

**Appendix B: Population Forecast Methodology:  
Interagency Coordination Letter**

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**EMAIL MEMORANDUM**

**TO:** Gloria Gardner, DLCD  
Gary Fish, DLCD  
Kirsten Pennington, CH2M HILL  
Michael Hoffmann, CH2M HILL

**CC:** Jim Hough, Banks City Manager  
Jolynn Becker, Banks City Recorder  
Ross Kevlin, ODOT/TGM  
Steve Kelley, Washington County

**FROM:** K.J. Won, Banks City Planner

**DATE:** March 5, 2009

**RE:** **Documentation of City of Bank's Intent to adopt a 20-Year Population Forecast per ORS 195.034(3)(a)**

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The County DLUT staff has informed me that they will not be providing written confirmation of the City's updated forecast. This forecast was sent via email to Steve Kelley in correspondence dated March 4, 2009. Therefore, the City of Banks will adopt the updated 2029 forecast of 4,660 unilaterally per ORS 195.034(3)(a).

This memorandum documents the City's intention to adopt the updated population forecast according to the aforementioned statute provision. Thus, in accord with instructions from Ross Kevlin, the TGM project may now proceed.

Please let me know if you have questions.

## Hoffmann, Michael/PDX

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**From:** KJ Won [kjwon@mac.com]  
**Sent:** Thursday, March 05, 2009 5:02 PM  
**To:** FISH Gary; Hoffmann, Michael/PDX; Gloria Gardiner; Pennington, Kirsten/PDX  
**Cc:** Jim Hough; Jolynn Becker; KEVLIN Ross P; 'Steve Kelley'  
**Subject:** Documentation for ORS 195.034 (3)(a) and Proceed with TGM Project

**Attachments:** 3-5-09 Docm Memo.doc; ATT00001.txt



3-5-09 Docm ATT00001.txt (250  
Memo.doc (103 KB) B)

Everyone,

The attached memorandum documents the City's intent (without County confirmation) to adopt the updated population forecast per the subject ORS. The 2029 forecast of 4,660 has now been decided, and CH2M HILL staff can proceed with the TGM project.

Let me know if you have questions. Thanks.  
KJ



**Email Transmittal**

**March 4, 2009**

**Steve Kelley  
Department of Land Use and Transportation  
Washington County  
155 North first Avenue, Suite 350  
Hillsboro, OR 97124**

**RE: County Adoption of Updated 20-Year Population Forecast for City of Banks**

**Dear Steve:**

**I am submitting the attached population forecast to year 2029 for adoption by the Board of County Commissioners. This forecast was prepared in accordance with ORS 195.034 (1). Assuming the Board does not adopt the forecast within the next six months, the City of Banks will adopt it as provided by ORS 195.034 (3)(a).**

**Let me know if and when you may decide to schedule the forecast for Board adoption, or have questions otherwise after receiving this correspondence.**

**Sincerely,**

**K.J. Won, AICP  
Banks City Planner**

**cc: Jim Hough, City Manager  
Jolynn Becker, City Recorder  
Gloria Gardiner, DLCD  
Gary Fish, DLCD  
Ross Kevlin, ODOT  
Kirsten Pennington, CH2M HILL  
Michael Hoffmann, CH2M HILL**

**Hoffmann, Michael/PDX**

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**From:** KJ Won [kjwon@mac.com]  
**Sent:** Wednesday, March 04, 2009 8:01 PM  
**To:** 'Steve Kelley'  
**Cc:** KEVLIN Ross P; Jolynn Becker; Gloria Gardiner; Hoffmann, Michael/PDX; FISH Gary; Jim Hough; Pennington, Kirsten/PDX  
**Subject:** Request to Adopt 20-Year Population Forecast for Banks  
**Attachments:** 3-4-09 DLUT Ltr.doc; ATT00001.txt; Safe Harbor Pop Update; ATT00002.txt



3-4-09 DLUT  
Ltr.doc (103 KB)



ATT00001.txt (246  
B)



Safe Harbor Pop  
Update (22 KB)...



ATT00002.txt (246  
B)

Hello Steve,

As we discussed, I am transmitting the attached correspondence and updated forecast for the City of Banks. I understand that you are not intending to schedule the proposed forecast for approval by the Board of County Commissioners. Should you change your mind, please notify me right away. Otherwise, the City will proceed in accord with ORS 195.034 (1) and (3)(a).

Also, a signed copy of the letter will be sent in the mail to you. Let me know if you have questions. Thanks.

KJ

## Hoffmann, Michael/PDX

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**From:** Gloria Gardiner [Gloria.Gardiner@state.or.us]  
**Sent:** Wednesday, March 04, 2009 8:23 AM  
**To:** KJ Won; Ross P Kevlin  
**Cc:** Pennington, Kirsten/PDX; Hoffmann, Michael/PDX; Gary Fish  
**Subject:** Re: TGM grant for Banks UGB amendment & TSP update

Thanks for doing this so quickly, KJ. This 2029 forecast is acceptable to DLCD.

**Gloria Gardiner** | Urban Planning Specialist  
Planning Services Division  
Oregon Dept. of Land Conservation and Development  
635 Capitol Street NE, Suite 150 | Salem, OR 97301-2540  
Office: (503) 373-0050 ext. 282 | Fax: (503) 378-5518  
gloria.gardiner@state.or.us | [www.oregon.gov/LCD](http://www.oregon.gov/LCD)

>>> KJ Won <kjwon@mac.com> 3/3/2009 10:20 PM >>>

Everyone,

Please see attached updated population forecast based on safe harbor. Let me know soon if any revisions will be necessary. Then I will contact Steve Kelley for County approval as explained in Gloria's email and the conditions from Ross below. Thanks for all your help in resolving this issue.

KJ

## Updated 20-Year Population Forecast

### City of Banks

In 2004, the City of Banks adopted a 20-year population forecast of 3,739, which was approved by the Washington County Board of Commissioners. Commensurate with a UGB amendment process in 2009, the City is updating its long-term population forecast in accordance with the safe harbor method allowed by ORS 195.034 (1) and OAR 660-024-0030 (3).

The safe harbor method will extend the current City forecast to a 20-year period by using the same growth trend for the City assumed in the County's current adopted forecast. The same growth trend used to calculate the prior population forecast to year 2024 was 4.5 percent annually. This growth rate is then applied to the Banks 2024 estimate to extend the forecast to year 2029.

Starting with the 2024 Banks forecast (3,739), multiply the population number by 4.5 percent and add the value to the previous year total for each year to 2029.

<b>Year</b>	<b>Population Forecast</b>
2024	3,739
2025	3,907
2026	4,083
2027	4,267
2028	4,459
<b>2029</b>	<b>4,660</b>

Based on the safe harbor method above, the 2029 population forecast for the City of Banks is **4,660**.

**Appendix C: Banks 2024 Residential Land  
Needs Analysis**

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# BANKS COMPREHENSIVE PLAN TEXT AMENDMENT TO UPDATE HOUSING AND RESIDENTIAL LAND NEEDS

## 1. INTRODUCTION

The City's last update of long term housing and residential land needs occurred in 1988. A more recent update of the City's long term population forecast was adopted by City Council in 2004. This population forecast was 3,739 persons by year 2024. As provided in the former Periodic Review Work Program, the City has undertaken the task of updating its housing and residential land needs to year 2024.

The existing housing goal, objectives, and policies contained in the comprehensive plan remain applicable and are restated as follows:

“Goal:

*To increase and improve the supply of housing commensurate with the community's needs.”*

Objectives:

- a. *The City should evaluate proposals for new housing in terms of the impact of additional numbers of people on the natural environment, community services, utility support systems and projected housing needs.*
- b. *Housing should be developed in areas that reinforce and facilitate orderly and compatible community development.*
- c. *Future residential development should continue to provide prospective buyers and renters with a variety*

*of residential lot sizes and a diversity of housing types.*

- d. Housing to accommodate senior citizens should be located within easy walking distance of business and commercial areas.*
- e. Single family residential areas require settings conducive to the activities and needs of the family and need to be buffered from non-residential areas through landscaping or open space.*
- f. Mobile home parks should blend into the residential landscape, with special attention given to proper site location and access. Proper access will enable mobile homes to be moved to and from sites without passing through residential neighborhoods.*
- g. Multi-family areas should be complimentary to shopping, service and activity centers by providing greater pedestrian use and benefiting from their accessible location. Landscaping and open space must be provided to reduce potential conflicts of land use.*

**Policies:**

- 1. Building permits will not be issued until final plat approval has been given..*
- 2. The City will cooperate with Federal, State and regional agencies to help provide for housing rehabilitation and other assistance to residents.*
- 3. The City will encourage the use of planned unit development consistent with stated goals, objectives and policies to permit flexibility in housing site, design, and density.*

4. *Amendments to the comprehensive plan map and zoning map will be consistent with the City's housing needs projections (PROJECTED RESIDENTIAL USE, Table 3, page 40).*
5. *Discretionary approval criteria in the City's development code may not be used to discourage needed housing types.*
6. *The City will ensure that adequate, buildable and serviceable vacant land is zoned for all needed housing types."*

(Source: City of Banks Comprehensive Plan, amended April 1989.)

Policy no. 4 above is hereby amended to read:

- "4. Amendments to the comprehensive plan map and zoning map will be consistent with the City's housing needs and residential land projections as identified in the City's Housing Needs Analysis, which is contained in the APPENDIX - SECTION B."*

## 2. Inventory of Residential Lands

According to the 1988 Buildable Lands Inventory (BLI) contained in the comprehensive plan, there were 42.6 developed acres of residential land and 45.0 acres of vacant residential land. The BLI with respect to residential lands (2003) is updated as follows:

	<u>2003 Buildable Residential Lands</u>		
	<u>Developed Ac.</u>	<u>Vacant Ac.</u>	<u>Total Ac.</u>
S.F. Residential	78.06	8.74	86.80
M.F. Residential	<u>3.50</u>	<u>0.00</u>	<u>3.50</u>
Total	81.56	8.74	90.30

The developed acreage added to the 1988 BLI occurred predominately in South Banks with the Arbor Village and Banks Estates developments. With few exceptions, the 8.74 acres shown as vacant single family (S.F.) residential land represent underutilized properties in North and Central Banks. These properties offer further development potential, i.e., infill development, due to large lot sizes (lot areas exceeding 10,000 sq. ft.).

As shown in the above table, the single family housing category clearly dominates the total amount of existing residential land (96.1 percent). It is noteworthy that the amount of vacant single family land (8.64 acres) remaining in Banks represents a very limited potential for meeting future housing needs. This circumstance is even more critical regarding multi-family (M.F.) residential land, for which there is no remaining vacant land available in Banks.

### **3. Housing and Residential Land Needs Analysis**

The Oregon Housing and Community Services (OHCS) Department has developed a sophisticated computer model for forecasting a community's housing and residential land needs. The model was developed in accordance with Oregon's Land Use Planning Goal 10 pertaining to housing and utilizes Excel spreadsheets. The spreadsheets contain components such as templates for inputting specific data that are relevant to a city's housing and residential land needs. Graphs are also provided for displaying model results.

The model and its associated templates utilize Census 2000 data and are designed to use inputted data to calculate, analyze, and display the housing and residential land needs for a community. There are up to 21 worksheets containing 19 templates and 11 graphs that perform different functions in the needs analysis. A detailed description of the OHCS model and "*Housing Needs Glossary*" are attached in the APPENDIX - SECTION A.

The OHCS computer model was used to determine the long term housing and residential land needs for Banks, and the computer model templates and graphs are shown in Scenario 1.1, which are attached in the APPENDIX - SECTION B. The templates and graphs prepared under Scenario 1.1 are described as follows:

- Template 1: Calculates current housing status - current population and housing data. Template 1 shows a City population of 1,286 persons (as of April 2000) residing in 440 households that amount to 2.923 persons per household.
- Template 2: Calculates projected future housing status - estimated future population and housing needs. Template 2 shows a future year 2024 population of 3,729 persons with an estimated 2.75 persons per household, and projecting 1,360 future occupied dwellings including 880 new dwellings needed.
- Template 3: Indicates dwelling unit needs by tenure choice and affordable cost - current population cohorts and their housing unit needs indicated by tenure and affordability. Template 3 shows a wide range of dwelling unit needs with the largest number of households (66) shown for the 25<35 age bracket with an annual income of \$75k+ and having a very high homeownership tenure (86.0%).
- Template 4: Indicates housing units by tenure and cost - summary of current units indicated by tenure and cost. Template 4 shows the highest number of ownership units (124) in the \$212.5k+ price range and the highest number of rental units (30) in the \$1,150 - 1,764 rental range.

- Template 5:** Indicates housing units needed by tenure and cost - summary of current units needed by tenure and cost. Template 5 incorporates an adjustment factor for Template 4 to reflect that some households will choose to occupy a dwelling in a lower cost category than the one they can afford.
- Graphs 1 & 2:** Display current total housing needs - graphs of current housing needs for rental and ownership units. Graphs 1 and 2 show the housing unit needs identified in Template 5.
- Template 6:** Indicates current inventory of dwelling units - data on current housing inventory by tenure, housing type, and price point. Template 6 shows single family units to comprise the primary housing type listed for rental housing (46.8%) and ownership housing (100.0%).
- Template 7:** Calculates current unmet housing needs - current housing needs by tenure and price point. Template 7 shows the highest unmet rental need to be 36 housing units in the \$910 - \$1,149 rent range and highest unmet ownership need to be 81 housing units in the \$212.5k+ price range.
- Template 8:** Calculates current rental senior housing units needed by cost - summary of rental units needed by senior households aged 65 to 74 and older. Template 8 shows a current need for two rental housing units for householder age 65 -40 and for five rental housing units for householder age 75+.

- Graph 3:** Displays senior rental units needed as identified in Template 8 - graph of rental units needed for the senior age cohorts.
- Template 9:** Calculates future dwelling unit needs indicated by tenure choice and affordable cost - future population cohorts and their housing unit needs indicated by tenure and affordability. Template 9 shows 354 rental housing units and 1,006 ownership housing units are needed to meet future dwelling unit needs.
- Template 10:** Calculates future housing units indicated by tenure choice and at an affordable cost - summary of future units indicated by tenure and cost, including adjustment of a vacancy factor. Template 10 shows adjusted figures from Template 9, i.e., 381 rental housing units and 1,026 ownership housing units needed to meet future dwelling unit needs.
- Template 11:** Calculates future housing units needed by tenure and cost - summary of future units needed by tenure and cost. Template 11 incorporates an adjustment factor for Template 4 to reflect that some households will choose to occupy a dwelling in a lower cost category than the one they can afford.
- Template 12:** Calculates future housing units planned by housing type - summary of planned number of dwelling units needed by housing type. Template 12 shows a breakdown of needed rental and ownership units according to rent and price categories. The largest rental units needed (113) are listed for the rent range of \$910 - \$1,149, and largest ownership units needed (359)

listed in the single family dwelling price range of \$141.7k <212.5k.

- Graphs 4 & 5:** Displays future total housing needs - graphs of future total housing needs at price points for rental and ownership units as identified in template 11.
- Graphs 6 & 7:** Displays new housing needs - graphs of new dwelling units needed in future at price points for rental and ownership units. Graphs 6 and 7 identify the quantity of new rental and ownership dwellings by price point needed by year 2024. (Housing figures are based on Template 12 total units minus current units to show new rental and ownership units.)
- Template 13:** Calculates future rental senior housing units needed by cost - summary of rental units needed by senior households aged 65 to 74 and 75 and older. Template 13 shows a future need for six rental housing units for householder age 65 -40 and for 15 rental housing units for householder age 75+ by year 2024.
- Graph 8:** Displays senior rental units needed - graph of rental units needed for the senior age cohorts as identified in Template 13.
- Template 14:** Calculates new housing units needed by housing type - new dwelling units needed in future by tenure, price point, and housing type. Template 14 shows the highest rental need to be 112 housing units in the \$910 - \$1,149 rent range and highest ownership need to be 272 housing units in the \$212.5k+ price range. The total new

rental and ownership housing units are calculated at 917 dwellings by year 2024.

Graphs 9 & 10: Displays new units needed by housing type - graphs of new dwelling units needed in future by tenure, price point, and housing type as identified in Template 14.

Template 15: Indicates planned housing density by local zoning district - land use types by local zoning district and planned density. Template 15 shows the planned housing density by the existing two residential zoning classifications - Single Family Residential R5 and Multi-Family Residential R2.5, plus four new land use types that would be added to the local zoning ordinance in the future.

The new land use types would require adoption of new zoning districts for Low Density Single Family (LDSF), High Density Single Family (HDSF), High Density Multi-Family (HDMF), and Mixed Use (MU) as shown in the template.

Template 16: Indicates existing housing units by land use type - data on current housing inventory by land use type. Template 16 shows the number and percentage of existing housing units by land use type.

In year 2000, this template shows 432 SF units listed under the MDSF land use type (R5 Zone) and 58 total MF units (broken down by duplex, tri-quadplex, and 5+ multi-family units) under the MDMF land use type (R2.5 Zone). The analysis shows a very high proportion of SF units compared to MF

units, i.e., 88.2% vs. 11.8%, which reflects the present housing pattern in Banks.

