

CITY OF INDEPENDENCE HOUSING NEEDS ANALYSIS

SUMMARY REPORT | MAY 2023



ACKNOWLEDGMENTS

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TABLE OF CONTENTS

INTRODUCTION	4
HOUSING NEEDS PROJECTION	5
BUILDABLE LAND INVENTORY	10
RESIDENTIAL LAND NEEDS ANALYSIS	12
COMMUNITY ENGAGEMENT	14
MEASURES TO ACCOMMODATE NEEDED HOUSING	20
RECOMMENDED LAND USE STRATEGIES	22
APPENDICES	32

Appendix A: Housing Needs Projection Memorandum

Appendix B: Buildable Land Inventory Memorandum

Appendix C: Residential Land Needs Analysis Memorandum

INTRODUCTION

Whether you rent or look to purchase a home, housing in Oregon is becoming increasingly scarce and expensive. As housing becomes less available and home prices and rents continue to increase, housing options become limited, especially for those individuals most vulnerable to rising costs.

The City of Independence is no exception to these statewide trends. Independence is one of the fastest growing and most diverse places in Oregon, with population forecasts showing that the city will add roughly 7,400 new residents over the next 20 years. Currently, there are limited housing options to meet the needs for both existing and future residents. However, the City can address these housing needs by ensuring a sufficient supply of land for all housing types and implementing other strategies to facilitate housing production.

This report will help Independence understand its housing demand and existing housing stock, the availability of land for residential uses, and the types of housing that are most needed in Independence. The report concludes with a set of key strategies that the City can adopt to help produce the needed housing.



HOUSING NEEDS PROJECTION

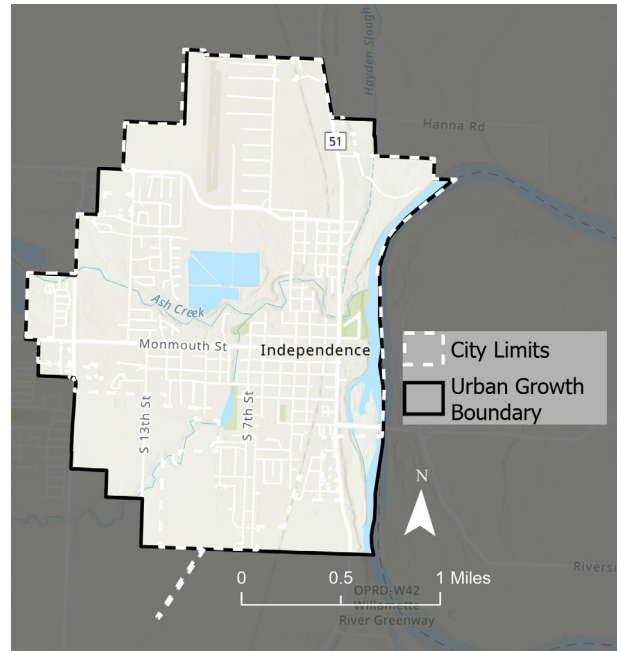
How much housing does Independence need?

Independence needs 2,312 housing units to accommodate the city’s growth of 7,406 new residents over the next 20 years.

Population growth is a primary factor that influences a city’s housing need and demand. For this reason, population projections are helpful in estimating how much housing Independence will need in the next 20 years.

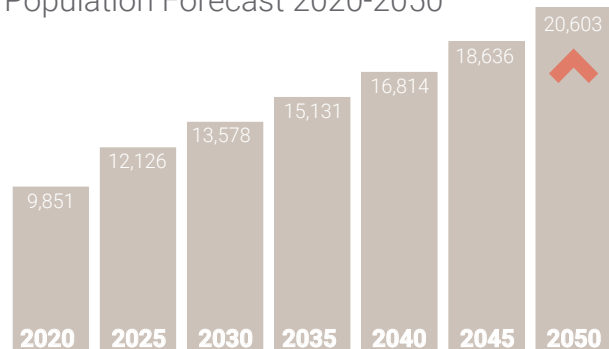
The City reached a population of 10,081 people in 2021, or roughly 11% of Polk County’s total population. Over the past two decades, the City has grown much faster than the Polk County average and is projected to continue to grow at a steady rate.

Long-range population forecasts anticipate that 7,406 new residents will be added to the Independence Urban Growth Boundary (UGB) over the next 20 years. This equates to a projected annual average growth rate (AAGR) of 2.08%. Assuming that household sizes remain the same over the next 20 years, Independence will need roughly 2,312 new housing units to house its 7,406 additional residents.



Map 1. City of Independence Jurisdictional Boundaries

Population Forecast 2020-2050



Population Research Center, Portland State University, June 30, 2021.

What type of housing does Independence need?

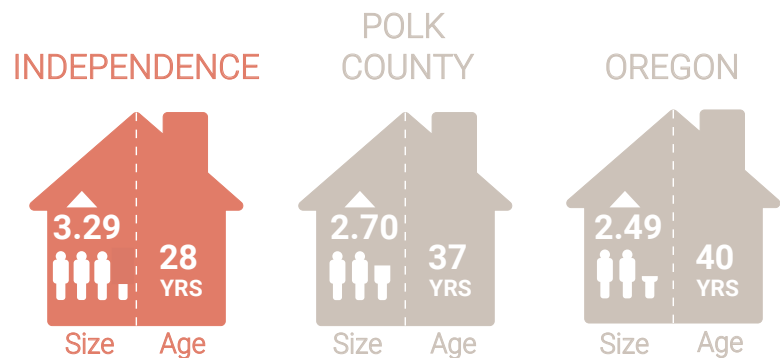
Independence needs a full range of housing types, for both owners and renters, and affordable to families with middle or lower incomes.

While population growth can help determine how much housing is needed, demographic trends and the current housing stock in Independence influence the type of housing needed. Housing choice and needs can differ from household to household. For example, a family of four may want to live in a single-family home with a yard, while a student or young family may need an affordable rental apartment.

The following demographic and housing trends shed light on the housing choices faced by households in Independence. These trends reveal gaps in Independence's existing housing stock and showcase what housing types are most needed in Independence in the future.

Residents are younger and household sizes are larger than state and county averages.

Average household size in the City of Independence has increased significantly over the last decade, from 2.89 people per dwelling in 2010 to 3.29 in 2020. The median age of residents in the City of Independence (27.7) is also well below the Polk County average (37) and the statewide average (39.5).



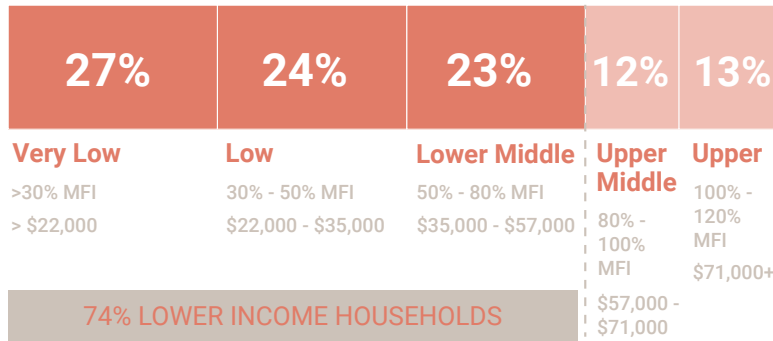
2020 ACS 5-Year Estimates

These data indicate that Independence is home to a high number of families, especially families with young children. These families tend to need larger 2-4 bedroom units, whether they are rental apartments, townhouses, or single-family detached houses.



Independence has a higher share of low-income households compared to the county and region.

Households by Income, 2020
2020 ACS 5-Year Estimates



In 2020, the median family income (MFI) in Polk County was \$80,757, compared to \$65,020 in the City of Independence. Using the U.S. Housing and Urban Development area median income estimate (\$70,600) as a gauge, nearly 3 of 4 households in Independence could qualify as “low income,” earning less than 80% of the area median income.

This information indicates that Independence will continue to need subsidized housing units for lower income households and lower cost market-rate housing of all types.

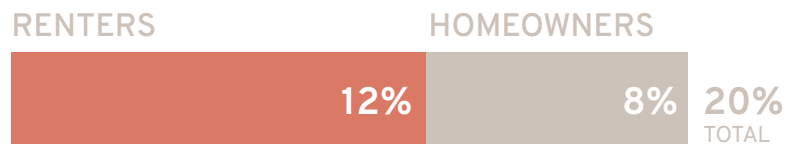
1 of 5 Independence residents spend more than 30% of their income on housing.

Households that spend more than 30% of their income on housing costs are considered cost burdened. In Independence, renters tend to have lower incomes than homeowners and are more cost burdened.

This information further supports the finding that subsidized rental housing and lower market rate rental units are critical housing needs in the community.

Housing Cost Burden

U.S. Census Bureau, ACS 2016-2020; FCS GROUP



Median home values are increasing and home ownership is out of reach for middle-income households.

Zillow Home Value Price Index

	HOME VALUE	% CHANGE 2020 - 2022
INDEPENDENCE	\$380,000	▲ 16%
MONMOUTH	\$428,000	▲ 15%
DALLAS	\$435,000	▲ 15%
SALEM	\$414,000	▲ 16%
ALBANY	\$401,000	▲ 16%
MCMINNVILLE	\$459,000	▲ 16%
POLK COUNTY	\$438,000	▲ 15%
OREGON	\$487,000	▲ 14%

There are no current for-sale listings that are affordable to households earning between 80% and 120% of MFI, or roughly \$56,000 to \$85,000 annual income. These households could afford a home priced between \$110,000 to \$189,000. In 2022, the median home value was \$380,000, up 16% from 2020.

These data indicate a need for lower cost for-sale housing to be developed in the future, which could include townhouses or detached houses on smaller lots.

The housing stock has become more diverse with the development of major multifamily complexes over the last 10 years. The trend must continue to meet future housing needs.

60% of the current housing stock are single-family homes. The remaining housing stock includes multifamily (17%), townhomes and plexes (14%), and mobile homes (8%). Approximately 60% of the multifamily units have been constructed in the last 10 years and, if the developments had not occurred, it is likely that Independence would have an even higher share of cost-burdened renter households

While the housing stock has become more diverse, few affordable for-sale housing types have been developed. Townhomes and plexes have accounted for just 10% of new housing units over the last 10 years. This lack of units may be contributing to the shortage of for-sale housing options for middle-income households.

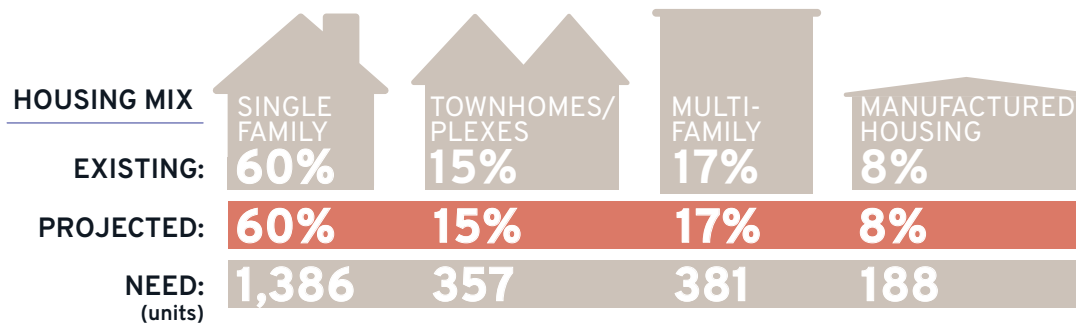


Incomes, Attainable Rent and Sale Prices, and Attainable Housing Types

INCOME LEVEL	MAXIMUM ATTAINABLE RENT	MAXIMUM ATTAINABLE SALE PRICE	ATTAINABLE HOUSING TYPES
VERY LOW \$22,000 30% MFI	\$550	-	<ul style="list-style-type: none"> • Apartment • Middle Housing
LOW \$35,000 50% MFI	\$900	\$205,000	<ul style="list-style-type: none"> • Apartment • Middle Housing • Manufactured Housing
LOWER MIDDLE \$57,000 80% MFI	\$1,400	\$325,000	<ul style="list-style-type: none"> • Small Lot Single Family Detached
UPPER MIDDLE \$71,000 100% MFI	\$1,950	\$390,000	<ul style="list-style-type: none"> • Apartment • Middle Housing • Manufactured Housing • Small Lot and Standard Lot Single-Family Detached
UPPER \$85,000 120% MFI	\$2,350	\$425,000	

The future housing mix is projected to be similar to the current mix. Multi-family units and townhomes/plexes will need to continue to be developed at high rates to achieve this mix.

Of the 2,312 projected new units necessary to meet the demands of population growth, Independence is projected to need 1,386 single family homes, 357 townhome/plex units, 381 attached and multi-unit homes, and 188 manufactured homes.



For more information, please see Appendix A for the Housing Needs Projection memo.

BUILDABLE LAND INVENTORY

How much land in Independence is available to build new housing?

Independence has 367 acres of land available to build new housing.

In accordance with statewide planning goals, the City must accommodate its 20-year housing need within the current limits of the Urban Growth Boundary (UGB). Further, a shortage of land for housing overall or for certain housing types will contribute to underproduction of housing and rising costs.

Based on the conditions that qualify land as available for housing, Independence has 366.7 buildable acres available within the UGB to build new housing.¹

Almost 80% of the total buildable acres are zoned Mixed Residential (MX), which allows for a range of housing types including single-family, townhomes/plexes, and multi-family dwellings. Roughly 13% of buildable acres are located in the Medium and High-Density Residential (RM, RH) zones.

What qualifies land as available for housing?



Land that is zoned to allow residential development.

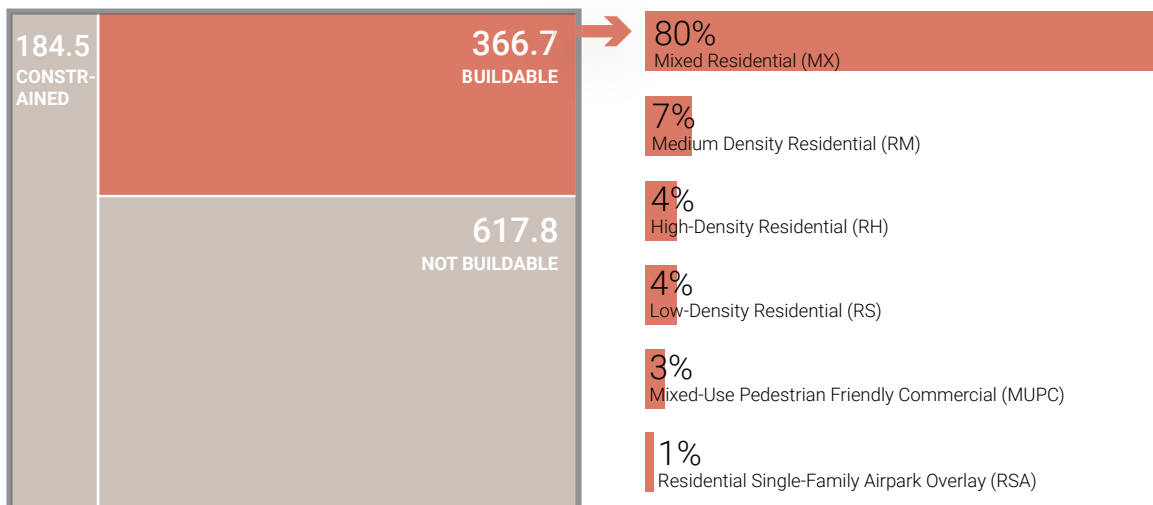


Land that is vacant and large enough to legally build a residential structure.

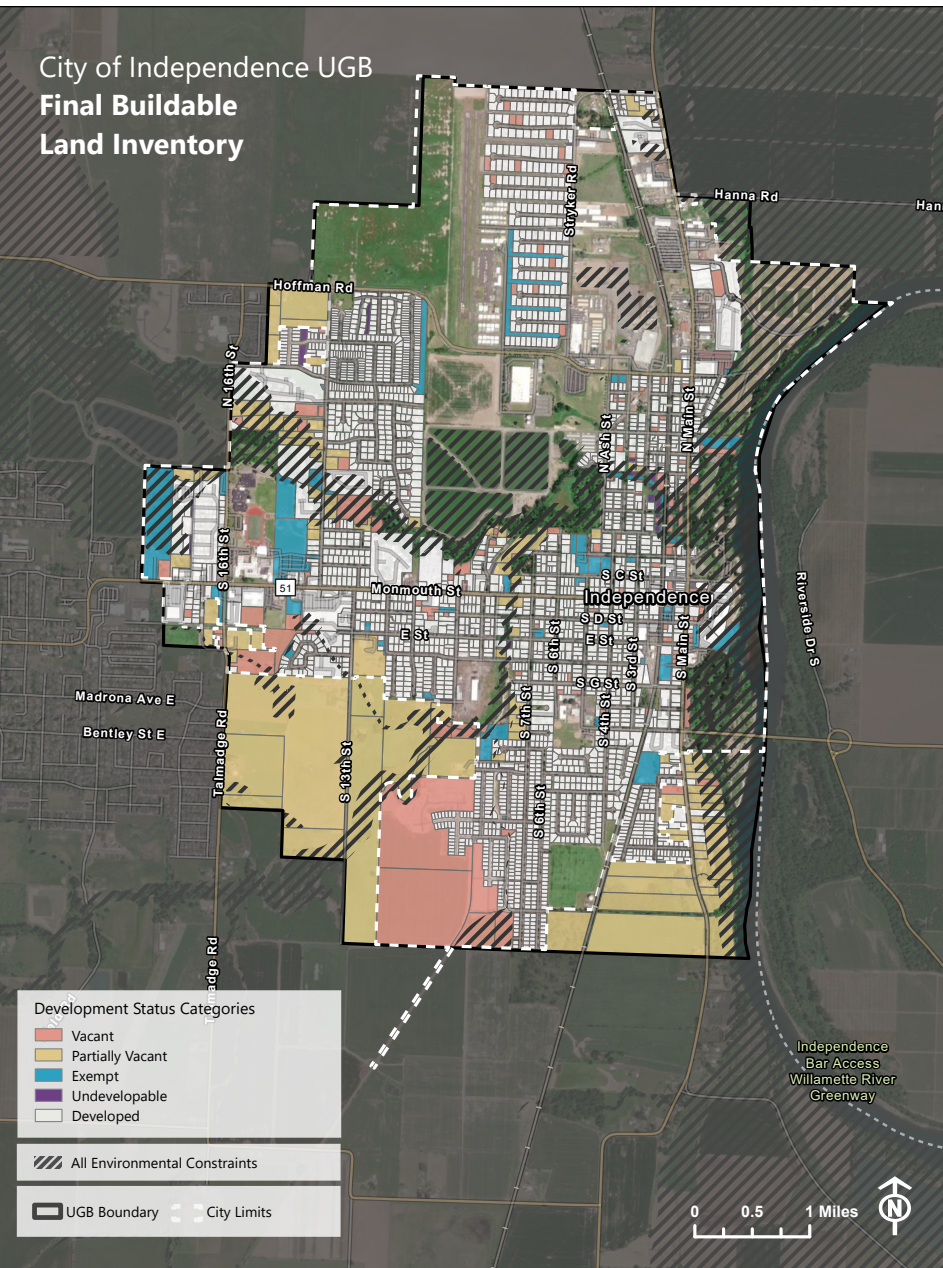


Land that is not constrained by environmental features and hazards such as steep slopes or flood zones.

