Oregon’s 2026 Real-Estate Law Changes: What Buyers, Sellers, Landlords, and HOAs Need to Know

Lake Oswego real-estate attorney Jennifer Towne of T Leo Law helps Oregonians understand new rules affecting rentals, HOAs, housing development, and team branding



Lake Oswego, Oregon Nov 2, 2026 (Issuewire.com**)** - After Oregon’s 2026 legislative session earlier this year, several new laws will affect real-estate transactions, rental housing, homeowners associations, and housing development. Jennifer Towne, principal attorney at T Leo Law in Lake Oswego, is helping buyers, sellers, landlords, tenants, and community associations understand what these changes mean before they sign agreements or make property decisions.

“*Real-estate law does not stand still,*” said Towne. “*A lease, deed restriction, purchase agreement, or HOA rule that was routine last year may now require a different approach. The best time to get advice is before a dispute begins.*”

Key changes for landlords and tenants

Senate Bill 1523 updates Oregon’s Landlord and Tenant Law. It defines a “tenant portal” as an app, website, or digital platform used at any stage of the rental process, excluding email and text messaging. Landlords must provide an alternative to a tenant portal when an applicant or tenant requests one in writing, may not require electronic-only payments, and must offer an alternative way to access common areas, such as a key, fob, or code. Landlords may charge processing fees for credit-card or tenant-portal payments.

Senate Bill 1523 took effect on the 91st day after the legislative session ended. House Bill 4120,

effective January 1, 2027, allows residential landlords of multifamily housing to convert premises to nonsmoking for existing tenants after 180 days' written notice. House Bill 4123 strengthens tenant privacy by restricting disclosure of sensitive personal information, including immigration status, Social Security numbers, and medical or disability records, except in limited circumstances. Tenants whose confidential information is knowingly disclosed in violation of the law may seek statutory damages equal to twice their monthly rent.

What HOAs and property owners should know

Senate Bill 1551 invalidates deed restrictions and planned-community governing documents that prohibit replacing non-fire-hardened building materials or installing fire-hardened materials on residential properties. It also limits an HOA's ability to enforce rules that constrain such installations. The law applies to both new and existing restrictions and took effect on the 91st day following the end of the session.

"*This is especially important for homeowners in wildfire-prone areas,*" Towne said. "*Owners should review their governing documents and understand that certain fire-hardening improvements may no longer be blocked by an outdated restriction.*"

Housing development and industry compliance

Senate Bill 1521 affects cities and counties in the Portland Metropolitan Statistical Area. Before requiring affordable units in multiunit housing projects, local governments must calculate expected developer losses and offset them. The requirement begins January 1, 2028, for rental housing and January 1, 2029, for other housing.

House Bill 4082 expands a temporary program allowing cities and Metro to expand urban growth boundaries for certain housing types, including manufactured dwellings, prefabricated structures, manufactured-dwelling parks, and affordable housing primarily for older adults earning up to 120% of area median income. The program runs through January 2, 2033.

For real-estate professionals, Senate Bill 1513 delays until July 1, 2027, the prohibition on using "real estate" or "realty" in real-estate team names.

Jennifer Towne and T Leo Law assist Oregon clients with real-estate transactions, deed preparation, purchase agreements, foreclosure matters, estate planning, and deed transfers. Property owners, landlords, HOAs, buyers, and sellers seeking guidance on how these laws apply to their situation can contact T Leo Law at 503.469.1229 or visit www.tleolaw.co.

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