

# Affordable Housing Continuum Twin Cities



## Housing Type

Unsheltered    Shelters    Supportive Housing  
Public Housing | Section 8 Vouchers

Low Market Rental | Naturally Occurring Affordable Housing | Workforce housing

Homeownership Assistance

High Market Rental and Homeownership

Community Land Trusts, Resident Ownership, Cooperative Ownership

## Income

**Less than 30% AMI**  
\$31,450 and below

**31% to 50% AMI**  
\$31,451 - \$52,450

**51%-60% AMI**  
\$52,451 - \$62,950

**60-80% AMI**  
\$62,951 - \$79,900

## Population

**143,084** total households  
**24%** of all BIPOC households are in this income level.  
**9%** of white households are in this income level.  
People Experiencing Homelessness | People with Disabilities | People with Service Needs | People Exiting Incarceration

**134,288** total households  
**18%** of all BIPOC households are in this income level.  
**10%** of white households are in this income level.  
Working Poor | People with Episodic Housing Crises and Service Needs

**70,598** total households  
**7%** of all BIPOC households are in this income level.  
**6%** of white households are in this income level.  
Working Poor | People with Episodic Housing Crises and Service Needs

**113,188** total households  
**11%** of all BIPOC households are in this income level.  
**9%** of white households are in this income level.  
People with Accessing Housing Limitations | Locationally Limited

## Housing Cost Burden

Cost burden occurs when households pay >30% of income on housing. Severe cost burden occurs when households pay >50% of income on housing.



**66%** (86,812) severe cost burdened.  
**85%** (112,312) cost burdened.



**26%** (34,192) severe cost burdened.  
**70%** (92,935) cost burdened.



**9%** (6,142) severe cost burdened.  
**45%** (31,399) cost burdened.



**4%** (4,878) severe cost burdened.  
**32%** (35,793) cost burdened.

## Strategies

Harm Reduction / Housing First  
Permanent Supportive Housing  
Transitional Housing / Rapid Rehousing  
Rental Subsidies Needed  
Reduce Cost Burdens

Production, e.g. Low-income Housing Tax Credit  
Inclusionary Housing  
Tenant Protections  
Preservation  
Tax-increment financing (TIF) and Zoning

Local Housing Trust Funds  
Community Land Trusts, Resident Ownership, Cooperative Ownership

NOAH Equity Fund  
Community Land Trusts, Resident Ownership, Cooperative Ownership

## Partners

Service Providers  
Nonprofit Developers and Community Land Trusts

Landlords / Owners  
For-Profit Affordable Housing Developers

For-Profit Developers

## Funders

Capital Funders: Cities, counties, MN Housing Finance Agency (MN Housing), U.S. Dept of Housing & Urban Development (HUD), Metropolitan Council, low-income housing tax credits, equity investors, Federal Home Loan Bank | SERVICE Funders: Counties, Dept of Human Services (DHS), foundations | Rental Assistance and Operating Funders: Public Housing Authorities, DHS, counties, MN Housing

Capital Funders: Private banking systems, equity investors, MN Housing (homeownership)

Population and cost burden data for renter & owner households in the Twin Cities Region, 2019 American Community Survey 5-Year Estimates, Census Bureau.

created by:



# IMPLEMENTATION PROGRESS ON THE COMPREHENSIVE HOUSING ASSESSMENT AND MARKET STUDY

The City of Harrisonburg's first-ever Comprehensive Housing Assessment and Market Study was completed in January 2021.

A core team of city employees tasked with advancing the recommendations has been working to chart a path forward for the city government in this new and complex policy area.



## Housing Coordinator

City Council approved funding for the new position in the FY22 budget. The class specification is drafted and under review by the City Manager's Office. The position is still on target to be advertised before the end of the calendar year.



## Community Education

The core team has presented to numerous community groups on the findings and recommendations of the Comprehensive Housing Assessment and Market Study, raising awareness of the need for more housing and the challenges facing our community.



## Evaluation Process

The core team completed an initial evaluation of all 17 recommendations and identified preliminary next steps, timeline, authorizing State Code, related city projects, potential partners, and other key city employees to involve in implementation.



## Community Housing Summit

The core team supported the planning of a Housing Summit for the community. This is an opportunity for community members to collaborate, share knowledge and gain expertise on local housing issues.



