Banks Urban Growth Boundary Expansion Area Analysis & Justification

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Purpose

The purpose of this memorandum is to document the process and analyses that culminated in the Banks City Council decision on January 13, 2010 to recommend a Preferred Alternative strategy for expanding the Banks Urban Growth Boundary (UGB) in accordance with state UGB expansion guidance. This memorandum presents the rationale for the identification and selection of parcels that are proposed for inclusion into the expanded UGB.

The intent of this memorandum is to provide the City of Banks with accurate and sufficient documentation that will enable the delivery of a defensible UGB Justification Report consistent with the adopted population and employment forecasts for the City of Banks.

Background

In the 1990s and early part of the 2000s, the City of Banks experienced significant population growth for a city of its size. Absorption of this additional population resulted in the rapid consumption of buildable land within the existing UGB. In response to this growth, the City of Banks initiated a process in 2004 to determine the need for UGB expansion. This memorandum documents this process, and the concurrent analyses that were performed.

The analyses and process performed to identify appropriate land for UGB expansion were done in accordance with applicable state laws and regulations. Analyses and procedural steps performed were done in close coordination with, and were substantially informed by, the Oregon Department of Land Conservation and Development (DLCD), the Oregon Department of Transportation (ODOT), and Washington County. The UGB expansion process conducted to this date, detailed in this memorandum, has been concurred upon by these agencies.

The UGB expansion process has also included numerous public community meetings and open houses, City Council and Planning Commission meetings (open to the public), and

opportunities for comment. Public Open House/Community Meetings were held on the following dates:

- April 30, 2009
- June 18, 2009
- December 17, 2009

The UGB location analysis section of this memorandum addresses the current Preferred Alternative UGB expansion strategy, as selected by the Banks City Council on January 13, 2010. The aforementioned section provides findings for the current Preferred Alternative in accordance with applicable state law. However, there was a lengthy alternatives selection and refinement process which led to this point. This process, and the analyses conducted throughout is presented in Appendix A of this memorandum in the same way it was presented in technical memorandums produced during the process.

Population Forecast

In 2004, the City of Banks adopted a 20-year population (2024) forecast of 3,739, which was also approved by the Washington County Board of Commissioners. Upon beginning the UGB expansion analysis in 2009, the City needed to update its population forecast to reflect a 20-year period to 2029. Subsequently, the City of Banks updated its 2029 population forecast in accordance with the safe harbor methods defined in ORS 195.034 (1) and OAR 660-024-0030, which were developed for smaller cities in Oregon such as Banks. Appendix B provides correspondence between the City of Banks, Washington County, and the Department of Land Conservation and Development (DLCD) documenting state-mandated inter-agency coordination regarding the methodology used to update the population forecast.

The safe harbor method extends the 2024 City population forecast to a 20-year period (2029) by using the same growth trend for the City assumed in the County's current adopted forecast. The annual growth rate used to calculate the prior population forecast to year 2024 was 4.5 percent. In accordance with OAR 660-024-0030(3)(b), the 4.5 percent growth rate was applied to the Banks 2024 estimate to extend the forecast to year 2029. As shown in Table 1, the Banks 2024 population forecast (3,739) number was multiplied annually by 4.5 percent to 2029, resulting in a **forecasted 2029 population of 4,660**.

Table 1
City of Banks Population Forecast Update (2024 to 2029)

Year	Population Forecast
2024	3,739
2025	3,907
2026	4,083
2027	4,267
2028	4,459
2029	**4,660**

Residential and Related Land Needs

In 2005, the City of Banks adopted a 2024 Residential Land Needs Analysis that was performed in accordance with the previously adopted 20-year population forecast and the requirements for determining housing needs provided in Goal 10, OAR 660 Division 8. The Residential Land Needs Analysis adopted in 2005 included the following state-mandated elements that were conducted according to the methodology provided in ORS 197.296:

- Housing Type & Density Study
- Housing Needs Analysis Study
- Residential Buildable Lands Inventory

The City included a residential lands supply/demand comparison calculation in its 2005 Residential Needs Analysis. However, this calculation did not account for acres of land necessary for parks, schools, and transportation facilities related to residential growth. This calculation was performed in December 2008[1] according to the safe harbor methodology provided in OAR 660-024-0040(9).

Banks 2024 Residential Needs Analysis materials are provided in Appendix C.

The results of the residential and employment land needs analyses that were adopted by the City of Banks into its Comprehensive Plan in 2005 were for horizon year 2024. Because the current UGB amendment process continued in 2009, the City of Banks needed to extend its previous 20-year projection to 2029. Therefore, in accordance with applicable OAR 660 Division 24 provisions, this section of the memorandum updates the 2024 population and land needs forecasts (both residential and employment lands) to 2029[2]. This section also addresses land use law issues related to updating the residential land needs forecast.

[1] See *Banks Urban Growth Boundary Update: Infrastructure Land Needs Memo*, pp.3-4 (2008)

[2] It is important to note that this update is for land needs (demand) only, and that the supply of buildable residential and employment lands remains the same as was calculated in the previous Banks residential and employment land inventories performed in 2005.

Update of Residential Land Needs

To update the Banks residential land needs analysis to year 2029, City of Banks staff utilized the same state-provided model[3] that was used to establish their 2024 forecast, but substituted the updated 2029 population forecast for the previous 2024 population forecast.

As shown in Table 2 below, the supply/demand comparison calculation performed as part of the updated City of Banks 2029 Residential Land Needs Analysis resulted in a need for **123.7 net buildable acres for residential land needs.** Complete 2029 residential land needs analysis model results are provided in Appendix D.

Table 2
City of Banks 2029 Residential Land Needs Analysis Update

Buildable Lands Inventory for Housing (net buildable acres)							
	LDSF[1]	**R5**	**HDSF[1]**	**R2.5**	**HDMF[1]**	**MU[1]**	**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	13.0
Current Acres %	0.0%	96.1%	0.0%	3.9%	0.0%	0.0%	100.0%
Acres in Use %	0.0%	95.5%	0.0%	4.5%	0.0%	0.0%	100.0%
Available Acres %	0.0%	100.0%	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 (net buildable acres)							
	LDSF	**R5**	**HDSF**	**R2.5**	**HDMF**	**MU**	**Total**
Acres Needed	45.7	58.5	20.7	4.9	1.9	4.9	136.6
New Acres Needed	45.7	45.6	20.7	4.9	1.9	4.9	**123.7**

[1] Proposed zoning district to be adopted into Banks Zoning Ordinance concurrent with adoption of UGB expansion amendment into Banks Comprehensive Plan

The safe harbor for estimating park, school, and transportation facility land needs associated with new residential lands (OAR 660-024-0040(9)) notes that public infrastructure "*require[s] an additional amount of land equal to 25 percent of the net buildable acres determined for residential land".* Based on this OAR safe harbor provision, the following calculation was made:

123.7 X 0.25 = 30.93 (amount of new acres necessary to accommodate park, school, and transportation facility needs associated with residential growth)

By subsequently adding the acres needed for parks, schools, and transportation facilities to the previously determined 2029 residential land needs total, the total number of new

[3] Housing Needs Model (Version S)

buildable residential acres needed for Banks to accommodate forecasted demand in 2029 is determined:

123.7 + 30.93 = **154.63 (new buildable residential acres needed)**

2029 Residential Land Needs Analysis Update - State Law Issues

In consultation with DLCD, the Banks 2029 Residential Land Needs Analysis as presented in Appendix D was modified for better conformance with State law. Specific items covered include minimum residential density standards, manufactured dwelling park units and single-family attached units.

Minimum Residential Density Standards

Concurrently with the UGB Comprehensive Plan amendment process, the City of Banks will be amending its Zoning Ordinance to provide for the minimum residential density standards shown in Table 3. Minimum density standards ensure efficient use of buildable lands and provide for a range of needed housing.

Table 3
City of Banks Minimum Residential Density Standards

Zone	Minimum Density Standard
Low Density Single Family (LDSF[1])	6 dwelling units per net buildable acre
Single Family Residential (R5)	8 dwelling units per net buildable acre
High Density Single Family (HDSF[1])	10 dwelling units per net buildable acre
Multi-Family Residential (R2.5)	17 dwelling units per net buildable acre
High-Density Multi-Family Residential (HDMF[1])	24 dwelling units per net buildable acre
Mixed Use (MU[1]):	10 dwelling units per net buildable acre

[1] Proposed zoning district to be adopted into Banks Zoning Ordinance subsequent to adoption of UGB expansion amendment into Banks Comprehensive Plan

Manufactured Dwelling Park Units

In the 2024 Residential Land Needs Analysis (see Appendix C), the model used by the City of Banks to calculate residential land use needs, and the subsequent 2029 update (which utilized the same model used in the 2024 analysis), resulted in a projected 2024 need of zero units for Manufactured Dwelling Park Units. This projected need is a reflection of model limitations[4], and was not intended to indicate reluctance on the part of the City to plan for manufactured dwelling park units. The City currently allows for manufactured dwelling park units as a conditional use in both of its existing residential zones. In concurrence with the UGB Comprehensive Plan amendment process, the City of Banks will be amending its Zoning Ordinance to permit manufactured dwelling park units outright in all residential

[4] The Housing Needs Model (Version S) used by the City of Banks projects need based on existing inputs. Because the input of existing manufactured dwelling park units was zero (there currently are no such units in the city) the model projected out a future need of zero units.

zones aside from the R2.5 and HDMF zones[5]. In addition to being allowed outright in the existing R.5 zone, manufactured dwelling park units will be also be allowed outright in three proposed residential zones (LDSF, HDSF, and MU).

Template 18 in the 2029 Residential Land Needs Analysis (as shown in Appendix D) is modified per this memorandum to project the need for one manufactured dwelling park (36 units)[6] to be located in the existing R.5 zone (see Table 3) by the year 2029. This projection is based on the likely demand for such a use, including consideration of historic demand (which has been zero). This required a reallocation of housing units in Template 18 (as shown in Table 3), but does not affect the overall 2029 projected number of needed residential acres.

Single-Family Attached Units

The model utilized in the 2024 Residential Land Needs Analysis (see Appendix C)[7] and the subsequent 2029 update (which utilized the same model used in the 2024 analysis) does not explicitly address Single-Family Attached housing as a projected needed land use.

In order to provide all types of needed housing, including Single-Family Attached housing, the City of Banks will perform the following tasks concurrently with adoption of the UGB amendment:

1) The City will amend its Zoning Ordinance to explicitly permit single-family attached housing units outright in the R2.5, HDSF, and MU zones.

2) The City will amend its Code to include a definition for "single-family attached housing" consistent with the DLCD Model Development Code for Small Cities (2nd edition). The definition will read as follows: *"A dwelling unit located on its own lot which shares one or more common or abutting walls with one or more dwelling units. The common or abutting wall must be shared for at least 50 percent of the length of the side of the dwelling. An attached house does not share common floor/ceilings with other dwelling units. An attached house is also called a rowhouse or a common-wall house."*[8]

3) Template 18 in the 2029 Residential Land Needs Analysis will be amended in this memorandum to project the need for 181 single-family attached units to be located in the proposed future HDSF zone (see Table 4). This is about 80% of development in this zone. This includes a reallocation of housing units in Template 18 (as shown in Table 4), but does not affect the overall 2029 projected number of needed residential acres.

   The rationale for the single-family attached housing type dwelling unit calculation and subsequent reallocation of dwelling units in Table 4 is as follows:

[5] Manufactured dwelling parks do not meet the proposed minimum density standards for the R2.5 and HDMF zones

[6] It is anticipated that the projected manufactured dwelling park would likely be approximately 4 acres in size (this is one acre larger than the minimum 3-acre City of Banks Code standard for manufactured dwelling parks). The number of dwelling park units is based on this acreage size (4) multiplied by the R.5 zone minimum density standard the City will be adopting (9); the result is 36 manufactured park dwelling units.

[7] Oregon Housing and Community Services Department Housing Needs Model (Version S)

[8] *Model Development Code and User's Guide for Small Cities*, Oregon TGM Program, 2nd edition, Page 1-35.

It is anticipated that approximately 80 percent of likely HDSF-type development would be in the form of single-family attached housing (i.e. townhouses). Therefore the amended Projected New Housing Units table reallocates 80 percent of the "single family units" in the HDSF zone to "single-family attached units", resulting in a projected need for 181 single-family attached units.

Table 4 City of Banks 2029 Projected New Housing Units by Land Use Type (rounded to nearest unit)

City of Banks 2029 Projected New Housing Units by Land Use Type[9]

	LDSF[1]	R5	HDSF[1]	R2.5	HDMF[1]	MU[1]	Other	Total
Single Family Detached Units[10]	284	474	45	0	0	0	0	**803**
Manufactured Dwelling Park Units	0	36	0	0	0	0	0	**36**
Single Family Attached Units	0	0	181	0	0	0	0	**181**
Duplex Units	0	0	0	19	0	0	0	**19**
Tri-& Quad-plex Units	0	0	0	30	7	0	0	**37**
5+ Multi-Family Units	0	0	0	37	37	49	0	**123**
Total Units Needed	**284**	**510**	**226**	**86**	**45**	**49**	**0**	**1,199**

[1] Proposed zoning district to be adopted into Banks Zoning Ordinance following adoption of UGB expansion amendment into Banks Comprehensive Plan

4.2.2 Housing Mix/Density

OAR 660, Division 024 (Urban Growth Boundaries) was recently amended in March 2009. The revised rules contain a "Housing Mix and Density" safe harbors for urban jurisdictions, which include recommended percentages for housing types in three categories: low-density residential, medium-density residential and high-density residential.[11] The recommended

[9] This table is an amended revision of Template 18 from the 2029 Residential Needs Analysis (Appendix B). This revision is being performed in accordance with DLCD guidance so as to be in accordance with applicable State land use law.

[10] Includes manufactured dwellings on individual lots or parcels.

[11] OAR 660-024-0040(8) and Table 1 (as amended March 2009). (Table 1 is attached to this memorandum as Appendix F)

housing mix is based on the coordinated 20-year population of the city. For Banks, the applicable safe harbor mix is: [12]

- Maximum 60% Low Density Residential
- Minimum 20% Medium Density Residential
- Minimum 20% High Density Residential

Although the residential needs analysis performed for this UGB amendment effort did not utilize this new safe harbor (as it was based on a state-provided housing needs model[13] that did not incorporate such a housing mix), it provides guidance for the Banks future housing mix.

For the purposes of comparing the results of the 2029 Residential Needs Analysis to the housing mix/density safe harbor, it is first necessary to distribute the six proposed residential zoning districts contained in the 2029 Residential Needs Analysis into the three housing mix/density safe harbor table categories. This distribution is done on the basis of residential density standards, as follows:

- **Low Density Residential**
  According to the housing/density mix safe harbor, low density residential is "a residential zone that allows detached single family and manufactured homes and other needed housing types on individual lots in the density range of 2-6 units per net buildable acre." Based on this description, only the proposed LDSF zone (at a proposed minimum density standard of 6 dwelling units per buildable acre) would be categorized in the safe harbor housing mix as low-density residential.

- **Medium Density Residential**
  According to the housing/density mix safe harbor, medium density residential is "a residential zone that allows attached single family housing, manufactured dwelling parks and other needed housing types in the density range of 6-12 units per net buildable acres." Based on this description, the following three residential zones would be categorized in the safe harbor housing mix as medium density residential: R5, HDSF, and MU.

- **High Density Residential**
  According to the housing/density mix safe harbor, high density residential is "a residential zone that allows multiple family housing and other needed housing types in the density range of 12-40 units per net buildable acres." Based on this description, the following two residential zones would be categorized in the safe harbor housing mix as high density residential: R2.5 and HDMF.

[12] This safe harbor mix is for jurisdictions with 20-year population forecasts between 2,501 and 10,000 persons; Banks' 20-year population forecast is 4,660.

[13] Oregon Housing and Community Services Department Housing Needs Model (Version S)

With the above categorization of Banks proposed residential zones, a percentage calculation of dwelling units in each of the three safe harbor housing mix categories can be calculated from the 1,199 "total units needed" in Table 4, as follows:

- 23% Low Density Residential: 284 units (LDSF)
- 65% Medium Density Residential: 785 units (510 R5 units + 226 HDSF units + 49 MU units)
- 12% High Density Residential: (86 R2.5 units + 45 HDMF units)

Given the above information, a comparison between the proposed Banks housing mix and the new safe harbor housing mix is as follows:

Table 5
Housing Mix

	Low Density Residential	Medium Density Residential	High Density Residential
Div. 24 Safe Harbor Mix	60%	20%	20%
Proposed Banks Mix[1]	23%	65%	12%

[1] Based on the model used in the Banks 2029 Residential Land Needs Analysis

The above comparison shows that the City is planning for significantly greater amounts of medium density housing, and significantly lower amounts of low density housing than outlined in the safe harbor method, which, along with the adoption of minimum density standards, is an effective tool for meeting the city's future housing needs.

Assessment of Additional Measures to Accommodate Forecasted Residential Demand

For the purpose of determining whether any of the forecasted residential land needs can be accommodated inside the existing UGB, each of the ORS 197.296(9) "additional capacity measures" are addressed below[14]:

[14] The City of Banks is not statutorily obligated to address these measures, but is doing so to show its intent to be in compliance with state land use objectives related to UGB expansion

(9) In establishing that actions and measures adopted under subsections (6) or (7) of this section demonstrably increase the likelihood of higher density residential development, the local government shall at a minimum ensure that land zoned for needed housing is in locations appropriate for the housing types identified under subsection (3) of this section and is zoned at density ranges that are likely to be achieved by the housing market using the analysis in subsection (3) of this section. Actions or measures, or both, may include but are not limited to:

(a) Increases in the permitted density on existing residential land;
(b) Financial incentives for higher density housing;
(c) Provisions permitting additional density beyond that generally allowed in the zoning district in exchange for amenities and features provided by the developer;
(d) Removal or easing of approval standards or procedures;
(e) Minimum density ranges;
(f) Redevelopment and infill strategies;
(g) Authorization of housing types not previously allowed by the plan or regulations;
(h) Adoption of an average residential density standard; and
(i) Rezoning or redesignation of nonresidential land.

(a) Increases in the permitted density on existing residential land;

Finding: The City of Banks has already utilized this measure. In the late 1990s, the City rezoned approximately 50 percent of its existing residentially-zoned land to allow for a Planned Unit Development (PUD), which included a multi-family development. The PUD zoning allowed for the creation of 29 additional housing units (as compared to what would have been permitted if development had occurred in accordance with the non-PUD base zone regulations). The increase in permitted density is further described and defined below.

The Banks Zoning Code accommodates PUDs and allows areas set aside for parks, recreation and open space to be included in determining the net development area. In contrast, a standard subdivision development, which is required to provide no more than 15-percent of the buildable land area for public park purposes, would not receive a density bonus for the park dedication. The Arbor Village PUD in South Banks serves as a prime example of the effectiveness of this increased permitted density. The project site contained 29.5 acres of R5 zoning and 13.6 acres of R2.5 zoning, for which the density comparison calculations are shown below:

<u>R5 Zone PUD Density</u>
Gross area: 29.5 acres
Street ROW: 7.4 acres
Net development area: 22.1 acres (29.5 - 7.4, includes public park and open space areas)
R5 base density: 5,000 square feet/dwelling
Conversion: 22.1 x 43,560 = 962,676 square feet
Allowed dwellings: 193 (962,676 / 5,000)

R2.5 Zone PUD Density
Gross area: 13.6 acres
Street ROW: 3.4 acres
Net development area: 10.2 acres (13.6 - 3.4)
R2.5 base density: 2,500 square feet/dwelling
Conversion: 10.2 x 43,560 = 444,312 square feet
Allowed dwellings: 178 (444,312 / 2,500)

Total Allowed PUD Dwellings: 371 (193 + 178)

If the property was developed as a standard subdivision, the density calculation would be:

R5 Zone Subdivision Density
Gross area: 29.5 acres
Street ROW: 7.4 acres
15% park dedication: 3.3 acres.
Net development area: 18.8 acres (29.5 - 7.4 - 3.3)
R5 base density: 5,000 square feet/dwelling
Conversion: 18.8 x 43,560 = 818,928 square feet
Allowed dwellings: 164 (818,928 / 5,000)

R2.5 Zone Density
Gross area: 13.6 acres
Street ROW: 3.4 acres
Net development area: 10.2 acres (13.6 - 3.4)
R2.5 base density: 2,500 square feet/dwelling
Conversion: 10.2 x 43,560 = 444,312 square feet
Allowed dwellings: 178 (444,312 / 2,500)

Total Allowed non-PUD Dwellings: 342 (164 + 178). The PUD zoning allowed 29 more dwelling units than would have been permitted under base zoning.

In regard to the remaining residential parcels inside the City (apart from the residentially-zoned PUD parcels), the permitted density allows small lot sizes ranging from 2,500 – 5,000 square feet for single family residential development and up to 24 units per acre for multi-family residential development.

(b) Financial incentives for higher density housing;

Finding: The City lacks the financial resources to provide these incentives for higher density housing and would expect that the housing goals for Banks can best be achieved with the residential densities as stated in this report.

(c) Provisions permitting additional density beyond that generally allowed in the zoning district in exchange for amenities and features provided by the developer;

Finding: As the city noted in addressing ORS 197.296(9)(a), the City adopted a PUD overlay zone, which allows additional density beyond the standard specified in the base zoning district, in exchange for amenities and features provided by the developer.

(d) Removal or easing of approval standards or procedures;

Finding: As shown in the Buildable Land Inventory contained in the 2029 Residential Land Needs Analysis (Appendix C), there is a limited supply of vacant buildable land remaining in the present UGB. The City believes removing or easing approval standards or procedures is unlikely to have a significant effect in increasing present UGB capacity. The City land use process is already streamlined and efficient.

(e) Minimum density ranges;

Finding: The City does not currently have a minimum residential density range or standard in its Code. However, concurrent with the UGB Comprehensive Plan amendment process, the City of Banks will amend its Code to provide for the minimum residential density standards shown in Table 3 of this memorandum.

Regarding whether this measure can help to accommodate any of the forecasted residential land needs inside the existing UGB, the City finds that this measure would not increase development capacity potential inside the UGB. First, existing residential lots inside the current UGB are mostly built out, and, as noted in regard to the PUD, nearly half the residential area of the city includes higher-density uses.

Secondly, all vacant parcels inside the existing UGB are in the R5 zone. Per the Banks Zoning Ordinance, the R5 zone currently allows taxlots to be developed at a minimum of 5,000 square feet. This translates into 8.72 dwelling units allowed per acre under current zoning, which is slightly higher than the proposed R5 minimum density standard. The number of dwelling units allowed per acre under current zoning was factored into the Residential Land Needs Analysis model, which calculated the amount of needed new residential acres. Therefore, the identified residential land acres needed is based on a density allowance in the R5 zone that is *already* on par with the proposed R5 density standard. As such, there would be no change in potential development capacity.

In summary, the adoption of the minimum density standards into the Banks Zoning Ordinance will not result in increased development capacity potential inside the current Banks UGB, and will subsequently not change the amount of new residential acres needed. The adoption of the new residential standards will, however, provide for mandated minimum residential densities for all residential zones (and also mix of housing types that exceeds the guidance in the new Division 024 safe harbors).

(f) Redevelopment and infill strategies;

Finding: The City's Housing and Residential Land Needs analysis (updated to year 2029) identifies 13.0 acres of available infill land for residential development within the present

UGB. This infill land increases the present UGB residential land capacity and thereby reduces the amount of additional UGB land needed to meet projected growth in Banks.

(g) Authorization of housing types not previously allowed by the plan or regulations;

Finding: This measure is addressed in the Housing and Residential Land Needs analysis, which creates new housing types for an expanded UGB.

(h) Adoption of an average residential density standard; and

Finding: The City does not have an average density standard in its Zoning Ordinance. However, as noted in response to subparagraph (e), the City will be amending its Code to provide for a minimum residential density standard. The City believes that the adoption of a minimum residential density standard will sufficiently address the increased planned density objectives of state land use policy and therefore does not intend to adopt an average residential density standard at this time. However, the City is amenable to the concept of an average residential standard and will consider this concept in the future.

(i) Rezoning or redesignation of nonresidential land.

Finding: As detailed in the Banks 2024 EOA (and subsequent 2029 update), the City of Banks has a deficient supply of non-residential land (i.e. employment lands) as it relates to meeting forecasted demand for non-residential land uses. This measure would lessen the deficit of needed residential lands a bit, while slightly increasing the deficit of non-residential lands – not the intended consequence of the measure.

Employment and Related Land Needs

In 2005, the City adopted the *Banks Economic Opportunities Analysis and Economic Development Strategy*[15] (EOA) and subsequently amended it to the city's comprehensive plan. The EOA, performed in accordance with the applicable requirements of Goal 9 and the methodology provided in OAR 660-009-0015, provides an employment lands Buildable land Inventory (BLI), an employment land demand analysis, and subsequent supply/demand comparison. Based on the "low growth rate" demand scenario in the EOA, the supply/demand comparison calculation indicated that 89.67 new acres of buildable employment land will need to be added to the Banks UGB to accommodate the estimated need[16]. *(Note: the City of Banks, in coordination with the Department of Land Conservation and Development (DLCD) agreed that the low-growth rate demand scenario best represented conditions in Banks.)*

The 2024 Banks EOA is provided in Appendix E.

The results of the 2024 supply and demand comparisons for residential and employment lands are as follows:

[15] *Banks Economic Opportunities Analysis and Development Strategy*, May 2005

[16] See Table 4-6 of *Banks Economic Opportunities Analysis and Development Strategy*, p 4-10 (2005)

- An estimated 113.88 new acres of buildable residential land will be needed to accommodate forecasted demand for residential land in Banks, including 22.78 acres for associated parks, schools, and transportation infrastructure.
- An estimated 89.97 new acres of buildable employment land will be needed to accommodate forecasted demand for employment land in Banks, including 15 acres for a future school site and 4.75 acres for transportation infrastructure.

Per OAR 660-024-0050, when a lands inventory demonstrates that the development capacity of land inside the existing UGB is inadequate to accommodate 20-year land needs, the local government must satisfy the deficiency by either increasing the development capacity of land already inside the city, expanding the UGB, or both, and in accordance with ORS 197.296 where applicable.

Update of Employment Land Needs

This section utilizes the OAR 660-024-0040(8)(a)(B) safe harbor to extend the employment land needs forecast from its previous forecast horizon year (2024) to 2029.

Per Table 4-6 in the City of Banks 2005 EOA, it was estimated that 97.45 new acres of buildable employment land will be needed by 2024 under the low growth rate scenario (9.88 acres for commercial uses; 62.07 acres for industrial uses; 19.75 acres for community (public) facilities). The City of Banks is using the "low growth rate" demand scenario from the 2005 Banks EOA to update employment land needs from 2024 to 2029.

However, an adjustment needs to be made prior to updating the employment land needs forecast. The 2005 EOA added 15 acres to the "Community Facilities" category of employment land demand forecast[17]. Because the residential lands safe harbor utilized in this memorandum correctly accounts for school facility needs associated with growth, the EOA "Community Facilities" land needs must be reduced by 15 acres to avoid double-counting forecasted land demand for school facilities. This corrective adjustment of 15 acres reduces the amount of 2024 "community facility" land acres needed from 19.75 acres to 4.75 acres.

To extend the 2024 estimated *new buildable acres needed* value to 2029, the 2024 demand values are then increased annually by 4.5% in accordance with OAR 660-024-0040(8)(a)(B), a safe harbor provision for determining employment land needs which allows a jurisdiction to use the population growth rate established in accordance with OAR 660-024-0030, which is 4.5%, as discussed on page 3 of this memorandum. The new demand values are then compared against the net buildable supply values provided in the 2005 EOA. The results of this calculation are shown in Table 6, with employment land use subtypes defined[18].

[17] See Banks 2005 EOA, page 4-8

[18] Banks 2005 EOA land use subtypes assumed

Table 6
City of Banks 2029 Employment Land Needs Analysis

Year	Commercial (buildable supply = 1.07 acres)		Industrial (buildable supply = 0.96 acres)		Community Facilities (no buildable supply allocation)		Total Demand	Total Net Buildable Supply	Total New Buildable Acres Needed
	Demand	Surplus (Deficit)	Demand	Surplus (Deficit)	Demand	Surplus (Deficit)			
2024	9.88	8.81	62.07	61.11	4.75	4.75	**76.70**	**2.03**	**74.67**
2025	10.32	9.25	64.86	63.90	4.96	4.96	**80.15**	**2.03**	**78.12**
2026	10.79	9.72	67.78	66.82	5.19	5.19	**83.76**	**2.03**	**81.73**
2027	11.27	10.20	70.83	69.87	5.42	5.42	**87.53**	**2.03**	**85.50**
2028	11.78	10.71	74.02	73.06	5.66	5.66	**91.47**	**2.03**	**89.44**
2029	12.31	11.24	77.35	76.39	5.92	5.92	**95.58**	**2.03**	**93.55**

Based on the above calculation, **93.55 new acres of buildable employment land** will need to be added City's existing UGB to accommodate forecasted demand for employment land in Banks (11.24 acres for commercial uses, 76.39 acres for industrial uses, and 5.92 acres for community facilities associated with the development of employment lands).

Summary of Residential and Employment Land NeedsNeither existing lands, nor measures to increase the development capacity of existing lands inside the Banks UGB, will be sufficient to accommodate the estimated demand for residential and employment uses in the Banks area. Therefore, it will be necessary for the City of Banks to amend its UGB to provide additional lands to meet the estimated demand for 154.63 new acres of buildable residential land and 93.55 new acres of buildable employment land. In totality, the City of Banks will need to expand its UGB to include 248.18 additional acres.

The City of Banks will need to amend its UGB in accordance with procedures and requirements provided in Goal 14, OAR 660-024-0060 and ORS 197.298.

UGB Alternatives Analysis

The assessment of ORS 197.298 (Priority Areas for UGB Expansion), ORS 197.298(1)(b) (potential priority exceptions), and OAR 660-024-0060(1) (Goal 14 Boundary Location Factors) were the initial analysis steps conducted to determine suitable UGB expansion alternatives. The assessments of these statutes are presented in this section of the memorandum. These assessments led to a number of alternatives that were considered and discarded or refined during the UGB alternatives analysis process over the course of 2009; for ease of reading, these alternatives are presented in Appendix A, as described earlier.

From the assessments of the aforementioned statutes, this section of the memorandum next focuses on the rationale for the allocation of industrial, commercial, and residential lands in the Preferred Alternative for UGB expansion selected for further study by the Banks City Council on January 13, 2010.

Study Area

Figure 1, provided at the end of this memorandum, depicts the UGB Expansion Study Area (to be referred to as "study area" for the remainder of this memorandum). Given the small size of the City of Banks, the relatively small amount of total new land needed, and the desire of the City to grow in a compact fashion, the study area was developed by creating a square half-mile buffer using geographic information systems (GIS) software. This study area was confirmed with the City of Banks and the Department of Land Conservation and Development (DLCD). As shown in Figure 1, this analysis will consider all taxlots that are: 1) located entirely within the study area boundary; 2) intersect with the study area boundary, or; 3) lie between taxlots identified in 1) and 2).[19]

OAR 660-024-0060 Boundary Location Alternatives Analysis

OAR 660-024-0060(1) outlines the steps and considerations that must be followed in a boundary location alternatives analysis.

> *(1) When considering a UGB amendment, a local government must determine which land to add by evaluating alternative boundary locations. This determination must be consistent with the priority of land specified in ORS 197.298 and the boundary location factors of Goal 14, as follows:*
>
> *a) Beginning with the highest priority of land available, a local government must determine which land in that priority is suitable to accommodate the need deficiency determined under 660-024-0050.*
> *b) If the amount of suitable land in the first priority category exceeds the amount necessary to satisfy the need deficiency, a local government must apply the location factors of Goal 14 to choose which land in that priority to include in the UGB.*
> *c) If the amount of suitable land in the first priority category is not adequate to satisfy the identified need deficiency, a local government must determine which land in the next priority is suitable to accommodate the remaining need, and proceed using the same method specified in subsections (a) and (b) of this section until the land need is accommodated.*
> *d) Notwithstanding subsection (a) through (c) of this section, a local government may consider land of lower priority as specified in ORS 197.298(3).*

The boundary location factors of Goal 14 (Urbanization) are as follows:

1) *Efficient accommodation of identified land needs;*
2) *Orderly and economic provision of public facilities and services;*
3) *Comparative environmental, energy, economic and social consequences; and*
4) *Compatibility of the proposed urban uses with nearby agricultural and forest activities occurring on farm and forest land outside the UGB.*

The location criteria in Goal 14 require a comparative evaluation of potential UGB expansion areas that can reasonably be expected to meet identified needs. The City of Banks has identified a need to expand and amend its UGB to provide additional lands to meet the estimated demand for approximately 154 new acres of buildable residential land and 94

[19] These taxlots are referred to as "UGB Analysis Taxlots" in Figure 1

new acres of buildable economic land in the 20-year planning horizon (2009-2029). In totality, the City of Banks will need to expand its UGB to include approximately 248 additional acres.

Tables 1 and 2 summarize these land need estimates.

TABLE 1
Summary of Residential Land Need 2009-2029

Type		Acres Needed in Planning Period
Low Density Single Family (LDSF)		45.70
Single Family (R5)		45.60
High Density Single Family (HDSF)		20.70
Multifamily (R2.5)		4.90
High Density Multifamily (HDMF)		1.90
Mixed Use (MU)		4.90
	Subtotal of Residential Land	*123.70*
	25% for Parks, Schools, and Transportation Facilities	30.93
Total Estimated Acres of Residential Land Needed		154.63

Note: Some of these residential land use classifications are not yet included in the City of Banks Development Ordinance.

TABLE 2
Summary of Economic Land Need 2009-2029

Type		Acres Needed in Planning Period
General Commercial (C)		11.24 *
General Industrial (I)		76.39*
	Subtotal of Economic Land	*87.63*
	Transportation Facilities	5.92
Total Estimated Acres of Economic Land Needed		93.55

For the purposes of determining a precise number of acres for commercial versus industrial land with regard to allocating Transportation Facility acres, the percentage of commercial versus industrial land (as part of the entire subtotal of economic land needed) was derived; commercial is 13.83% of the subtotal, industrial is 87.17% of the subtotal. A commensurate allocation of the 5.92 transportation facility acres was then performed, resulting in an **overall need for 12 acres of commercial land and 81.55 acres of industrial land.**

ORS 197.298 Priority Areas for UGB Expansion

The location criteria in Goal 14 require a comparative evaluation of potential UGB expansion areas that can reasonably be expected to meet identified needs. In determining which lands to consider generally for UGB expansion, State statute provides a specific list of priorities that cities must follow. This list is found in ORS 197.298(1):

> *(1) In addition to any requirements established by rule addressing urbanization, land may not be included within an urban growth boundary except under the following priorities:*
>
> *a) First priority is land that is designated urban reserve land under ORS 195.145, rule or metropolitan service district action plan.*
>
> *b) If land under paragraph (a) of this subsection is inadequate to accommodate the amount of land needed, second priority is land adjacent to an urban growth boundary that is identified in an acknowledged comprehensive plan as an exception area or nonresource land. Second priority may include resource land that is completely surrounded by exception areas unless such resource land is high-value farmland as described in ORS 215.710.*
>
> *c) If land under paragraphs (a) and (b) of this subsection is inadequate to accommodate the amount of land needed, third priority is land designated as marginal land pursuant to ORS 197.247.*
>
> *d) If land under paragraphs (a) to (c) of this subsection is inadequate to accommodate the amount of land needed, fourth priority is land designated in an acknowledged comprehensive plan for agriculture, forestry, or both.*
>
> *(2) Higher priority shall be given to land of lower capability as measured by the capability classification system or by cubic foot site class, whichever is more appropriate for the current use.*

Finding: The Banks study area has no land that has been designated urban reserve under ORS 195.145, rule, or metropolitan service district action plan. The Banks study area also has no land designated by Washington County as marginal land, pursuant to ORS 197.247.

There are approximately 61 acres of land designated as exception area (Priority 2) by Washington County. This includes approximately 2 acres of land zoned commercial by the County (per the Washington County Comprehensive Plan, exception areas have been established for lands designated for rural development with the "R-COM" land use designation). The remaining lands inside the study area are designated as resource areas (Priority 4) by Washington County. The Priority 4 lands are designated by Washington County as Exclusive Farm Use (EFU). Figure 2, provided at the end of this memorandum, shows parcels within the study area that are designated as Priority 2 exception areas and Priority 4 resource areas. All of the Priority 2 Exception lands were proposed for definite inclusion into the expanded Banks UGB.

Priority Exceptions

There was a consideration (requested for exploration by the City of Banks) of whether it was necessary, per state law, to bring in the aforementioned exception lands. This subsection discusses this consideration.

In addition to establishing the priority of land to be included in an UGB, ORS 197.298 contains the following exception:

(3) Land of lower priority under subsection (1) of this section may be included in an urban growth boundary if land of higher priority is found to be inadequate to accommodate the amount of land estimated in subsection (1) of this section for one or more of the following reasons:
a) Specific types of identified land needs cannot be reasonably accommodated on higher priority lands;
b) Future urban services could not reasonably be provided to the higher priority lands due to topographical or other physical constraints; or
c) Maximum efficiency of land uses within a proposed urban growth boundary requires inclusion of lower priority lands in order to include or to provide services to higher priority lands.

Finding: The City of Banks must include existing exception lands (totaling approximately 60 acres) located in the study area pursuant to ORS 197.298(3). This finding is based on the below discussion.

ORS 197.298(3) subsections (a) and (c) are not applicable to the City of Banks UGB expansion. Regarding subsection (a), the City does not have any expansion land needs identified in either its Residential Land Needs Analysis or EOA that cannot be accommodated on available exception lands. Subsection (c) is not relevant in the Banks study area.

Regarding subsection (b), an assessment of available information regarding transportation facilities and sewer, stormwater, and water utilities, done in conjunction with consultation done with ODOT and Clean Water Services[20], indicates that these urban services can reasonably be provided to all exception area land in the study area at a comparatively similar cost. Additionally, all exception area land in the study area can be accommodated by the existing transportation (roadway) network.

As shown in Figure 2, there are approximately 22 acres of exception land located north of the study area boundary along the east side of Sellers Road (consisting of 9 whole tax lots and portions of 3 other lots). This exception land was not included in the UGB expansion analysis for the following two reasons: 1) the land falls outside the study area boundary – the study area boundary was calculated according to the compact growth aspirations of the City of Banks, as discussed earlier; 2) the exception area north of the study area boundary is located in an area of steep 25-percent-plus slopes, making it unfavorable for development.

******

Regarding ORS 197.298(2), Figure 3 shows the soil capability class designations[21] of resource lands in the study area. Figure 3 is provided at the end of this memorandum.

OAR 660-033-0020(8)(a) defines "high value farmland":

(8)(a) "High-Value Farmland" means land in a tract composed predominantly of soils that are:

[20] City of Banks Water Master Plan (DRAFT), Kennedy/Jenks Consultants, November 2008; Sanitary System Master Plan (DRAFT), Clean Water Services, March 2009. Excerpts related to Banks provided to CH2M HILL by Andy Braun, Clean Water Services on April 21, 2009; conversations with Andy Braun, Clean Water Services regarding stormwater and sewer facility expansion to exception areas in Banks Study Area on April 16, 2009

[21] National Resources Conservation Service (NRCS) Soil Capability Classifications: http://soils.usda.gov/technical/classification/

(A) Irrigated and classified prime, unique, Class I or II; or
(B) Not irrigated and classified prime, unique, Class I or II.

OAR 660-033-0020(8)(c) is also applicable to Banks and defines further soils as "high value farmland":

(c) In addition to that land described in subsection (a) of this section, high-value farmland, if in the Willamette Valley, includes tracts composed predominantly of the following soils in Class III or IV or composed predominantly of a combination of the soils described in subsection (a) of this section and the following soils:

(A) Subclassification IIIe, specifically, Bellpine, Bornstedt, Burlington, Briedwell, Carlton, Cascade, Chehalem, Cornelius Variant, Cornelius and Kinton, Helvetia, Hillsboro, Hult, Jory, Kinton, Latourell, Laurelwood, Melbourne, Multnomah, Nekia, Powell, Price, Quatama, Salkum, Santiam, Saum, Sawtell, Silverton, Veneta, Willakenzie, Woodburn and Yamhill;

(B) Subclassification IIIw, specifically, Concord, Conser, Cornelius, Variant, Dayton (thick surface) and Sifton (occasionally flooded);

(C) Subclassification IVe, specifically, Bellpine Silty Clay Loam, Carlton, Cornelius, Jory, Kinton, Latourell, Laurelwood, Powell, Quatama, Springwater, Willakenzie and Yamhill; and

(D) Subclassification IVw, specifically, Awbrig, Bashaw, Courtney, Dayton, Natroy, Noti and Whiteson.

