Housing That Works

Portland should be a place people can stay — not just visit.

64%
ME HOUSEHOLDS CAN'T AFFORD MEDIAN HOME (2024)

1,420
UNITS APPROVED 2025 — A RECORD

187
UNITS COMPLETED 2025 — A 68% DROP

ZERO
PROJECTS PAID INTO THE HOUSING TRUST FUND SINCE THE 2020 FEE INCREASE

THE PROBLEM

Rent has outpaced wages, and Portland's rent cap works differently than it's sometimes described: the annual allowable increase is 2.2% (CPI-based, reset each September 1) — not 5%. The 5% figure is a separate, one-time increase permitted only on a new tenancy after a voluntary move-out. Unused increases can be banked and carried forward without expiring, which means restraint isn't penalized, but it isn't rewarded either — it's deferred. Meanwhile the city approves housing but completes far less of it.

The gap, in the city's own numbers. Portland's 2025 Housing Report shows the disconnect plainly: 1,420 units approved in 2025, a city record, but just 187 completed, a 68% drop from the year before. Since 2017 the city has added 3,669 units, beating its own Portland's Plan goal of 2,557 by nearly 43%. The pipeline is full; the faucet is barely running.

Portland faces a housing crisis, not a debate: it needs a faster lever and a fairer one, not a choice between them.

THE POLICIES

1. RECALIBRATED IZ — THE DEVELOPER PICKS THEIR OWN STICK

Where inclusionary zoning applies, replace the single fixed formula with a real choice: more units at a higher AMI (easier to finance), or fewer units at a deeper, lower AMI (harder to pencil without subsidy). Developer picks the path that actually works for their project, and is locked into whichever they choose. In the five years since Portland raised the fee-in-lieu, zero projects have paid into the Housing Trust Fund, and only one has delivered IZ units at all: developers are avoiding Portland outright, not negotiating the rule.

2. IZ-FREE ZONES — IDENTIFIED LOCATIONS, CRISIS RESPONSE

Identify one or more specific locations where developers can build with no IZ requirement at all, for a fixed term, to test whether market forces alone can deliver housing volume at the speed a crisis demands. Not a citywide repeal: a bounded pilot, sited deliberately, with a sunset clause and published metrics (units built, affordability mix, displacement risk) before any zone is drawn public. The community closest to it helps set the terms first, not told them after.

3. THE TRADE — WHAT THE CITY KEEPS EITHER WAY

Freedom from IZ is not freedom from every city interest. In both recalibrated and IZ-free zones, the city negotiates guardrails directly: more density, taller and denser buildings allowed in exchange for volume; smaller units, more homes per building instead of fewer, larger ones; and no IZ requirement as the specific trade in the identified zone, the city gets density and volume instead of a per-unit affordability mandate.

4. MODERNIZE THE PROCESS, AND TIE SPEED TO RESPONSIBILITY

Seattle's AI-assisted plan pre-screening (CivCheck) hit 92% accuracy against human reviewers and saved a projected 81 days per permit at intake; Austin's Archistar system cuts zoning review time by roughly 50%. Austin also runs a self-certification track: licensed architects and certified building designers can certify their own designs' code compliance in exchange for faster review. Portland should offer the same trade: speed earned by standing behind your own design, not handed out for free.

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Imagine this instead: a 12-unit renovation clears review in weeks, not months, because its design was pre-screened before it ever reached a reviewer's desk, and developers, large and small, helped write the rule before it became one, instead of reading about it after.

Before any ordinance changes, hear directly from the people building here, both the large developers doing multi-unit projects and the small, local builders, naming where the process actually creates friction.

5. BUILD ON LAND THE CITY ALREADY HAS

Stop selling public lots. Build mixed-use live/work space instead, affordable to creatives, service and hospitality workers alike. Build housing for nurses, hospital staff, teachers, and school staff on land already available through the city and its institutional partners, without having to buy new land.

6. BE HONEST ABOUT WHAT PERMIT SPEED DOES AND DOESN'T FIX

Permit speed isn't why 1,420 approved units turned into only 187 completed. Nine projects, each fifty units or larger, account for 95 percent of everything approved in 2025, nine specific bets, not broad momentum. Portland's own planning department says there's generally a three to four year lag between approval and occupancy, so most of what got approved this year won't show up as finished housing until 2028 or 2029, if it shows up at all. Explore city-backed gap financing or land-lease terms specifically for large projects that commit to breaking ground within a fixed window, rewarding construction, not just approval. Density bonuses that reward building more affordable homes. Protect the Jill C. Duson Housing Trust Fund from cuts to its existing funding base while we finalize how to grow it further.