## Housing Technical Work Group

The work group includes individuals with expertise in the areas of real estate sales, real estate law, architecture, property management, multi-family and single-family housing development who serve as a technical resource for the core team.



## Zoning and Subdivision Ordinance Project

The project will overhaul the City's zoning and subdivision ordinances. One outcome will be greater opportunities to add infill housing in existing neighborhoods. It will also provide opportunity for City Council to approve applications to allow housing in commercial areas.



## Development of City-Owned Assets

Virginia Housing grants are being sought for development consulting, and architectural and engineering assistance to determine the financial feasibility of site development and potential layouts for housing on two city-owned properties. This information would be the foundation of future RFPs to select a developer.



# CITY OF HARRISONBURG COMPREHENSIVE HOUSING ASSESSMENT AND MARKET STUDY

The City of Harrisonburg's first-ever Comprehensive Housing Assessment and Market Study was completed in January 2021.

A core team of city employees tasked with advancing the recommendations has been working to chart a path forward for the city government in this new and complex policy area.

## Study Highlights

- There is a "housing mismatch" in which thousands of households live in units that do not align with their income.
- The lowest income group (up to \$19,410 for a family of four in 2017) has the smallest housing inventory available and affordable to them.
- The Harrisonburg sales market is a very strong one with limited inventory on the market and a median days on market of two weeks.
- The level of affordable housing need among renters is much greater than among owner households residing in Harrisonburg.
- There is strong demand for expanding the rental housing inventory at both ends of the income spectrum.
- Similar to the rental market, there is strong demand for expanding the sales housing inventory at both ends of the income spectrum.
- Net employment growth occurred in jobs paying less than \$40,000.
- More than 7,800 households fall below the ALICE threshold of being Asset-Limited, Income-Constrained and Employed.

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**The study produced 21 recommendations on how to establish a foundation to address affordable housing now and in the future.**

**Many of the recommendations included in the study are being implemented in other Virginia municipalities, and several are best practices in places throughout the U.S.**

**For more information and to review the full study please go to:  
<https://www.harrisonburgva.gov/housing-study>**



The following is a glossary of commonly used terms in the affordable housing industry.

## **Accessible Housing**

Housing that is usable by a person with physical disabilities

## **Accessory Dwelling Unit (ADU)**

A self-contained residential unit located within or on the same lot as the primary housing unit. It has a separate entrance, kitchen, and bathroom. Also sometimes called a granny flat.

## **Affirmatively Furthering Fair Housing (AFFH)**

State and local government obligations under the Fair Housing Act of 1968 to improve outcomes from fair housing policy to reduce housing discrimination on the basis of race, color, national origin, religion, sex, disability or familial status. State and local governments must not just outlaw housing discrimination, they must also proactively work to eliminate discriminatory practices and reduce segregation.

## **Affordability Restrictions**

The requirements imposed by a public agency that housing units remain affordable to households at specified income levels for a specified number of years.

## **Affordable Housing**

Housing in which a renter household spends no more than 30% of their gross monthly income for: (a) rent and utilities; or, for a homeowner, no more than 30% of its gross monthly income for: (b) mortgage-loan principal and interest, property taxes, insurance, utilities, and homeowner association dues (if any).

## **Americans with Disabilities Act (ADA)**

A Federal law guaranteeing equal opportunity for individuals with disabilities in employment, public accommodations, transportation, state and local government services and telecommunications.

## **Area Median Income (AMI)**

The area median income is the midpoint of a region's income distribution, meaning that half of households in a region earn more than the median and half earn less than the median. A household's income is calculated by the gross income of all earners in the household, which is the total income received before taxes and other payroll deductions This information is calculated and published by HUD

to determine household eligibility for various housing programs and updated annually. Generally, a percentage of the median income is used to set an upper limit on household eligibility, for example, 80%. The area median income for the area in which Harrisonburg is located is \$71,000; 80% of the median is \$54,700, which would be the upper limit for a family of four to qualify for most Federal housing assistance.

## **Blighted Structure**

A structure that exhibits signs of deterioration serious enough to pose a threat to human health, safety and public welfare.

## **Census Tract**

A small geographic area established by the US Bureau of the Census in order to organize the data it collects geographically. Census data is used for a variety of critical decisions that the Federal government makes.