1,169 GROSS ACRES



¹ This estimate includes only those lands where housing is allowed to be built under zoning rules and is not already developed, committed to a non-residential use, or constrained by environmental features like wetlands.



Map 2. Buildable Land Inventory

Classifying Land

To identify land that is vacant and large enough to legally build a residential structure, properties that allow residential uses in Independence were classified into different development status categories defined below. Properties that were identified as Vacant or Partially Vacant in this map qualify as available for housing, unless they have environmental constraints preventing development.

Definitions

Vacant. Parcels with no structure or with very low improvement values.

Partially Vacant. Parcels larger than a 1/2 acre that are occupied by an existing structure with an improvement value over \$10,000 but have enough land for new housing.

Undevelopable. Parcels that are not developable because they are too small to build new housing.

Public or exempt. Parcels unlikely to be developed because they are restricted by existing public uses or they are considered exempt from new housing.

Developed. Parcels unlikely to develop additional housing because they possess existing building structures that are unlikely to redevelop in the next 20 years.

For more information, please see Appendix B for the Buildable Lands Inventory memo.

RESIDENTIAL LAND NEEDS ANALYSIS

Does Independence have enough available land to build needed housing?

Independence has enough land zoned for residential uses within its UGB to accommodate population growth over the next 20 years and satisfy the need for various housing types according to current demographic trends, zoning regulations, and past development patterns.

According to the 20-year housing needs projection, Independence will need an additional 2,312 units to accommodate the city's growth in the next 20 years. The buildable land inventory identified about 367 acres of buildable vacant and partially vacant land in Independence. It is estimated that 3,292 housing units could be developed on these buildable lands, exceeding the projected need for 2,312 units.

Housing capacity was also estimated by housing type. This estimate considers existing zoning standards, historical development trends in housing mix and density levels, and approved but not yet constructed units.

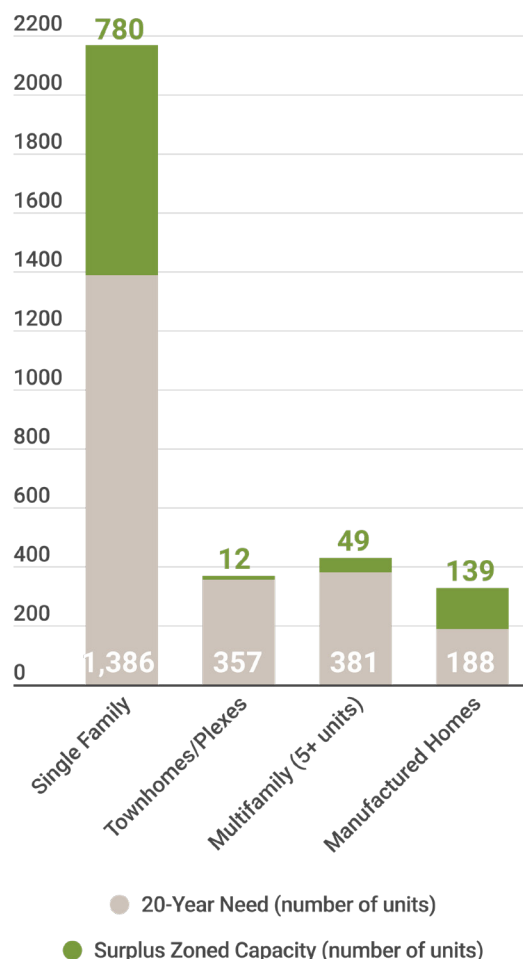
There is no deficit in capacity for any specific housing type; however, the estimated capacity for single-family detached houses is significantly greater than the capacity for other housing types.

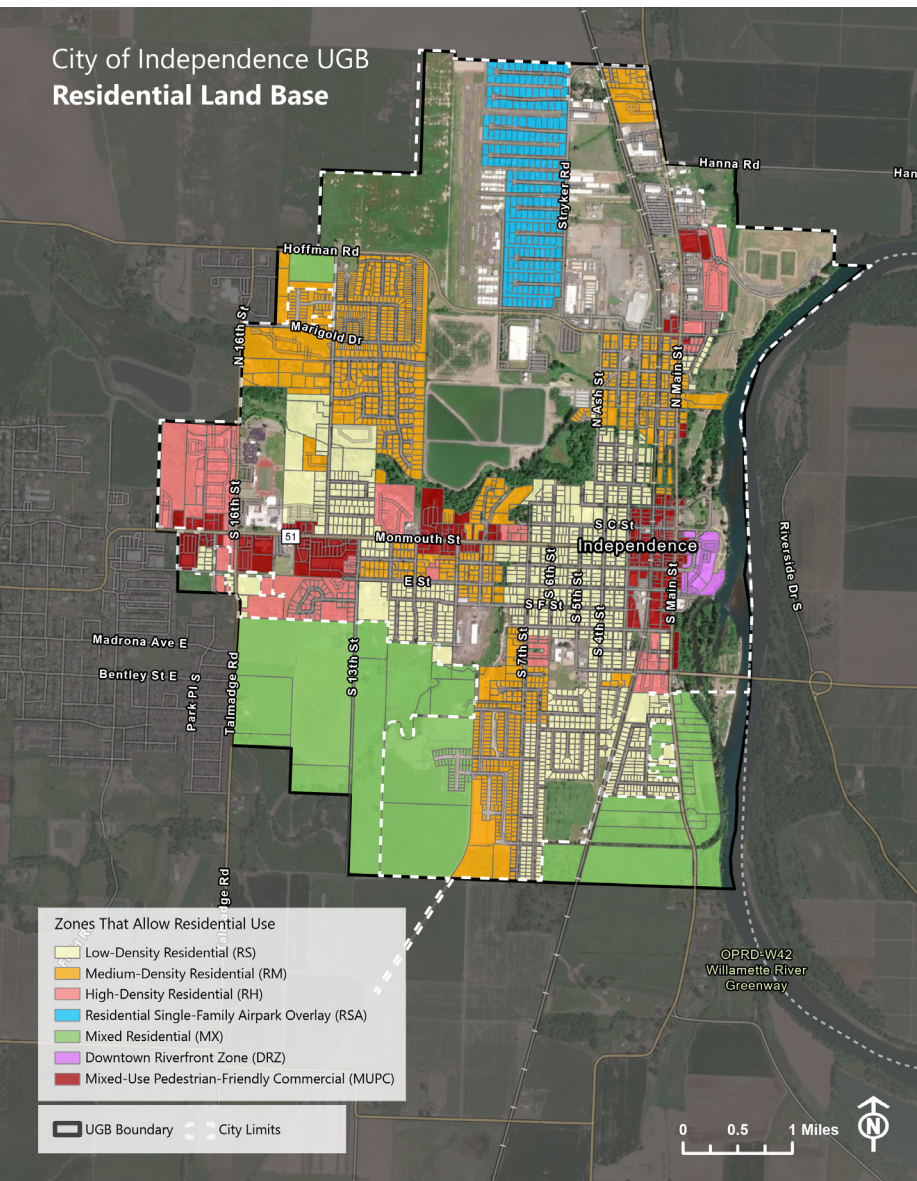
There is capacity for 780 more single-family detached houses than the projected 20-year need. By comparison, there is only a surplus of capacity of 12 townhouse/plex units and 49 multi-family units. Appendix C outlines the methodology of this housing capacity analysis.

Though there is a small surplus of capacity for townhouse/plex units and multi-family units, there is a risk that the supply of land for these housing types will be insufficient.

Given this risk and the uncertainty associated with estimating housing capacity, it is recommended that the City pursue a variety of strategies to increase the capacity for development of townhouse/plex units and multi-family units. Implementing these strategies would ensure a supply of residential land that is more balanced across housing types and more resilient to the changes in economic and demographic conditions that drive housing demand.

Unit Capacity by Housing Type



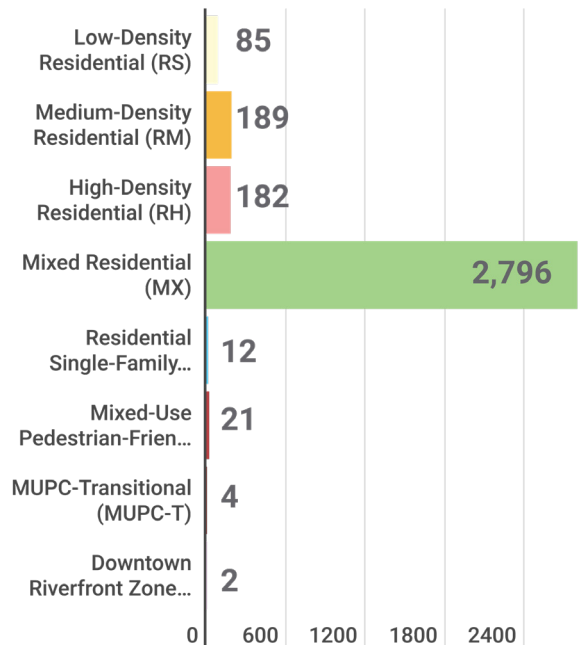


Map 3. Residential Land Base Map

Unit Capacity by Zone

Housing unit capacity was estimated for each zone. The housing unit capacity was based on the amount of buildable land in each zone, the allowed densities and housing types, and past development trends. The great majority of the City's capacity for new housing is in the MX zone. To ensure an effective mixture of housing occurs, it will be critical that the land zoned MX is developed with a balanced mix of housing types in the future.

The RH and RM zone will only address a small portion of the City's housing needs in the future, though most of the City's housing production has occurred in these zones in the past.



For more information, please see Appendix C for the Residential Land Needs Analysis memo.

COMMUNITY ENGAGEMENT

Overview of Process

The project team conducted two rounds of public engagement between August 2022 and May 2023 to collect input on housing issues, needs, and potential solutions.

Public Engagement Round 1 (Fall 2022)

The first round of engagement, which took place between August - October 2022, was focused on understanding the community's housing needs and concerns. A public survey was conducted that was open for roughly six weeks. The survey was developed in both English and Spanish and received over 200 responses. Informational flyers and three videos were developed to both share project information and promote the survey. These outreach tools promoted around City Hall as well as shared digitally with residents through the City's social media channels and website. The survey results are summarized in this section of the report.

Public Engagement Round 2 (Spring 2023)

The second round of public engagement occurred between April 2023-May 2023. The purpose of the engagement was to provide an update on project findings and to receive community input on potential housing strategies. An informational video was developed to convey some of the key ideas behind the recommended strategies. Engagement activities included conducting a set of open house events at the Monmouth Senior Center, City of Independence Library. In addition, City staff conducted informal intercept surveys with members of the public in the downtown area during April and May 2023.

Examples of information posters summarizing the City of Independence's housing needs and strategies. Posters were developed in English and Spanish.



Summary of Key Themes

The survey and outreach activities brought to the forefront several key issues and themes related to housing needs. These are summarized below. They are presented alongside several anecdotes from community members that reflect these issues. The results of the community survey are then presented to provide additional insights on these issues.

Housing as an urgent need and key priority.

The tenor of the community input reflected that housing affordability and availability have worsened significantly in recent years. Many residents were concerned about affordable housing and hoped for solutions that could make an impact soon.

Enthusiasm about Independence as a livable, family-oriented community.

Despite housing issues, many residents expressed that they enjoyed living in Independence and remarked that it has a unique and cherished combination of small-town feel while also providing a wide range of amenities, services, and cultural events.

Concerns about managing the impacts of growth and new housing development.

Even though many residents recognized the need for more housing supply, they expressed concerns about the impact of new development. These impacts included transportation issues like increased automobile traffic or reduced safety for pedestrians/bicyclists. They also included land use compatibility issues, such as increased noise, loss of privacy, visual impacts of taller buildings.

We heard that people want to maintain the character of Independence. What constitutes that character, however, varied among the people we contacted.

We heard that some individuals don't like the

apartments near downtown. However, we also heard from individuals living in the apartments, including one who worked in the school district who stated they were thankful that they could have such a nice place to live even though they could not afford a mortgage payment.

Lack of affordability.

Many residents were dismayed by the lack of affordable housing options on the market, both for rental and for-sale housing. Older residents often felt fortunate to have purchased homes several years ago and remarked that they could not afford to buy their home at today's prices. Younger residents worried about being able to buy their own home in the future. Existing tenants worried that they would not be able to find new housing if rents increased on their current unit.

We heard from government workers who rent but are forced to either work a second job or to go to the food bank to assure that they have enough food to eat.

We heard from a senior living in a mobile home park (caring for her elderly sister) who was nervous about her housing payments because the rent for her space increases annually at least four percent, and she is on a fixed income.

We heard of numerous people wanting to get on Section 8 and who either were on the waitlist or could not find a place to use their voucher (either because the market is tight, or because they have a disability and need a unit on the ground floor).

Lack of availability and choices, which constrains mobility.

Residents generally feel there are very few housing options available on the market. Some expressed feeling gratitude for finding an option that worked for them, sometimes through a family member or other off-market relationship. Others expressed an interest in

moving homes but were discouraged by the lack of options that fit their needs.

We heard from a young individual who works in real estate and bought a duplex to rent out one side and to live in the other. He felt that we needed more opportunities for individuals in the community to do small real estate projects.

We heard from individuals who felt thankful to find a duplex to rent because the rental market was so tight.

A desire for family-friendly housing and better outdoor/recreation areas.

Some residents felt that new housing developments were not family friendly. Some new apartment buildings had mostly smaller units and lacked private outdoor areas. Some new single-family houses had yard areas that were too small to be functional, and parks that were not within walking distance.

We heard from a variety of people who felt that having rental options with individual outdoor spaces would be beneficial. One woman wanted space for her dog to go outside, another family who thought that having slightly fewer neighbors would make it less stressful when their baby cried.

We heard from a family that rents a single-family house with a rear yard, but the yard is too small to be a functional play area, so they often bring their young children to a nearby park.

A need for age-friendly and accessible housing.

Some aging and elderly residents shared that they would prefer to downsize or move into a more age-friendly or accessible home but could not find an option that fit their needs.

We heard from a senior who would love to move out of her large home, but does not have the option, because she could not find a similar monthly payment.

Issues with quality and maintenance of existing housing stock.

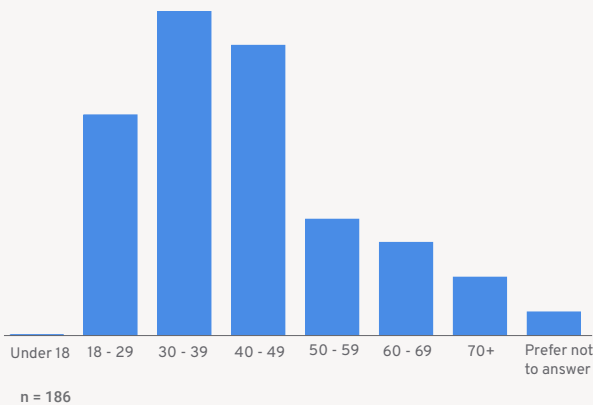
Some residents noted issues related to aging housing stock and housing that was not properly maintained. The cost of maintenance or renovation for older homes can be a barrier to first time homebuyers. Additionally, rental units may not be kept in good repair due to lack of supply and competition in the rental market.



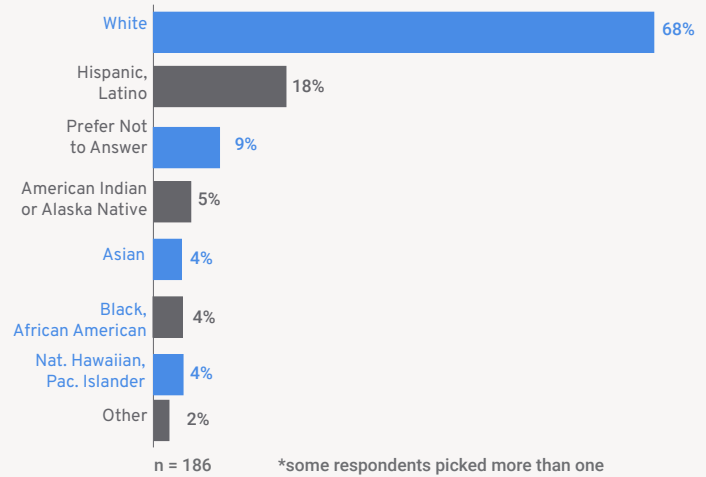
Survey Results

Who did we hear from?

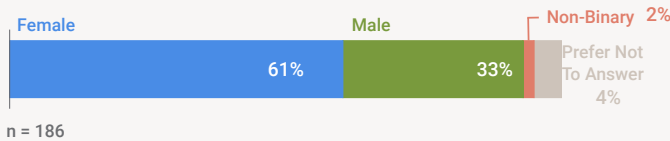
Age



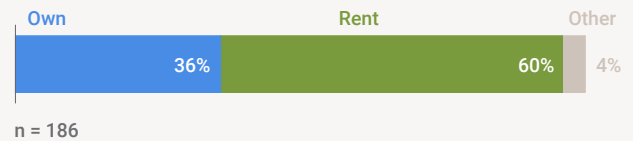
Race + Ethnicity



Identity



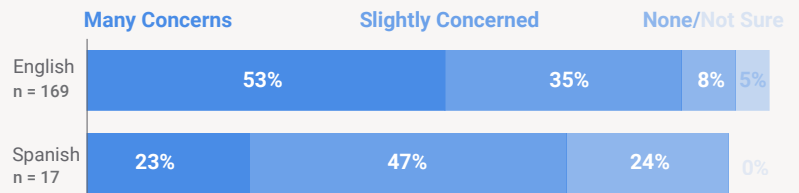
Housing Tenure



A plurality of respondents had “many concerns” about the how the community would meet its housing needs.

Less than 8% of English language respondents and 24% of Spanish language respondents had no concerns about meeting housing needs. Housing concerns are broadly shared across the community.