**Template 17:** Calculates projected distribution of new housing by land use type – anticipated percentage of new housing units by housing type and price point that will be built in each land use type. The model assigns the number of units for each housing type according to lower, mid and higher priced units. For example, the model assigned 93 units to the lower priced SF units, 247 units to the mid priced SF units, and 432 units to the higher priced SF units.

User inputs are designated in the white boxes labeled as a percentage for a specified land use type. For example, this analysis distributes higher priced SF units as follows: 30% in LDSF, 50% in R5, and 20% in HDSF. It is again noted that this analysis contemplates new housing to be distributed in existing as well as new land use types that would require adoption by the City, i.e., LDSF, HDSF, HDMF, and MU.

**Template 18:** Calculates projected new housing units by land use type – summary of new housing units by housing type and land use type. Template 18 shows the projected new housing units by land use type. This template assigns 772 new SF units and 146 new MF units distributed in five land use types by year 2024. It is noted again that this template would require the City to adopt the LDSF, HDSF, HDMF, and MU land use types to accommodate the projected housing units.

**Template 19:** Calculates additional land needed by land use type - inventory of buildable lands by land use type and resulting calculation of land use needs. This template utilizes the City's Buildable Lands Inventory (developed and vacant land acreages were adjusted to coincide with 2000 Census figures) as a reference point to determine current usage and availability of land by existing land use type.

This residential land needs analysis includes the four additional land use types referenced in Templates 17 and 18 above. The following density standards were used in the model to calculate the "Acres Needed" boxes:

Low Density Single Family (LDSF):	6.22 D.U.'s/Net Acre
Single Family Residential (R5):	8.71 D.U.'s/Net Acre
High Density Single Family (HDSF):	10.89 D.U.'s/Net Acre
Multi-Family Residential (R2.5):	17.42 D.U.'s/Net Acre
High Density Multi-Family (HDMF):	24.00 D.U.'s/Net Acre
Mixed Use (MU):	10.00 D.U.'s/Net Acre

The "Buildable Lands Inventory for Housing" table in Template 19 shows 13.0 ac. of available land under the R5 land use type. The model considers this to be surplus acreage that is deducted from the "Acres Needed" R5 box in the "Land Needed by Land Use Type" table in Template 19. This table shows the total residential land needed by year 2024 to be 104.0 acres, and the amount of new land needed is 91.1 acres (based on the deduction for 13.0 ac. of MDSF surplus land).

**Graph 11:** Displays additional acres needed in UGB by land use type - graph of land needed to be added to UGB by land use type to

accommodate projected increase in population as identified in Template 19. The additional acres needed in the UGB by land use type are shown as follows:

LDSF:	34.5 acres
R5:	31.4 acres
HDSF:	15.7 acres
R2.5:	4.0 acres
HDMF:	1.5 acres
MU:	4.0 acres

In conclusion, this plan text amendment includes adoption of the OHCS model regarding the housing and residential land needs analysis as described and presented in the APPENDIX - SECTIONS A and B, plus adoption of the following additional housing objectives and policies:

**OBJECTIVES:**

1. The City should allow development of single family and multi-family housing at densities commensurate with future housing needs as projected to year 2024.
2. Mixed use development that incorporate new housing units should be permitted in suitable locations such as the downtown area of Banks.

**POLICIES:**

1. Provide additional land use districts in the zoning ordinance to accommodate the needed residential land use types as identified in the long term (2024) Housing and Residential Land Needs Analysis for Banks.
2. Support new housing units provided in mixed use developments on properties located in the downtown area of Banks.

# EXHIBIT B

# The Housing Needs Model - Version S<sup>®</sup>

## A Methodology and Model for Calculating and Analyzing Housing Needs

### Model Parameters Input Sheet

Name identifying the area of interest for this needs analysis **City of Banks**

#### Scenario Parameters

Date of time frame of data used to define Current Housing Status **April 2000**

Date or year that represents the end of the planning period **2024**

Vacancy factor for ownership units used for this scenario **2.0%**

Vacancy factor for rental units used for this scenario **7.0%**

Name assigned to this scenario that will be displayed on output **1.1**

Click on the appropriate button below to select the mortgage assumptions to be used in this model run to set the Ownership price points for this scenario's time period

- Mortgage rates are high  High
- Mortgage rates are low  Low
- Average historical mortgage rate  Historic

**Reminder - Please use the Tab key to enter data and move to the next cell which will accept data.**

**Current Housing Units Needed by Tenure and Cost<sup>®</sup>**

For City of Banks as of April 2000

Scenario 1.1

**Template 4**

**Housing Units Indicated by Tenure & Cost\*\***

Rental				Ownership			
Rent*	# Units	% of Units	Cum %	Price*	# Units	% of Units	Cum %
0 - 199	7	6.0%	6.0%	<28.3k	8	2.7%	2.7%
200 - 429	15	12.5%	18.5%	28.3k <56.7k	21	6.5%	9.2%
430 - 664	20	16.3%	34.8%	56.7k <85k	30	9.0%	18.2%
665 - 909	26	21.1%	55.9%	85k <113.3k	35	10.7%	28.9%
910 - 1149	37	29.7%	85.6%	113.3k <141.7k	47	14.0%	42.9%
1150 - 1764	37	29.7%	115.3%	141.7k <212.2k	105	31.0%	73.9%
1765+	15	12.5%	127.8%	212.2k+	124	37.5%	111.4%
Totals	123	% of All	27.1%	Totals	332	% of All	72.9%

\* Housing Units Indicated is based on the 'Calculation of Dwelling Unit Needs Indicated by Tenure Choice and Affordable Cost' template and incorporates the inclusion of a vacancy factor. The numbers represent the units that could be afforded at that cost.

\*\* Rent and Price Ranges are stated in 1999 dollars and are the upper limits for affordable housing (housing that is non-cost burdened)

**Template 5**

**Housing Units Needed by Tenure & Cost\*<sup>®</sup>**

Rental						Ownership				
Rent	Out Factor**	Tenant Vouchers***	Needed Units	% of Units	Cum %	Price	Out Factor**	Needed Units	% of Units	Cum %
0 - 199	0%		7	6.0%	6.0%	<56.7k	5%	8	2.7%	2.7%
200 - 429	5%		15	12.5%	18.5%	56.7k <85k	5%	21	6.5%	9.2%
430 - 664	5%		20	16.3%	34.8%	85k <113.3k	5%	30	9.0%	18.2%
665 - 909	10%		26	21.1%	55.9%	113.3k <141.7k	7%	35	10.7%	28.9%
910 - 1149	25%		37	29.7%	85.6%	141.7k <212.2k	8%	47	14.0%	42.9%
1150 +	50%		34	27.6%	113.2%	212.2k+	15%	105	31.0%	73.9%
Totals		0	123	% of All	27.1%			332	% of All	72.9%

\* Housing Units Needed is based on the 'Housing Units Indicated by Tenure and Cost' table and incorporates an adjustment factor to reflect that some households will choose to occupy a housing unit in a lower-cost category than the one they could afford.

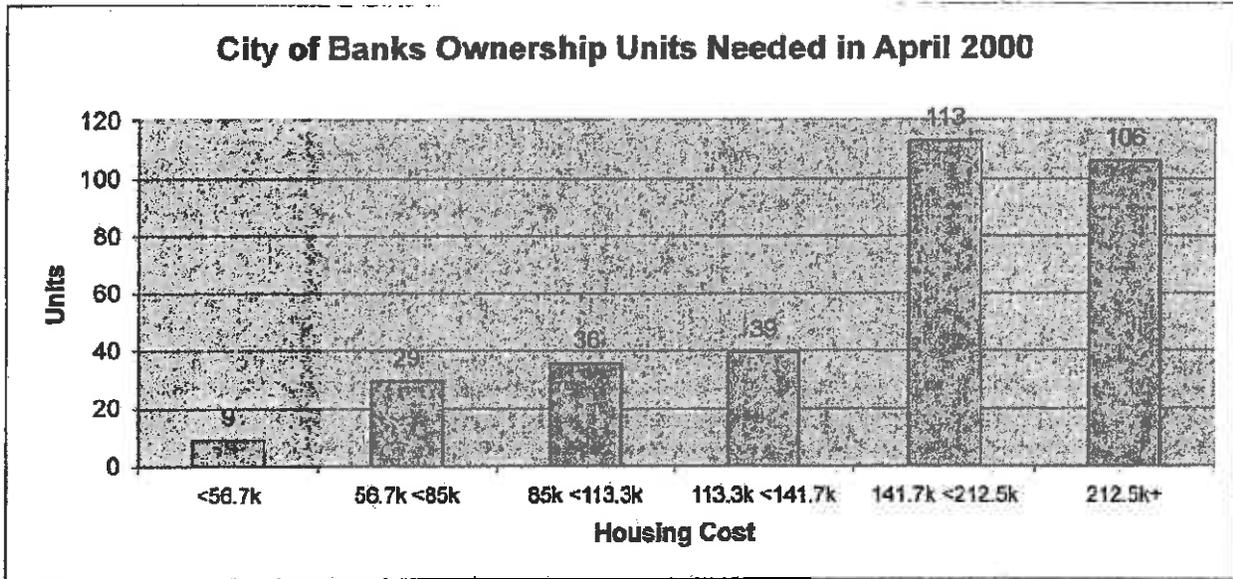
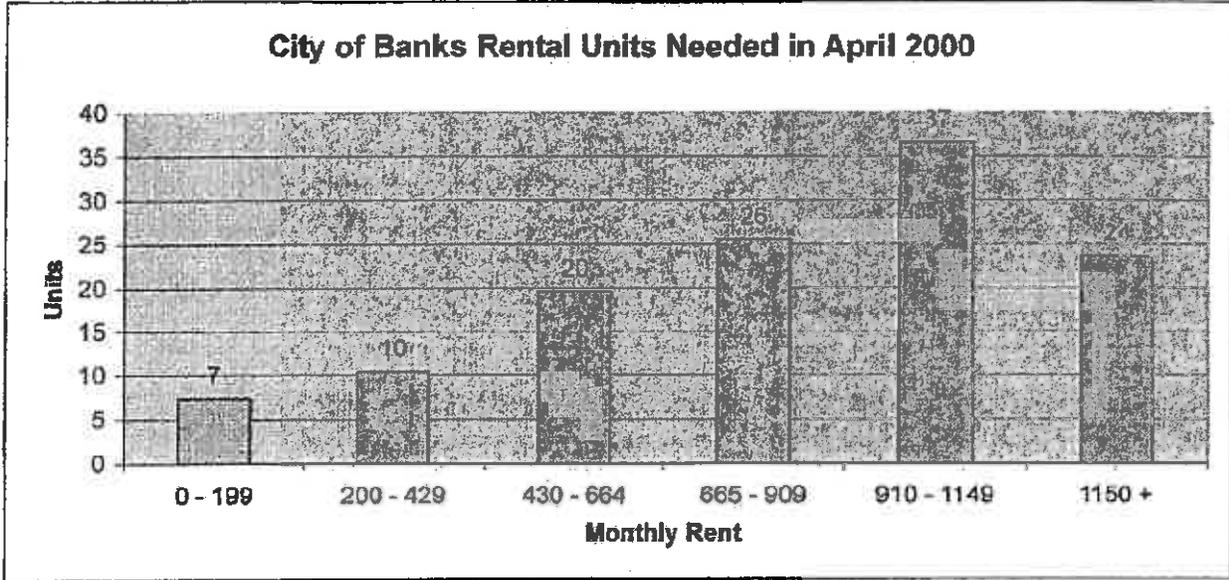
\*\* The adjustment factor represents the percentage adjustments needed to reflect households who could afford that cost level but chose a lower cost unit (Out Factor).

\*\*\* Estimated number of Section 8 Vouchers/Certificates or similar subsidies used to lower tenant paid rents to this price point

	Label or data descriptor for data element
	The percentage of Households that could afford a unit at this housing cost but chose a lower cost unit.
	A number produced by the Housing Needs Analysis template reflecting the data, assumptions, and estimates used in this scenario

# Graphs 1 & 2 Current Total Housing Needs ©

Scenario 1.1



**Template 8**  
**Current Inventory of Dwelling Units \***  
**For City of Banks as of April 2000**  
**Scenario 1.1**

Rental								
Rent	Single Family Units	Manufactured Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units	% of Units	Cumulative %
0 - 103	6					6	0.0%	5.5%
	100.0%	0.0%	0.0%	0.0%	0.0%	6		
200 - 428	16					16	0.0%	11.1%
	100.0%	0.0%	0.0%	0.0%	0.0%	16		
430 - 664	10	0	6	12	40	68	68.0%	79.1%
	14.7%	0.0%	8.8%	17.6%	58.9%	68		
665 - 909	18					18	18.0%	97.1%
	100.0%	0.0%	0.0%	0.0%	0.0%	18		
910 - 1149	1					1	1.0%	98.1%
	100.0%	0.0%	0.0%	0.0%	0.0%	1		
1150 +	2					2	2.0%	100.0%
	100.0%	0.0%	0.0%	0.0%	0.0%	2		
<b>Totals</b>	<b>53</b>	<b>0</b>	<b>6</b>	<b>12</b>	<b>40</b>	<b>111</b>	<b>% of All</b>	<b>92.2%</b>
<b>Percentage</b>	<b>48.6%</b>	<b>0.0%</b>	<b>5.4%</b>	<b>10.8%</b>	<b>36.2%</b>	<b>111</b>		

Ownership								
Price *	Single Family Units	Manufactured Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units	% of Units	Cumulative %
<56.7k	4					4	1.0%	1.0%
	100.0%	0.0%	0.0%	0.0%	0.0%	4		
56.7k - 86k	8					8	2.1%	3.1%
	100.0%	0.0%	0.0%	0.0%	0.0%	8		
86k - 113.3k	17					17	4.5%	7.6%
	100.0%	0.0%	0.0%	0.0%	0.0%	17		
113.3k - 141.7k	57					57	15.0%	22.6%
	100.0%	0.0%	0.0%	0.0%	0.0%	57		
141.7k - 212.5k	270					270	70.5%	93.1%
	100.0%	0.0%	0.0%	0.0%	0.0%	270		
212.5k+	26					26	6.8%	100.0%
	100.0%	0.0%	0.0%	0.0%	0.0%	26		
<b>Totals</b>	<b>382</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>388</b>	<b>% of All</b>	<b>77.8%</b>
<b>Percentage</b>	<b>100.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>388</b>		

	Single Family Units	Manufactured Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units**	Total Dwelling Units**	Inventory Check
<b>Totals</b>	<b>432</b>	<b>0</b>	<b>6</b>	<b>12</b>	<b>40</b>	<b>490</b>	<b>490</b>	<b>Correct</b>
<b>Percentage</b>	<b>88.2%</b>	<b>0.0%</b>	<b>1.2%</b>	<b>2.4%</b>	<b>8.2%</b>	<b>100.0%</b>		

Price \* - Reminder - The allocation of ownership units into price points will change if a different mortgage scenario is selected  
 \*\*Total Units should equal Total Dwelling Units which is from the Current Housing Status template on Unit Calculator worksheet

**Template 7**  
**Current Unmet Housing Needs \***  
**Housing Units Needed less Current Inventory**

Rental				Ownership			
Rent	Current Unmet Need / (Surplus)	% of Need Met	Cumulative Units Needed	Price	Current Unmet Need / (Surplus)	% of Need Met	Cumulative Units Needed
0 - 100	1	81.6%	1	<56.7k	3	44.0%	3
200 - 420	5	153.1%	6	56.7k - 85k	21	27.3%	24
430 - 664	14	347.6%	20	86k - 113.3k	16	47.7%	40
665 - 909	30	61.7%	50	113.3k - 141.7k	24	144.0%	64
910 - 1149	36	2.7%	86	141.7k - 212.5k	107	209.0%	171
1150 +	22	8.6%	108	212.5k+	61	28.6%	232

Current Unmet Need = Needed Units (Housing Units Needed by Tenure 3 Goal template) - Current Units

% of Need Met = Percentage that Current Units are of Needed Units - goal is 100 %

Cumulative Units Needed measures relative need both by cumulative price point and by tenure

Label of data descriptor for data element

The actual or estimated number of dwelling units of this housing type at this price point in the region

A number produced by the model reflecting the data, assumptions, and estimates used in this scenario

**Future Housing Units Needed by Tenure and Cost ©**  
**For City of Banks as of 2024**  
**Scenario 1.1**

**Template 10**

**Future Housing Units Indicated by Tenure Choice and at an Affordable Cost\*\* ©**

Rental				Ownership			
Rent*	# Units	% of Units	Cum %	Price*	# Units	% of Units	Cum %
0 - 199	21	5.2%	5.2%	<28.3k	21	8.5%	8.5%
200 - 429	31	7.8%	13.0%	28.3k <66.7k	31	12.3%	20.8%
430 - 664	35	8.7%	21.7%	66.7k <86k	35	13.4%	34.2%
665 - 909	44	11.0%	32.7%	86k <113.3k	44	16.7%	50.9%
910 - 1149	54	13.5%	46.2%	113.3k <141.7k	54	20.4%	71.3%
1150 - 1784	67	16.8%	63.0%	141.7k <212.5k	67	25.3%	96.6%
1785+	25	6.3%	100.0%	212.5k+	25	9.5%	100.0%
<b>Totals</b>	<b>391</b>	<b>% of All</b>	<b>100.0%</b>	<b>Totals</b>	<b>1,025</b>	<b>% of All</b>	<b>72.9%</b>

