HUMANS FOR HOUSING

PORTLAND, OREGON

Portland 2046

HUMANS FOR HOUSING | POLICY AGENDA

PRODUCE PRESERVE PROTECT

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INTRODUCTION

What is Portland 2046?

At Humans for Housing, we know that by harnessing the power of community care, Portland can have a brighter future. We envision a city where many different types of housing are available, so people can choose the best fit for their households at a cost they can afford. We envision a city where everyone lives in neighborhoods with parks, transit, good schools, and other features that improve their quality of life and contribute to fostering vibrant communities. We envision a city where people who are exiting homelessness have the support they need to find stability. Lastly, this is a city where renters can stay in their homes over the long term and put down roots in their communities.

Our **Portland 2046** policy agenda uses the "3 P's" framework: *produce* new affordable housing, *preserve* existing affordable housing, and *protect* tenants. Truly changing our housing ecosystem will require an honest assessment of what is and isn't working, trying new things, and making strong new connections between these three areas. Innovative housing policy work is already taking place in cities across the US and beyond, so we have many examples to learn from.

Together, a better Portland is possible.

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Six policies, one goal.

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PRODUCE · PRESERVE

Social housing program

The City of Portland should establish a social housing program and designate a lead agency to administer it.

WHAT IS IT?

A social housing model treats housing as public infrastructure rather than a commodity, creating homes that are permanently affordable, high quality, and owned or managed by a public, nonprofit, cooperative, or limited-profit entity. Rental social housing can serve a mix of income levels, with higher-rent homes helping cross-subsidize deeper affordability, while public ownership or long-term affordability restrictions keep the housing outside speculative markets. Tenant councils in each building give residents more say in how their apartment communities are managed; in Vienna, several city-run offices offer support to residents, ranging from legal advice to conflict resolution.

For Portland, a social housing model could combine public land, permanent funding, land banking, nonprofit development capacity, resident governance, and acquisition of existing buildings to create mixed-income housing that stays affordable over generations. Portland Housing Bureau has begun studying social housing, with staff recommendations expected in Fall 2026, and there is strong interest amongst city councilors and several state elected officials.

Some social housing models include:

- Mixed-income rental housing with cross-subsidized rents owned by a public housing authority (both new construction and acquisition)
- Limited-profit rental housing owned by a non-profit entity
- Limited-equity co-ops (see Policy 04)
- Community land trusts

WHY DOES IT MATTER?

A social housing program would let Portland build and preserve affordable homes outside the boom-and-bust cycles of the private market — expanding choices for low- and moderate-income households while reducing displacement pressure in neighborhoods with rising costs. Rents should be set by an AMI index reflecting renter income disaggregated from homeowner income. The current PHB study and expected Fall 2026 recommendation are the moment to move from concept to implementation — defining the governance structure, funding sources, target populations, and partnerships needed to make social housing a meaningful part of Portland's housing system.

FURTHER READING

- Housing the City: A Beginner's Guide to Vienna Social Housing
- City of Portland Social Housing Study
- PolicyLink — Housing for the People: How Local Governments Are Building Social Housing Solutions for Public Good
- Seattle Social Housing Developer

Permanent funding source for affordable housing and supportive services

Establish a permanent funding source for supportive housing services and affordable housing production and preservation.

WHAT IS THIS?

A permanent local source of funding for affordable housing is an ongoing revenue stream created by a tax or fee with no expiration. For example, Seattle's voter-approved employer payroll tax (5% on individual employee compensation over $1M) is in place permanently for the purpose of creating affordable housing in a social housing model. In Los Angeles, voters recently enacted a 5% transfer tax on properties valued more than $5 million, and Los Angeles County adopted a ½-cent sales tax for housing. Austria funds housing with a 1% income tax, split between employer and employee and allocated to the states per capita. Permanent funding is typically dedicated to affordable housing production and preservation, social housing, tenant services, and homeless services such as shelters, transitional housing, and rent subsidies.

WHY DOES IT MATTER?

In 2015 and 2018, Portland and the broader Metro region approved major affordable housing bonds that delivered more housing than projected. But these were one-time sources, and now that they are fully spent, very little local capital remains to continue building. The need is significant: Portland is projected to require roughly 18,000 additional affordable homes by 2045, while thousands of existing income-restricted units risk losing affordability. And collection of the regional Supportive Housing Services (SHS) income tax approved in 2020 expires in 2030 — without renewal or replacement, its loss would significantly increase housing instability and homelessness.