## **Chronic Homelessness**

Chronic homelessness is experienced over a long period of time, or regular cycles in and out of homelessness. HUD defines chronic homelessness as an unaccompanied homeless individual with a disabling condition who has either been continuously homeless for a year or more or has had at least four episodes of homelessness in the past three years.

## **Continuum of Care**

A collaborative funding and planning organization that helps communities address homelessness. Continuum of Care participants plan for and receive Federal and sometimes state funding to provide a full range of emergency, transitional and permanent housing and other services to address the needs of homeless persons. Every community must have or be a part of a Continuum of Care to receive Federal Homelessness funding.

## **Community Land Trust**

A nonprofit corporation that develops and stewards affordable housing, community gardens, civic buildings, commercial spaces, or other community assets on behalf of a community. "CLTs" balance the needs of individuals to access land and maintain security of tenure with a community's need to maintain affordability, economic diversity, and local access to essential services. CLT's are noted for keeping housing, both owner and renter, permanently affordable.

## **Deed of Trust**

A legal document, filed with the City or County Clerk, which memorializes a borrower's pledge of certain real property or collateral as a guarantee for the repayment of a loan.

## **Deed Restriction**

A limitation placed in a deed limiting or restricting the use of the real property. These are often used to ensure that affordability requirements placed on a property are maintained.

## **Density**

The average number of dwelling units or persons per gross acre of land, excluding any area of a street bordering the outside perimeter of a development site. It is usually expressed in terms of units per acre.

## **Down Payment and Closing Cost Assistance**

This type of program assists modest-income, first-time homebuyers with low interest or forgivable grants to partially cover down-payment, closing costs and other incidental costs associated with purchasing a home.

## **Emergency Shelter**

Any facility where the primary purpose is to provide temporary or transitional shelter for persons experiencing homelessness. Emergency shelter may serve the general population of homeless persons or specific populations of homeless people, such as veterans, youth or victims of domestic violence.

## **Fair Housing Act**

1968 Federal law that prohibits discrimination in all facets of the homebuying and renting process. Specifically, it prohibits housing discrimination on the basis of race, color, national origin, religion, sex, familial status or disability.

## **Fair Market Rents**

Fair Market Rents (FMRs) are standardized rent values calculated by HUD for different geographies based on Census Bureau data and are updated annually. FMRs are used to determine payment standard amounts for the Housing Choice Voucher program and many other public rental subsidy programs.

## **Fair Market Value**

The amount of money that would probably be paid for a property in a sale between a willing seller, who does not have to sell, and a willing buyer, who does not have to buy. In real estate transactions, fair market value is estimated through the appraisal process. This involves property research and market analysis by a professional appraiser.

## **Gross Annual Income**

The total income received by all members of a household. This is the amount before taxes and deductions are subtracted.

## **Homeless**

An individual who lacks a fixed, regular and adequate nighttime residence. Additionally, an individual who has a primary nighttime residence that is a supervised publicly or privately operated shelter designed to provide temporary living accommodations, an institution that provides a temporary residence for individuals intended to be institutionalized or a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

## **Homeless Prevention**

Activities or programs designed to prevent the incidence of homelessness. These include but are not limited to: 1) short-term subsidies to defray rent and utility arrearages for families that have received eviction or termination notices; 2) security deposits or first month's rent to permit a homeless family to move into its own apartment; 3) mediation programs for landlord-tenant disputes; 4) legal services programs that represent indigent tenants in eviction proceedings; 5) payments to prevent foreclosure on a home; and 6) other innovative programs and activities

## **Household**

All the people who occupy a housing unit. A household includes the related family members and all the unrelated people. Unrelated people may include lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household.

## **Housing Choice Voucher**

HUD's major tenant-based rental assistance program, Section 8 Housing Choice Vouchers allow low-income households to receive rental assistance in a home of their choice. Housing Choice Voucher tenants pay 30% of their monthly income for rent and the federal government pays the landlord the

remainder through a local housing authority. Payments to landlords are restricted by the area's Fair Market Rent (FMR). This is called the Housing Assistance Payment, or HAP.

## **Housing First**

Housing First programs offer rapid and permanent affordable housing for individuals and families experiencing homelessness. Housing First programs do not mandate participation in supportive services—such as addiction counseling—but instead allow participants to voluntarily opt in. Research shows the Housing First model reduces returns to homelessness, decreases reliance on child welfare systems, increases enrollment in public assistance benefits, and ultimately costs less than traditional shelters or transitional housing approaches.

