

Banks Urban Growth Boundary Update: UGB Capacity Assessment Report

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1. Summary

The City of Banks has met state mandated procedures and requirements associated with determining whether there is a need to expand its current urban growth boundary (UGB). Based on analysis consistent with state regulations, there is insufficient capacity inside the city's existing UGB to accommodate the forecasted 20-year need for residential and employment lands (year 2029).

Based on calculations performed in accordance with applicable state land use law statutes, it will be necessary for the City of Banks to bring 154.63 new acres of buildable residential land and 93.55 new acres of buildable employment land inside its urban growth boundary. In totality, the City of Banks will need to expand its UGB to include 248.18 additional acres.

2. Purpose

The first objective of this memorandum is to determine, in accordance with applicable state land use law statutes, whether the existing supply of residential and non-residential (employment) land inside the current Banks UGB is sufficient to accommodate forecasted demand over the 20-year planning horizon. The second objective is to document the amount of additional land needed to accommodate agreed-upon 2029 employment and population forecasts.

This memorandum addresses Task 2.3 of the Banks UGB/Transportation System Plan Update statement of work.

3. Background

In 2005, the City of Banks completed the following work items related to determining the need for UGB expansion:

- **2024 Population Forecast:** In 2004, the City of Banks updated and adopted a 20-year population forecast that was coordinated and adopted by Washington County. The

adopted population forecast amended the Banks Comprehensive Plan. Banks 2024 population forecast documents are provided in Appendix A.

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

The City included a residential lands supply/demand comparison calculation in their 2005 Residential Needs Analysis. However, this calculation did not account for acres of land necessary for parks, schools, and transportation facilities related to residential growth. This calculation was performed in December 2008¹ according to the safe harbor methodology provided in OAR 660-024-0040(9).

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

- **Employment Land Needs Analysis:** In 2005, the City adopted the *Banks Economic Opportunities Analysis and Economic Development Strategy*² (EOA) and subsequently amended it to the city's comprehensive plan. The EOA, performed in accordance with the applicable requirements of Goal 9 and the methodology provided in OAR 660-009-0015, provides an employment lands Buildable land Inventory (BLI), an employment land demand analysis, and subsequent supply/demand comparison. Based on the "low growth rate" demand scenario in the EOA, the supply/demand comparison calculation indicated that 89.67 new acres of buildable employment land will need to be added to the Banks UGB to accommodate the estimated need³. (*Note: the City of Banks, in coordination with the Department of Land Conservation and Development (DLCD) agreed that the low-growth rate demand scenario best represented conditions in Banks.*)

The 2024 Banks EOA is provided in Appendix C.

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

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

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

² *Banks Economic Opportunities Analysis and Development Strategy*, May 2005

³ See Table 4-6 of *Banks Economic Opportunities Analysis and Development Strategy*, p 4-10 (2005)

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

4. Update of Needs Forecast

The results of the residential and employment land needs analyses that were adopted by the City of Banks into its Comprehensive Plan in 2005 were for horizon year 2024. Because the current UGB amendment process continued in 2009, the City of Banks needed to extend its previous 20-year projection to 2029. Therefore, in accordance with applicable OAR 660 Division 24 provisions, this section of the memorandum updates the 2024 population and land needs forecasts (both residential and employment lands) to 2029⁴. This section also addresses land use law issues related to updating the residential land needs forecast.

4.1 Population Forecast Update (2024 to 2029)

In 2004, the City of Banks adopted a 20-year population forecast of 3,739, which was also approved by the Washington County Board of Commissioners. The City of Banks updated its 2029 population forecast in accordance with the safe harbor methods defined in ORS 195.034 (1) and OAR 660-024-0030. Appendix D provides correspondence between the City of Banks, Washington County, and the Department of Land Conservation and Development (DLCDD) documenting state-mandated inter-agency coordination regarding the methodology used to update the population forecast.

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

⁴ It is important to note that this update is for land needs (demand) only, and that the supply of buildable residential and employment lands remains the same as was calculated in the previous Banks residential and employment land inventories performed in 2005.

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

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

4.2 Residential Land Needs Update (2024 to 2029)

To update the Banks residential land needs analysis to year 2029, City of Banks staff utilized the same state-provided model⁵ that was used to establish their 2024 forecast, but substituted the updated 2029 population forecast for the previous 2024 population forecast.

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

⁵ Housing Needs Model (Version S)

Table 2
City of Banks 2029 Residential Land Needs Analysis Update

Buildable Lands Inventory for Housing (net buildable acres)							
	LDSF¹	R5	HDSF¹	R2.5	HDMF¹	MU¹	Total
Current UGB Acres		86.8		3.5			90.3
Acres in Use		73.8		3.5			77.3
Constrained Acres							0.0
Available Acres	0.0	13.0	0.0	0.0	0.0	0.0	13.0
Current Acres %	0.0%	96.1%	0.0%	3.9%	0.0%	0.0%	100.0%
Acres in Use %	0.0%	95.5%	0.0%	4.5%	0.0%	0.0%	100.0%
Available Acres %	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Existing Units per Acres in Use		5.85		16.57			6.34

Land Needed by Land Use Type (net buildable acres)							
	LDSF	R5	HDSF	R2.5	HDMF	MU	Total
Acres Needed	45.7	58.5	20.7	4.9	1.9	4.9	136.6
New Acres Needed	45.7	45.6	20.7	4.9	1.9	4.9	123.7

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

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

$$123.7 \times 0.25 = 30.93 \text{ (amount of new acres necessary to accommodate park, school, and transportation facility needs associated with residential growth)}$$

By subsequently adding the acres needed for parks, schools, and transportation facilities to the previously determined 2029 residential land needs total, the total number of new buildable residential acres needed for Banks to accommodate forecasted demand in 2029 is determined:

$$123.7 + 30.93 = \mathbf{154.63 \text{ (new buildable residential acres needed)}}$$

4.2.1 2029 Residential Land Needs Analysis Update - State Law Issues

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

Minimum Residential Density Standards

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

Table 3
City of Banks Minimum Residential Density Standards

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

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

Manufactured Dwelling Park Units

In the 2024 Residential Land Needs Analysis (see Appendix B), the model used by the City of Banks to calculate residential land use needs, and the subsequent 2029 update (which utilized the same model used in the 2024 analysis), resulted in a projected 2024 need of zero units for Manufactured Dwelling Park Units. This projected need is a reflection of model limitations⁶, and was not intended to indicate reluctance on the part of the City to plan for manufactured dwelling park units. The City currently allows for manufactured dwelling park units as a conditional use in both of its existing residential zones. In concurrence with the UGB Comprehensive Plan amendment process, the City of Banks will be amending its Zoning Ordinance to permit manufactured dwelling park units outright in all residential zones aside from the R2.5 and HDMF zones⁷. In addition to being allowed outright in the existing R.5 zone, manufactured dwelling park units will be also be allowed outright in three proposed residential zones (LDSF, HDSF, and MU).

Template 18 in the 2029 Residential Land Needs Analysis (as shown in Appendix E) is modified per this memorandum to project the need for one manufactured dwelling park (36 units)⁸ to be located in the existing R.5 zone (see Table 3) by the year 2029. This projection is based on the likely demand for such a use, including consideration of historic demand

⁶ The Housing Needs Model (Version S) used by the City of Banks projects need based on existing inputs. Because the input of existing manufactured dwelling park units was zero (there currently are no such units in the city) the model projected out a future need of zero units.

⁷ Manufactured dwelling parks do not meet the proposed minimum density standards for the R2.5 and HDMF zones

⁸ It is anticipated that the projected manufactured dwelling park would likely be approximately 4 acres in size (this is one acre larger than the minimum 3-acre City of Banks Code standard for manufactured dwelling parks). The number of dwelling park units is based on this acreage size (4) multiplied by the R.5 zone minimum density standard the City will be adopting (9); the result is 36 manufactured park dwelling units.

(which has been zero). This required a reallocation of housing units in Template 18 (as shown in Table 3), but does not affect the overall 2029 projected number of needed residential acres.

UGB locational analysis mapping and any amended comprehensive plan map will indicate the likely preferred location of a future manufactured dwelling park.

Single-Family Attached Units

The model utilized in the 2024 Residential Land Needs Analysis (see Appendix B)⁹ and the subsequent 2029 update (which utilized the same model used in the 2024 analysis) does not explicitly address Single-Family Attached housing as a projected needed land use.

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

- 1) The City will amend its Zoning Ordinance to explicitly permit single-family attached housing units outright in the R2.5, HDSF, and MU zones. all existing and future residential zones.
- 2) The City will amend its Code to include a definition for “single-family attached housing” consistent with the DLCDC Model Development Code for Small Cities (2nd edition). The definition will read as follows: *“A dwelling unit located on its own lot which shares one or more common or abutting walls with one or more dwelling units. The common or abutting wall must be shared for at least 50 percent of the length of the side of the dwelling. An attached house does not share common floor/ceilings with other dwelling units. An attached house is also called a rowhouse or a common-wall house.”*¹⁰
- 3) Template 18 in the 2029 Residential Land Needs Analysis will be amended in this memorandum to project the need for 181 single-family attached units to be located in the proposed future HDSF zone (see Table 4). This is about 80% of development in this zone. This includes a reallocation of housing units in Template 18 (as shown in Table 4), but does not affect the overall 2029 projected number of needed residential acres.

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

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

⁹ Oregon Housing and Community Services Department Housing Needs Model (Version S)

¹⁰ *Model Development Code and User's Guide for Small Cities*, Oregon TGM Program, 2nd edition, Page 1-35.

Table 4 City of Banks 2029 Projected New Housing Units by Land Use Type*City of Banks 2029 Projected New Housing Units by Land Use Type¹¹*

	LDSF ¹	R5	HDSF ¹	R2.5	HDMF ¹	MU ¹	Other	Total
Single Family Detached Units¹²	284	474	45	0	0	0	0	803
Manufactured Dwelling Park Units	0	36	0	0	0	0	0	36
Single Family Attached Units	0	0	181	0	0	0	0	181
Duplex Units	0	0	0	19	0	0	0	19
Tri-& Quad-plex Units	0	0	0	30	7	0	0	37
5+ Multi-Family Units	0	0	0	37	37	49	0	123
Total Units Needed	284	510	226	86	45	49	0	1,199

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

4.2.2 Housing Mix/Density

OAR 660, Division 024 (Urban Growth Boundaries) was recently amended in March 2009. The revised rules contain a “Housing Mix and Density” safe harbors for urban jurisdictions, which include recommended percentages for housing types in three categories: low-density residential, medium-density residential and high-density residential.¹³ The recommended housing mix is based on the coordinated 20-year population of the city. For Banks, the applicable safe harbor mix is:¹⁴

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

¹¹ This table is an amended revision of Template 18 from the 2029 Residential Needs Analysis (Appendix B). This revision is being performed in accordance with DLCDC guidance so as to be in accordance with applicable State land use law.

¹² Includes manufactured dwellings on individual lots or parcels.

¹³ OAR 660-024-0040(8) and Table 1 (as amended March 2009). (Table 1 is attached to this memorandum as Appendix F)

¹⁴ This safe harbor mix is for jurisdictions with 20-year population forecasts between 2,501 and 10,000 persons; Banks' 20-year population forecast is 4,660.

Although the residential needs analysis performed for this UGB amendment effort did not utilize this new safe harbor (as it was based on a state-provided housing needs model¹⁵ that did not incorporate such a housing mix), it provides guidance for the Banks future housing mix.

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

- **Low Density Residential**

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

- **Medium Density Residential**

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

- **High Density Residential**

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

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

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

¹⁵ Oregon Housing and Community Services Department Housing Needs Model (Version S)

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

Table 5
Housing Mix

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

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

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

4.3 Employment Land Needs Update (2024 to 2029)

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

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

However, an adjustment needs to be made prior to updating the employment land needs forecast. The 2005 EOA added 15 acres to the "Community Facilities" category of employment land demand forecast¹⁶. Because the residential lands safe harbor utilized in this memorandum correctly accounts for school facility needs associated with growth, the EOA "Community Facilities" land needs must be reduced by 15 acres to avoid double-counting forecasted land demand for school facilities. This corrective adjustment of 15 acres reduces the amount of 2024 "community facility" land acres needed from 19.75 acres to 4.75 acres.

To extend the 2024 estimated *new buildable acres needed* value to 2029, the 2024 demand values are then increased annually by 4.5% in accordance with OAR 660-024-0040(8)(a)(B), a safe harbor provision for determining employment land needs which allows a jurisdiction to use the population growth rate established in accordance with OAR 660-024-0030, which is 4.5%, as discussed on page 3 of this memorandum. The new demand values are then compared against the net buildable supply values provided in the 2005 EOA. The results of this calculation are shown in Table 6, with employment land use subtypes defined¹⁷.

¹⁶ See Banks 2005 EOA, page 4-8

¹⁷ Banks 2005 EOA land use subtypes assumed

Table 6*City of Banks 2029 Employment Land Needs Analysis*

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

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

4.4 Assessment of Additional Measures to Accommodate Forecasted Residential Demand

For the purpose of determining whether any of the forecasted residential land needs can be accommodated inside the existing UGB, each of the ORS 197.296(9) “additional capacity measures” are addressed below¹⁸:

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

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

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

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

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

¹⁸ The City of Banks is not statutorily obligated to address these measures, but is doing so to show its intent to be in compliance with state land use objectives related to UGB expansion

29.5 acres of R5 zoning and 13.6 acres of R2.5 zoning, for which the density comparison calculations are shown below:

R5 Zone PUD Density

Gross area: 29.5 acres

Street ROW: 7.4 acres

Net development area: 22.1 acres (29.5 - 7.4, includes public park and open space areas)

R5 base density: 5,000 square feet/dwelling

Conversion: $22.1 \times 43,560 = 962,676$ square feet

Allowed dwellings: 193 (962,676 / 5,000)

R2.5 Zone PUD Density

Gross area: 13.6 acres

Street ROW: 3.4 acres

Net development area: 10.2 acres (13.6 - 3.4)

R2.5 base density: 2,500 square feet/dwelling

Conversion: $10.2 \times 43,560 = 444,312$ square feet

Allowed dwellings: 178 (444,312 / 2,500)

Total Allowed PUD Dwellings: 371 (193 + 178)

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

R5 Zone Subdivision Density

Gross area: 29.5 acres

Street ROW: 7.4 acres

15% park dedication: 3.3 acres.

Net development area: 18.8 acres (29.5 - 7.4 - 3.3)

R5 base density: 5,000 square feet/dwelling

Conversion: $18.8 \times 43,560 = 818,928$ square feet

Allowed dwellings: 164 (818,928 / 5,000)

R2.5 Zone Density

Gross area: 13.6 acres

Street ROW: 3.4 acres

Net development area: 10.2 acres (13.6 - 3.4)

R2.5 base density: 2,500 square feet/dwelling

Conversion: $10.2 \times 43,560 = 444,312$ square feet

Allowed dwellings: 178 (444,312 / 2,500)

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

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

(b) Financial incentives for higher density housing;

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

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

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

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

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

(e) Minimum density ranges;

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

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

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

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

(f) Redevelopment and infill strategies;

Response: The City's Housing and Residential Land Needs analysis (updated to year 2029) identifies 13.0 acres of available infill land for residential development within the present UGB. This infill land increases the present UGB residential land capacity and thereby reduces the amount of additional UGB land needed to meet projected growth in Banks.

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

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

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

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

(i) Rezoning or redesignation of nonresidential land.

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

5. Conclusion/Next Steps

Neither existing lands, nor measures to increase the development capacity of existing lands inside the Banks UGB, will be sufficient to accommodate the estimated demand for residential and employment uses in the Banks area. Therefore, it will be necessary for the City of Banks to amend its UGB to provide additional lands to meet the estimated demand for 154.63 new acres of buildable residential land and 93.55 new acres of buildable employment land. In totality, the City of Banks will need to expand its UGB to include 248.18 additional acres.

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

Appendixes

- A. Banks 2024 Population Forecast
- B. Banks 2024 Residential Needs Analysis

- C. Banks 2024 Economic Opportunities Analysis
- D. Interagency Coordination (regarding 2029 Population Forecast Update Methodology)
- E. Banks 2029 Residential Land Needs Analysis Model Calculation Results
- F. OAR 660-024-0040(8) and Tables 1-3 (as amended March 2009)

Appendix A: Banks 2024 Population Forecast

PLAN TEXT AMENDMENT TO UPDATE LONG TERM POPULATION/EMPLOYMENT FORECAST

1. INTRODUCTION

The City's long term population and employment forecast is being updated. The last population update in 1988 did not attempt to revise the Plan's original population forecast of 1,050 by year 2000 (based on an average annual growth rate of 3.28 percent), because of the potential for sudden population increase when the South Banks properties were developed. The South Banks development in the form of the Banks Estates and Arbor Village subdivisions has since occurred, and the City's certified population for July 1, 2000 was in fact 1,310 persons.

As provided in the adopted Periodic Review Work Program, the City is undertaking the task of updating its long term population and employment forecast to year 2024.

2. POPULATION HISTORY

The City's population is subject to change according to three components:

- Births;
- Deaths;
- Net Migration (persons moving in or out).

