

**ORDINANCE NO. 110.30 .**

**ORDINANCE AMENDING THE BANKS COMPREHENSIVE PLAN  
TO UPDATE THE CITY'S LONG TERM HOUSING AND RESIDENTIAL LAND  
NEEDS**

WHEREAS, the Banks City Council has adopted a former Periodic Review Work Program to update the Banks Comprehensive Plan and implementing ordinances; and

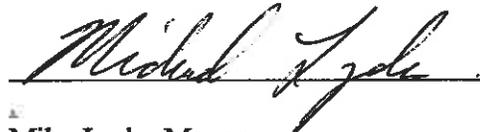
WHEREAS, the City is no longer in Periodic Review, although Task 3 of the adopted Work Program remains applicable to approve a plan text amendment for updating the City's long term housing and residential land needs; and

WHEREAS, the proposed plan text amendment incorporates the "Housing/Land Needs Model" provided by the Oregon Housing and Community Services for the City; and

WHEREAS, the Banks Planning Commission has conducted public hearings on September 27, 2005 and October 25, 2005 to consider the proposed plan text amendment, PA-60-05, (Exhibit A) and unanimously adopted a motion to forward the proposal to City Council with a recommendation that Council adopt the proposed amendment; and

WHEREAS, the Banks City Council has conducted a public hearing on November 8, 2005 regarding the proposed amendment and accepts the Planning Commission's recommendation; and

THEREFORE, BE IT RESOLVED by the City Council of Banks that the attached document entitled "*BANKS COMPREHENSIVE PLAN TEXT AMENDMENT TO UPDATE HOUSING AND RESIDENTIAL LAND NEEDS*" is hereby **adopted** on December 13, 2005.



Mike Lyda, Mayor

ATTEST:



Jolynn Becker, City Recorder

# EXHIBIT A

# 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 update of future housing needs for Banks is based on the City's current and projected demographics, existing housing and land inventory, and regional tenure choices. The housing needs analysis utilizes the demographics of Banks in conjunction with current regional housing tenure data, which may not necessarily equate to past/historical growth trends. In order to comply with statewide Planning Goal 10 - Housing, the analysis intends to assure opportunity for the provision of adequate numbers of needed housing units at various price ranges and rent levels.

The existing housing goal, objectives, and policies contained in the comprehensive plan remain applicable for the most part, except for revisions to Objectives f. and g. and Policy no. 4 (noted below). The present goal, objectives and policies 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.)

Objective f. above states that mobile home parks should blend into residential neighborhoods but also states that traffic from these developments should not pass through residential neighborhoods. These statements would appear to be at odds for different portions of the same objective. Therefore, Objective f. is hereby amended to read:

*“f. Mobile home parks should blend into the residential landscape, with special attention given to proper site location and access.”*

Objective g. above states that landscaping and open space must be provided for multi-family uses to reduce potential conflicts of land use. It's possible that using open space and landscaping to provide “buffer areas” from multi-family areas could cause the land need to be overstated, while not necessarily providing a clear benefit to the community. Therefore, Object g. is hereby amended to read:

*“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 for the benefit of the residents in multi-family areas.”*

Policy no. 4 refers to making plan and zoning map amendments consistent with outdated housing needs projections (1988) and should be updated to reference current projections. Therefore, 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. A substantial amount of new home construction has occurred between 1988 - 2003, and the BLI with respect to residential lands is updated as follows:

2003 Buildable Residential Lands

	<u>Devl. Ac.</u>	<u>Vacant Ac.</u>	<u>Redevel. Ac.</u>	<u>Total Ac.</u>
S.F. Residential	78.06	1.46	7.28	86.80
M.F. Residential	<u>3.50</u>	<u>0.00</u>	<u>0.00</u>	<u>3.50</u>
Total	81.56	1.46	7.28	90.30

The developed acreage added to the 1988 BLI occurred predominately in South Banks with the Arbor Village and Banks Estates developments. The 1.46 ac. of vacant land shown above is contained in two properties, i.e., Washington County Tax Assessor's map 2N3 30CC tax lot 1700 (1.35 ac.) located on NW Banks Road and 2N3 31CD tax lot 10400 (0.11 ac.) located on NW Buckshire Street in the Arbor Village Subdivision.

There is a significant amount of "redevelopable land" in Banks. "Redevelopable land" is defined as *"land zoned for residential use on which development has already occurred but on which, due to present or expected market forces, there exists the strong likelihood that existing development will be converted to more intensive residential uses during the planning period."* (Oregon Administrative Rules 660-008-0005)

The 7.28 acres shown as redevelopable single family (S.F.) residential land represent a number of properties in North and Central Banks. These properties offer further development potential within the existing city limits, 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 combined amount of vacant and redevelopable single family land (8.74 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 is based on 2000 Census data that shows a City population of 1,286 persons (as of April 2000) residing in 440 households. Thus, average household size in 2000 was 2.923 persons per household (1,286/440) as determined by Census data calculation.

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 65-74 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 65-74 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.

# APPENDIX - SECTION A

## **The Housing/Land Needs Model<sup>®</sup>**

### **A Housing and Land Needs Analysis Methodology and Model**

A methodology and resultant model for determining housing and land needed for that housing has been developed in accordance with Oregon's Land Use Planning Goals. A study area's current and projected demographics, existing housing and land inventory, and regional tenure choices drive the model's results. The model's output includes needed housing units by tenure (owning versus renting), price point, and housing type as well as the acreage needed by land use zone. It generates current unmet needs as well as future housing and land needs and will automatically produce tables and graphs of model results for presentation and report uses.

Oregon's State Land Use Planning Goal 10 – the Housing goal – provides direction and guidance to the state and its city governments about how to plan for balanced housing opportunities in Oregon communities. A key part of Goal 10 links a community's income characteristics to determining the need for various housing types by price, density, and location throughout the community. The Housing Needs Analysis model and its templates are based on a methodology that uses the demographics of a study area in conjunction with current regional housing tenure data to calculate the housing needs for that study area. The model was designed to use Census 2000 and other updated data as it becomes available.

The Housing/Land Needs Models utilize Excel spreadsheets containing components such as templates for inputting specific data that is relevant to a community's housing and/or land needs and graphs for displaying model results. There are two models - one for housing need only and one for housing and the land needed to support that housing - with three versions of each model using parameters appropriate to urban, college or resort (U), medium size rural (M), or small rural (S) communities.

The models and their associated templates are designed to use inputted data to calculate, analyze, and display the housing and/or land needs for each community. These templates are contained in an Excel file that have up to 21 worksheets containing 19 templates and 11 graphs that perform different functions in the needs analysis.

After researching various demographic variables and their usefulness in predicting housing tenure, two variables – age of head of household (Age – A) and household income (Income – I) – demonstrated significantly stronger correlation with housing tenure than other variables including household size and were selected as the primary demographic variables for the model. In addition, household income is the key variable in determining the affordability component of housing needs. Data gathered during research on model development verified that dissimilar Age/Income (AI) cohorts make significantly different housing tenure choices. Analysis of the data established that the use of seven Age and seven Income ranges would enhance the sensitivity and accuracy of the model. The seven Age ranges are under 25, 25-34, 35-44, 45-54, 55-64, 65-74, and 75 and older and when combined with the seven Income ranges create 49 AI cohorts.

The other principal assumption is that housing that is at “price ranges and rent levels commensurate with the financial capabilities of Oregon households” means that no more than 30% of a household's income should be spent on housing costs, *i.e.*, is affordable. The seven Income ranges in conjunction with the 30% limit on housing costs established the price ranges and rent levels used in the model to calculate the housing units needed at each price point.

Table 1 contains the Homeownership percentages derived from Census 2000 data that is currently used in the Version U and Version S models and illustrates the strong correlation between age and income in determining tenure choice that is found in all three models.

**Table 1**  
**Homeowner Percentage Tenure Parameters**  
**by Age of Head of Household and Household Income**  
**Version U**

	15-24	25-34	35-44	45-54	55-64	65-74	75+
<10k	2.9%	7.9%	16.0%	25.0%	43.0%	46.1%	40.0%
10<20k	3.6%	12.7%	25.0%	37.0%	47.0%	61.0%	56.2%
20<30k	6.0%	16.6%	36.0%	45.0%	54.0%	73.2%	67.1%
30<40k	7.9%	23.9%	48.0%	53.7%	60.0%	74.4%	70.1%
40<50k	10.8%	32.9%	58.1%	62.4%	80.0%	91.0%	84.0%
50<75k	22.5%	49.9%	72.0%	82.9%	88.6%	92.1%	91.2%
75k+	32.0%	75.0%	83.0%	92.0%	96.0%	97.0%	93.0%

**Version S**

	15-24	25-34	35-44	45-54	55-64	65-74	75+
<10k	7.4%	30.9%	32.1%	40.4%	59.2%	64.9%	63.2%
10<20k	17.0%	36.4%	40.1%	55.7%	66.4%	74.9%	73.9%
20<30k	24.9%	40.1%	52.0%	70.1%	73.0%	89.9%	83.9%
30<40k	35.1%	48.2%	64.1%	75.1%	83.1%	91.9%	86.9%
40<50k	40.9%	57.0%	73.0%	80.1%	89.1%	93.0%	87.9%
50<75k	44.8%	75.0%	84.0%	86.1%	92.1%	94.5%	88.0%
75k+	49.2%	86.0%	87.9%	91.1%	94.1%	95.0%	88.0%

Parameters derived from Census 2000 data taken from Summary File 3

The model simulates the real world where some households choose to live in a unit at a lower price point than the price point that they could afford. When they do, they remove that unit from the supply of units needed for those households who could only afford that price point. Therefore, adjustment factors to the indicated number of housing units that could be afforded at each price point are utilized in the model to reflect needed housing units. An additional adjustment factor for homeownership price points is used in the model to reflect household "wealth" and is based on the percentages of each AI cohort to own their homes free and clear or with very little mortgage payments.

The model utilizes information on the existing housing inventory in conjunction with the current housing units needed by tenure and price point to determine whether current needs are being met, and if not, where and how large are the gaps. The existing inventory of units are placed into the five housing types that have been established for use in the model. Each of these housing types can be owner occupied or renter occupied.

The five classifications of dwelling units are:

- Single Family Units – either site built or manufactured single family dwellings on their own lot
- Manufactured Dwelling Park Unit – a single family dwelling unit located in a rental park
- Duplex Unit – a two-family dwelling unit located on its own lot
- Tri-plex or Quad-plex Unit – a three or four-family dwelling unit
- 5+ Multi-family Unit – dwelling units in buildings with 5 or more units per building

These five classifications were selected to facilitate the use of the model output for both land use planning purposes and housing needs assessments by housing type. The future need for housing units by housing type drive the determination of land needed based on the planned density of the land use zones associated with each housing type.