- \* Housing Units Indicated is based on the 'Calculation of Current Dwelling Units Indicated by Tenure Choice and Affordable Cost' template and incorporates the inclusion of a vacancy factor. The numbers represent the units that could be afforded at that cost.
- \*\* Rent and Price Ranges are stated in 1999 dollars and represent affordable housing cost needs (housing that is non-cost burdened)

**Template 11**

**Future Housing Units Needed by Tenure & Cost\* ©**

Rental						Ownership				
Rent	Out Factor**	Tenant Vouchers***	Needed Units	% of Units	Cum %	Price	Out Factor**	Needed Units	% of Units	Cum %
0 - 199	0%		21	5.0%	5.0%	<66.7k	0%	21	8.5%	8.5%
200 - 429	5%		32	8.2%	13.2%	66.7k <86k	5%	31	9.9%	13.4%
430 - 664	5%		35	8.9%	22.1%	86k <113.3k	5%	35	11.2%	24.6%
665 - 909	10%		76	19.4%	41.5%	113.3k <141.7k	7%	38	11.8%	36.4%
910 - 1149	25%		113	28.9%	70.4%	141.7k <212.6k	8%	39	12.0%	48.4%
1150+	50%		75	19.2%	100.0%	212.6k+	16%	207	20.0%	100.0%
<b>Totals</b>			<b>391</b>	<b>% of All</b>	<b>100.0%</b>	<b>Totals</b>		<b>1,025</b>	<b>% of All</b>	<b>72.9%</b>

- \* Housing Units Needed is based on the 'Housing Units Indicated by Tenure and Cost' table and incorporates an adjustment factor to reflect that some households will choose to occupy a housing unit in a lower cost category than the one they could afford.
- \*\* The adjustment factor represents the percentage adjustments needed to reflect households who could afford that cost level but chose a lower cost unit (Out Factor).
- \*\*\* Estimated number of Section 8 Vouchers/Certificates or similar subsidies used to lower tenant paid rents to this price point

	Label or data descriptor for data element
	The percentage of Households that could afford a unit at this housing cost but chose a lower cost unit
	A number produced by the Housing Needs Analysis template reflecting the data, assumptions, and estimates used in this scenario

**Template 12**  
**Future Housing Units Planned by Housing Type**  
**Existing Units plus New Units Added**  
**For City of Banks as of 2024**  
**Scenario 1.1**

<b>Rental</b>							
Rent	Needed Units	Single Family Units	Manufactured Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units
0 - 199	23	0.0%	0.0%	0.0%	47.8%	52.2%	100.0%
		0	0	0	11	12	23
200 - 429	32	0.0%	0.0%	12.5%	34.4%	53.1%	100.0%
		0	0	4	11	17	32
430 - 864	60	0.0%	0.0%	6.7%	18.7%	76.6%	100.0%
		0	0	4	10	46	60
865 - 909	79	0.0%	0.0%	6.3%	12.7%	81.0%	100.0%
		0	0	5	10	64	79
910 - 1149	113	92.9%		7.1%			100.0%
		105	0	8	0	0	113
1150 +	73	100.0%					100.0%
		73	0	0	0	0	73
<b>Totals</b>	<b>381</b>	<b>178</b>	<b>0</b>	<b>21</b>	<b>42</b>	<b>139</b>	<b>381</b>
<b>Percentage</b>		<b>46.8%</b>	<b>0.0%</b>	<b>5.5%</b>	<b>11.1%</b>	<b>36.6%</b>	<b>100.0%</b>

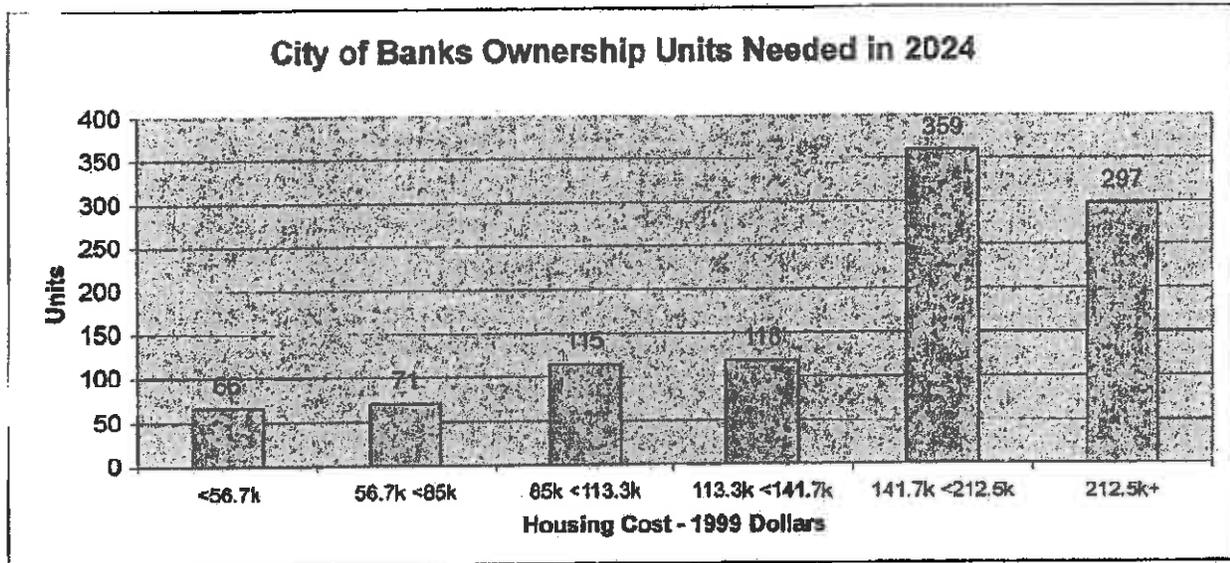
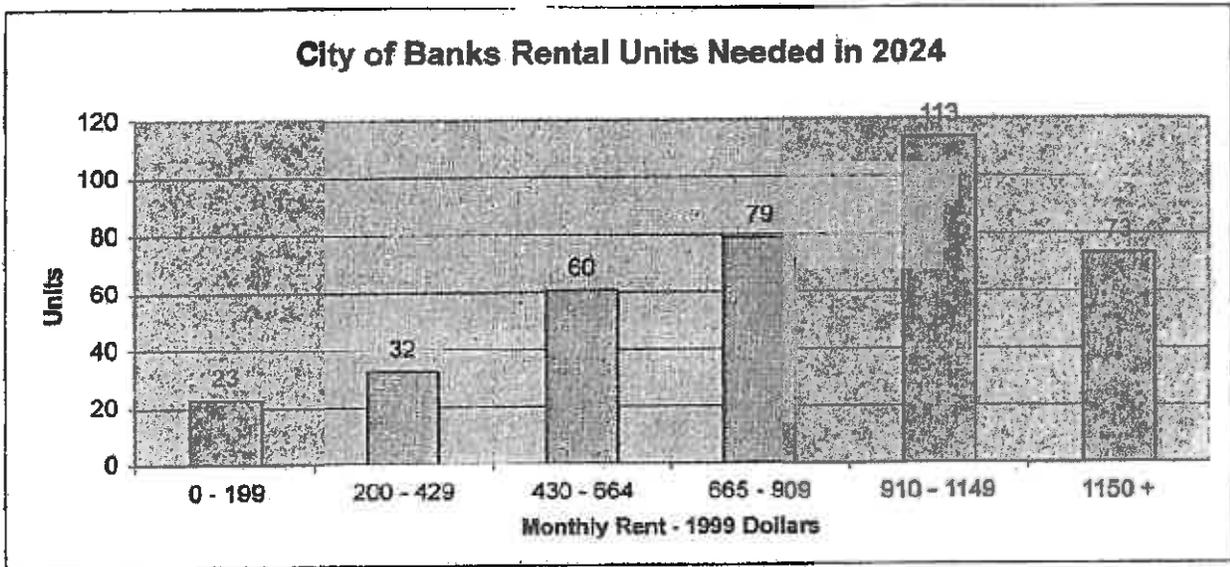
<b>Ownership</b>							
Price	Needed Units	Single Family Units	Manufactured Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units
<56.7k	66	100.0%					100.0%
		66	0	0	0	0	66
56.7k <85k	71	100.0%					100.0%
		71	0	0	0	0	71
85k <113.3k	115	100.0%					100.0%
		115	0	0	0	0	115
113.3k <141.7k	118	100.0%					100.0%
		118	0	0	0	0	118
141.7k <212.5k	359	100.0%					100.0%
		359	0	0	0	0	359
212.5k+	297	100.0%					100.0%
		297	0	0	0	0	297
<b>Totals</b>	<b>1,026</b>	<b>1,026</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,026</b>
<b>Percentage</b>		<b>100.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>100.0%</b>

<b>Total Rental and Ownership Units</b>							
	Needed Units	Single Family Units	Manufactured Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units
<b>Totals</b>	<b>1,407</b>	<b>1,204</b>	<b>0</b>	<b>21</b>	<b>42</b>	<b>139</b>	<b>1,407</b>
<b>% of Total Units</b>		<b>85.6%</b>	<b>0.0%</b>	<b>1.5%</b>	<b>3.0%</b>	<b>9.9%</b>	<b>100.0%</b>

	Label or data descriptor for data element
	The planned percentage of dwelling units needed of this housing type at this price point in the region
	A number produced by the model reflecting the data, assumptions, and estimates used in this scenario

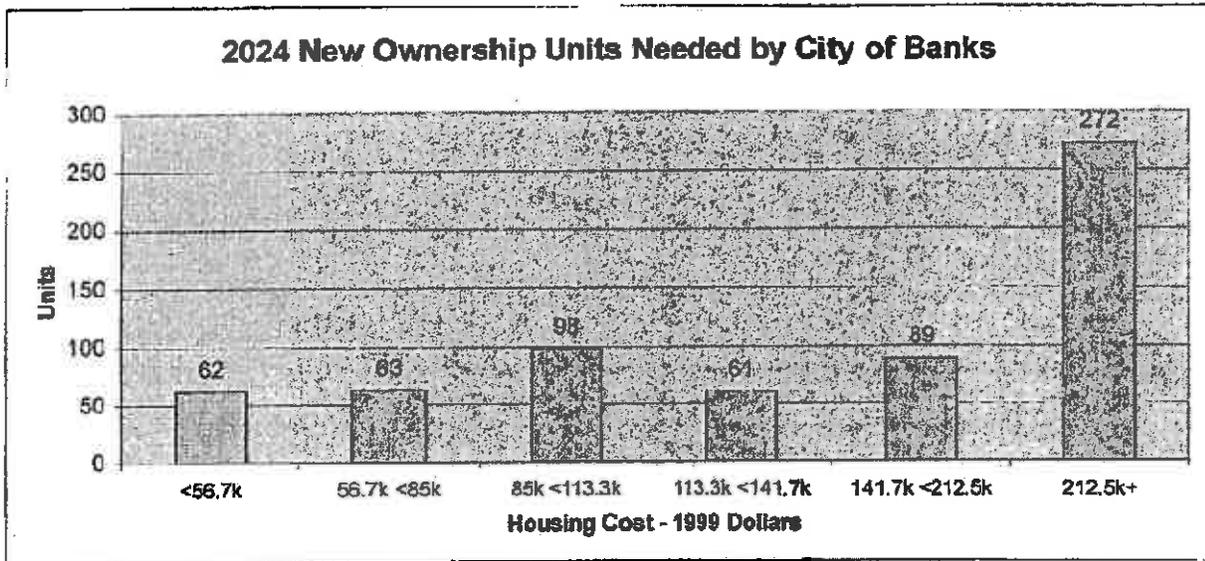
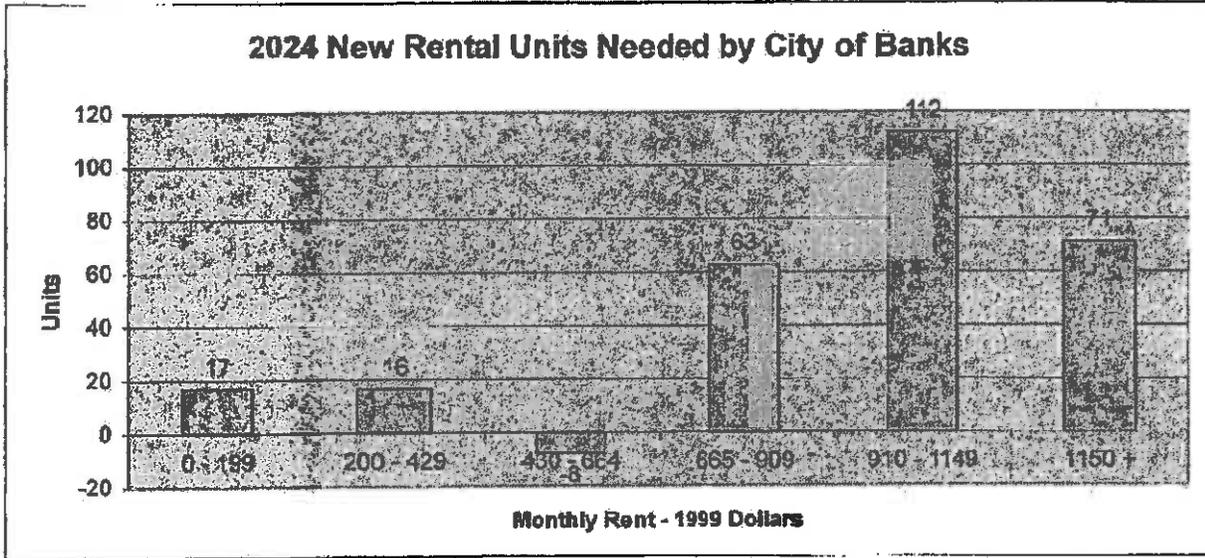
## Graphs 4 & 5 Future Total Housing Needs <sup>®</sup>

Scenario 1.1



# Graphs 6 & 7 New Housing Needs ©

Scenario 1.1



**Template 14**  
**New Housing Units Needed by Housing Type**<sup>®</sup>  
**For City of Banks as of 2024**  
**Scenario 1.1**

New Rental Units Needed							
Rent	Needed Units	Single Family Units	Manufactd Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units
0 - 199					11	12	17
200 - 429					11	17	16
430 - 664					(2)	6	(8)
665 - 909					10	64	63
910 - 1149	112	104	0	8	0	0	112
1150 +	71	71	0	0	0	0	71
<b>Totals</b>	<b>272</b>	<b>127</b>	<b>0</b>	<b>16</b>	<b>30</b>	<b>99</b>	<b>272</b>
<b>Percentage</b>		<b>46.8%</b>	<b>0.0%</b>	<b>5.9%</b>	<b>11.1%</b>	<b>36.5%</b>	<b>100.0%</b>

New Ownership Units Needed							
Price	Needed Units	Single Family Units	Manufactd Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units
<56.7k	62	62	0	0	0	0	62
56.7k <85k	63	63	0	0	0	0	63
85k <113.3k	98	98	0	0	0	0	98
113.3k <141.7k	61	61	0	0	0	0	61
141.7k <212.5k	89	89	0	0	0	0	89
212.5k+	272	272	0	0	0	0	272
<b>Totals</b>	<b>645</b>	<b>645</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>645</b>
<b>Percentage</b>		<b>100.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>100.0%</b>

Total New Rental and Ownership Units							
	Needed Units	Single Family Units	Manufactd Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units
<b>Totals</b>	<b>917</b>	<b>772</b>	<b>0</b>	<b>16</b>	<b>30</b>	<b>99</b>	<b>917</b>
<b>% of Total Units</b>		<b>84.2%</b>	<b>0.0%</b>	<b>1.8%</b>	<b>3.3%</b>	<b>10.8%</b>	<b>100.0%</b>



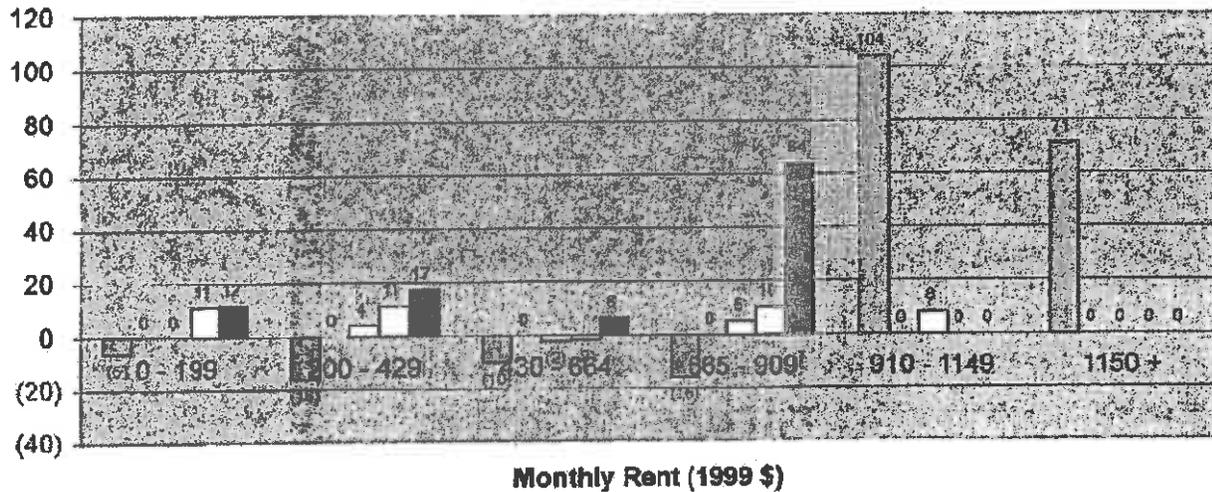
Label or data descriptor for data element