The most influential component on population for Banks is net migration. Until the mid-late ninety's, the City's population remained very stable. The construction of many new housing units in the Banks Estates and Arbor Village developments resulted in a substantial increase in population due to net migration. Table 1 below shows the City's annual growth rate for 1980 - 2002:

Table 1. Banks Population Growth 1980-2002

<u>Year</u>	<u>Population</u>	<u>Percent Change</u>
1980	495	
1981	510	+3.03
1982	510	0.00
1983	495	-3.03
1984	490	-1.01
1985	495	+1.01
1986	500	+1.01
1987	500	0.00
1988	495	-1.01
1989	500	+1.01
1990	565	+3.00
1991	565	0.00
1992	570	+0.88
1993	570	0.00
1994	570	0.00
1995	575	+0.88
1996	570	-0.87
1997	625	+9.65
1998	845	+35.20
1999	1,310	+55.03
2000	1,310	0.00
2001	1,400	+6.87
2002	1,420	+1.43

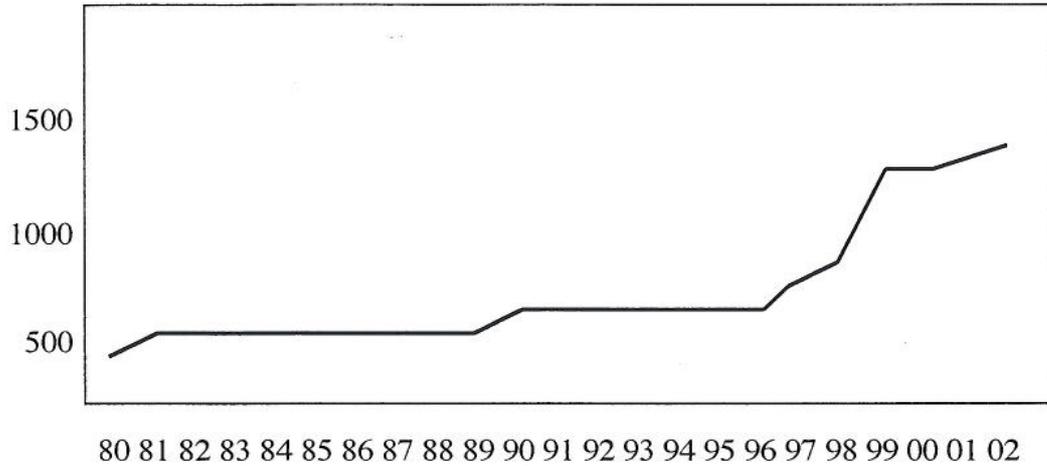
(Source: PSU Population Research Center Annual Population Reports, July 1 population estimate date.)

As is evident from Table 1, the City's population remained very stable at approximately 500 residents through the 1980's and showed a moderate increase through the mid-1990. During the latter 1990's, Banks experienced a major population gain by growing from 625 in 1997 to 1,310 in 1999.

During the past twenty-two year time span, Banks has nearly tripled in population size from 495 persons in 1980 to 1,420 persons in 2002. The population gain for this time period amounts to 925 persons and represents a percentage increase of 186.87 percent (average annual growth rate of 8.49 percent), with the largest gain occurring from 1997-2002 (795 persons, 127.20 percent increase).

Figure 1 illustrates the City's population trend for the same twenty-two year period:

Figure 1. Banks Historical Population Trend



Nearly all cities in Eastern Washington County (except North Plains) experienced their highest population growth during the 1995-2000 time period. Banks exhibited by far the highest percentage increase during this time period. This peak growth in population may likely be attributed to a vigorous regional economy that benefited all jurisdictions alike. Table 2 below shows the growth rate for Eastern Washington County cities plus the County in five year increments from 1980 to 2000:

	1980		1985		1990		1995		2000	
	Pop	% Inc								
Banks	495	-	495	0.00	565	14.14	575	1.77	1310	127.83
Cornelius	4550	-	5050	10.99	6175	22.28	7220	16.92	9760	35.18
Forest Grove	11600	-	11750	1.29	13625	15.96	14755	8.29	17830	20.84
Hillsboro	28000	-	30270	8.11	37800	24.88	46160	22.12	71455	54.80
North Plains	720	-	950	31.94	990	0.67	1245	25.76	1625	30.52
WashCo	247800	-	268000	8.15	315000	17.54	370000	17.46	449250	21.42

(Source: PSU Population Research Center Annual Population Reports, July 1 population estimate date.)

3. LONG TERM POPULATION FORECAST

According to the Periodic Review Work Program, the City needs to update its long term population forecast to year 2024. The state statute requires that the population forecast be coordinated with Washington County.

Prior comments from the County staff have suggested that the City consider historic growth trends in preparing the population forecast. It is also noted that the population updating task was originally scheduled as Task 1 for the City's Work Program. However, the Work Program was amended to defer Task 1 for a year to allow time for the County and Metro to complete their update of the Regional Forecast. Metro is currently working on the update with assistance from the counties and cities in the Portland region. However, completion of the process may exceed the City's deadline for completing Periodic Review Work Task 1.

City staff consulted with the Oregon Office of Economic Analysis (OEA), which is responsible for preparing the long term population forecast for the state and counties. OEA does not prepare population forecasts for cities but did provide a brief description of their forecast procedure and draft population forecast table for counties (see Attachment A).

The Population Research Center (PRC) at Portland State University (PSU) is responsible for preparing the annual population estimates effective July 1 for cities and counties. PRC determines city population estimates based on changes in the local housing stock, i.e., issuance of residential Building Permits. PRC does not usually prepare long term population forecasts and did provide useful advice for performing this task.

Consultation with the OEA and PRC staff suggested some alternative forecast methods that the City could utilize, including the following methods:

A. Historical Growth Trend

This method utilizes the City’s historical growth trend as shown in Table 1 and Figure 1. Projecting this same growth trend for Banks in five-year increments is shown in Table 3 below. The County population is shown for comparison, and the County forecast figures were provided in the OEA forecast table for counties (Attachment A).

Table 3. Banks Historical Trend Population Forecast

<u>Year</u>	<u>Banks Population</u>	<u>County Population</u>
2000	1,310	449,250
2005	1,420	491,648
2010	1,621	536,935
2015	1,650	588,441
2020	3,759	641,965
2025	4,075	698,223

(Source: OEA Long Term Population Forecast (Draft) for County Population & City Staff for City Population.)

The long term population forecast for Banks based on the past trend method is **4,075 persons**.

B. Annual Percentage Rate

This method assumes that population growth would occur incrementally at an average percentage rate per year. Two alternative percentage rates appear applicable to Banks.

One method is to apply the County’s long term average annual percentage rate to Banks. As shown on the OEA table, the population forecast for Washington County to year 2025 is 698,223 persons. This computes to an annual average growth increase of 2.22 percent for the 2000 – 2025 time period. Presuming that the City of Banks population were to grow at the same average annual rate as Washington County, then the year 2024 forecast for Banks would be **2,303 persons**.

Another method is to identify a city of similar type and size for projecting a similar growth rate for Banks. For purposes of comparison, the City of North Plains represents a city of similar size and type. North Plains has recently completed its Periodic Review that included updating their long term (year 2020) population forecast.

The 2002 PRC certified population for North Plains is 1,660. Metro has designated North Plains as a “Neighbor City” and managed a “North Plains Neighbor City Study” in 1997. This study included a population forecast of 3000 to year 2015 and 7600 to year 2040. The 2015 forecast was based on an annual percentage increase of 4.6 percent. The City also utilized a percentage figure of 4.5 percent annual increase and determined a population forecast of 3,750 persons for year 2020. Based on an annual increase of 4.5 percent, the City’s population forecast to year 2024 would be 3,739 persons.

74 2
1
1,660
1,310
3,010

C. Proportional Method

Another method assumes that the proportion of City population in relation to County population will remain constant during the forecast period. In year 2000, the City’s population comprised 0.29 percent of the County population. This proportion (0.0029) was applied in Table 2 below and shows the population forecast in five-year increments based on the OEA projections for Washington County:

Table 2. Banks Proportional Population Forecast

<u>Year</u>	<u>City Population</u>	<u>County Population</u>
2000	1,310	449,250
2005	1,426	491,648
2010	1,557	536,935
2015	1,706	588,441
2020	1,862	641,965
2025	2,025	698,223

(Source: OEA Long Term Population Forecast (Draft) for County Population & City Staff for City Population.)

The long term population forecast (year 2025) for Banks based on the proportional method is **2,025 persons**.

As discussed above, the four alternative population forecasts are summarized as follows:

- 2,025 - Proportional Method
- 2,303 - County 2.22 Annual Percentage Increase
- 3,739 - North Plains 4.50 Annual Percentage Increase
- 4,075 - Historical Growth Trend Method

The proportional method assumes that the relationship between the City and County projected populations remain unchanged for the long term. This method represents the most conservative forecast and disregards the City's past population trend. It substantially understates the long term growth potential for Banks.

Similarly, the County's 2.22 average annual percentage increase to year 2025 appears low for use as a forecast method for Banks. The County's historical average growth rate for 1980-2002 was 3.95 percent per year, compared to an average annual growth rate of 8.49 percent for Banks during the same time period. So it would not seem valid to rely on the County's growth rate for Banks because they are significantly different.

The most optimistic forecast is reflected in the historical growth trend method. While there is reason for optimism, the high levels of population growth experienced in the latter 1990's would seem to be a difficult feat to repeat. As explained in a "2000-2030 Regional Forecast" by Metro:

"During the 1990's, about two-thirds of new residents had never lived in the Portland area before. Net in-migration will still be a force driving population growth in the future, but a lesser one. Only about half of the region's population increase during the next 20 years will come from migration; the remainder will be from residents having children and grandchildren."

(Page 31, "Metro Regional Forecast", September 2002.)

Not to be overly optimistic or pessimistic, the method utilizing the average annual percentage rate for North Plains merits serious consideration. Banks and North Plains are similar in population size and locational factors for attracting future growth. It would appear that comparable economic circumstances and market forces apply to Banks as they do to North Plains. In this regard, a "*Westside Economic Study*" was performed in 2002 that provides an economic analysis focusing on Washington County. The key conclusions contained in this study are listed as follows:

- *"The Westside economy accounts for nearly about one-fourth of all economic activity in the Portland Metropolitan area."*
- *"The Westside economy is tightly connected to the overall economy of the Portland metropolitan area. The Westside is connected by enormous daily flows of commuting workers, the larger scale and continuing migration of people within the region, and by the ties of economic transactions between different parts of the region. Because of state government's substantial reliance on income taxes, the Portland metropolitan area and the Westside make disproportionate contributions to the state's revenues."*
- *"The Westside economy has experienced rapid economic growth, particularly during the last decade. The Westside's role in the regional economy has been transformed from a net supplier of labor and importer of wages from the rest of the region, to a net demander of labor and a net exporter of wages to the rest of the region."*
- *"The expansion of the Westside economy has been driven by the competitive success of industry clusters that characterize the distinctive economic specializations of the Westside. In particular the growth of the high technology industry cluster has been the dominant reason*

for the growth in this part of the region. The growth of other clusters, most notably the growth of the apparel/sporting goods cluster centered around Nike, has also helped propel Westside growth.”

- *“The Westside economy has evolved continually over the past several decades, and continues to evolve today. Certain critical decisions, many taken decades ago, continue to have an enormous impact on the shape of the Westside economy. The Westside’s role as a high tech center owes primarily to the decision by Tektronix to build its primary operations in Beaverton at a time when the company was highly profitable and rapidly growing. This established a local labor force concentration that attracted Intel and other firms in the 1970s and 1980s, triggering a successful agglomeration of high technology firms. Other subsequent public and private decisions have enabled this cluster to flourish on the Westside.”*

(Executive Summary, “The Westside Economy”, Impresa, Inc., January 2002.)

While the study conclusions cited above recognize the past rapid growth of the Westside economy, the economic forecast for the next several years appears more subdued than in the 1990’s. Much of the growth in the region during the 1990’s was driven by the tremendous growth in the semiconductor industry. This industry is characterized by a highly cyclical pattern, so it is unclear whether or not the industry’s growth in the next ten years will be as robust as it was during the last ten.

Thus, a repeat of the high levels of population growth that occurred in the latter 1990’s would not seem to be a realistic expectation. The City’s forecast based on the historical trend having an average annual growth rate of 8.49 percent appears overly optimistic in view of the study’s economic assessment. This does not mean to imply a low growth scenario, but does indicate a time period for the economy to grow at a more moderate rate. The 4.5 percent annual growth rate for North Plains represents a moderate rate that would

be appropriate for Banks. Therefore, the year 2024 population forecast for Banks is determined to be 3,739 persons.

4. EMPLOYMENT FORECAST

The long term employment forecast is based on the projected households for year 2024. The number of households is derived from the long term population forecast, i.e., 3,739 persons. The 1999 growth management study for Banks utilized a household factor of 2.50 persons per household by year 2020. This ratio remains applicable for forecasting to year 2024 and is calculated at 1,496 households.

Based on a low, medium, and high range of jobs/household ratios, the projected long term employment for Banks (year 2024) is shown as follows:

High Range (1.3 jobs/household ratio):	1,945
Medium Range (1.1 jobs/household ratio):	1,646
Low Range (0.9 jobs/household ratio):	1,346

Appendix B: Banks 2024 Residential Needs Analysis

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

1. INTRODUCTION

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

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

“Goal:

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

Objectives:

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

of residential lot sizes and a diversity of housing types.

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

Policies:

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

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

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

Policy no. 4 above is hereby amended to read:

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

2. Inventory of Residential Lands

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

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

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

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

3. Housing and Residential Land Needs Analysis

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

OBJECTIVES:

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

POLICIES:

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

EXHIBIT B

The Housina Needs Model - Version S[®]

A Methodology and Model for Calculating and Analyzing Housing Needs

Model Parameters Input Sheet

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

Scenario Parameters

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

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

Vacancy factor for ownership units used for this scenario 2.0%

Vacancy factor for rental units used for this scenario 7.0%

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

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

Mortgage rates are high High

Mortgage rates are low Low

Average historical mortgage rate Historic

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

Current Housing Units Needed by Tenure and Cost[®]
For City of Banks as of April 2000
Scenario 1.1

Template 4
Housing Units Indicated by Tenure & Cost**

Rental				Ownership				
Rent*	# Units	% of Units	Cum %	Price*	# Units	% of Units	Cum %	
0 - 199	7	5.6%	5.6%	<28.3k	2	0.5%	0.5%	
200 - 429	10	8.2%	13.7%	28.3k <56.7k	6	1.8%	2.3%	
430 - 664	18	14.7%	28.4%	56.7k <85k	29	8.7%	11.0%	
665 - 909	24	19.1%	47.5%	85k <113.3k	35	10.6%	21.6%	
910 - 1149	17	14.1%	61.6%	113.3k <141.7k	34	10.1%	31.7%	
1150 - 1764	30	24.1%	85.7%	141.7k <212.5k	102	30.8%	62.5%	
1765+	18	14.3%	100.0%	212.5k+	124	37.5%	100.0%	All Units
Totals	123	% of All	27.1%	Totals	332	% of All	72.9%	455

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

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

Template 5
Housing Units Needed by Tenure & Cost*[®]

Rental						Ownership				
Rent	Out Factor**	Tenant Vouchers***	Needed Units	% of Units	Cum %	Price	Out Factor**	Needed Units	% of Units	Cum %
0 - 199	0%		7	6.0%	6.0%	<56.7k	0%	9	2.7%	2.7%
200 - 429	5%		10	8.5%	14.5%	56.7k <85k	5%	29	8.8%	11.6%
430 - 664	5%		20	15.9%	30.3%	85k <113.3k	5%	36	10.7%	22.3%
665 - 909	10%		26	20.7%	51.0%	113.3k <141.7k	7%	39	11.9%	34.2%
910 - 1149	25%		37	29.8%	80.8%	141.7k <212.5k	8%	113	34.0%	68.1%
1150 +	50%		24	19.2%	100.0%	212.5k+	15%	106	31.9%	100.0%
Totals		0	123	% of All	27.1%			332	% of All	72.9%