## **Housing Trust Fund**

Housing Trust fund generally means any fund established, usually by a governmental agency, from which loans and grants are made for affordable housing. These trust funds can include contributions from public revenue, dedicated taxes, grants and payments from market-rate developers.

## **Impact Fees**

Fees imposed on new development by a jurisdiction that are used to pay for the infrastructure or affordable housing needs generated by that development. Impact fees are not permitted in Virginia. (see Proffers)

## **Inclusionary Zoning**

A package of incentives and/or requirements in local zoning code that require that a certain percentage of units in new housing developments be made affordable to low and/or moderate-income households. The “costs” of providing below-market rate units are offset by density bonuses, fee waivers, and other possible incentives.

## **Infill Housing**

New homes or apartments built on smaller tracts of land in an area that has been previously developed.

## **Leverage**

Using one source of funds in a project to encourage investment by another source. As in “our funding was leveraged fivefold in that project.”

## **Low-Income Housing Tax Credit Program (LIHTC)**

The most important federal program that incentivizes private investment into the creation or rehabilitation of affordable housing. Private investors become passive owners in affordable housing, and receive Federal tax credits in exchange for doing so.

## **Metropolitan Statistical Area (MSA)**

An area defined by the Census Bureau with at least one urbanized area of 50,000 or more population, plus adjacent territory that has a high degree of social and economic integration with the core.

## **Missing Middle**

Generally refers to housing that is naturally more affordable because of its density, yet blends in well with traditional single-family neighborhoods, including duplexes, fourplexes, courtyard apartments, live-work spaces, townhomes, ADUs, and “mansion homes” where single-family homes are re-envisioned to include multiple units

## **Naturally Occurring Affordable Housing (NOAH)**

Privately owned housing that is not subject to affordability restrictions but is nonetheless affordable because of its age, condition, and/or location. Such housing is generally found in older garden-style apartment buildings, but smaller properties, such as four- or six-plexes, or even older single-family homes for rent, can also be naturally affordable.

## **NIMBY (Not in My Backyard)**

NIMBY, an acronym for "Not In My Backyard," describes the phenomenon in which residents of a neighborhood designate a new development (e.g. shelter, affordable housing, group home) or change in occupancy of an existing development as inappropriate or unwanted for their local area.

## **Permanent Supportive Housing**

Housing that combines non-time-limited affordable housing assistance with wrap-around health care and other supportive services for people who have experienced homelessness or are otherwise unstably housed, as well as other people with disabilities.

## **Proffers**

In a proffer, the owner promises to perform an act or donate money, land, services or products designed to address an impact arising from the rezoning.

- Proffers impose additional requirements, not alternative or lesser requirements or restrictions.
- Proffers must be voluntary, which means that after the locality identifies the impacts arising from the rezoning, it is up to the owner to decide whether it wants to address the impacts through proffers or risk having the rezoning denied by the governing body because impacts were not addressed; it is improper for a locality to deny a rezoning simply because the owner did not proffer something requested by the locality.
- Proffers must be reasonably related to the rezoning, either as a requirement of the applicable enabling authority or under constitutional principles (see section 11-200).
- Proffers must be consistent with the comprehensive plan.
- Once accepted by the governing body, proffers become part of the zoning regulations applicable to the land and they run with the land until it is rezoned (there are exceptions).
- Proffers must be in writing.
- Proffers must be submitted prior to the public hearing by the governing body and may not be materially amended once the public hearing begins without holding another public hearing, provided that the governing body may waive the requirement for a public hearing if the amendment does not affect conditions of use or density.
- Proffers must be signed by the owner(s) of the land being rezoned.
- Proffers to dedicate substantial land, make substantial cash payments, to construct substantial improvements, or which specify the permitted use or density, may create vested rights in the zoning of the land.

## **Project-Based Housing Assistance**

When government housing assistance is tied to the unit, not the tenant. When a tenant moves out, they do not take the rental assistance with them. New tenants moving into the unit will benefit from the rental assistance attached to the property.

## **Public Housing**

Public housing is a HUD rental housing program that provides rental housing units for very low-income families. Tenants pay 30% of their income for rent and income must not exceed the income limit established by HUD. Public housing is the oldest HUD housing program—launched in 1937. Public housing is owned and managed by public housing authorities. Persons and/or family must meet other program or local housing office and/or landlord regulations.