**Template 3**  
**Dwelling Unit Needs Indicated by Tenure Choice and Affordable Cost ©**  
**For Banks as of April 2000**  
**Scenario Historical 1**

Cohort		Tenure		HHs in Cohort as % of all HHs	All 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 %			Number	Rental			Owned	% of HHs (Note 2)	Owned Units Out
<25	<10k	92.6%	7.4%	0.6578%	9	27	0.2	0 - 199	<28.3k	20%	0.0	0.0
	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%	0.6578%	1	2.2	0.7	430 - 664	56.7k <85k	16%	0.1	0.6
	30k <40k	64.9%	35.1%	2.6316%	12	2.0	4.1	665 - 909	85k <113.3k	16%	0.8	3.3
	40k <50k	59.1%	40.9%	1.0965%	5	2.9	2.0	910 - 1149	113.3k <141.7k	8%	0.2	1.6
	50k <75k	55.2%	44.8%	1.5351%	7	3.7	3.0	1150 - 1784	141.7k <212.5k	8%	0.2	2.9
75k+	50.8%	49.2%	0.2193%	3	0.5	0.5	1785+	212.5k+	8%	0.0	0.5	
25 <35	<10k	69.1%	30.9%	0.2193%	3	0.7	0.2	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%	1.6737%	9	5.2	3.5	430 - 664	56.7k <85k	16%	0.5	3.0
	30k <40k	51.8%	48.2%	1.3158%	6	2.8	2.8	665 - 909	85k <113.3k	16%	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	28.0%	72.0%	13.3772%	59	14.7	44.1	1150 - 1784	141.7k <212.5k	8%	2.0	41.2
75k+	14.0%	86.0%	14.9123%	66	9.1	56.4	1785+	212.5k+	8%	2.8	53.8	
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%	0.2	2.8
	20k <30k	48.0%	52.0%	2.6316%	12	5.8	6.0	430 - 664	56.7k <85k	16%	0.8	6.3
	30k <40k	35.9%	64.1%	3.9474%	17	9.2	15.1	665 - 909	85k <113.3k	16%	1.2	9.3
	40k <50k	27.0%	73.0%	1.9737%	9	2.3	8.3	910 - 1149	113.3k <141.7k	8%	0.5	5.3
	50k <75k	16.0%	84.0%	8.8912%	46	6.3	53.2	1150 - 1784	141.7k <212.5k	8%	1.7	11.6
75k+	12.1%	87.9%	10.3070%	45	6.8	38.9	1785+	212.5k+	8%	2.0	31.5	
45 <55	<10k	58.6%	41.4%	0.0000%	0	0.0	0.0	0 - 199	<28.3k	20%	0.0	0.0
	10k <20k	44.3%	55.7%	0.0000%	0	0.0	0.0	200 - 429	28.3k <56.7k	20%	0.0	0.0
	20k <30k	28.9%	71.1%	1.7544%	6	2.7	3.4	430 - 664	56.7k <85k	20%	0.1	4.3
	30k <40k	24.9%	75.1%	3.7281%	18	4.1	12.3	665 - 909	85k <113.3k	16%	1.5	16.5
	40k <50k	19.9%	80.1%	1.3158%	9	1.2	4.6	910 - 1149	113.3k <141.7k	16%	0.7	3.8
	50k <75k	13.9%	86.1%	3.0702%	14	1.9	11.0	1150 - 1784	141.7k <212.5k	16%	1.7	8.9
75k+	8.9%	91.1%	2.8509%	15	5.1	13.4	1785+	212.5k+	10%	1.1	16.3	
55 <65	<10k	40.8%	59.2%	1.0965%	5	2.0	2.9	0 - 199	<28.3k	20%	0.0	0.0
	10k <20k	33.6%	66.4%	0.4386%	2	0.8	1.3	200 - 429	28.3k <56.7k	20%	0.6	0.6
	20k <30k	27.0%	73.0%	1.0965%	5	2.3	3.9	430 - 664	56.7k <85k	36%	1.2	2.3
	30k <40k	16.9%	83.1%	1.0965%	5	0.8	4.0	665 - 909	85k <113.3k	36%	0.4	2.8
	40k <50k	10.9%	89.1%	0.4386%	2	0.2	1.7	910 - 1149	113.3k <141.7k	30%	0.5	1.7
	50k <75k	7.9%	92.1%	1.3158%	6	0.5	5.3	1150 - 1784	141.7k <212.5k	30%	1.3	3.7
75k+	5.9%	94.1%	0.0000%	0	0.0	0.0	1785+	212.5k+	18%	0.0	0.9	
65 <75	<10k	35.1%	64.9%	0.0000%	0	0.0	0.0	0 - 199	<28.3k	20%	0.0	0.0
	10k <20k	25.1%	74.9%	0.6579%	3	0.7	2.2	200 - 429	28.3k <56.7k	20%	1.3	0.9
	20k <30k	10.1%	89.9%	0.6579%	3	0.3	2.9	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	1.3
	50k <75k	5.5%	94.5%	1.9737%	6	0.5	8.2	1150 - 1784	141.7k <212.5k	45%	0.7	4.5
75k+	5.0%	95.0%	0.6579%	3	0.1	2.8	1785+	212.5k+	45%	1.2	1.5	
75 +	<10k	36.8%	63.2%	0.6579%	1	1.1	1.8	0 - 199	<28.3k	20%	1.0	0.4
	10k <20k	26.1%	73.9%	2.4123%	11	2.6	7.8	200 - 429	28.3k <56.7k	20%	5.0	1.8
	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%	1.8	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 - 1784	141.7k <212.5k	80%	0.0	0.0
75k+	12.0%	88.0%	0.0000%	0	0.0	0.0	1785+	212.5k+	70%	0.0	0.0	
<b>Totals</b>				<b>19.82%</b>	<b>448</b>	<b>116</b>	<b>328</b>					

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

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

	Label or data descriptor for data element
	The percentage of Households in this Age / Income cohort that will own or rent - Census 2000 Summary File 3 - Sample Data
	The percentage of Households that are in this Age / Income cohort - Census 2000 Summary File 3 - Sample Data
	A number produced by the Housing Needs Analysis template reflecting the data, assumptions, and estimates used in this scenario

## Instructions for Completing the Housing/Land Needs Model Templates<sup>©</sup>

The Housing/Land Needs Models utilize Excel spreadsheets containing components such as templates for inputting specific data that is relevant to a community's housing and/or land needs and graphs for displaying model results. There are two models - one for housing need only and one for housing and the land needed to support that housing - with three versions of each model using parameters appropriate to urban, college or resort (U), medium size rural (M), or small rural (S) communities.

The models and their associated templates are designed to use inputted data to calculate, analyze, and display the housing and/or land needs for each community. These templates are contained in an Excel file Housing (/ Land) Needs Model (Ver x).xls. These files have up to 21 worksheets containing 19 templates and 11 graphs that perform different functions in the needs analysis. The worksheets are accessed by clicking on the buttons in the Home worksheet or the tabs at the bottom of the workbook window.

### Housing( Land) Needs Model (Ver x).xls

#### Worksheet Name

<u>Component</u>	<u>Title - Description of worksheet contents</u>
<b>Home</b>	Navigation and print buttons
<b>Parameters</b>	Worksheet for inputting various parameters associated with each model scenario
<b>Unit Calculations</b>	
Template 1	Current Housing Status - Current population and housing data
Template 2	Projected Future Housing Status - Estimated future population and housing needs
<b>Indicated Units</b>	
Template 3	Dwelling Unit Needs Indicated by Tenure Choice and Affordable Cost – Current population cohorts and their housing unit needs indicated by tenure and affordability
<b>Current Needs</b>	
Template 4	Housing Units Indicated by Tenure & Cost – Summary of current units indicated by tenure and cost
Template 5	Housing Units Needed by Tenure & Cost – Summary of current units needed by tenure and cost
<b>CurGraph</b>	
Graphs 1 & 2	Current Total Housing Needs - Graphs of current housing needs for rental and ownership units
<b>CurSupplyGap</b>	
Template 6	Current Inventory of Dwelling Units – Data on current housing inventory by tenure, housing type, and price point
Template 7	Current Unmet Housing Needs – Current housing needs by tenure and price point
<b>Senior Needs</b>	
Template 8	Current Rental Senior Housing Units Needed by Cost – Summary of rental units needed by senior households aged 65 to 74 and 75 and older
Graph 3	Senior Rental Units Needed – Graph of rental units needed for the senior age cohorts

**FutIndicatedUnits**

Template 9 Future Dwelling Unit Needs Indicated by Tenure Choice and Affordable Cost – Future population cohorts and their housing unit needs indicated by tenure and affordability

**Future Needs**

Template 10 Future Housing Units Indicated by Tenure Choice and at an Affordable Cost – Summary of future units indicated by tenure and cost

Template 11 Future Housing Units Needed by Tenure & Cost – Summary of future units needed by tenure and cost

**PlanHousgType**

Template 12 Future Housing Units Planned by Housing Type – Summary of planned number of dwelling units needed by housing type

**FutGraph**

Graphs 4 & 5 Future Total Housing Needs - Graphs of future total housing needs at price points for rental and ownership units

**NeedsGraph**

Graphs 6 & 7 New Housing Needs - Graphs of new dwelling units needed in future at price points for rental and ownership units

**FutSeniorNeed**

Template 13 Future Rental Senior Housing Units Needed by Cost – Summary of rental units needed by senior households aged 65 to 74 and 75 and older

Graph 8 Senior Rental Units Needed – Graph of rental units needed for the senior age cohorts

**NewTypeNeeds**

Template 14 New Housing Units Needed by Housing Type - New dwelling units needed in future by tenure, price point, and housing type

**NewTypeGraph**

Graphs 9 & 10 New Units Needed by Housing Type - Graphs of new dwelling units needed in future by tenure, price point, and housing type

**Zoning/Inventory\***

Template 15 Planned Housing Density by Local Zoning District – Land use types by local zoning district and planned density

Template 16 Existing Housing Units by Land Use Type – Data on current housing inventory by land use type

**Allocation\***

Template 17 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

**LandNeeds\***

Template 18 Projected New Housing Units by Land Use Type – Summary of new housing units by housing type and land use type

Template 19 Calculation of Additional Land Needed by Land Use Type – Inventory of buildable lands by land use type and resulting calculation of land use needs

## **LandNeedsGraph\***

Graph 11 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

**Glossary** A glossary of terms used in the housing needs model and methodology

\* - Worksheets only found in the Housing\_Land Needs Models

The following seventeen sections provide a description of how to use each of the above worksheets. The Tab key should be used to navigate around the templates in the worksheets and as a substitute for the Enter key when inputting information. The Tab key will move only to those cells in the template where data entry is allowed. When inputting data elements, use actual data when available, otherwise use your best estimates.

### **Parameter Worksheet**

Enter in the appropriate cells a suitable name for the study area, a scenario identifier, and the current and future dates describing the start and end of the planning period for this analysis of housing needs. For each scenario, enter a desired vacancy rate for both ownership and rental housing units. For most study areas, a traditional vacancy rate of 2.0% for ownership units and 6.0% for rental units is recommended. Select a mortgage assumption for this scenario by clicking on the appropriate button.

### **Unit Calculations Worksheet**

The templates in the Unit Calculations worksheet calculates new dwelling units needed for any planning period by subtracting the current total dwelling units from the future dwelling units required to support the anticipated future population. The following data elements are the inputs for the templates:

- current and future population of study area,
- current and future persons in group quarters (see Glossary for definition of group quarters),
- current number of either occupied dwelling units or households (occupied dwelling units by definition equals households),
- current number of vacant dwelling units,
- estimated future persons per household,
- estimated dwelling units removed during the planning period.

### **Indicated Units Worksheet**

The only inputs for the Indicated Units worksheet are the percentages that the households in each of the 49 Age/Income (AI) cohorts represent of all current households in the study area. (See the report 'A Housing Needs Analysis Methodology and Model' for a discussion of the 49 Age/Income cohorts used in the model and related information on the model design.) The AI percentages have been calculated from Census 2000 data and are already entered into the template in any example scenarios provided. The AI percentages and related demographic data are contained in an Excel file that was prepared for each county and the cities in that county. This file is available from Oregon Housing and Community Services (OHCS) if it was not already provided along with the above referenced Housing Needs Model Ver(x).xls file.

### **Current Needs Worksheet**

The Current Needs worksheet contains two templates – *Housing Units Indicated by Tenure and Cost*, which requires no inputs and calculates the number of units that could be afforded; and *Housing Units*

*Needed by Tenure and Cost*, which requires local inputs for the Out Factor variables as well as estimates of the number of units where tenants have either Section 8 Vouchers or some other form of tenant-based subsidy that are used in the model in order to calculate the estimated number of actual units needed. The Out Factor is the percentage adjustment required for each price point that represents the percentage of those households in that AI cohort who will choose to live in a lower cost level than the level that they could afford. An Out Factor generates a corresponding In Factor at the next lowest cost level in the model. Out Factors are the variables that are most likely to vary from one community to another.

The current percentages of households living in a lower cost unit are a function of the housing inventory – especially rentals – and the socio-economic dynamics of the study area. For example, if the market has not provided enough units at an indicated price point, e.g., rental units at \$1,150 and up, households who otherwise might have chosen a unit at that price point will be forced to live in a unit with a lower price point since there may be few if any rental units that rent for \$1,150 or more in the study area. Also, high-income communities are likely to have larger Out Factors than low-income communities and affluent established communities may have larger Out Factors than affluent new communities. *The Out Factor estimate, however, should only be based on the predicted preference of some households to want to live in a lower cost unit and should not consider any supply side constraints forcing households into lower cost units.* The attached form (Housing Choice Factor Estimate Form) can be used to gather local input regarding the Out Factors that should be used in the model to reflect local housing choice decisions made by households in the study area. Mortgage lenders, realtors, and rental management companies may have the most insight into this variable.

An off-setting variable to the Out Factor is the estimated number of units which are rented to households who could only afford to live in those units and not be cost burdened due to tenant-based subsidies that the household receives such as a Section 8 voucher that pays the difference between the market rent and what the tenant could afford. The total units inputted at each relevant price point represents the estimated number of households who pay only that amount of rent out of their own funds with the balance of the market rent coming from the subsidy. Rental units with below market rents due to project subsidies are not included here and will be accounted for in the Current Inventory template at the below market rent price point.