A number produced by the model reflecting the data, assumptions, and estimates used in this scenario

## Graphs 9 & 10 New Units Needed by Housing Type ©

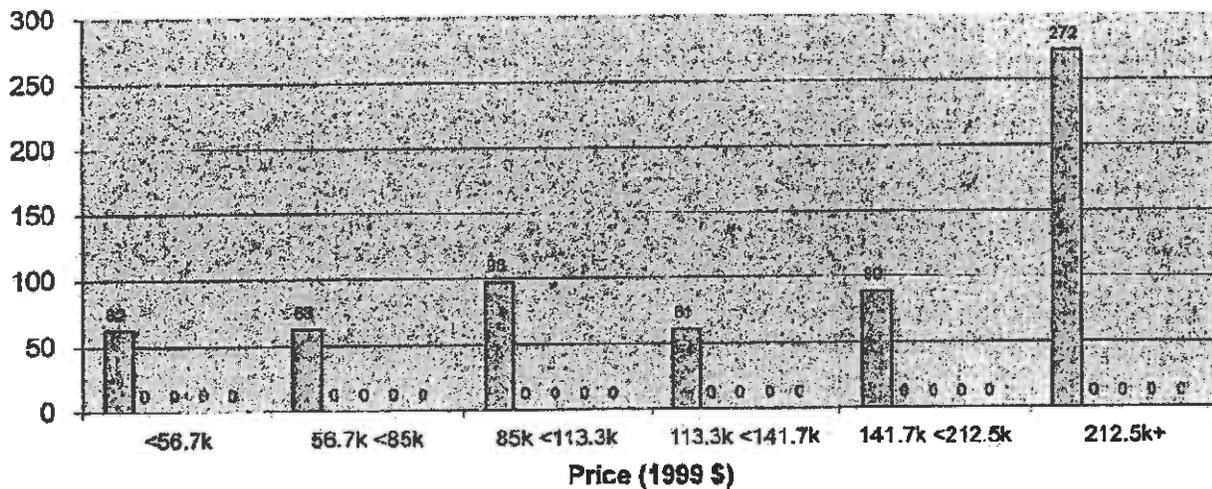
Scenario 1.1

### City of Banks New Rental Units Needed by 2024



- Single Family Units
- Duplex Units
- 5+ Multi-Family Units
- Manufactd Dwelling Park Units
- Tri-Quadplex Units

### City of Banks New Ownership Units Needed by 2024



- Single Family Units
- Duplex Units
- 5+ Multi-Family Units
- Manufactd Dwelling Park Units
- Tri-Quadplex Units

For City of Banks

Scenario 1.1

Template 15

Planned Housing Density by Local Zoning District ®

Local Zoning District Description	Local Code	Planned Density
Single Family Residential (Future LDSF)	LDSF	6.22
Single Family Residential	R5	8.71
Single Family Residential (Future HDSF)	HDSF	10.89
Multi-family Residential	R2.5	17.42
Multi-family Residential (Future HDMF)	HDMF	24
Mixed Use (Future MU)	MU	10
Non-residential zones such as Industrial or Commercial with existing units		

Template 16

Existing Housing Units by Land Use Type ®

Housing Inventory by Land Use Type

	Existing	LDSF	R5	HDSF	R2.5	HDMF	MU				Total
Single Family Units	432		432								432
Manufactured Dwelling Park Units	0										0
Duplex Units	6				6						6
Tri-Quadplex Units	12				12						12
5+ Multi-Family Units	40				40						40
Total Units	490	0	432	0	58	0	0	0	0	0	490

Percent of Existing Inventory by Land Use Type

% Single Family Units			100.0%								100.0%
% Manufactured Dwelling Park Units											0.0%
% Duplex Units					100.0%						100.0%
% Tri-Quadplex Units					100.0%						100.0%
% 5+ Multi-Family Units					100.0%						100.0%
% Total Units	0.0%	0.0%	88.2%	0.0%	11.8%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%

	Label or data descriptor for data element
	Inputted data on local zoning, projected density, and existing inventory of housing by zoning
	A number produced by the model reflecting the data, assumptions, and estimates used

For City of Banks as of 2024

Scenario 1.1

Template 17

Projected Distribution of New Housing by Land Use Type<sup>®</sup>

Single Family Units	All Units	% in LDSF	% in R5	% in HDSF	% in R2.5	% in HDMF	% in MU	% in	% in	Other	Total %
Lower Priced <sup>1</sup>	72	25%	50%	25%							100.0%
Mid Priced <sup>2</sup>	72	25%	50%	25%							100.0%
Higher Priced <sup>3</sup>	72	30%	50%	20%							100.0%
Total	72	27.8%	50.0%	22.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Existing Distribution			100.0%								100.0%
MDP Units	All Units	% in LDSF	% in R5	% in HDSF	% in R2.5	% in HDMF	% in MU	% in	% in	Other	Total %
Lower Priced <sup>1</sup>	0										0.0%
Mid Priced <sup>2</sup>	0										0.0%
Higher Priced <sup>3</sup>	0										0.0%
Total	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Existing Distribution											0.0%
Duplex Units	All Units	% in LDSF	% in R5	% in HDSF	% in R2.5	% in HDMF	% in MU	% in	% in	Other	Total %
Lower Priced <sup>1</sup>	14				100%						100.0%
Mid Priced <sup>2</sup>	14				100%						100.0%
Higher Priced <sup>3</sup>	14										0.0%
Total	28	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Existing Distribution					100.0%						100.0%
Tri-Quadplex Units	All Units	% in LDSF	% in R5	% in HDSF	% in R2.5	% in HDMF	% in MU	% in	% in	Other	Total %
Lower Priced <sup>1</sup>	30				70%	30%					100.0%
Mid Priced <sup>2</sup>	30				100%						100.0%
Higher Priced <sup>3</sup>	30										0.0%
Total	90	0.0%	0.0%	0.0%	80.0%	20.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Existing Distribution					100.0%						100.0%
5+ Multi-Family Units	All Units	% in LDSF	% in R5	% in HDSF	% in R2.5	% in HDMF	% in MU	% in	% in	Other	Total %
Lower Priced <sup>1</sup>	25				30%	30%	40%				100.0%
Mid Priced <sup>2</sup>	25				30%	30%	40%				100.0%
Higher Priced <sup>3</sup>	0										0.0%
Total	50	0.0%	0.0%	0.0%	30.0%	30.0%	40.0%	0.0%	0.0%	0.0%	100.0%
Existing Distribution					100.0%						100.0%

- 1 - Lower Priced units are the rental or ownership units affordable at incomes less than \$30,000
- 2 - Mid Priced units are the rental or ownership units affordable at incomes between \$30,000 and \$50,000
- 3 - Higher Priced units are the rental or ownership units affordable at incomes over \$50,000

	Label or data descriptor for data element
	Projected percentage of new housing units that will be built in this land use type
	A number produced by the model reflecting the data, assumptions, and estimates used

## Land Needed for New Dwelling Units

For City of Banks as of 2024  
Scenario 1.1

### Template 18 Projected New Housing Units by Land Use Type<sup>©</sup>

	LDSF	R5	HDSF	R2.5	HDMF	MU			Other	Total
Single Family Units	215	368	171	0	30	40	0	0	0	824
Manufactured Dwelling Park Units	0	0	0	0	0	0	0	0	0	0
Duplex Units	0	0	0	0	0	0	0	0	0	0
Tri-Quadplex Units	0	0	0	0	0	0	0	0	0	0
5+ Multi-Family Units	0	0	0	30	30	40	0	0	0	100
<b>Total Units Needed</b>	<b>215</b>	<b>368</b>	<b>171</b>	<b>30</b>	<b>30</b>	<b>40</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>824</b>

918

### Template 19 Calculation of Additional Land Needed by Land Use Type<sup>©</sup>

#### Buildable Lands Inventory for Housing

	LDSF	R5	HDSF	R2.5	HDMF	MU			Other	Total
Current UGB Acres		86.8		3.5						90.3
Acres In Use		73.8		3.5						77.3
Constrained Acres										0.0
Available Acres	0.0	13.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.0
Current Acres %	0.0%	93.1%	0.0%	3.9%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Acres In Use %	0.0%	95.6%	0.0%	4.6%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Available Acres %	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Existing Units per Acres In Use		5.85		16.57						6.34

#### Land Needed by Land Use Type

	LDSF	R5	HDSF	R2.5	HDMF	MU			Other	Total
Acres Needed	34.5	44.3	15.7	4.0	1.5	4.0	0.0	0.0	0.0	104.0
New Acres Needed	34.5	31.4	15.7	4.0	1.5	4.0	0.0	0.0	0.0	91.1

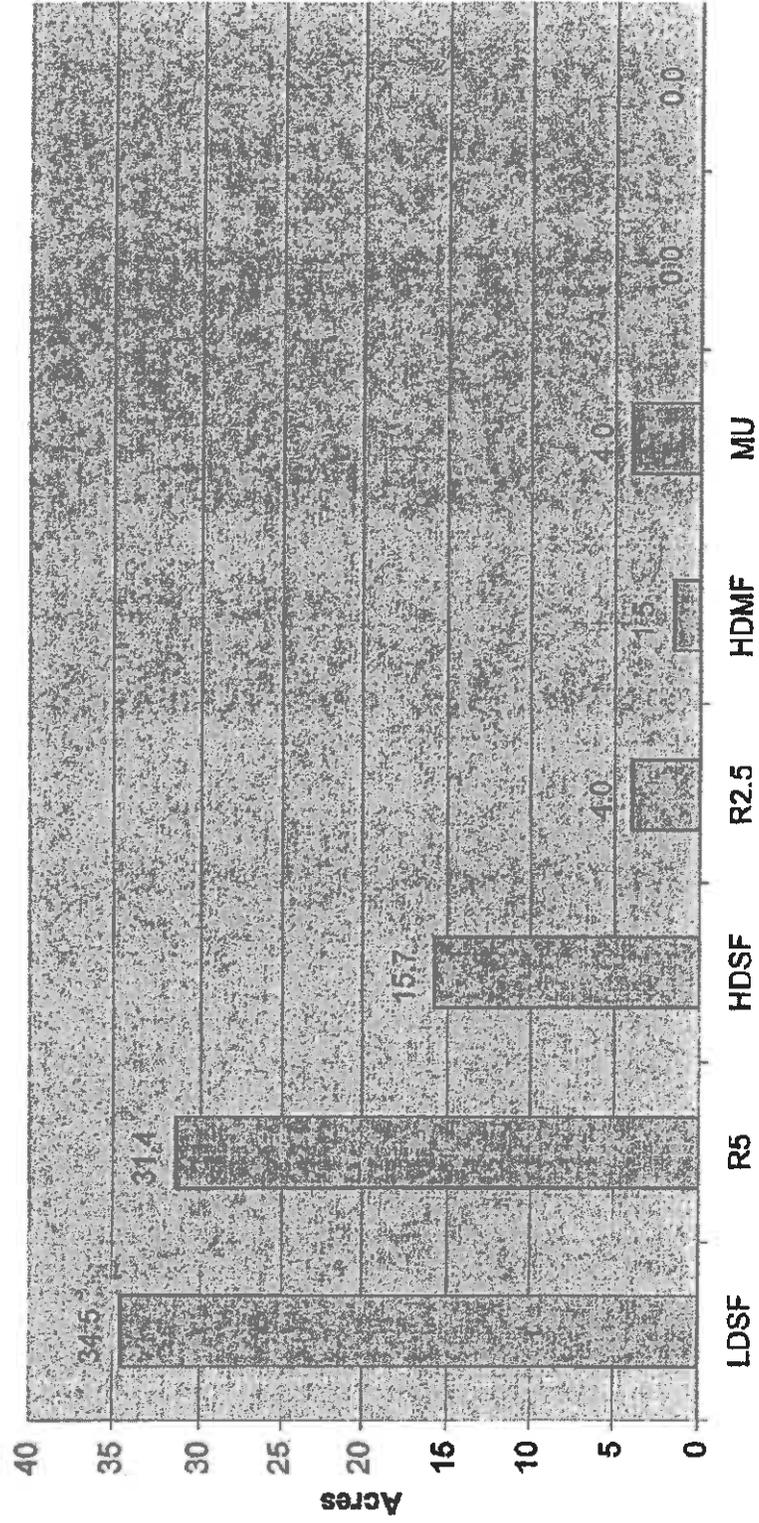

Label or data descriptor for data element

The number of acres per land use type as derived from the Buildable Lands Inventory

A number produced by the model reflecting the data, assumptions, and estimates used in this scenario

**Graph 11**  
**For City of Banks as of 2024**  
**Scenario 1.1**

**Additional Acres Needed in UGB by Land Use Type**





**Appendix D: Banks 2029 Residential Land  
Needs Analysis**

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# The Housing Needs Model - Version S<sup>®</sup>

## A Methodology and Model for Calculating and Analyzing Housing Needs

### Model Parameters Input Sheet

Name identifying the area of interest for this needs analysis      City of Banks

**Scenario Parameters**

Date of time frame of data used to define Current Housing Status      April 2000

Date or year that represents the end of the planning period      2029

Vacancy factor for ownership units used for this scenario      5.0%

Vacancy factor for rental units used for this scenario      7.0%

Name assigned to this scenario that will be displayed on output      1.2

Click on the appropriate button below to select the mortgage assumptions to be used in this model run to set the Ownership price points for this scenario's time period

- Mortgage rates are high       High
- Mortgage rates are low       Low
- Average historical mortgage rate       Historic

**Reminder - Please use the Tab key to enter data and move to the next cell which will accept data.**

## Housing Needs<sup>®</sup> For City of Banks

### Scenario 1.2

### Template 1

### Current Housing Status as of April 2000

CA Current Population	CB Persons in Group Quarters	CC Occupied Dwelling Units* / Households	CD Persons per Household	CE Vacant Units	CF Current Total Dwelling Units**	CG Current Vacancy Rate
Actual or estimated	Actual or estimated	Actual or estimated	(CA-CB)/CC	Actual or estimated	CC+CE	CE/CF
1,286	0	440	2.923	50	490	10.20%

\* Number of non-Group Quarter Occupied Dwelling Units = Number of Households

\*\* Excludes Group Quarter Dwelling Units

x,xxx	Actual or estimated data for this planning area that is used as input to the Housing Needs Analysis model formulas
###	A number produced by the Housing Needs Analysis model templates reflecting the data, assumptions, and estimates used for this scenario's time frame

### Template 2

### Projected Future Housing Status as of 2029

FA Future Population	FB Future Persons in Group Quarters	FC Future Persons per Household	FD Future Occupied Dwelling Units*	FE Current Total Dwelling Units	FF Dwelling Units Removed	FG New Dwelling Units Needed**
Estimated	Estimated	Estimated	(FA-FB)/FC	CF	Estimated	FD-FE+FF
4,660	0	2.92	1,596	490	10	1,116

\* Number of non-Group Quarter Occupied Dwelling Units

\*\* Excludes Group Quarter Dwelling Units

Template 3

Dwelling Unit Needs Indicated by Tenure Choice and Affordable Cost<sup>®</sup>  
For City of Banks as of April 2000

