
2026 Federal Low Income Housing Tax Credit Program for Virginia

Application For Reservation

Deadline for Submission

9% Competitive Credits

Applications and Fees Must Be Received

No Later Than **12:00 PM** Richmond, VA Time On **March 12, 2026**

Tax Exempt Bonds

Applications and Fees Must Be Received

No Later Than **12:00 PM** Richmond, VA Time for one of the available
4% credit rounds- **January 15, 2026, July 1, 2026** or **October 1, 2026.**

Virginia Housing
601 South Belvidere Street
Richmond, Virginia 23220-6500



INSTRUCTIONS FOR THE VIRGINIA 2026 LIHTC APPLICATION FOR RESERVATION

This application was prepared using Excel, Microsoft Office 365. Please note that using the active Excel workbook does not eliminate the need to submit the required PDF of the signed hardcopy of the application and related documentation. A more detailed explanation of application submission requirements is provided below and in the Application Manual.

An electronic copy of your completed application is a mandatory submission item.

Applications For all credits:

Applicants should submit the application package via Procorem prior to the application deadline, which is **12:00 PM** Richmond Virginia time for each round. Failure to submit an electronic copy of the application by the deadline will cause the application to be disqualified.

Please Note:

Applicants should submit all application materials in electronic format only via your specific Procorem workcenter.

There should be distinct files which should include the following:

1. Application For Reservation – the active Microsoft Excel workbook
2. A PDF file which includes the following:
 - Application For Reservation – Signed version of hardcopy
 - All application attachments (i.e. tab documents, excluding market study and plans & specs)
3. Market Study – PDF or Microsoft Word format
4. Plans - PDF or other readable electronic format
5. Specifications - PDF or other readable electronic format (may be combined into the same file as the plans if necessary)
6. Unit-By-Unit work write up (rehab only) - PDF or other readable electronic format

IMPORTANT:

Virginia Housing only accepts files via our work center sites on Procorem. Contact TaxCreditApps@virginiahousing.com for access to Procorem or for the creation of a new deal workcenter. Do not submit any application materials to any email address unless specifically requested by the Virginia Housing LIHTC Allocation Department staff.

Disclaimer:

Virginia Housing assumes no responsibility for any problems incurred in using this spreadsheet or for the accuracy of calculations. Check your application for correctness and completeness before submitting the application to Virginia Housing.

Entering Data:

Enter numbers or text as appropriate in the blank spaces highlighted in yellow. Cells have been formatted as appropriate for the data expected. All other cells are protected and will not allow changes.

Please Note:

- ▶ **VERY IMPORTANT! : Do not** use the copy/cut/paste functions within this document. Pasting fields will corrupt the application and may result in penalties. You may use links to other cells or other documents but do not paste data from one document or field to another. You may also use the drag function.
- ▶ Some fields provide a dropdown of options to select from, indicated by a down arrow that appears when the cell is selected. Click on the arrow to select a value within the dropdown for these fields.
- ▶ The spreadsheet contains multiple error checks to assist in identifying potential mistakes in the application. These may appear as data is entered but are dependent on values entered later in the application. Do not be concerned with these messages until all data within the application has been entered.
- ▶ Also note that some cells contain error messages such as “#DIV/0!” as you begin. These warnings will disappear as the numbers necessary for the calculation are entered.

Assistance:

If you have any questions, please contact the Virginia Housing LIHTC Allocation Department. Please note that we cannot release the copy protection password.

Virginia Housing LIHTC Allocation Staff Contact Information

Name	Email	Phone Number
Stephanie Flanders	stephanie.flanders@virginiahousing.com	(804) 343-5939
Phil Cunningham	phillip.cunningham@virginiahousing.com	(804) 343-5514
Lauren Dillard	lauren.dillard@virginiahousing.com	(804) 584-4729
Hadia Ali	hadia.ali@virginiahousing.com	(804) 343-5873

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2026 Low-Income Housing Tax Credit Application For Reservation

Please indicate if the following items are included with your application by putting an 'X' in the appropriate boxes. Your assistance in organizing the submission in the following order, and actually using tabs to mark them as shown, will facilitate review of your application. Please note that all mandatory items must be included for the application to be processed. The inclusion of other items may increase the number of points for which you are eligible under Virginia Housing's point system of ranking applications, and may assist Virginia Housing in its determination of the appropriate amount of credits that may be reserved for the development.

