for a portion of funds (e.g., 4%) to be reserved for administrative expenses, including staffing.

**Revenue Generated:** Medium to high, depending on the selected funding source.



# Appendix A: Requirements of a Housing Production Strategy

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This section briefly describes the monitoring and reporting requirements the City will have to follow after adoption of the Housing Production Strategy (HPS). The City is required to submit the HPS to the Department of Land Conservation and Development (DLCD) after its adoption by the City Council. The City is then required to monitor progress on implementation of the HPS and on production of housing related to the policies and actions in this report. Linking housing development directly to implementation of the actions in this report may be challenging and difficult to quantify. But City staff will be able to report changes in building activity that occur before and after implementation of specific actions and will be able to provide qualitative feedback on implementation of actions based on development of partnerships and discussions with stakeholders.

## Report Requirements

OAR 660-008 describes the requirements of an HPS in sections 660-008-0050 through 660-008-0070. This section briefly describes these requirements and the review by staff with the Department of Land Conservation and Development (DLCD).

The HPS is required to include the following information.

- ◆ **Contextualized Housing Need and Engagement:** Chapter 2 and Appendices B and C in this report provide information about the socioeconomic and demographic trends of households in Wilsonville, existing and expected barriers to development of needed housing, and a summary of engagement the City has had with stakeholders about housing needs (especially with stakeholders in underrepresented groups). Chapters 1 and 3 describe the policies the City has adopted to meet housing needs as required as a part of contextualizing housing need.
- ◆ **Strategies to Meet Future Housing Need:** Chapter 3 in this report identifies specific actions, measures, and policies needed to address housing needs in Wilsonville.



- ◆ **Achieving Fair and Equitable Housing Outcomes:** Chapter 3 and Appendix D in this report evaluate the entire list of strategies to achieve equitable outcomes. The valuation considers factors such as location of housing, Affirmatively Furthering Fair Housing, facilitating housing choice, identifying housing options for residents experiencing homelessness, supporting development of affordable housing, and increasing housing stability.

The City is required to submit the HPS to DLCD after its adoption by the City Council.

## Monitoring Outcomes of the HPS

The City is then required to monitor progress on implementation of the HPS and progress on production of housing related to the policies and actions in this report. The metrics identified in Chapter 3 of this report will guide the evaluation of progress.

The City will review its progress toward the plan on a consistent basis, coinciding with the implementation plan (Exhibit 16) and any Council work planning. During its review, the City will report on the implementation actions taken for the strategies in progress, or any scheduled to begin, along with the housing development activity that has occurred. Every three years, these updates will be combined into a report.

Wilsonville will be required to submit a report to DLCD three years after the City adopts the HPS<sup>8</sup> that includes:

- ◆ A summary of the actions taken by that time. For actions not adopted on the schedule in the HPS, the City must provide an explanation of the circumstances that posed a barrier to implementation and a plan for addressing the need identified in the strategy. That plan could include identification of other actions in the HPS that will meet the identified need, or it could include development of a new action to meet the need.
- ◆ An evaluation of the efficacy of the actions that the City has implemented for meeting the needs in the HCA and whether the actions are moving the City to achieve more fair and equitable housing outcomes.

Wilsonville is also required to report on actions that will not be adopted on the schedule presented in Section 3, Exhibit 16. The City must notify DLCD that it will be unable to adopt the action within 90 days of the implementation timeline's end. This notice must identify the actions or combinations of actions that the City will take to address the need that the action was intended to address. The City may propose an alternative schedule for implementing the action or may identify a different action (or actions) to meet the specific housing need addressed by this action.

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<sup>8</sup> This report is due to DLCD no later than December 31 four years after Wilsonville adopts its HPS.



# Appendix B: HNCA Data Summary

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This appendix presents key data from Wilsonville’s Housing Needs and Capacity Analysis (with a few additions) as required under OAR 660-008-0050 to support the contextualization of housing needs in the Housing Production Strategy (HPS). It provides the technical foundation for Chapter 2 of this report.

As outlined in OAR 660-008-0050, this section includes information on:

- ◆ Socioeconomic and demographic trends
- ◆ Market conditions
- ◆ Estimates of the number of people experiencing homelessness
- ◆ Rent-burdened households
- ◆ Housing tenure
- ◆ Population with disabilities
- ◆ Overview of Wilsonville’s housing stock, including the number of income-restricted units

## Demographic and Socioeconomic Characteristics Affecting Housing Needs

This section describes unmet housing needs for people in Wilsonville by age, race and ethnicity, disability, household size and composition, and household income.

### Data Used in this Analysis

Throughout this analysis we used data from multiple well-recognized and reliable data sources. One of the key sources for housing and household data is the US Census. This report primarily uses data from three Census sources:<sup>9</sup>

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<sup>9</sup> The American Community Survey (ACS) is a national survey that uses continuous measurement methods. It uses a sample of about 3.54 million households to produce annually updated estimates for the same small areas (census tracts and block groups) formerly surveyed via the Decennial Census long-form sample. All ACS data are subject to sample variability or “sampling error” that is expressed as a band or “margin of error” (MOE) around the estimate.



- ◆ The **Decennial Census**, which is completed every ten years and is a survey of *all* households in the United States. The Decennial Census does not collect detailed household information, such as income, housing costs, housing characteristics, and other important household information that are captured in the American Community Survey, described below.
- ◆ The **American Community Survey (ACS)**, which is completed every year and is a *sample* of households in the United States. The ACS collects detailed information about households, including demographics (e.g., number of people, age distribution, ethnic or racial composition, country of origin, language spoken at home, and educational attainment), household characteristics (e.g., household size and composition), housing characteristics (e.g., type of housing unit, year unit built, or number of bedrooms), housing costs (e.g., rent, mortgage, utility, and insurance), housing value, income, and other characteristics. The most up-to-date ACS data available for this report when it was started was for the 2017-2021 period. We updated select data to the 2018-2022 period before completing the report. For readability throughout the report, we refer to the 2017-2021 ACS period as 2021 and the 2018-2022 ACS period as 2022.
- ◆ **Comprehensive Housing Affordability Strategy (CHAS)**, which is custom tabulations of American Community Survey (ACS) data from the US Census Bureau for the US Department of Housing and Urban Development (HUD). CHAS data show the extent of housing problems and housing needs, particularly for low-income households. CHAS data are typically used by local governments as part of their consolidated planning work to plan how to spend HUD funds and for HUD to distribute grant funds. The most up-to-date CHAS data when this report was started covered the 2016-2020 period, which was a year older than the most recent ACS data for the 2017-2021 period.

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This report uses Census and ACS data because, despite the inherent methodological limits, they represent the most thorough and accurate data available to assess housing needs. We consider these limitations in making interpretations of the data and have strived not to draw conclusions beyond the quality of the data.



## Regional and Local Demographic Trends May Affect Housing Need in Wilsonville

Demographic trends that might affect the key assumptions used in the baseline analysis of housing need are (1) the aging population, (2) changes in household size and composition, and (3) increases in diversity.

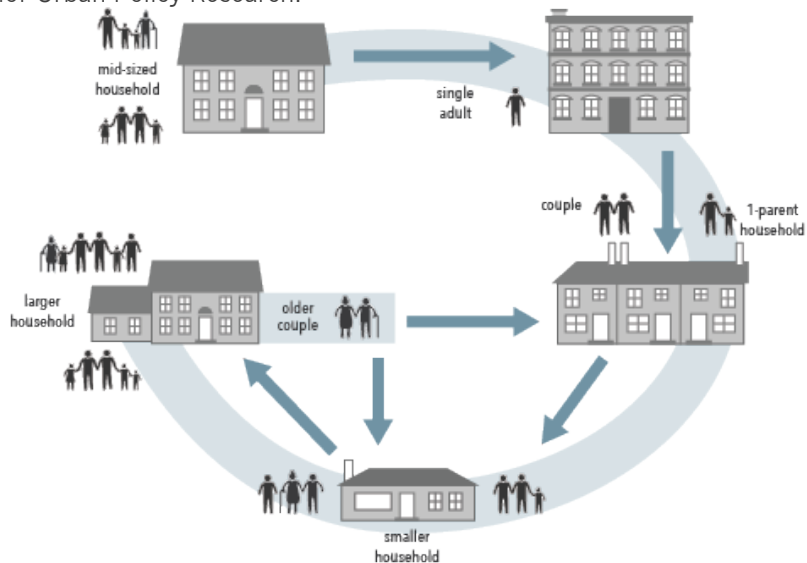
An individual's housing needs change throughout their life, with changes in income, family composition, and age. Exhibit 19 depicts the most common effects of these demographic changes on a person's housing need. The types of housing needed by a 20-year-old college student differ from the needs of a 40-year-old parent with children, or an 80-year-old single adult. The housing characteristics by age data below reveal this cycle in action in Wilsonville.

**Housing needs and preferences change in predictable ways over time, such as with changes in marital status and size of household.**

Households of different sizes need different types of housing.

### Exhibit 19. Effect of Demographic Changes on Housing Need

Source: ECONorthwest, adapted from Clark, William A.V. and Frans M. Dieleman. 1996. Households and Housing. New Brunswick, NJ: Center for Urban Policy Research.



## Growing Population

Wilsonville's population growth will drive future demand for housing in the City over the planning period. Exhibit 20 shows that Wilsonville's population grew by 96% between 2000 and 2022, a far higher rate than the state or region. Wilsonville added 13,423 new residents, at an average annual growth rate of 3.1%.

### Exhibit 20. Population, Wilsonville, the Portland Region, Comparison Counties, Oregon, U.S., 2000, 2010, 2022

Source: US Decennial Census 2000 and 2010, and PSU Certified Population Estimates 2022.

	2000	2010	2022	Change 2000 to 2022		
				Number	Percent	AAGR
Wilsonville	13,991	19,509	27,414	13,423	96%	3.1%
Portland Region	1,444,219	1,641,036	1,849,881	405,662	28%	1.1%
Clackamas County	338,391	375,992	430,421	92,030	27%	1.1%
Multnomah County	660,486	735,334	810,242	149,756	23%	0.9%
Washington County	445,342	529,710	609,219	163,877	37%	1.4%
Oregon	3,421,399	3,831,074	4,281,851	860,452	25%	1.0%
United States	281,421,906	308,745,538	333,287,557	51,865,651	18%	0.8%

## Age of People in Wilsonville

Growth in the senior population and a higher share of young adults relative to the region will influence the types of housing demanded in Wilsonville. These trends are summarized below.

- ◆ **Growth in seniors and retirees.** Wilsonville currently has a smaller share of people over 60 years old than the state, but that group accounted for the largest percent increase by age group in the City between 2000 and 2021. The Clackamas County forecast from Portland State University suggests that the population over 60 will continue to grow at a faster rate than other age groups. The share of residents ages 60 years and older is expected to account for 29% of the population in 2040 compared to 27% in 2020. It is reasonable to expect that Wilsonville's senior population will grow at a rate consistent with regional trends, which will increase demand for housing that is suitable for seniors.

Demand for senior housing will grow over the planning period as baby boomers continue to age and retire and as members of Generation X begin to retire. The impact of change in seniors in Wilsonville will depend, in part, on whether older people already living in Wilsonville continue to reside there as they retire. National surveys show that, in general, most retirees prefer to age





in place by continuing to live in their current home and community as long as possible.<sup>10</sup>

Growth in the number of seniors will result in demand for housing types specific to seniors, such as small and easy-to-maintain dwellings, assisted living facilities, or age-restricted developments. Senior households will make a variety of housing choices, including remaining in their homes if they are able, downsizing to smaller single-family homes (detached and attached) or multifamily units, or moving into group housing (such as assisted living facilities or nursing homes), as they age. The challenges aging seniors face in continuing to live in their community include changes in healthcare needs, loss of mobility, the difficulty of home maintenance, financial concerns, and increases in property taxes.<sup>11</sup>

- ◆ **Wilsonville has a larger proportion of younger working-age people than the Portland region and Oregon.** People roughly ages 28 to 43 are now referred to as the millennial generation and account for the largest share of population in Oregon. By 2045, millennials will be about 49 to 64 years of age and Generation Z will be 33 to 48 years of age. As they age and form their own households, their housing needs will contribute to housing needs in Wilsonville.

Wilsonville currently has higher rates of millennials than the rest of the Portland region. About 33% of Wilsonville's population is between 20 and 39 years old, compared to 30% of the Portland region and 27% of Oregon. The community's ability to continue to attract and retain people in this age group will depend, in large part, on whether the City has opportunities for housing that both appeals to and is affordable to millennials and Generation Z.

In the near term, millennials and Generation Z may increase demand for rental units. Some households in this age group will need housing that accommodates children. As of 2021, about 28% of households in Wilsonville have children. In the long term, surveys about housing preference suggest that millennials want affordable single-family homes in areas that offer transportation alternatives to cars, such as areas with walkable neighborhoods.<sup>12</sup> Recent growth in homeownership among millennials proves that millennials prefer to become homeowners, with the millennial

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<sup>10</sup> A survey conducted by the AARP indicates that 90% of people 50 years and older want to stay in their current home and community as they age. See <http://www.aarp.org/research>.

<sup>11</sup> "Aging in Place: A toolkit for Local Governments" by M. Scott Ball.

<sup>12</sup> The American Planning Association, "Investing in Place; Two generations' view on the future of communities." 2014.

"Access to Public Transportation a Top Criterion for Millennials When Deciding Where to Live, New Survey Shows," Transportation for America.

"Survey Says: Home Trends and Buyer Preferences," National Association of Home Builders International Builders



homeownership rate increasing from 33% in 2009 to 43% in 2019.<sup>13</sup> While researchers do not yet know how Generation Z will behave in adulthood, many expect they will follow patterns of previous generations.<sup>14</sup>

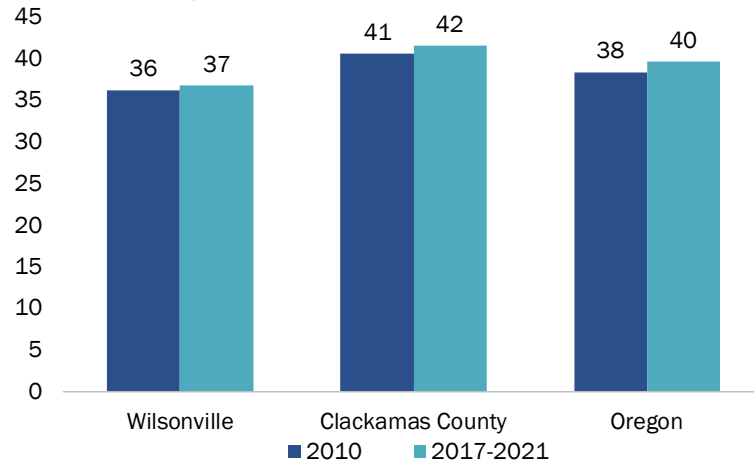
Growth in millennials and Generation Z in Wilsonville will result in increased demand for both affordable single-family detached housing (such as small single-family detached units like cottages), as well as increased demand for town houses and multifamily housing that is typically more affordable than single-family detached housing. Demand will be for both ownership and rental opportunities. There is potential for attracting new residents to housing in Wilsonville's commercial areas, especially if the housing is relatively affordable and located in proximity to services. Smaller household sizes in Wilsonville relative to the region point to demand for smaller housing units, which are generally more affordable than larger units.

**Wilsonville saw an increase in median age between 2010 and 2021.**

Wilsonville's median age was 37, 3 years younger than the median age in Oregon and 5 years younger than the median age in Clackamas County.

**Exhibit 21. Median Age, Wilsonville, Clackamas County, and Oregon, 2000 to 2017–2021**

Source: US Census Bureau, 2000 Decennial Census Table B01002, 2017–2021 ACS, Table B01002.



<sup>13</sup> "Millennials and Housing: Homeownership Demographic Research." Freddie Mac Single-Family, 2021. [https://sf.freddiemac.com/content/\\_assets/resources/pdf/fact-sheet/millennial-playbook\\_millennials-and-housing.pdf](https://sf.freddiemac.com/content/_assets/resources/pdf/fact-sheet/millennial-playbook_millennials-and-housing.pdf).

<sup>14</sup> "2021 Home Buyers and Sellers Generational Trends Report." National Association of Realtors, 2021. <https://www.nar.realtor/sites/default/files/documents/2021-home-buyers-and-sellers-generational-trends-03-16-2021.pdf>.

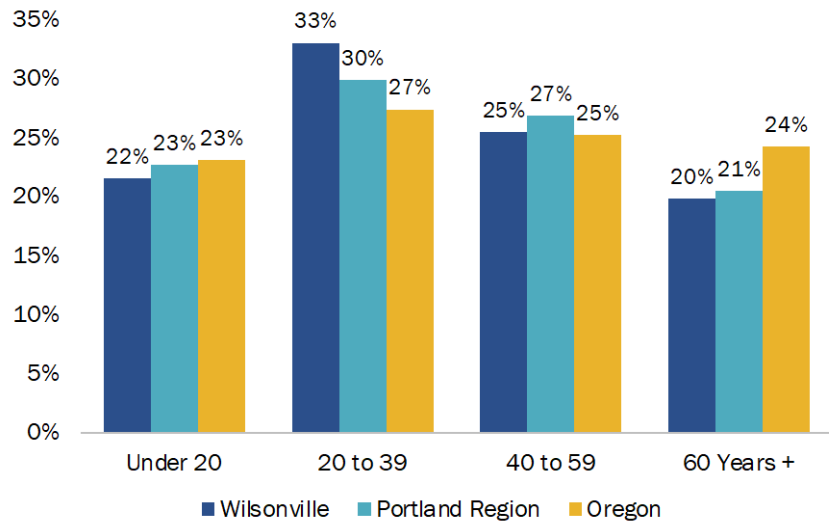


**One-third of Wilsonville's population is between the ages of 20 and 39.**

Wilsonville has a higher share of residents between 20 and 39 compared to the region and state.

**Exhibit 22. Population Distribution by Age, Wilsonville, the Portland Region, and Oregon, 2017–2021**

Source: US Census Bureau, 2017–2021 ACS, Table B01001.

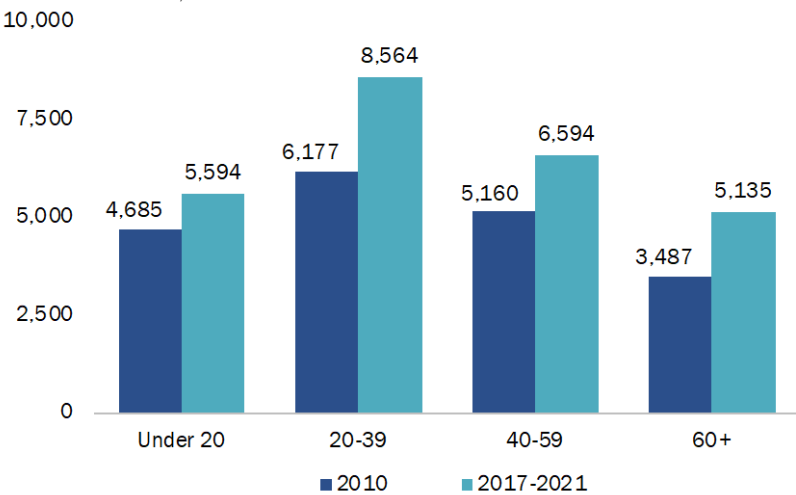


**Wilsonville saw substantial growth across all age groups, with the largest increases among 60+ residents and 20–39-year-old residents.**

Residents ages 60+ grew by 1,648 people between 2010 and 2021, while those 20–39 years old grew by almost 2,400 people (47% and 39%, respectively).

**Exhibit 23. Population Growth by Age Group, Wilsonville, 2010, 2017–2021**

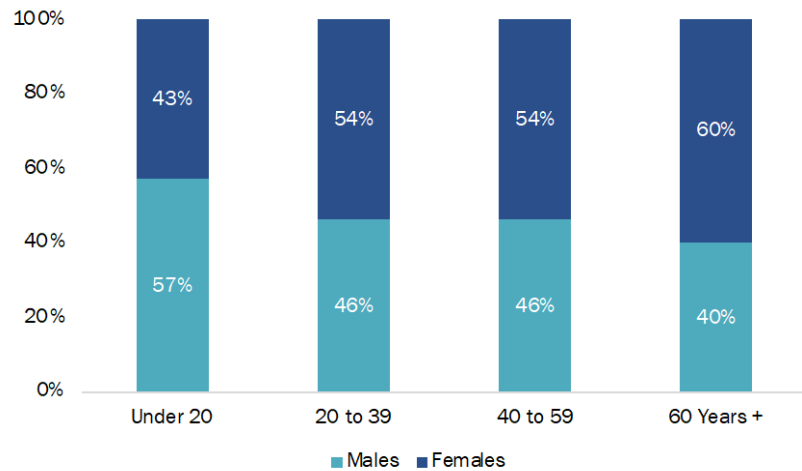
Source: US Census Bureau, 2000 Decennial Census Table P012 and 2017–2021 ACS, Table B01001.



**There are more female adults than male adults in Wilsonville.**

#### Exhibit 24. Population Distribution by Sex by Age Group, Wilsonville, 2017-2021

Source: U.S. Census Bureau, 2017-2021 ACS, Table B01001.



**People in all age groups are expected to grow in Clackamas County over the next two decades.**

People ages 60 and over are forecast to increase 31% between 2020 and 2040, adding more than 34,500 new people. People ages 40 to 59 are forecast to grow by nearly as many, adding 32,500 people.