Level of concern about the community being able to meet housing needs:



* one respondent left this question blank on the Spanish Survey

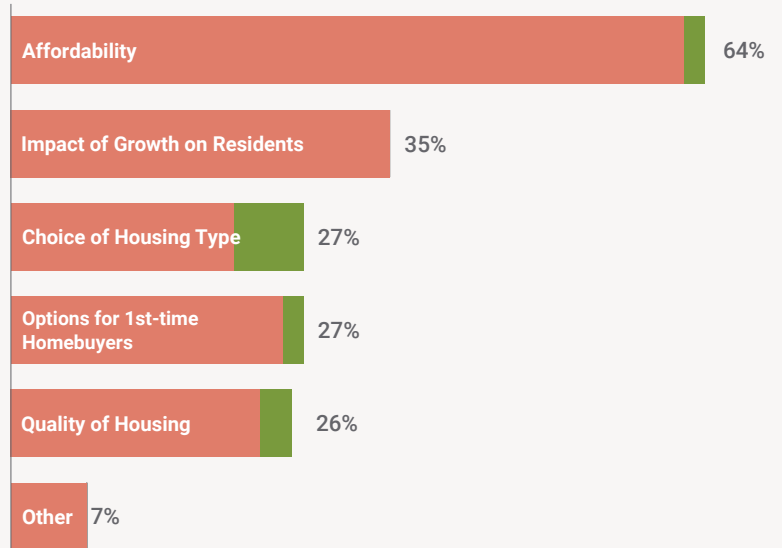
Affordability is the one of the two most important housing issues among over two-thirds of respondents.

Families of a wide range of income levels are faced with affordability challenges.

The second most cited issue is the impact of growth on residents. This issue highlights the importance for the City to continue to prioritize issues like livability, safety, and community character at the same time as adding more housing supply.

The most important housing-related issues for current residents in Independence:

(Respondents chose up to 2 answers)



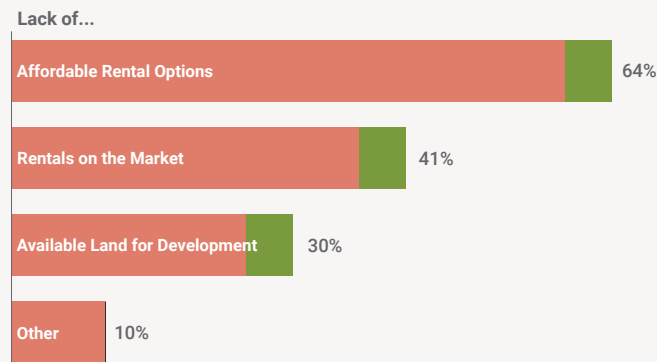
Lack of affordable options is a concern for both rental and for-sale housing.

Affordability of rental and ownership options was a top concern of two-thirds of respondents. Respondents also commonly cited a lack of different types of for-sale housing options as a concern.

Concerns related to meeting future housing needs in regards to:

RENTALS

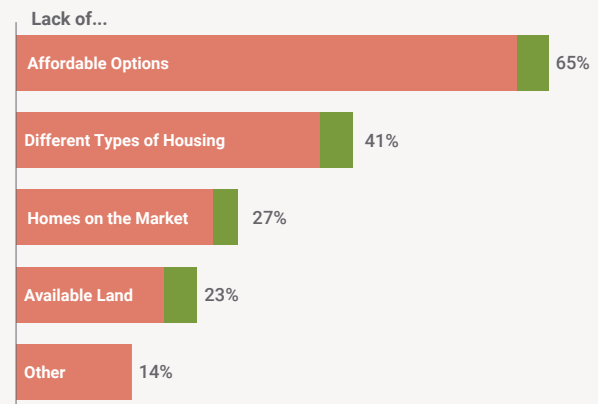
(Respondents chose up to 2 answers)



n = 186 English Responses Spanish Responses

HOMEOWNERSHIP

(Respondents chose up to 2 answers)



n = 186 English Responses Spanish Responses

Many residents support the City taking a proactive role in facilitating housing development, particularly in encouraging a wider variety of housing options.

About half of respondents supported city actions to encourage “smaller and more affordable housing types such as duplexes, cottage homes, and townhouses”.

Other commonly supported actions were subsidizing income-restricted housing and building public infrastructure.

Things the City can do to help meet housing needs:

(Respondents chose up to 2 answers)



n = 186

English Responses

Spanish Responses

MEASURES TO ACCOMMODATE NEEDED HOUSING

What changes must be made to support housing needs?

There are a number of strategies the City can implement to address the housing needs discussed in the previous sections of this report. The strategies include both changes to land use policies and regulations as well as public programs and projects.

Some measures are necessary to implement prior to or concurrent with adoption of the HNA into the City's Comprehensive Plan. These measures are addressed in this section. They are necessary for establishing compliance with ORS 197.296 and OAR Section 660-024-0050(4), which require that the City maintain capacity on buildable lands within the UGB to meet 20-year housing needs.

1. Allow multi-family housing as a permitted use in the MX zone.

As demonstrated in the Residential Land Needs Analysis, there is sufficient capacity for multi-family housing within the UGB to meet the 20-year housing need. However, about 65% of the capacity for multi-family housing is on buildable lands in the MX zone, a zone that requires a conditional use permit for development of multi-family housing.

State law requires that cities apply only clear and objective standards and processes to needed housing (ORS 197.307). Alternative standards and processes that are not clear and objective are permitted, but they must be offered in addition to the clear and objective standards and processes.

The Independence Development Code gives the Planning Commission authority to grant conditional use permits, though the standards for granting a conditional use permit are not clear and objective. Two standards in particular do not meet the definition of clear and objective under state law (Section 71.015):

B. Granting of the conditional use will not be materially detrimental to the public welfare or to improvements or residents in the neighborhood of the subject property.

C. Granting of the conditional use will be consistent with the purpose of the zone in which the subject property is located and with the applicable Comprehensive Plan designation and policies.

To address this issue, a code amendment is included with this HNA to change multi-family housing from a conditional use to a permitted use in the MX zone. Multi-family housing in the zone district would continue to be subject to Site Design Review and all other applicable development and design standards of the Independence Development Code.

2. Modify Site Design Review approval criteria so residential uses are subject to only clear and objective standards.

All multi-family or townhouse developments are also required to be approved through the Site Design Review Process (Subchapter 80 of the Independence Development Code).

This approval process that ensures the developments comply with the City's development and design standards. However, some of the criteria that must be satisfied to approve a Site Design Review application are not clear and objective. Further, some of the unclear criteria in the Subchapter are addressed by clear and objective standards elsewhere in the code.

To address this issue, a code amendment is included with this HNA to amend the Site Design Review code. The amendments is intended to ensure that clear and objective apply to residential uses. The amendment would not modify the criteria that apply to commercial and industrial uses.

RECOMMENDED HOUSING STRATEGIES

What additional strategies can help address housing needs?

The following land use and zoning strategies are recommended for future implementation to address the key housing needs and issues identified in the HNA. Unlike the measures described in the previous section, implementation of these strategies is not required to address the deficit of housing capacity within the UGB. Rather, these strategies are intended to further increase capacity for key housing types, reduce barriers to housing development, and maximize

opportunities for housing development that meets critical needs of the community. These strategies are recommended to be evaluated and defined further when the City develops a Housing Production Strategy, following adoption of the HNA. The City is not committing to implement any strategy by including it in this section of the HNA. That commitment is made by inclusion in the Housing Production Strategy.

1. Identify targeted areas to rezone for higher density housing



Description: Identify targeted areas or properties to rezone from lower density zones to Residential High Density (RH zone).

Rationale: There is a very small surplus of capacity in the UGB for townhouse/plex units and multi-family units. At the same time, there is a large surplus of development capacity for single-family detached houses. If the demand for higher density housing is greater than anticipated, builders may be unable to respond because there are not be enough sites available for multifamily housing development.

Implementation Considerations:

- Using the Buildable Land Inventory for guidance, identify properties or areas that are vacant or partially vacant and have sufficient access to infrastructure, but are currently zoned in a lower density zone such as RS, RM, or MX.
- Prioritize properties that are close to existing services and amenities and are within a single ownership or a small number of owners. Key potential areas include the land south of Central Plaza and the property on the southwest side of the intersection of Gun Club Road and Hoffman Road.
- A potential benchmark to ensure sufficient land is available for these housing types is to have the capacity meet at least 125% of the projected need. This equates to an increase in capacity of about 90 townhouse/plex units and about 100 multi-family units. Rezoning about 10-15 acres of land from another zone to the RH zone would achieve this increase in capacity.
- The City may legislatively rezone the properties or may adopt a policy stating that the City would support an application to rezone land if initiated by the property owner.



2. Evaluate strategies to increase development of multi-family and townhouse units in the Mixed-Density Residential (MX) zone.

Description: Reevaluate the approach to encouraging a mix of housing types in the MX zone.

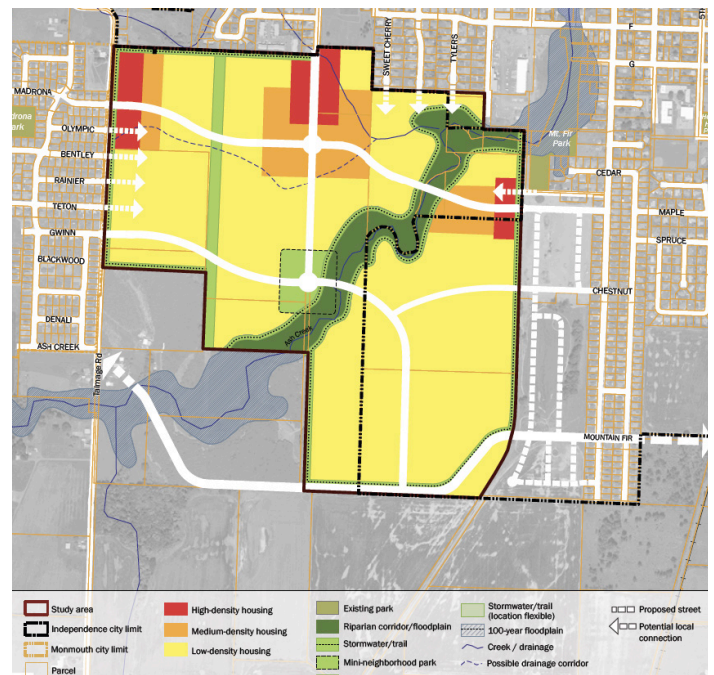
Rationale: The MX zone requires 15% of the dwelling units be multi-family units or townhouses. While approved master plans include a higher share of multi-family units or townhouses, building permits have not yet been submitted for the units. The housing capacity analysis assumed that currently submitted master plans would be built as proposed and that at least 20% of future units will be multi-family units or townhouses. However, it is possible that developers could modify their approved master plans and not achieve the anticipated mix of units.

Implementation Considerations:

- Evaluate if the current requirement for a master plan that identifies locations for non-single-family housing types is likely to result in those multi-family/townhouse units being developed in the future.
- Engage with property owners and developers to better understand their long-term plans for areas within the Southwest Independence Concept Plan.
- Evaluate alternative approaches to the housing mix requirement, such as identifying specific areas appropriate for

multifamily/townhouse units and applying a zone that would require the areas to be developed with those types.

- Consider increasing the minimum share of multifamily/townhouse units to 20-30%, which is more in line with citywide housing needs. The requirement could also allow other lower cost, higher density housing types to qualify, such as small lot single-family houses or cottage cluster housing.



The Southwest Independence Concept Plan is intended to guide housing development in the MX zone. The plan identifies targeted areas for medium and higher density housing. The MX zone, which implements the plan allows flexibility in where that housing is located.



3. Encourage a wider variety of housing types in the Medium-Density Residential (RM) Zone.

Description: Adopt a set of changes that would make it more likely for townhouses, plexes, and other housing types to makeup a larger share of new units in the Residential Medium Density (RM) zone.

Rationale: The maximum density of the RM zone is 12 units per gross acre. The zone allows duplexes and townhomes in addition to single-family houses. However, 78% of the housing built in the zone in the last decade has been single-family houses. Regulatory changes could encourage a higher share of townhouse/plex units, which would help to ensure the remaining buildable land in the zone (about 27 acres) is developed with a mix of housing to assist in meeting the projected Citywide needs.

Implementation Considerations:

- Consider establishing a minimum density in the zone of 6-8 units per gross acre to discourage the development of single-family detached houses on larger lots.
- Consider allowing for triplexes or quadplexes in the RM zone at the same density that is allowed today for townhouses (1 unit per 2,500 square feet).
- Consider reducing the minimum lot size for single-family detached houses to 3,500 square feet to allow for lower cost single-family houses. A subdivision with 3,500 square-foot lots would have a density of 9-10 units per gross acre, which is within the current maximum density of the zone.

4. Reduce barriers to multifamily and townhouse units in the High-Density Residential (RH) Zone.



Description: Establish a minimum density standard in the RH zone and potentially increase the maximum density.

Rationale: A minimum density standard in the RH zone would preserve the remaining buildable land in the zone for higher density housing by preventing it from being developed with lower density, single-family detached houses. Increasing the maximum density, on the other hand, would help increase housing capacity, enhance development feasibility and assist with the creation of potentially affordable units.

Implementation Considerations:

- A minimum density standard should balance the need to allow for a range of development options while ensuring an efficient use of land.
- The RH zone's existing maximum density standard of 20 units per acre is below commonly achieved densities of 3-story apartments in smaller towns or suburban areas. Multifamily developments can easily achieve densities of 25-35 units per acre even while meeting all parking, open space, and setback requirements.

5. Provide opportunities for small-scale multifamily in more zone districts.



Description: Evaluate approaches to allowing for house-scale multi-family buildings in the Low-Density Residential Zone (RS) and/or Medium Density Residential Zone (RM).

Rationale: Small-scale multifamily buildings offer another housing option to meet the need for smaller, lower cost units. The building types can be compatible with neighborhoods of single-family houses, but are not permitted in many of the City's low and medium density zones.

Implementation Considerations:

- This strategy may include allowing triplexes and quadplexes in the RS and

RM zone. The strategy may also include changing to a system that primarily regulates building type/form, rather than housing unit density.

- New development standards would likely be necessary to effectively control the scale of multi-family buildings in the zones. Potential standards could include items such as a maximum floor area ratio or other regulations to address the overall scale and mass of buildings.
- Additional public engagement and planning study would be needed to design the appropriate zoning changes.



6. Define and allow cottage cluster housing.

Description: Define cottage cluster housing as a housing type and allow the use in most residential zones.

Rationale: Cottage cluster housing is a proven model for providing smaller, lower cost for-sale housing in a detached form. The development type is often attractive for occupants and more able to blend with neighboring development when compared to other housing types.

Implementation Considerations:

- Allow cottage cluster housing in residential zones that allow single-family dwellings.
- Adopt a maximum floor area cap of 1,200-1,500 square feet to encourage smaller, more affordable units. Establish a minimum lot size of 10,000-15,000 square feet to ensure cottage clusters can be built on smaller infill lots.
- Establish new design and site development standards to ensure projects meet the desired intent of the housing type.

7. Improve standards and streamline review processes for smaller infill projects.



Description: Evaluate options for improving the design and development standards that apply to infill housing in existing neighborhoods, and potentially consider changes to streamline review procedures for smaller infill projects.

Rationale: Existing development, design, and subdivision standards were primarily created to regulate development projects on larger, “greenfield” sites on the edge of the city. The standards are ill-suited for infill development and can present unnecessary barriers for a

project or allow for housing developments that are not responsive to existing neighborhoods. Addressing these issues will help alleviate a key concern addressed by residents as part of this project – the impact of growth on existing residents.

Implementation Considerations:

Consider adjusting development standards (such as lot coverage, setbacks, and height) or adding new standards to ensure new housing is compatible in scale with existing housing in the surrounding neighborhood.



8. Evaluate strategies to encourage development of family-friendly housing.

Description: Consider new standards or adjustments to existing standards to encourage developments to include larger, family-sized units while also providing family-friendly amenities such as conveniently located outdoor recreational areas.

Rationale: Independence is a family-friendly community that attracts households with children and multi-generational households. The median household size of 3.29 people per household is significantly higher than the state average. Some residents are concerned that new housing is not always family-friendly. For example, the units may be too small or include insufficient yard or open space.

Implementation Considerations:

- Audit the minimum open space or recreation area requirements that apply to different housing types and zone districts. Study previously approved developments to evaluate if the standards are producing usable, family-friendly recreation areas.
- Consider applying minimum recreation area requirements to single-family detached or townhouse units on smaller lots.
- Assess whether development and design standards may be encouraging developers to include smaller studio or 1-bedroom units in multi-family or townhouse developments in lieu of larger 2–3-bedroom units.

9. Consider density bonus incentives for affordable or accessible units.



Description: Evaluate options for offering an increase in maximum density (density bonus) or concessions on other development standards in exchange for projects that include units that are affordable to lower or moderate incomes or accessible to people with disabilities.

Rationale: Affordable housing for families with low or moderate incomes was identified as a critical housing need. Units that are affordable at these income levels are unlikely to be provided by the private market without public subsidy or incentive. Units that are designed to be accessible to people with mobility impairments are also scarce. Zoning incentives can provide enough value for

a private developer to consider including affordable or accessible units as part of a project.

Implementation Considerations:

- Ensure that any incentive is set to provide enough economic value to the development to offset the additional cost of providing the affordable or accessible units. Financial pro-forma modeling can be used to evaluate the feasibility of an incentive from a developer's perspective.
- Balance the level of affordability and share of total units required to be affordable with financial feasibility to ensure the incentive is likely to be used.



10. Consider strategies to discourage redevelopment of existing manufactured home parks.

Description: Given the critical role that manufactured home parks play in providing affordable housing options in Independence, consider adopting zoning standards that would make it less likely that manufactured home parks are redeveloped.

Rationale: Manufactured homes are a major source of affordable housing in Independence. The City includes three manufactured home parks with a total of 170 spaces, according to

data from Oregon Housing and Community Services.¹ Manufactured housing parks can also be an environment of uncertainty. Most manufactured home residents do not own the land underneath their home and pay a monthly rent for the lot. Moving manufactured homes is often cost prohibitive and, in some cases, illegal. If a park owner elects to redevelop the site, residents are likely to be displaced and many would need to abandon the home they own. Given lower income levels of park

¹ Source: Oregon Housing and Community Services, Oregon Manufactured Dwelling Park Directory: <https://geo.maps.arcgis.com/apps/webappviewer/index.html?id=896392f4982d4d65a40b16fcd89852fa>

residents, many residents may be unable to find replacement housing options that are affordable to them.