## **Qualified Census Tract (QCT)**

Any census tract (or equivalent geographic area defined by the Census Bureau) in which at least 50% of households have an income less than 60% of the area median gross income. In addition, it may also be a Qualified Census Tract if it has a poverty rate of at least 25%.

## **Redlining**

Discrimination based on location is often referred to as redlining. Historically, some lending institutions were found to have maps with red lines delineating neighborhoods where they would not do business.

## **Rent Subsidies**

Any program that helps a household afford to rent a property that they otherwise could not afford by providing short or long-term financial assistance.

## **Soft Costs**

Non-bricks-and-mortar costs of a real estate development project. Includes architectural costs, surveys, appraisals, other fees, holding costs, etc.

## **Special Needs Housing**

Housing for people with various types of disabilities; usually some type of supportive service that assists people in being successful in their housing is provided along with the unit itself.

## **Subsidy**

Any funding or other support that reduces the cost of housing in order to make it more affordable.

## **Substandard Unit**

In general, any housing unit that suffers from some type of physical defect, such as electrical wiring that is not up to code or lack of plumbing. There is no common definition of “substandard” housing among the federal, state, or local levels.

## **Tax Increment Financing (TIF)**

A program that uses the projected increases in taxes within a defined area to support bond financing for infrastructure or other improvements, including affordable housing. That portion of property taxes collected on assessed valuation over and above the valuation in a baseline year.

## **Transit-Oriented Development (TOD)**

High-density residential and mixed-use development located near rail transit stations and stops along bus lines that encourages the use of transit for commuting rather than private automobiles.

## **U.S. Department of Housing and Urban Development (HUD)**

Established by the Housing and Urban Development Act of 1965. Responsible for the implementation and administration of federal housing and urban development programs including community planning and development, housing production and mortgage credit (FHA), equal opportunity in housing, research, and technology.

## **Virginia Housing (formerly VHDA)**

The state housing finance agency with the power to issue debt and finance housing development. It is a self-supporting, not-for-profit organization created by the Commonwealth of Virginia to help Virginians attain quality, affordable housing. It provides mortgages, primarily for first-time homebuyers and developers of quality rental housing. VHDA is Virginia's state housing finance agency.

## **Virginia Department of Housing and Community Development (DHCD)**

The Virginia Department of Housing and Community Development (DHCD) partners with Virginia's communities to develop their economic potential, regulates Virginia's building and fire codes, provides training and certification for building officials and invests more than \$100 million each year into housing and community development projects throughout the state, the majority of which are designed to help low- to moderate-income citizens

## **YIMBY**

An acronym for "Yes In My Backyard," a pro-development movement in contrast and opposition to the NIMBY phenomenon. The YIMBY movement supports development of new housing in cities where housing costs have escalated to unaffordable levels, though it may also support public-interest projects like clean energy or alternative transport.



# Harrisonburg Housing Policy Implementation Matrix



## GOAL #5 SUPPORT NEW DEVELOPMENT

	Impact	Effort	Year	Lead	Funding
Housing Location Policy (Rec #7)	●	●●	1-2	G	N
Zoning Update (Rec #9)	●●●	●●●	1-2	G	N
Missing Middle Updates (Rec #10)	●	●	1-2	G	N
ADU Ordinance (Rec #11)	●●●	●●●	1-2	G	N
Set-Aside Policy (Rec #14)	●●●	●●●	2-3	P	N
Virginia Housing Advocacy (Rec #16)	●	●	2-3	G	N
Comp Plan Amendment (Rec #17)	●	●	2-3	G	N
Waive fees (Rec #5)	●●	●●	10	G	Y
Tax Abatement (Rec #6)	●●●	●●●	1-10	G	Y
RFP City-Owned Assets (Rec #8)	●●●	●●●	1-5	G	N

## GOAL #6 REDUCE HOMELESSNESS

	Impact	Effort	Year	Lead	Funding
Homelessness Data (Rec #2.2)	●	●	1-2	P	N
Special Needs Best Practices (Rec #2.3)	●●	●	1-3	P	N
Build Provider Capacity (Rec #2.4)	●●●	●●	1-5	P	N
Local Homelessness Funding (Rec #2.1)	●	●	1-10	P	N

Impact and Effort: ● = Low ●● = Moderate ●●● = High  
 Lead: G= Government P = Public & Private Sector Funding: If local funding needed = Y No local funding needed = N