### **CurGraph Worksheet**

The CurGraph worksheet contains two graphs of the current housing need, one showing the rental units needed by rent range and one showing ownership units needed by cost range. These graphs are automatically generated by completing the previous worksheets and require no new inputs. The two graphs will print on one page when the print command for the worksheet is executed.

### **Senior Needs and FutSeniorNeed Worksheets**

The Senior Needs and FutSeniorNeed worksheets each contain a template and graph summarizing the rental units needed for the two age cohorts 65-74 and 75 and older by price point. This information can help identify the need for senior housing in the study area.

### **CurSupplyGap Worksheet**

The *Current Inventory of Dwelling Units* template in the Current SupplyGap worksheet is where the data on the existing supply of dwelling units in the planning area would be inputted. The five classifications of dwelling units used are:

- Single Family Units – either site built or manufactured single family dwellings on their own lot
- Manufactured Dwelling Park Unit – a single family dwelling unit located in a rental park

- Duplex Unit – a two-family dwelling unit located on its own lot
- Tri-plex or Quad-plex Unit – a three or four-family dwelling unit
- 5+ Multi-family Unit – dwelling units in buildings with 5 or more units per building

Each of these housing types can be owner occupied or renter occupied.

The compilation of the housing stock inventory can be the most time consuming part of a housing needs analysis undertaking. Rental housing usually is inventoried through a survey of rental housing in the area and from county assessor records. The number of ownership units and their values can be extracted from the county assessor's records and/or databases. (See the attached Compilation of the Housing Stock Inventory document) Because of the model's overlapping price points for ownership units, the categorizing of ownership dwellings in the study area into these price points allows for some local area discretion in this process. The combined numbers as shown in the All Units total should equal the Current Total Dwelling Units number in the first template *Description of Current Housing Status* in the Unit Calculations worksheet.

Once the inventory template has been completed and if the *Housing Units Needed by Tenure and Cost* template is complete, the *Analysis of Current Unmet Housing Needs* template will be automatically calculated without any further input needs.

### **FutIndicatedUnits Worksheet**

The FutIndicatedUnits worksheet is very similar to the Indicated Units worksheet in that it only accepts inputs into the 'Households in Cohort as % of all Households' cells. These inputs should be based on the future demographics of the study area and can be the most challenging part of the model to complete. **If the demographics of the study area are predicted to change such that a different mix of age and/or income distributions of households is expected in the future, the Age/Income cohort percentages entered into this template will be different from the AI cohort percentages in the Indicated Units worksheet.** While the AI cohort percentages found in the Indicated Units worksheet may be used as a starting point, almost all communities' demographic makeup will change over a 20 year timeframe, especially with the baby boom, in-migration, and extended life span factors driving their demographics.

If changing demographics necessitate percentage changes in the AI cohorts, the revised percentages for all 49 AI cohorts must add up to 100 %.

The use of constant dollars in the model for the future dollar denominated variables – income, rent, and housing cost - allows for comparison of different future planning time frames without having to estimate the future dollar value changes in these variables (the constant dollar is a 1999 dollar). This eliminates the need to adjust for inflation to avoid bracket creep and enables comparisons of AI cohort changes resulting from real economic changes in income.

### **Future Needs Worksheet**

As in the Current Needs worksheet, the only required inputs for this worksheet are the Out Factors by tenure and price levels that would be expected at the future time frame. For these future Out Factors, the housing supply should not be considered to be a constraint, only the predicted tendency of the households in a cohort, expressed as a percentage, to consciously choose to live in a lower cost level unit should be used. Once the Out Factors are inputted, the template automatically calculates the future housing units needed by tenure and cost which will drive the next steps in the model.

### **PlanHousgType Worksheet**

The PlanHousgType Worksheet contains the last template where data needs to be inputted - *Housing Units Planned by Housing Type*. This template is where the total units needed by tenure and cost from the previous worksheet will be allocated to the five different housing types described above in a manner which will most likely meet the identified housing needs. This allocation process is where the real planning for a community's future will take place. The results of this process will help dictate both zoning and land use decisions in the community in the future.

A recommended process for each community to use to determine how it will meet its housing needs would be to examine their current inventory of housing types by tenure and price point (*Current Inventory of Dwelling Units* template) as a starting point. This will provide insight into the type of housing units that are currently being used at each tenure and price point and the percentage of all housing that these units represent. The next step would be to evaluate the likely housing types that would be acceptable in the community that could meet each tenure and price point requirement. A list of possible housing types for each tenure/price point combination can then be developed. The housing types on this list can then be allocated to the appropriate template cell at the level deemed most likely to be achieved in the future.

### **FutGraph Worksheet**

This worksheet is similar to the CurGraph worksheet except that the graphs show the total future units needed to handle the future population and any other related demographic assumptions made for each scenario that is run.

### **NeedsGraph Worksheet**

The NeedsGraph worksheet contains two graphs showing the new dwelling units needed by the end of the future planning period for rental units and ownership units by price point. These graphs are automatically generated by completing the previous worksheets and require no new inputs. The two graphs will print on one page when the print command for the worksheet is executed.

### **NewTypeNeeds Worksheet**

The *New Housing Units Needed by Housing Type* template contained in the NewTypeNeeds worksheet is automatically calculated when the previous worksheets have been completed. The template displays the new rental and ownership units needed by housing type and price point and is based on the differences between the current inventory of housing and the planned housing units by type. The model currently assumes that the same type unit replaces any units removed from inventory and are not factored in the above analysis of new units needed.

### **NewTypeGraph Worksheet**

The NewTypeGraph worksheet contains two graphs showing the new dwelling units needed by the end of the future planning period for rental units and ownership units by housing type and price point. These graphs are automatically generated by completing the previous worksheets and require no new inputs. The two graphs will print on one page when the print command for the worksheet is executed.

### **Zoning/Inventory**

The Planned Housing Density by Local Zoning District template is used to associate each local land use zone where housing is planned with one of the eight land use types that the model utilizes. The model provides for up to three single family land use types where different densities would be expected, up to

three multi-family land use types where different densities would be expected, one manufactured dwelling park land use type, and one mixed use land use type. Once all local land use zones have been identified with a land use type, enter into the Planned Density fields the expected actual number of housing units per gross acre that will be built in each land use type during the planning period. Most communities will not need or use all eight land use types to describe their local land use zones.

The Existing Housing Units by Land Use Type template is where the data on the current inventory of housing units located in each land use zone would be inputted. The template automatically calculates the percent of that inventory that exists by housing type and land use type.

### **Allocation**

This worksheet contains the Projected Distribution of New Housing by Land Use Type template where the anticipated allocation of new housing units would be inputted by estimating the percentage of each housing type at the three price points that would be built in the land use zones that accept that housing type. The model aggregates the rental and ownership units by housing type into three price points – Lower, Mid, and Higher Priced units. The Lower Priced units are those units that are affordable to households whose income is under \$30,000, Mid Priced units are affordable to households whose income is between \$30,000 and \$50,000, and Higher Priced units are affordable to households whose income is \$50,000 and above.

### **Land Needs**

Template 17 – Projected New Housing Units by Land Use Type displays the results of the allocation formulas applied to each housing type and aggregates the units needed by land use type. These numbers in conjunction with the Planned Density numbers of Template 14 are used in Template 18 – Land Needed by Land Use Type to calculate the acres needed for each land use type. This template calculates the new land needed after the data on the number of acres that exist for each land use type within the Urban Growth Boundary (UGB) is entered into the Current UGB Acres field, the current acreage being used into the Acres in Use field, and the acreage of any constrained lands within the UGB that will not be available for development into the Constrained Acres field. Constrained lands would include land that is unlikely to be available for development due to physical, infrastructure, or economic limitations. This data should be available from the Buildable Lands Inventory that is prepared as part of the periodic review process.

Since the Mixed Use land type properties are primarily used for non-residential purposes, it is recommended that the Current UGB Acres and Acres in Use fields for Mixed Use be set at the actual acres that contain residential units in the appropriate zoned land within the UGB. This results in zero available acres for Mixed Use. The number of acres needed for Mixed Use can then be compared to the amount of land in the Mixed Use zones to determine whether additional zoned land is needed. All other land use type needs should translate into additional land needed to support the planned population.

### **Documentation of Input and Assumptions**

Please document the sources of information for inputted data and any assumptions made for those scenarios that will be used to define your area's housing and/or land needs.

### **Technical Assistance**

If you have any questions or need technical assistance regarding the Housing/Land Needs Model and its methodology, contact:

Richard Bjelland, State Housing Analyst, Oregon Housing and Community Services  
503-986-0983 or e-mail to [richard.bjelland@hcs.state.or.us](mailto:richard.bjelland@hcs.state.or.us)

## Housing Needs Glossary

<b>Term</b>	<b>Definition</b>
<b>Census Place</b>	Places, as defined for reporting decennial census data, include census designated places (CDPs) and incorporated places. CDPs are concentrations of population, housing, and commercial structures that are identifiable by name, but are not within an incorporated place. For Census 2000, for the first time, CDPs did not need to meet a minimum population size criteria. Previously the criteria for designating a CDP was that an unincorporated community must have 1,000 or more persons if outside the boundaries of an urbanized area (UA) delineated by the census, 2,500 persons if inside the boundaries of a UA, or 250 persons if within the official boundaries of an American Indian reservation. An Urbanized Area comprises one or more places and the adjacent densely settled surrounding territory (urban fringe) that together have a minimum of 50,000 persons. The area of urban fringe consists of contiguous territory having a density of at least 1,000 persons per square mile.
<b>Cohort</b>	A group of individuals or households having one or more statistical factors (such as age, race, or class membership) in common in a demographic study.
<b>Dwelling Unit</b>	A dwelling unit (living quarters) is either a Housing Unit or Group Quarters.
<b>Group Quarters</b>	All persons not living in households are classified by the Census Bureau as living in Group Quarters. Persons in group quarters are categorized as living in institutions (institutionalized population) or noninstitutional group quarters (noninstitutionalized population). The institutionalized population includes people under formally authorized, supervised care or custody and are usually classified as "patients or inmates". Types of institutions are correctional institutions, nursing homes, mental hospitals, hospitals for the chronically ill, schools or wards for handicapped or drug/alcohol abuse, orphanages, residential treatment centers, detention centers, etc. Noninstitutional group quarters consist of other group quarters where the persons living in the unit may include staff of institutions living on institutional grounds. Other examples of noninstitutional group quarters are rooming houses, group homes, halfway houses, maternity homes for unwed mothers, religious group quarters, dormitories, military quarters, barracks, emergency shelters, homeless shelters, YMCA/YWCA, campgrounds, etc.
<b>Household</b>	A household includes all of the people who occupy a housing unit as their usual place of residence. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living quarters and are not living in group quarters. The count of households in a 100 percent tabulation census equals the count of occupied housing units.
<b>Householder</b>	The household member (or one of the household members) in whose name the living unit is owned, being bought, or rented. If there is no such person, any adult household member.
<b>Housing Unit</b>	A housing unit is a house, apartment, manufactured home, mobile home or trailer, a group of rooms or a single room occupied as separate living quarters or, if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live and eat separately from other persons in the building and which have direct access from outside the building or through a common hall. <b>Seasonal, recreational, or occasional use units are excluded from this housing needs analysis.</b> Only living quarters intended for full time occupancy are included. Occupants of a housing unit are considered a household. Previous to Census 2000, if the living quarters contained nine or more persons unrelated to the householder or person in charge (a total of at least 10 unrelated persons), it was classified as group quarters.
<b>Template</b>	A pre-configured portion of an Excel worksheet used for inputting data, storing defined model parameters, performing calculations on the data and parameters, and aggregating and displaying results of those calculations.
<b>Tenure</b>	A description of the terms under which a household is occupying a housing unit – ownership versus rental.