Scenario 1.2

Cohort		Tenure		HHs in Cohort as % of all HHs	AI Cohort HHs	Units Indicated by Housing Type		Rent Range (Note 1)	Price Range (Note 1)	Units Indicated Adjustment for HHs Without Mortgages		
Age	Income (Note 1)	Renter %	Homeowner %	440	Number	Rental	Owned			% of HHs (Note 2)	Owned Units Out	Remaining Units
<25	<10k	92.6%	7.4%	0.6579%	3	2.7	0.2	0 - 199	<28.3k	20%	0.0	0.2
	10k <20k	83.0%	17.0%	0.0000%	0	0.0	0.0	200 - 429	28.3k <56.7k	20%	0.0	0.0
	20k <30k	75.1%	24.9%	0.6579%	3	2.2	0.7	430 - 664	56.7k <85k	15%	0.1	0.6
	30k <40k	64.9%	35.1%	2.6316%	12	7.5	4.1	665 - 909	85k <113.3k	15%	0.6	3.5
	40k <50k	59.1%	40.9%	1.0865%	5	2.9	2.0	910 - 1149	113.3k <141.7k	8%	0.2	3.0
	50k <75k	55.2%	44.8%	1.5351%	7	3.7	3.0	1150 - 1764	141.7k <212.5k	5%	0.2	2.0
75k+	50.8%	49.2%	0.2193%	1	0.9	0.6	1765+	212.5k+	5%	0.0	0.6	
25 <35	<10k	89.1%	10.9%	0.2193%	1	0.7	0.3	0 - 199	<28.3k	20%	0.1	0.2
	10k <20k	63.0%	36.4%	0.0000%	0	0.0	0.0	200 - 429	28.3k <56.7k	20%	0.0	0.0
	20k <30k	59.9%	40.1%	1.9737%	9	5.2	3.0	430 - 664	56.7k <85k	15%	0.5	3.0
	30k <40k	51.8%	48.2%	1.3158%	6	3.0	2.8	665 - 909	85k <113.3k	15%	0.4	2.4
	40k <50k	43.0%	57.0%	4.8246%	21	9.1	12.1	910 - 1149	113.3k <141.7k	8%	1.0	14.1
	50k <75k	25.0%	75.0%	13.3772%	59	14.7	44.1	1150 - 1764	141.7k <212.5k	5%	2.2	41.9
75k+	14.0%	86.0%	14.9123%	66	3.2	68.4	1765+	212.5k+	5%	2.8	53.6	
35 <45	<10k	67.9%	32.1%	0.0000%	0	0.0	0.0	0 - 199	<28.3k	20%	0.0	0.0
	10k <20k	59.9%	40.1%	1.9737%	9	5.2	3.5	200 - 429	28.3k <56.7k	20%	0.7	2.8
	20k <30k	48.0%	52.0%	2.6316%	12	5.6	5.0	430 - 664	56.7k <85k	15%	0.9	5.1
	30k <40k	35.9%	64.1%	3.9474%	17	8.2	11.1	665 - 909	85k <113.3k	15%	1.7	8.5
	40k <50k	27.0%	73.0%	1.9737%	9	2.3	6.3	910 - 1149	113.3k <141.7k	8%	0.5	5.8
	50k <75k	18.0%	82.0%	8.9912%	40	8.3	33.2	1150 - 1764	141.7k <212.5k	5%	1.7	31.5
75k+	12.1%	87.9%	10.3070%	45	5.6	38.9	1765+	212.5k+	5%	2.0	37.9	
45 <55	<10k	59.6%	40.4%	0.0000%	0	0.0	0.0	0 - 199	<28.3k	20%	0.0	0.0
	10k <20k	44.3%	55.7%	0.0000%	0	0.0	0.0	200 - 429	28.3k <56.7k	20%	0.0	0.0
	20k <30k	29.9%	70.1%	1.7544%	8	2.0	5.4	430 - 664	56.7k <85k	20%	1.1	4.3
	30k <40k	24.9%	75.1%	3.7281%	18	4.1	12.3	665 - 909	85k <113.3k	15%	1.8	10.5
	40k <50k	19.9%	80.1%	1.3158%	6	1.2	4.6	910 - 1149	113.3k <141.7k	15%	0.7	3.9
	50k <75k	13.9%	86.1%	3.0702%	14	1.9	11.6	1150 - 1764	141.7k <212.5k	15%	1.7	9.9
75k+	8.9%	91.1%	2.8509%	13	1.1	11.4	1765+	212.5k+	10%	1.1	10.3	
55 <65	<10k	40.8%	59.2%	1.0965%	5	2.0	2.9	0 - 199	<28.3k	70%	2.0	0.9
	10k <20k	33.6%	66.4%	0.4386%	2	0.6	1.3	200 - 429	28.3k <56.7k	50%	0.6	0.6
	20k <30k	27.0%	73.0%	1.0965%	5	1.3	3.5	430 - 664	56.7k <85k	35%	1.2	2.3
	30k <40k	18.9%	81.1%	1.0865%	5	0.8	4.0	665 - 909	85k <113.3k	35%	1.4	2.6
	40k <50k	10.9%	89.1%	3.4386%	2	0.2	1.7	910 - 1149	113.3k <141.7k	30%	0.5	1.2
	50k <75k	7.9%	92.1%	1.3158%	6	0.5	5.3	1150 - 1764	141.7k <212.5k	30%	1.8	3.7
75k+	5.9%	94.1%	3.0000%	0	0.0	0.0	1765+	212.5k+	15%	0.0	0.0	
65 <75	<10k	35.1%	64.9%	0.0000%	0	0.0	0.0	0 - 199	<28.3k	80%	0.0	0.0
	10k <20k	25.1%	74.9%	0.6579%	3	0.7	2.2	200 - 429	28.3k <56.7k	60%	1.3	0.9
	20k <30k	10.1%	89.9%	0.6579%	3	0.3	2.6	430 - 664	56.7k <85k	75%	2.0	0.7
	30k <40k	8.1%	91.9%	0.0000%	0	0.0	0.0	665 - 909	85k <113.3k	60%	0.0	0.0
	40k <50k	7.0%	93.0%	0.6579%	3	0.2	2.7	910 - 1149	113.3k <141.7k	55%	1.5	1.2
	50k <75k	5.0%	95.0%	1.9737%	9	0.5	8.2	1150 - 1764	141.7k <212.5k	45%	3.7	4.5
75k+	5.0%	95.0%	0.6579%	3	0.1	2.6	1765+	212.5k+	45%	1.2	1.5	
75 +	<10k	35.8%	64.2%	0.6579%	3	1.1	1.8	0 - 199	<28.3k	80%	1.5	0.4
	10k <20k	26.1%	73.5%	2.4123%	11	2.8	7.8	200 - 429	28.3k <56.7k	80%	6.3	1.6
	20k <30k	18.1%	81.5%	0.0000%	0	0.0	0.0	430 - 664	56.7k <85k	85%	0.0	0.0
	30k <40k	13.1%	86.5%	0.4386%	2	0.3	1.7	665 - 909	85k <113.3k	90%	1.5	0.2
	40k <50k	12.1%	87.5%	0.4386%	2	0.2	1.7	910 - 1149	113.3k <141.7k	80%	1.4	0.3
	50k <75k	12.0%	88.0%	0.0000%	0	0.0	0.0	1150 - 1764	141.7k <212.5k	80%	0.0	0.0
75k+	12.0%	88.0%	0.0000%	0	0.0	0.0	1765+	212.5k+	70%	0.0	0.0	
<b>Totals</b>				<b>100.0%</b>	<b>440</b>	<b>115</b>	<b>325</b>					

Note 1 - Income, Rent, and Price are stated in 1999 dollars. Rent and Price Ranges for each income cohort represent the upper limits for affordable housing for that cohort. I.e., housing that is non-cost burdened where no more than 30% of the household income is spent on housing.

Note 2 - % of HHs is the percent of owner households in this cohort who live in a housing unit at a higher price point and can afford that unit due to no or low mortgage payments.

Label or data descriptor for data element

The percentage of Households in this Age / Income cohort that will own or rent - Census 2000 Summary File 3 - Sample Data

The percentage of Households that are in this Age / Income cohort - Census 2000 Summary File 3 - Sample Data

A number produced by the Housing Needs Analysis template reflecting the data, assumptions, and estimates used in this scenario

**Current Housing Units Needed by Tenure and Cost<sup>®</sup>**  
**For City of Banks as of April 2000**  
**Scenario 1.2**

**Template 4**  
**Housing Units Indicated by Tenure & Cost\*\***

Rental				Ownership				
Rent*	# Units	% of Units	Cum %	Price*	# Units	% of Units	Cum %	
0 - 199	7	5.5%	5.5%	<28.3k	2	0.5%	0.5%	
200 - 429	10	8.2%	13.7%	28.3k <56.7k	8	1.8%	2.3%	
430 - 664	18	14.7%	28.4%	56.7k <85k	30	8.7%	11.0%	
665 - 909	24	19.1%	47.5%	85k <113.3k	26	10.8%	21.8%	
910 - 1149	17	14.1%	61.6%	113.3k <141.7k	35	10.1%	31.7%	
1150 - 1764	30	24.1%	85.7%	141.7k <212.5k	105	30.8%	62.5%	
1765+	18	14.3%	100.0%	212.5k+	128	37.5%	100.0%	All Units
Totals	123	% of All	28.5%	Totals	343	% of All	73.5%	466

\* Housing Units Indicated is based on the 'Calculation of Dwelling Unit Needs Indicated by Tenure Choice and Affordable Cost' template and incorporates the inclusion of a vacancy factor. The numbers represent the units that could be afforded at that cost.

\*\* Rent and Price Ranges are stated in 1999 dollars and are the upper limits for affordable housing (housing that is non-cost burdened)

**Template 5**  
**Housing Units Needed by Tenure & Cost<sup>®</sup>**

Rental						Ownership				
Rent	Out Factor**	Tenant Vouchers***	Needed Units	% of Units	Cum %	Price	Out Factor**	Needed Units	% of Units	Cum %
0 - 199	0%		7	6.0%	6.0%	<56.7k	0%	9	2.7%	2.7%
200 - 429	5%		10	8.6%	14.5%	56.7k <85k	5%	30	8.8%	11.6%
430 - 664	5%		20	15.9%	30.3%	85k <113.3k	5%	37	10.7%	22.9%
665 - 909	10%		26	20.7%	51.0%	113.3k <141.7k	7%	41	11.8%	34.2%
910 - 1149	25%		37	29.8%	80.8%	141.7k <212.5k	8%	116	34.0%	68.1%
1150 +	50%		24	19.5%	100.0%	212.5k+	15%	109	31.9%	100.0%
Totals	0		123	% of All	28.5%			343	% of All	73.5%

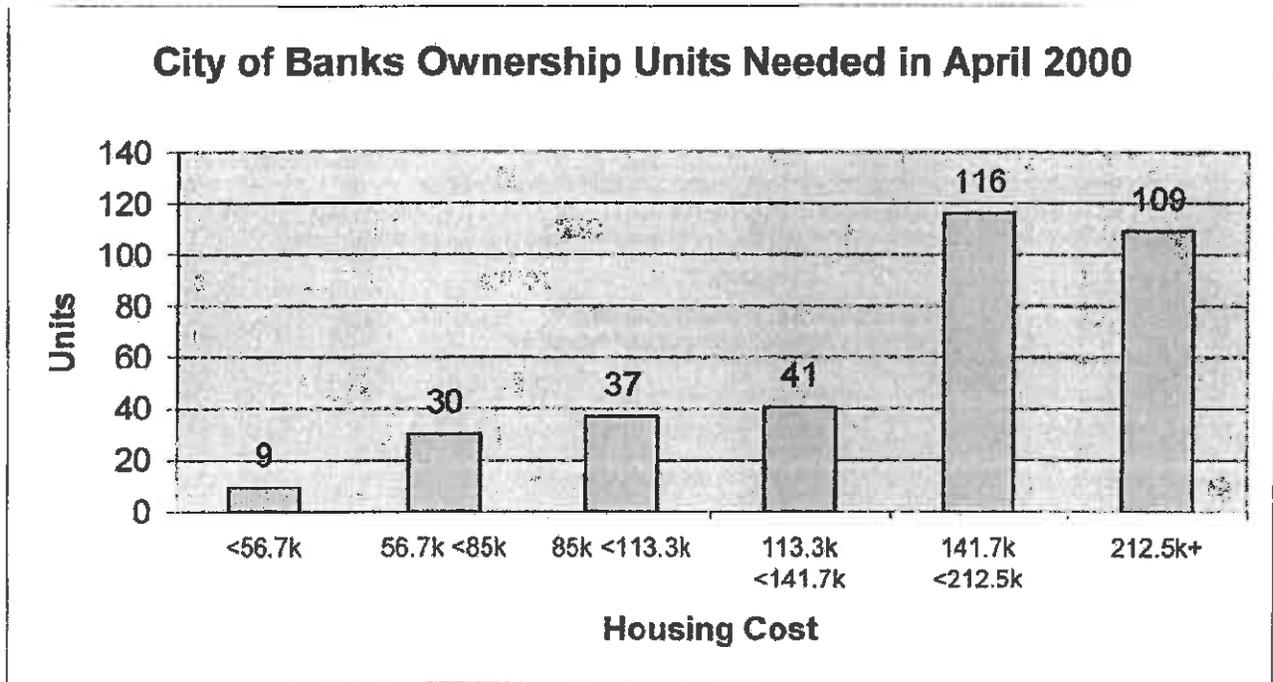
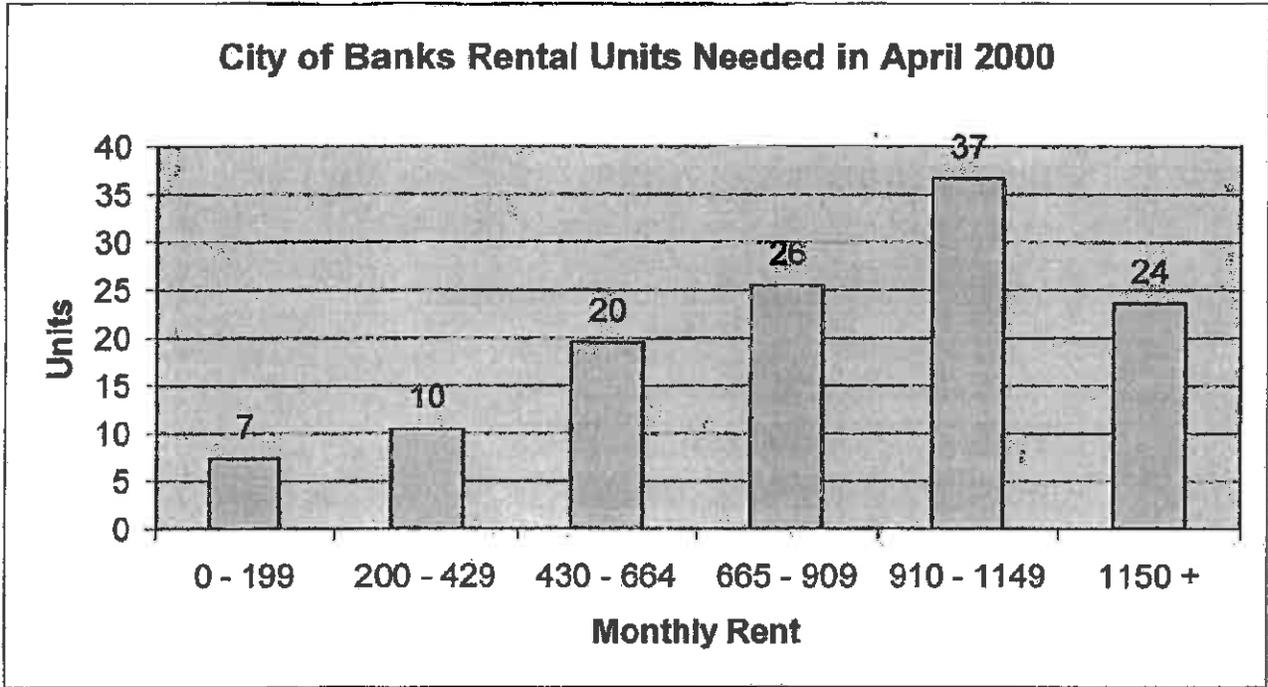
\* Housing Units Needed is based on the 'Housing Units Indicated by Tenure and Cost' table and incorporates an adjustment factor to reflect that some households will choose to occupy a housing unit in a lower cost category than the one they could afford.

\*\* The adjustment factor represents the percentage adjustments needed to reflect households who could afford that cost level but chose a lower cost unit (Out Factor).