A GIS query of the National Resources Conservation Services (NRCS) database indicates the following Class III and IV "high value farmland" soil types are present in the Banks study area: Cascade; Cornelius; Multnomah; Quatama and; Saum. Figure 4 shows high value farmland in the study area (high value farmland being a combination of Class I, Class II, and the Class III and Class IV soil types noted above). Figure 4 is provided at the end of this memorandum.

Based on the above analysis, three parcels containing 123.6 acres were identified as containing predominantly "lower capability" Priority 4 lands and being located adjacent to the existing UGB (parcels containing portions of "lower capability" farmland that were not located adjacent to the existing UGB were not slated for inclusion at this point in the process; priority for including those parcels was considered during the UGB Factors discussion stage described later in this report). These parcels, shown on Figure 5, were slated for inclusion into the expanded UGB in accordance with ORS 197.298(2).

The lands slated for inclusion into the expanded UGB under ORS 197.298(1)(b) and ORS 197.298(2) total 123.6 acres. Because the acreage required for UGB expansion exceeds the amount of land within the study area designated as Priorities 1-3 and "lower capability" Priority 4, expansion of the Banks UGB will require inclusion of parcels currently designated "high-value farmland" Priority 4 by Washington County. After accounting for the inclusion of the 123.6 acres of Priority 2 and adjacent "lower capability" Priority 4 lands, there is still an overall need for 124.58 acres of land to meet forecasted industrial, commercial, and residential land needs; this need will have to be met through the inclusion of "high value farmland" Priority 4 land.

The following sections detail the process and analyses performed to identify and account for the total amount of industrial, commercial, and residential land needs for the expanded UGB. As described, 123.6 acres of Priority 2 and "lower capability" Priority 4 lands were slated for inclusion into the expanded UGB in accordance with ORS 197.298 – the following sections describe how these parcels were allocated into industrial, commercial, and residential designations.

Regarding the "high value farmland" Priority 4 lands, the identification of which parcels to include in the expanded UGB was done in accordance with the Goal 14 UGB location factors of Goal 14, which are codified in OAR 660-024-0060(8) and described below in relation to the Banks UGB study area.

Boundary Location Factors Assessment

OAR 660-024-0060(1) requires that the boundary location factors of Goal 14 be applied to potential UGB expansion areas subsequent to the prioritization of land in the UGB expansion study area per ORS 197.298. Below is a discussion of the four UGB Location Factors and how they were assessed with respect to the high value farmland/Priority 4 parcels in the UGB study area.

1. **Efficient accommodation of identified land needs**

   As noted earlier, as it relates to relevant statutes, the City of Banks does not have site-specific identified land needs (based on the Residential Land Needs Analysis and EOA). However, the City does need to include approximately 248 acres of **buildable** land into its expanded UGB for residential, industrial, and commercial land needs. Therefore, areas within Federal Emergency Management Agency (FEMA) 100-year floodplain were not favored, due to the severe restrictions and high costs associated with developing in a floodplain. The Federal Insurance Rate Map (FIRM) for the Banks study area, which identifies the presence of 100-year floodplain, is provided as Figure 6, located at the end of this memorandum.

2. **Orderly and economic provision of public facilities and services**

   This location factor favors the inclusion of lands that are estimated to have relatively lower combined costs of public infrastructure (e.g. transportation; sewer; water) for the respective development of residential and economic (industrial, commercial) uses. Based on this location factor, the consideration of areas to be included into the expanded UGB is being done in accordance with the subsections of OAR 660-024-0060(8):

   a) The impacts to existing water, sanitary sewer, storm water, and transportation facilities that serve nearby areas already inside the UGB;
   b) The capacity of existing public facilities and services to serve areas already inside the UGB as well as areas proposed for addition to the UGB; and
   c) The need for new transportation facilities, such as highways and other roadways, interchanges, arterials and collectors, additional travel lanes, other major improvements on existing roadways

   The consideration of OAR 660-024-0060(8) is provided in response to the UGB expansion alternatives presented later in this memorandum and is based on available information from service providers regarding Banks' existing and future public infrastructure.

Regarding subsections a) and b), consultation with staff at Clean Water Services and the City of Banks regarding water, sewer, and stormwater facilities, and a review of the Draft City of Banks Water Master Plan and data from Clean Water Service's Draft Sewer and Master Plans, resulted in a conclusion that each of the geographic quadrants:

- Could be feasibly serviced in a similar manner with water, sewer and storm facilities while continuing to accommodate users inside the existing UGB and;
- Would have relatively similar costs in terms of providing water, sewer, and storm facilities (based on Clean Water Service staff assessments)

Based on the above information, subsections a) and b), with respect to water, sewer, and stormwater facilities, were deemed to be relatively equal for parcels in each of the geographic quadrants of the UGB study area, and subsequently did not serve as a differentiating element between Priority 4 parcels per overall consideration of UGB location factors. However, sheer proximity to existing infrastructure was considered.

Regarding subsections a), b), and c) as they pertain to transportation facilities: given that Banks is a small community without a current Transportation System Plan (TSP) and associated transportation modeling forecast data from which to draw inferences, consultant staff qualitatively assessed the likely ramifications of providing efficient transportation facilities to parcels in each of the geographic quadrants of the UGB study area. This assessment took into account the proximity and access of parcels to existing water, sewer, and stormwater infrastructure, the likely mobility and safety impacts to the City's transportation system, and the likely cost of providing new infrastructure for all public services. This assessment also considered both vehicular and non-vehicular modes of travel, mindful of the fact that City of Banks staff, the City's Transportation Network Plan, and transportation planning Best Practices stress the importance of enabling convenient and efficient alternate modes of travel (especially for short trips) as a key tool for reducing congestion and creating a sustainable overall transportation system.

Although all parcels in the study area could be feasibly serviced, the result of the transportation assessment of high value farmland/Priority 4 parcels in the UGB study area was that certain parcels were found to be better with respect to the transportation element of this UGB Factor. These parcels are shown on Figure 7 and listed by ranked assessment under this UGB Factor.

1. Tax Lot # 2N4360000600: only the part of the tax lot **not** in the floodplain (except for the portion in the floodplain intended for north-south road connection)
2. Tax Lot # 2N4360001101
3. Tax Lot # 2N4360001300
4. Tax Lot # 1N4010000100

UGB study area parcels located east of the existing UGB (between the railroad tracks on the west and Aerts Road on the west) could be serviced feasibly, and were shown to be operationally feasible at build-out per the consultant's traffic analysis performed for the Preliminary Preferred Alternative (PPA) in the Spring of 2009 (the PPA included a large

portion of land east of the existing UGB). This notwithstanding, the previously noted four parcels were assessed higher for the transportation element of this UGB Factor.

3. **Comparative environmental, energy, economic and social consequences**

Assessment of this UGB Factor favored the inclusion of parcels that:

a) Do not impact designated or protected environmental resources
b) Reduce projected fossil fuel energy use (e.g. reduction in vehicle miles traveled)
c) Provide impetus for economic growth
d) Promote the social well-being of the Banks community and its residents

In terms of designated or protected resources (subsection a) above), the only areas of concern were the floodplain of the West Fork Dairy Creek (located to the west of the existing UGB) and the areas of steep hillside (>25% slope) located northeast of the existing UGB. As was noted earlier in regard to UGB Factor #1, areas within FEMA 100-year floodplain were not favored due to the severe restrictions and high costs associated with developing in a floodplain. From an environmental standpoint, these areas are also not favored, because development in floodplains can compromise the important ecosystems present in such areas.

Regarding subsection b), parcels were favored that were as closely situated to the existing UGB and center of Banks (i.e. schools, shops) as possible and would be easily accessible by either foot or bicycle, thereby removing the need for automobile use.

Regarding subsections c) and d), consultant staff first and foremost considered the *City of Banks Aspirations* document, adopted by the Banks City Council in January of 2009. This document, provided in Appendix E, details the social and economic growth aspirations of the City. This document clearly points to a desire for Banks to remain a compact city in an agricultural setting, with residential growth to the west, north, and east and "campus industrial" to the southeast; assessment of parcels was therefore primarily conducted with an effort to meet these adopted aspirations. Foremost, parcels which abut the existing UGB line were favored for their ability to enable compact growth. Consultant staff also assessed the viability of parcels as commercial/retail property or industrial/job center property and the overall geographic social and economic cohesiveness of bringing groups of parcels into the expanded UGB as a particular type of use (e.g. residential). This assessment also considered the direct economic and social concerns that were raised at public meetings and through comment forms received by City staff. Strong desires to include land east of the existing UGB (near the Quail Valley Golf Course) were expressed, as were concerns about bringing in residential land adjacent to Sunset Park (west of the existing UGB), given the presence of the park's dirt racetrack and gun club. Lastly, this assessment favored the inclusion of parcels containing either portions of "lower capability" farmland or that were not being actively farmed.

Generally, the parcels assessed higher in the qualitative assessment of this UGB Location Factor for high value farmland/Priority 4 parcels in the UGB study area were located adjacent to the existing UGB on the west and east sides of the city, including the portions of the Quail Valley Golf Course not in active use by the Golf Course. That being said, certain high value farmland/Priority 4 parcels were found to be the best with respect to this UGB Factor. These parcels are shown on Figure 8 and listed by ranked assessment under this UGB Factor.

1. Tax Lot # 2N4360000600: only the part of the tax lot **not** in the floodplain (except for the portion in floodplain intended for north-south road connection)
2. Tax Lot # 2N4360001101
3. Tax Lot # 2N331D000600
4. Tax Lot # 2N331D000400
5. Tax Lot # 2N331CA06900
6. Tax Lot # 2N3310000600
7. Tax Lot # 2N3310000401
8. Tax Lot # 2N331BB00100
9. Tax Lot # 2N3310000400

4. <u>Compatibility of the proposed urban uses with nearby agricultural and forest activities occurring on farm and forest land outside the UGB</u>

Assessment of this UGB Location Factor favored the inclusion of parcels that, upon development would have the least potential of being in conflict with existing surrounding farm uses. As shown on Figure 9, the parcels assessed highest in the qualitative assessment of this UGB Location Factor for high value farmland/Priority 4 parcels in the UGB study area are all located east of the existing UGB, where the farmland is predominantly "lower capacity" and this "lower capacity" farmland is bordered by the Quail Valley, which, although containing soils that place it in the "high value farmland" category, is not being actively farmed, nor is it expected to be at any point in the foreseeable future. The parcels assessed highest for this UGB Location Factor are shown on Figure 9 and listed below by ranked assessment.

1. Tax Lot # 2N3310000401
2. Tax Lot # 2N3310000400
3. Tax Lot # 2N331BB00100
4. Tax Lot # 2N331CA06900
5. Tax Lot # 2N331D000400
6. Tax Lot # 2N331D000600

7. Tax Lot # 2N3310000402
8. Tax Lot # 2N3310000403
9. Tax Lot # 2N3310000404
10. Tax Lot # 2N3310000200

Findings of UGB Factors Assessment

The overall qualitative assessment of the four UGB Location Factors resulted in consultant staff recommending certain high value farmland/Priority 4 parcels to be included in the expanded UGB, be it as industrial, commercial, or residential (as best suited to overall expansion strategy). These parcels are shown on Figure 10.

After slating the above high value farmland/Priority 4 parcels for inclusion into the expanded UGB, there still remain approximately 53 acres to be brought into the expanded UGB. The remaining high value farmland/Priority 4 parcels that were also assessed highly in regard to the UGB Location Factors were relatively equal to each other. It was therefore determined that the selection of high value farmland/Priority 4 parcels to be included into the expanded UGB would be a decision to be made by the Banks Planning Commission and City Council with respect to selecting those parcels for inclusion that would be in the best overall interests of the City, given the UGB expansion strategy developed to that point and the issues and concerns expressed by the citizens of Banks and the unincorporated areas around Banks.

Assessment to Satisfy Industrial Land Needs

The Banks EOA identified a need to add approximately 81.55 acres of industrial land to the expanded UGB (the 81.55 acres is derived from the 76.39 identified on Table 2 of this memorandum, plus 5.16 acres for associated transportation facilities).The Banks EOA did not specify any targeted industries or any specific industrial site needs.

As noted earlier in this memo, there is no Priority 1 land in the Banks UGB study area. There are approximately 61 acres of land designated as exception area in the UGB study area. Among this overall exception land in the UGB study area, there are three contiguous areas containing exception land. The largest of these three contiguous areas of exception land is located in the corridor north of Wilkesboro Road (south of OR 6). A second area of contiguous exception land is located immediately north of OR 6 (east of the current city boundary). A third area of contiguous exception land is located along the east side of Sellers Road (north of the current city boundary).

The entire contiguous area of exception land south of OR 6 was slated for inclusion into the expanded UGB as industrial land in accordance with the *City of Banks Aspirations* document described earlier. The small exception taxlot located in the triangle between Cedar Canyon Road and Sellers Road was also slated for inclusion into the expanded UGB as industrial land, as was the taxlot located in the triangle of land between OR 47 and Sellers Road (immediately north of the OR 47/Sellers Road/Banks Road intersection).

The contiguous exception taxlots located to the east of Sellers Road were **not** brought in as industrial land because this area is steeply graded and would not be conducive to development for industrial purposes. It was therefore decided to defer this exception land for inclusion into the expanded UGB as residential land (this land currently has single-family residences on it).

The contiguous area of exception taxlots located north of OR 6 (east of the city boundary) was also not brought in as industrial, but rather was also deferred for inclusion into the expanded UGB as residential land. The rationale for this decision was based on the proximity of these taxlots to the Quail Valley Golf Course – it was determined that it would not be logical to place industrial tenants on the fringe of the golf course, while it would be reasonable to bring these taxlots into the expanded UGB as residential.

After bringing in the aforementioned of exception land as industrial (which totaled approximately 49 acres) there remained a need for approximately 31 acres more of industrial land to satisfy total need identified in the EOA.

Proposed UGB expansion industrial land was next allocated to the taxlot containing predominantly "lower capacity" farmland located directly east of the existing UGB on three tax lots located immediately south of Banks Road (described earlier in the memorandum and shown on Figure 5). After the inclusion of this taxlot, the remainder of needed industrial land was satisfied through the inclusion of the following taxlots:

- The south and west sides of the parcel located northwest of the OR 6/OR 47 Interchange (south of Sunset Park)
- The easternmost strip of the parcel located directly west of Sunset Park
- The south part of the parcel located north of Sunset Park and west of Main Street that is **not** located in the floodplain

With the allocation of this industrial land, the City's identified need for industrial land was complete.

This allocation of industrial land satisfies the Banks aspiration growth objective of having a potential industrial campus southeast of the city (see Appendix E). It also places non-residential land north of Sunset Park, so as to allow for a non-residential use that would be compatible with the events at Sunset Park. Lastly, it would allow a north-south road connection west of Main Street (OR 47), which would be helpful in reducing north-south vehicle trips on Main Street in the future when the west side of Banks becomes developed.

The allotted industrial UGB expansion lands are shown on Figure 11 (Preferred Alternative).

Assessment to Satisfy Commercial Land Needs

The Banks EOA identified a need to add approximately 12 acres of commercial land to the expanded UGB (the 12 acres is derived from the 11.24 identified on Table 2 of this memorandum, plus 0.76 acres for associated transportation facilities). The Banks EOA did not specify any targeted commercial uses or any specific commercial site needs.

Upon consideration of bringing in the needed commercial land, one Priority 2 exception parcel, located directly northwest of the OR 6/Aerts Road intersection (west of Aerts Road and south of the Quail Valley Golf Course on both sides of Washington Avenue), was slated for inclusion into the expanded UGB.

After taking into account the UGB expansion study area taxlots already slated for industrial use, the remaining adjacent taxlots containing low-value farmland were considered for allocation as commercial land, but were deferred for allocation as residential. In the interest of providing commercial land that would promote compact growth, be located in a visible spot from a marketing sense, and be logical in relation to the transportation system, the identified commercial need was allocated to five parcels in the UGB study area:

- The parcel located immediately west of Main Street (to the immediate northwest of the OR 6/OR 47 interchange). This central city location would also allow for potential "Main Street"-type commercial development (i.e. storefront on lot line at Main Street) with easy pedestrian and bicycle access from all parts of the city.
- The southeast corner of the large Quail Valley Golf Course parcel. This area is located immediately north of the Priority 2 exception parcel also slated for inclusion as commercial (noted earlier). This block of commercial land would allow for limited commercial development to serve that part of the city in the future when the east side of Banks becomes developed.
- The three small tax lots located in the triangle of land between Cedar Canyon Road and OR 47

The allotted commercial UGB expansion lands are shown on Figure 11 (Preferred Alternative).

Assessment to Satisfy Residential Land Needs

The Banks Residential Land Needs Analysis identified a need to add approximately 154 acres of residential land to the expanded UGB (including approximately 31 acres for parks, schools, and associated transportation facilities – see Table 1 of this memorandum).

As noted in the assessment of industrial land needs, it was determined that approximately 5 acres of exception land east of the Sellers Road and approximately 8 acres of exception land north of OR 6 would be brought into the expanded UGB as residential land (in total, approximately 13 acres of exception land would be brought into the expanded UGB as residential). With this allocation, all exception land in the Banks UGB study area was slated for inclusion into the expanded Banks UGB.

Next, two large taxlots adjacent to the existing eastern UGB containing "lower-capacity" farmland (described earlier in this memorandum and shown on Figure 5) were slated for inclusion into the UGB as residential.

After allocating the available low-quality farmland in the UGB study area, the Goal 14 location factors were utilized to arrive at a recommended UGB expansion strategy for Banks. The remainder of the parcels recommended for definite inclusion into the expanded UGB (per the overall assessment of UGB Location Factors discussed earlier) was slated for inclusion into the expanded UGB as residential lands:

- The northern part of the parcel located north of Sunset Park and west of Main Street that is **not** located in the floodplain
- The triangular Quail Valley Golf Course parcel located directly east of the existing UGB (adjacent to the railroad right of way)
- The two parcels south of the triangular Quail Valley Golf Course parcel (noted in bullet above) and adjacent to the railroad right of way
- A one-acre part of the large parcel located north of Banks Road and east of Sellers Road. The one-acre portion of this parcel, located along the east side of Sellers Road, fills a "gap" between the northern edge of the existing UGB and the exception parcels slated for inclusion as residential further north along the east side of Sellers Road.

Subsequent to the inclusion of the above lands as residential, there still remained a need to allocate approximately 53 acres of residential land. Based on the UGB Location Factors assessment described earlier, the appropriate location for these remaining residential acres entailed a consideration by the Banks Planning Commission and City Council as to which of the following two areas would be in the best interests of the City to bring into the expanded UGB – the two parcels in the area southwest of the OR 6/OR 47 Interchange or the parcels abutting the northwest side of the Quail Valley Golf Course. The reason this Planning Commission/City Council deliberation was needed was that both of these areas were roughly equal in terms of their assessment under the UGB Location Factors, as was noted earlier in this memorandum (under the "Findings of UGB Factors Assessment"). There were not enough substantive differences between the two areas for consultant or City staff to definitively recommend one of these two areas over the other based on the UGB Location Factors. After a series of motions, the City Council, in a 4-2 vote, approved a UGB expansion strategy which allocated the remaining needed residential acres to the two taxlots abutting the northwest side of the Quail Valley Golf Course. The majority vote based their decision on the logical compact extension of the city eastward (in relation to lands already being definitely brought into the UGB) as well as the favorable and desirable location of this land in proximity to the golf course.

The allotted residential UGB expansion lands are shown on Figure 11 (Preferred Alternative).

Preferred Alternative UGB Expansion Parcels

Parcels that would be included in the expanded Banks UGB under the Preferred Alternative selected by the Banks City Council on January 13, 2010 are presented in Appendix G.

The new UGB line under the proposed Preferred Alternative for UGB expansion is shown on Figure 12.

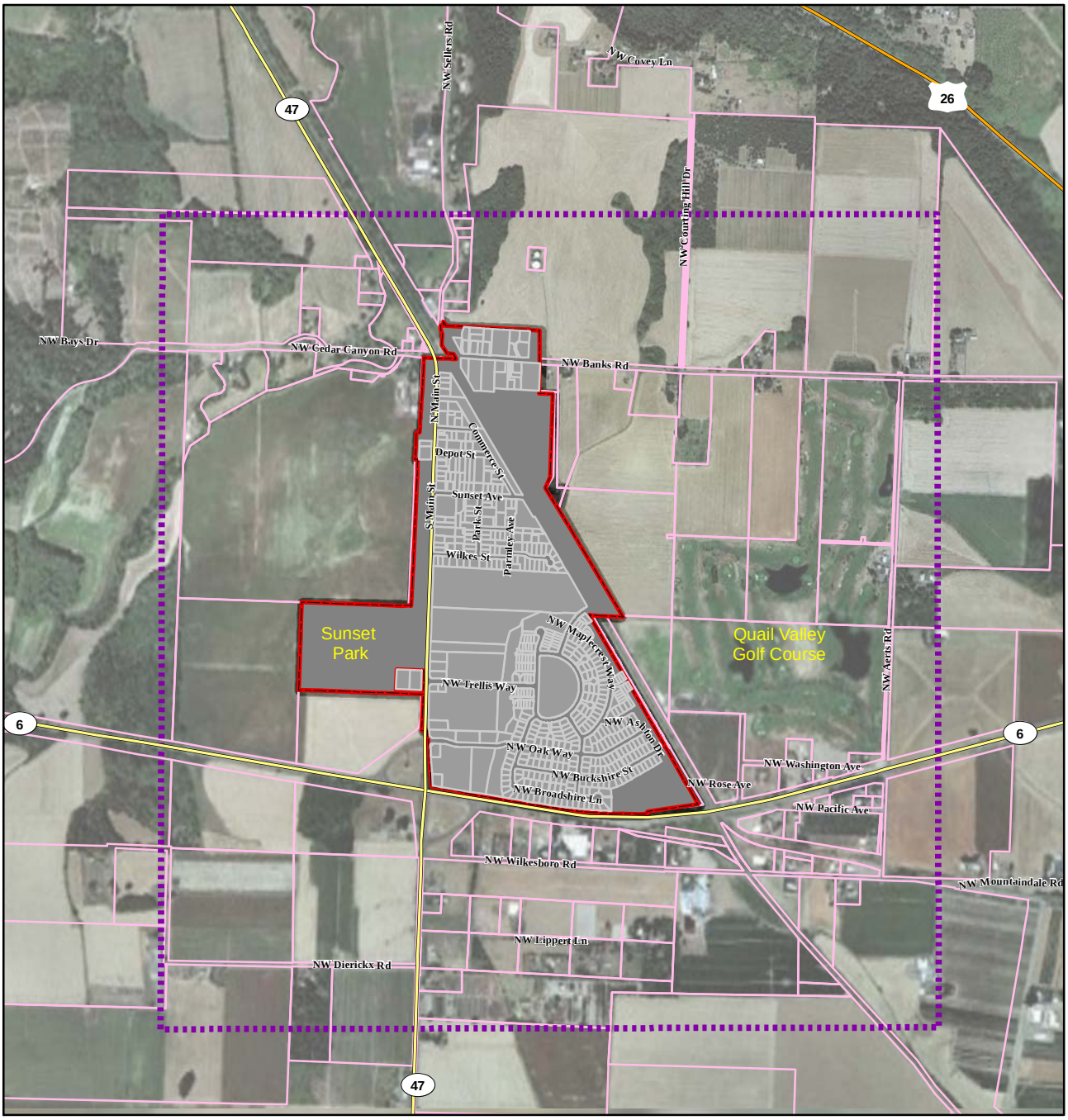
Next Steps

Subsequent to City of Banks, DLCD, ODOT and Washington County concurrence on this memorandum, analysis will be performed to allocate the predetermined zoning district classifications (see Table 4 of this memorandum). Proposed zoning allocations will be presented to the public and the City of Banks Planning Commission and City Council, and will be refined as necessary. Subsequent to concurrence on zoning allocation by the aforementioned public agencies, consultant staff will finalize a UGB Justification Report for submittal by the City of Banks, along with necessary Comprehensive Plan and City Ordinance amendments to be performed by the City of Banks following adoption of the necessary Comprehensive Plan amendments.

Figures

Appendixes

Figures



VICINITY MAP

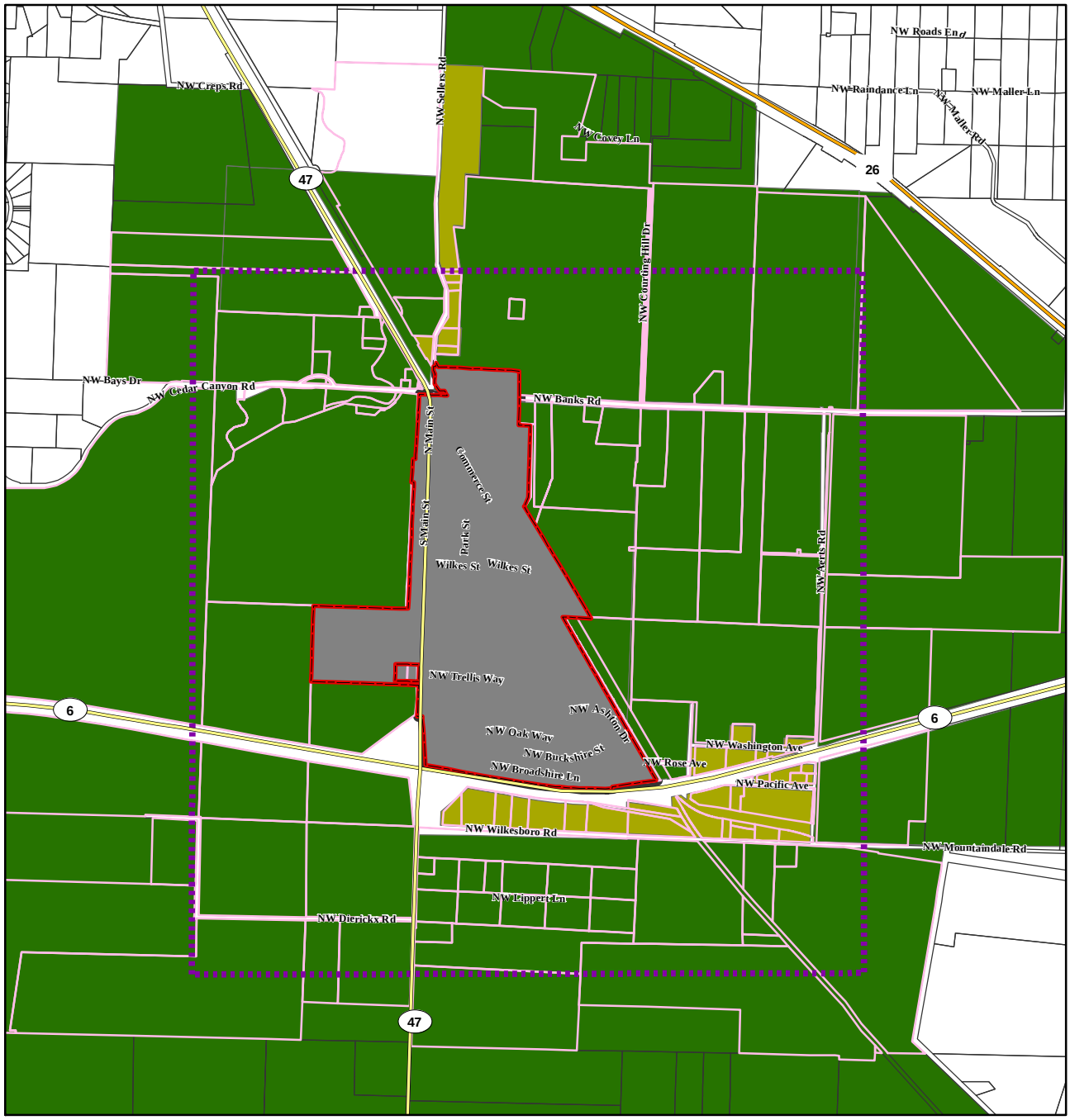
UGB Study Area
Existing UGB
City of Banks Boundary
UGB Analysis Taxlots

Note:
1. The Banks city boundary and Urban Growth Boundary are similar.

0 0.5 1 Miles

N

FIGURE 1
UGB Expansion Study Area
Banks UGB Location Alternatives Analysis



VICINITY MAP

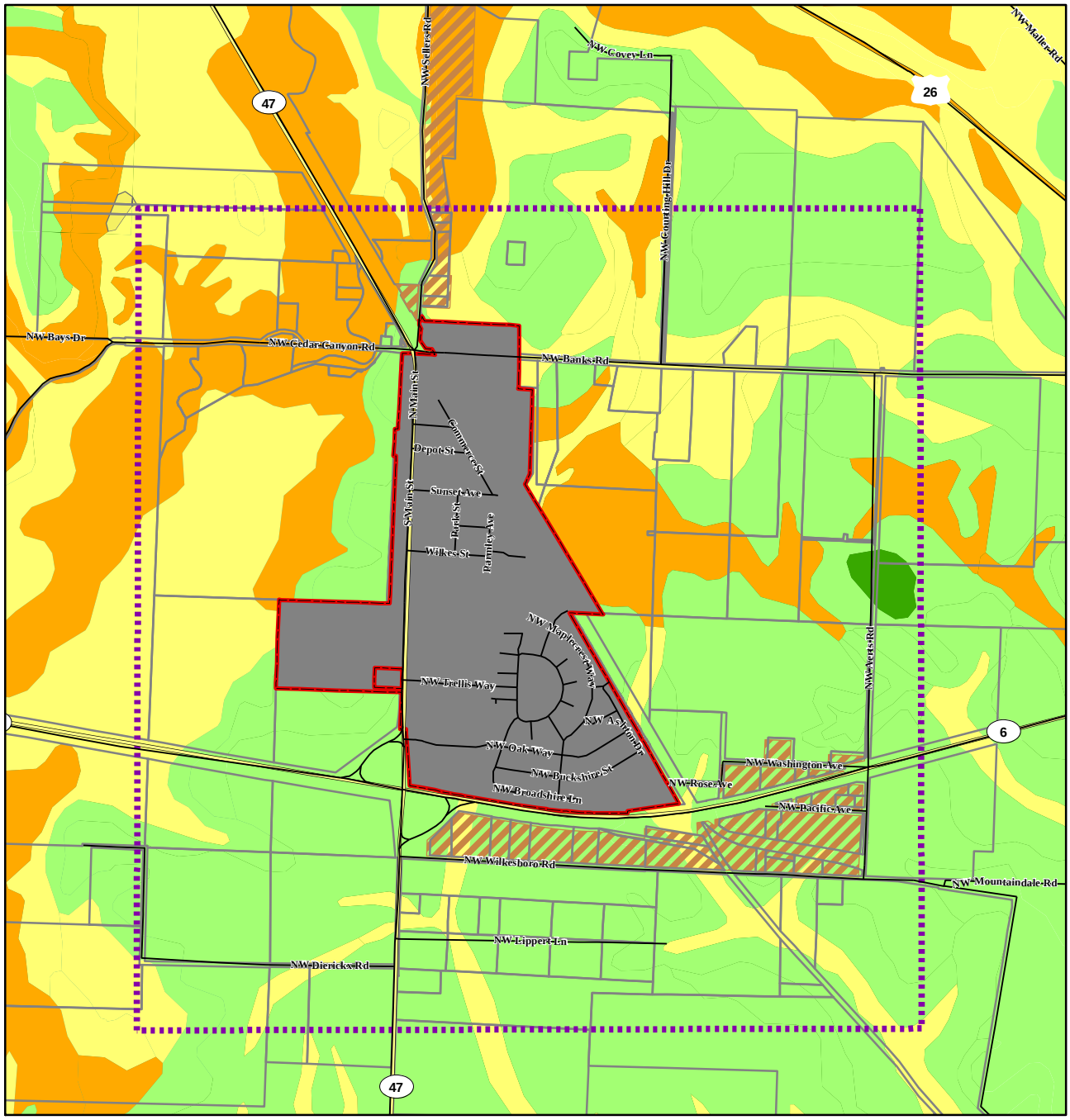
- UGB Study Area
- Existing UGB
- City of Banks Boundary
- UGB Analysis Taxlots
- Exception Areas (Priority 2)
- Resource Areas (Priority 4)

Note:
1. The Banks city boundary and Urban Growth Boundary are similar.
2. No lots were removed from analysis per Criteria #2

0 0.5 1 Miles

N

FIGURE 2
Priority Land Designations
Banks UGB Location Alternatives Analysis



VICINITY MAP

UGB Study Area
Existing UGB
City of Banks Boundary
UGB Analysis Taxlots
Exception Areas (Priority 2)

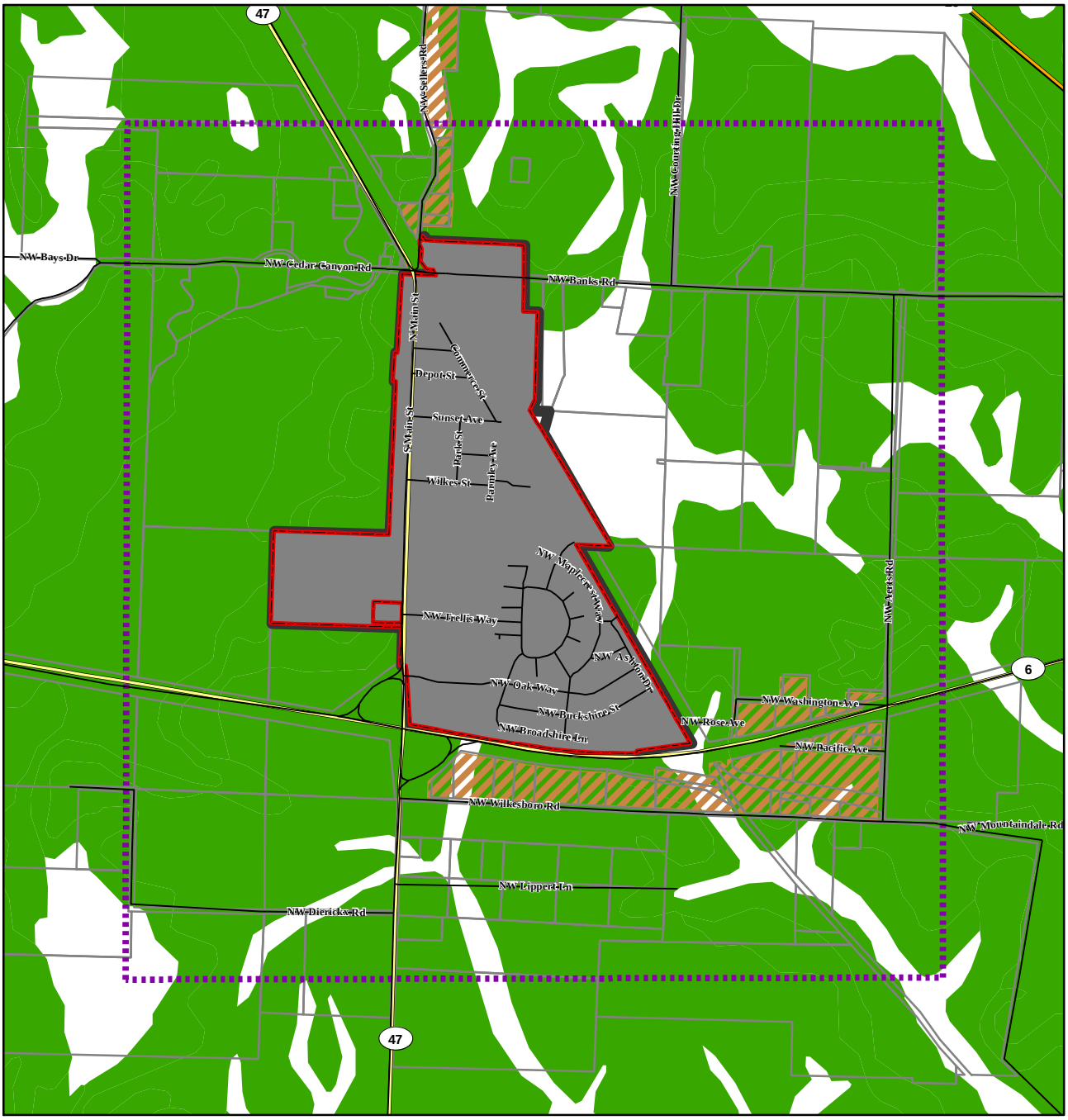
Soil Capability Class

I
II
III
IV

0 0.5 1 Miles

N

FIGURE 3
Soil Capability Classes
Banks UGB Location Alternatives Analysis



VICINITY MAP

UGB Study Area

Existing UGB

City of Banks Boundary

UGB Analysis Taxlots

Exception Areas (Priority 2)

High Value Farmland

N

0 0.5 1 Miles

FIGURE 4
High Value Farmland
Banks UGB Location Alternatives Analysis

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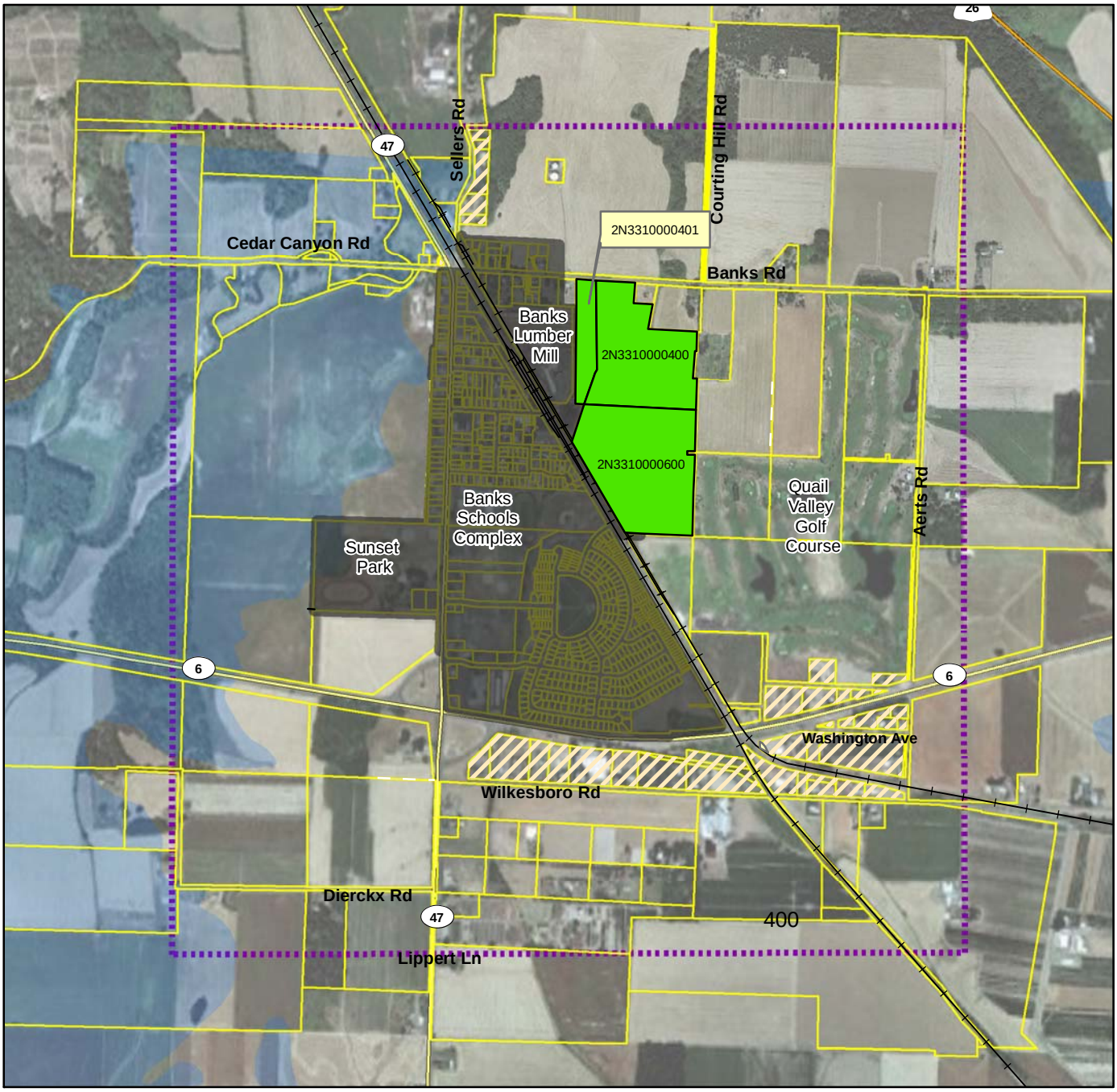