# APPENDIX - SECTION B

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

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

### Model Parameters Input Sheet

Name identifying the area of interest for this needs analysis

#### Scenario Parameters

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

Date or year that represents the end of the planning period

Vacancy factor for ownership units used for this scenario

Vacancy factor for rental units used for this scenario

Name assigned to this scenario that will be displayed on output

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

Mortgage rates are high  High

Mortgage rates are low  Low

Average historical mortgage rate  Historic

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

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

### Scenario 1.1 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 2024

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
3,739	0	2.75	1.360	490	10	880

\* Number of non-Group Quarter Occupied Dwelling Units

\*\* Excludes Group Quarter Dwelling Units

Template 3

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

Scenario 1.1

Cohort		Tenure		HHs in Cohort as % of all HHs	AI Cohort HHs	Units Indicated by Housing Type		Rent Range (Note 1)	Price Range (Note 1)	Units Indicated Adjustment for HHs Without Mortgages		
Age	Income (Note 1)	Renter %	Homeowner %	%	Number	Rental	Owned			% of HHs (Note 2)	Owned Units Out	Remaining Units
25	<10k	92.6%	7.4%	0.6579%	3	27	02	0 - 199	<28.3k	20%	00	02
	10k <20k	83.0%	17.0%	0.0000%	0	00	00	200 - 429	28.3k <56.7k	20%	00	00
	20k <30k	75.1%	24.9%	0.6579%	3	22	07	430 - 664	56.7k <85k	15%	01	06
	30k <40k	64.9%	35.1%	2.6316%	15	75	41	665 - 909	85k <113.3k	15%	05	25
	40k <50k	59.1%	40.9%	1.0965%	5	23	20	910 - 1149	113.3k <141.7k	8%	02	18
	50k <75k	55.2%	44.8%	1.5351%	7	37	30	1150 - 1764	141.7k <212.5k	5%	02	25
	75k+	50.8%	49.2%	0.2193%	1	05	09	1765+	212.5k+	5%	00	03
25 <35	<10k	69.1%	30.9%	0.2193%	1	07	08	0 - 199	<28.3k	20%	01	02
	10k <20k	63.6%	36.4%	0.0000%	0	00	00	200 - 429	28.3k <56.7k	20%	00	00
	20k <30k	59.8%	40.1%	1.9737%	9	42	35	430 - 664	56.7k <85k	15%	05	30
	30k <40k	51.8%	48.2%	1.3158%	6	30	26	665 - 909	85k <113.3k	15%	04	24
	40k <50k	43.0%	57.0%	4.8246%	23	91	121	910 - 1149	113.3k <141.7k	8%	10	111
	50k <75k	25.0%	75.0%	13.3772%	58	147	441	1150 - 1764	141.7k <212.5k	5%	22	416
	75k+	14.0%	86.0%	14.9123%	38	94	284	1765+	212.5k+	5%	28	338
35 <45	<10k	67.9%	32.1%	0.0000%	0	00	00	0 - 199	<28.3k	20%	00	00
	10k <20k	59.9%	40.1%	1.9737%	9	42	36	200 - 429	28.3k <56.7k	20%	07	28
	20k <30k	48.0%	52.0%	2.6316%	12	53	60	430 - 664	56.7k <85k	15%	09	51
	30k <40k	35.9%	64.1%	3.9474%	17	82	111	665 - 909	85k <113.3k	15%	17	96
	40k <50k	27.0%	73.0%	1.9737%	9	21	63	910 - 1149	113.3k <141.7k	8%	05	56
	50k <75k	16.0%	84.0%	8.9912%	40	63	382	1150 - 1764	141.7k <212.5k	5%	17	318
	75k+	12.1%	87.9%	10.3070%	40	55	368	1765+	212.5k+	5%	20	379
45 <55	<10k	59.6%	40.4%	0.0000%	0	00	00	0 - 199	<28.3k	30%	00	00
	10k <20k	44.3%	55.7%	0.0000%	0	00	00	200 - 429	28.3k <56.7k	30%	00	00
	20k <30k	29.9%	70.1%	1.7544%	8	23	54	430 - 664	56.7k <85k	20%	11	43
	30k <40k	24.9%	75.1%	3.7281%	19	41	123	665 - 909	85k <113.3k	15%	10	103
	40k <50k	19.9%	80.1%	1.3158%	6	12	43	910 - 1149	113.3k <141.7k	15%	07	68
	50k <75k	13.9%	86.1%	3.0702%	13	19	116	1150 - 1764	141.7k <212.5k	15%	17	69
	75k+	8.9%	91.1%	2.8509%	13	11	116	1765+	212.5k+	10%	11	113
55 <65	<10k	40.8%	59.2%	1.0965%	5	20	29	0 - 199	<28.3k	70%	20	00
	10k <20k	33.6%	66.4%	0.4386%	2	13	19	200 - 429	28.3k <56.7k	50%	00	00
	20k <30k	27.0%	73.0%	1.0965%	5	13	36	430 - 664	56.7k <85k	35%	12	28
	30k <40k	16.9%	83.1%	1.0965%	5	08	40	665 - 909	85k <113.3k	35%	14	26
	40k <50k	10.9%	89.1%	0.4386%	2	02	17	910 - 1149	113.3k <141.7k	30%	05	12
	50k <75k	7.9%	92.1%	1.3158%	6	03	53	1150 - 1764	141.7k <212.5k	30%	16	37
	75k+	5.9%	94.1%	0.0000%	0	00	00	1765+	212.5k+	18%	00	00
65 <75	<10k	35.1%	64.9%	0.0000%	0	00	00	0 - 199	<28.3k	80%	00	00
	10k <20k	25.1%	74.9%	0.6579%	3	07	22	200 - 429	28.3k <56.7k	90%	13	09
	20k <30k	10.1%	89.9%	0.6579%	3	09	26	430 - 664	56.7k <85k	75%	20	07
	30k <40k	8.1%	91.9%	0.0000%	0	00	00	665 - 909	85k <113.3k	60%	00	00
	40k <50k	7.0%	93.0%	0.6579%	3	02	27	910 - 1149	113.3k <141.7k	55%	15	12
	50k <75k	5.5%	94.5%	1.9737%	9	05	32	1150 - 1764	141.7k <212.5k	45%	37	43
	75k+	5.0%	95.0%	0.6579%	3	01	28	1765+	212.5k+	46%	12	15
75 +	<10k	36.8%	63.2%	0.6579%	3	11	18	0 - 199	<28.3k	80%	15	34
	10k <20k	26.1%	73.9%	2.4123%	11	28	78	200 - 429	28.3k <56.7k	80%	53	16
	20k <30k	18.1%	83.9%	0.0000%	0	00	00	430 - 664	56.7k <85k	85%	00	00
	30k <40k	13.1%	86.9%	0.4386%	2	03	17	665 - 909	85k <113.3k	90%	16	32
	40k <50k	12.1%	87.9%	0.4386%	2	02	17	910 - 1149	113.3k <141.7k	80%	14	03
	50k <75k	12.0%	88.0%	0.0000%	0	00	00	1150 - 1764	141.7k <212.5k	80%	00	00
	75k+	12.0%	88.0%	0.0000%	0	00	00	1765+	212.5k+	70%	00	00
<b>Totals</b>				<b>166.8%</b>	<b>448</b>	<b>118</b>	<b>32%</b>					

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

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

	Label or data descriptor for data element
	The percentage of Households in this Age / Income cohort that will own or rent - Census 2000 Summary File 3 - Sample Data
	The percentage of Households that are in this Age / Income cohort - Census 2000 Summary File 3 - Sample Data
	A number produced by the Housing Needs Analysts template reflecting the data, assumptions, and estimates used in this scenario

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

For City of Banks as of April 2000

Scenario 1.1

### Template 4

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

Rental				Ownership				
Rent*	# Units	% of Units	Cum %	Price*	# Units	% of Units	Cum %	
0 - 199	7	5.8%	5.8%	<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%	26.4%	56.7k <85k	28	8.7%	11.0%	
665 - 909	24	19.5%	47.6%	85k <113.3k	36	10.6%	21.6%	
910 - 1149	17	13.5%	61.0%	113.3k <141.7k	34	10.1%	31.7%	
1150 - 1764	38	30.1%	88.7%	141.7k <212.5k	102	30.8%	62.9%	
1765+	19	14.9%	100.0%	212.5k+	124	37.5%	100.0%	All Units
<b>Totals</b>	<b>123</b>	<b>% of All</b>	<b>27.1%</b>	<b>Totals</b>	<b>382</b>	<b>% of All</b>	<b>72.9%</b>	<b>466</b>

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

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

### Template 5

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

Rental						Ownership				
Rent	Out Factor**	Tenant Vouchers***	Needed Units	% of Units	Cum %	Price	Out Factor**	Needed Units	% of Units	Cum %
0 - 199	0%		7	6.0%	5.7%	<56.7k	0%	6	2.7%	2.7%
200 - 429	5%		10	9.6%	14.5%	56.7k <85k	5%	28	8.9%	11.6%
430 - 664	5%		20	18.9%	29.3%	85k <113.3k	5%	38	10.7%	22.3%
665 - 909	10%		26	28.7%	51.0%	113.3k <141.7k	7%	39	11.9%	34.2%
910 - 1149	25%		37	28.5%	80.3%	141.7k <212.5k	8%	113	34.6%	68.1%
1150 +	50%		24	19.2%	100.0%	212.5k+	15%	105	31.9%	100.0%
<b>Totals</b>		<b>0</b>	<b>128</b>	<b>% of All</b>	<b>27.1%</b>			<b>382</b>	<b>% of All</b>	<b>72.9%</b>

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

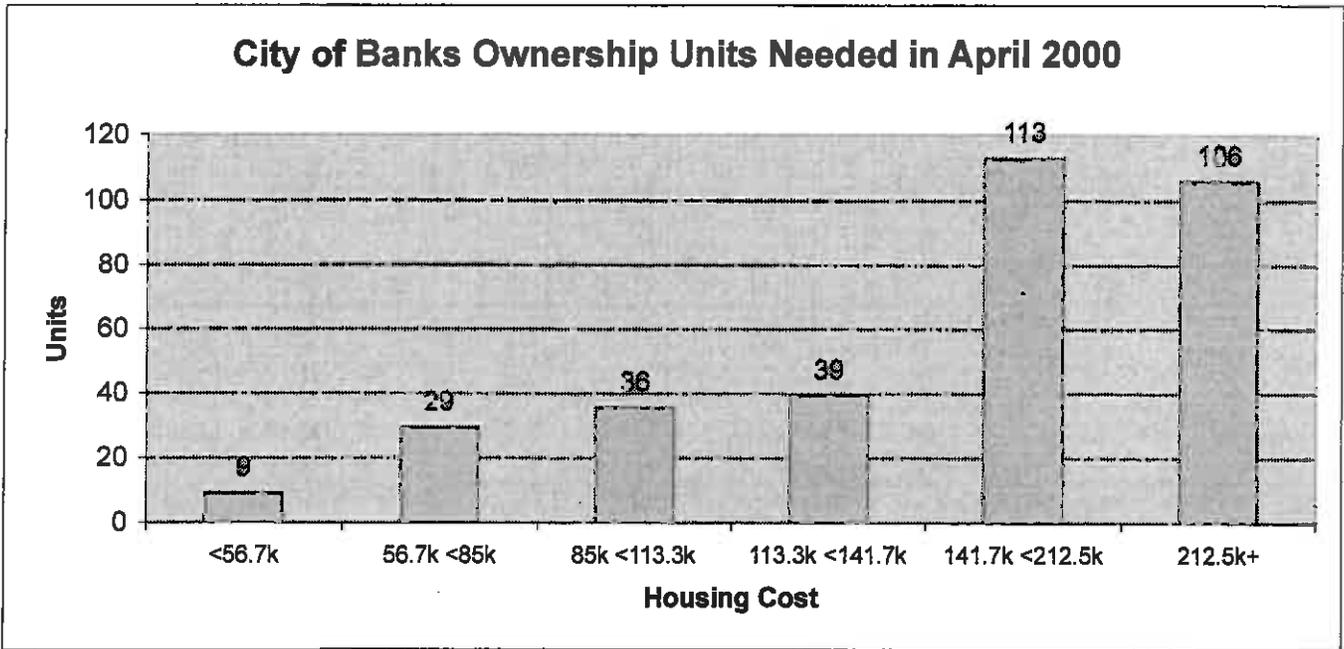
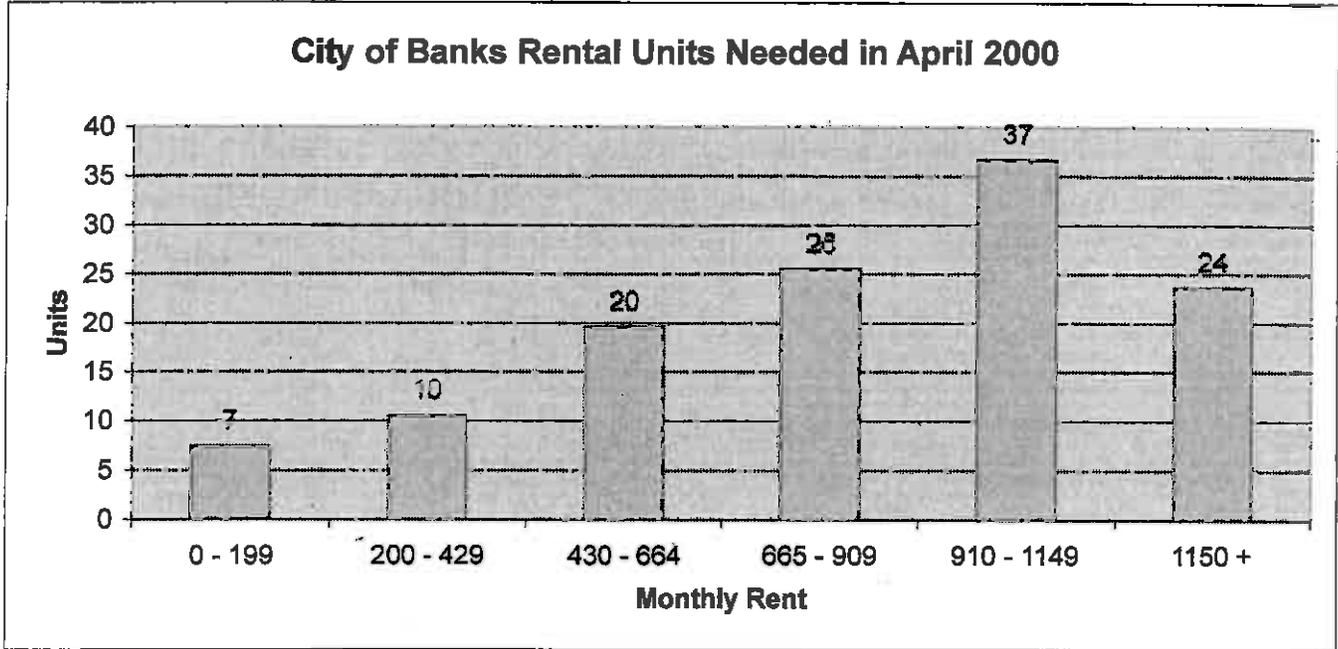
\*\* The adjustment factor represents the percentage adjustments needed to reflect households who could afford that cost level but chose a lower cost unit (Out Factor).