- | | |
|-------------------------------------|--|
| <input checked="" type="checkbox"/> | \$1,000 Application Fee (MANDATORY) - Invoice information will be provided in your Procorem Workcenter |
| <input checked="" type="checkbox"/> | Electronic Copy of the Microsoft Excel Based Application (MANDATORY) |
| <input checked="" type="checkbox"/> | PDF Copy of the Signed Tax Credit Application with Attachments (Tabs A-AB) (MANDATORY) |
| <input checked="" type="checkbox"/> | Electronic Copy of the Market Study (MANDATORY - Application will be disqualified if study is not submitted with application) |
| <input checked="" type="checkbox"/> | Electronic Copy of the Plans (MANDATORY) |
| <input checked="" type="checkbox"/> | Electronic Copy of the Specifications (MANDATORY) |
| <input type="checkbox"/> | Electronic Copy of the Existing Condition questionnaire (MANDATORY if Rehab) |
| <input type="checkbox"/> | Electronic Copy of Unit by Unit Matrix and Scope of Work narrative (MANDATORY if Rehab) |
| <input type="checkbox"/> | Electronic Copy of the Physical Needs Assessment (MANDATORY at reservation for a 4% rehab request) |
| <input type="checkbox"/> | Electronic Copy of Appraisal (MANDATORY if acquisition credits requested) |
| <input type="checkbox"/> | Electronic Copy of Environmental Site Assessment (Phase I) (MANDATORY if 4% credits requested) |
| <input checked="" type="checkbox"/> | Electronic copy of Signed Previous Participation Agreement |
| <input type="checkbox"/> | |
| <input checked="" type="checkbox"/> | Tab A: Partnership or Operating Agreement, including chart of ownership structure with percentage of interests (see manual for details) (MANDATORY) |
| <input type="checkbox"/> | |
| <input checked="" type="checkbox"/> | Tab B: Virginia State Corporation Commission Certification (MANDATORY) |
| <input checked="" type="checkbox"/> | Tab C: Syndicator's or Investor's Letter of Intent (MANDATORY) |
| <input type="checkbox"/> | Tab D: <i>Any supporting documentation related to List of LIHTC Developments or Previous Participation Agreement</i> |
| <input checked="" type="checkbox"/> | Tab E: Site Control Documentation & Most Recent Real Estate Tax Assessment (MANDATORY) |
| <input checked="" type="checkbox"/> | Tab F: Third Party RESNET Rater Certification and Sample HERS certificates (MANDATORY) |
| <input checked="" type="checkbox"/> | Tab G: Zoning Certification Letter (MANDATORY) |
| <input checked="" type="checkbox"/> | Tab H: Attorney's Opinion using Virginia Housing template (MANDATORY) |
| <input type="checkbox"/> | Tab I: Nonprofit Questionnaire (MANDATORY for points or pool) |
| | The following documents need not be submitted unless requested by Virginia Housing: |
| | -Nonprofit Articles of Incorporation -IRS Documentation of Nonprofit Status |
| | -Joint Venture Agreement (if applicable) -For-profit Consulting Agreement (if applicable) |
| <input checked="" type="checkbox"/> | Tab J: Relocation Plan and Unit Delivery Schedule (MANDATORY if Rehab) |
| | Tab K: Documentation of Development Location: |
| <input checked="" type="checkbox"/> | K.1 Revitalization Area Certification |
| <input checked="" type="checkbox"/> | K.2 Surveyor's Certification of Proximity To Public Transportation using Virginia Housing template |
| <input type="checkbox"/> | Tab L: PHA / Section 8 Notification Letter |
| <input type="checkbox"/> | Tab M: <i>(left intentionally blank)</i> |
| <input type="checkbox"/> | Tab N: Homeownership Plan |
| <input checked="" type="checkbox"/> | Tab O: Plan of Development Certification Letter |
| <input checked="" type="checkbox"/> | Tab P: Zero Energy or Passive House documentation for prior allocation by this developer |
| <input checked="" type="checkbox"/> | Tab Q: Documentation of Rental Assistance, Tax Abatement and/or existing RD or HUD Property |
| <input type="checkbox"/> | Tab R: Documentation of Utility Allowance Calculation |
| <input type="checkbox"/> | Tab S: Supportive Housing Certification |
| <input checked="" type="checkbox"/> | Tab T: Funding Documentation |
| <input checked="" type="checkbox"/> | Tab U: Acknowledgement by Tenant of the availability of Renter Education provided by Virginia Housing |
| <input type="checkbox"/> | Tab V: Nonprofit or LHA Purchase Option or Right of First Refusal |
| <input checked="" type="checkbox"/> | Tab W: Internet Safety Plan and Resident Information Form |
| <input checked="" type="checkbox"/> | Tab X: Marketing Plan for units meeting accessibility requirements of HUD section 504 |
| <input type="checkbox"/> | Tab Y: Inducement Resolution for Tax Exempt Bonds |
| <input type="checkbox"/> | Tab Z: Documentation of team member's Veteran Owned Small Business certification |
| <input type="checkbox"/> | Tab AA: Priority Letter from Rural Development |
| <input type="checkbox"/> | Tab AB: Ownership's Veteran Owned Small Business Certification |