VICINITY MAP

- UGB Study Area
- Existing UGB
- UGB Analysis Taxlots
- Priority 2 (Exception) Lands
- "Lower Capacity" Farmland Parcels Adjacent to UGB
- 100-Year FEMA Floodplain

N

Figure 5
"Lower Capacity" Farmland Parcels Adjacent to UGB

0 0.5 1 Miles

Banks UGB Location Alternatives Analysis

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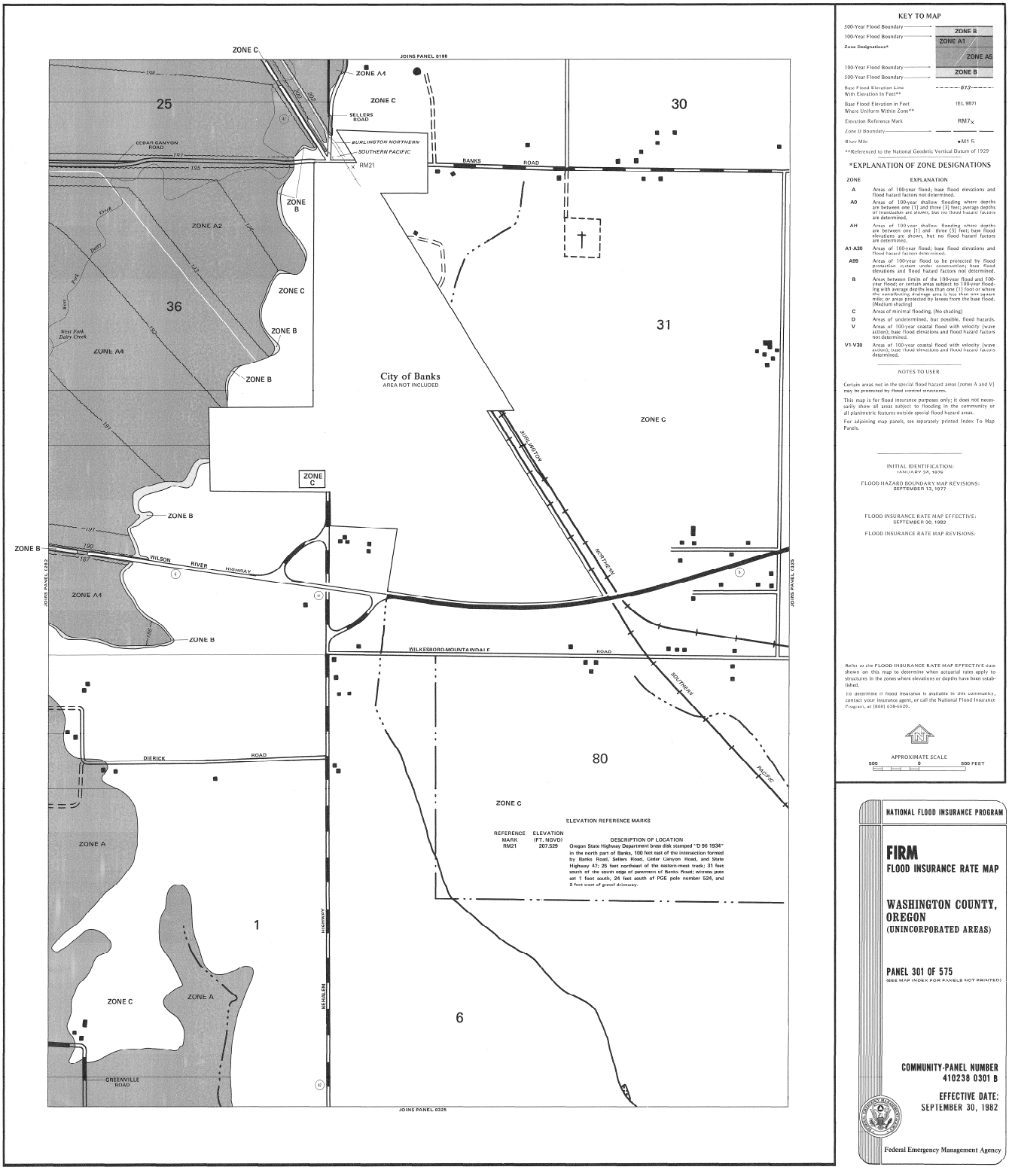


KEY TO MAP

500-Year Flood Boundary
100-Year Flood Boundary
Zone Designations*
100-Year Flood Boundary
500-Year Flood Boundary
Base Flood Elevation Line With Elevation In Feet**
Base Flood Elevation in Feet Where Uniform Within Zone**
Elevation Reference Mark
Zone D Boundary
River Mile

ZONE B
ZONE A1
ZONE A5
ZONE B

513
(EL 957)
RM7×
•M1.5

**Referenced to the National Geodetic Vertical Datum of 1929

*EXPLANATION OF ZONE DESIGNATIONS

ZONE	EXPLANATION
A	Areas of 100-year flood; base flood elevations and flood hazard factors not determined.
A0	Areas of 100-year shallow flooding where depths are between one (1) and three (3) feet; average depths of inundation are shown, but no flood hazard factors are determined.
AH	Areas of 100-year shallow flooding where depths are between one (1) and three (3) feet; base flood elevations are shown, but no flood hazard factors are determined.
A1-A30	Areas of 100-year flood; base flood elevations and flood hazard factors determined.
A99	Areas of 100-year flood to be protected by flood protection system under construction; base flood elevations and flood hazard factors not determined.
B	Areas between limits of the 100-year flood and 500-year flood; or certain areas subject to 100-year flooding with average depths less than one (1) foot or where the contributing drainage area is less than one square mile; or areas protected by levees from the base flood. (Medium shading)
C	Areas of minimal flooding. (No shading)
D	Areas of undetermined, but possible, flood hazards.
V	Areas of 100-year coastal flood with velocity (wave action); base flood elevations and flood hazard factors not determined.
V1-V30	Areas of 100-year coastal flood with velocity (wave action); base flood elevations and flood hazard factors determined.

NOTES TO USER

Certain areas not in the special flood hazard areas (zones A and V) may be protected by flood control structures.

This map is for flood insurance purposes only; it does not necessarily show all areas subject to flooding in the community or all planimetric features outside special flood hazard areas.

For adjoining map panels, see separately printed Index To Map Panels.

INITIAL IDENTIFICATION:
JANUARY 24, 1979

FLOOD HAZARD BOUNDARY MAP REVISIONS:
SEPTEMBER 13, 1977

FLOOD INSURANCE RATE MAP EFFECTIVE:
SEPTEMBER 30, 1982

FLOOD INSURANCE RATE MAP REVISIONS:

Refer to the FLOOD INSURANCE RATE MAP EFFECTIVE date shown on this map to determine when actuarial rates apply to structures in the zones where elevations or depths have been established.

To determine if flood insurance is available in this community, contact your insurance agent, or call the National Flood Insurance Program, at (800) 638-6620.

APPROXIMATE SCALE
500 0 500 FEET

NATIONAL FLOOD INSURANCE PROGRAM

FIRM
FLOOD INSURANCE RATE MAP

WASHINGTON COUNTY, OREGON
(UNINCORPORATED AREAS)

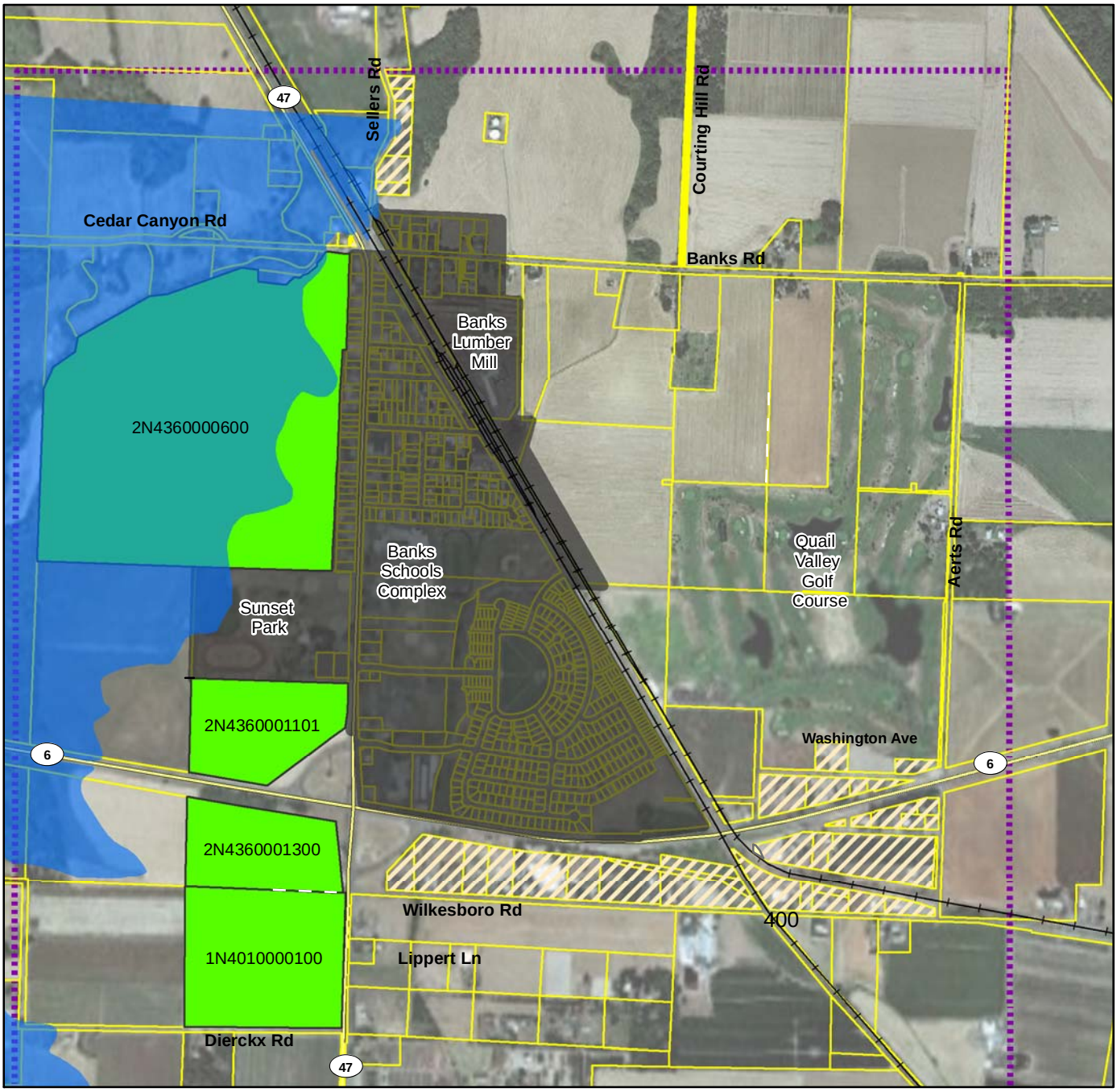
PANEL 301 OF 575
(SEE MAP INDEX FOR PANELS NOT PRINTED)

COMMUNITY-PANEL NUMBER
410238 0301 B

EFFECTIVE DATE:
SEPTEMBER 30, 1982

Federal Emergency Management Agency

Figure 6: FEMA Flood Insurance Rate Map for the Banks UGB Study Area



VICINITY MAP

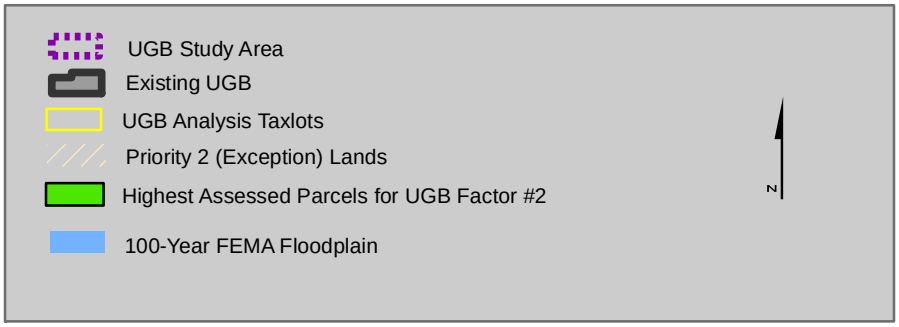


Figure 7
UGB Location Factor #2:
Highest Assessed Parcels

0 0.5 1 Miles

Banks UGB Location Alternatives Analysis

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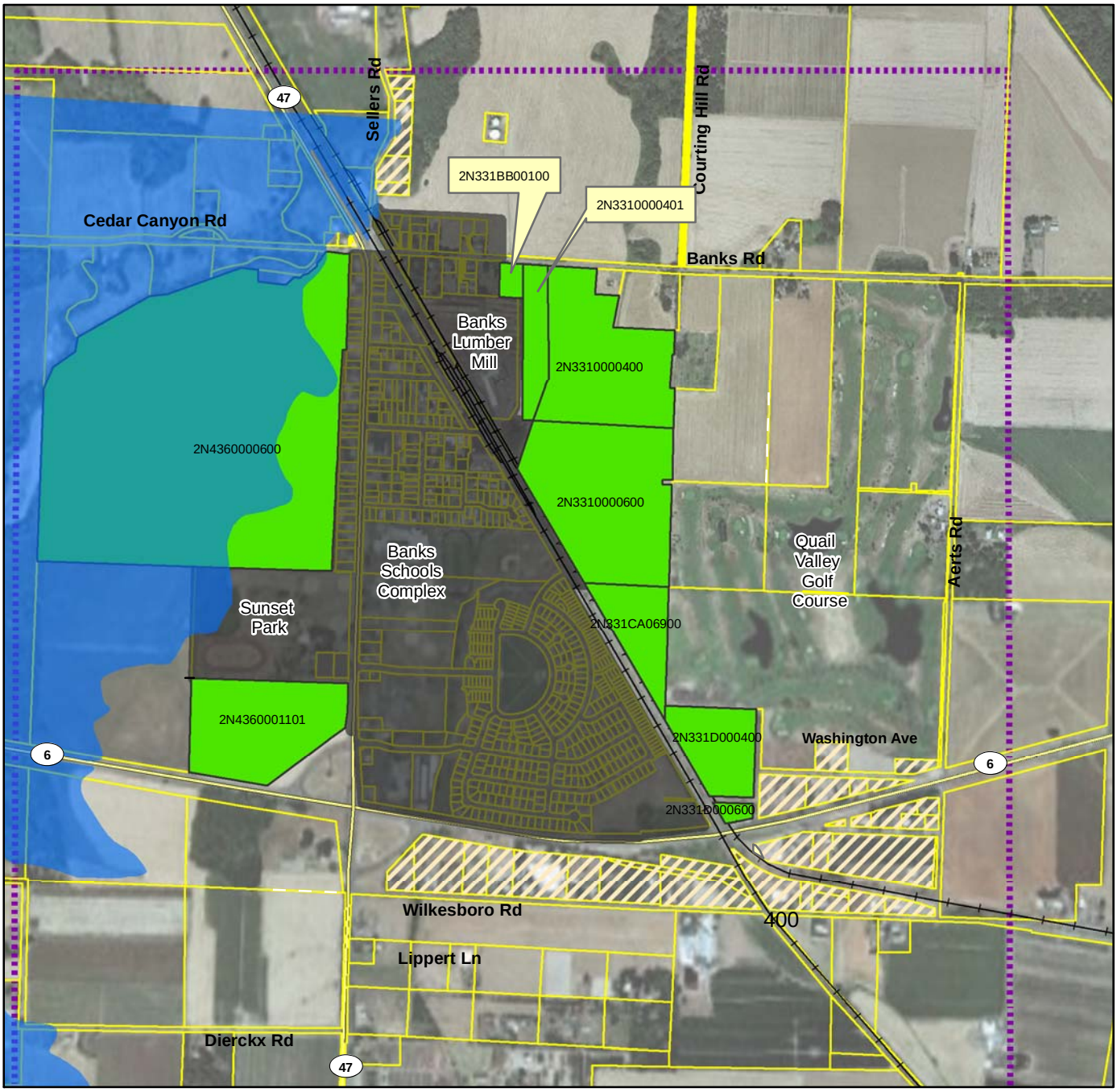

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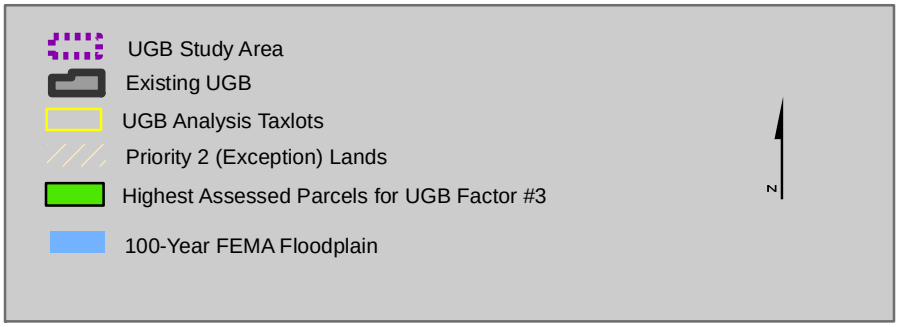

Figure 8
UGB Location Factor #3:
Highest Assessed Parcels

0 0.5 1 Miles

Banks UGB Location Alternatives Analysis

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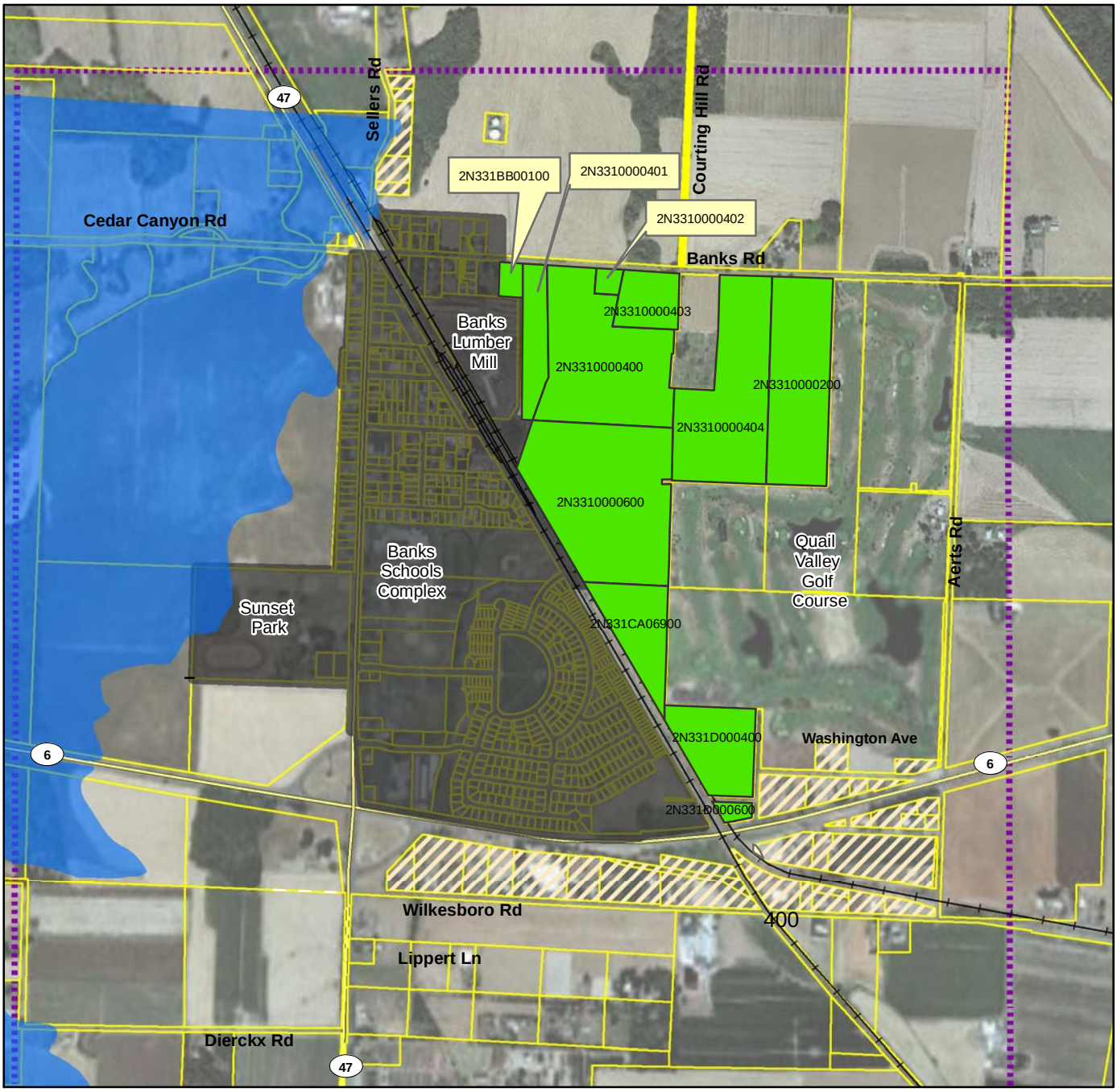

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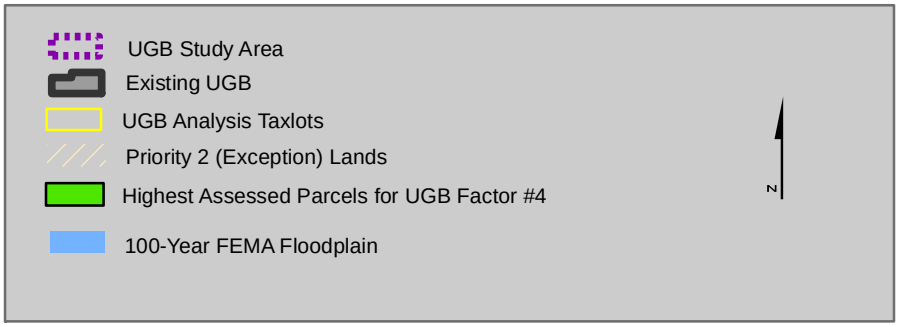

Figure 9
UGB Location Factor #4:
Highest Assessed Parcels

0 0.5 1 Miles

Banks UGB Location Alternatives Analysis

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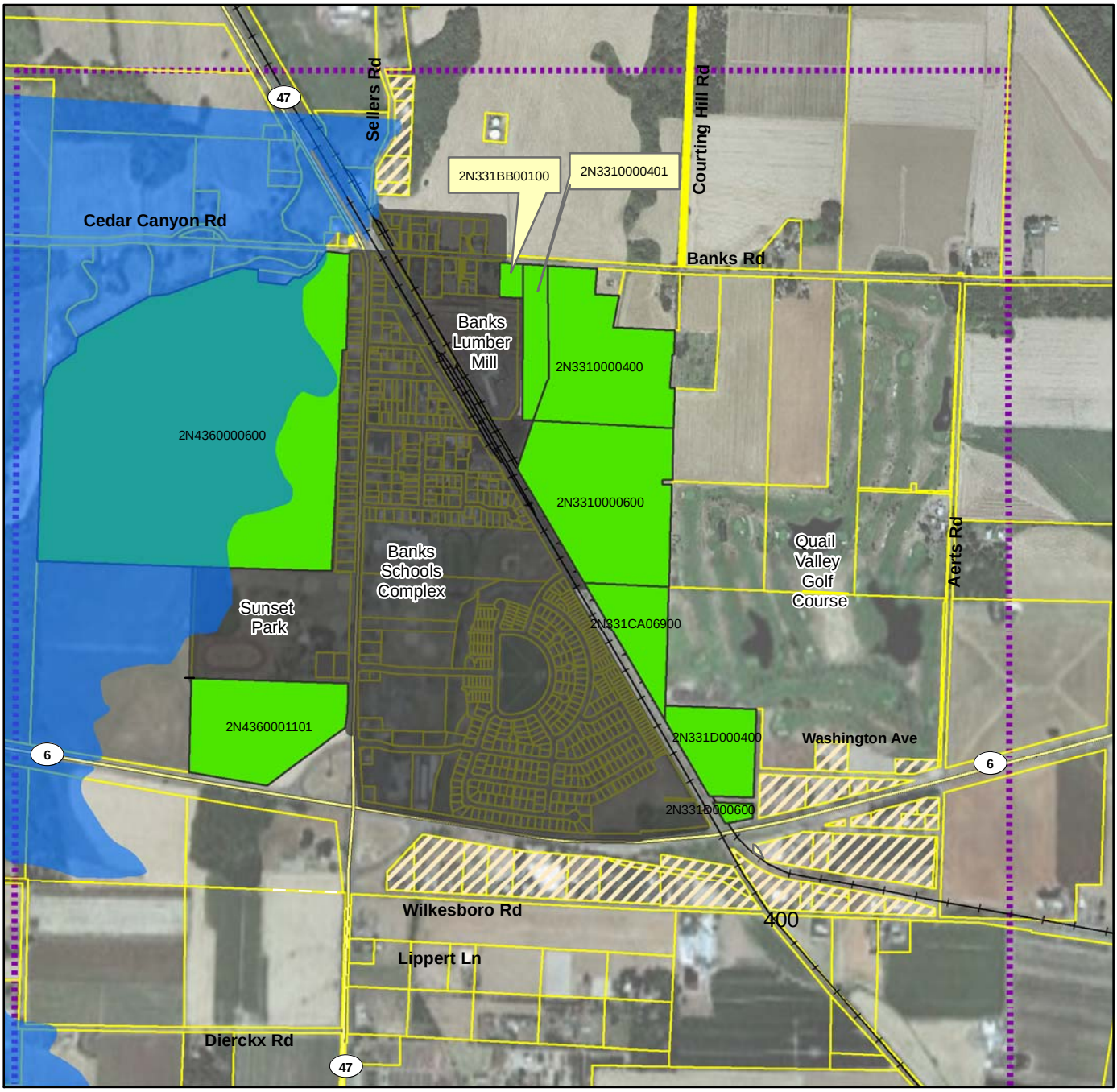

VICINITY MAP

UGB Study Area
Existing UGB
UGB Analysis Taxlots
Priority 2 (Exception) Lands
Parcels Recommended for Definite Inclusion in Expanded UGB per Overall Assessment of UGB Location Factors
100-Year FEMA Floodplain

N

Figure 10
UGB Location Factors
Overall Assessment:
Parcels Recommended for Definite Inclusion in Expanded UGB

0 0.5 1 Miles

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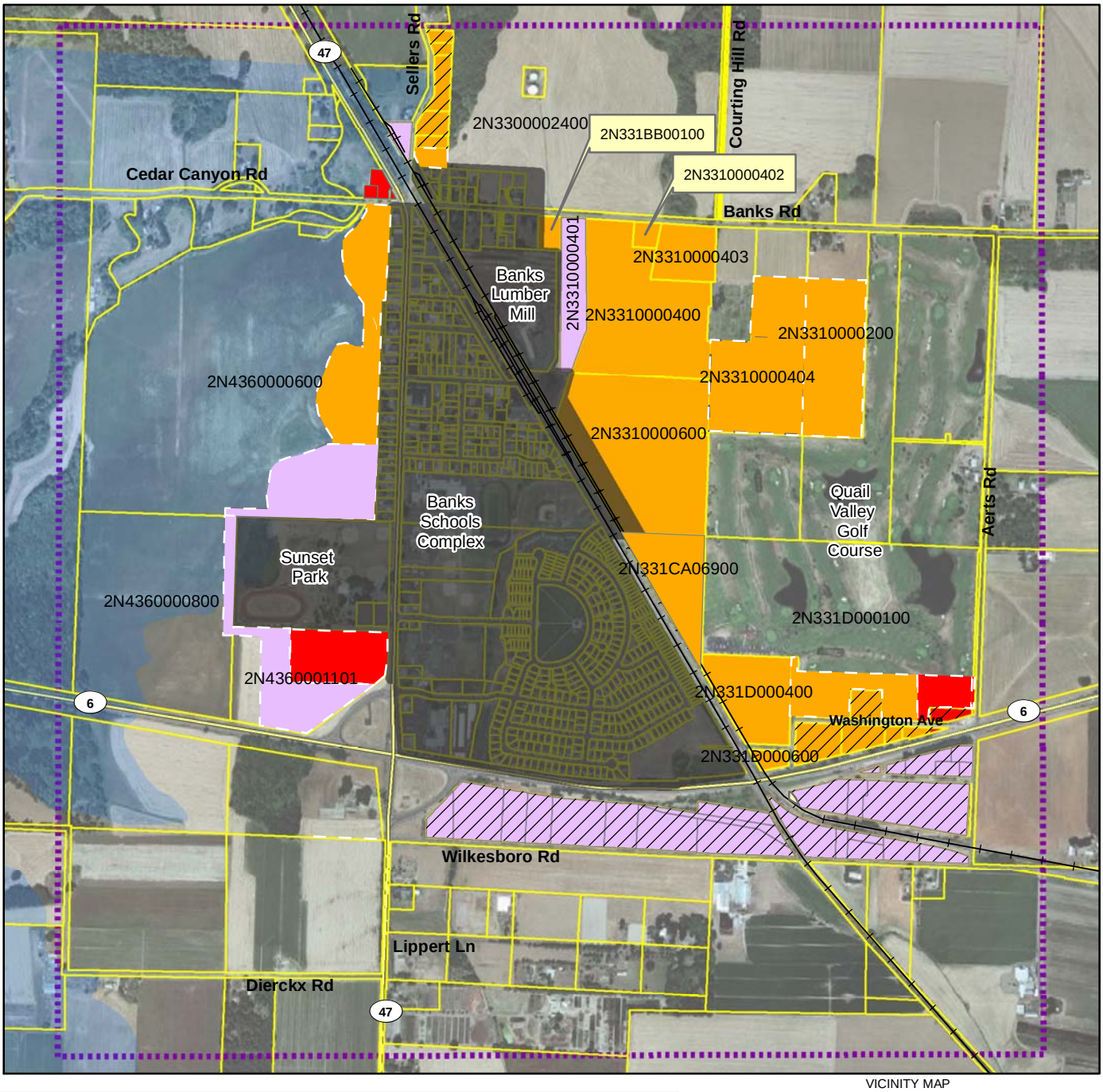

VICINITY MAP

- UGB Study Area
- Existing UGB
- UGB Analysis Taxlots
- Priority 2 (Exception) Lands
- Taxlots Recommended for Addition to UGB as Residential
- Partial Taxlot Land Recommended for Addition to UGB as Residential
- Taxlots Recommended for Addition to UGB as Industrial
- Partial Taxlot Land Recommended for Addition to UGB as Industrial
- Taxlots Recommended for Addition to UGB as Commercial
- Partial Taxlot Land Recommended for Addition to UGB as Commercial
- 100-Year FEMA Floodplain

N

0 0.5 1 Miles

Figure 11
Preferred Alternative for UGB Expansion (as proposed January, 2010)

Banks UGB Location Alternatives Analysis

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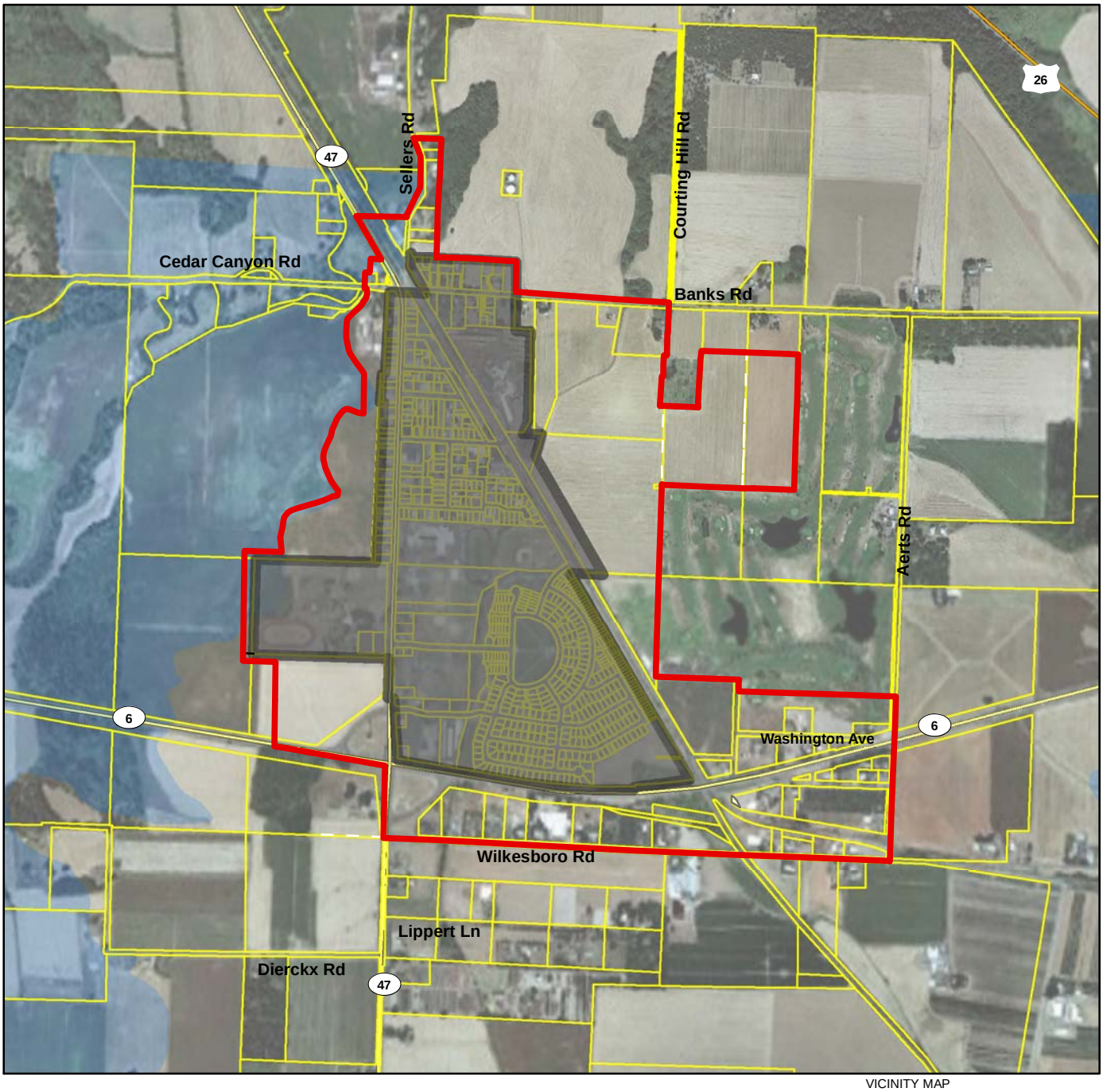

VICINITY MAP

Existing UGB

Preferred Alternative UGB Line (as proposed Jan, 2010)

UGB Analysis Taxlots

100-Year FEMA Floodplain

0 0.5 1 Miles

N

Figure 12
Preferred Alternative UGB Line
(as proposed January, 2010)

Banks UGB ExpansionAlternatives Analysis

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Appendix A: UGB Alternatives Analysis Process

Banks Urban Growth Boundary Alternatives Analysis

This appendix presents the UGB alternatives process and analyses that were conducted, and which culminated in, the Banks City Council decision on January 13, 2010 to recommend a Preferred Alternative strategy for expanding the Banks Urban Growth Boundary (UGB) consistent with state law.

*****

Based on the results of an assessment of industrial, commercial, and residential parcels in the Banks UGB Study Area, a 'first-cut' UGB expansion strategy (figure and accompanying rationale) was created and presented by consultant staff at a joint meeting of the Banks Planning Commission and City Council on May 14, 2009, for the purpose of receiving comments and concerns from local officials (this 'first-cut' strategy, with slight modifications, would become Alternative 1). The "First-Cut" map is shown in Attachment 1.

A description of the aforementioned UGB expansion strategy, per the UGB location factors (OAR 660-024-0060(1)), is described in the table below.

FIRST-CUT UGB EXPANSION STRATEGY

1. Efficient accommodation of identified land needs	The UGB expansion area strategy is well-suited to provide for efficient accommodation of a variety of residential, industrial, and commercial needs.
	Due to the compact nature of the UGB expansion, future commercial and industrial uses in the expanded UGB will also serve existing neighborhoods located nearby within the current UGB. Similarly, residents of new neighborhoods would have convenient access to existing commercial stores.
	Residential neighborhoods in the expansion area east of the railroad will have convenient access to the Banks School complex (elementary/middle/high school), assuming a bicycle/pedestrian connection traversing the railroad.
	An employment area is proposed immediately south of Highway 6 with easy access to existing entrance and exit ramps. This designation promotes the efficient use of this vital transportation facility.
	Efficient accommodation of identified land needs will also be achieved by facilitating future construction of recommended projects to be listed in the pending City of Banks Water Master Plan and the Clean Water Service Sewer and Stormwater Plans.
2. Orderly and economic provision of public services	Public services will be provided to all expansion areas in accordance with the pending transportation, water, sewer, and stormwater master plans being prepared for the City of Banks. Parks facilities will be provided in the expansion areas consistent with the pending City of Banks Parks Master Plan (Draft-pending), and public school facilities will be provided as outlined in the Banks School District Facilities Planning Commission Final Report (2008).
	The residential expansion area to the east of the current UGB includes a proposed

	"South Banks secondary access" that would connect from the Banks Estates/Arbor Village area on the west side of the railroad line to the east side of the railroad line at NW Rose Avenue.[1]
	The residential expansion area to the north of the current UGB includes the proposed realignment of Sellers Road and reconfiguration of the Sellers Road/Banks Road/Main Street intersection. [2]
	The residential area to the southwest of the current UGB will spread future traffic more evenly in the Banks area, especially in regard to main Street (Highway 47), thereby mitigating vehicular overreliance on Main Street north of Highway 6.
	The industrial expansion area southeast of the current UGB will include the proposed upgrading of Wilkesboro Road.
2. Comparative environmental, energy, economic, and social consequences	
Environmental	The UGB expansion lands contain no designated Goal 5 resources other than a small area of wetlands located to the southeast of the city and floodplain areas located on one parcel to be brought in west of the current UGB. Two exception land parcels have a part of this wetland area, however, both of these parcels have enough non-wetland area available that either are viable candidates for development without the need to disturb the existing wetlands. Concurrent with the UGB expansion adoption, the City of Banks will be adopting floodplain protection language into its Code, which will prohibit the development of any structures in the floodplain, while allowing floodplain-friendly community asset development such as ball fields, trails, etc.
	By bringing in all available exception lands in the study area, this UGB expansion strategy minimizes the need to bring in agricultural land.
	The UGB expansion strategy removed from consideration all parcels that were **entirely** located within the 100-year floodplain.
Energy	The majority of the UGB expansion lands abut or are in the immediate vicinity of the existing urban area, allowing for easy access to existing commercial and employment centers.
	The proposed mix of residential, employment, and commercial land uses within the expansion area will provide opportunities for combining vehicle trips and reducing vehicle miles traveled.
	The UGB expansion areas are relatively flat, providing good opportunities for both passive and active solar energy use.
Economic	Future industrial-type activity on the UGB expansion lands located immediately east of the Banks Lumber property will contribute to the viability of this area for small-to-medium sized industrial uses.
	The UGB expansion area southeast of the existing UGB has excellent access to Highway 6 as an appealing size range of existing legal taxlots that would be

[1] Banks Transportation Network Plan (1999)

[2] Banks Transportation Network Plan (1999)

	attractive for small-to-medium sized industrial uses.
	The UGB expansion lands northwest of the Highway 6 entrance/exit road will allow for Main Street commercial store frontage.
	Future commercial and employment uses in the UGB expansion areas will also serve residents in new neighborhoods within the UGB expansion area.
	The UGB expansion lands northwest of the Highway 6 entrance/exit road will allow for Main Street commercial store frontage.
Social	Residential neighborhoods in the UGB expansion area east of the railroad will have convenient access (within bicycling/walking distance) to the Banks school complex (elementary, middle, high).
	The UGB expansion lands west, east, and north of the current UGB will provide new residents within easy bicycle/pedestrian distance to the Banks-Vernonia Trail.
	The size and configuration of the UGB expansion area allows for a mix of residential, commercial, and employment uses. Availability of existing and planned school and recreational facilities will encourage the creation of "complete neighborhoods," where daily needs of residents can be met with less need for travel and a high degree of convenience.
	The UGB expansion strategy allows for ample opportunities to plan residential, commercial, and industrial developments that will not be in conflict with one another.
4. Compatibility of proposed urban uses with nearby agricultural and forest activities occurring on farm and forest outside the UGB	Where the expanded UGB abuts agricultural uses, this land will be zoned for larger-lot residential development. This may be the case along the western boundary of the UGB expansion area located to the southwest of the current UGB and along the northern boundary of the UGB expansion area northeast of the current UGB (north of Banks Road).