#### Exhibit 25. Fastest-Growing Age Groups, Clackamas County, 2020 to 2040

Source: PSU Population Research Center, Clackamas County Forecast, June 2020

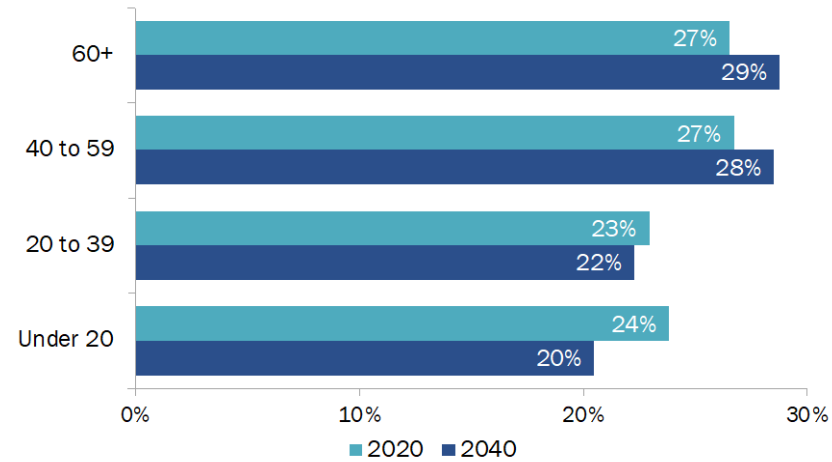
Under 20	20-39 Yrs	40-59 Yrs	60+ Yrs
4% Growth (4,060 People)	18% Growth (16,808 People)	29% Growth (32,576 People)	31% Growth (34,579 People)



**By 2040, Clackamas County residents ages 40 and older will make up 57% of the county's total population, a 3% increase in share from 2020.**

## Exhibit 26. Population Growth by Age Group, Clackamas County, 2020 and 2040

Source: PSU Population Research Center, Clackamas County Forecast, June 2020.



## Race and Ethnicity

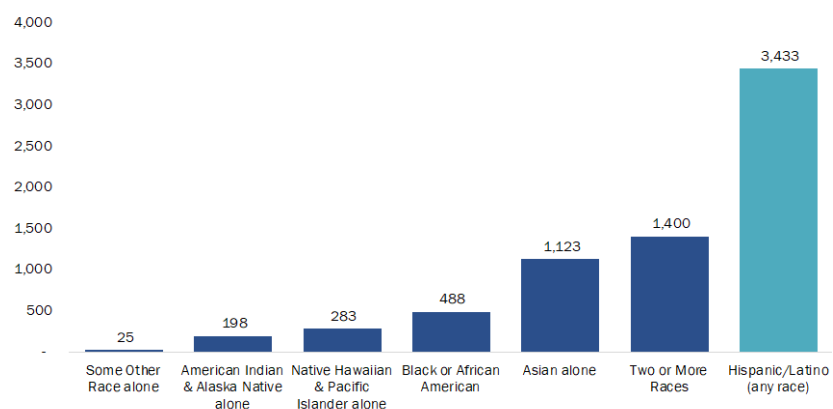
Understanding the race and ethnicity characteristics in Wilsonville is important for understanding housing needs because people of color often face discrimination when looking for housing.<sup>15</sup>

**In Wilsonville, about 6,950 people identified as a race or ethnicity other than White, non-Hispanic, accounting for about 27% of Wilsonville's population.**

Not shown in the exhibit are the 18,937 people identifying as White, non-Hispanic in Wilsonville.

## Exhibit 27. Number of People by Race (non-White) and Ethnicity, Wilsonville, 2017-2021

Source: US Census Bureau, 2017-2021 ACS, Table B03002.



<sup>15</sup> The U.S. Census Bureau considers race and ethnicity as two distinct concepts. Latino is an ethnicity and not a race, meaning individuals who identify as Latino may be of any race.



**Wilsonville has a similar racial and ethnic makeup as the state of Oregon and Portland region.**

About 13% of residents identify as Hispanic/Latino and 14% as a race other than White, non-Hispanic.

**Wilsonville saw an increase in the percentage of the population identifying as Hispanic/Latino similar to comparison areas.**

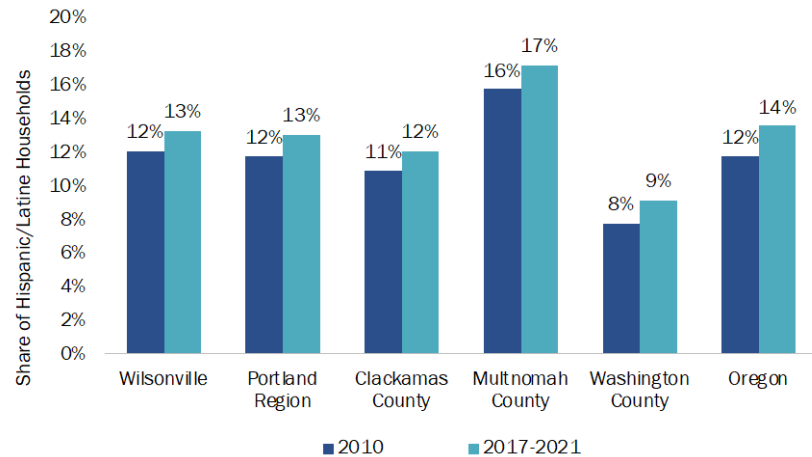
## Exhibit 28. Population by Race/Ethnicity as a Percent of Total Population, 2017–2021

Source: US Census Bureau, 2016–2020 ACS Table B02001 and B03002.

	Wilsonville	Portland Region	Clackamas County	Washington County	Oregon
Not Hispanic or Latino	87%	87%	91%	83%	86%
White	73%	69%	80%	64%	74%
Black or African American	2%	3%	1%	2%	2%
American Indian and Alaska Native	1%	0%	0%	0%	1%
Asian	4%	8%	4%	11%	4%
Native Hawaiian and Pacific Islander	1%	0%	0%	0%	0%
Some Other Race alone	0%	0%	0%	0%	0%
Two or More Races	5%	5%	5%	5%	5%
Hispanic or Latino	13%	13%	9%	17%	14%

## Exhibit 29. Hispanic/Latino Population as Percent of Total Population, Wilsonville, the Portland Region, Comparison Counties, and Oregon, 2010 and 2017–2021

Source: US Census Bureau, 2000 Decennial Census Table P008, 2017–2021 ACS Table B03002.



## People with a Disability

People with one or more disabilities have special housing needs because they may need housing that is physically accessible, housing that meets the needs of people with cognitive disabilities, or housing with specialized services. Exhibit 30 presents data on the share of individuals living with disabilities in Wilsonville, the Portland region, and the State bucketed into six categories (as defined by Census Bureau):

- ◆ **Hearing difficulty:** Deaf or having serious difficulty hearing
- ◆ **Vision difficulty:** Blind or having serious difficulty seeing, even when wearing glasses
- ◆ **Cognitive difficulty:** Because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions
- ◆ **Ambulatory difficulty:** Having serious difficulty walking or climbing stairs
- ◆ **Self-care difficulty:** Having difficulty bathing or dressing
- ◆ **Independent living difficulty:** Because of a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor's office or shopping

Persons with disabilities often require special housing accommodations such as single-story homes or ground floor dwelling units, unit entrances with no steps, housing options that allow for service animals, and other accessibility features. Due to an insufficient supply of these housing options, this group often experiences additional barriers to accessing affordable housing that meets their needs. Some people with disabilities have limited and fixed incomes, making them more susceptible to having housing affordability challenges. Statewide, 60% of renter households with a disability were cost burdened, compared with the average of 48% of all renter households in 2018.

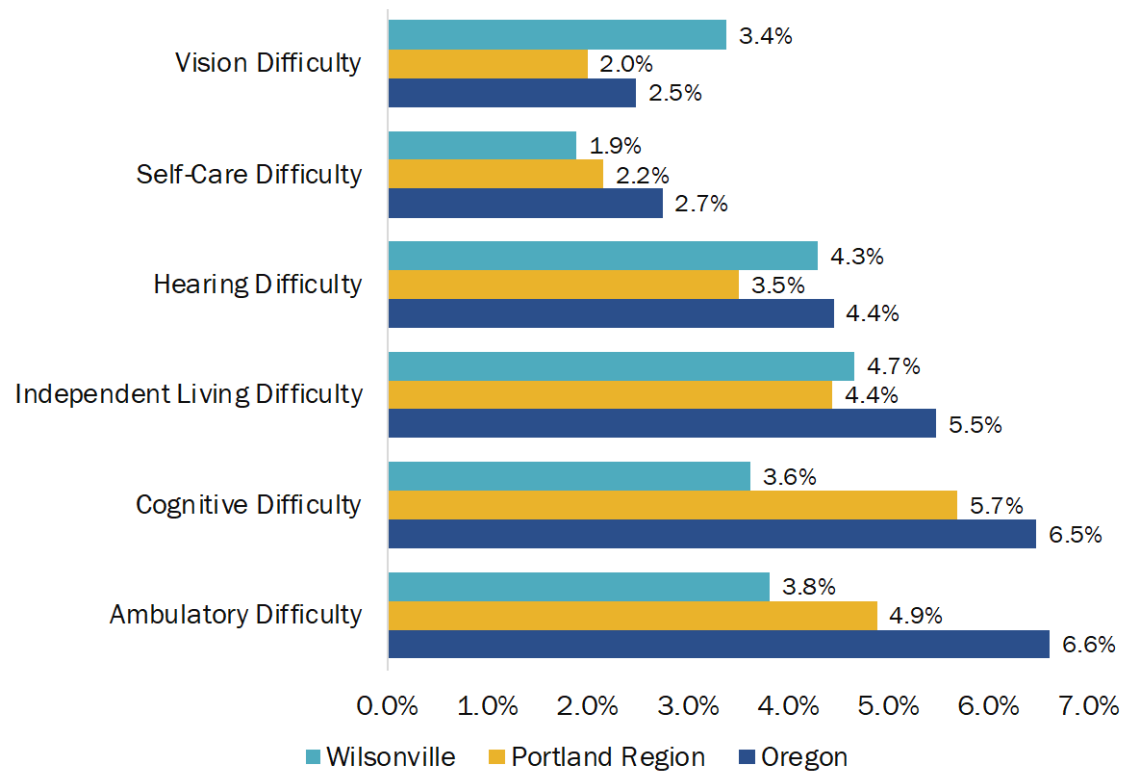
About 12% of Wilsonville's population has one or more disabilities (about 2,956 people), similar to the Portland region (about 13%) and state (about 15%). The most common disabilities reported in Wilsonville were independent living difficulty and hearing difficulty.





### Exhibit 30. Persons Living with a Disability by Type and as a Percent of Total Population Wilsonville, the Portland Region, Oregon, 2017-2021

Source: U.S. Census Bureau 2016-2020 ACS, Table S1810.



## Household Size and Composition

Housing need varies by household size and composition. The housing needs of a single-person household are different than those of a multigenerational family. Wilsonville has a smaller average household size than Clackamas County and the state, with a slightly higher share of one- and two-person households than the region, likely driven by its higher proportion of young adults.

**Wilsonville's average household size was smaller than both Clackamas County's and Oregon's.**

### Exhibit 31. Average Household Size, Wilsonville, Clackamas County, Oregon, 2017-2021

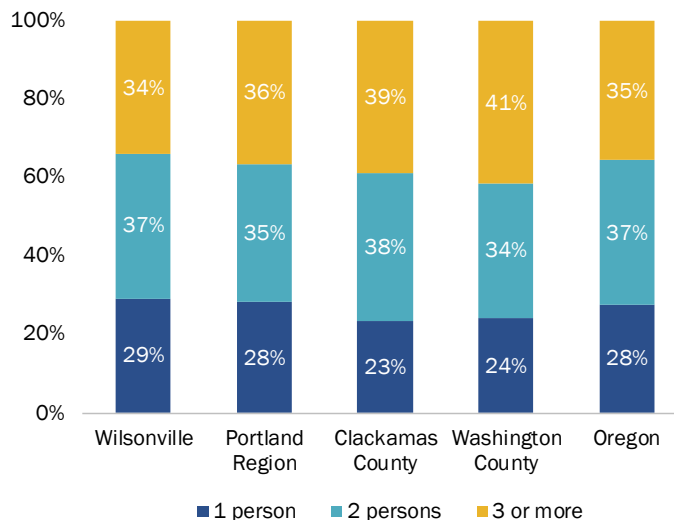
Source: US Census Bureau, 2017-2021 ACS 5-Year Estimate, Table B25010.

<b>2.38 Persons</b>	<b>2.60 Persons</b>	<b>2.49 Persons</b>
Wilsonville	Clackamas County	Oregon

**Sixty-six percent of households in Wilsonville are one- and two-person households.**

### Exhibit 32. Household Size, Wilsonville, the Portland region, Comparison Counties, and Oregon, 2017-2021

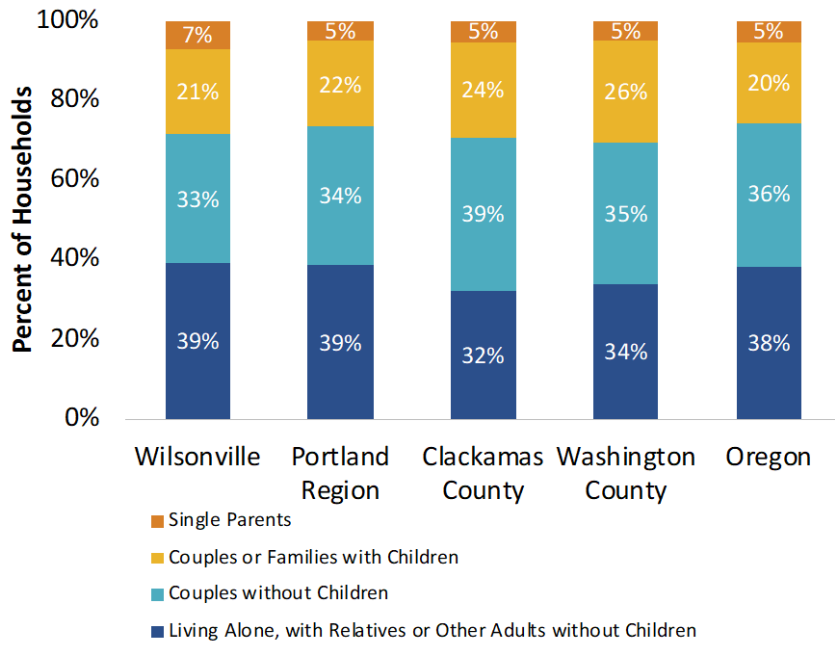
Source: US Census Bureau, 2017-2021 ACS 5-Year Estimate, Table B25010.



Twenty-eight percent of households in Wilsonville have children present, similar to the region as a whole.

**Exhibit 33. Household Composition, Wilsonville, the Portland Region, Comparison Counties, and Oregon, 2017-2021**

Source: US Census Bureau, 2017-2021 ACS 5-Year Estimate, Table DP02.



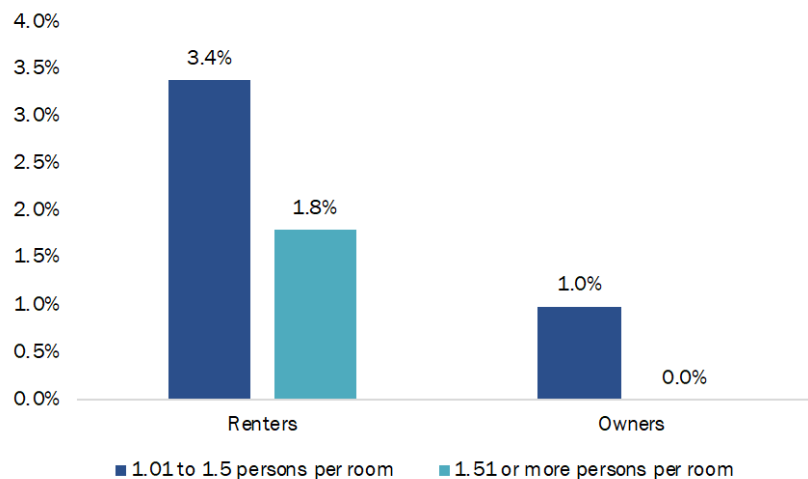
## Overcrowding

Overcrowding occurs when the relatively high cost of housing either forces a household to double up with another household or live in a smaller housing unit to afford food and other basic needs. An overcrowded household is defined by the Census as one with more than one person per room, excluding bathrooms, kitchens, hallways, and porches. Severely overcrowded households are households with more than 1.5 persons per room. Overcrowding can indicate that the community does not have an adequate supply of affordable housing, especially for larger families.

**5.2% of all renter households in Wilsonville are overcrowded. Renter households experienced more overcrowding than owner households.**

### Exhibit 34. Overcrowding by Tenure, City of Wilsonville, 2017-2021

Source: U.S. Census Bureau, 2017-2021 ACS 5-year estimate, Table B25014.



## Household Income

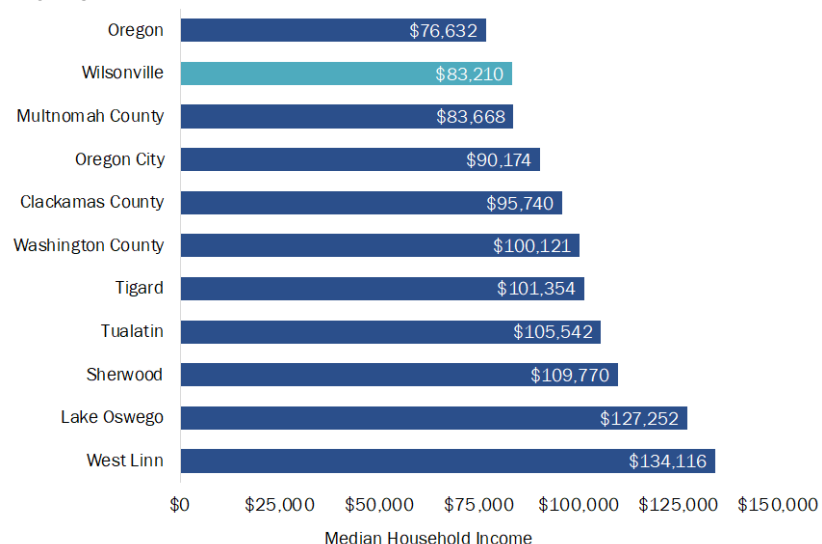
Income is a key determinant in housing choice and households' ability to afford housing. Wilsonville's median household income was lower than the Clackamas County median (about \$12,000 lower). Adjusted for inflation, Wilsonville's household income decreased by 8% since 2000, which is inconsistent with regional and state trends. While the exact cause for this decline is unclear, Wilsonville's higher share of multifamily units could mean that housing is attainable for households with lower incomes at a greater rate than many nearby cities. Ignoring inflation adjustments, median household income increased by 61% between 2000 and 2022 in Wilsonville (29% between 2014 and 2022). This is lower than Clackamas County and Oregon during the same period, where the median household income increased 85% and 88%, respectively (not adjusted for inflation).

Median household income or median earning data is available for many groups of people, as shown in the exhibits below, but is not available by sex at the city level. Median earnings is available by sex for the United States as a whole. In 2022, median earnings for males was \$62,344 and for females was \$51,275, an income difference of \$11,069 on average.<sup>16</sup>

**Wilsonville has a lower median household income when compared to the region and many nearby cities but is higher than Oregon overall.**

### Exhibit 35. Median Household Income, Wilsonville, Comparison Counties, Oregon, Comparison Cities, 2018-2022

Source: US Census Bureau, 2018-2022 ACS 5-Year Estimate, Table B25119.



<sup>16</sup> US Census Bureau, 2022 ACS 1-Year Estimate, Table S2002.

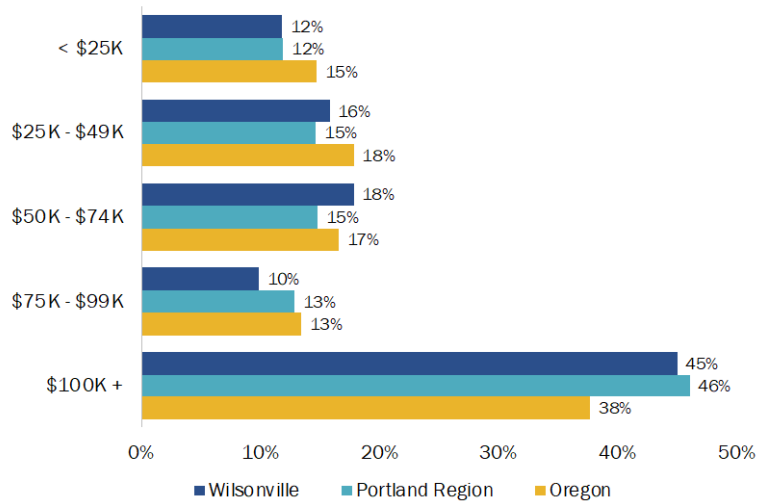


**The share of households making more than \$100,000 in Wilsonville is similar to the Portland region but greater than the state overall.**

About 55% of households in Wilsonville make less than \$100,000. Twenty-eight percent make less than \$50,000

### Exhibit 36. Household Income, Wilsonville, Portland Region, Oregon, 2018-2022

Source: U.S. Census Bureau, 2018-2022 ACS 5-year estimate, Table B19001.

