



PLANNING COMMISSION

WEDNESDAY, APRIL 9, 2025

WORK SESSION

2. Housing Our Future (Rybold)(60 Minutes)



**PLANNING COMMISSION MEETING
STAFF REPORT**

Meeting Date: April 9, 2025		Subject: Housing Our Future	
		Staff Members: Kimberly Rybold, AICP, Senior Planner Daniel Pauly, AICP, Planning Manager	
		Department: Community Development	
Action Required		Advisory Board/Commission Recommendation	
<input type="checkbox"/> Motion <input type="checkbox"/> Public Hearing Date: <input type="checkbox"/> Ordinance 1 st Reading Date: <input type="checkbox"/> Ordinance 2 nd Reading Date: <input type="checkbox"/> Resolution <input checked="" type="checkbox"/> Information or Direction <input type="checkbox"/> Information Only <input type="checkbox"/> Council Direction <input type="checkbox"/> Consent Agenda		<input type="checkbox"/> Approval <input type="checkbox"/> Denial <input type="checkbox"/> None Forwarded <input checked="" type="checkbox"/> Not Applicable	
		Comments: N/A	
Staff Recommendation: Review and provide comment on the draft Housing Needs and Capacity Analysis and Housing Production Strategy.			
Recommended Language for Motion: N/A			
Project / Issue Relates To:			
<input checked="" type="checkbox"/> Council Goals/Priorities: Increase housing opportunities for all and reach functional zero homelessness	<input checked="" type="checkbox"/> Adopted Master Plan(s): Comprehensive Plan	<input type="checkbox"/> Not Applicable	

ISSUE BEFORE COMMISSION:

The project team will present the draft Housing Needs and Capacity Analysis (HNCA) and draft Housing Production Strategy (HPS), seeking Planning Commission feedback on the documents.

EXECUTIVE SUMMARY:

The purpose of the Housing Our Future project is to analyze Wilsonville's housing capacity and need followed by creating strategies to meet housing needs. The City's last Housing Needs Analysis was adopted in 2014. Since that time the City has taken a number of follow up actions related to housing including completing Town Center and Frog Pond master plans and adopting the Equitable Housing Strategic Plan. The current project builds on these past housing initiatives and newly adopted policies. The project is required for continued compliance with Statewide Planning Goal 10 (Housing) under House Bill 2003 adopted by the Oregon legislature in 2019. Having begun in early 2023, the City anticipates final adoption of the project documents in June 2025.

The project includes two primary work products – the Housing Needs and Capacity Analysis (HNCA) and the Housing Production Strategy (HPS). The HNCA identifies unmet housing need in Wilsonville over the next 20 years, focusing on issues related to land need, as well as demographic change and housing affordability. The Planning Commission reviewed an initial draft of the HNCA at a joint work session with City Council in July 2024, and feedback from that work session was incorporated into the final draft HNCA (Attachment 1). Using the recommended actions of the 2020 Equitable Housing Strategic Plan (EHSP) as a starting point, the draft HPS (Attachment 2) proposes actions that Wilsonville can take to help address the unmet housing needs.

At the November 2024 work session, the project team requested feedback from Planning Commission on potential actions for further consideration in the HPS. Based on this and further input from City Council, the project team continued evaluation of 15 actions, with the aim of narrowing the list to select the most feasible actions to meet the City's housing needs. In early 2025, the project Task Force and City Council reviewed an assessment of the potential impact and key considerations for these actions, along with the project team's recommendations of which actions would be best suited to include within the HPS. In making recommendations, the project team considered which actions would meet the City's identified housing needs while being able to be implemented within the six-year period of the HPS, considering funding and staffing limitations. Based on this input, the draft HPS includes the following actions:

- **Planning Work Program Actions:** Actions A (rezoning land), B (housing variety), C (administrative review), D (accessibility incentives and requirements), and E (preserve affordability) generally involve policy decisions related to the Comprehensive Plan and/or Development Code. These actions can be accommodated within the Planning Division's work program during the next six years, either as standalone projects or within other upcoming projects. Taken together, these actions would support the production of a variety of housing types at various price points, along with the preservation of existing affordable housing units.
- **Foundational Actions for the Future:** Actions F (housing specialist) and G (funding source for housing) set the stage for a more comprehensive and robust approach to the City's housing actions in the future. Several of the actions evaluated for consideration in the HPS indicated the need for additional housing-specific staff capacity and funding tools

that the City does not currently have and would take time to develop. As several of these actions were broadly supported by the Task Force, Planning Commission, and City Council, it is critical to implement Actions F and G in this six-year HPS period. Action F, which involves creating position requirements for a housing specialist, was a primary focus of the Task Force's discussion of the proposed actions as it was seen as an essential action to enabling the City to implement additional desired actions in the future. Action G would provide a dedicated source of funding for this position and future housing initiatives, reducing reliance on the City's General Fund.

The draft HPS includes a timeline for implementation of the actions along with a set of metrics that can be used to monitor the City's progress in implementing the HPS. Halfway through the six-year HPS cycle, the City will submit a report to the Oregon Department of Land Conservation and Development (DLCD) that includes a summary of the actions taken by that time and information on the collected metrics. At its final meeting on March 18, the Task Force provided additional input on implementation steps, timeline, and monitoring metrics for the HPS actions. The project team incorporated feedback from this meeting into the draft HPS.

Through this process, the Task Force and City Council identified four additional actions as priorities for future consideration. Creating a rental housing inspection program, expanding land disposition efforts, working with a community land trust, and supporting homebuyer assistance were not included in the HPS due to the need for dedicated staff and funding, but 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 for Housing (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.

At this meeting, the project team seeks feedback from the Commission on the following question:

- What, if any, additional feedback does the Planning Commission have on the draft HNCA and HPS documents?

EXPECTED RESULTS:

Provide comments on the HNCA and HPS documents prior to adoption hearings in May and June.

TIMELINE:

The project team will present the draft HNCA and HPS documents to City Council at the April 21 work session. The project team will incorporate feedback from the Planning Commission and City Council and present a final HNCA and HPS for Planning Commission recommendation in May 2025, with City Council considering adoption in June 2025.

CURRENT YEAR BUDGET IMPACTS:

A portion of City staff time in FY 2024-25 is funded by a \$40,000 DLCD grant. Phase 3 consultant costs are funded directly by DLCD for a total estimated project cost of \$115,000. Additional project outreach costs of approximately \$10,000 are funded by the Planning Division's

professional services budget.

COMMUNITY INVOLVEMENT PROCESS:

The Housing Our Future project has been guided by an inclusive public outreach process. Engagement included creation of a project task force, participation in a variety of public events, interviews, distribution of a housing conversation guide, and engagement through *Let's Talk, Wilsonville!* Outreach has been focused on engaging those most impacted by the high costs of housing, particularly those who are typically underrepresented in these conversations. A summary of the project's outreach is included in Attachment 2, Appendix C.

POTENTIAL IMPACTS OR BENEFIT TO THE COMMUNITY:

As a result of this project, the City will have a clearer understanding of housing needs for the next 20 years and analysis to confirm if there is sufficient land area for the City to accommodate these needs. Creation of a HPS will provide an opportunity to assess the City's progress in implementing recommendations contained within the 2020 Equitable Housing Strategic Plan and prioritize additional actions the City should undertake to meet future housing needs of the community. Pursuit of strategies resulting from this project will continue Wilsonville's efforts to make housing more affordable and attainable for City residents and employees, helping ensure Wilsonville has housing opportunities for different household compositions, ages, and income ranges.

ALTERNATIVES:

Planning Commission may suggest edits or modifications to the draft documents, including additional refinements to the implementation steps for actions in the HPS.

ATTACHMENTS:

1. Draft Wilsonville Housing Needs and Capacity Analysis – March 2025
2. Draft Wilsonville Housing Production Strategy – April 2025



City of Wilsonville

2025–2045 Housing Needs and Capacity Analysis

March 2025

Prepared for: City of Wilsonville

DRAFT REPORT

ECONorthwest
ECONOMICS • FINANCE • PLANNING

KOIN Center
222 SW Columbia Street
Suite 1600
Portland, OR 97201
503-222-6060

This page intentionally blank

Acknowledgements

ECONorthwest prepared this report for the City of Wilsonville. ECONorthwest and the City of Wilsonville thank those who helped develop the Wilsonville Housing Needs and Capacity Analysis. This project is funded by Oregon general fund dollars through the Department of Land Conservation and Development (DLCD). The contents of this report do not necessarily reflect the views or policies of the State of Oregon.

Housing Our Future Task Force

- Katie Dunwell, City Council
- Jennifer Willard, Planning Commission
- Diane Imel, DEI Committee
- Chris Aiosa, Housing Authority of Clackamas County
- Thea Chroman, DLCD
- Robert Gibson, Palindrome
- Maria Vargas, Latino Network
- Trell Anderson, NW Housing Alternatives
- Erik Pattison, Network of Oregon Affordable Housing
- Leigh Crosby, Wilsonville Community Sharing
- Ana Bozich, Pahlisch Homes
- Samuel Goldberg, Fair Housing Council of Oregon

City Council

- Mayor Shawn O'Neil
- Caroline Berry, Council President
- Katie Dunwell, Councilor
- Anne Shevlin, Councilor
- Adam Cunningham, Councilor
- Julie Fitzgerald, Former Mayor
- Kristin Akervall, Former Council President
- Dr. Joann Linville, Former Councilor

Planning Commission

- Ronald Heberlein, Chair
- Jennifer Willard, Vice Chair
- Nicole Hendrix
- Andrew Karr
- Matt Constantine
- Samuel Scull
- Yana Semenova

City of Wilsonville

- Miranda Bateschell, Planning Director
- Dan Pauly, AICP, Planning Manager
- Kimberly Rybold, AICP, Senior Planner

Consulting Team (ECONorthwest)

- Beth Goodman, Project Director
- Nicole Underwood, Project Manager
- Barrett Lewis, GIS Analyst
- Scott Goodman, Associate

City of Wilsonville Contact:

Dan Pauly, AICP
Planning Manager
503-570-1536
pauly@ci.wilsonville.or.us

ECONorthwest Contact:

Beth Goodman, Project Director
503-222-6060
goodman@econw.com

Table of Contents

ACKNOWLEDGEMENTS	III
EXECUTIVE SUMMARY	I
1. INTRODUCTION	1
FRAMEWORK FOR A HOUSING NEEDS AND CAPACITY ANALYSIS.....	2
ORGANIZATION OF THIS REPORT	7
2. RESIDENTIAL BUILDABLE LANDS INVENTORY	8
RESIDENTIAL BUILDABLE LANDS INVENTORY RESULTS	9
3. HISTORICAL AND RECENT DEVELOPMENT TRENDS	15
DATA USED IN THIS ANALYSIS	16
TRENDS IN HOUSING MIX	17
TRENDS IN HOUSING DENSITY.....	21
TRENDS IN TENURE	23
VACANCY RATES.....	27
GOVERNMENT-ASSISTED HOUSING.....	28
MANUFACTURED HOMES.....	29
4. DEMOGRAPHIC AND OTHER FACTORS AFFECTING RESIDENTIAL DEVELOPMENT IN WILSONVILLE	30
DEMOGRAPHIC AND SOCIOECONOMIC FACTORS AFFECTING HOUSING CHOICE	30
REGIONAL AND LOCAL TRENDS AFFECTING AFFORDABILITY IN WILSONVILLE	50
SUMMARY OF THE FACTORS AFFECTING WILSONVILLE’S HOUSING NEEDS.....	62
5. HOUSING NEED IN WILSONVILLE	65
PROJECTED NEW HOUSING UNITS NEEDED IN THE NEXT 20 YEARS.....	65
NEEDED HOUSING BY INCOME LEVEL.....	73
6. RESIDENTIAL LAND SUFFICIENCY IN WILSONVILLE	77
CAPACITY ANALYSIS	77
RESIDENTIAL LAND SUFFICIENCY	79
CONCLUSIONS.....	81
APPENDIX A: RESIDENTIAL BUILDABLE LANDS INVENTORY	85
OVERVIEW OF THE METHODOLOGY.....	85
METRO BUILDABLE LANDS INVENTORY	86
INVENTORY STEPS.....	87
APPENDIX B: NATIONAL AND STATE DEMOGRAPHIC AND OTHER TRENDS AFFECTING RESIDENTIAL DEVELOPMENT IN WILSONVILLE	95
NATIONAL TRENDS	95
STATE TRENDS	103

This page intentionally blank

Executive Summary

Wilsonville is an attractive residential destination in the Portland metro region, strategically located between Portland and Salem. This positioning offers residents proximity to both urban centers while providing access to rural landscapes, outdoor recreational opportunities, and wine country. Between 2000 and 2022, the city more than doubled in population, outpacing the growth rate of both the Portland region and the state. This growth has been fueled by well-planned communities that offer a diverse mix of housing types. Wilsonville's appeal is further enhanced by its local job market, providing employment opportunities within city limits.

Consistent with state and national trends, many Wilsonville residents continue to experience challenges with housing affordability despite the city having a diversity of housing types and a greater share of multifamily than seen in many other parts of the Portland metro region. Over the past decade, housing costs outpaced growth in incomes. The median home sales price in Wilsonville increased 72% from 2014 to 2024. Multifamily rents rose 58% from 2013 to 2023. Household income increased at a slower rate, by 29% between 2014 and 2022 (not adjusted for inflation). In 2022, 38% of all households in Wilsonville were cost burdened. Cost burden was most common among renters, with 55% of renters experiencing cost burden—29% of which were severely cost burdened.

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 said to be severely cost burdened.

Wilsonville last conducted a housing capacity analysis in 2014 (called the Residential Lands Study) and has implemented the recommendations from that report. Since the previous housing capacity analysis, the city has also experienced substantial housing growth, particularly in the Villebois and Frog Pond neighborhoods. Strong housing growth combined with increasing housing prices across the Portland region makes it an opportune time for Wilsonville to update its Housing Needs and Capacity Analysis (HNCA). This update aligns with Wilsonville's forward-thinking approach to urban planning and meets the state's timeline for this work. The new HNCA will enable the City to effectively plan for its housing needs over the next two decades, ensuring Wilsonville continues to address evolving housing needs and challenges proactively.

This report presents Wilsonville's HNCA for the 2025 to 2045 period. It is intended to comply with statewide planning policies that govern planning for housing and residential development, including Goal 10 (Housing) and OAR 660 Division 8. This report focuses on the technical analysis to understand Wilsonville's housing needs over the next twenty years. It presents information about buildable land and the capacity to meet residential housing needs in Wilsonville, as well as expected housing growth. It provides decision-makers with the necessary information to develop policy responses to Wilsonville's housing needs.

This report distinguishes between housing *need* and housing *demand*. Goal 10 requires that communities plan for housing that meets the needs of households at all income levels, considering the demographics of people living in Wilsonville. Housing *need* focuses on access to housing that is affordable to each household, assuming that housing costs are less than 30% of a household's gross income, a definition used by the Department of Housing and Urban Development (HUD). Housing market *demand* is what households demonstrate they are willing to purchase in the marketplace regardless of whether they can afford the housing based on HUD's standard for affordability.

The technical analysis, which is the focus of this report, required a broad range of assumptions that influenced the outcomes. The City of Wilsonville and ECONorthwest solicited input about these assumptions from the City's Housing Our Future Task Force, Planning Commission, City Council, and the public. Local review and community input were essential to developing a locally appropriate and politically viable Housing Needs and Capacity Analysis that will feed into Wilsonville's Housing Production Strategy report.

How much housing will Wilsonville need?

Based on Metro's forecast, Wilsonville needs to plan for 2,815 new dwelling units (or about 141 new dwelling units per year) over the 20-year planning period to accommodate the city's forecasted household growth. This is a slower rate of growth than Wilsonville experienced over the past decade. Between 2013 and 2023, the City issued an average of 222 permits per year.

For planning purposes, the proposed housing mix includes 45% single-family detached homes, 15% townhouses, 5% duplexes, triplexes, and quadplexes, and 35% multifamily housing with five or more units in each structure. The distribution aligns with Wilsonville's historical housing mix and aligns with the City's anticipated need for a diverse range of housing types across various price points, described in more detail in the key findings section below.

How much buildable residential land does Wilsonville currently have?

Wilsonville has 269 acres of unconstrained vacant or partially vacant land, much of which is in the master-planned areas of Frog Pond (about 198 acres). Additionally, the City expects Town Center to redevelop over the 20-year planning period as outlined in the Town Center Plan. When combining the capacity of the unconstrained vacant and partially vacant land with the expected redevelopment in Town Center, the City is anticipated to have capacity for more than 3,634 new dwelling units.

It is important to note that while this document provides specific projections for housing development and capacity, actual development outcomes will vary. Town Center's redevelopment is complex due to existing structures and infrastructure, which could result in fewer or more units than the 880 anticipated capacity over the planning period. Frog Pond East and South, being a greenfield site, offers more straightforward development potential. However, actual build-out may differ from that projected in the master plans (and shown in this

report). Factors such as development feasibility, market conditions, and developer interest will influence the final number of units constructed. These projections serve as guidelines, acknowledging that real-world conditions may lead to outcomes that deviate from our current estimates. The city will need to remain flexible and responsive to these potential variations in development patterns.

What are the key findings of the Housing Needs and Capacity Analysis?

The key findings and conclusions of Wilsonville's Housing Needs and Capacity Analysis are:

- **Based on Metro's forecast for growth, Wilsonville has sufficient land to accommodate household growth over the 20-year planning period.** Metro's forecast projects that household growth will result in the demand for 2,815 new dwelling units between 2025 and 2045, averaging 141 new dwelling units annually. Wilsonville's vacant land and areas with active master plans have capacity for about 3,634 new dwelling units.

Wilsonville has the largest supply of vacant and unconstrained land in the master-planned areas of Frog Pond East and South with an expected capacity to accommodate 1,587 units (as outlined in the Frog Pond East and South Master Plan). To accommodate Metro's forecast of growth, two-thirds of this capacity would need to develop over the 20-year planning period. Town Center is expected to redevelop over the planning period with 880 new residential units (as outlined in the Town Center Plan). The City's ability to accommodate multifamily growth will depend, in part, on redevelopment in Town Center.

- **Wilsonville's household growth may exceed Metro's forecast.** Since 2014, the City has been tracking development activity through annual housing reports, as recommended in the 2014 housing needs analysis (called the Residential Lands Study). That study projected a demand for 3,749 new housing units between 2014 and 2034. As of 2023, approximately 55% of this forecast has occurred in the last nine years, indicating slightly faster growth than anticipated.

Development slowed in the past five years and may remain lower in the near term due to high interest rates and difficulties with financing multifamily development. The current HNCA estimates that Wilsonville has capacity for 3,634 new dwelling units and demand for 2,815 over the 2025-2045 planning period. The result is that Wilsonville has an anticipated surplus of about 819 dwelling units, surpassing the forecast of housing growth over the next twenty years. That surplus provides the ability to accommodate additional housing if Wilsonville grows faster than Metro's forecast.

Wilsonville will be required to update its HNCA in 2031 and every six years thereafter. This regular review process is crucial, as it allows the City to revise estimates and, if necessary, pursue additional land with Metro should growth outpace expectations. The City should maintain its practice of monitoring development activity and housing needs. Furthermore, as Oregon implements the new Oregon Housing Needs Analysis (OHNA) process, cities will receive new housing targets that consider the needs of

various demographic groups. Wilsonville's annual housing reports will play a vital role in ensuring compliance with new state laws and in identifying and implementing timely strategies to meet the evolving housing needs of its residents.

- **Diverse demographic trends are shaping Wilsonville's housing needs.** Wilsonville has an aging population, which is driving demand for senior-specific housing. Simultaneously, Wilsonville has a higher share of young adults than the region, influencing demand for rentals and affordable homeownership options. The city has a smaller average household size than the county and state but a higher share of households with children. A growing Latino/Hispanic population is expected to increase demand for affordable larger units suitable for multigenerational living. These varied trends necessitate a wide range of housing types. These trends and their implications are described in more detail below:

- **Aging Population.** Wilsonville's aging population mirrors statewide patterns. Between 2010 and 2021, the number of residents aged 60 and over increased by 1,648, a 47% growth. This age group now comprises 20% of Wilsonville's population, up from 18% in 2010.

The trend is expected to continue, with residents aged 60 and over projected to make up 29% of Clackamas County's population by 2040 compared to 27% in 2020. This demographic shift will drive demand for senior-specific housing options, such as small and easy-to-maintain dwellings, single-story dwellings, cottage housing, assisted living facilities, and age-restricted developments.

- **Younger Adult Households (Millennials and Gen Z).** Wilsonville has a higher share of young adults (20-39 years old) than the region and state. This demographic is more likely to rent early in their life cycle, driving demand for multifamily rental units. Affordability is a major concern for these generations. As young adults pursue homeownership, they will likely seek more affordable options such as smaller single-family detached homes, cottage cluster housing, middle housing types (townhouses, duplexes, triplexes, quadplexes), and multifamily housing. These housing types are often more affordable than traditional single-family detached homes and can provide a stepping stone to homeownership for younger residents.
- **Household Composition.** Wilsonville has a smaller average household size than Clackamas County and the state, with a higher share of one- and two-person households. These smaller households will increase the need for smaller housing units.

Despite smaller household sizes, Wilsonville also has a higher share of households with children than the region and state, including a higher proportion of single-parent households. Single-parent households in particular may face affordability concerns.

- **Latino/Hispanic Population Growth.** The growing Latino/Hispanic population in Wilsonville will influence housing needs. First-generation Hispanic/Latino

- immigrants (and, to a lesser extent, second- and third-generation Hispanic/Latino immigrants) are more likely to have larger household sizes. Hispanic/Latino households are also twice as likely to live in multigenerational households and are more likely to have lower incomes than the overall median. This demographic trend will drive demand for larger dwelling units that are affordable for lower-income households. These homes need to be designed to meet the needs of diverse populations, including features that support multigenerational living arrangements.
- **Wilsonville has affordability challenges that require diverse housing solutions.** Wilsonville has a lower median household income than the region. Housing costs have been rising faster than incomes, consistent with state and national trends, decreasing housing affordability in Wilsonville and across the state. Thirty-eight percent of households in Wilsonville are cost burdened, with renter households more likely to face this challenge. This pattern of cost burden, particularly among renters, aligns with broader trends observed at the state and national levels. Decreasing housing affordability indicates that Wilsonville needs a wider range of housing price points than currently available. This includes providing opportunities for developing housing types across the affordability spectrum, including income-restricted housing and other lower-cost housing types such as accessory dwelling units, townhouses, duplexes, triplexes, quadplexes, and multifamily buildings with five or more units.
 - **Wilsonville will need more income-restricted affordable housing.** Currently, about 42% of Wilsonville households (approximately 4,400) have incomes below 60% of Clackamas County’s median family income (MFI). These households are the most vulnerable to experiencing cost burden. Looking ahead, Wilsonville expects approximately 1,180 additional households in this income range over the next 20 years. At present, Wilsonville has about 635 income-restricted affordable rental units. Given the high proportion of current and projected low-income households, Wilsonville will need to increase its stock of income-restricted affordable housing to adequately address housing affordability needs.
 - **Wilsonville’s housing mix is expected to shift to address the changing demographic needs and affordability concerns.** As of 2021, Wilsonville's housing stock consisted of 43% single-family detached homes, 10% townhouses, 5% other middle housing (duplexes, triplexes, quadplexes), and 42% multifamily units. Between 2013 and 2023, 2,217 new units were permitted in the city, 73% of which were for single-family detached units, 17% for townhouses, and 10% for multifamily units. Looking ahead, Wilsonville projects a future housing mix of 45% single-family detached homes, 15% townhouses, 5% duplexes, triplexes, and quadplexes, and 35% multifamily units. This distribution represents a shift from the 2013-2023 trends and the 2014 housing needs analysis, which planned for 50% single-family detached homes and 10% townhouses. This shift responds to demographic changes and affordability issues, with townhouses expected to gain market share as detached homes become less affordable. The implementation of House Bill 2001, allowing middle housing in traditionally single-family zones, should further diversify options, especially in areas like Frog Pond.

What are the City's next steps?

The City of Wilsonville Housing Needs and Capacity Analysis (this report) examines how household choices and the housing market have interacted in the Portland region, Clackamas County, and Wilsonville. It provides an overview of Wilsonville's current residential land inventory, demographics, market trends, housing demand, and need for housing that is affordable to allow people to live and work in Wilsonville. The report also forecasts residential land needs for 2025 to 2045 and assesses whether current land and zoning are sufficient to meet these projected land needs.

Following this analysis, the City will develop a Housing Production Strategy (HPS), which is a six-year action plan to address Wilsonville's unmet housing needs. The HPS will dig deeper into housing needs by demographic groups than is done in the HNCA. It will outline policies and strategies to support housing development and preservation, with a focus on achieving equitable outcomes for all residents. It will emphasize improving conditions for underserved communities, lower-income households, and state and federal protected classes. These strategies will provide the City with a range of tools to support housing development and address housing needs in Wilsonville.

1. Introduction

Consistent with state and national trends, many Wilsonville residents continue to experience challenges with housing affordability despite the city having a diversity of housing types and a greater share of multifamily than seen in many other parts of the Portland metro region. From 2000 to 2022, the percentage of cost-burdened households increased from 31% to 38% (Exhibit 58). Renters were disproportionately impacted, with 55% experiencing cost burden in 2022 (Exhibit 60). In Wilsonville, growth of housing costs outpaced growth in incomes. Between January 2014 and January 2024, the median home sales prices increased 72% (Exhibit 51). Multifamily asking rents increased by 58% between 2013 and 2023 (Exhibit 54). Household income increased at a slower rate, by 29% between 2014 and 2022 (not adjusted for inflation) (Exhibit 39). The challenge of housing affordability is consistent with state and national trends.

Wilsonville last conducted a housing capacity analysis in 2014 (called the 2014 Residential Land Study). Since then, there has been substantial housing growth, particularly in the Villebois and Frog Pond neighborhoods. The Villebois neighborhood added just over 1,400 new housing units since 2013. Initial housing construction as outlined in the Villebois Master Plan is almost complete. Frog Pond is, and will continue to be, an area of strong housing growth for the City. The Frog Pond West Master Plan was adopted in 2017, and the Frog Pond East and South Master Plan was adopted in 2022. About 271 units have been built in the Frog Pond area since 2017, with more units in the development pipeline.

Wilsonville's decision to update its Housing Needs and Capacity Analysis (HNCA) comes at an opportune time. Housing prices in the Portland region have continued to rise, leading to affordability concerns for many residents. The City's previous housing capacity analysis is now 10 years old, and Wilsonville has implemented all the recommendations from that analysis.

2014 RESIDENTIAL LAND STUDY POLICY RECOMMENDATIONS

The 2014 Residential Land Study included policy recommendations to guide Wilsonville's housing planning efforts. The City has since implemented these recommendations, strengthening its ability to address housing needs effectively.

Completed actions include:

- » Incorporating housing needs and state requirements into the Frog Pond Area Plan
- » Updating the Town Center vision and master plan
- » Developing a monitoring program to help the City understand housing need and how fast land is developing
- » Coordinating with Metro to bring Advance Road (Frog Pond East and South) into the UGB
- » Adopting code amendments to:
 - » Allow duplexes in all PDR zones
 - » Add clear and objective review for housing in the Old Town Overlay Zone
 - » Add clear and objective Site Design Review process for new multifamily development

The new HNCA, covering 2025 to 2045, aligns with Oregon's statewide planning policies, including Goal 10 (Housing) and OAR 660 Division 8. It provides decision-makers with current data on the housing market and community needs and an assessment of whether the city has sufficient land for 20-year growth projections. This analysis provides decision-makers with the information needed to develop policy responses to Wilsonville's housing needs.

Framework for a Housing Needs and Capacity Analysis

The City of Wilsonville Housing Needs and Capacity Analysis (this report) examines how household choices and the housing market have interacted in the Portland region, Clackamas County, and Wilsonville. It provides an overview of Wilsonville's current residential land inventory, demographics, housing needs, and affordability issues. The report also forecasts housing needs for 2025 to 2045 and assesses whether current land and zoning are sufficient to meet these projected needs.

Following this analysis, the City will develop a Housing Production Strategy (HPS), a six-year action plan to address Wilsonville's unmet housing needs as identified in the HNCA. The HPS will dig deeper into housing needs by demographic groups than is done in the HNCA. It will outline policies and strategies to support housing development and preservation, with a focus on achieving equitable outcomes for all residents. It will emphasize improving conditions for underserved communities, lower-income households, and state and federal protected classes. These strategies will provide the City with a range of tools to support housing development and address housing needs in Wilsonville.

Statewide Planning Goal 10

The passage of the Oregon Land Use Planning Act of 1974 (ORS Chapter 197) established the Land Conservation and Development Commission (LCDC) and the Department of Land Conservation and Development (DLCD). The act required the Commission to develop and adopt a set of statewide planning goals. Goal 10 addresses housing in Oregon and provides guidelines for local governments to follow in developing their local comprehensive land use plans and implementing policies.

At a minimum, local housing policies must meet the requirements of Goal 10 and the statutes and administrative rules that implement it (including ORS 197A.335, 197A.348, 197A.350, 197A.400, and OAR 600-008). Goal 10 requires incorporated cities to complete an inventory of buildable residential lands. Goal 10 also requires cities to plan for the numbers of housing units in price and rent ranges commensurate with the financial capabilities of its households.

Goal 10 defines needed housing types as “all housing on land zoned for residential use or mixed residential and commercial use that is determined to meet the need shown for housing within an urban growth boundary (UGB) at price ranges and rent levels that are affordable to households within the county with a variety of incomes, including but not limited to

households with low-incomes, very low-incomes and extremely low-incomes.” ORS 197A.348 defines needed housing types:

- (a) Attached and detached single-family housing, middle housing types, and multifamily housing for both owner and renter occupancy.
- (b) Government-assisted housing.¹
- (c) Mobile home or manufactured dwelling parks as provided in ORS 197.475 to 197.490.
- (d) Manufactured homes on individual lots planned and zoned for single-family residential use that are in addition to lots within designated manufactured dwelling subdivisions.
- (e) Housing for farmworkers.
- (f) Single-room occupancies as defined in ORS 197A.430.

Wilsonville must identify needs for all the housing types listed above as well as adopt policies that increase the likelihood that needed housing types will be developed. This Housing Needs and Capacity Analysis was developed to meet the requirements of Goal 10 and its implementing administrative rules and statutes.

This report distinguishes between housing *need* and housing *demand*.

- **Housing need.** Goal 10 requires communities to plan for housing that meets the needs of households at all income levels, considering the demographics of people living in Wilsonville. Housing need focuses on access to housing that is affordable to each household, assuming that housing costs are less than 30% of a household’s gross income, a definition used by the Department of Housing and Urban Development (HUD). Since everyone needs shelter, Goal 10 requires that a jurisdiction address, at some level, how every household will be affected by the housing market over a 20-year period. Households with unmet needs do not generally include households that can purchase or rent housing at an “affordable” price, consistent with the requirements of their household characteristics (e.g., household size or disability status). Households that cannot find and afford such housing have unmet need: they are either unhoused, in housing of substandard condition, overcrowded, or paying more than they can afford per federal standards.
- **Housing demand.** Housing market *demand* is what households demonstrate they are willing to purchase in the marketplace regardless of whether they can afford the housing based on HUD’s standard for affordability. Growth in population means growth in the number of households and implies an increase in demand for housing units. The private sector has primarily met this demand by building new housing units based on its judgments about the types of housing that will be absorbed by the market. In concept,

¹ Government-assisted (income-restricted) housing can be any housing type listed in ORS 197A.348 (a).

recent development trends typically describe the effective demand for new housing: it is the local equilibrium of demand factors, supply factors, and price.

This HNCA provides information about the City’s housing needs, focusing on (1) whether the City’s buildable residential land has sufficient capacity to accommodate Metro’s forecast of housing growth for Wilsonville and (2) providing information to identify unmet housing needs based on affordability and socioeconomic characteristics of Wilsonville’s population. Following this analysis, the City will develop a Housing Production Strategy (HPS) that will use the information from this report, especially information about unmet housing needs, to identify actions that the City can take to address the unmet needs. Many of the socioeconomic characteristics that describe unmet housing needs, such as affordability by income or housing need of historically marginalized communities, are addressed in more detail in the HPS.

Upcoming Changes to Goal 10

The State of Oregon is developing a new approach to implementing Goal 10 through the Oregon Housing Needs Analysis (OHNA) Program, per the requirements of House Bill 2001 (2023). The new methodology for forecasting growth of housing will begin to be available by January 2025. The Department of Land Conservation and Development (DLCD) is developing new rules for a housing needs and capacity analysis (this report), which will be available by January 2026.

This report is based on the rules for conducting a housing needs and capacity analysis in 2024 because Wilsonville is required by the State to complete and adopt its housing needs and capacity analysis by December 2025. When Wilsonville conducts a new housing needs and capacity analysis in 2031, the City will use the Oregon Housing Needs Analysis Program methodology.²

During development of this report, DLCD is developing the new rules for the OHNA Program, which is bringing additional focus to areas where the current rules governing an HNCA have gaps or room for improvement, such as:

- **Forecasting need for housing based on population forecasts.** The current rules for developing a housing need and capacity analysis start with Metro’s forecast for new dwelling units. The OHNA Program addresses some of the issues with this approach. In particular, the OHNA will include a targeted forecast of future housing need that accounts for population growth, historical underproduction of housing, use of housing for second homes, and unmet needs of people experiencing homelessness.
- **Assuming future housing needs will reflect the current income distribution in Wilsonville.** Under the current rules, cities are allowed to assume that future housing need will be similar to the existing income distribution of its households. The OHNA Program requires cities to use the regional income distribution (for Clackamas,

² For more information about the Oregon Housing Needs Analysis Program rulemaking, see the following web page: <https://www.oregon.gov/lcd/Housing/Pages/Rulemaking.aspx>

Washington, and Multnomah Counties), accounting for housing needs resulting from underproduction and unmet needs of people experiencing homelessness. This results in an OHNA target for housing affordable at below 30% of area median income (AMI), 30-60% of AMI, 60-80% of AMI, 80-120% of AMI, and 120% of AMI and above. This change requires all cities in the metro region to plan for housing affordable at all income levels. Currently, some cities in the region are making fewer plans to accommodate lower-income households compared to others.

- **Focusing on housing types.** Under the current rules, cities use historical trends to forecast future housing needs by housing types. Under the OHNA Program, cities will be required to consider housing types, characteristics, and locations of needed housing. That may require cities to consider the relative affordability of different housing types, as well as characteristics such as visitability, accessibility, and location (e.g., in mixed-use areas served by transit).
- **Integrating Fair Housing.** Currently, Goal 10 does not explicitly integrate the concept of Affirmatively Furthering Fair Housing (AFFH). The OHNA Program integrates AFFH into the analysis of housing need and into the HPS actions that respond to unmet needs.

The OHNA Program will not solve all the deficiencies with forecasting future housing needs. Data limitations will still exist, especially for smaller cities like Wilsonville where there is not sufficient data available to describe the full range of housing needs by demographic characteristics, such as age or ethnicity. Those issues will still need to be addressed through qualitative data gathering (i.e., interviews or other discussions), analysis, and policymaking.

While the OHNA Program rules were not used in development of this HNCA or the Wilsonville Housing Production Strategy, the new rules will be in place when Wilsonville next updates its HNCA and Housing Production Strategy in 2031.

The Metropolitan Housing Rule

OAR 660-007 (the Metropolitan Housing rule) is designed to “assure opportunity for the provision of adequate numbers of needed housing units and the efficient use of land within the Metropolitan Portland (Metro) urban growth boundary.” OAR 660-0070-005(12) provides a Metro-specific definition of needed housing:

"Needed Housing" is defined as housing types determined to meet the need shown for housing within an urban growth boundary at particular price ranges and rent levels.

The Metropolitan Housing rule also requires cities to develop residential plan designations:

(1) Plan designations that allow or require residential uses shall be assigned to all buildable land. Such designations may allow nonresidential uses as well as residential uses. Such designations may be considered to be "residential plan designations" for the purposes of this division. The plan designations assigned to

buildable land shall be specific so as to accommodate the varying housing types and densities identified in OAR 660-007-0030 through 660-007-0037.

OAR 660-007 also specifies the mix and density of new residential construction for cities within the metro UGB:

“Provide the opportunity for at least 50 percent of new residential units to be attached single family housing or multiple family housing or justify an alternative percentage based on changing circumstances” OAR 660-007-0030 (1).

OAR 660-007-0035 sets specific density targets for cities in the metro UGB. Wilsonville’s average density target is eight dwelling units per net buildable acre.³

Metro Urban Growth Management Functional Plan

The Metro Urban Growth Management Functional Plan describes the policies that guide development for cities within the metro UGB to implement the goals in the Metro 2040 Plan.

Title 1: Housing Capacity

Title 1 of Metro’s Urban Growth Management Functional Plan is intended to promote efficient land use within the metro UGB by increasing housing capacity. Each city is required to determine its housing capacity based on the minimum number of dwelling units allowed in each zoning district that permits residential development and maintains this capacity.

Title 1 requires that a city adopt minimum residential development density standards by March 2011. If the jurisdiction did not adopt a minimum density by March 2011, the jurisdiction must adopt a minimum density that is at least 80% of the maximum density.

Title 1 provides measures to decrease development capacity in selected areas by transferring the capacity to other areas of the community. This may be approved as long as the community’s overall capacity is not reduced.

Metro’s *2023 Compliance Report* concludes that Wilsonville is in compliance with the City’s Title 1 responsibilities.

Title 7: Housing Choice

Title 7 of Metro’s Urban Growth Management Functional Plan is designed to ensure the production of affordable housing in the metro UGB. Each city and county within the metro region is encouraged to voluntarily adopt an affordable housing production goal.

³ OAR 660-024-0010(6) defines net buildable acres as “43,560 square feet of residentially designated buildable land after excluding future rights-of-way for streets and roads.”

Each jurisdiction within the metro region is required to ensure that their comprehensive plans and implementing ordinances include strategies to:

- Ensure the production of a diverse range of housing types,
- Maintain the existing supply of affordable housing, increase opportunities for new affordable housing dispersed throughout their boundaries; and
- Increase opportunities for households of all income levels to live in affordable housing (3.07.730).

Metro's *2023 Compliance Report* concludes that Wilsonville is in compliance with the City's Title 7 responsibilities.

Organization of This Report

The rest of this document is organized as follows:

- **Chapter 2. Residential Buildable Lands Inventory** presents a summary of the methodology and results of Wilsonville's inventory of residential land.
- **Chapter 3. Historical and Recent Development Trends** summarizes the state, regional, and local housing market trends affecting Wilsonville's housing market.
- **Chapter 4. Demographic and Other Factors Affecting Residential Development in Wilsonville** presents factors that affect housing need in Wilsonville, focusing on the key determinants of housing need: age, income, and household composition. This chapter also describes housing affordability in Wilsonville relative to the larger region.
- **Chapter 5. Housing Need in Wilsonville** presents the forecast for housing growth in Wilsonville, describing housing need by density ranges and income levels.
- **Chapter 6. Residential Land Sufficiency in Wilsonville** estimates Wilsonville's residential land sufficiency needed to accommodate expected growth over the planning period.
- **Appendix A. Residential Buildable Lands Inventory Overview of the Methodology**
- **Appendix B. National and State Demographic and Other Trends Affecting Residential Development in Wilsonville**

2. Residential Buildable Lands Inventory

This chapter presents the Buildable Lands Inventory (BLI) for the City of Wilsonville. The methods used for this study are consistent with those used by Oregon Metro in its 2018 Buildable Land Inventory, which is the basis for this analysis. ECONorthwest's methodology deviates only where local conditions require greater consideration or to attain greater precision in the calculations of buildable land. A detailed discussion of the methodology used in this study is provided in Appendix A.

The BLI for Wilsonville includes all land designated as residential in the Comprehensive Plan within a study area comprised of:

- Wilsonville City Limits,
- Wilsonville Master-Planned Areas with planned growth change, and
- Oregon Metro Transportation Analysis Zones (TAZ) 973, 979, and 982.

From a practical perspective, this means that all lands within tax lots identified by Metro that fall within this study area were inventoried. ECONorthwest used the most recent tax lot GIS files from Metro for the analysis. The inventory then builds from the tax lot-level database to estimate buildable land by comprehensive plan designation.

Residential Buildable Lands Inventory Results

The land base for the Wilsonville residential BLI includes all tax lots in the study area with residential plan designations and selected tax lots in traditionally nonresidential plan designations where City staff have indicated residential development could or is planned to occur (e.g., the Wilsonville Transit Center, which had a plan designation of industrial). Exhibit 1 shows the land base by plan designation within the study area.

Exhibit 1. Land Base by Plan Designation, Wilsonville Study Area, 2024

Source: Oregon Metro, ECONorthwest analysis.

Note: The number of tax lots represented is greater than the actual total number of tax lots in the analysis due to split plan designations.

Note: The Industrial area included in this inventory is a city-owned parcel where housing is planned. A Comprehensive Plan amendment/redesignation is not anticipated since this parcel will be developed with affordable housing as allowed by Senate Bill 8 (2021).

Jurisdiction/Comprehensive Plan Designation	Number of taxlots	Percent	Total taxlot acreage	Percent
Residential 0-1 du/ac	47	1%	82	4%
Residential 2-3 du/ac	333	5%	114	5%
Residential 4-5 du/ac	1,764	25%	475	21%
Residential 6-7 du/ac	1,036	15%	319	14%
Residential 10-12 du/ac	947	13%	324	14%
Residential 16-20 du/ac	10	0%	82	4%
Residential Neighborhood	383	5%	390	17%
Town Center	66	1%	136	6%
Village	2,449	35%	344	15%
Commercial	1	0%	5	0%
Industrial	1	0%	3	0%
Total	7,037	100%	2,275	100%

Development Status

Exhibit 2 below shows the total acres of residential tax lots classified by development status. We used a rule-based classification (described in Appendix A) to define an initial current development status. Broadly speaking, the development statuses used in the BLI are:

- **Vacant land** where there is currently minimal or no existing development.
- **Partially vacant land** where there is some existing development but room for more development within the existing zone, typically “infill” development.
- **Committed acres** is land that is committed to existing uses.
 - **Public land** that is in public ownership and is considered unavailable for new residential development, such as parkland or other publicly owned land.
 - **Developed land** is land that has existing development and does not fit into the other categories above.

- **Undevelopable land** includes lots smaller than 1,000 square feet.

We confirmed development status through a series of reviews by ECONorthwest and City staff, based on local knowledge and review of aerial maps.

Exhibit 2. Residential Land by Development Status, Wilsonville Study Area, 2024

Source: Oregon Metro, ECONorthwest analysis.

Note: The Industrial area included in this inventory is a city-owned parcel where housing is planned. A Comprehensive Plan amendment/redesignation is not anticipated since this parcel will be developed with affordable housing as allowed by Senate Bill 8.

Jurisdiction/Comprehensive Plan Designation	Total Acres	Committed Acres	Constrained Acres	Buildable Acres Unconstrained Vacant & Partially Vacant
Residential 0-1 du/ac	82	22	57	4
Residential 2-3 du/ac	114	76	38	0
Residential 4-5 du/ac	475	407	65	3
Residential 6-7 du/ac	319	241	64	14
Residential 10-12 du/ac	324	222	63	39
Residential 16-20 du/ac	82	62	20	-
Residential Neighborhood	390	77	121	192
Town Center	136	128	1	8
Village	344	234	108	2
Commercial	5	-	-	5
Industrial	3	-	1	3
Total	2,275	1,468	537	269

Development Constraints

The buildable lands inventory identifies the following conditions as constraints that prohibit development:

- BPA right-of-way
- FEMA regulatory floodway and 100-year floodplains
- Habitat Conservation Areas (Title 13)
- Significant Resource Overlay Zone (SROZ)
- Slopes greater than 25%
- Stream and Floodplain Protection (Title 3)

Exhibit 3 below shows these constraints.

Exhibit 3. Development Constraints, Wilsonville Study Area, 2024

Source: Bonneville Power Administration, FEMA, Oregon Metro, City of Wilsonville, ECONorthwest analysis.

Note: The study area shown represents the combination of the City limits, Master Plan Areas, and TAZ areas 973, 979, and 982.

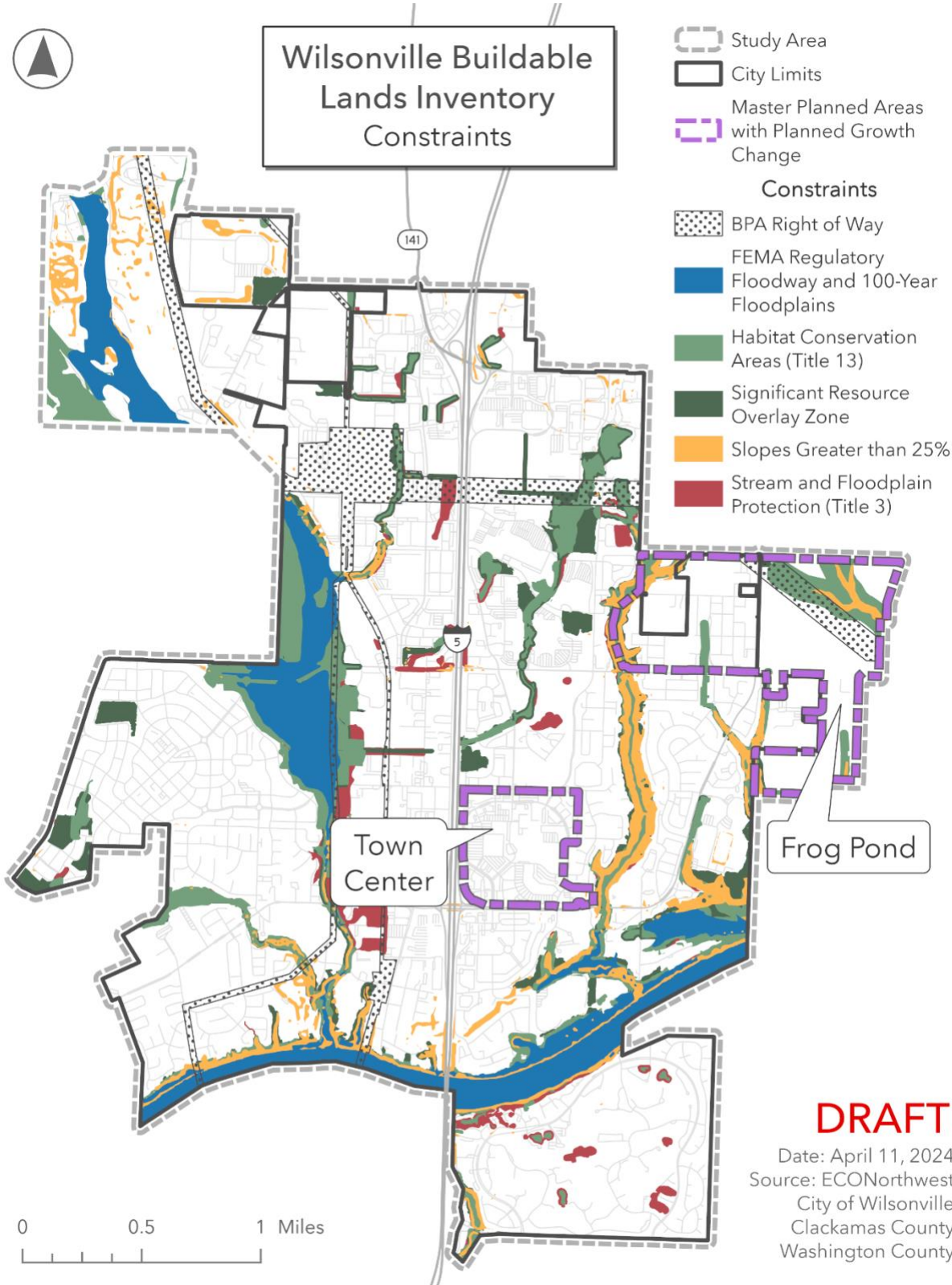
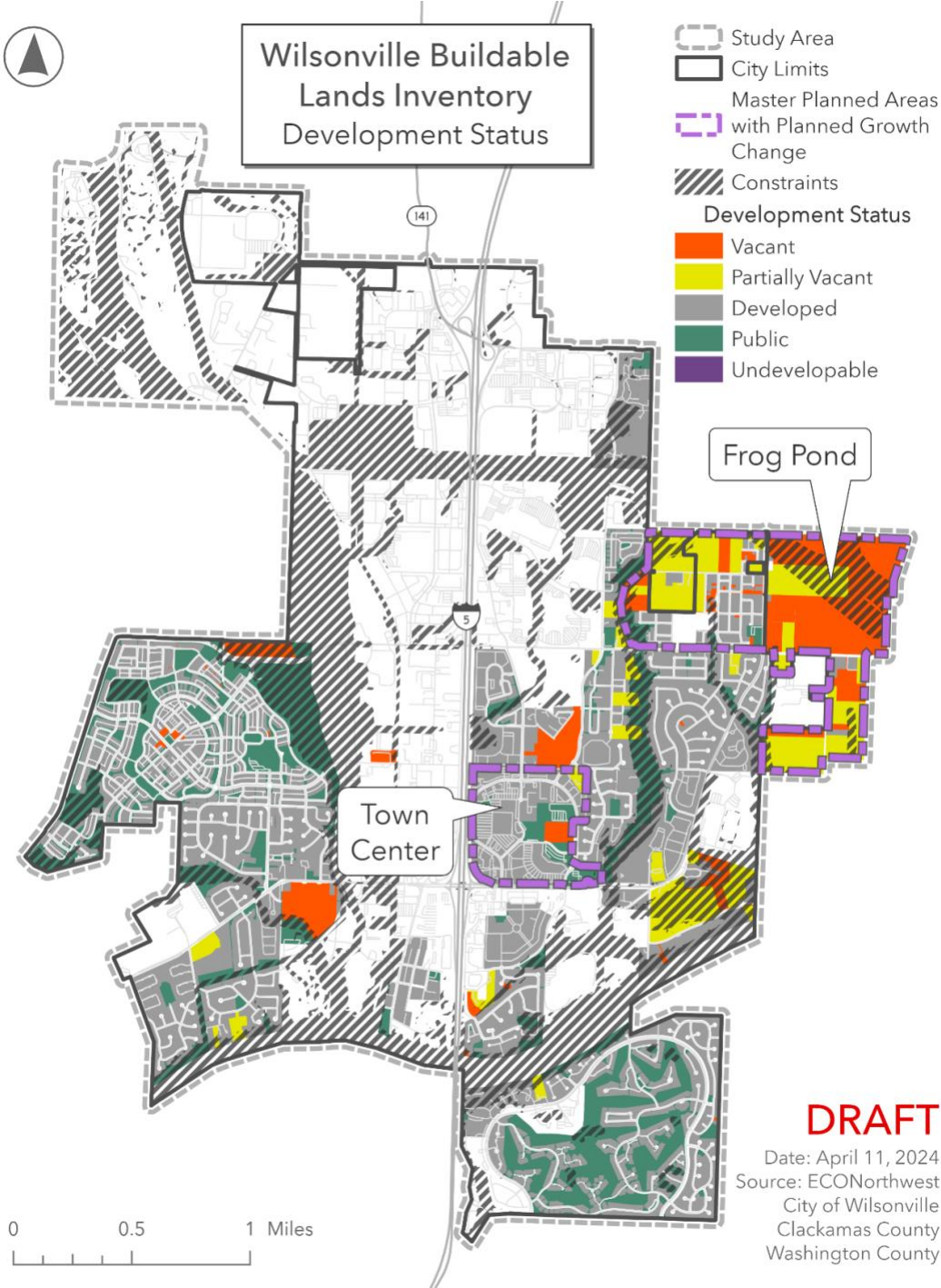


Exhibit 4 shows development status with constraints applied, resulting in buildable acres. Vacant or partially vacant land within these constrained areas is considered unavailable for development and was removed from the inventory of buildable land.