UGB Expansion Alternatives

Comments on the first-cut UGB strategy were compiled from Planning Commission and City Council members at the May 11 meeting and in the days following the meeting.

In response to comments received, four UGB expansion alternatives were developed and assessed in accordance with the UGB location factors. The four alternative figures, along with an accompanying description of each alternative, were delivered to City of Banks staff

(as noted, Alternative 1 was a slightly modified version of the first-cut strategy presented at the May 11 meeting). The four alternatives are depicted in Attachment 2 of this Appendix.

All alternatives presented include OR 6 and OR 47 right of way and the OR6/OR 47 interchange area. Because these are existing transportation facilities serving existing UGB land, the area they occupy are not counted against the Banks total land need amount.

Banks staff presented the four alternatives to the Banks Planning Commission on May 28, 2009. It was noted to Banks staff by the consultant analyst that Alternatives 1, 2, and 3 were comparatively similar in respect to the UGB location factors (Alternative 4, which was explicitly created in response to a request from the City, did not appear to adequately address the City's stated residential need). The Planning Commission voted for "Alternative 2" with some modifications as the Preliminary Preferred Alternative (PPA).

Banks staff presented the four UGB expansion alternatives and Planning Commission PPA to the Banks City Council May 29, 2009. The City Council approved the Planning Commission Preliminary PPA recommendation (Alternative 2 with modifications).

Preferred Alternative for UGB Expansion

The Banks City Council-proposed PPA is shown in Attachment 3 of this Appendix. Consultant staff conducted an assessment of the PPA (Alternative 2 with modifications) and it was found that the preferred alternative UGB expansion strategy was comparatively equal-or-superior to the other alternatives that were developed in respect to the UGB location factors and the City's adopted aspirational statement (adopted January, 2009).

Overall, the proposed PPA UGB expansion strategy emphasizes compact urban growth through the inclusion of abutting and closely adjacent lands and preservation of surrounding agricultural lands through the inclusion of all exception land in the study area and the deliberate inclusion of non-high value farmland and land already developed for uses other than farming.

The rationale for the allocation of new UGB land onto partial taxlots is discussed below.

- Taxlot 2N4360001101: this taxlot is located immediately northwest of the OR 6/OR 47 interchange. The rationale for the partial inclusion of this taxlot was discussed earlier in this memorandum in the "Assessment of Commercial Lands" section.

- Taxlot 2N4360000600: this taxlot abuts the western edge of the current Banks UGB. The proposal is to bring in 40 acres from this taxlot – 28 acres of which are outside the floodplain and would be brought in to the expanded UGB as buildable residential land, 12 acres of which are in the floodplain fringe and would be brought in as residential land, but with the intent to be utilized for floodplain-friendly community purposes (ball fields, recreation trails).

  This partial taxlot inclusion was done to bring in land for residential use directly adjacent to the city, while excluding the majority of the floodplain land existing on the taxlot, including the entirety of the floodway. Bringing this land into the UGB allows for compact growth outward from the city's existing UGB. Future residents would be within easy walking and bicycling distance to Main Street, Sunset Park (located directly

to the south of this taxlot) and the Banks elementary-middle-high school complex (which is located off Trellis Way, in the central part of the city).

- Taxlot 2N331CA06900: this taxlot is located east of the city and part of the taxlot is in current use by the Quail Valley Golf Course. The intent of this partial taxlot inclusion is for a future north-south connector road on the east side of the existing city that would serve several of the new residential taxlots proposed for inclusion into the expanded UGB. The remainder of the taxlot (aside from that proposed for inclusion to accommodate the new roadway) was not brought in because it is in active use by the golf course.

- Taxlots 2N3310000201 and 2N331D000100: both of these taxlots, located east of the current city boundary, are owned by Quail Valley Golf Course. The land on these two lots, although technically categorized as high-value farmland due to their underlying soils (see Figure 4), were removed from farm use when the golf course was developed, subsequent to Washington County development approval, in 1993. Therefore, because this land is no longer in agricultural use, bringing this land in further relieves the need to bring in high-value farmland that is currently being farmed. The configuration of the partial taxlots reflects the desire to bring in this non-farmed land while leaving out the areas of the taxlots being actively used as golf course (as part of the golf course that is played). Quail Valley has approached the City as a willing developer of its land in the event of UGB expansion, and the configuration of the land proposed for inclusion into the expanded UGB reflects their development preferences. The City is amenable to these preferences.

- Taxlot 2N331000404: this taxlot is located just north of the Quail Valley Golf Course. This partial lot inclusion brings in eight acres of low-value farmland. The intent of this inclusion is to avoid bringing in high-value farmland elsewhere while simultaneously providing further residential land surrounding the golf course.

The rationale for the preferred alternative, per the UGB location factors, is discussed in the table below.

PRELIMINARY PREFERRED ALTERNATIVE RATIONALE

1. Efficient accommodation of identified land needs	The UGB expansion area strategy is well suited to provide for efficient accommodation of a variety of residential, industrial, and commercial needs.
	Due to the compact nature of the UGB expansion, future commercial and industrial uses in the expanded UGB will also serve existing neighborhoods located nearby within the current UGB. Similarly, residents of new neighborhoods would have convenient access to existing commercial stores.

	Residential neighborhoods in the expansion area east of the railroad will have convenient access to the Banks School complex (elementary/middle/high school), assuming a bicycle/pedestrian connection traversing the railroad. An employment area is proposed immediately south of Highway 6 with easy access to existing entrance and exit ramps. This designation promotes the efficient use of this vital transportation facility. Efficient accommodation of identified land needs will also be achieved by facilitating future construction of recommended projects to be listed in the pending City of Banks Water Master Plan and the Clean Water Service Sewer and Stormwater Plans.
2. Orderly and economic provision of public services	Public services will be provided to all expansion areas in accordance with the pending transportation, water, sewer, and stormwater master plans being prepared for the City of Banks. Parks facilities will be provided in the expansion areas consistent with the pending City of Banks Parks Master Plan (Draft- pending), and public school facilities will be provided as outlined in the Banks School District Facilities Planning Commission Final Report (2008).
	The residential expansion area to the east of the current UGB includes a proposed "South Banks secondary access" that would connect from the Banks Estates/Arbor Village area on the west side of the railroad line to the east side of the railroad line at NW Rose Avenue.[3]
	The residential expansion area to the north of the current UGB includes the proposed realignment of Sellers Road and reconfiguration of the Sellers Road/Banks Road/Main Street intersection. [4]
	The industrial expansion area southeast of the current UGB will include the proposed upgrading of Wilkesboro Road.
3. Comparative environmental, energy, economic, and social consequences	
Environmental	The UGB expansion lands contain no designated Goal 5 resources other than a small area of wetlands located to the southeast of the city and floodplain areas located on one parcel to be brought in west of the current UGB (this land is intended for 'floodplain-friendly' community facility development (e.g. ball fields, recreation trails). Two exception land parcels have a part of this wetland area, however, both of these parcels have enough non-wetland area available that either are viable candidates for development without the need to disturb the existing wetlands. Concurrent with the UGB expansion adoption, the City of Banks will be adopting floodplain protection language into its Code, which will prohibit the development of any structures in the floodplain, while allowing floodplain-friendly community asset development such as ball fields, trails, etc.

[3] Banks Transportation Network Plan (1999)

[4] Banks Transportation Network Plan (1999)

	By bringing in all available exception lands in the study area, this UGB expansion strategy minimizes the need to bring in agricultural land. _____ Regarding the resource land being proposed for inclusion into the expanded UGB, the preferred alternative intentionally targeted non-high value farmland and previously developed land designated as high-value farmland (as in the case of the inclusion of land inside the golf club area). _____ The preferred alternative strategy avoided bringing in the potentially sensitive hillside lands northeast of the city.
	The UGB expansion strategy removed from consideration all parcels that were **entirely** located within the 100-year floodplain.
Energy	The majority of the UGB expansion lands abut or are in the immediate vicinity of the existing urban area, allowing for easy access to existing commercial and employment centers.
	The proposed mix of residential, employment, and commercial land uses within the expansion area will provide opportunities for combining vehicle trips and reducing vehicle miles traveled.
	The UGB expansion areas are relatively flat, providing good opportunities for both passive and active solar energy use.
Economic	Future industrial-type activity on the UGB expansion land located immediately east of the Banks Lumber property will contribute to the viability of this area for small-to-medium sized industrial uses.
	The UGB expansion area southeast of the existing UGB has excellent access to Highway 6 and an appealing size range of existing tax lots that would be attractive for small-to-medium sized industrial uses.
	The UGB expansion lands northwest of the Highway 6 entrance/exit road intersection will allow for Main Street commercial store frontage.
	Future commercial and employment uses in the UGB expansion areas will also serve residents in new neighborhoods within the UGB expansion area.
Social	Residential neighborhoods in the UGB expansion area east of the railroad will have convenient access (within bicycling/walking distance) to the Banks school complex (elementary, middle, high).
	The UGB expansion lands west, east, and north of the current UGB will provide new residents easy bicycle/pedestrian distance to the Banks-Vernonia Trail.
	The size and configuration of the UGB expansion area allows for a mix of residential, commercial, and employment uses. Availability of existing and planned school and recreational facilities will encourage the creation of “complete neighborhoods,” where daily needs of residents can be met with less need for travel and a high degree of convenience.
	The UGB expansion strategy allows for ample opportunities to plan residential, commercial, and industrial developments that will not be in conflict with one another.
4. Compatibility of proposed urban uses with nearby agricultural and forest activities occurring outside the UGB	As noted earlier, the preferred alternative prioritized non-high value farmland for inclusion in the expanded UGB. Additionally, the majority of the expansion lands do not directly abut working farmland. Where the expanded UGB does abut agricultural uses, this land will be either be zoned for larger-lot residential development or include a green buffer between development and the nearby farm practice. This can be easily accomplished in all of the instances where abutment does occur.

The Banks Planning Commission/City Council PPA was forwarded for review by DLCD, ODOT, and Washington County. Based on comments received by ODOT, it was determined that it would not be feasible to solely bring in the parcel located in the southwest quadrant of the OR 6/OR 47 interchange due to vehicular access issues. ODOT noted that it would not allow a vehicular access to this parcel because it is located directly across from an interchange ramp terminal.

In response to the above concerns, a further modification to the proposed PPA was identified by consultant staff in coordination with ODOT to reallocate the industrial land previously slated for Taxlot 2N4360001300 (approximately 19 acres). This modification, shown on Attachment 4 of this Appendix, was delivered to Banks staff on June 16.

The Banks Planning Commission/City Council PPA was presented to the general public for the first time at a community meeting held June 18, 2009. Public comments were collected for consideration by both the Planning Commission and City Council as it moved forward with the UGB expansion process.

*****

Subsequent to the submittal of a memo [Technical Memorandum 3.1; June 22, 2009] detailing the Banks Planning Commission/City Council preferred alternative, the City of Banks and consultant received comments from the Department of Land Conservation and Development (DLCD) and the Oregon Department of Transportation (ODOT) regarding the City Council Preferred Alternative per applicable state laws and regulations. Comments were also received from the Banks City Council and Planning Commission regarding desired revisions to the alternative.

The City of Banks entered into a contract with the consultant separate from the ODOT Transportation and Growth Management (TGM) program grant contract to assess changes needed to address City desires and state compatibility issues. The first task of the consultant contract with the City of Banks explicitly listed the elements that would need to be addressed to revise the PPA. The following elements are excerpted verbatim from the contract:

- *Incorporation of taxlots south of Wilkesboro Road (associated with realignment of Wilkesboro Road). Council preference is that new UGB land south of Highway 6 should be added as industrial.*
- *Reduction of UGB incorporation of "West Banks" property from 40 acres (as shown in Tech Memo 3.1 of previous contract) to 28 acres*
- *Incorporation of more residential land north of golf course in vicinity of cemetery*
- *Explanation that multi-use zoning on "West Banks" land would allow for commercial development*
- *Explanation of configuration of commercial land on taxlot in the northwest quadrant of the Highway 6/Highway 47 interchange (west of Main Street/south of Sunset Park).*

- *Assessment of Gloria Gardiner/DLCD recent comments on Banks Preferred Alternative for UGB expansion (from previous TBG contract). Notably:*
    - *Incorporation of golf course land in current "thumb" manner (DLCD requested a revision to this configuration). Reassessment of rationale regarding the incorporation of golf course land based on DLCD position that, although used currently as golf course, land is still "high-value farmland" due to underlying soils*
    - *Rationale for excluding exception tax lot located north of established UGB study area boundary (lot is located along east side of Sellers Road)*
    - *Incorporation of minor "gaps" in expanded UGB (small areas between taxlots to be included into expanded UGB)*

As a result of an assessment of the above elements, consultant staff developed a revised alternative in accordance with direction provided by both DLCD and ODOT and addresses comments provided by the City. This alternative, "Map 1: Current Alternative", is shown in Attachment 5 of this Appendix.

The City of Banks also requested the production of two other maps that could serve as potential alternatives pending further discussion and potential concurrence from DLCD (regarding the proposed expansion strategies, and whether they are permissible under state law).

Following is a discussion of each of the aforementioned three maps. The discussion uses the PPA as a baseline, and discusses changes compared to that alternative.

"Map 1: Current Alternative"

- The industrial acres that were previously shown on the taxlot located southwest of the OR 6/OR 47 interchange have been reallocated to the area east of OR 47/south of Wilkesboro Road.
- The amount of residential acres to be included on the taxlot located west of Main Street/north of Sunset Park has been reduced from 40 acres to 28 acres.
- The amount of residential acres to be included on the taxlot north of the Quail Valley Golf Course (QVGC)/east of cemetery has been increased to 15 acres.
- One acre of residential land along the east side of Sellers Road has been included to fill the "UGB gap" between the existing northern UGB line and the residential taxlots slated for inclusion along the east side of Sellers Road just north.
- The entirety of the triangular QVGC taxlot located immediately east of the railroad has been included (previously only 3.7 acres of this taxlot were included).
- The "thumb" configuration on the QVGC has been removed. DLCD review of the previous Preferred Alternative resulted in a finding that this configuration was not in accordance with the statutes regulating UGB expansion, specifically related to "need and location" – UGB expansion cannot be performed on exclusive farm use (EFU) land in a manner that leaves distances or gaps between areas slated for

inclusion; an exception would perhaps be allowed if the City had earlier identified and adopted a specific need for residential golf course housing.

  - As a result of the above, residential acreage on the QVGC was reallocated to extend directly eastward of the aforementioned QVGC triangular lot.
  - Four (4) acres of commercial land at the corner of Aerts Road and OR 6 would still be slated for inclusion.

- The amount of commercial land to be included on the taxlot located west of Main Street/south of Sunset Park would be increased from 7 to 8 acres.

"Map 2"

Map 2, shown in Attachment 6, would be the same as Map 1, with two exceptions:

1) The amount of residential acres to be included on the taxlot located west of Main Street/north of Sunset Park would be increased from 28 acres to 32.56 acres. Another 7.3 acres would also be brought into the UGB, but would not count towards the residential land needs total acreage amount, **pending DLCD concurrence**. This amount of land could be used to develop a natural stormwater treatment system on the property.
2) The amount of residential acres to be included on the taxlot north of the Quail Valley Golf Course (QVGC)/east of cemetery would be reduced from 15 acres to 10.44 acres.

"Map 3"

Map 3, shown in Attachment 7, would be the same as Map 1, with three exceptions:

1) The entire QVGC is brought in as "Open Space", **pending DLCD concurrence**.
2) The thumb configuration from the previous Preferred Alternative is included as part of the overall golf course (entirely as residential).
3) The residential acres added on the QVGC along the east side of the QVGC triangular lot are removed.

****

The aforementioned three maps were presented at a Community Meeting in Banks on December 17, 2009. Based on comments received from the public as well as City Council and Planning Commission representatives, a modified version of Map 1, "Map 1 Modified" (see Attachment 8), was created which reallocated the industrial land from the area south of Wilkesboro Road to the area south and west of Sunset Park. Further, resolution was reached with DLCD regarding guidance on the issues discussed above with respect to Map 2. Per state law, DLCD did not concur with the reasoning made above. Therefore, Map 2 was discarded and the amount of residential acres to be included on the taxlot located west of Main Street/north of Sunset Park was **not** increased to 32.56 acres. The 28 acres does,

however, include the land along the eastern edge of the northerly wetland located on the parcel for the purposes of allowing a north-south road.

The modified version of Map 1 ("Current Alternative") noted above was presented to a joint meeting of the Banks Planning Commission and City Council on January 13, 2010 for motions to accept, modify or reject for further study (further study to include zoning allocation and transportation analysis).

Also presented at the meeting was "Map 4", shown on Attachment 9, which was shown for illustrative purposes by the consultant to clarify that the parcels located southwest of the OR 6/OR 47 interchange were **not** rejected by ODOT, DLCD, or any analysis that was performed prior, but rather were rejected for inclusion into an expanded UGB by the Banks City Council and Planning Commission in June of 2009, and that, in terms of the UGB Location Factors, this area was equal to the area being considered for further residential acreage allocation north of the Quail Valley Golf Course in terms of consistency with state law. Subsequently, a deliberation took place by both the Planning Commission and City Council regarding whether the area southwest of the OR 6/ OR 47 **or** the area north of the Quail Valley Golf Course was in the best interests of the City for the allocation of residential land. After a series of motions, the City Council voted to approve a UGB expansion strategy which allocated the residential land to the area north of the Quail Valley Golf Course.

The City Council motion on Map 1 Modified ("Current Alternative") was as follows:

1. Reallocate the 12 acres slated for inclusion as industrial from the area southwest of Sunset Park to the area directly north of Sunset Park. This was done to locate a more compatible use (than residential) directly adjacent to Sunset Park, given the presence of the dirt race track and gun club at the park (recognized by the Council as a community asset).

2. Reallocate the dislocated 12 residential acres from the area north of Sunset Park to the area northwest of the Quail Valley Golf Course.

3. Retain the "thumb" configuration (as shown in Map 3) if there is DLCD concurrence on bringing the entire golf course in as open space; if not, reallocate the "placeholder" acreage (placed along the western side of the large Quail Valley Golf Course parcel) to the area northwest of the golf course.

Subsequent to the described joint Planning Commission/City Council meeting, resolution was reached with DLCD regarding guidance on the issues discussed above with respect to Quail Valley Golf Course (Map 3). Per state law, DLCD did not concur with the conjecture made on this matter. Therefore, Map 1 Modified was refined in accordance with the three revisions called for by the Banks City Council. The refined map – with reallocation of the "thumb" land – is presented as the Preferred Alternative in Technical Memo 2.1.

Attachments to Appendix A

Attachment 1: "First-Cut" UGB Expansion Strategy (April, 2009)

Attachment 2: UGB Expansion Alternatives (May, 2009)

Attachment 3: Preliminary Preferred Alternative (PPA) (June, 2009)

Attachment 4: PPA: Reallocation of Industrial Land (June, 2009)

Attachment 5: "Map 1: Current Alternative" (December, 2009)

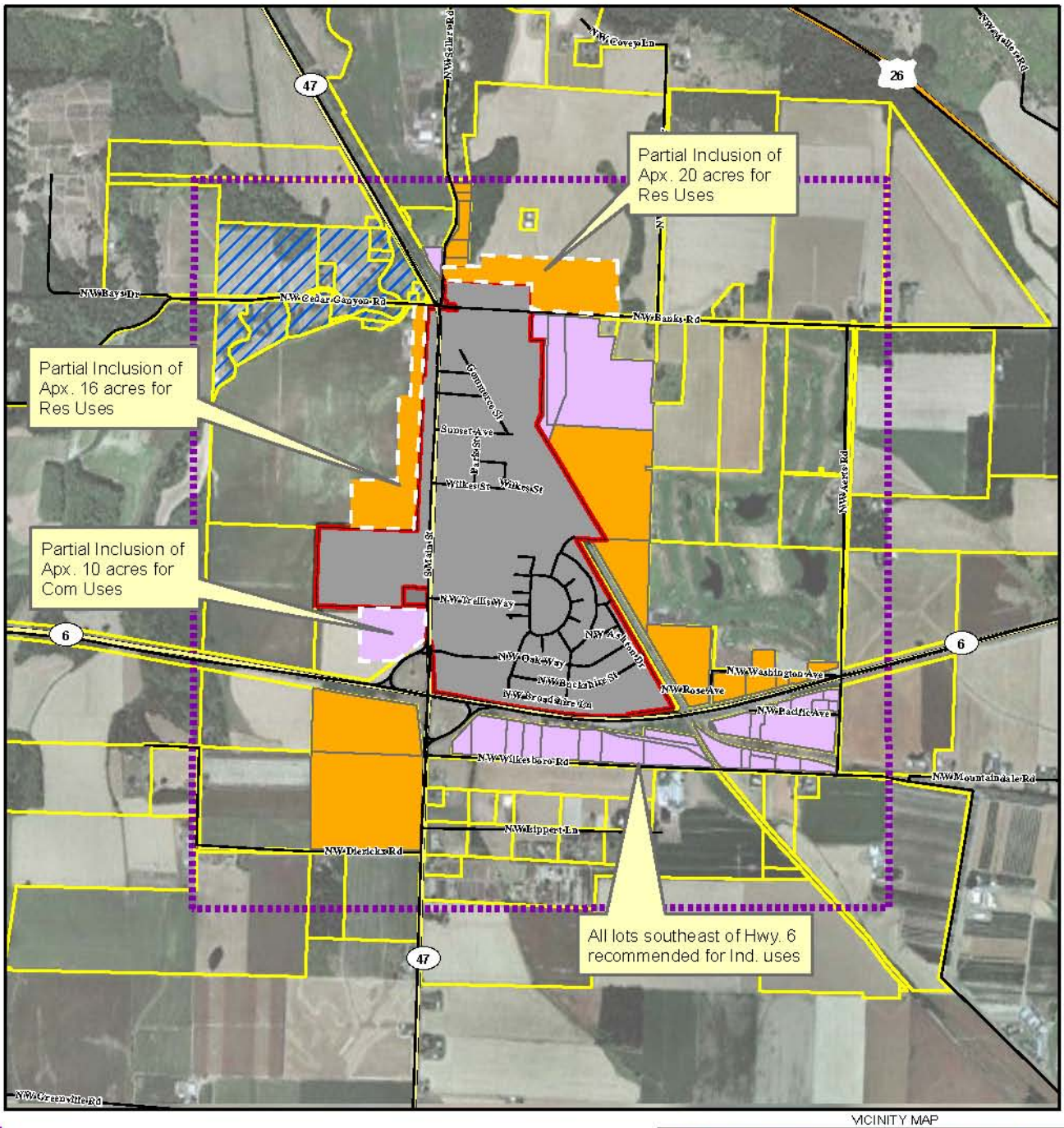
Attachment 6: "Map 2" (December, 2009)

Attachment 7: "Map 3" (December, 2009)

Attachment 8: "Map 1 Modified" (December, 2009)

Attachment 9: "Map 4"

Attachment 1: “First-Cut” UGB Expansion Strategy (April, 2009)



UGB Study Area

Existing UGB

City of Banks Boundary

UGB Analysis Taxlots

Lands Recommended for Addition to UGB as Residential

Lands Recommended for Addition to UGB as Ind/Com

Taxlots Located Entirely within Floodplain

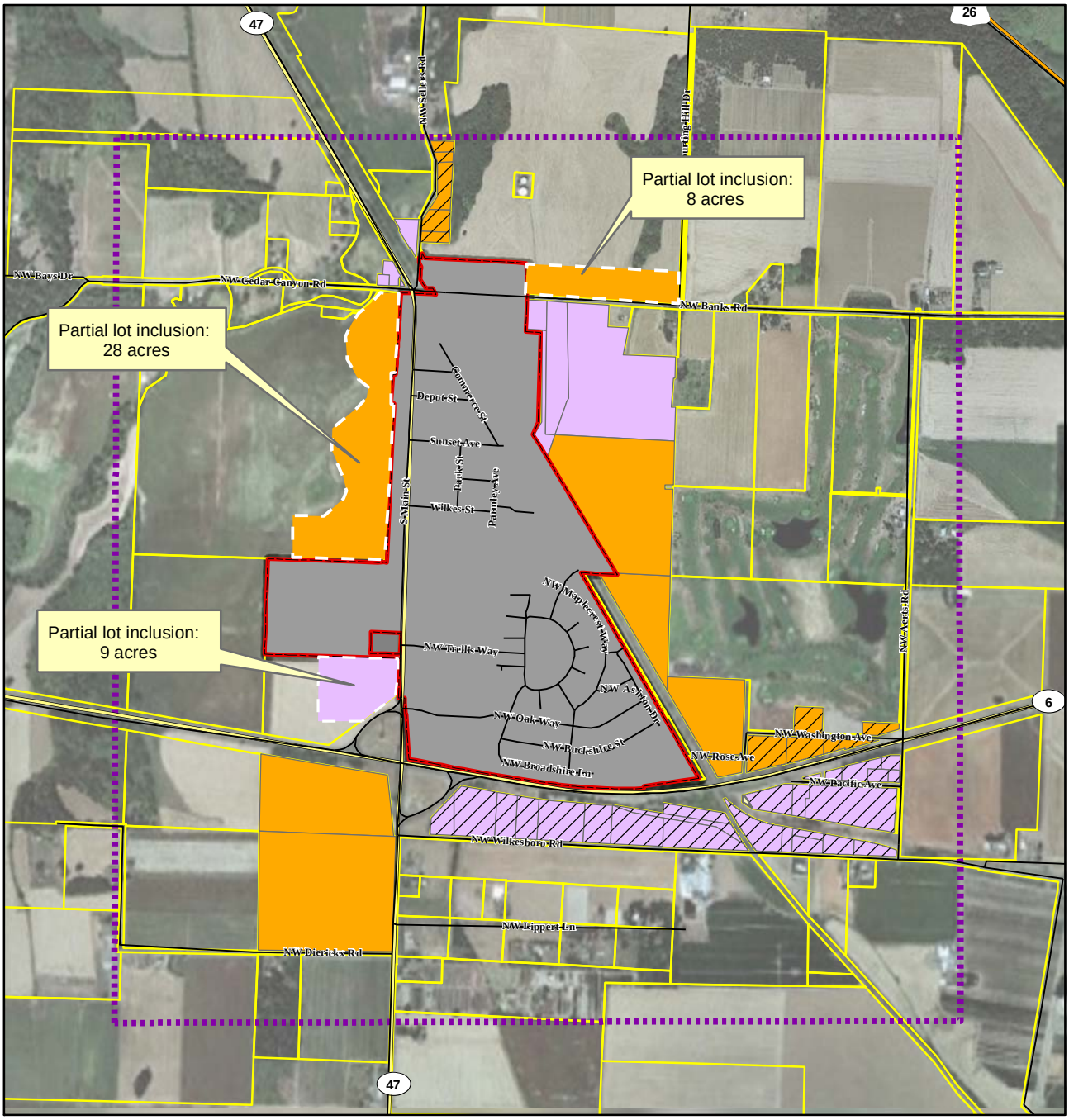
VICINITY MAP

0 0.5 1 Miles

N

FIGURE 6
Recommended UGB Expansion Strategy
Banks UGB Location Alternatives Analysis

Attachment 2: UGB Expansion Alternatives (May, 2009)



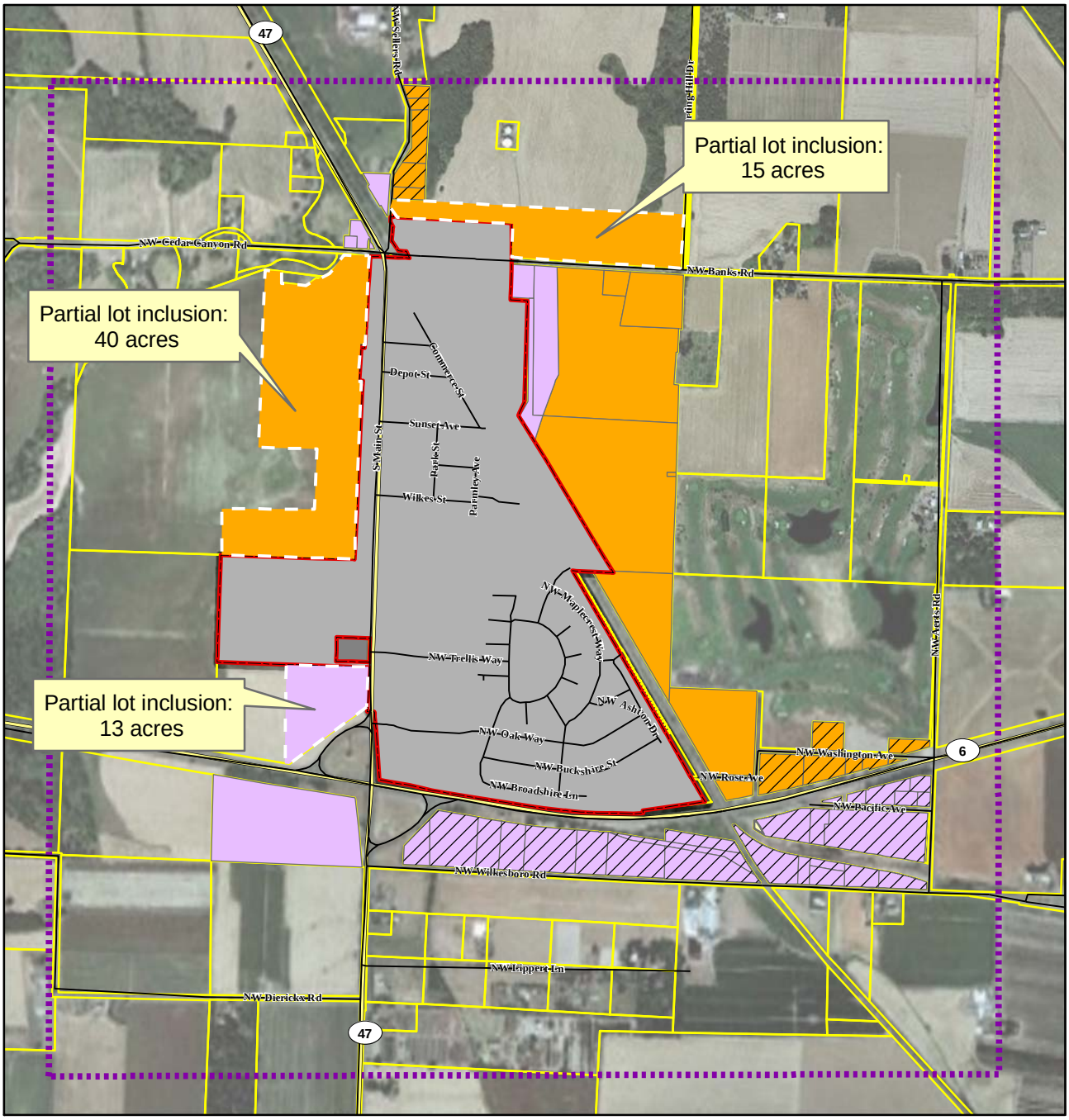
VICINITY MAP

- UGB Study Area
- Existing UGB
- City of Banks Boundary
- UGB Analysis Taxlots
- Lands Recommended for Addition to UGB as Residential
- Lands Recommended for Addition to UGB as Ind/Com
- Priority 2 (Exception) Lands: must be brought in per State Law

0 0.5 1 Miles

N

FIGURE X
Alternative 1
Banks UGB Location Alternatives Analysis

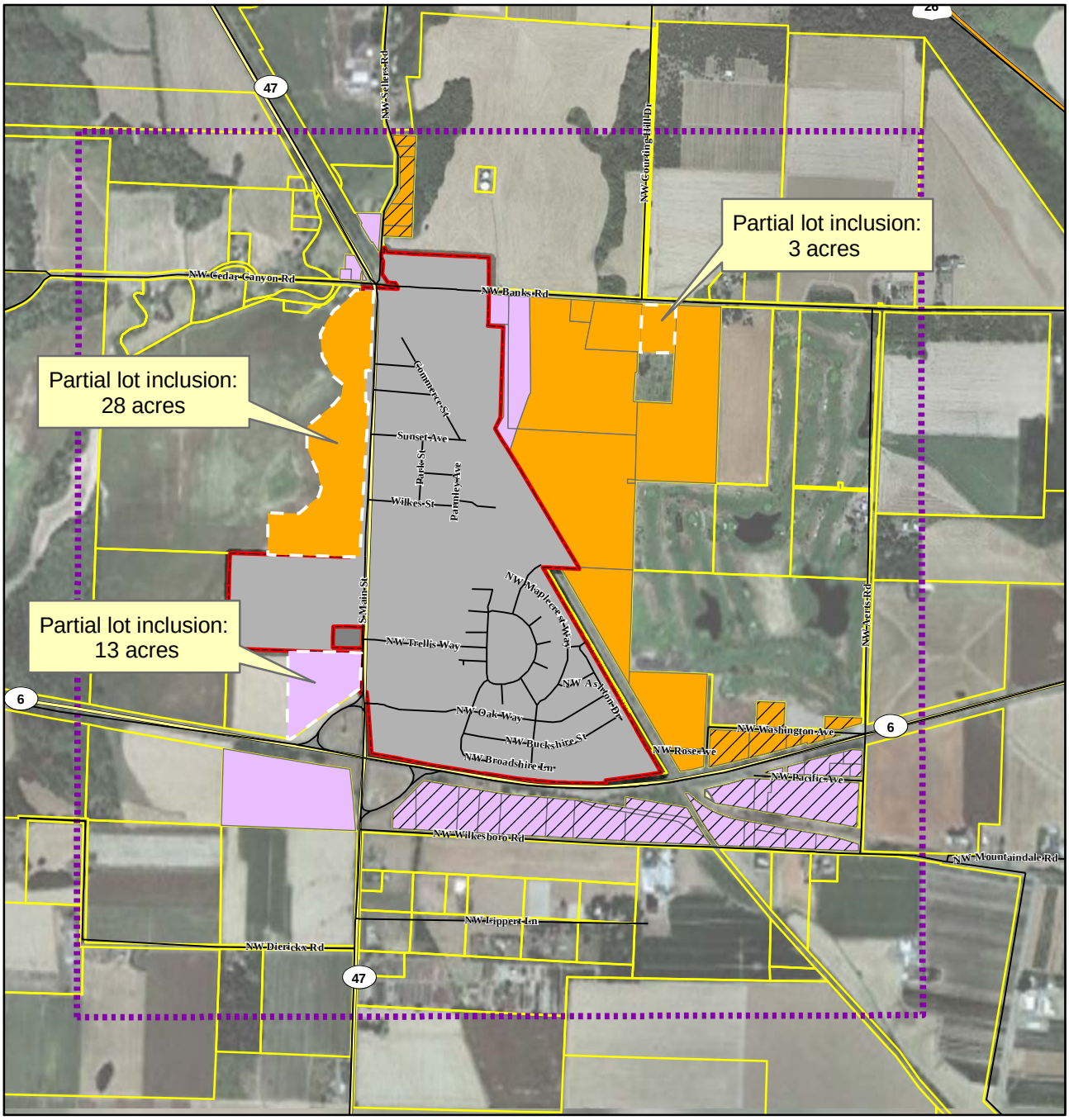


VICINITY MAP

- UGB Study Area
- Existing UGB
- City of Banks Boundary
- UGB Analysis Taxlots
- Lands Recommended for Addition to UGB as Residential
- Lands Recommended for Addition to UGB as Ind/Com
- Priority 2 (Exception) Lands: must be brought in per State Law

0 0.5 1 Miles

FIGURE X
Alternative 2
Banks UGB Location Alternatives Analysis



VICINITY MAP

UGB Study Area

Existing UGB

City of Banks Boundary

UGB Analysis Taxlots

Lands Recommended for Addition to UGB as Residential

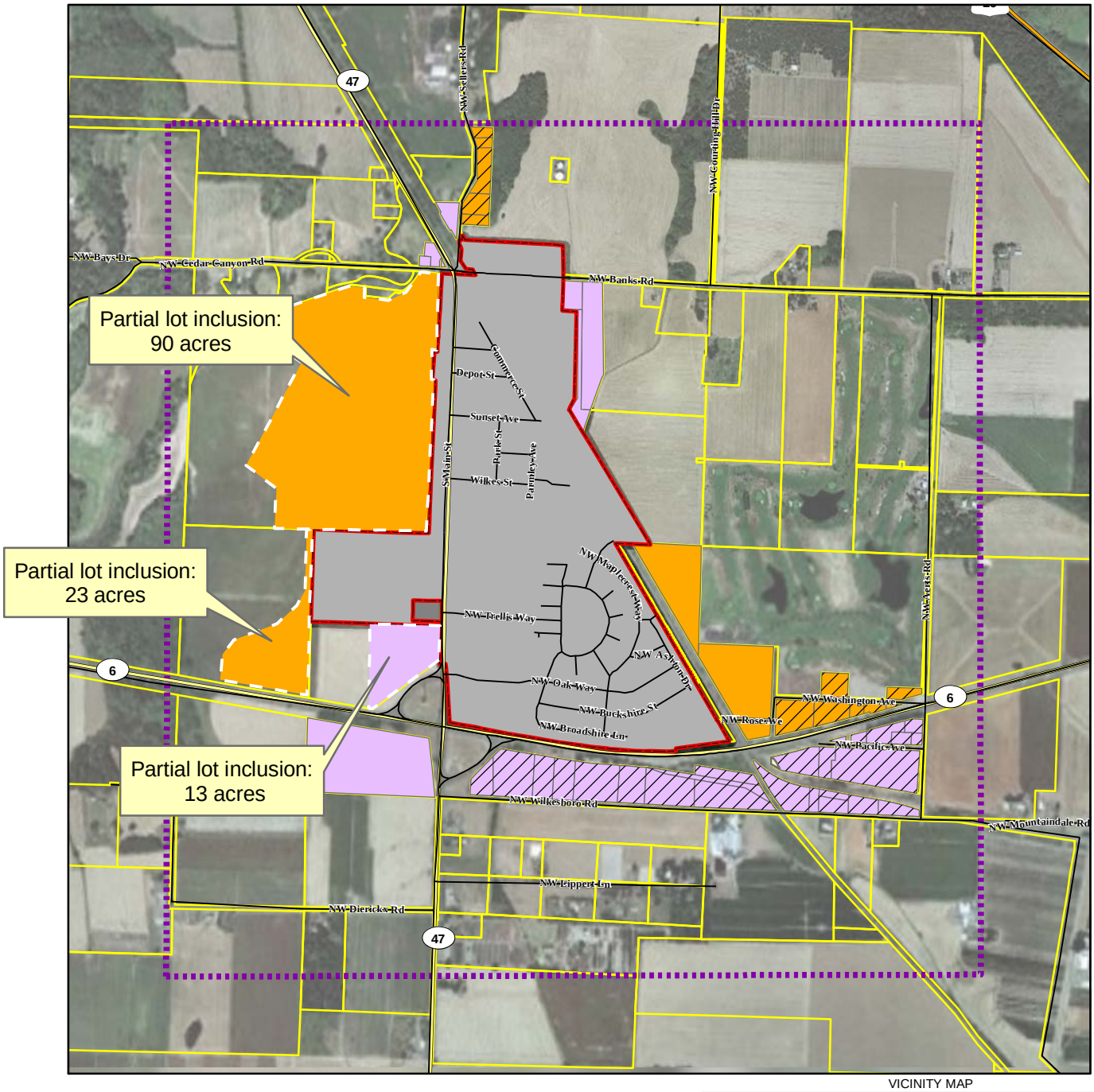
Lands Recommended for Addition to UGB as Ind/Com