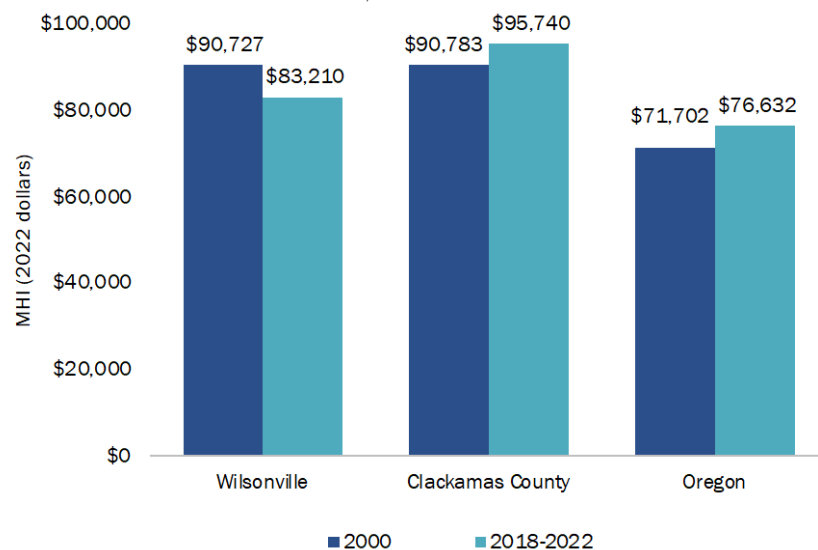


**Wilsonville's inflation-adjusted median household income decreased between 2000 and 2022, in contrast to Clackamas County and Oregon, which both increased.**

Ignoring inflation adjustments, median household income increased by 61% between 2000 and 2022 in Wilsonville (29% between 2014 and 2022). This is lower than Clackamas County and Oregon where the median household income increased 85% and 88%, respectively between 2000 and 2022 (not adjusted for inflation)

### Exhibit 37. Change in Median Household Income, Wilsonville, Clackamas County, Oregon, 2000 to 2018-2022, Inflation-Adjusted

Source: US Census Bureau, 2000 Decennial Census, Table HCT012; 2018-2022 ACS 5-Year Estimate, Table B25119.

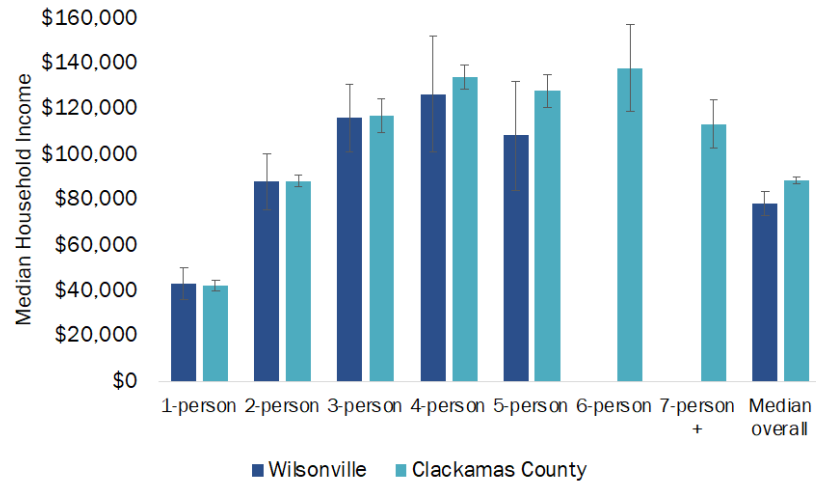


**Median household income tends to increase with household size and peaks with 4-person households in Wilsonville.**

### Exhibit 38. Median Household Income by Household Size, Wilsonville, Clackamas County, 2017-2021

Source: U.S. Census Bureau, 2017-2021 ACS 5-year estimate, Table B19019

Note: Exhibit 38 displays median household income for households in Wilsonville, with Clackamas County information providing additional context. Data for 6- and 7-person households was either not sufficient or not available at the City level.

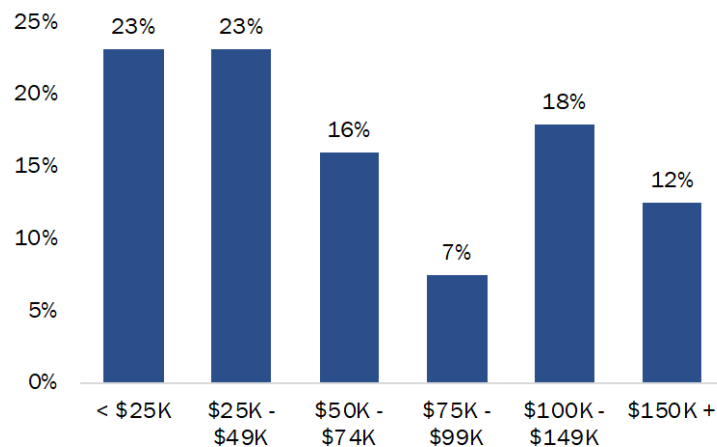


**Almost half of all 65+ households make less than \$50,000 annually in Wilsonville.**

Thirty percent of 65+ households have a household income of more than \$100,000.

### Exhibit 39. Household Income (Ages 65 Years and Older), Wilsonville, 2017-2021

Source: US Census Bureau, 2017-2021 ACS 5-Year Estimate, Table B19037.



**In Clackamas County Hispanic/Latino households had median household incomes between \$65,000 to \$82,000 which was below the overall county median household income.**

While City-level data had a high margin of error, it is reasonable to assume that Hispanic/Latino households may similarly have lower median household incomes than the City's overall median household income.

### Exhibit 40. Median Household Income by Race/Ethnicity of the Head of Household, Wilsonville, 2017-2021

Source: US Census Bureau, 2017-2021 ACS 5-Year Estimate, Table S1901.

Note: The black lines for each bar in this chart denote an estimate's margin of error. These are displayed because when parsing Census survey data for a cross-section of data, there is more statistical noise when computing estimates. The inclusion of the bars indicates the range in which the true estimate likely lies (within a degree of statistical certainty). Note: American Indian/Alaska Native, Asian, and two or more races were not included at the City level due to very high margins of error.

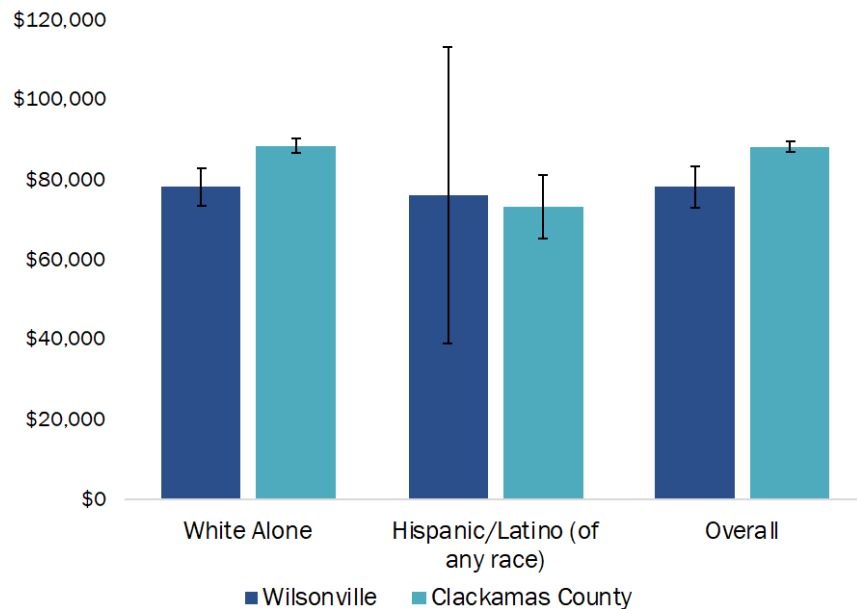




Exhibit 41 to Exhibit 43 compare household income for POC households with White non-Hispanic households to show disparities by income levels. The income levels shown in these graphs are the same used throughout this report:

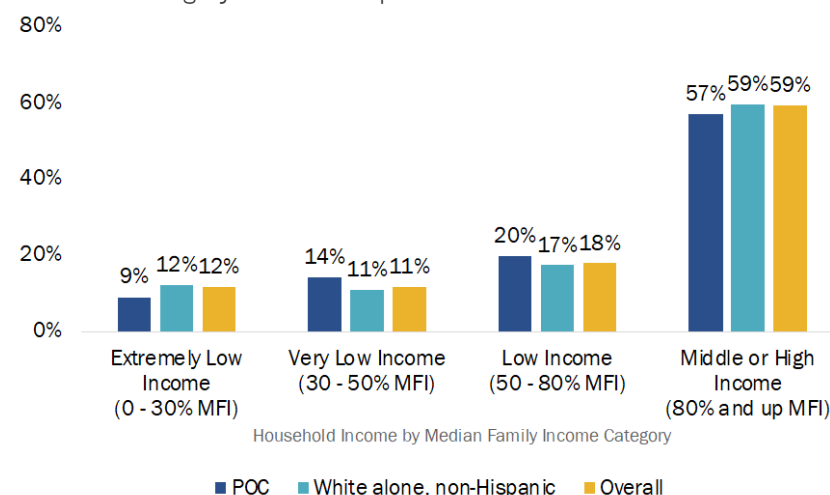
- ◆ Extremely Low Income: Less than 30% MFI
- ◆ Very-Low Income: 30% to 50% of MFI
- ◆ Low Income: 50% to 80% of MFI
- ◆ Middle Income: 80% to 120% of MFI
- ◆ High Income: 120% of MFI or more

**Households headed by a person of color are slightly less likely to be middle or high income in Wilsonville.**

About 43% of households headed by a person of color had an income below 80% median family income compared to 41% of households with a head of household who identifies as White.

**Exhibit 41. Household Income by Income Grouping POC, White non-Hispanic, and All Households, Wilsonville, 2015-2019**

Source: CHAS, Table 2.  
Note: POC category includes Hispanic.

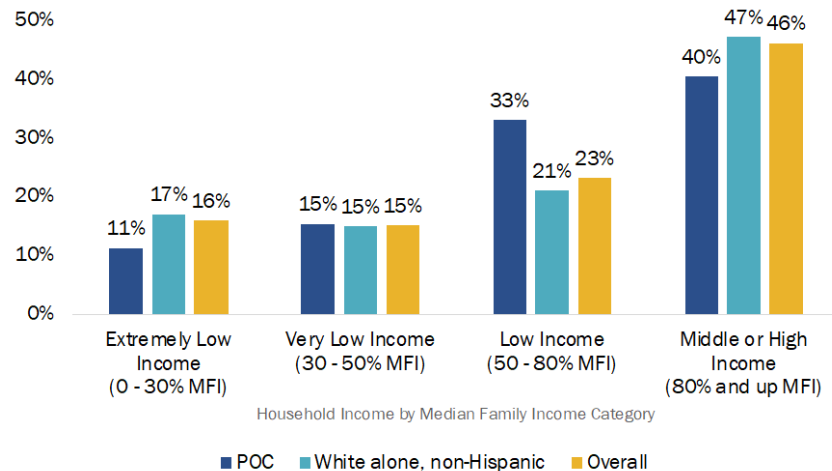


**About 54% of all renter households make below 80% MFI (have low, very low, or extremely low income).**

About 60% of POC renter households have low, very low, or extremely low income compared to 53% of White households.

**Exhibit 42. Renter Income by Income Grouping for POC, White non-Hispanic, and All Households, Wilsonville, 2015-2019**

Source: CHAS, Table 2.  
Note: POC category includes Hispanic.

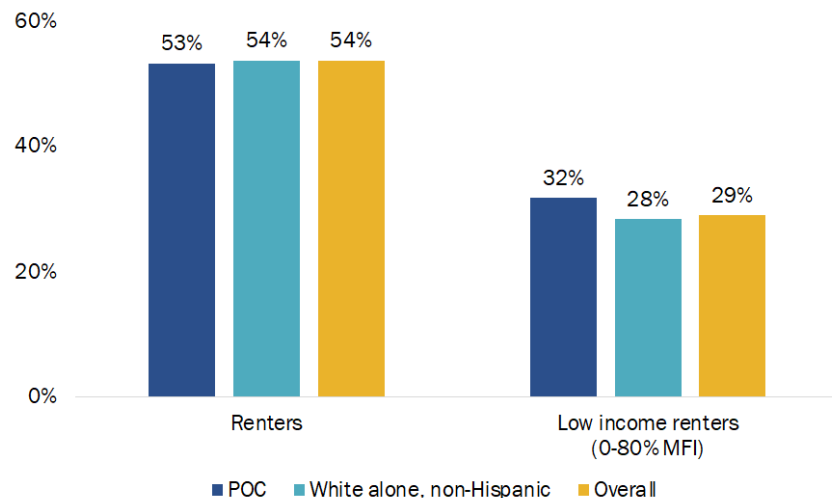


**About 54% of Wilsonville residents are renters.**

About 32% of POC households that rent are low income, compared with 28% of White households that rent.

**Exhibit 43. Comparison by Tenure and Income POC, White non-Hispanic, and All Households, Wilsonville, 2015-2019**

Source: CHAS, Table 2.  
Note: POC category includes Hispanic.



## Housing Market Conditions and Trends

An analysis of housing market conditions and trends in Wilsonville provides insight into the functioning of the local housing market. The housing types used in this analysis are consistent with needed housing types as defined in ORS 197.303:

- ♦ **Single-family detached** includes single-family detached units, manufactured homes on lots and in mobile home parks, and accessory dwelling units. Single-family detached also includes cottage cluster housing.
- ♦ **Townhouses (also referred to as single-family attached)** are dwelling units constructed in a row of two or more attached units, where each dwelling unit is located on an individual lot.
- ♦ **Duplexes, triplexes, and quadplexes** are attached structures with two to four units per structure, generally on a single lot.
- ♦ **Multifamily with 5 or more units** are attached structures with five or more units per structure on a single lot.

## Existing Housing Stock

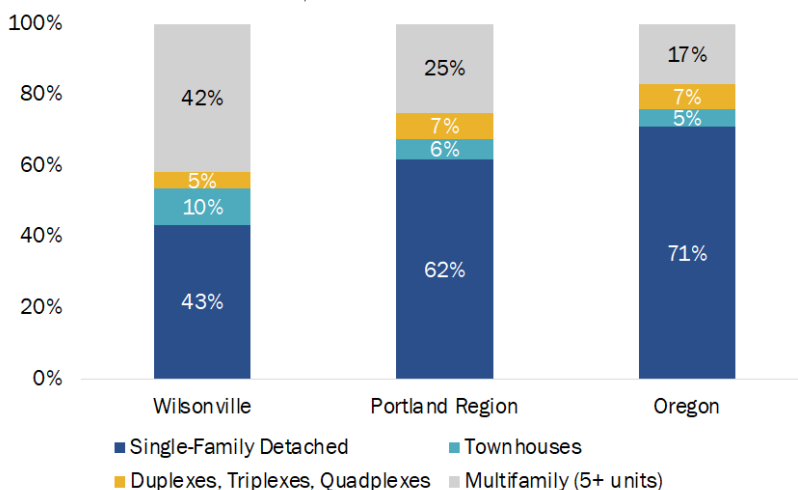
According to the 2017-2021 American Community Survey (ACS) from the U.S. Census, Wilsonville had 10,707 dwelling units, an increase of 4,288 dwelling units from 2000.

**Compared to the Portland region, Wilsonville has a smaller share of single-family detached housing (43%) and a larger share of townhouses (10%) and multifamily (42%).**

In contrast, over 60% of all housing units in the Portland region are single-family detached.

**Exhibit 44. Housing Mix, Wilsonville, Portland Region, and Oregon, 2017-2021**

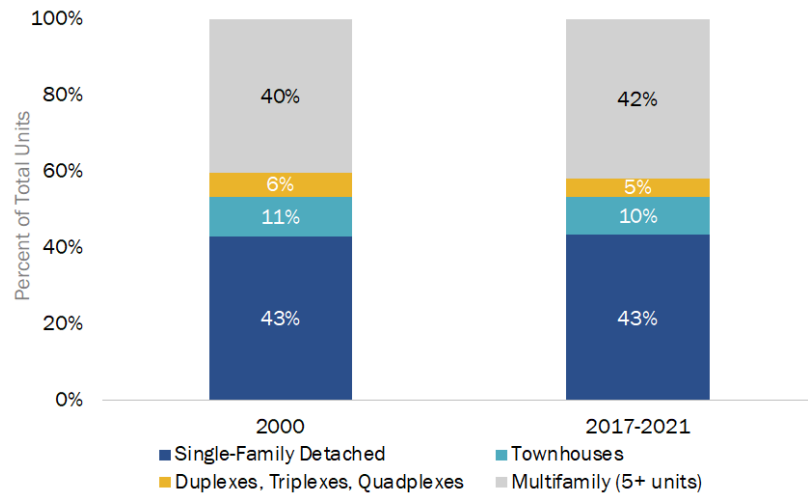
Source: US Census Bureau, 2017-2021 ACS Table B25024.



**The housing mix in Wilsonville remained relatively stable between 2000 and 2021.**

#### **Exhibit 45. Change in Housing Mix, Wilsonville, 2000 and 2017-2021**

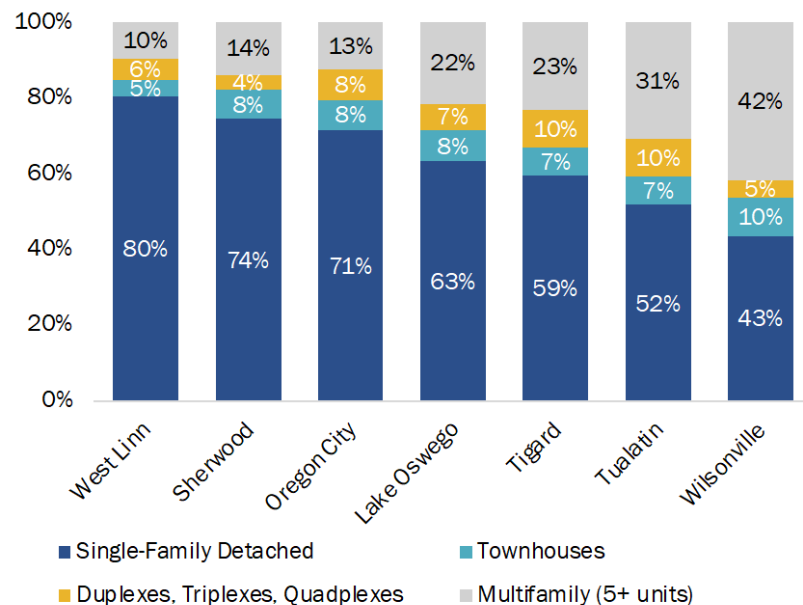
Source: US Census Bureau, 2000 Decennial Census, SF3 Table H030, and 2017-2021 ACS Table B25024.



**Wilsonville had the highest share of multifamily housing of comparable metro cities.**

#### **Exhibit 46. Dwelling units by type, all housing stock, selected cities in the Portland Region, 2017-2021**

Source: US Census Bureau, 2017-2021 ACS Table B25024



## Building Permits

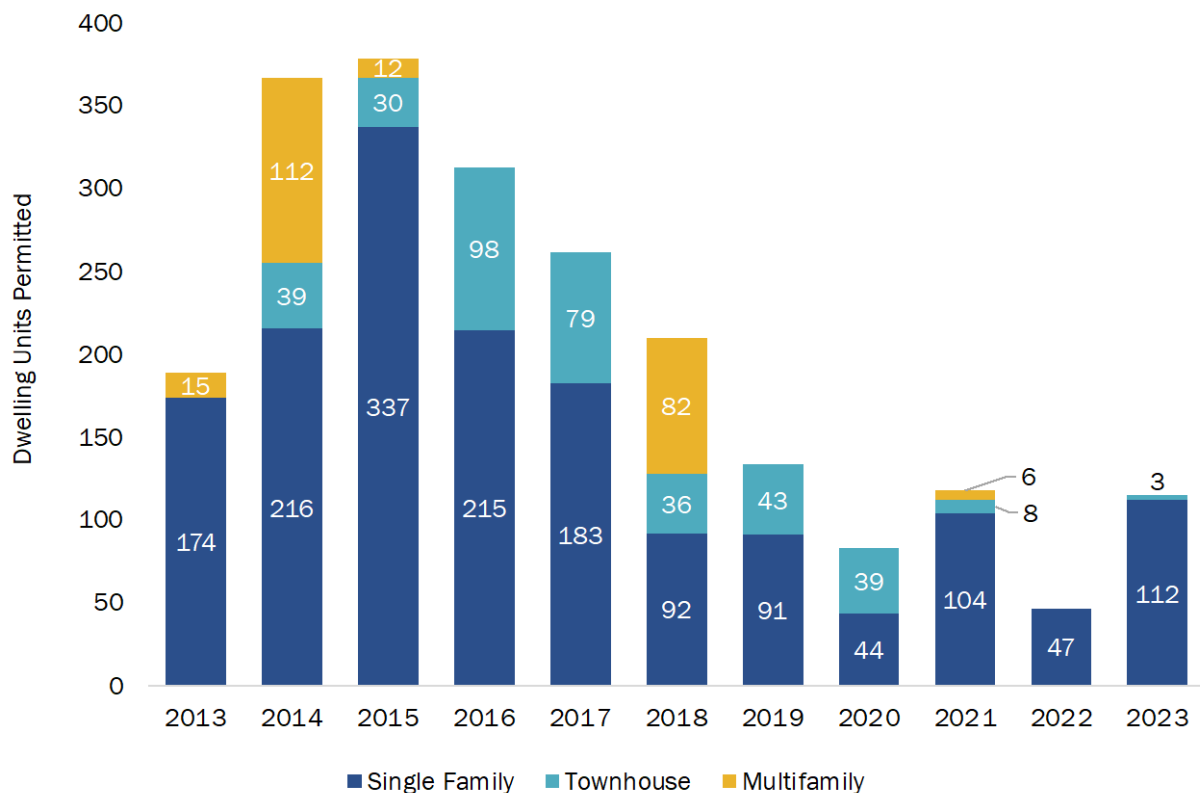
Over the 2013 to 2023 period, Wilsonville issued permits for 2,217 dwelling units, with an average of 222 dwelling units permitted annually. Of the 2,217 units permitted, about 73% were for single-family detached units, 17% were for townhouses and 10% were for multifamily units. As of February 2024, 16 additional single-family detached units were permitted and are not shown in Exhibit 47.