Exhibit 4. Development Status with Constraints, Wilsonville Study Area, 2024

Source: Oregon Metro, ECONorthwest analysis.

Note: Areas not represented by a color are tax lots in a plan designation that has been excluded from the BLI land base.



Vacant Unconstrained Buildable Land

Exhibit 5 below shows the quantity of buildable acres (i.e., acres in tax lots after constraints are deducted) for vacant and partially vacant land by plan designation for tax lots outside of Master-Planned Areas. For lots inside a Master Plan, the unconstrained vacant land is shown by the specific Master Plan Area.

Note that partially vacant land in Exhibit 4 shows the entire tax lot as being partially vacant without distinguishing the part of the tax lot that is not available for development. The buildable lands inventory database accounts for the portion of the tax lot that is developed (and considered unavailable for future development), and the portion of the tax lot that is vacant and therefore buildable is shown in Exhibit 5.

Exhibit 5. Buildable Acres in Vacant/Partially Vacant Tax Lots by Plan Designation, Wilsonville Study Area, 2024

Source: Oregon Metro, ECONorthwest analysis.

Note: The Industrial area included in this inventory is a city-owned parcel where housing is planned. A Comprehensive Plan amendment/redesignation is not anticipated since this parcel will be developed with affordable housing as allowed by Senate Bill 8.

Note: Land with permitted units was considered “developed” and is not included in this table. However, land that is entitled but does not have permitted development is included as “buildable acres.”

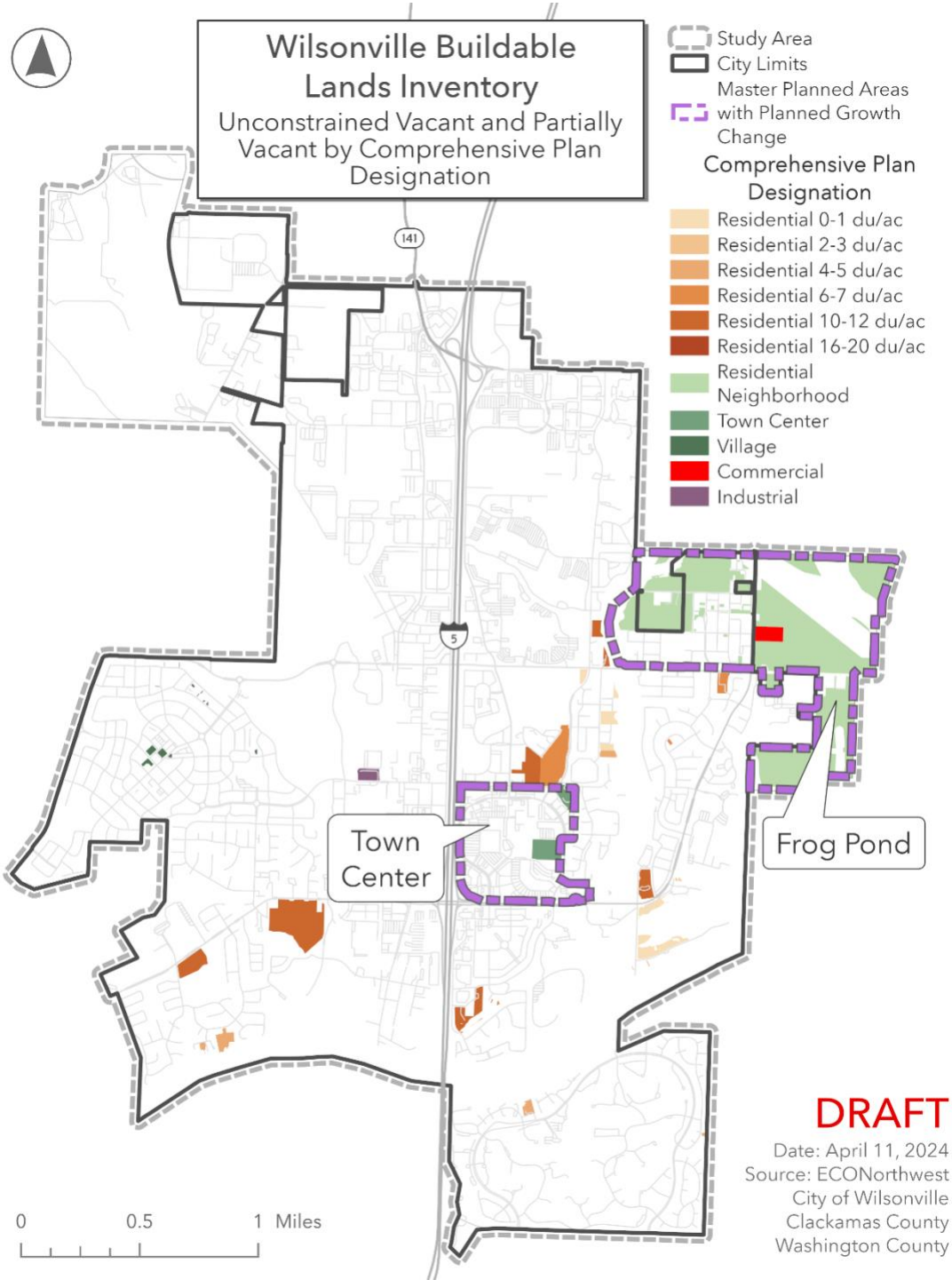
Jurisdiction/Comprehensive Plan Designation	Buildable Acres on Vacant Lots	Buildable Acres on Partially Vacant Lots	Total Buildable Acres
Residential 0-1 du/ac	-	4	4
Residential 2-3 du/ac	-	-	-
Residential 4-5 du/ac	-	3	3
Residential 6-7 du/ac	13	1	13.5
Residential 10-12 du/ac	31	7	39
Village	2	-	2
Industrial	3	-	3
Master Planned Areas with Planned Growth Change	117	88	205
Frog Pond East	79	13	92
Frog Pond South	17	35	53
Frog Pond West	14	39	53
Town Center	7	1	8
Total	166	103	269

Exhibit 6 shows the locations of Wilsonville’s buildable vacant and partially vacant residential land.

Exhibit 6. Unconstrained Vacant and Partially Vacant Residential Land, Wilsonville Study Area, 2024

Source: Oregon Metro, ECONorthwest analysis.

Note: The Industrial area included in this inventory is a city-owned parcel where housing is planned. A Comprehensive Plan amendment/redesignation is not anticipated since this parcel will be developed with affordable housing as allowed by Senate Bill 8.



3. Historical and Recent Development Trends

Analysis of historical development trends in Wilsonville provides insight into the functioning of the local housing market. The mix of housing types and densities (along with demographic trends discussed in the next chapter) are key variables in forecasting the capacity of residential land to accommodate new housing and to forecast future land need.

This Housing Needs and Capacity Analysis examines changes in Wilsonville’s housing market from 2000 to 2022, as well as residential development from 2013 to February 2024. We selected this period because (1) Wilsonville last adopted its Housing Capacity Analysis in 2014 and (2) data about Wilsonville’s housing market during this period is readily available from sources such as the Census and the City building permit database. Since 2014, Wilsonville has also produced annual housing reports in response to a recommendation from the previous housing needs analysis. These reports document housing trends over the past decade and provided data to support this analysis.

For the purposes of this study, we grouped housing types based on (1) whether the structure is stand-alone or attached to another structure and (2) the number of dwelling units in each structure. The housing types used in this analysis are consistent with needed housing types as defined in ORS 197A.348 and Wilsonville’s Development Code:⁴

- **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.

ORS 197.478 requires prefabricated to be permissible on all land zoned to allow the development of single-family dwellings, the same as manufactured housing. Wilsonville’s development code does not mention prefabricated housing, but it is allowed in all zones where single-family dwellings are allowed. In Wilsonville, government-assisted housing (ORS

⁴ ORS 197A.348 defines needed housing as “all housing on land zoned for residential use or mixed residential and commercial use that is determined to meet the need shown for housing within an urban growth boundary at price ranges and rent levels that are affordable to households within the county with a variety of incomes, including but not limited to households with low incomes, very low incomes and extremely low incomes, as those terms are defined by the United States Department of Housing and Urban Development.”

197A.348[b]) and housing for farmworkers (ORS 197A.348[e]) can be any of the housing types listed above. Analysis within this report discusses housing affordability at a variety of incomes, as required in ORS 197A.348.

Data Used in This Analysis

Throughout this analysis (including the subsequent Chapter 4) we used data from multiple well-recognized and reliable data sources. One of the key sources for housing and household data is the U.S. Census. This report primarily uses data from three Census sources:⁵

- 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, which 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 determine 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.

⁵ 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. 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.

This report primarily uses data from the 2017–2021 ACS (reported as 2021), with select updates from the 2018–2022 ACS (reported as 2022) for variables like income and cost burden, which are more sensitive to inflation and housing costs. Where relevant, data from the 2000 and 2010 Decennial Census is also included. The 2020 Census was limited due to the COVID-19 pandemic and is not used in this report. Additional data sources include Oregon Housing and Community Services, the U.S. Department of Housing and Urban Development, and the City of Wilsonville.

In some cases, this analysis compares Wilsonville to nearby cities in the southern Portland region: Tualatin, Tigard, Oregon City, Lake Oswego, Sherwood, and West Linn. These cities share similar characteristics with Wilsonville. They are geographically close and are of similar sizes (smaller than major cities like Portland or Hillsboro). These comparisons highlight Wilsonville's similarities and differences with its neighbors in various aspects of housing and demographics.

Trends in Housing Mix

This section provides an overview of changes in the mix of housing types in Wilsonville and compares Wilsonville to the Portland region⁶ and Oregon. It shows the following trends in housing mix in Wilsonville:

- **Since 2000, Wilsonville's housing stock grew by about 67%.** Between 2000 and 2021, Wilsonville's housing stock increased by 4,288 new units.
- **Single-family detached housing accounted for most new housing permitted in Wilsonville between 2013 and 2023.** About 73% of permitted units were for single-family detached, 17% for townhouses, and 10% for multifamily.
- **Wilsonville's housing stock has more multifamily housing than most comparable cities in the Portland region.** This diversity in housing types is partially a result of Wilsonville's history as a newer community that has allowed for a variety of residential development through flexible zoning and master planning. As a relatively young city, most of Wilsonville's housing growth has occurred under modern zoning laws, contributing to the greater share of multifamily units.

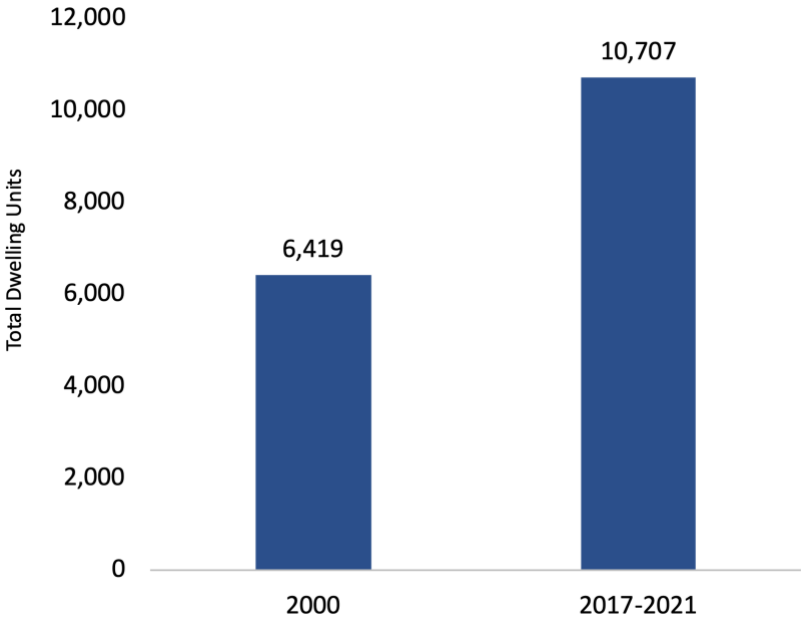
Specifically, 43% of Wilsonville's housing stock is single-family detached, 42% is multifamily (5+ units), 5% is duplexes, triplexes, or quadplexes, and 10% is townhouses. In contrast, only 25% of the Portland region's housing stock is multifamily (5+ units). This existing diversity should not be seen as a barrier to accommodating additional multifamily housing to meet the city's evolving needs. Rather, it reflects Wilsonville's proactive approach to providing a range of housing options for its residents through thoughtful planning and development.

⁶ The Portland region is Clackamas, Washington, and Multnomah Counties combined.

Housing Mix

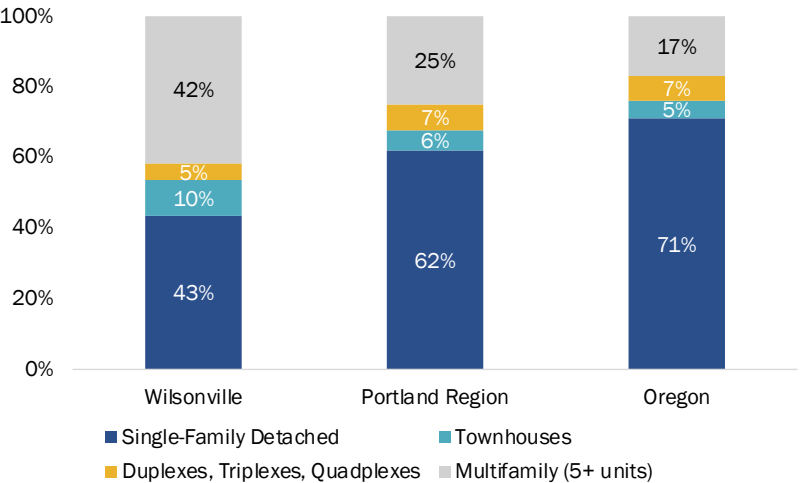
Wilsonville increased by 4,288 dwelling units (67%) between 2000 and 2021.

Exhibit 7. Total Dwelling Units, Wilsonville, 2000 and 2017-2021
Source: US Census Bureau, 2000 Decennial Census, SF3 Table H030, and 2017-2021 ACS Table B25024.



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.

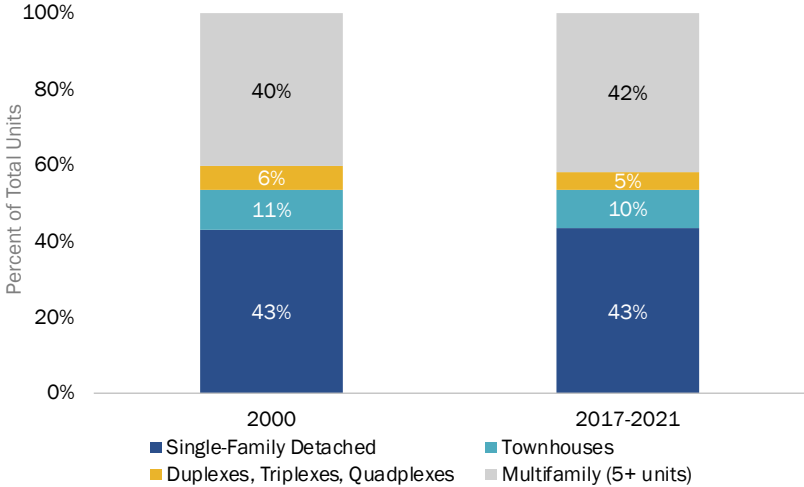
Exhibit 8. Housing Mix, Wilsonville, Portland Region, and Oregon, 2017-2021
Source: US Census Bureau, 2017-2021 ACS Table B25024.



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

Exhibit 9. Change in Housing Mix, Wilsonville, 2000 and 2017-2021

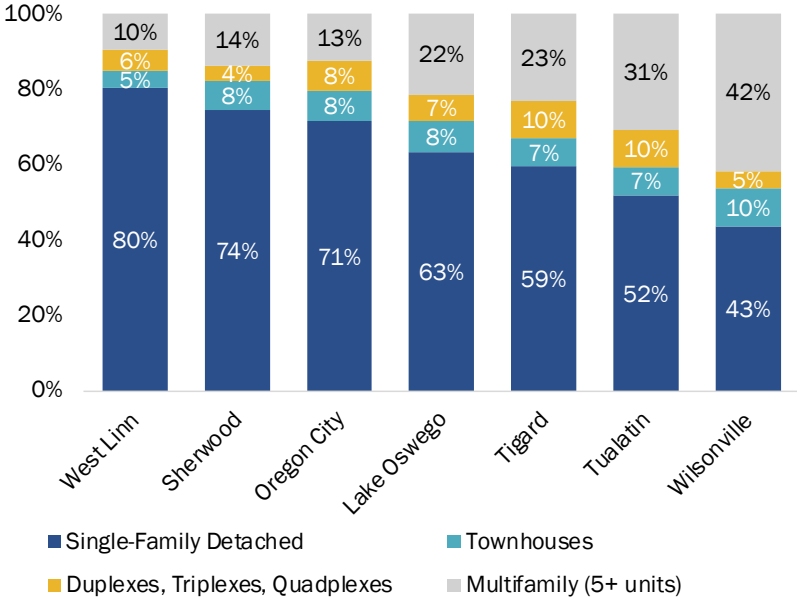
Source: US Census Bureau, 2000 Decennial Census, SF3 Table H030, and 2017-2021 ACS Table B25024.



Wilsonville had the highest share of multifamily housing of comparable Metro cities.

Exhibit 10. 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

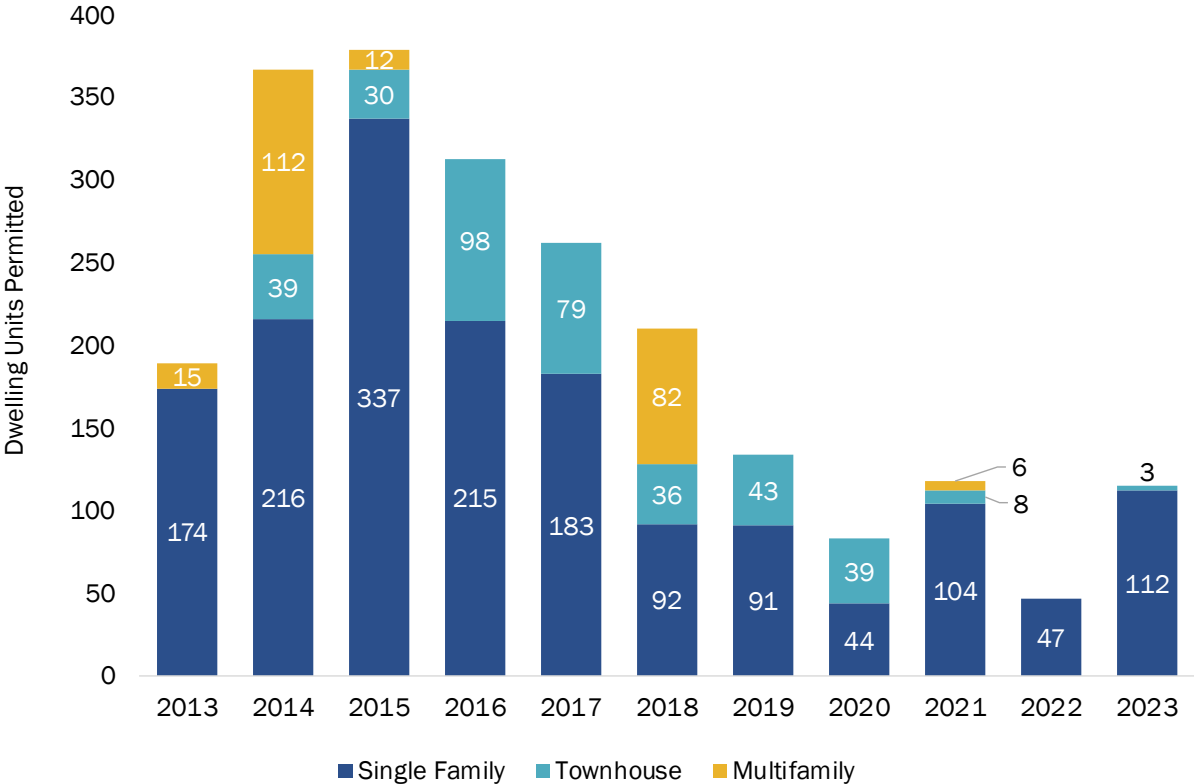
Over the 2013 to 2023 period, Wilsonville issued permits for 2,217 dwelling units, with an average of 222 dwelling units permitted annually. Of the 2,217 units permitted, about 73% were for single-family detached units, 17% were for townhouses, and 10% were for multifamily units. As of February 2024, 16 additional single-family detached units were permitted, which are not shown in Exhibit 11.

In addition to the housing development shown in Exhibit 11, the following housing has been entitled by Wilsonville; however, building permits were not yet issued and development had not started as of February 2024:

- 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 11. Building Units for New Residential Construction By Structure Type, Wilsonville FY 2013 through FY 2023

Source: City of Wilsonville.



Trends in Housing Density

Housing density is the density of housing by structure type expressed in dwelling units per net or gross acre.⁷ The U.S. Census does not track residential development density; thus, this study analyzes housing density based on building permit data, Comprehensive Plan Designations, and tax lot information between 2013 and February 2024. Exhibit 12 shows Wilsonville's residential development density by Comprehensive Plan Designations:⁸

- Development density in the Residential Neighborhood designation was 8.0 dwelling units per net acre.⁹
- Development density in the Residential Village designation was 15.7 dwelling units per net acre.
- The average development density in remaining residential designations was 8.3 dwelling units per net acre.

⁷ OAR 660-024-0010(6) uses the following definition of net buildable acre. "Net Buildable Acre" consists of 43,560 square feet of residentially designated buildable land **after excluding** future rights-of-way for streets and roads. While the administrative rule does not include a definition of a gross buildable acre, using the definition above, a gross buildable acre will include areas used for rights-of-way for streets and roads. Areas used for rights-of-way are considered unbuildable.

⁸ While the city's requirements for parks and open space can often be accommodated on constrained land (which has been removed from the analysis), in some cases these density estimates may overestimate capacity due to parks and open space requirements.

⁹ Density for the Residential Neighborhood designation is for Frog Pond West because Frog Pond East and South have not yet developed. When Frog Pond East and South develop, the density is expected to be higher.

Exhibit 12. Residential Development Density by Comprehensive Plan Designation, Wilsonville, 2013 to February 2024

Source: City of Wilsonville Building Permit Database 2024 and Comprehensive Plan and Zoning designations; Analysis by ECONorthwest

Note: The multifamily projects Brenchley Estates and Fox Center Apartments were included in the "Residential 6-7" Comprehensive Plan designation as portions of larger planned development approvals spanning multiple Comprehensive Plan designations. As outliers, their inclusion increased the average density for this designation, beyond the density typically achieved in the "Residential 6-7" designation. To better reflect expected future density under current code, these multifamily projects were separated out from the "Residential 6-7" analysis, providing a clearer understanding of achievable density ranges for this designation moving forward.

Comprehensive Plan Designation	Built Dwelling Units (DU)	Acres	Density (DU/Net Acre)
Residential Neighborhood	271	34	8.0
Residential Village	1,560	100	15.7
Residential 0-1 du/ac	3	6	0.5
Residential 2-3 du/ac	7	4	1.7
Residential 4-5 du/ac	86	13	6.4
Residential 6-7 du/ac			
Single Family Housing	125	16	7.7
Multifamily Housing	127	5	27.9
Residential 10-12 du/ac	48	3	14.0
Residential 16-20 du/ac	6	0	15.2
Total	2,233	182	12.3

Exhibit 13 shows density of residential development constructed in Wilsonville from 2013 to February 2024:

- The **average** density of housing developed during the 10-year period was 12.3 dwelling units per net acre.
- The average density of **single-family detached** housing was 10.1 dwelling units per net acre.
- The average density of **townhouses** was 28.0 dwelling units per net acre.
- The average density of **multifamily** housing was 30.4 dwelling units per net acre.

Exhibit 13. Residential Development Density by Housing Type, Wilsonville, 2013 to February 2024

Source: City of Wilsonville Building Permit Database 2024 and Comprehensive Plan and Zoning designations; Analysis by ECONorthwest

Note: Single-family includes single-family detached, accessory dwelling units, and manufactured homes.

Housing Type	Dwelling Units (DU)	Acres	Density (DU/Net Acre)
Single-family	1,631	161	10.1
Townhouses	375	13	28.0
Multifamily	227	7	30.4
Total	2,233	182	12.3

OAR 660-007-0035 sets specific density targets for cities in the metro UGB. OAR 660-007 requires that Wilsonville “provide for an overall density of eight or more dwelling units per net buildable acre.” The City’s achieved density from 2013 to February 2024 exceeds this requirement.

Wilsonville's higher density reflects efficient land use planning in the master-planned areas of Villebois and Frog Pond. Market forces, including land and infrastructure costs, also incentivized developers to prioritize higher density where permissible.

Trends in Tenure

Housing tenure describes whether a dwelling is owner or renter occupied. This section shows:

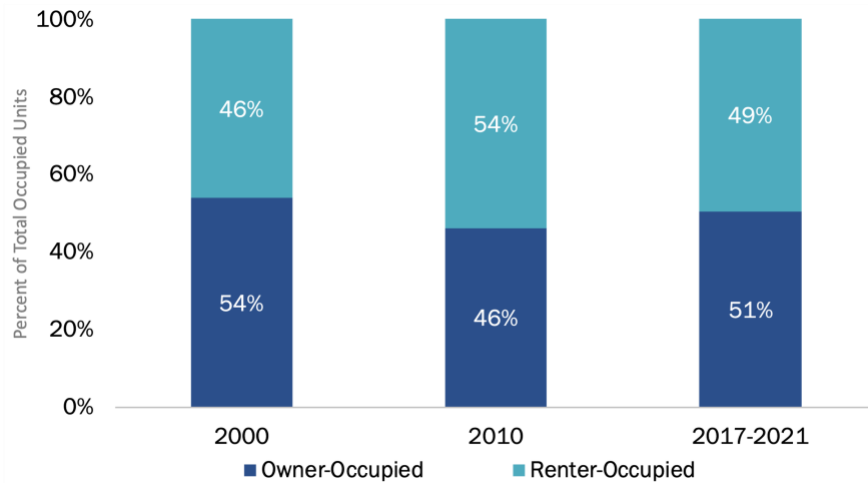
- **In Wilsonville, fewer people own their homes compared to the rest of the Portland region and Oregon.** About 51% of households in Wilsonville are homeowners compared to 60% in the Portland region and 63% in Oregon. This is reflective of the mix of unit types. Wilsonville has a higher share of multifamily 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 live in single-family detached housing (79%) or townhouses (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 14. Tenure, Occupied Units, Wilsonville, 2000, 2010, 2017-2021

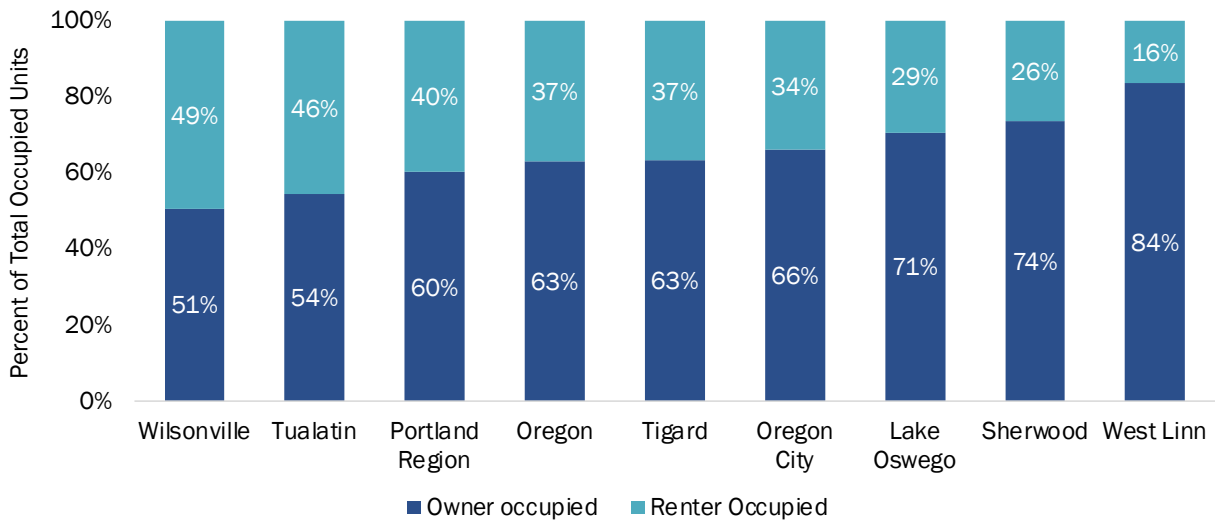
Source: US Census Bureau, 2000 Decennial Census SF1 Table H004, 2010 Decennial Census SF1 Table H4, 2017-2021 ACS Table B25003.



As shown in Exhibit 15, 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.

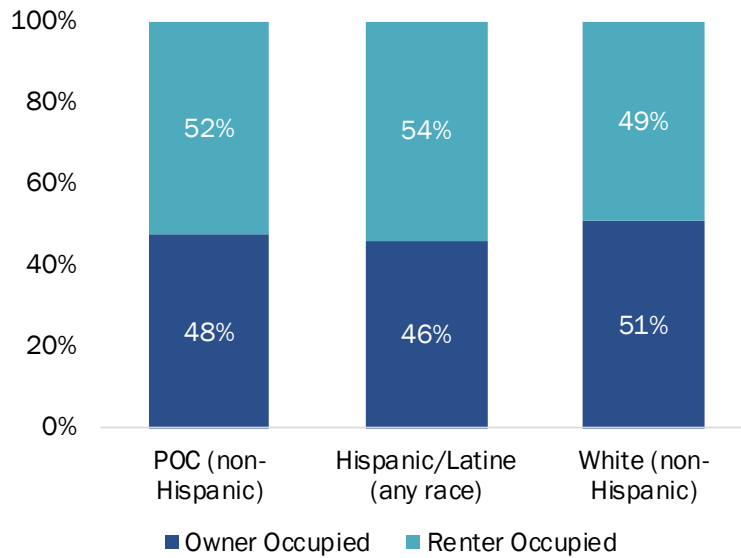
Exhibit 15. Tenure, Occupied Units, Wilsonville, the Portland Region, Oregon, and Comparison Cities, 2017-2021

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 16. Tenure by Race and by Ethnicity, Wilsonville, 2017-2021
 Source: US Census Bureau, 2017-2021 ACS Table B25003A-I.

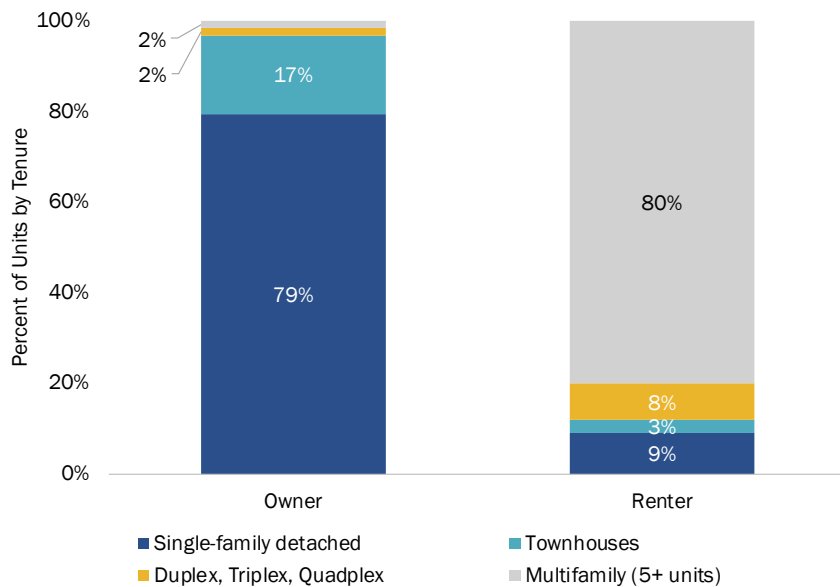


About 79% of Wilsonville’s homeowners lived in single-family detached housing and 17% lived in townhouses.

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

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

Exhibit 17. Housing Units by Type and Tenure, Wilsonville, 2017-2021
 Source: US Census Bureau, 2017-2021 ACS Table B25032.

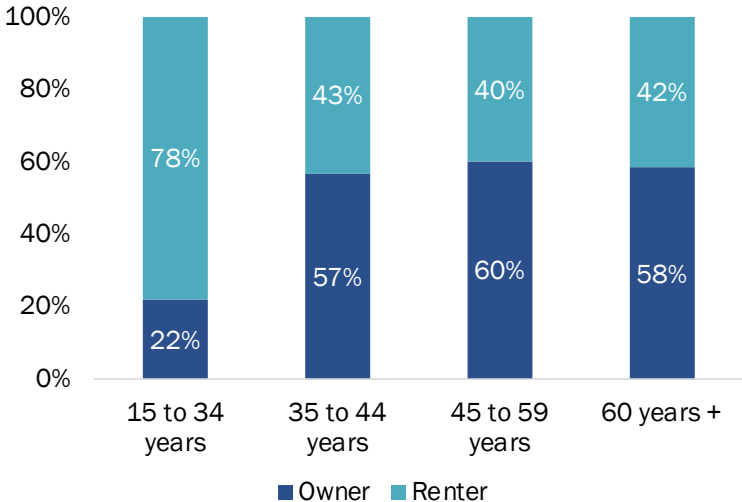


The percentage of homeowners among household heads ages 15 to 34 was the lowest compared to any other age group.

Homeownership rates increased substantially for those with household heads who were 35 and over, and it stayed relatively stable across older age groups. The homeownership differences by age are consistent with homeownership trends across the State.

Exhibit 18. Tenure by Age of the Head of Household, Wilsonville, 2017-2021

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



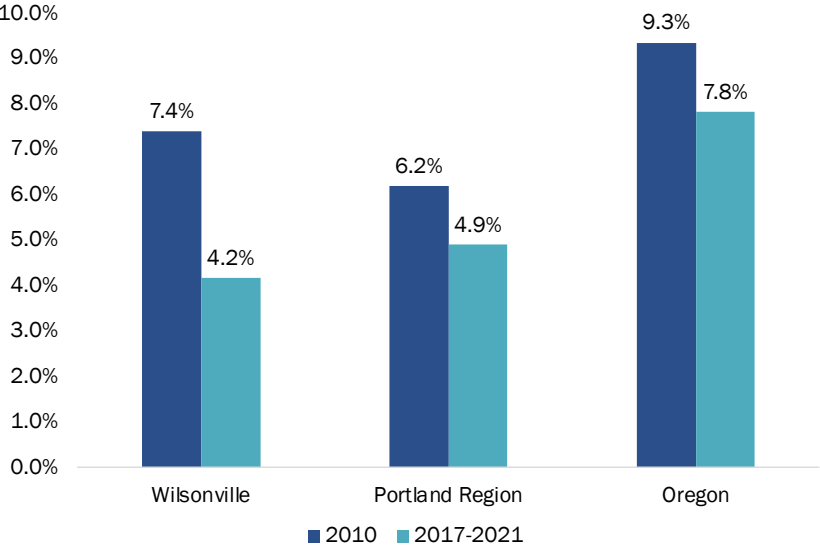
Vacancy Rates

Housing vacancy is a measure of housing that is available to prospective renters and buyers. It is also a measure of unutilized housing stock. The Census defines vacancy as "unoccupied housing units...determined by the terms under which the unit may be occupied, e.g., for rent, for sale, or for seasonal use only." A healthy housing vacancy rate depends on local market conditions and housing policies. For example, coastal cities often have higher vacancy rates due to a greater prevalence of second and vacation homes, unlike areas with lower tourism activity. Regular monitoring and analysis of vacancy rates are important for maintaining a housing market that meets community needs.

In Wilsonville and the Portland metro region, declining vacancy rates over the past decade suggest that housing supply is not keeping pace with demand. While vacancy rates are one indicator of constrained supply, they should be analyzed alongside other factors, such as housing costs, to fully understand market conditions. In Wilsonville and the broader region, falling vacancy rates combined with rising housing prices indicate a constrained housing supply.

Between 2010 and 2021 the vacancy rate in Wilsonville declined from 7.4% to 4.2%, while the Portland region dropped from 6.2% to 4.9% and Oregon dropped from 9.3% to 7.8%

Exhibit 19. Housing Vacancy Rate, Wilsonville, 2017-2021
Source: ACS 5-year estimates, 2017-2021, Table B25002 and 2010 Census, Table H003001



Government-Assisted Housing

Governmental agencies and nonprofit organizations offer a range of housing assistance to low and moderate-income households to 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 20. 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.

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 for people experiencing homelessness in Clackamas County.

Exhibit 21. 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
Emergency Shelter	25	79	102	-	181	55	-	25	-
Transitional Housing	15	33	21	-	54	-	-	2	25
Permanent Housing	190	584	436	-	1,020	-	180	222	99
Total	230	696	559	-	1,255	55	180	249	124

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 manufactured home 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 22 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 22. 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	-	

4. Demographic and Other Factors Affecting Residential Development in Wilsonville

Demographic trends are important for a thorough understanding of the dynamics of the Wilsonville housing market. Wilsonville exists in a regional economy; trends in the region impact the local housing market. This chapter documents demographic, socioeconomic, and other trends relevant to Wilsonville at the national, state, and regional levels.

Demographic trends provide a context for growth in a region; factors such as age, income, migration, and other trends show how communities have grown and how they will shape future growth. To provide context, we compare Wilsonville to the Portland region, Clackamas County, and Oregon. We also compare Wilsonville to nearby cities where appropriate. Characteristics such as age and ethnicity are indicators of how the population has grown in the past and provide insight into factors that may affect future growth.

Demographic and Socioeconomic Factors Affecting Housing Choice

Analysts typically describe housing demand as the preferences for different types of housing (e.g., single-family detached or apartment) and the ability to pay for that housing (the ability to exercise those preferences in a housing market by purchasing or renting housing; in other words, income or wealth).

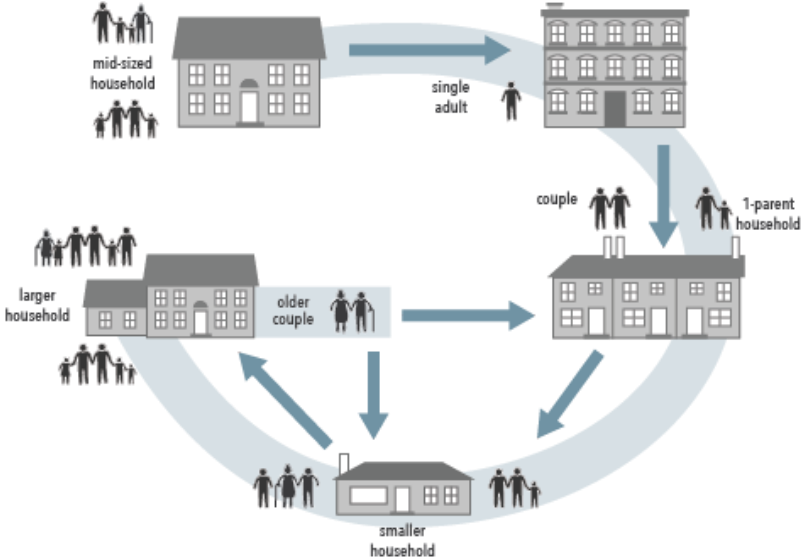
Many demographic and socioeconomic variables affect housing choice. However, the literature about housing markets finds that age of the householder, size of the household, and income are most strongly correlated with housing choice.

- **Age of householder** is the age of the person identified (in the Census) as the head of household. Households make different housing choices at different stages of life. This chapter discusses generational trends, such as housing preferences of baby boomers (people born from about 1946 to 1964), millennials (people born from about 1981 to 1996) and Generation Z (people born from about 1997 to 2012).
- **Size of household** is the number of people living in the household. Younger and older people are more likely to live in single-person households. People in their middle years are more likely to live in multi-person households (often with children).
- **Household income** is probably the most important determinant of housing choice. Income is strongly related to the type of housing a household chooses (e.g., single-family detached housing, duplexes, or buildings with more than five units) and to household tenure (e.g., rent or own).

An individual’s housing needs change throughout their life, with changes in income, family composition, and age. Exhibit 23 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 family.
Households of different sizes need different types of housing.

Exhibit 23. 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.



Regional and Local Demographic Trends May Affect Housing Need in Wilsonville

This section shows key characteristics of Wilsonville’s population, with implications for future housing demand in Wilsonville.

Growing Population

Wilsonville’s population growth will drive future demand for housing in the City over the planning period. Exhibit 24 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 24. 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.

Note: AAGR = Average Annual Growth Rate

	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%

Aging Population

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 aged 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 growth will keep pace with regional trends, which will increase demand for housing that is suitable for seniors.

Senior housing demand 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 Wilsonville’s growing senior population 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.¹⁰

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 as they age, 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). 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.¹¹

- **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.¹² Recent growth in homeownership among millennials proves that millennials prefer to become homeowners, with the millennial homeownership rate increasing from 33% in 2009 to 43% in 2019.¹³ While researchers do not yet know how

¹⁰ A survey conducted by 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>.

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

¹² 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

¹³ "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.

Generation Z will behave in adulthood, many expect they will follow patterns of previous generations.¹⁴

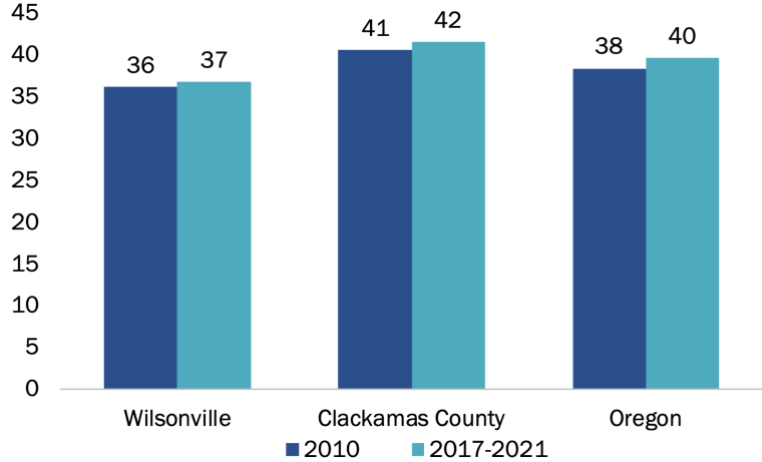
Growth in millennials and Generation Z in Wilsonville will result in increased demand for affordable single-family detached housing (such as small single-family detached units like cottages) and townhouses and multifamily housing which are typically more affordable than single-family detached housing. 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 25. 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.



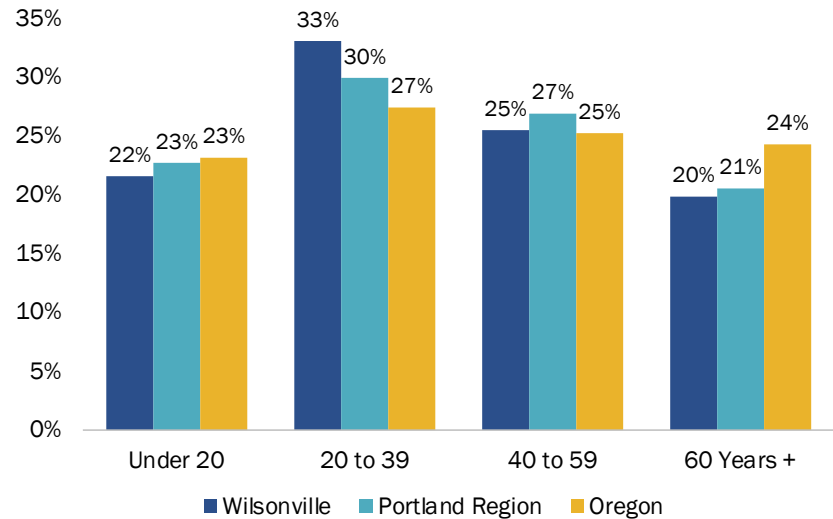
¹⁴ “2021 Home Buyers and Sellers Generational Trends Report.” National Association of Realtors, 2021. <https://www.nar.realtor/sites/default/files/documents/2021-home-buyers-and-sellers-generational-trends-03-16-2021.pdf>.