Priority 2 (Exception) Lands: must be brought in per State Law

0 0.5 1 Miles

N

FIGURE X
Alternative 3
Banks UGB Location Alternatives Analysis



VICINITY MAP

UGB Study Area

Existing UGB

City of Banks Boundary

UGB Analysis Taxlots

Lands Recommended for Addition to UGB as Residential

Lands Recommended for Addition to UGB as Ind/Com

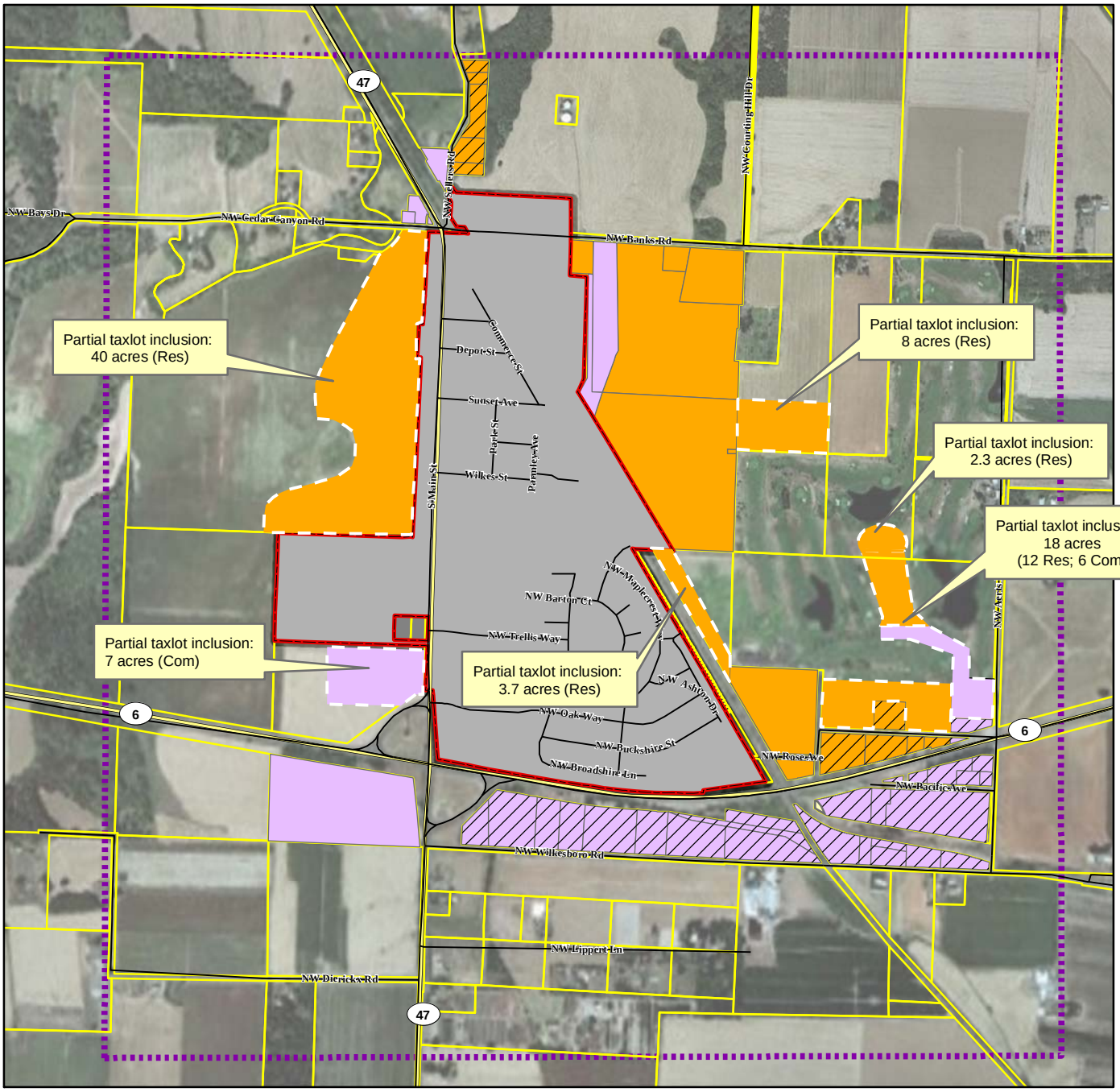
Priority 2 (Exception) Lands: must be brought in per State Law

0 0.5 1 Miles

N

FIGURE X
Alternative 4
Banks UGB Location Alternatives Analysis

Attachment 3: Preliminary Preferred Alternative (PPA) (June, 2009)



VICINITY MAP

- UGB Study Area
- Existing UGB
- City of Banks Boundary
- UGB Analysis Taxlots
- Priority 2 (Exception) Lands
- Taxlots Recommended for Addition to UGB as Residential
- Taxlots Recommended for Addition to UGB as Ind/Com
- Partial Taxlot Land Recommended for Addition to UGB as Residential
- Partial Taxlot Land Recommended for Addition to UGB as Industrial/Commercial

0 0.5 1 Miles

N

FIGURE 10
City Council Preferred Alternative (Alternative 2 Modified)
Banks UGB Location Alternatives Analysis

CH2MHILL

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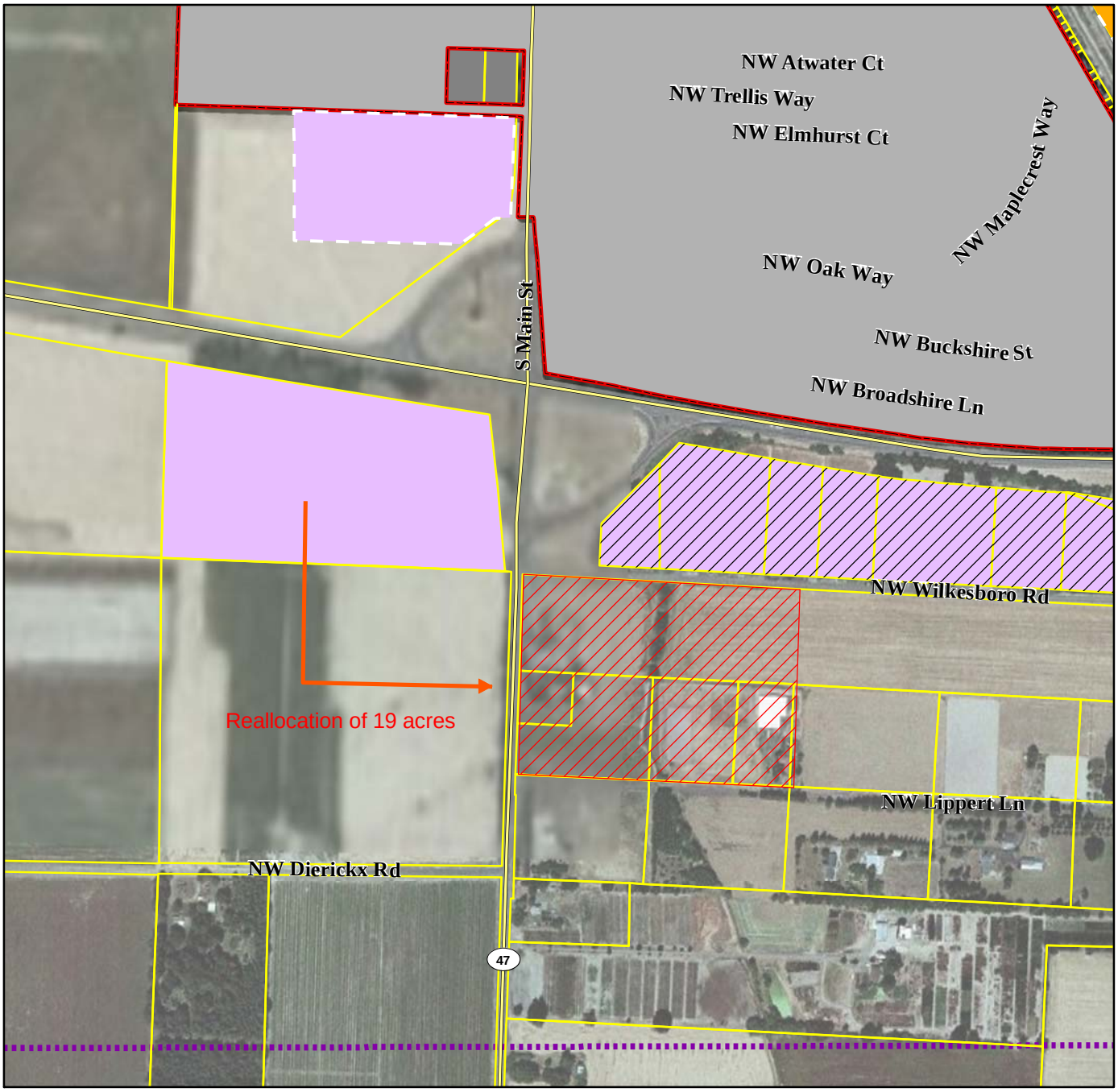
Attachment 4: PPA: Reallocation of Industrial Land (June, 2009)



VICINITY MAP

- UGB Study Area
- Existing UGB
- City of Banks Boundary
- UGB Analysis Taxlots
- Priority 2 (Exception) Lands
- Taxlots Recommended for Addition to UGB as Residential
- Taxlots Recommended for Addition to UGB as Ind/Com
- Partial Taxlot Land Recommended for Addition to UGB as Residential
- Partial Taxlot Land Recommended for Addition to UGB as Industrial/Commercial
- Proposed location of reallocated industrial land for UGB expansion

N

0 1,000 2,000 Feet

FIGURE 11
Proposed Reallocation
(Modification to Preferred Alternative)
Banks UGB Location Alternatives Analysis

CH2MHILL

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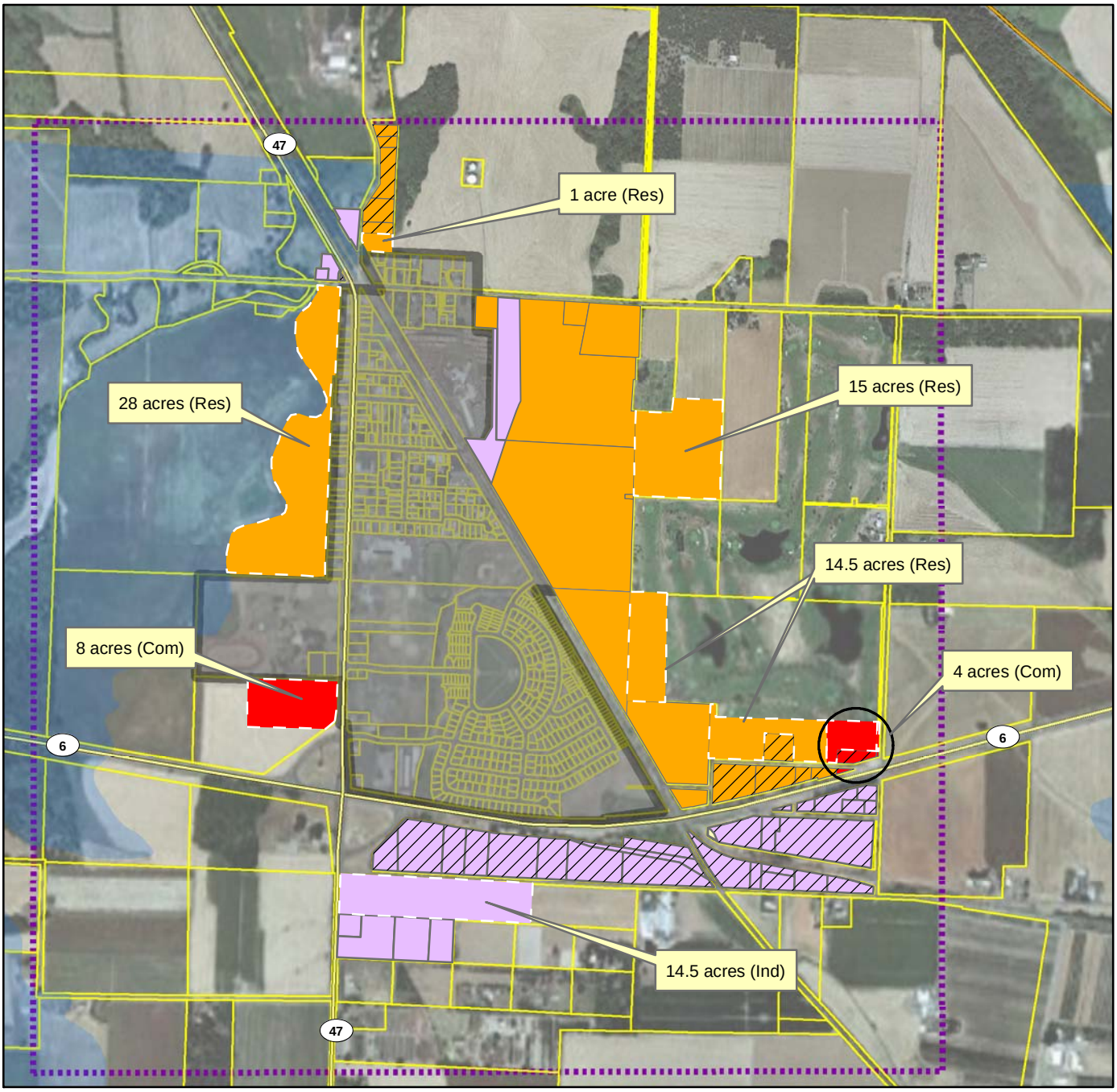
Attachment 5: “Map 1: Current Alternative” (December, 2009)



VICINITY MAP

- UGB Study Area
- Existing UGB
- UGB Analysis Taxlots
- Priority 2 (Exception) Lands
- Taxlots Recommended for Addition to UGB as Residential
- Partial Taxlot Land Recommended for Addition to UGB as Residential
- Taxlots Recommended for Addition to UGB as Industrial
- Partial Taxlot Land Recommended for Addition to UGB as Industrial
- Taxlots Recommended for Addition to UGB as Commercial
- Partial Taxlot Land Recommended for Addition to UGB as Commercial
- 100-Year FEMA Floodplain

MAP 1
Current Alternative

0 0.5 1 Miles

Banks UGB Location Alternatives Analysis

N

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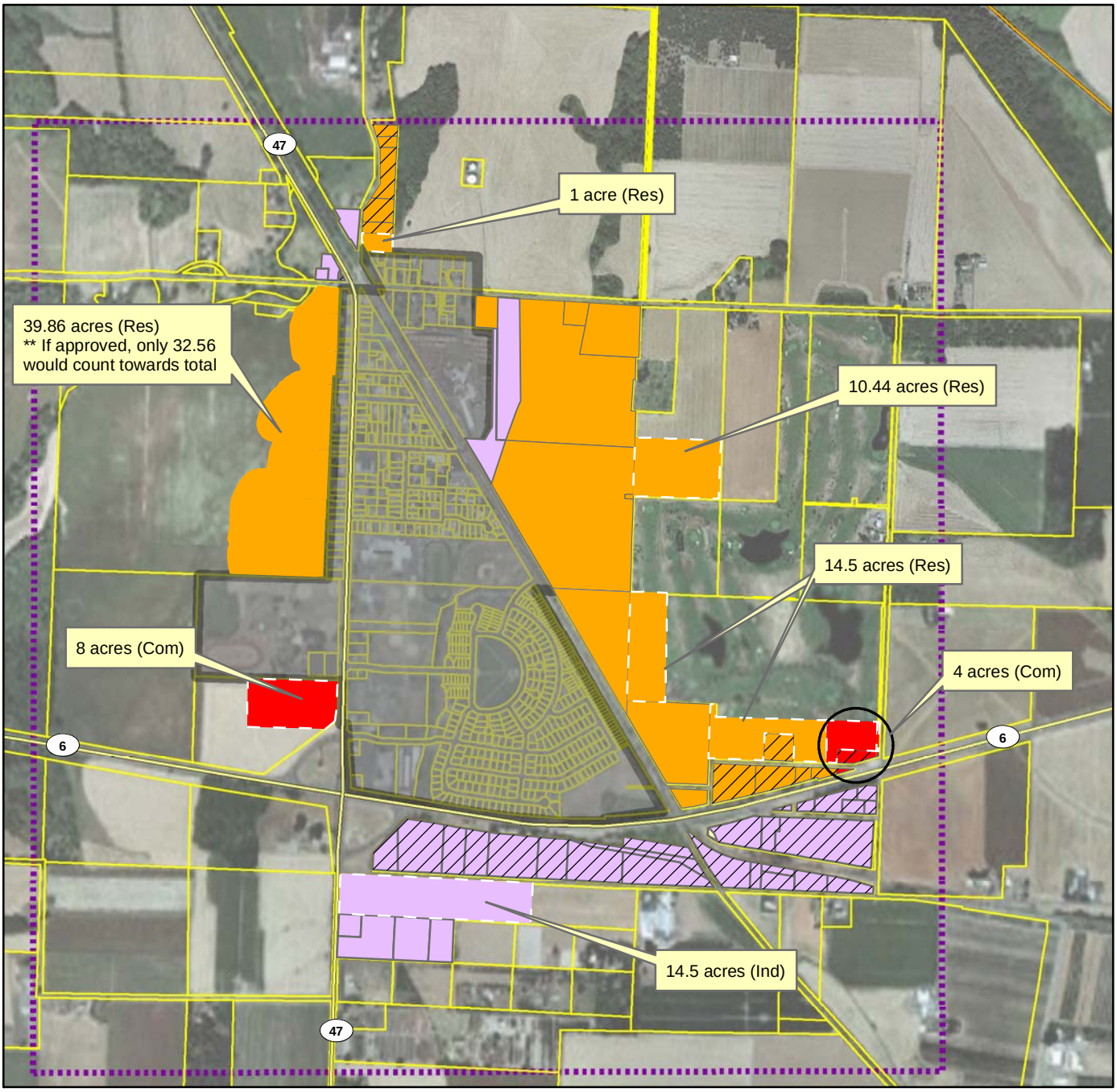
Attachment 6: “Map 2”



VICINITY MAP

- UGB Study Area
- Existing UGB
- UGB Analysis Taxlots
- Priority 2 (Exception) Lands
- Taxlots Recommended for Addition to UGB as Residential
- Partial Taxlot Land Recommended for Addition to UGB as Residential
- Taxlots Recommended for Addition to UGB as Industrial
- Partial Taxlot Land Recommended for Addition to UGB as Industrial
- Taxlots Recommended for Addition to UGB as Commercial
- Partial Taxlot Land Recommended for Addition to UGB as Commercial
- 100-Year FEMA Floodplain

MAP 2

0 0.5 1 Miles

Banks UGB Location Alternatives Analysis

N

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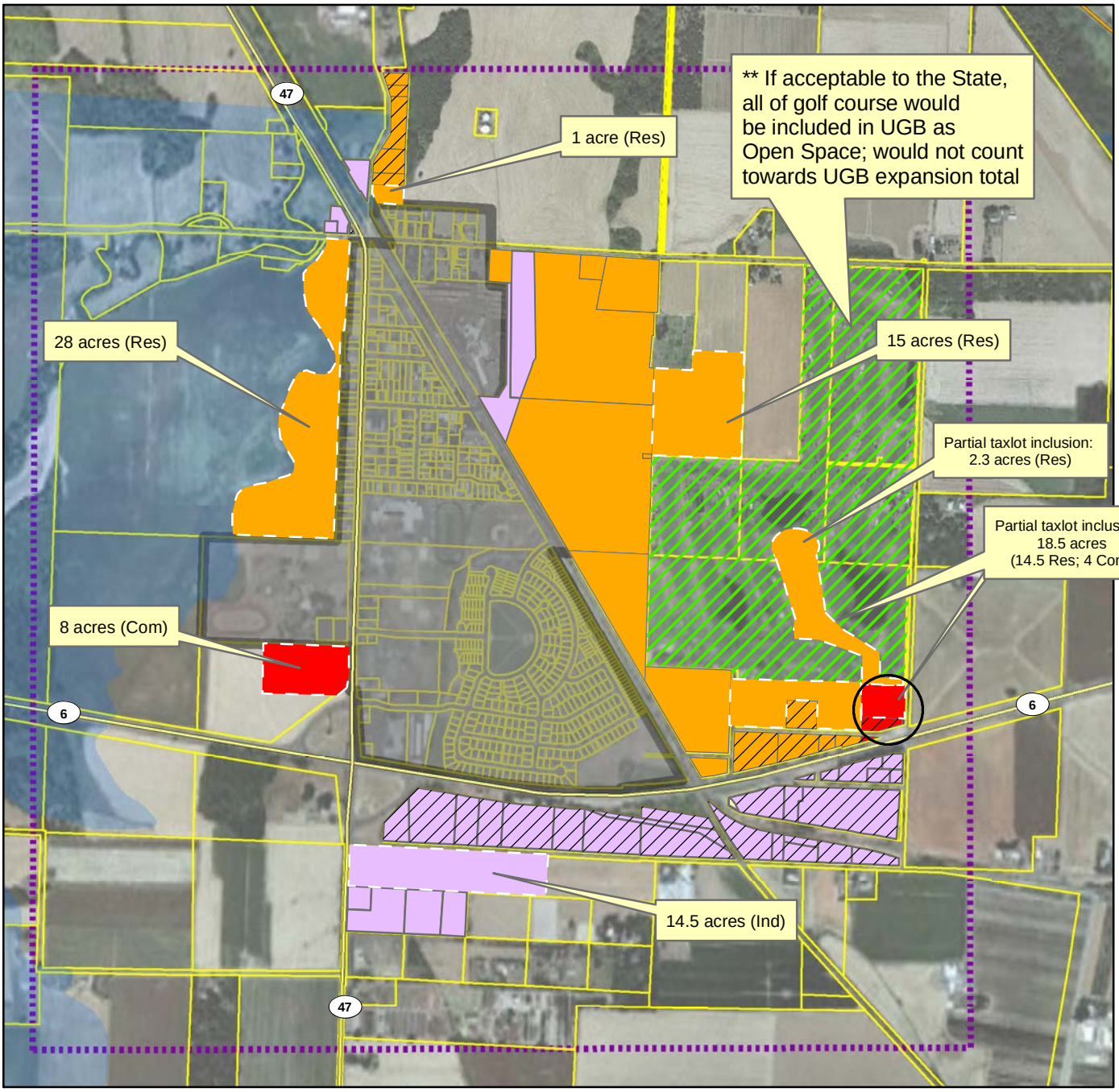


VICINITY MAP

- UGB Study Area
- Existing UGB
- UGB Analysis Taxlots
- Priority 2 (Exception) Lands
- Taxlots Recommended for Addition to UGB as Residential
- Partial Taxlot Land Recommended for Addition to UGB as Residential
- Taxlots Recommended for Addition to UGB as Industrial
- Partial Taxlot Land Recommended for Addition to UGB as Industrial
- Taxlots Recommended for Addition to UGB as Commercial
- Partial Taxlot Land Recommended for Addition to UGB as Commercial
- Open Space (*subject to DLCD approval)
- 100-Year FEMA Floodplain

0 0.5 1 Miles

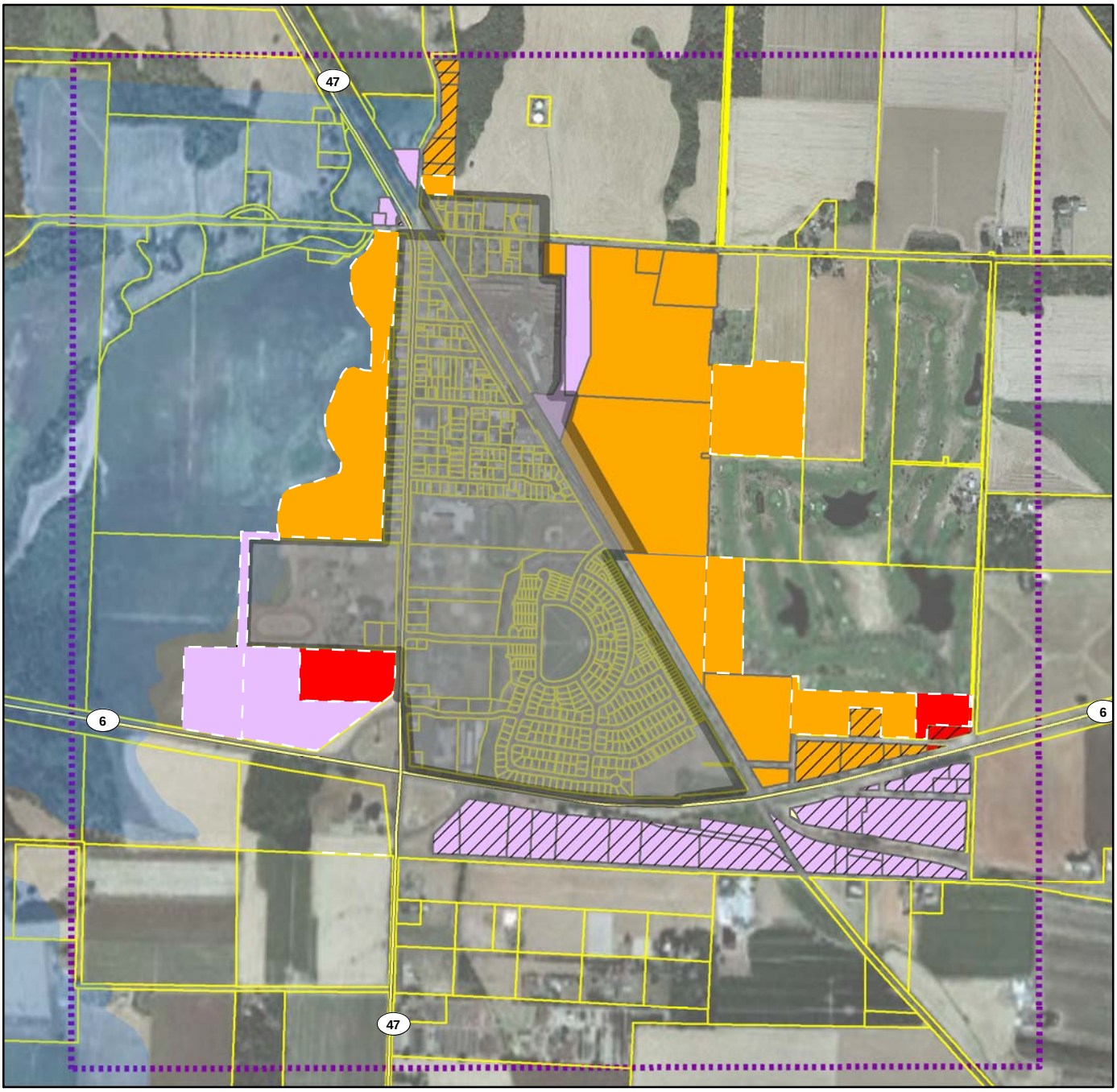
MAP 3

Banks UGB Location Alternatives Analysis

N

CH2MHILL

Attachment 8: “Map 1 Modified”



VICINITY MAP

- UGB Study Area
- Existing UGB
- UGB Analysis Taxlots
- Priority 2 (Exception) Lands
- Taxlots Recommended for Addition to UGB as Residential
- Partial Taxlot Land Recommended for Addition to UGB as Residential
- Taxlots Recommended for Addition to UGB as Industrial
- Partial Taxlot Land Recommended for Addition to UGB as Industrial
- Taxlots Recommended for Addition to UGB as Commercial
- Partial Taxlot Land Recommended for Addition to UGB as Commercial
- 100-Year FEMA Floodplain

MAP 1 Modified

0 0.5 1 Miles

Banks UGB Location Alternatives Analysis

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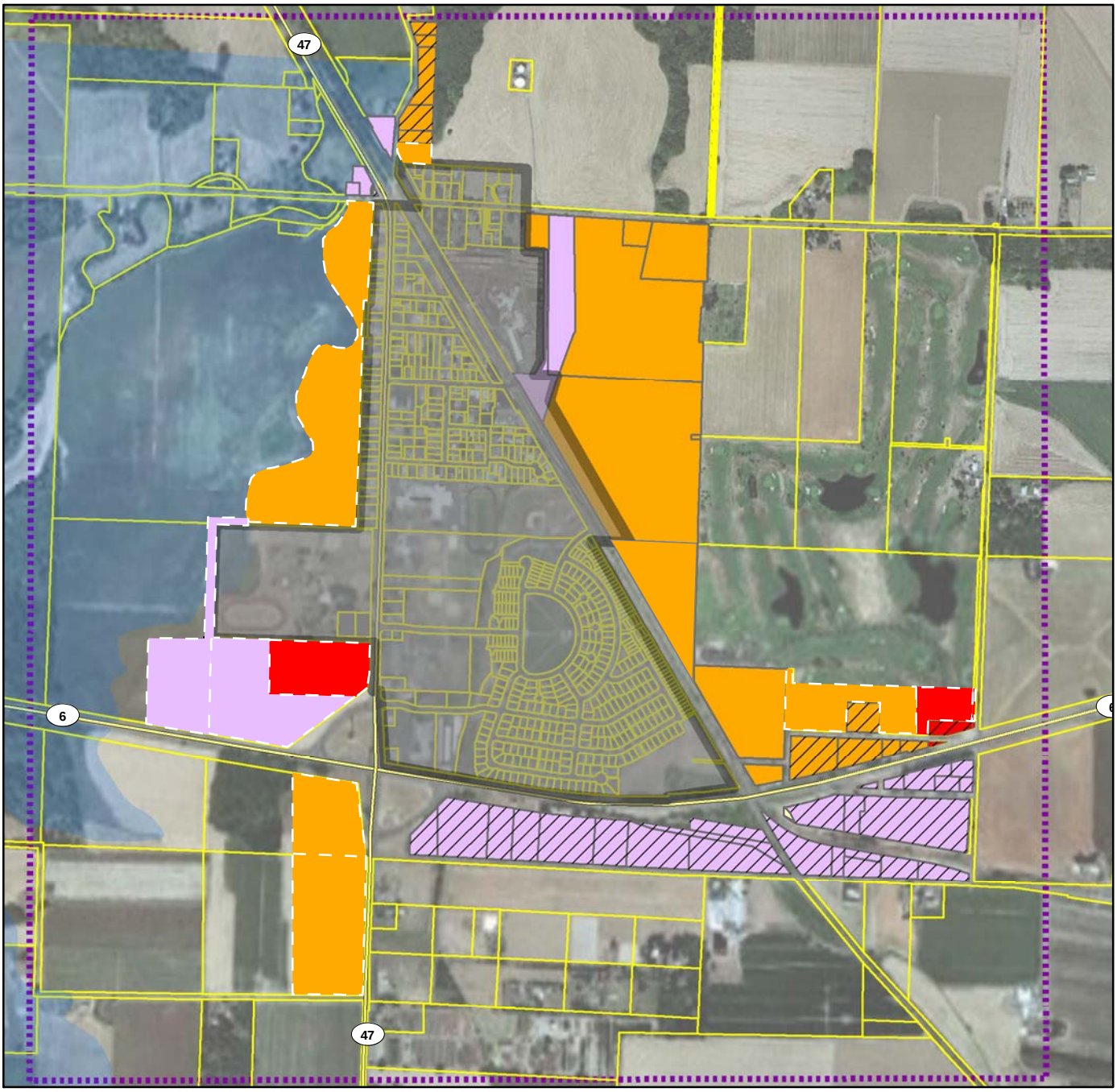
Attachment 9: “Map 4”



VICINITY MAP

- UGB Study Area
- Existing UGB
- UGB Analysis Taxlots
- Priority 2 (Exception) Lands
- Taxlots Recommended for Addition to UGB as Residential
- Partial Taxlot Land Recommended for Addition to UGB as Residential
- Taxlots Recommended for Addition to UGB as Industrial
- Partial Taxlot Land Recommended for Addition to UGB as Industrial
- Taxlots Recommended for Addition to UGB as Commercial
- Partial Taxlot Land Recommended for Addition to UGB as Commercial
- 100-Year FEMA Floodplain

MAP 4

0 0.5 1 Miles

Banks UGB Location Alternatives Analysis

CH2MHILL

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Appendix B: Population Forecast Methodology: Interagency Coordination Letter

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.

Year	Population Forecast
2024	3,739
2025	3,907
2026	4,083
2027	4,267
2028	4,459
2029	**4,660**

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

Hoffmann, Michael/PDX

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

>>> 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

Hoffmann, Michael/PDX

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

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

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 Memo.doc (103 KB)


ATT00001.txt (250 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 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)**

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.

Appendix C: Banks 2024 Residential Land Needs Analysis

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:

	2003 Buildable Residential Lands		
	Developed Ac.	Vacant Ac.	Total Ac.
S.F. Residential	78.06	8.74	86.80
M.F. Residential	3.50	0.00	3.50
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 ©

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 ©

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	5.6%	5.6%	<28.3k	2	0.5%	0.5%	
200 - 429	10	8.2%	13.7%	28.3k <56.7k	6	1.8%	2.3%	
430 - 664	18	14.7%	28.4%	56.7k <85k	29	8.7%	11.0%	
665 - 909	24	19.1%	47.5%	85k <113.3k	35	10.6%	21.6%	
910 - 1149	17	14.1%	61.6%	113.3k <141.7k	34	10.1%	31.7%	
1150 - 1764	30	24.1%	85.7%	141.7k <212.5k	102	30.8%	62.5%	
1765+	18	14.3%	100.0%	212.5k+	124	37.5%	100.0%	All Units
Totals	123	% of All	27.1%	Totals	332	% of All	72.9%	455

* 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* ©

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	8.5%	14.5%	56.7k <85k	5%	29	8.8%	11.6%
430 - 664	5%		20	15.9%	30.3%	85k <113.3k	5%	36	10.7%	22.3%
665 - 909	10%		26	20.7%	51.0%	113.3k <141.7k	7%	39	11.9%	34.2%
910 - 1149	25%		37	29.8%	80.8%	141.7k <212.5k	8%	113	34.0%	68.1%
1150 +	50%		24	19.2%	100.0%	212.5k+	15%	106	31.9%	100.0%
	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.

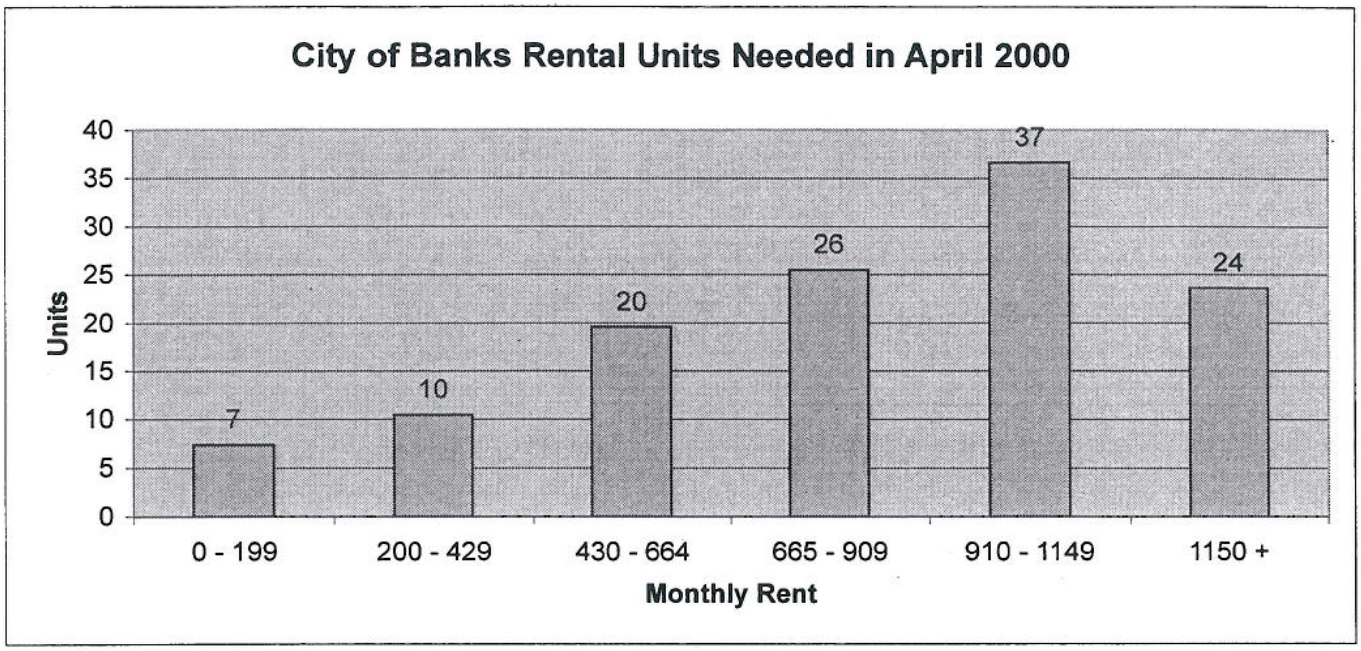
** The adjustment factor represents the percentage adjustments needed to reflect households who could afford that cost level but chose a lower cost unit (Out Factor).