In addition to the housing development shown in Exhibit 47, the following housing has been entitled by Wilsonville although (as of February 2024) building permits were not yet issued, and development had not started:

- ♦ Town Center Mixed-use: 114 units of multifamily
- ♦ Villebois Village Center Mixed-use : 143 units of multifamily and 11 live-work units
- ♦ Wilsonville Transit-Oriented Development: 121 affordable multifamily units

### Exhibit 47. Building Units for New Residential Construction By Structure Type, Wilsonville FY 2013 through FY 2023

Source: City of Wilsonville



## Housing Tenure

Housing tenure describes whether a dwelling is owner- or renter-occupied.

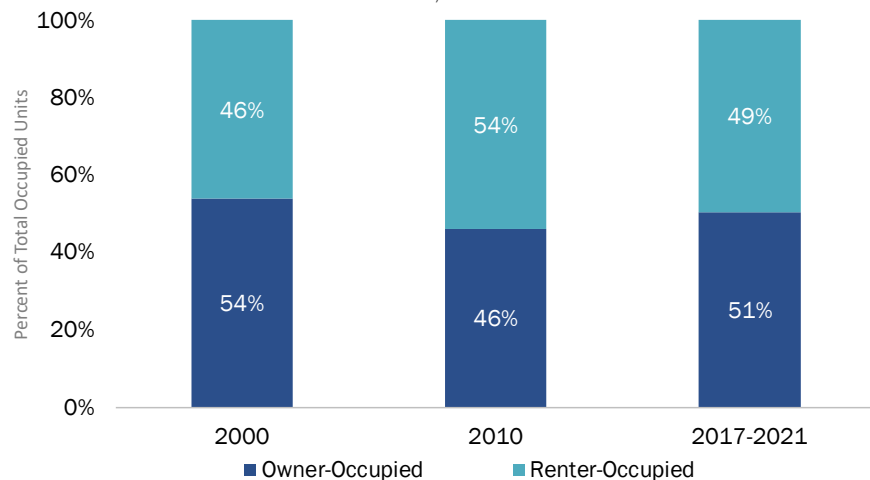
- ◆ **In Wilsonville, fewer people own their homes compared to the rest of the Portland region and Oregon.** About 51% of households in Wilsonville are homeowners, compared to 60% in the Portland region and 63% in Oregon. This is reflective of the mix of unit types. Wilsonville has a higher share of multifamily housing, which is more likely to be rented rather than owned.
- ◆ **The share of people who own homes in Wilsonville declined between 2000 and 2021.** In 2000, 54% of Wilsonville households owned their homes, decreasing to 46% in 2010 and increasing to 51% in 2021.
- ◆ **Most of Wilsonville's homeowners lived in single-family detached housing (79%) or town houses (17%), while almost all renters (88%) lived in multifamily housing** (including units in duplexes, triplexes, quadplexes, and housing with five or more units per structure). About 9% of renters lived in single-family detached and 3% lived in townhouses.

### Homeownership rates decreased slightly since 2000.

Between 2000 and 2021, the percentage of owner-occupied housing units decreased by three percentage points.

### Exhibit 48. Tenure, Occupied Units, Wilsonville, 2000, 2010, 2017-2021

Source: US Census Bureau, 2000 Decennial Census SF1 Table H004, 2010 Decennial Census SF1 Table H4, 2017-2021 ACS Table B25003.



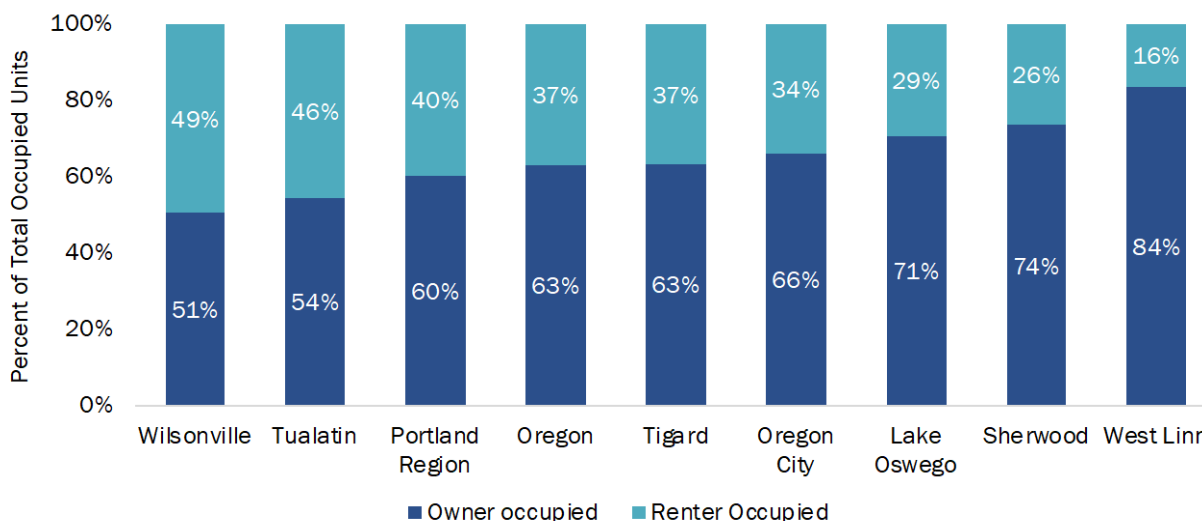
As shown in Exhibit 49, Wilsonville has a lower share of owner-occupied housing than the Portland region and Oregon. West Linn has the highest share of owner-occupied housing by a significant margin (84%), followed by Sherwood and Lake Oswego (74% and 71%, respectively), all of which are substantially higher than Wilsonville's (51%). Wilsonville's higher proportion of renter-occupied housing is likely attributable to its



larger share of multifamily units compared to nearby cities. Multifamily dwellings are more likely to be rented rather than owner-occupied.

### Exhibit 49. Tenure, Occupied Units, Wilsonville, the Portland Region, Oregon, and Comparison Cities, 2017-2021

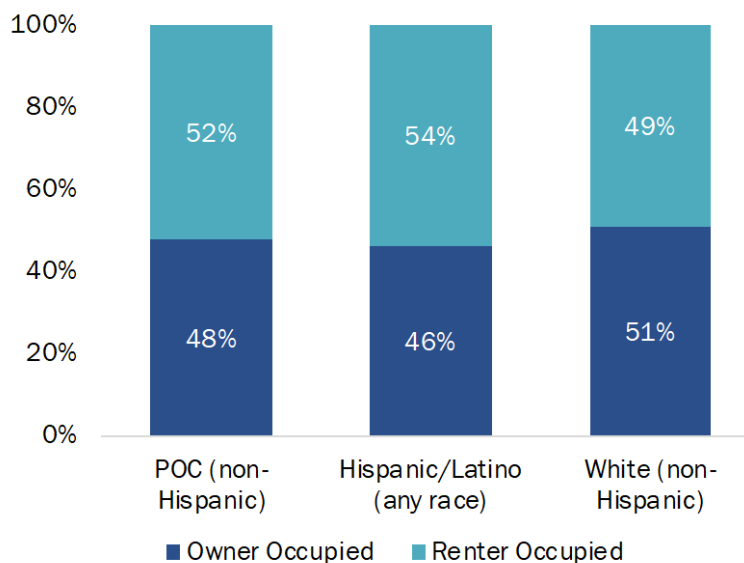
Source: US Census Bureau, 2017-2021 ACS 5-Year Estimates, Table B25003.



**People of Color (non-Hispanic), Hispanic/Latino, and White (non-Hispanic) had similar rates of homeowners and renters.**

### Exhibit 50. Tenure by Race and by Ethnicity, Wilsonville, 2017-2021

Source: US Census Bureau, 2017-2021 ACS Table B25003A-I.



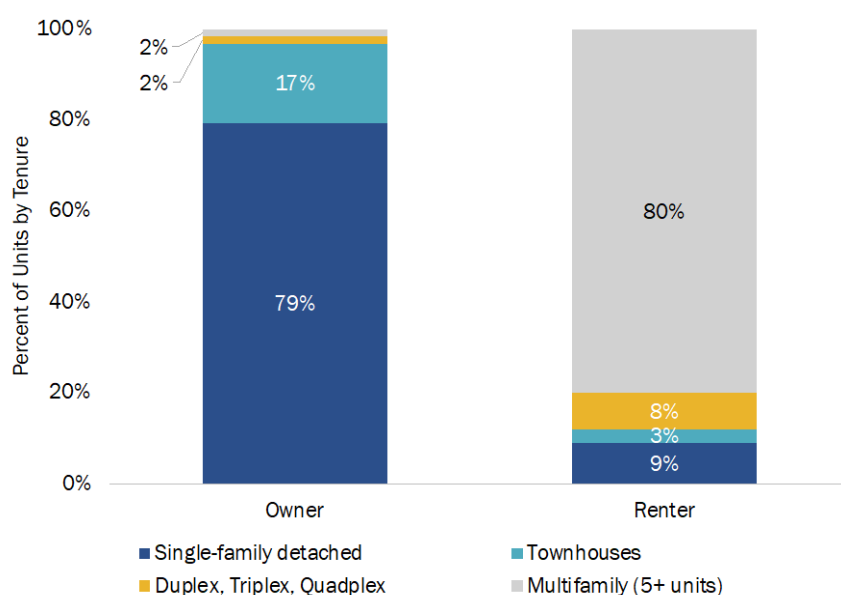
**About 79% of Wilsonville's homeowners lived in single-family detached housing and 17% lived in townhouses.**

In comparison, 9% of Wilsonville households that rent lived in single-family detached and 3% live in townhouses.

Eighty percent of renters live in multifamily (5+ units) housing in Wilsonville.

## Exhibit 51. Housing Units by Type and Tenure, Wilsonville, 2017-2021

Source: US Census Bureau, 2017-2021 ACS Table B25032.

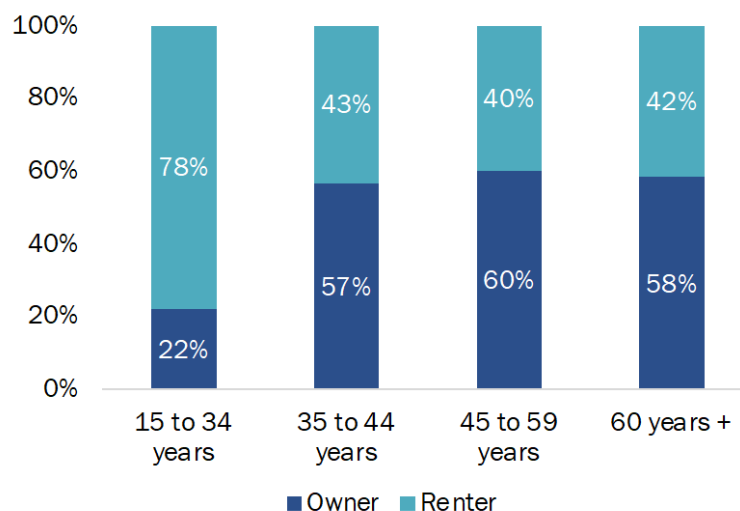


**The percentage of homeowners among household heads ages 15 to 34 was the lowest compared to any other age group.**

Homeownership rates increased substantially for those with heads of households ages 35 and over, and it stays relatively stable across older age groups. The homeownership differences by age were consistent with homeownership trends across the State.

## Exhibit 52. Tenure by Age of the Head of Household, Wilsonville, 2017-2021

Source: US Census Bureau, 2017-2021 ACS Table B25007.





## Rent-Restricted and Emergency Housing

Governmental agencies and nonprofit organizations offer a range of housing assistance to low and moderate-income households rent or purchase a home. There are 11 government-assisted housing developments in Wilsonville with a total of 635 dwelling units. These are rental units that were constructed with federal and state funds, the majority of which are multifamily.

### Exhibit 53. Government-Assisted Housing, Wilsonville, 2022

Source: Oregon Department of Health and Human Services, Affordable Housing Inventory in Oregon, January 2022. List from City Public Affairs Director.

2022: List from City Public Affairs Director:

Development Name	Total Units	Unit Size					
		SRO	Studio	1-bd	2-bd	3-bd	4-bd
SW MONTEBELLO DR	2	-	-	-	-	-	-
AUTUMN PARK	144	-	-	-	-	-	-
BEAVER STATE - MONTEBELLO	84	-	-	16	34	-	-
CHARLESTON APTS	52	-	-	15	-	-	-
CREEKSIDE WOODS	84	-	-	44	-	-	-
DUCK COUNTRY - WILSONVILLE HEIGHTS	76	-	-	4	16	4	-
RAIN GARDEN	30	-	-	-	-	-	-
RENAISSANCE COURT	21	-	-	20	-	-	-
WIEDEMANN PARK APTS	58	-	-	34	24	-	-
WINDFIELD VILLAGE (SENIOR LIVING)	84	-	-	-	-	-	-
Total	635	-	-	133	74	4	-

The Clackamas County Continuum of Care (CoC), which covers all of Clackamas County, has 236 emergency shelter beds (including overflow), 54 transitional shelter beds, and 1,020 permanently supportive housing beds supporting people experiencing homelessness in Clackamas County.

### Exhibit 54. Facilities and Housing Targeted to Households Experiencing Homelessness, Clackamas County Continuum of Care Region, 2022

Source: HUD 2022 Continuum of Care Homeless Assistance Programs, Housing Inventory Report, Clackamas County CoC

	Family Units	Family Beds	Adult-Only Beds	Child-Only Beds	Total Yr-Round Beds	Overflow / Voucher	Subset of Total Bed Inventory		
							Chronic Beds	Veteran Beds	Youth Beds
<b>Emergency Shelter</b>	25	79	102	-	<b>181</b>	55	-	25	-
<b>Transitional Housing</b>	15	33	21	-	<b>54</b>	-	-	2	25
<b>Permanent Housing</b>	190	584	436	-	<b>1,020</b>	-	180	222	99
<b>Total</b>	<b>230</b>	<b>696</b>	<b>559</b>	<b>-</b>	<b>1,255</b>	<b>55</b>	<b>180</b>	<b>249</b>	<b>124</b>

## Manufactured Homes

Manufactured homes provide a source of affordable housing in Wilsonville. They provide a form of homeownership that can be made available to low and moderate-income households. Cities must plan for manufactured homes—both on lots and in parks (ORS 197.475-492).



Generally, manufactured homes in parks are owned by the occupants who pay rent for the space. Monthly housing costs are typically lower for a homeowner in a manufactured home park for several reasons, including the fact that property taxes levied on the value of the land are paid by the property owner, rather than the manufactured homeowner. The value of the manufactured home generally does not appreciate in the way a conventional home would, however. Manufactured homeowners in parks are also subject to preferences of the property owner in terms of rent rates and increases. It is generally not within the means of a manufactured homeowner to relocate to another manufactured home to escape rent increases. Living in a park as a homeowner is desirable for some due to the added security of a community with on-site managers and convenient amenities like laundry and recreation facilities. OAR 197.480(4) requires cities to inventory the mobile home or manufactured dwelling parks sited in areas planned and zoned or generally used for commercial, industrial, or high-density residential development.

Exhibit 55 presents the inventory of mobile and manufactured home parks within Wilsonville as of 2023. Wilsonville has 2 manufactured home parks within its UGB. Within these parks, there are a total of 120 spaces (of which 0 spaces were vacant as of March 2023).

#### **Exhibit 55. Inventory of Mobile/Manufactured Home Parks, Wilsonville UGB, 2023**

Source: Oregon Manufactured Dwelling Park Directory, 2023

Name	Location	Type	Total Spaces	Vacant Spaces	Comprehensive Plan Designation
Oakleaf Park	10660 SW Wilsonville Rd	Family	63	0	Residential 10-12 DU/acre
Walnut Mobile Home Park	28455 SW Boones Ferry Rd	Family	57	0	Industrial
Total			120	-	



## People Experiencing Homelessness

Gathering reliable data from individuals experiencing homelessness is difficult precisely because they are unstably housed. People can cycle in and out of homelessness and move around communities and shelters. Moreover, the definition of homelessness can vary between communities. Individuals and families temporarily living with relatives or friends are insecurely housed, but they are often neglected from homelessness data. Even if an individual is identified as lacking sufficient housing, they may be reluctant to share information. As a result, information about people experiencing homelessness in Wilsonville is not readily available.

According to HUD's 2022 Annual Homeless Assessment Report (AHAR), across the United States, the number of people experiencing homelessness increased slightly (less than one percent) between 2020 and 2022. This increase reflects a three percent increase in people experiencing *unsheltered* homelessness, offset by a two percent decline in people experiencing *sheltered* homelessness. However, between 2021 and 2022, *sheltered* homelessness increased by 7%, possibly due to the easing of pandemic-related restrictions that resulted in fewer beds available and declines in the perceived health risks of staying in a shelter.

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### Homelessness Data Sources

**Point-in-Time (PIT) count:** The PIT count is a snapshot of individuals experiencing homelessness on a single night in a community. The count records the number and characteristics of people who live in emergency shelters, transitional housing, rapid rehousing, Safe Havens, or PSH—as well as recording those who are unsheltered.

**McKinney Vento data:** This data records the number of school-aged children who live in shelters or hotels/motels and those who are doubled up, unsheltered, or unaccompanied. This is a broader definition of homelessness than that used in the PIT.

Although these sources of information are known to undercount people experiencing homelessness, they are consistently available for counties in Oregon.

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**About 571 sheltered and unsheltered people were identified as experiencing homelessness in Clackamas County in 2022.**

### **Exhibit 56. Number of Persons Homeless, Sheltered and Unsheltered, Clackamas County, Point-in-Time Count, 2017, 2019, and 2022**

Source: Oregon Housing and Community Services.

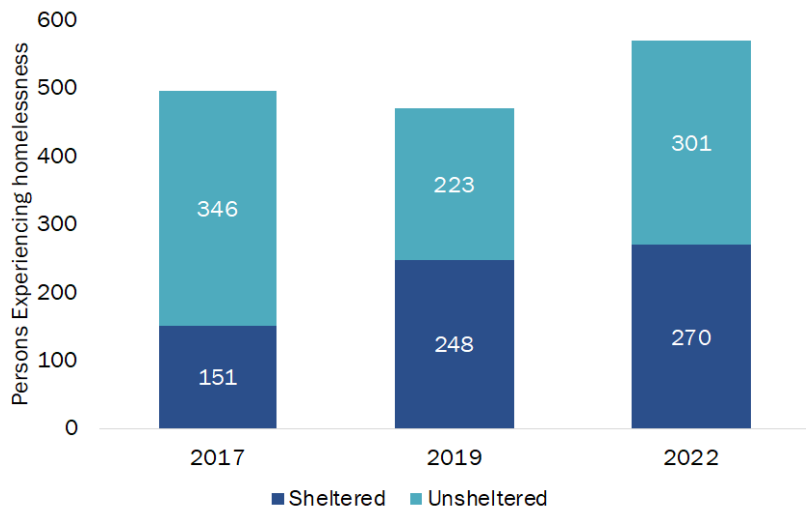
<b>497 Persons</b> 2017	<b>471 Persons</b> 2019	<b>571 Persons</b> 2022
----------------------------	----------------------------	----------------------------



**In 2022, 47% of people experiencing homelessness were sheltered (270 people) and 53% were unsheltered (301 people).**

**Exhibit 57. Number of Persons Homeless by Living Situation, Clackamas County, Point-in-Time Count, 2017, 2019, and 2022**

Source: Oregon Housing and Community Services.



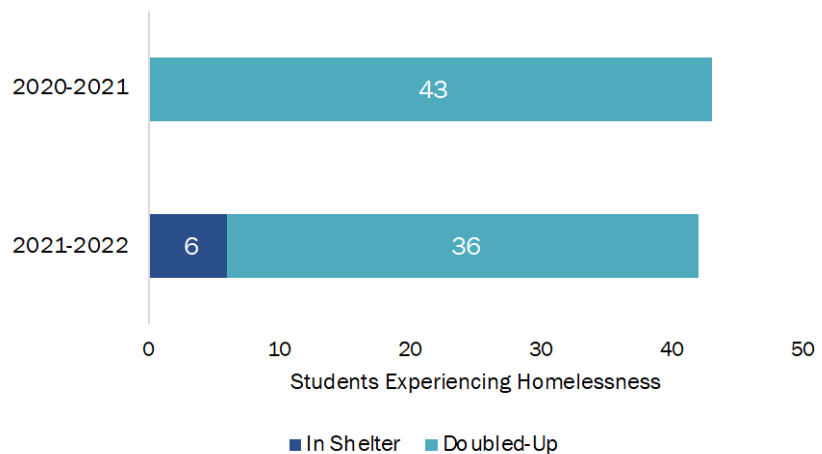
**In the 2021-22 school year, 42 students experienced homelessness**

Of the 42 students in 2021-22 experiencing homelessness, 6 were unaccompanied.