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 26. Population Distribution by Age, Wilsonville, the Portland Region, and Oregon, 2017–2021

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

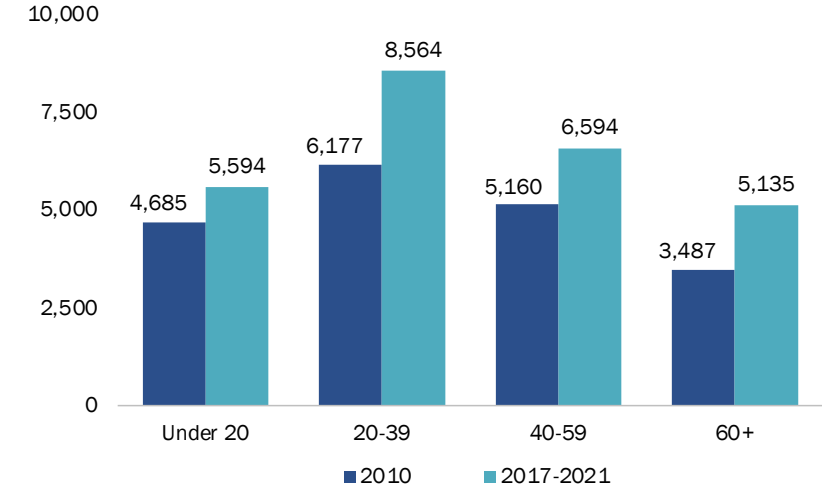


Wilsonville saw substantial growth across all age groups, with the largest increases among residents age 60 and over and residents ages 20-39.

Residents age 60 and over grew by 1,648 people between 2010 and 2021, while residents ages 20-39 grew by almost 2,400 people (47% and 39%, respectively).

Exhibit 27. Population Growth by Age, Wilsonville, 2010, 2017–2021

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



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

People age 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.

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

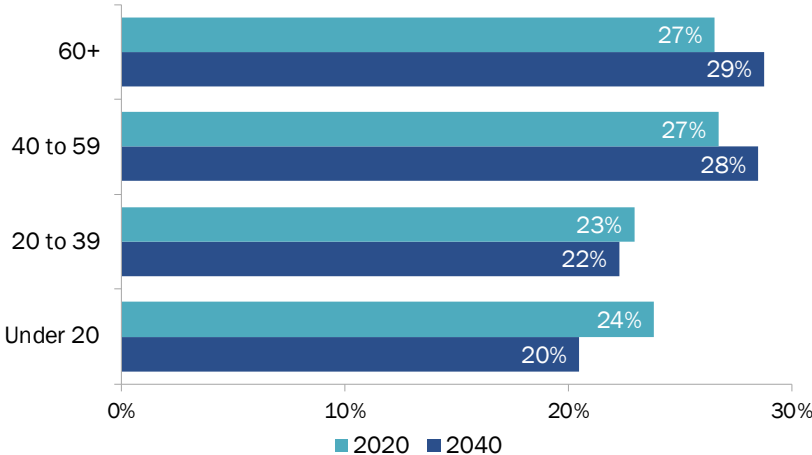
Exhibit 28. Fastest-Growing Age Groups, Clackamas County, 2020 to 2040

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)

Exhibit 29. Population Growth by Age Group, Clackamas County, 2020 and 2040

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



Racial and Ethnic Diversity

Wilsonville has a similar racial and ethnic makeup as the state of Oregon, with about 17% of Wilsonville residents identifying as a person of color (Asian, Black or African American, American Indian and Alaska Native, Some Other Race alone, and Two or More Races) or Hispanic/Latino. Housing needs do not generally differ by race or ethnicity, but other characteristics of households that affect housing needs (and the housing choices available to these households) may vary by race or ethnicity. For example, Exhibit 40 shows a difference in income by race and ethnicity. These differences in income result in households making different choices (often by necessity) based on income and the availability of affordable housing. To the extent that characteristics of current housing situations for people of color are different from the overall average, these differences are more likely to reflect availability of affordable housing rather than different preferences by race or ethnicity.

Exhibit 30 shows Wilsonville’s population by race and ethnicity, excluding those who identified as White alone. Wilsonville has a large population of Hispanic/Latino residents, more than double the next highest race or ethnic group represented in Wilsonville.

Exhibit 30. Number of People by Race (non-White) and Ethnicity, Wilsonville, 2017-2021
Source: US Census Bureau, 2017-2021 ACS, Table B03002.

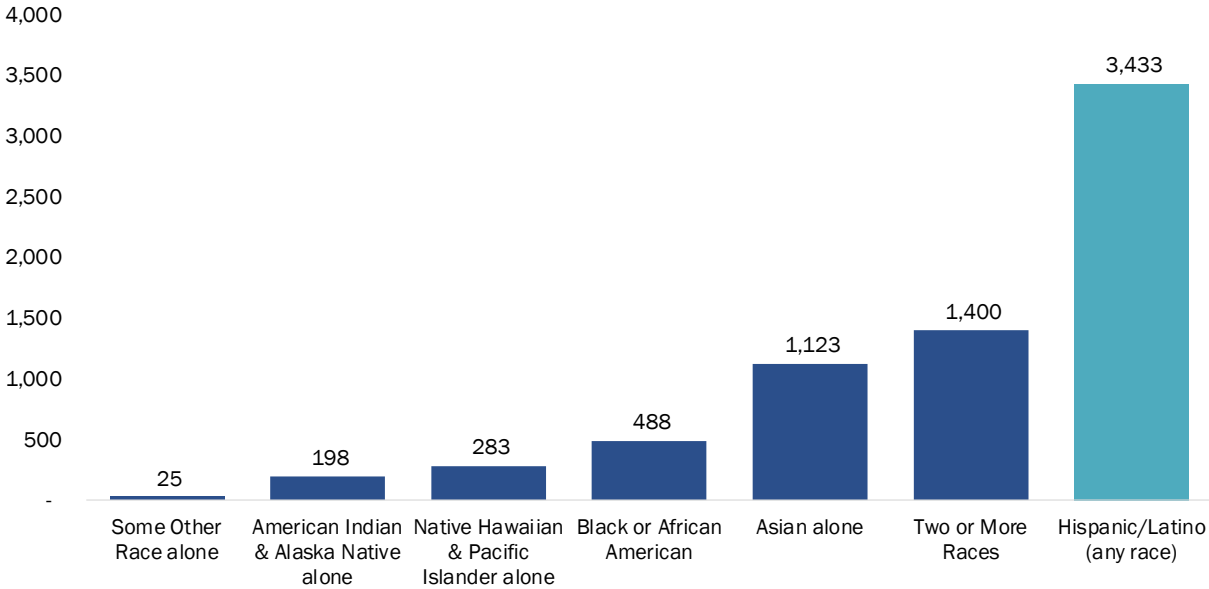


Exhibit 31 shows that Wilsonville has a similar racial and ethnic makeup as the state of Oregon and Portland region. About 13% of residents identify as Hispanic/Latino. Nearly 14% identify as a race other than White, non-Hispanic.

Exhibit 31. 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%

The number of residents that identified as Hispanic/Latino increased in Wilsonville by 1,073 people, from 2,360 people in 2010 to 3,433 people in 2021. The US Census Bureau forecasts that at the national level, the Hispanic/Latino population will continue growing faster than most other non-Hispanic/Latino populations between 2020 and 2040. The Census forecasts that the Hispanic/Latino population will increase by 93% between 2016 and 2060 and foreign-born Hispanic/Latino populations immigrating to the United States will increase by about 40% in that same time.¹⁵ It is reasonable to assume that the Hispanic/Latino population will continue to grow in Wilsonville as the population nationally increases.

Continued growth in the Hispanic/Latino population will affect Wilsonville’s housing needs in a variety of ways. Growth in first-generation Hispanic/Latino immigrants (and, to a lesser extent, second- and third-generation Hispanic/Latino immigrants) will increase demand for larger dwelling units to accommodate the larger household sizes for these households. In fact, Hispanic/Latino households are twice as likely to include multigenerational households than the general populace.¹⁶ As Hispanic/Latino households change over generations, household size typically decreases and housing needs become similar to housing needs for all households.

According to the *State of Hispanic Homeownership* report from the National Association of Hispanic Real Estate Professionals, the Hispanic/Latino population accounted for 29% of the nation’s new household formation between 2017 and 2021.¹⁷ The rate of homeownership for Hispanic/Latino households increased from 45.6% in 2015 to 48.4% in 2021. Hispanic/Latino homeownership growth has remained steady over the last decade and is at its highest rate since 2009.

¹⁵ US Census Bureau, *Demographic Turning Points for the United States: Population Projections for 2020 to 2060*.

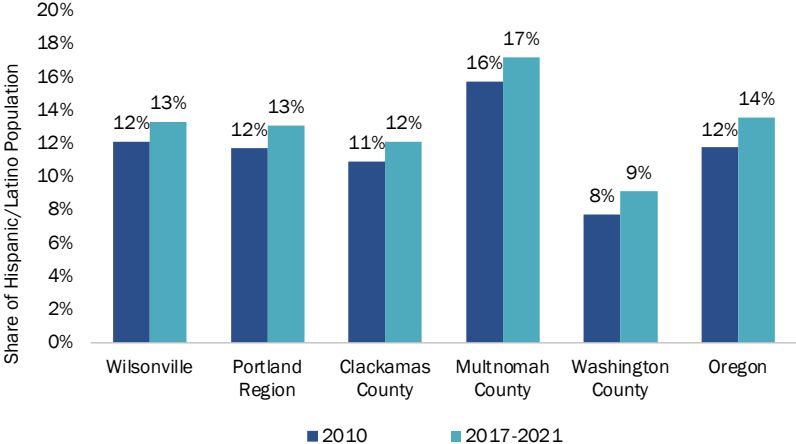
¹⁶ Pew Research Center. (2013). *Second-Generation Americans: A Portrait of the Adult Children of Immigrants*. National Association of Hispanic Real Estate Professionals (2019). *2019 State of Hispanic Homeownership Report*.

¹⁷ National Association of Hispanic Real Estate Professionals (2021). *2021 State of Hispanic Homeownership Report*.

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

Exhibit 32. 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.



Household Size and Composition

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 slightly smaller than Clackamas County’s and Oregon’s.

Exhibit 33. Average Household Size, Wilsonville, Clackamas County, Oregon, 2017-2021

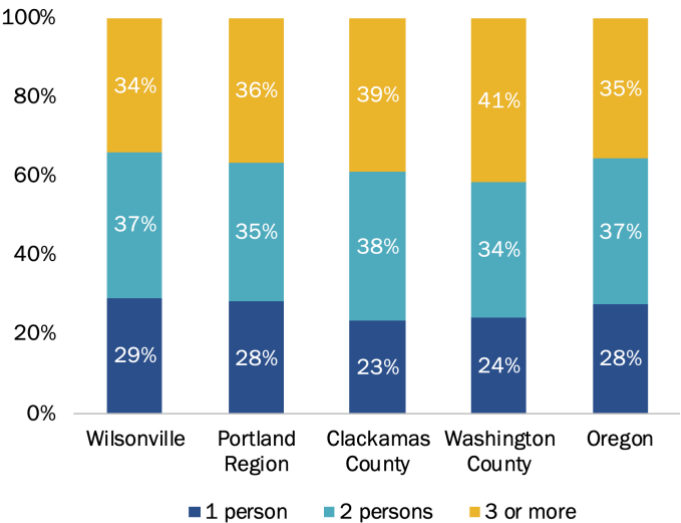
Source: US Census Bureau, 2017-2021 ACS 5-Year Estimate, Table B25010.



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

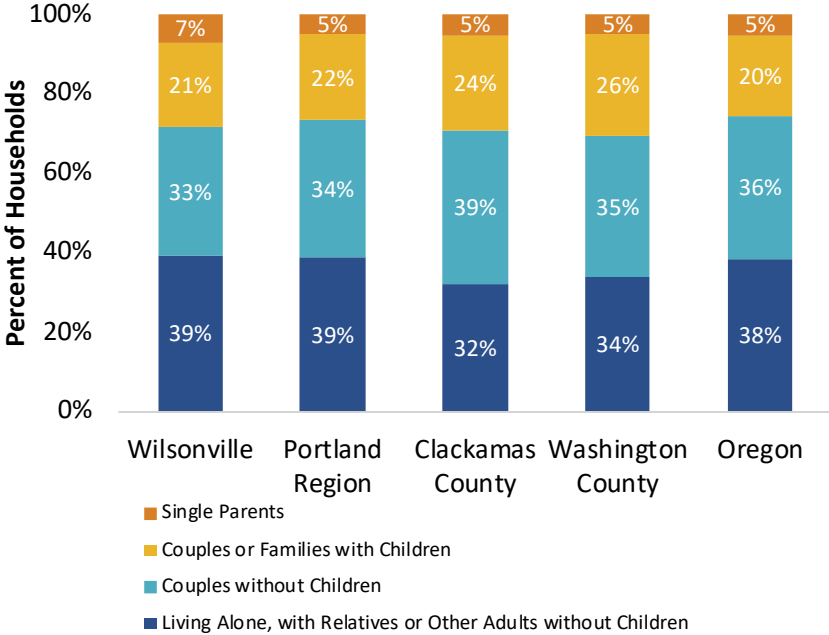
Exhibit 34. Household Size, Wilsonville, the Portland Region, Comparison Counties, and Oregon, 2017-2021

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 35. Household Composition, Wilsonville, the Portland Region, Clackamas County, Washington County, and Oregon, 2017-2021
 Source: US Census Bureau, 2017-2021 ACS 5-Year Estimate, Table DP02.



Owner-occupied households had a higher percentage of households with 2 people and 3 or more people than renter-occupied households.

Exhibit 36. Tenure by Household Size, Wilsonville, 2017-2021
 Source: US Census Bureau, 2017-2021 ACS 5-Year Estimate, Table B25009



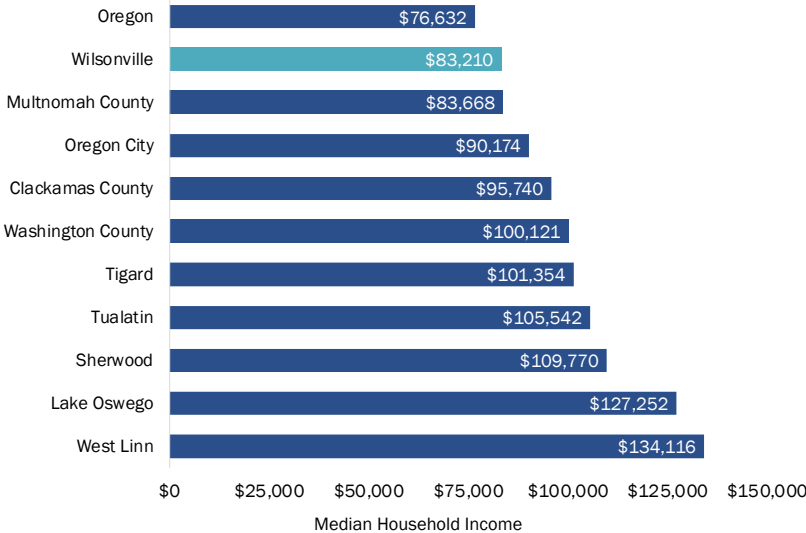
Income of Wilsonville Residents

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 in Wilsonville increased by 61% between 2000 and 2022 (29% between 2014 and 2022). This is lower than Clackamas County and Oregon, where the median household income (ignoring inflation adjustments) increased by 85% and 88%, respectively, between 2000 and 2022.

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

Exhibit 37. Median Household Income, Wilsonville, Comparison Counties, Oregon, Comparison Cities, 2018-2022

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

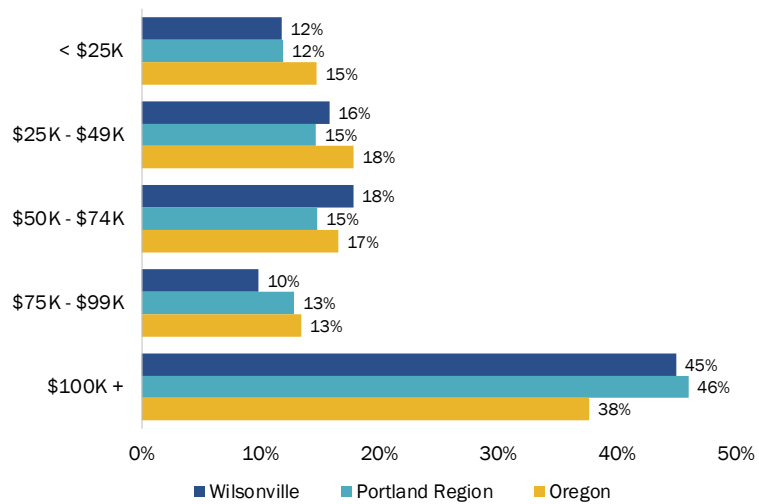


The share of households making more than \$100,000 in Wilsonville is similar to the Portland region but greater than the state overall.

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

Exhibit 38. Household Income, Wilsonville, Portland Region, Oregon, 2018-2022

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

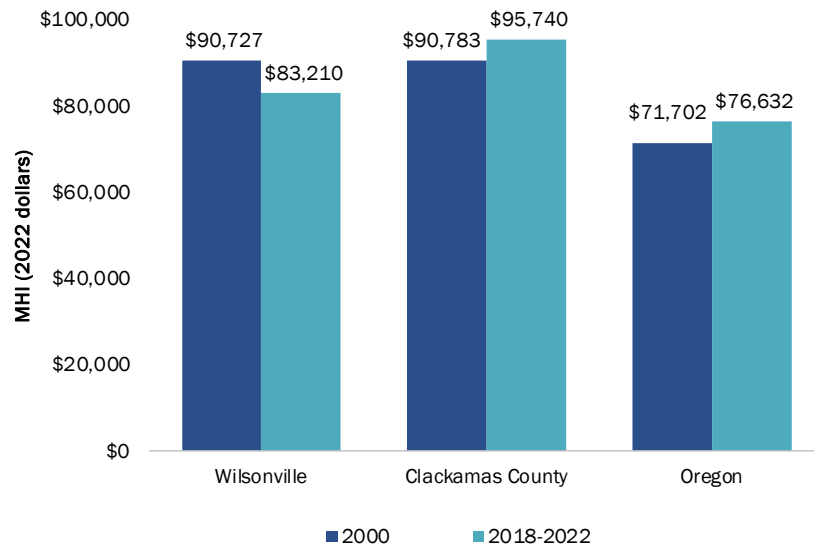


Wilsonville's inflation-adjusted median household income decreased between 2000 and 2022, in contrast to Clackamas County and Oregon, which both increased.

Ignoring inflation adjustments, median household income in Wilsonville increased by 61% between 2000 and 2022 (29% between 2014 and 2022). This is lower than Clackamas County and Oregon, where the median household income (ignoring inflation adjustments) increased by 85% and 88%, respectively, between 2000 and 2022.

Exhibit 39. 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.



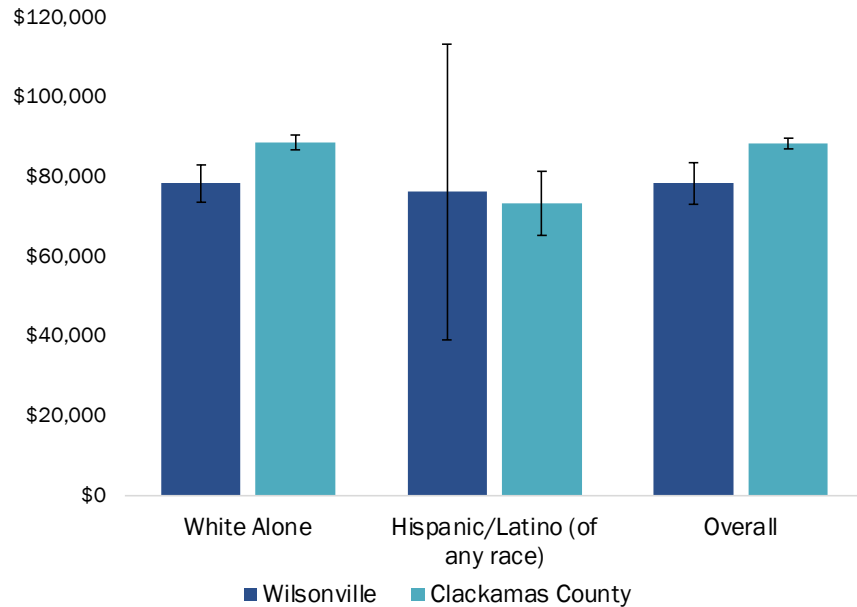
In Clackamas County, Hispanic/Latino households had median household incomes between \$65,000 and \$82,000, which was below the overall county median household income.

While City-level data had a high margin of error, it is reasonable to assume that Hispanic/Latino households may also 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.

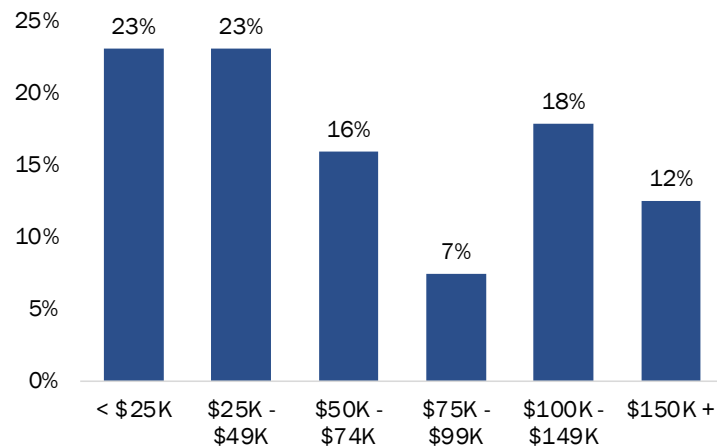


Almost half of all 65+ households make less than \$50,000 annually in Wilsonville.

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

Exhibit 41. Household Income (Age 65 and Older), Wilsonville, 2017-2021

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



Commuting Trends

Wilsonville is part of the complex, interconnected economy of the Portland region. Of the 21,598 jobs in Wilsonville, 92% of workers commute into Wilsonville from other areas, most notably from Portland, Salem, Beaverton, Tigard, and Tualatin. About 10,114 residents of Wilsonville commute out of the city for work, many of them to Portland, Tualatin, and Tigard.

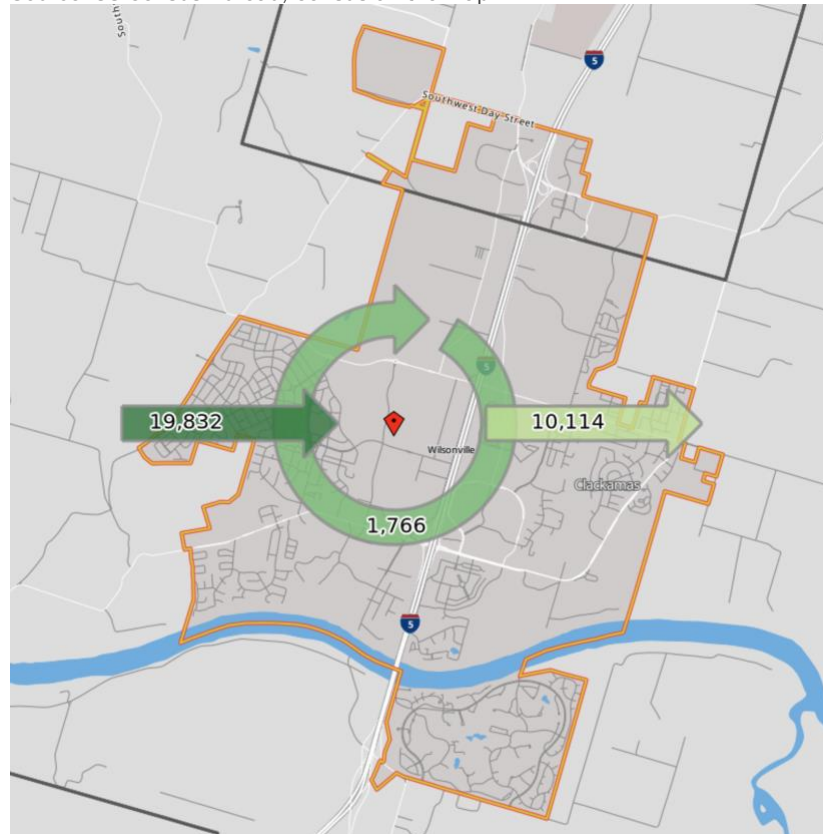
About 21,598 people work in Wilsonville. A majority of these people commute into Wilsonville for work.

About 1,766 people live and work in Wilsonville.

About 10,114 people live in Wilsonville but commute outside of the city for work.

Exhibit 42. Commuting Flows, Wilsonville, 2021

Source: US Census Bureau, Census on the Map.



About 8% of Wilsonville's workforce lives in Wilsonville.

The remainder commute from Portland and other cities in the Portland region.

About 15% of Wilsonville residents who work are employed in Wilsonville.

Exhibit 43. Where Workers in Wilsonville Lived, 2021

Source: US Census Bureau, Census on the Map.

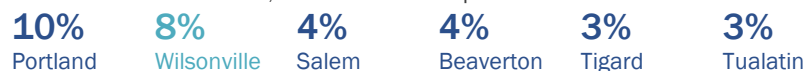


Exhibit 44. Where Wilsonville Residents Who Work Are Employed, 2021

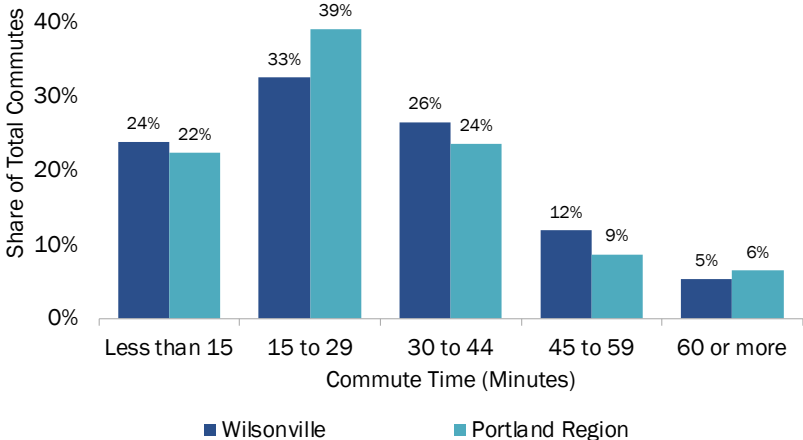
Source: US Census Bureau, Census On the Map.



About a quarter of Wilsonville residents commute less than 15 minutes to work.

Exhibit 45. Commute Time by Place of Residence, Wilsonville and the Portland Region, 2017-2021

Source: US Census Bureau, 2017-2021 ACS 5-Year Estimate, Table B08303.



Populations with Unique Needs

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.

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 re-housing, Safe Havens, or permanent supportive housing (PSH), in addition to recording those who are unsheltered.

McKinney Vento data: This data records the number of school-age 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.

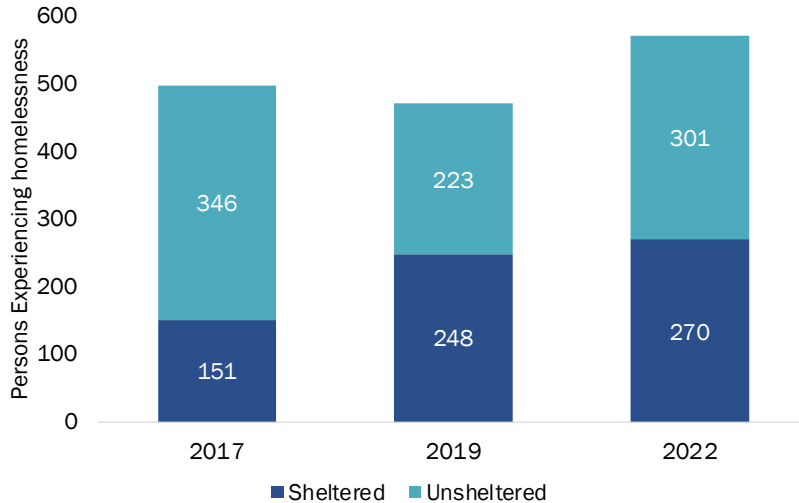
About 571 sheltered and unsheltered people were identified as experiencing homelessness in Clackamas County in 2022.

Exhibit 46. Number of Persons Experiencing Homelessness, Sheltered and Unsheltered, Clackamas County, Point-in-Time Count, 2017, 2019, and 2022
Source: HUD Point-in-Time Counts

497 Persons 2017	471 Persons 2019	571 Persons 2022
----------------------------	----------------------------	----------------------------

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

Exhibit 47. Number of Persons Homeless by Living Situation, Clackamas County, Point-in-Time Count, 2017, 2019, and 2022
Source: HUD Point-in-Time Counts

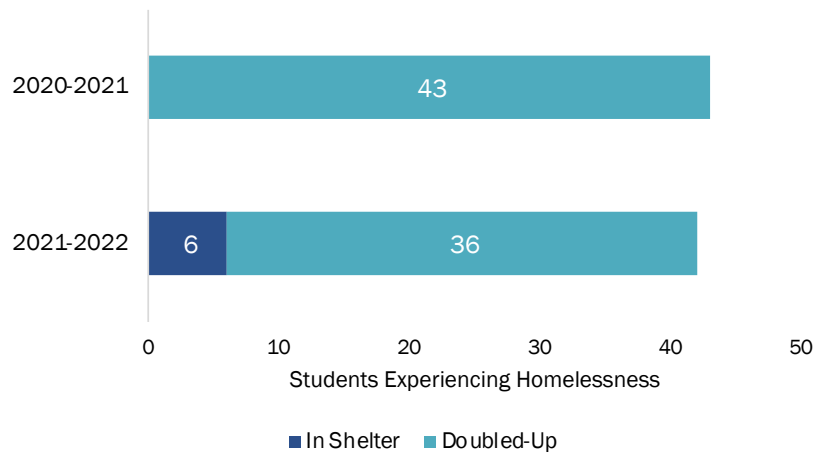


In the 2021-22 school year, 42 students experienced homelessness.

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 48. Students Homeless by Living Situation, West Linn-Wilsonville School District, 2020-2021 and 2021-2022
Source: McKinney Vento, Homeless Student Data.



People with Disabilities

Exhibit 49 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.

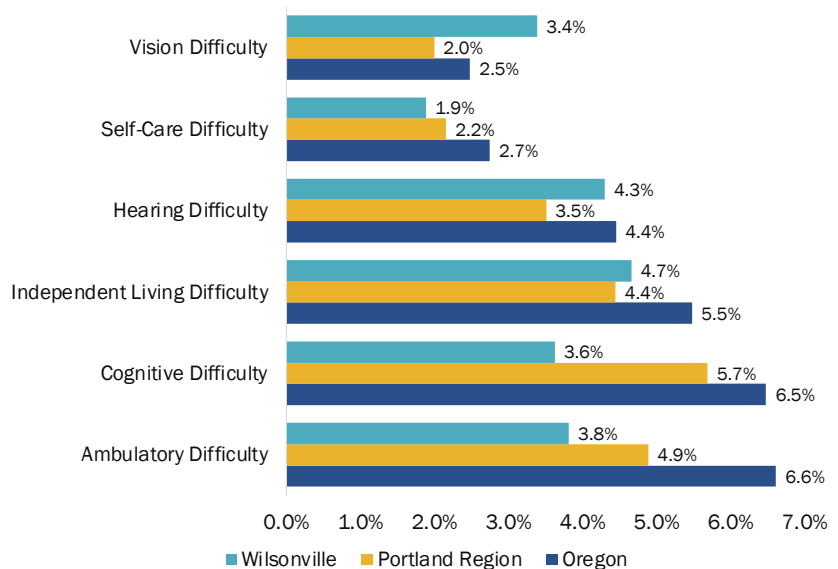
Persons with disabilities often require special housing accommodations such as single-story homes or ground floor dwelling units, unit entrances with no steps, housing options that allow for service animals, and other accessibility features. Due to an insufficient supply of these housing options, this 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.

Wilsonville has a lower share of persons living with a disability than the Portland region and Oregon overall.

Wilsonville had a total of 2,956 people with one or more disabilities, accounting for 12% of people in Wilsonville. The most common disabilities were independent living difficulty and hearing difficulty.

Exhibit 49. Persons Living with a Disability by Type and as a Percent of Total Population, Wilsonville, the Portland Region, Oregon, 2017-2021

Source: US Census Bureau 2017-2021 ACS, Table K201803.



Regional and Local Trends Affecting Affordability in Wilsonville

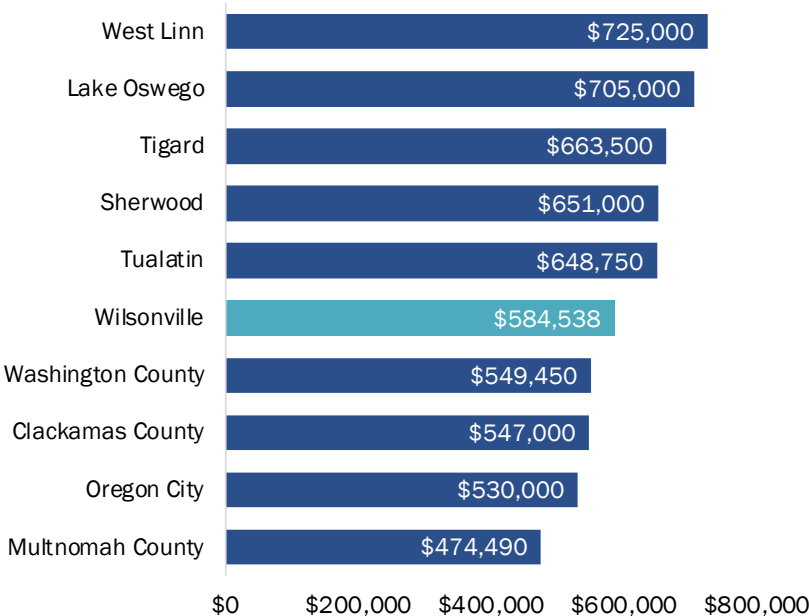
This section describes changes in sales prices, rents, and housing affordability in Wilsonville compared to other places in the region. This section shows:

- **Wilsonville’s median home sales price increased by 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 by 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.

Changes in Housing Costs

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

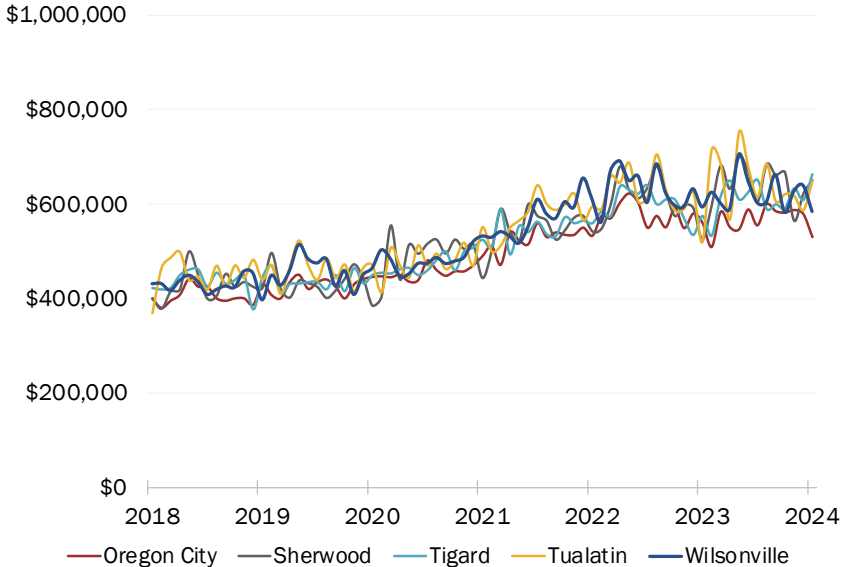
Exhibit 50. Median Home Sales Price, Wilsonville, Comparison Counties, and Comparison Cities, January 2024
Source: Redfin



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 by 72% (\$245,000).

Exhibit 51. 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 52. Median Home Sales Price, Wilsonville, Lake Oswego, and West Linn, 2018 through January 2024
Source: Redfin

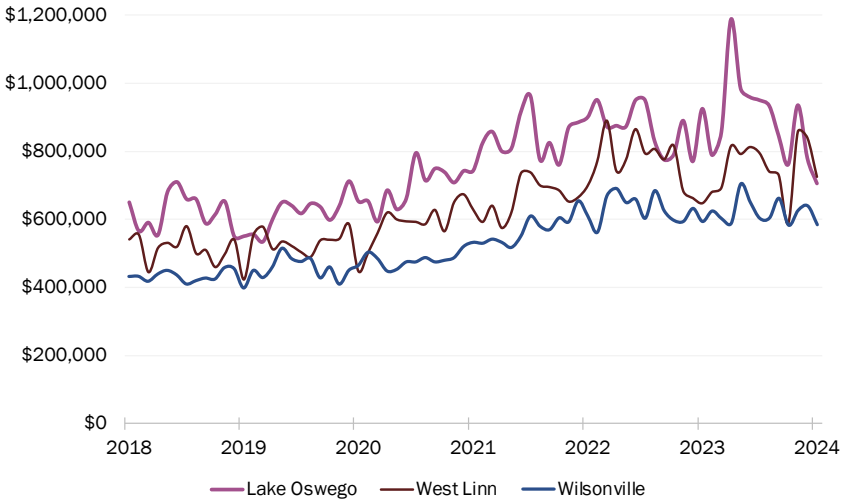
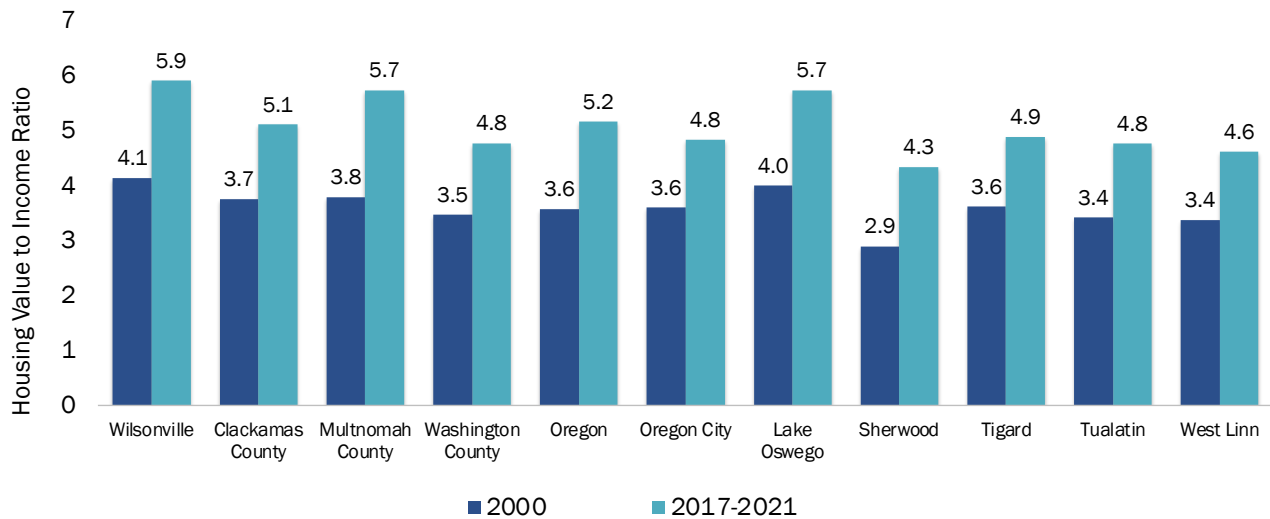


Exhibit 53 shows that, since 2000, housing costs in Wilsonville and comparison cities increased faster than incomes. The household-reported median value of a house in Wilsonville was 4.1 times the median household income in 2000 and 5.9 times the median household income in 2021.

Exhibit 53. Ratio of Median Housing Value to Median Household Income in the Past 12 Months, Wilsonville, Comparison Counties, Oregon, and Comparison Cities, 2000 to 2017-2021¹⁸

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



Rental Costs

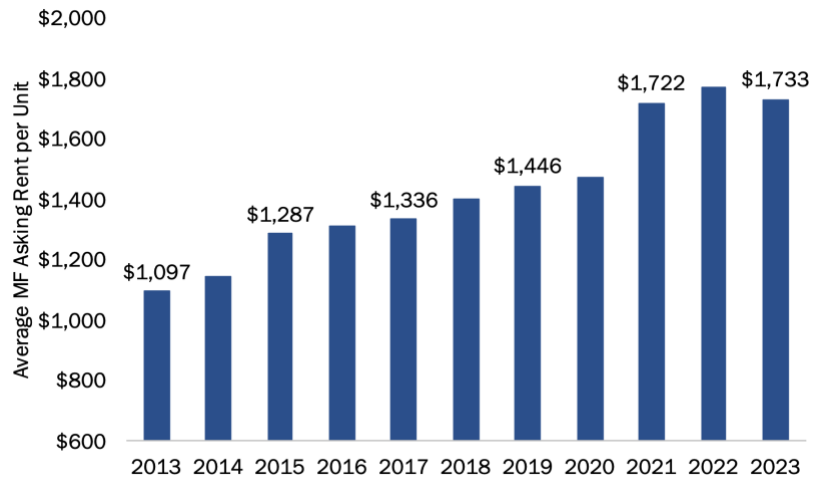
Multifamily asking rents increased by 58% in the last 10 years.

Between 2020 and 2023 they increased by 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 54. Average Multifamily Asking Rent per Unit, Wilsonville, 2013 through 2023

Source: CoStar.

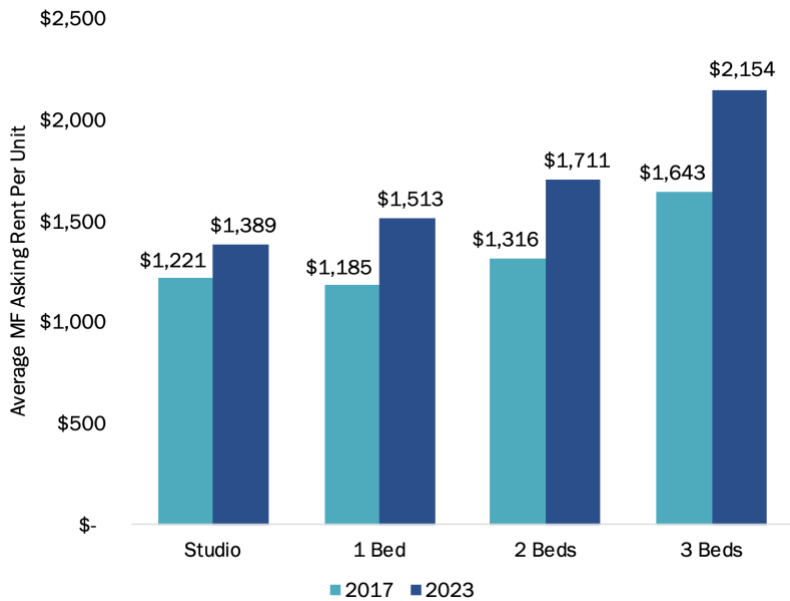


¹⁸ This ratio compares the median value of housing in Wilsonville (and other places) to the median household income in the past 12 months.

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 55. Average Multifamily Asking Rent per Unit by Number of Bedrooms, Wilsonville, 2017 and 2023

Source: CoStar.



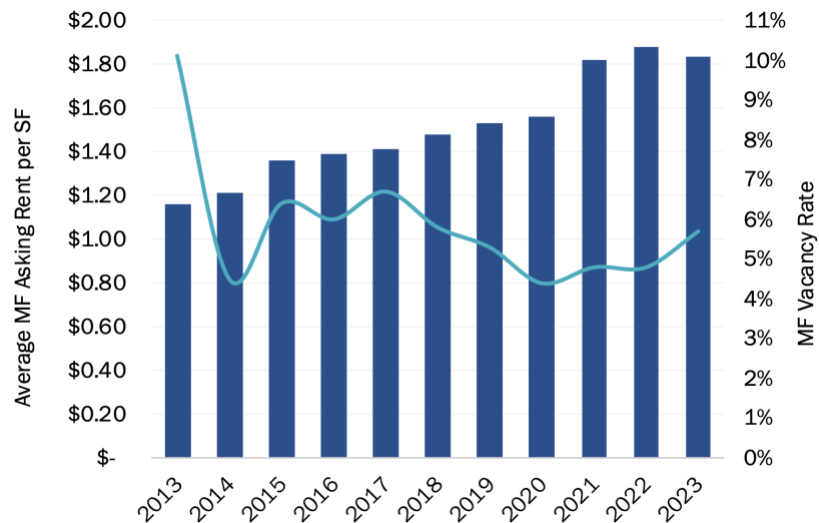
Multifamily asking rent per square foot increased by 58% between 2013 and 2023.

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

Source: CoStar.

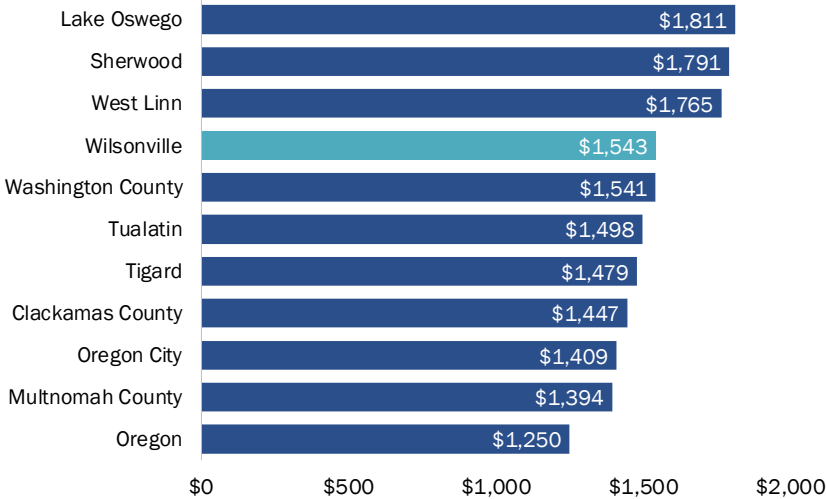


The median gross rent in Wilsonville was \$1,543 in 2021, which was higher than Multnomah, Clackamas, and Washington Counties.¹⁹

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

Exhibit 57. Median Gross Rent, Wilsonville, Comparison Counties, Oregon, and Comparison Cities, 2017-2021

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



¹⁹ 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 since the median gross rent can provide a more accurate middle value but the average asking rent is based on more current data.

Housing Affordability

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 of that, 19% (half) 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 that 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.

While cost burden is a common measure of housing affordability, it does have some limitations. A household is defined as cost burdened if the housing costs exceed 30% of their gross income, regardless of actual income. The remaining 70% of income is expected to be spent on nondiscretionary expenses, such as food or medical care expenses, and discretionary expenses. Households with higher incomes may be able to pay more than 30% of their income on housing without impacting the household's ability to pay for necessary nondiscretionary expenses.

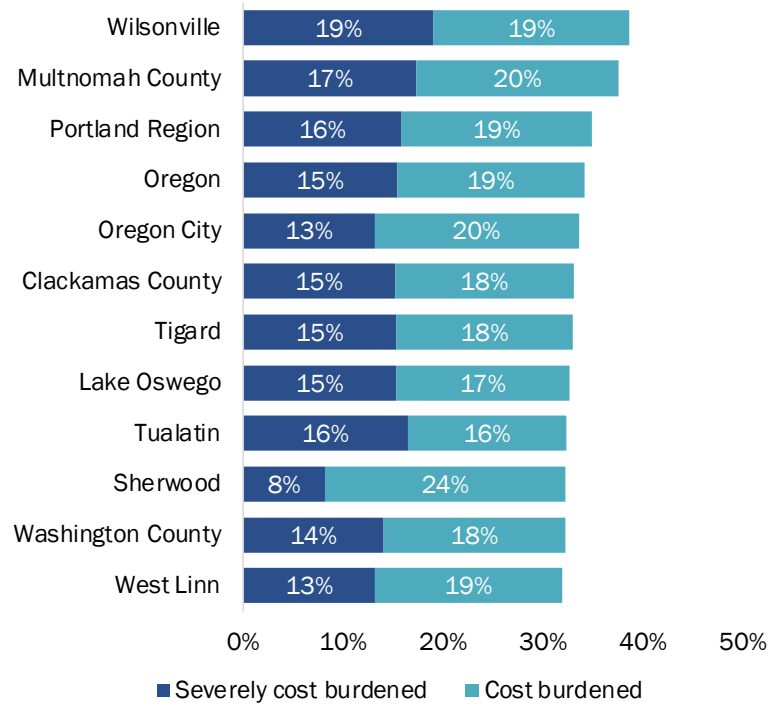
In addition, cost burden compares income to housing costs and does not account for accumulated wealth. As a result, the estimate of how much a household can afford to pay for housing does not include the impact of a household's accumulated wealth.