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

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

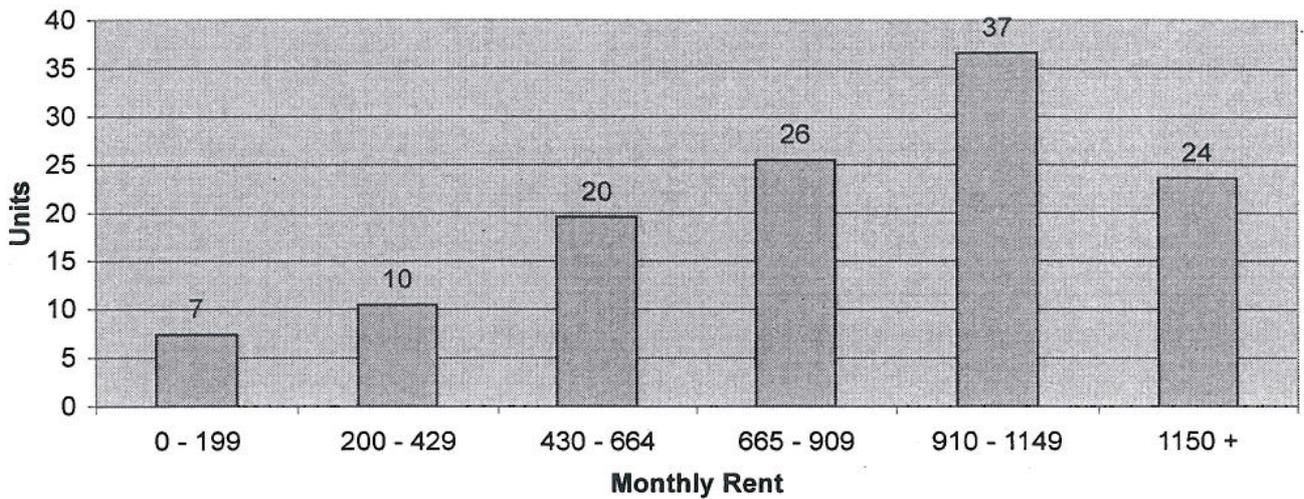
*** Estimated number of Section 8 Vouchers/Certificates or similar subsidies used to lower tenant paid rents to this price point

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

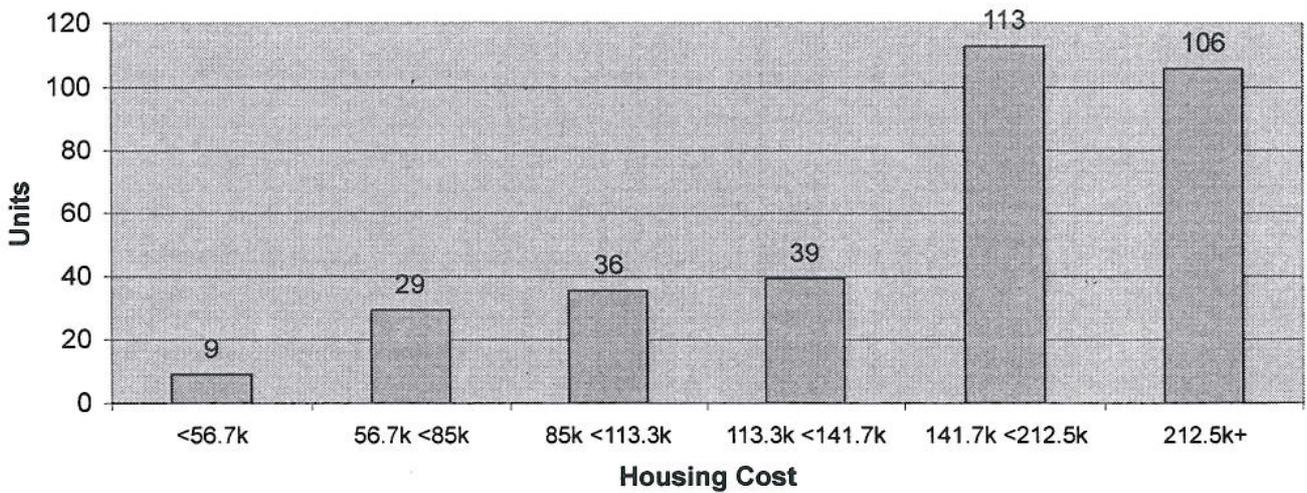
Graphs 1 & 2 Current Total Housing Needs ©

Scenario 1.1

City of Banks Rental Units Needed in April 2000



City of Banks Ownership Units Needed in April 2000



Template 6
Current Inventory of Dwelling Units[®]
For City of Banks as of April 2000
Scenario 1.1

Rental								
Rent	Single Family Units	Manufactured Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units	% of Units	Cumulative %
0 - 199	6					6	5.5%	5.5%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
200 - 429	16					16	14.7%	20.2%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
430 - 664	10	0	6	12	40	68	62.4%	82.6%
	14.7%	0.0%	8.8%	17.6%	58.6%	100.0%		
665 - 909	16					16	14.7%	97.2%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
910 - 1149	1					1	0.9%	98.2%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
1150 +	2					2	1.8%	100.0%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
Totals	51	0	6	12	40	109	% of All	22.2%
Percentage	46.8%	0.0%	5.5%	11.0%	36.7%	100.0%		

Ownership								
Price *	Single Family Units	Manufactured Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units	% of Units	Cumulative %
<56.7k	4					4	1.0%	1.0%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
56.7k <85k	8					8	2.1%	3.1%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
85k <113.3k	17					17	4.5%	7.6%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
113.3k <141.7k	57					57	15.0%	22.6%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
141.7k <212.5k	270					270	70.9%	93.4%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
212.5k+	25					25	6.6%	100.0%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
Totals	381	0	0	0	0	381	% of All	77.8%
Percentage	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		

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

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

Template 7
Current Unmet Housing Needs[®]
Housing Units Needed less Current Inventory

Rental				Ownership			
Rent	Current Unmet Need / (Surplus)	% of Need Met	Cumulative Units Needed	Price	Current Unmet Need / (Surplus)	% of Need Met	Cumulative Units Needed
0 - 199	1	81.5%	1	<56.7k	5	44.0%	5
200 - 429	(3)	153.1%	(4)	56.7k <85k	21	27.3%	26
430 - 664	(49)	347.8%	(53)	85k <113.3k	19	47.7%	45
665 - 909	10	62.7%	(43)	113.3k <141.7k	(18)	144.5%	27
910 - 1149	36	2.7%	(7)	141.7k <212.5k	(157)	239.5%	(130)
1150 +	22	8.5%	14	212.5k+	81	23.6%	(49)

Current Unmet Need = Needed Units (Housing Units Needed by Tenure & Cost template) - Current Units

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

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

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

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

Template 10

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

Rental				Ownership				
Rent*	# Units	% of Units	Cum %	Price*	# Units	% of Units	Cum %	
0 - 199	21	5.6%	5.6%	<28.3k	16	1.6%	1.6%	
200 - 429	31	8.2%	13.7%	28.3k <56.7k	47	4.5%	6.1%	
430 - 664	56	14.7%	28.4%	56.7k <85k	69	6.7%	12.8%	
665 - 909	73	19.1%	47.5%	85k <113.3k	113	11.1%	23.9%	
910 - 1149	54	14.1%	61.6%	113.3k <141.7k	98	9.6%	33.5%	
1150 - 1764	92	24.1%	85.7%	141.7k <212.5k	333	32.4%	65.9%	
1765+	55	14.3%	100.0%	212.5k+	350	34.1%	100.0%	All Units
Totals	381	% of All	27.1%	Totals	1,026	% of All	72.9%	1,407

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

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

Template 11

Future Housing Units Needed by Tenure & Cost* ©

Rental						Ownership					
Rent	Out Factor**	Tenant Vouchers***	Needed Units	% of Units	Cum %	Price	Out Factor**	Needed Units	% of Units	Cum %	
0 - 199	0%		23	6.0%	6.0%	<56.7k	0%	66	6.5%	6.5%	
200 - 429	5%		32	8.5%	14.5%	56.7k <85k	5%	71	6.9%	13.4%	
430 - 664	5%		60	15.9%	30.3%	85k <113.3k	5%	115	11.2%	24.6%	
665 - 909	10%		79	20.7%	51.0%	113.3k <141.7k	7%	118	11.5%	36.1%	
910 - 1149	25%		113	29.8%	80.8%	141.7k <212.5k	8%	359	35.0%	71.0%	
1150 +	50%		73	19.2%	100.0%	212.5k+	15%	297	29.0%	100.0%	
Totals			381	% of All	27.1%	Totals			1,026	% of All	72.9%

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

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

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

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

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

Rental							
Rent	Needed Units	Single Family Units	Manufactd Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units
0 - 199	23	0.0%	0.0%	0.0%	47.8%	52.2%	100.0%
		0	0	0	11	12	23
200 - 429	32	0.0%	0.0%	12.5%	34.4%	53.1%	100.0%
		0	0	4	11	17	32
430 - 664	60	0.0%	0.0%	6.7%	16.7%	76.6%	100.0%
		0	0	4	10	46	60
665 - 909	79	0.0%	0.0%	6.3%	12.7%	81.0%	100.0%
		0	0	5	10	64	79
910 - 1149	113	92.9%		7.1%			100.0%
		105	0	8	0	0	113
1150 +	73	100.0%					100.0%
		73	0	0	0	0	73
Totals	381	178	0	21	42	139	381
Percentage		46.8%	0.0%	5.5%	11.1%	36.6%	100.0%

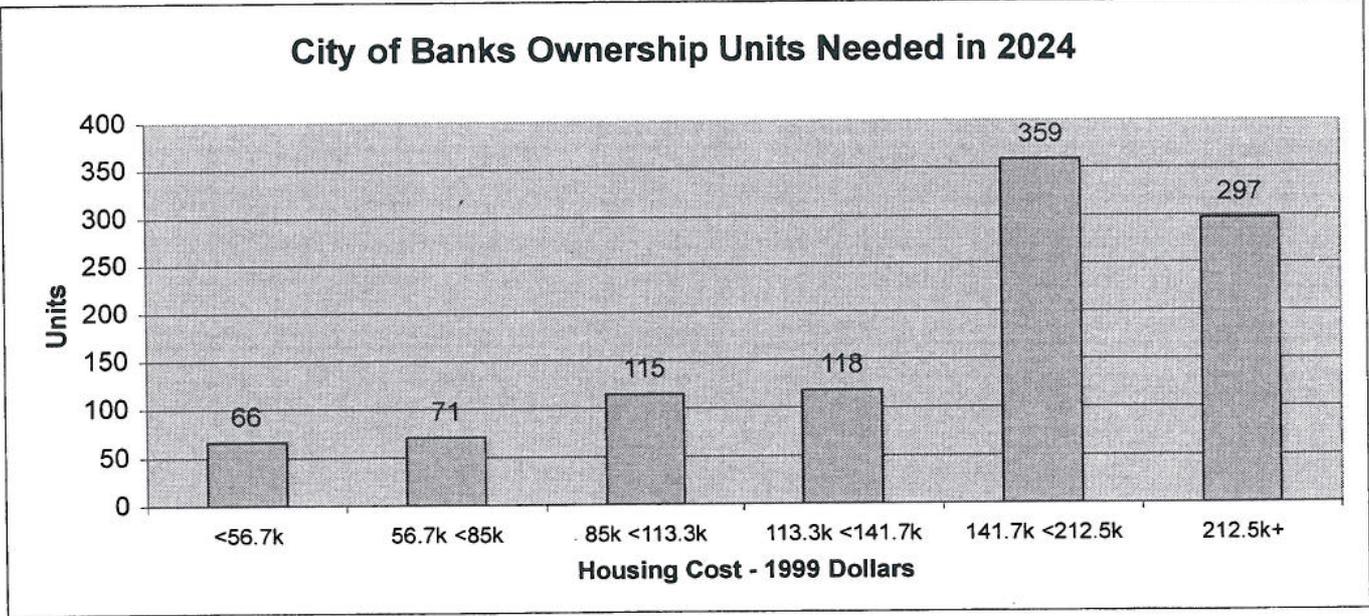
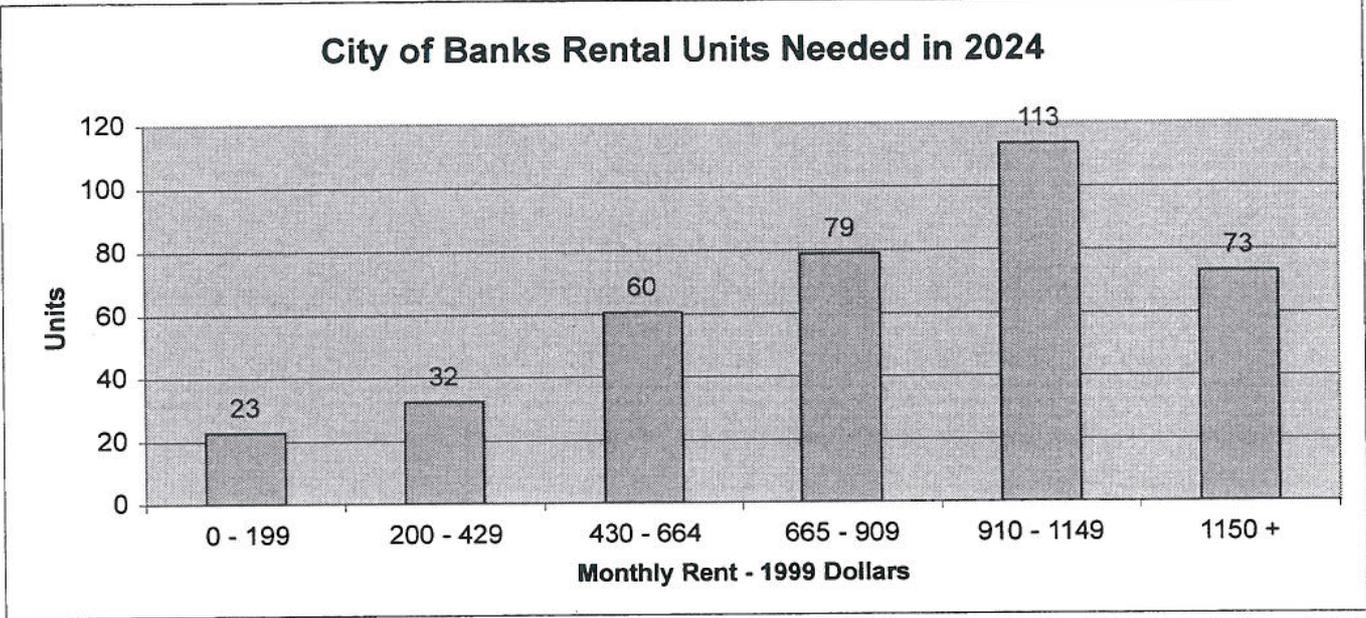
Ownership							
Price	Needed Units	Single Family Units	Manufactd Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units
<56.7k	66	100.0%					100.0%
		66	0	0	0	0	66
56.7k <85k	71	100.0%					100.0%
		71	0	0	0	0	71
85k <113.3k	115	100.0%					100.0%
		115	0	0	0	0	115
113.3k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

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

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

Graphs 4 & 5 Future Total Housing Needs ©

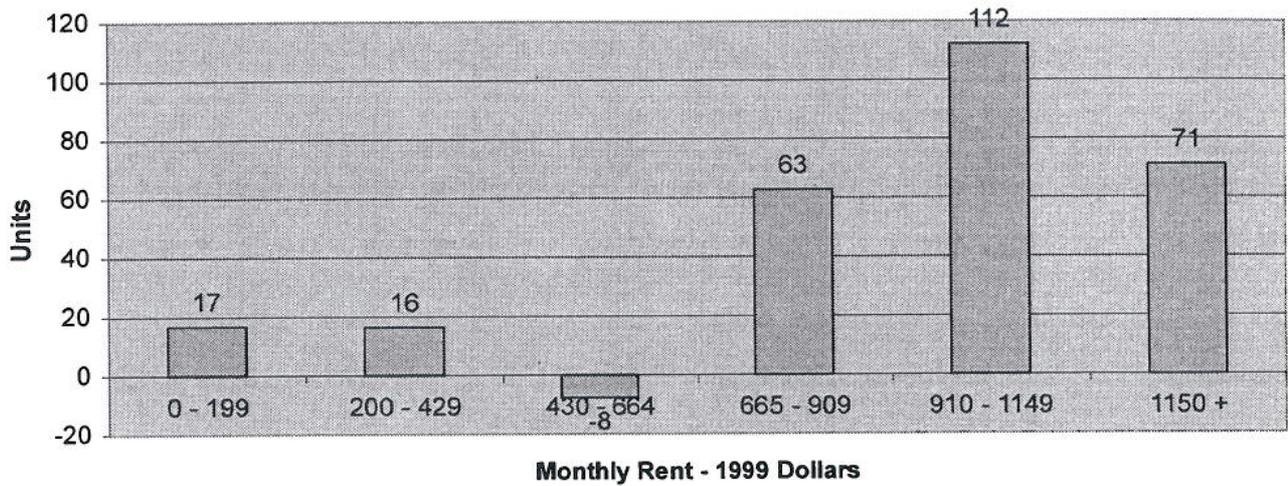
Scenario 1.1



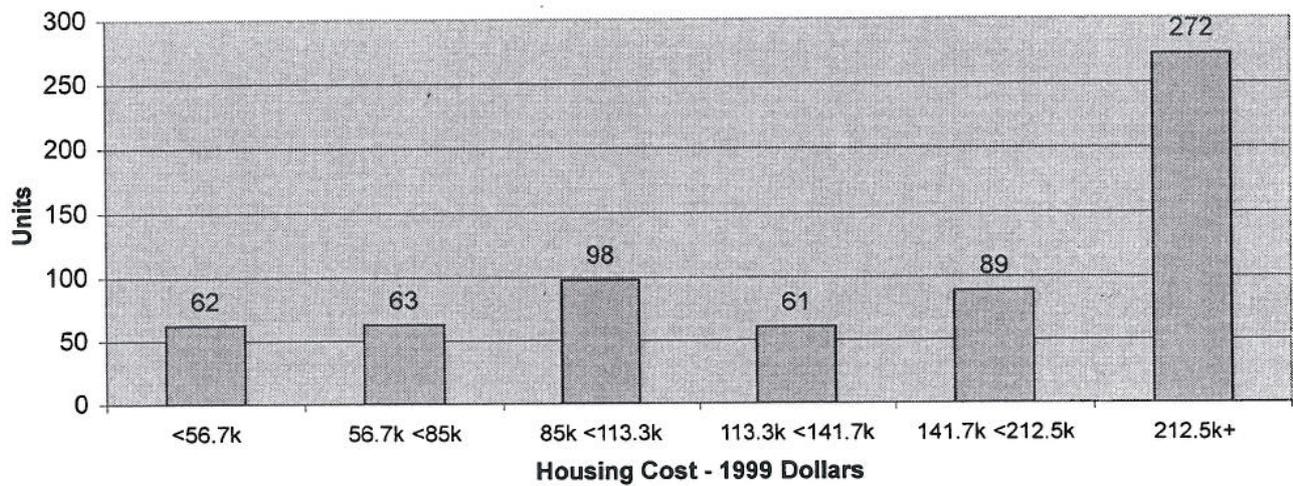
Graphs 6 & 7 New Housing Needs ©

Scenario 1.1

2024 New Rental Units Needed by City of Banks



2024 New Ownership Units Needed by City of Banks



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

New Rental Units Needed							
Rent	Needed Units	Single Family Units	Manufactd Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units
0 - 199	17	(6)	0	0	11	12	17
200 - 429	16	(16)	0	4	11	17	16
430 - 664	(8)	(10)	0	(2)	(2)	6	(8)
665 - 909	63	(16)	0	5	10	64	63
910 - 1149	112	104	0	8	0	0	112
1150 +	71	71	0	0	0	0	71
Totals	272	127	0	15	30	99	272
Percentage		46.9%	0.0%	5.6%	11.1%	36.5%	100.0%