Thirty-six students were doubled up which means that the student was sharing housing with another family or individual. This typically implies that the student and their family do not have an adequate nighttime residence of their own and are temporarily staying with others. Six students were reported as staying in a shelter.

**Exhibit 58. Students Homeless by Living Situation, West Linn-Wilsonville School District, 2020 – 2021 and 2021 – 2022**

Source: McKinney Vento, Houseless Student Data.



## Housing Affordability Considerations

This section describes changes in sales prices, rents, and housing affordability in Wilsonville, compared to other places in the region. This section shows:

- ♦ **Wilsonville's median home sales price increased 72% between January 2014 and January 2024 from \$339,900 to \$584,500.** Wilsonville's median home sales price is less expensive than some nearby cities and more expensive than others.
- ♦ **Multifamily average asking rents in Wilsonville increased 58% between 2013 and 2023.** The average asking rent in Wilsonville was \$1,733 in 2023, not including costs of utilities. Asking rents in 2023 vary from \$1,513 for a one-bedroom unit to \$2,154 for a three-bedroom unit.
- ♦ **About 37% of Wilsonville households are cost burdened.** Over half of renter households in Wilsonville experience cost burden (55%), compared with 23% of owner households. Wilsonville has some of the highest levels of cost burden in relation to comparable cities, in part because Wilsonville has a higher percentage of renter households (who have higher rates of cost burden than owner households) than comparable cities.

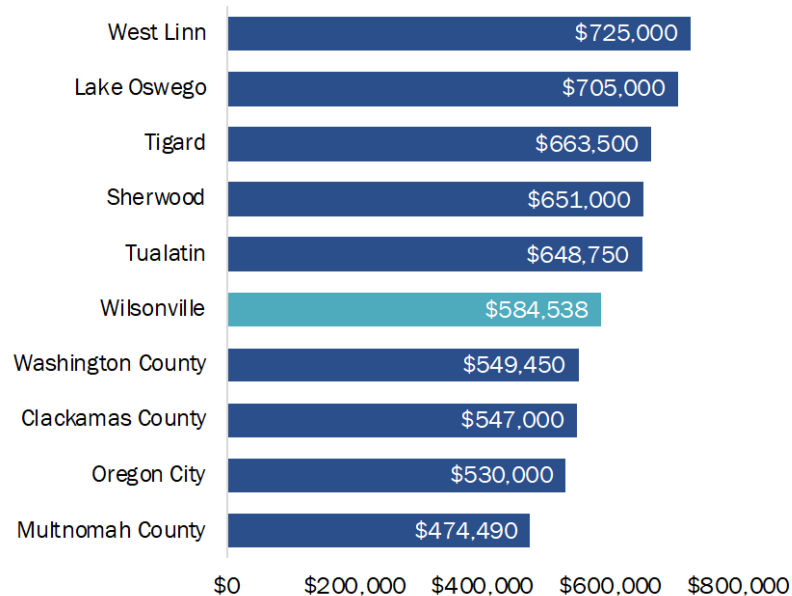


## Housing Sale Prices

**Wilsonville's median home sales price was higher than both Multnomah County and Clackamas County but lower than many comparison cities.**

**Exhibit 59. Median Home Sales Price, Comparison Counties, and Comparison Cities, January 2024**

Source: Redfin

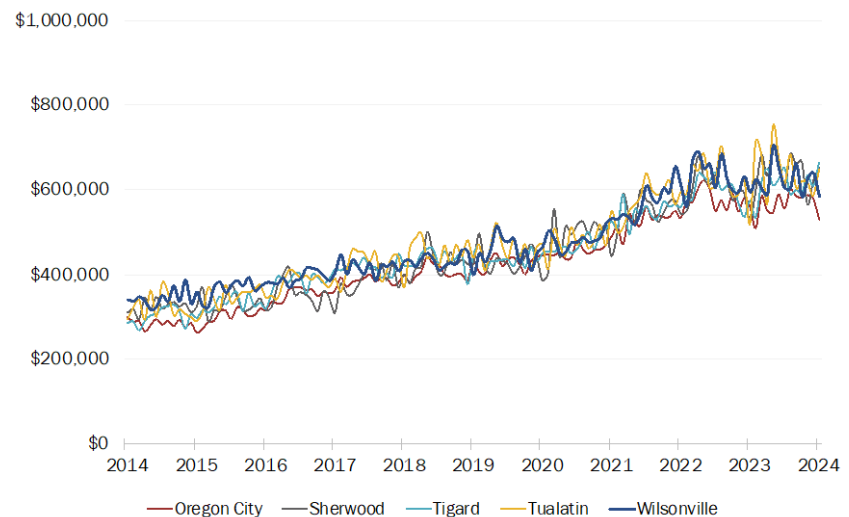


**Between January 2018 and January 2024, the median sales price in Wilsonville increased by 35% from around \$432,000 to \$584,500. Wilsonville's median sales price is similar to many nearby cities.**

Between January 2014 and January 2024, Wilsonville's median home sales price increased 72% (\$245,000).

**Exhibit 60. Median Home Sales Price, Wilsonville, Oregon City, Sherwood, Tigard, and Tualatin, 2018 through January 2024**

Source: Redfin



**When compared to Lake Oswego and West Linn, two higher-cost cities in the metro region, Wilsonville's median sales price is consistently lower.**

**Exhibit 61. Median Home Sales Price, Wilsonville, Lake Oswego, and West Linn, 2018 through January 2024**

Source: Redfin

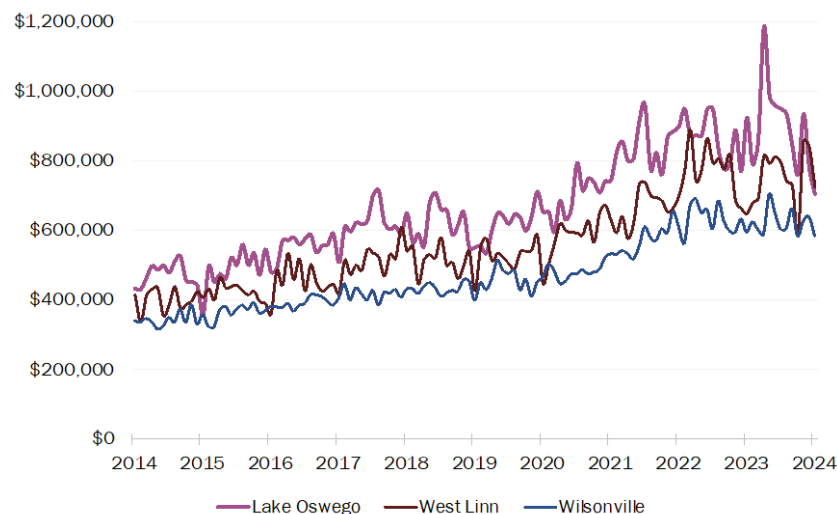
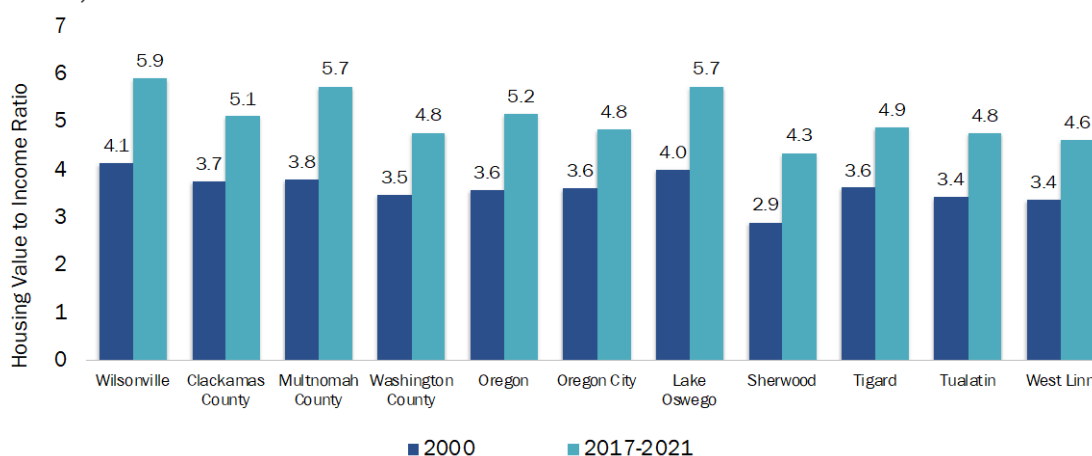


Exhibit 62 shows that, since 2000, housing costs in Wilsonville and comparison cities increased faster than incomes. The household-reported median value of a house in Wilsonville was 4.1 times the median household income in 2000 and 5.9 times the median household income in 2021.

**Exhibit 62. Ratio of Median Housing Value to Median Household Income in the Past 12 Months, Wilsonville, Comparison Counties, Oregon, and Comparison Cities, 2000 to 2017-2021<sup>17</sup>**

Source: US Census Bureau, 2000 Decennial Census (Table HCT012, H085); 2017-2021 ACS (Table B19013, B25077).



<sup>17</sup> This ratio compares the median value of housing in Wilsonville (and other places) to the median household income in the past 12 months.



## Rental Costs

Multifamily average asking rents were \$1,733 per unit in 2023, not including cost of utilities. The asking rents in 2023 vary from \$1,389 for a studio unit to \$2,154 for a three-bedroom unit.

### **Multifamily asking rents increased 58% in the last 10 years.**

Between 2020 and 2023 they increased 17%.

Average asking rents in Wilsonville were similar to average asking rents in Tigard (\$1,601), Tualatin (\$1,652), and Oregon City (\$1,750) in 2023.

### **Exhibit 63. Average Multifamily Asking Rent per Unit, Wilsonville, 2013 through 2023**

Source: CoStar.

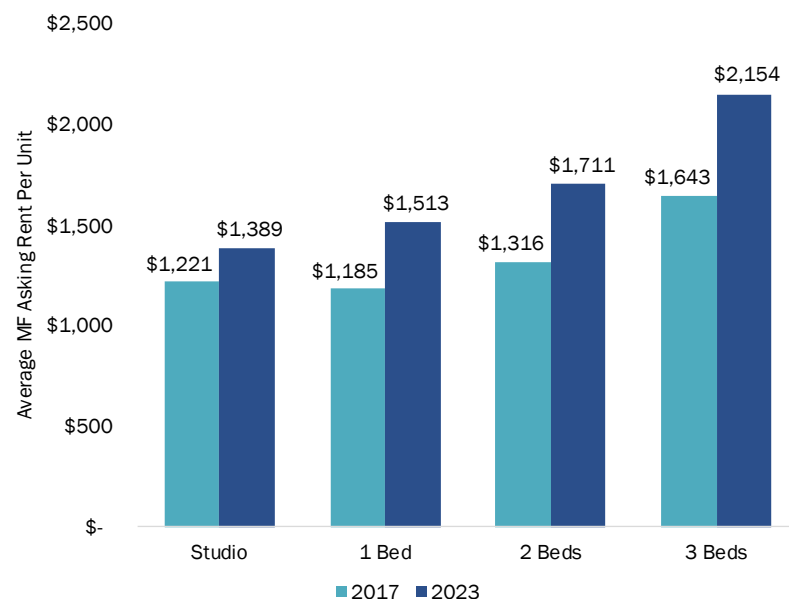


### **Multifamily asking rent has increased across all bedroom sizes.**

Between 2017 and 2023 studios increased by 14% and one bedroom, two bedroom, and three-bedroom units all increased by more than 27%.

### **Exhibit 64. Average Multifamily Asking Rent per Unit by Number of Bedrooms, Wilsonville, 2017 and 2023**

Source: CoStar.





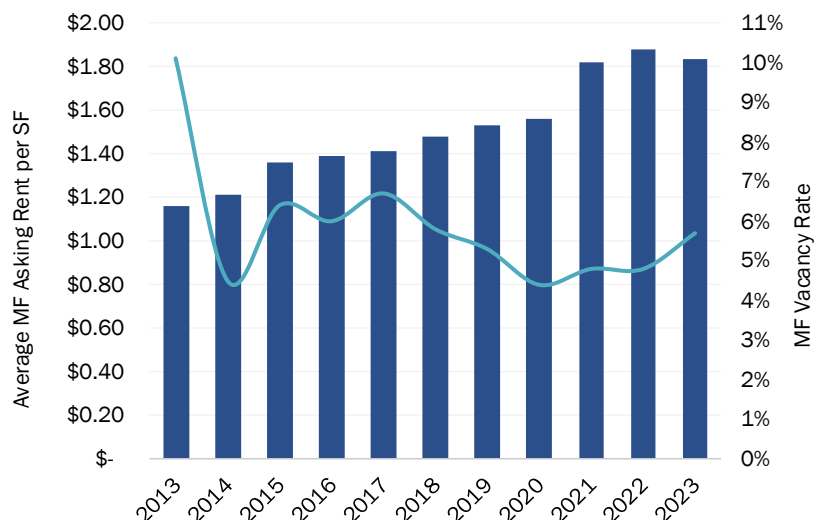
**Multifamily asking rent per square foot increased 58% between 2013 and 2023.**

Multifamily vacancy rates declined since 2013 and remained below 6% since 2018.

Rising rents combined with declining vacancy rates suggest unmet demand. Increasing multifamily housing inventory is likely necessary to stabilize or lower rents.

**Exhibit 65. Average Multifamily Asking Rent per Square Foot and Average Multifamily Vacancy Rate, Wilsonville, 2013 to 2023**

Source: CoStar.

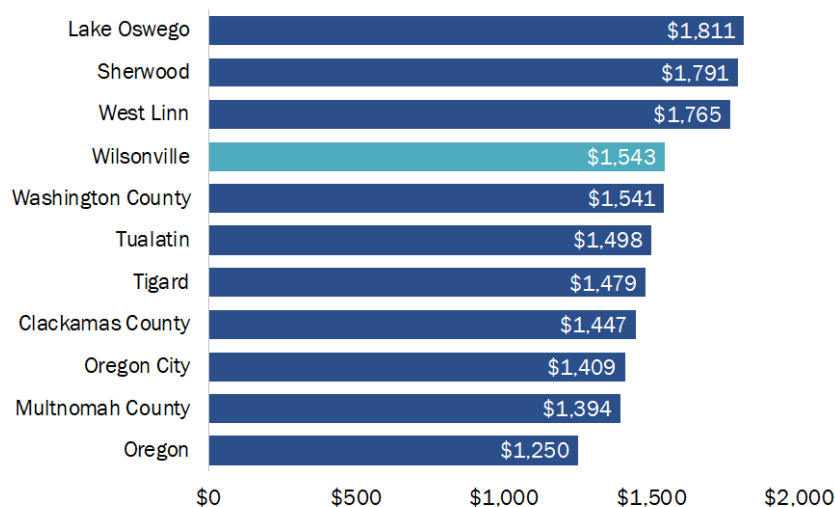


**The median gross rent in Wilsonville was \$1,543 in 2021, which was higher than Multnomah, Clackamas, and Washington counties.<sup>18</sup>**

Of the comparison cities, only West Linn, Sherwood, and Lake Oswego had higher median gross rents.

**Exhibit 66. Median Gross Rent, Wilsonville, Comparison Counties, Oregon, and Comparison Cities, 2017-2021**

Source: US Census Bureau, 2017-2021 ACS (Table B25064).



<sup>18</sup> The median gross rent refers to the midpoint value of all rental prices for a specified geographic area. Median gross rent includes both the cost of rent, and any additional fees or utilities associated with the rental property. Average asking rent, on the other hand, calculates the mean of all observed rental prices, which can be influenced by extreme values. We use both in this section because the median gross rent can provide a more accurate middle value but the average asking rent is based on more current data.



## Housing Cost Burden

A typical standard used to determine housing affordability is that a household should pay no more than a certain percentage of household income for housing, including payments and interest or rent, utilities, and insurance. The Department of Housing and Urban Development's guidelines indicate that households paying more than 30% of their income on housing experience "cost burden" and households paying more than 50% of their income on housing experience "severe cost burden." Using cost burden as an indicator is one method of determining how well a city is meeting the Goal 10 requirement to provide housing that is affordable to all households in a community.

For example, about 18% of Wilsonville's households have an income of less than \$35,400 per year. These households can afford rent of less than \$890 per month. Most, but not all, of these households are cost burdened.

About 38% of Wilsonville's households were cost burdened in 2022 and 19% were severely cost burdened. In this period, about 55% of *renter* households were cost burdened or severely cost burdened, compared with 23% of homeowners. Overall, a larger share of households in Wilsonville experienced cost burden when compared to households in Clackamas County, Oregon, and comparison cities.

Wilsonville faces housing affordability challenges compared to nearby communities. While rents and housing sales prices in Wilsonville are similar to surrounding areas, median household incomes in the City are lower than in neighboring localities potentially due to the greater share of rental housing which is often more attainable for lower income households. Over the past decade, rents and housing prices have risen sharply in Wilsonville, with even steeper increases occurring in recent years. However, income growth in the City has not kept pace with these rapid housing cost escalations. While housing costs outpacing incomes is not a problem specific to Wilsonville, Wilsonville's relatively lower household incomes compared to the region can make these cost escalations more burdensome for households. As a result of this growing disparity between housing costs and incomes, cost burden rates for both renters and homeowners are higher in Wilsonville than in proximate communities.

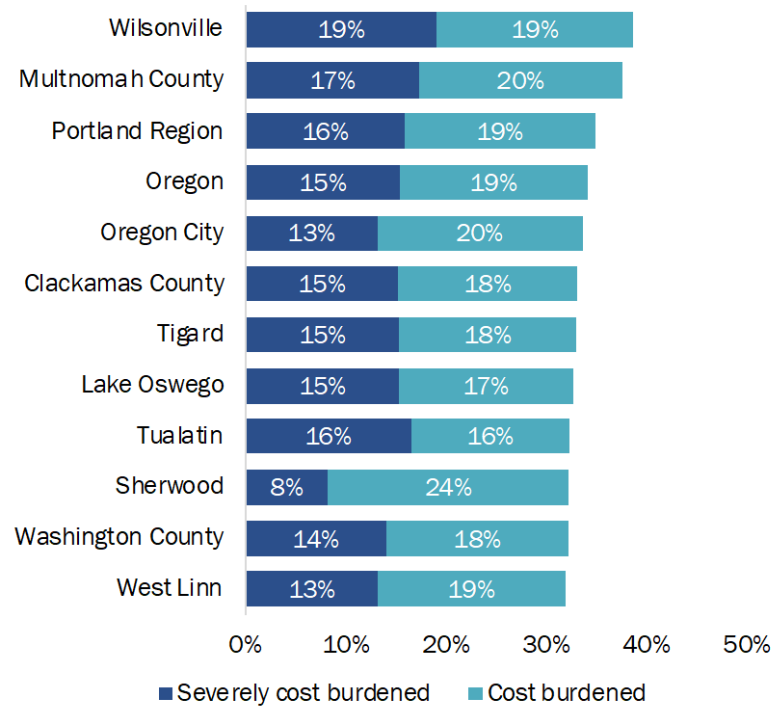


**About 38% of Wilsonville's households were cost burdened, with 19% of households being severely cost burdened.**

Cost burden in Wilsonville was higher than other comparable cities in the region. This may be reflective of the fact that Wilsonville has a larger percentage of renter households, who have higher rates of cost burden (see Exhibit 69).

#### Exhibit 67. Housing Cost Burden, Wilsonville, Comparison Counties, the Portland Region, Oregon, Other Comparison Cities, 2018-2022

Source: US Census Bureau, 2018-2022 ACS Tables B25091 and B25070.

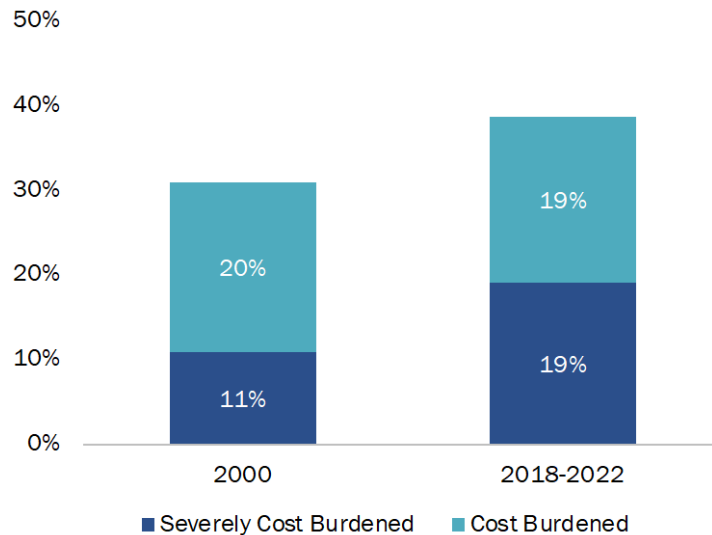


**The percentage of severely cost burdened households increased 7% between 2000 and 2022.**

This change reflects the relatively rapid increases in housing costs but slower increases in income over the last two decades.

#### Exhibit 68. Change in Housing Cost Burden, Wilsonville, 2000 to 2018-2022

Source: US Census Bureau, 2000 Decennial Census, Tables H069 and H094 and 2018-2022 ACS Tables B25091 and B25070.