Cost burden also does not account for debts, such as college loans, credit card debt, or other debts. As a result, households with high levels of debt may be less able to pay up to 30% of their income for housing costs.

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 60).

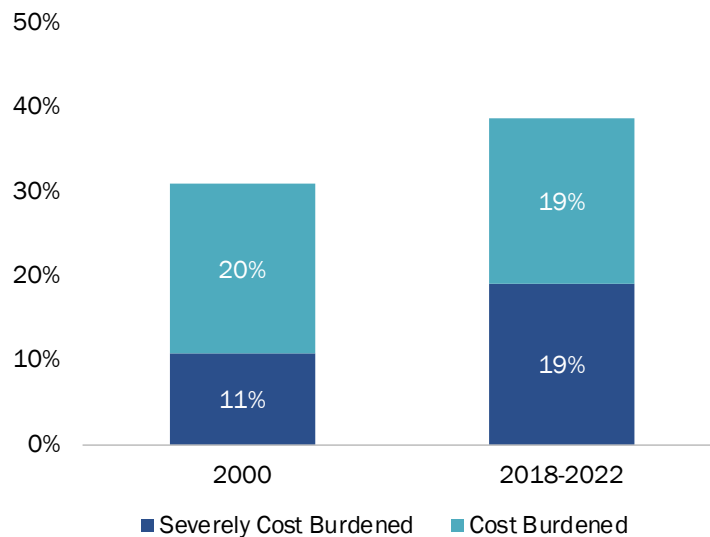
Exhibit 58. Housing Cost Burden, Wilsonville, Comparison Counties, the Portland Region, Oregon, Other Comparison Cities, 2018-2022
 Source: US Census Bureau, 2018-2022 ACS Tables B25091 and B25070.



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.

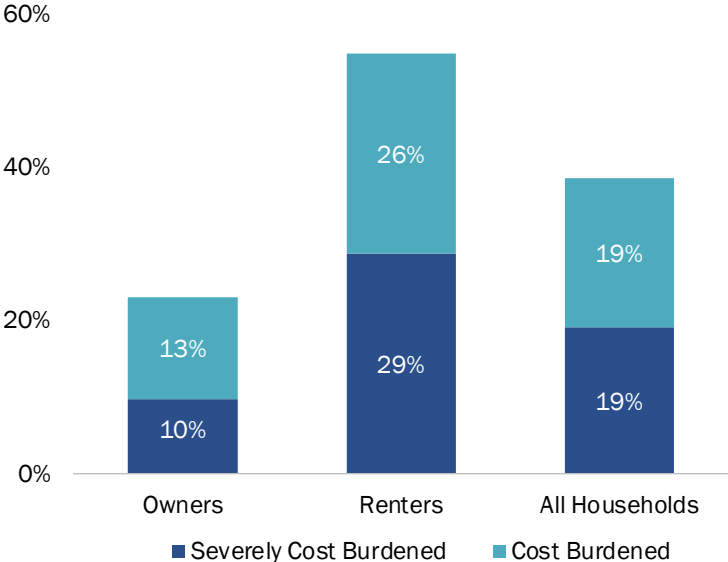
Exhibit 59. Change in Housing Cost Burden, Wilsonville, 2000 to 2018-2022
 Source: US Census Bureau, 2000 Decennial Census, Tables H069 and H094 and 2018-2022 ACS Tables B25091 and B25070.



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

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

Exhibit 60. 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 61. Cost-Burdened Renter Households, by Household Income, Wilsonville, 2017-2021
 Source: US Census Bureau, 2017-2021 ACS Table B25074.

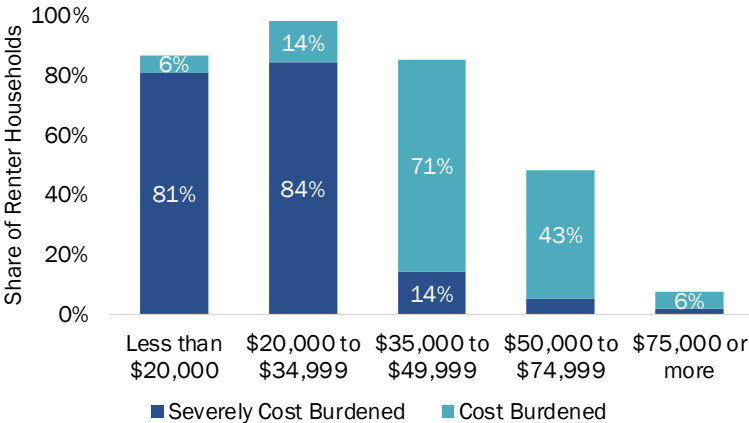


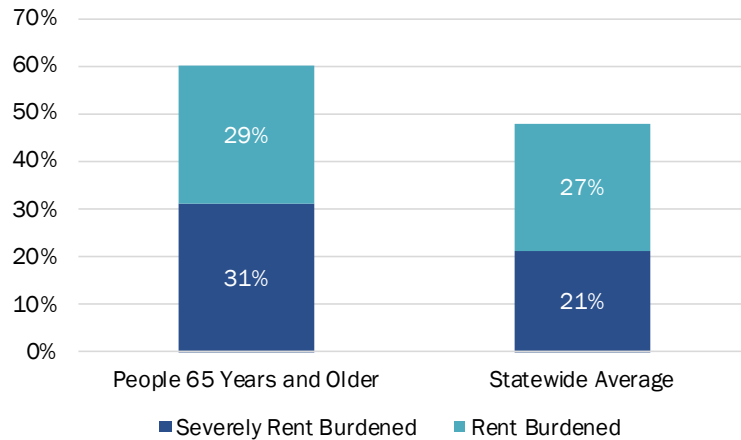
Exhibit 62 through Exhibit 64 show cost burden in Oregon for renter households for seniors, people of color, and people with disabilities.²⁰ This information is not readily available for a city with a population as small as Wilsonville, which is why we present statewide information. These exhibits show 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 age 65 and older were rent burdened, compared with the statewide average of 48% of renters.

Exhibit 62. Cost-Burdened Renter Households, for People 65 Years of Age and Older, Oregon, 2018

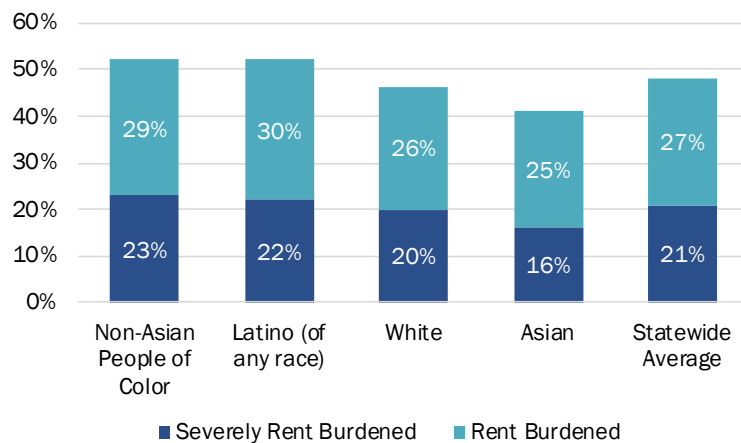
Source: US Census, 2018 ACS 1-Year PUMS Estimates. From the Report *Implementing a Regional Housing Needs Analysis Methodology in Oregon: Approach, Results, and Initial Recommendations* by ECONorthwest, August 2020.



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 63. 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.

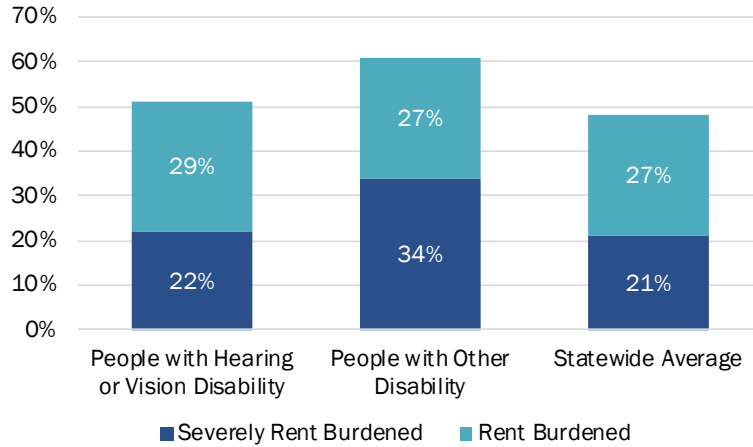


²⁰ From the report *Implementing a Regional Housing Needs Analysis Methodology in Oregon*, prepared for Oregon Housing and Community Services by ECONorthwest, March 2021.

Renters with a disability in Oregon were disproportionately cost burdened.

Exhibit 64. 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, August 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 was \$1,839 in 2023.

Exhibit 65. HUD Fair Market Rent (FMR) by Unit Type, Portland-Vancouver-Hillsboro, OR-WA MSA, 2023

Source: US Department of Housing and Urban Development.



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 66. 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 67 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 68 shows the percentage of Wilsonville’s household in each income grouping from Exhibit 67.

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 \$35,000 (30% of MFI) and are at risk of becoming unhoused.

Exhibit 67. 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.

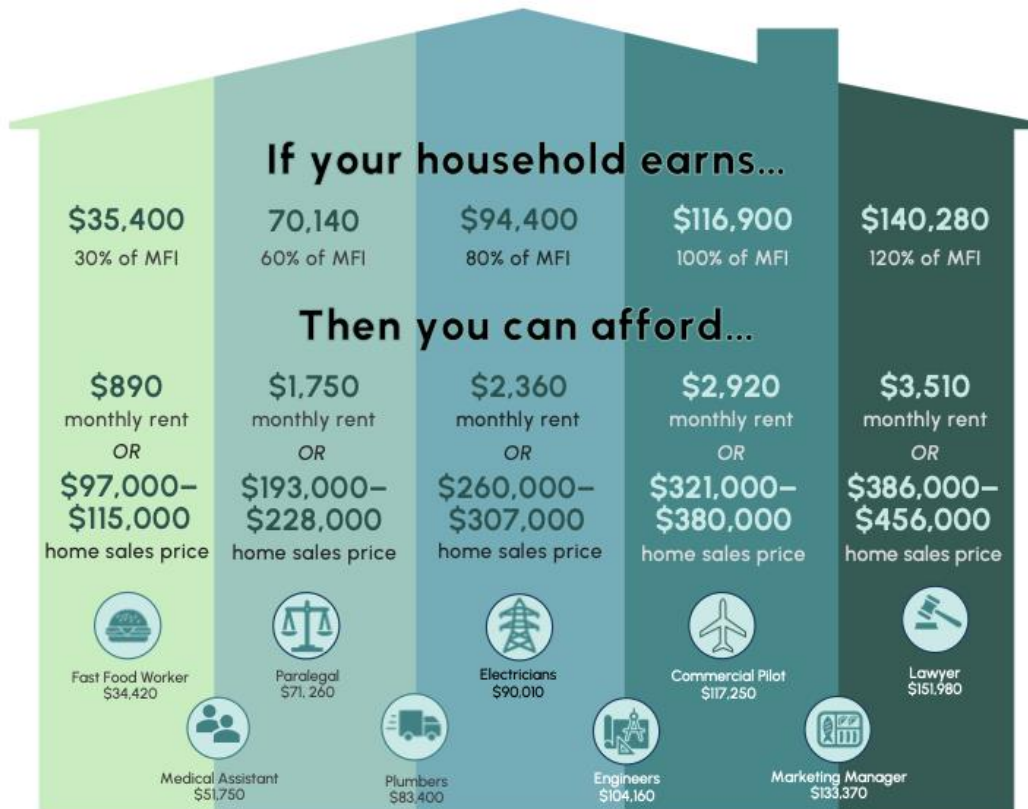


Exhibit 68. Share of Wilsonville Households by 2024 Median Family Income (MFI) in Clackamas County for a Family of Four

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

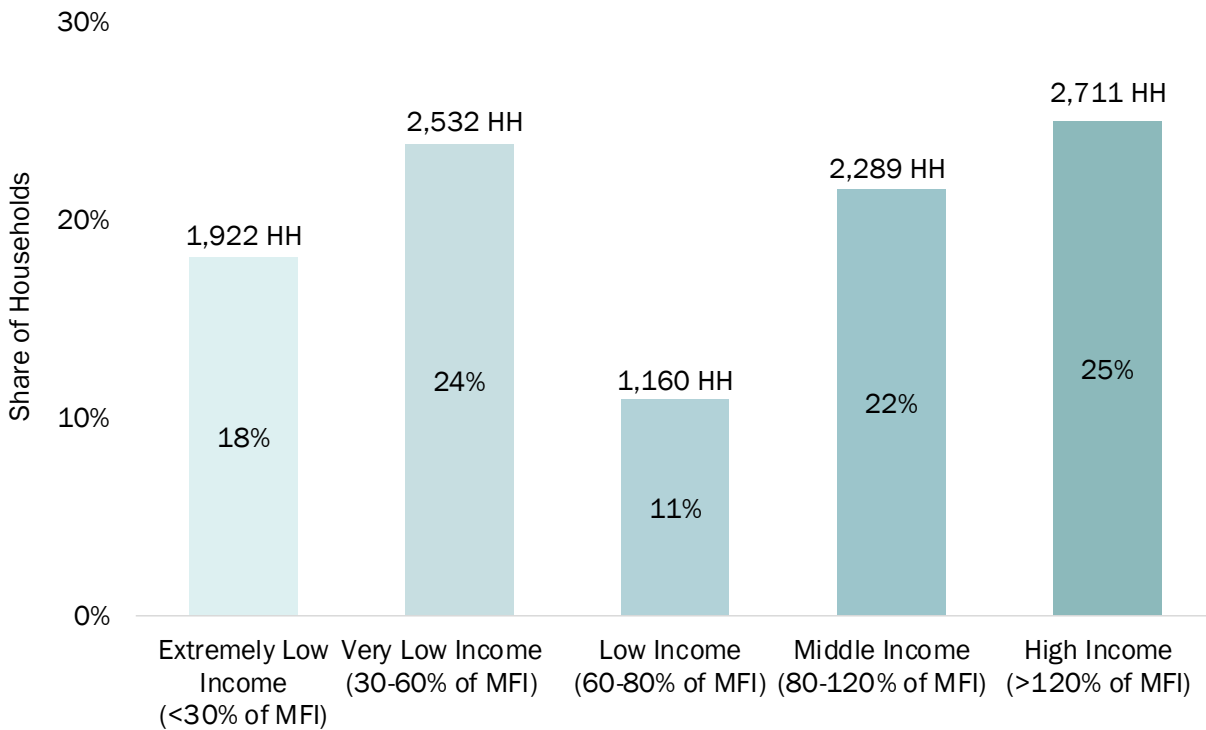
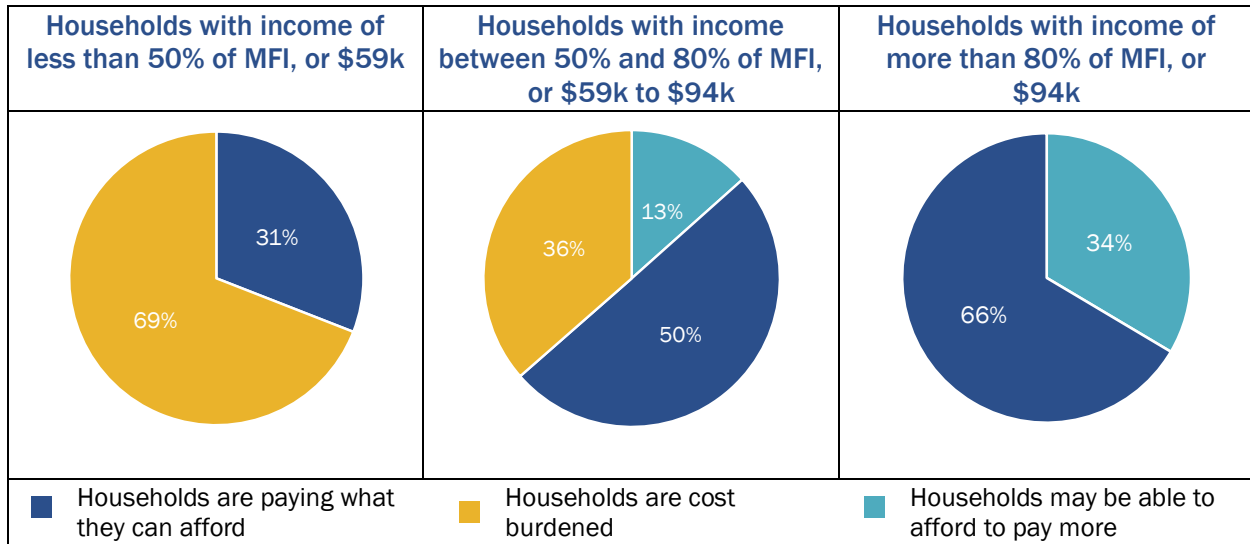


Exhibit 69 illustrates housing unit affordability based on information from HUD and the US Census about unit affordability and household income. It compares the amount that the household could pay for housing with the amount that they are paying for housing.

- 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 69. 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 to 50% of 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 to 80% of MFI, some are cost burdened likely because they cannot find housing that is affordable. Some households earning 50 to 80% of MFI and some earning more than 80% of MFI may be able to afford more expensive 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 cheaper housing or cannot find higher-cost housing that meets their needs.

Summary of the Factors Affecting Wilsonville’s Housing Needs

The purpose of the analysis thus far has been to provide background on the kinds of factors that influence housing choice. While the number and interrelationships among these factors ensure that generalizations about housing choice are difficult to make and prone to inaccuracies, it is a crucial step to informing the types of housing that will be needed in the future.

There is no question that age affects housing type and tenure. Willingness to move housing is substantially higher for people ages 20 to 34. People in that age group will also have less income on average than people who are older, and they are less likely to have children. These factors mean that younger households are much more likely to be renters, and renters are more likely to be in multifamily housing.

The data illustrates what more detailed research has shown and what most people understand intuitively: life cycle and housing choice interact in ways that are predictable in the aggregate, age of the household head is correlated with household size and income, household size and age of household head affect housing preferences, and income affects the ability of a household to afford a preferred housing type. The connection between socioeconomic and demographic factors and housing choice is often described informally by giving names to households with certain combinations of characteristics: the "traditional family," the "never-marrieds," the "dinks" (dual income, no kids), and the "empty nesters." Thus, simply looking at the long wave of demographic trends can provide good information for estimating future housing demand.

Still, one is ultimately left with the need to make a qualitative assessment of the future housing market. The following is a discussion of how demographic and housing trends are likely to affect housing in Wilsonville over the next 20 years:

- **Housing affordability is a growing challenge in Wilsonville.** Housing affordability is a challenge in the entire Portland metro region. Wilsonville is affected by these regional trends. In Wilsonville, growth of housing costs has outpaced growth in incomes. Between January 2014 and January 2024, the median home sales prices increased 72%. Multifamily asking rents increased by 58% between 2013 and 2023. Household income increased by 29% between 2014 and 2022 (not adjusted for inflation).

In addition, 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. Wilsonville's key challenge over the next 20 years is providing opportunities for the development of relatively affordable housing of all types but especially of housing that is affordable to moderate- and low-income households.

- **Demographic trends will change Wilsonville's housing needs over the planning period.** Key demographic and economic trends that will affect Wilsonville's future housing needs are (1) the aging of millennials and Generation Z, (2) the growth of the older adult population, and (3) the growth in the Hispanic/Latino population.
 - *Millennials and Generation Z will continue to form households and make a variety of housing choices.* Wilsonville has a greater share of younger working-age people than the Portland region and Oregon. About 33% of Wilsonville's population is between 20 and 39 years old, compared to 30% for the Portland region and 27% for Oregon. This age group includes both millennials (who will be ages 45 to 65 by 2045) and Gen Z (who will be 25 to 45 years old by 2045). The ability to retain current millennial and Gen Z residents in Wilsonville as they age will depend on the City's availability of renter and ownership housing that is large enough to accommodate growing families while still being relatively affordable.

Homeownership is becoming increasingly common among millennials, but financial barriers to homeownership remain for some millennials and Gen Zers, resulting in

the need to rent housing, even if they prefer to become homeowners. Housing preferences for Gen Z are not yet known but are expected to be similar to millennials, with the result that they will also need affordable housing, both for rental and, later in life, for ownership. Wilsonville's relatively high percentage of multifamily units will help with affordability as long as housing production keeps pace with the growing population. Some millennial and Gen Z households will occupy housing that will become available over the planning period, such as housing that is currently owned or occupied by baby boomers. The need for housing large enough for families may be partially accommodated by these existing units.

- *Growth in the senior population.* Wilsonville saw substantial growth across all age groups between 2010 and 2021, with the largest percent increase among residents age 60 or older (47%). Although Wilsonville currently has a smaller percentage of residents age 60 or older (20%) than the Portland region (21%) or the state (24%), the gap is shrinking. A rise in the number of Wilsonville's older adult population will result in an increased demand for housing types specific to this population, such as assisted living facilities or age-restricted developments.
- *Hispanic/Latino population will continue to grow.* Hispanic/Latino population growth will be an important driver in the growth of housing demand in Wilsonville, both for owner and renter-occupied housing. Growth in the Hispanic/Latino population, similar to regional and statewide trends, will drive demand for housing for families with children and multigenerational households. Given the lower income for some Hispanic/Latino households, especially first-generation immigrants, growth in this group will also drive demand for affordable housing, both for ownership and renting.

5. Housing Need in Wilsonville

Projected New Housing Units Needed in the Next 20 Years

The forecast of new housing need by type of unit is based on (1) the official household forecast for growth in Wilsonville over the 20-year planning period, (2) information about Wilsonville's housing market relative to the Portland metro region, Oregon, and nearby cities, and (3) the demographic composition of Wilsonville's existing population and expected long-term changes in the demographics of the Portland metro region as documented in Chapter 4.

Forecast for Housing Growth

A 20-year household forecast (in this instance for 2025 to 2045) is the foundation for estimating needed new dwelling units. The forecast for Wilsonville is based on Metro's *2045 Distributed Household Forecast* (2021). The projection of household growth includes areas currently within Wilsonville, as well as areas within the metro urban growth boundary expected to be annexed into Wilsonville. We call this combined area the "Wilsonville Planning Area" (Exhibit 70).²¹

²¹ Metro forecasts household growth by Transportation Analysis Zone (TAZ) areas. The Wilsonville Planning Area includes all areas within Wilsonville and areas currently outside of Wilsonville but within the metro UGB that are expected to be annexed by 2045 (TAZ 979, 973, 982 and a portion of 976). This forecast does **not** include areas within Metro Urban Reserves.

Exhibit 70. Wilsonville Planning Area, 2024
Source: Oregon Metro, ECONorthwest analysis.

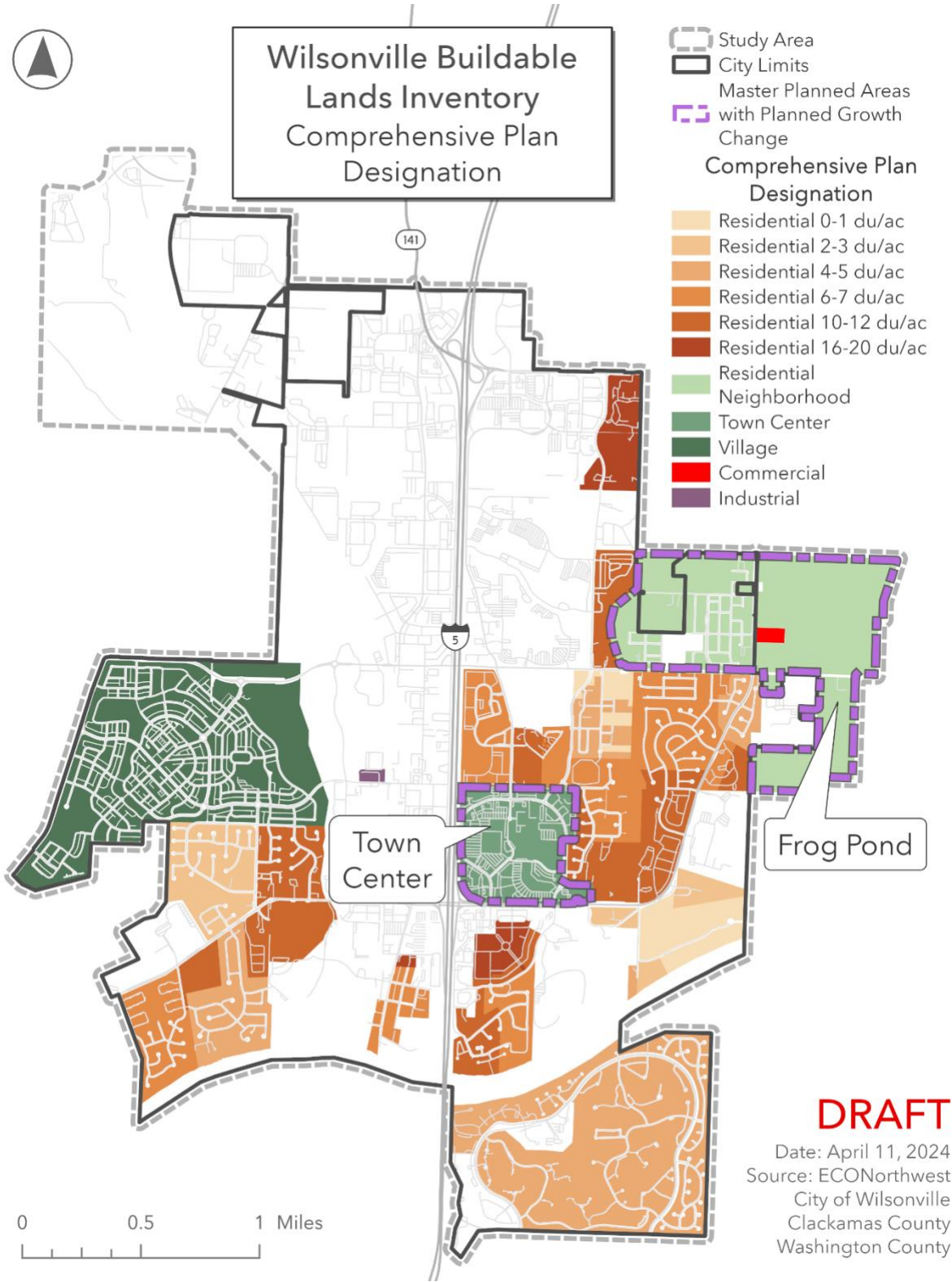


Exhibit 71 shows that the Wilsonville Planning Area will add 2,815 new households between 2025 and 2045. To accommodate household growth, Wilsonville will need to add new dwelling units over the 20-year period. The projected demand is for 141 new dwelling units annually, representing an average annual growth rate of 1.2%.

Exhibit 71. Metro Forecast for Housing Growth, Wilsonville Planning Area, 2025 to 2045

Source: Metro's 2045 Distributed Household Forecast, 2021.

Wilsonville Planning Area	
Year	
2025	10,843
2045	13,658
Change 2025 to 2045	
Number	2,815
Percent	26%
AAGR	1.2%

Housing Units Needed over the Next 20 Years

Exhibit 71 presents a forecast of new housing in Wilsonville's UGB for the 2025 to 2045 period. This section determines the needed mix and density for the development of new housing developed over this 20-year period in Wilsonville.

Over the next 20 years, Wilsonville will continue to need a wide range of housing types and housing that is more affordable. These housing types include smaller units for smaller households, larger units for households with children and multigenerational households, housing suitable for seniors, housing that is accessible to people with disabilities, and a range of housing types for people experiencing homelessness (from affordable rental housing to transitional housing to permanent supportive housing). Wilsonville needs housing with these characteristics affordable for both rental and homeownership. This conclusion is based on the following information found in the previous sections:

- Wilsonville has a larger share of attached and multifamily housing than the Portland region overall. In 2021, 43% of Wilsonville's housing was single-family detached, 10% was townhouses, 5% was duplexes, triplexes, and quadplexes, and 42% was multifamily. In comparison, the mix of housing for the Portland region was 62% single-family detached, 6% townhouses, 7% duplexes, triplexes, and quadplexes, and 25% multifamily.
- Demographic changes in Wilsonville suggest increases in demand for all housing types, including single-family detached housing, townhouses, duplexes, triplexes, quadplexes, cottage clusters, and multifamily structures with 5 or more units. The key demographic trends that will affect Wilsonville's future housing needs are the aging of baby boomers,

the household formation of millennials and Generation Z, and growth in Hispanic/Latino populations. The implications of the trends are increased demand from small, older (often single-person) households and increased demand for affordable housing for families, both for ownership and rent.

- Housing costs grew faster than income in Wilsonville, consistent with trends across the Portland region. Wilsonville’s median household income increased by 29% between 2014 and 2022, without accounting for adjustments to inflation. Between January 2014 and January 2024, the median home sales prices increased 72%. Multifamily asking rents increased by 58% between 2013 and 2023. The median value of a house in Wilsonville was 4.1 times the median household income in 2000 and increased to 5.9 times the median household income in 2021.
- About 38% of Wilsonville’s households are cost burdened (paying 30% or more of their household income on housing costs), compared to the Clackamas County average of 33% of households. About 55% of Wilsonville’s renter households are cost burdened, with 29% severely cost burdened (paying 50% or more of their income on housing costs). The higher rates of cost burden in Wilsonville relative to the county and other cities in the Portland region are likely reflective of the fact that Wilsonville has a larger percentage of renter households who often have lower household incomes and higher rates of cost burden.
- About half (47%) of Wilsonville’s households cannot afford the average asking rent of \$1,733 or \$2,000 including basic utilities like power, heat, and water. High cost burden rates for Wilsonville renters suggest a need for more affordable housing types for renters.
- About 84% of Wilsonville’s existing households cannot afford the median home sales price (\$584,500) in Wilsonville based on income alone. Housing sales prices increased in Wilsonville over the last six years. From 2018 to January 2024, the median housing sales price increased by about \$153,000 (35%), from about \$432,000 to \$585,000. A household can start to afford median home sales prices at about 154% of Clackamas County’s median family income.

These factors suggest that Wilsonville will continue to need housing with a wide range of price points. This includes providing opportunity for and supporting (as will be discussed in the Wilsonville Housing Production Strategy report) the development of housing types across the affordability spectrum, such as smaller single-family detached housing (e.g., small-lot single-family detached units, cottages, accessory dwelling units, and “traditional” single-family homes), townhouses, duplexes, triplexes, quadplexes, and multifamily buildings with five or more units. Exhibit 72 shows the forecast of needed housing in Wilsonville during the 2025 to 2045 period.

- **About 45% of new housing will be single-family detached**, a category which includes manufactured housing, cottage housing, and accessory dwelling units. About 43% of Wilsonville’s existing housing was single-family detached in 2021.

- **About 15% of new housing will be townhouses.** About 10% of Wilsonville’s existing housing was townhouses in 2021.
- **About 5% of new housing will be duplexes, triplexes, and quadplexes.** About 5% of Wilsonville’s existing housing was plexes in 2021.
- **About 35% of new housing will be multifamily housing (with five or more units per structure).** About 42% of Wilsonville’s existing housing was multi-dwelling in 2021.

Exhibit 72. Mix of New Dwelling Units, Wilsonville Planning Area, 2025 to 2045

Source: Calculations by ECONorthwest.

	Future Housing Mix 2025-2045
Needed new dwelling units (2024-2044)	2,815
Dwelling units by structure type	
Single-family detached	
Percent single-family detached DU	45%
Total new single-family detached DU	1,267
Townhouses	
Percent townhouses	15%
Total new townhouses	422
Duplex, Triplex, Quadplex	
Percent duplex, triplex, quadplex	5%
Total new duplex, triplex, quadplex	141
Multifamily (5+ units)	
Percent multifamily (5+ units)	35%
Total new multifamily (5+ units)	985
Total new dwelling units (2024-2044)	2,815

Exhibit 73 allocates needed housing to plan designations and active master-planned areas in Wilsonville. The allocation is based, in part, on the types of housing allowed in the zoning districts of each plan designation or master-planned area. It also considers the densities allowed and required in each designation and master-planned area. Exhibit 73 shows:

- **Residential Designation:** Wilsonville's Residential Zone allows a variety of housing types, including single-family detached homes, middle housing (duplexes, triplexes, quadplexes, townhouses), multifamily units, and accessory dwelling units (ADUs). The city's Comprehensive Plan establishes density ranges for various areas. The Buildable Lands Inventory identified available buildable acres that could accommodate additional housing in the following vacant or partially vacant tax lots across three density ranges: 4-5, 6-7, and 10-12 dwelling units per gross acre. For each range, the first number indicates the minimum gross density permitted, while the second number represents the maximum gross density allowed.
- **Village:** Allows single-family detached, middle housing types, multifamily, and ADUs. We determined remaining unit capacity by examining total planned units (2,747)

identified in the Villebois Master Plan (modified slightly after discussions with city staff) and subtracting already constructed units. The remaining capacity was allocated to housing types most likely to be developed in the available space. This allocation includes 143 multifamily units and 11 live-work units currently entitled in Villebois.

- **Industrial:** Capacity on specific industrial-designated land is for a planned Transit-Oriented Development (TOD) site. A Comprehensive Plan amendment/redesignation is not anticipated since this parcel will be developed with affordable housing as allowed by Senate Bill 8.
- **Frog Pond East and South:** Allows single-family detached, middle housing types, multifamily, and ADUs. We determined unit capacity by taking the total planned units (1,587) identified in the Frog Pond East and South Master Plan and allocating the most likely housing types.
- **Frog Pond West:** Allows single-family detached and middle housing types. The remaining unit capacity was determined by taking the maximum planned units (581) identified in the Frog Pond West Master Plan (we used the maximum number due to changes mandated by state legislation that allow middle housing in all areas) and subtracting already constructed units. The remaining units were allocated to the most likely housing types for the remaining space.
- **Town Center:** Allows primarily multifamily and limited middle housing. The Town Center Plan projected that the area would accommodate 880 new residential units over the next 20 years. The Housing Needs and Capacity Analysis (HNCA) uses this assumption to project capacity even though full build-out can accommodate significantly more dwelling units. Much of the housing development in Town Center will occur on land with existing development (redevelopment), rather than on vacant land.²² This includes 114 units that are already entitled as part of a mixed-use multifamily development.

²² It is important to note that Town Center redevelopment is likely to be more complex and time-consuming than developing greenfield (undeveloped) land. The 880-unit projection for Town Center is an estimate for the entire 20-year period. The timing of this redevelopment is flexible; it could occur gradually throughout the period or be concentrated toward the end. The plan doesn't assume a specific timeline for when these units will be built within the 20-year window. This approach acknowledges the uncertainties and potential delays inherent in urban redevelopment projects while still accounting for Town Center's role in Wilsonville's future housing supply.

Exhibit 73. Allocation of Forecasted Housing by Housing Type and Plan Designation or Active Master-Planned Area, Wilsonville Planning Area, 2025 to 2045

Source: ECONorthwest

*Village is the implementing designation for the Villebois Master Plan. Villebois is expected to include approximately 2,747 units when fully built out. This is slightly higher than the original master-planned assumption of 2,645 but was confirmed with staff in June of 2024. Villebois has approximately 196 units remaining to be built as of the end of June 2024, 154 of which are entitled but not yet permitted in the Village Center.

**Capacity on land designated industrial is on a planned TOD site. A Comprehensive Plan amendment/redesignation is not anticipated since this parcel will be developed with affordable housing as allowed by Senate Bill 8.

Housing Type	Plan Designations					Active Master Planned Areas			TOTAL
	Residential 4-5 du/ac	Residential 6-7 du/ac	Residential 10-12 du/ac	Village*	Industrial**	Frog Pond East and South	Frog Pond West	Town Center	
Dwelling Units									
Single-family detached	15	70	197	42	-	704	239	-	1,267
Single-family attached	-	-	112	-	-	141	-	169	422
Duplex, triplex, quadplex	-	-	-	-	-	85	56	-	141
Multifamily (5+ units)	-	-	141	154	121	84	-	485	985
Total	15	70	450	196	121	1,014	295	654	2,815
Percent of Units									
Single-family detached	0.5%	2.5%	7.0%	1.5%	0.0%	25.0%	8.5%	0.0%	45%
Single-family attached	0.0%	0.0%	4.0%	0.0%	0.0%	5.0%	0.0%	6.0%	15%
Duplex, triplex, quadplex	0.0%	0.0%	0.0%	0.0%	0.0%	3.0%	2.0%	0.0%	5%
Multifamily (5+ units)	0.0%	0.0%	5.0%	5.5%	4.3%	3.0%	0.0%	17.2%	35%
Total	0.5%	2.5%	16.0%	7.0%	4.3%	36.0%	10.5%	23.2%	100%

Exhibit 74 shows the assumed development densities in gross acres (accounting for land for rights-of-way) for vacant and partially vacant land in Wilsonville’s Comprehensive Plan Designations. Chapter 3 of the HNCA provides the results of the historic density analysis by Comprehensive Plan designation between 2013 and February 2024. We use the historic density to estimate future capacity over the 2025–2045 period for areas that are not in active master-planned areas. For active master-planned areas, we use the planned unit assumptions as outlined in the master plans. The average gross densities by plan designation are as follows. Please note that several Comprehensive Plan designations are not included since they do not anticipate growth over the planning period given the lack of unconstrained buildable land.

- Residential 4-5: 4.8 dwelling units per gross acre
- Residential 6-7: 6.2 dwelling units per gross acre (for single-family detached)
- Residential 10-12: 11.7 dwelling units per gross acre

Exhibit 74. Density Assumptions by Comprehensive Plan Designation for Areas outside of Active Master-Planned Areas, Wilsonville 2024

Source: City of Wilsonville, ECONorthwest analysis. Note: DU is dwelling unit.

* The multifamily projects Brenchley Estates and Fox Center Apartments were included in the "Residential 6-7" Comprehensive Plan designation as portions of larger planned development approvals spanning multiple Comprehensive Plan designations. As outliers, their inclusion increased the average density for this designation beyond the density typically achieved in the "Residential 6-7" designation. To better reflect expected future density under current code, these multifamily projects were separated out from the "Residential 6-7" analysis, providing a clearer understanding of achievable density ranges for this designation moving forward.

Comprehensive Plan Designation	Avg. Net Density (DU/net acre)	% for Rights-of-Way	Avg. Gross Density (DU/gross acre)
Residential 4-5 du/ac	6.4	25%	4.8
Residential 6-7 du/ac*			
Single Family Detached	7.7	20%	6.2
Attached Housing	27.9	20%	22.4
Residential 10-12 du/ac	14.0	16%	11.7

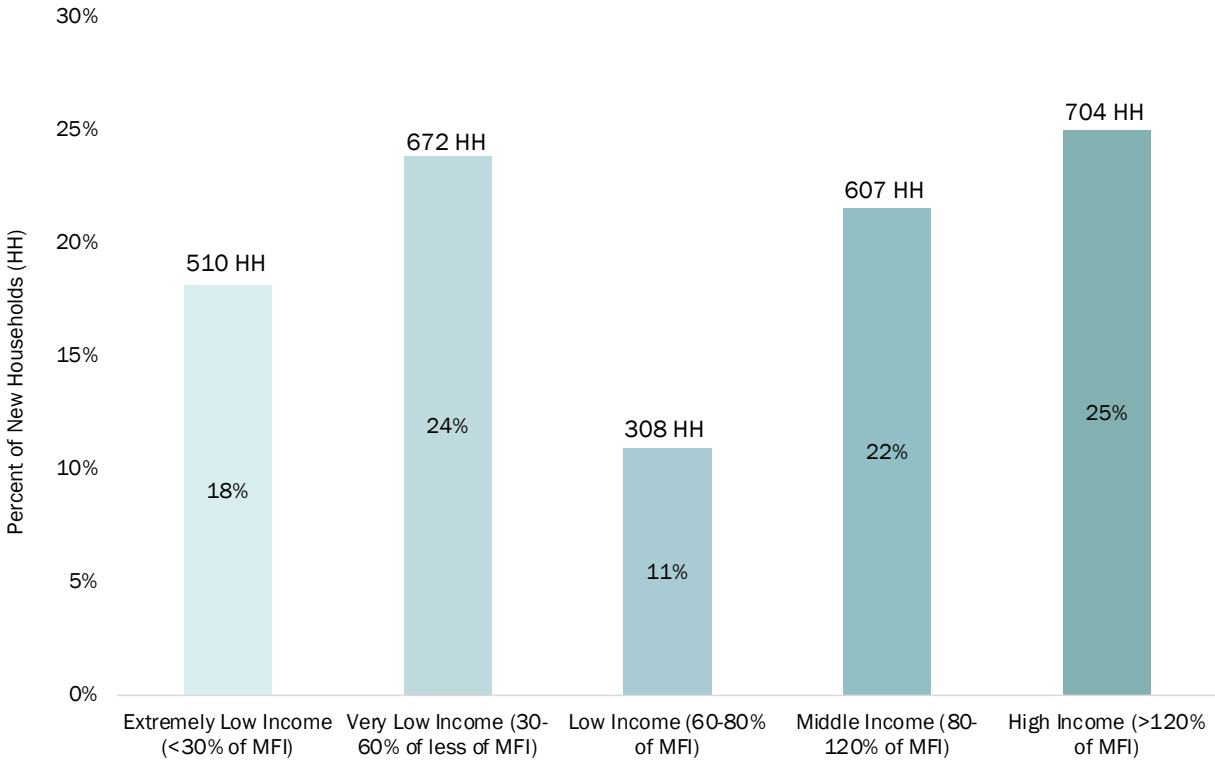
Needed Housing by Income Level

The next step in the Housing Needs and Capacity Analysis is to develop an estimate of need for housing by income and housing type. This analysis requires an estimate of the income distribution of current and future households in the community. Estimates presented in this section are based on secondary data from the Census and analysis by ECONorthwest.

The analysis in Exhibit 75 is based on Census data about household income levels for existing households in Wilsonville (see Exhibit 68). Income is distributed into market segments consistent with HUD income level categories, using Clackamas County’s 2024 median family income (MFI) of \$116,900. Since forecasting changes in household incomes involves numerous uncertainties, no reliable projections are available. Therefore, this analysis assumes that the future distribution of households across different market segments will remain approximately the same as it is currently. Based on these assumptions, about 42% of future Wilsonville households will have income below 60% of Clackamas County’s median family income (less than \$70,140). About 33% will have incomes between 60% and 120% of the county’s MFI (between \$70,140 and \$140,280). This shows that as Wilsonville’s population grows, Wilsonville will continue to have demand for housing across the affordability spectrum.

Exhibit 75. Future (New) Households, by Median Family Income (MFI) for Clackamas County (\$116,900, 2024 MFI), Wilsonville, 2025 to 2045

Source: US Department of HUD, Clackamas County, 2024, US Census Bureau, 2018-2022 ACS Table 19001.



Other Housing Needs

ORS 197A.348 require cities to plan for government-assisted housing, farmworker housing, manufactured housing on lots and in parks, single-room occupancies, and housing for people with disabilities and for people experiencing homelessness.

- **Income-restricted and government-subsidized housing.** Government subsidies can apply to all housing types (e.g., single-family detached, apartments, etc.). Wilsonville allows development of government-assisted housing in all residential plan designations, with the same development standards for market-rate housing. This analysis assumes that Wilsonville will continue to allow government housing in all its residential plan designations.
- **Farmworker housing.** The statutes and rules that guide Goal 10 do not define farmworker housing. It can apply to all housing types, locations, and duration of housing (whether temporary or permanent housing). Wilsonville allows development of farmworker housing in all residential zones, with the same development standards as market-rate housing. This analysis assumes that Wilsonville will continue to allow farmworker housing in all its residential zones.
- **Manufactured and prefabricated housing on lots.** Wilsonville allows manufactured homes in all its residential plan designations and zoning districts. Wilsonville development code does not mention prefabricated housing, but it is allowed the same as manufactured homes.
- **Single-room occupancies (SROs).** Single-room occupancies are “a residential development with no fewer than four attached units that are independently rented and lockable and provide living and sleeping space for the exclusive use of an occupant but require that the occupant share sanitary or food preparation facilities with other units in the occupancy” (ORS 197A.430). Wilsonville does not specifically address SROs in its Development Code but allows them as required by state law.
- **Manufactured housing in parks.** Wilsonville allows manufactured homes in parks in Residential, Planned Development Residential, and Residential Neighborhood zones. 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. According to the Oregon Housing and Community Services’ Manufactured Dwelling Park Directory,²³ Wilsonville has two manufactured home parks within the city, with 120 spaces.

ORS 197.480(2) requires Wilsonville to project need for mobile home or manufactured dwelling parks based on (1) population projections, (2) household income levels, (3) housing market trends, and (4) an inventory of manufactured dwelling parks sited in

²³ Oregon Housing and Community Services, Oregon Manufactured Dwelling Park Directory, <http://o.hcs.state.or.us/MDPCRParcs/ParkDirQuery.jsp>

areas planned and zoned or generally used for commercial, industrial, or high-density residential development. Manufactured home parks provide an important opportunity for affordable housing for homeownership. Preserving existing manufactured home parks and allowing smaller manufactured units in manufactured home parks are important ways to provide opportunities for affordable, lower-cost homeownership opportunities.

- Exhibit 71 shows that Wilsonville will grow by 2,815 dwelling units over the 2025 to 2045 period. Analysis of housing affordability shows that about 42% of new Wilsonville households will be considered very low or extremely low income, earning 60% or less of the region’s median family income. One type of housing affordable to these households is manufactured housing. The households most likely to live in manufactured homes in parks are those with incomes between \$35,400 and \$70,140 (30% to 60% of MFI), which includes 24% of Wilsonville’s households. However, households in other income categories may live in manufactured homes in parks.
- Manufactured housing in manufactured home parks accounts for about 1% of Wilsonville’s current housing stock. If the City has additional need for a new manufactured home park over the 2025-2045 period, it would be for about 29 new units (1% of new units) on 4 to 5 acres of land, with 6 to 8 dwelling units per acre. If an additional new manufactured home park were developed in Wilsonville, the City would have sufficient capacity to accommodate it in zones where manufactured housing is allowed. However, due to high land prices, the development of new manufactured home parks is unlikely. The housing forecast includes new manufactured homes on lots and in parks in the category of single-family detached housing.
- Over the next 20 years (or longer), one or more manufactured home parks may close in Wilsonville. This may be a result of manufactured home park landowners selling or redeveloping their land for uses with higher rates of return, rather than lack of demand for spaces in manufactured home parks. Manufactured home parks contribute to the supply of low-cost affordable housing options, especially for affordable homeownership. The closure of manufactured home parks may be especially difficult in terms of availability of affordable housing, given the large need for affordable homeownership opportunities in the Portland metro region and Wilsonville.

There is statewide regulation of manufactured home park closures designed to lessen the financial difficulties of closures for park residents.²⁴ Wilsonville also has its own mobile home park closure ordinance providing additional relocation

²⁴ ORS 90.645 regulates rules about the closure of manufactured dwelling parks. It requires that the landlord must give at least one year’s notice of park closure and pay tenants between \$5,000 and \$9,000 for each manufactured dwelling park space, in addition to not charging tenants for demolition costs of abandoned manufactured homes.

assistance.²⁵ The City also has a role to play in ensuring that there are opportunities for housing for the displaced residents. The City's primary roles are to ensure that there is sufficient land zoned for new multifamily housing and to reduce barriers to residential development to allow for the development of new, relatively affordable housing.

In addition to these required housing types, this section also addresses housing for people with disabilities and housing for people experiencing homelessness.

