

February 3, 2026

Oregon State Legislature

House Committee on Housing and Homelessness

Rep. Pam Marsh, Chair

RE: HB4082

Dear Chair Marsh, Vice Chairs Anderson and Breese-Iverson, and Member of the Committee -

I am the Executive Director of Northwest Pilot Project, a social service organization that for almost 56 years has been providing housing placement and retention services to seniors aged 55 and over who are extremely low-income, **typically between zero and 30 percent of area median income** in Multnomah County.

I want to be clear about *why* we support **House Bill 4082**, even though the bill serves a broader affordability range than we do.

The answer is simple: **a functioning housing system requires housing at every level of affordability**, and when that system fails above our clients, it collapses onto them.

We work every day with older adults who are living on fixed incomes—many with disabilities, health challenges, or limited mobility—who simply cannot absorb rising housing costs. For these Oregonians, housing options are already extremely limited. We work with housed older adults who are rent burdened, and with an increasing number of older adults who have experienced homelessness. Older adults are the fastest growing segment of the homeless population in the United States caused primarily by skyrocketing housing costs, coupled with stagnant, fixed incomes. When affordable, age-appropriate housing does not exist, the result is housing instability, displacement, and in far too many cases, homelessness late in life.

Not only has the older adult population grown rapidly, it will continue to grow: the population aged 65+ is expected to exceed 1.28 million by 2050, outpacing the current rate of housing production. And those older adults are more economically insecure than most people believe. Approximately 50% of adults aged 65 and older live on less than

\$30K per year. And about half of households aged 55–64 have less than \$25,000 in retirement savings, with 41% having zero retirement savings.

HB 4082 addresses a critical gap: **the lack of available land for housing types that actually work for older adults**. Manufactured home communities and affordable 55-plus developments are among the most cost-effective and stable housing options for seniors, yet they are increasingly difficult to site under current land-use constraints.

HB4082 helps relieve that pressure by allowing cities a **one-time, locally controlled opportunity** to add land for **urban-density 55-plus housing and manufactured home communities**, paired with clear affordability and accessibility standards without opening the door to unlimited expansion. And it responds to an urgent demographic reality: **Oregon's senior population is growing rapidly, while affordable senior housing supply is not.**

Manufactured home communities are especially beneficial for older adults because they offer **some of the most stable and cost-effective homeownership or long-term housing options available**, allowing seniors on fixed incomes to build community and age in place without the volatility of the traditional rental market.

The bill's **Type B adaptability requirement** is equally important. Housing that can adapt to mobility changes prevents forced moves later in life and reduces reliance on crisis services and institutional care.

The bill also lays a foundation for future development of senior housing and communities for the lowest income older adults, those at 0 to 50% of the area median income. Current housing options for the lowest income older adults are limited, so the opportunity to look ahead to partnerships with developers, cities, and communities to potentially address this need is extremely promising.

HB4082 is a **practical, targeted solution** that helps older Oregonians age with dignity while strengthening housing stability statewide.

Thank you for the opportunity to provide testimony on this bill

Laura Golino de Lovato

Executive Director

Northwest Pilot Project

[laurag@nwfpilotproject.org](mailto:laurag@nwfpilotproject.org)