# Harrisonburg Housing Policy Implementation Matrix

## GOAL #1 INCREASE ABILITY TO ACT

	Impact	Effort	Year	Lead	Funding
Hire Housing Coordinator (Rec #1)	●●●	●	1	G	Y
Local Housing Trust Fund (Rec #15)	●	●●●	2-4	G	Y
Finance Housing (Rec #4)	●	●●●	1-10	G	Y

## GOAL #2 IMPROVE PUBLIC OPINION

	Impact	Effort	Year	Lead	Funding
Public Education Campaign (Rec #3)	●	●	1-2	P	Y

## GOAL #3 IMPROVE PEOPLE'S ABILITY TO AFFORD HOUSING (NEW AND EXISTING)

	Impact	Effort	Year	Lead	Funding
Attract Good Jobs (Rec #2)	●	●	1-10	P	Y
Homebuyer Programs (Rec #13)	●	●	1-10	G	Y

## GOAL #4 PRESERVE EXISTING HOUSING

	Impact	Effort	Year	Lead	Funding
Continue Housing Rehabilitation (Rec #10)	●	●	1-2	G	N

Impact and Effort: ● = Low ●● = Moderate ●●● = High  
 Lead: G= Government P = Public & Private Sector Funding: If local funding needed = Y No local funding needed = N

# City of Harrisonburg Housing Summit

October 19-20, 2021



**HousingForward**  
VIRGINIA

## Day 1

Time	Goals
3:00-3:15	Introductions/establish understandings of plan and schedule
3:15 - 4:45	1) Common Terms, 2) Understanding Affordability, 3) Developer Conversations
4:45 - 5:00	<b>BREAK</b>
5:00 - 6:45	What are other localities doing? What has H'burg done?
6:45 - 7:00	Recap & Direction for tomorrow

## Day 2

Time	Goals
3:00 - 3:10	Review agenda; Identify new questions or issues
3:10 - 4:15	Outside Panel
4:15 - 4:30	<b>BREAK</b>
4:30 - 5:30	Review H'burg's needs and gaps; Understanding mis-match
5:30 - 6:30	Organizing and Prioritizing Recommendations
6:30 - 6:45	Recap & Next steps; Adjourn



Overall direction: We expect developers to make good-faith efforts to achieve Council's goal of offering "a wealth of affordable, diverse housing options to its residents" by including housing that has a range of affordability in their developments.

As a City representative, you are interested in understanding what a developer is proposing in terms of, 1) Units, 2) Households Served and 3) Process

## UNITS

- **What is the percentage of affordable units in the entire project?**
  - There is a **reasonable percentage of units that are "affordable" within the development** – (what reasonable means is certainly not a matter of law or requirement; but it is also certainly not in the single digits)
- **What is the mechanism that restricts the rents or sales price?**
- **For how long?**
- Are the **affordable units indistinguishable from any other units?**
- Is the development as a whole **high quality and well-maintained?**

## HOUSEHOLDS SERVED

Based on your Housing Study there are a number of specific housing needs you have including households earning less than \$40,000/year and less than \$19,410/year as well as households (senior and non-senior) that need supportive housing.

- What incomes, age and household types are you serving?
- Is this a good location for those households served?
- Is the **affordability understandable, written down and in clear language?** What will the rent or sale price will be, and how affordability is calculated?
- Are the affordable units **restricted to people who need them – who qualify based on an income test?** This restriction should be either contained in the

\*note that some financing may require a lower percentage of affordable units; but the financing does not prohibit a higher percentage. Note that in density bonus programs, the usual percentage is about 17%

- requirements of the financing or provided by the developer as an enforceable proffer.
- Are some units available to and **restricted for occupancy by people with physical and/or other disabilities?** These can be included in the affordable units.

## PROCESS

- Will the **affordability restrictions be enforced?** Will the developer report to the city on the actual percentage of units occupied by qualified households, annually for at least 15 years?
- Will the developer **coordinate** with either the city, Harrisonburg RHA or a housing non-profit (or all three) to ensure that enough qualified people are referred to and considered for the affordable units?
- Will the developer **effectively and positively communicate** about their plans to the public? That communication should be coordinated with the City.

\*note that some financing may require a lower percentage of affordable units; but the financing does not prohibit a higher percentage. Note that in density bonus programs, the usual percentage is about 17%