- **Housing for People with Disabilities.** Housing for people with disabilities can apply to all housing types. It can also apply to other residential/group living uses (such as nursing homes, residential care homes or facilities, or room and boarding facilities) as well as government-subsidized housing (including units that are population restricted). Broadly, housing options for people with disabilities include (1) living in housing independently (alone or with roommates/family), (2) living in housing with supportive services (e.g., with help from a live-in or visiting caregiver), or (3) living in housing in a supervised residential setting. Meeting the housing needs for people with disabilities will require addressing affordability issues, as well as ensuring that people with disabilities have access to housing that addresses their disability and that they have access to housing without discrimination.
- **Housing for People Experiencing Homelessness.** Meeting the housing needs of people experiencing homelessness ranges from emergency shelter, transitional housing, and permanent supportive housing (including supportive housing with services) and improved access to an affordable unit (including rent and utility assistance). Persons experiencing homelessness or those at risk of becoming homeless will require assistance with addressing individual, complex barriers to improve long-term housing stability.

²⁵ Wilsonville's ordinance requires landlords to obtain a closure permit. To obtain a permit, the applicant must include a Closure Impact Report and a Relocation Plan. 6.341. – Relocation Plan (1) A Relocation Plan for tenants of the mobile home park shall be submitted for review and approval as part of the application for a Closure Permit. The Relocation Plan shall provide, at a minimum, for the following: (a) The Relocation Plan shall provide for the owner to pay all reasonable relocation costs to a comparable mobile home park space within 25 miles to any tenant who relocates from the park after City approval of the closure Permit. When any tenant has given notice of their intent to move prior to City approval of the Use Permit, eligibility to receive moving expenses shall be forfeited. (b) The relocation plan shall identify those mobile homes that cannot be relocated to a comparable mobile home park space within 25 miles. The owner shall be required to offer to purchase any mobile home that cannot be relocated in conformance with this chapter. The offer to purchase the mobile home will be made at the real market value of the home as reported on the most recent property tax assessment roll.

6. Residential Land Sufficiency in Wilsonville

This chapter presents an evaluation of the sufficiency of vacant residential land in Wilsonville to accommodate expected residential growth over the 2025 to 2045 period. It includes an estimate of residential development capacity (measured in new dwelling units) and an estimate of Wilsonville's ability to accommodate forecasted new housing units for the 2025 to 2045 period. The chapter ends with a discussion of the conclusions and recommendations for the Housing Needs and Capacity Analysis.

Capacity Analysis

Wilsonville's Development Code is flexible, allowing most housing types in all residential plan designations and zones. The densities for future development will depend on the number of dwelling units being built and whether the housing is built as part of an active master plan.

Exhibit 76 shows that **Wilsonville has 64 acres of vacant or partially vacant land outside of active master-planned areas to accommodate approximately 867 new dwelling units.** This analysis is based on the following assumptions:

- **Buildable residential land.** The capacity estimates start with the number of buildable acres in Comprehensive Plan designations that allow residential uses outright, as shown in Exhibit 5 in Chapter 2.
- **Future densities.** The capacity analysis estimates the development potential of vacant residential land to accommodate new housing based on the densities shown in Exhibit 74, which assumes that development would occur at historical densities.

Exhibit 76. Estimate of Capacity on Land Not within an Active Master-Planned Area, Wilsonville city limits, 2025 to 2045

Source: Buildable Lands Inventory; Calculations by ECONorthwest.

*Village is the implementing designation for the Villebois Master Plan. Since it was nearly built out at the time of this report, it is not included in the active master-planned areas. Capacity was determined according to the Villebois Master Plan. Villebois is expected to include approximately 2,747 units when fully built out. This is slightly higher than the original master-planned assumption of 2,645 but was confirmed with staff in June of 2024. Villebois has approximately 196 units remaining to be built as of the end of June 2024, 154 of which are entitled but not yet permitted in the Village Center.

**Capacity on land designated industrial is on a planned TOD site. A Comprehensive Plan amendment/redesignation is not anticipated since this parcel will be developed with affordable housing as allowed by Senate Bill 8.

Comprehensive Plan Designation	Total Unconstrained Buildable Acres	Density Assumption (DU/Gross Acre)	Capacity (Dwelling Units)
Residential 0-1 du/ac	4	0.4	1
Residential 4-5 du/ac	3	4.8	15
Residential 6-7 du/ac	14	6.2	83
Residential 10-12 du/ac	39	11.7	451
Village*	2	N/A	196
Industrial**	3	N/A	121
Total	64		867

Exhibit 77 shows the number of units left to build in active master-planned areas in Wilsonville. **Wilsonville has capacity for approximately 2,767 additional units in the master plan areas of Frog Pond and Town Center.** This is based on the following assumptions:

- **Frog Pond East and South** will build out as outlined in Table 4 of the 2022 Frog Pond East & South Master Plan, with a housing capacity of 1,587 units. It is assumed that none of these units have been built yet.
- **Frog Pond West Master Plan** originally included a minimum and maximum number of dwelling units permitted by subdistrict. With the middle housing code updates that the City completed in 2021, the Master Plan now allows additional middle housing development and the minimum and maximum number of dwelling *units* changed to dwelling *lots*. For this process, we assume that Frog Pond West will build out with the original maximum allowed number of 571 dwelling units. We make this assumption because Frog Pond West was already partially built out when the middle housing code changes took place and not all remaining lots will be developed with middle housing. However, the middle housing that will be built is likely to push the capacity to the higher limit originally planned. This leaves approximately 300 units left to build.
- **The Town Center Plan** included a 20-year and 40-year forecast but did not include an official start date for the planning period. For this analysis, we assume the capacity for net new development of 880 units as outlined in the 20-year forecast in Table 3-1 of the Master Plan.

Exhibit 77. Unit Capacity of Active Master-Planned Areas in Wilsonville, 2025 to 2045

Source: City Permit Data and Master Plans; Calculations by ECONorthwest.

Active Master Planned Areas	Total Planned Dwelling Units	Units Already Built	Remaining Units to be Built
Frog Pond East and South	1,587	-	1,587
Frog Pond West	571	271	300
Town Center	880	-	880
Total	3,038	271	2,767

Residential Land Sufficiency

The next step in the analysis of the sufficiency of residential land within Wilsonville is to compare the demand for housing by plan designation (Exhibit 73) with the capacity of land by plan designation and active master-planned areas (Exhibit 76 and Exhibit 77).

Exhibit 78 and Exhibit 79 show that Wilsonville **has** sufficient land to accommodate housing development in each of its residential plan designations. Wilsonville has capacity for 867 dwelling units in areas not actively master planned and 2,767 dwelling units in active master-planned areas. Wilsonville has a demand for 2,815 dwelling units. The result is that Wilsonville has a surplus of capacity for housing beyond the forecast of housing growth over the next twenty years of about 819 dwelling units. The largest surplus is in the Frog Pond East and South master-planned areas. It is possible, perhaps even probable, that less development may occur in Wilsonville's Residential Comprehensive Plan Designations and more development will occur in active master plan areas, specifically Frog Pond.

Exhibit 78. Comparison of Capacity of Existing Residential Land by Comprehensive Plan Designation with Demand for New Dwelling Units, Wilsonville, 2025 to 2045

Source: Buildable Lands Inventory; Calculations by ECONorthwest.

*Village is the implementing designation for the Villebois Master Plan. Since it was nearly built out at the time of this report, it is not included in the active master-planned areas. Capacity was determined according to the Villebois Master Plan. Villebois is expected to include approximately 2,747 units when fully built out. This is slightly higher than the original master-planned assumption of 2,645 but was confirmed with staff in June of 2024. Villebois has approximately 196 units remaining to be built as of the end of June 2024, 154 of which are entitled but not yet permitted in the Village Center.

**Capacity on land designated industrial is on a planned TOD site. A Comprehensive Plan amendment/redesignation is not anticipated since this parcel will be developed with affordable housing as allowed by Senate Bill 8.

Plan Designation	Total Capacity (Dwelling Units)	Demand (Dwelling Units)	Capacity less Demand (Dwelling Units)
Residential 0-1 du/ac	1	-	1
Residential 4-5 du/ac	15	15	0
Residential 6-7 du/ac	83	70	13
Residential 10-12 du/ac	451	450	1
Village*	196	196	0
Industrial**	121	121	0
Total	867	852	15

Exhibit 79. Comparison of Capacity of Existing Residential Land in Active Master-Planned Areas with Demand for New Dwelling Units, Wilsonville, 2025 to 2045

Source: Buildable Lands Inventory; Calculations by ECONorthwest.

Active Master Planned Areas	Total Planned Dwelling Units	Units Already Built	Capacity (Remaining Units to be Built)	Demand (Dwelling Units)	Capacity less Demand (Dwelling Units)
Frog Pond East and South	1,587	-	1,587	1,014	573
Frog Pond West	571	271	300	295	5
Town Center	880	-	880	654	226
Total	3,038	271	2,767	1,963	804

Conclusions

The key findings and conclusions of Wilsonville's Housing Needs and Capacity Analysis are:

- **Based on Metro's forecast for growth, Wilsonville has sufficient land to accommodate household growth over the 20-year planning period.** Metro's forecast projects that household growth will result in the demand for 2,815 new dwelling units between 2025 and 2045, averaging 141 new dwelling units annually. Wilsonville's vacant land and areas with active master plans have capacity for about 3,634 new dwelling units.

Wilsonville has the largest supply of vacant and unconstrained land in the master-planned areas of Frog Pond East and South with an expected capacity to accommodate 1,587 units (as outlined in the Frog Pond East and South Master Plan). To accommodate Metro's forecast of growth, two-thirds of this capacity would need to develop over the 20-year planning period. Town Center is expected to redevelop over the planning period with 880 new residential units (as outlined in the Town Center Plan). The City's ability to accommodate multifamily growth will depend, in part, on redevelopment in Town Center.

- **Wilsonville's household growth may exceed Metro's forecast.** Since 2014, the City has been tracking development activity through annual housing reports, as recommended in the 2014 housing needs analysis (called the Residential Lands Study). That study projected a demand for 3,749 new housing units between 2014 and 2034. As of 2023, approximately 55% of this forecast has occurred in the last nine years, indicating slightly faster growth than anticipated.

Development slowed in the past five years and may remain lower in the near term due to high interest rates and difficulties with financing multifamily development. The current HNCA estimates that Wilsonville has capacity for 3,634 new dwelling units and demand for 2,815 over the 2025-2045 planning period. The result is that Wilsonville has an anticipated surplus of housing capacity for about 819 dwelling units beyond the forecast of housing growth over the next twenty years. That surplus provides the ability to accommodate additional housing if Wilsonville grows faster than Metro's forecast.

Wilsonville will be required to update its HNCA next in 2031 and every six years thereafter. This regular review process is crucial, as it allows the City to revise estimates and, if necessary, pursue a UGB expansion with Metro should growth outpace expectations. The City should maintain its practice of monitoring development activity and housing needs. Furthermore, as Oregon implements the new Oregon Housing Needs Analysis (OHNA) process, cities will receive new housing targets that consider the needs of various demographic groups. Wilsonville's annual housing reports will play a vital role in ensuring compliance with new state laws and in identifying and implementing timely strategies to meet the evolving housing needs of its residents.

- **Diverse demographic trends are shaping Wilsonville's housing needs.** Wilsonville has an aging population, which is driving demand for senior-specific housing.

Simultaneously, Wilsonville has a higher share of young adults than the region, influencing demand for rentals and affordable homeownership options. The City has a smaller average household size than the county and state but a higher share of households with children. A growing Latino/Hispanic population is expected to increase demand for larger, affordable units suitable for multigenerational living. These varied trends necessitate a wide range of housing types. These trends and their implications are described in more detail below:

- **Aging Population.** Wilsonville’s aging population mirrors statewide patterns. Between 2010 and 2021, the number of residents age 60 and over increased by 1,648, a 47% growth. This age group now comprises 20% of Wilsonville's population, up from 18% in 2010.

The trend is expected to continue, with residents age 60 and over projected to make up 29% of Clackamas County's population by 2040, compared to 27% in 2020. This demographic shift will drive demand for senior-specific housing options, such as small and easy-to-maintain dwellings, single-story dwellings, cottage housing, assisted living facilities, and age-restricted developments.

- **Younger Adult Households (Millennials and Gen Z).** Wilsonville has a higher share of young adults (20-39 years old) than the region and state. This demographic is more likely to rent early in their life cycle, driving demand for multifamily rental units. Affordability is a major concern for these generations. As young adults pursue homeownership, they will likely seek more affordable options such as smaller single-family detached homes, cottage cluster housing, middle housing types (townhouses, duplexes, triplexes, quadplexes), and multifamily housing. These housing types are often more affordable than traditional single-family detached homes and can provide a stepping stone to homeownership for younger residents.
- **Household Composition.** Wilsonville has a smaller average household size than Clackamas County and the state, with a higher share of one- and two-person households. These smaller households will increase the need for smaller housing units.

Despite smaller household sizes, Wilsonville also has a higher share of households with children than the region and state, including a higher proportion of single-parent households. Single-parent households in particular may face affordability concerns.

- **Latino/Hispanic Population Growth.** The growing Latino/Hispanic population in Wilsonville will influence housing needs. First-generation Hispanic/Latino immigrants (and, to a lesser extent, second- and third-generation Hispanic/Latino immigrants) are more likely to have larger household sizes. Hispanic/Latino households are twice as likely to live in multigenerational households and are also more likely to have lower incomes than the overall median. This demographic trend will drive demand for larger dwelling units that are affordable for lower-income

- households. These homes need to be designed to meet the needs of diverse populations, including features that support multigenerational living arrangements.
- **Wilsonville has affordability challenges that require diverse housing solutions.** Wilsonville has a lower median household income than the region. Housing costs have been rising faster than incomes, consistent with state and national trends, decreasing housing affordability in Wilsonville and across the state. Thirty-eight percent of households in Wilsonville are cost burdened, with renter households more likely to face this challenge. This pattern of cost burden, particularly among renters, aligns with broader trends observed at the state and national levels. Decreasing housing affordability indicates that Wilsonville needs a wider range of housing price points than currently available. This includes providing opportunities for developing housing types across the affordability spectrum, including income-restricted housing and other lower-cost housing types such as accessory dwelling units, townhouses, duplexes, triplexes, quadplexes, and multifamily buildings with five or more units.
 - **Wilsonville will need more income-restricted affordable housing.** Currently, about 42% of Wilsonville households (approximately 4,400) have incomes below 60% of Clackamas County’s median family income (MFI). These households are the most vulnerable to experiencing cost burden. Looking ahead, Wilsonville expects to add about 1,180 households in this income range over the next 20 years. At present, Wilsonville has about 635 income-restricted affordable rental units. Given the high proportion of current and projected low-income households, Wilsonville will need to increase its stock of income-restricted affordable housing to adequately address housing affordability needs.
 - **Wilsonville’s housing mix is expected to shift to address the changing demographic needs and affordability concerns.** As of 2021, Wilsonville's housing stock consisted of 43% single-family detached homes, 10% townhouses, 5% middle housing (duplexes, triplexes, quadplexes), and 42% multifamily units. Between 2013 and 2023, 2,217 new units were permitted in the city, 73% of which were for single-family detached units, 17% for townhouses, and 10% for multifamily units. Looking ahead, Wilsonville projects a future housing mix of 45% single-family detached homes, 15% townhouses, 5% duplexes, triplexes, and quadplexes, and 35% multifamily units. This distribution represents a shift from the 2013-2023 trends and the 2014 housing needs analysis, which planned for 50% single-family detached homes and 10% townhouses. This shift responds to demographic changes and affordability issues, with townhouses expected to gain market share as detached homes become less affordable. The implementation of House Bill 2001, allowing middle housing in traditionally single-family zones, should further diversify options, especially in areas like Frog Pond.

What are the City’s next steps?

The City of Wilsonville Housing Needs and Capacity Analysis (this report) examines how household choices and the housing market have interacted in the Portland region, Clackamas County, and Wilsonville. It provides an overview of Wilsonville's current residential land

inventory, demographics, market trends, and housing needs. The report also forecasts housing needs for 2025 to 2045 and assesses whether current land and zoning are sufficient to meet these projected needs.

Following this analysis, the City will develop a Housing Production Strategy (HPS), which is a six-year action plan to address Wilsonville's unmet housing needs. The HPS will dig deeper into housing needs by demographic groups than is done in the HNCA. It will outline policies and strategies to support housing development and preservation, with a focus on achieving equitable outcomes for all residents. It will emphasize improving conditions for underserved communities, lower-income households, and state and federal protected classes. These strategies will provide the City with a range of tools to support housing development and address housing needs in Wilsonville.

Appendix A: Residential Buildable Lands Inventory

The buildable lands inventory uses methods and definitions that are consistent with Goal 10/OAR 660-008. This appendix describes the methodology that ECONorthwest used for this report based on data up to 2024. The results of the BLI are discussed in Chapter 2.

Overview of the Methodology

Following are the statutes and administrative rules that provide guidance on residential BLIs:

OAR 660-008-0005(2):

“Buildable Land” means residentially designated land within the urban growth boundary, including both vacant and developed land likely to be redeveloped, that is suitable, available, and necessary for residential uses. Publicly owned land is generally not considered available for residential uses. Land is generally considered “suitable and available” unless it:

- (a) Is severely constrained by natural hazards as determined under Statewide Planning Goal 7;*
- (b) Is subject to natural resource protection measures determined under Statewide Planning Goals 5, 6, 15, 16, 17, or 18;*
- (c) Has slopes of 25 percent or greater;*
- (d) Is within the 100-year flood plain; or*
- (e) Cannot be provided with public facilities.*

The methods used for conducting the Wilsonville residential BLI will be consistent with Oregon statutes. However, the methods used for inventorying land within the city will initially be based on the BLI completed by Metro for the 2018 Urban Growth Report (UGR). Metro is required to complete a BLI for land within the regional UGB every six years, and the agency updated the BLI (based on 2016 data) in January 2018. The methods used for inventorying Wilsonville lands attempt to be consistent with Metro’s results while also accounting for new development since 2016 and other local conditions, such as unique environmental constraints.

Metro Buildable Lands Inventory

Metro’s BLI estimates the housing capacity of land within the regional UGB. Based on Oregon statute, buildable lands include “vacant and developed land likely to be redeveloped that is suitable, available, and necessary for residential uses.”²⁶ The broad steps Metro uses for identifying buildable lands include:

- Identify vacant and developed tax lots
- Remove tax lots that do not have the potential to be developed
- Deduct unbuildable areas of the remaining tax lots (environmental constraints, future rights-of-way, etc.)
- Calculate the housing capacity on vacant and developed lots that could redevelop

Metro uses more detailed methods and criteria for identifying vacant and redevelopable land, which are summarized below.

Vacant

Metro identifies vacant tax lots using several different criteria, including:

- Tax lots that are considered fully vacant based on Metro aerial photos
- Tax lots with less than 2,000 square feet of developed area, where that developed area is less than 10% of the total lot area
- Tax lots that are 95% or more vacant based on Metro’s GIS vacant land inventory

Vacant residential lots that cannot be developed because of their use (such as for parks, utility easements, religious buildings, etc.) are removed, which results in a set of “vacant buildable” tax lots. Metro then deducts identified environmental constraints from the vacant and buildable tax lots to determine the “net unconstrained” portion of these lots that can support additional development.

Redevelopable

Over the 20-year study period, a share of developed lots are likely to redevelop within new buildings. To account for the development capacity on these developed lots, Metro identifies a subset of developed lots as “redevelopable.” Metro has created two “filters” to identify lots with the potential to redevelop.

- **Threshold Method.** This method identifies lots where redevelopment would result in a net increase of 50% more than the current number of units on the site. The method uses property value thresholds where it is economically viable for a lot to redevelop at this intensity. For suburban areas in the regional UGB, the threshold is \$10 per square foot of

²⁶ OAR 660-008-0006(2) (2)

property value for multifamily structures and \$12 per square foot for mixed-use structures. If a lot's current property value is below these thresholds, it is assumed to have the potential to redevelop.

- **Historic Probability Method.** This method determines the probability of a lot being redeveloped based on a statistical analysis of lots that historically redeveloped within the region. The probability for each lot is multiplied by the total zoned capacity of the lot to determine the likely future residential capacity.

Additionally, in the Metro BLI, lots that could be further developed under current development standards without demolishing existing structures are classified as either vacant or developed depending on the size of the lot and size of the development on the lot. The redevelopment capacity is calculated separately from the calculation of unconstrained buildable land.

ECONorthwest used the threshold method above as one of two ways in which to initially identify tax lots that might be partially vacant.

Partially Vacant

Metro's 2018 BLI does not give tax lots a final development status designation of partially vacant. Instead, partially vacant lots are identified mid-analysis as tax lots with at least a half acre of vacant land. These lots are then filtered through the above redevelopment filters to derive the redevelopment capacity of a tax lot.

Because a tax lot with redevelopment potential is not the same as a partially vacant tax lot (i.e., infill capacity), ECONorthwest created a separate classification for partially vacant that used either the vacant half-acre threshold or the redevelopment filters. Lots that were given an initial development status of partially vacant under these classification thresholds were then manually verified using aerial imagery and City staff feedback.

Inventory Steps

The BLI consists of several steps:

1. Generate UGB "land base"
2. Classify land by development status
3. Identify constraints
4. Verify inventory results
5. Tabulate and map results

Step 1: Generate "land base"

Per Goal 10, this involves selecting all tax lots in the Wilsonville study area with plan designations that allow residential uses, County plan designations that could potentially include residential uses in the future, or tax lots in specific City nonresidential plan

designations where City staff have indicated residential development could or is planned to occur. Plan designations included in the residential inventory:

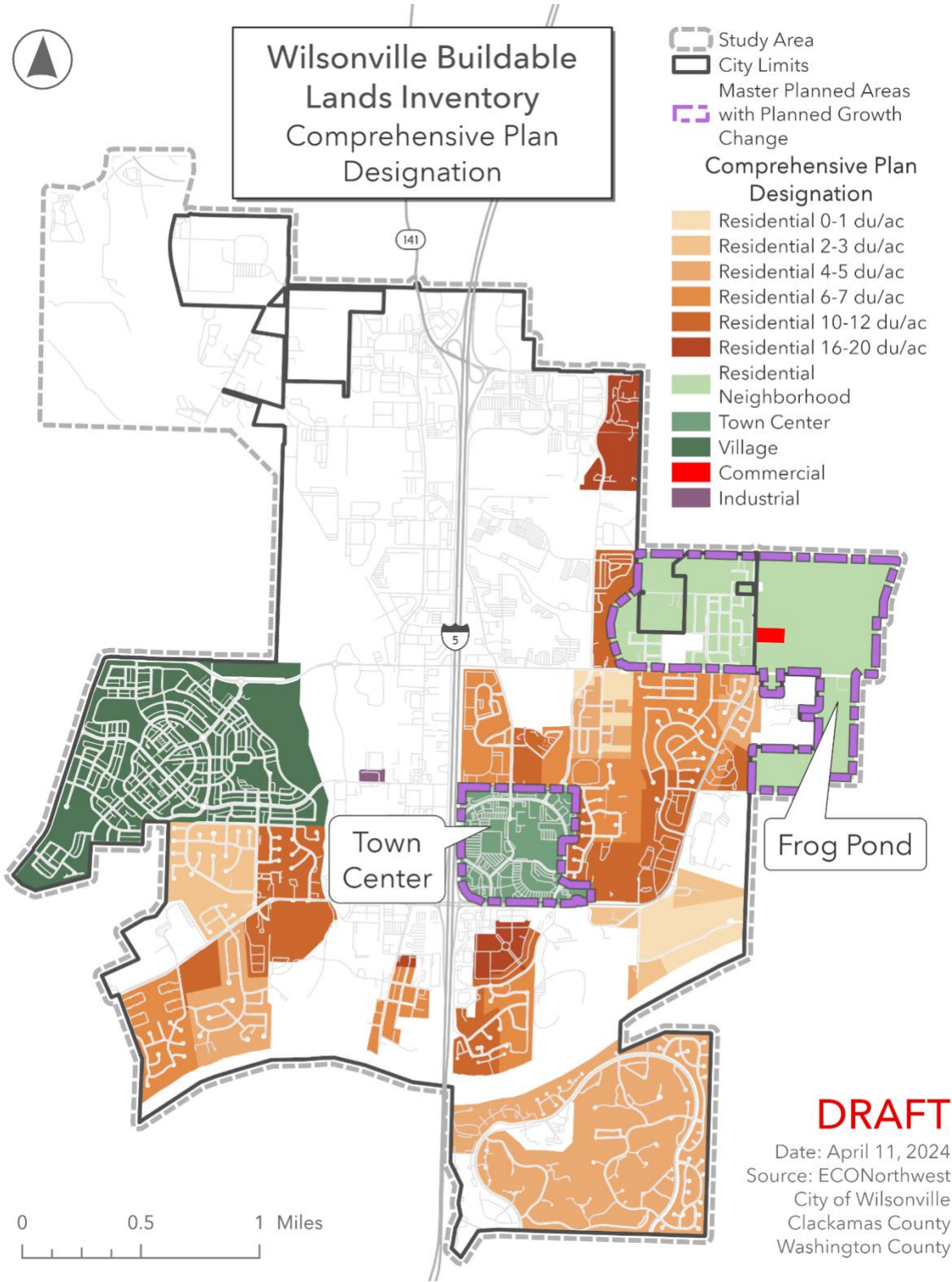
- City Limits
 - Residential 0-1 du/ac
 - Residential 2-3 du/ac
 - Residential 4-5 du/ac
 - Residential 6-7 du/ac
 - Residential 10-12 du/ac
 - Residential 16-20 du/ac
 - Residential Neighborhood
 - Town Center
 - Village
 - Commercial
 - Industrial²⁷

The Commercial and Industrial plan designations each include one tax lot specifically identified by City staff as potentially available for residential development. The Commercial lot is located within the Frog Pond East Master Plan Area and was identified as allowing mixed-use development. The Industrial lot is a City-owned partially vacant lot. Staff noted that this is the site of a planned transit-oriented affordable housing development, and they requested its inclusion in the residential land base.

Exhibit 80 shows the plan designations included in the BLI.

²⁷ Note: The Industrial area included in this inventory is a city-owned parcel where housing is planned. A Comprehensive Plan amendment/redesignation is not anticipated since this parcel will be developed with affordable housing as allowed by Senate Bill 8.

Exhibit 80. Residential Land Base by Zone, Wilsonville Study Area, 2024
Source: Oregon Metro, ECONorthwest analysis.



Step 2: Classify lands

In this step, ECONorthwest classified each tax lot with a zone that allows residential uses into one of five mutually exclusive categories based on development status:

- Vacant land
- Partially vacant land
- Undevelopable land
- Public land
- Developed land

ECONorthwest identified buildable land and classified development status with a rule-based methodology consistent with the methodology used by Metro in its 2018 Buildable Land Inventory, though with modifications regarding how partially vacant land was classified. The rules are described below in Exhibit 81.

Exhibit 81. Rules for Development Status Classification

Development Status	Definition	Statutory Authority
Vacant Land	Tax lots designated as vacant by Metro based on the following criteria: <ol style="list-style-type: none"> 1) Fully vacant based on Metro aerial photo. 2) Tax lots with less than 2,000 square feet developed AND developed area is less than 10% of lot. 3) Lots 95% or more vacant from GIS vacant land inventory. 	OAR 660-008-0006(2) (2) "Buildable Land" means residentially designated land within the urban growth boundary, including both vacant and developed land likely to be redeveloped, that is suitable, available, and necessary for residential uses. Publicly owned land is generally not considered available for residential uses.
Partially Vacant Land	Vacant tax lots that meet Metro's initial partially vacant threshold (1) or redevelopment filter (2): <ol style="list-style-type: none"> 1) Lots where some development has occurred with at least a half acre of vacant land remaining. 2) Single-family tax lots that are 2.5 times larger than the minimum lot size and a building value less than \$300,000 or lots that are 5 times larger than the minimum lot size (no threshold for building value). Developed acreages of these lots are determined by taking a lot's developed land according to Metro's developed land inventory and subtracting constraints. Therefore, to avoid double counting constraints and developed land where the two may overlap, committed land on	No statutory definition

Development Status	Definition	Statutory Authority
	partially vacant lots as shown in the tables above are <i>unconstrained</i> committed land.	
Undevelopable Land	Derived from Metro's BLI methodology, tax lots less than 1,000 square feet in size are considered undevelopable.	No statutory definition
Public Land	Lands in public or semipublic ownership are considered unavailable for residential development. This includes lands in Federal, State, County, or City ownership as well as lands owned by churches and other semipublic organizations and properties with conservation easements. These lands are identified using Metro's definitions and categories.	OAR 660-008-0005(2) - Publicly owned land is generally not considered available for residential uses.
Developed Land	<p>Lands not classified as vacant, partially vacant, or public/exempt are considered developed. Developed land includes lots with redevelopment capacity, which are also included in BLI.</p> <p>Developed land that was previously vacant in 2016 will be identified through building permits provided by the City.</p>	No statutory definition

Step 3: Identify constraints

Consistent with OAR 660-008-0005(2) guidance on residential buildable lands inventories, ECONorthwest deducted certain lands with development constraints from vacant and partially vacant lands. We used the following constraints in accordance with Metro’s methodology, as well as local constraints regulated by City ordinances.

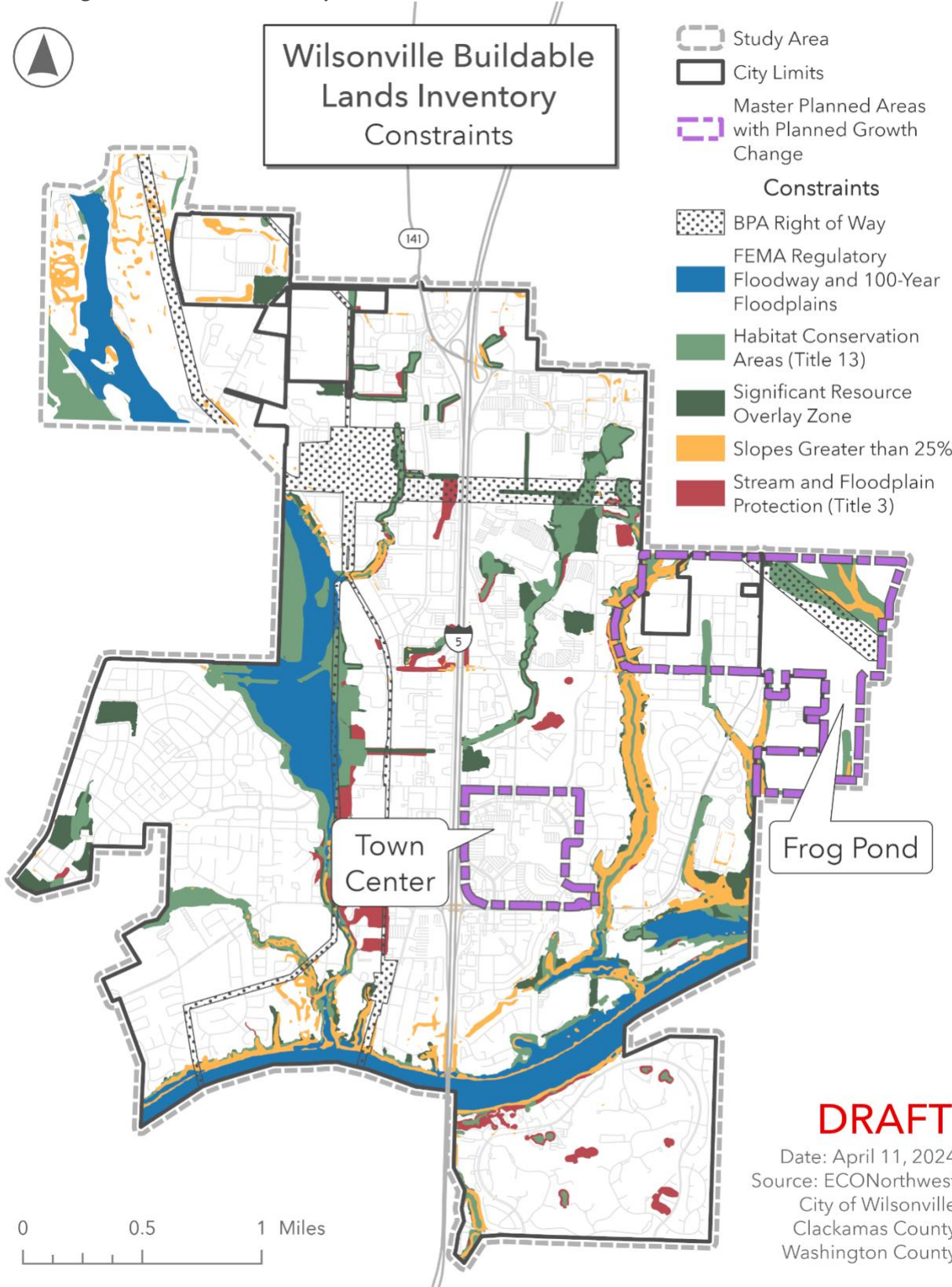
Exhibit 82. Constraints to Be Included in BLI

Constraint	Statutory Authority	Threshold	Source
Goal 5 Natural Resource Constraints			
Stream and Floodplain Protection (Title 3)	OAR 660-015-0000(5)	Lands within Title 3 area	Metro RLIS
Habitat Conservation Areas (Title 13)	OAR 660-015-0000(5)	Moderate or high conservation areas	Metro RLIS
Significant Resource Overlay Zone	OAR 660-015-0000(5)	Lands within the SROZ	City of Wilsonville
Natural Hazard Constraints			
Regulatory Floodway	OAR 660-008-0005(2a)	Lands within FEMA FIRM-identified floodway	FEMA via National Map
100-Year Floodplain	OAR 660-008-0005(2d)	Lands within FEMA FIRM 100-year floodplain	FEMA via National Map
Steep Slopes	OAR 660-008-0005(2c)	Slopes greater than 25%	Metro RLIS
Other Constraints			
BPA Right-of-Way	No Statutory Authority	Lands within the BPA right-of-way area	Bonneville Power Administration

We treated these areas as prohibitive constraints (unbuildable) as shown in Exhibit 83. All constraints were merged into a single constraint file, which was then used to identify the area of each tax lot that is constrained. These areas were deducted from lands that are identified as vacant or partially vacant.

Lack of access to water, sewer, power, road, or other key infrastructure cannot be considered a prohibitive constraint unless it is an extreme condition. This is because tax lots that are currently unserved could potentially become serviced over the 20-year planning period.

Exhibit 83. Residential Development Constraints Wilsonville Study Area, 2024
Source: Oregon Metro, ECONorthwest analysis.



Step 4: Verification

ECONorthwest used a multistep verification process. The first verification step involved a “rapid visual assessment” of land classifications using GIS and recent aerial photos. The rapid visual assessment involves reviewing classifications overlaid on recent aerial photographs to verify uses on the ground. ECONorthwest reviewed all tax lots included in the inventory using the rapid visual assessment methodology.

City staff and ECONorthwest performed multiple additional rounds of verification, such as the verification of partially vacant land described in Exhibit 81, which involved verifying the development status determination and the results of the rapid visual assessment.

ECONorthwest amended the BLI based on City staff review and a discussion of the City’s comments.

Step 5: Tabulation and mapping

The results are presented in tabular and map format. We included a comprehensive plan map, the land base by classification, vacant and partially vacant lands by plan designation, and vacant and partially vacant lands by plan designation with constraints.

Appendix B: National and State Demographic and Other Trends Affecting Residential Development in Wilsonville

National Trends

This summary on national housing trends builds on previous work by ECONorthwest, findings from Urban Land Institute (ULI) reports, conclusions from *The State of the Nation's Housing* report from the Joint Center for Housing Studies of Harvard University, and other research cited in this section. *The State of the Nation's Housing* report (2024) summarizes the national housing outlook as follows:

Both homeowners and renters are struggling with high housing costs. On the for-sale side, millions of potential homebuyers have been priced out of the market by elevated home prices and interest rates. Homeowner cost burdens are also on the rise, driven by growing taxes and insurance costs. For renters, the number with cost burdens has hit an all-time high as rents have escalated. While single-family construction is accelerating and a surge of new multifamily rental units is slowing rent growth, any gains in affordability are likely to be limited by robust household growth, ongoing development constraints, and high construction costs. All stakeholders must work together to address the affordability crisis and many related urgent housing challenges, including the inadequate housing safety net, the record number of people experiencing homelessness, and the growing threat of climate change.

The U.S. housing market continues to face a range of interwoven challenges. Limited inventory of entry-level homes keeps homeownership out of reach for many, particularly younger and lower-income buyers. Mortgage rate increases have further constrained affordability, reducing both demand and supply as homeowners with low-interest mortgages delay selling. Meanwhile, high costs of labor and materials, coupled with regulatory barriers, limit new housing construction despite persistent demand.

While new housing starts remain strong, particularly in the single-family sector, they have not been sufficient to close the gap in the housing supply. High borrowing costs have also impacted the multifamily sector, with rising interest rates contributing to a sharp decline in multifamily housing starts in 2023. The constraints in both for-sale and rental housing markets continue to exacerbate affordability challenges nationwide. The following sections summarize key housing trends and issues shaping the national landscape.

- **Rising interest rates since early 2022 have placed downward pressure on new construction, particularly in the multi-dwelling sector.** Higher financing costs have made it more difficult for developers to secure loans for multifamily housing projects. As a result, multifamily housing starts declined 15% year-over-year in 2024, reversing

the strong post-pandemic recovery in that sector.²⁸ In the third quarter of 2024, single-family housing starts totaled 970,000 units, reflecting a 3.4% decline from the previous quarter and a 0.2% decrease compared to the same period in 2023. This remains below the December 2020 peak of 1,315,000 units.²⁹

- **Strong construction numbers post-pandemic did not alleviate the shortage of existing homes for sale.** Inventories fell from three months in December 2019 to just under two months in December 2020, well below what is considered balanced (six months), with lower-cost and moderate-cost homes experiencing the tightest inventories. While *The State of the Nation's Housing* report cited the COVID-19 pandemic as sharing some blame for these tight conditions, the larger cause was the result of underproduction of new homes since the mid-2000s. Restrictive land use regulations, the cost and availability of labor, and the cost of building materials were also cited as constraints on residential development.

More recently, **higher mortgage rates have further reduced housing availability by discouraging homeowners from selling.** Many homeowners with historically low mortgage rates locked in before 2022 have chosen to stay in place rather than trade up or down, a phenomenon referred to as the "lock-in effect." This trend has contributed to tight inventory levels despite slowing home sales. Additionally, a study by the Federal Housing Finance Agency (FHFA) found that this mortgage rate lock-in led to a 57% reduction in home sales with fixed-rate mortgages in the fourth quarter of 2023, preventing approximately 1.33 million sales between the second quarter of 2022 and the fourth quarter of 2023.³⁰

- **High housing costs and rising mortgage rates have slowed homeownership growth, particularly among first-time buyers.** In 2023, the homeownership rate for households under 35—a key first-time buyer demographic—declined by 0.4 percentage points, contributing to a modest 0.1 percentage point increase in the overall U.S. homeownership rate of 65.9%, the smallest gain since 2016.

Persistently high mortgage rates have made homeownership even less accessible. The 30-year fixed mortgage rate peaked at 7.79% in October 2023, the highest in over 20 years, before briefly dipping in early 2024. By mid-April 2024, rates climbed back above 7%, more than twice the average rate of 3% in 2020-2021.

Racial disparities in homeownership remain significant. As of early 2024, 46.6% of Black households and 49.9% of Hispanic households owned homes, compared to 74.0% of White households. While Black and Hispanic homeownership rates had slightly outpaced national growth since 2019, rising costs disproportionately impacted these

²⁸ U.S. Department of Housing and Urban Development (HUD), *National Housing Market Summary: 3rd Quarter 2024*, HUD User, accessed March 2025, https://www.huduser.gov/portal/sites/default/files/pdf/NationalSummary_3Q24.pdf.

²⁹ Ibid

³⁰ Federal Housing Finance Agency. *Mortgage Rate Lock-In: Impacts on Housing Supply and Sales*. FHFA Working Paper 24-03, February 2024. Retrieved from <https://www.fhfa.gov/research/papers/wp2403>.

groups in 2023. By Q1 2024, only 8% of Black and 13% of Hispanic renter households had sufficient income to afford a median-priced home, compared to 16% of White and 29% of Asian households.³¹

- **Housing affordability remains a widespread issue, with 19.7 million homeowners now considered cost burdened**—meaning they spend more than 30% of their income on housing. Between 2019 and 2022, the share of cost-burdened homeowners rose from 21% to 23%, an increase of 3 million households. Factors such as rising property insurance premiums and increasing property taxes have further strained affordability.

For renters, the affordability crisis is even more severe. As of 2022, a record-breaking 22.4 million renter households were cost burdened, representing 50% of all renters, with 12.1 million spending more than 50% of their income on housing costs.³²

- **Long-term growth and housing demand.** The Joint Center for Housing Studies forecasts that, nationally, demand for new homes could total as many as 10 million units between 2018 and 2028 if current low immigration levels continue. Much of the demand will come from baby boomers, millennials, Gen Z,³³ and immigrants. The Urban Land Institute cites an increased acceptance of working from home as increasing demand in more suburban or rural environments over close-in markets.
- **Growth in rehabilitation market.**³⁴ Aging housing stock and poor housing conditions are growing concerns for jurisdictions across the United States. With the median age of the US housing stock rising from 34 years in 2009 to 41 years in 2019, Americans are spending more than \$400 billion per year on residential renovations and repairs. As housing rehabilitation becomes the primary solution to addressing housing conditions, the home remodeling market has grown nearly \$20 billion in 2017, topping out at \$433 billion in 2021.

Despite trends showing growth in the rehabilitation market, rising construction costs and complex regulatory requirements pose barriers to rehabilitation. Lower-income households (who are more likely to live in older housing than higher-income

³¹ Harvard Joint Center for Housing Studies, *The State of the Nation's Housing 2024* (Cambridge, MA: Harvard University, 2024), https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_The_State_of_the_Nations_Housing_2024.pdf

³² Harvard Joint Center for Housing Studies, *The State of the Nation's Housing 2024* (Cambridge, MA: Harvard University, 2024), https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_The_State_of_the_Nations_Housing_2024.pdf

³³ According to the Pew Research Center, millennials were born between the years of 1981 and 1996 and Gen Zers were born between 1997 and 2012 (inclusive). Read more about generations and their definitions here: <http://www.pewresearch.org/fact-tank/2018/03/01/defining-generations-where-millennials-end-and-post-millennials-begin/>.

³⁴ These findings are copied from the Joint Center for Housing Studies. (2021). *Improving America's Housing*, Harvard University. Retrieved from: https://www.jchs.harvard.edu/sites/default/files/Harvard_JCHS_Improving_Americas_Housing_2019.pdf

households) or households on fixed incomes may defer maintenance for years due to limited financial means, escalating rehabilitation costs. At a certain point, the cost of improvements may outweigh the value of the structure, which may necessitate new responses such as demolition or redevelopment. Regardless, there is a rising urgency with the aging housing stock, particularly with respect to increased disaster events caused by changes in climate. In 2019, spending on disaster repairs hit a record high of 10% of total rehabilitation spending, and 2020 saw a record number of billion-dollar climate-related disasters.

Declining residential mobility. Residential mobility rates have declined steadily since 1980. Nearly one in five Americans moved every year in the 1980s, compared to one in ten Americans between 2018 and 2019.³⁵ Since 2022, however, rising mortgage rates have contributed to further declines in mobility. With fewer homeowners willing to sell and fewer buyers able to afford new mortgages, housing turnover has slowed, reinforcing inventory constraints and housing affordability challenges. The impact of this trend is particularly pronounced among first-time buyers, who face both high interest rates and elevated home prices.³⁶

Other reasons for decline in residential mobility include factors such as demographics and labor-related changes. For instance, as baby boomers and millennials age, mobility rates are expected to fall, as people typically move less as they age. Other factors that may impact mobility include the rise in dual-income households (which complicates job-related moves), the rise in work-from-home options, and the decline in company-funded relocations. While decline in mobility rates span all generations, they are greatest among young adults and renters, two of the more traditionally mobile groups.

- **Changes in housing demand.** Housing demand will be affected by changes in demographics, most notably the aging of baby boomers, housing preferences of millennials and Gen Zers, and growth of immigrants.
 - *Baby boomers.* In 2020, the oldest members of this generation were in their seventies and the youngest were in their fifties. The continued aging of the baby boomer generation will affect the housing market. In particular, baby boomers will influence housing preference and homeownership trends. Preferences (and needs) will vary for boomers moving through their sixties, seventies, and eighties (and beyond). They will require a range of housing opportunities. For example, “aging baby boomers are increasingly renters-by-choice, [preferring] walkable, high-energy, culturally evolved communities.”³⁷ Many seniors are also moving to planned retirement destinations earlier than expected as they experience the benefits of work-from-home

³⁵ Frost, R. (2020). “Are Americans stuck in place? Declining residential mobility in the US.” Joint Center for Housing Studies of Harvard University’s Research Brief.

³⁶ Consumer Financial Protection Bureau, “Data Spotlight: The Impact of Changing Mortgage Interest Rates,” published October 2024, <https://www.consumerfinance.gov/data-research/research-reports/data-spotlight-the-impact-of-changing-mortgage-interest-rates/>.

³⁷ Urban Land Institute. *Emerging Trends in Real Estate, United States and Canada*. 2019.

trends (accelerated by COVID-19). Additionally, the supply of caregivers is decreasing as people in this cohort move from giving care to needing care, making more inclusive, community-based, congregate settings more important. Senior households earning different incomes may make distinctive housing choices. For instance, low-income seniors may not have the financial resources to live out their years in a nursing home and may instead choose to downsize to smaller, more affordable units. Seniors living in proximity to relatives may also choose to live in multigenerational households.

Research shows that “older people in western countries prefer to live in their own familiar environment as long as possible,” but aging in place does not only mean growing old in their own homes.³⁸ A broader definition exists, which explains that aging in place means “remaining in the current community and living in the residence of one’s choice.”³⁹ Some boomers are likely to stay in their home as long as they are able, and some will prefer to move into other housing products, such as multi-dwelling housing or age-restricted housing developments, before they move into a dependent-living facility or into a familial home. Moreover, “the aging of the US population, [including] the continued growth in the percentage of single-person households, and the demand for a wider range of housing choices in communities across the country is fueling interest in new forms of residential development, including tiny houses.”⁴⁰

- *Millennials.* Over the last several decades, young adults have increasingly lived in multigenerational housing — more so than older demographics.⁴¹ However, as millennials move into their early thirties to mid-thirties, postponement of family formation is ending and they are more frequently becoming homeowners, frequently of single-family detached homes.

Millennials only started forming their own households at the beginning of the 2007–2009 recession. The number of millennial homeowners has seen an uptick over the past few years. While the overall US homeownership rate slowly decreased from 2009 to 2019, the millennial homeownership rate increased from 33% in 2009 to 43% in 2019, with 6% of that growth since 2016. The age group of people 35 years old and younger accounted for about 15% of the annual household growth in 2019, up from about 10% in 2018. Older millennials (those ages 35-44) also accounted for a growing share of growth in homeownership.⁴² However, racial disparities also exist in

³⁸ Vanleerberghe, Patricia, et al. (2017). The quality of life of older people aging in place: a literature review.

³⁹ *Ibid.*

⁴⁰ American Planning Association. Making Space for Tiny Houses, Quick Notes.

⁴¹ According to the Pew Research Center, in 1980, just 11% of adults ages 25 to 34 lived in a multigenerational family household, and by 2008, 20% did (82% change). Comparatively, 17% of adults ages 65 and older lived in a multigenerational family household, and by 2008, 20% did (18% change).

⁴² The Joint Center for Housing Studies of Harvard University’s publication “The State of the Nation’s Housing 2021.”

millennial homeownership rates, with Non-Hispanic White homeowners accounting for 53%, Hispanic homeowners for 35%, and Black homeowners for 21%.⁴³

As this generation continues to progress into their home-buying years, they will seek out affordable, modest-sized homes. This will prove challenging, as the market for entry-level single-family homes has remained stagnant. Although construction of smaller homes (< 1,800 sq. ft.) increased in 2019, it only represented 24% of single-family units.