VHDA TRACKING NUMBER

2026 C-74

A. GENERAL INFORMATION ABOUT PROPOSED DEVELOPMENT

Application Date:

3/12/26

1. Development Name: Westhaven Phase One

2. Address (line 1): 801-836 Hardy Drive
 Address (line 2): _____
 City: Charlottesville State: VA Zip: 22903

3. If complete address is not available, provide longitude and latitude coordinates (x,y) from a location on site that your surveyor deems appropriate. Longitude: 00.00000 Latitude: 00.00000
 (Only necessary if street address or street intersections are not available.)

4. The Circuit Court Clerk's office in which the deed to the development is or will be recorded:
 City/County of Charlottesville City

5. The site overlaps one or more jurisdictional boundaries. FALSE
 If true, what other City/County is the site located in besides response to #4? _____

6. Development is located in the census tract of: 2.02

7. Development is located in a **Qualified Census Tract**. TRUE Note regarding DDA and QCT

8. Development is located in a **Difficult Development Area**. FALSE

9. Development is located in a **Revitalization Area based on QCT**. FALSE

10. Development is located in a **Revitalization Area designated by resolution or by the locality**. TRUE

11. Development is located in an **Opportunity Zone** (with a binding commitment for funding). FALSE
 (If 9, 10 or 11 are True, **Action:** Provide required form in **TAB K1**)

12. Development is located in a census tract with a household poverty rate of:

3%	10%	12%
<u>FALSE</u>	<u>FALSE</u>	<u>FALSE</u>

13. Development is located in a medium or high-level economic development jurisdiction based on table. TRUE

14. Development is located on land owned by federally or Virginia recognized Tribal Nations. FALSE

- Enter only Numeric Values below:
15. Congressional District: 6
 Planning District: 10
 State Senate District: 25
 State House District: 57

16. Development Description: In the space provided below, give a brief description of the proposed development

The Westhaven Phase One project is being undertaken by a coalition of community-based organizations, motivated by the urgent need to address the structural racism that underlies the housing market in Charlottesville. The project is part of a comprehensive plan to redevelop all of Charlottesville's public housing developments, and to improve the quality and expand the affordable housing options that are available to residents of the city. The redevelopment effort will be led by residents of Westhaven with support from the Public Housing Association of Residents (PHAR) and the Charlottesville Redevelopment and Housing Authority, who will work closely with Riverbend Development and the City of Charlottesville to make this effort a reality. The Westhaven Phase One project will create over 250 new affordable homes in a mixture of elevator building and townhomes on property.

VHDA TRACKING NUMBER

2026 C-74

A. GENERAL INFORMATION ABOUT PROPOSED DEVELOPMENT

Application Date:

3/12/26

17. Local Needs and Support

- a. Provide the name and the address of the chief executive officer (City Manager, Town Manager, or County Administrator of the political jurisdiction in which the development will be located:

Chief Executive Officer's Name: Samuel Sanders, Jr.
 Chief Executive Officer's Title: City Manager Phone: (434) 970-3101
 Street Address: 605 E Main Street
 City: Charlottesville State: VA Zip: 22902

Name and title of local official you have discussed this project with who could answer questions for the local CEO:

- b. If the development overlaps another jurisdiction, please fill in the following:

Chief Executive Officer's Name:
 Chief Executive Officer's Title: Phone:
 Street Address:
 City: State: Zip:

Name and title of local official you have discussed this project with who could answer questions for the local CEO:

B. RESERVATION REQUEST INFORMATION

1. Requesting Credits From:

a. If requesting 9% Credits, select credit pool:

Local Housing Authority Pool

or

b. If requesting Tax Exempt Bond credits, select the round.

[Redacted]

For Tax Exempt Bonds, where are bonds being issued?