7. ONE DOOR — HOUSING AND CRISIS RESPONSE ARE NOT SEPARATE

Housing and homelessness are one failure split across six front doors. CHOM (Community Housing of Maine) has run FUSE Greater Portland since 2015, cutting hospitalizations 68% and ER visits 62% statewide for the people who cycle hardest through crisis systems, but FUSE and similar committees still meet in separate silos. Formalize a single coordinated space, the Homelessness Services Center, Greater Portland Health, CHOM's FUSE work, and existing nonprofits sitting together, so a person's path doesn't depend on which door they knock on first.

The mechanism that makes that coordination real, not just a shared waiting room, is a Memorandum of Understanding among partner organizations, paired with a signed Release of Information from the person receiving services, standard practice in behavioral health, just never named as One Door's legal backbone before. With consent, a case manager at one agency can actually coordinate with a provider at another instead of someone re-explaining their history at every door. I'd also bring universities in as research partners, studying actual pathways into and out of homelessness here in Portland, so the response is built on our own data, not six organizations independently guessing.

Not a new program competing for funding: the connective tissue that makes every other plank actually reach people.

Housing you can't afford isn't housing. The engine is whether people earn enough to stay.

THE HONEST PART

> **Clear about:** the current one-size IZ isn't producing what it was built to produce, zero contributions to the trust fund in five years is a policy that stopped working, not a negotiating position. A crisis needs both a faster lever (IZ-free zones) and a fairer one (recalibrated IZ), not a choice between them.
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> **Still working out:** exactly which locations, exactly what density and unit-size numbers, and exactly what the city asks for in return. That's precisely why developers, large and small, need to be at the table before any zone or ordinance is drawn, not after.

Sources: City of Portland 2025 Housing Report · MaineHousing 2026 · Urbanist Coalition of Portland, Nov 7, 2025 · Bangor Daily News, Jul 28, 2025 · Mainebiz, Jun 3, 2026 · Portland Press Herald, May 8, 2026 · Seattle Dept. of Construction & Inspections CivCheck pilot study, Jun 2026 · City of Austin Development Services Dept. / Archistar, 2026 · AMI menu concept from a conversation with a senior leader at a Portland affordable housing organization, Aug 2026, single-sourced, second-source outreach in progress · CHOM / FUSE Greater Portland reporting · Jill C. Duson Housing Trust Fund

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PRIORITY 01 · OTHER DOORS HOUSING THAT WORKS

Other Doors

A home sitting empty for three years isn't neutral. Three ways to turn it into someone's front door — without eminent domain, and without a new tax.

REBUILD
CHRONICALLY VACANT HOMES REHABBED THROUGH AVESTA HOUSING'S "A PATH FORWARD" PILOT

PURCHASE
ACQUIRED AND PRESERVED THROUGH THE JILL C. DUSON HOUSING TRUST FUND

PLACE
TENANTS PLACED AND SUPPORTED ONCE A UNIT IS READY, VIA PROJECT HOME

THE MECHANISM — NOT EMINENT DOMAIN, NOT A NEW TAX

Portland has homes that have sat empty for years while people looking for one can't find it. Maine law already gives the city two tools to move a chronically vacant, tax-delinquent property along without either of the two options that dominate this debate elsewhere: eminent domain (the city seizing property) or a brand-new vacancy tax (which would need state authorization Portland doesn't have). Code enforcement can pursue a receivership on a property that's fallen into serious disrepair, and Maine's existing tax lien and foreclosure statute (36 M.R.S. §§942–943) already routes a property to the municipality automatically once its taxes go unpaid long enough. Portland already has the legal path; it doesn't yet have a front door for where that property goes next.

Other Doors gives it one: route a chronically vacant home the city already has a legal claim on to a local nonprofit for rehab, and turn it into housing for the artists, musicians, service workers, and other essential workers this city is pricing out.

THE FRONT DOOR BEFORE THE BACK DOOR — LANDLORD GATEWAY

Receivership and foreclosure are the back door — what happens after a property has already tipped into vacancy. Philadelphia's Landlord Gateway program is the front door: a single, centralized city resource hub across departments, built to catch a struggling landlord before their property gets there, not after. Portland doesn't have one. Pairing a Landlord Gateway with Other Doors means the city is finally working both ends of the same problem, prevention and rehab, instead of just the one that shows up after the home is already empty.

THE HONEST PART

Clear about: Maine's tax lien and foreclosure statute already exists and doesn't require new state authorization; Philadelphia's Landlord Gateway is a real, running program Portland can study directly.

Still working out: exactly how many Portland properties qualify as chronically vacant, the intergovernmental agreement structure with nonprofit rehab partners, and how this pairs with the aging-in-place work still ahead.

A home sitting empty for three years isn't neutral. It's a door that never opens, in a city where too many people are still looking for one.

Sources: 36 M.R.S. §§942–943 (tax lien mortgage; redemption; discharge; foreclosure) · City of Philadelphia, Office of Homeless Services, Landlord Gateway program (launched 2023) · Avesta Housing, "A Path Forward" pilot · Jill C. Duson Housing Trust Fund · Atiim Boykin campaign policy development, Portland, ME.

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