



February 4, 2026

Re: Support For SB 1521

Dear Chair Pham, Vice-Chair Anderson, and members of the committee,

On behalf of Habitat for Humanity Portland Region, I urge your support for SB 1521.

Habitat Portland Region's interest in Inclusionary Zoning (IZ) is simple; we want to see more affordable homeownership opportunities. Currently, Portland's IZ program has the opposite effect; the requirement to include affordable units applies to both rental and condo buildings, but *is only subsidized on the rental side*, which inevitably suppresses condo production.

The City of Portland did not make a deliberate policy choice to disincentivize homeownership. This outcome is an unintended consequence that has proven difficult to undo due to competing priorities. Inclusionary Zoning policies are a high stakes tool with a track record of unintended consequences, which is why sideboards in the statute are necessary.

SB 1521 would:

- Require cities to plan for the possibility of condo buildings, which we'll hopefully see more of now that liability-related barriers were addressed in HB 3746 (2025);
- Give cities greater flexibility in targeting an affordability range that meets the community or neighborhood needs and pencils with the offset that the city chooses;
- Allows application to smaller (10-unit) buildings outside Portland but within the Portland Metro area – a more realistic target in smaller cities and towns.

This bill is the result of multiple rounds of negotiation and edits. It represents a reasonable compromise to ensure that, if cities opt to adopt inclusionary zoning programs, the community reaps a net benefit in the form of more housing for all ages, wages, and stages.

Thank you for your service,

A handwritten signature in black ink, appearing to read "Sarah Radcliffe". The signature is fluid and cursive, with a large loop at the end.

Sarah Radcliffe
Director of Government Relations
Habitat for Humanity Portland Region