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

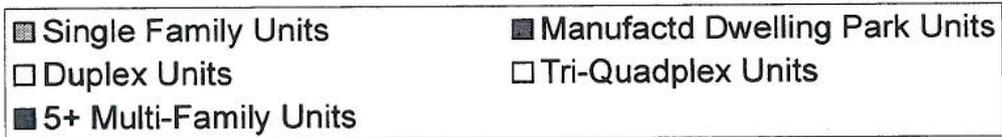
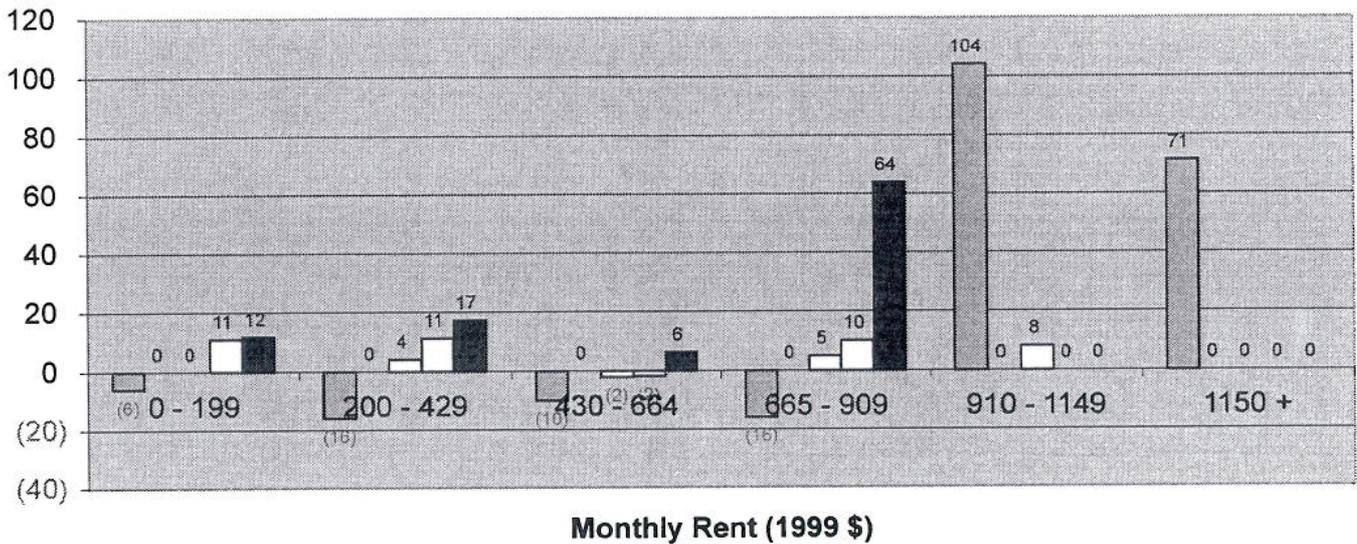
Total New Rental and Ownership Units							
	Needed Units	Single Family Units	Manufactd Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units
Totals	917	772	0	15	30	99	917
% of Total Units		84.2%	0.0%	1.6%	3.3%	10.8%	100.0%

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

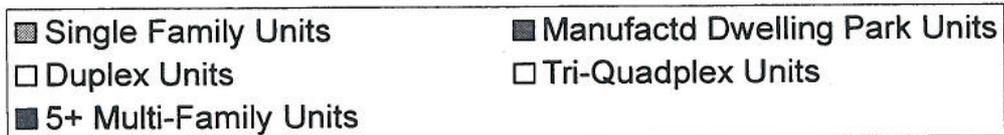
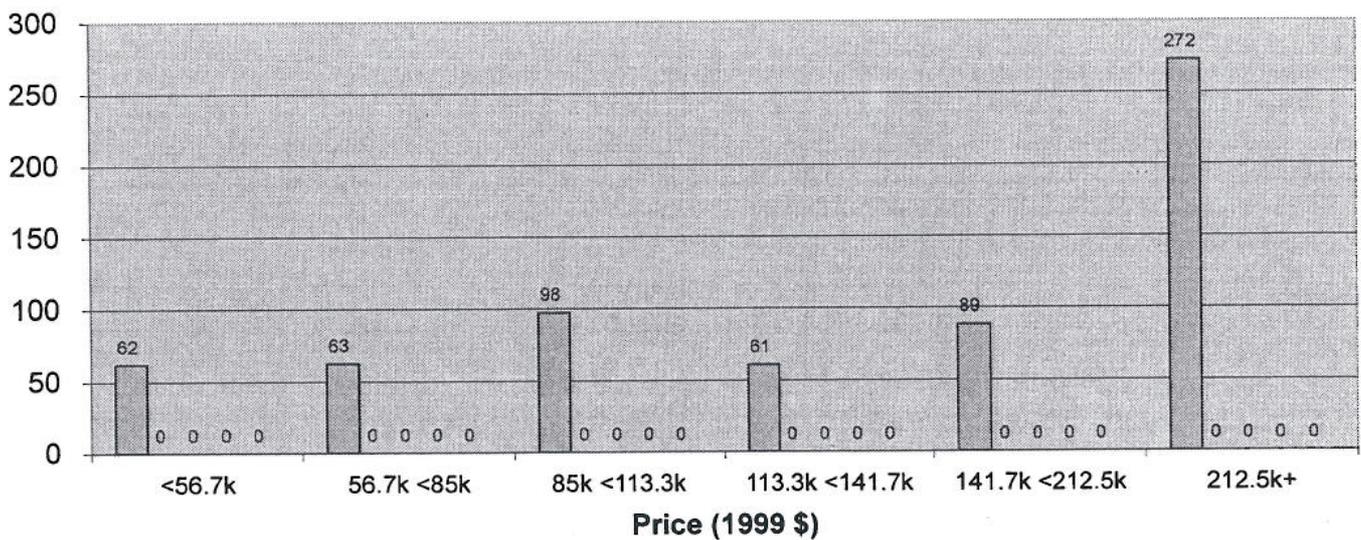
Graphs 9 & 10 New Units Needed by Housing Type ©

Scenario 1.1

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

Percent of Existing Inventory by Land Use Type

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

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

For City of Banks as of 2024

Scenario 1.1

Template 17

Projected Distribution of New Housing by Land Use Type ©

Single Family Units	All Units	% in LDSF	% in R5	% in HDSF	% in R2.5	% in HDMF	% in MU	% in	% in	Other	Total %
Lower Priced ¹	93	25%	50%	25%							100.0%
Mid Priced ²	247	25%	50%	25%							100.0%
Higher Priced ³	432	30%	50%	20%							100.0%
Total	772	27.8%	50.0%	22.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Existing Distribution			100.0%								100.0%
MDP Units	All Units	% in LDSF	% in R5	% in HDSF	% in R2.5	% in HDMF	% in MU	% in	% in	Other	Total %
Lower Priced ¹	0										0.0%
Mid Priced ²	0										0.0%
Higher Priced ³	0										0.0%
Total	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Existing Distribution											0.0%
Duplex Units	All Units	% in LDSF	% in R5	% in HDSF	% in R2.5	% in HDMF	% in MU	% in	% in	Other	Total %
Lower Priced ¹	2				100%						100.0%
Mid Priced ²	13				100%						100.0%
Higher Priced ³	0										0.0%
Total	15	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Existing Distribution					100.0%						100.0%
Tri-Quadplex Units	All Units	% in LDSF	% in R5	% in HDSF	% in R2.5	% in HDMF	% in MU	% in	% in	Other	Total %
Lower Priced ¹	20				70%	30%					100.0%
Mid Priced ²	10				100%						100.0%
Higher Priced ³	0										0.0%
Total	30	0.0%	0.0%	0.0%	80.0%	20.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Existing Distribution					100.0%						100.0%
5+ Multi-Family Units	All Units	% in LDSF	% in R5	% in HDSF	% in R2.5	% in HDMF	% in MU	% in	% in	Other	Total %
Lower Priced ¹	35				30%	30%	40%				100.0%
Mid Priced ²	64				30%	30%	40%				100.0%
Higher Priced ³	0										0.0%
Total	99	0.0%	0.0%	0.0%	30.0%	30.0%	40.0%	0.0%	0.0%	0.0%	100.0%
Existing Distribution					100.0%						100.0%

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

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

Land Needed for New Dwelling Units

For City of Banks as of 2024
Scenario 1.1

Template 18 Projected New Housing Units by Land Use Type [©]

	LDSF	R5	HDSF	R2.5	HDMF	MU			Other	Total
Single Family Units	215	386	171	0	0	0	0	0	0	772
Manufactured Dwelling Park Units	0	0	0	0	0	0	0	0	0	0
Duplex Units	0	0	0	1516	0	0	0	0	0	1516
Tri-Quadplex Units	0	0	0	24	6	0	0	0	0	30
5+ Multi-Family Units	0	0	0	30	30	40	0	0	0	99100
Total Units Needed	215	386	171	9970	36	40	0	0	0	99716

918

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

Buildable Lands Inventory for Housing

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

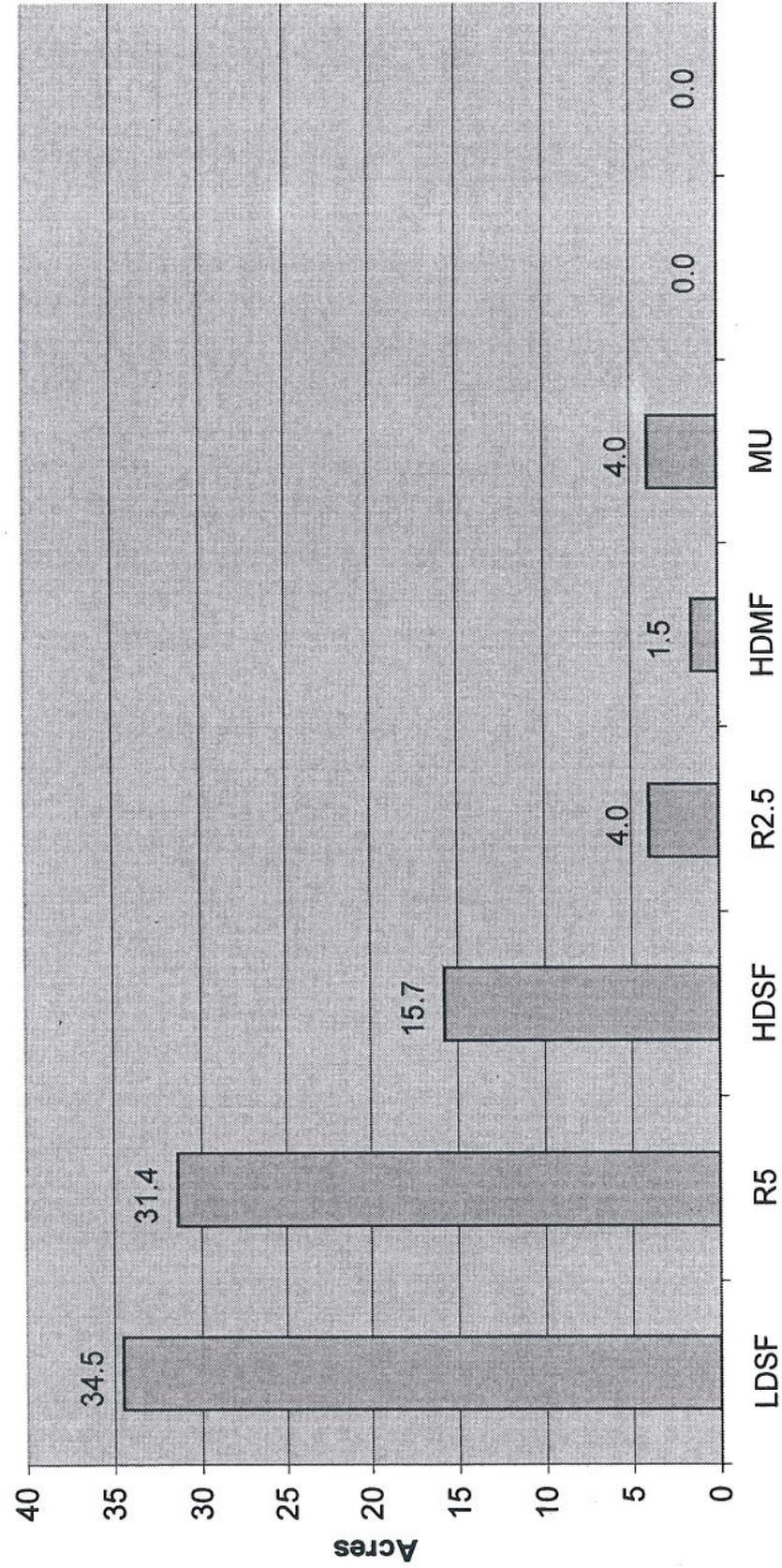
Land Needed by Land Use Type

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

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

Graph 11
For City of Banks as of 2024
Scenario 1.1

Additional Acres Needed in UGB by Land Use Type



Appendix C: Banks 2024 Economic Opportunities Analysis

Demand and Supply of Buildable Land in Banks

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

FORECAST EMPLOYMENT GROWTH IN BANKS

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

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

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

Source: K.J. Won, Banks City Planner. Personal correspondence to Steve Kelley, Washington County DLUT. March 11, 2003.

Note: businesses assigned a land use type by ECONorthwest.

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

TOTAL EMPLOYMENT GROWTH RATE

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

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

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

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

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

According to the 2000 Census, the ratio of Bank’s population to the number of working residents (regardless of where they work) was 1.87.¹ Applying this ratio to the 2003 population indicates that Banks would need a total of 765 jobs to have the number of jobs in Banks equal the number of working residents in Banks. This is 317 more jobs than the number currently in Banks.

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

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

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

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

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

In summary:

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

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

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

DISTRIBUTION OF TOTAL EMPLOYMENT

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

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

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

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

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

Source: ECONorthwest.

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

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

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

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

DEMAND FOR COMMERCIAL AND INDUSTRIAL LAND IN BANKS

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

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

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

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

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

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

Source: ECONorthwest.

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

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

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

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

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

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

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

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

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

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

Source: ECONorthwest.

BUILDABLE LANDS INVENTORY

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

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

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

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

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

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

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

Source: ECONorthwest.

COMPARISON OF SUPPLY AND DEMAND FOR BUILDABLE COMMERCIAL AND INDUSTRIAL LAND

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

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

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

Source: ECONorthwest.

Appendix D: Interagency Coordination (regarding 2029 Population Forecast Methodology)

Updated 20-Year Population Forecast

City of Banks

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

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

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

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

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

Hoffmann, Michael/PDX

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

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

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

>>> KJ Won <kjwon@mac.com> 3/3/2009 10:20 PM >>>
Everyone,
Please see attached updated population forecast based on safe harbor.
Let me know soon if any revisions will be necessary. Then I will
contact Steve Kelley for County approval as explained in Gloria's email
and the conditions from Ross below. Thanks for all your help in
resolving this issue.
KJ

Hoffmann, Michael/PDX

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



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



ATT00001.txt (246
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Safe Harbor Pop
Update (22 KB)...