A permanent, dedicated source is critical to a healthy affordable housing ecosystem. Unlike one-time investments, a sustained revenue stream lets cities plan for the long term, leverage additional public and private financing, and maintain consistent production and preservation pipelines — the certainty developers and nonprofit providers need to reduce costs, improve quality, and scale up delivery, so progress is not lost over time.

FURTHER READING

- Seattle's Social Housing Tax
- City of Los Angeles' Measure ULA (United to House LA) — a 5% transfer tax on properties valued over $5 million
- County of Los Angeles Measure A — a ½-cent sales tax for homelessness and housing production

03

PRODUCE

Public land bank

Establish a local land bank agency to acquire and prepare land for affordable housing construction.

WHAT IS IT?

A land bank is a public or quasi-public agency that buys properties for future affordable housing construction. Land banks may work with public agencies — such as school districts and transportation agencies — that have surplus land that could be used for housing, acquire privately held properties, or accept land as a donation from private entities. Often that land needs work to be ready for development: a brownfield property, for example, has environmental toxins that must be removed before people can safely live there.

The land bank can take on the work of remediating a property prior to making it available for development, along with zone changes, lot-size adjustments, right-of-way easements, or other land-use changes needed to make development feasible. By acquiring and preparing sites — and minimizing the holding costs of land — a land bank reduces barriers to housing development, and can play an important role in development using social housing models.

WHY DOES IT MATTER?

In urban areas, land price increases are often a key driver of total development cost. Land banks offset this cost by having a public entity absorb land acquisition — the earliest stage of development. Taking that part out of the equation brings down the cost and shortens the construction timeline. Since land appreciates in value over time, land banking locks in the cost at the point of sale: land purchased as little as a few years earlier will already be cheaper than at current prices.

Intentionally selecting land by amenities like parks and schools means people living in affordable housing have access to the resources they need to thrive. Land banks can ensure affordable housing exists in every community — proactively purchasing land in high-opportunity neighborhoods, where land is often too expensive for nonprofit developers to carry, or in gentrifying areas, so residents have access to their communities for years to come. In this case study, land owned by a community land bank in a gentrifying Memphis neighborhood was sold to a nonprofit developer to create affordable housing for local residents, using a community land trust model.

FURTHER READING

- Shelterforce — Winning a Land Bank We Can Trust: Lessons from Philadelphia's Campaign to Take Back Vacant Land
- Overview from Grounded Solutions
- Metro regional government's land banking study
- Lane County's new land banking program

Limited-equity co-operative housing initiative

Pass a tenant/community opportunity to purchase act, with technical assistance and funding to both create and convert existing multifamily to limited-equity co-operative housing.

WHAT IS IT?

A Tenant Opportunity to Purchase Act (TOPA) gives tenants the first opportunity to purchase their building when the owner decides to sell; a Community Opportunity to Purchase Act (COPA) extends a similar right to qualified nonprofit or community-based organizations. In both models, tenants or community partners receive a defined period to organize, secure financing, and make an offer before the property is sold on the open market — and the owner is never required to accept an offer below fair market value. Washington, D.C., which has had a TOPA since 1980, pairs purchase rights with technical assistance and public-sector support.

Limited-equity cooperatives (LECs) are cooperative housing in which residents collectively own and govern their building, each household holding a share that gives them the right to occupy their home. Unlike market-rate co-ops, LECs limit resale prices and owner profit so homes stay affordable for future residents — lowering monthly costs, supporting resident control, and preserving affordability over time. LECs can be created by converting existing rental buildings — potentially through a TOPA or COPA process — or through new construction.

WHY DOES IT MATTER?

TOPA and COPA help prevent displacement by giving tenants, nonprofit housing providers, or community organizations a meaningful chance to act before a building changes hands. Instead of waiting for a sale to trigger rent increases, evictions, or speculation, these tools keep residents in place — TOPA giving tenants a route to collective ownership, COPA letting mission-driven organizations acquire buildings and maintain them as permanently affordable housing.

Because LECs limit resale profits, they are a practical bridge between renting and market-rate ownership. In Washington, D.C., monthly payments can be lower than rent for some low-income households; a recent study found over 16,000 affordable homes created or preserved under TOPA between 2006 and 2020, including 771 resident-owned in the LEC model. With acquisition funding, technical assistance, and organizing support, Portland could stabilize vulnerable rental buildings, expand affordable homeownership, and give residents a lasting voice in how their homes are managed.

FURTHER READING

- In Eugene, Housing Advocates Call for a Tenant Right to Purchase Act
- Sustaining Affordability: The Role of The Tenant Opportunity to Purchase Act (TOPA) in Washington D.C.
- Housing Solutions Lab: Limited equity cooperatives
- Eugene's Our Village by SquareOne

Affordable housing resident services and management

Cultivate mission-driven property management and fully fund resident services.