Implementation Considerations:

- Some jurisdictions in Oregon and across the county have adopted “preservation zones” for manufactured home parks. These zone districts prohibit other housing types to discourage redevelopment of the

parks. The property owner would need to be granted a rezone for the park to be redeveloped with other uses.

- A preservation zone would limit development options for owners of manufactured home parks. Outreach and engagement with the property owners is recommended prior to adoption of a preservation zone.



Additional Strategies and Tools (Non-Regulatory)

Retain Existing Housing Stock

Older housing stock, particularly apartments and manufactured home parks, are an important source of affordable housing. However, these properties are often redeveloped or renovated, and then replaced with new, higher cost housing.

The City can help to identify properties that are at risk for redevelopment and provide resources to assist with preservation and maintenance of those properties. The City may require the properties be income-restricted affordable housing in exchange for any financial assistance provided.

Pre-Approved Building Plans

The cost and uncertainty associated with the permitting process can be a major deterrent to housing development, especially for smaller builders or individual home owners.

The City can offer pre-approved building plans for certain housing types in order to incentivize their development. The certainty of approval and faster timeline can improve the likelihood of development. Cities have offered these plans for small lot single-family housing, accessory dwelling units, and other less conventional housing types.

Calibrate and Reform System Development Charges

Consider scaling development fees so they are proportionate to the impact of a housing unit on public services, therefore reducing fee costs for development of smaller units. The City may also provide reduced SDC fees or complete exemptions for targeted housing types, such as income-restricted units.

Offer a Property Tax Exemption for Key Housing Needs

Property tax exemptions can be structured to incentivize development of specific needed housing types, such as affordable housing, mixed-use housing, and homes targeting first-time homebuyers.

Target Infrastructure Improvements to Support Housing

When planning for improvements, jurisdictions should consider how the improvements will affect housing development opportunities in the area and, where feasible, modify the design or prioritization of projects to better improve conditions for housing development.



Target Urban Renewal Investments to Support Housing

Urban renewal is a tool for economically revitalizing targeted areas through public investments that stimulate private development. Urban renewal funding, known as Tax Increment Financing (TIF), comes from property tax revenue on new value created in an urban renewal district over the course of its lifetime. Urban renewal funding can be directed toward financial incentives, land acquisition, public infrastructure, or public-private partnerships to build housing.

Establish a Construction Excise Tax

A Construction Excise Tax is a tax assessed on construction permits issued by a city in order to fund affordable housing programs. The primary benefit of a CET is that it is a dedicated source of revenue. It also provides the option to create a linkage between new development and investment in housing.

Increase Capacity to Implement Housing Strategies

Cities can increase capacity by adding staff, forming task forces, and taking other steps to share resources. Sufficient staff capacity is critical to unlocking the ability for the City to implement housing strategies effectively.



Utilize Excess Public Land for Housing

Adopt a land disposition policy that states the City will prioritize selling or dedicating any surplus publicly owned land to meet housing needs. Public entities can directly support a reduction of development costs in the form of land and/or low-cost land lease.

Assist with Land Acquisition and Banking

Land banks are public authorities or non-profit organizations created to acquire, hold, manage, and sometimes redevelop sometimes redevelop property to a productive use and/or meet community goals, such as increasing supply of affordable housing or stabilizing property values.

Partner with Land Trusts

Community land trusts are nonprofit, community-based organizations designed to ensure long-term housing affordability. The City could sell or donate excess public land to a land trust, provide funding to assist with administration of a trust, or convene local organizations interested in founding or partnering with an existing trust.

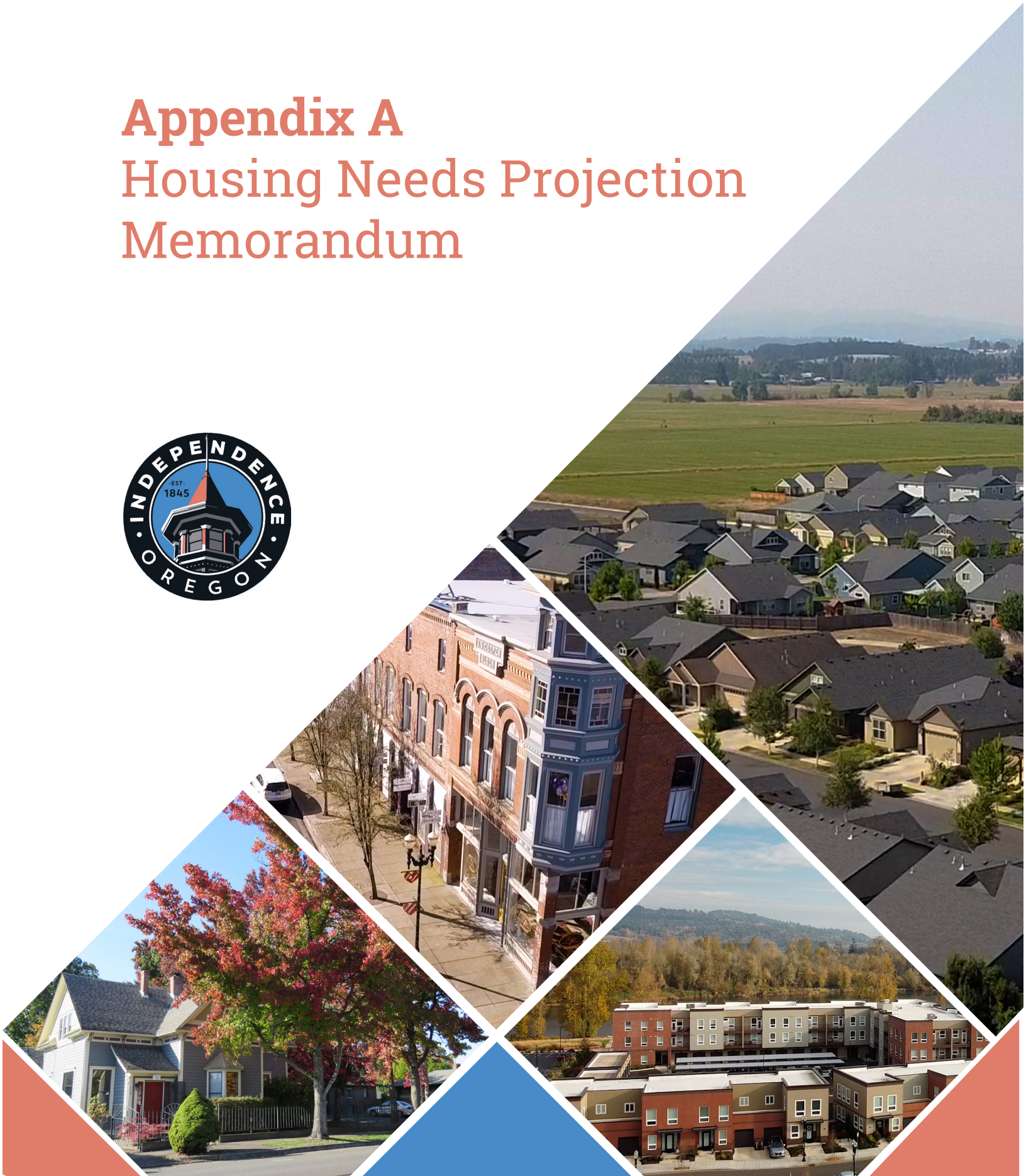
Partner with Institutional Land Owners

Non-profits and faith-based organizations (FBO) may have surplus land that could be sold or donated to be developed for high priority housing needs, including affordable housing.

Appendix A

Housing Needs Projection

Memorandum



To: Shawn Irvine & Fred Evander, City of Independence

Date: May 4, 2023

From: Todd Chase & Tim Wood; FCS GROUP

CC: Jamin Kimmell & Ayano Healy, Cascadia Partners

RE: Independence UGB: **Final Housing Needs Forecast**

INTRODUCTION

This Memorandum provides a housing needs forecast for long-range planning purposes. The housing forecast represents a 20-year projection from 2023 through year 2043. These technical findings are intended to be consistent with State of Oregon requirements for determining housing needs for the Independence Urban Growth Boundary (UGB) per Oregon land use planning Goals 10 and 14, OAR Chapter 660, Division 8, and applicable provision of ORS 197.296 to 197.314 and 197.475 to 197.490.

METHODOLOGY

The methodology for projecting housing needs includes consideration of demographic and socio-economic trends, housing market characteristics and long-range population growth projections.

Regional (Polk County) and local (City or Urban Growth Boundary) population, households, income, and market characteristics are based on most current data provided by the U.S. Census Bureau (Census and American Community Survey), the U.S. Department of Housing and Urban Development (HUD), Oregon Department of Housing and Community Services (OHCS), Portland State University (PSU) and the City of Independence. Where trends or long-range projections are provided by an identified data source, FCS GROUP has included extrapolations or interpolations of the data to arrive at a base year (2023 estimate) and forecast year (2043 projection). The result of this forecast translates population growth into households and households into housing needs by dwelling type, tenancy (owner vs. renter) and affordability level.

DEMOGRAPHIC AND SOCIO-ECONOMICS

Population

The City of Independence reached a record high population of 10,081 people in 2021. Polk County attained a population of 88,916 with approximately 1,000 new residents added over the past year (July 1, 2020-2021). Over the past two decades, the City of Independence has grown much faster than the Polk County average (**Exhibit 1**).

Exhibit 1: Population Trends (2000-2021)

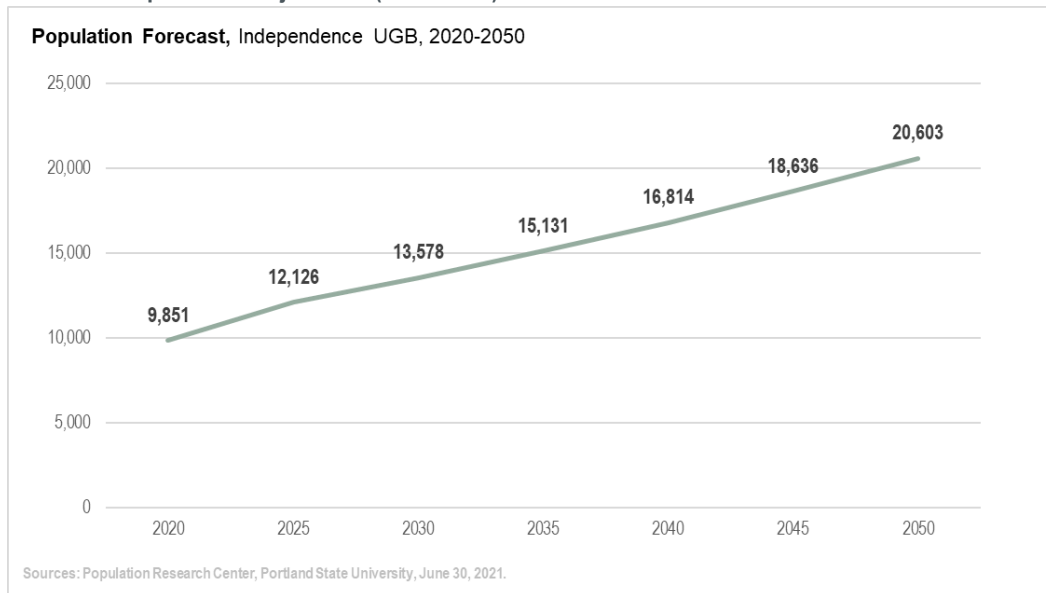
	2000	2010	2021	2000-2021 AGR
Polk County	62,380	75,403	88,916	1.70%
Independence, City	6,035	8,590	10,081	2.47%

Source: Population Research Center, Portland State University, April 15, 2022

AGR = average annual growth rate.

Long-range population forecasts prepared by PSU anticipate that 7,406 new residents will be added to the Independence Urban Growth Boundary (UGB) over the next 20 years. This equates to a projected annual average growth rate (AGR) of 2.08% for the Independence UGB (see **Exhibit 2**), which also includes the City of Independence.

Exhibit 2: Population Projections (2020-2050)

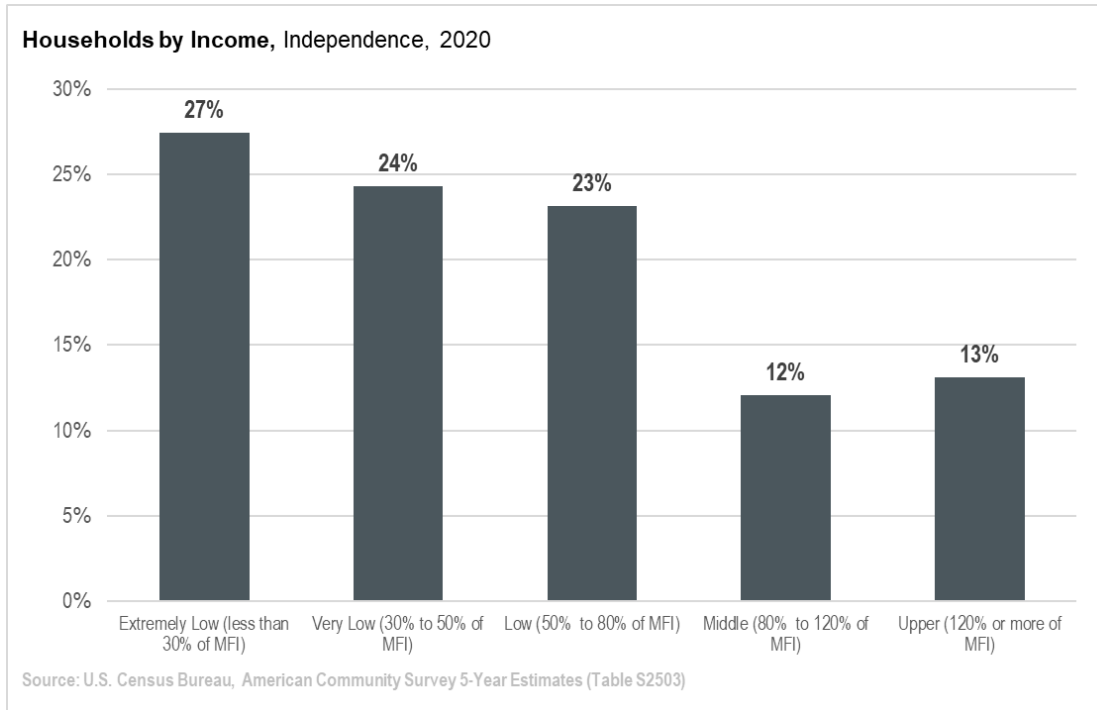


SOCIO-ECONOMIC CHARACTERISTICS

In 2020, the median family income (MFI) in Polk County was \$80,757, compared to \$65,020 in the City of Independence. Independence income levels are much higher among owner households (\$74,414) than renter households (\$40,625).

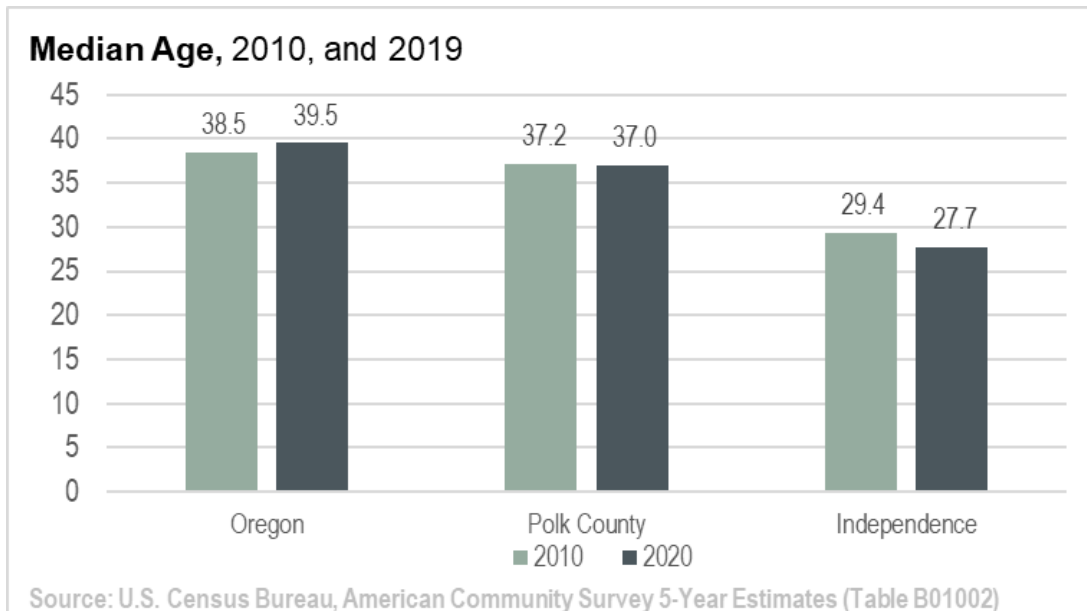
Using the U.S. Housing and Urban Development area median income estimate (\$70,600) as a gauge, we find that nearly 3 out of 4 households in Independence could qualify as “low income” earning less than 80% of the area median income. **Exhibit 3** depicts the distribution of households by income level for the City of Independence.

Exhibit 3: Households by Income Level, City of Independence, 2020



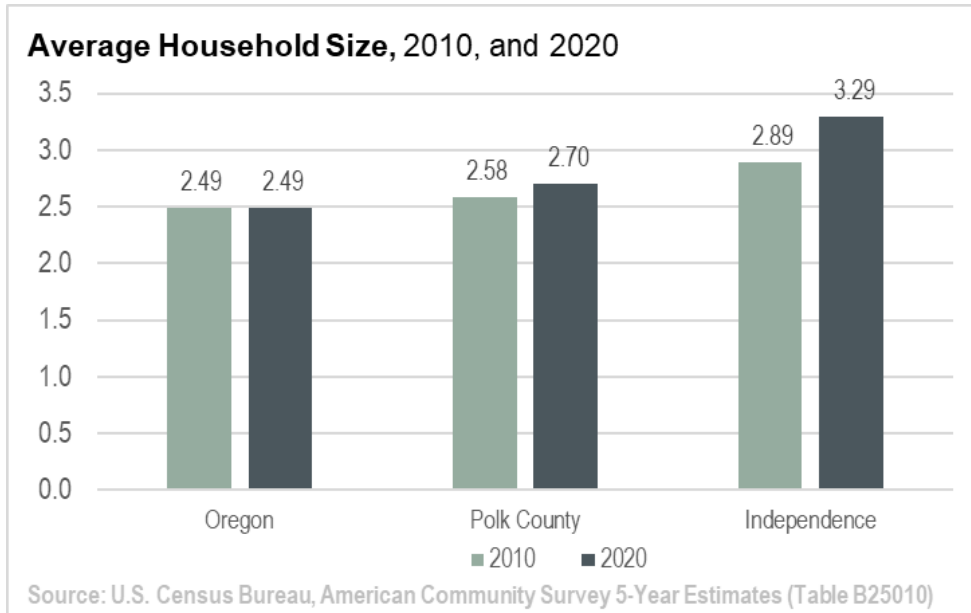
The median age of residents in the City of Independence (27.7) is well below the Polk County average (37) and the statewide average (39.5), as shown in **Exhibit 4**.