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

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

# 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**

<b>Rental</b>								
Rent	Single Family Units	Manufact'd Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units	% of Units	Cumulative %
0 - 199	6					6	3.5%	3.5%
	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%	8.5%	17.6%	56.2%	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%	98.1%
	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%		
<b>Totals</b>	<b>51</b>	<b>0</b>	<b>6</b>	<b>12</b>	<b>40</b>	<b>109</b>	<b>% of All</b>	<b>22.2%</b>
<b>Percentage</b>	<b>46.8%</b>	<b>0.0%</b>	<b>5.5%</b>	<b>11.0%</b>	<b>36.7%</b>	<b>100.0%</b>		

<b>Ownership</b>								
Price *	Single Family Units	Manufact'd Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units	% of Units	Cumulative %
<66.7k	4					4	1.0%	1.0%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
66.7k <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	15.7%	23.3%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
141.7k <212.5k	270					270	70.6%	93.9%
	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%		
<b>Totals</b>	<b>381</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>381</b>	<b>% of All</b>	<b>77.8%</b>
<b>Percentage</b>	<b>100.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>100.0%</b>		

	Single Family Units	Manufact'd Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units**	Total Dwelling Units**	Inventory Check
<b>Totals</b>	<b>433</b>	<b>0</b>	<b>6</b>	<b>12</b>	<b>40</b>	<b>491</b>	<b>491</b>	<b>Current</b>
<b>Percentage</b>	<b>88.2%</b>	<b>0.0%</b>	<b>1.2%</b>	<b>2.4%</b>	<b>8.2%</b>	<b>100.0%</b>		

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

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

<b>Rental</b>				<b>Ownership</b>			
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	21.6%	1	<66.7k	5	44.0%	5
200 - 429	15	163.1%	16	66.7k <85k	21	27.3%	26
430 - 664	15	147.8%	31	85k <113.3k	19	47.7%	45
665 - 909	10	62.7%	41	113.3k <141.7k	12	14.5%	57
910 - 1149	36	2.7%	77	141.7k <212.5k	107	238.5%	164
1150 +	22	8.8%	99	212.5k+	81	23.6%	245

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

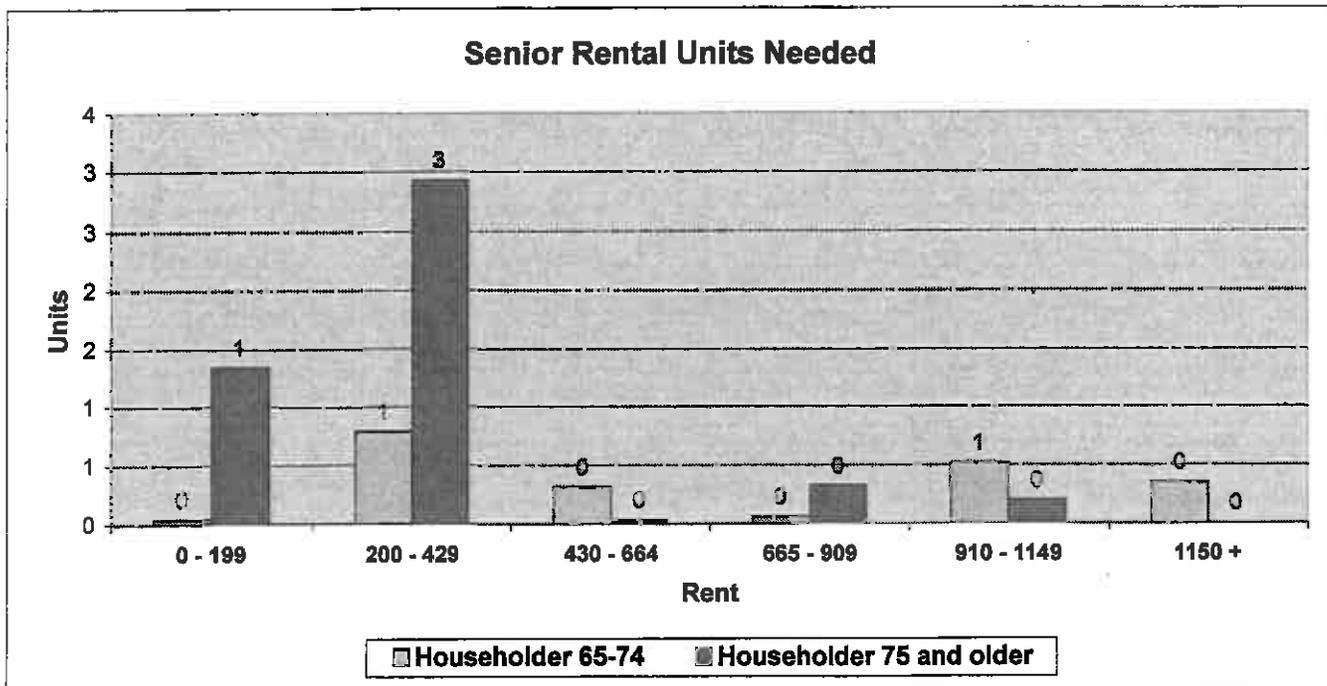
**Current Senior Rental Housing Units Needed by Cost\*<sup>®</sup>**  
**For City of Banks as of April 2000**  
**Scenario 1.1**  
**Template 8**

Income**	Rent	Householder Age 65 - 74			Householder Age 75 +			
		# Units	% of Units	Cum %	# Units	% of Units	Cum %	
<10k	0 - 199	0	2.0%	2.0%	1	27.8%	27.8%	
10k <20k	200 - 429	1	38.2%	40.2%	3	60.9%	88.7%	
20k <30k	430 - 664	0	15.1%	55.3%	0	0.0%	89.3%	
30k <40k	665 - 909	0	2.7%	58.0%	0	5.6%	95.9%	
40k <50k	910 - 1149	1	25.1%	83.1%	0	4.1%	100.0%	
50k +	1150 +	0	16.9%	100.0%	0	0.0%	100.0%	
<b>Totals</b>		<b>2</b>	<b>% of All</b>	<b>26.9%</b>	<b>5</b>	<b>% of All</b>	<b>70.1%</b>	<b>7</b>

\* Senior Housing Units Needed is based on the 'Calculation of Dwelling Unit Needs Indicated by Tenure Choice and Affordable Cost template and incorporates the inclusion of a vacancy factor and the Out Factor

\*\* Income represents range of income needed to pay the rent and be affordable. # Units is not the same as number of households at that income due to Out Factor and vacancy factors used to arrive at # Units.

**Graph 3**



**Template 9**  
**Future Dwelling Unit Needs Indicated by Tenure Choice and Affordable Cost**<sup>®</sup>  
**For City of Banks as of 2024**  
**Scenario 1.1**

Cohort		Tenure		HHs in Cohort as % of all HHs	AI Cohort HHs	Units Indicated by Housing Type		Rent Range (Note 1)	Price Range (Note 1)	Units Indicated Adjustment for HHs Without Mortgages		
Age	Income (Note 1)	Renter %	Homeowner %	%	Number	Rental	Owned			% of HHs (Note 2)	Owned Units Out	Remaining Units
<25	<10k	92.6%	7.4%	0.66%	3	3.5	0.7	0 - 199	<28.3k	20%	0.1	0.3
	10k <20k	83.0%	17.0%	0.00%	0	2.0	0.0	200 - 429	28.3k <56.7k	20%	0.0	0.0
	20k <30k	75.1%	24.9%	0.66%	6	6.7	2.2	430 - 664	56.7k <86k	16%	0.3	1.9
	30k <40k	64.9%	35.1%	2.63%	28	36.2	11.6	665 - 909	86k <113.3k	16%	1.0	10.7
	40k <50k	59.1%	40.9%	1.10%	18	23.3	5.5	910 - 1149	113.3k <141.7k	8%	0.5	5.3
	50k <75k	55.2%	44.8%	1.54%	21	11.8	9.4	1150 - 1764	141.7k <212.6k	8%	0.6	6.0
	75k+	50.8%	49.2%	0.22%	3	1.5	1.6	1765+	212.6k+	5%	0.1	1.4
25 <35	<10k	69.1%	30.9%	0.22%	3	2.1	0.8	0 - 199	<28.3k	20%	0.2	0.7
	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%	27	18.1	10.8	430 - 664	56.7k <86k	16%	1.8	9.1
	30k <40k	51.8%	48.2%	1.32%	16	2.3	6.8	665 - 909	86k <113.3k	16%	1.3	7.3
	40k <50k	43.0%	57.0%	4.82%	76	28.2	37.4	910 - 1149	113.3k <141.7k	8%	3.3	34.1
	50k <75k	25.0%	75.0%	13.38%	42	46.0	38.0	1150 - 1764	141.7k <212.6k	8%	3.3	129.8
	75k+	14.0%	86.0%	14.91%	228	29.4	144.4	1765+	212.6k+	5%	8.7	168.6
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%	27	16.1	13.8	200 - 429	28.3k <56.7k	20%	1.2	6.9
	20k <30k	48.0%	52.0%	2.63%	36	17.2	18.6	430 - 664	56.7k <86k	16%	2.3	15.9
	30k <40k	35.9%	64.1%	3.95%	50	13.8	34.4	665 - 909	86k <113.3k	16%	5.2	29.2
	40k <50k	27.0%	73.0%	1.97%	27	7.2	13.6	910 - 1149	113.3k <141.7k	8%	1.6	16.0
	50k <75k	16.0%	84.0%	8.99%	122	16.8	122.7	1150 - 1764	141.7k <212.6k	8%	6.1	97.6
	75k+	12.1%	87.9%	10.31%	140	17.0	123.2	1765+	212.6k+	5%	6.2	117.9
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%	24	7.1	16.7	430 - 664	56.7k <86k	20%	2.8	13.4
	30k <40k	24.9%	75.1%	3.73%	31	12.8	33.1	665 - 909	86k <113.3k	16%	5.7	32.4
	40k <50k	19.9%	80.1%	1.32%	16	3.6	14.3	910 - 1149	113.3k <141.7k	15%	2.1	12.2
	50k <75k	13.9%	86.1%	3.07%	42	5.9	35.3	1150 - 1764	141.7k <212.6k	16%	6.4	39.3
	75k+	8.9%	91.1%	2.85%	39	3.4	35.3	1765+	212.6k+	10%	3.8	31.6
55 <65	<10k	40.8%	59.2%	1.10%	18	6.1	8.5	0 - 199	<28.3k	70%	0.0	2.0
	10k <20k	33.8%	66.4%	0.44%	3	2.0	4.0	200 - 429	28.3k <56.7k	60%	2.0	2.0
	20k <30k	27.0%	73.0%	1.10%	16	4.0	10.9	430 - 664	56.7k <86k	35%	9.8	7.1
	30k <40k	16.9%	83.1%	1.10%	15	2.5	11.4	665 - 909	86k <113.3k	38%	3.3	6.1
	40k <50k	10.9%	89.1%	0.44%	6	0.7	6.0	910 - 1149	113.3k <141.7k	30%	1.8	3.7
	50k <75k	7.9%	92.1%	1.32%	13	1.4	13.5	1150 - 1764	141.7k <212.6k	30%	4.8	11.6
	75k+	5.9%	94.1%	0.00%	0	0.0	0.0	1765+	212.6k+	16%	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%	6	2.2	6.7	200 - 429	28.3k <56.7k	60%	4.0	2.7
	20k <30k	10.1%	89.9%	0.66%	3	0.6	2.0	430 - 664	56.7k <86k	75%	6.0	2.0
	30k <40k	8.1%	91.9%	0.00%	0	0.0	0.0	665 - 909	86k <113.3k	60%	3.0	0.0
	40k <50k	7.0%	93.0%	0.66%	3	0.9	2.3	910 - 1149	113.3k <141.7k	55%	4.8	3.7
	50k <75k	5.5%	94.5%	1.97%	27	1.3	28.4	1150 - 1764	141.7k <212.6k	45%	11.4	18.9
	75k+	5.0%	95.0%	0.66%	6	3.4	6.5	1765+	212.6k+	45%	3.8	4.7
75 +	<10k	36.8%	63.2%	0.66%	6	3.3	8.7	0 - 199	<28.3k	80%	4.5	1.1
	10k <20k	26.1%	73.9%	2.41%	38	2.8	24.3	200 - 429	28.3k <56.7k	80%	19.4	6.3
	20k <30k	16.1%	83.9%	0.00%	0	0.0	0.0	430 - 664	56.7k <86k	85%	0.0	0.0
	30k <40k	13.1%	86.9%	0.44%	6	0.8	6.2	665 - 909	86k <113.3k	90%	4.7	0.8
	40k <50k	12.1%	87.9%	0.44%	6	0.7	6.2	910 - 1149	113.3k <141.7k	80%	4.2	1.0
	50k <75k	12.0%	88.0%	0.00%	0	0.0	0.0	1150 - 1764	141.7k <212.6k	80%	6.0	3.0
	75k+	12.0%	88.0%	0.00%	0	0.0	0.0	1765+	212.6k+	70%	0.0	0.0
<b>Totals</b>				<b>100.00%</b>	<b>1,367</b>	<b>354</b>	<b>1,013</b>					