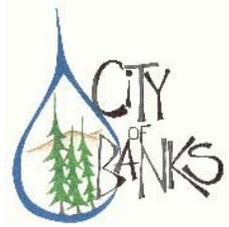
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Hello Steve,

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

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

KJ



Email Transmittal

March 4, 2009

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

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

Dear Steve:

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

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

Sincerely,

K.J. Won, AICP
Banks City Planner

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

Hoffmann, Michael/PDX

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

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

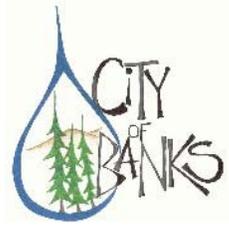


3-5-09 Docm ATT00001.txt (250
Memo.doc (103 KB) B)

Everyone,

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

Let me know if you have questions. Thanks.
KJ



EMAIL MEMORANDUM

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

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

FROM: K.J. Won, Banks City Planner

DATE: March 5, 2009

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

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

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

Please let me know if you have questions.

Appendix E: Banks 2029 Residential Land Needs Analysis Model Calculation Results

The Housing Needs Model - Version S[©]

A Methodology and Model for Calculating and Analyzing Housing Needs

Model Parameters Input Sheet

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

Scenario Parameters

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

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

Vacancy factor for ownership units used for this scenario 5.0%

Vacancy factor for rental units used for this scenario 7.0%

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

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

Mortgage rates are high High

Mortgage rates are low Low

Average historical mortgage rate Historic

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

Housing Needs © For City of Banks

Scenario 1.2

Template 1

Current Housing Status as of April 2000

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

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

** Excludes Group Quarter Dwelling Units

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

Template 2

Projected Future Housing Status as of 2029

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

* Number of non-Group Quarter Occupied Dwelling Units

** Excludes Group Quarter Dwelling Units

Template 3
Dwelling Unit Needs Indicated by Tenure Choice and Affordable Cost®
For City of Banks as of April 2000
Scenario 1.2

Cohort		Tenure		HHs in Cohort as % of all HHs	AI Cohort HHs	Units Indicated by Housing Type		Rent Range (Note 1)	Price Range (Note 1)	Units Indicated Adjustment for HHs Without Mortgages		
Age	Income (Note 1)	Renter %	Homeowner %	440	Number	Rental	Owned			% of HHs (Note 2)	Owned Units Out	Remaining Units
<25	<10k	92.6%	7.4%	0.6579%	3	2.7	0.2	0 - 199	<28.3k	20%	0.0	0.2
	10k <20k	83.0%	17.0%	0.0000%	0	0.0	0.0	200 - 429	28.3k <56.7k	20%	0.0	0.0
	20k <30k	75.1%	24.9%	0.6579%	3	2.2	0.7	430 - 664	56.7k <85k	15%	0.1	0.6
	30k <40k	64.9%	35.1%	2.6316%	12	7.5	4.1	665 - 909	85k <113.3k	15%	0.6	3.5
	40k <50k	59.1%	40.9%	1.0965%	5	2.9	2.0	910 - 1149	113.3k <141.7k	8%	0.2	1.8
	50k <75k	55.2%	44.8%	1.5351%	7	3.7	3.0	1150 - 1764	141.7k <212.5k	5%	0.2	2.9
	75k+	50.8%	49.2%	0.2193%	1	0.5	0.5	1765+	212.5k+	5%	0.0	0.5
25 <35	<10k	69.1%	30.9%	0.2193%	1	0.7	0.3	0 - 199	<28.3k	20%	0.1	0.2
	10k <20k	63.6%	36.4%	0.0000%	0	0.0	0.0	200 - 429	28.3k <56.7k	20%	0.0	0.0
	20k <30k	59.9%	40.1%	1.9737%	9	5.2	3.5	430 - 664	56.7k <85k	15%	0.5	3.0
	30k <40k	51.8%	48.2%	1.3158%	6	3.0	2.8	665 - 909	85k <113.3k	15%	0.4	2.4
	40k <50k	43.0%	57.0%	4.8246%	21	9.1	12.1	910 - 1149	113.3k <141.7k	8%	1.0	11.1
	50k <75k	25.0%	75.0%	13.3772%	59	14.7	44.1	1150 - 1764	141.7k <212.5k	5%	2.2	41.9
	75k+	14.0%	86.0%	14.9123%	66	9.2	56.4	1765+	212.5k+	5%	2.8	53.6
35 <45	<10k	67.9%	32.1%	0.0000%	0	0.0	0.0	0 - 199	<28.3k	20%	0.0	0.0
	10k <20k	59.9%	40.1%	1.9737%	9	5.2	3.5	200 - 429	28.3k <56.7k	20%	0.7	2.8
	20k <30k	48.0%	52.0%	2.6316%	12	5.6	6.0	430 - 664	56.7k <85k	15%	0.9	5.1
	30k <40k	35.9%	64.1%	3.9474%	17	6.2	11.1	665 - 909	85k <113.3k	15%	1.7	9.5
	40k <50k	27.0%	73.0%	1.9737%	9	2.3	6.3	910 - 1149	113.3k <141.7k	8%	0.5	5.8
	50k <75k	16.0%	84.0%	8.9912%	40	6.3	33.2	1150 - 1764	141.7k <212.5k	5%	1.7	31.6
	75k+	12.1%	87.9%	10.3070%	45	5.5	39.9	1765+	212.5k+	5%	2.0	37.9
45 <55	<10k	59.6%	40.4%	0.0000%	0	0.0	0.0	0 - 199	<28.3k	30%	0.0	0.0
	10k <20k	44.3%	55.7%	0.0000%	0	0.0	0.0	200 - 429	28.3k <56.7k	30%	0.0	0.0
	20k <30k	29.9%	70.1%	1.7544%	8	2.3	5.4	430 - 664	56.7k <85k	20%	1.1	4.3
	30k <40k	24.9%	75.1%	3.7281%	16	4.1	12.3	665 - 909	85k <113.3k	15%	1.8	10.5
	40k <50k	19.9%	80.1%	1.3158%	6	1.2	4.6	910 - 1149	113.3k <141.7k	15%	0.7	3.9
	50k <75k	13.9%	86.1%	3.0702%	14	1.9	11.6	1150 - 1764	141.7k <212.5k	15%	1.7	9.9
	75k+	8.9%	91.1%	2.8509%	13	1.1	11.4	1765+	212.5k+	10%	1.1	10.3
55 <65	<10k	40.8%	59.2%	1.0965%	5	2.0	2.9	0 - 199	<28.3k	70%	2.0	0.9
	10k <20k	33.6%	66.4%	0.4386%	2	0.6	1.3	200 - 429	28.3k <56.7k	50%	0.6	0.6
	20k <30k	27.0%	73.0%	1.0965%	5	1.3	3.5	430 - 664	56.7k <85k	35%	1.2	2.3
	30k <40k	16.9%	83.1%	1.0965%	5	0.8	4.0	665 - 909	85k <113.3k	35%	1.4	2.6
	40k <50k	10.9%	89.1%	0.4386%	2	0.9	1.7	910 - 1149	113.3k <141.7k	30%	0.5	1.2
	50k <75k	7.9%	92.1%	1.3158%	6	0.5	5.3	1150 - 1764	141.7k <212.5k	30%	1.6	3.7
	75k+	5.9%	94.1%	0.0000%	0	0.0	0.0	1765+	212.5k+	15%	0.0	0.0
65 <75	<10k	35.1%	64.9%	0.0000%	0	0.0	0.0	0 - 199	<28.3k	80%	0.0	0.0
	10k <20k	25.1%	74.9%	0.6579%	3	0.7	2.2	200 - 429	28.3k <56.7k	60%	1.3	0.9
	20k <30k	10.1%	89.9%	0.6579%	3	0.3	2.6	430 - 664	56.7k <85k	75%	2.0	0.7
	30k <40k	8.1%	91.9%	0.0000%	0	0.0	0.0	665 - 909	85k <113.3k	60%	0.0	0.0
	40k <50k	7.0%	93.0%	0.6579%	3	0.2	2.7	910 - 1149	113.3k <141.7k	55%	1.5	1.2
	50k <75k	5.5%	94.5%	1.9737%	9	0.5	8.2	1150 - 1764	141.7k <212.5k	45%	3.7	4.5
	75k+	5.0%	95.0%	0.6579%	3	0.1	2.8	1765+	212.5k+	45%	1.2	1.5
75 +	<10k	36.8%	63.2%	0.6579%	3	1.1	1.8	0 - 199	<28.3k	80%	1.5	0.4
	10k <20k	26.1%	73.9%	2.4123%	11	2.8	7.8	200 - 429	28.3k <56.7k	80%	6.3	1.6
	20k <30k	16.1%	83.9%	0.0000%	0	0.0	0.0	430 - 664	56.7k <85k	85%	0.0	0.0
	30k <40k	13.1%	86.9%	0.4386%	2	0.3	1.7	665 - 909	85k <113.3k	90%	1.5	0.2
	40k <50k	12.1%	87.9%	0.4386%	2	0.2	1.7	910 - 1149	113.3k <141.7k	80%	1.4	0.3
	50k <75k	12.0%	88.0%	0.0000%	0	0.0	0.0	1150 - 1764	141.7k <212.5k	80%	0.0	0.0
	75k+	12.0%	88.0%	0.0000%	0	0.0	0.0	1765+	212.5k+	70%	0.0	0.0
Totals				100.0%	440	115	325					

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

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

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

Current Housing Units Needed by Tenure and Cost[©]

For City of Banks as of April 2000

Scenario 1.2

Template 4

Housing Units Indicated by Tenure & Cost**

Rental				Ownership				
Rent*	# Units	% of Units	Cum %	Price*	# Units	% of Units	Cum %	
0 - 199	7	5.6%	5.6%	<28.3k	2	0.5%	0.5%	
200 - 429	10	8.2%	13.7%	28.3k <56.7k	6	1.8%	2.3%	
430 - 664	18	14.7%	28.4%	56.7k <85k	30	8.7%	11.0%	
665 - 909	24	19.1%	47.5%	85k <113.3k	36	10.6%	21.6%	
910 - 1149	17	14.1%	61.6%	113.3k <141.7k	35	10.1%	31.7%	
1150 - 1764	30	24.1%	85.7%	141.7k <212.5k	105	30.8%	62.5%	
1765+	18	14.3%	100.0%	212.5k+	128	37.5%	100.0%	All Units
Totals	123	% of All	26.5%	Totals	343	% of All	73.5%	466

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

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

Template 5

Housing Units Needed by Tenure & Cost*[©]

Rental						Ownership				
Rent	Out Factor**	Tenant Vouchers***	Needed Units	% of Units	Cum %	Price	Out Factor**	Needed Units	% of Units	Cum %
0 - 199	0%		7	6.0%	6.0%	<56.7k	0%	9	2.7%	2.7%
200 - 429	5%		10	8.5%	14.5%	56.7k <85k	5%	30	8.8%	11.6%
430 - 664	5%		20	15.9%	30.3%	85k <113.3k	5%	37	10.7%	22.3%
665 - 909	10%		26	20.7%	51.0%	113.3k <141.7k	7%	41	11.9%	34.2%
910 - 1149	25%		37	29.8%	80.8%	141.7k <212.5k	8%	116	34.0%	68.1%
1150 +	50%		24	19.2%	100.0%	212.5k+	15%	109	31.9%	100.0%
Totals		0	123	% of All	26.5%			343	% of All	73.5%

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

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

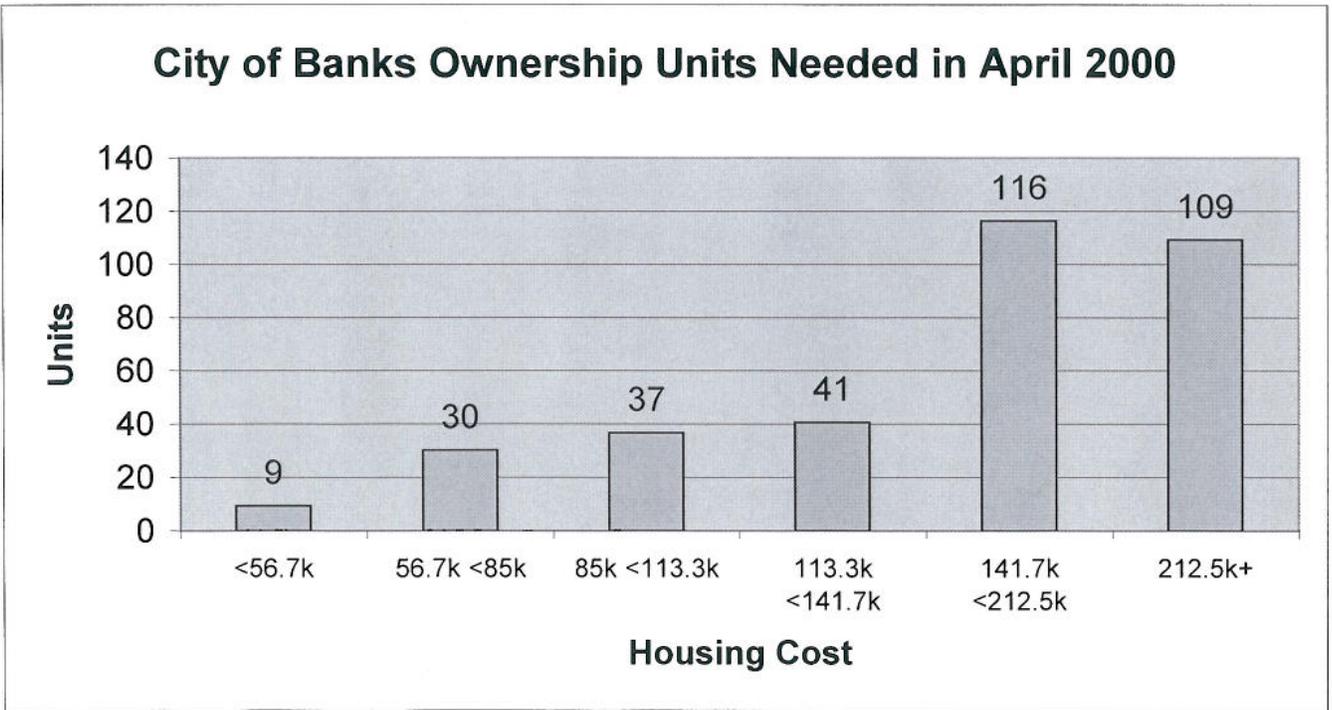
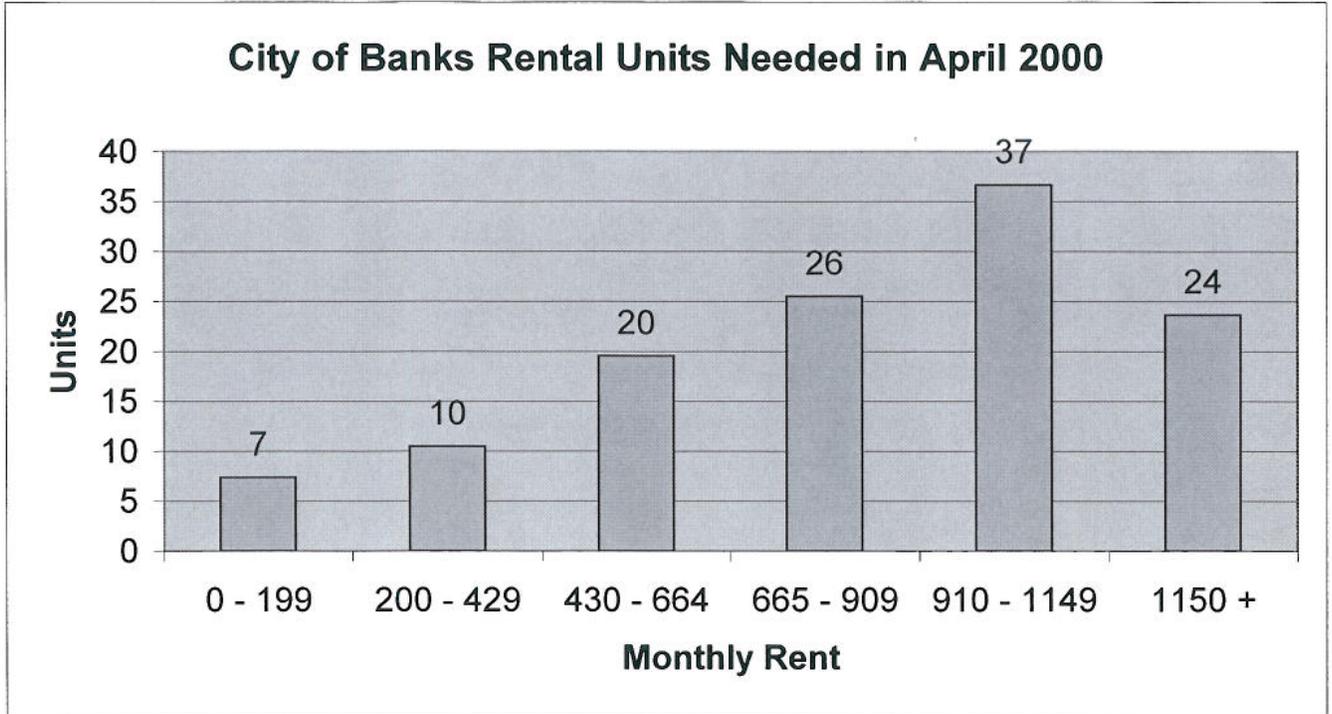
*** Estimated number of Section 8 Vouchers/Certificates or similar subsidies used to lower tenant paid rents to this price point

