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February 5, 2026

Senate Committee on Housing and Development
Testimony in Support of SB 1521

Chair Pham, Vice Chair Anderson, and Members of the Committee,

My name is Kevin Cronin, and I am the Director of Policy and Advocacy at Housing Oregon, a statewide industry association. We represent over 145 mission-driven organizations, including nonprofit housing developers, housing authorities, architects, lenders, service providers, and advocates, all working to ensure safe, stable, and affordable housing for Oregonians across urban, rural, and frontier communities.

We are here today to express our strong support for SB 1521.

Housing Oregon was an active supporter of SB 49 in 2025, and we view SB 1521 as a productive evolution of those earlier discussions. This bill incorporates crucial lessons learned from nearly a decade of experience with Portland's inclusionary zoning program, establishing a more disciplined and workable framework.

Inclusionary zoning is a valuable tool for integrating affordable homes into new developments, preventing the concentration of affordability in isolated areas. However, this tool must be properly calibrated. When requirements are underfunded or misaligned with the real economics of a project, the policy can halt production altogether, an outcome Oregon has already witnessed. For the first seven years of Portland's program, the insufficient offsets discouraged projects above the threshold, slowing both market-rate and affordable housing production. Predictable functionality only emerged after the city conducted a cost calibration study and adopted a system to fully offset the marginal loss in value.

A key priority for Housing Oregon is seeing progress on affordable homeownership, especially condominiums. In eight years, Portland's inclusionary zoning program has produced only six affordable condos, according to the Portland Housing Bureau Director. Last session, the

legislature addressed condo defect liability, and to us, SB 1521 is a vital complement to that work. If inclusionary zoning remains inflexible and poorly aligned with ownership projects, the affordable condo will continue to be absent from our market.

This bill replaces an existing constraint with a clearer, more workable standard. Current law mandates that affordable units be set precisely at 80 percent of the area median income, which has forced Portland into a complicated system that has failed to deliver results on the ownership side. SB 1521 provides the city with flexibility while still requiring full funding and accountability.

Finally, the delayed operative dates are important. By applying to rental housing in 2028 and to ownership housing in 2029, the bill allows the city ample time to align its program with the next scheduled review, enabling well-considered adjustments rather than rushed ones.

Thank you for your time and consideration.

Sincerely,

Kevin Cronin
Director of Policy and Advocacy
Housing Oregon