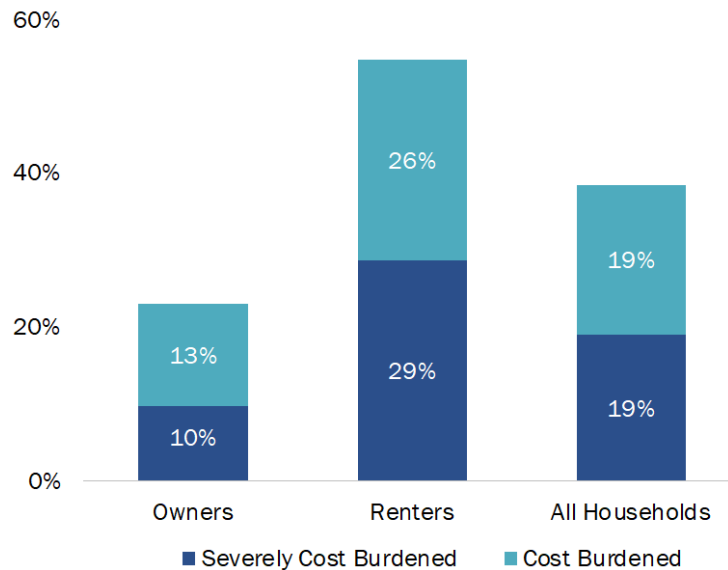


**The renter cost burden was 55%, compared with 23% of owner households**

About 29% of Wilsonville's renter households were severely cost burdened.

**Exhibit 69. Housing Cost Burden by Tenure, Wilsonville, 2018-2022**

Source: US Census Bureau, 2018-2022 ACS Tables B25091 and B25070.



**Most renter households earning less than \$35,000 were severely cost burdened.**

Most renter households earning between \$35,000 and \$50,000 were cost burdened.

**Exhibit 70. Cost-Burdened Renter Households, by Household Income, Wilsonville, 2017-2021**

Source: US Census Bureau, 2017-2021 ACS Table B25074.

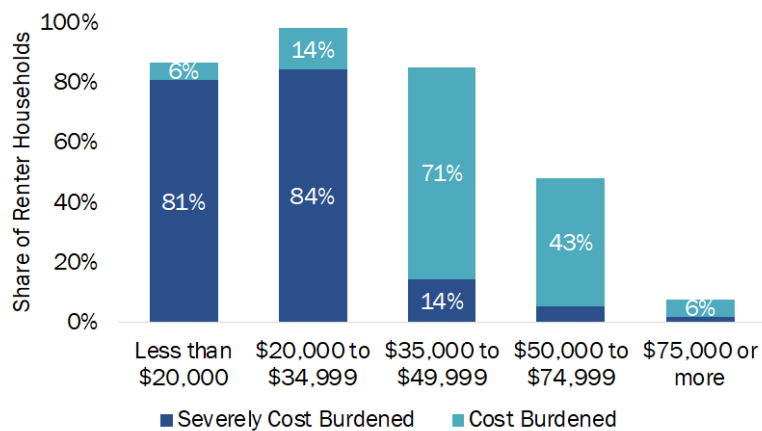


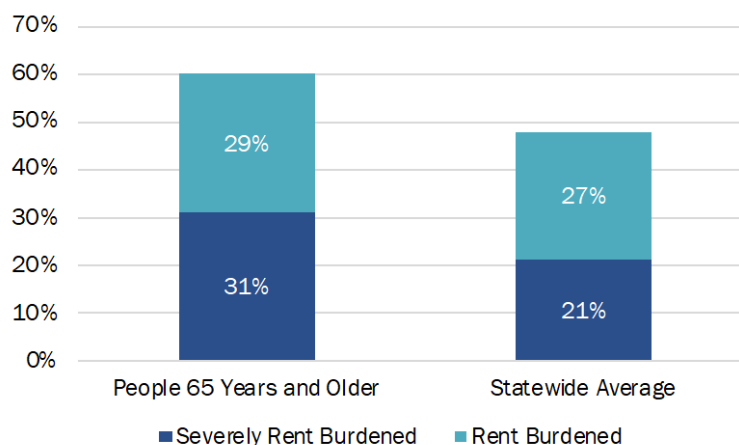
Exhibit 71 through Exhibit 73 show cost burden in Oregon for renter households for seniors, people of color, and people with disabilities.<sup>19</sup> This information is not readily available for a city with a population as small as Wilsonville, which is why we present statewide information. These exhibits show that these groups experience cost burden at higher rates than the overall statewide average.

**Renters 65 years of age and older were disproportionately rent burdened compared to the state average.**

About 60% of renters ages 65 years and older were rent burdened, compared with the statewide average of 48% of renters.

**Exhibit 71. Cost-Burdened Renter Households, for People 65 Years of Age and Older, Oregon, 2018**

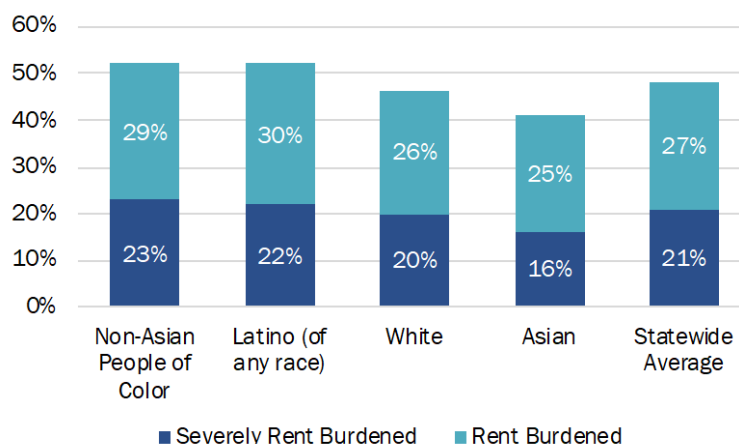
Source: US Census, 2018 ACS 1-Year PUMS Estimates. From the Report *Implementing a Regional Housing Needs Analysis Methodology in Oregon: Approach, Results, and Initial Recommendations* by ECONorthwest, August 2020.



**Compared to the average renter household in Oregon, those that identified as a non-Asian person of color or as Latino were disproportionately rent burdened.**

**Exhibit 72. Cost-Burdened Renter Households, by Race and Ethnicity, Oregon, 2018**

Source: US Census, 2018 ACS 1-Year PUMS Estimates. From the Report *Implementing a Regional Housing Needs Analysis Methodology in Oregon: Approach, Results, and Initial Recommendations* by ECONorthwest, August 2020.



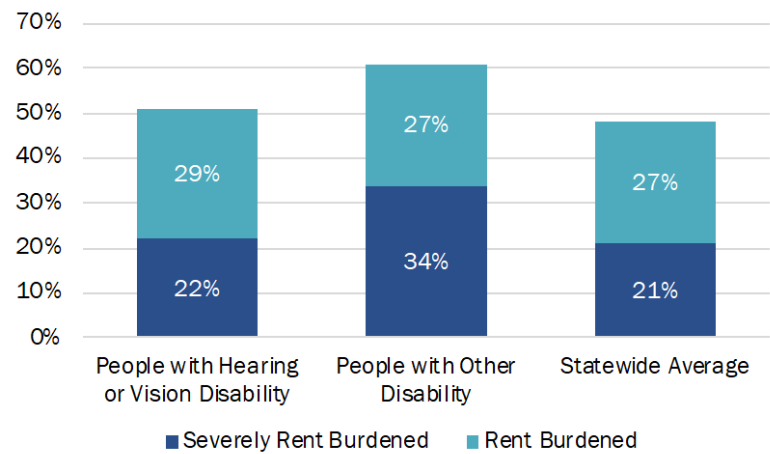
<sup>19</sup> From the report *Implementing a Regional Housing Needs Analysis Methodology in Oregon*, prepared for Oregon Housing and Community Services by ECONorthwest, March 2021.



**Renters with a disability in Oregon were disproportionately cost burdened.**

**Exhibit 73. Cost-Burdened Renter Households, for People with Disabilities, Oregon, 2018**

Source: US Census, 2018 ACS 1-Year PUMS Estimates. From the Report *Implementing a Regional Housing Needs Analysis Methodology in Oregon: Approach, Results, and Initial Recommendations* by ECONorthwest, Aug 2020.



Another way of exploring the issue of financial need is to review housing affordability at varying levels of household income.

**Fair Market Rent for a 2-bedroom apartment in the Portland-Vancouver-Hillsboro, OR-WA MSA (includes Wilsonville) was \$1,839 in 2023.**

**Exhibit 74. HUD Fair Market Rent (FMR) by Unit Type, Portland-Vancouver-Hillsboro, OR-WA MSA, 2023**

Source: US Department of Housing and Urban Development.

\$1,500	\$1,610	\$1,839	\$2,574	\$2,995
Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom

**A household needed to earn at least \$35.37 per hour to afford a two-bedroom unit at the 2023 Fair Market Rent.**

That is about \$73,560 for a full-time job. Only about 55% of Wilsonville’s households have income above \$75,000 per year.

**Exhibit 75. Affordable Housing Wage, Portland-Hillsboro-Washington, OR-WA MSA, 2023**

Source: US Department of Housing and Urban Development; Oregon Bureau of Labor and Industries.

**\$35.37 per hour**

Affordable housing wage for two-bedroom unit in Portland-Vancouver-Hillsboro, OR-WA MSA



Exhibit 76 shows housing affordability based on incomes for Clackamas County. The regional Median Family Income (MFI) is used by HUD to understand the differences in housing affordability in different places across the nation. In Clackamas County (and the rest of the Portland region), the MFI for a family of four was \$116,900 in 2024. Exhibit 77 shows the percentage of Wilsonville's household in each income grouping from Exhibit 76.

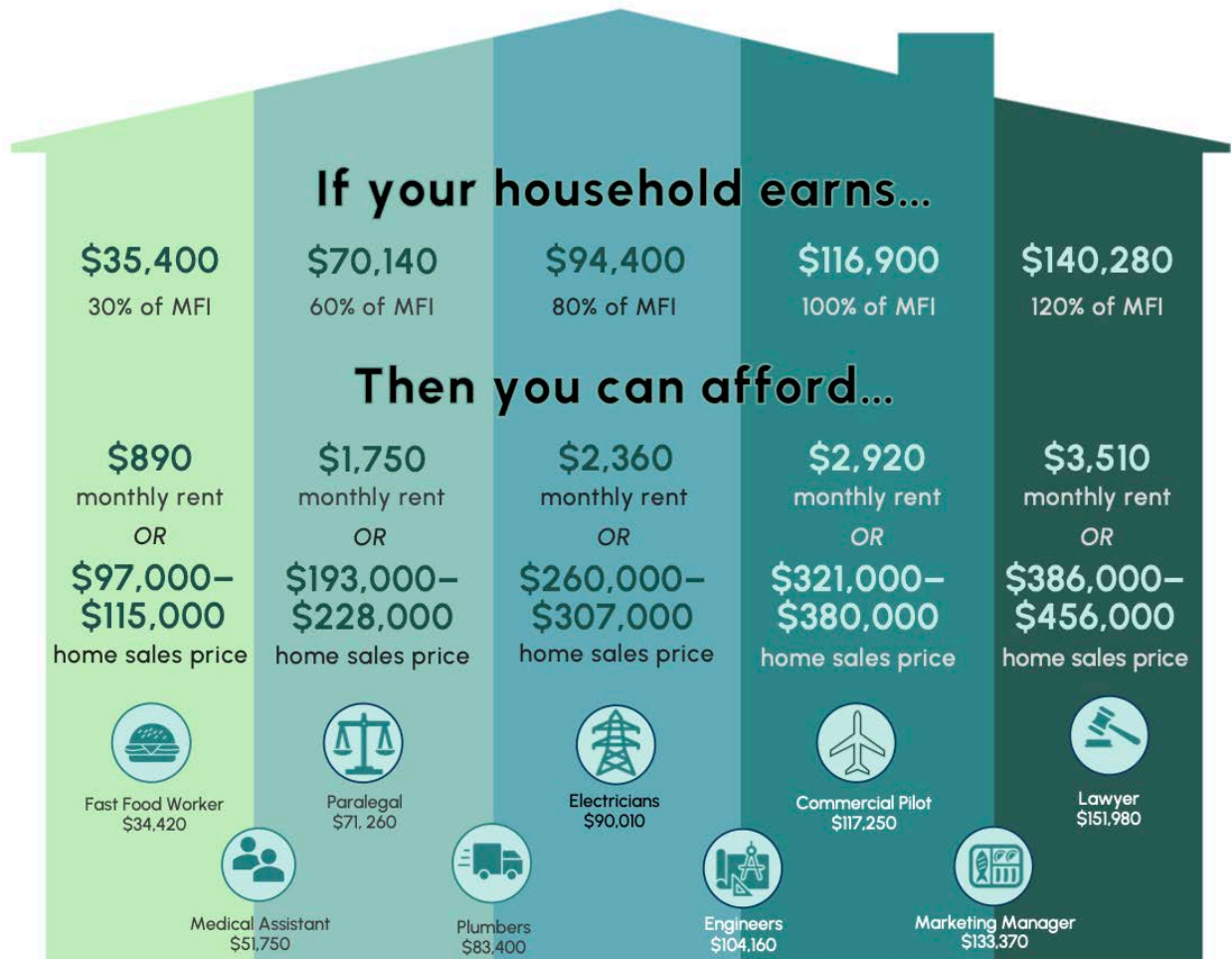
A household earning 100% of MFI (\$116,900) can afford monthly housing costs of about \$2,920 or a home roughly valued between \$321,000 and \$380,000. To afford the median home sales price of \$584,500, a household would need to earn about \$180,000 or 154% of MFI. About 16% of Wilsonville's households have income sufficient to afford this median home sales price.

A household would need to have income of about \$80,000 (about 68% of MFI) to afford the average asking rent for multifamily housing of nearly \$1,733 or \$2,000 including basic utilities like power, heat, and water. About 47% of Wilsonville's households earn less than \$80,000 and cannot afford these rents. In addition, about 18% of Wilsonville's households have incomes of less than \$35,00 (30% of MFI) and are at risk of becoming unhoused.



## Exhibit 76. Financially Attainable Housing based on 2024 Median Family Income (MFI) in Clackamas County (\$116,900) for a Family of Four

Source: U.S. Department of Housing and Urban Development, Portland MSA, 2024. Oregon Employment Department for occupational data, Clackamas County 2023. Note: The estimates of affordable home sales prices below are rough estimates. Affordability will vary for each borrowing household, based on interest rates, loan term, down payment, and similar factors. These sales prices are illustrative estimates and do not make assumptions about interest rates, amount of down payment, whether mortgage insurance will be required, or other factors that are unique to an individual household's mortgage.





## Exhibit 77. Share of Wilsonville Households by 2024 Median Family Income (MFI) in Clackamas County for a Family of Four

Source: US Department of HUD. US Census Bureau, 2018-2022 ACS Table 19001.

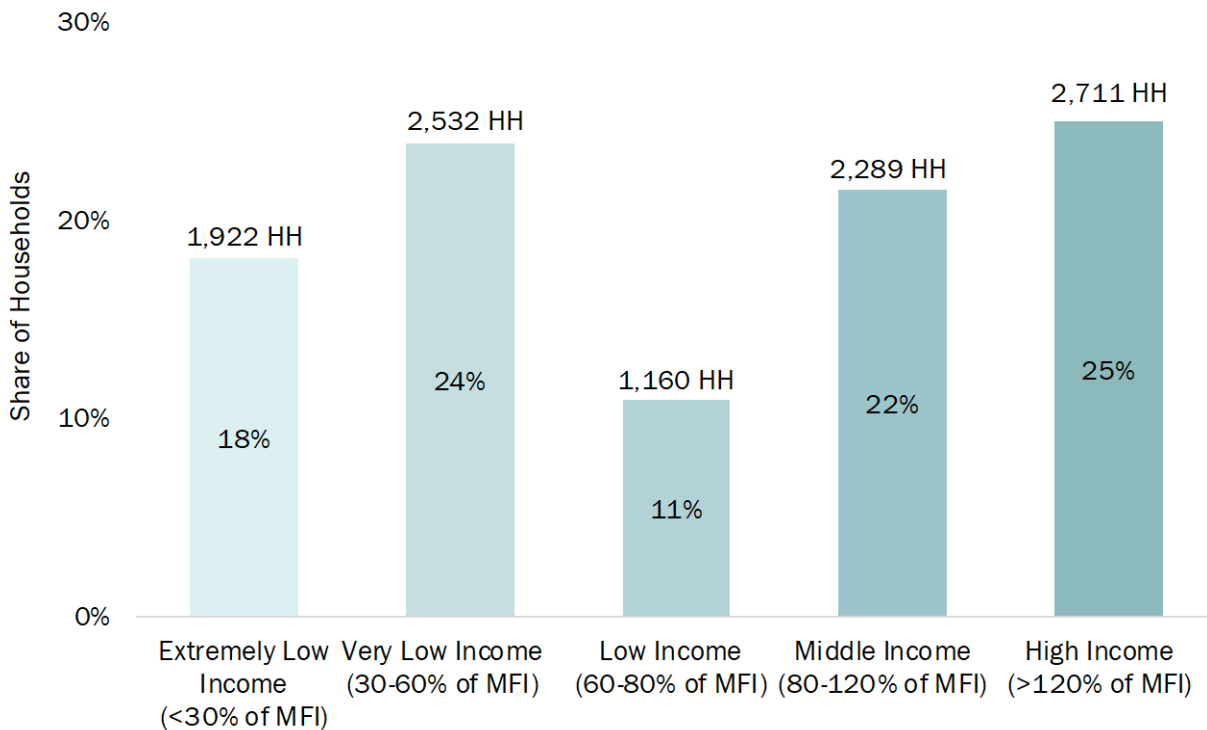


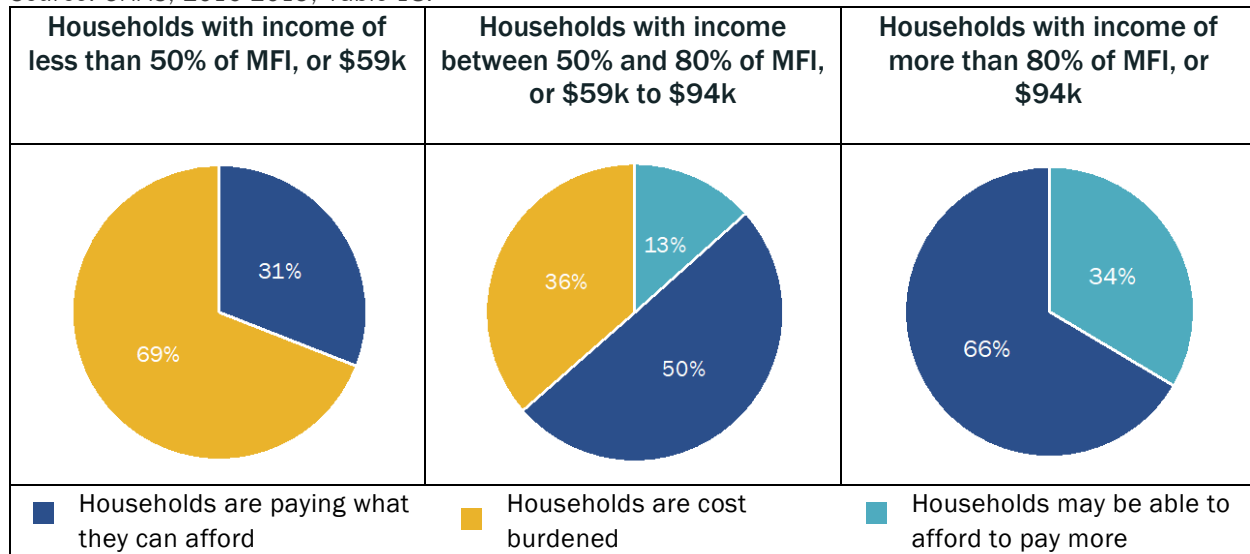
Exhibit 78 illustrates housing unit affordability based on information from HUD and the US Census about unit affordability and household income. It compares the amount that the household could pay for housing with the amount that they are paying for housing.

- Households with income of less than 50% of MFI (or \$59,000) are most likely to be cost burdened. About 31% of households in this income group (725 households) can afford their housing. About 69% of households are cost burdened (1,619 households). Wilsonville would need an additional 1,209 units affordable to households with income below \$59,000 to address these unmet needs.
- Half of households with income between 50% and 80% of MFI (or \$59,000 to \$94,400) (860 households) can afford their housing costs. In addition, 13% of households (230 households) may be able to afford to pay more than they do for their housing. And about 36% of households in this income group are cost burdened (625 households).
- All households with income of more than 80% of MFI (or \$94,400) can either afford their current housing or may be able to afford to pay more than they do for their housing.



## Exhibit 78. Unit Affordability by Household Income, Share of Households, Wilsonville, 2015-2019

Source: CHAS, 2015-2019, Table 18.



Wilsonville currently has a deficit of housing units for households earning 0-50% of the MFI (less than \$59,000 per year), which is contributing to cost burden of these households. This indicates a deficit of more affordable housing types (such as government-subsidized housing, existing lower-cost apartments, and manufactured housing). This finding is consistent with the other information presented in this section.

