



Home Building Association of Greater Portland

2025 Regional Housing Production Agenda

In 2025, HBA will work to bring together builders, elected officials, government staff, and local non-profits to deliver tangible solutions that will spur local housing production not seen in decades. The proposals below reflect our industry's key housing priorities for the coming years, with a focus of addressing the growing housing shortage and improving affordability in the region.

Approved by HBA's Government Affairs Committee, these policy proposals, developed by local homebuilding experts, offer a proven approach to increasing housing production and expanding affordable housing delivery.

Cities and counties that adopt them will benefit from improved livability and sustainable economic growth. These policies will streamline development, reduce costs, and provide more diverse housing options to meet current community needs. By embracing these proposals, local governments can attract greater investments that strengthen declining revenue and foster long-term regional growth.

HBA will bring this vision to life by strengthening partnerships and formalizing efforts with other advocacy and association groups. With the shared understanding that housing availability and production are essential for a thriving community, we will collaborate with business coalitions to push for statewide land use reforms, while uniting our efforts to urge local governments to adopt bold policies that drive housing production. Our collective voice is more powerful when we speak as one.

Land: Availability + Development

1. Local UGB Expansions and Panning

- **Stafford Area Planning (2027 UGB Mid-Cycle Review):** In 2025, HBAGP will advocate for renewed planning for the Stafford Area, bringing together Metro, Clackamas County, Tualatin, West Linn, and Lake Oswego stakeholders. This area represents a valuable swath of land for future housing development, and we urge planners to move forward with plans to incorporate this land into the Urban Growth Boundary (UGB). This is a critical step in addressing the region's housing shortage.
- **UGB Opportunities in Rosa Reserve (2027), Gresham (2030), and North Plains (2025):** Focus on the 2027 and 2030 planning cycles for areas like Gresham and North Plains, ensuring they are adequately prepared for housing development. We encourage local leaders to engage early with builders to streamline land use policies and zoning adjustments to promote faster housing construction.
- **Press for Faster Development Timelines in Key Growth Areas:** Support the Kingston Terrace, River Terrace 2.0, Cooper Mountain, Witch Hazel, Frog Pond, and Sherwood West projects to ensure the planning and financing efforts are prioritized in local

decision making and without delays, while coordinating infrastructure requests at the state legislature and federal government.

2. Removing Undeveloped Land from BLI Calculations and State Land Use System Structural Changes

- We'll advocate for reforms to remove undeveloped lands from local Buildable Land Inventories that were not developed in the previous planning cycle. This will ensure that only truly developable lands are prioritized, allowing for a more accurate picture of available land for housing.

3. Improve Substantial Completion Requirements

- Advocate for consistent and clear substantial completion requirements across jurisdictions to eliminate uncertainty and encourage timely subdivision approvals. Work to ensure only essential public improvements are applied for local approval, such as water supply, sewage systems, and roads—even if minor cosmetic finishes are delayed but secured by builder bonding commitments.

4. Monitor and Shape Local and Regional Housing Production Strategies (HPS)

- Along with the forerunning Housing Needs Analyses, HBA will work to influence Housing Production Strategies in priority cities throughout local planning cycles. We will continue to object to local use of Construction Excise Tax (CET) programs which raise cost for both home builders and buyers.

5. State Infrastructure Funding and Coordination

- HBA will advocate for the funding and installation of needed infrastructure for regional housing development. We will work to coordinate state-funded infrastructure requests among cities to ensure efficient, cost-effective infrastructure build-out in newly expanded UGB areas, particularly in Washington County and in Happy Valley. We encourage innovative financing strategies to accelerate the development of the necessary infrastructure in these areas, including use of Local Improvement and Reimbursement Districts.

6. Support Infill, Redevelopment, and Remodeling Opportunities

- HBA will push priority cities to improve infrastructure requirements and eliminate barriers to Middle Housing and infill development. Overbearing tree code permitting regulations within an already obstructive Urban Growth Boundary is counterproductive and should be reformed to allow for smarter, more sustainable growth.

7. Encourage Concurrent Permitting and One-Step Land Use Applications for Middle Housing

- Simplify and speed up approvals by allowing simultaneous permits and one-step land - use applications for middle housing, enabling builders to construct at the same time and accelerating housing development.

