



## HB 4082: Governor Kotek's Bill to Produce 55 and Older Housing and Manufactured Home Communities

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### Background

Oregon is experiencing a well-documented housing affordability and production crisis. The impacts are being felt acutely by older and working-class Oregonians. The state needs solutions that will fast track housing for residents who need the affordable options offered by age restricted or manufactured home communities.

House Bill 4082 uses the established SB 1537 (2024) tool to provide an opportunity for cities to add sites for housing for 55 and older communities or manufactured home communities within their UGBs.

#### Older Oregonians and Housing Affordability

Oregon's population continues to grow older<sup>1</sup> and older adults are often reliant on fixed incomes, requiring affordable housing options and opportunities to avoid more expensive housing in the general marketplace. Severe rent burden jumps from 12.8% for the 25-54 age range to 19.7% for the 55 to 64 age range, and only continues to increase for older age groups, reaching 35.5% for adults 85 and older.<sup>2</sup> This leaves many older adults without access to affordable housing options and unable to move or downsize into a community better suited for them. Providing more housing units for older adults also creates housing options for individuals and families that might not otherwise have access to these homes.

#### Manufactured Housing

Manufactured housing is one of the most affordable housing options for many Oregonians. A single manufactured housing unit can be produced at just 35% of the cost of a site-built house.<sup>3</sup> According to 2024 data, manufactured homeowners paid almost half the monthly housing costs of all homeowners — \$711 compared to \$1,335.<sup>4</sup> At a time when housing and homeownership costs are increasing and there are limited public resources to invest in affordable housing, facilitating manufactured home park development through use restricted sites can help Oregon create more affordable housing opportunities.

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<sup>1</sup> Oregon Office of Economic Analysis: Population and Demographic Outlook (2025)

<sup>2</sup> ACS 1-Year Estimates Public Use Microdata Sample (2024)

<sup>3</sup> Harvard University Joint Center for Housing Studies: Five Barriers to Greater Use of Manufactured Housing for Entry-Level Homeownership (2024)

<sup>4</sup> Lincoln Institute of Land Policy: State of Manufactured Housing (2024)

## Solution

HB 4082 uses the established SB 1537 tool to provide an opportunity for cities to add sites to their UGBs for housing for 55 and older communities or manufactured home communities. Cities can bring in up to 50 or 100 acres – depending on city size – of non-resource or exception land that will support affordable age-restricted residential communities or manufactured housing developments.<sup>5</sup> This creates opportunities for developers to acquire land at a price that enables the development of manufactured home parks or affordable older adult housing communities.

HB 4082 also requires the development of complete communities, where older Oregonians or manufactured homeowners can access housing, shopping, and recreation, all within accessible distance. The bill mandates a concept plan for the new site that includes the following:

- Recreation and open space
- Neighborhood-scale commercial uses
- Diverse transportation infrastructure to support walking, biking, and public transit
- For 55 and older communities, a diversity of housing types at urban density levels that meet Type B adaptability standards to promote aging in place

Cities may still use the standard SB 1537 site addition tool.

## Impact

Depending on the city population, the tool could provide up to 200-400 manufactured homes. A single manufactured housing unit can be produced at just 35% of the cost of a site-built house. This means cities using this tool for a new manufactured home community could anticipate a similar reduction in the cost of housing and increase in affordability for city residents.

For 55 and older communities, there is a federal requirement for at least 80% occupancy by 55+ residents. In addition, HB 4082 requires that housing be affordable to older Oregonians at 120% area median income or below – between \$68,000 and \$90,000<sup>6</sup> and below in most Oregon counties (Hood River, Deschutes, Benton, and Metro counties are higher). Smaller cities could add sites supporting 250 or more units, while larger cities could add sites for up to 800 units. All cities in the state are eligible for the site addition.

## For more information, contact:

### Bob Livingston

Legislative Director

[bob.livingston@oregon.gov](mailto:bob.livingston@oregon.gov)  
971-208-0894

### Danny Moran

Deputy Legislative Director

[danny.moran@oregon.gov](mailto:danny.moran@oregon.gov)  
503-551-8636



<sup>5</sup> The Metro UGB has a total cap of 300 acres. These numbers are codified in the existing SB 1537 (2024) statute.

<sup>6</sup> Household size of 1-2 persons.