For households earning 50-80% MFI, some are cost burdened likely because they cannot find housing that is affordable. Some households earning 50-80% MFI and some earning over 80% MFI may be able to afford more than they are paying for housing, which means that they are occupying units affordable to lower-income households. These households may be able to afford more expensive housing but either choose to live in less costly housing or cannot find higher-cost housing that meets their needs.



# Clackamas County Consolidated Plan: Housing Needs and Priorities

The Clackamas County 2022-2026 Consolidated Plan provides information about housing needs for cities across Clackamas County that are not required to develop a Consolidated Plan, including Wilsonville. The Consolidated Plan identified the following county-wide challenges to accessing affordable housing:

1. Persons with disabilities face widespread barriers to housing choice statewide.
2. Discrimination against protected classes persists statewide.
3. Residents lack knowledge of their fair housing rights, are not empowered to take action, and have very limited fair housing resources locally.
4. In many rural areas, credit is limited for residents who want to buy homes and developers who want to build multifamily housing.
5. Condition of affordable housing is generally poor in rural areas.
6. Oregon's state laws may limit the ability of cities and counties to implement programs that are known to create a significant number of affordable units in other jurisdictions.
7. State laws and local practices, coupled with lack of housing in rural areas, create impediments to housing choice for persons with criminal backgrounds.

The plan sets forth two primary categories of need, detailed below.

## **AFFORDABLE HOUSING:**

The County needs more affordable housing for a range of vulnerable populations including extremely low and low-income households, large families, families with children, the elderly, people experiencing chronic homelessness, victims of domestic violence, people with mental and physical disabilities, people with substance abuse issues, and other vulnerable populations.

### **Key Findings:**

- ♦ The elderly and single-person or small households were most affected by affordability challenges.
- ♦ Gaps remain in housing choice and variety, density, neighborhood vitality, transit access, and resident preference.
- ♦ White and Latino/Hispanic populations show the greatest disproportionate housing needs.



- ◆ Low-income renters (with incomes of 0-80% of AMI) had the greatest need and were most at-risk of becoming homeless because of rapidly rising rents.
- ◆ Many Public Housing and Housing Choice Voucher holders were unable to move due to the limited availability of affordable, accessible rental units.

**Proposed Actions:** The Consolidated Plan proposes the following actions to address these needs:

- ◆ Expand rental assistance
- ◆ Construct new multifamily units
- ◆ Rehabilitate existing affordable housing units
- ◆ Acquire existing affordable units for long-term affordability

## HOMELESS ASSISTANCE

The County needs homeless assistance for a range of populations across the County, including extremely low and low-income households, large families, families with children, the elderly, people experiencing chronic homelessness, veterans, victims of domestic violence, people with mental and physical disabilities, people with substance abuse issues, and other vulnerable populations.

### Key Findings:

- ◆ Clackamas County needs additional shelters and transitional housing to support the homeless population. Demand for shelters and transitional housing exceeds the current supply.
- ◆ The Clackamas County Coordinated Housing Access 2022 Waitlist Analysis found that 1,908 people in 1,331 households were homeless or in imminent danger of becoming homeless. 674 of the households requesting help included someone experiencing chronic homelessness. In addition, 79 veterans and 225 families with children were identified as homeless.
- ◆ A review of the County's waitlist for income-restricted housing (used as a proxy for the County's homeless population) showed that 78% of the homeless population were white, 7% were multiple races, 5% were Black, 3% were Native American or Alaskan Native, 6% had missing data, 1% were Native Hawaiian or Pacific Islander, and 0.5% were Asian.
- ◆ Households with non-white members and low incomes were more likely to be homeless.

**Proposed Actions:** The Consolidated Plan proposes the following actions to address these needs: invest \$3 million annually for supportive services, reporting (HMIS), and rental assistance programs.



## GOALS AND STRATEGIES

The Consolidated Plan identifies the following goals and strategies to address these priorities across the County:

- ◆ Increase and preserve affordable and accessible housing throughout Clackamas County by:
  - Leveraging funding and resources to increase the number of affordable and permanently supportive housing units including accessible units in high opportunity areas.
  - Increasing rental assistance (short- and long-term) to maximize the number of households receiving these benefits.
  - Evaluate zoning changes and incentives for building affordable housing including rezoning vacant commercial properties into mixed-use buildings or using eminent domain or other methods to buy vacant properties to be used for housing projects.
- ◆ Expand fair housing outreach, education, and enforcement by:
  - Increasing fair housing education for staff, landlords & community partners.
  - Reviewing and adjusting payment standards by area to ensure residents have real housing choices and that Fair Market Rents reflect local market conditions.
  - Collaborate with partners to enforce fair housing law.
  - Continue operating the Housing Rights and Resources line, which is a partnership between Clackamas County Social Services, Clackamas County Community Development, Legal Aid Services of Oregon, and Fair Housing Council of Oregon to provide information about fair housing law to landlords and tenants in Clackamas County.
- ◆ Review internal policies and practices with a trauma-informed, accessibility-focused, and racial equity lens to increase fair housing for all protected classes.
- ◆ Ensure all communication including forms and letters sent by HACC to residents and voucher recipients are trauma-informed, racially equitable, and accessible.
- ◆ Reduce barriers and improve access to housing programs for Black, Indigenous, and People of Color, as well as all protected classes. Track and evaluate housing stability outcomes for these groups.



# Appendix C: Stakeholder Engagement

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Over the past decade, Wilsonville has provided multiple opportunities for residents to share feedback on current and future housing needs. The City prioritizes equitable engagement to ensure input from a diverse range of residents.

This appendix summarizes key themes from public engagement efforts related to housing across past and current Wilsonville projects. It also outlines the City's approach to engaging both Consumers and Producers of Needed Housing, with a focus on state and federal protected classes, as required by OAR 660-008-0050.

The information in this appendix serves as the foundation for the summary presented in Chapter 2 of this report.

## Summary of Outreach Conducted Before the HPS

Since 2015, the City of Wilsonville has undertaken several strategic planning processes and policy changes, which required public engagement and community input.

### ◆ **Housing Needs and Capacity Analysis (HNCA) (2023-2024).**

- *Rent Burden Public Meeting (November 2023).* The Wilsonville Planning Commission hosted a Community Conversation on Cost Burden on November 8, 2023. The meeting took place online and people could attend in person at Wilsonville City Hall. Eleven participants attended online, with eight of those attendees being officials from the City. Participant feedback was recorded on an online MIRO board with a summary of the meeting included as a part of the HNCA.
- *“Housing Our Future” online survey (Fall 2023).* To support Wilsonville's Housing Our Future project, the City distributed an online survey (English and Spanish) to gather feedback on residents' housing issues and proposed actions for addressing local housing needs. The online survey was open from late August through early October 2023 and was advertised through “Let's Talk Wilsonville!,” email messaging, and at the Wilsonville Party in the Park. The survey received 27 responses, all in English. A summary of the survey is included as a part of the HNCA.



- *Party in the Park event (August 2023).* At the Party in the Park event on August 24, 2023, ECONorthwest and city staff engaged about 40 community members with housing-related activities and discussions. The event included an informational board (HNCA housing statistics and project plan/process), a four-sided chalk board inviting participants to answer the question “What would make your house better?,” QR codes linking to the *Housing Our Future* online survey, paper copies of the same survey in both English and Spanish, comment cards, a jar/bean activity to gauge interest in eight housing strategies the City could consider, and general discussion with participants.
- ◆ **Frog Pond East and South (2022).** The Wilsonville City Council adopted the Frog Pond East and South Master Plan in December of 2022. The community engagement for the Frog Pond East and South project included two community focus group sessions, two affordable housing focus group sessions, and an online survey hosted on “Let’s Talk, Wilsonville!” In addition to these meetings, City staff had meetings with individual property owners, community members, and developers.
- ◆ **Middle Housing in Wilsonville (2021).** The City of Wilsonville partnered with Centro Cultural de Washington County to engage the Latino community on middle housing development. This collaboration involved conducting four focus groups and a survey. Additionally, Centro Cultural created a community outreach framework to guide the City's future engagement efforts with the Latino population.
- ◆ **Equitable Housing Strategic Plan (2020).** The Wilsonville City Council adopted the Equitable Housing Strategic Plan in June of 2020. The community engagement for the Equitable Housing Strategic Plan included focus groups and interviews, an informational kiosk at the Wilsonville Public Library, online surveys and feedback forums on “Let’s Talk, Wilsonville!,” and a survey of people living in rent-regulated affordable housing.
- ◆ **Town Center (Adopted May 2019, amended October 2021).** The Wilsonville City Council adopted the Wilsonville Town Center Plan in May 2019 with amendments adopted in October 2021, which incorporated the Town Center Streetscape Plan. The community engagement for the Town Center Plan included a project task force, a community kickoff event, a community design workshop, stakeholder meetings, meetings with technical partners, a Planning Commission meeting, a joint Planning Commission with City Council workshop, community events, “out-and-about,” partnerships with schools, questions of the month (online and at idea centers), as well as ongoing communications.



- ◆ **Frog Pond West (2017).** The Wilsonville City Council adopted the Frog Pond West Master Plan in July of 2017. The community engagement for the Frog Pond West project included a kickoff event, two open house and online surveys, and two City Council and Planning Commission work sessions.
- ◆ **Frog Pond Concept Plan (2015).** The Wilsonville City Council approved the Frog Pond Area Plan in November of 2015. The community engagement for the Frog Pond Concept Plan included a community kickoff meeting, an 18-member Task Force (four meetings), a 13-member Technical Advisory Committee (three meetings), two open houses, two online surveys, two Planning Commission work sessions, two City Council work sessions, and a joint Planning Commission with City Council workshop.

## Key Themes from Past Public Engagement

- ◆ **Housing affordability.** The rising cost of housing is a theme that residents in Wilsonville regularly described as a barrier to accessing desired housing. Many residents mentioned paying more than they can afford for housing, are considered cost burdened, and are pessimistic about future housing affordability in Wilsonville. HOAs were mentioned as a cost that not only increases overall housing cost burdens but acts as an impediment to rental housing when there are prohibitions imposed on a unit's ability to be rented.
  - **Rental Market.** The rental market is considered “bifurcated,” with some subsidized housing available for lower-income households on one end of the housing spectrum and newer, more expensive developments available on the other end. However, there is a relative lack of middle-market options available for the “average” Wilsonville resident. Local ownership of rental properties with mom-and-pop landlords operate very differently from the larger corporate-owned rental properties; more and more, the larger corporate-owned rental property agencies are controlling additional rental housing stock.
  - **Homeownership.** Middle-income earners (80%-120% area median income) have difficulties finding affordable homeownership options. Many residents described a lack of affordable “starter homes” available for first-time homebuyers.
  - **Workforce housing.** Employers expressed concerns about housing costs affecting their ability to attract and retain employees. Employers described feeling challenged to find affordable temporary housing for employees relocating to the area, in addition to the challenge of retaining employees due to high housing and transportation costs. Lower-wage employees are often forced to find housing in more





affordable but distant communities like Salem, Keizer, Woodburn, Oregon City, Tualatin, and Canby.

- **Cost of development.** Developers described the high costs associated with building housing, such as high interest rates, high SDC fees, and lack of subsidies to make housing development financially feasible.
- ◆ **Housing diversity.** Most residents, when given the option, would prefer to live in single-unit detached housing, with a variety of second choices that include town houses, duplexes/triplexes/quadplexes, apartments and condos, and cottage cluster-style housing. Residents also mentioned single-level homes as a high priority for residents hoping to age in place. Latino residents described a desire for housing with at least three bedrooms, two bathrooms, and some yard space to host family gatherings and events.
- ◆ **Infrastructure and development.** Expanding infrastructure is essential for supporting new housing development. Many residents and stakeholders emphasized the need for infrastructure improvements to accommodate growth. In both the *Housing Our Future* online survey and the *Party in the Park* activity, infrastructure ranked as the top priority among housing policy options. Some residents expressed concerns about potential parking shortages with increased development, while others highlighted the importance of creating walkable, mixed-use neighborhoods with access to local amenities. These perspectives reinforce the need for thoughtful infrastructure investments to support a variety of housing options while maintaining community livability.
- ◆ **Community amenities.** Most residents liked the idea of having easier pedestrian access to local amenities, both natural and urban, with an emphasis on activating the town center spaces.
- ◆ **Aging in place.** Many residents expressed a desire to be able to age in place, which included a desire for more single-story housing units.
- ◆ **Affordable housing development incentives.** The *Party in the Park* activity ranked the policy of partnering with nonprofits who build affordable rental units for low-income households as the second-highest policy priority (along with partnering with organizations to help people transition from homelessness to being housed). The *Housing Our Future* online survey ranked the policies of partnering with nonprofits who build homeownership units and who build affordable rental units as top priorities as well. Stakeholder interviews and the *Rent Burden Public Meeting* also confirmed the need for more affordable housing, discussing the many barriers that make it difficult to develop, such as high costs, risks associated with development, and volatile interest rates, which have increased significantly in recent years. Some policy



options discussed at this meeting included pursuing state and local policy changes (rent control, urban renewal, local bonds, MUPTE, etc.), public-private partnerships, revising local HOA restrictions, repurposing local spaces (e.g. midterm temporary housing in commercial spaces), locally controlled banking options and philanthropic funding, and limited equity co-ops and other alternative homeownership models.

## Summary of Outreach in the HPS

### Task Force

The City of Wilsonville and ECONorthwest solicited input from the project's Housing Our Future Task Force. The Task Force, made up of 12 community members with diverse housing-related expertise, participated in five meetings throughout the project. During the first meeting, the project team presented findings from the HNCA. In the remaining four meetings, the Task Force identified and refined a list of potential actions for the City to take to address housing needs. Members reviewed the draft list of housing strategies, identified gaps, proposed solutions, refined strategies, and provided feedback on the draft HPS document. The Task Force reviewed draft products and offered input at key points to ensure recommendations and decisions were well-informed before finalizing drafts.

### Meetings with Decision-Makers

The project team regularly updated the Planning Commission and City Council, gathering feedback at critical milestones.

- ◆ **Joint Planning Commission and City Council:** The project included one joint meeting with the Planning Commission and City Council in summer 2024. This meeting focused on presenting the results of the HNCA.
- ◆ **Planning Commission:** The project included two meetings with the Planning Commission in winter/spring 2024-2025. The meeting topics included:
  - Narrowing down potential strategies for inclusion in the HPS
  - Finalizing HPS and HNCA
- ◆ **City Council.** The project included three meetings with the City Council in winter/spring 2024-2025. The meeting topics included:
  - Narrowing down potential strategies for inclusion in the HPS
  - Refining final list of strategies for inclusion in the HPS
  - Finalizing the HPS and HNCA



## Housing Our Future Public Engagement

Beyond the engagement documented as part of the HNCA, the project included three avenues to gather broader public input on housing need and potential strategies to address housing need and to provide information to the public about the project.

- ◆ **Conversation Guide:** The project team developed Conversation Guides to encourage small-group discussions on housing needs and barriers to obtaining housing, which were available between September and December 2024. Instead of hosting a conversation, Wilsonville Community Sharing adapted the guide into a survey, which was distributed to clients during their visits. A total of 18 responses were received, including 17 in English and 1 in Spanish.
- ◆ **Conversation with the Latino Network:** The team collaborated with the Latino Network during the strategy development phase to gather feedback on implementing strategies that benefit Latino and immigrant communities.
- ◆ **Housing Strategies Open House:** The team hosted an open house in April 2025 targeted toward housing experts and service providers to present proposed strategies and collect feedback.

## Interviews with Service Providers

In August 2024, EConorthwest interviewed five stakeholders to gain insight into Wilsonville's housing needs, challenges, and potential solutions. These interviews involved representatives from the following organizations and communities:

- ◆ Latino Network
- ◆ Wilsonville Community Sharing
- ◆ Oregon Institute of Technology
- ◆ Two residents renting in Wilsonville

## Key Themes

Conversations with the above stakeholders produced the following themes about housing in Wilsonville.

- ◆ **Housing affordability.** Stakeholders consistently identified the rising cost of housing as a significant barrier to accessing desired housing in Wilsonville.
  - **Rental Market.** Increasing rental costs, utilities, and hidden fees such as parking and "concierge garbage" services are driving up overall housing expenses. Low-income housing has reached capacity, forcing qualifying individuals into market-rate housing. College students often



share housing with 4-6 people to manage costs, but this can lead to financial risks when not all residents are on the lease. International students struggle to secure housing without a social security number. New employees at educational institutions can't afford to live in Wilsonville without roommates or long commutes. The regional refugee population has experienced an increased need for rental assistance and eviction prevention support.

- **Homeownership.** Middle-income earners (80%-120% area median income) face difficulties finding affordable homeownership options, with a notable lack of "starter homes" for first-time buyers.
- **Senior housing.** Many seniors face challenges affording housing on fixed incomes, with some considering leaving Wilsonville due to costs. Some are having to consider leaving the Portland region due to a lack of housing that is affordable and meets the needs of senior residents. Stakeholders noted climate change affecting seniors and people with health issues at a higher rate and highlighted the need for more air-conditioning and other accommodations to help mediate climate change effects.
- ◆ **Housing diversity.** Stakeholders emphasized the need for diverse housing types, including single-level homes for seniors, larger units for multigenerational families (particularly in the Latino community), accessible units for people with disabilities, and apartment units with shared kitchen spaces for students.
- ◆ **Support for vulnerable populations.** Stakeholders highlighted housing challenges faced by seniors, people with disabilities, students, homeless individuals, and immigrant communities. These included difficulties accessing services and overcoming barriers to accessing housing. Income requirements for housing, for instance, can be particularly difficult for seniors on social security and people with disabilities on fixed incomes. Additionally, these groups often struggle to find housing that is both accessible and located in areas designed with their needs in mind (ADA-compliant sidewalks, etc.). Service providers noted that some of these individuals are homeless and have been denied housing because they don't meet income requirements. Additionally, application fees for denied housing become a financial burden, further straining their limited resources.
- ◆ **Community services and resources.** Stakeholders identified a need for centralized and easily accessible housing resources, culturally appropriate services, and financial education programs, particularly for seniors, students, and young adults entering the housing market for the first time. It can be difficult for seniors to find resources and assistance, especially since the



senior center is now located at the community center and many residents were unaware of this transition. Childcare, though increasingly needed, is simultaneously less affordable. A rental and utility assistance provider reported that they typically exhaust their monthly assistance funds within the first week, leaving many requests unmet for the rest of the month.

- ◆ **Location and transportation considerations.** Stakeholders consistently emphasized the importance of housing near jobs, services, and public transportation along with the need for improved transit connections to Portland and surrounding areas. Safety was a key concern for some stakeholders.
- ◆ **Maintenance and quality of existing housing.** Stakeholders reported issues with mold, poor maintenance, and lack of climate-resilience features (e.g., air-conditioning) in some existing housing.
- ◆ **Collaboration and partnerships.** Stakeholders stressed the importance of stronger connections between the City, service providers, educational institutions, and community organizations to address housing challenges comprehensively.

## Suggested Actions for Consideration in the HPS

Stakeholders mentioned the following actions that the City could consider incorporating into the HPS.

- ◆ **Increase affordable housing supply**, focusing on both rental and ownership options for low and middle-income households. This suggestion influenced the content of Actions A, B, C, E, and G.
- ◆ **Encourage development of diverse housing types**, including single-level homes for seniors and larger units for multigenerational families. This suggestion influenced the content of Actions B and D.
- ◆ **Consider implementing stronger tenant protections** and improve transparency in rental agreements. This suggestion led to the recommended future action of establishing a Rental Housing Inspection Program.
- ◆ **Create a centralized one-stop shop** for housing resources and assistance, including available but underutilized utility and grocery assistance to help cover cost of living. This suggestion influenced the content of Action F.
- ◆ **Enhance partnerships and increase funding** to organizations that support diverse communities to improve service delivery and outreach. This suggestion is reflected in suggestions for future engagement and Actions F and G.



- ◆ **Collaborate with local nonprofits to expand affordable homeownership opportunities.** This suggestion led to the recommended future action of partnering with a community land trust to develop affordable housing.
- ◆ **Support or provide financial education programs,** especially for immigrant communities, seniors, and students. This is at least in part supported through the City's recent intergovernmental agreement (IGA) with Clackamas County, which includes funding for financial literacy programs. These types of services will also be available for residents of the Vuela Project currently under construction. The need for better connections to these types of programs influenced the content of Action F.
- ◆ **Collaborate with educational institutions** to develop targeted solutions for students and student housing, with a focus on financial literacy and understanding loan terms. This is at least in part supported through the City's recent IGA with Clackamas County, which includes funding for financial literacy programs. The need for more collaboration with community partners, such as educational institutions, influenced the content of Action F.
- ◆ **Improve public transportation options and connections,** especially to major employment centers. This suggestion influenced the content of Action A.
- ◆ **Strengthen code enforcement for rental properties** to address maintenance issues. This suggestion led to the recommended future action of establishing a Rental Housing Inspection Program.



## How Stakeholder Involvement Influenced the HPS

The City developed the HPS with input from residents, service providers, developers, and community organizations both in the HPS process and in previous engagement efforts. Engagement, including surveys, public meetings, focus groups, and stakeholder interviews, highlighted key housing challenges faced by specific populations. Below is a summary of how each action aligns with these findings.

### A. Evaluate Redesignating or Rezoning Land for Housing

#### Engagement Findings:

- ◆ Low- and middle-income workers struggle to find housing near jobs, leading to long commutes.
- ◆ Seniors, low-income households, and people with disabilities need housing near transit, services, and jobs.
- ◆ Low- and middle-income households need affordable rental and homeownership options.