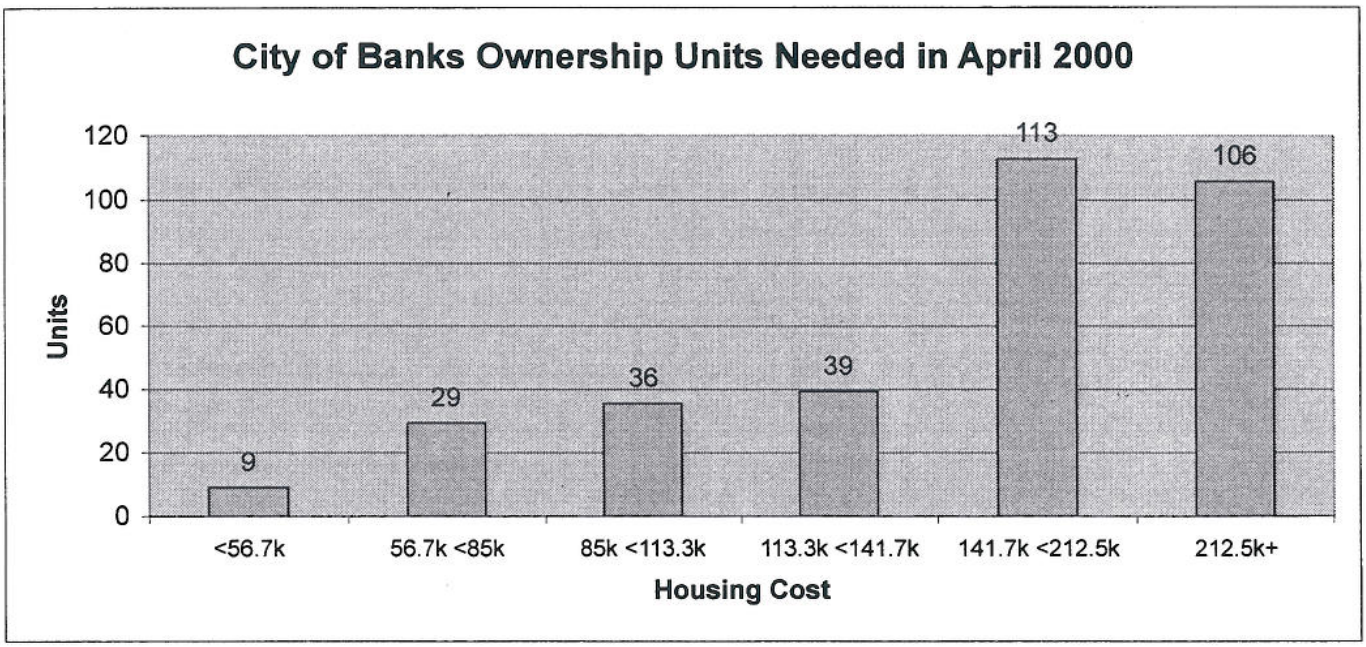
*** Estimated number of Section 8 Vouchers/Certificates or similar subsidies used to lower tenant paid rents to this price point

	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 6

Current Inventory of Dwelling Units ©
For City of Banks as of April 2000

Scenario 1.1

Rental

Rent	Single Family Units	Manufactd Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units	% of Units	Cumulative %
0 - 199	6					6	5.5%	5.5%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
200 - 429	16					16	14.7%	20.2%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
430 - 664	10	0	6	12	40	68	62.4%	82.6%
	14.7%	0.0%	8.8%	17.6%	58.8%	100.0%		
665 - 909	16					16	14.7%	97.2%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
910 - 1149	1					1	0.9%	98.2%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
1150 +	2					2	1.8%	100.0%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
Totals	51	0	6	12	40	109	% of All	22.2%
Percentage	46.8%	0.0%	5.5%	11.0%	36.7%	100.0%		

Ownership

Price *	Single Family Units	Manufactd 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%	100.0%		
56.7k <85k	8					8	2.1%	3.1%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
85k <113.3k	17					17	4.5%	7.6%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
113.3k <141.7k	57					57	15.0%	22.6%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
141.7k <212.5k	270					270	70.9%	93.4%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
212.5k+	25					25	6.6%	100.0%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
Totals	381	0	0	0	0	381	% of All	77.8%
Percentage	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		

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

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 ©
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	5	44.0%	5
200 - 429	(6)	153.1%	(4)	56.7k <85k	21	27.3%	26
430 - 664	(49)	347.8%	(53)	85k <113.3k	19	47.7%	45
665 - 909	10	62.7%	(43)	113.3k <141.7k	(18)	144.5%	27
910 - 1149	36	2.7%	(7)	141.7k <212.5k	(157)	239.5%	(130)
1150 +	22	8.5%	14	212.5k+	81	23.6%	(49)

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

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	5.6%	5.6%	<28.3k	16	1.6%	1.6%	
200 - 429	31	8.2%	13.7%	28.3k <56.7k	47	4.5%	6.1%	
430 - 664	56	14.7%	28.4%	56.7k <85k	69	6.7%	12.8%	
665 - 909	73	19.1%	47.5%	85k <113.3k	113	11.1%	23.9%	
910 - 1149	54	14.1%	61.6%	113.3k <141.7k	98	9.6%	33.5%	
1150 - 1764	92	24.1%	85.7%	141.7k <212.5k	333	32.4%	65.9%	
1765+	55	14.3%	100.0%	212.5k+	350	34.1%	100.0%	All Units
Totals	381	% of All	27.1%	Totals	1,026	% of All	72.9%	1,407

* 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%		23	6.0%	6.0%	<56.7k	0%	66	6.5%	6.5%
200 - 429	5%		32	8.5%	14.5%	56.7k <85k	5%	71	6.9%	13.4%
430 - 664	5%		60	15.9%	30.3%	85k <113.3k	5%	115	11.2%	24.6%
665 - 909	10%		79	20.7%	51.0%	113.3k <141.7k	7%	118	11.5%	36.1%
910 - 1149	25%		113	29.8%	80.8%	141.7k <212.5k	8%	359	35.0%	71.0%
1150 +	50%		73	19.2%	100.0%	212.5k+	15%	297	29.0%	100.0%
		Totals	381	% of All	27.1%		Totals	1,026	% 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

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

Rental

Rent	Needed Units	Single Family Units	Manufactd 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 - 664	60	0.0%	0.0%	6.7%	16.7%	76.6%	100.0%
		0	0	4	10	46	60
665 - 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
Totals	381	178	0	21	42	139	381
Percentage		46.8%	0.0%	5.5%	11.1%	36.6%	100.0%

Ownership

Price	Needed Units	Single Family Units	Manufactd 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
Totals	1,026	1,026	0	0	0	0	1,026
Percentage		100.0%	0.0%	0.0%	0.0%	0.0%	100.0%

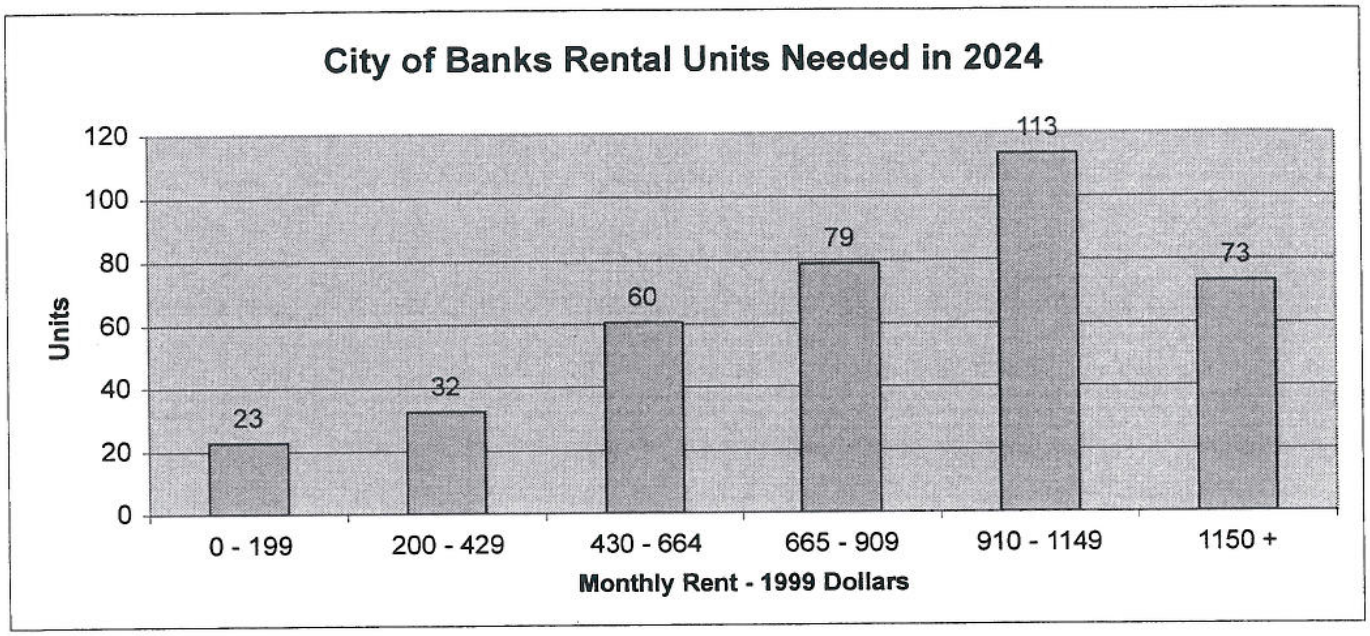
Total Rental and Ownership Units

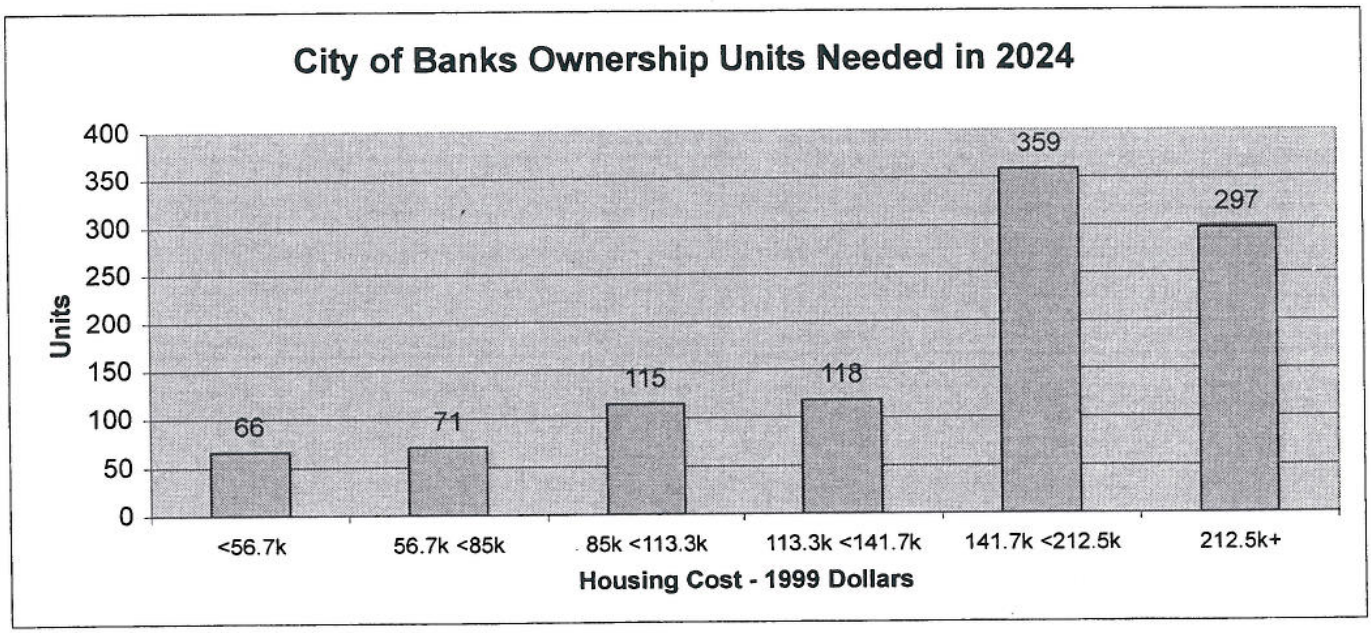
	Needed Units	Single Family Units	Manufactd Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units
Totals	1,407	1,204	0	21	42	139	1,407
% of Total Units		85.6%	0.0%	1.5%	3.0%	9.9%	100.0%

	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 ©

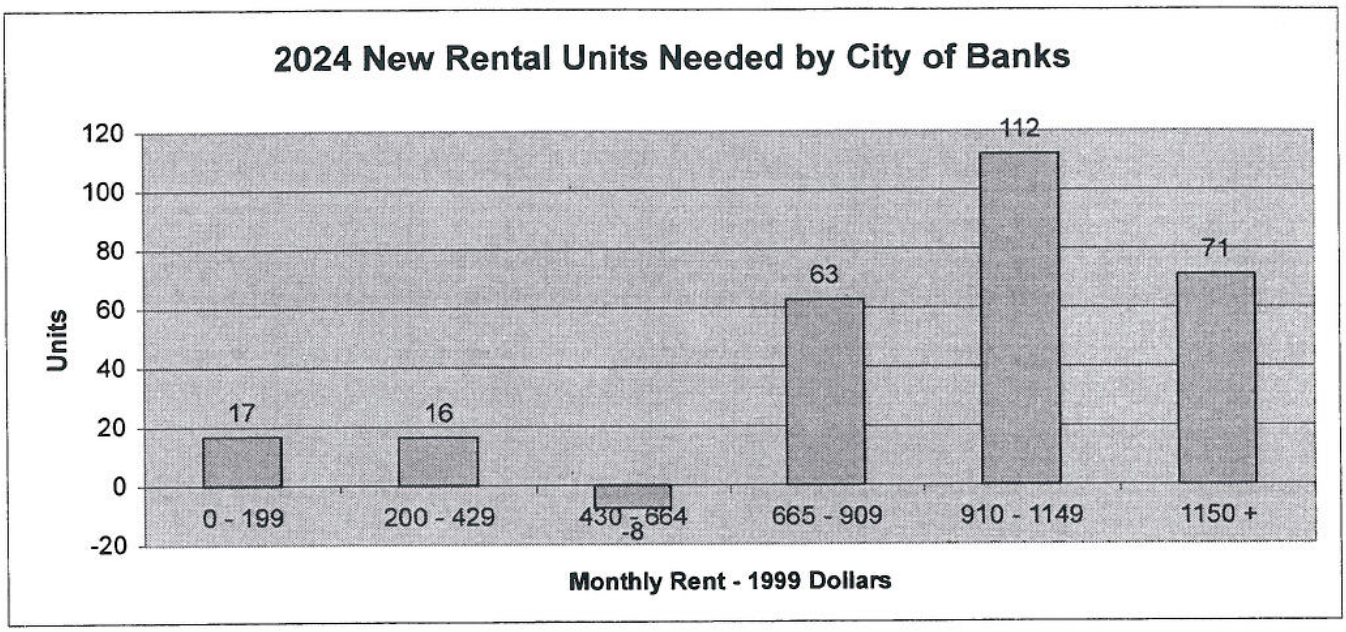
Scenario 1.1

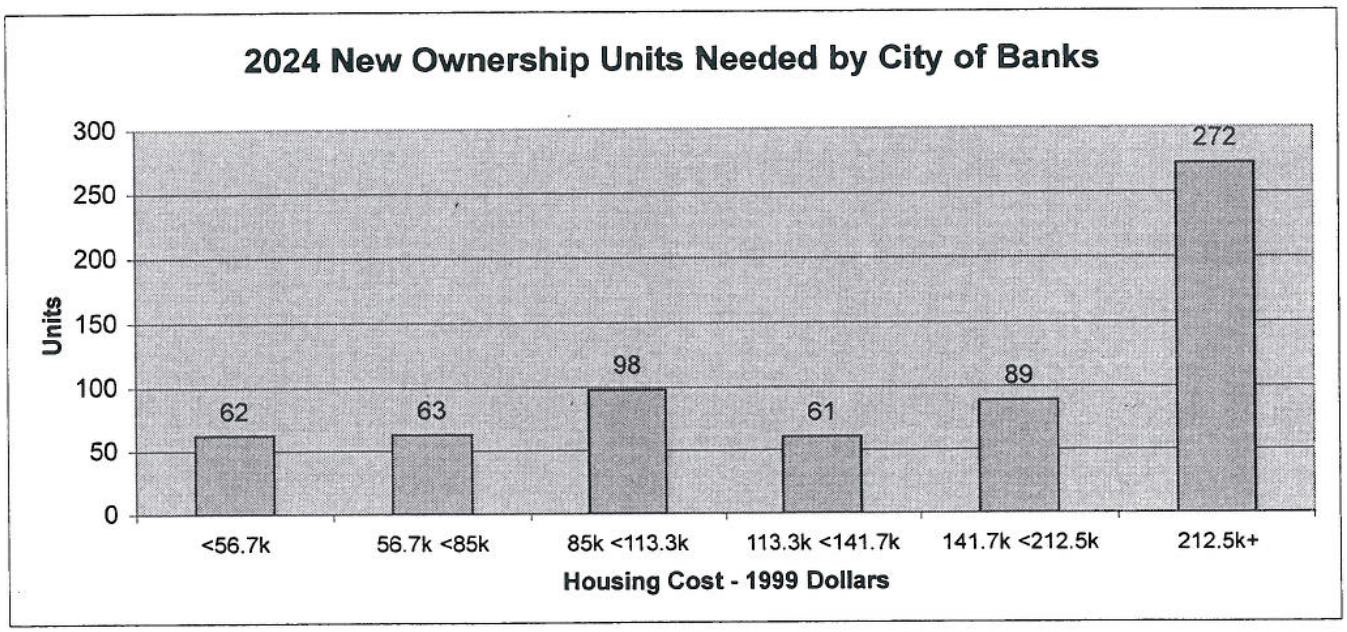




Graphs 6 & 7
New Housing Needs ©

Scenario 1.1





Template 14
New Housing Units Needed by Housing Type ©

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	17	(6)	0	0	11	12	17
200 - 429	16	(16)	0	4	11	17	16
430 - 664	(8)	(10)	0	(2)	(2)	6	(8)
665 - 909	63	(16)	0	5	10	64	63
910 - 1149	112	104	0	8	0	0	112
1150 +	71	71	0	0	0	0	71
Totals	272	127	0	15	30	99	272
Percentage		46.9%	0.0%	5.6%	11.1%	36.5%	100.0%

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
Totals	645	645	0	0	0	0	645
Percentage		100.0%	0.0%	0.0%	0.0%	0.0%	100.0%

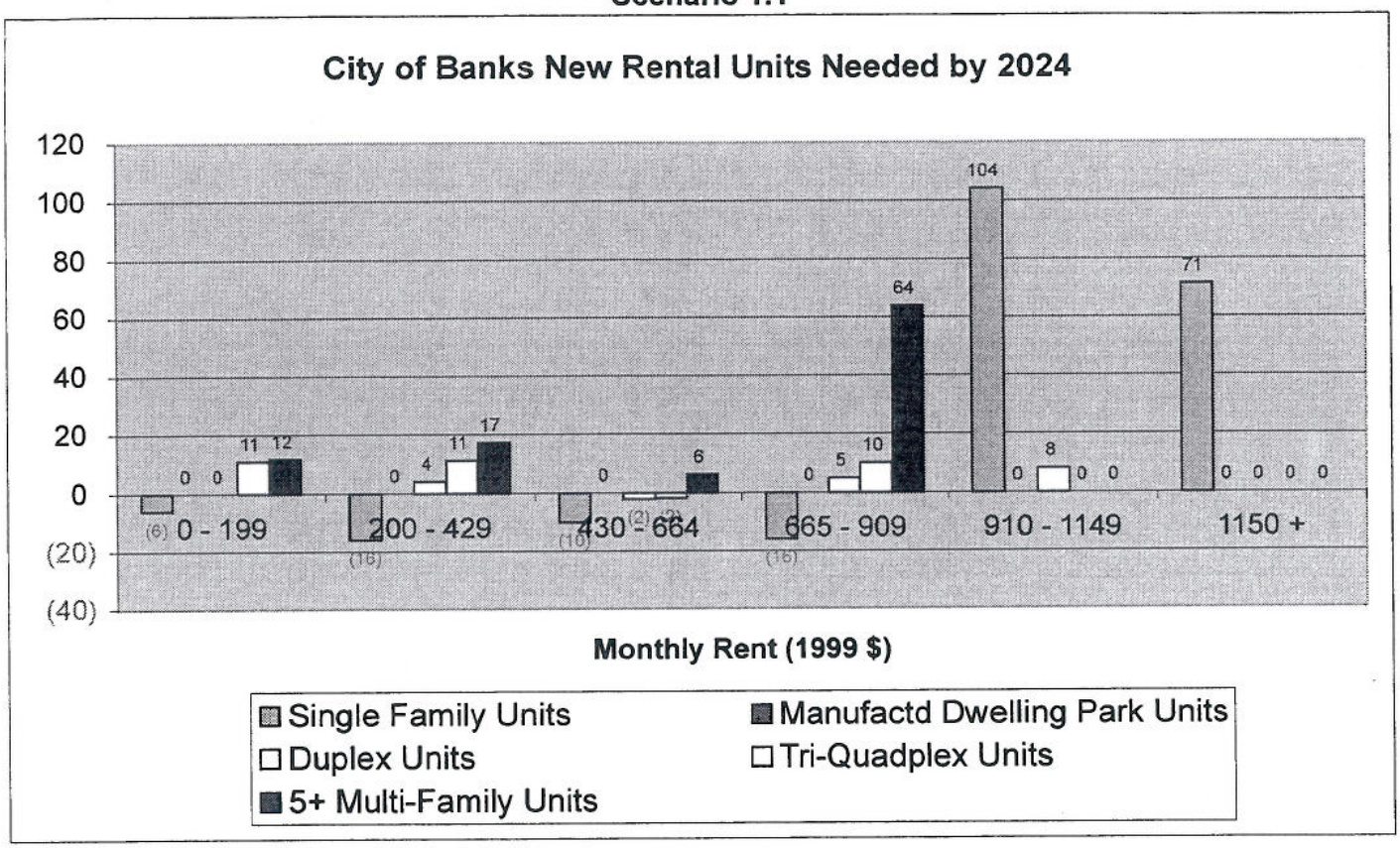
	Total New Rental and Ownership Units						
	Needed Units	Single Family Units	Manufactd Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units
Totals	917	772	0	15	30	99	917
% of Total Units		84.2%	0.0%	1.6%	3.3%	10.8%	100.0%

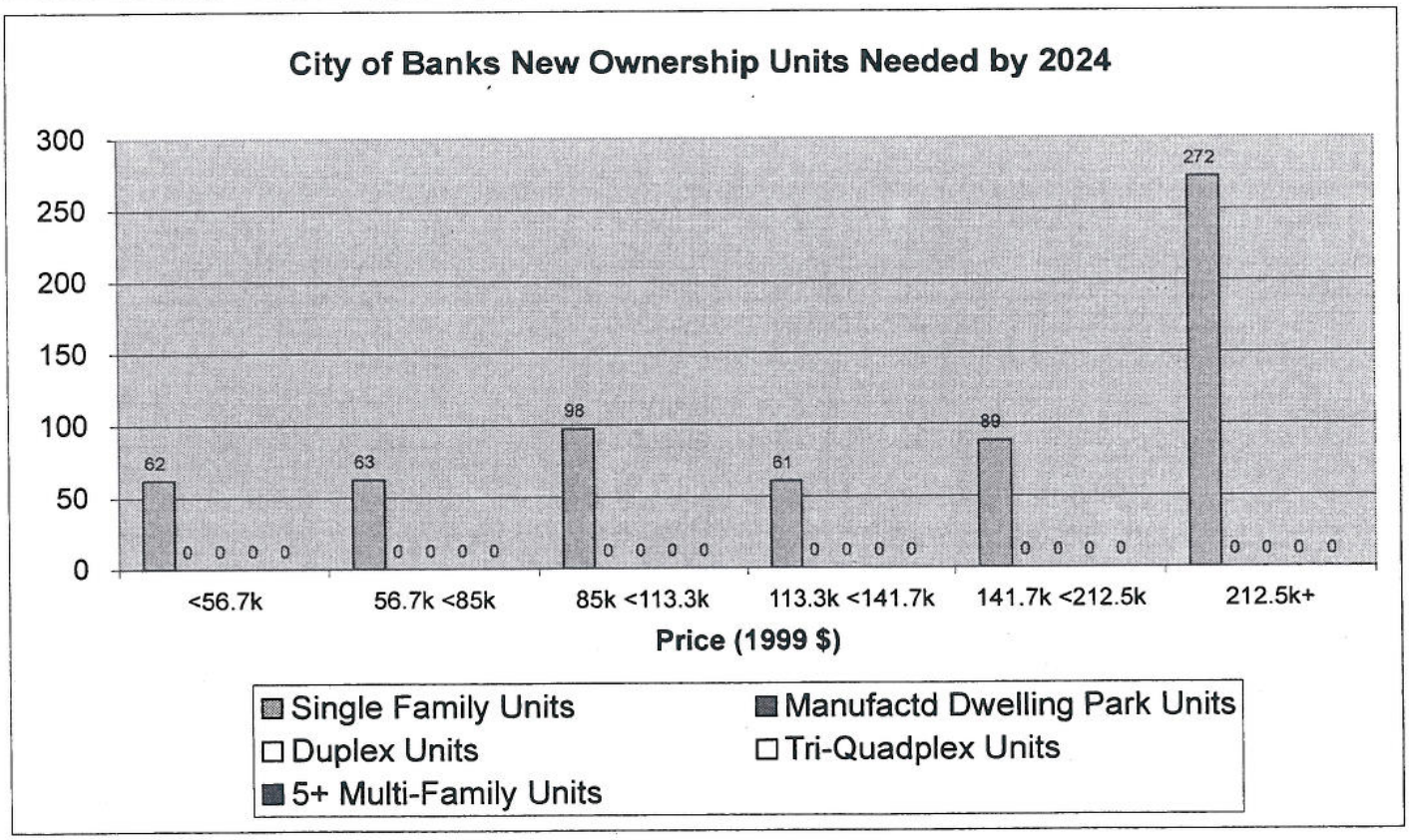
Label or data descriptor for data element

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 1.1





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	Other	

Template 16
Existing Housing Units by Land Use Type ©

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
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%	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 ©

Single Family Units	All Units	% in LDSF	% in R5	% in HDSF	% in R2.5	% in HDMF	% in MU	% in	% in	Other	Total %
Lower Priced[1]	93	25%	50%	25%							100.0%
Mid Priced[2]	247	25%	50%	25%							100.0%
Higher Priced[3]	432	30%	50%	20%							100.0%
Total	772	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[1]	0										0.0%
Mid Priced[2]	0										0.0%
Higher Priced[3]	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[1]	2				100%						100.0%
Mid Priced[2]	~~13~~ 14				100%						100.0%
Higher Priced[3]	0										0.0%
Total	~~15~~ 16	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[1]	20				70%	30%					100.0%
Mid Priced[2]	10				100%						100.0%
Higher Priced[3]	0										0.0%
Total	30	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[1]	35				30%	30%	40%				100.0%
Mid Priced[2]	64				30%	30%	40%				100.0%
Higher Priced[3]	0										0.0%
Total	99	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 ©

	LDSF	R5	HDSF	R2.5	HDMF	MU			Other	Total
Single Family Units	215	386	171	0	0	0	0	0	0	772
Manufactured Dwelling Park Units	0	0	0	0	0	0	0	0	0	0
Duplex Units	0	0	0	15 16	0	0	0	0	0	15 16
Tri-Quadplex Units	0	0	0	24	6	0	0	0	0	30
5+ Multi-Family Units	0	0	0	30	30	40	0	0	0	90 100
Total Units Needed	215	386	171	69 70	36	40	0	0	0	918

Template 19
Calculation of Additional Land Needed by Land Use Type ©

Buildable Lands Inventory for Housing

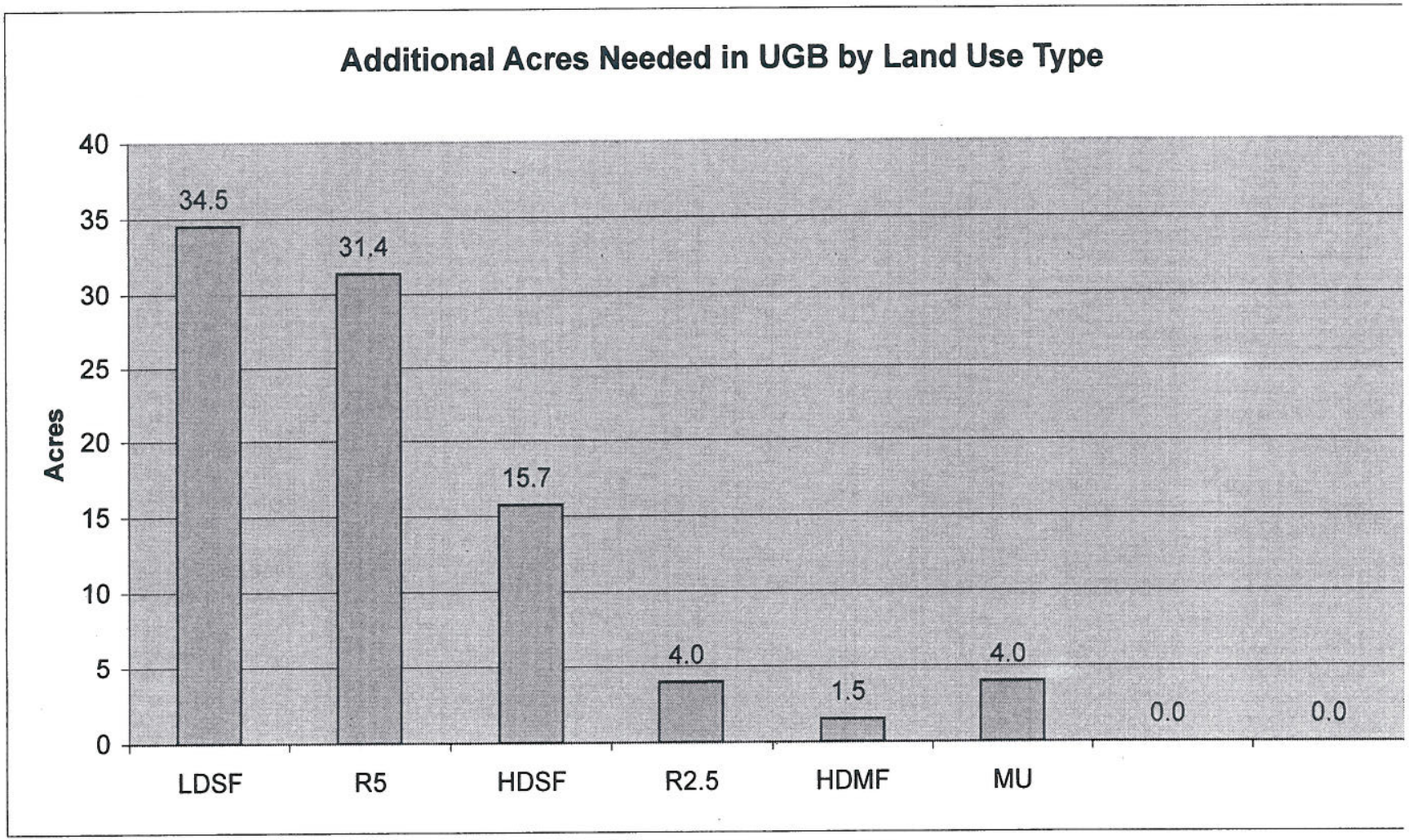
	LDSF	R5	HDSF	R2.5	HDMF	MU			Other	Total
Current UGB Acres		86.8		3.5						90.3
Acres in Use		73.8		3.5						77.3
Constrained Acres										0.0
Available Acres	0.0	13.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.0
Current Acres %	0.0%	96.1%	0.0%	3.9%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Acres in Use %	0.0%	95.5%	0.0%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



Appendix D: Banks 2029 Residential Land Needs Analysis

The Housing Needs Model - Version S ©

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 ©
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 ©

For City of Banks as of April 2000

Scenario 1.2

Cohort		Tenure		HHs in Cohort as % of all HHs	Al 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%	1.0965%	5	2.9	2.0	910 - 1149	113.3k <141.7k	8%	0.2	1.8
	50k <75k	55.2%	44.8%	1.5351%	7	3.7	3.0	1150 - 1764	141.7k <212.5k	5%	0.2	2.9
	75k+	50.8%	49.2%	0.2193%	1	0.5	0.5	1765+	212.5k+	5%	0.0	0.5
25 <35	<10k	69.1%	30.9%	0.2193%	1	0.7	0.3	0 - 199	<28.3k	20%	0.1	0.2
	10k <20k	63.6%	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	3.5	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	11.1
	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	9.2	56.4	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	6.0	430 - 664	56.7k <85k	15%	0.9	5.1
	30k <40k	35.9%	64.1%	3.9474%	17	6.2	11.1	665 - 909	85k <113.3k	15%	1.7	9.5
	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	16.0%	84.0%	8.9912%	40	6.3	33.2	1150 - 1764	141.7k <212.5k	5%	1.7	31.6
	75k+	12.1%	87.9%	10.3070%	45	5.5	39.9	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	30%	0.0	0.0
	10k <20k	44.3%	55.7%	0.0000%	0	0.0	0.0	200 - 429	28.3k <56.7k	30%	0.0	0.0
	20k <30k	29.9%	70.1%	1.7544%	8	2.3	5.4	430 - 664	56.7k <85k	20%	1.1	4.3
	30k <40k	24.9%	75.1%	3.7281%	16	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	16.9%	83.1%	1.0965%	5	0.8	4.0	665 - 909	85k <113.3k	35%	1.4	2.6
	40k <50k	10.9%	89.1%	0.4386%	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%	1.6	3.7
	75k+	5.9%	94.1%	0.0000%	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	5.5%	94.5%	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	2.8	1765+	212.5k+	45%	1.2	1.5
75 +	<10k	36.8%	63.2%	0.6579%	3	1.1	1.8	0 - 199	<28.3k	80%	1.5	0.4
	10k <20k	26.1%	73.9%	2.4123%	11	2.8	7.8	200 - 429	28.3k <56.7k	80%	6.3	1.6
	20k <30k	16.1%	83.9%	0.0000%	0	0.0	0.0	430 - 664	56.7k <85k	85%	0.0	0.0
	30k <40k	13.1%	86.9%	0.4386%	2	0.3	1.7	665 - 909	85k <113.3k	90%	1.5	0.2
	40k <50k	12.1%	87.9%	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
		Totals		100.0%	440	115	325					

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 ©

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	5.6%	5.6%	<28.3k	2	0.5%	0.5%	
200 - 429	10	8.2%	13.7%	28.3k <56.7k	6	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	36	10.6%	21.6%	
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	26.5%	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* ©

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	8.5%	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%	22.3%
665 - 909	10%		26	20.7%	51.0%	113.3k <141.7k	7%	41	11.9%	34.2%
910 - 1149	25%		37	29.8%	80.8%	141.7k <212.5k	8%	116	34.0%	68.1%
1150 +	50%		24	19.2%	100.0%	212.5k+	15%	109	31.9%	100.0%
	Totals	0	123	% of All	26.5%			343	% of All	73.5%

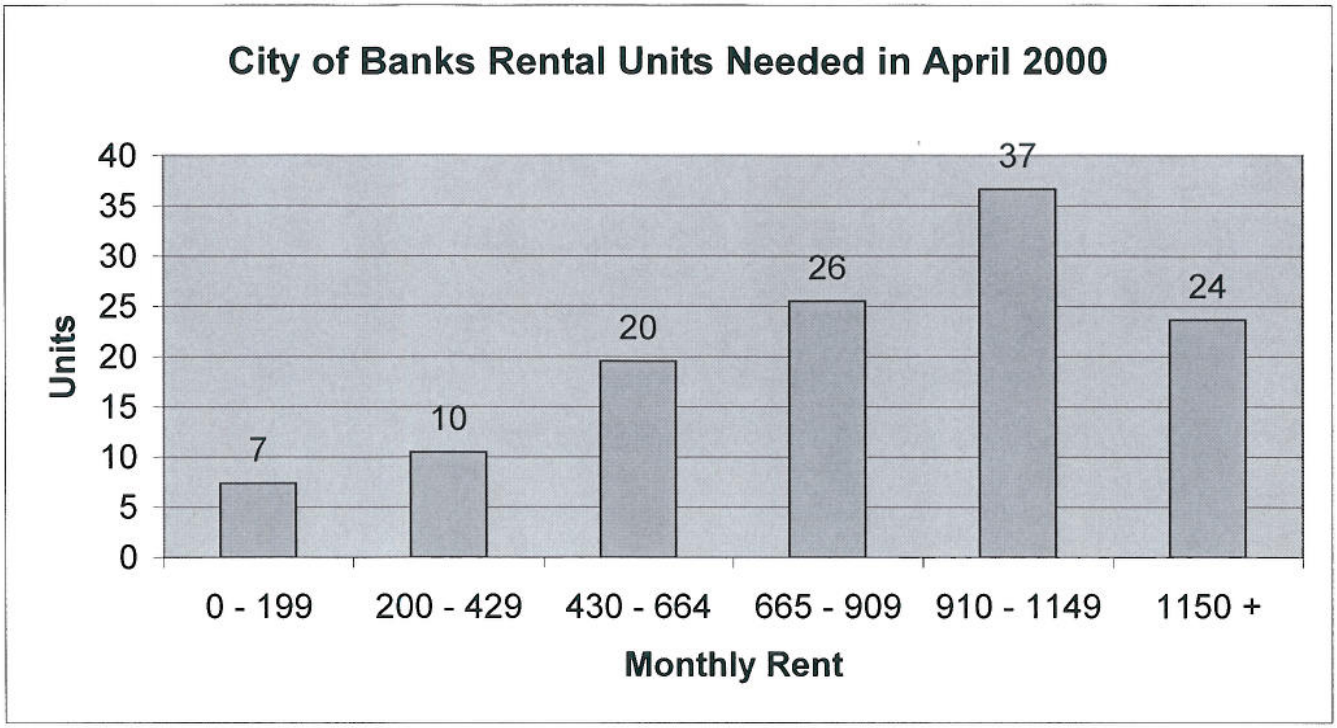
* Housing Units Needed is based on the 'Housing Units Indicated by Tenure and Cost' table and incorporates an adjustment factor to reflect that some households will choose to occupy a housing unit in a lower cost category than the one they could afford.

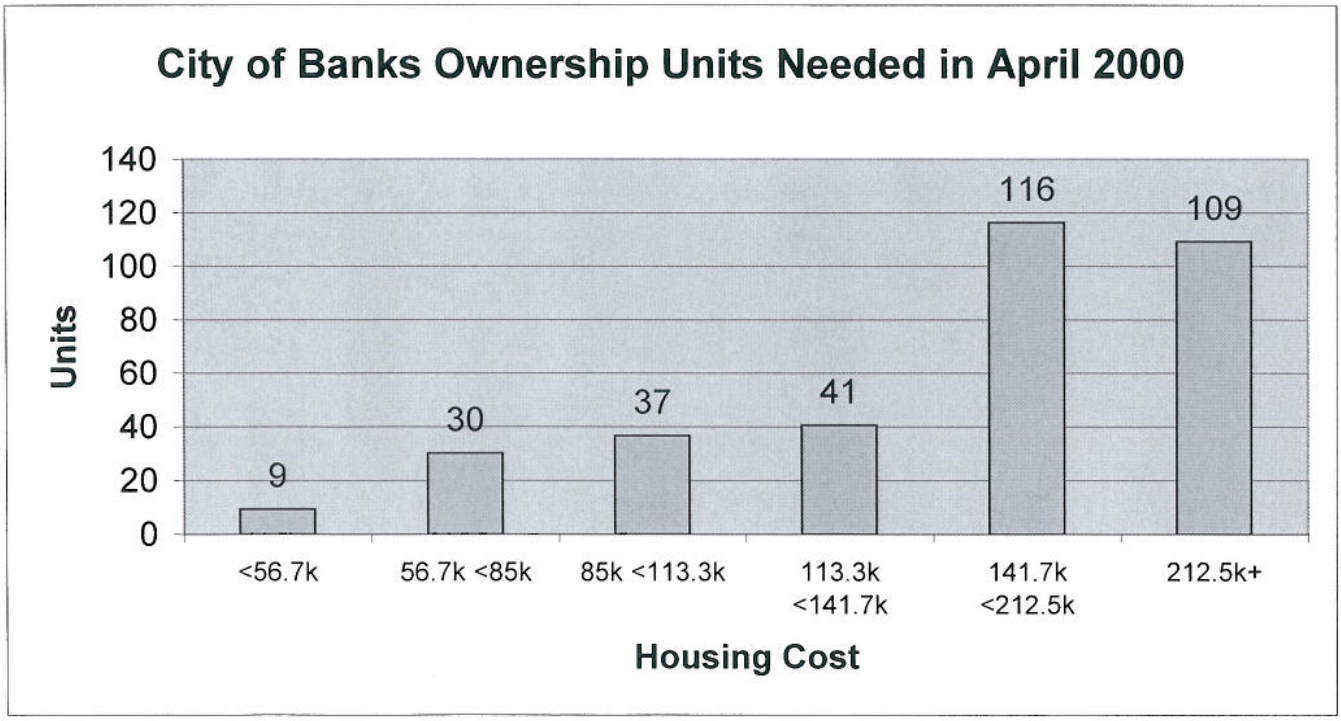
** The adjustment factor represents the percentage adjustments needed to reflect households who could afford that cost level but chose a lower cost unit (Out Factor).