Exhibit 4: Median Age, 2010-2020



Average household size in the City of Independence has increased significantly over the last decade, from 2.89 people per dwelling in 2010 to 3.29 in 2020 (**Exhibit 5**). Larger households tend to prefer single family detached housing with 3+ bedrooms per unit.

Exhibit 5: City of Independence Average Household Size 2010-2020

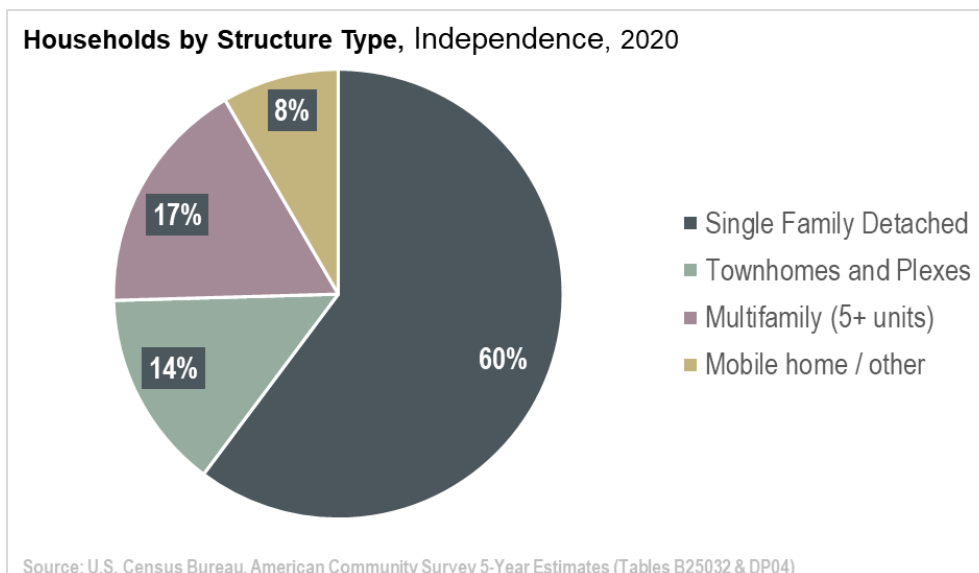


HOUSING INVENTORY AND TENANCY

The local housing inventory and tenancy sheds light on housing conditions and market demand preferences. In 2020, there were 3,173 total housing units in the City of Independence of which 3,070 units were classified as occupied and 103 units were considered vacant or for-sale.

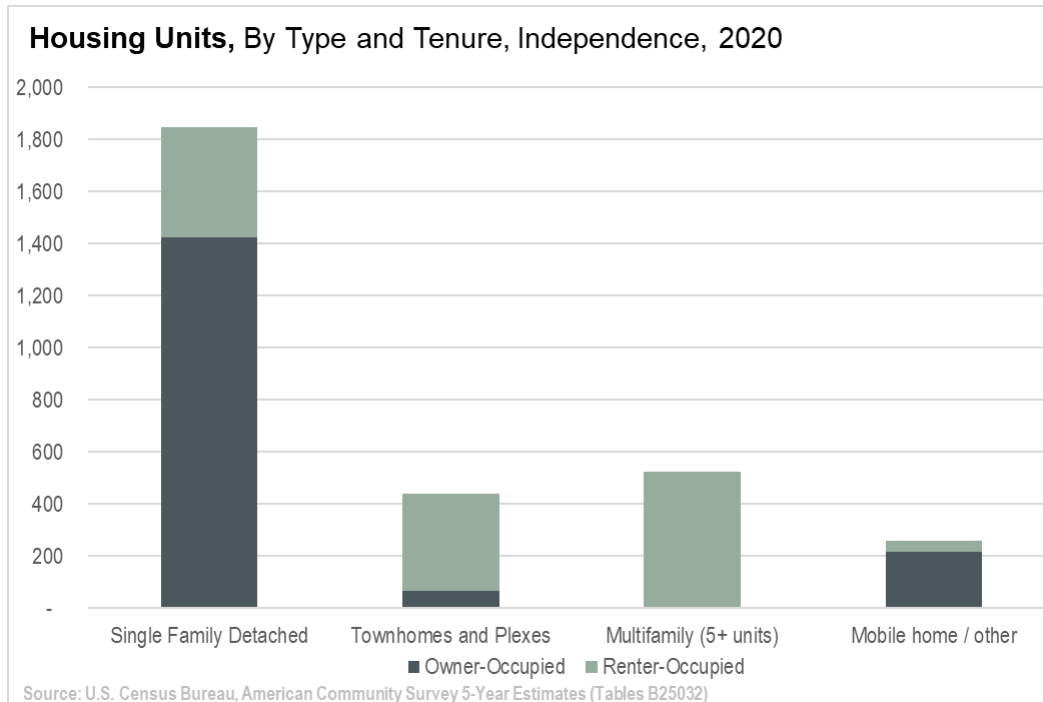
Like most cities in Oregon, single-family detached housing is the most prevalent housing type representing 60% of the local housing stock. The remaining housing inventory in Independence includes multifamily (17%), townhomes and plexes (14%), and mobile homes (8%), as shown in **Exhibit 6**.

Exhibit 6: Existing Housing Inventory, 2020, City Independence



Owner-occupied housing represents 56% of the local housing inventory, while renter-occupied units account for the other 44% of the inventory (**Exhibit 7**). Ownership is most prevalent among single-family detached and manufactured housing types, while renters are more likely to favor townhomes, plexes, and multifamily units.

Exhibit 7: Existing Housing Tenancy, 2020, City of Independence



HOUSING MARKET CHARACTERISTICS

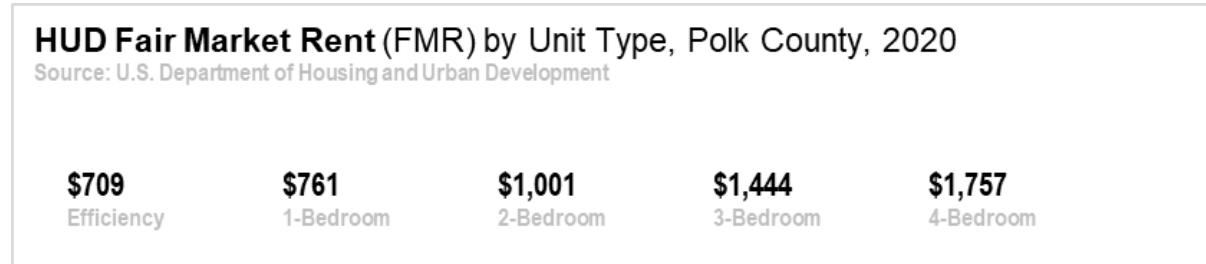
To help gauge housing attainability in Independence, FCS GROUP examined current median family income (MFI) levels using U.S. Housing and Urban Development (HUD) guidelines that assume housing attainability is achieved when no more than 30% of income is expended for housing costs. For example, as shown below in **Exhibit 8**, an upper-middle household earning 80% of the area median income level (\$56,480) should be able to afford rents of up to \$1,412 per month.

Exhibit 8: Independence Affordable Rental Housing Analysis

Area Median Family Income Level (2020)	\$70,600	
HUD Qualifying Income Level	Lower-end	Upper-End
Upper (120% or more of MFI)	\$84,720	or more
Middle (80% to 120% of MFI)	\$56,480	\$84,720
Low (50% to 80% of MFI)	\$35,300	\$56,480
Very Low (30% to 50% of MFI)	\$21,180	\$35,300
Extremely Low (less than 30% of MFI)	\$21,180	or less
Attainable Monthly Housing Cost: Renters	Lower-end	Upper-End
Upper (120% or more of MFI)	\$2,118	or more
Middle (80% to 120% of MFI)	\$1,412	\$2,118
Low (50% to 80% of MFI)	\$883	\$1,412
Very Low (30% to 50% of MFI)	\$530	\$883
Extremely Low (less than 30% of MFI)	\$530	or less

Currently, the HUD fair market rents within Polk County range from \$709 for an efficiency unit to \$1,757 for a four-bedroom unit, as shown below. This is what subsidized housing vouchers are based on and demonstrates the challenge of finding and developing housing at these price points.

Exhibit 9: Current Fair Market Rents



Affordability calculations for ownership opportunities are more complex than for renters. **Exhibit 10** below shows assumptions used to calculate components of home ownership costs.

Exhibit 10: Independence Affordable Housing Analysis Assumptions

Assumptions		
Interest Rate (conventional)	7.40%	as of 10/4/2022
Downpayment	5%	
Months per Year	12	
Mortgage duration (Years)	30	
Income Affordability Target Level %	30%	of median income
Property Taxes	0.0125	% of sales price
Mortgage Insurance	0.0085	% of loan amt.
Home Insurance	0.0029	% of sales price
Utilities (avg. monthly cost)	\$300	2020 estimate

Monthly housing costs are much higher for homeowners than renters due to added costs associated with insurance and taxes. If 30% of income is allocated to mortgage interest and principal, using the assumptions stated previously, the supportable monthly housing cost for owners at 80% MFI level is \$1,412, which should be sufficient to afford a home priced at \$110,000 (**Exhibit 11**).

Unfortunately there are no homes currently listed for sale at attainable price levels for households earning 120% or below of the area median income level.

Exhibit 11: Independence Affordable Housing Analysis: Homeowners

Area Median Family Income Level (2020)*	\$70,600	
Attainable Monthly Housing Cost @30%	Lower-end	Upper-End
Upper (120% or more of MFI)	\$2,118	or more
Middle (80% to 120% of MFI)	\$1,412	\$2,118
Low (50% to 80% of MFI)	\$883	\$1,412
Very Low (30% to 50% of MFI)	\$530	\$883
Extremely Low (less than 30% of MFI)	\$530	or less
Monthly Housing Costs for Owners: Taxes, Utilities, Insurance	Lower-end	Upper-End
Upper (120% or more of MFI)	\$860	or more
Middle (80% to 120% of MFI)	\$678	\$860
Low (50% to 80% of MFI)	\$543	\$678
Very Low (30% to 50% of MFI)	\$452	\$543
Extremely Low (less than 30% of MFI)	\$530	or less
Remaining Owner Income to Housing Payment***	Lower-end	Upper-End
Upper (120% or more of MFI)	\$1,258	or more
Middle (80% to 120% of MFI)	\$734	\$1,258
Low (50% to 80% of MFI)	\$339	\$734
Very Low (30% to 50% of MFI)	\$77	\$339
Extremely Low (less than 30% of MFI)	not applicable	
Attainable Housing Price: Mortgage Loan	Lower-end	Upper-End
Upper (120% or more of MFI)	\$189,000	or more
Middle (80% to 120% of MFI)	\$110,000	\$189,000
Low (50% to 80% of MFI)	\$51,000	\$110,000
Very Low (30% to 50% of MFI)	\$12,000	\$51,000
Extremely Low (less than 30% of MFI)	not applicable	

*Note, analysis is generally consistent with 3-person household size.

** See assumptions provided in supporting table.

*** Estimated available income for housing loan after accounting for utilities, taxes and insurance.

Source: analysis by FCS Group.

Independence home values have increased significantly in recent years. As indicated in **Exhibit 12**, median home values in Independence increased to approximately \$380,000 in January 2022, up 15.7% annually over the past two years. Other cities in the region have experienced similar housing cost increases.

Exhibit 12: Zillow Home Value Price Index in Select Markets

	Jan-20	Jan-21	Jan-22	Annual Change %
Independence	\$284,000	\$316,000	\$380,000	15.7%
Monmouth	\$324,000	\$351,000	\$428,000	14.9%
Dallas	\$327,000	\$358,000	\$435,000	15.3%
Salem	\$310,000	\$344,000	\$414,000	15.6%
Albany	\$300,000	\$329,000	\$401,000	15.6%
McMinnville	\$342,000	\$381,000	\$459,000	15.8%

Source: Zillow.com; analysis by FCS 4/09/22

HOUSING NEEDS FORECAST

Summary of Housing Needs

Based on the population projections described earlier, the total net new housing units required to accommodate an increase of 7,406 residents equates to 2,312 housing units plus 46 people living in group quarters (see **Exhibit 13**). This *baseline housing need forecast* assumes that the current average household size, vacancy rate and group quarters population share (e.g., residents in congregate care facilities and housing shelters) remains constant.

Exhibit 13: Independence Housing Need Forecast

	2023 Est.	2043 Forecast	Change
Independence UGB Population	10,479	17,885	7,406
Less Group Quarters (0.6%)	65	111	46
Pop in Households	10,414	17,774	7,360
Avg. Household Size	3.29	3.29	3.29
Households (year round)	3,165	5,402	2,237
Vacancy and Seasonal Housing Assumption	3.2%	3.2%	3.2%
Growth-related Housing Demand (dwelling units)	3,271	5,584	2,312

Housing Demand by Dwelling Type and Tenancy

This baseline housing forecast is generally consistent with the observed mix of housing types in Independence. Additional housing forecast scenarios may be considered during the planning process to anticipate impacts of new policy objectives, such as:

- Local policies aimed at incentivizing mixed-use development in the downtown area.
- Ability to provide adequate infrastructure (water, sewer, and road capacity) to create new planned unit developments or single-family subdivisions.
- Changes in land use designations to create additional opportunities for middle housing types, such as duplexes, townhomes and apartments.

The baseline housing forecast predicts a range in the demand for housing types to address market preferences. The housing demand forecast includes: 1,386 single-family detached homes; 357 townhomes/duplexes; 381 multifamily units (apartments); and 188 manufactured housing units or cottage homes.

Exhibit 14: Independence Housing Need by Tenure & Housing Type

	Owner-Occupied Dwelling Units	Renter-Occupied Dwelling Units	Seasonal & Vacancy Allowance (Units)	Projected 20-Year Need (Units)
Housing Type Distribution				
Single Family Detached	1,038	309	39	1,386
Townhomes / Plexes	48	273	36	357
Multi-family (5+ units)	-	381	-	381
Mfg. homes	159	29	-	188
Total	1,245	992	75	2,312

In addition, it is anticipated that there will also be the need to accommodate another 46 people in some form of group quarters housing (such as congregate care, assisted living, etc.).

Exhibit 15 identifies that housing products that are consistent with the projected housing need for Independence.

Exhibit 15: Projected Housing Demand by Income Level, Independence

Housing Type	Owner-Occupied Dwellings	Renter-Occupied Dwellings	Total Dwelling Units	Dist. %	Attainable Housing Products
Upper (120% or more of MFI)	644	90	734	32%	Standard Detached Homes
Upper Middle (80% to 120% of MFI)	386	200	586	25%	Cottage Homes, Townhomes,
Lower Middle (50% to 80% of MFI)	257	287	544	24%	Townhomes, Mfgd. Homes, Plexes,
Low (less than 50% of MFI)	0	201	201	9%	Govt. Assisted Apts. & ADUs
Very Low (less than 30% of MFI)	0	247	247	11%	Govt. Assisted Apts. & ADUs
Total	1,287	1,025	2,312	100%	

Source: estimates by FCS based on prior tables and stated assumptions. Does not reflect group quarters housing demand.

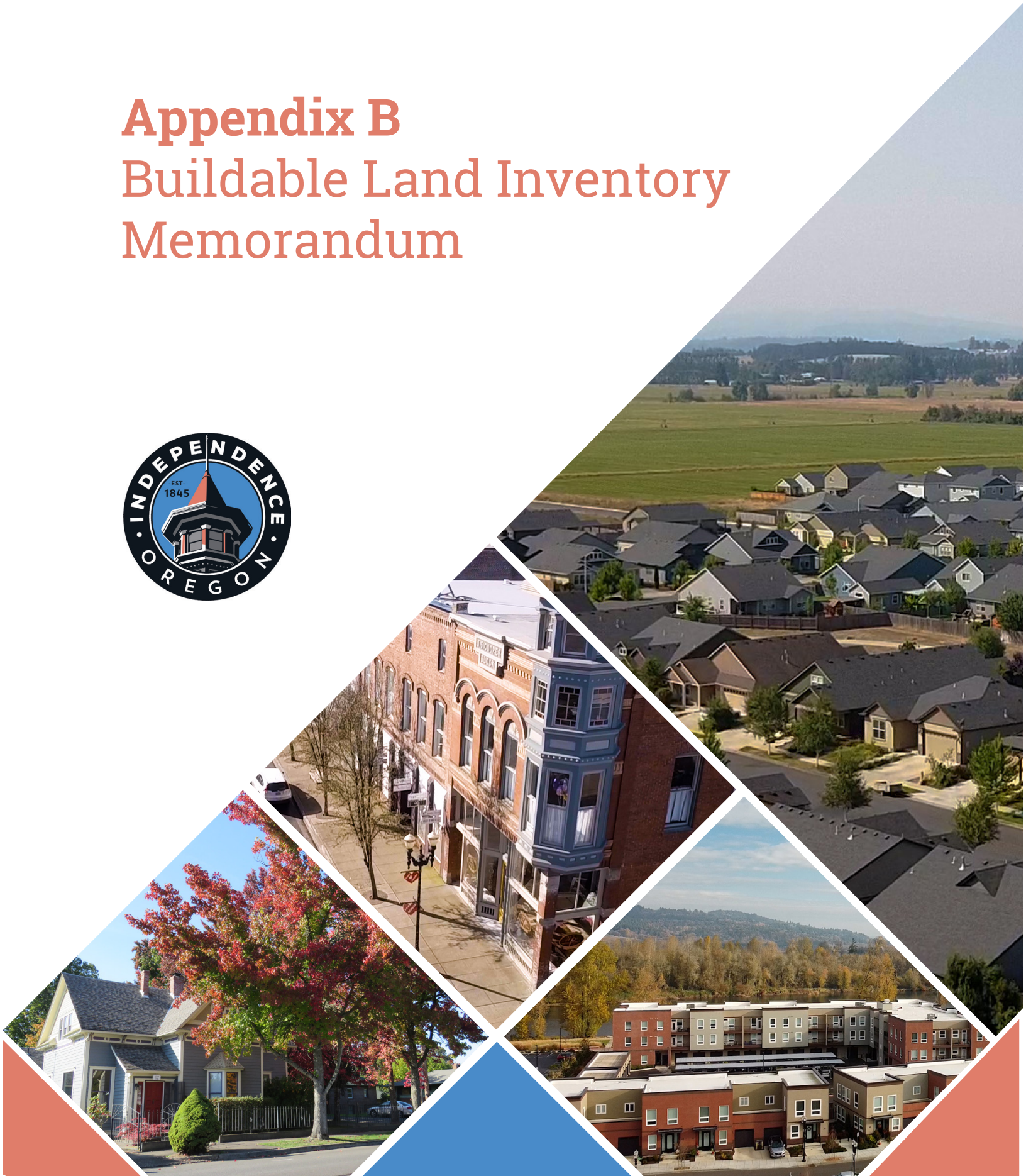
After discussion with the project management team and the Advisory Committee the housing needs described in Exhibit 14 have been determined to accurately reflect housing needs in Independence over the next 20 years. Reasons for this conclusion include the following:

- Data for Independence indicates a relatively high household size (3.29 people per household) and low median age (27.7) indicates that many households include families with children. Advisory Committee members agreed that indicated a continued need for single-family detached dwellings moving forward.
- Data for Independence, as well as stakeholder input indicates a high demand for ownership housing, which is most likely to come in the form of single-family detached housing. This is further driven by the desire of younger residents which make up Independence households.
- Data further indicated that a significant share of multi-family housing stock in Independence had been developed in the last rental cycle. Stakeholders and Advisory Committee members believed it is unrealistic to expect that same rate of multi-family development going forward.