**Impact:** Rezoning nonresidential land for housing creates more opportunities for development, particularly near jobs, transit, and services.

### B. Facilitate a Variety of Housing Types and Designs

#### Engagement Findings:

- ◆ High development costs make housing unaffordable.
- ◆ Some Latino households need larger homes for multigenerational living and family gatherings.
- ◆ Low- and middle-income households need affordable rental and homeownership options.
- ◆ Seniors need houses, like single-level homes, to support aging in place.

**Impact:** Requiring and incentivizing middle housing (duplexes, triplexes, townhomes, cottage clusters) expands affordability and diversity in housing options.



## C. Evaluate Use of Administrative Review Processes for Residential Development

### Engagement Findings:

- ◆ High development costs, including land, interest rates, and fees, limit housing supply.
- ◆ Low- and middle-income households need affordable rental and homeownership options.

**Impact:** While developers did not explicitly call out approval timelines, reducing bureaucratic hurdles can lower costs and accelerate development, helping to increase the supply of housing.

## D. Require and Incentivize Accessible Design

### Engagement Findings:

- ◆ Seniors and people with disabilities struggle to find accessible housing.
- ◆ Walkable neighborhoods with ADA-compliant sidewalks are important to individuals with mobility challenges.
- ◆ Many residents want to age in place.

**Impact:** Expanding accessibility requirements ensures more housing is designed for seniors and people with disabilities, supporting aging in place and independent living. It also improves visitability.

## E. Support Preservation of Affordable Rental Housing

### Engagement Findings:

- ◆ Low-income renters are most at risk of displacement due to expiring affordability restrictions.
- ◆ Service providers reported an increase in eviction prevention requests, particularly for immigrant and refugee populations.
- ◆ Existing low-income housing is at full capacity.

**Impact:** Preserving income-restricted housing prevents displacement. For example, Wiedemann Park, a 58-unit affordable complex, faces affordability expiration in 2029.





## F. Develop Requirements for a Housing Specialist Position

### Engagement Findings:

- ◆ Some seniors, immigrants, and lower-income households are unaware of available housing resources.
- ◆ Service providers stressed the need for a centralized housing resource hub, particularly for eviction prevention and financial literacy programs.
- ◆ Young adults and immigrants need financial education on budgeting and housing costs.
- ◆ Service providers expressed a desire for stronger partnerships with the City to share resources and expand programs.

**Impact:** A Housing Specialist would provide housing navigation, financial literacy education, and renter support, helping vulnerable groups maintain stable housing. They would also act as a key liaison for strengthening partnerships with service providers, community groups, and affordable housing developers.

## G. Establish a Funding Source for Supporting Affordable Housing Development, such as a Construction Excise Tax (CET)

### Engagement Findings:

- ◆ Lack of funding is a major barrier to affordable housing development.
- ◆ Service providers stressed the need for sustained local funding for eviction prevention and homelessness programs.
- ◆ Low- and middle-income households need affordable rental and homeownership options.
- ◆ Low-income housing is at full capacity, pushing eligible households into market-rate housing.

**Impact:** A dedicated local funding source can allow the City to expand its efforts related to affordable housing. It can also be targeted to support communities with higher concentrations of people of color and immigrant households, who face disproportionate housing barriers.



# Appendix D: Achieving Fair and Equitable Housing Outcomes

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This appendix provides a narrative summary of how the selected HPS actions, along with other city initiatives, contribute to equitable housing outcomes as required by OAR 660-008-0050. It addresses the following factors:

- ◆ Housing location
- ◆ Fair Housing compliance
- ◆ Housing choice and accessibility
- ◆ Housing options for individuals experiencing homelessness
- ◆ Affordable homeownership opportunities
- ◆ Affordable rental housing
- ◆ Gentrification, displacement, and housing stability

## Evaluation of the Policies and Strategic Actions

OAR 660-008 requires an evaluation of all the HPS for achieving the following types of outcomes. The discussion below provides a brief evaluation of each of the expected outcomes for the policies and actions of the HPS, with a focus on housing opportunities for federal and state protected classes.<sup>20</sup> This is not intended to be an exhaustive evaluation of how each action addresses these outcomes but a high-level overview of the HPS as a whole.

- ◆ **Affordable Homeownership.** This criterion focuses on supporting the production of housing that is affordable for homeownership, particularly for households earning less than 120% of MFI. The City's existing policies, programs, and new actions in the HPS contribute to affordable homeownership by supporting the construction of lower-cost ownership housing, removing regulatory barriers, upholding Fair Housing principles, and making necessary capital improvements. These efforts help expand access to homeownership for a broader range of residents.

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<sup>20</sup> Federal protected classes are race, color, national origin, gender, familial status, and disability. Oregon's additional protected classes are marital status, source of income, sexual orientation, and status as a domestic violence survivor. Under Fair Housing laws, it is illegal to deny access to housing based on the characteristics of people within these protected classes.



## Existing actions and programs

- **Allowed Missing Middle Housing** – Expanding zoning to include middle housing types such as townhomes increases homeownership opportunities, particularly for first-time buyers and middle-income households.
- **Established Clear and Objective Design Standards** – Ensuring predictability in the development process reduces regulatory uncertainty, which lowers development costs and can make housing more affordable.
- **Removed Zoning Barriers to ADUs and Other Smaller Unit Types** – Allowing smaller-scale housing options supports development of lower-cost homeownership opportunities such as cottage clusters.
- **Eliminated/Reduced Parking Requirement** – Reducing development costs by easing parking mandates makes it easier to build affordable ownership housing.
- **Implemented Mixed Housing Type Requirements in Frog Pond** – Mandating a mix of housing types in new developments expands homeownership opportunities for a range of income levels and household sizes.

## Actions in the HPS

- **Action A: Evaluate Redesignating or Rezoning Land for Housing** – Rezoning for residential use or increasing allowable density can enable more affordable homeownership opportunities. This can support the development of smaller, lower-cost housing options, such as townhomes, cottage clusters, and condominiums, making homeownership more accessible to first-time buyers and middle-income households.
- **Action B: Facilitate a Variety of Housing Types and Designs throughout the City** – Encouraging a broader mix of housing types can expand homeownership opportunities for households at different income levels.
- **Action C: Evaluate Use of Administrative Review Processes for Residential Development** – Streamlining administrative review reduces costs and approval timelines, which may make housing development more feasible.



- **Action G: Establish a Funding Source for Supporting Affordable Housing Development, such as a Construction Excise Tax (CET)** – If funds are allocated toward ownership housing, they could be used for programs like down payment assistance, homebuyer education, or land acquisition for affordable ownership development. This funding can help expand access to homeownership, particularly for moderate-income households.
- **Action F: Develop Requirements for a Housing Specialist Position** – Establishing a Housing Specialist position strengthens the City’s capacity to implement housing programs and partnerships. If the City chooses to pursue a partnership with a community land trust, the specialist could also serve as the liaison or lead staff support for that program, helping to facilitate long-term affordable homeownership opportunities.
- ◆ **Affordable Rental Housing.** This category includes efforts to support the development and/or preservation of both income-restricted affordable rental housing (for households below 60% MFI) and market-rate affordable rental housing (for households between 61% and 100% MFI [or higher]).

#### **Existing actions and programs**

- **Allowed Missing Middle Housing** – Expanding permitted housing types, such as duplexes, triplexes, and townhomes, increases the supply of rental units at a range of price points. These options provide more affordable rental choices for moderate-income households who may not qualify for income-restricted housing but still face affordability challenges.
- **Established Clear and Objective Design Standards** – Standardizing the development review process enhances predictability, reduces regulatory delays, and lowers costs, making rental housing projects more feasible and affordable.
- **Removed Zoning Barriers to ADUs and Other Smaller Unit Types** – Allowing ADUs and smaller housing types creates more naturally affordable rental options, particularly for smaller households and lower-income renters.
- **Eliminated/Reduced Parking Requirement** – Reducing parking mandates lowers development costs, enabling developers to allocate resources toward additional housing units, making rental housing more affordable.



- **Implemented Mixed Housing Type Requirements in Frog Pond –** Requiring a variety of housing types in new developments ensures that rental housing options are available for diverse household needs and income levels.
- **Public Land Disposition for Affordable Housing (Vuela Project) –** The Vuela Project expands Wilsonville’s stock of income-restricted affordable housing for lower-income residents.
- **System Development Charges (SDC) Deferral Program –** Deferring SDCs reduces up-front costs for affordable rental housing projects on public property, making them more financially feasible.
- **SDC Waivers for ADUs –** Waiving SDCs for ADUs incentivizes their construction, increasing the supply of small-scale rental housing options that can provide affordable rental units within existing neighborhoods.
- **Implemented the Nonprofit Corporation Low Income Housing Tax Exemption –** Offering tax relief to nonprofit developers encourages the preservation and expansion of income-restricted affordable rental housing, ensuring long-term affordability.
- **Public Land Disposition for Affordable Senior Housing (Creekside Woods) –** Expands Wilsonville’s stock of income-restricted affordable housing for lower-income seniors.

#### **Actions in the HPS**

- **Action A: Evaluate Redesignating or Rezoning Land for Housing –** Increasing the amount of land designated for residential use, particularly in high-opportunity areas near transit and jobs, can help encourage new rental housing development and help stabilize rental prices by expanding supply.
- **Action B: Facilitate a Variety of Housing Types and Designs throughout the City –** Encouraging the development of a range of rental housing types, such as apartments, cottage clusters, and multiplexes, ensures more affordable rental options for different income levels and household sizes.
- **Action C: Evaluate Use of Administrative Review Processes for Residential Development –** Streamlining administrative review reduces development costs and project timelines, making it easier for developers to deliver new rental housing at a more affordable price point. This is particularly important for affordable rental projects, where financing depends on keeping costs manageable.



- **Action E: Support Preservation of Affordable Rental Housing –**  
Preserving existing affordable rental units prevents displacement and ensures long-term affordability for lower-income renters, safeguarding the City’s existing stock of affordable housing.
- **Action G: Establish a Funding Source for Supporting Affordable Housing Development, such as a Construction Excise Tax (CET) –**  
Creating a local funding source provides flexible revenue that could be allocated to support income-restricted rental housing development or preservation, strengthening long-term housing affordability.
- **Action F: Develop Requirements for a Housing Specialist Position –**  
Establishing a Housing Specialist position increases the City’s capacity to support affordable rental housing development. The specialist can assist with identifying suitable sites—including publicly owned land—and facilitate partnerships with affordable housing developers to advance key projects.
- ◆ **Housing Stability.** Housing stability efforts focus on preventing displacement, mitigating gentrification, and ensuring long-term housing security for Wilsonville residents, particularly those at risk due to rising housing costs or redevelopment pressures. The City’s existing programs and new actions in the HPS work to protect current residents from being priced out of their homes and strengthen resources for those facing housing instability.

#### **Existing actions and programs**

- **Public Land Disposition for Affordable Housing (Vuela Project) –**  
Providing income-restricted affordable housing helps mitigate displacement pressures by ensuring long-term housing stability for low-income residents. Includes 20 units of permanent supportive housing with wraparound services to help people exit (or avoid) homelessness.
- **Intergovernmental Agreement (IGA) with Clackamas County to Use Metro Supportive Housing Services (SHS) Funds –** Funding support services and transitional housing helps prevent displacement and provides essential resources to keep at-risk residents housed.
- **Mobile Home Park Closure Ordinance -** Protects vulnerable residents by requiring advance notice and relocation assistance when manufactured home parks close, helping low-income households maintain stable housing.



- **Public Land Disposition for Affordable Senior Housing in Response to Sudden Mobile Home Park Closure (Creekside Woods)** – Provided replacement affordable housing for displaced seniors, preventing homelessness and maintaining community stability.

#### **Actions in the HPS**

- **Action E: Support Preservation of Affordable Rental Housing** – Protecting existing affordable rental units ensures that current residents of income-restricted housing with expiring housing tax credits may remain in their homes and are not displaced by increasing rents or redevelopment pressures.
- **Action G: Establish a Funding Source for Supporting Affordable Housing Development, such as a Construction Excise Tax (CET)** – Creating a local funding source provides resources that may support anti-displacement initiatives, such as emergency rental assistance and rehabilitation programs for aging affordable housing.
- **Action F: Develop Requirements for a Housing Specialist Position** – Establishing a Housing Specialist position strengthens the City’s ability to respond to housing instability by connecting residents to programs funded through local or regional sources and coordinating anti-displacement strategies.
- ◆ **Housing Options for People Experiencing Homelessness.** Expanding housing options for people experiencing homelessness involves providing deeply affordable housing, supportive services, and homelessness prevention programs. These actions aim to reduce the number of residents experiencing homelessness and ensure that at-risk households have access to stable housing solutions.

#### **Existing actions and programs**

- **Public Land Disposition for Affordable Housing (Vuela Project)** – Includes deeply affordable housing options that can serve people at risk of or currently experiencing homelessness. Includes 20 units of permanent supportive housing with wraparound services to help people exit (or avoid) homelessness.
- **Established a Safe Sleep Site** – Provides a designated, managed location for people experiencing homelessness, offering stability and a connection to supportive services that can lead to permanent housing.



- **Intergovernmental Agreement (IGA) with Clackamas County to Use Metro Supportive Housing Services (SHS) Funds** – Directs funding toward homelessness prevention, supportive services, and housing assistance, helping individuals transition into stable housing.
- **Public Land Disposition for Affordable Senior Housing in Response to Sudden Mobile Home Park Closure (Creekside Woods)** – Developed specifically to provide replacement housing for low-income seniors displaced by a mobile home park closure. While not initially framed as a homelessness intervention, it functioned as a rapid response to prevent displacement and housing instability among a vulnerable group.

### **Actions in the HPS**

- **Action E: Support Preservation of Affordable Rental Housing** – Preserving affordable housing ensures that extremely low-income households and those at risk of homelessness have stable housing options by ensuring that income-restricted housing continues to be income restricted.
- **Action G: Establish a Funding Source for Supporting Affordable Housing Development, such as a Construction Excise Tax (CET)** – Allocating local housing funds toward deeply affordable units and supportive housing can expand housing options for people experiencing or at risk of homelessness.
- **Action F: Develop Requirements for a Housing Specialist Position** – Establishing a Housing Specialist position enables the City to better coordinate homelessness prevention efforts, connect residents with support services, and help implement programs that expand housing options for people experiencing homelessness.
- ◆ **Housing Choice.** Increasing housing choice involves increasing access to housing for communities of color, low-income communities, people with disabilities, and other state and federal protected classes. Increasing housing choice also means increasing access to existing or new housing that is located in neighborhoods with healthy and safe environments and high-quality community amenities, schooling, and employment and business opportunities. City actions increasing housing choice include:

### **Existing actions and programs**

- **Allowed Missing Middle Housing** – Expanding zoning to allow more diverse housing types supports a broader range of household needs, from smaller homes for aging residents to multiunit dwellings for multigenerational families.





- **Removed Zoning Barriers to ADUs and Other Smaller Unit Types –**  
Allowing a greater variety of housing sizes and configurations increases flexibility in housing choice for households with different needs and income levels.
- **Implemented Mixed Housing Type Requirements in Frog Pond –**  
Requiring a mix of housing types in new neighborhoods supports a variety of household structures and income levels, fostering income-diverse and inclusive neighborhoods.
- **Public Land Disposition for Affordable Housing (Vuela Project) –**  
Developing income-restricted affordable housing near transit and other services provides housing options for low-income households in areas with high opportunity.
- **Established a Vertical Housing Development Zone (VHDZ) -**  
Encourages higher-density and mixed-use development, increasing the availability of housing near jobs and services.
- **Adopted Town Center Plan to Encourage Mixed-Use Development –**  
Supports infill and redevelopment with higher-density housing options and mixed-use buildings. Increases housing supply near employment centers and community services.
- **Implemented the Nonprofit Corporation Low Income Housing Tax Exemption –** Supporting nonprofit developers through tax incentives helps expand affordable housing options and ensures long-term affordability.
- **Accessibility Requirements in Frog Pond –** Ensuring that a portion of new housing is adaptable for people with disabilities promotes equitable access to housing.
- **Mobile Home Park Closure Ordinance –** Helps protect vulnerable residents—particularly low-income households—from displacement, supporting continued access to housing in established neighborhoods and reinforcing housing choice across demographics.
- **Public Land Disposition for Affordable Senior Housing in Response to Sudden Mobile Home Park Closure (Creekside Woods) –** Provides affordable housing options for seniors in a well-located neighborhood, expanding housing choice for older adults and ensuring continued access to services and community supports.



## **Actions in the HPS**

- **Action B: Facilitate a Variety of Housing Types and Designs throughout the City** – Encouraging diverse housing types supports different household needs, including multigenerational housing, senior housing, and accessible housing for people with disabilities.
- **Action D: Require and Incentivize Accessible Design** – Increasing accessibility requirements enhances housing choices for people with disabilities, ensuring that housing is inclusive and adaptable.
- **Action E: Support Preservation of Affordable Rental Housing** – Preserving existing affordable rental units ensures long-term housing availability for lower-income residents, preventing the loss of diverse housing choices.
- ◆ **Location of Housing.** Diversifying the location of housing requires increasing options for residential development that is compact, in mixed-use neighborhoods, and available to people within state and federal protected classes. This measure is intended, in part, to meet statewide greenhouse gas emission reduction goals. City actions supporting development of compact, mixed-use neighborhoods include:

### **Existing actions and programs**

- **Master-Planned Communities for Diverse Housing** – Wilsonville has a long history of planning master-planned communities, including Villebois and Frog Pond, to support diverse, complete neighborhoods. These areas are designed to offer a mix of housing types for different incomes, life stages, and households and are intentionally planned to be walkable and complete neighborhoods, providing access to parks, schools, services, and transit.
- **Eliminated/Reduced Parking Requirement** – Reducing parking mandates lowers development costs and allows for higher-density housing in well-connected areas, improving walkability and transit access.
- **Established a Vertical Housing Development Zone (VHDZ)** – Encouraging higher-density, mixed-use housing near transit and employment centers improves accessibility and reduces reliance on cars.
- **Adopted Town Center Plan to Encourage Mixed-Use Development** – Supports infill and redevelopment with higher-density housing options and mixed-use buildings near transit and employment centers to improve accessibility and reduce reliance on cars.



- **Public Land Disposition for Affordable Housing (Vuela Project)** – The Vuela Project is strategically located near transit and services.

### **Actions in the HPS**

- **Action A: Evaluate Redesignating or Rezoning Land for Housing** – Directing new residential development to areas near jobs, transit, and essential services ensures that more residents have access to well-located housing options.
- ◆ **Fair Housing.** Supporting Fair Housing is accomplished by increasing access to housing for people in state and federal protected classes, Affirmatively Furthering Fair Housing, addressing disparities in access to housing opportunity for underserved communities, and decreasing patterns of segregation or concentrations of poverty. City actions that further Fair Housing policies include:

### **Existing actions and programs**

- **Allowed Missing Middle Housing** – Expanding zoning to allow diverse housing types promotes inclusive neighborhoods by providing options for different household structures and income levels.
- **Established Clear and Objective Design Standards** – Ensuring transparent, nondiscriminatory development standards prevents bias in housing approvals and supports equitable housing access.
- **Implemented Mixed Housing Type Requirements in Frog Pond** – Mandating a mix of housing types promotes economic and demographic diversity, ensuring that different income levels and household needs are accommodated.
- **Public Land Disposition for Affordable Housing (Vuela Project)** – Providing permanently affordable housing helps mitigate displacement pressures by ensuring long-term housing stability for low-income residents.
- **Implemented the Nonprofit Corporation Low Income Housing Tax Exemption** – Supporting nonprofit developers through tax incentives helps expand affordable housing options and ensures long-term affordability.
- **Accessibility Requirements in Frog Pond** – Ensuring that a portion of new housing is adaptable for people with disabilities promotes equitable access to housing.



- **Intergovernmental Agreement (IGA) with Clackamas County to Use Metro Supportive Housing Services (SHS) Funds** – Partnering with regional agencies to fund homelessness support services aligns with Fair Housing goals by addressing barriers to stable housing for vulnerable populations.
- **Mobile Home Park Closure Ordinance** – Supports Fair Housing by preventing displacement of lower-income residents and promoting housing stability.
- **Public Land Disposition for Affordable Senior Housing in Response to Sudden Mobile Home Park Closure (Creekside Woods)** – Advances Fair Housing goals by ensuring low-income senior households maintain access to affordable housing in Wilsonville.

#### **Actions in the HPS**

- **Action B: Facilitate a Variety of Housing Types and Designs throughout the City** – Encouraging diverse housing types fosters inclusive neighborhoods, ensuring that housing choices are not restricted based on income, disability status, or family structure.
- **Action D: Require and Incentivize Accessible Design** – Promoting accessible design supports Fair Housing by ensuring that people with disabilities can find suitable housing that meets their needs, in compliance with the Americans with Disabilities Act (ADA) and Fair Housing Act.
- **Action F: Develop Requirements for a Housing Specialist Position** – A Housing Specialist can help oversee Fair Housing compliance, provide education on tenant rights, and ensure that Wilsonville’s housing programs align with Affirmatively Furthering Fair Housing (AFFH) principles. They can also facilitate partnerships with organizations that provide Fair Housing enforcement and assistance.

Taken together, the policies and actions included in Wilsonville’s HPS are intended to work together to achieve equitable outcomes for all residents of Wilsonville, with an emphasis on improving outcomes for underserved communities, lower-income households, and people in state and federal protected classes.



# Appendix E: Pre-HPS Survey

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