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

Graphs 1 & 2

Current Total Housing Needs [©]

Scenario 1.2



Template 6
Current Inventory of Dwelling Units ©
 For City of Banks as of April 2000
 Scenario 1.2

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

Ownership								
Price *	Single Family Units	Manufact Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units	% of Units	Cumulative %
<56.7k	4					4	1.0%	1.0%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
56.7k <85k	8					8	2.1%	3.1%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
85k <113.3k	17					17	4.5%	7.6%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
113.3k <141.7k	57					57	15.0%	22.6%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
141.7k <212.5k	270					270	70.9%	93.4%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
212.5k+	25					25	6.6%	100.0%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
Totals	381	0	0	0	0	381	% of All	77.8%
Percentage	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		

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

Price * - Reminder - The allocation of ownership units into price points will change if a different mortgage scenario is selected

**Total Units should equal Total Dwelling Units which is from the Current Housing Status template on Unit Calculations worksheet

Template 7
Current Unmet Housing Needs ©
 Housing Units Needed less Current Inventory

Rental				Ownership			
Rent	Current Unmet Need / (Surplus)	% of Need Met	Cumulative Units Needed	Price	Current Unmet Need / (Surplus)	% of Need Met	Cumulative Units Needed
0 - 199	1	81.5%	1	<56.7k	5	42.6%	5
200 - 429	(6)	153.1%	(4)	56.7k <85k	22	26.5%	28
430 - 664	(48)	347.8%	(53)	85k <113.3k	20	46.2%	47
665 - 909	10	62.7%	(43)	113.3k <141.7k	(16)	140.1%	31
910 - 1149	36	2.7%	(7)	141.7k <212.5k	(154)	232.2%	(123)
1150 +	22	8.5%	14	212.5k+	84	22.9%	(38)

Current Unmet Need = Needed Units (Housing Units Needed by Tenure & Cost template) - Current Units

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

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

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

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

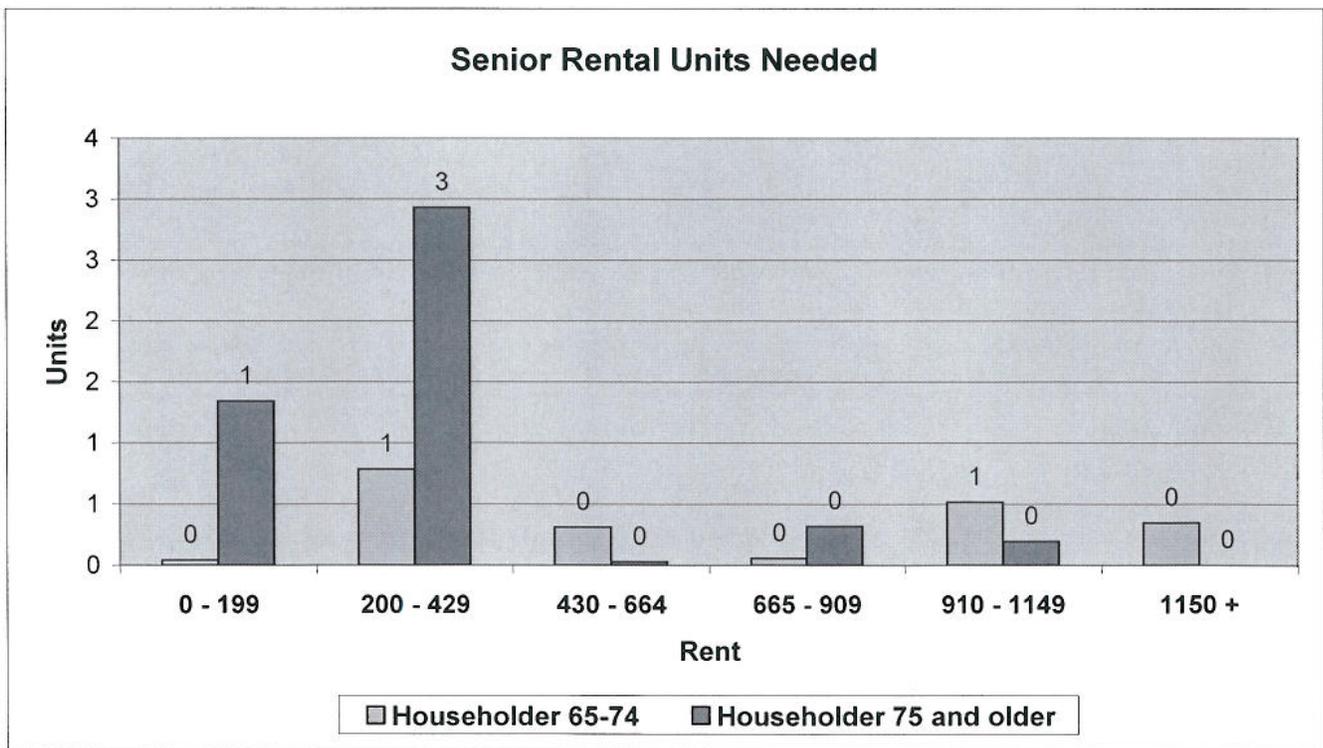
Template 8

Income**	Rent	Householder Age 65 - 74			Householder Age 75 +			
		# Units	% of Units	Cum %	# Units	% of Units	Cum %	
<10k	0 - 199	0	2.0%	2.0%	1	27.9%	27.9%	
10k <20k	200 - 429	1	38.2%	40.2%	3	60.9%	88.7%	
20k <30k	430 - 664	0	15.1%	55.3%	0	0.6%	89.3%	
30k <40k	665 - 909	0	2.7%	58.0%	0	6.6%	95.9%	
40k <50k	910 - 1149	1	25.1%	83.1%	0	4.1%	100.0%	
50k +	1150 +	0	16.9%	100.0%	0	0.0%	100.0%	
Totals		2	% of All	29.9%	5	% of All	70.1%	7

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

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

Graph 3



Template 9
Future Dwelling Unit Needs Indicated by Tenure Choice and Affordable Cost ©
For City of Banks as of 2029
Scenario 1.2

Cohort		Tenure		HHs in Cohort as % of all HHs	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 %	1,596	Number	Rental	Owned			% of HHs (Note 2)	Owned Units Out	Remaining Units
25	<10k	92.6%	7.4%	0.66%	10	9.7	0.8	0 - 199	<28.3k	20%	0.2	0.6
	10k <20k	83.0%	17.0%	0.00%	0	0.0	0.0	200 - 429	28.3k <56.7k	20%	0.0	0.0
	20k <30k	75.1%	24.9%	0.66%	10	7.9	2.6	430 - 664	56.7k <85k	15%	0.4	2.2
	30k <40k	64.9%	35.1%	2.63%	42	27.3	14.7	665 - 909	85k <113.3k	15%	2.2	12.5
	40k <50k	59.1%	40.9%	1.10%	17	10.3	7.2	910 - 1149	113.3k <141.7k	8%	0.6	6.6
	50k <75k	55.2%	44.8%	1.54%	24	13.5	11.0	1150 - 1764	141.7k <212.5k	5%	0.5	10.4
25 <35	75k+	50.8%	49.2%	0.22%	3	1.8	1.7	1765+	212.5k+	5%	0.1	1.6
	<10k	69.1%	30.9%	0.22%	3	2.4	1.1	0 - 199	<28.3k	20%	0.2	0.9
	10k <20k	63.6%	36.4%	0.00%	0	0.0	0.0	200 - 429	28.3k <56.7k	20%	0.0	0.0
	20k <30k	59.9%	40.1%	1.97%	31	18.9	12.6	430 - 664	56.7k <85k	15%	1.9	10.7
	30k <40k	51.8%	48.2%	1.32%	21	10.9	10.1	665 - 909	85k <113.3k	15%	1.5	8.6
	40k <50k	43.0%	57.0%	4.82%	77	33.1	43.9	910 - 1149	113.3k <141.7k	8%	3.5	40.4
35 <45	50k <75k	25.0%	75.0%	13.38%	213	53.4	160.1	1150 - 1764	141.7k <212.5k	5%	8.0	152.1
	75k+	14.0%	86.0%	14.91%	238	33.3	204.7	1765+	212.5k+	5%	10.2	194.4
	<10k	67.9%	32.1%	0.00%	0	0.0	0.0	0 - 199	<28.3k	20%	0.0	0.0
	10k <20k	59.9%	40.1%	1.97%	31	18.9	12.6	200 - 429	28.3k <56.7k	20%	2.5	10.1
	20k <30k	48.0%	52.0%	2.63%	42	20.2	21.8	430 - 664	56.7k <85k	15%	3.3	18.6
	30k <40k	35.9%	64.1%	3.95%	63	22.6	40.4	665 - 909	85k <113.3k	15%	6.1	34.3
45 <55	40k <50k	27.0%	73.0%	1.97%	31	8.5	23.0	910 - 1149	113.3k <141.7k	8%	1.8	21.2
	50k <75k	16.0%	84.0%	8.99%	143	23.0	120.5	1150 - 1764	141.7k <212.5k	5%	6.0	114.5
	75k+	12.1%	87.9%	10.31%	164	19.9	144.6	1765+	212.5k+	5%	7.2	137.4
	<10k	59.6%	40.4%	0.00%	0	0.0	0.0	0 - 199	<28.3k	30%	0.0	0.0
	10k <20k	44.3%	55.7%	0.00%	0	0.0	0.0	200 - 429	28.3k <56.7k	30%	0.0	0.0
	20k <30k	29.9%	70.1%	1.75%	28	8.4	19.6	430 - 664	56.7k <85k	20%	3.9	15.7
55 <65	30k <40k	24.9%	75.1%	3.73%	59	14.8	44.7	665 - 909	85k <113.3k	15%	6.7	38.0
	40k <50k	19.9%	80.1%	1.32%	21	4.2	16.8	910 - 1149	113.3k <141.7k	15%	2.5	14.3
	50k <75k	13.9%	86.1%	3.07%	49	6.8	42.2	1150 - 1764	141.7k <212.5k	15%	6.3	35.9
	75k+	8.9%	91.1%	2.85%	45	4.0	41.4	1765+	212.5k+	10%	4.1	37.3
	<10k	40.8%	59.2%	1.10%	17	7.1	10.4	0 - 199	<28.3k	70%	7.3	3.1
	10k <20k	33.6%	66.4%	0.44%	7	2.4	4.6	200 - 429	28.3k <56.7k	50%	2.3	2.3
65 <75	20k <30k	27.0%	73.0%	1.10%	17	4.7	12.8	430 - 664	56.7k <85k	35%	4.5	8.3
	30k <40k	16.9%	83.1%	1.10%	17	3.0	14.5	665 - 909	85k <113.3k	35%	5.1	9.5
	40k <50k	10.9%	89.1%	0.44%	7	0.8	6.2	910 - 1149	113.3k <141.7k	30%	1.9	4.4
	50k <75k	7.9%	92.1%	1.32%	21	1.7	19.3	1150 - 1764	141.7k <212.5k	30%	5.8	13.5
	75k+	5.9%	94.1%	0.00%	0	0.0	0.0	1765+	212.5k+	15%	0.0	0.0
	<10k	35.1%	64.9%	0.00%	0	0.0	0.0	0 - 199	<28.3k	80%	0.0	0.0
75 +	10k <20k	25.1%	74.9%	0.66%	10	2.6	7.9	200 - 429	28.3k <56.7k	60%	4.7	3.1
	20k <30k	10.1%	89.9%	0.66%	10	1.1	9.4	430 - 664	56.7k <85k	75%	7.1	2.4
	30k <40k	8.1%	91.9%	0.00%	0	0.0	0.0	665 - 909	85k <113.3k	60%	0.0	0.0
	40k <50k	7.0%	93.0%	0.66%	10	0.7	9.8	910 - 1149	113.3k <141.7k	55%	5.4	4.4
	50k <75k	5.5%	94.5%	1.97%	31	1.7	29.8	1150 - 1764	141.7k <212.5k	45%	13.4	16.4
	75k+	5.0%	95.0%	0.66%	10	0.5	10.0	1765+	212.5k+	45%	4.5	5.5
Totals	<10k	36.8%	63.2%	0.66%	10	3.9	6.6	0 - 199	<28.3k	80%	5.3	1.3
	10k <20k	26.1%	73.9%	2.41%	38	10.0	28.4	200 - 429	28.3k <56.7k	80%	22.8	5.7
	20k <30k	16.1%	83.9%	0.00%	0	0.0	0.0	430 - 664	56.7k <85k	85%	0.0	0.0
	30k <40k	13.1%	86.9%	0.44%	7	0.9	6.1	665 - 909	85k <113.3k	90%	5.5	0.6
	40k <50k	12.1%	87.9%	0.44%	7	0.8	6.2	910 - 1149	113.3k <141.7k	80%	4.9	1.2
	50k <75k	12.0%	88.0%	0.00%	0	0.0	0.0	1150 - 1764	141.7k <212.5k	80%	0.0	0.0
		12.0%	88.0%	0.00%	0	0.0	0.0	1765+	212.5k+	70%	0.0	0.0
Totals				100.000%	1,596	416	1,180					

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

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

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

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

Template 10

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

Rental				Ownership				
Rent*	# Units	% of Units	Cum %	Price*	# Units	% of Units	Cum %	
0 - 199	25	5.6%	5.6%	<28.3k	20	1.6%	1.6%	
200 - 429	36	8.2%	13.7%	28.3k <56.7k	56	4.5%	6.1%	
430 - 664	66	14.7%	28.4%	56.7k <85k	83	6.7%	12.8%	
665 - 909	85	19.1%	47.5%	85k <113.3k	137	11.1%	23.9%	
910 - 1149	63	14.1%	61.6%	113.3k <141.7k	119	9.6%	33.5%	
1150 - 1764	108	24.1%	85.7%	141.7k <212.5k	403	32.4%	65.9%	
1765+	64	14.3%	100.0%	212.5k+	424	34.1%	100.0%	All Units
Totals	447	% of All	26.5%	Totals	1,242	% of All	73.5%	1,689

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

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

Template 11

Future Housing Units Needed by Tenure & Cost* ©

Rental						Ownership				
Rent	Out Factor**	Tenant Vouchers***	Needed Units	% of Units	Cum %	Price	Out Factor**	Needed Units	% of Units	Cum %
0 - 199	0%		27	6.0%	6.0%	<56.7k	0%	80	6.5%	6.5%
200 - 429	5%		38	8.5%	14.5%	56.7k <85k	5%	86	6.9%	13.4%
430 - 664	5%		71	15.9%	30.3%	85k <113.3k	5%	139	11.2%	24.6%
665 - 909	10%		93	20.7%	51.0%	113.3k <141.7k	7%	143	11.5%	36.1%
910 - 1149	25%		133	29.8%	80.8%	141.7k <212.5k	8%	434	35.0%	71.0%
1150 +	50%		86	19.2%	100.0%	212.5k+	15%	360	29.0%	100.0%
		Totals	447	% of All	26.5%		Totals	1,242	% of All	73.5%

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

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

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

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

Template 12
Future Housing Units Planned by Housing Type [©]
Existing Units plus New Units Added
For City of Banks as of 2029
Scenario 1.2

Rental							
Rent	Needed Units	Single Family Units	Manufactd Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units
0 - 199	27	0.0%	0.0%	0.0%	47.8%	52.2%	100.0%
		0	0	0	13	14	27
200 - 429	38	0.0%	0.0%	12.5%	34.4%	53.1%	100.0%
		0	0	5	13	20	38
430 - 664	71	0.0%	0.0%	6.7%	16.7%	76.6%	100.0%
		0	0	5	12	54	71
665 - 909	93	0.0%	0.0%	6.3%	12.7%	81.0%	100.0%
		0	0	6	12	75	93
910 - 1149	133	92.9%		7.1%			100.0%
		124	0	9	0	0	133
1150 +	86	100.0%					100.0%
		86	0	0	0	0	86
Totals	447	209	0	25	49	163	447
Percentage		46.8%	0.0%	5.5%	11.1%	36.6%	100.0%