\*\*\* Estimated number of Section 8 Vouchers/Certificates or similar subsidies used to lower tenant paid rents to this price point

	Label or data descriptor for data element
	The percentage of Households that could afford a unit at this housing cost but chose a lower cost unit
	A number produced by the Housing Needs Analysis template reflecting the data, assumptions, and estimates used in this scenario

**Graphs 1 & 2**  
**Current Total Housing Needs** ©  
**Scenario 1.2**



**Template 6**  
**Current Inventory of Dwelling Units<sup>®</sup>**  
**For City of Banks as of April 2000**  
**Scenario 1.2**

Rental								
Rent	Single Family Units	Manufactured Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units	% of Units	Cumulative %
0 - 199	6	0	0	0	0	6	5.5%	5.5%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
200 - 429	16	0	0	0	0	16	14.7%	20.2%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
430 - 664	10	0	8	12	40	70	62.4%	82.6%
	14.7%	0.0%	8.0%	12.0%	55.3%	100.0%		
665 - 909	16	0	0	0	0	16	14.7%	97.3%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
910 - 1149	1	0	0	0	0	1	0.9%	98.2%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
1150 +	2	0	0	0	0	2	1.8%	100.0%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
<b>Totals</b>	<b>51</b>	<b>0</b>	<b>8</b>	<b>12</b>	<b>40</b>	<b>111</b>	<b>% of All</b>	<b>72.2%</b>
<b>Percentage</b>	<b>45.9%</b>	<b>0.0%</b>	<b>5.5%</b>	<b>11.0%</b>	<b>35.7%</b>	<b>100.0%</b>		

Ownership								
Price *	Single Family Units	Manufactured Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units	% of Units	Cumulative %
<56.7k	4	0	0	0	0	4	1.0%	1.0%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
56.7k <85k	8	0	0	0	0	8	2.1%	3.1%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
85k <113.3k	17	0	0	0	0	17	4.6%	7.6%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
113.3k <141.7k	57	0	0	0	0	57	15.0%	22.6%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
141.7k <212.5k	270	0	0	0	0	270	70.9%	93.4%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
212.5k+	25	0	0	0	0	25	6.6%	100.0%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
<b>Totals</b>	<b>381</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>381</b>	<b>% of All</b>	<b>77.8%</b>
<b>Percentage</b>	<b>100.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>100.0%</b>		

	Single Family Units	Manufactured Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units**	Total Dwelling Units**	Inventory Check
<b>Totals</b>	<b>432</b>	<b>0</b>	<b>8</b>	<b>12</b>	<b>40</b>	<b>492</b>	<b>490</b>	<b>Correct</b>
<b>Percentage</b>	<b>88.2%</b>	<b>0.0%</b>	<b>1.2%</b>	<b>2.4%</b>	<b>8.2%</b>	<b>100.0%</b>		

Price \* - Reminder - The allocation of ownership units into price points will change if a different mortgage scenario is selected  
 \*\*Total Units should equal Total Dwelling Units which is from the Current Housing Status template on Unit Calculations worksheet

**Template 7**  
**Current Unmet Housing Needs<sup>®</sup>**  
**Housing Units Needed less Current Inventory**

Rental				Ownership			
Rent	Current Unmet Need / (Surplus)	% of Need Met	Cumulative Units Needed	Price	Current Unmet Need / (Surplus)	% of Need Met	Cumulative Units Needed
0 - 199	1	81.5%	1	<56.7k	6	42.8%	6
200 - 429	(8)	153.1%	(4)	56.7k <85k	22	26.5%	28
430 - 664	(48)	347.3%	(53)	85k <113.3k	20	46.2%	47
665 - 909	10	82.7%	(43)	113.3k <141.7k	(16)	140.1%	31
910 - 1149	36	2.7%	(7)	141.7k <212.5k	(154)	232.2%	(123)
1150 +	22	8.5%	14	212.5k+	84	22.3%	(38)

Current Unmet Need = Needed Units (Housing Units Needed by Tenure & Cost template) - Current Units  
 % of Need Met = Percentage that Current Units are of Needed Units - goal is 100 %  
 Cumulative Units Needed measures relative need both by cumulative price point and by tenure

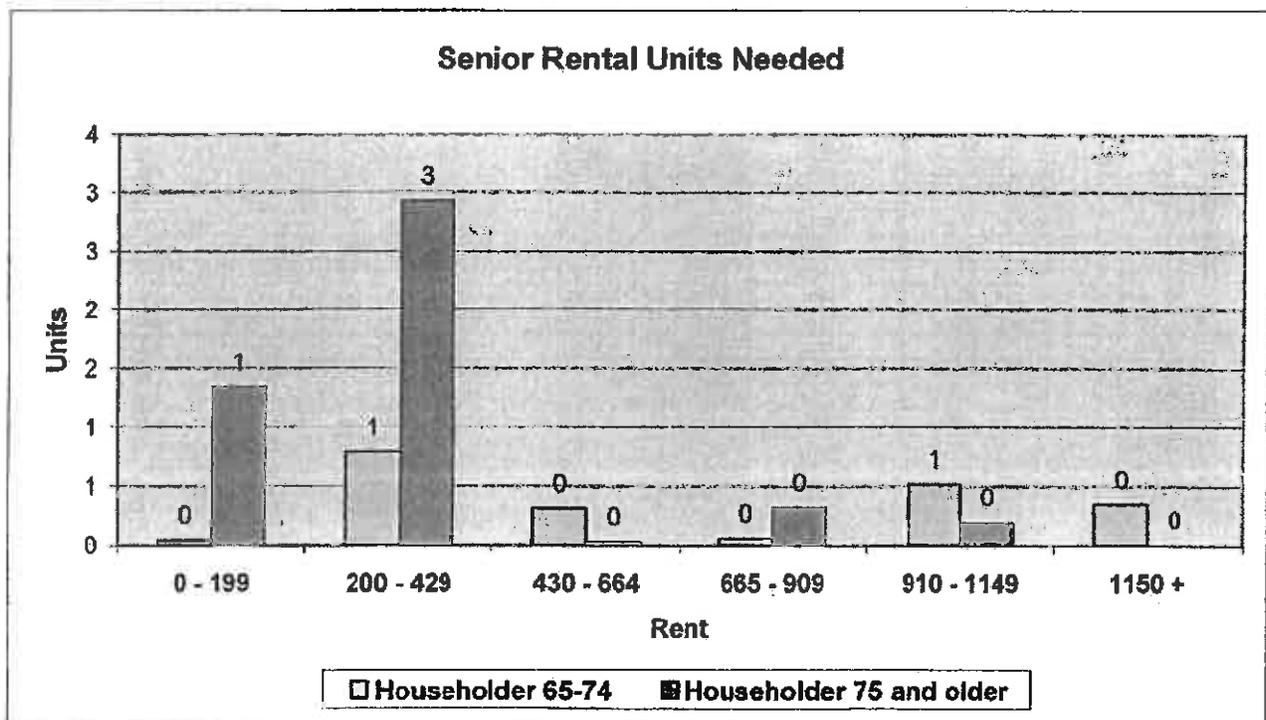
	Label or data descriptor for data element
	The actual or estimated number of dwelling units of this housing type at this price point in the region
	A number produced by the model reflecting the data, assumptions, and estimates used in this scenario

**Current Senior Rental Housing Units Needed by Cost\* ©**  
**For City of Banks as of April 2000**  
**Scenario 1.2**  
**Template 8**

Income**	Rent	Householder Age 65 - 74			Householder Age 75 +			
		# Units	% of Units	Cum %	# Units	% of Units	Cum %	
<10k	0 - 199	0	2.0%	2.0%	1	27.9%	27.9%	
10k <20k	200 - 429	1	38.2%	40.2%	3	66.9%	86.7%	
20k <30k	430 - 664	0	15.1%	55.3%	0	0.6%	89.3%	
30k <40k	665 - 909	0	2.7%	58.0%	0	6.6%	95.9%	
40k <50k	910 - 1149	1	25.1%	83.1%	0	4.1%	100.0%	
50k +	1150 +	0	16.9%	100.0%	0	0.0%	100.0%	
<b>Totals</b>		<b>2</b>	<b>% of All</b>	<b>29.9%</b>	<b>5</b>	<b>% of All</b>	<b>70.1%</b>	<b>7</b>

- \* Senior Housing Units Needed is based on the 'Calculation of Dwelling Unit Needs Indicated by Tenure Choice and Affordable Cost template and incorporates the inclusion of a vacancy factor and the Out Factor
- \*\* Income represents range of income needed to pay the rent and be affordable. # Units is not the same as number of households at that income due to Out Factor and vacancy factors used to arrive at # Units.

**Graph 3**



Template 9  
 Future Dwelling Unit Needs Indicated by Tenure Choice and Affordable Cost <sup>®</sup>  
 For City of Banks as of 2029  
 Scenario 1.2

Cohort		Tenure		HHs in Cohort as % of all HHs	AI Cohort HHs	Units Indicated by Housing Type		Rent Range (Note 1)	Price Range (Note 1)	Units Indicated Adjustment for HHs Without Mortgages		
Age	Income (Note 1)	Renter %	Homeowner %	1,598	Number	Rental	Owned			% of HHs (Note 2)	Owned Units Out	Remaining Units
<26	<10k	92.6%	7.4%	0.68%	10	9.7	0.0	0 - 199	<28.3k	20%	0.0	0.0
	10k <20k	83.0%	17.0%	0.00%	0	0.0	0.0	200 - 429	28.3k <56.7k	20%	0.0	0.0
	20k <30k	75.1%	24.9%	0.68%	10	7.9	2.6	430 - 664	56.7k <85k	15%	0.0	2.2
	30k <40k	64.9%	35.1%	2.63%	42	27.9	14.7	665 - 909	85k <113.3k	15%	2.2	11.5
	40k <50k	58.1%	40.8%	1.10%	17	10.3	7.2	910 - 1149	113.3k <141.7k	8%	0.0	16.0
	50k <75k	55.2%	44.8%	1.54%	24	13.6	11.0	1150 - 1764	141.7k <212.5k	5%	0.0	20.4
	75k+	50.8%	49.2%	0.22%	3	1.9	1.7	1765+	212.5k+	5%	0.1	1.8
25 <35	<10k	69.1%	30.9%	0.22%	3	2.4	1.1	0 - 199	<28.3k	20%	0.0	0.0
	10k <20k	63.6%	36.4%	0.00%	0	0.0	0.0	200 - 429	28.3k <56.7k	20%	0.0	0.0
	20k <30k	59.0%	40.1%	1.97%	31	18.9	12.6	430 - 664	56.7k <85k	15%	1.0	10.2
	30k <40k	51.8%	48.2%	1.32%	21	10.9	10.1	665 - 909	85k <113.3k	15%	1.0	11.9
	40k <50k	43.0%	57.0%	4.82%	77	35.1	43.9	910 - 1149	113.3k <141.7k	8%	3.0	40.4
	50k <75k	26.0%	75.0%	13.38%	213	83.4	160.1	1150 - 1764	141.7k <212.5k	5%	8.0	192.1
	75k+	14.0%	86.0%	14.91%	200	33.0	204.7	1765+	212.5k+	5%	10.2	194.4
35 <45	<10k	67.9%	32.1%	0.00%	0	0.0	0.0	0 - 199	<28.3k	20%	0.0	0.0
	10k <20k	59.9%	40.1%	1.97%	31	18.9	12.6	200 - 429	28.3k <56.7k	20%	1.0	10.1
	20k <30k	48.0%	52.0%	2.63%	42	20.2	21.5	430 - 664	56.7k <85k	15%	1.3	18.0
	30k <40k	35.9%	64.1%	3.95%	51	22.6	40.4	665 - 909	85k <113.3k	15%	0.1	34.9
	40k <50k	27.0%	73.0%	1.87%	31	18.5	23.0	910 - 1149	113.3k <141.7k	8%	1.8	23.2
	50k <75k	16.0%	84.0%	8.99%	143	23.0	120.0	1150 - 1764	141.7k <212.5k	5%	6.0	114.5
	75k+	12.1%	87.9%	10.31%	164	19.9	144.6	1765+	212.5k+	5%	7.2	137.4
45 <55	<10k	59.8%	40.4%	0.00%	0	0.0	0.0	0 - 199	<28.3k	30%	0.0	0.0
	10k <20k	44.3%	55.7%	0.00%	0	0.0	0.0	200 - 429	28.3k <56.7k	30%	0.0	0.0
	20k <30k	29.9%	70.1%	1.75%	28	3.4	19.6	430 - 664	56.7k <85k	20%	2.0	15.7
	30k <40k	24.9%	75.1%	3.73%	59	14.8	44.7	665 - 909	85k <113.3k	15%	6.7	38.0
	40k <50k	19.9%	80.1%	1.32%	21	4.2	16.9	910 - 1149	113.3k <141.7k	15%	2.5	14.3
	50k <75k	13.9%	86.1%	3.07%	49	8.8	42.2	1150 - 1764	141.7k <212.5k	15%	6.3	35.9
	75k+	8.9%	91.1%	2.85%	45	4.0	41.4	1765+	212.5k+	10%	4.1	37.3
55 <65	<10k	40.8%	59.2%	1.10%	17	7.1	10.4	0 - 199	<28.3k	70%	7.3	3.1
	10k <20k	33.6%	66.4%	0.44%	7	2.4	4.6	200 - 429	28.3k <56.7k	50%	2.3	2.3
	20k <30k	27.0%	73.0%	1.10%	17	4.7	12.8	430 - 664	56.7k <85k	35%	4.5	8.3
	30k <40k	16.9%	83.1%	1.10%	17	3.0	14.5	665 - 909	85k <113.3k	35%	5.1	9.5
	40k <50k	10.9%	89.1%	0.44%	7	0.8	6.2	910 - 1149	113.3k <141.7k	30%	1.9	4.4
	50k <75k	7.9%	92.1%	1.32%	21	1.7	19.3	1150 - 1764	141.7k <212.5k	30%	5.8	13.5
	75k+	5.9%	94.1%	0.00%	0	0.0	0.0	1765+	212.5k+	15%	0.0	0.0
65 <75	<10k	35.1%	64.9%	0.00%	0	0.0	0.0	0 - 199	<28.3k	80%	0.0	0.0
	10k <20k	25.1%	74.9%	0.68%	10	2.8	7.9	200 - 429	28.3k <56.7k	60%	4.7	3.1
	20k <30k	10.1%	89.9%	0.68%	10	1.1	9.4	430 - 664	56.7k <85k	75%	7.1	2.4
	30k <40k	8.1%	91.9%	0.00%	0	0.0	0.0	665 - 909	85k <113.3k	60%	0.0	0.0
	40k <50k	7.0%	93.0%	0.68%	10	0.7	9.8	910 - 1149	113.3k <141.7k	65%	6.4	4.4
	50k <75k	5.5%	94.5%	1.07%	34	1.7	29.6	1150 - 1764	141.7k <212.5k	45%	13.4	10.4
	75k+	5.0%	95.0%	0.68%	10	0.8	10.0	1765+	212.5k+	45%	4.8	5.5
75 +	<10k	36.0%	63.2%	0.60%	10	3.9	0.6	0 - 199	<28.3k	80%	0.0	1.3
	10k <20k	28.1%	73.9%	2.41%	38	10.0	28.4	200 - 429	28.3k <56.7k	80%	22.8	5.7
	20k <30k	16.1%	83.9%	0.00%	0	0.0	0.0	430 - 664	56.7k <85k	85%	0.0	0.0
	30k <40k	13.1%	86.9%	0.44%	7	0.9	6.1	665 - 909	85k <113.3k	90%	0.5	0.6
	40k <50k	12.1%	87.9%	0.44%	7	0.8	6.2	910 - 1149	113.3k <141.7k	80%	4.9	1.2
	50k <75k	12.0%	88.0%	0.00%	0	0.0	0.0	1150 - 1764	141.7k <212.5k	80%	0.0	0.0
	75k+	12.0%	88.0%	0.00%	0	0.0	0.0	1765+	212.5k+	70%	0.0	0.0
<b>Totals</b>				100.000%	1,598	415	1,180					

Note 1-Income, Rent, and Price are stated in 1999 dollars. Rent and Price Ranges for each income cohort represent the upper limits for affordable housing for that cohort, i.e., housing that is non-cost burdened where no more than 30% of the household income is spent on housing.