Millennials' average wealth may remain far below boomers and Gen Xers, and student loan debt will continue to hinder consumer behavior and affect retirement savings. As of 2022, millennials comprised 43% of homebuyers while Gen Xers comprised 22% and boomers 29%.⁴⁴ "By the year 2061, it is estimated that \$59 trillion will be passed down from boomers to their beneficiaries," presenting new opportunities for millennials (as well as Gen Xers).⁴⁵

- *Generation Z.* In 2020, the oldest members of Gen Z were in their early twenties and the youngest in their early childhood years. By 2040, Gen Z will be between 20 and 40 years old. While they are more racially and ethnically diverse than previous generations, when it comes to key social and policy issues, they look very much like millennials. Gen Z enters adulthood with a strong economy and record-low unemployment, despite the uncertainties of the long-term impacts of the COVID-19 pandemic.⁴⁶

Gen Z individuals have just started entering the housing market in the past few years, and with the oldest Gen Zers only being 23 as of 2022, this age cohort is the smallest so far in terms of homebuyers and sellers, accounting for 2% of each type. While researchers do not yet know how Gen Z will behave in adulthood, many expect they will follow patterns of previous generations.⁴⁷ A segment is expected to move to urban areas for reasons similar to previous cohorts (namely, the benefits that employment, housing, and entertainment options bring when they are in close

⁴³ "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.

⁴⁴ National Association of Realtors. (2020). 2020 Home Buyers and Sellers Generational Trends Report, March 2020. Retrieved from: <https://www.nar.realtor/research-and-statistics/research-reports/home-buyer-and-seller-generational-trends>

⁴⁵ PNC. (n.d.). Ready or Not, Here Comes the Great Wealth Transfer. Retrieved from: <https://www.pnc.com/en/about-pnc/topics/pnc-pov/economy/wealth-transfer.html>

⁴⁶ Parker, K. & Igielnik, R. (2020). On the cusp of adulthood and facing an uncertain future: what we know about gen Z so far. Pew Research Center. Retrieved from: <https://www.pewsocialtrends.org/essay/on-the-cusp-of-adulthood-and-facing-an-uncertain-future-what-we-know-about-gen-z-so-far/>

⁴⁷ "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>.

- proximity). However, this cohort is smaller than millennials (67 million vs. 72 million), which may lead to slowing real estate demand in city centers.
- *Immigrants.* Research on foreign-born populations shows that immigrants, more than native-born populations, prefer to live in multigenerational housing. Still, immigration and increased homeownership among minorities could also play a key role in accelerating household growth over the next ten years. Current population survey estimates indicate that the number of foreign-born households rose by nearly 400,000 annually between 2001 and 2007, and they accounted for nearly 30% of overall household growth. Beginning in 2008, the influx of immigrants was stanchied by the effects of the Great Recession. After a period of declines, the foreign-born population again began contributing to household growth, despite decline in immigration rates in 2019. The Census Bureau’s estimates of net immigration in 2021 indicate that just 247,000 immigrants moved to the United States from abroad, down from a previous high of 1,049,000 between 2015 and 2016.⁴⁸ As noted in *The State of the Nation’s Housing 2020* report, “because the majority of immigrants do not immediately form their own households upon arrival in the country, the drag on household growth from lower immigration only becomes apparent over time.”
 - *Diversity.* The growing diversity of American households will have a large impact on the domestic housing markets. Over the coming decade, minorities will make up a larger share of young households and constitute an important source of demand for both rental housing and small homes. The growing gap in homeownership rates between White and Black/African American households, as well as the larger share of minority households that are cost burdened, warrants consideration. White households had a 74.4% homeownership rate in 2021 compared to a 43.1% rate for Black households.⁴⁹ This 30 percentage point gap is the largest disparity since 1983. Although homeownership rates are increasing for some minorities, Black and Hispanic households are more likely to have suffered disproportionate impacts of the pandemic, and forced sales could negatively impact homeownership rates. This, combined with systemic discrimination in the housing and mortgage markets and lower incomes relative to White households, leads to higher rates of cost burden for some groups of people. For example, of renters in arrears, Black renters account for 29% and Hispanic renters for 21%, compared to White renters at 11%. For low-income homeowners, 72% of Hispanics, 74% of Blacks, and 84% of Asians faced cost burdens compared to 68% of White households. As noted in *The State of the Nation’s Housing (2020)* report, “the impacts of the pandemic have shed light on the growing racial and income disparities in the nation between the nation’s haves and have-nots

⁴⁸ Jason Schachter, Pete Borsella, and Anthony Knapp (US Census, December 21, 2021), <https://www.census.gov/library/stories/2021/12/net-international-migration-at-lowest-levels-in-decades.html>.

⁴⁹ “Federal Reserve Economic Data: Fred: St. Louis Fed,” Federal Reserve Economic Data (Federal Reserve Bank of St. Louis), accessed April 18, 2022, <https://fred.stlouisfed.org/>.

are the legacy of decades of discriminatory practices in the housing market and in the broader economy.”

- **Changes in housing characteristics.** The US Census Bureau’s Characteristics of New Housing Report (2020) presents data that show trends in the characteristics of new housing for the nation, state, and local areas. Several long-term trends in the characteristics of housing are evident from the New Housing Report:⁵⁰
 - *Larger single-family units on smaller lots.* Between 2000 and 2020, the median size of new single-family dwellings increased by nearly 10% nationally, from 2,057 sq. ft. to 2,261 sq. ft., and by 14% in the western region, from 2,014 sq. ft. in 1999 to 2,279 sq. ft. in 2020. Moreover, the percentage of new units smaller than 1,400 sq. ft. nationally decreased by half, from 14% in 2000 to 7% in 2020. The percentage of units greater than 3,000 sq. ft. increased from 18% in 2000 to 23% of new single-family homes completed in 2020. In addition to larger homes, a move toward smaller lot sizes was seen nationally. Between 2010 and 2020, the percentage of lots less than 7,000 sq. ft. increased from 25.5% to 34.8% of lots.

Based on a national study about home-buying preferences that differ by race/ethnicity, African American homebuyers wanted a median unit size of 2,664 sq. ft., compared to 2,347 sq. ft. for Hispanic buyers, 2,280 sq. ft. for Asian buyers, and 2,197 sq. ft. for White buyers.⁵¹ This same study found that minorities were less likely to want large lots.

- *Larger multi-dwelling units.* Between 2000 and 2020, the median size of new multi-dwelling units increased by 4.6% nationally. In the western region, the median size increased by 3.6%. Nationally, the percentage of new multi-dwelling units with more than 1,200 sq. ft. increased from 29.5% in 2000 to 32.8% in 2020 and increased from 23.3% to 25.2% in the western region.
- *Household amenities.* Across the United States since 2013, an increasing number of new units had air-conditioning (fluctuating year by year at over 90% for both new single-family and multi-dwelling units). In 2000, 93% of new single-family houses had two or more bathrooms, compared to 96.8% in 2020. The share of new multi-dwelling units with two or more bathrooms decreased from 55% of new multi-dwelling units to 42.6%. As of 2020, 92% of new single-family houses in the United States had garages for one or more vehicles (from 88% in 2000). Additionally, if work-from-home dynamics remain a more permanent option, then there may be rising demand for different housing amenities such as more space for home offices or larger yards for recreation.
- *Shared amenities.* Housing with shared amenities grew in popularity, as it may improve space efficiencies and reduce per-unit costs/maintenance costs. Single-room

⁵⁰ US Census Bureau, Highlights of Annual 2020 Characteristics of New Housing. Retrieved from: <https://www.census.gov/construction/chars/highlights.html>

⁵¹ Quint, Rose. (April 2014). *What Home Buyers Really Want: Ethnic Preferences*. National Association of Home Builders.

occupancies (SROs),⁵² cottage clusters, cohousing developments, and multi-dwelling products are common housing types that take advantage of this trend. Shared amenities may take many forms and include shared bathrooms, kitchens, other home appliances (e.g., laundry facilities, outdoor grills), security systems, outdoor areas (e.g., green spaces, pathways, gardens, rooftop lounges), fitness rooms, swimming pools, tennis courts, and free parking.⁵³

State Trends

In August 2019, the State of Oregon passed statewide legislation—Oregon House Bill 2001 and 2003. **House Bill 2001 (HB2001)** required many Oregon communities to accommodate middle housing within single-family neighborhoods. “Medium cities”—those with 10,000 to 25,000 residents outside the Portland metro area—are required to allow duplexes on each lot or parcel where a single-family home is allowed. “Large cities”—those with over 25,000 residents and nearly all jurisdictions in the Portland metro urban growth boundary (UGB)—must meet the same duplex requirement, in addition to allowing single-family homes and triplexes, fourplexes, townhomes, and cottage clusters in all areas that are zoned for residential use. Note that the middle housing types (other than duplexes) do not have to be allowed on *every* lot or parcel that allows single-family homes, which means that larger cities maintain some discretion.

Middle housing is generally built at a similar scale as single-family homes but at higher residential densities. It provides a range of housing choices at different price points within a community.

House Bill 2003 (HB2003), passed in 2019, envisioned reforming Oregon’s housing planning system from a singular focus (on ensuring adequate available land) to a more comprehensive approach that also achieves these critical goals: (1) support and enable the construction of sufficient units to accommodate current populations and projected household growth and (2) reduce geographic disparities in access to housing (especially affordable and publicly supported housing). In that, HB 2003 required the development of a methodology for projecting *regional* housing need and required allocating that need to local jurisdictions. It also expanded local government responsibilities for planning to meet housing need by requiring cities to develop and adopt housing production strategies.

House Bill 2001, passed in 2023, built upon HB 2003 to establish the Oregon Housing Needs Analysis (OHNA), which directed the Land Conservation and Development Commission

⁵² Single-room occupancies are residential properties with multiple single-room dwelling units occupied by a single individual. From: US Department of Housing and Urban Development. (2001). *Understanding SRO*. Retrieved from: <https://www.hudexchange.info/resources/documents/Understanding-SRO.pdf>

⁵³ Urbsworks. (n.d.). Housing Choices Guidebook: A Visual Guide to Compact Housing Types in Northwest Oregon. Retrieved from: https://www.oregon.gov/lcd/Publications/Housing-Choices-Booklet_DIGITAL.pdf

Saiz, Albert and Salazar, Arianna. (n.d.). Real Trends: The Future of Real Estate in the United States. Center for Real Estate, Urban Economics Lab.

(LCDC) to adopt and amend rules related to housing and urbanization (Land Use Planning Goals 10 and 14). The goal of this rulemaking is to implement the OHNA Program, which redirects the implementation of Goal 10 toward a more comprehensive framework. The OHNA emphasizes the role of local actions in promoting housing production, affordability, and choice. LCDC adopted rules to address housing needs and production and the housing accountability framework in December 2024. LCDC expects to adopt rules about housing capacity and urbanization by January 1, 2026. While these rules were not used in development of the Wilsonville HNCA or the Wilsonville Housing Production Strategy, the new rules will be in place when Wilsonville next updates its HNCA and Housing Production Strategy in 2031.

Oregon developed its *2021-2025 Consolidated Plan*, which includes a detailed housing needs analysis as well as strategies for addressing housing needs statewide. The plan concluded that the “state’s performance in accomplishing past goals has been very strong, and project areas of focus remain consistent with the current needs identified in this new five-year plan. Tenant based rental assistance, in particular, has demonstrated strong demand, as has the ongoing need for rental units (including those newly developed) which meet fair market rent standards, and community facilities. The unusual events during 2020—the COVID-19 pandemic and historical wildfire activity—tilt current needs and priorities toward housing stability efforts, as well as community health care projects and access to telehealth services.” It identified the following top needs in its Needs Assessment:⁵⁴

- The most common housing problem in Oregon is cost burden. Nearly 390,000 households pay more than 30% of their incomes toward housing costs, up by 7% since the last five-year Consolidated Plan. Renters are more likely to be cost burdened. About 27% of Oregon renter households were found to be severely cost burdened. This proportion increased significantly from 2000 (19%) and disproportionately falls on persons of color in the state: more than 50% of households with persons of color are cost burdened compared to 34% of White households.
- Cost burden largely affects those with lower incomes—especially extremely low and very low-income renters, who have cost burden rates of 70% and 76%, respectively.
- According to Oregon’s Statewide Housing Plan for 2019-2023, more than 85,000 units affordable to extremely low-income households (making less than 30% of AMI) are needed to meet demand and more than 26,000 units affordable to moderate-income households (making 50% to 80% of AMI) are needed to meet demand. This is down from the previous gap of 102,500 units in the 2016-2021 Plan.

By income range and special need, the estimated needs of Oregon households include the following:

⁵⁴ These conclusions are copied directly from the report, Oregon’s 2021–2025 Consolidated Plan. Retrieved from: <https://www.oregon.gov/ohcs/development/Documents/conplan/2021-2025%20Action%20Plan/State-of-Oregon-2021-2025-Consolidated-Plan-Final-with-appendices.pdf>.

- Extremely low-income families — those earning incomes below the poverty level — total nearly 182,000 households in Oregon. Those with unmet housing needs will grow by 10,000 households over the next five years.
- Low-income families — those earning incomes between the poverty level and the median income — total 261,000 in Oregon. Their needs will grow by much less (8,300 additional households) over the next five years.
- Elderly households (62+) total nearly 905,381 and live in 526,675 households. Of these households, 23% have unmet housing needs. Those with unmet housing needs are expected to grow by 7,000 households by 2025. Many of these needs will take the form of home accessibility modifications, home repairs, and home healthcare, as seniors make up a large share of residents who live alone and who have disabilities. Frail elderly (defined as an elderly person who requires assistance with three or more activities of daily living) total 61,518 residents.
- Oregon residents with disabilities total 581,000 and occupy 428,000 households. By 2025, these households with needs are forecast to grow by nearly 12,000.
- More than 300,000 persons in Oregon struggled with substance abuse challenges before the COVID-19 pandemic occurred, and these needs grew during the pandemic. Oregonians who have ever had mental health challenges total 757,000, with 172,000 having serious mental health challenges.
- Approximately 178,000 residents 18 and older in Oregon have experienced some type of domestic violence, dating violence, sexual assault, and/or stalking by an intimate partner in the previous year. In the most severe cases, these victims must leave their homes — an estimated 4,200 residents who are victims of domestic violence in Oregon require housing services each year.
- Nearly 16,000 people were identified as experiencing homelessness in Oregon in 2019, an increase of 13% since 2017. Two in three people are unsheltered.
- Nearly 17,000 households live in substandard housing, based on Census surveys of housing units lacking complete plumbing or kitchen facilities. The number of households in substandard housing decreased by 4% compared to the 2021-2025 plan.
- Approximately 29,000 households live in units that are either overcrowded or severely overcrowded. The number of households in overcrowded conditions increased by 19% since the last plan.

As part of the Consolidated Plan’s stakeholder perspective, activities to address urgent housing needs selected by the greatest number of respondents were:

- Housing activities that result in more rental units for households with income below 60% of AMI and households with incomes between 60% and 80% of AMI, emergency shelters for people who are houseless, and transitional housing for people moving out of homelessness.
- Repurposing vacant buildings for affordable housing.

- Affordable and accessible housing for people with disabilities.
- In 2022, minimum wage in Oregon⁵⁵ was \$12.75, compared to \$14.00 in the Portland metro region and \$12.00 for nonurban counties.

Oregon developed its *Statewide Housing Plan 2019-2023* in 2019.⁵⁶ The Plan identified six housing priorities to address in communities across the state over the 2019 to 2023 period (summarized below). In January 2022, Oregon Housing and Community Services (OHCS) released a summary of their progress.⁵⁷ The following section includes summaries and excerpts from their status report:

- **Equity and Racial Justice.** Advance equity and racial justice by identifying and addressing institutional and systemic barriers that have created and perpetuated patterns of disparity in housing and economic prosperity.

OHCS continued to build relationships, tools, and connections to further its equity and racial justice focus. OHCS continued to update the Culturally Specific Organization (CSO) list, tracking funding received by CSOs. OHCS developed customized tools for equity and racial analysis and prepared to start equity and inclusion training for OHCS staff and committee chairs.

- **Homelessness.** Build a coordinated and concerted statewide effort to prevent and end homelessness, with a focus on ending unsheltered homelessness of Oregon’s children and veterans.

The Homeless Services Section (HSS) made progress in demonstrating increased Housing Stability with 26,940 households paid out via the Oregon Emergency Rental Assistance Program. Additional staffing and funding (\$100 million) were secured to build a program of eviction prevention. OHCS developed a dashboard to provide transparency in processing, equity, and capacity issues related to homelessness. OHCS executed grant agreements with HSS providers to deliver strategic housing stability services. Work is ongoing to enter more partnerships with new investments in eviction prevention.

- **Permanent Supportive Housing.** Invest in permanent supportive housing (PSH), a proven strategy to reduce chronic homelessness and reduce barriers to housing stability.

OHCS funded and/or created 915 units, part of their target to create 1,000 PSH units. In addition, 416 of the 915 supportive home units were funded with PSH resources. Other

⁵⁵ The 2016 Oregon Legislature, Senate Bill 1532, established a series of annual minimum wage rate increases beginning July 1, 2016, through July 1, 2022. Retrieved from: <https://www.oregon.gov/boli/whd/omw/pages/minimum-wage-rate-summary.aspx>

⁵⁶ This section uses many direct excerpts from the OHCS Statewide Housing Plan 2019-2023. Oregon Statewide Housing Plan. <https://www.oregon.gov/ohcs/Documents/swhp/SWHP-Report-Y1-Summary.pdf>

⁵⁷ This section uses many direct excerpts from the OHCS Statewide Housing Plan, Year 3 Quarter 1 Update September 2021 Report to HSC. Oregon Statewide Housing Plan, Status Reports. <https://www.oregon.gov/ohcs/Documents/swhp/01-07-2022-JAN-SWHP-Quarterly-Summary.pdf>

accomplishments included developing a compliance and monitoring plan for PSH, distribution of service funds, outreach to partners to ensure PSH resource information is reaching tribal and rural partners, and a hiring staff to support the PSH program.

- **Affordable Rental Housing.** *Work to close the affordable rental housing gap and reduce housing cost burden for low-income Oregonians.*

OHCS funded and/or created 18,329 affordable rental homes, part of their target to create 25,000 homes. OHCS developed internal tools, such as a reporting matrix for analysis of subcontracts and an incorporated Compliance Policy, and conducted community outreach with a tribal housing workgroup rules committee. OHCS also conducted a survey to get initial feedback on key program topics and projected changes, along with additional outreach on related issues.

- **Homeownership.** *Provide more low and moderate-income Oregonians with the tools to successfully achieve and maintain homeownership, particularly in communities of color.*

OHCS assisted 1,187 households in becoming successful homeowners, part of its target to assist a total of 6,500 households. OHCS made strides by doubling the number of homeowners of color in its homeownership programs. OHCS launched new programs to support homeownership, including lending programs. To align programs with the needs of communities of color, OHCS developed relationships with underrepresented organizations, maintained addressing the needs of communities of color as a focus in its programmatic frameworks, and regularly shared and encouraged training opportunities with its team.

- **Rural Communities.** Change the way OHCS does business in small towns and rural communities to be responsive to the unique housing and service needs and unlock the opportunities for housing development.

OHCS focused on developing a better understanding of rural community needs and increasing rural capacity to build more affordable housing. OHCS hired a program manager for rural communities and delivered funding for multiple direct awards, increased funding for CSOs, and updated its Land Acquisition Program to include new funding amounts and set-asides. OHCS funded and/or created 2,158 units in rural communities out of a total of 2,543 units in the five-year goal, or 85% of its target.



April 2025

City of Wilsonville

Housing Production Strategy

Prepared for: City of Wilsonville

ECOnorthwest

222 SW Columbia Street · Suite 1600 · Portland, OR 97201 · 503-222-6060

Acknowledgments

ECONorthwest prepared this report for the City of Wilsonville. ECONorthwest and the City of Wilsonville thank those who helped develop the Wilsonville Housing Production Strategy. This project was funded by Oregon general fund dollars through the Department of Land Conservation and Development (DLCD). The contents of this report do not necessarily reflect the views or policies of the State of Oregon.

Housing Our Future Task Force

- ◆ Katie Dunwell, City Council
- ◆ Jennifer Willard, Planning Commission
- ◆ Diane Imel, DEI Committee
- ◆ Chris Aiosa, Housing Authority of Clackamas County
- ◆ Thea Chroman, DLCD
- ◆ Maria Vargas, Latino Network
- ◆ Leigh Crosby, Wilsonville Community Sharing
- ◆ Robert Gibson, Palindrome
- ◆ Trell Anderson, NW Housing Alternatives
- ◆ Erik Pattison, Network of Oregon Affordable Housing
- ◆ Ana Bozich, Pahlisch Homes
- ◆ Samuel Goldberg, Fair Housing Council of Oregon

City Council

- ◆ Mayor Shawn O'Neil
- ◆ Caroline Berry, Council President
- ◆ Katie Dunwell, Councilor
- ◆ Anne Shevlin, Councilor
- ◆ Adam Cunningham, Councilor
- ◆ Julie Fitzgerald, Former Mayor
- ◆ Kristin Akervall, Former Council President
- ◆ Dr. Joann Linville, Former Councilor

Planning Commission

- ◆ Ronald Heberlein, Chair
- ◆ Jennifer Willard, Vice-Chair
- ◆ Nicole Hendrix
- ◆ Andrew Karr
- ◆ Matt Constantine
- ◆ Samuel Scull
- ◆ Yana Semenova

City of Wilsonville

- ◆ Miranda Bateschell, Planning Director
- ◆ Dan Pauly, AICP, Planning Manager
- ◆ Kimberly Rybold, AICP, Senior Planner

ECONorthwest Consulting Staff

- ◆ Beth Goodman, Project Director
- ◆ Nicole Underwood, Project Manager

City of Wilsonville Contact:

Dan Pauly, AICP, Planning Manager

503-570-1536

pauly@ci.wilsonville.or.us

ECONorthwest Contact:

Beth Goodman, Project Director

541-505-7208

goodman@econw.com

Table of Contents

Executive Summary	1
1. Introduction	2
Wilsonville’s Past and Ongoing Housing Efforts: A Foundation for the HPS	3
Considerations for Implementing the HPS: The City’s Role In Housing Development..	6
Advancing Equity in Housing	8
Engaging the Community in Housing Solutions.....	8
2. Unmet Housing Need in Wilsonville	12
Key Findings from the HNCA	12
Expanding on Housing Needs as a part of the HPS Process.....	16
Barriers to Addressing Existing and Expected Housing Needs.....	19
3. Strategies to Meet Housing Needs	21
What Actions Are Included in the HPS and Why?.....	21
Implementation Considerations	34
Details of Each Action.....	39
Appendix A: Requirements of a Housing Production Strategy	48
Report Requirements.....	48
Monitoring Outcomes of the HPS	49
Appendix B: Data from Wilsonville’s 2025-2045 HNCA to Support the HPS	50
Demographic and Socio-Economic Characteristics Affecting Wilsonville’s Housing Needs.....	50
Housing Market Conditions and Trends	71
Housing Affordability Considerations.....	81
Appendix C: Stakeholder Engagement.....	95
Summary of Outreach Conducted Before Development of the Housing Production Strategy	95
Summary of outreach in the HPS.....	99



Key themes.....100

Suggested actions for consideration in the HPS102

How stakeholder involvement influenced the HPS103

Appendix D: Achieving Fair and Equitable Housing Outcomes .. 107

Evaluation of the Policies and Strategic Actions107

Appendix E: Pre-HPS Survey 118



Executive Summary

This will be included in the final draft.



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.¹

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**.

¹ 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 most commonly 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 longstanding 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, setting 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 actions carried out by the City consistent with the Plan show 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. The fact that Wilsonville has been proactively planning for the broad spectrum of needed housing is important context to understand the City's actions proposed as part of this HPS. The City is not starting from scratch or addressing housing for the first time with specific goals and actions, but rather this HPS is a continuation of Wilsonville's proactive housing planning put into a new format directed by the State. All actions proposed should be understood as a continuation of and building upon decades of local housing efforts.

Exhibit 1. A Timeline of Housing Actions: Examples of What Wilsonville Is Already Doing

- 1970s** — **Flexible Residential Zoning:** 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.
- 1990s**
 - 1995** — **SDC Deferral (Early Efforts):** Began deferring SDCs for select low- and moderate-income housing projects.
 - 1996** — **Subsidizing SDCs for Affordable Housing Projects:** Began offering partial subsidies or credits for SDCS for select affordable housing projects.
- 2000s**
 - 2005** — **Tax Incentives:** Introduced Nonprofit Corporation Low-Income Housing Tax Exemption.
 - 2007** — **Mobile Home Park Closure Ordinance:** 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.
- 2010s**
 - 2010** — **Creekside Woods Opens:** 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** — **ADU Incentives:** Began waiving SDCs for ADUs.
Housing Monitoring: Launched Annual Housing Report report to monitor housing development and trends to inform policy.
 - 2019** — **Town Center Plan:** Adopted a mixed-use development strategy to providing more housing opportunities in a walkable environment proximate to jobs and services in the community.
- 2020s**
 - 2020** — **Zoning Reform for Small Homes:** Removed zoning barriers for ADUs and smaller units. These unit types have been allowed in most residential zones for decades.
 - 2021** — **Parking Reform:** Eliminated or reduced parking requirements for middle housing.
Clear Design Standards: Established clear and objective design standard for all housing.
Allowed Middle Housing: 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** — **Encouraging Mixed Use Development:** Established a Vertical Housing Development Zone program.
Diverse Housing Requirements: Implemented mixed housing requirements in Frog Pond.
 - 2023** — **Accessible Housing Requirements:** Required a percentage of units in Frog Pond East and South to be ground-floor living and adaptable for limited mobility.
Homelessness Support: Established a safe sleep site at City Hall for overnight camping.
 - 2024** — **Regional Coordination on Homelessness:** Entered an intergovernmental agreement with Clackamas County to use Metro SHS funds for homelessness support.
SDC Deferral Program: Established a SDC deferral program for affordable housing on City-owned property.
 - 2026 (Planned)** — **Vuela Project:** 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.

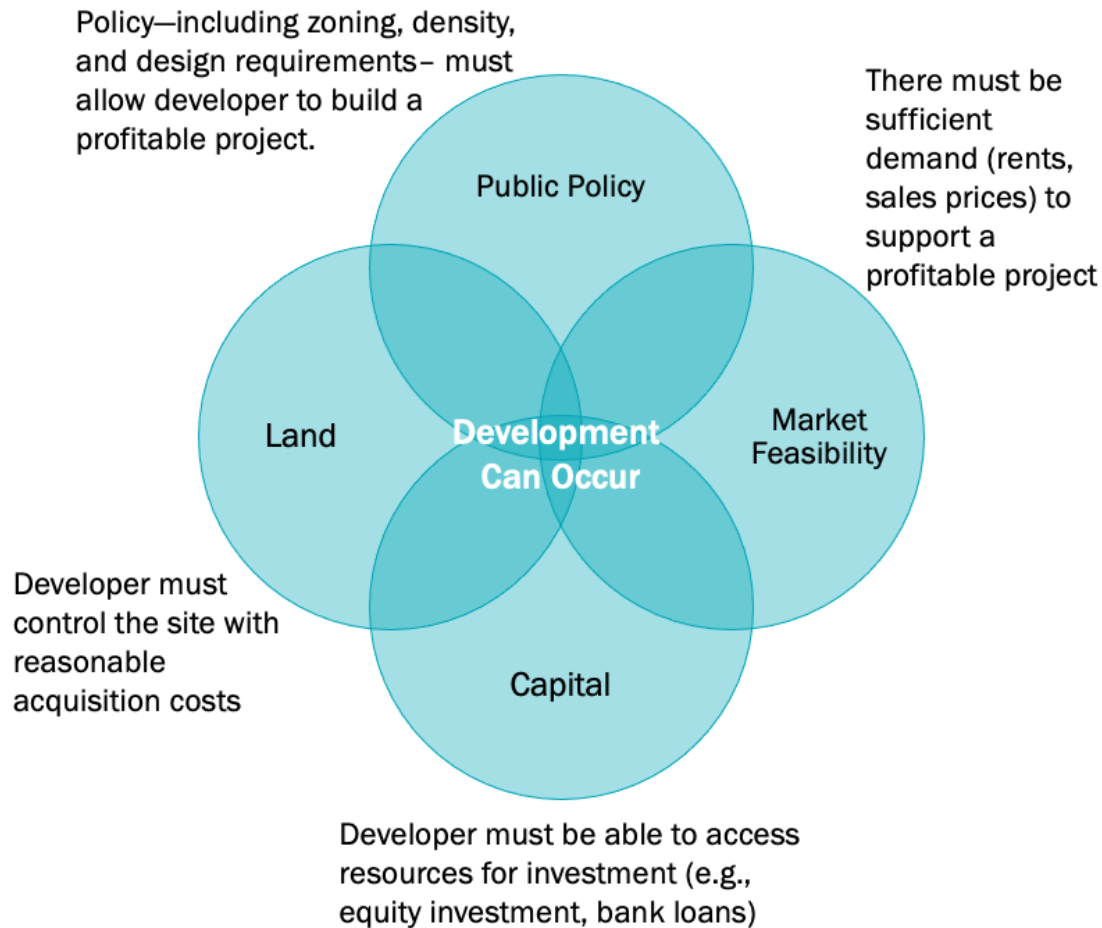
Considerations for Implementing the HPS: The City’s Role In Housing Development

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 mid-sized 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 2. 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 3. Housing Production Strategy Equity Framework

IDENTIFY UNMET HOUSING NEEDS	ENGAGEMENT PROCESS ²	HPS PLAN DEVELOPMENT	MEASUREMENT AND ANALYSIS
<p>Identify unmet housing needs, such as lower-income, cost-burdened households.</p> <p>Identify vulnerable people within the community who are at risk or who could benefit from access to more affordable housing.</p>	<p>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.</p> <p>Build community awareness and support through the engagement process.</p> <p>Continue engagement in implementation of the actions within the HPS.</p>	<p>Ensure that the actions in the HPS address Wilsonville’s unmet housing needs.</p> <p>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.</p>	<p>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.</p>

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.

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

² 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.



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 Housing Needs and Capacity Analysis (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. 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 Planning Commission and City Council in summer 2024 focused on presenting the results of the HNCA. It also included two meetings with Planning Commission and three with 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 three service providers working with low-income and unhoused populations and two local renters to gain insight into barriers to accessing stable housing.
- ◆ **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 guiding policy decisions. The City has consistently incorporated public feedback into housing initiatives, including *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 the city.

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, such as 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 HNCA provided valuable insights based on demographic data, including age, income, race, ethnicity, disability status, and homelessness. The 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 5. 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 housing. 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 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)

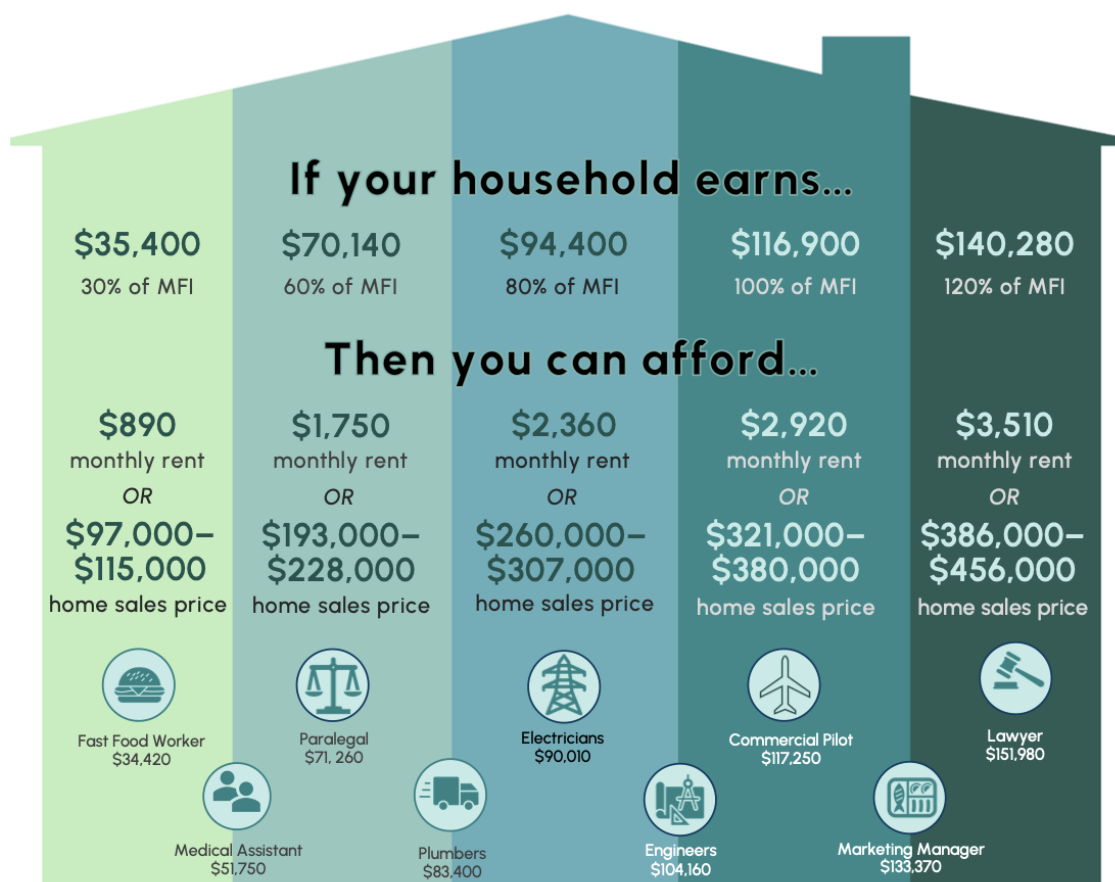


Housing costs in Wilsonville have risen faster than incomes in recent years, consistent with national trends. Between 2013 and 2023, Wilsonville’s average multifamily asking rent increased 58% from \$1,097 per month to \$1,733 per month, excluding utilities (Exhibit 62). Wilsonville’s median home sales price increased 72% from \$340,000 to \$585,000 between January 2014 and January 2024 (Exhibit 59). The median household income in Wilsonville increased 29% between 2014 and 2022 from \$64,700 to \$83,210 (not adjusted for inflation).

A household earning 100% of MFI for a family of four in Wilsonville (\$116,900) can afford monthly housing costs of about \$2,920. Exhibit 4 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 4. Financially Attainable Housing by MFI for Clackamas County, 2024³

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

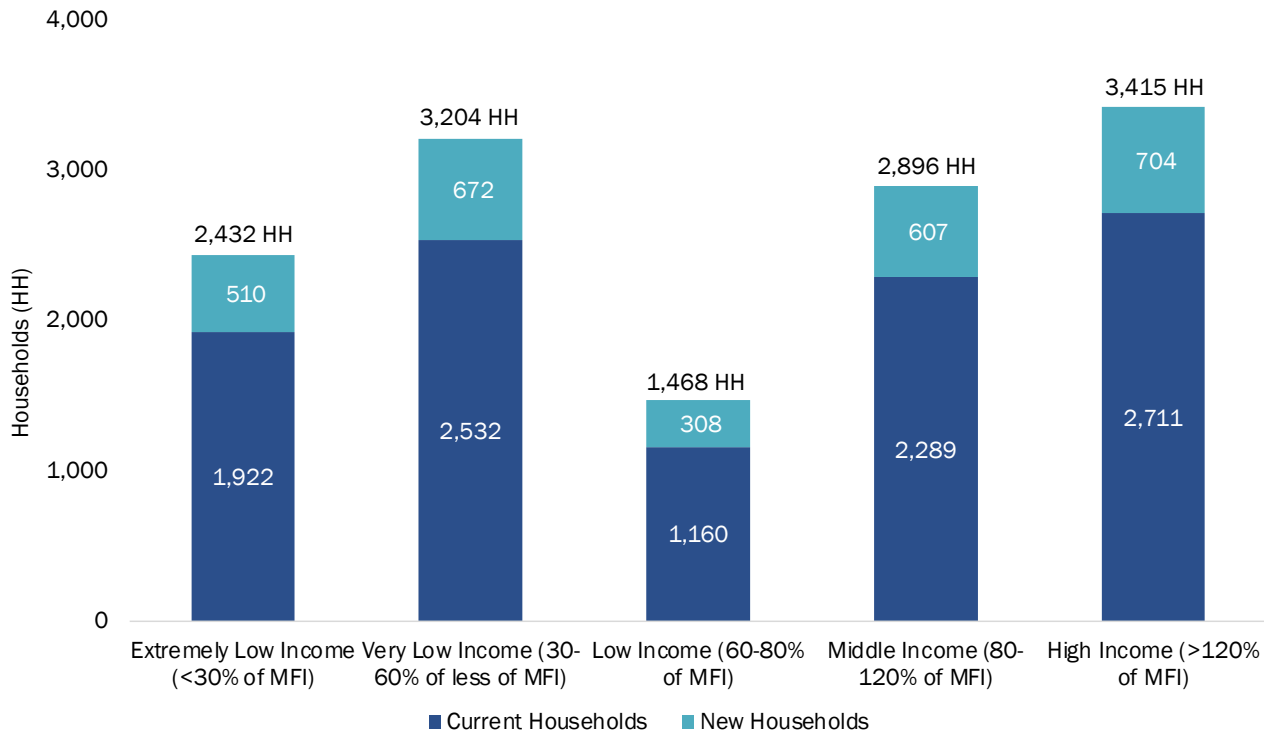


³ Affordable home sale prices are illustrative estimates based solely on income. They do not account for specific interest rates, down payments, mortgage insurance, household debt, or assets.



Over 40% of Wilsonville households earn less than 60% MFI and are considered very low income. Exhibit 5 shows that 42% of Wilsonville households had incomes less than 60% MFI (\$70,140) and cannot afford the average monthly rent and utilities of \$2,000 for an apartment in Wilsonville.⁴

Exhibit 5. 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.

⁴ 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.

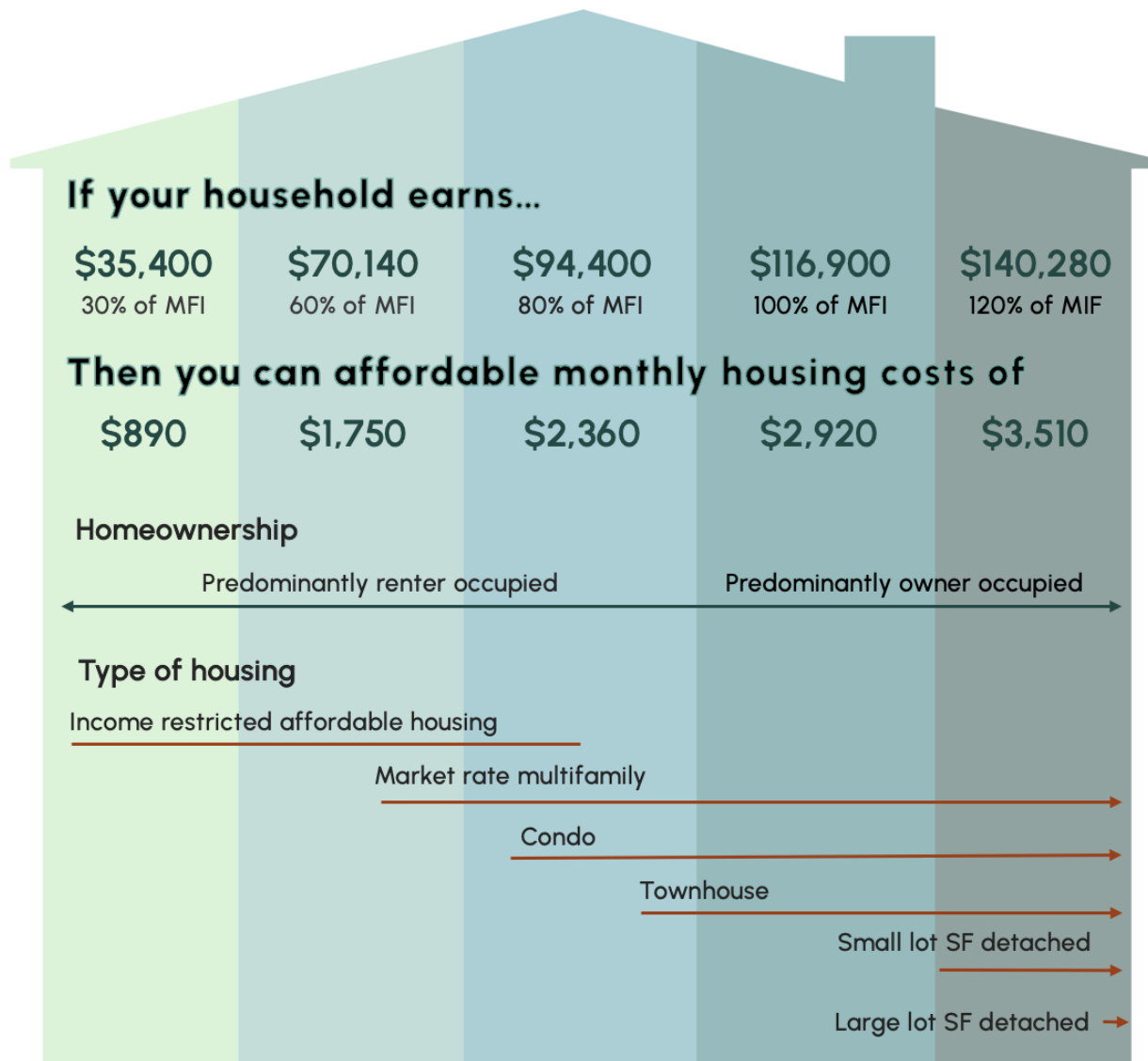


Exhibit 4 illustrates how different housing types serve various income levels. However, housing type and affordability are not always directly correlated. For example, single-family detached (SFD) homes can be affordable, such as those developed through a community land trust, while multifamily or middle 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 6. 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 sale 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 said to be 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 7) further increasing demand for affordable housing.

In addition, Wilsonville also 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.

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 U.S. 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 7 identifies these groups alongside the types of housing and support services necessary to meet their needs.



Exhibit 7. Populations with Unmet Housing Needs

Target Population	Scale of Need	Meeting Future Need
Extremely Low Income (<30% MFI)	18% of total households <ul style="list-style-type: none"> 1,922 existing households 510 new households over 20 years <ul style="list-style-type: none"> 150 new households over 6 years Afford up to \$890 per month	New subsidized housing; preserving existing income-restricted housing, financial education
Very Low Income (30% to 60% MFI)	24% of total households <ul style="list-style-type: none"> 2,532 existing households 672 new households over 20 years <ul style="list-style-type: none"> 200 new households over 6 years (the HPS planning period) Afford up to \$1,750 per month	New subsidized housing; preserving existing “naturally occurring affordable housing” and income-restricted housing, financial education
Low Income (60% to 80% MFI)	11% of total households <ul style="list-style-type: none"> 1,160 existing households 308 new households over 20 years <ul style="list-style-type: none"> 90 new households over 6 years Afford up to \$2,360 per month	New subsidized housing; preserving existing “naturally occurring affordable housing”, financial education
Middle Income (80% to 120%)	22% of total households <ul style="list-style-type: none"> 2,289 existing households 607 new households <ul style="list-style-type: none"> 180 new households over 6 years Afford up to \$3,510 per month	New market-rate rental housing and smaller market rate homes for ownership; financial education
People of Color (POC), including Latino	27% of Wilsonville’s existing population (6,950 residents). The largest community of color is Latino, accounting for 3,433 people in Wilsonville	Access to affordable housing options; housing for multigenerational households; access to housing without discrimination
People with a Disability	12% of Wilsonville’s population have a disability (2,956 residents) Housing need: <ul style="list-style-type: none"> 338 new units needed over 20 years <ul style="list-style-type: none"> 100 new units over 6 years 	Housing with design standards that meet their needs; access without discrimination; access to services; access to public transportation
Seniors	20% of Wilsonville’s existing population (5,135 residents)	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



Target Population	Scale of Need	Meeting Future Need
People Experiencing Homelessness	Estimated 571 individuals experiencing homelessness in Clackamas County as of 2022. Estimated 42 students experiencing homelessness in the West-Linn Wilsonville School District in 2022.	Emergency assistance and shelter; permanent supportive housing; deeply affordable units
Immigrant community, including refugees	11% of Wilsonville's existing population were born outside of the United States (2,868 residents)	Rental assistance, eviction prevention, and financial education
Renters	49% of Wilsonville's existing households rent (about 5,073 households)	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 non-traditional 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

The City of Wilsonville has selected seven key actions for inclusion in its 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 timeframe, given current staffing and funding constraints. Exhibit 8 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 8. Summary of Actions in the HPS

Action	What is it?	How does the Action address housing need?	What housing needs are met?
HPS Actions			
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 7). While not targeted toward a specific group, these three actions collectively encourage diverse housing options, which can improve affordability for all households (renters and owners) and accommodate various household sizes, including
B. Facilitate a variety of housing types	The City will undertake approaches to facilitate the development of a variety of	Expands housing options (middle housing, multigenerational housing,	



Action	What is it?	How does the Action address housing need?	What housing needs are met?
and designs throughout the city to meet diverse housing needs	housing types throughout the City, including lower-cost housing types such as prefabricated or modular 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.	multigenerational families (particularly benefiting Latino households and immigrant communities) and smaller, easy-to-maintain homes (particularly relevant to seniors). Action A may increase housing near essential services and transit, which is particularly important for households without reliable access to a car, such as low-income individuals, seniors, and people with disabilities .
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.	Additionally, expanding housing options in various neighborhoods increases access to high-opportunity areas with quality amenities, which can especially benefit low-income households, people of color, and the immigrant community .
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.	This action is focused on meeting the needs of people with disabilities and seniors .
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.	This action supports low-income renters (80% MFI and below) , including many people of color, immigrant communities, seniors, and individuals with disabilities who are disproportionately represented in this income bracket.
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 low- and middle-income households, renters, people experiencing homelessness, seniors, communities of color, and immigrant populations by improving access to housing resources. A funding source for affordable housing, which could focus on households earning below 100% MFI , could be allocated to areas with higher concentrations of seniors, people of color and immigrant
G. Establish a funding source for supporting affordable housing development	The City will establish a dedicated funding source such as a CET for affordable housing development.	Generates dedicated funding to support affordable housing initiatives.	

Action	What is it?	How does the Action address housing need?	What housing needs are met?
such as a Construction Excise Tax (CET)			communities to address their specific housing needs.

Wilsonville has numerous existing housing actions and policies designed to address local housing needs. Exhibit 9 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 9. 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?
Wilsonville’s Existing Actions and Policies			
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 all households . This can improve affordability for both renters and homeowners while accommodating various household needs, including multigenerational families (particularly benefiting Latino households and immigrant communities) and smaller, easy-to-maintain homes (particularly benefiting seniors). They also support 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 low-income individuals, seniors, and people with disabilities . Additionally, expanding housing options in different neighborhoods increases access to high-opportunity areas with quality amenities,
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.	
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.	
Implemented Mixed Housing Type Requirements in Frog Pond	Implemented strategies ensuring 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.	



Action	What is it?	How does the Action address housing need?	What Housing Needs Are Met?
SDC Waivers for ADUs	Waive SDC fees for ADUs.	Encourages small, affordable housing options. These waivers have been used for 16 ADUs since 2010.	benefiting low-income households, communities of color, and immigrant communities.
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 low-income households 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 low-income, senior households.
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%-80% of AMI, including 20 units of permanent supportive housing with wraparound services in a high opportunity area near transit.	This action supports low-income households (earning below 80% MFI), including people experiencing homelessness. Partnerships with Latino Network provides referral support and resident services, including culturally responsive programming, to ensure communities of color 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 low-income households (earning below 80% MFI) including people experiencing homelessness.



Action	What is it?	How does the Action address housing need?	What Housing Needs Are Met?
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 low-income households (earning below 80% MFI) , including people experiencing homelessness .
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 people with disabilities and seniors .
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.	
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.	These actions specifically support people experiencing homelessness or at risk of becoming homeless. Financial literacy assistance, highlighted as a key need for immigrant communities and younger renters , is included to help these populations achieve greater housing stability.



RECOMMENDATIONS FOR FUTURE ACTIONS

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 upfront 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 for the production of 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 10 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 10. 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
HPS Actions							
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				■		■	
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	□	■		□			

Actions	Affordable Home-ownership	Affordable Rental	Housing Stability	Housing Choice	Housing Location	Fair Housing	Address Home-lessness
Established a Vertical Housing Development Zone (VHDZ)		<input type="checkbox"/>		■	■		
Implemented the Nonprofit Corporation Low Income Housing Tax Exemption		■		■		■	<input type="checkbox"/>
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 11 describes these relationships.