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

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

	Label or data descriptor for data element
	The percentage of Households in this Age / Income cohort that will own or rent
	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 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	6.8%	6.8%	<28.3k	16	1.6%	1.6%	
200 - 429	31	9.2%	13.7%	28.3k <56.7k	47	4.5%	3.1%	
430 - 664	55	14.7%	29.4%	56.7k <85k	63	6.7%	12.8%	
665 - 909	72	19.1%	47.5%	85k <113.3k	118	11.1%	29.8%	
910 - 1149	84	21.1%	61.2%	113.3k <141.7k	96	6.8%	38.5%	
1150 - 1764	82	24.1%	85.7%	141.7k <212.5k	383	32.4%	65.3%	
1765+	35	14.3%	100.0%	212.5k+	283	34.1%	100.0%	All Units
<b>Totals</b>	<b>291</b>	<b>% of All</b>	<b>27.1%</b>	<b>Totals</b>	<b>1,028</b>	<b>% of All</b>	<b>72.8%</b>	<b>1,487</b>

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

\*\* Rent and Price Ranges are stated in 1999 dollars and represent affordable housing cost needs (housing that is non-cost burdened)

**Template 11**

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

Rental						Ownership				
Rent	Out Factor**	Tenant Vouchers***	Needed Units	% of Units	Cum %	Price	Out Factor**	Needed Units	% of Units	Cum %
0 - 199	0%		39	6.6%	6.0%	<56.7k	6%	66	6.5%	6.5%
200 - 429	5%		32	8.6%	14.8%	56.7k <85k	5%	71	8.9%	13.4%
430 - 664	5%		60	15.3%	33.3%	85k <113.3k	5%	113	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	28.9%	80.8%	141.7k <212.5k	8%	389	35.6%	71.0%
1150 +	50%		73	19.2%	100.0%	212.5k+	15%	287	28.0%	100.0%
<b>Totals</b>			<b>391</b>	<b>% of All</b>	<b>27.1%</b>	<b>Totals</b>		<b>1,028</b>	<b>% of All</b>	<b>72.8%</b>

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

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

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

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

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

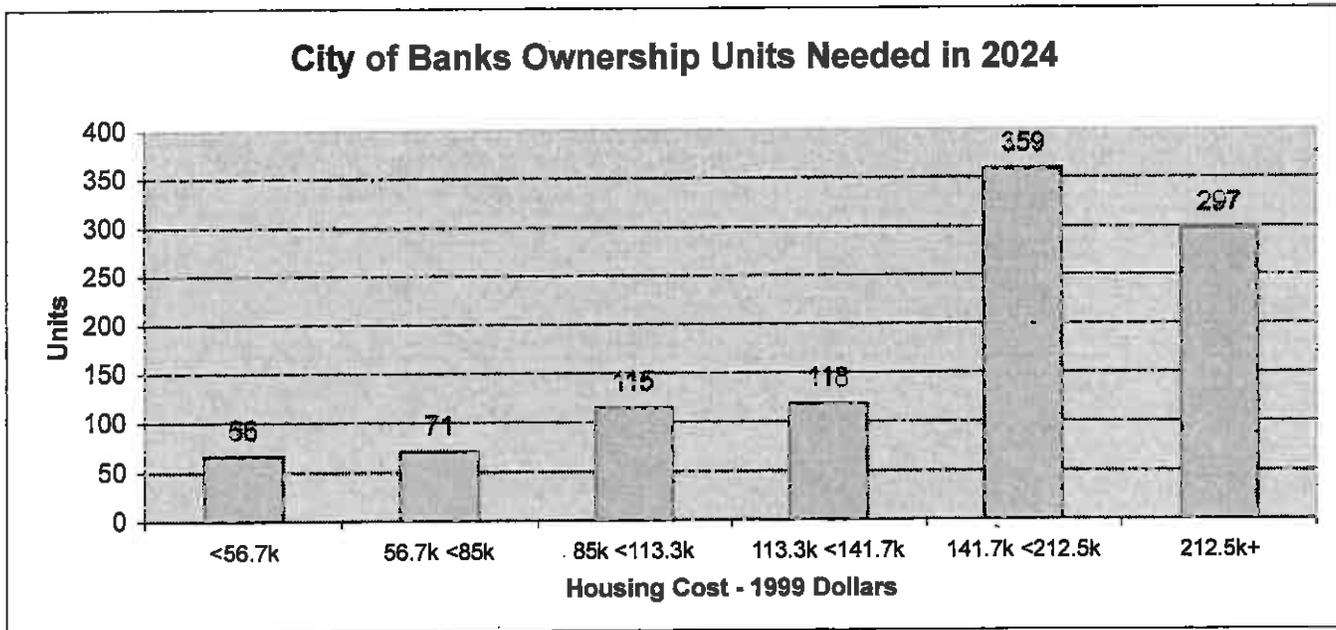
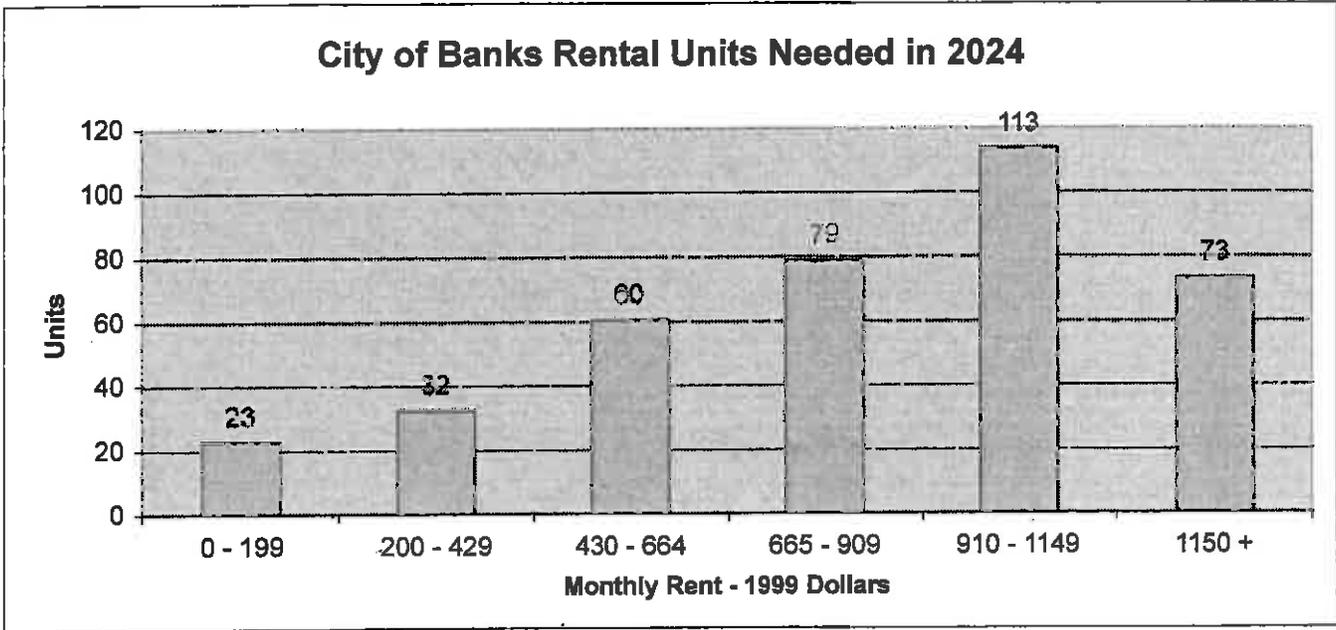
<b>Rental</b>							
Rent	Needed Units	Single Family Units	Manufactd Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units
0 - 199	23	0.0%	0.0%	0.0%	47.8%	52.2%	100.0%
		0	0	0	11	12	23
200 - 429	32	0.0%	0.0%	12.5%	34.4%	53.1%	100.0%
		0	0	4	11	17	32
430 - 664	50	0.0%	0.0%	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%
		106	0	7	0	0	113
1150 +	73	100.0%					100.0%
		73	0	0	0	0	73
<b>Totals</b>	<b>381</b>	<b>173</b>	<b>0</b>	<b>21</b>	<b>42</b>	<b>136</b>	<b>381</b>
<b>Percentage</b>		<b>46.8%</b>	<b>0.0%</b>	<b>5.5%</b>	<b>11.1%</b>	<b>36.6%</b>	<b>100.0%</b>

<b>Ownership</b>							
Price	Needed Units	Single Family Units	Manufactd Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units
<56.7k	68	100.0%					100.0%
		68	0	0	0	0	68
56.7k <85k	71	100.0%					100.0%
		71	0	0	0	0	71
85k <113.3k	115	100.0%					100.0%
		115	0	0	0	0	115
113.3k <141.7k	118	100.0%					100.0%
		118	0	0	0	0	118
141.7k <212.5k	359	100.0%					100.0%
		359	0	0	0	0	359
212.5k+	297	100.0%					100.0%
		297	0	0	0	0	297
<b>Totals</b>	<b>1,028</b>	<b>1,028</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,028</b>
<b>Percentage</b>		<b>100.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>100.0%</b>

<b>Total Rental and Ownership Units</b>							
	Needed Units	Single Family Units	Manufactd Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units
<b>Totals</b>	<b>1,407</b>	<b>1,294</b>	<b>0</b>	<b>21</b>	<b>42</b>	<b>136</b>	<b>1,407</b>
<b>% of Total Units</b>		<b>85.6%</b>	<b>0.0%</b>	<b>1.5%</b>	<b>3.0%</b>	<b>9.9%</b>	<b>100.0%</b>