Note 2 - % of HHs is the percent of owner households in this cohort who live in a housing unit at a higher price point and can afford that unit due to no or low mortgage payments

	Label or data descriptor for data element
	The percentage of Households in this Age / Income cohort that will own or rent
	The percentage of Households that are in this Age / Income cohort as of the scenario's time frame
	A number produced by the Housing Needs Analysis template reflecting the data, assumptions, and estimates used in this scenario

**Future Housing Units Needed by Tenure and Cost ©  
For City of Banks as of 2029  
Scenario 1.2**

**Template 10**

**Future Housing Units Indicated by Tenure Choice and at an Affordable Cost\*\* ©**

Rental				Ownership				
Rent*	# Units	% of Units	Cum %	Price*	# Units	% of Units	Cum %	
0 - 199	25	5.8%	5.8%	<28.3k	20	1.6%	1.6%	
200 - 429	36	8.2%	13.7%	28.3k <56.7k	56	4.5%	6.1%	
430 - 664	66	14.7%	28.4%	56.7k <85k	83	6.7%	12.8%	
665 - 909	85	19.1%	47.5%	85k <113.3k	137	11.1%	23.9%	
910 - 1149	63	14.1%	61.6%	113.3k <141.7k	119	9.6%	33.5%	
1150 - 1764	108	24.1%	85.7%	141.7k <212.6k	403	32.4%	65.9%	
1765+	64	14.3%	100.0%	212.6k+	424	34.1%	100.0%	All Units
Totals	447	% of All	26.5%	Totals	1,242	% of All	73.5%	1,689

- \* Housing Units Indicated is based on the 'Calculation of Current Dwelling Units Indicated by Tenure Choice and Affordable Cost' template and incorporates the inclusion of a vacancy factor. The numbers represent the units that could be afforded at that cost.
- \*\* Rent and Price Ranges are stated in 1999 dollars and represent affordable housing cost needs (housing that is non-cost burdened)

**Template 11**

**Future Housing Units Needed by Tenure & Cost\* ©**

Rental						Ownership				
Rent	Out Factor**	Tenant Vouchers***	Needed Units	% of Units	Cum %	Price	Out Factor**	Needed Units	% of Units	Cum %
0 - 199	0%		27	6.0%	6.0%	<56.7k	0%	90	6.5%	6.5%
200 - 429	5%		36	8.5%	14.5%	56.7k <85k	5%	90	6.9%	13.4%
430 - 664	5%		71	15.6%	30.3%	85k <113.3k	5%	139	11.2%	24.6%
665 - 909	10%		93	20.7%	51.0%	113.3k <141.7k	7%	143	11.5%	36.1%
910 - 1149	25%		133	29.6%	80.6%	141.7k <212.6k	8%	434	35.0%	71.0%
1150 +	50%		88	19.2%	100.0%	212.6k+	15%	380	29.0%	100.0%
		Totals	447	% of All	26.5%		Totals	1,242	% of All	73.5%

- \* Housing Units Needed is based on the 'Housing Units Indicated by Tenure and Cost' table and incorporates an adjustment factor to reflect that some households will choose to occupy a housing unit in a lower cost category than the one they could afford.
- \*\* The adjustment factor represents the percentage adjustments needed to reflect households who could afford that cost level but chose a lower cost unit (Out Factor).
- \*\*\* Estimated number of Section 8 Vouchers/Certificates or similar subsidies used to lower tenant paid rents to this price point

	Label or data descriptor for data element
	The percentage of Households that could afford a unit at this housing cost but chose a lower cost unit
	A number produced by the Housing Needs Analysis template reflecting the data, assumptions, and estimates used in this scenario

**Template 12**  
**Future Housing Units Planned by Housing Type**<sup>©</sup>  
**Existing Units plus New Units Added**  
**For City of Banks as of 2029**  
**Scenario 1.2**

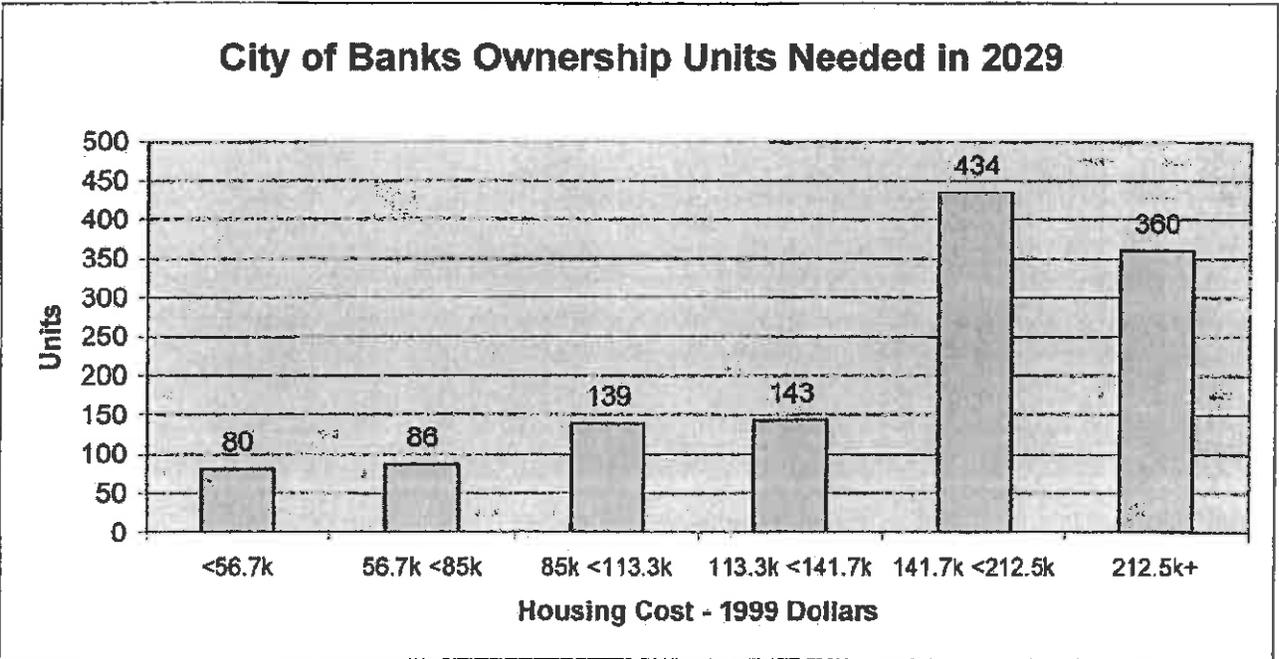
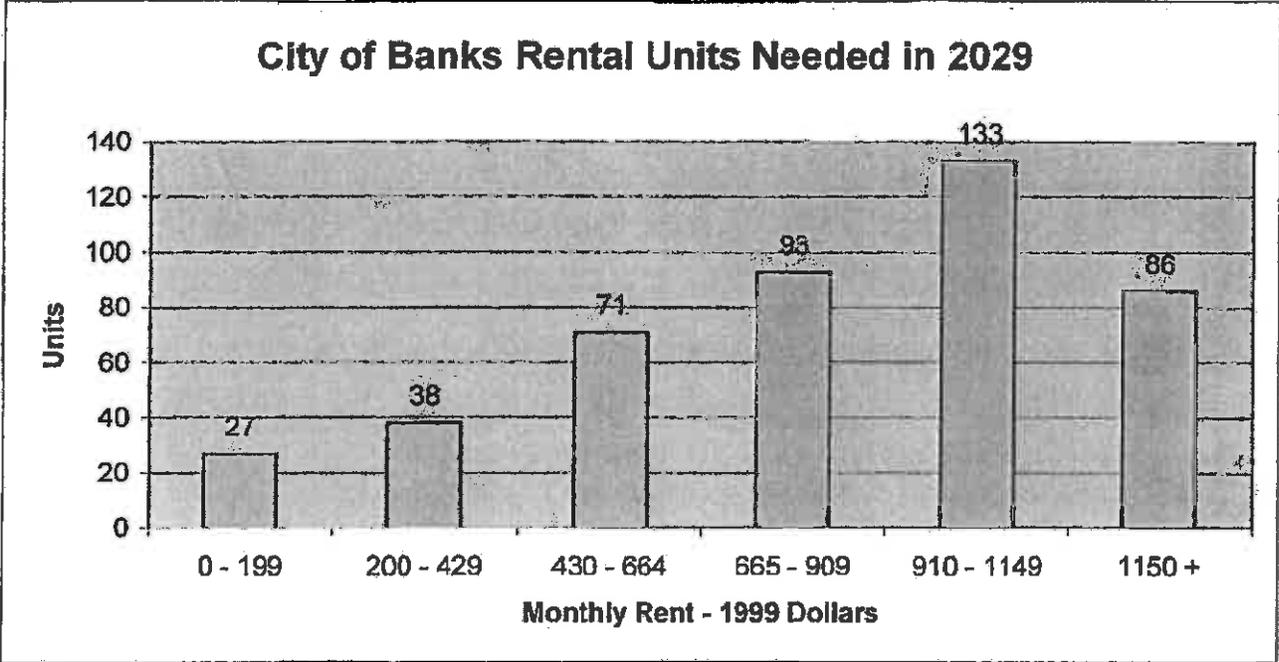
<b>Rental</b>							
Rent	Needed Units	Single Family Units	Manufactd Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units
0 - 199	27	0.0%	0.0%	0.0%	47.8%	52.2%	100.0%
		0	0	0	13	14	27
200 - 429	38	0.0%	0.0%	12.5%	34.4%	53.1%	100.0%
		0	0	5	13	20	38
430 - 664	71	0.0%	0.0%	6.7%	16.7%	76.6%	100.0%
		0	0	5	12	54	71
665 - 909	93	0.0%	0.0%	6.3%	12.7%	81.0%	100.0%
		0	0	6	12	75	93
910 - 1149	133	92.0%		7.1%			100.0%
		124	0	9	0	0	133
1150 +	86	100.0%					100.0%
		86	0	0	0	0	86
<b>Totals</b>	<b>447</b>	<b>209</b>	<b>0</b>	<b>25</b>	<b>49</b>	<b>163</b>	<b>447</b>
<b>Percentage</b>		<b>46.8%</b>	<b>0.0%</b>	<b>5.5%</b>	<b>11.1%</b>	<b>36.6%</b>	<b>100.0%</b>

<b>Ownership</b>							
Price	Needed Units	Single Family Units	Manufactd Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units
<56.7k	80	100.0%					100.0%
		80	0	0	0	0	80
56.7k <85k	86	100.0%					100.0%
		86	0	0	0	0	86
85k <113.3k	139	100.0%					100.0%
		139	0	0	0	0	139
113.3k <141.7k	143	100.0%					100.0%
		143	0	0	0	0	143
141.7k <212.5k	434	100.0%					100.0%
		434	0	0	0	0	434
212.5k+	360	100.0%					100.0%
		360	0	0	0	0	360
<b>Totals</b>	<b>1,242</b>	<b>1,242</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,242</b>
<b>Percentage</b>		<b>100.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>100.0%</b>

<b>Total Rental and Ownership Units</b>							
	Needed Units	Single Family Units	Manufactd Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units
<b>Totals</b>	<b>1,689</b>	<b>1,452</b>	<b>0</b>	<b>25</b>	<b>49</b>	<b>163</b>	<b>1,689</b>
<b>% of Total Units</b>		<b>85.9%</b>	<b>0.0%</b>	<b>1.5%</b>	<b>2.9%</b>	<b>9.7%</b>	<b>100.0%</b>

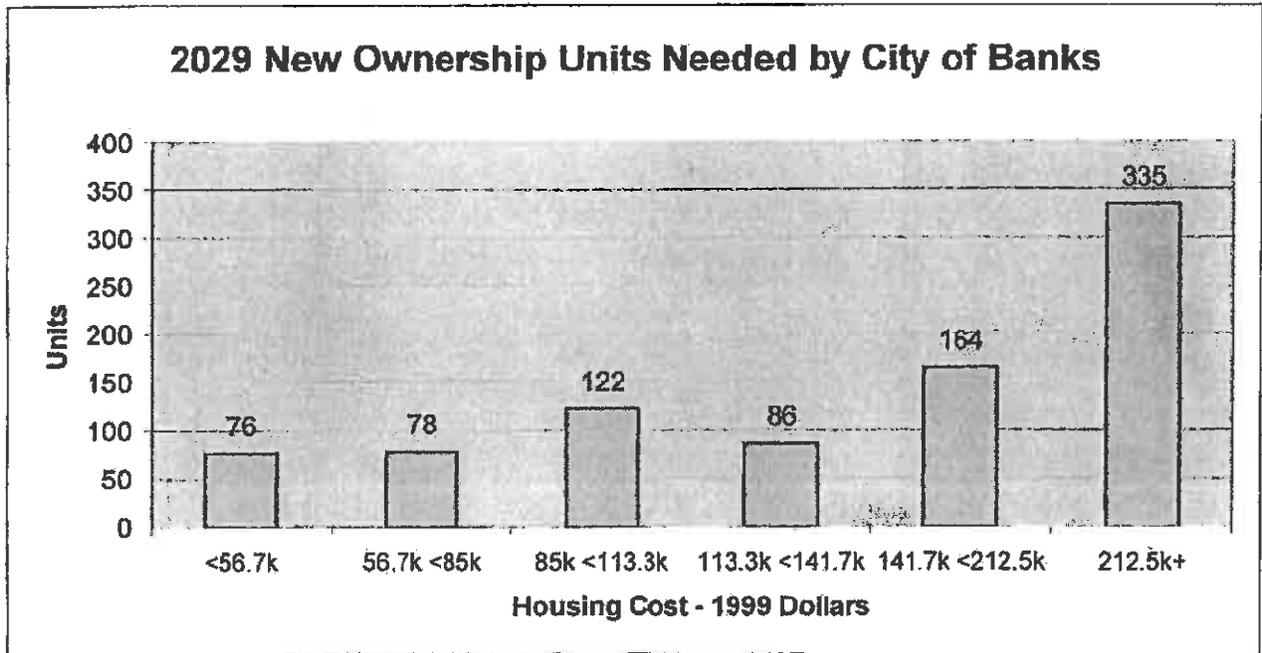
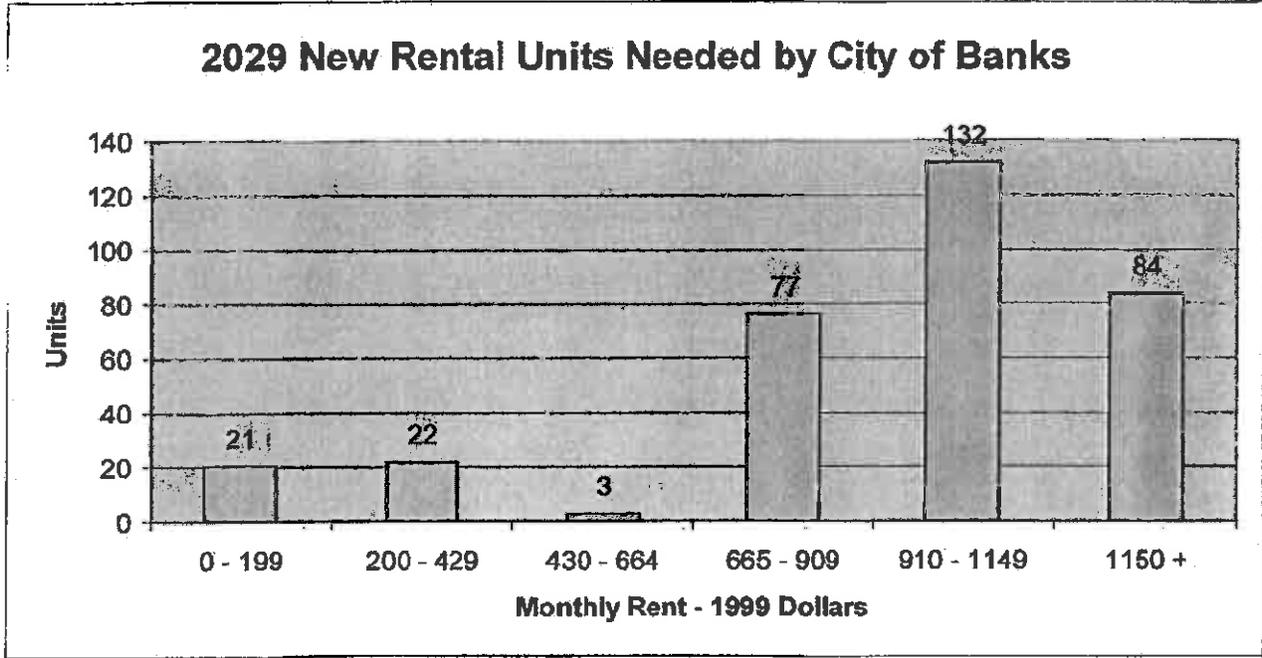
	Label or data descriptor for data element
	The planned percentage of dwelling units needed of this housing type at this price point in the region
	A number produced by the model reflecting the data, assumptions, and estimates used in this scenario

**Graphs 4 & 5**  
**Future Total Housing Needs ©**  
**Scenario 1.2**



# Graphs 6 & 7 New Housing Needs ©

Scenario 1.2



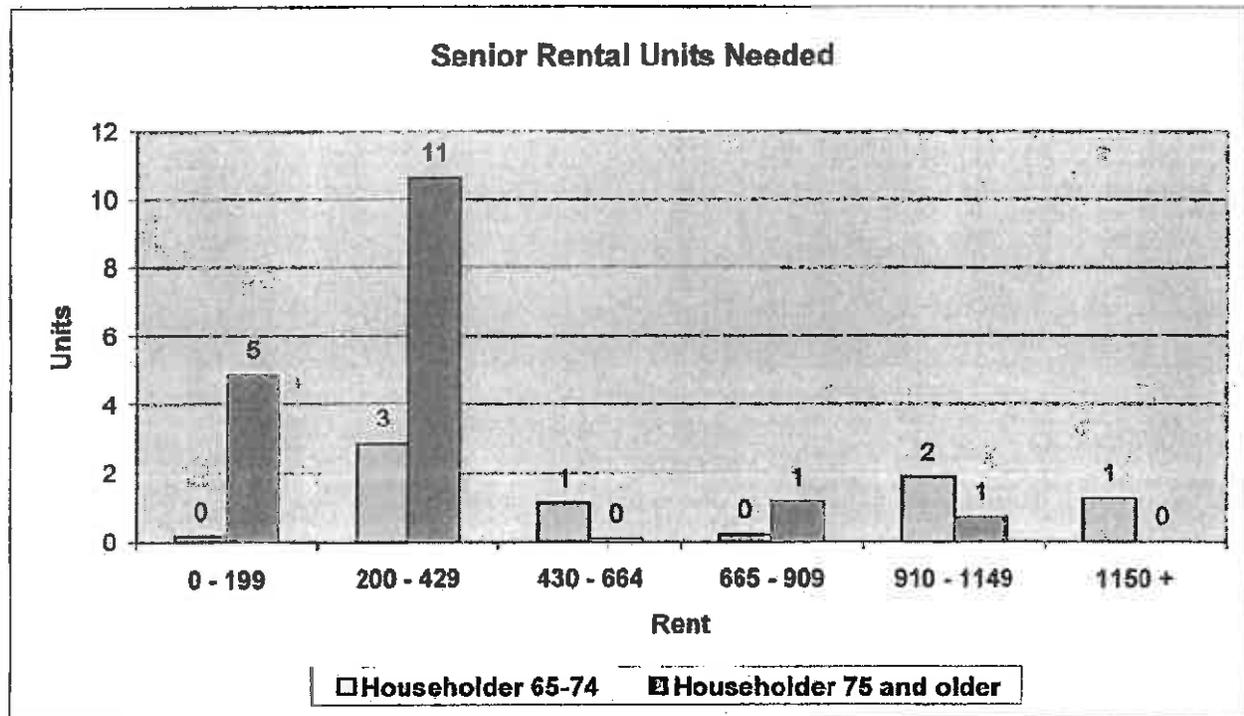
**Future Senior Rental Housing Units Needed by Cost\* ©**  
**For City of Banks as of 2029**  
**Scenario 1.2**

**Template 13**

Income**	Rent	Householder Age 65 - 74			Householder Age 75 +			
		# Units	% of Units	Cum %	# Units	% of Units	Cum %	
<10k	0 - 199	0	2.0%	2.0%	5	27.9%	27.9%	
10k <20k	200 - 429	3	38.2%	40.2%	11	61.9%	88.7%	
20k <30k	430 - 664	1	15.1%	55.3%	0	0.6%	89.3%	
30k <40k	665 - 909	0	2.7%	58.0%	1	5.6%	95.9%	
40k <50k	910 - 1149	2	25.1%	83.1%	1	4.1%	100.0%	
50k +	1150 +	1	16.9%	100.0%	0	0.0%	100.0%	
	<b>Totals</b>	<b>7</b>	<b>% of All</b>	<b>29.9%</b>	<b>17</b>	<b>% of All</b>	<b>70.1%</b>	<b>25</b>

\* Senior Housing Units Needed is based on the Calculation of Dwelling Unit Needs Indicated by Tenure Choice and Affordable Cost template and incorporates the inclusion of a vacancy factor and the Out Factor  
 \*\* Income represents range of income needed to pay the rent and be affordable. # Units is not the same as number of households at that Income due to Out Factor and vacancy factors used to arrive at # Units.