Time: Permitting + Efficiency

1. Improve Permitting Regional Efficiency

- **Explore 40-Day Shot-Clock for Residential Permits:** HBA believes that all cities should shoot for a 40-day shot-clock for residential permits, ensuring that no permit for residential housing takes longer than necessary to ensure life and safety standards are met. We encourage every city and county to assess their permitting processes and remove unnecessary steps to meet this practical target. Tools like concurrent reviews and early addressing should be prioritized to meet these deadlines.
 - **Inspection Timeframes:** Increasing access and availability of remote or virtual inspections should also be pursued to support clear and consistent customer service. A minimum of 48-hour inspection timeframes should be standard for housing to avoid delays and keep construction on schedule.
 - **Pre-Approved Plans:** Improve Ready-Build plans across all jurisdictions and at the state, including for Accessory Dwelling Units (ADUs). Work to reduce state's permitting times and provide consistency across cities.
2. **Site Development and Engineering Permits (90 Days or Less)**
- Advocate for a 90-day shot-clock for site development and engineering permits, helping streamline the process and ensuring housing projects progress on time.
3. **Support Trades and Contractors with Reciprocal Licensing in OR, WA, and ID**
- Encourage more reciprocal licensing standards for building trade professionals between Oregon and Washington and make it easier for both subcontractors and local governments to hire apprentices to counter ongoing workforce shortages.
4. **Limiting Appeals Process and Code Cleanups**
- Support efforts to limit the scope and duration of the appeals process and promote criteria-based approvals that minimize subjectivity. Additionally, we support code cleanup projects in cities like Gresham, Hillsboro, and Tigard, making it easier to navigate regulations and reduce unnecessary delays.
 - Support Condo Defect legislation to remove development barriers and to support a broader spectrum of housing types and homeownership opportunities
5. **Utility Engagement and Assistance (PGE, Comcast, NW Natural, CWS, WES, etc.)**
- HBA will work to establish and maintain productive relationships between builders and local utilities to ensure efficient coordination of services.
 - Continue to monitor and advocate against restrictive local energy policies, ensuring builders, homebuyers, and homeowners have access to diverse energy options and reliable service without imposing unnecessary costs or burdens on development.
6. **Remove Red Tape for Small-Scale Projects and Remodeling Industry**
- Advocate for reforms to unneeded zoning laws, building codes, and fees for remodeling projects while eliminating excessive restrictions on smaller projects, to make renovations more affordable, efficient, and accessible for homeowners and builders.

Cost: Affordability + Fees

1. Enact SDC Deferral Reforms Regionwide

- We support state legislation while recommending that all jurisdictions allow System Development Charges (SDCs) to be paid at the point of impact, rather than upfront during construction. This simple change would alleviate financing burdens and improve affordability over time by reducing carrying costs for builders.

2. Monitor and Engage in SDC Methodologies and Credits

- HBA will defend against exorbitant fee increases while ensuring indexing and predictable fee increases are practiced across region. Encourage a statewide study and singular interpretation of what is and isn't SDC creditable, including standardized application of Right-of-Way Improvements and Capital Improvement Plans. Ensure SDC phasing and vesting periods of up to 12-months for approved housing projects.

3. Affordability Incentives

- Expand local and targeted efforts to offer affordability waiver programs to support housing projects that are sold to households at or below 120% AMI. This will provide much-needed support for middle-income housing while reducing up-front costs for builders.

4. Expand Tax Exemptions for Homeownership and Rental Construction

- We support the expansion of the Home Ownership Limited Tax Exemption (HOLTE) program across the region. Removing arbitrary unit caps on these programs will encourage builders to include more middle housing types, helping increase the availability of affordable homes. We urge every county to collaborate with cities to create and improve local property tax exemption programs.

5. Tax Increment Financing (TIF) Districts Flexibility

- Promote more flexibility in Tax Increment Financing (TIF) districts, ensuring cities can better support affordable housing projects by reinvesting in underdeveloped areas and facilitating infrastructure funding.

6. Monitor and Advocate for Metro's Supportive Housing Services (SHS) Tax Reform

- Work to ensure that HBA members interests are represented at any negotiations to reform the Supportive Housing Services Tax measure, with the goal of decreasing the regional tax burden.