Appendix B

Buildable Land Inventory

Memorandum





MEMORANDUM

TO: Fred Evander, City Planner at the City of Independence, Oregon

FROM: Rachel Cotton and Jamin Kimmell, Cascadia Partners

DATE: May 25, 2023

PROJECT: City of Independence Housing Needs Analysis

SUBJECT: **Buildable Lands Inventory Memo**

This memorandum provides a summary of the 2022 residential Buildable Lands Inventory (BLI) results and methodology for the City of Independence's Urban Growth Boundary (UGB).

The objective of the residential BLI is to estimate the number of unconstrained buildable acres for future residential development within Independence's UGB. The BLI is a key component of the Residential Land Needs Analysis (RLNA) and will inform planning and policy recommendations that are proposed in the final Housing Needs Analysis (HNA) report.

This BLI analysis was completed in accordance with relevant guidelines in OAR 660-008-0005 (2) and with guidance provided by the City of Independence's staff and the Department of Land Conservation and Development (DLCD).

Summary of Buildable Land Inventory Results

Approximately 367 acres of land zoned for residential use are available for residential development in the City of Independence UGB, described in this memo as total buildable acres (see **Table 1**).

Roughly 81% (289 acres) of residentially zoned land is classified as Mixed Density Residential (MX) – this zone district allows for 9 units per acre and falls between the City's low and medium density residential zones. Low Density Residential (RS), Medium Density Residential (RM), and High Density Residential (RH) zones make up close to 15% (54 acres) of land zoned for residential use. The City's Residential Single Family Airpark Overlay (RSA) is a special zone that allows for single family homes equipped with hangars and consists of 1% (5 acres). Finally, the Mixed Use Pedestrian Friendly

Commercial (MUPC) and Downtown Riverfront Zone (DRZ) make up 3% of land zoned for residential use.

A significant number of parcels with existing single-family homes measure more than half an acre and qualify as partially vacant lands per the safe harbor method established in the OAR 660-008-0005 (2) statute for cities with populations below 25,000. As a result, land set aside for residential development opportunities in partially vacant parcels comprise over 69% (253 acres) of the total net buildable acres. The remaining 31% (114 acres) of net buildable acres come from vacant parcels.

Table 1. Summary Residential Buildable Lands Inventory,
City of Independence UGB, 2022¹

Zone District	Gross Acres	Constrained Acres	Vacant Acres	Partially Vacant Acres	Total Buildable Acres
Low Density Residential (RS)	250.7	31.5	3.7	4.8	14.2
Medium Density Residential (RM)	269.7	49.8	14.5	12.3	26.8
High Density Residential (RH)	119.5	28.8	8.0	12.6	20.6
Mixed Density Residential (MX)	360.1	57.5	72.9	209.6	289.2
Residential Single Family Airpark Overlay (RSA)	77.7	0.0	5.1	0.0	5.1
Mixed Use Pedestrian Friendly Commercial (MUPC)	66.2	6.1	8.2	0.3	8.5
Mixed Use Pedestrian Friendly Commercial – Transitional Zone (MUPC - T)	13.4	0.4	1.9	0.0	1.9
Downtown Riverfront Zone (DRZ)	11.7	10.2	0.3	0.0	0.3
TOTAL	1,169.0	184.5	114.7	239.6	366.7

As illustrated in Figure 5, a significant share of the City’s buildable land inventory is in areas that are potentially encumbered by wetlands that have yet to be specifically delineated. Most of these parcels are in the City’s MX zone. It is not possible to accurately estimate the area that is encumbered by undelimited wetlands without site-by-site analysis. Therefore, it is possible that this inventory overstates the actual buildable acres for residential development in the City. The implications of this issue will be addressed in more detail in the HNA Report.

¹ Note: Approximately 372 acres of land within the UGB fall outside City limits and do not have City zoning or a comprehensive plan designation. City staff provided guidance for what zoning to assign to these parcels.

Buildable Land Inventory Maps

The BLI results are presented in the following series of maps:

- Figure 1. Residential Land Base
- Figure 2. Land Classification by Development Status
- Figure 3. Environmental Constraints
- Figure 4. Draft Buildable Land Inventory
- Figure 5. Taxlots with Potential Additional Wetlands

Figure 1. Residential Land Base

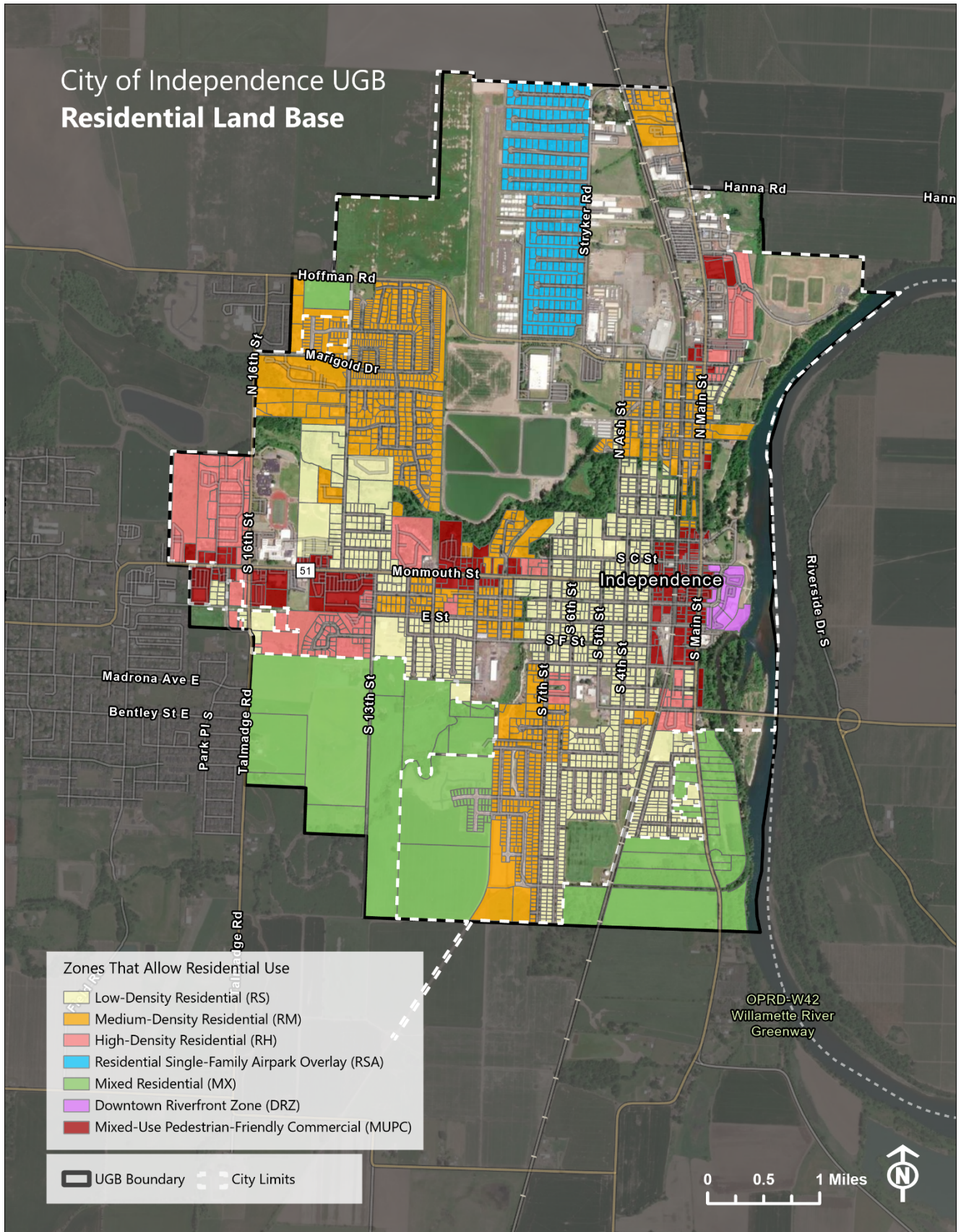


Figure 2. Land Classification by Development Status

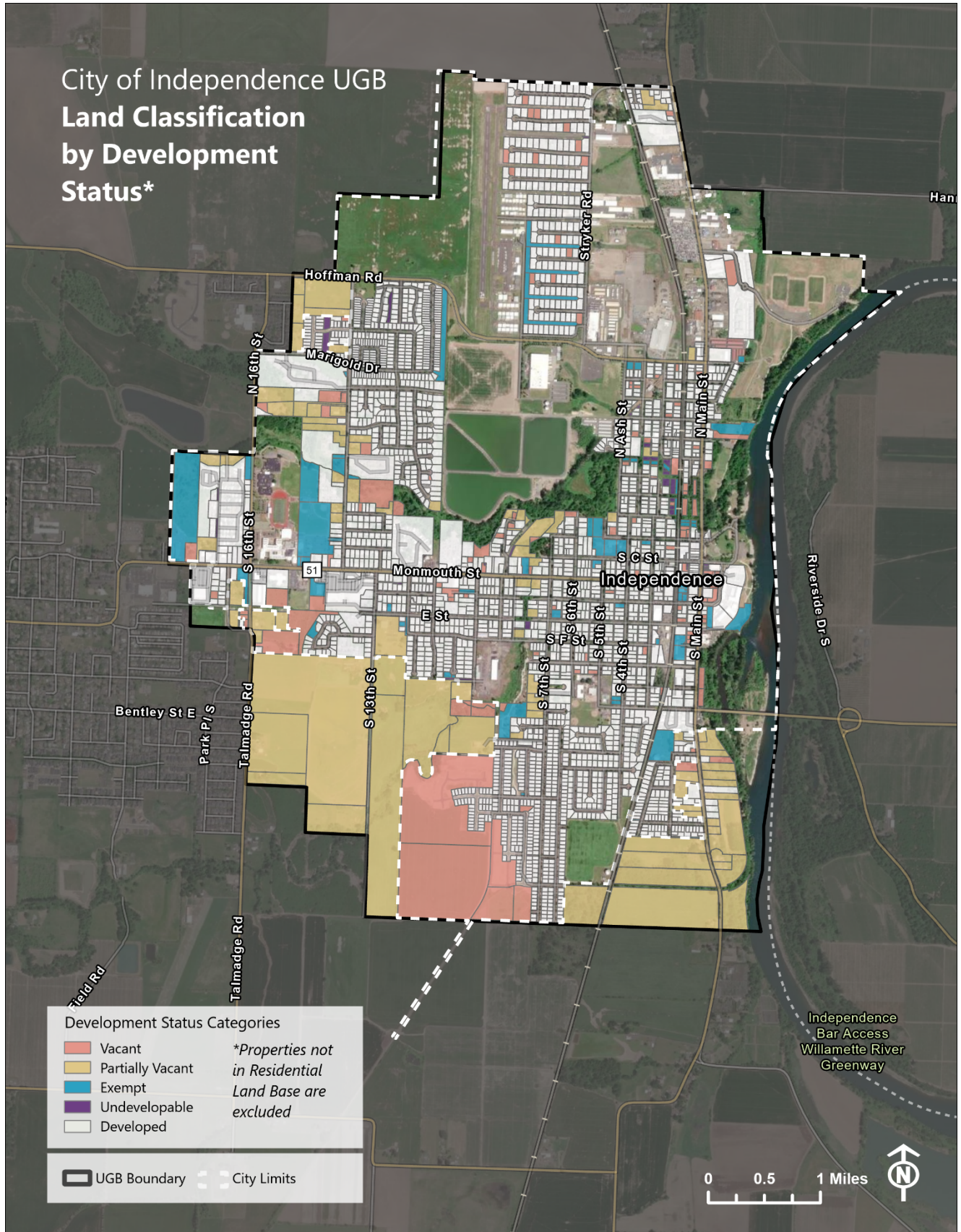
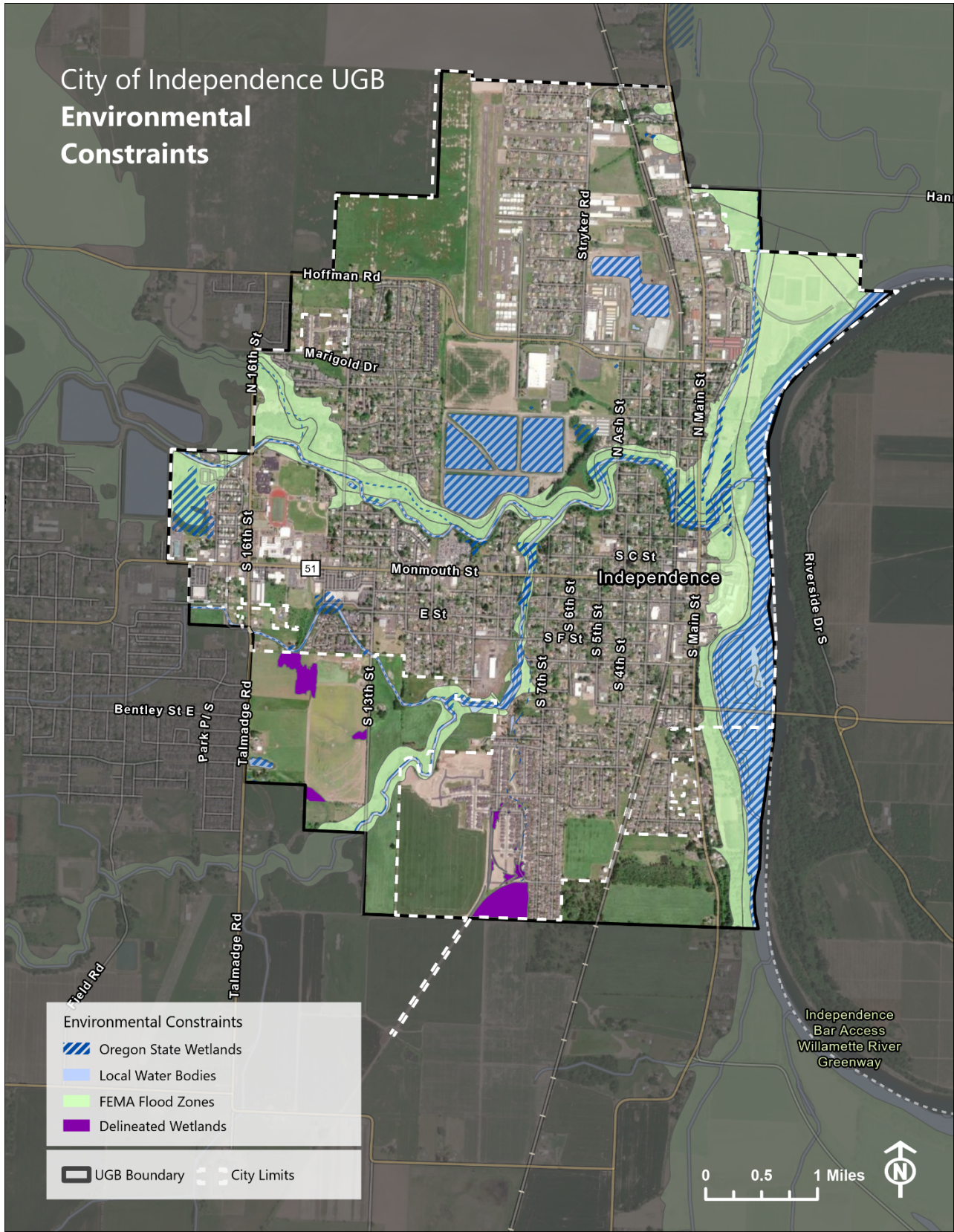


Figure 3. Environmental Constraints



Note: Independence UGB does not have land with slopes greater than 25%.