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

**Graphs 4 & 5**  
**Future Total Housing Needs ©**  
**Scenario 1.1**



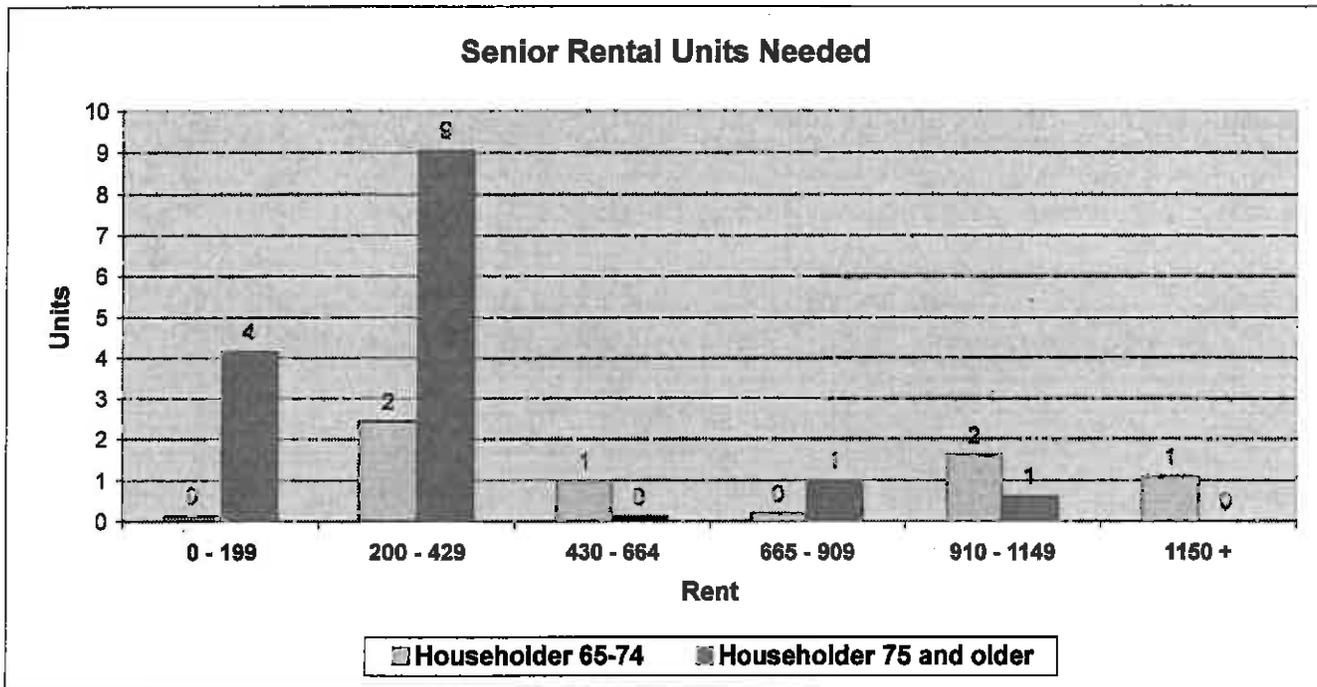
**Future Senior Rental Housing Units Needed by Cost\*<sup>®</sup>**  
**For City of Banks as of 2024**  
**Scenario 1.1**  
**Template 13**

Income**	Rent	Householder Age 65 - 74			Householder Age 75 +			
		# Units	% of Units	Cum %	# Units	% of Units	Cum %	
<10k	0 - 199	0	2.0%	2.0%	4	27.9%	27.9%	
10k <20k	200 - 429	2	33.2%	40.2%	9	60.9%	88.7%	
20k <30k	430 - 664	1	15.1%	55.3%	0	0.0%	95.3%	
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%	
<b>Totals</b>		<b>6</b>	<b>% of All</b>	<b>29.9%</b>	<b>15</b>	<b>% of All</b>	<b>70.1%</b>	<b>21</b>

\* Senior Housing Units Needed is based on the 'Calculation of Dwelling Unit Needs Indicated by Tenure Choice and Affordable Cost template and incorporates the inclusion of a vacancy factor and the Out Factor

\*\* Income represents range of income needed to pay the rent and be affordable. # Units is not the same as number of households at that income due to Out Factor and vacancy factors used to arrive at # Units.

**Graph 8**



**Template 14**  
**New Housing Units Needed by Housing Type** ©  
**For City of Banks as of 2024**  
**Scenario 1.1**

<b>New Rental Units Needed</b>							
<b>Rent</b>	<b>Needed Units</b>	<b>Single Family Units</b>	<b>Manufactd Dwelling Park Units</b>	<b>Duplex Units</b>	<b>Tri-Quadplex Units</b>	<b>5+ Multi-Family Units</b>	<b>Total Units</b>
0 - 199	17	15	0	0	11	12	17
200 - 429	16	16	0	4	11	17	16
430 - 664	18	19	0	12	12	6	18
665 - 909	63	118	0	5	10	64	63
910 - 1149	112	104	0	3	0	0	112
1150 +	71	71	0	0	0	0	71
<b>Totals</b>	<b>272</b>	<b>127</b>	<b>0</b>	<b>15</b>	<b>30</b>	<b>96</b>	<b>272</b>
<b>Percentage</b>		<b>46.9%</b>	<b>0.0%</b>	<b>5.5%</b>	<b>11.1%</b>	<b>36.5%</b>	<b>100.0%</b>

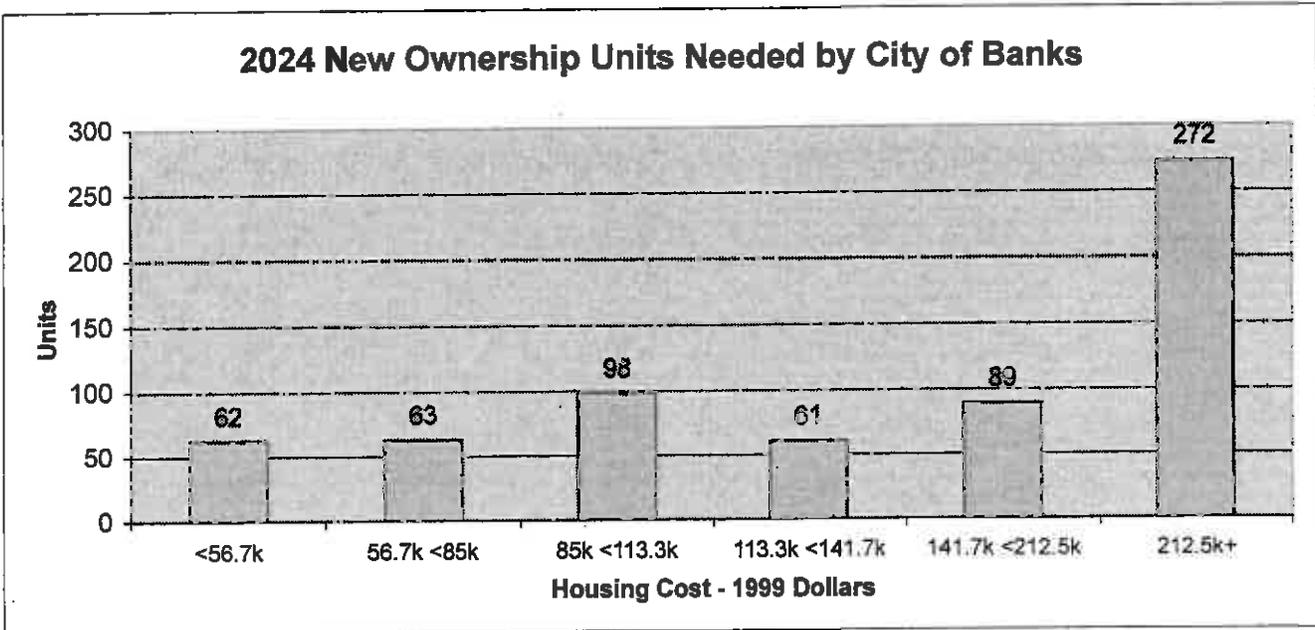
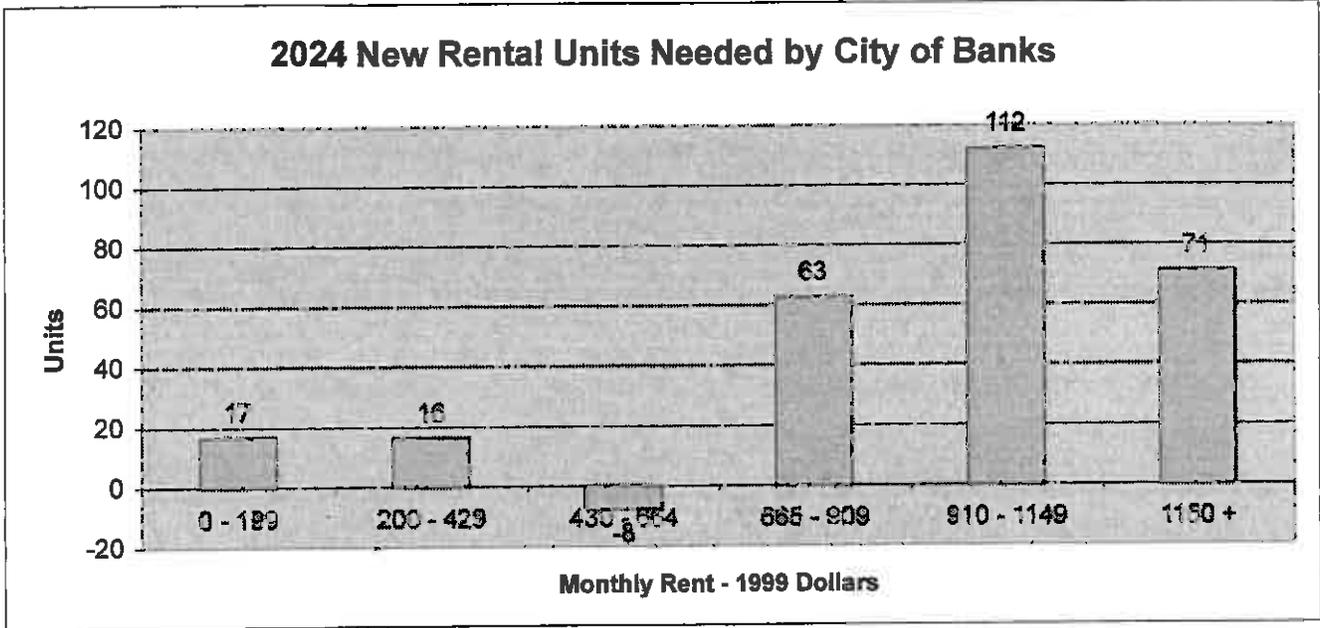
<b>New Ownership Units Needed</b>							
<b>Price</b>	<b>Needed Units</b>	<b>Single Family Units</b>	<b>Manufactd Dwelling Park Units</b>	<b>Duplex Units</b>	<b>Tri-Quadplex Units</b>	<b>5+ Multi-Family Units</b>	<b>Total Units</b>
<56.7k	62	62	0	0	0	0	62
56.7k <85k	63	63	0	0	0	0	63
85k <113.3k	98	98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

<b>Total New Rental and Ownership Units</b>							
	<b>Needed Units</b>	<b>Single Family Units</b>	<b>Manufactd Dwelling Park Units</b>	<b>Duplex Units</b>	<b>Tri-Quadplex Units</b>	<b>5+ Multi-Family Units</b>	<b>Total Units</b>
<b>Totals</b>	<b>917</b>	<b>772</b>	<b>0</b>	<b>15</b>	<b>30</b>	<b>96</b>	<b>917</b>
<b>% of Total Units</b>		<b>84.2%</b>	<b>0.0%</b>	<b>1.6%</b>	<b>3.3%</b>	<b>10.8%</b>	<b>100.0%</b>