*** 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 ©
For City of Banks as of April 2000
Scenario 1.2

Rental

Rent	Single Family Units	Manufactd Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units	% of Units	Cumulative %
0 - 199	6					6	5.5%	5.5%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
200 - 429	16					16	14.7%	20.2%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
430 - 664	10	0	6	12	40	68	62.4%	82.6%
	14.7%	0.0%	8.8%	17.6%	58.8%	100.0%		
665 - 909	16					16	14.7%	97.2%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
910 - 1149	1					1	0.9%	98.2%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
1150 +	2					2	1.8%	100.0%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
Totals	51	0	6	12	40	109	% of All	22.2%
Percentage	46.8%	0.0%	5.5%	11.0%	36.7%	100.0%		

Ownership

Price *	Single Family Units	Manufactd 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%	100.0%		
56.7k <85k	8					8	2.1%	3.1%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
85k <113.3k	17					17	4.5%	7.6%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
113.3k <141.7k	57					57	15.0%	22.6%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
141.7k <212.5k	270					270	70.9%	93.4%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
212.5k+	25					25	6.6%	100.0%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
Totals	381	0	0	0	0	381	% of All	77.8%
Percentage	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		

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

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 ©
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	5	42.6%	5
200 - 429	(6)	153.1%	(4)	56.7k <85k	22	26.5%	28
430 - 664	(48)	347.8%	(53)	85k <113.3k	20	46.2%	47
665 - 909	10	62.7%	(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	22.9%	(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

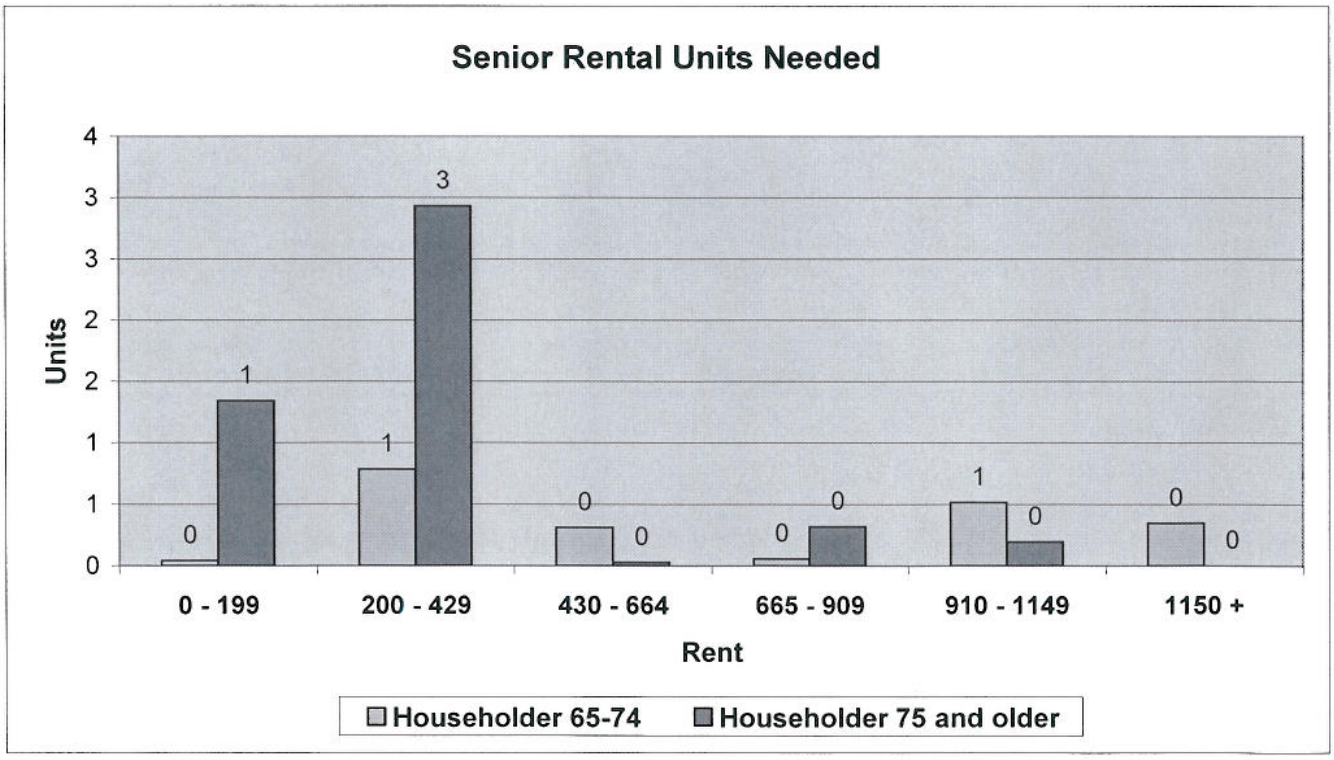
Template 8

		Householder Age 65 - 74			Householder Age 75 +			
Income**	Rent	# 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	60.9%	88.7%	
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%	
	Totals	2	% of All	29.9%	5	% of All	70.1%	7

* 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 ©

For City of Banks as of 2029

Scenario 1.2

Cohort		Tenure		HHs in Cohort as % of all HHs	Al 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 %	1,596	Number	Rental	Owned			% of HHs (Note 2)	Owned Units Out	Remaining Units
<25	<10k	92.6%	7.4%	0.66%	10	9.7	0.8	0 - 199	<28.3k	20%	0.2	0.6
	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%	0.66%	10	7.9	2.6	430 - 664	56.7k <85k	15%	0.4	2.2
	30k <40k	64.9%	35.1%	2.63%	42	27.3	14.7	665 - 909	85k <113.3k	15%	2.2	12.5
	40k <50k	59.1%	40.9%	1.10%	17	10.3	7.2	910 - 1149	113.3k <141.7k	8%	0.6	6.6
	50k <75k	55.2%	44.8%	1.54%	24	13.5	11.0	1150 - 1764	141.7k <212.5k	5%	0.5	10.4
	75k+	50.8%	49.2%	0.22%	3	1.8	1.7	1765+	212.5k+	5%	0.1	1.6
25 <35	<10k	69.1%	30.9%	0.22%	3	2.4	1.1	0 - 199	<28.3k	20%	0.2	0.9
	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	59.9%	40.1%	1.97%	31	18.9	12.6	430 - 664	56.7k <85k	15%	1.9	10.7
	30k <40k	51.8%	48.2%	1.32%	21	10.9	10.1	665 - 909	85k <113.3k	15%	1.5	8.6
	40k <50k	43.0%	57.0%	4.82%	77	33.1	43.9	910 - 1149	113.3k <141.7k	8%	3.5	40.4
	50k <75k	25.0%	75.0%	13.38%	213	53.4	160.1	1150 - 1764	141.7k <212.5k	5%	8.0	152.1
	75k+	14.0%	86.0%	14.91%	238	33.3	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%	2.5	10.1
	20k <30k	48.0%	52.0%	2.63%	42	20.2	21.8	430 - 664	56.7k <85k	15%	3.3	18.6
	30k <40k	35.9%	64.1%	3.95%	63	22.6	40.4	665 - 909	85k <113.3k	15%	6.1	34.3
	40k <50k	27.0%	73.0%	1.97%	31	8.5	23.0	910 - 1149	113.3k <141.7k	8%	1.8	21.2
	50k <75k	16.0%	84.0%	8.99%	143	23.0	120.5	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	59.6%	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	8.4	19.6	430 - 664	56.7k <85k	20%	3.9	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	16.8	910 - 1149	113.3k <141.7k	15%	2.5	14.3
	50k <75k	13.9%	86.1%	3.07%	49	6.8	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%	0.66%	10	2.6	7.9	200 - 429	28.3k <56.7k	60%	4.7	3.1
	20k <30k	10.1%	89.9%	0.66%	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%	0.66%	10	0.7	9.8	910 - 1149	113.3k <141.7k	55%	5.4	4.4
	50k <75k	5.5%	94.5%	1.97%	31	1.7	29.8	1150 - 1764	141.7k <212.5k	45%	13.4	16.4
	75k+	5.0%	95.0%	0.66%	10	0.5	10.0	1765+	212.5k+	45%	4.5	5.5
75 +	<10k	36.8%	63.2%	0.66%	10	3.9	6.6	0 - 199	<28.3k	80%	5.3	1.3
	10k <20k	26.1%	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%	5.5	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
		Totals		100.000%	1,596	416	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	5.6%	5.6%	<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 <212.5k	403	32.4%	65.9%	
1765+	64	14.3%	100.0%	212.5k+	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%	80	6.5%	6.5%
200 - 429	5%		38	8.5%	14.5%	56.7k <85k	5%	86	6.9%	13.4%
430 - 664	5%		71	15.9%	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	29.8%	80.8%	141.7k <212.5k	8%	434	35.0%	71.0%
1150 +	50%		86	19.2%	100.0%	212.5k+	15%	360	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 ©
Existing Units plus New Units Added
For City of Banks as of 2029
Scenario 1.2

Rental

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	92.9%		7.1%			100.0%
		124	0	9	0	0	133
1150 +	86	100.0%					100.0%
		86	0	0	0	0	86
Totals	447	209	0	25	49	163	447
Percentage		46.8%	0.0%	5.5%	11.1%	36.6%	100.0%

Ownership

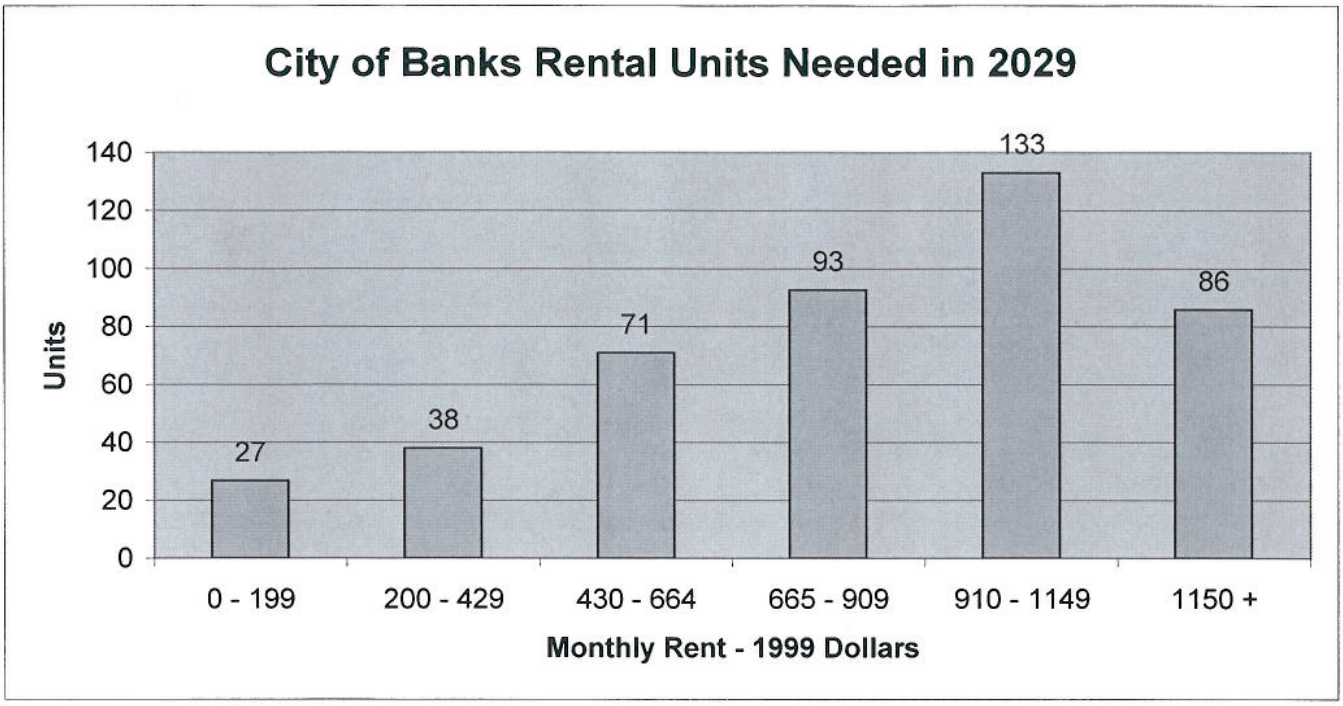
Price	Needed Units	Single Family Units	Manufactd Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units
<56.7k	80	100.0%					100.0%
		80	0	0	0	0	80
56.7k <85k	86	100.0%					100.0%
		86	0	0	0	0	86
85k <113.3k	139	100.0%					100.0%
		139	0	0	0	0	139
113.3k <141.7k	143	100.0%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

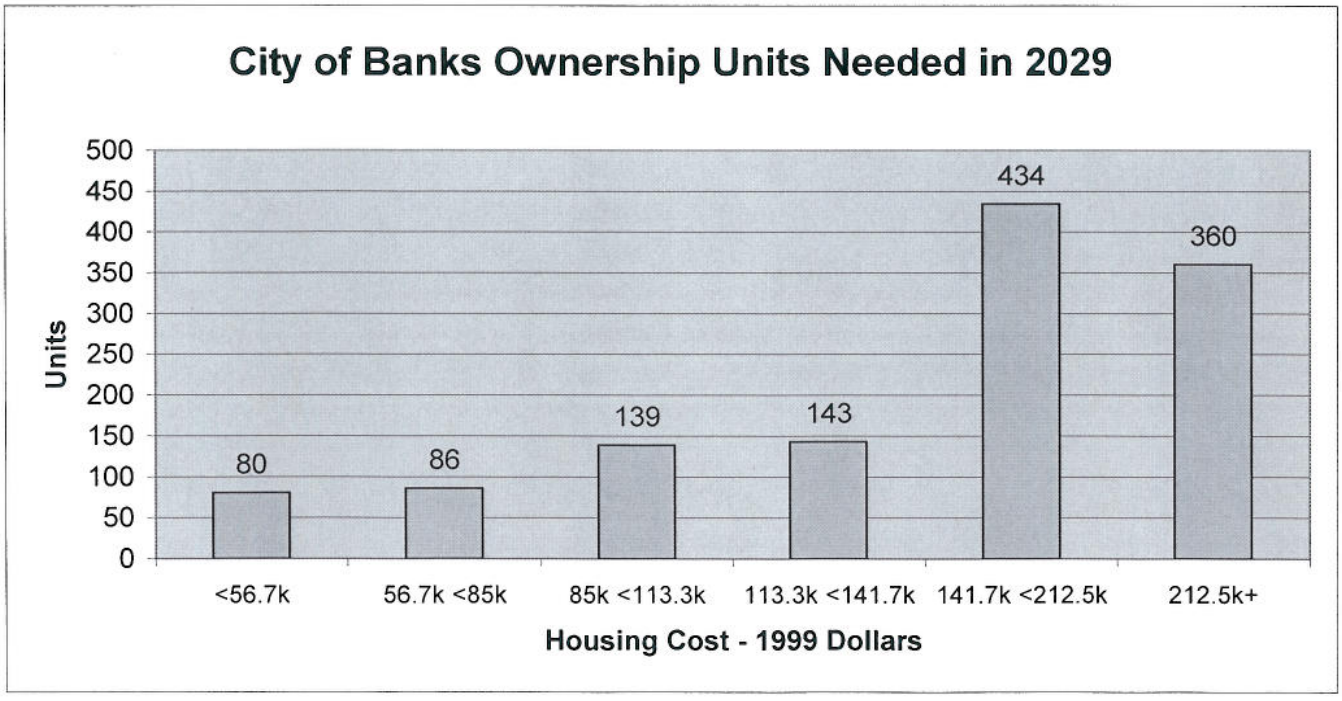
Total Rental and Ownership Units

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

	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

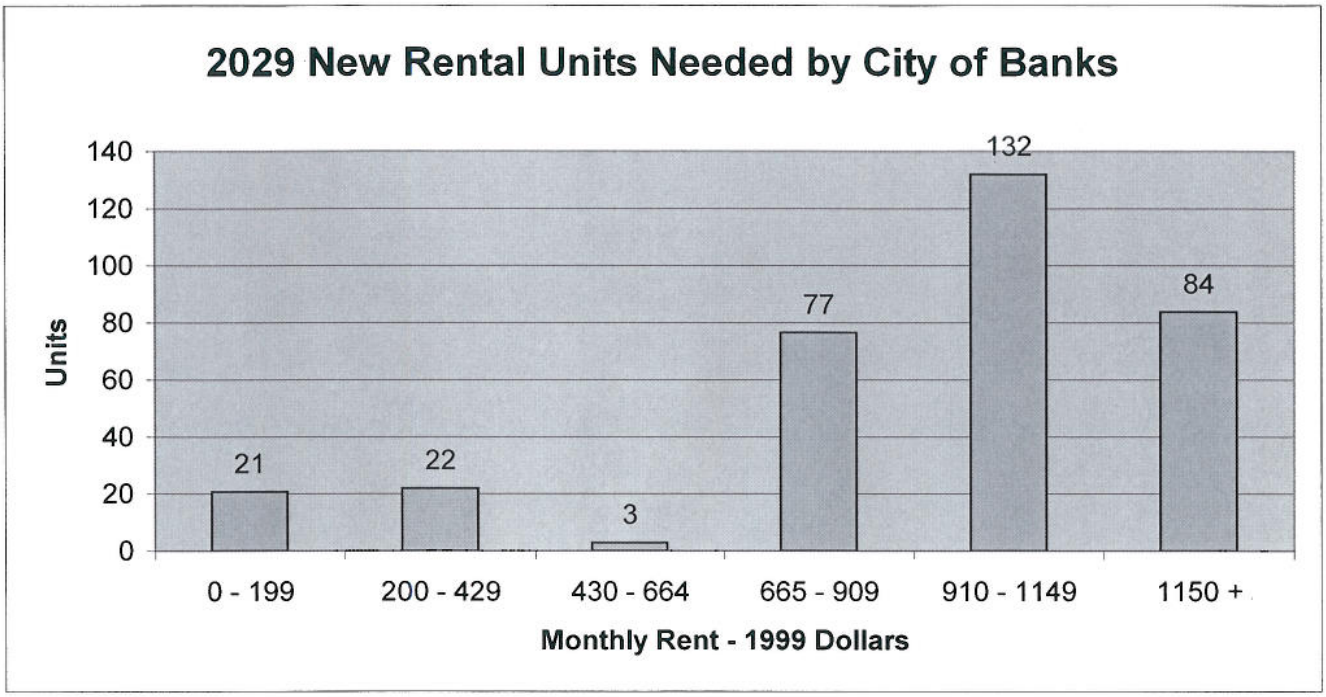
Graphs 4 & 5
Future Total Housing Needs ©
Scenario 1.2

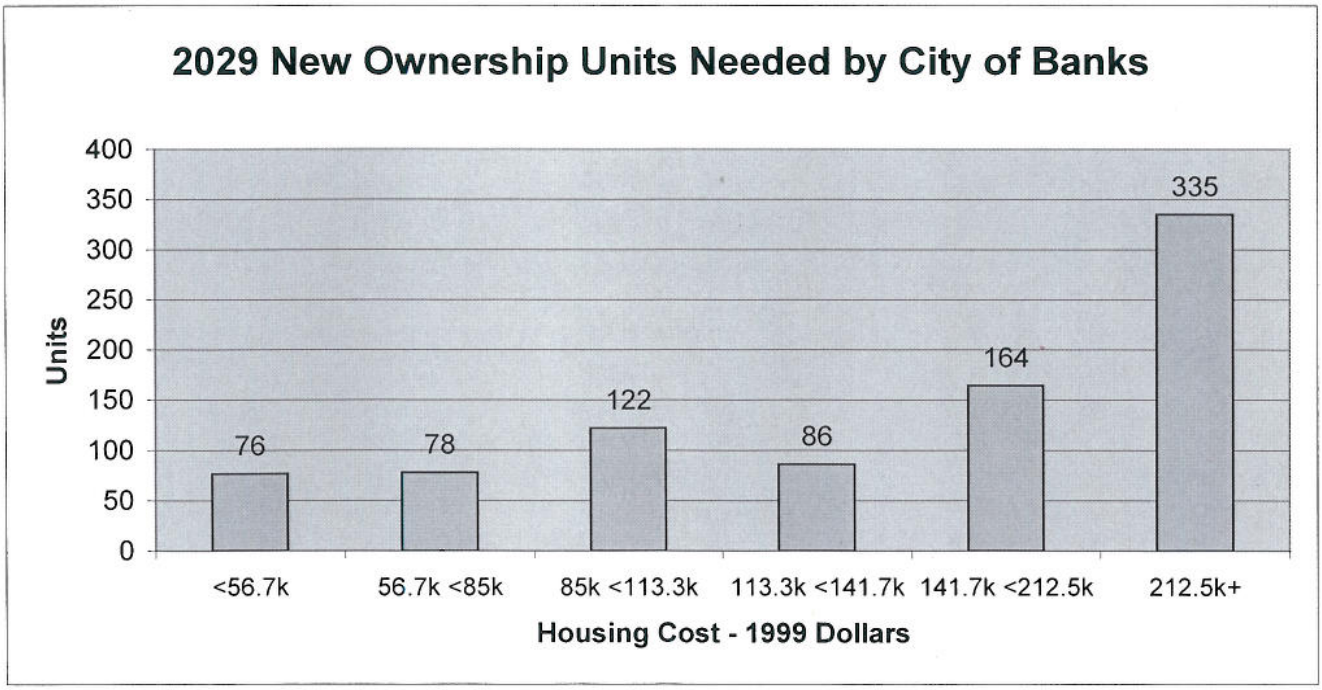




Graphs 6 & 7
New Housing Needs ©

Scenario 1.2





Future Senior Rental Housing Units Needed by Cost* ©

For City of Banks as of 2029

Scenario 1.2

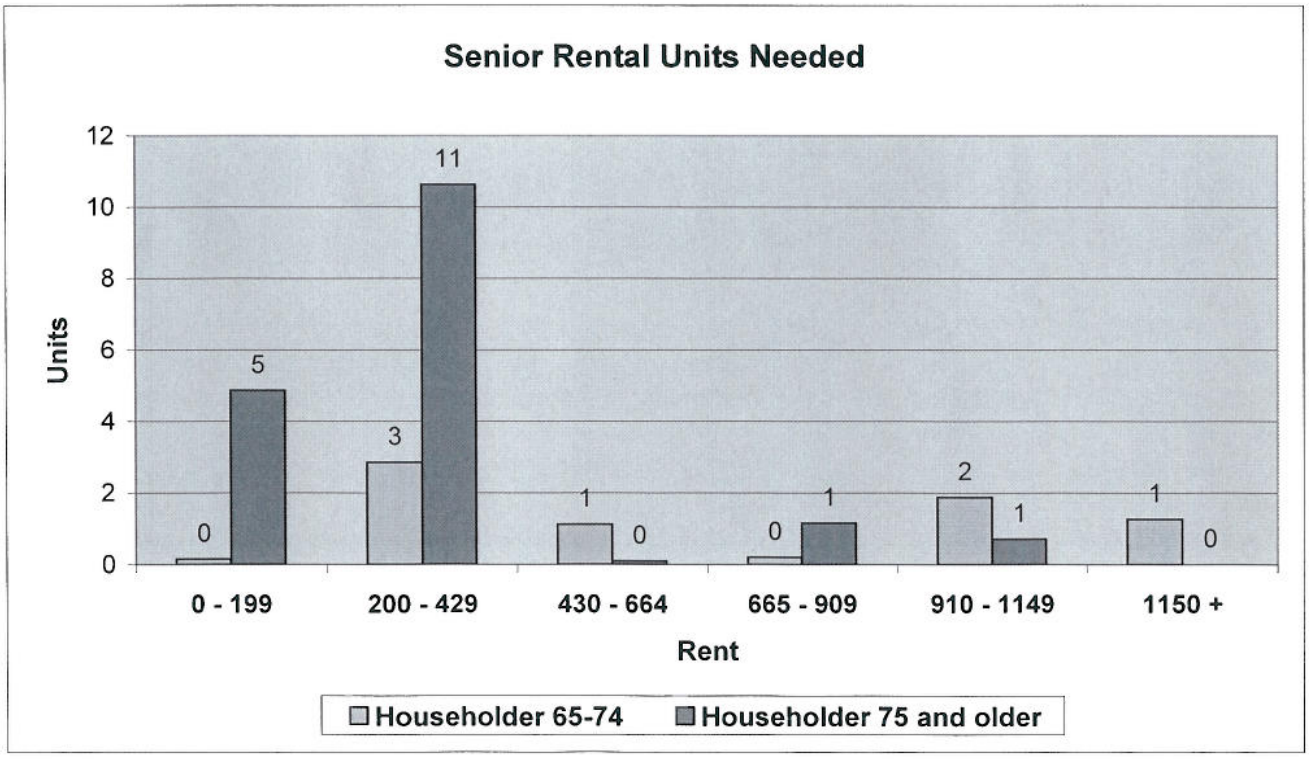
Template 13

		Householder Age 65 - 74			Householder Age 75 +			
Income**	Rent	# 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	60.9%	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	6.6%	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%	
	Totals	7	% of All	29.9%	17	% of All	70.1%	25

* 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

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	21	(6)	0	0	13	14	21
200 - 429	22	(16)	0	5	13	20	22
430 - 664	3	(10)	0	(1)	(0)	14	3
665 - 909	77	(16)	0	6	12	75	77
910 - 1149	132	123	0	9	0	0	132
1150 +	84	84	0	0	0	0	84
Totals	338	158	0	19	37	123	338
Percentage		46.9%	0.0%	5.6%	11.1%	36.5%	100.0%

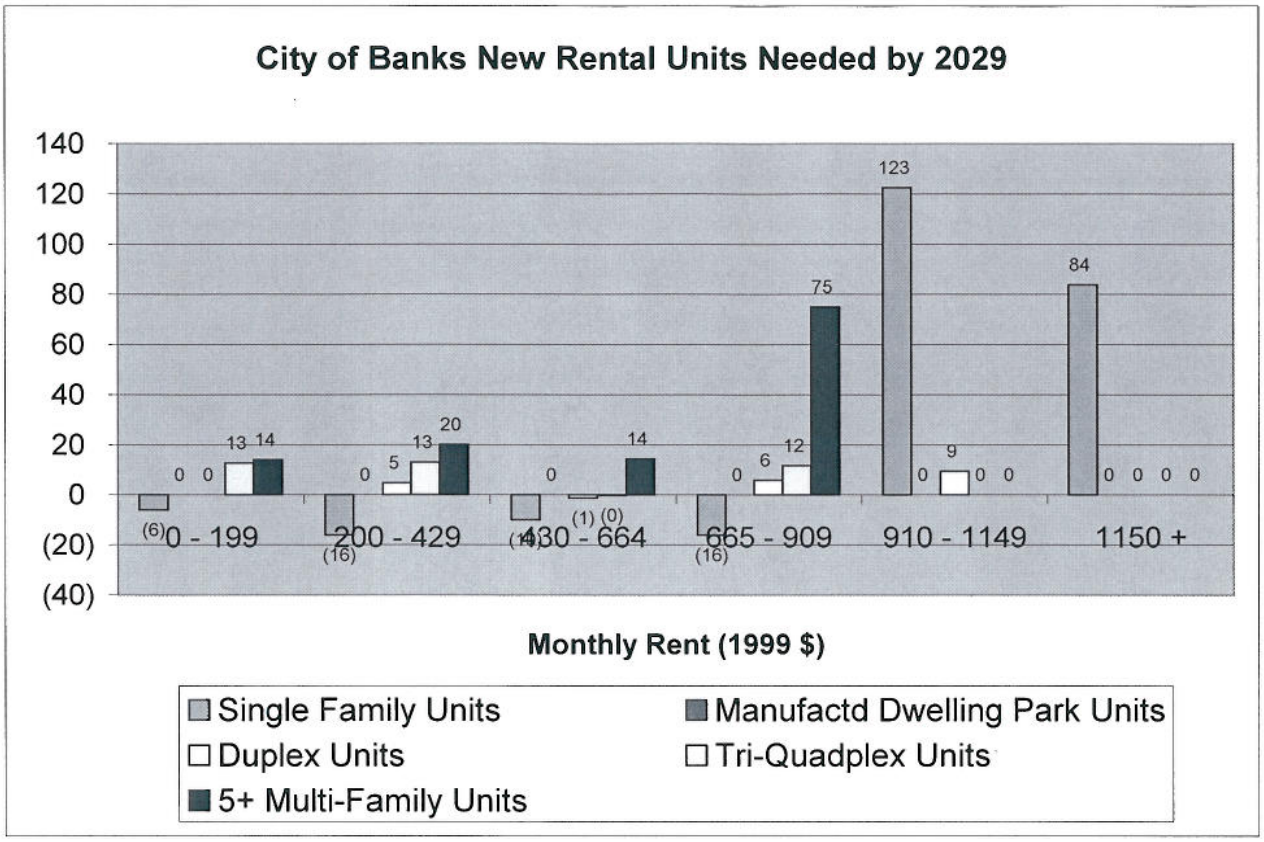
New Ownership Units Needed							
Price	Needed Units	Single Family Units	Manufactd Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units
<56.7k	76	76	0	0	0	0	76
56.7k <85k	78	78	0	0	0	0	78
85k <113.3k	122	122	0	0	0	0	122
113.3k <141.7k	86	86	0	0	0	0	86
141.7k <212.5k	164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

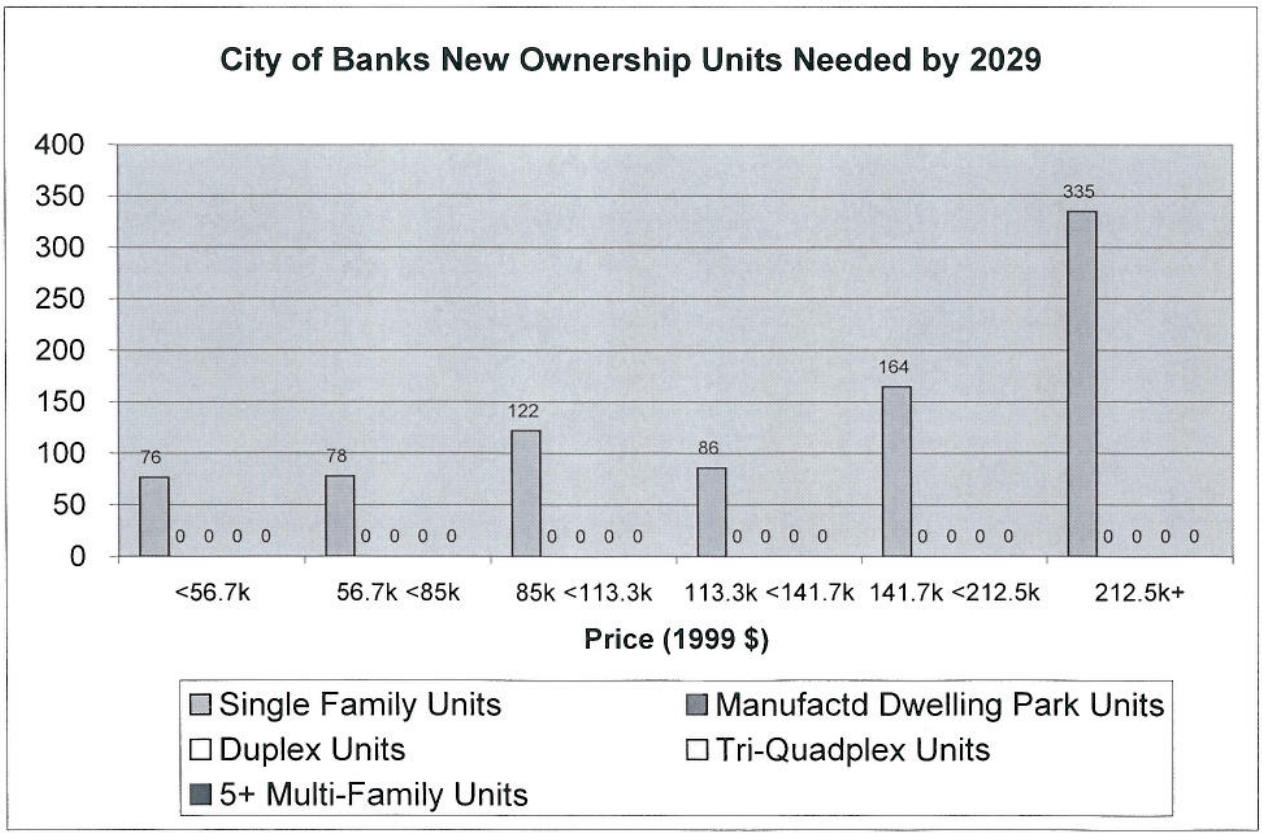
	Total New Rental and Ownership Units						
	Needed Units	Single Family Units	Manufactd Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units
Totals	1,199	1,020	0	19	37	123	1,199
% of Total Units		85.0%	0.0%	1.6%	3.1%	10.3%	100.0%

	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 ©

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 ©

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
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%	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 2029

Scenario 1.2

Template 17
Projected Distribution of New Housing by Land Use Type ©

Single Family Units	All Units	% in LDSF	% in R5	% in HDSF	% in R2.5	% in HDMF	% in MU	% in	% in	Other	Total %
Lower Priced[1]	122	25%	50%	25%							100.0%
Mid Priced[2]	314	25%	50%	25%							100.0%
Higher Priced[3]	583	30%	50%	20%							100.0%
Total	1,020	27.9%	50.0%	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[1]	0										0.0%
Mid Priced[2]	0										0.0%
Higher Priced[3]	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[1]	3				100%						100.0%
Mid Priced[2]	15				100%						100.0%
Higher Priced[3]	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[1]	26				70%	30%					100.0%
Mid Priced[2]	12				100%						100.0%
Higher Priced[3]	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[1]	48				30%	30%	40%				100.0%
Mid Priced[2]	75				30%	30%	40%				100.0%
Higher Priced[3]	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 ©

	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
5+ Multi-Family Units	0	0	0	37	37	49	0	0	0	123
Total Units Needed	284	510	226	86	45	49	0	0	0	1,199

Template 19
Calculation of Additional Land Needed by Land Use Type ©

Buildable Lands Inventory for Housing

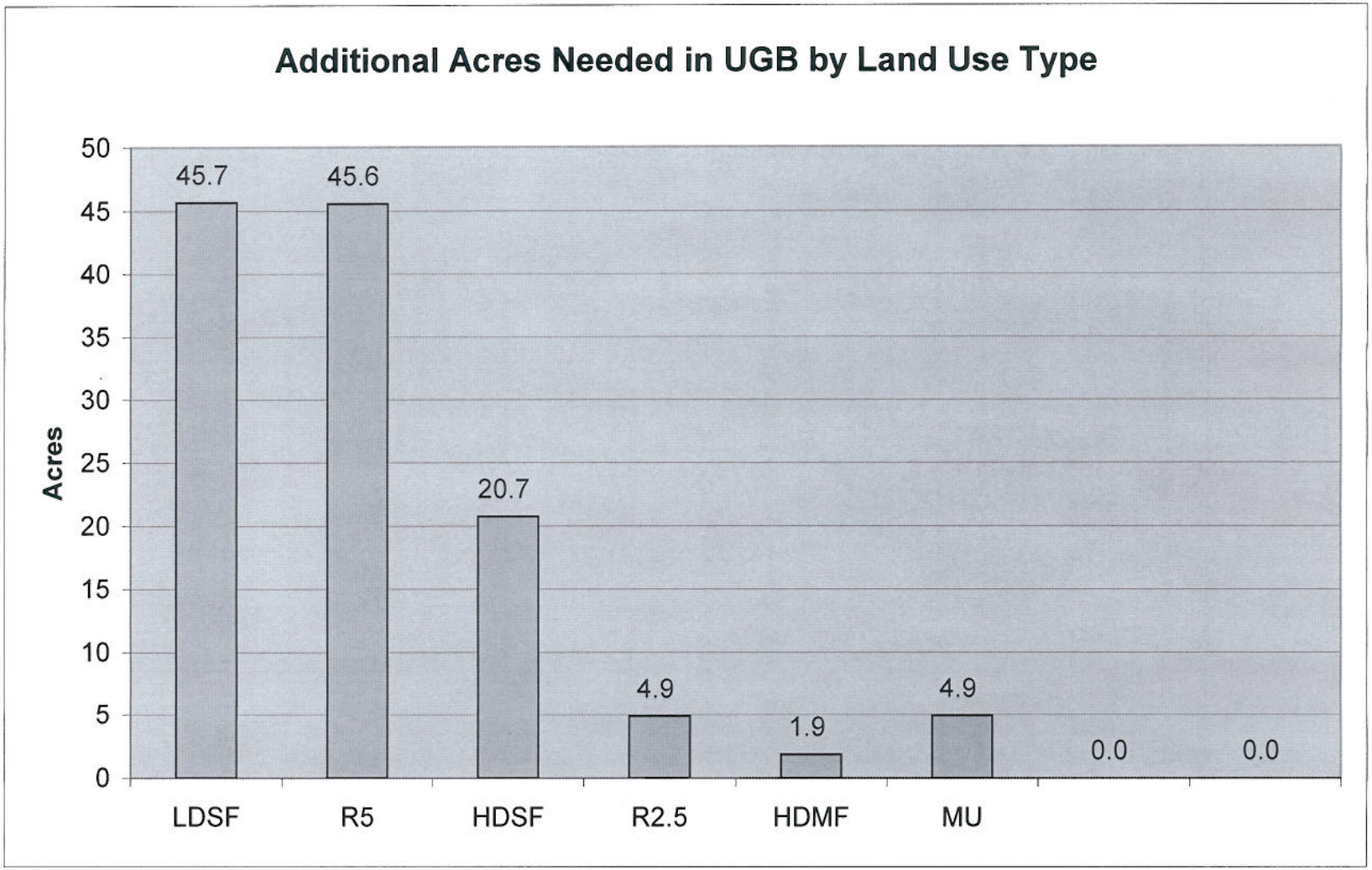
	LDSF	R5	HDSF	R2.5	HDMF	MU			Other	Total
Current UGB Acres		86.8		3.5						90.3
Acres in Use		73.8		3.5						77.3
Constrained Acres										0.0
Available Acres	0.0	13.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.0
Current Acres %	0.0%	96.1%	0.0%	3.9%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Acres in Use %	0.0%	95.5%	0.0%	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	136.6
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



Appendix E: Banks 2024 Employment Opportunities Analysis

Chapter 4

Demand and Supply of Buildable Land in Banks

This chapter builds on the analysis presented in Chapters 2 and 3 to forecast potential employment growth in Banks. Expected employment growth will drive demand for buildable non-residential land in Banks. the level of land demand will be compared to the supply of buildable land in Banks to determine whether Banks has a sufficient supply of buildable land to accommodate expected employment growth. If not, this chapter will identify the amount and type of additional land needed to accommodate expected employment growth.

FORECAST EMPLOYMENT GROWTH IN BANKS

The purpose of an employment forecast in this study is to forecast the demand for non-residential land needed to accommodate potential employment growth in Banks. Thus, what is needed is a forecast of employment by land use type. Banks' current zoning code has three categories of land to accommodate non-residential development: General Commercial, General Industrial, and Community Facilities. Table 4-1 shows 2003 employment in Banks in these categories.

Table 4-1. Employment in Banks by land use type, 2003

Land Use Type	Full-Time	Part-Time	Seasonal/ Temporary	Total
Commercial	65	69	3	**137**
Industrial	116	24	44	**184**
Community Facilities	77	49	1	**127**
Total	**258**	**142**	**48**	**448**

Source: K.J. Won, Banks City Planner. Personal correspondence to Steve Kelley, Washington County DLUT. March 11, 2003.
Note: businesses assigned a land use type by ECONorthwest.

The employment level shown in Table 4-1 is the base from which future employment in Banks will be forecast. Employment by land use type will be forecast through 2025 to represent a twenty-year planning period. The first step to forecast employment growth in Banks is to select an average annual growth rate for total employment in Banks. Once the level of future total employment has been forecast, assumptions will be applied to estimate the distribution of this employment by land use type. These assumptions will reflect expected economic trends in the region as well as the comparative advantages of Banks.

TOTAL EMPLOYMENT GROWTH RATE

Recent forecasts of employment growth summarized in Chapter 2 show a range of expected employment growth rates in Washington County and Banks:

- Metro's forecast for the Portland region shows total employment in Washington County growing at an average annual rate of 2.0% between 2005 and 2025.
- The Oregon Employment Department forecasts employment in Multnomah, Washington, and Tillamook counties to grow at an average annual rate of 1.4% between 2002 and 2012.
- Metro's forecast of employment growth in the Banks area (TAZ 1297 and 1298) shows an expected average annual growth rate of 1.4% between 2005 and 2025.

These forecasts suggest that employment in Banks will grow at an average annual rate in the range of 1.4% to 2.0%. Applying this range of growth rates to Banks' level of total employment in 2003 results in a 2025 level of total employment in the range of 608 to 693. This range of employment levels could be reached with employment growth in the range of 160 to 245 over the planning period.

The City of Banks has expressed a desire for an improved balance between the number of jobs and population in Banks. An improved jobs/population balance is desired so that Banks can be less of a bedroom community for residents that work elsewhere and to provide a more robust tax base for funding services needed in the community.

To improve the jobs/population balance, jobs in Banks need to grow at a faster rate than population. Using Banks' 2003 population of 1,430 as a base, the population projection recently adopted by the City of Banks—3,739 people in 2024—implies an average annual population growth rate of 4.7% over the next twenty years.

According to the 2000 Census, the ratio of Bank's population to the number of working residents (regardless of where they work) was 1.87.[1] Applying this ratio to the 2003 population indicates that Banks would need a total of 765 jobs to have the number of jobs in Banks equal the number of working residents in Banks. This is 317 more jobs than the number currently in Banks.

The share of the population that is in the labor force is expected to decline in the future due to aging of the population. This will have the effect of increasing the ratio of population to working residents in a community. If we assume that Banks would like to have a ratio of population to jobs of 2.0 by 2024, and apply this ratio to the level of population projected for Banks in 2024 (3,739), this implies that Banks would need total employment of 1,870 in 2024. Applying this level of employment to the 2003 level of employment in Banks implies an average annual employment growth rate of 7.0% between 2003 and 2024.