Figure 4. Draft Buildable Lands Inventory

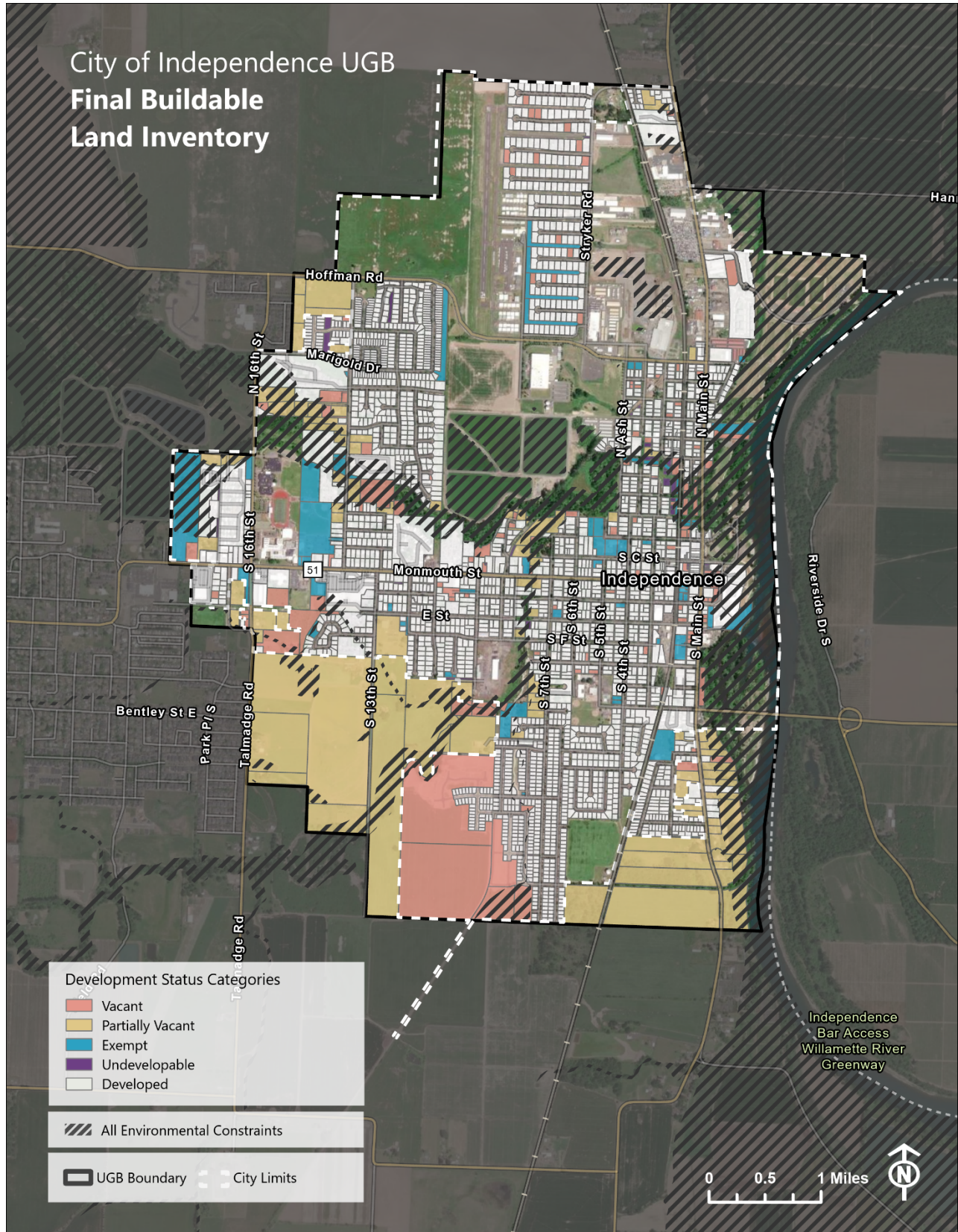
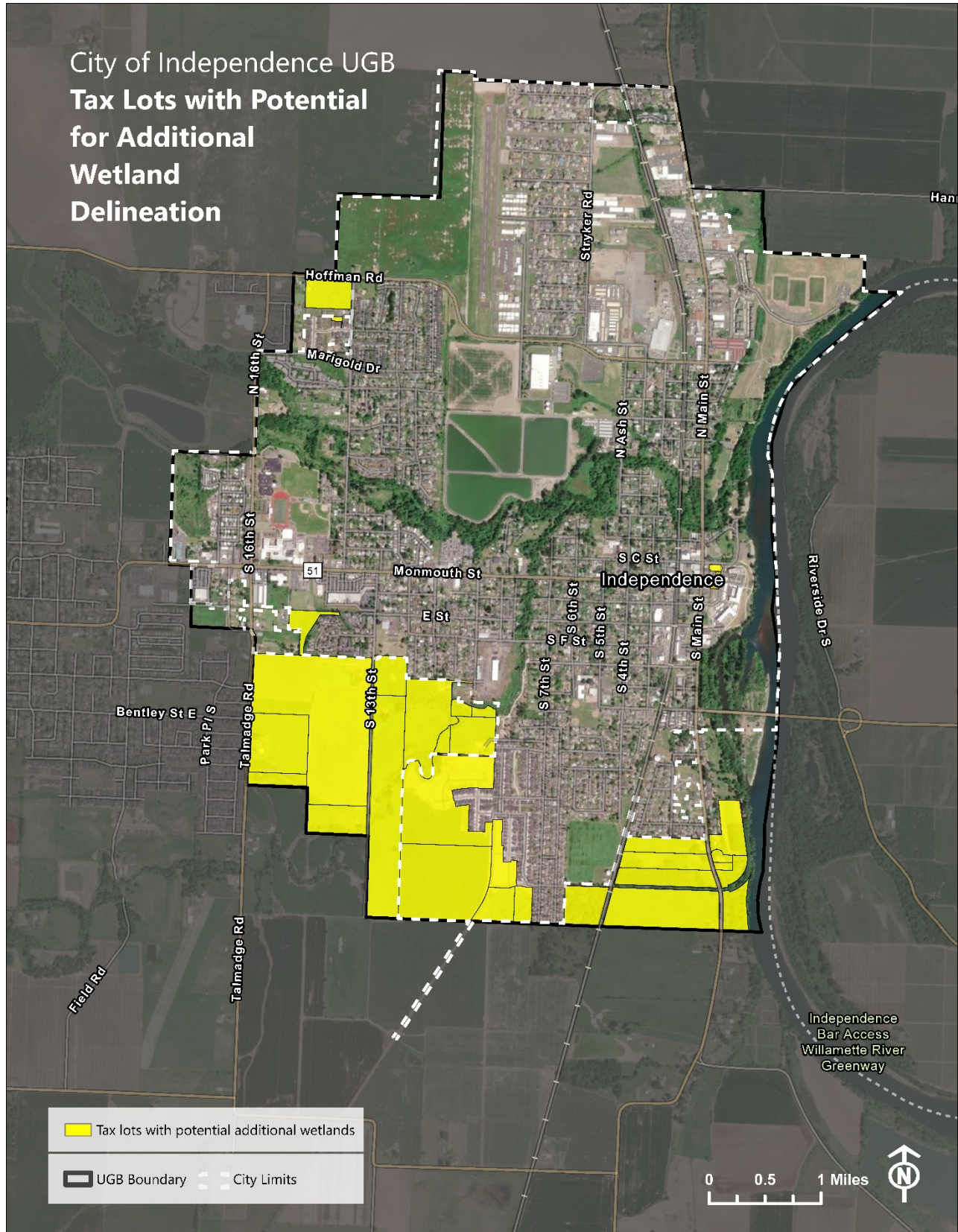


Figure 5. Taxlots with Potential Additional Wetlands



Methodology

The steps taken to perform this BLI analysis are as follows:

1. Generate the residential land base by identifying all taxlots (parcels) that are zoned to allow residential development (either permitted outright or as a conditional use).
2. Classify parcels from the residential land base as either available for development or unavailable for development.
3. Create a unified environmental constraints layer to subtract from residential land base. The unified environmental constraints layer identifies land that is unsuitable for development due to natural hazards.

1. Residential Land Base

Determining the residential land base is the first step in the BLI process. The residential land base is composed of lands that are zoned to allow residential uses by right or as conditional uses. Parcels that allow residential uses within the City of Independence's UGB is determined by the following City zoning classifications:

- **Low Density Residential (RS):** This zone allows residential outright at a density of 8 units per gross acre.
- **Medium Density Residential (RM):** This zone allows residential outright at a density of 12 units per gross acre.
- **High Density Residential (RH):** This zone allows residential outright at a density of 20 units per gross acre.
- **Mixed Density Residential (MX):** This zone allows residential outright with a minimum average density of 9 units per gross acre. The City's code does not specify maximum allowable density.
- **Residential Single Family Airpark Overlay (RSA):** This zone allows residential outright with a maximum allowable density of 3 units per gross acre.
- **Mixed Use Pedestrian Friendly Commercial (MUPC):** This zone allows for both non-residential and residential uses. The City's code does not specify maximum allowable density.
- **Downtown Riverfront Zone (DRZ):** This zone allows for both non-residential and residential uses with a minimum average density of 9 units per net acre. The City's code does not specify maximum allowable density.

All land that is located within the Independence UGB is considered for the residential land base. Parcels that were partly within the UGB were clipped so that only the portion within the UGB is included in the land base. Approximately 372 acres of land within the UGB fall outside City limits and do not have City zoning. City staff provided guidance for what zoning

to assign to these parcels. A summary of the land base by zone district is provided in **Table 3** below.

Table 3. Gross Acres in Residential Land Base, City of Independence UGB, 2022

Plan Designation or Zone District	Gross Acres	Percent
RS	250.7	21.4%
RM	269.7	23.1%
RH	111.9	9.6%
MX	367.7	31.5%
RSA	77.7	6.6%
MUPC	79.6	6.8%
DRZ	11.7	1.0%
TOTAL	1169.0	100.0%

2. Land Classification

The second step in the BLI process involves identifying which parcels from the residential land base are available or unavailable for residential development. This involves classifying each parcel into their respective development status categories using criteria available through assessor data and undergoing a visual quality control process using aerial imagery. Once classified, all lands unavailable for development are removed from the residential land base. Definitions of development status categories and criteria used to classify lands are listed below:

Lands available for development:

- **Vacant land.** Parcels with no structures or with very low improvement values (less than \$10,000) are considered vacant. This determination is made using tax assessor records and reviewed using aerial photography.
- **Partially vacant land.** Parcels larger than a 1/2 acre that are occupied by a use (e.g., a home or building structure with an improvement value over \$10,000) but have enough land to be subdivided without the need for rezoning. These criteria are defined under the safe harbor method established in the OAR 660-008-0005 (2) state statute for cities with populations below 25,000. This determination is made using tax assessor records and aerial photography.

Lands unavailable for development:

- **Undevelopable land.** Parcels that are not developable because they measure less than 3,000 square feet and therefore are likely too small for residential development.
- **Public or exempt land.** Parcels unlikely to be developed because they are restricted by existing public uses or they are considered exempt from residential development. These types of land typically include public parks, schools, ballfields, conservation easements, roads and public right-of-way (ROW), common areas held by Home Owners Associations, cemeteries, and power substations.
- **Developed land.** Parcels unlikely to yield additional residential development because they possess existing building structures at densities that are unlikely to redevelop over the planning period. Parcels are considered developed if they do not fall within any of the above development status categories.

3. Environmental Constraints

The third step in the BLI process involves removing environmental constraints from residential land available for development determined in the previous land classification step. Land is considered “suitable and available” unless it is severely constrained by natural hazards listed below:

- **Land within floodways and flood zones.** This includes all lands within the 100-year floodplain area. These include streams, rivers, and other bodies of water.
- **Land with slopes greater than 25%**
- **Land within wetlands.** This includes areas identified as significant wetlands by the County.

Table 1 summarizes constrained land available for development by zone included in the residential land base. There are a number of taxlots in the RM, RH, MX and DRZ zones which are potentially encumbered by wetlands that have not been classified as significant but could be in the future, as indicated by City staff. A summary of these taxlots is provided in **Table 4** below, and they have been mapped and included as Figure 5.

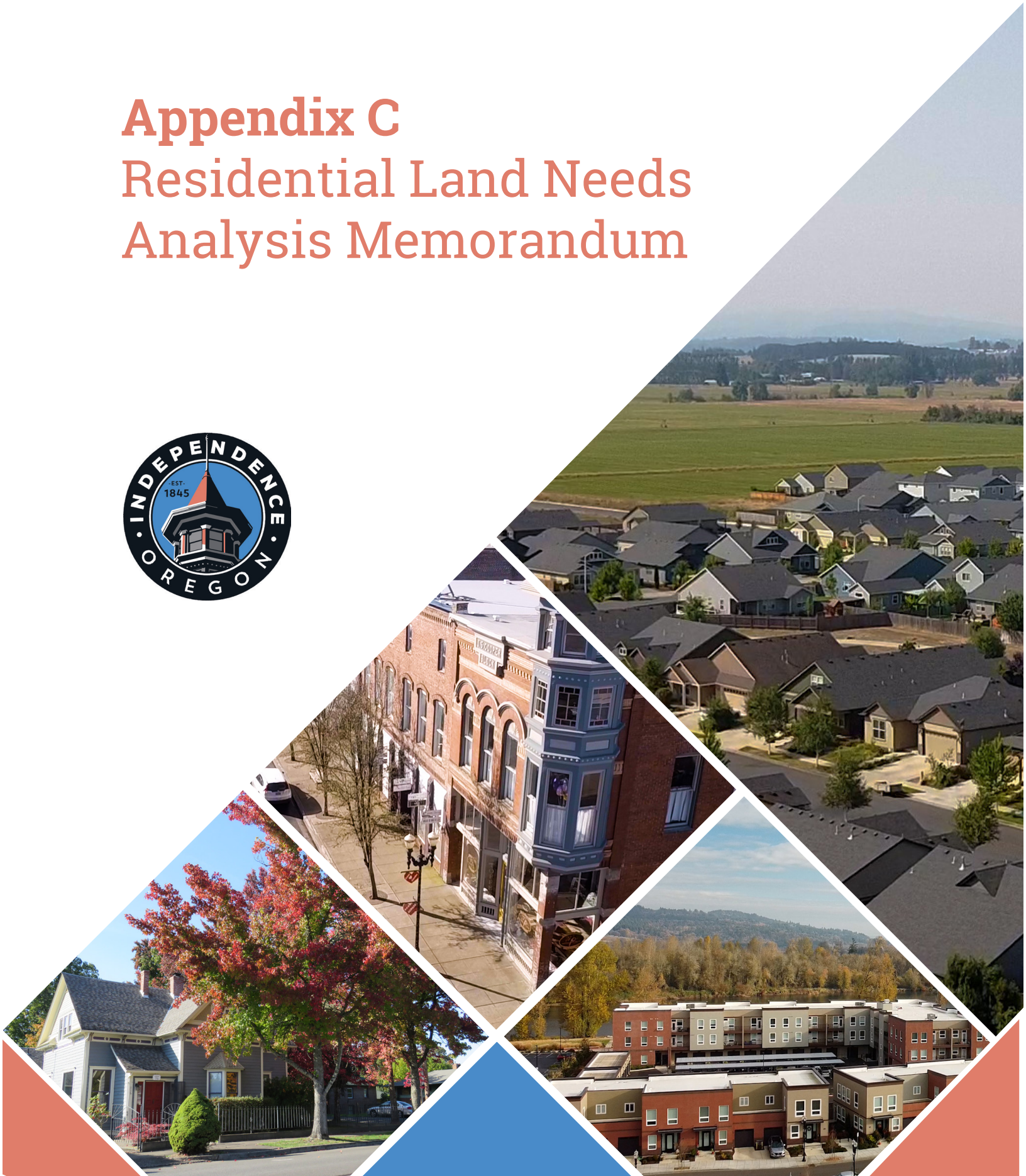
Table 4. Taxlots with Potential Additional Wetlands, City of Independence UGB, 2022

Plan Designation or Zone District	Number of Taxlots
RS	0
RM	4
RH	1
MX	20
RSA	0

Plan Designation or Zone District	Number of Taxlots
MUPC	0
DRZ	2
TOTAL	27

Appendix C

Residential Land Needs Analysis Memorandum





MEMORANDUM

TO: Fred Evander, City Planner at the City of Independence, Oregon

FROM: Jamin Kimmell, Cascadia Partners, LLC

DATE: May 25, 2023

PROJECT: Independence Housing Needs Analysis

SUBJECT: **Residential Land Needs Analysis**

This memorandum summarizes the 2023 Residential Land Needs Analysis (RLNA) findings and methodology for the City of Independence's Urban Growth Boundary (UGB). This analysis uses findings from Independence's buildable land inventory (land supply analysis) and Independence's 20-year housing needs projection to conclude whether the city has enough buildable land to accommodate its housing needs for the 20-year period between 2022 and 2042.

The results of the RLNA will inform recommended measures and strategies for the City to address its housing needs. These measures and strategies are identified in the final Housing Needs Analysis (HNA) report.

Summary of Findings

Independence has enough land zoned for residential uses within its UGB to accommodate population growth over the next 20 years and satisfy the need for various housing types according to current demographic trends, zoning regulations, and past development patterns.

According to the 20-year housing needs projection, Independence will need an additional 2,312 units to accommodate the city's growth in the next 20 years. The buildable land inventory identified about 367 acres of buildable vacant and partially vacant land in Independence. It is estimated that 3,292 housing units could be developed on these buildable lands, exceeding the projected need for 2,312 units.

Housing capacity was also estimated by housing type. This estimate considers existing zoning standards, historical development trends

in housing mix and density levels, and approved but not yet constructed units. There is no deficit in capacity for any specific housing type; however, the estimated capacity for single-family detached houses is significantly greater than the capacity for other housing types.

As provided in Table 1, there is capacity for 780 more single-family detached houses than the projected 20-year need. By comparison, there is only a surplus of capacity of 12 townhouse/plex units and 49 multi-family units. Expressed as a percentage of the 20-year need, the capacity for single-family detached houses is 156% of the need, while the capacity for townhouse/plex units and multi-family units is 103% and 113% of the need, respectively. The methodology section of the memo below outlines why there is significantly more capacity for single-family detached houses.

Table 1. 20-Year Housing Need vs. Estimated Unit Capacity by Housing Type, City of Independence UGB, 2023

Housing Type	20-Year Need	Estimated Capacity	Surplus/(Deficit) (Capacity – Need)	Capacity as a Percent of Need
Single Family Detached	1,386	2,166	780	156%
Townhouses/Plexes	357	369	12	103%
Multi-Family (5+ units)	381	430	49	113%
Manufactured Homes	188	327	139	174%
Total	2,312	3,292	980	142%

This housing capacity is relatively imbalanced and weighted towards single-family detached houses than other housing types. The implication is that although there is a technical surplus of capacity for townhouse/plex units and multi-family units, there is greater risk that the supply of land for these housing types will be insufficient than for single-family detached houses. There are uncertainties that could affect whether there is adequate supply of land for these housing types, such as:

- The projected need for these housing types is greater than the need projected by the HNA. The HNA projects the need for various housing types given the best available information today, but demographic and economic conditions can change, affecting the demand for various types of housing.
- The land that is buildable is constrained by factors that are not able to be measured given currently available data. This may include environmental constraints such as unmapped wetlands or practical limitations such as property owners that are unwilling to develop their land or the location of the land being unattractive for development of townhouses/plexes or multi-family housing.

Given these uncertainties, it is recommended that the City pursue measures to increase the capacity for development of townhouse/plex units and multi-family units. Implementing these measures would ensure a supply of residential land that is more balanced across

housing types and more resilient to changes in economic and demographic conditions that drive housing demand. These measures are identified in the summary HNA report.

Methodology

To assess Independence's needs for residential land, this analysis builds on both the buildable land inventory and the housing needs projection. The analysis compares the supply of land (buildable land inventory) to the demand for housing (housing need projection).