**Graph 8**



**Template 14**  
**New Housing Units Needed by Housing Type**®  
**For City of Banks as of 2029**  
**Scenario 1.2**

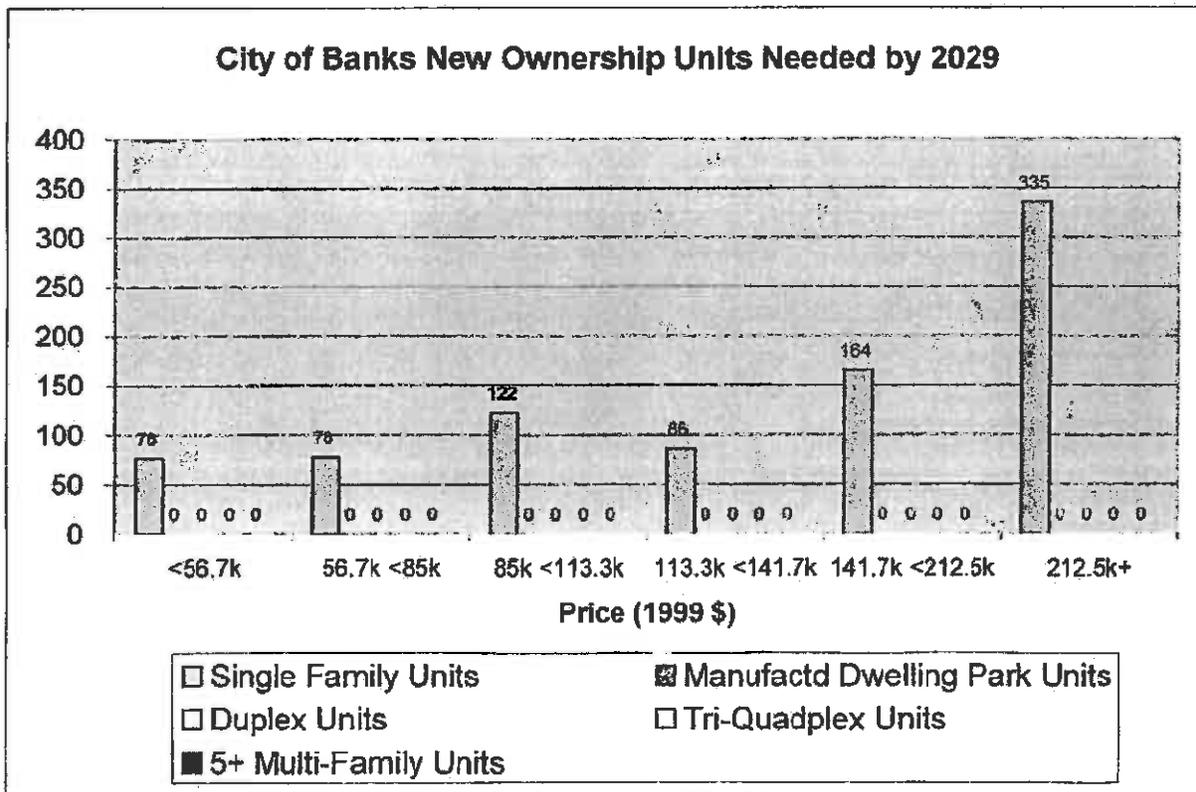
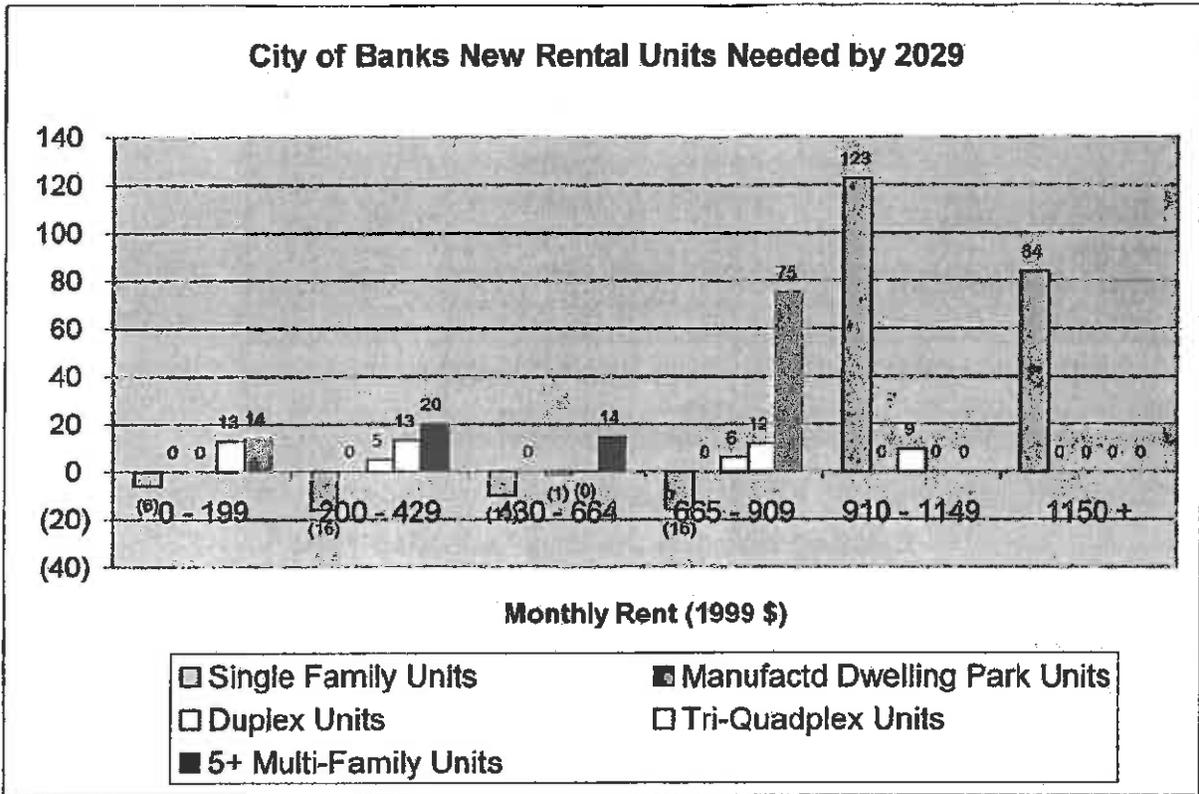
<b>New Rental Units Needed</b>							
<b>Rent</b>	<b>Needed Units</b>	<b>Single Family Units</b>	<b>Manufactd Dwelling Park Units</b>	<b>Duplex Units</b>	<b>Tri-Quadplex Units</b>	<b>5+ Multi-Family Units</b>	<b>Total Units</b>
0 - 199	21	(6)	0	0	13	14	21
200 - 429	22	(10)	0	5	13	20	22
430 - 664	3	(10)	0	(7)	(0)	14	3
665 - 909	77	(16)	0	6	12	15	77
910 - 1149	132	123	0	9	0	0	132
1150 +	84	84	0	0	0	0	84
<b>Totals</b>	<b>338</b>	<b>158</b>	<b>0</b>	<b>19</b>	<b>37</b>	<b>123</b>	<b>338</b>
<b>Percentage</b>		46.9%	0.0%	5.6%	11.1%	36.5%	100.0%

<b>New Ownership Units Needed</b>							
<b>Price</b>	<b>Needed Units</b>	<b>Single Family Units</b>	<b>Manufactd Dwelling Park Units</b>	<b>Duplex Units</b>	<b>Tri-Quadplex Units</b>	<b>5+ Multi-Family Units</b>	<b>Total Units</b>
<56.7k	76	76	0	0	0	0	76
56.7k <85k	78	78	0	0	0	0	78
85k <113.3k	122	122	0	0	0	0	122
113.3k <141.7k	86	86	0	0	0	0	86
141.7k <212.5k	164	164	0	0	0	0	164
212.5k+	335	335	0	0	0	0	335
<b>Totals</b>	<b>861</b>	<b>861</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>861</b>
<b>Percentage</b>		100.0%	0.0%	0.0%	0.0%	0.0%	100.0%

<b>Total New Rental and Ownership Units</b>							
	<b>Needed Units</b>	<b>Single Family Units</b>	<b>Manufactd Dwelling Park Units</b>	<b>Duplex Units</b>	<b>Tri-Quadplex Units</b>	<b>5+ Multi-Family Units</b>	<b>Total Units</b>
<b>Totals</b>	<b>1,199</b>	<b>1,020</b>	<b>0</b>	<b>19</b>	<b>37</b>	<b>123</b>	<b>1,199</b>
<b>% of Total Units</b>		85.0%	0.0%	1.6%	3.1%	10.3%	100.0%

	Label or data descriptor for data element
	A number produced by the model reflecting the data, assumptions, and estimates used in this scenario

## Graphs 9 & 10 New Units Needed by Housing Type © Scenario 1.2



For City of Banks

Scenario 1.2

Template 15

Planned Housing Density by Local Zoning District<sup>®</sup>

Local Zoning District Description	Local Code	Planned Density
Single Family Residential (Future LDSF)	LDSF	6.22
Single Family Residential	R5	8.71
Single Family Residential (Future HDSF)	HDSF	10.89
Multi-family Residential	R2.5	17.42
Multi-family Residential (Future HDMF)	HDMF	24
Mixed Use (Future MU)	MU	10
Non-residential zones such as Industrial or Commercial with existing units	Other	

Template 16

Existing Housing Units by Land Use Type<sup>®</sup>

Housing Inventory by Land Use Type

	Existing	LDSF	R5	HDSF	R2.5	HDMF	MU			Other	Total
Single Family Units	432		432								432
Manufactured Dwelling Park Units	0										0
Duplex Units	6				6						6
Tri-Quadplex Units	12				12						12
5+ Multi-Family Units	40				40						40
<b>Total Units</b>	<b>490</b>	<b>0</b>	<b>432</b>	<b>0</b>	<b>58</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>490</b>

Percent of Existing Inventory by Land Use Type

% Single Family Units			100.0%								100.0%
% Manufactured Dwelling Park Units											0.0%
% Duplex Units					100.0%						100.0%
% Tri-Quadplex Units					100.0%						100.0%
% 5+ Multi-Family Units					100.0%						100.0%
<b>% Total Units</b>	<b>0.0%</b>	<b>88.2%</b>	<b>0.0%</b>	<b>11.8%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>100.0%</b>

	Label or data descriptor for data element
	Inputted data on local zoning, projected density, and existing inventory of housing by zoning
	A number produced by the model reflecting the data, assumptions, and estimates used

For City of Banks as of 2029

Scenario 1.2

Template 17

Projected Distribution of New Housing by Land Use Type <sup>W</sup>

Single Family Units	All Units	% in LDSF	% in R5	% in HDSF	% in R2.5	% in HDMF	% in MU	% in	% in	Other	Total %
Lower Priced <sup>1</sup>	122	25%	50%	25%							100.0%
Mid Priced <sup>2</sup>	314	25%	50%	25%							100.0%
Higher Priced <sup>3</sup>	583	30%	50%	20%							100.0%
Total	1,020	27.9%	50.8%	22.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Existing Distribution			100.0%								100.0%
MDP Units	All Units	% in LDSF	% in R5	% in HDSF	% in R2.5	% in HDMF	% in MU	% in	% in	Other	Total %
Lower Priced <sup>1</sup>	0										0.0%
Mid Priced <sup>2</sup>	0										0.0%
Higher Priced <sup>3</sup>	0										0.0%
Total	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Existing Distribution											0.0%
Duplex Units	All Units	% in LDSF	% in R5	% in HDSF	% in R2.5	% in HDMF	% in MU	% in	% in	Other	Total %
Lower Priced <sup>1</sup>	3				100%						100.0%
Mid Priced <sup>2</sup>	15				100%						100.0%
Higher Priced <sup>3</sup>	0										0.0%
Total	19	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Existing Distribution					100.0%						100.0%
Tri-Quadplex Units	All Units	% in LDSF	% in R5	% in HDSF	% in R2.5	% in HDMF	% in MU	% in	% in	Other	Total %
Lower Priced <sup>1</sup>	26				70%	30%					100.0%
Mid Priced <sup>2</sup>	12				100%						100.0%
Higher Priced <sup>3</sup>	0										0.0%
Total	37	0.0%	0.0%	0.0%	79.4%	20.6%	0.0%	0.0%	0.0%	0.0%	100.0%
Existing Distribution					100.0%						100.0%
5+ Multi-Family Units	All Units	% in LDSF	% in R5	% in HDSF	% in R2.5	% in HDMF	% in MU	% in	% in	Other	Total %
Lower Priced <sup>1</sup>	48				30%	30%	40%				100.0%
Mid Priced <sup>2</sup>	75				30%	30%	40%				100.0%
Higher Priced <sup>3</sup>	0										0.0%
Total	123	0.0%	0.0%	0.0%	30.0%	30.0%	40.0%	0.0%	0.0%	0.0%	100.0%
Existing Distribution					100.0%						100.0%

- 1 - Lower Priced units are the rental or ownership units affordable at incomes less than \$30,000
- 2 - Mid Priced units are the rental or ownership units affordable at incomes between \$30,000 and \$50,000
- 3 - Higher Priced units are the rental or ownership units affordable at incomes over \$50,000

	Label or data descriptor for data element
	Projected percentage of new housing units that will be built in this land use type
	A number produced by the model reflecting the data, assumptions, and estimates used

## Land Needed for New Dwelling Units

For City of Banks as of 2029  
Scenario 1.2

### Template 18 Projected New Housing Units by Land Use Type <sup>©</sup>

	LDSF	R5	HDSF	R2.5	HDMF	MU			Other	Total
Single Family Units	284	510	226	0	0	0	0	0	0	1,020
Manufactured Dwelling Park Units	0	0	0	0	0	0	0	0	0	0
Duplex Units	0	0	0	19	0	0	0	0	0	19
Tri-Quadplex Units	0	0	0	30	8	0	0	0	0	37
6+ Multi-Family Units	0	0	0	37	37	49	0	0	0	123
<b>Total Units Needed</b>	<b>284</b>	<b>510</b>	<b>226</b>	<b>86</b>	<b>45</b>	<b>49</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,199</b>

### Template 19 Calculation of Additional Land Needed by Land Use Type <sup>©</sup>

#### Buildable Lands Inventory for Housing

	LDSF	R5	HDSF	R2.5	HDMF	MU			Other	Total
Current UGB Acres		86.8		3.5						90.3
Acres in Use		73.8		3.5						77.3
Constrained Acres										0.0
Available Acres	0.0	13.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.0
Current Acres %	0.0%	96.1%	0.0%	3.9%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Acres in Use %	0.0%	95.5%	0.0%	4.5%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Available Acres %	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Existing Units per Acres in Use		5.85		16.57						6.34

#### Land Needed by Land Use Type

	LDSF	R5	HDSF	R2.5	HDMF	MU			Other	Total
Acres Needed	45.7	58.5	20.7	4.9	1.9	4.9	0.0	0.0	0.0	138.6
New Acres Needed	45.7	45.6	20.7	4.9	1.9	4.9	0.0	0.0	0.0	123.7

	Label or data descriptor for data element
	The number of acres per land use type as derived from the Buildable Lands Inventory
	A number produced by the model reflecting the data, assumptions, and estimates used in this scenario

**Graph 11**  
**For City of Banks as of 2029**  
**Scenario 1.2**