WHAT IS IT?

Affordable rental housing is usually managed by for-profit property management companies. Employees at these companies often lack training to support lower-income households — especially those facing challenges like mental illness or substance use disorder. Metro is currently working on research about what a mission-driven property management (MDPM) model could look like, defining it as "property management designed with the primary goal of promoting access, long-term housing stability, and improved well-being for people exiting homelessness who face serious challenges to housing stability — challenges that could cause them to be excluded or lose their housing in a conventional property management model."

Additionally, we need a dedicated funding source for resident services in affordable housing, to enhance the livability of those communities. Though property managers and resident services staff work together, their functions are different. Depending on the property and needs of the community, resident services staff may organize social gatherings and other events; help residents connect with healthcare, professional training, and financial planning services; and offer other types of support to residents.

WHY DOES IT MATTER?

Staff who are trained to address the needs of tenants in these buildings, with a trauma-informed approach, would create a better experience for all residents — better able to help navigate conflicts between neighbors, and to connect people who are behind on rent with resources to avoid eviction. Approaches to bringing MDPM to affordable housing range from creating a non-profit organization that provides services, to providing and requiring training for employees of for-profit management companies.

Fully funding resident services to meet the level of need will mean more stability for residents and, overall, more success for local affordable housing programs. This will stabilize properties that are in financial distress from unpaid rent and unmanageable operating expenses.

FURTHER READING

- Trauma-Informed Housing: Property Management
- Shelterforce — Unsupported Housing: When Stability Isn't Enough
- Metro regional government's Mission Driven Property Management Memo
- Two New Reports Demonstrate the Impact of Resident Services

06

PROTECT

Tenant support services

Expand and strengthen the Portland Housing Bureau's Rental Services Office and its offerings.

WHAT IS THIS?

The City of Portland's Rental Services Office offers **a helpline** for technical assistance and information on landlord-tenant laws and policy. Staff can provide referrals and information to callers, but the RSO doesn't investigate tenant issues or directly escalate egregious cases to Code Enforcement or other relevant bureaus. The Portland Housing Bureau also established **a rental registry** in 2018; its registration fees fund the RSO, and a large cache of that revenue "discovered" last year suggests it can expand its functions. We propose four expansions:

- Require that rent increase and lease termination notices be submitted to the RSO when they're issued to the tenant
- Aggregate and analyze tenant complaints received on the hotline
- Support tenants proactively through "warm hand-offs" to partner agencies like code enforcement, and pursue legal action in select cases involving vulnerable tenants and egregious violations
- Conduct regular surveys of tenants and landlords

WHY DOES THIS MATTER?

Tenant support: According to the NLIHC's recent National Renter Survey, 30% of renters avoid asking their landlord for help when they have a problem, and a quarter who reported a habitability issue got no response or no fix. In Portland, the only recourse for a tenant — after self-advocacy or mediation — is the legal system: costly, time-consuming, and shadowed by a power imbalance that may jeopardize their housing or invite retaliation. A substantive investment in tenant stability means more renter households can put down roots — and prevents homelessness in certain cases.

Data collection: As Evicted in Oregon notes, only court filings for evictions are collected — we have no information about how many tenant households receive lease terminations or "self-evict." With a modest investment in PHB's data collection, local dashboards could track rents and rent increases, tenant instability, corporate property ownership, and pre-court eviction rates; granular dashboards could reveal where affordability gaps are largest and which neighborhoods lack vital services. A public database of rent-increase and complaint history by property would help prospective tenants make informed decisions, and accurate market data could direct public funds toward the most vulnerable — and show whether they're making a difference.

FURTHER READING

- NLIHC's National Renter Survey, 2025
- Portland Tenants United 2023-2024 Annual Renter Survey Report
- City of Santa Monica's Rent Control Board's Public Access Portal

TOGETHER

A better Portland is possible.

Humans for Housing upholds the inherent worth of all humans through storytelling, community engagement, and unrelenting advocacy for stable housing. Through documentary film, exhibitions like Dear Portland, and community events, we help Portlanders see the housing crisis clearly, feel its human cost, and act.

"It is up to us, human to human, to solve this and create a world where everyone has a place to call home."

— FROM A LETTER WRITTEN AT DEAR PORTLAND

This policy agenda brief was written by Helmi Hisserich and Dr. Lauren Everett, with guidance and input from our board of directors and the policy experts who participated in an all day visioning workshop in May, 2026. We're grateful for their generosity in sharing their time and knowledge throughout this process.

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