Exhibit 11. 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 non-residential 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	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.

Action	Relationship to Existing Wilsonville Housing Policies	Relationship to Other HPS Actions
	Tax Exemption. This action preserves past investments.	
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 12 summarizes the selected actions, based on the considerations outlined below.

- ◆ **Income Level and Population Served** considers the population focused on by the action. In particular, the question is asked whether there is 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. This is a relative comparison 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 12. 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. Exhibit 13 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 and who is potentially burdened by this action for following groups of people who have been historically marginalized: low-income communities, communities of color, people with disabilities, and other state and federal protected classes?⁵
- ◆ 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 13. 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.
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 lower cost 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.

⁵ Federal protected classes include race, color, religion, national origin, age, sexual orientation, gender identity, familiar 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
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 to specific populations.	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 14 shows how each of the partners would play a role in different actions.

Exhibit 14. 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 into 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 15 presents the implementation schedule for the HPS which includes a timeline for refinement, adoptions, 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 15.
- ◆ **Implementation:** This occurs when the City officially allows the action to be used.

Exhibit 15. 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 16 provides an overview of the funding sources discussed during this process.

Exhibit 16. 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.⁶ 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 15) 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 17. Many of these indicators would be a continuation or expansion of the work the City already does to track housing development and trends.

Exhibit 17. Monitoring by Strategy

Actions	Annual monitoring
Overall Monitoring	<ul style="list-style-type: none"> • Number and type of new homes produced within the city over time - tenure, size, and unit type. <ul style="list-style-type: none"> ○ Track a variety of types: middle housing (duplex, triplex, quadplex, townhouses), smaller unit (ADUs, cottage clusters, or units under a certain square foot), multifamily units, etc. • Sales prices for new and existing housing. • Rents for multifamily housing. • Number of affordable units developed by income range. • Number of affordable projects developed.
A. Evaluate redesignating or rezoning land for housing	<ul style="list-style-type: none"> • Number of acres rezoned or redesignated • Number and types of new housing units developed on rezoned land
B. Facilitate a variety of housing types and designs throughout the city to meet diverse housing needs	<ul style="list-style-type: none"> • Development Code amendment adopted • Number and types of new housing units developed throughout the city (as identified in overall monitoring)

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



<p>C. Evaluate use of administrative review processes for residential development</p>	<ul style="list-style-type: none"> • Development Code amendment adopted • Number of units approved through the new process
<p>D. Require and incentivize accessible design</p>	<ul style="list-style-type: none"> • Development Code amendment adopted • Number of units developed with accessibility features
<p>E. Support preservation of affordable rental housing</p>	<ul style="list-style-type: none"> • Develop and adopt ordinance to preserve properties with expiring tax credits • If needed, funding source identified to support preservation • Number of income-restricted affordable rental units preserved • Number of at-risk properties retained as affordable
<p>F. Develop Requirements for a Housing Specialist position</p>	<ul style="list-style-type: none"> • Position developed • Position funded • Position hired
<p>G. Establish a funding source for supporting affordable housing development such as a CET</p>	<ul style="list-style-type: none"> • Develop and adopt funding source program • Revenue generated • Use of funds by project



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 non-residential 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 non-residential 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 into 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.

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 units new units developed, depending on the areas targeted and incentives used. Will result in a greater variety of units.

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 into adapting variety standards or other incentives to encourage development of more diverse housing types.



- Hold public hearings with 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 versus 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 of housing.

Implementation Steps:

- Develop draft edits to the Development Code to allow administrative review processes for residential development.
- Work with stakeholders and Planning Commission to provide input into changes for the administrative review processes.
- 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 to require a certain percentage of units be friendly or adaptable for limited mobility. The City may want to build upon those efforts in other

areas of the city. 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.
- 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.

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.

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.



E. Support Preservation of Affordable Rental Housing

Rationale: Preserving income-restricted affordable rental housing ensures that low-income households, particularly those earning 0-60% of Median Family Income, 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% Median Family Income. Working with the State and affordable housing partners the City would 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.⁷

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.
- 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.

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.

⁷ 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.



- 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.
- Manage funds generated from Action G and actions associated with a future housing program such as:

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.



- 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 a 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

This section briefly describes the monitoring and reporting requirements the City will have to follow after adoption of the HPS. The City is required to submit the HPS to 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 progress 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 a 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 evaluates 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 15) 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 HPS⁸ 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 about actions that will not be adopted on the schedule presented in Section 3, Exhibit 15. The City must notify DLCD that it will be unable to adopt the action within 90 days of the end of the timeline to implement the action. 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.

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



Appendix B: Data from Wilsonville's 2025-2045 HNCA to Support the HPS

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 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 Socio-Economic Characteristics Affecting Wilsonville's 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:⁹

⁹ 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



- ◆ 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 which 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.

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.

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.

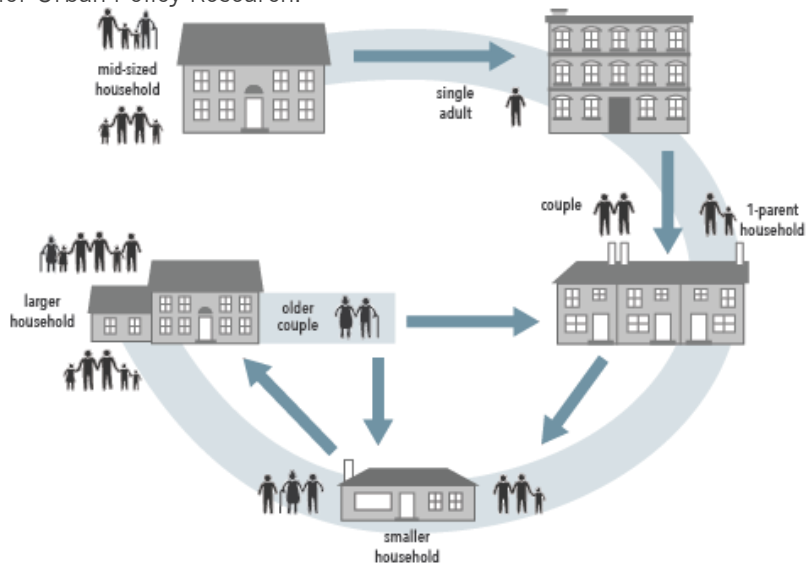
An individual's housing needs change throughout their life, with changes in income, family composition, and age. Exhibit 18 depicts the most common effects of these demographic changes on a person's housing need. The types of housing needed by a 20-year-old college student differ from the needs of a 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 18. 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 19 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 19. 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 aged 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 consistent with regional trends, which will increase demand for housing that is suitable for seniors.

Demand for housing for seniors will grow over the planning period, as the Baby Boomers continue to age and retire, and 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.¹⁰

¹⁰ 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>.



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.¹¹

- ◆ **Wilsonville has a larger proportion of younger working-aged people than the Portland Region and Oregon.** People roughly aged 28 to 43 now are 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.¹² Recent growth in homeownership among millennials proves that millennials prefer to become homeowners, with the millennial homeownership rate increasing from 33% in 2009 to 43% in 2019.¹³ While

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

¹² 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

¹³ "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.



researchers do not yet know how Generation Z will behave in adulthood, many expect they will follow patterns of previous generations.¹⁴

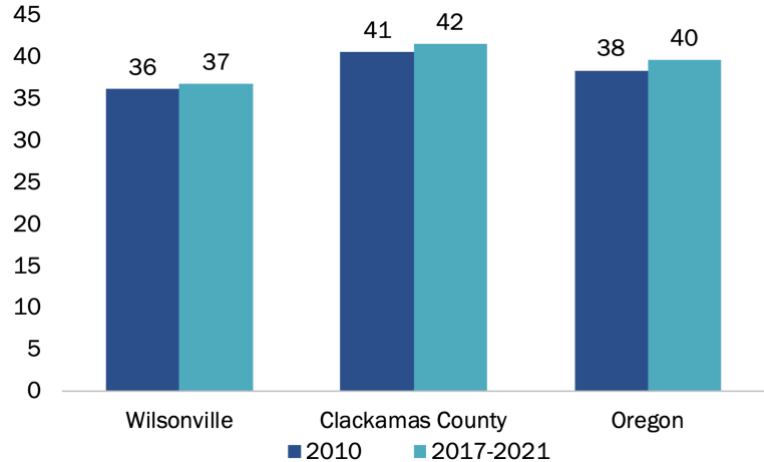
Growth in millennials and Generation Z in Wilsonville will result in increased demand for both affordable single-family detached housing (such as small single-family detached units like cottages), as well as increased demand for townhouses and multifamily housing that is typically more affordable than 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 20. 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.



¹⁴ “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>.

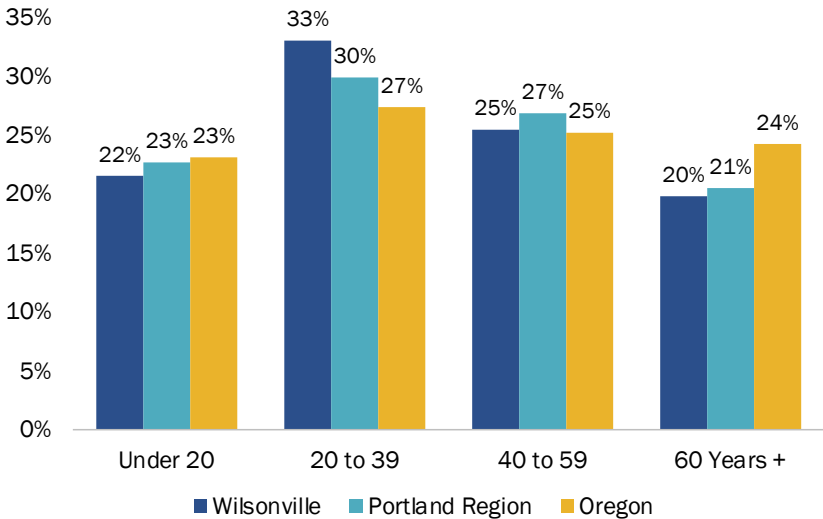


One-third of Wilsonville’s population is between the ages of 20 and 39.

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

Exhibit 21. Population Distribution by Age, Wilsonville, the Portland Region, and Oregon, 2017–2021

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

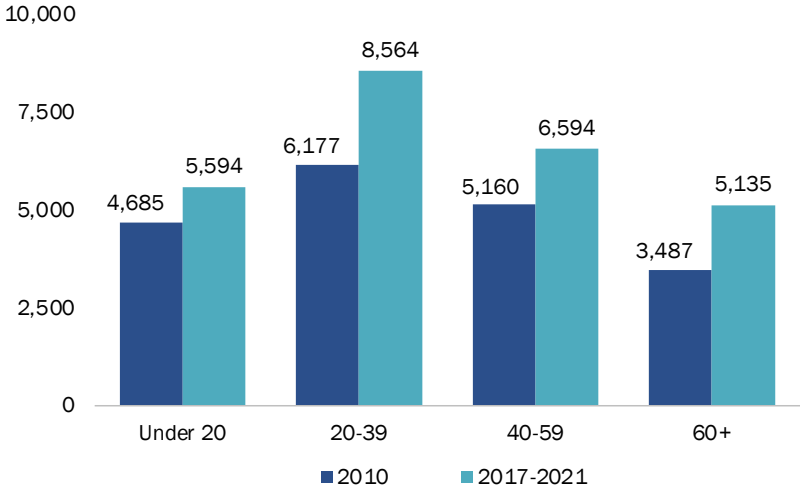


Wilsonville saw substantial growth across all age groups, with the largest increases among 60+ residents and 20-39 year old residents.

Residents aged 60+ grew by 1,648 people between 2010 and 2021, while the 20-39 years old age group grew by almost 2,400 people (47% and 39%, respectively).

Exhibit 22. Population Growth by Age Group, Wilsonville, 2010, 2017–2021

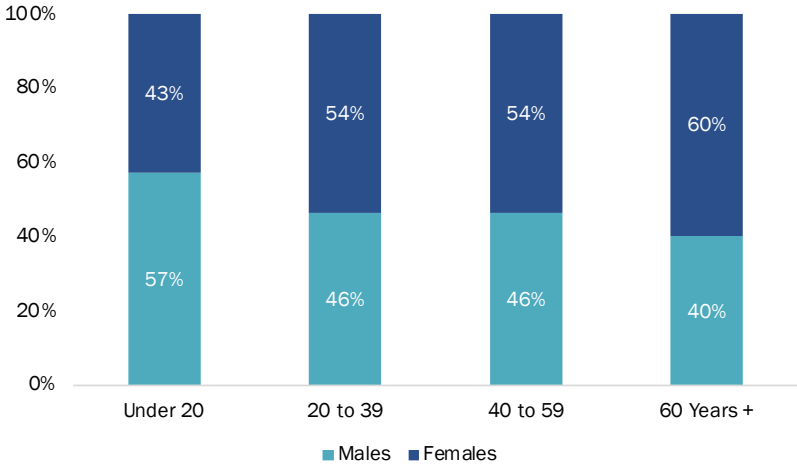
Source: US Census Bureau, 2000 Decennial Census Table P012 and 2017–2021 ACS, Table B01001.



There are more female adults than male adults in Wilsonville.

Exhibit 23. 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 aged 60 and over are forecast to increase 31% between 2020 and 2040, adding more than 34,500 new people. People aged 40 to 59 are forecast to grow by nearly as many, adding 32,500 people.

Exhibit 24. Fastest-Growing Age Groups, Clackamas County, 2020 to 2040

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

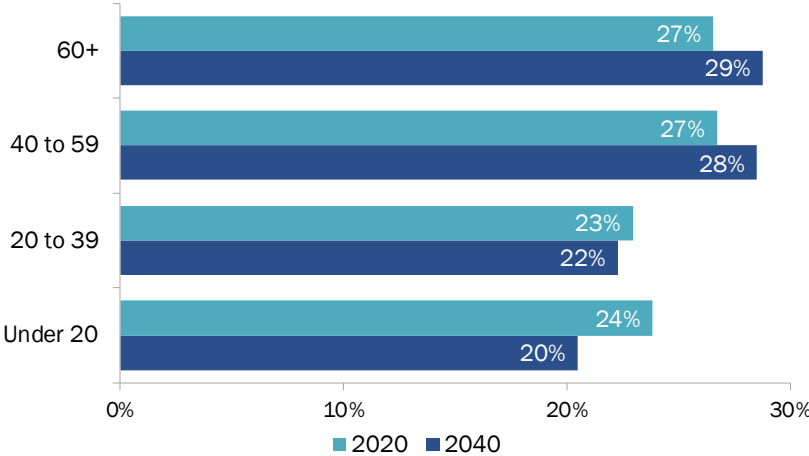
Under 20	20-39 Yrs	40-59 Yrs	60+ Yrs
4% Growth (4,060 People)	18% Growth (16,808 People)	29% Growth (32,576 People)	31% Growth (34,579 People)



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

Exhibit 25. Population Growth by Age Group, Clackamas County, 2020 and 2040

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



Race and Ethnicity

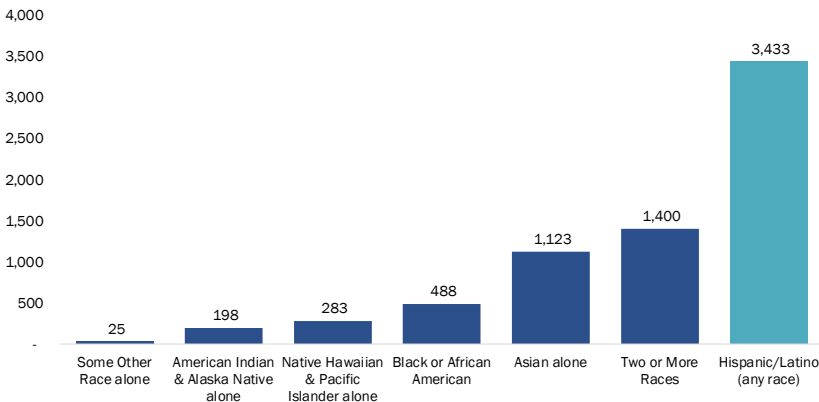
Understanding the race and ethnicity characteristics in Wilsonville is important for understanding housing needs because people of color often face discrimination when looking for housing. ¹⁵

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

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



¹⁵ 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.

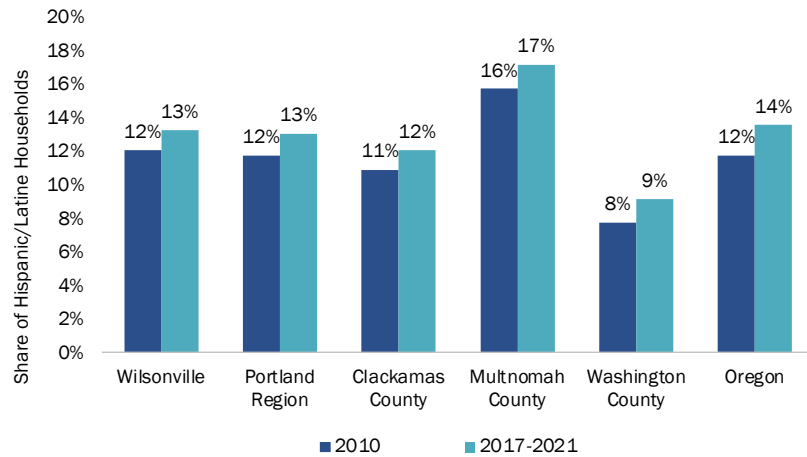
Exhibit 27. Population by Race/Ethnicity as a Percent of Total Population, 2017–2021

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 28. 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 disability, or housing with specialized services. Exhibit 29 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

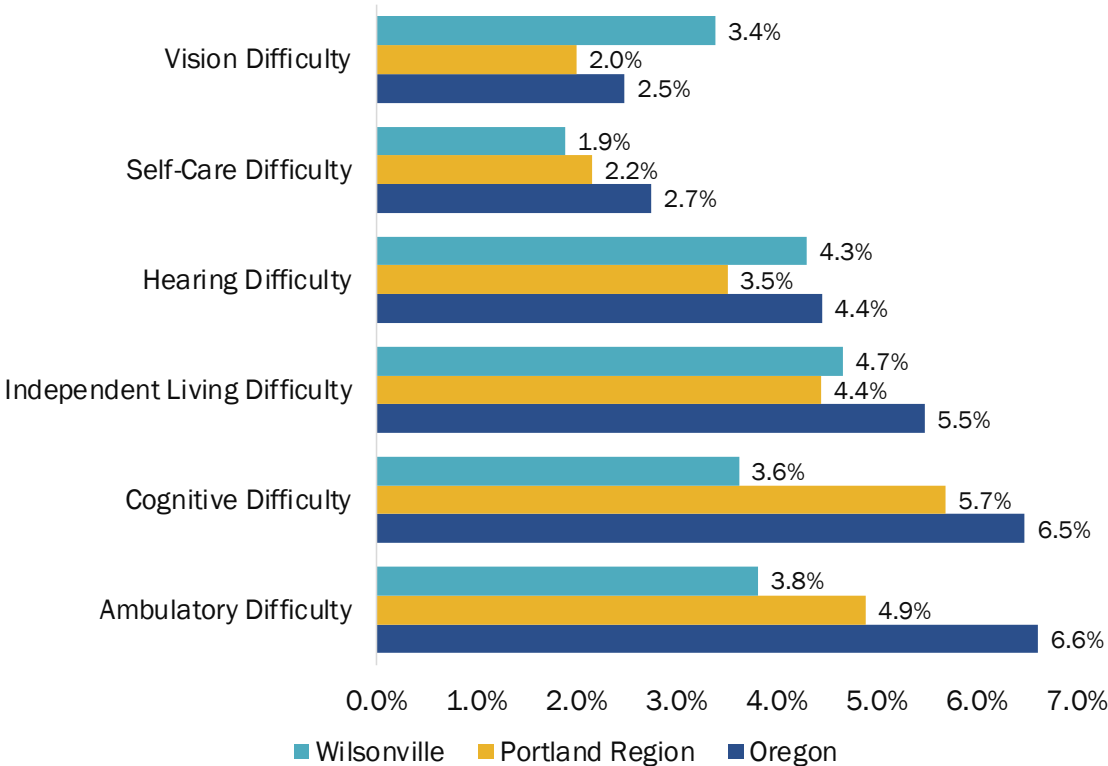
Persons with disabilities often require special housing accommodations such as single-story homes or ground floor dwelling units, unit entrances with no steps, housing options that allow for service animals, and other accessibility features. Due to an insufficient supply of these housing options, this 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 29. 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 multi-generational family. Wilsonville has a smaller average household size than Clackamas County and 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 30. Average Household Size, Wilsonville, Clackamas County, Oregon, 2017-2021

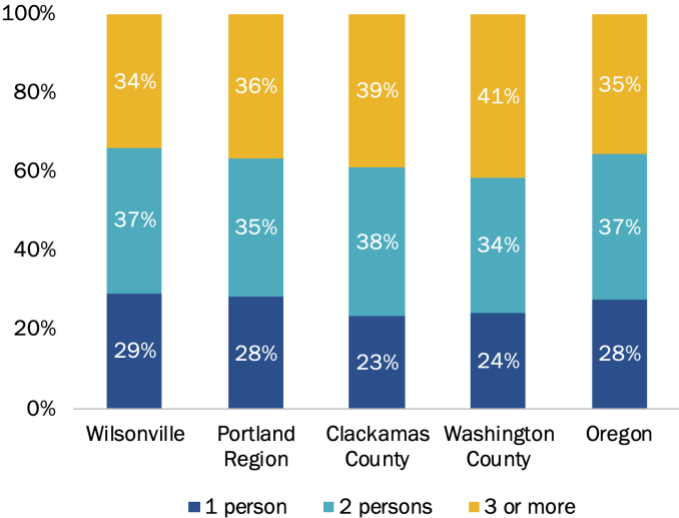
Source: US Census Bureau, 2017-2021 ACS 5-Year Estimate, Table B25010.



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

Exhibit 31. Household Size, Wilsonville, the Portland region, Comparison Counties, and Oregon, 2017-2021

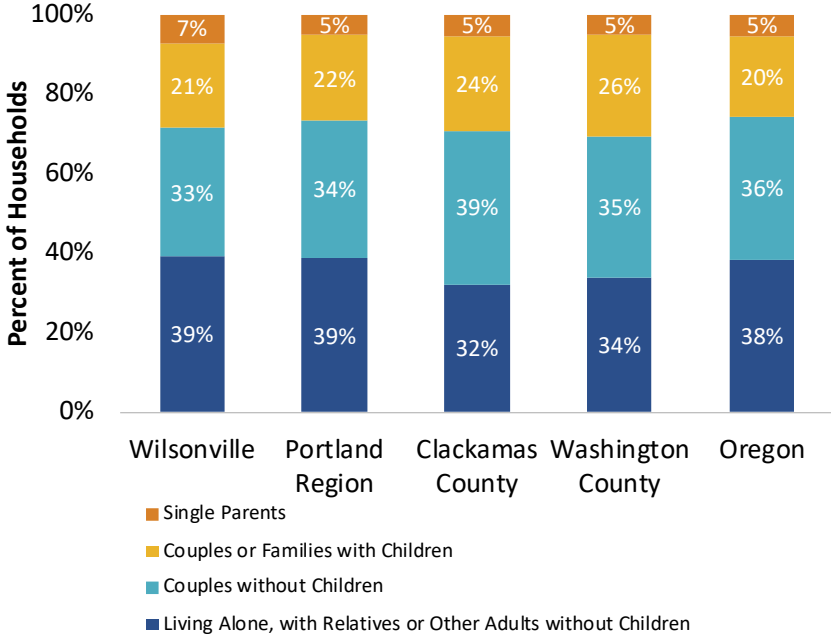
Source: US Census Bureau, 2017-2021 ACS 5-Year Estimate, Table B25010.



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

Exhibit 32. Household Composition, Wilsonville, the Portland Region, Comparison Counties, and Oregon, 2017-2021

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



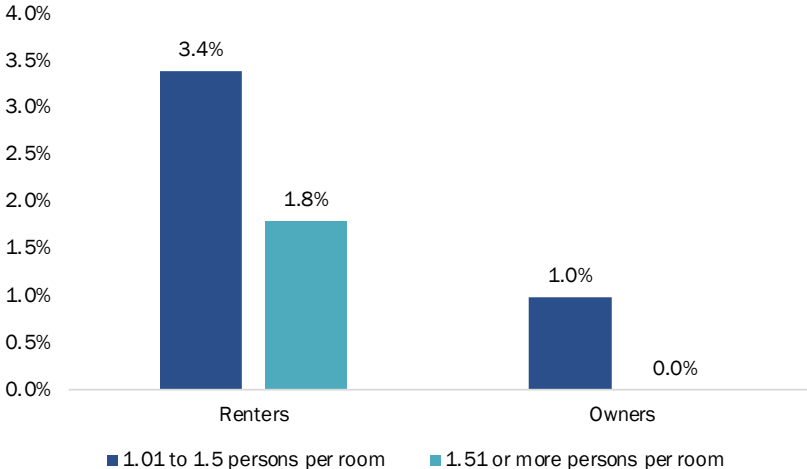
Overcrowding

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 33. Overcrowding by Tenure, City of Wilsonville, 2017-2021

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



Household Income

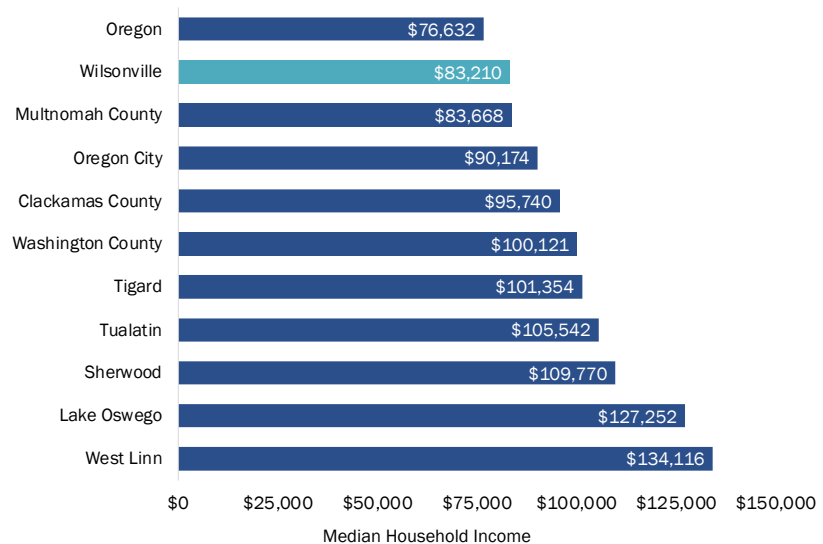
Income is a key determinant in housing choice and households' ability to afford housing. Wilsonville's median household income was lower than the Clackamas County median (about \$12,000 lower). Adjusted for inflation, Wilsonville's household income decreased by 8% since 2000, which is inconsistent with 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 where the median household income increased 85% and 88%, respectively between 2000 and 2022 (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 U.S. as a whole. On average in 2022, median earnings for males was \$62,344, compared with \$51,275 for females, \$11,069 less than males' incomes on average.¹⁶

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

Exhibit 34. Median Household Income, Wilsonville, Comparison Counties, Oregon, Comparison Cities, 2018-2022

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



¹⁶ U.S. Census Bureau, 2022 ACS 1-year estimate, Table S2002.

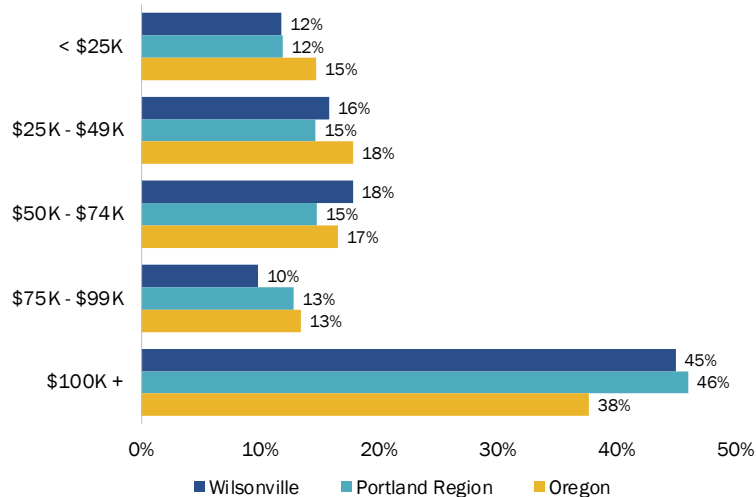


The share of households making more than \$100,000 in Wilsonville is similar to the Portland region but greater than the state overall.

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

Exhibit 35. Household Income, Wilsonville, Portland Region, Oregon, 2018-2022

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

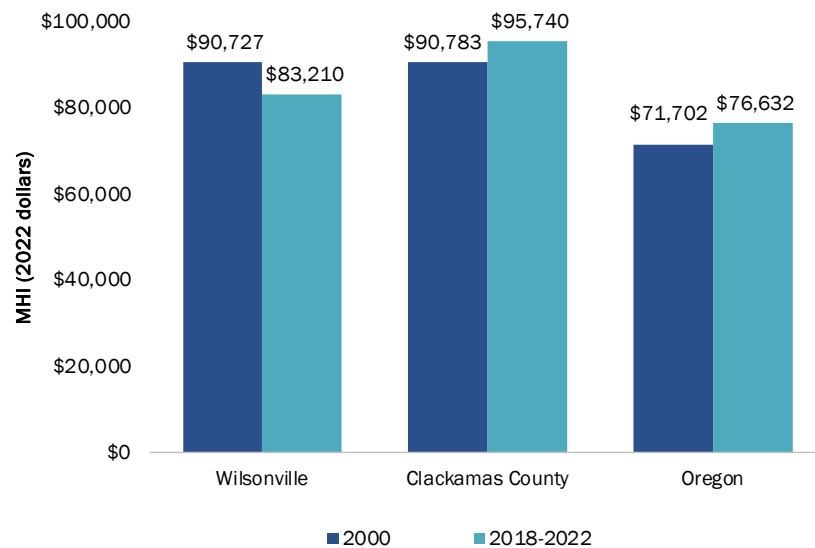


Wilsonville’s inflation-adjusted median household income decreased between 2000 and 2022, in contrast to Clackamas County and Oregon, which both increased.

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

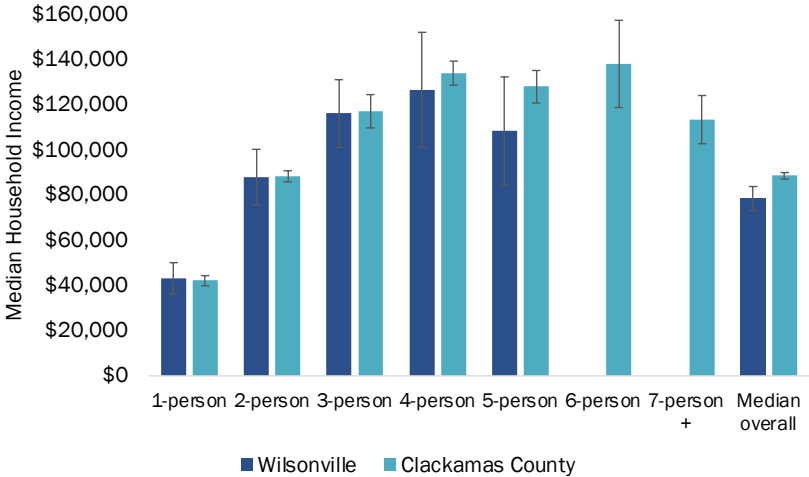
Source: US Census Bureau, 2000 Decennial Census, Table HCT012; 2018-2022 ACS 5-Year Estimate, Table B25119.



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

Exhibit 37. 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 37 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.

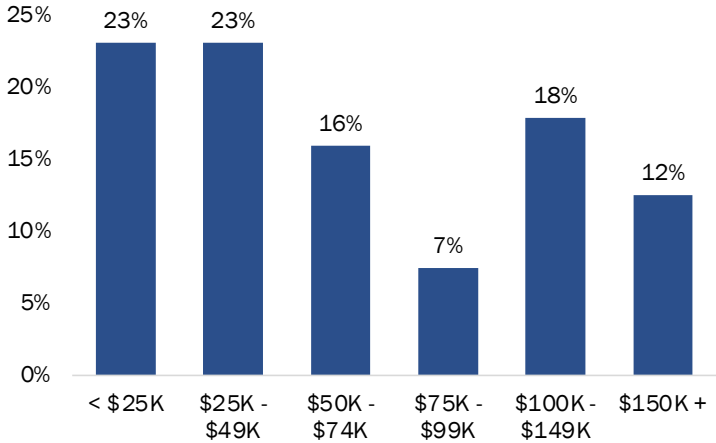


Almost half of all 65+ households make less than \$50,000 annually in Wilsonville.

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

Exhibit 38. Household Income (Aged 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 39. 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.

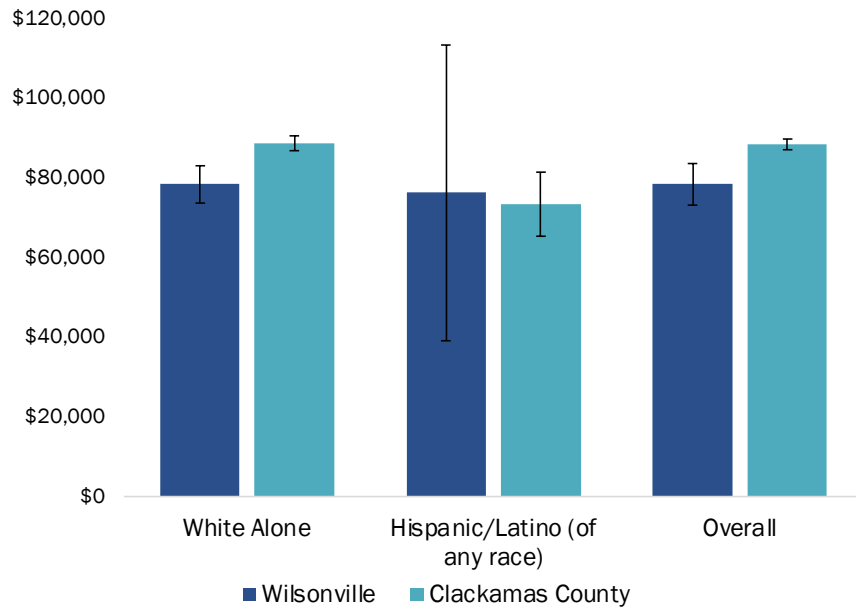


Exhibit 40 to Exhibit 42 compare household income for POC households with White non-Hispanic households to show disparities by income levels. The income levels shown in these graphs are the same used throughout this report:

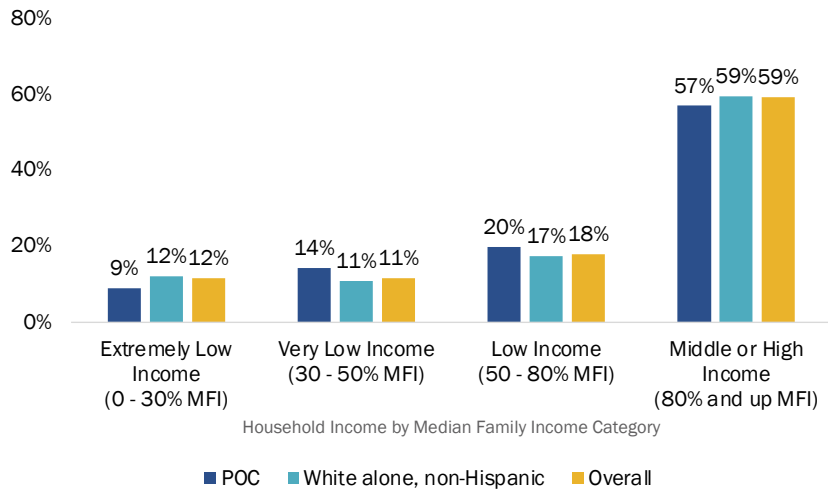
- ◆ Extremely Low Income: Less than 30% MFI
- ◆ Very-Low Income: 30% to 50% of MFI
- ◆ Low Income: 50% to 80% of MFI
- ◆ Middle Income: 80% to 120% of MFI
- ◆ High Income: 120% of MFI or more

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

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

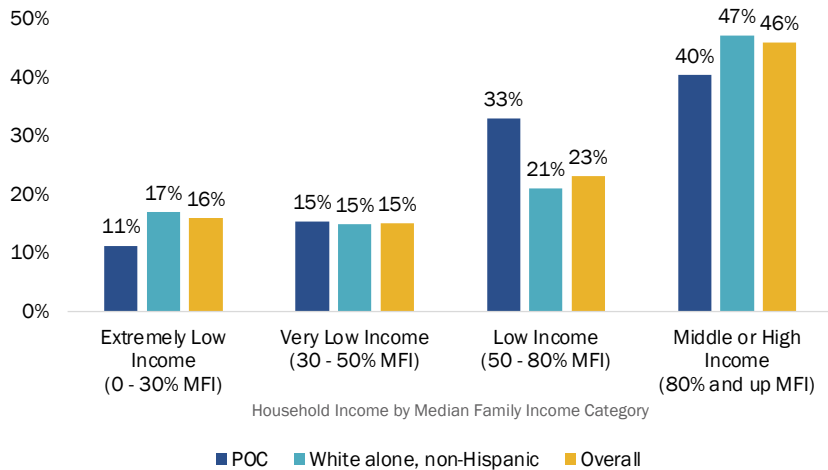


About 54% of all renter households make below 80% MFI (have low, very low, or extremely low income).

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

Exhibit 41. 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.

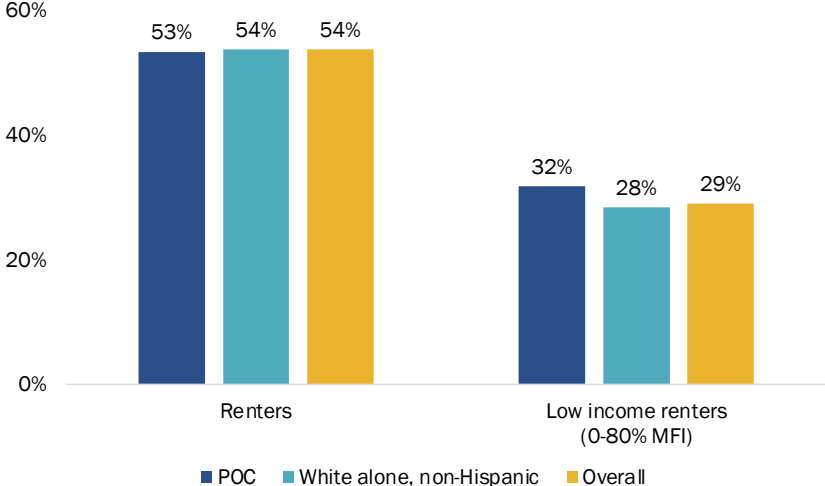


About 54% of Wilsonville residents are renters.

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

Exhibit 42. 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

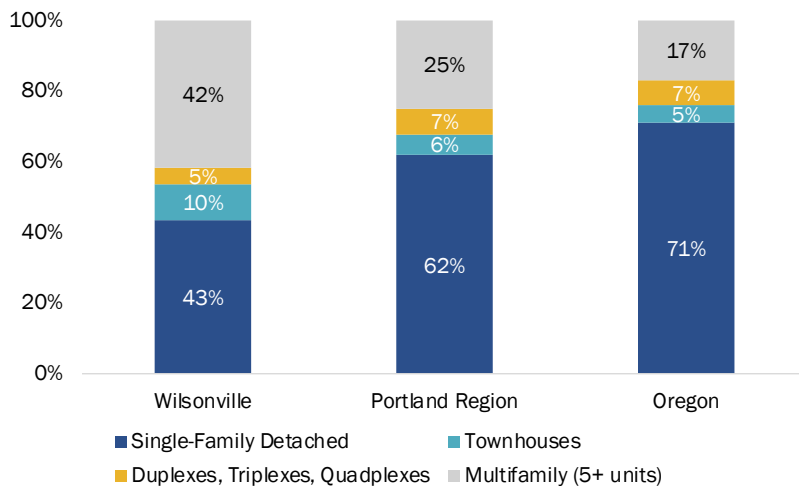
According to the 2017-2021 American Community Survey (ACS) from the U.S. Census, Wilsonville had 10,707 dwelling units, an increase of 4,288 dwelling units from 2000.

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 43. Housing Mix, Wilsonville, Portland Region, and Oregon, 2017-2021

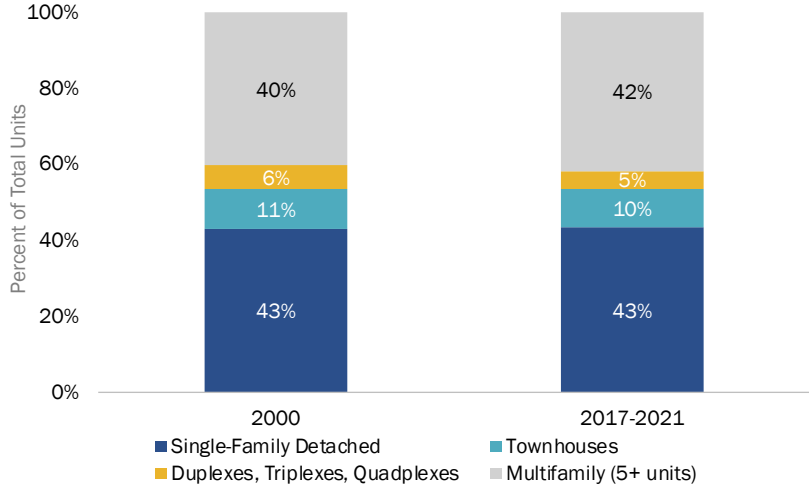
Source: US Census Bureau, 2017-2021 ACS Table B25024.



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

Exhibit 44. Change in Housing Mix, Wilsonville, 2000 and 2017-2021

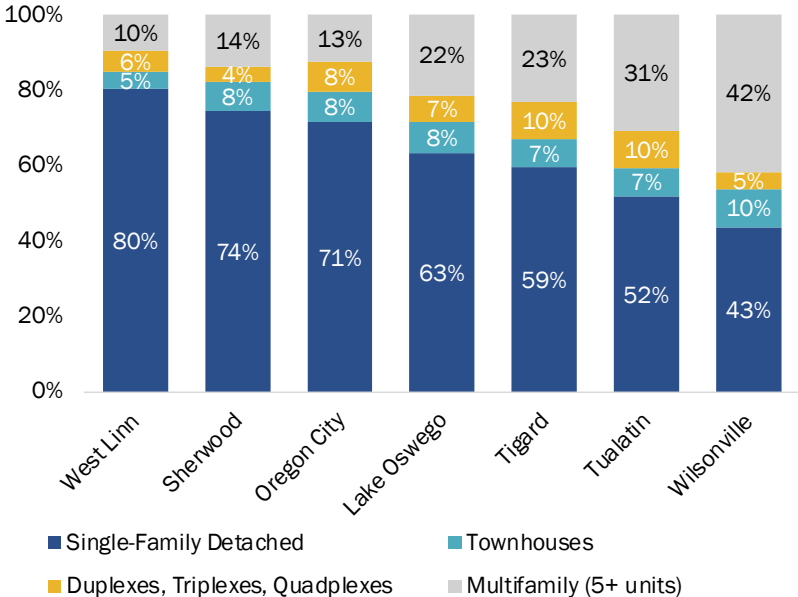
Source: US Census Bureau, 2000 Decennial Census, SF3 Table H030, and 2017-2021 ACS Table B25024.



Wilsonville had the highest share of multifamily housing of comparable Metro cities.

Exhibit 45. 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

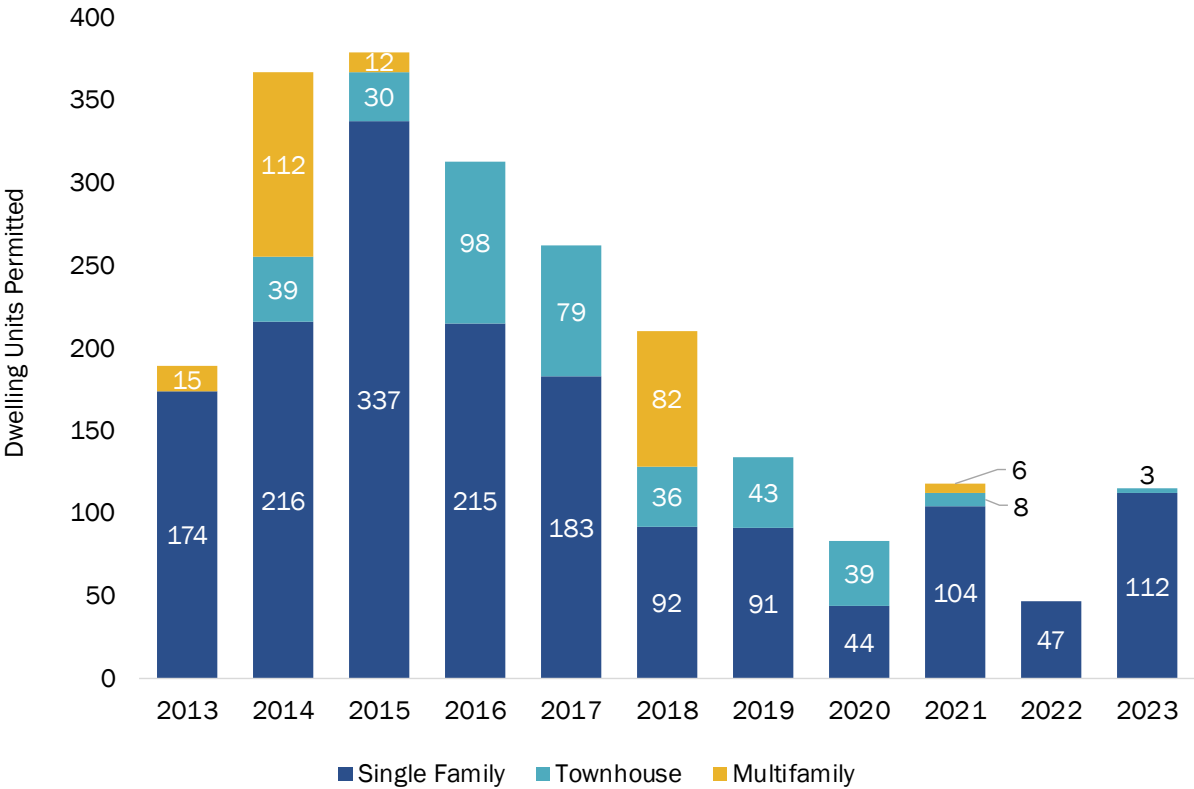
Over the 2013 to 2023 period, Wilsonville issued permits for 2,217 dwelling units, with an average of 222 dwelling units permitted annually. Of the 2,217 units permitted, about 73% were for single-family detached units, 17% were for townhouses and 10% were for multifamily units. As of February 2024, 16 additional single-family detached units were permitted and are not shown in Exhibit 46.

In addition to the housing development shown in Exhibit 46, the following housing has been entitled by Wilsonville but (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 46. 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.

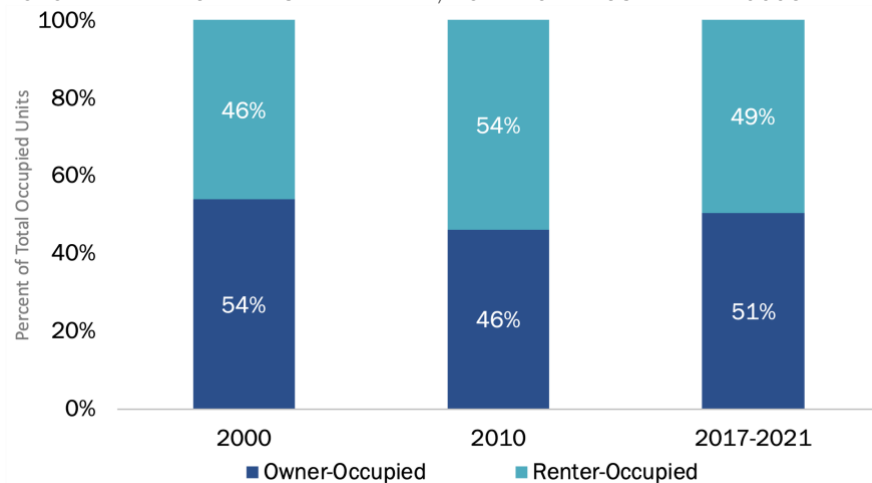
- ◆ **In Wilsonville, fewer people own their homes compared to the rest of the Portland Region and Oregon.** About 51% of households in Wilsonville are homeowners, while in the Portland Region about 60% of households are owners and 63% in Oregon. This is reflective of the mix of unit types. Wilsonville 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 live in single-family detached housing (79%) or townhouses (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 47. 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.