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

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

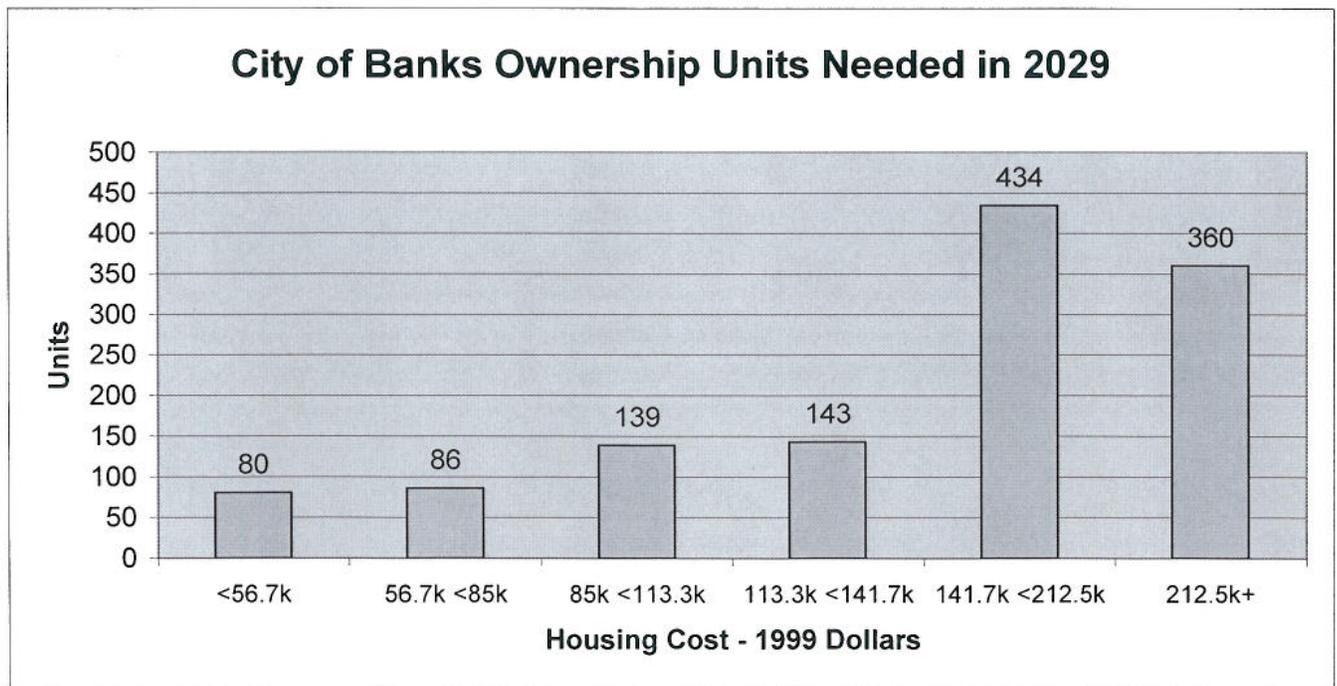
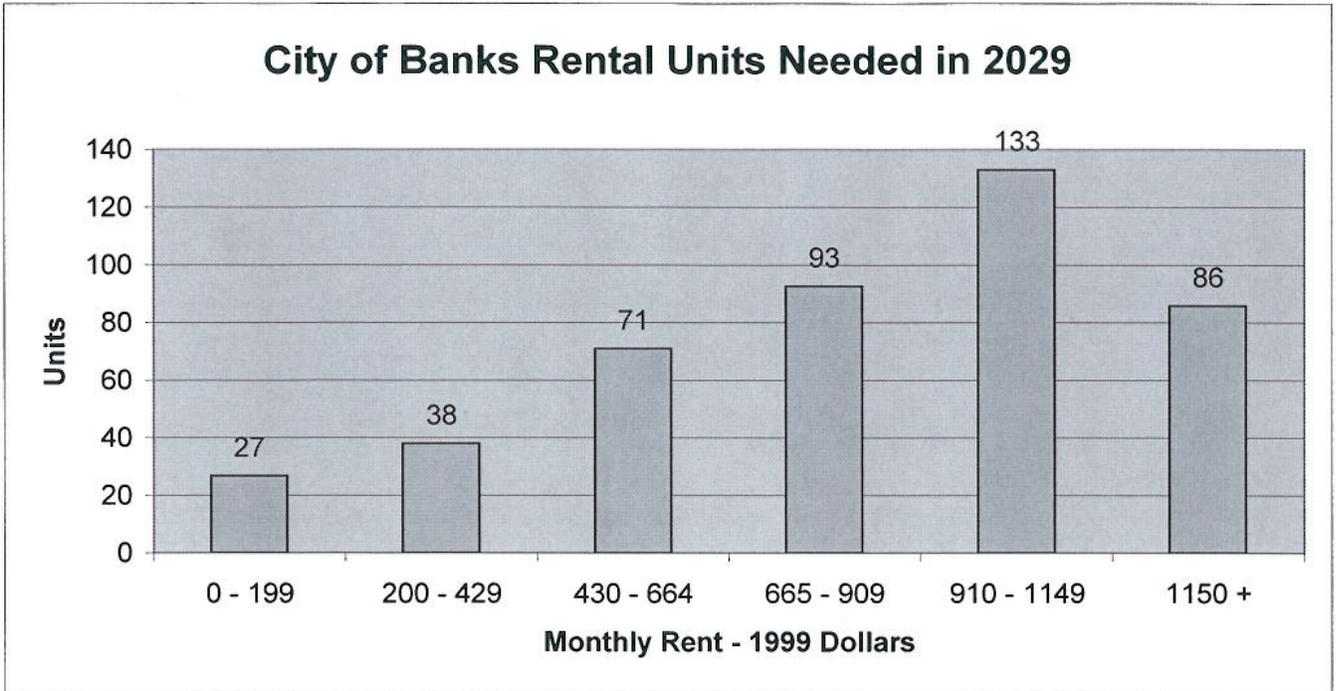
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 Label or data descriptor for data element
- | |
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| |
|--|

 The planned percentage of dwelling units needed of this housing type at this price point in the region
- | |
|--|
| |
|--|

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

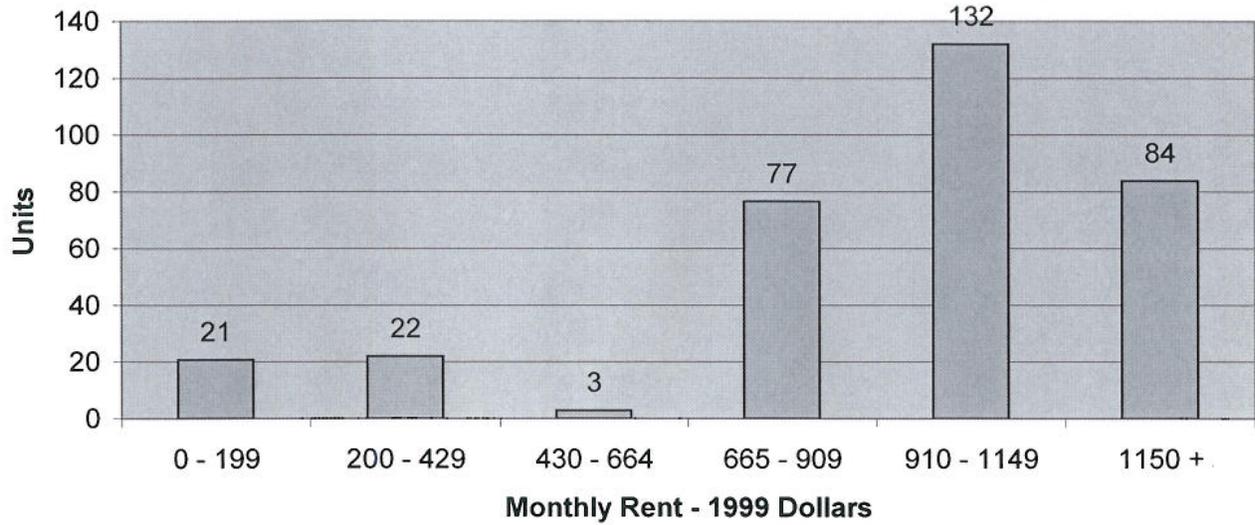
Graphs 4 & 5
Future Total Housing Needs ©
Scenario 1.2



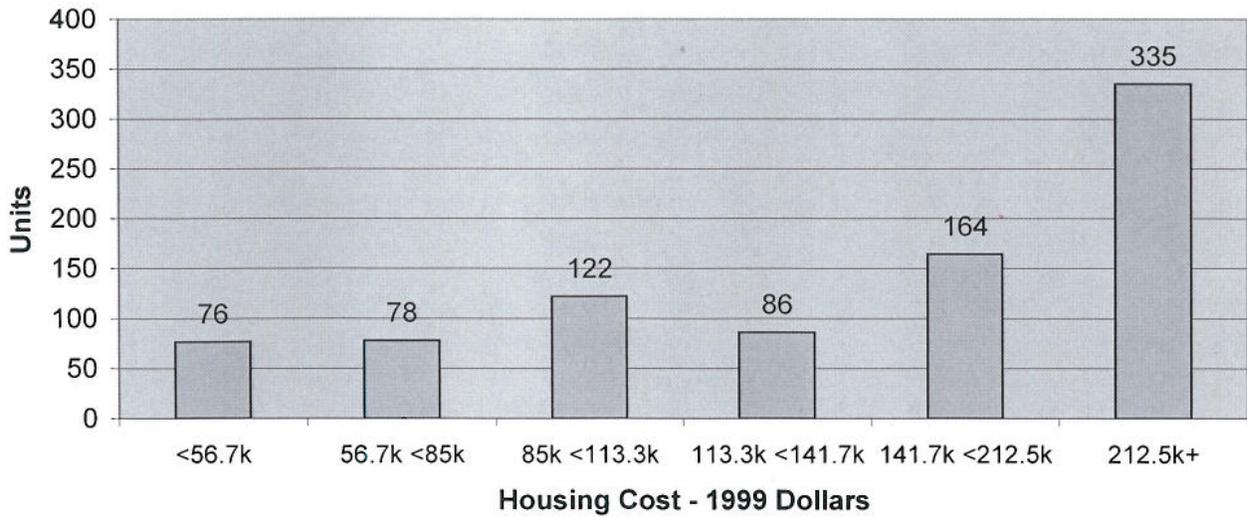
Graphs 6 & 7 New Housing Needs ©

Scenario 1.2

2029 New Rental Units Needed by City of Banks



2029 New Ownership Units Needed by City of Banks



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

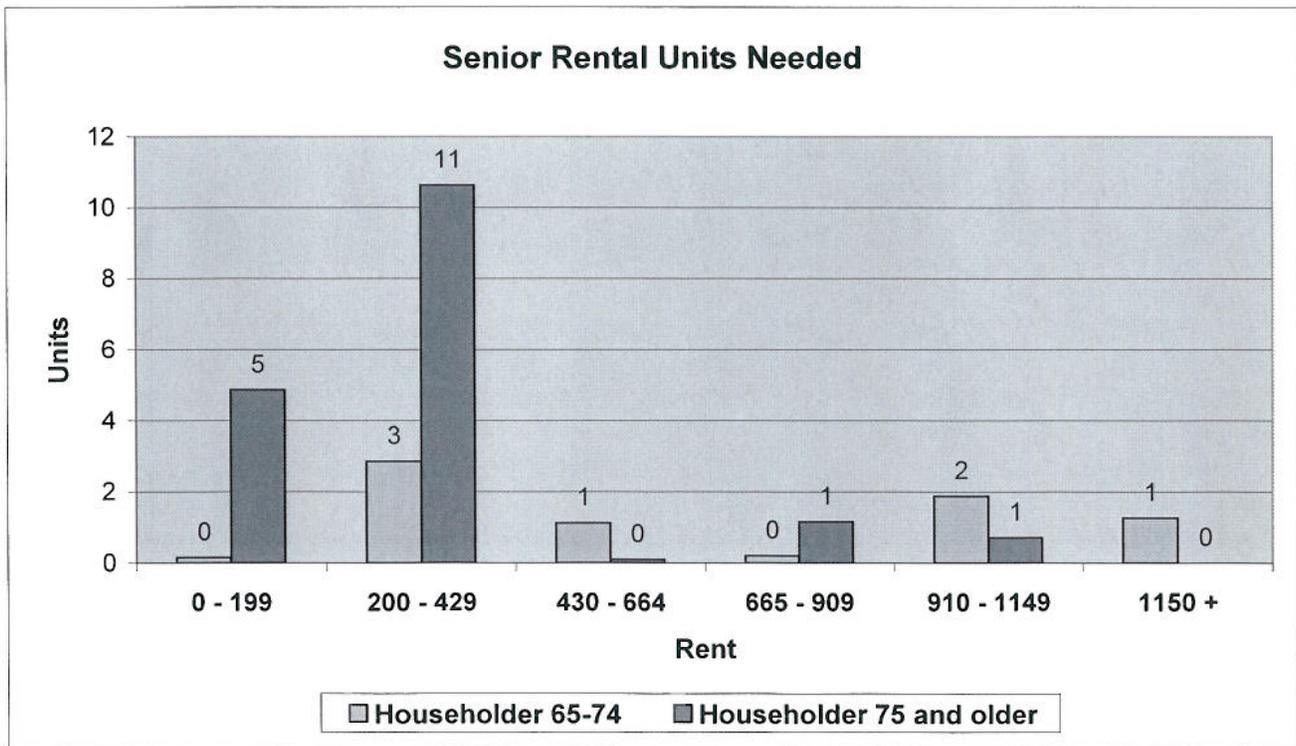
Template 13

Income**	Rent	Householder Age 65 - 74			Householder Age 75 +			
		# Units	% of Units	Cum %	# Units	% of Units	Cum %	
<10k	0 - 199	0	2.0%	2.0%	5	27.9%	27.9%	
10k <20k	200 - 429	3	38.2%	40.2%	11	60.9%	88.7%	
20k <30k	430 - 664	1	15.1%	55.3%	0	0.6%	89.3%	
30k <40k	665 - 909	0	2.7%	58.0%	1	6.6%	95.9%	
40k <50k	910 - 1149	2	25.1%	83.1%	1	4.1%	100.0%	
50k +	1150 +	1	16.9%	100.0%	0	0.0%	100.0%	
Totals		7	% of All	29.9%	17	% of All	70.1%	25

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

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

Graph 8



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

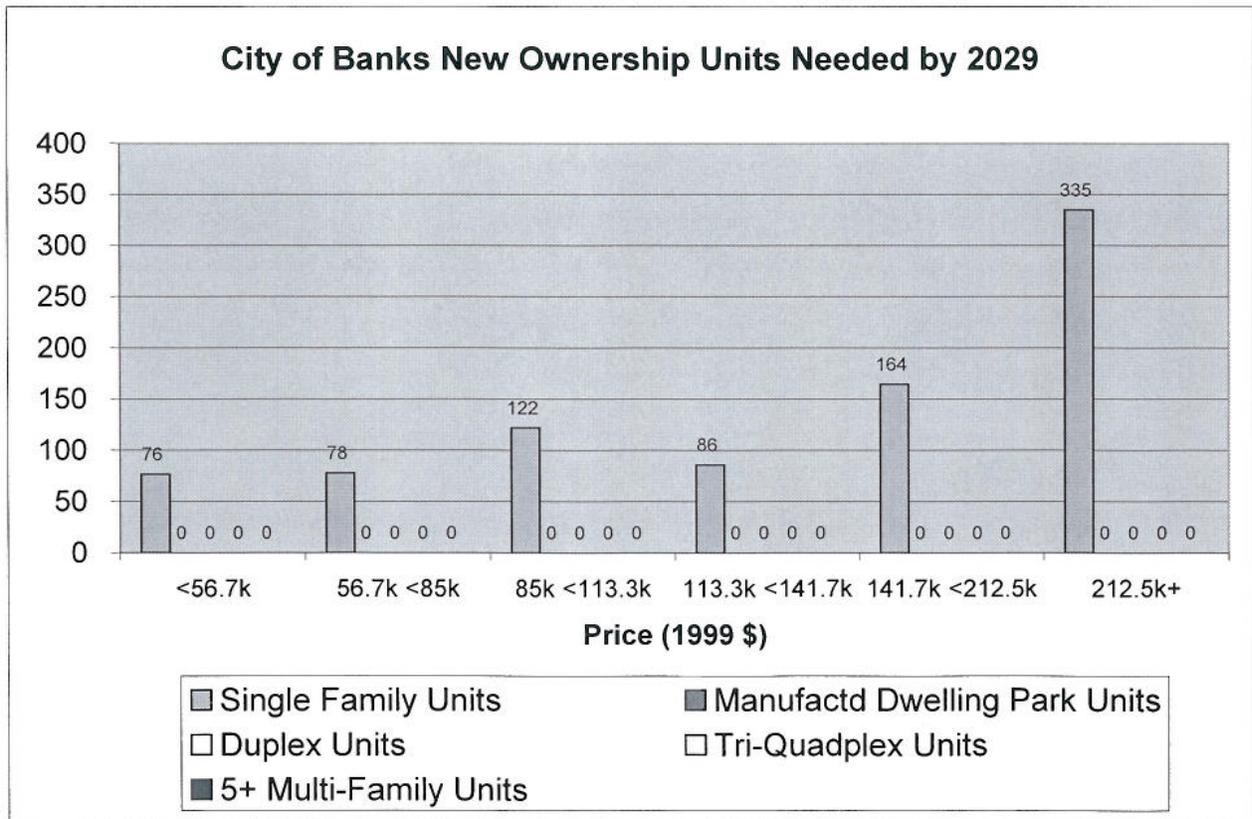
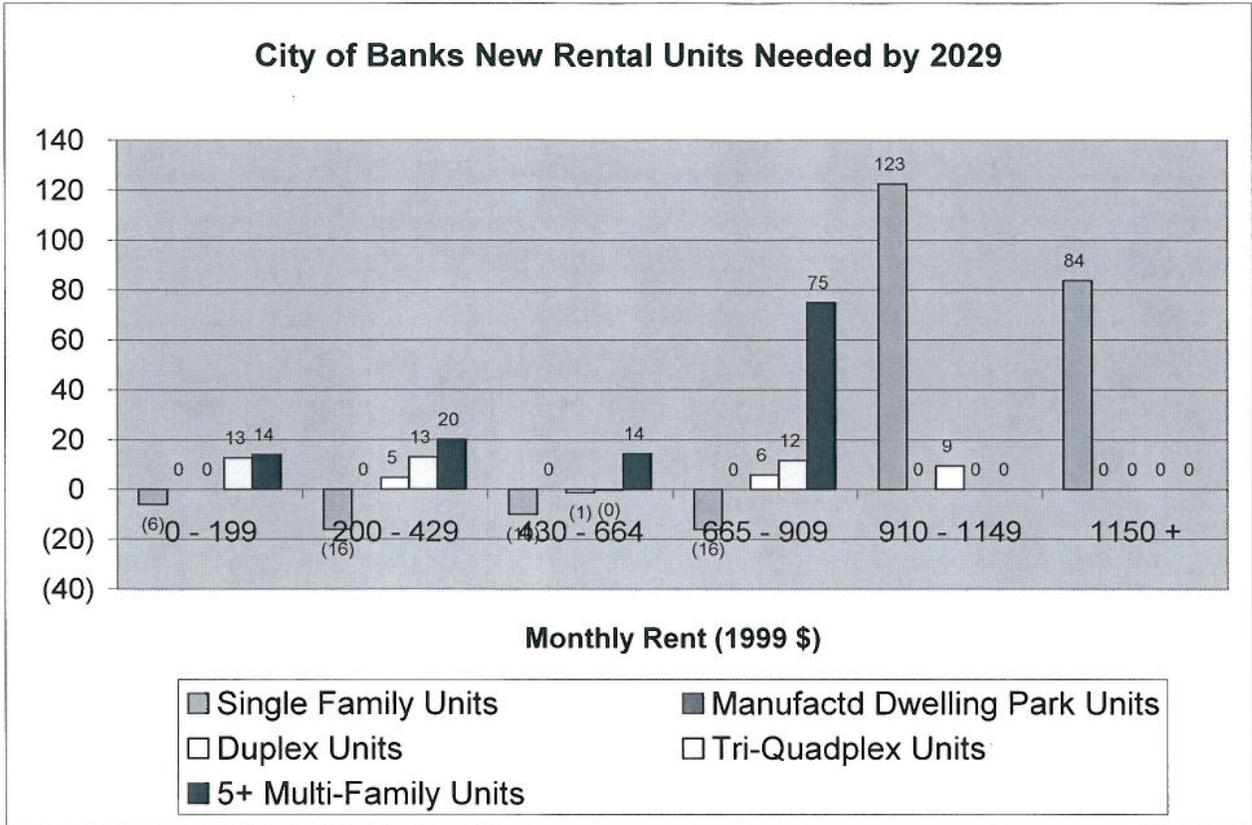
New Rental Units Needed							
Rent	Needed Units	Single Family Units	Manufactd Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units
0 - 199	21	(6)	0	0	13	14	21
200 - 429	22	(16)	0	5	13	20	22
430 - 664	3	(10)	0	(1)	(0)	14	3
665 - 909	77	(16)	0	6	12	75	77
910 - 1149	132	123	0	9	0	0	132
1150 +	84	84	0	0	0	0	84
Totals	338	158	0	19	37	123	338
Percentage		46.9%	0.0%	5.6%	11.1%	36.5%	100.0%