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

# Graphs 6 & 7 New Housing Needs ©

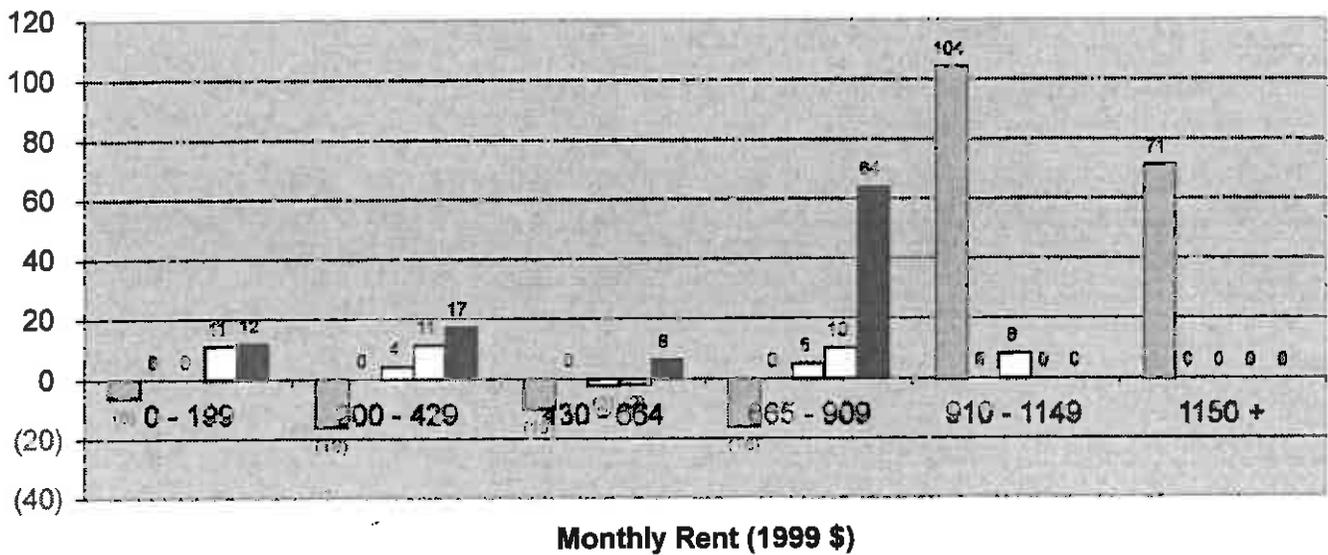
Scenario 1.1



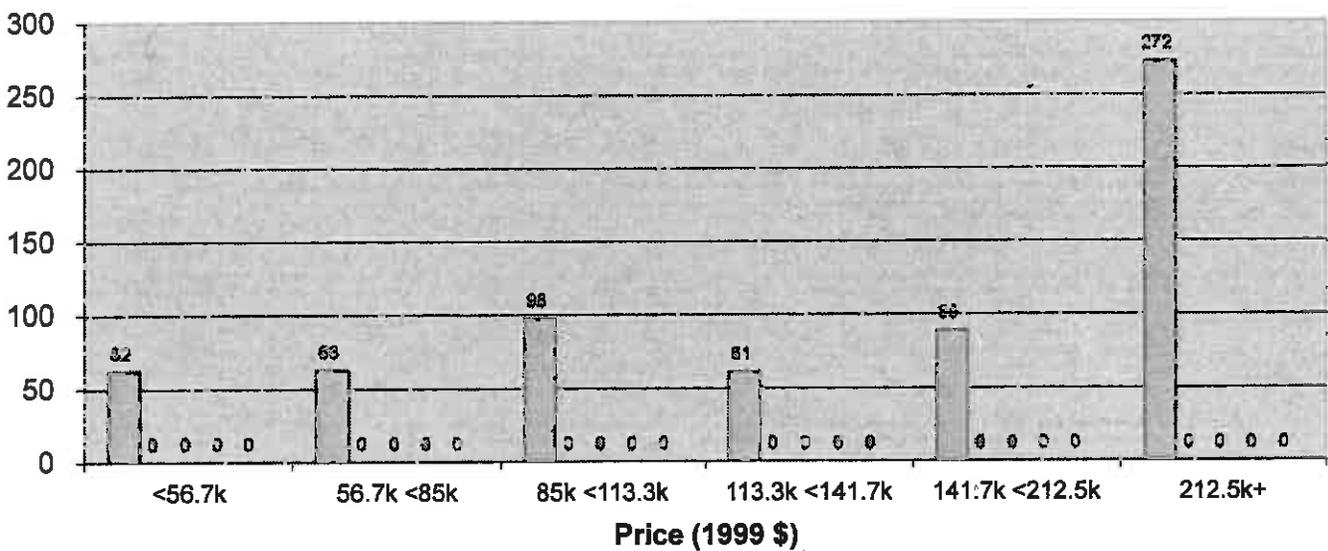
## Graphs 9 & 10 New Units Needed by Housing Type ©

### Scenario 1.1

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



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



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	LBSF	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	68	0	0	0	0	0	490

Percent of Existing Inventory by Land Use Type

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

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

For City of Banks as of 2024

Scenario 1.1

Template 17

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

Single Family Units	All Units	% in LDSF	% in R5	% in HDSF	% in R2.5	% in HDMF	% in MU	% in	% in	Other	Total %
Lower Priced <sup>1</sup>	93	25%	50%	25%							100.0%
Mid Priced <sup>2</sup>	217	25%	50%	25%							100.0%
Higher Priced <sup>3</sup>	432	30%	50%	20%							100.0%
<b>Total</b>	<b>742</b>	<b>27.6%</b>	<b>50.0%</b>	<b>23.2%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>100.0%</b>
<b>Existing Distribution</b>											
<b>MDP Units</b>	<b>All Units</b>	<b>% in LDSF</b>	<b>% in R5</b>	<b>% in HDSF</b>	<b>% in R2.5</b>	<b>% in HDMF</b>	<b>% in MU</b>	<b>% in</b>	<b>% in</b>	<b>Other</b>	<b>Total %</b>
Lower Priced <sup>1</sup>	0										0.0%
Mid Priced <sup>2</sup>	0										0.0%
Higher Priced <sup>3</sup>	0										0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>
<b>Existing Distribution</b>											
<b>Duplex Units</b>	<b>All Units</b>	<b>% in LDSF</b>	<b>% in R5</b>	<b>% in HDSF</b>	<b>% in R2.5</b>	<b>% in HDMF</b>	<b>% in MU</b>	<b>% in</b>	<b>% in</b>	<b>Other</b>	<b>Total %</b>
Lower Priced <sup>1</sup>	2				100%						100.0%
Mid Priced <sup>2</sup>	14				100%						100.0%
Higher Priced <sup>3</sup>	0										0.0%
<b>Total</b>	<b>16</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>100.0%</b>
<b>Existing Distribution</b>											
<b>Tri-Quadplex Units</b>	<b>All Units</b>	<b>% in LDSF</b>	<b>% in R5</b>	<b>% in HDSF</b>	<b>% in R2.5</b>	<b>% in HDMF</b>	<b>% in MU</b>	<b>% in</b>	<b>% in</b>	<b>Other</b>	<b>Total %</b>
Lower Priced <sup>1</sup>	20				70%	30%					100.0%
Mid Priced <sup>2</sup>	10				100%						100.0%
Higher Priced <sup>3</sup>	0										0.0%
<b>Total</b>	<b>30</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>90.0%</b>	<b>20.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>100.0%</b>
<b>Existing Distribution</b>											
<b>5+ Multi-Family Units</b>	<b>All Units</b>	<b>% in LDSF</b>	<b>% in R5</b>	<b>% in HDSF</b>	<b>% in R2.5</b>	<b>% in HDMF</b>	<b>% in MU</b>	<b>% in</b>	<b>% in</b>	<b>Other</b>	<b>Total %</b>
Lower Priced <sup>1</sup>	35				30%	30%	40%				100.0%
Mid Priced <sup>2</sup>	64				30%	30%	40%				100.0%
Higher Priced <sup>3</sup>	0										0.0%
<b>Total</b>	<b>99</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>30.0%</b>	<b>30.0%</b>	<b>40.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>100.0%</b>
<b>Existing Distribution</b>											

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

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

## Land Needed for New Dwelling Units

For City of Banks as of 2024  
Scenario 1.1

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

	LDSF	R5	HDSF	R2.5	HDMF	MU			Other	Total
Single Family Units	215	388	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	1514	0	0	0	0	0	1514
Tri-Quadplex Units	0	0	0	24	3	0	0	0	0	30
5+ Multi-Family Units	0	0	0	30	30	40	0	0	0	100
<b>Total Units Needed</b>	<b>215</b>	<b>388</b>	<b>171</b>	<b>1578</b>	<b>33</b>	<b>40</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1936</b>

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

#### Buildable Lands Inventory for Housing

	LDSF	R5	HDSF	R2.5	HDMF	MU			Other	Total
Current UGB Acres		86.8		3.5						90.3
Acres in Use		73.8		3.5						77.3
Constrained Acres										0.0
Available Acres	0.0	13.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.0
Current Acres %	0.0%	96.1%	0.0%	3.9%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Acres in Use %	0.0%	95.5%	0.0%	4.5%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Available Acres %	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Existing Units per Acres in Use		5.85		18.57						6.34

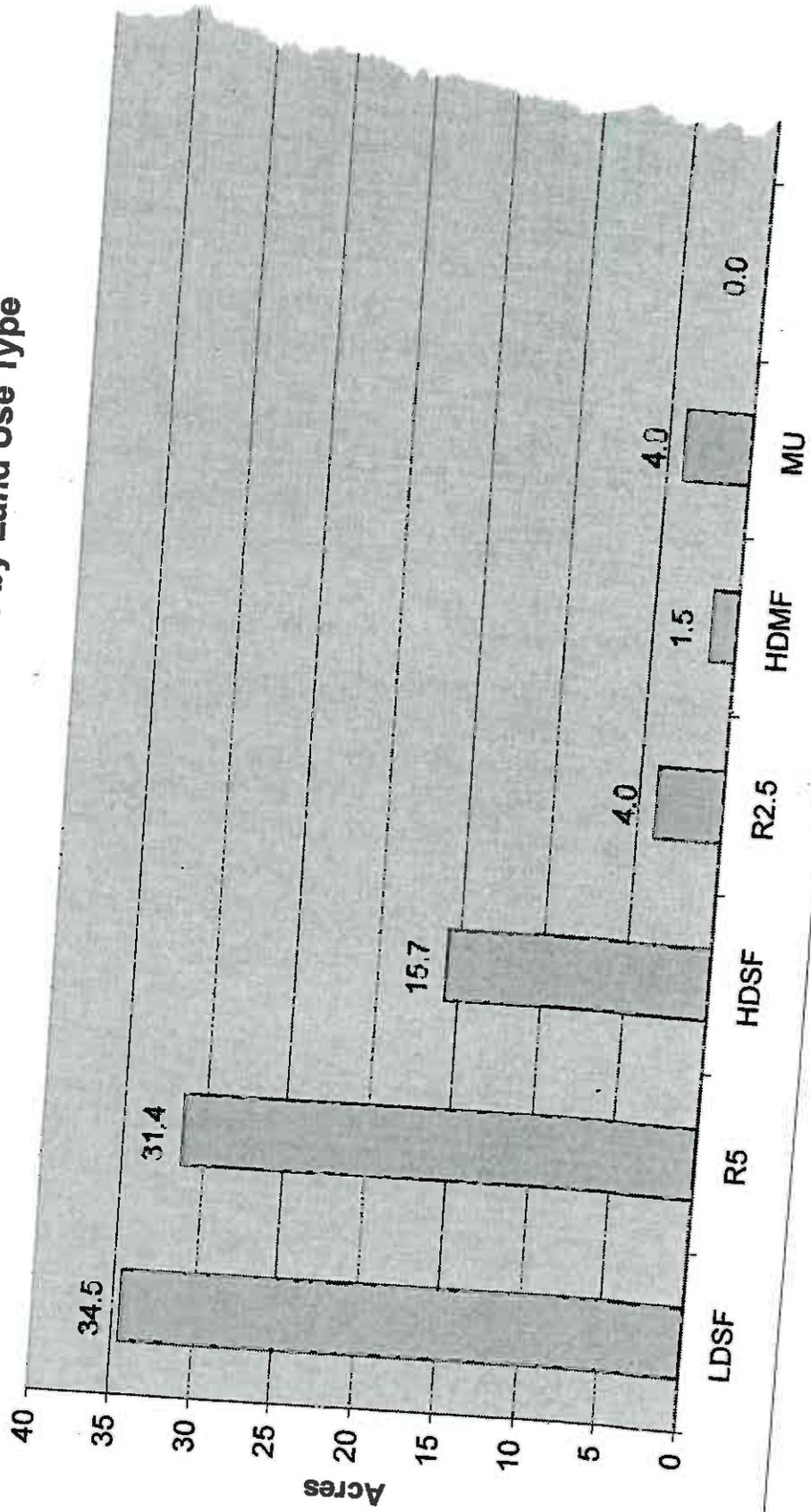
#### Land Needed by Land Use Type

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

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

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

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





STAFF MEMORANDUM

TO: Gary Fish, DLCD

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

DATE: December 16, 2005

RE: DLCD Notice of Adoption

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For your information, I am providing you a copy of the DLCD Notice of Adoption Form 2 and signed Ordinance no. 110.30 including Exhibit A, which is the plan text amendment (same as sent to you with my 10-21-05 correspondence). The Banks City Council adopted the ordinance on 12-13-05. I am also submitting the notice and two copies of the complete ordinance to your Plan Amendment Specialist in accord with the adoption submittal requirements.

Let me know if you have questions and enjoy the coming holiday season.

cc: Jolynn Becker, City Recorder