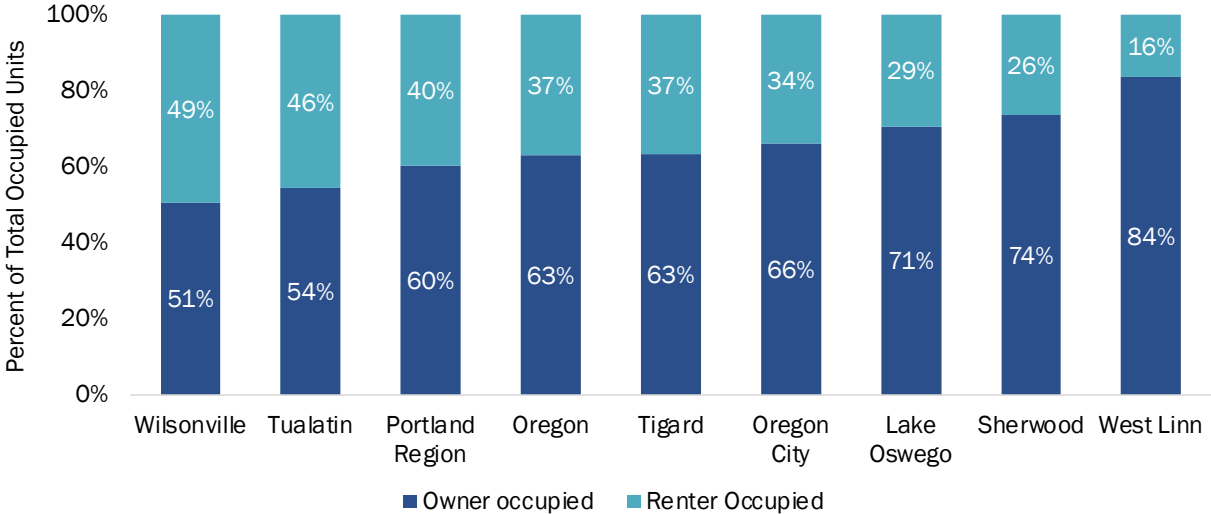
As shown in Exhibit 48, Wilsonville has a lower share of owner-occupied housing than the Portland Region and Oregon. West Linn has the highest share of owner-occupied housing by a significant margin (84%), followed by Sherwood and Lake Oswego (74% and 71%, respectively), all of which are substantially 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 48. Tenure, Occupied Units, Wilsonville, the Portland Region, Oregon, and Comparison Cities, 2017-2021

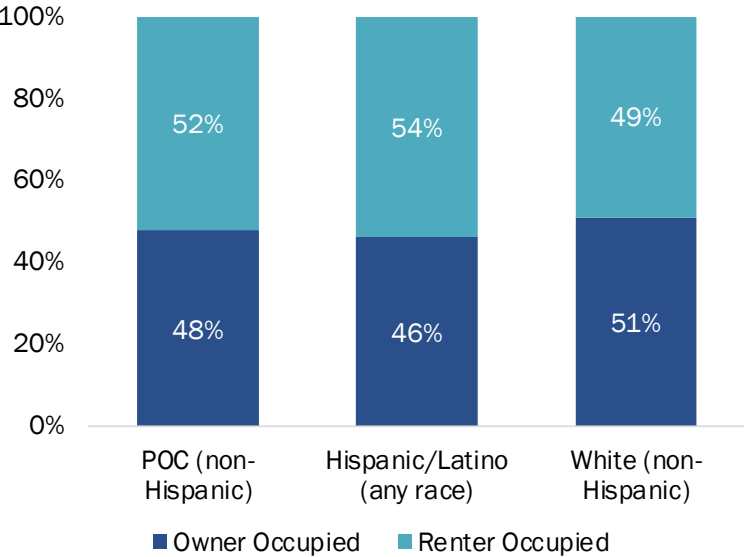
Source: US Census Bureau, 2017-2021 ACS 5-Year Estimates, Table B25003.



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

Exhibit 49. Tenure by Race and by Ethnicity, Wilsonville, 2017-2021

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



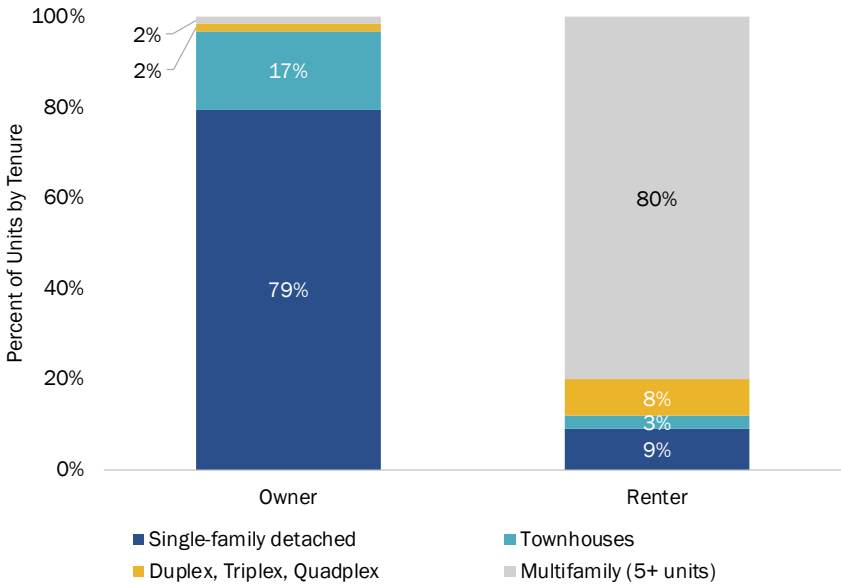
About 79% of Wilsonville’s homeowners lived in single-family detached housing and 17% lived in townhouses.

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 50. Housing Units by Type and Tenure, Wilsonville, 2017-2021

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

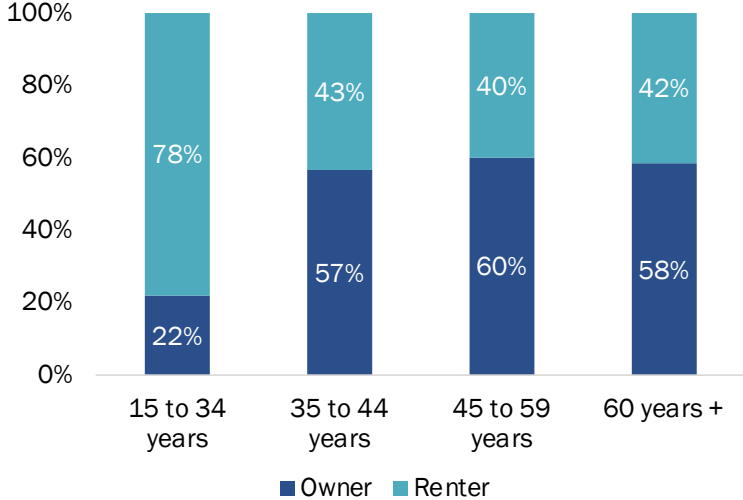


The percentage of homeowners among household heads aged 15 to 34 is the lowest compared to any other age group.

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

Exhibit 51. 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 to 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 52. 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.

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 53. 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
Emergency Shelter	25	79	102	-	181	55	-	25	-
Transitional Housing	15	33	21	-	54	-	-	2	25
Permanent Housing	190	584	436	-	1,020	-	180	222	99
Total	230	696	559	-	1,255	55	180	249	124

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 54 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 54. 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.

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.

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

Exhibit 55. Number of Persons Homeless, Sheltered and Unsheltered, Clackamas County, Point-in-Time Count, 2017, 2019, and 2022

Source: Oregon Housing and Community Services.

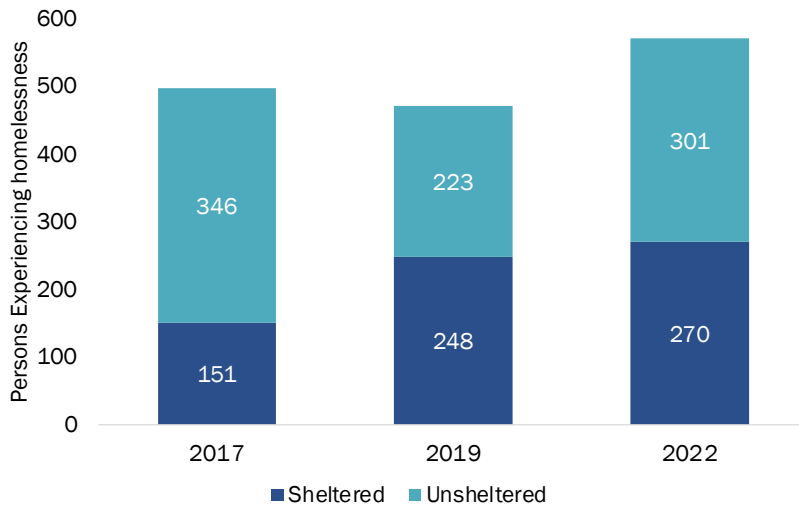
497 Persons	471 Persons	571 Persons
2017	2019	2022



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

Exhibit 56. Number of Persons Homeless by Living Situation, Clackamas County, Point-in-Time Count, 2017, 2019, and 2022

Source: Oregon Housing and Community Services.



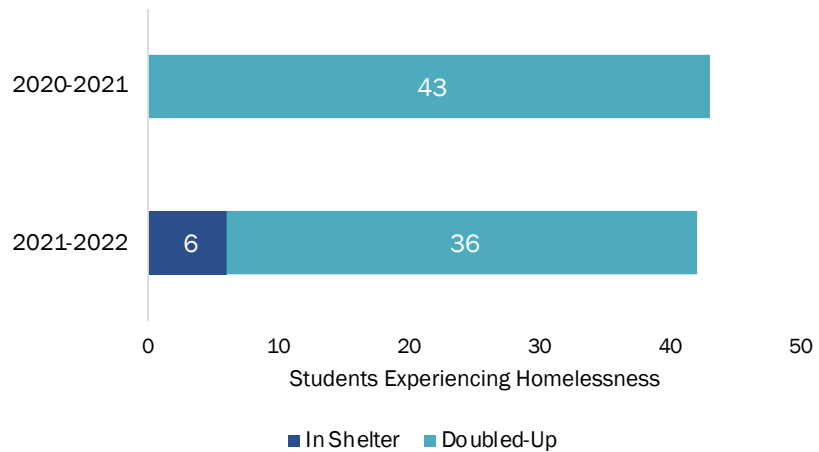
In the 2021-22 school year, 42 students experienced homelessness

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 57. 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.

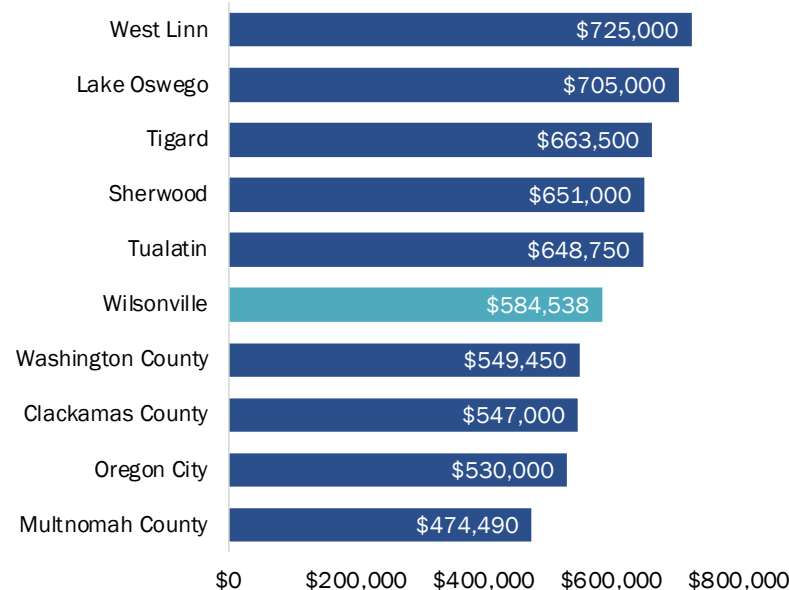


Housing Sale Prices

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

Exhibit 58. Median Home Sales Price, Comparison Counties, and Comparison Cities, January 2024

Source: Redfin

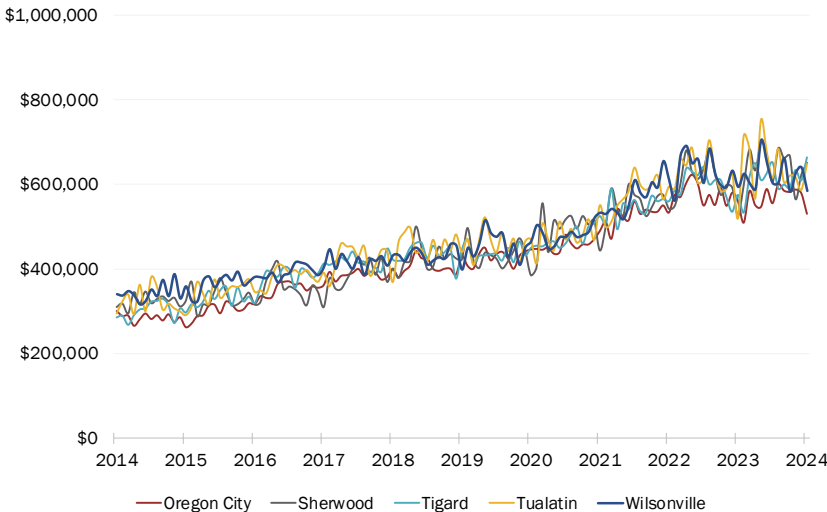


Between January 2018 and January 2024, the median sales price in Wilsonville increased by 35% from around \$432,000 to \$584,500. Wilsonville’s median sales price is similar to many nearby cities.

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

Exhibit 59. 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 sale price is consistently lower.

Exhibit 60. Median Home Sales Price, Wilsonville, Lake Oswego, and West Linn, 2018 through January 2024

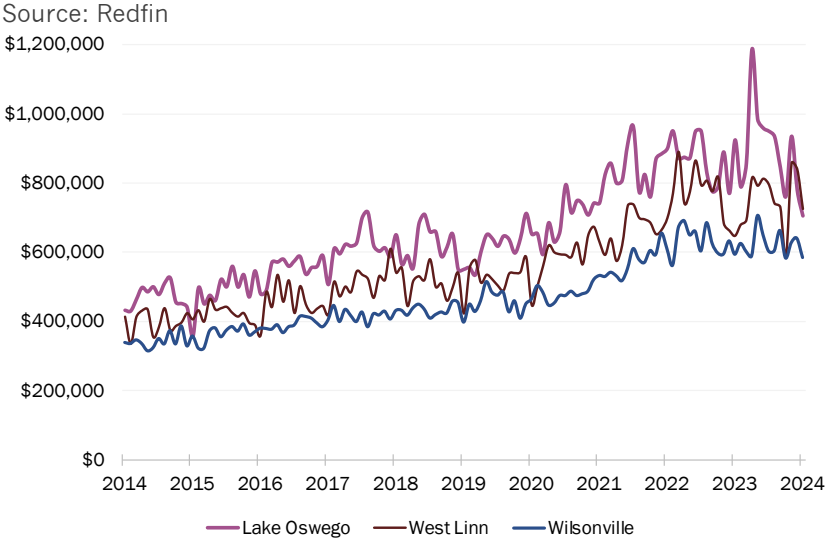
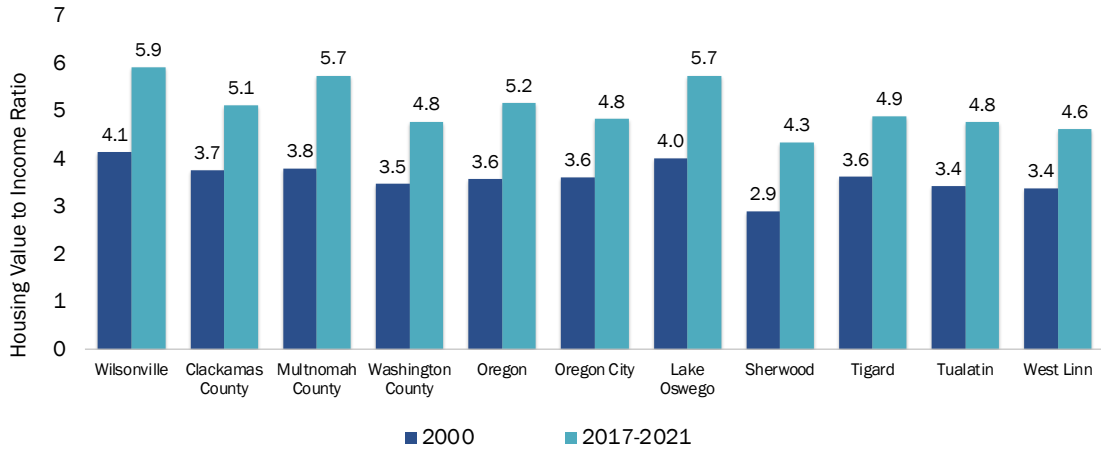


Exhibit 61 shows that, since 2000, housing costs in Wilsonville and comparison cities increased faster than incomes. The household-reported median value of a house in Wilsonville was 4.1 times the median household income in 2000 and 5.9 times the median household income in 2021.

Exhibit 61. Ratio of Median Housing Value to Median Household Income in the Past 12 Months, Wilsonville, Comparison Counties, Oregon, and Comparison Cities, 2000 to 2017-2021¹⁷

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



¹⁷ 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.

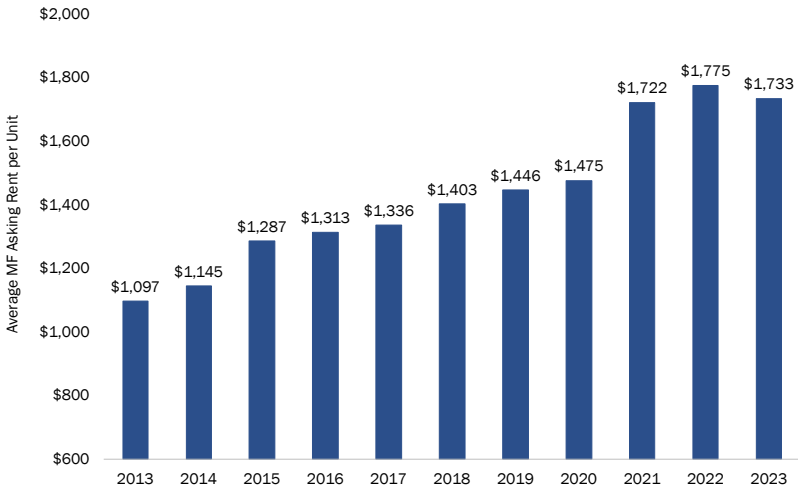
Multifamily asking rents increased 58% in the last 10 years.

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 62. Average Multifamily Asking Rent per Unit, Wilsonville, 2013 through 2023

Source: CoStar.

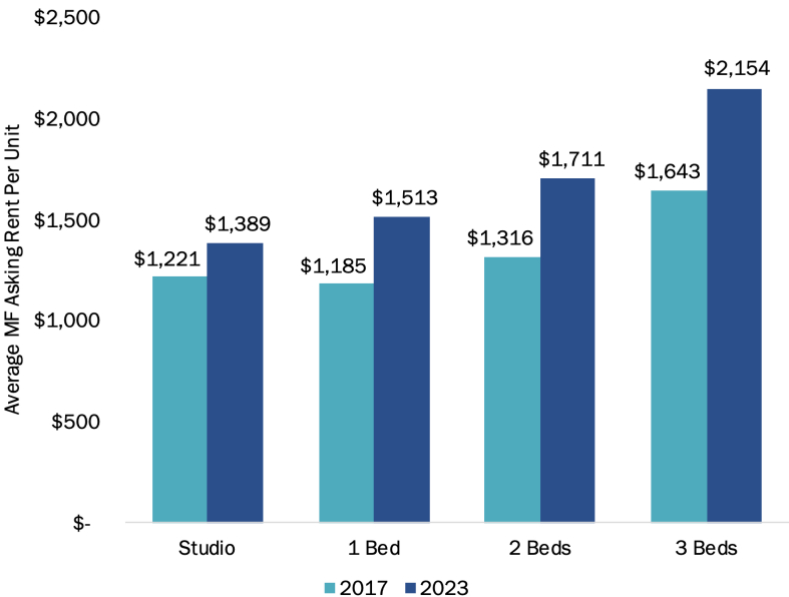


Multifamily asking rent has increased across all bedroom sizes.

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

Exhibit 63. Average Multifamily Asking Rent per Unit by Number of Bedrooms, Wilsonville, 2017 and 2023

Source: CoStar.



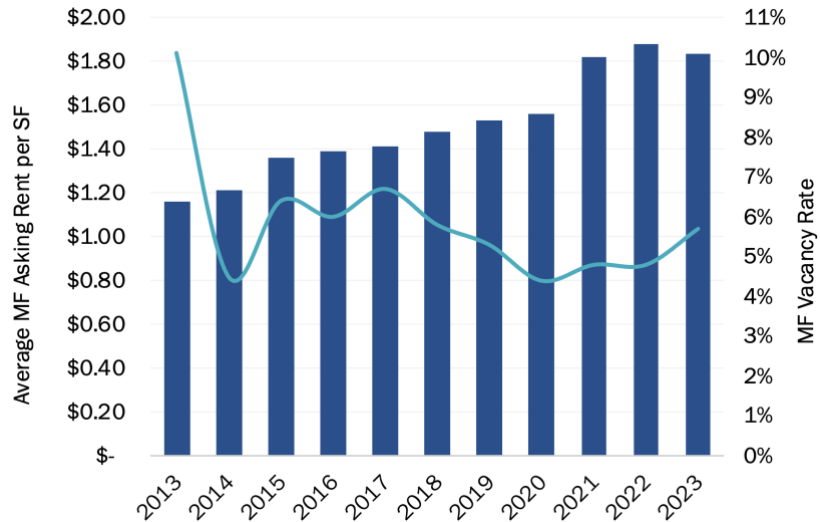
Multifamily asking rent per square foot increased 58% between 2013 and 2023.

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

Source: CoStar.

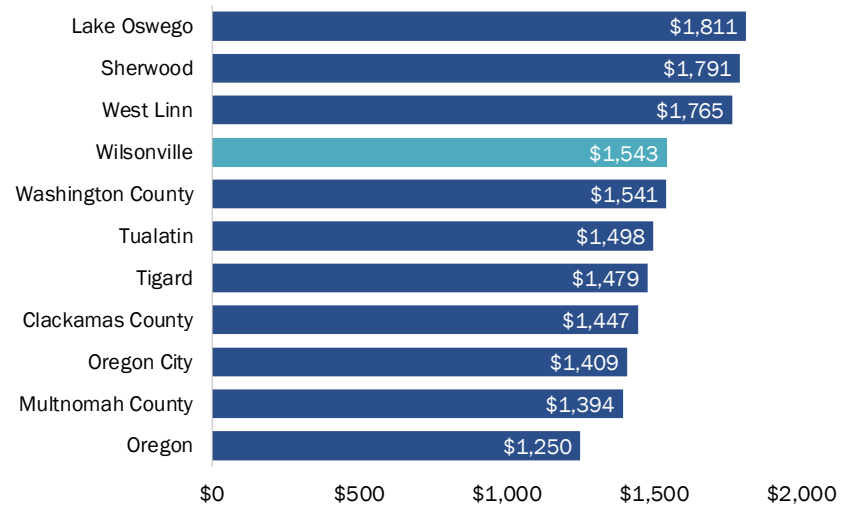


The median gross rent in Wilsonville was \$1,543 in 2021, which was higher than Multnomah, Clackamas, and Washington counties.¹⁸

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

Exhibit 65. Median Gross Rent, Wilsonville, Comparison Counties, Oregon, and Comparison Cities, 2017-2021

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



¹⁸ 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 since 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.

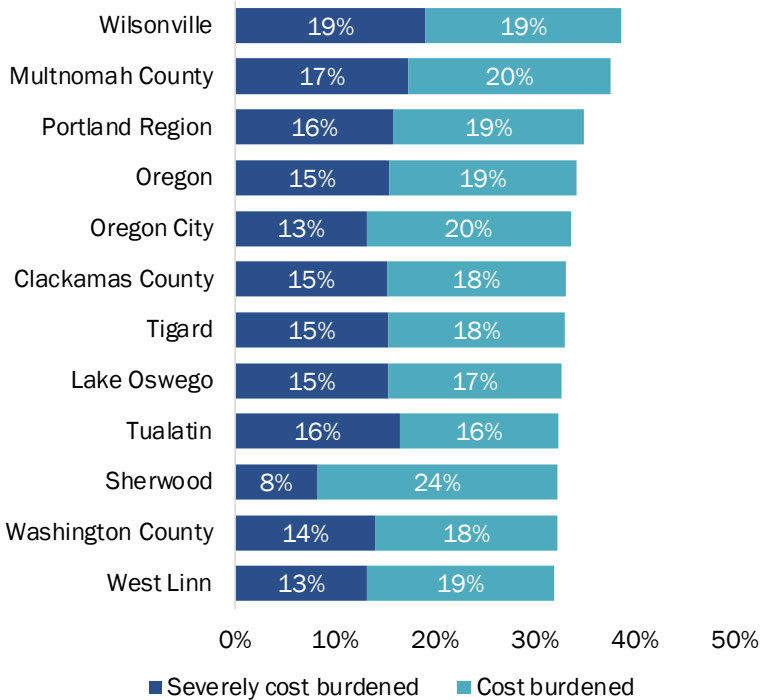


About 38% of Wilsonville’s households were cost burdened, with 19% of households being severely cost burdened.

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 68).

Exhibit 66. 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.

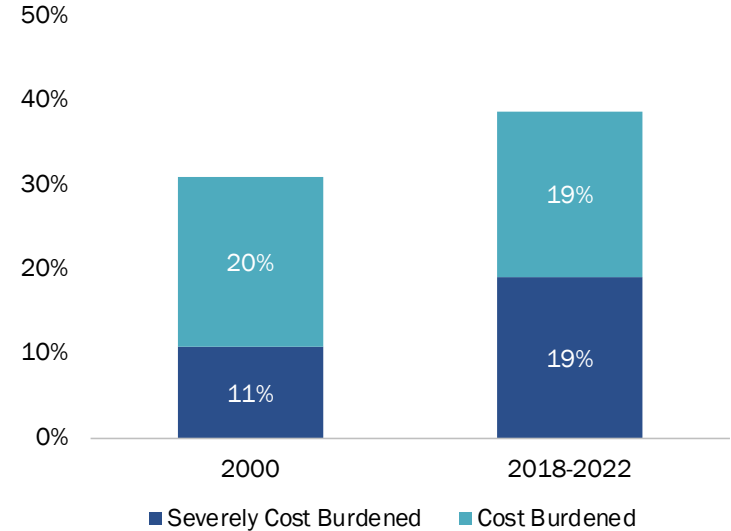


The percentage of severely cost burdened households increased 7% between 2000 and 2022.

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

Exhibit 67. 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.

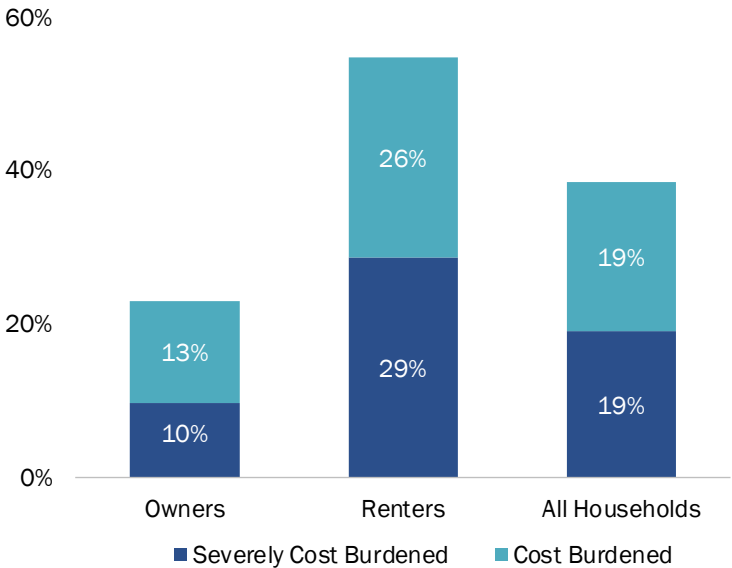


The renter cost burden was 55%, compared with 23% of owner households

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

Exhibit 68. 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 69. Cost-Burdened Renter Households, by Household Income, Wilsonville, 2017-2021

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

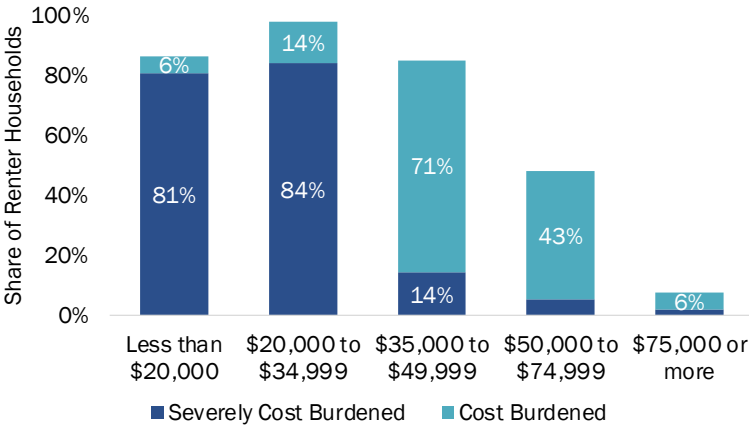


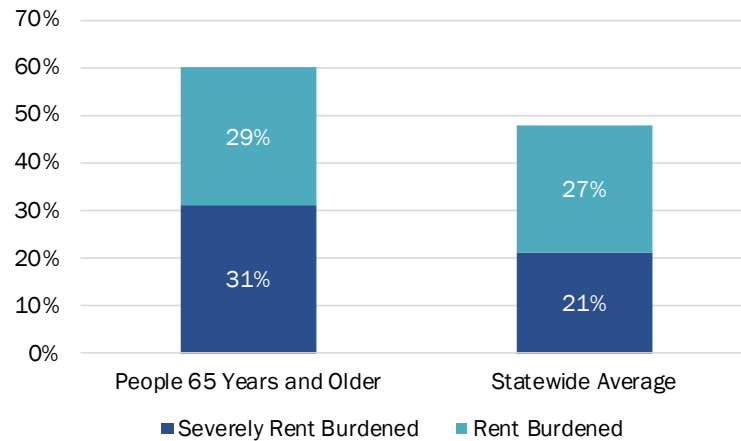
Exhibit 70 through Exhibit 72 show cost burden in Oregon for renter households for seniors, people of color, and people with disabilities.¹⁹ This information is not readily available for a city with a population as small as Wilsonville, which is why we present statewide information. These exhibits show 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 aged 65 years and older were rent burdened, compared with the statewide average of 48% of renters.

Exhibit 70. Cost-Burdened Renter Households, for People 65 Years of Age and Older, Oregon, 2018

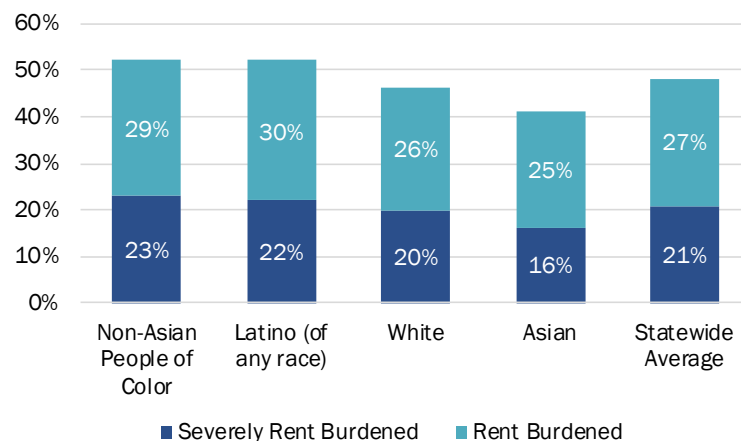
Source: US Census, 2018 ACS 1-Year PUMS Estimates. From the Report *Implementing a Regional Housing Needs Analysis Methodology in Oregon: Approach, Results, and Initial Recommendations* by ECONorthwest, August 2020.



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 71. 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.



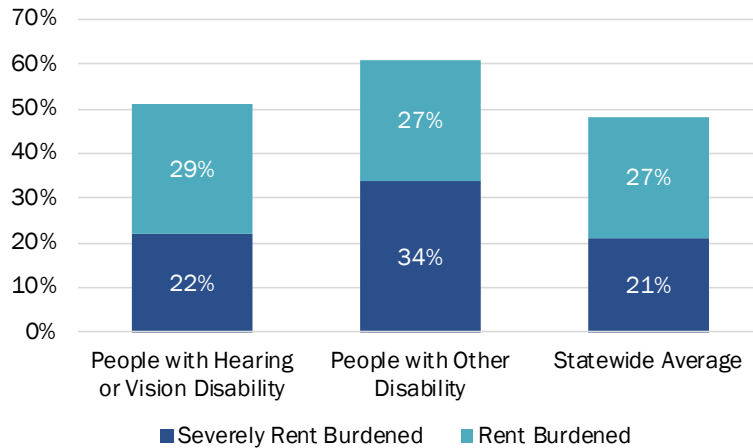
¹⁹ From the report *Implementing a Regional Housing Needs Analysis Methodology in Oregon*, prepared for Oregon Housing and Community Services by ECONorthwest, March 2021.



Renters with a disability in Oregon were disproportionately cost burdened.

Exhibit 72. 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 73. 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.

Exhibit 74. 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

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 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 76 shows the percentage of Wilsonville's household in each income grouping from Exhibit 75.

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 75. 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.

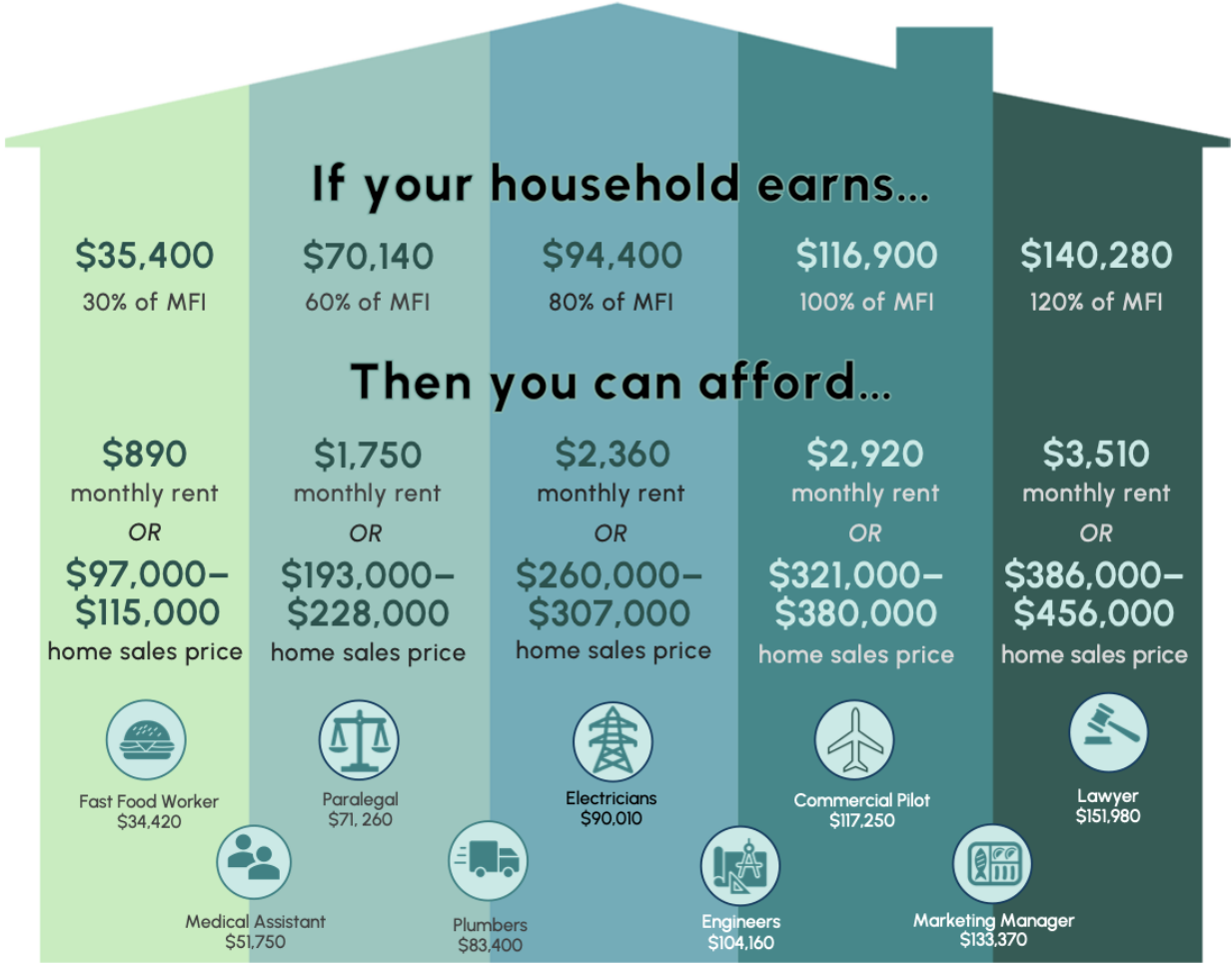


Exhibit 76. Share of Wilsonville Households by 2024 Median Family Income (MFI) in Clackamas County for a Family of Four

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

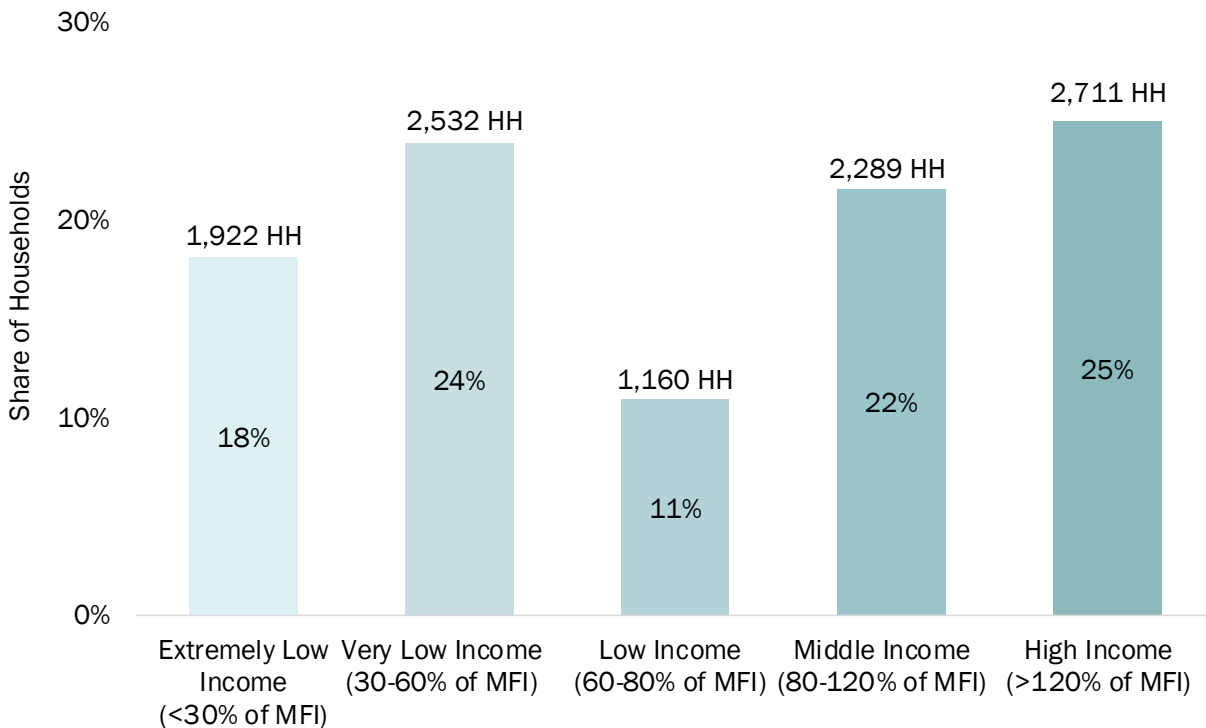


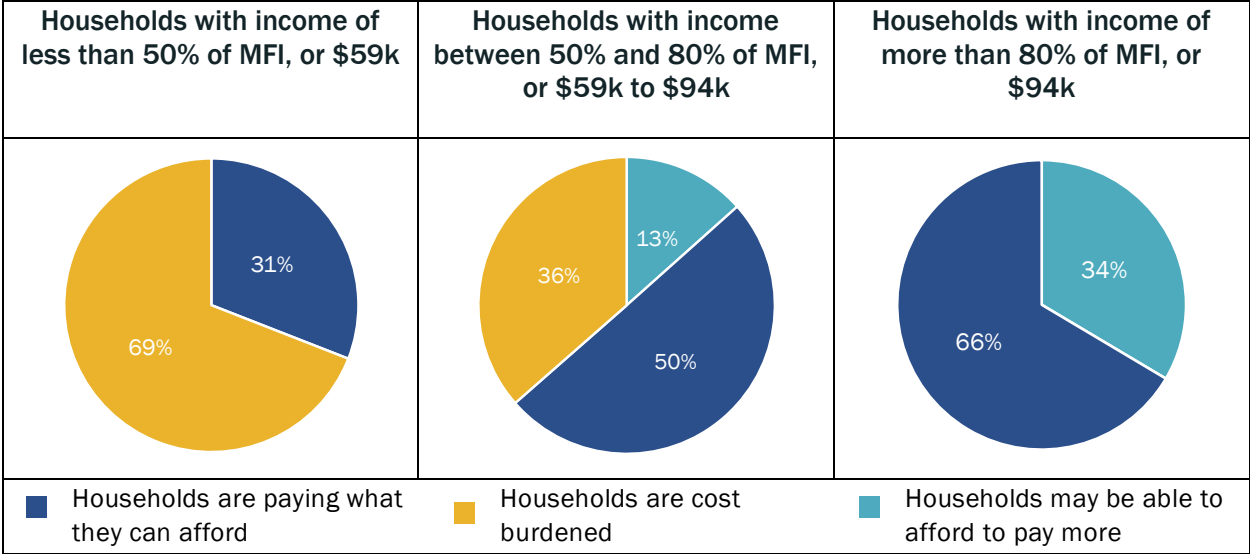
Exhibit 77 illustrates housing unit affordability based on information from HUD and the US Census about unit affordability and household income. It compares the amount that the household could pay for housing with the amount that they are paying for housing.

- ◆ 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 77. 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.

Appendix C: Stakeholder Engagement

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 Development of the Housing Production Strategy

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 (2023-2024).**
 - *Rent Burden Public Meeting (November 2023).* The Wilsonville Planning Commission hosted a Community Conversation on Cost Burden on Nov 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, community kick-off event, community design workshop, stakeholder meetings, meetings with technical partners, Planning Commission meeting, 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 kick-off meeting, 18-member Task Force (four meetings), 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 increases overall housing cost burdens and that also 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, but 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, corporately owned, rental properties; more and more, the larger, corporately owned rental property agencies are controlling additional rental housing stock.
 - **Homeownership.** Middle-income earners (80%-120% AMI) 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 and 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 including townhouses, duplex/triplex/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. mid-term 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 Housing Needs and Capacity Analysis (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 on joint meeting with 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 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 insights 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% AMI) 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 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 highlighting 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, 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 unclear for seniors where to go to look for resources and assistance, especially



since the senior center is now located at the community center, and many residents were unaware of this transition. Childcare is increasingly needed but at the same time, 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 Housing Production Strategy.

- ◆ **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 recommendation of a future action of 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 recommendation of a 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 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 recommendation of a future action of 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 non-residential 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

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.²⁰ 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.

²⁰ 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 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.

- **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.
- ◆ **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 upfront 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 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 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.
- **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.
- ◆ **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 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 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.
- **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.
- ◆ **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 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 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.
- **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.
- ◆ **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 multi-unit 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 household 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 improves accessibility and reduces 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 segregations 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, non-discriminatory 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



Category	Strategy	Encourage Needed Housing	Increase Affordability	Reduce Rent Burden
A - Zoning and Code Changes	A01 - Ensure Land Zoned for Higher Density is not Developed at Lower Densities	Yes	Yes	No
	Comments: Zoning districts in Development Code have minimum density requirements, development must be consistent with these requirements.			
A - Zoning and Code Changes	A02 - Zoning Changes to Facilitate the Use of Lower-Cost Housing Types	Yes	Yes	No
	Comments: Middle Housing and ADUs allowed in all residential zones. Housing variety standards will be adopted in early 2023 in the City's new urban growth area to ensure a greater variety in housing types.			
A - Zoning and Code Changes	A03 - FAR, Density, or Height Bonuses for Affordable Housing	Yes	Yes	Yes
	Comments: Height bonus in City's Town Center Area. SB 8 (2021) supersedes some requirements.			
A - Zoning and Code Changes	A05 - Code Provisions for ADUs	Yes	Yes	No
	Comments:			
A - Zoning and Code Changes	A08 - Promote Cottage Cluster Housing	Yes	Yes	No
	Comments: Cottage cluster housing allowed. Clear and objective design standards for Cottage Clusters adopted. No ownership structure specified.			
A - Zoning and Code Changes	A12 - Align Lot Division Density with Zoning Density	Yes	No	No
	Comments:			
A - Zoning and Code Changes	A22 - Mixed Housing Types in Planned Unit Developments	Yes	Yes	No
	Comments: Unit variety requirements adopted with Frog Pond East and South Master Plan (new planned development area)			
B - Reduce Regulatory Impediments	B01 - Remove or Reduce Minimum Parking Requirements	No	Yes	No
	Comments: Will not be able to enforce parking minimums in much of City as of 1/1/2023			
B - Reduce Regulatory Impediments	B09 - Capital Improvements Programming (CIP)	Yes	No	No
	Comments:			
B - Reduce Regulatory Impediments	B10 - Public Facility Planning	Yes	No	No

	Comments:				
C - Financial Incentives		C03 - Reduce or Exempt SDCs for ADUs	Yes	Yes	No
	Comments:				
C - Financial Incentives		C05 - Waive or Finance Park Impact Fees for Affordable Housing	No	Yes	Yes
	Comments:	There is an affordable housing project on City-owned land from late 2000s where the City paid down part of SDCs. Under consideration for another affordable housing development in the planning process adjacent to the City's Transit Center.			
E - Tax Exemption and Abatement		E01 - Nonprofit Low-Income Rental Housing Exemption	No	Yes	Yes
	Comments:				
E - Tax Exemption and Abatement		E03 - Vertical Housing Development Zone Tax Abatement	Yes	No	Yes
	Comments:				
F - Land, Acquisition, Lease, and Partnerships		F04 - Public/Private Partnerships (P3)	Yes	Yes	Yes
	Comments:	Working with a private sector developer on an affordable housing/TOD project adjacent to the City's Transit Center			
F - Land, Acquisition, Lease, and Partnerships		F12 - Surplus Land for Affordable Housing	Yes	Yes	Yes
	Comments:	As noted in F04, currently working with a developer on an affordable housing/TOD project on vacant City-owned property adjacent to the City's Transit Center.			