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

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

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

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



**For City of Banks
Scenario 1.2
Template 15
Planned Housing Density by Local Zoning District ©**

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

**Template 16
Existing Housing Units by Land Use Type ©**

Housing Inventory by Land Use Type											
	Existing	LDSF	R5	HDSF	R2.5	HDMF	MU			Other	Total
Single Family Units	432		432								432
Manufactured Dwelling Park Units	0										0
Duplex Units	6				6						6
Tri-Quadplex Units	12				12						12
5+ Multi-Family Units	40				40						40
Total Units	490	0	432	0	58	0	0	0	0	0	490
Percent of Existing Inventory by Land Use Type											
% Single Family Units			100.0%								100.0%
% Manufactured Dwelling Park Units											0.0%
% Duplex Units					100.0%						100.0%
% Tri-Quadplex Units					100.0%						100.0%
% 5+ Multi-Family Units					100.0%						100.0%
% Total Units	0.0%	88.2%	0.0%	11.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%

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

For City of Banks as of 2029

Scenario 1.2

Template 17

Projected Distribution of New Housing by Land Use Type [©]

Single Family Units	All Units	% in LDSF	% in R5	% in HDSF	% in R2.5	% in HDMF	% in MU	% in	% in	Other	Total %
Lower Priced ¹	122	25%	50%	25%							100.0%
Mid Priced ²	314	25%	50%	25%							100.0%
Higher Priced ³	583	30%	50%	20%							100.0%
Total	1,020	27.9%	50.0%	22.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Existing Distribution											100.0%
MDP Units	All Units	% in LDSF	% in R5	% in HDSF	% in R2.5	% in HDMF	% in MU	% in	% in	Other	Total %
Lower Priced ¹	0										0.0%
Mid Priced ²	0										0.0%
Higher Priced ³	0										0.0%
Total	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Existing Distribution											0.0%
Duplex Units	All Units	% in LDSF	% in R5	% in HDSF	% in R2.5	% in HDMF	% in MU	% in	% in	Other	Total %
Lower Priced ¹	3				100%						100.0%
Mid Priced ²	15				100%						100.0%
Higher Priced ³	0										0.0%
Total	19	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Existing Distribution											100.0%
Tri-Quadplex Units	All Units	% in LDSF	% in R5	% in HDSF	% in R2.5	% in HDMF	% in MU	% in	% in	Other	Total %
Lower Priced ¹	26				70%	30%					100.0%
Mid Priced ²	12				100%						100.0%
Higher Priced ³	0										0.0%
Total	37	0.0%	0.0%	0.0%	79.4%	20.6%	0.0%	0.0%	0.0%	0.0%	100.0%
Existing Distribution											100.0%
5+ Multi-Family Units	All Units	% in LDSF	% in R5	% in HDSF	% in R2.5	% in HDMF	% in MU	% in	% in	Other	Total %
Lower Priced ¹	48				30%	30%	40%				100.0%
Mid Priced ²	75				30%	30%	40%				100.0%
Higher Priced ³	0										0.0%
Total	123	0.0%	0.0%	0.0%	30.0%	30.0%	40.0%	0.0%	0.0%	0.0%	100.0%
Existing Distribution											100.0%

1 - Lower Priced units are the rental or ownership units affordable at incomes less than \$30,000

2 - Mid Priced units are the rental or ownership units affordable at incomes between \$30,000 and \$50,000

3 - Higher Priced units are the rental or ownership units affordable at incomes over \$50,000

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

Land Needed for New Dwelling Units

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

Template 18 Projected New Housing Units by Land Use Type [©]

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

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

Buildable Lands Inventory for Housing

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

Land Needed by Land Use Type

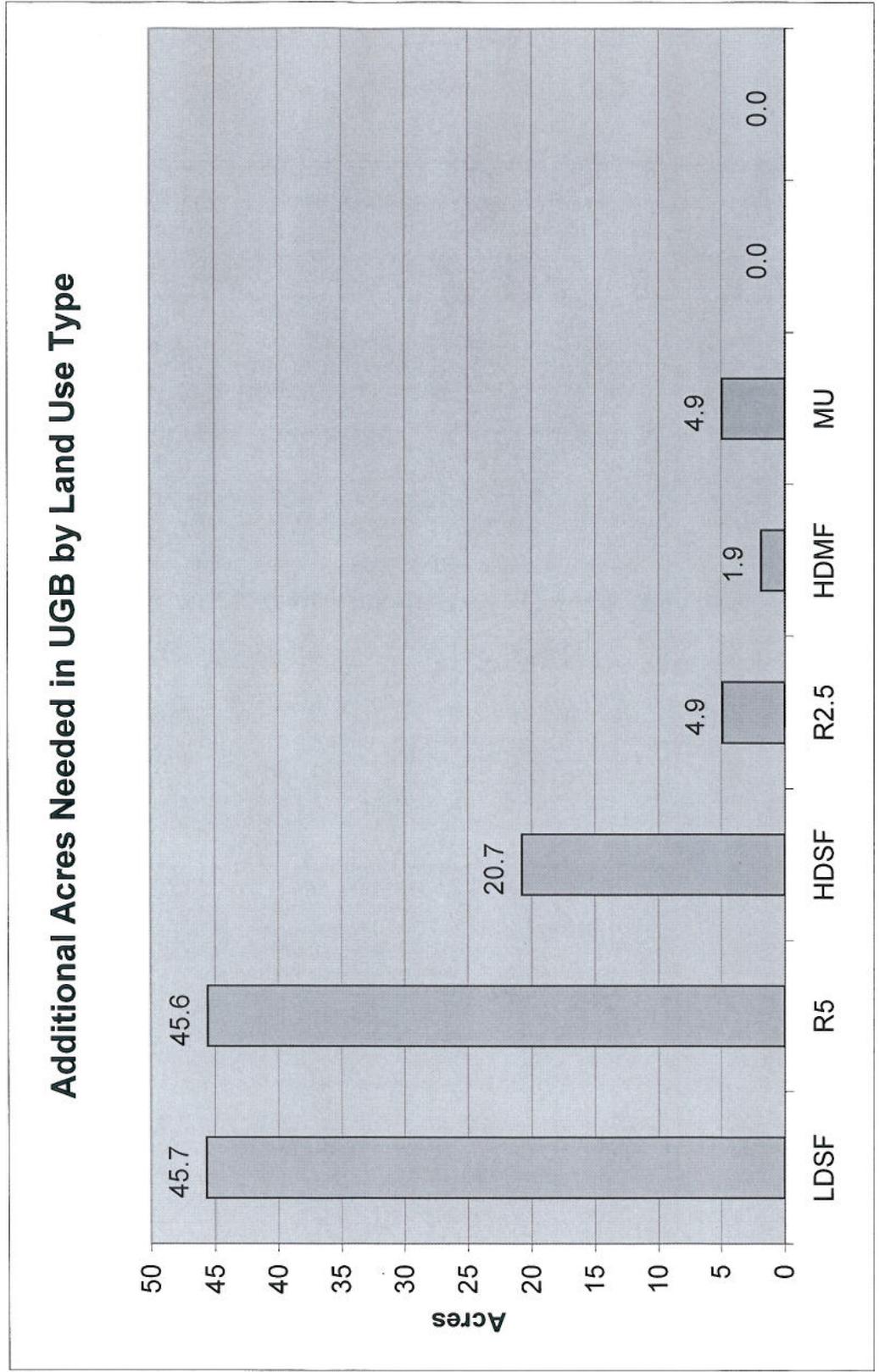
	LDSF	R5	HDSF	R2.5	HDMF	MU			Other	Total
Acres Needed	45.7	58.5	20.7	4.9	1.9	4.9	0.0	0.0	0.0	136.6
New Acres Needed	45.7	45.6	20.7	4.9	1.9	4.9	0.0	0.0	0.0	123.7

Label or data descriptor for data element

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

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

Graph 11
For City of Banks as of 2029
Scenario 1.2



**Appendix F: OAR 660-024-040(8) (as amended
March 2009) – Housing Mix/Density Safe Harbor**

Table 1: Housing Mix/Density Safe Harbors

A. Coordinated 20- Year Population Forecast	B. Housing Density Safe Harbor Numbers are in Dwelling Units (DU) per net buildable acre	C. Housing Mix Safe Harbor (Percentage of DU that Must be <i>Allowed</i> by zoning)		
		Low Density Residential	Medium Density Residential	High Density Residential
Less than 2,500	<ul style="list-style-type: none"> Required Overall Minimum: 3 Assume for UGB Analysis: 4 Zone to Allow: 6 	70%	20%	10%
2,501 – 10,000	<ul style="list-style-type: none"> Required Overall Minimum: 4 Assume for UGB Analysis: 6 Zone to Allow: 8 	60%	20%	20%
10,001 – 25,000	<ul style="list-style-type: none"> Required Overall Minimum: 5 Assume for UGB Analysis: 7 Zone to Allow: 9 	55%	25%	20%
More than 25,000 but not subject to ORS 197.296	<ul style="list-style-type: none"> Required Overall Minimum: 6 Assume for UGB Analysis: 8 Zone to Allow: 10 	50%	25%	25%

- **Low Density Residential:** A residential zone that *allows* detached single family and manufactured homes and other needed housing types on individual lots in the density range of 2-6 units per net buildable acre (DU/NBA). The specified mix percentage is a maximum; a local government may allow a lower percentage.
- **Medium Density Residential:** A residential zone that *allows* attached single family housing, manufactured dwelling parks and other needed housing types in the density range of 6-12 units per net buildable acre. The specified mix percentage is a minimum; a local government may allow a higher percentage.
- **High Density Residential:** A residential zone that *allows* multiple family housing and other needed housing types in the density range of 12-40 units per net buildable acre. The specified mix percentage is a minimum; a local government may allow a higher percentage.
- **More than 25,000 but not subject to ORS 197.296:** The current population estimate for the city is less than 25,000 but the 20-year population forecast for the UGB is 25,000 or more. This safe harbor is not available for a jurisdiction subject to ORS 197.296 at the time of a UGB amendment.

**Table 2: Alternative Density Safe Harbors for
Small Exception Parcels and High Value Farm Land**

A. Coordinated 20-Year Population Forecast	B. Small Exception Parcels added to the UGB (Dwelling Units per net buildable acre)	C. High Value Farm Land added to the UGB (Dwelling Units per net buildable acre)
Less than 2,500	<ul style="list-style-type: none"> • Assume for UGB Analysis: 2 	<ul style="list-style-type: none"> • Required Overall Minimum: 5 • Assume for UGB Analysis: 6 • Must Allow: 8
2,501 – 10,000	<ul style="list-style-type: none"> • Assume for UGB Analysis: 4 	<ul style="list-style-type: none"> • Required Overall Minimum: 6 • Assume for UGB Analysis: 8 • Must allow: 10
10,001 – 25,000	<ul style="list-style-type: none"> • Assume for UGB Analysis: 5 	<ul style="list-style-type: none"> • Required Overall Minimum: 7 • Assume for UGB Analysis: 9 • Must Allow: 11
More than 25,000 but not subject to ORS 197.296	<ul style="list-style-type: none"> • Assume for UGB Analysis: 6 	<ul style="list-style-type: none"> • Required Overall Minimum: 8 • Assume for UGB Analysis: 10 • Must allow: 12

- The standard Housing Density Safe Harbor density assumptions apply to land within the existing UGB and to land within the expanded UGB that is *not* “Small Exception Parcels” or “High Value Farm Land.” The standard Housing Mix safe harbor in Table 1 must be applied to ALL land in the UGB, including Small Exception Parcels and High Value Farmland added to the UGB.
- High Value Farmland must be planned and zoned to achieve at least two units more per net buildable acre than required by the standard Housing Density safe harbor.
- A Small Exception Parcel is a parcel five acres or less with a house on the property.
- “Not subject to ORS 197.296” means that the current population estimate for the city is less than 25,000 but the population forecast is 25,000 or more. This safe harbor is not available for a jurisdiction subject to ORS 197.296 at the time of a UGB amendment.

**Table 3: Methodology to Calculate Housing Mix for the
“Incremental Housing Mix Safe Harbor” in OAR 660-024-0040(8)(i)**

Example 1: The developed housing mix in the UGB currently consists of 93% Low Density, 6% Medium Density and 1% High Density.

Step 1: 5% + 1% = 6% High Density Residential

Step 2: 10% + 6% = 16% Medium Density Residential

Step 3: Total for Medium and High Density: 6% + 16% = 22% Medium and High Density Residential*

Step 4: 100% - 22% = 78% Low Density Residential

Under the Alternative Housing Mix **safe harbor** in OAR 660-024-0040(8)(i), buildable land in the UGB must be Zoned to Allow:

Safe Harbor Housing Mix = 78% Low Density, 16% Medium Density and 6% High Density.

Example 2: The developed housing mix in the UGB currently consists of 91% Low Density, 9% Medium Density and 0% High Density

Step 1: 5% + 0% = 5% High Density Residential

Step 2: 10% + 9% = 19% Medium Density Residential

Step 3: Total for Medium and High Density: 5% + 19% = 24% Medium and High Density Residential*

Step 4: 100% - 24% = 76% Low Density Residential

Under the Alternative Housing Mix **Safe Harbor** in OAR 660-024-0040(8)(i), buildable land in the UGB must be Zoned to Allow:

Safe Harbor Housing Mix = 76% Low Density, 19% % Medium Density and 5% High Density.

* If current housing mix has two tiers instead of three (for example, Low Density Residential and Medium-High Density, or Single-Family and Multi-Family), apply the “Low Density Residential” safe harbor percentage for Low Density Residential or Single-Family, and apply the combined “Medium Density” and “High Density” safe harbor percentages of 10% and 5%, or 15%, to Medium-High Density or Multi-Family.