An average annual employment growth rate of 7.0% over twenty years is exceptionally high compared to growth rates observed for larger areas. The

[1] The ratio of population to residents that are in the labor force for Washington County as a whole was 1.82 in 2000.

development of Arbor Village, however, shows that a single residential development can lead to exceptionally high population growth rates in a town as small as Banks. In a similar fashion, the location of a single large employer in Banks could lead to exceptionally high employment growth rates. Given Banks' desire for an improved balance between population and jobs, anticipated population growth in Banks has increased the level of employment growth needed to achieve this balance.

To improve the balance between population and jobs in Banks, and for economic development of the area in general, the Banks Community Foundation is pursuing development of a sound stage facility in the Banks area for the film industry. The land needed for such a facility will be incorporated into the land demand analysis later in this chapter. This initiative shows that the Banks community is seeking large employers to bring jobs to the area to diversify the economy. As with the impact of Arbor Village on population growth, a single or few large employers locating in Banks could have a significant impact on employment growth in the community.

In summary:

- Existing forecasts of employment growth in Banks anticipate total employment to grow at an average annual rate of 1.4% to 2.0% over twenty years.
- Banks has expressed a desire for an improved balance between the population and number of jobs in Banks. To achieve this, employment must grow faster than population, which is expected to grow at an average annual rate of 4.7% over the next twenty years.
- To achieve a number of jobs roughly equal to the number of working residents in 2024, Banks would need total employment to grow at an average annual rate of 7.0%.

While employment will need to grow faster than population to improve Banks' balance between its population and jobs, it seems unlikely that a small community such as Banks will achieve a perfect balance between population and jobs. Given this expectation, it appears that an average annual growth rate in the range of 5.0% to 6.0% is most appropriate for total employment in Banks through 2025. This growth rate represents the City's desire for an improved balance between population and jobs in Banks, and Banks' recently adopted population projection.

Applied to Banks' 2003 employment of 448, this range of growth rates result in total employment of 1,311 to 1,614 in 2025. This represents employment growth in Banks of 863 to 1,166 over the next twenty years. While this is a substantial increase over existing employment levels in Banks, it represents only 0.6% to 1.3% of total employment growth anticipated in Washington County over the next twenty years.

DISTRIBUTION OF TOTAL EMPLOYMENT

Data in Table 4-1 shows that the distribution of 2003 employment in Banks by land use type is 31% Commercial, 41% Industrial, and 28% Community Facilities. Economic trends, the location of Banks, and local economic factors have several implications for the future distribution of employment by land use type. These implications include the following:

- Retail employment is likely to increase as a larger population base supports more specialized retail shops and services in Banks. However, future population in Banks is unlikely to support another supermarket, or a new discount store. Big-box retail uses are unlikely to locate in Banks because of its small population and location away from other urban centers or substantial levels of passing traffic. Thus, any increase in the share of Commercial uses from retail growth will likely be modest.
- Banks does have potential to attract some office uses, particularly small back-office operations, software development/support, or call centers. In addition, population growth in Banks should support a medical office and other services. These uses would contribute to an increase share of employment in Commercial uses. A few of these businesses could reuse or redevelop buildings and sites in downtown Banks. Some of these uses could also locate on land zoned for General Industrial use in Banks.
- Given the setting of Banks and the skills of the workforce in the surrounding region, small specialized manufacturing, research, and engineering uses have the most potential to generate employment growth in Banks. These uses would primarily locate on land zoned for Industrial use.
- The level of employment in activities that use land zoned for Community Facilities will grow with population growth, particularly employment in public schools and city government. Economies of scale, however, will allow employment in these activities to grow more slowly than total employment, lowering the share of employment by this land use type.

These implications are reflected in the assumptions used for the 2025 distribution of employment in Banks shown in Table 4-2. These assumptions show that the share of Banks' total employment in Commercial and Industrial uses is expected to increase while the share using land zoned for Community Facilities is expected to decrease over the forecast period. While the share of total employment in uses on land zoned for Community Facilities is expected to decrease, the amount of employment in this category is still expected to increase by 135 to 196 jobs over the forecast period. Employment growth in Banks will be led by businesses with Industrial and Commercial land uses.

Table 4-2. Forecast employment growth in Banks by land use type, 2003–2025

Land Use Type	2003 Amount	%	2025 Amount	%	2003-25 Growth	AAGR
Low Growth Rate						
Commercial	137	31%	459	35%	322	5.6%
Industrial	184	41%	590	45%	406	5.4%
Community Facilities	127	28%	262	20%	135	3.3%
Total	**448**	**100%**	**1,311**	**100%**	**863**	**5.0%**
Middle Growth Rate						
Commercial	137	31%	509	35%	372	6.1%
Industrial	184	41%	655	45%	471	5.9%
Community Facilities	127	28%	291	20%	164	3.8%
Total	**448**	**100%**	**1,455**	**100%**	**1,007**	**5.5%**
High Growth Rate						
Commercial	137	31%	565	35%	428	6.7%
Industrial	184	41%	726	45%	542	6.4%
Community Facilities	127	28%	323	20%	196	4.3%
Total	**448**	**100%**	**1,614**	**100%**	**1,166**	**6.0%**

Source: ECONorthwest.

Chapter 2 identifies industries with potential for growth in the forecast period based on current trends. Chapter 3 describes the comparative advantage of Banks relative to other communities in the Portland region, which is primarily a small town character and setting combined with access to urban amenities. The combination of market conditions and local characteristics suggest several examples of businesses that might locate in Banks over the forecast period:

- Engineering or software design. The presence of high-tech firms in Washington County attracts many highly-skilled employees to the area. Some of these firms will spur development of spin-off or supplier businesses, and skilled employees frequently develop small start-up businesses using their skills. These businesses are numerous but tend to not have recognizable names because they do not produce products with a wide distribution.
- The Portland area has become a center for businesses engaged in the manufacture of knifes and similar equipment. Examples of large firms include Leatherman Tool and Gerber Blades, but each of these started as small specialty firms and many other smaller businesses are located in the Portland area.
- The manufacture of RVs, truck trailers, and other transportation equipment in the Portland area creates the potential for small businesses that make specialty parts and supplies for these larger manufacturers.
- Oregon's timber industry creates the opportunities for related small businesses, such as those that manufacture or maintain industrial equipment, supply specialty glues and resins for wood manufacturing, or provide logging supplies.
- Agriculture and food manufacturing in Oregon also create an opportunity for specialty food processing. Oregon has a lively and diverse mix of food processors, including firms that make and package salsa, jam, mustard,

pickles, potato chips, cheese and other dairy products, tortillas, granola, soy and rice milk, teas and herbs, beer, and roasted coffee.

The firms that locate in Banks are likely to be small because firms with a large level of employment are more likely to locate in more central and larger areas. All of these businesses tend to locate in flexible buildings that can accommodate office, light assembly/research, and distribution uses on sites of 0.5 to 5 acres. These sites must be relatively level, have public services, and a reasonable level of accessibility to major roadways. These uses should also be buffered from neighboring residential and commercial uses to reduce potential conflicts.

DEMAND FOR COMMERCIAL AND INDUSTRIAL LAND IN BANKS

Table 4-2 shows forecast employment growth in Banks over the 2003–2025 period. To estimate the amount of land needed to accommodate this employment growth, we applied employment density factors for the number of employees per acre for each land use type. The employment density factors used in Table 4-3 are based on the actual employment density of typical land uses, including industrial parks, retail stores, offices, schools, and public offices. Table 4-3 shows that expected employment growth will generate demand for 38.5 to 52.4 acres of buildable land in Banks (net of unbuildable areas such as those for streets and infrastructure, wetlands, or in a floodway).

Table 4-3 indicates the level of total land demand given expected employment growth in Banks over the forecast period. Employment growth is translated into demand for land using assumptions about the number of employees per acre by land use type. These assumptions are derived from the 1999 Employment Density Study by Metro,[2] in which they measured the actual amount of building square feet per employee by industry and floor-area-ratio of developments types in various areas of metropolitan Portland. The employee per acre assumptions used in Table 4-3 reflect the employment densities in the subarea that includes Banks, and floor-area-ratios for development types and settings comparable to the type of development expected in Banks.

Table 4-3 shows that the range of employment growth in Table 4-2 results in demand for 46.7 to 63.1 acres of non-residential land in Banks over the 2003–2025 period. Most demand will be for Industrial uses, with demand for 27.1 to 36.1 acres.

[2] Metro. *1999 Employment Density Study*. Revised May 5. http://www.metro-region.org/library_docs/maps_data/1999employmentdensitystudy.pdf

Table 4-3. Demand for buildable land in Banks generated by expected employment growth, 2003–2025

Land Use Type	Employment growth	Employees per net acre	Demand (net buildable acres)
Low Growth Rate			
Commercial	322	25	12.9
Industrial	406	15	27.1
Community Facilities	135	20	6.8
Total	**863**		**46.7**
Middle Growth Rate			
Commercial	372	25	14.9
Industrial	471	15	31.4
Community Facilities	164	20	8.2
Total	**1,007**		**54.5**
High Growth Rate			
Commercial	428	25	17.1
Industrial	542	15	36.1
Community Facilities	196	20	9.8
Total	**1,166**		**63.1**

Source: ECONorthwest.

There are several other considerations, however, that may need to be factored into the estimate of land demand:

- The Banks Community Foundation has been pursuing development of a motion picture sound stage in the Banks area. According to a recent report on this proposal, such a facility would require a site of 25–35 relatively flat buildable acres.[3] While employment at a sound stage may be included in the forecast of potential employment growth in Banks, a 35 acre site exceeds or is almost all of the Industrial land demand shown in Table 4-3.

  In a larger city with demand for a hundred or more acres of industrial land, the need for a 25–35 acre site could be accommodated within that total demand by protecting large sites while allowing development of smaller sites. In Banks, however, holding a 25–35 acre site for a large development could tie up all of the City's supply of Industrial land, preventing development of smaller Industrial uses. Most of the Industrial demand we expect in Banks will be for smaller and specialized uses that require 0.5–5 acres of land. To allow this development and respond to opportunities in the market, Banks must have Industrial sites in a suitable range of sizes or large parcels that can be divided.

  If the City decides to support the pursuit of a sound stage or other large Industrial use, it should include a suitable site in its supply of Industrial land and protect that site from being subdivided into smaller parcels. Given the context of land supply and expected employment growth in Banks, a 25–35 acre site would need to be in addition to the Industrial land demand shown in Table 4-3.

[3] Rural Development Initiatives, Inc. 2005. *Land Use Considerations for siting a Motion Picture Sound Stage in (or around) Banks, Oregon*. Prepared for the Banks Community Foundation. January.

- None of the largest employers in Banks contacted for this study indicated that they had plans to expand or contract their level of employment.
- Several businesses on Main Street in downtown Banks have uses that are industrial in character but are on land zoned for commercial uses. Some of these businesses have expressed interest in moving to larger sites zoned for industrial uses. Such a move would create more room in downtown Banks for small retail and commercial uses that are more compatible and supportive of a downtown setting. In addition, some uses in downtown Banks have potential for reuse or redevelopment. These developments would decrease demand for Commercial land in Banks by 1–3 acres.
- Estimated demand for land to accommodate Community Facilities ranges from 6.8 to 9.8 acres in Table 4-3. The Banks School District, however, reports that projected population growth in Banks may generate demand for another school, and that the optimum school site is 10–15 acres.[4] Since a school site of this size is larger than the Community Facilities land shown in Table 4-3, a 15 acre site should be added to the estimated land demand. The employment at the new school, however, should be taken out of the employment growth that drives demand for Community Facilities, leaving only growth in other public agencies. This reduces demand for Community Facilities land by two acres.
- Demand for Community Facilities land is to accommodate employment growth. This demand, therefore, does not include any area for parks or open space. If the City of Banks desires land for parks and open space in addition to the area shown in Table 4-3, this amount of land should be added to any UGB expansion pursued by the City.

Table 4-4 shows the result of adjusting the amount of land demand derived from expected employment growth to reflect the pursuit of a sound stage development, the need for another school site, the potential move of several businesses out of downtown Banks, and potential reuse or redevelopment in downtown Banks. These adjustments add 35 Industrial acres for a sound stage development site, reduce demand for Commercial land by 3 acres to represent potential redevelopment in downtown Banks, and increase demand for Community Facilities land by 13 acres. The result is to increase the level of land demand in Banks over the planning period to a total of 91.7 to 108.1 acres.

[4] Marilyn McGlasson reports that the District's current facilities have capacity for roughly another 500 students. Projected population growth of 2,300 over the next twenty years, as recently adopted by the City, would use more than this capacity and require development of another school. The District would need 5 years of lead time to acquire a site and build a school.

Table 4-4. Adjusted demand for buildable land in Banks, 2003–2025

Land Use Type	Demand from emp growth	Adjust-ments	Adjusted demand
Low Growth Rate			
Commercial	12.9	– 3.0	9.9
Industrial	27.1	+ 35.0	62.1
Community Facilities	6.8	+ 13.0	19.8
Total	**46.7**	**+ 45.0**	**91.7**
Middle Growth Rate			
Commercial	14.9	– 3.0	11.9
Industrial	31.4	+ 35.0	66.4
Community Facilities	8.2	0	21.2
Total	**54.5**	**+ 45.0**	**99.5**
High Growth Rate			
Commercial	17.1	– 3.0	14.1
Industrial	36.1	+ 35.0	71.1
Community Facilities	9.8	0	22.8
Total	**63.1**	**+ 45.0**	**108.1**

Source: ECONorthwest.

BUILDABLE LANDS INVENTORY

The City of Banks conducted an inventory of vacant non-residential land in 2003. The amount of vacant land identified in this inventory is shown in Table 4-5. This vacant land, however, is not all available for development. According to K.J. Won of the City of Banks, approximately 50% of the 8.5-acre Industrial parcel at the southeast corner of Banks is in wetlands and stormwater drainage, and so is not buildable. This area is subtracted from the inventory of vacant acres in Table 4-5 under Constrained Acres.

In addition, several other adjustments are necessary to identify the supply of buildable land in Banks:

- The remaining 4.25 acres of Industrial land at the southeast corner of Banks is surrounded by suburban residential development. Approval of the Arbor Village PUD included a provision that the developer provide a secondary access road to this parcel so that truck traffic would not need to access the property via the residential area. Options for this secondary access road are to create a new road crossing the railroad or a new road under Highway 6 to connect to Wilkesboro Road. Both of these options are problematic, and the location of residential units adjacent to this parcel make it a poor location for industrial development. In addition, the property owner has expressed a desire to change the Industrial zoning on this parcel. In the context of the substantial amount of Industrial land that will be needed to accommodate potential employment growth in Banks, it appears that the City should seek to rezone this property and add Industrial land elsewhere to make up for the loss of this Industrial land.
- A 3.3-acre Industrial parcel east of the railroad tracks does not have public street access. In addition, the narrow shape of this lot makes it difficult to

develop or use for industrial activity. Therefore, we subtract this parcel from the inventory of buildable land in Banks.

The result of adjusting the inventory of vacant land in Banks for wetland constraints and land unsuitable for industrial development is shown in Table 4-5. This table shows that Banks has only 1.07 acres of commercial land and 0.96 acres of Industrial land, for a total of 2.03 net buildable acres.

Table 4-5. Supply of buildable land in Banks by zoning, 2005

Zoning	Vacant Acres	Constrained Acres	Adjust-ments	Net Buildable Acres
Commercial	1.07	0.00	0.00	1.07
Industrial	12.76	– 4.25	– 7.55	0.96
Community Facilities	0.00	0.00	0.00	0.00
Total	**13.83**	**– 4.25**	**– 7.55**	**2.03**

Source: ECONorthwest.

COMPARISON OF SUPPLY AND DEMAND FOR BUILDABLE COMMERCIAL AND INDUSTRIAL LAND

Table 4-6 shows the result of comparing land demand from Table 4-4 with the net supply of buildable land shown in Table 4-5. Table 4-6 shows that Banks has a deficit of 9–13 Commercial acres, 61–70 Industrial acres, and 20–23 acres for Community Facilities. This amount of land will need to be added to Banks Urban Growth Boundary if the City of Banks wishes to accommodate the potential employment growth in the community estimated in this study.

Table 4-6. Estimated surplus (deficit) of buildable land in Banks, 2005

Zoning	Total Demand	Net Buildable Supply	Surplus (Deficit)
Low Growth Rate			
Commercial	9.88	1.07	(8.81)
Industrial	62.07	0.96	(61.11)
Community Facilities	19.75	0.00	(19.75)
Total	**91.70**	**2.03**	**(89.67)**
Middle Growth Rate			
Commercial	11.88	1.07	(10.81)
Industrial	66.40	0.96	(65.44)
Community Facilities	21.20	0.00	(21.20)
Total	**99.48**	**2.03**	**(97.45)**
High Growth Rate			
Commercial	14.12	1.07	(13.05)
Industrial	71.13	0.96	(70.17)
Community Facilities	22.80	0.00	(22.80)
Total	**108.05**	**2.03**	(106.02)

Source: ECONorthwest.

Appendix F: *City of Banks Aspirations* (adopted January, 2009)

City of Banks Aspirations
Adopted January 13, 2009

The City of Banks is a small, rural community located in Western Washington County, situated just outside of the Portland Metropolitan Urban Growth Boundary. It sits twenty-four miles northwest of Portland, at the foot of the Coastal Mountain Range. Traditionally, natural resource industries have been the City's economic base, but the downturn in those businesses in the 1980s and 90s left the City struggling with a downtown in decline, and a diminutive municipal budget.

In order to understand the Banks situation one must understand that its past is the strategic foundation that made it the town it is today. Long before pioneers inhabited the Tualatin River Valley, the Atfalatis Indians roamed the area. As the non-native population began settling in the area, the Atfalatis population quickly declined, most likely due to the new diseases the settlers introduced. Their population almost completely diminished when in 1855 the Federal Government forced them onto Grande Ronde Reservation, near McMinnville. Although a few remained in the area, by end of the 19th century the only trace of the Indian existence was the arrowheads, etc., that farmers found, and still find, in their fields.

The Wilkes family is credited as being the earliest settlers of the area. Peyton & Anna claimed nearly a section of land, or 634.49 acres, in 1847 that included the place where Banks would grow. Peyton Wilkes chose the west fork of Dairy Creek because the nearby oak trees supplied the tanbark he needed for his tanner's trade. White Oak trees are native to the valleys of western Washington County. White Oaks are considered the king of all western oaks. Peyton Wilkes was a native of Virginia, and is buried in Wilkes cemetery, today known as the Union Point Cemetery. At the time the Wilkes' established their farm they had practically no neighbors. This all changed in the years to follow, when many people began to settle the Valley due to the generous government land acts that were created to spur western migration. By the 1860s, a small community had formed around the Wilkes property and, appropriately, it was called "Wilkes". In the 1890's the Wilkes' children divided the remaining 160 acres and sold it to the Schulmerich family and the Banks family, who were dairy farmers.

In 1901, development of the settlement made a radical change after news of a railroad running through the John L. Banks dairy farm property was announced. The railroad bypassed the market town of Greenville, which had the post office, school and other businesses just south of Wilkes. Greenville, understanding the importance of the railroad, decided to move the town, including the buildings and the people, up the road and relocated near the Banks property. The post office renamed itself "Banks", after John L. and Nancy Banks. Following the traditions of the day, the town adopted the same name as the post office and became Banks.

The town grew slowly, adding various businesses and residents. By 1920, Banks looked like many other small Oregon pioneer towns, with a less than impressive building stock and dirt roads, but its strong community made it a good place to live. The main industries of the town were general farming, dairy farming, and logging. In 1921, the town voted to incorporate, allowing it to use funds from taxes and licensing to renovate the town. The rest of the decade was spent modernizing the town by adding a water system, streetlights and paved roads.

Like other Oregon rural towns in the 1930s, Banks focused on surviving, not expanding, during the Great Depression. Even though there was no major expansion during this time, significant events took place that would shape the town's future. As the automobile proceeded to become the more dominant mode of transportation in Oregon, the town's hopes of becoming a major railroad shipping and receiving center were diminished. The town focus turned to getting major highways through or near Banks, and in 1931 the Main Street became part of the Nehalem Secondary Highway. The Southern Pacific Railroad limited the number of rail cars running through town and then completely shut down the Banks Depot in 1933. Although the town lobbied to get the Sunset Highway, a major artery that connects Portland to the Oregon Coast, the final plan for that highway bypassed the City of Banks and placed it just three miles away. The Sunset Highway was not completely finished until 1948.

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During World War II, many people left Banks to fight in the war. Many others began commuting by auto to jobs in Portland or other larger nearby communities, thereby leaving Banks operating as a bedroom community. Another mass exodus occurred, but this one was forced. Ninety Japanese families who lived in the area were forced to sell their land and businesses to move into camps in Ontario, Oregon. This left a large hole in the community and their presence was missed greatly.

The fact that the Sunset Highway bypassed the town has had both positive and negative effects. On one hand, the town retained the same small town and rural feel that had drawn people to the area in the first place, and still has that aspect of the sense of “place” for those who live here today. The downtown remained mostly unchanged after the 1930s since new roadside businesses were not developed. The downside is that the business community was left stagnant as new businesses situated themselves in towns that were located on the highway.

The highway bypassing the town was just the beginning of the downturn in Banks economy. Starting in the 1970s, the timber industry was hard hit when state and federal government regulation increased and modern machinery replaced the need for as many laborers. The smallest logging operations were affected the most, as they struggled to turn any profit at all.

When compared to the rest of Washington County, Banks does not represent the typical economic and social trends that have been taking place over the last fifty years. Part of the Portland Metropolitan area, Washington County has seen tremendous growth in the past few decades. High-tech industries began locating in the eastern part of the county as early as the 1950s, and today more than half of Oregon's 53,000 high-tech jobs are located there. Following the increase in jobs, there was an increase in both housing and service industries, resulting in a great deal of new development. Western Washington County, however, has not followed those trends. Most of the area remains rural with the major economic base stemming from agriculture and some logging.

The City is now stable and expects to continue as a small town where families grow and thrive.

With this as a backdrop, the City aspirations can be understood by addressing the following questions:

1. What are your plans for growth in your city in general and in your centers, corridors and employment areas?

Banks’ aspirations for growth are that the City will continue to be a single entity, not abutting another municipality, surrounded by agricultural land, relatively small in size, but providing full services. Smart growth is the watchword for Banks as we continue to grow appropriately. With our UGB expanding somewhat in the near future, it looks as if Banks will continue to have its commercial center arrayed along Main Street (Oregon Highway 47), with residences moving somewhat westerly and up the hills north of our current city center. We will probably also see residential growth easterly, across the Portland and Western Railroad right of way; as well as a burgeoning campus industrial area to the southeast (south of Oregon Highway 6.) With the continued location of virtually the entire Banks School District facilities inside the Banks City Limits we can see that the City will continue to be the focus of the surrounding community of rural residences and agricultural endeavors. With the final extension of the Banks Vernonia State Trail into Banks we are expecting that it will prove to be a strong stimulus for economic development in downtown Banks; plus it will reinforce our community identity. These aspirations are expanded below.

In particular:

What is your planned capacity for these areas?

We aspire to have a population limited to 6,000 in the year 2059, and to have our centers, corridors and employment areas be sized to support the surrounding additional 3,000 citizens of rural

Washington County. This plan will definitely be influenced by the ability of City and other service agency to provide the necessary services for the anticipated additional smart growth development.

What locations are not achieving their planned capacity?

At this moment in time, we are essentially built-out in our current Urban Growth Boundary (City Limits and UGB are essentially identical.) Hence, all of our current locations are, for all intents and purposes, achieving their planned capacity. Our aspirations are to expand the UGB appropriately, and to designate Urban Reserves to allow for our planned expansion through the 50-year urban reserves planning window.

Is our understanding of your current planned capacity correct?

We believe that we have, documented our aspirations, as well as planned capacity, correctly and that, therefore, the Washington County Planning Commission and Department understand what we are all about.

What are your aspirations for capacities beyond current adopted plans, if any?

As mentioned above, we aspire to limited (smart) growth in all directions from our city center and a mixture of appropriate zoning to be able to provide a full-service city to citizens in the city and in the environs.

It should be noted that we assume that METRO will not reach out in our direction within the next 50 years, and we aspire to remain relatively self-sufficient while also working closely with our neighbors in an efficient and effective manner to realize the benefits of economies of scale in all of our endeavors.

What are your plans for growth in the 50-year timeframe, if any?

As addressed above, Banks aspires to moderate growth in the 50-year timeframe that will enable us to remain rural in nature and relatively small in size. The growth will, therefore, need to be controlled and smart in order to provide for expansion without rampant development.

2. What kind of community are you planning for?

The City of Banks is planning to be a rural community with a bucolic lifestyle. We are and will continue to be an environmentally sensitive community dedicated to reducing our impact on the worldwide carbon footprint. We want to be the model for modern semi-rural community living with one eye on our historic past and the other on the quality of life for ourselves and our future citizens. We aspire to be an outdoor recreational hub for the myriad of activities that are available in the area.

Are you planning for an 18-hour community or other community shown on the Activity Spectrum or somewhere in between?

The City of Banks is planning for an 18-hour community during the next 50 years. We have the relative “luxury” of being somewhat rural, with excellent transportation connectivity to the rest of Washington County that allows us to have the best of both worlds. An 18-hour community gives us the ability to provide necessary city services while not requiring expensive ancillary services due to the proximity to those services relatively close.

Are you planning for a specific type of urban form, such as low-rise or high-rise or moderate rise development?

While the City of Banks is not yet planning any specific urban form, we aspire to be a community with a mixture of densities, predominated by medium density residential housing, and campus industrial zoning. We aspire to retain, as nearly as possible, the traditional rectangular layout of our community and to have traffic circulation that is connected throughout the City. Having this urban form in a relatively small community will ensure the least impact of transportation on ourselves and others.

3. What policy and investment choices will it take for you to achieve these aspirations?

We will continue to require the autonomy necessary to develop appropriately, using "smart growth" techniques in conjunction with sustainable methodologies. To do that, it will require us to continue to use Systems Development Charges, Transportation Development Taxes, Construction Excise Taxes, and other appropriate funding tools to appropriately charge the newest developments without adversely effecting the original developments. We will continue to need to standardize our subdivision regulations and to apply them consistently. We will avoid Planned Unit Development as a methodology, without rejecting the concept outright. We will expand and enhance our environmental sensitivity and continuously document such in appropriate policy documents. We will need to invest in the strong planning necessary to execute these aspirations, and will also need to invest in infrastructure at every opportunity available. We will fund infrastructure development and maintenance through appropriately allocated costs, to the current user(s) and future user(s). And we aspire to accomplish all of this with close coordination among the other overlapping jurisdictions in Banks, i.e., CWS, Banks Fire District #13, Banks School District #13, and Washington County.

What type of transportation or other infrastructure is needed, such as completing sidewalk gaps or street connections in your downtown, or upgrading sewer or water services? What new financing strategies, if any, are being considered in your community to pay for needed investments?

We need curbs and gutters, and sidewalks, on both sides of all streets and through municipal parks designed in an integrated stormwater management plan. Older streets need to be upgraded and refurbished sooner rather than later. Newer streets and streets yet to be built will require the most modern of design standards in order to be of useful service throughout the next 50 years. Streets must be wide enough for parking on both sides and for emergency vehicles to safely pass both. The Water Facilities Master Plan is currently being updated and will address water service infrastructure upgrades necessary. While the current system is sufficient for the immediate (10 year) needs of the City, regular and consistent upgrade of installed infrastructure must be accomplished in order to continue to be the "heart" of the system, and to support the expansion that will accompany the increased population through 2059. The Washington County Clean Water Services Special Service District plans and operates the Wastewater and Stormwater systems in the City of Banks. It is anticipated that these systems will require continual upgrade and modernization for the intermediate timeframe.

No new financing strategies are being considered for the community to pay for the needed investments, though a shift from one type to another might be appropriate in the near to mid-term. Shorter lifespan loans might replace longer loans, and Certificates of Participation may replace loans and bonds. It is hoped that, in the near-term, the federal government will step up and fund sorely needed infrastructure upgrades and the Banks will be able to participate in this important national function during the current economic crisis.

What type of financial or technical assistance is needed?

Grant funding is needed to replace aging water (as well as wastewater and storm water) infrastructure and many of the sidewalks, streets, curbs and gutters in the older section of Banks. The water system is relatively satisfactory but is quickly reaching the end of its economic life and requires significant upgrade to accommodate the aspirations of smart growth in a rural environment. Low cost loans are also needed in order to provide for payment of the costs by future residents when they move into the area.

What type of regulatory or other tools are needed or are being considered?

As it stands now, the regulations in place (externally and internally) are satisfactory. What needs to be done is to keep them steady as we progress through the next decade. Instability is expensive and can thwart all aspirations if allowed to continue. Newer technologies (in water provision and in street construction) are needed as soon as possible so that the small but efficient City of Banks can continue to provide sustainable services to current and future residents. The internal (to the City) regulations will be updated through the current UGB expansion and Transportation Growth Management Transportation System Plan process currently underway.

In addition, we are using this opportunity to ask you to verify Metro's vacant land inventory and capacity estimates for use in completing the employment analysis for the 2009 Urban Growth Report. These questions are also included in the attached form.

While Banks is not in Metro and cannot participate in the vacant land inventory process, Banks is participating in a sub-regional Economic Opportunities Analysis in cooperation with Hillsboro, Forest Grove, Cornelius and North Plains. That information will be made available to Metro when it is completed.

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Appendix G: Preferred Alternative UGB Expansion Parcel (Tax Lot) Inventory

Preferred Alternative UGB Expansion Tax Lot Inventory
(as proposed Jan, 2010)

TLID	AREA (sq.ft)	AREA (sq.ft)	OWNER1	SITEADDR	UGB Inclusion Use Type	Full or Partial Inclusion	Partial Inclusion Amt. (acres)
2N3300001500	21882.70707	0.50	CHILSON DAVID MELVIN &	14520 NW SELLERS RD	Res	Full	n/a
2N331CC04000	86025.43908	1.97	PARTAIN JIM LIVING TRUST	42005 NW WILKESBORO RD	Ind	Full	n/a
2N331D002200	117898.72745	2.71	RIEDESEL RONALD K	41101 NW WILKESBORO RD	Ind	Full	n/a
2N331CD06600	171544.33952	3.94	HERINCKX DANIEL P & PHYLLIS E	41919 NW WILKESBORO RD	Ind	Full	n/a
2N331D002300	61902.09885	1.42	OREGON STATE OF		Ind	Full	n/a
2N331CD06500	99547.80512	2.29	EVERS GENEVIEVE M TRUSTEE	41745 NW WILKESBORO RD	Ind	Full	n/a
2N331D002500	58386.53840	1.34	BURLINGTON NORTHERN INC		Ind	Full	n/a
2N331CD06400	157205.99292	3.61	HERINCKX ROGER & CINDI	41525 NW WILKESBORO RD	Ind	Full	n/a
2N331D002400	166006.42258	3.81	KEMPER WARREN E & REBECCA V	41455 NW WILKESBORO RD	Ind	Full	n/a
2N331D002100	23846.83410	0.55	O'CONNOR SARA LYNN	41065 NW WILKESBORO RD	Ind	Full	n/a
2N331D002800	19503.00071	0.45	SHAW SANDRA I & TOMMY D		Ind	Full	n/a
2N331D001900	51142.17419	1.17	HARTFORD DALE & PHYLLIS	40835 NW WILKESBORO RD	Ind	Full	n/a
2N331D002000	43877.33693	1.01	SHAW SANDRA I & TOMMY D	40975 NW WILKESBORO RD	Ind	Full	n/a
2N4250002500	46455.12477	1.07	BURLINGTON NORTHERN RR CO	14175 NW SELLERS RD	Ind	Full	n/a
2N3310000603	2929.51672	0.07	UNITED STATES OF AMERICA		Ind	Full	n/a
2N331D001600	101383.44016	2.33	LLOYD HARLENE REV TRUST	41060 NW PACIFIC AVE	Ind	Full	n/a
2N331D001700	43500.47593	1.00	CUTRIGHT ALFREADA	41010 NW PACIFIC AVE	Ind	Full	n/a
2N331D001800	321529.06070	7.38	HERINCKX ROBERT C & DONNA J	12175 NW AERTS RD	Ind	Full	n/a
2N331CC03800	186324.44541	4.28	STEPHENS JERRY L & JOAN A	42155 NW WILKESBORO RD	Ind	Full	n/a
2N3300002400	5748495.79895	131.97	WINTERS CLEL &	42095 NW BANKS RD	Res	Partial	1.00
2N330CC00200	16862.25093	0.39	MCCRAW COREY & VALERIE R	14480 NW SELLERS RD	Res	Full	n/a
2N330CC00300	68344.96640	1.57	MERS	14350 NW SELLERS RD	Res	Full	n/a
2N330CC00400	55293.97798	1.27	DUYCK BENTLEY J & EILEEN M	14230 NW SELLERS RD	Res	Full	n/a
2N330CC00500	28509.44084	0.65	DUYCK LEOLA M REV LIV TRUST	14170 NW SELLERS RD	Res	Full	n/a
2N4250002300	27230.87191	0.63	STOCKER RICK R & TINA L	42585 NW CEDAR CANYON RD	Com	Full	n/a
2N4250002400	11295.10962	0.26	WEST DANNIE B	42627 NW CEDAR CANYON RD	Com	Full	n/a
2N331BB05600	1776.75630	0.04	BIROS ELIZABETH J & EDWARD A	191 N MAIN ST	Com	Full	n/a
2N4360000600	5492199.29181	126.08	WOLVERINE FINANCIAL LLC &	42580 NW CEDAR CANYON RD	Res; Ind	Partial	16 Res; 12.5 Ind**
2N331BB00100	55325.04801	1.27	MEADE LEON STANLEY	42050 NW BANKS RD	Res	Full	n/a
2N3310000401	250022.74794	5.74	BECKER DONALD E &	41940 NW BANKS RD	Ind	Full	n/a
2N3310000400	1090148.08452	25.03	CHRISTY RIDGE FARMS		Res	Full	n/a

Preferred Alternative UGB Expansion Tax Lot Inventory
(as proposed Jan, 2010)

TLID	AREA (sq.ft)	AREA (sq.ft)	OWNER1	SITEADDR	UGB Inclusion Use Type	Full or Partial Inclusion	Partial Inclusion Amt. (acres)
2N3310000402	44861.33083	1.03	BANKS CITY OF		Res	Full	n/a
2N3310000403	232633.38848	5.34	SMITH KAREN J	41512 NW BANKS RD	Res	Full	n/a
2N3310000404	1015225.70458	23.31	CHRISTY RIDGE FARMS		Res	Partial	19.25
2N3310000200	858861.92292	19.72	JENSEN MAURICE & MARCELLA	41200 NW BANKS RD	Res	Partial	15.10
2N3310000602	118931.15650	2.73	BANKS LUMBER CO		Ind	Full	n/a
2N3310000600	1387801.52607	31.86	VANDYKE SAMUEL J &		Res	Full	n/a
2N4360000800	2112720.81201	48.50	WOLVERINE FINANCIAL LLC &		Ind	Partial	2.10
2N331CA06900	388560.54000	8.92	QUAIL VALLEY GOLF CORPORATION		Res	Full	n/a
2N331D000100	2831709.51914	65.01	QUAIL VALLEY GOLF CORPORATION	12565 NW AERTS RD	Res; Com	Partial	7 Res; 3 Com
2N4360001101	922246.08744	21.17	VANDYKE JOINT TRUST		Com; Ind	Partial	6.49 Com; 9.90 Ind
2N331D000400	432915.96509	9.94	QUAIL VALLEY GOLF CORPORATION		Res	Full	n/a
2N331D001000	65136.22115	1.50	QUAIL VALLEY GOLF CORP	40995 NW WASHINGTON AVE	Res	Full	n/a
2N331D000700	118448.85171	2.72	TRUSSELL JOSEPH F AND	41108 NW WASHINGTON AVE	Res	Full	n/a
2N331D000800	74989.65325	1.72	HUGHES ROY L & SANDRA M	40960 NW WASHINGTON AVE	Res	Full	n/a
2N331D000102	18793.92904	0.43	HUGHES ROY L & SANDRA M		Res	Full	n/a
2N331D001290	18600.19694	0.43	HARRIS JANICE LOUISE	40800 NW WASHINGTON AVE	Res	Full	n/a
2N331D000101	39543.95396	0.91	QUAIL VALLEY GOLF CORPORATION	40755 NW WASHINGTON AVE	Com	Full	n/a
2N331D001300	24092.63518	0.55	LUNDIN FRANKLIN H & MARILYN J	12345 NW AERTS RD	Ind	Full	n/a
2N331D002600	53056.54719	1.22	DIBLER RICHARD & SHIRLEY	40805 NW PACIFIC AVE	Ind	Full	n/a
2N331D000600	42740.98201	0.98	BECKER DARRYL LEONARD &	41262 NW ROSE AVE	Res	Full	n/a
2N331D001500	15306.47159	0.35	LITTLETON RICHARD L &	40875 NW PACIFIC AVE	Ind	Full	n/a
2N331D001400	24001.92272	0.55	REES TROY L	40695 NW PACIFIC AVE	Ind	Full	n/a
2N331D001401	12974.89551	0.30	PARKER CHRISTINE E/KENNETH E	40677 NW PACIFIC AVE	Ind	Full	n/a
2N331D002700	5750.45059	0.13	LITTLETON RICHARD L &		Ind	Full	n/a
2N331CC03900	85621.85163	1.97	VANDERZANDEN STEVEN J	42085 NW WILKESBORO RD	Ind	Full	n/a
2N331CC03700	62227.06143	1.43	PORTLAND GENERAL	42311 NW WILKESBORO RD	Ind	Full	n/a

Preferred Alternative UGB Expansion Tax Lot Inventory
(as proposed Jan, 2010)

TLID	AREA (sq.ft)	AREA (sq.ft)	OWNER1	SITEADDR	UGB Inclusion Use Type	Full or Partial Inclusion	Partial Inclusion Amt. (acres)
2N331D001901	47038.99142	1.08	HARTFORD DALE & PHYLLIS		Ind	Full	n/a
2N331D000104	28572.61324	0.66	USA BUREAU OF RECLAMATION		Com	Partial	0.02
2N331D000103	998.23375	0.02	USA BUREAU OF RECLAMATION		Com	Full	n/a

Notes
**includes 0.5 acres for industrial to be located in floodplain intended to enable the installation of a north-south road in the future

Residential

TLID	Amt. to be Brought Into UGB (acres)
2N3300001500	0.50
2N3300002400	1.00
2N330CC00200	0.39
2N330CC00300	1.57
2N330CC00400	1.27
2N330CC00500	0.65
2N331BB00100	1.27
2N3310000400	25.03
2N3310000402	1.03
2N3310000403	5.34
2N3310000404	19.25
2N3310000200	15.10
2N3310000600	31.86
2N331CA06900	8.92
2N331D000400	9.94
2N331D001000	1.50
2N331D000700	2.72
2N331D000800	1.72
2N331D000102	0.43
2N331D001290	0.43
2N331D000600	0.98
2N4360000600	16.00
2N331D000100	7.00
TOTAL	**153.89**

Industrial

TLID	Amt. to be Brought Into UGB (acres)
2N331CC04000	1.97
2N331D002200	2.71
2N331CD06600	3.94
2N331D002300	1.42
2N331CD06500	2.29
2N331D002500	1.34
2N331CD06400	3.61
2N331D002400	3.81
2N331D002100	0.55
2N331D002800	0.45
2N331D001900	1.17
2N331D002000	1.01
2N4250002500	1.07
2N3310000603	0.07
2N331D001600	2.33
2N331D001700	1.00
2N331D001800	7.38
2N331CC03800	4.28
2N3310000401	5.74
2N3310000602	2.73
2N4360000800	2.10
2N331D001300	0.55
2N331D002600	1.22
2N331D001500	0.35
2N331D001400	0.55
2N331D001401	0.30
2N331D002700	0.13
2N331CC03900	1.97
2N331CC03700	1.43
2N331D001901	1.08
2N4360000600	12.50
2N4360001101	9.90
TOTAL	**80.93**

Commercial

TLID	Amt. to be Brought Into UGB (acres)
2N331D000101	0.91
2N331D000104	0.66
2N331D000103	0.02
2N4250002300	0.63
2N4250002400	0.26
2N331BB05600	0.04
2N331D000100	3.00
2N4360001101	6.49
TOTAL	**12.00**