Buildable Land Inventory

The buildable land inventory indicates that Independence has approximately 367 acres of buildable vacant and partially vacant residential land across all zones that allow residential uses. Table 2 summarizes the buildable land inventory by zone district. This is the “supply” side of the land needs analysis.

Table 2. Buildable Land Inventory, City of Independence UGB, 2022¹

Zone District	Gross Acres	Constrained Acres	Vacant Acres	Partially Vacant Acres	Total Buildable Acres
Low Density Residential (RS)	250.7	31.5	3.7	4.8	14.2
Medium Density Residential (RM)	269.7	49.8	14.5	12.3	26.8
High Density Residential (RH)	119.5	28.8	8.0	12.6	20.6
Mixed Density Residential (MX)	360.1	57.5	72.9	209.6	289.2
Residential Single Family Airpark Overlay (RSA)	77.7	0.0	5.1	0.0	5.1
Mixed Use Pedestrian Friendly Commercial (MUPC)	66.2	6.1	8.2	0.3	8.5
Mixed Use Pedestrian Friendly Commercial – Transitional Zone (MUPC - T)	13.4	0.4	1.9	0.0	1.9
Downtown Riverfront Zone (DRZ)	11.7	10.2	0.3	0.0	0.3
TOTAL	1,169.0	184.5	114.7	239.6	366.7

¹ Note: Approximately 372 acres of land within the UGB fall outside City limits and do not have City zoning or a comprehensive plan designation. City staff provided guidance for what zoning to assign to these parcels.

Housing Needs Projection

The housing needs projection concludes that Independence will need 2,312 additional housing units in the next 20 years to accommodate its population growth. The housing type distribution of these units was based on Independence's existing housing type distribution and other demographic and housing factors detailed in the housing needs projection memorandum. Table 3 depicts the breakdown of projected housing need by housing type. This is the “demand” side of the land needs analysis.

Table 3. Housing Need Projection by Housing Type,
City of Independence UGB, 2022 – 2042

Housing Type	Existing Distribution	Projected Distribution	Projected 20-Year Need (Units)
Single Family Detached	60%	60%	1,386
Townhouses/Plexes	15%	15%	357
Multi-Family (5+ Units)	17%	17%	381
Manufactured Homes	8%	8%	188
Total	100%	100%	2,312

Housing Capacity Estimates

There are two ways to calculate estimates of supply and demand into common units of measurement to allow their comparison: (1) housing demand can be converted into acres, or (2) land supply can be converted into dwelling units. A complication of either approach is that not all land has the same characteristics. Many factors can affect the ability of land to accommodate housing. Methods that recognize this fact are more robust and produce more realistic results.

This analysis uses the second approach, estimating the ability of buildable residential lands within the UGB to accommodate new housing. This “capacity analysis,” can be used to evaluate different ways that residential land may build out by applying different assumptions. There are two key assumptions for each zone district:

- **Housing mix:** The share of new housing units in that zone district that will be of each housing type (single-family detached, townhouse/plex, multi-family, and manufactured housing).
- **Density:** The number of units developed per acre of buildable land. Unless otherwise noted, density is expressed as the units per gross acre of buildable land. Gross buildable land is land unconstrained by environmental factors (like slopes or wetlands). Deductions from gross acres are estimated based on typical amounts of land needed for public facilities with new development, such as streets or stormwater detention facilities.

Data was collected on housing development over the last 10 years (2013-2023) to produce realistic assumptions of housing mix and density in each zone district. This data was considered alongside the use and density regulations of the Independence Development Code to estimate realistic assumptions for housing mix and density of future development.

Trends in Housing Mix by Zone

An analysis of housing mix is necessary because all of Independence’s zone districts allow for more than one housing type. It would be inaccurate to assume that each zone will be developed homogenously with one housing type. By analyzing past trends in housing mix by zone district, it is possible to prepare more accurate estimates of future housing mix and capacity for each housing type.

There has been a total of 724 housing units permitted between 2013 and 2023 in Independence. The number and percentage of housing units by housing type and zone district is summarized in Table 4.

Table 4. Housing Built by Housing Type and Zone, 2013-2023, City of Independence UGB

	RS	RM	RH	MX	RSA	MUPC	MUPC-T	DRZ
Number of Units								
Single Family Detached	13	187	0	107	14	0	1	0
Townhouses/Plex	4	53	2	14	0	0	0	14
Multi-Family (5+ Units)	0	0	204	0	0	0	0	110
Manufactured Homes	1	0	0	0	0	0	0	0
Total	18	240	206	121	14	0	1	124
Percent of Total Units								
Single Family Detached	72%	78%	0%	88%	100%	0%	100%	0%
Townhouses/Plex	22%	22%	1%	12%	0%	0%	0%	11%
Multi-Family (5+ Units)	0%	0%	99%	0%	0%	0%	0%	89%
Manufactured Homes	6%	0%	0%	0%	0%	0%	0%	0%

Source: Building Permit Data from City of Independence

Single-family detached houses account for more than 70% of housing units produced in five of the City’s seven zone districts. The two exceptions are zone districts that allow multi-family housing at relatively high density levels: Residential High Density (RH) and Downtown Riverfront Zone (DRZ). In zones that allow a mix of housing types but at lower or medium densities, such as Low Density Residential (RS) or Medium Density Residential (RM), these data indicate that single-family detached houses remain the most likely housing type to be developed.

Townhouses/plex units account for about 10-20% of units in most zone districts. There is a much lower share of these units in the RH zone. This likely reflects that the higher densities of multi-family development are usually more economically attractive if the location is in demand. There were no townhouse/plex units built in the Residential Single Family Airpark Overlay (RSA) Zone. This is likely due to the unique nature of this area and the low maximum density of 3 units per acre.

In zones where multi-family housing is permitted at higher density levels, RH and DRZ, multi-family housing has been the predominant housing type developed over the last 10 years. One important exception to this finding is the Mixed Density Zone (MX). This zone allows for multi-family housing at the same density level as RH or DRZ, but no multi-family units have been constructed in the last 10 years.

The MX zone requires that new developments include a minimum of 15% of units as single-family attached (townhouse) or multi-family units. This requirement is applied at the master plan phase and not to each individual development. Data on the two largest master plans in the MX zone was compiled to assess the likely future housing mix once each of these master plans are built out:

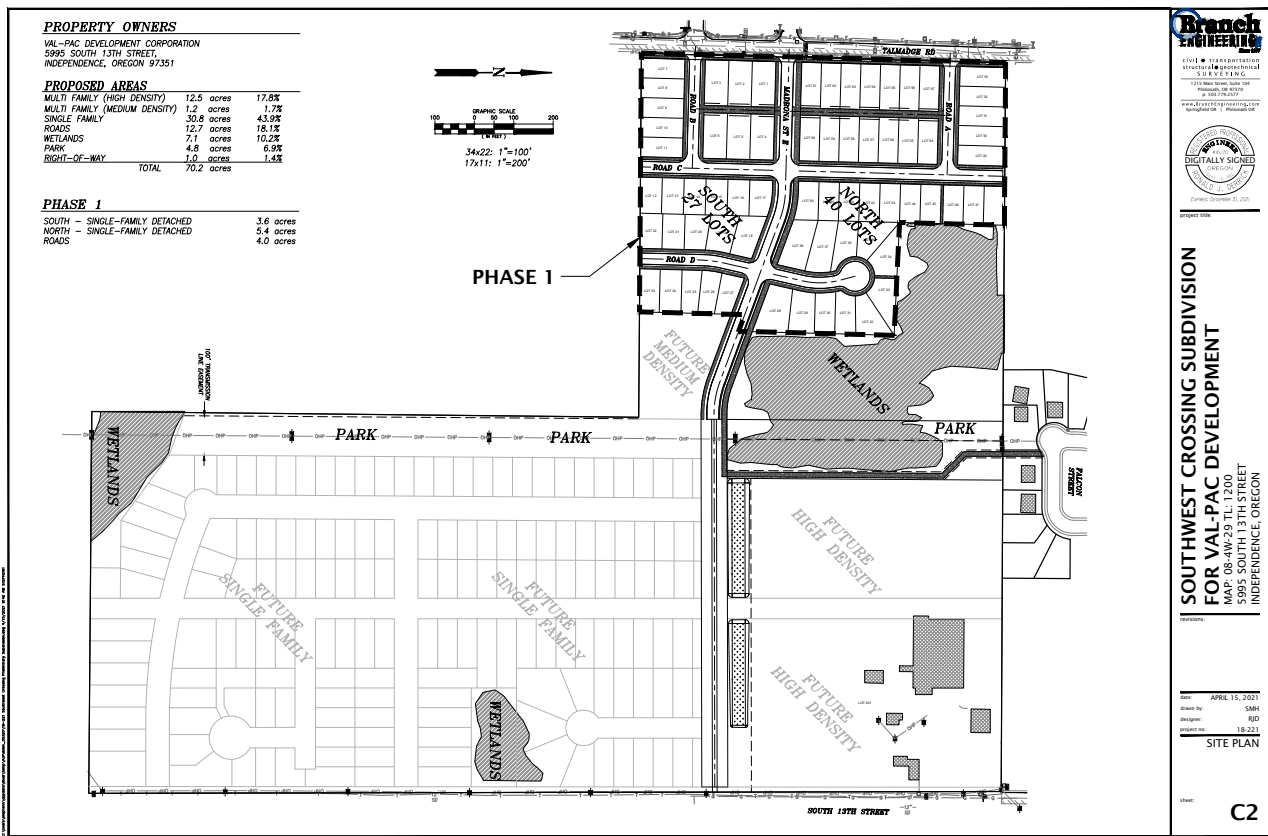
- **Brandy Meadows:** Brandy Meadows is an 80-acre master planned development on the southern end of the city (Figure 1). The master plan, approved by the City in 2023, includes a total of 534 units. Approximately 80% of the units would be single-family detached houses, 9% townhouse/plex units, and 11% multi-family units.
- **Southwest Crossing:** Southwest Crossing is a 70-acre master planned development in the MX zone off Talmadge Road, south of Central High School. The master plan, approved by the City in 2021, includes a total of 409 units. The plan does not identify the number of units by type but the number of acres for single-family, medium density, and high density. Based on average densities of other developments in Independence, it is estimated that the master plan would include 50% single-family detached units, 3% townhouse/plex units, and 47% multi-family units.

Considering that multi-family units will account for approximately 11% and 47% of total housing units in these master plans at full buildout, it is reasonable to assume that the MX zone will accommodate some amount of multi-family units overall across the 20-year planning horizon.

Figure 1. Brandy Meadows Master Plan, January 2023



Figure 2. Southwest Crossing Master Plan, April 2021



Trends in Housing Density by Zone

The density level of new housing developments is not always equal to the maximum density allowed by the zoning district. Data on several recent developments were compiled to inform a more realistic assumption of future density levels. Table 5 summarizes the residential density of 11 projects built between 2001 and 2023 in Independence.

Housing developments in the RM and RH zone were generally built at or near the maximum density of the zone. Projects in the RM zone were built at a density range of 8 to 12 units per acre. On average, the projects within the zone were built at 90% of the maximum density of the zone (12 units per acre). Projects in the RH zone were built at 18-20 units per acre, an average of about 95% of the maximum density.

The projects built in the DRZ and MUPC zones were not subject to a maximum density requirement. The density of these projects ranged significantly but skewed higher than the RH zone, at between 23 and 80 units per acre.

Projects in the MX zone were built at close to the minimum density of the zone at 9 units per acre. The Southwest Crossing project has been built at 7.3 units per acre in the initial phases, but the overall density of the master plan is expected to exceed 9 units per acre.

Table 5. Residential Density of Selected Recent Developments, Independence UGB, 2001-2023²

Project	Year	Zone	Number of Units	Site Area	Density
Legacy Oaks	2009	RM	196	15.43	12.7
Ash Creek Fourplex	2018	RM	4	0.49	8.2
Becken Road	2019	RM	6	0.53	11.3
Spies Subdivision	2020	RM	10	0.74	13.5
Richmond Square	2001	RH	84	4.67	18.0
Riverplace Apartments	2015	RH	204	10.1	20.2
Independence Landing	2020	DRZ	124	5.2	23.8
Osprey Pointe	2022	DRZ	38	0.47	80.9
14 Unit Mixed Use Project ³	2023	MUPC	14	0.45	31.1
Chestnut Street	2019	MX	81	8.8	9.2
Southwest Crossing Subdivision ⁴	2021	MX	67	70.18	7.3

² Source: Land use submittal files from City of Independence and Polk County assessor data.

³ This project has been submitted for land use approval but not yet permitted or constructed.

⁴ The number of units projected is for the initial phase of a larger mast plan.

Estimated Future Housing Mix and Density

Estimates of the future housing mix and density in each zone were produced considering this data on the historical housing mix and density levels. These assumptions and the calculation of housing capacity that follow from them are provided in Table 6. There are 7 steps in the analysis:

- 1. Estimated Housing Mix:** Future housing mix is estimated for each zone district. This estimate is based on the 10-year trend identified above. The housing mix is adjusted slightly for some zone districts to account for trends that are not expected to hold in the future or for recent changes to the development code that are likely to affect the future housing mix in that zone district. These adjustments include:
 - **RH and DRZ:** Multi-family housing represented 89% and 99% of units in the zoning districts since 2013. These units occurred as a result of two large projects (Riverplace Apartments and Independence Landing). Moving forward, it is reasonable to assume that the future housing mix in the zones may differ if the areas are developed with a wider range of smaller projects. Townhouse/plex units were often developed at the maximum density levels allowed within the zones. The estimated housing mix was adjusted to assume at least 20% townhouses/plex units in the areas .
 - **MX:** As discussed above, no multi-family housing has been permitted in this zone to date. However, multi-family housing is allowed in the MX zone and a minimum of 15% of units in each project must be either townhouses or multi-family units. The two largest developments proposed in this zone to date will include 11% and approximately 47% multi-family units at buildout. It is reasonable to assume that at least 10% of future units in the zone will be multi-family units.
 - **MUPC:** No housing was built in this zone in the last 10 years. The zone only allows residential on the upper stories of a mixed-use building. Given this limitation, any future housing in this zone will be multi-family units.
 - **MUPC-T:** Only one unit was built in this zone in the last 10 years, a single-family detached house. However, the zone was recently changed to allow up to a triplex or quadplex. This allows more attached units than the RS and RM zones, and those zones have been built with about 20% townhouse/plex units in the past 10 years. This zone is also close to commercial amenities. Given these factors, it is estimated that the housing mix will be evenly split between single-family detached houses and townhouse/plex units.
- 2. Buildout Assumption:** It is unlikely that all the buildable land in a zone district will develop at the maximum allowed density. Based on the trends in density discussed above, a buildout assumption is applied to each zone. This assumption is expressed as a percentage of the maximum allowed density. As discussed above, the medium and higher density zones (RM, RH, MX, MUPC, DRZ) have historically built out at about 90% of the maximum allowed density. Less data is available on the lower density zones (RS, RSA) because fewer units have been built in recent years.

Therefore, a more conservative assumption of 80% of the maximum density is applied to those zones.

- 3. Estimated Density by Housing Type:** Although most zones have an overall maximum density, density varies significantly by housing type due to minimum lot sizes. To estimate density by housing type, minimum lot sizes were converted into a density in units per gross acre of buildable land. To do so, an assumption must be made about how much land must be set aside in any development for public facilities, mainly streets and stormwater facilities. A generally accepted average is 25% of gross area for subdivisions with single-family houses or townhouse/plex units and 15% of gross area for multi-family developments. After converting minimum lot sizes into density in units per gross acre, the estimated density by housing type is adjusted down to account for the buildout assumption.
- 4. Overall Average Density:** Based on the housing mix and the density by housing density, a weighted average is calculated to estimate the overall average density of new developments in that zone.
- 5. Percent Residential Use:** The entirety of the land in some zones will not be developed with residential uses. Therefore, adjustments are made to assume only a proportion of land in some zones includes residential uses.
 - **Residential Zones:** In residential zones (RS, RM, RH, MX, RSA), 100% of the buildable land is assumed to develop with residential uses.
 - **Mixed Use Zones:** Standalone residential developments are permitted in the MUPC-T and DRZ zones. In the MUPC zone, which requires residential units to be on the upper stories of a mixed-use building. Residential uses must compete with commercial uses for buildable land in these zones. It is assumed that 25% of the land in these zones will be developed with residential uses. This is a realistic and conservative assumption, and a higher share of residential uses is possible, but there is risk in assuming that outcome is most likely.
- 6. Total Unit Capacity:** The overall average density is multiplied by the buildable acres in each zone district, then adjusted for the share of the district in residential uses to estimate the total housing unit capacity in each zone district.
- 7. Unit Capacity by Type:** The number of units of each housing type in each zone district is estimated by applying the estimated housing mix to the total housing unit capacity in that zone.

The unit capacity by housing type is summed across zones to estimate the total capacity by housing type on buildable land in the Independence UGB. This estimate is presented in Table 1 in the Summary of Findings section at the beginning of the memo.

Table 6. Projected Housing Mix, Density, and Capacity by Zone,
City of Independence UGB

	RS	RM	RH	MX	RSA	MUPC	MUPC-T	DRZ
Estimated Housing Mix (% of Units)								
Single-Family Detached	75%	70%	0%	70%	90%	0%	50%	0%
Townhouses/Plex	15%	20%	20%	10%	0%	0%	50%	20%
Multi-Family (5+ Units)	0%	0%	70%	10%	0%	100%	0%	80%
Manufactured Homes	10%	10%	10%	10%	10%	0%	0%	0%
Buildout Assumption	80%	90%	90%	90%	80%	90%	90%	90%
Estimated Density by Housing Type (units/gross acre)								
Single-Family Detached	5.2	5.9	5.9	8.4	2.4	N/A	5.9	N/A
Townhouses/Plex	10.5	11.8	11.8	11.8	2.4	N/A	11.8	15.0
Multi-Family (5+ Units)	N/A	N/A	15.3	15.3	N/A	25.0	15.3	25.0
Manufactured Homes	5.2	5.9	5.9	8.4	2.4	N/A	5.9	N/A
Overall Average Density	6.0	7.1	13.7	9.4	2.4	25.0	8.8	23.0
Buildable Acres	14.2	26.8	13.3	296.6	5.1	8.5	1.9	0.4
Percent Residential Use	100%	100%	100%	100%	100%	10%	25%	25%
Total Unit Capacity	85	189	182	2,796	12	21	4	2
Unit Capacity by Type								
Single-Family Detached	64	132	0	1,957	11	0	2	0
Townhouses/Plex	13	38	36	280	0	0	2	0
Multi-Family (5+ Units)	0	0	127	280	0	21	0	2
Manufactured Homes	9	19	18	280	1	0	0	0