[Redacted]

ACTION: Provide Inducement Resolution at **TAB Y** (if available)

2. Type(s) of Allocation/Allocation Year (skip for TE Credits)

Carryforward Allocation

Definitions of types:

a. **Regular Allocation** means all of the buildings in the development are expected to be placed in service this calendar year, 2026.

b. **Carryforward Allocation** means all of the buildings in the development are expected to be placed in service within two years after the end of this calendar year, 2026, but the owner will have more than 10% basis in development before the end of twelve months following allocation of credits. For those buildings, the owner requests a carryforward allocation of 2026 credits pursuant to Section 42(h)(1)(E).

3. Select Building Allocation type:

New Construction

Note regarding Type = Acquisition and Rehabilitation: Even if you acquired a building this year and "placed it in service" for the purpose of the acquisition credit, you cannot receive its acquisition 8609 form until the rehab 8609 is issued for that building.

4. Is this an additional allocation for a development that has buildings not yet placed in service?

FALSE

5. Planned Combined 9% and 4% Developments

a. A site plan has been submitted with this application indicating two developments on the same or contiguous site. One development relates to this 9% allocation request and the remaining development will be a 4% tax exempt bond application.

TRUE

If true, provide name of companion development: Westhaven Phase One - B

a. Has the developer met with Virginia Housing regarding the 4% tax exempt bond deal?

TRUE

b. List below the number of units planned for each allocation request. **This stated split of units cannot be changed or 9% Credits will be cancelled.**

Total Units within 9% allocation request?	82
Total Units within 4% Tax Exempt allocation Request?	64
Total Units:	146

% of units in 4% Tax Exempt Allocation Request: 43.84%

6. Extended Use Restriction

Note: Each recipient of an allocation of credits will be required to record an **Extended Use Agreement** as required by the IRC governing the use of the development for low-income housing for at least 30 years. Applicant waives the right to pursue a Qualified Contract.

Must Select One: 50

Definition of selection:

Development will be subject to an extended use agreement of 35 additional years after the 15-year compliance period for a total of 50 years.

7. Virginia Housing would like to encourage the efficiency of electronic payments. Indicate if developer commits to submitting any payments due the Authority, including reservation fees and monitoring fees, by electronic payment.

TRUE

Virginia Housing offers the Rental Housing Invoicing Portal to allow easy payments via secure ACH transactions. See Login at top right of our website. An invoice for your application fee along with access information was provided in your development's assigned Procorem work center.

C. OWNERSHIP INFORMATION

NOTE: Virginia Housing may allocate credits only to the tax-paying entity which owns the development at the time of the allocation. The term "Owner" herein refers to that entity. Please fill in the legal name of the owner. The ownership entity must be formed prior to submitting this application. Any transfer, direct or indirect, of partnership interests (except those involving the admission of limited partners) prior to the placed-in-service date of the proposed development shall be prohibited, unless the transfer is consented to by Virginia Housing in its sole discretion. **IMPORTANT: The Owner name listed on this page must exactly match the owner name listed on the Virginia State Corporation Commission Certification.**

1. Owner Information:

Must be an individual or legally formed entity.

a. Owner Name: Westhaven Phase One, LLC

Developer Name: Charlottesville Community Development Corporation

Contact: M/M First: John MI: M Last: Sales

Address: PO Box 1405

City: Charlottesville St. VA Zip: 22902

Phone: (434) 422-9297 Ext. Fax:

Email address: salesj@cwillerha.org

Federal I.D. No. 393187864 (If not available, obtain prior to Carryover Allocation.)

Select type of entity: limited liability company Formation State: Virginia

Additional Contact: Please Provide Name, Email and Phone number.

Jeffrey Michael Meyer, jmeyer@vacdc.org 8045432208 and Quentia Taylor, taylorq@cvi

- ACTION:**
- a. Provide Certification from Virginia State Corporation Commission (**Mandatory TAB B**)
 - b. Complete the Principals' Previous Participation Certification tabs within this spreadsheet. Include signed in Application PDF, along with ROFR, if applicable

b. FALSE Indicate if at least one principal listed within Org Chart has a Veteran-Owned Small Business Certification and has at least 25% ownership interest in the controlling general partner or managing member as defined in the manual.

ACTION: If true, provide Virginia Housing Veteran Owned Small Business Certification (**TAB AB**)

c. FALSE Indicate True if the owner meets the following statement:

An applicant with a principal that, within three years prior to the current application, beginning with deals awarded in 2025, received an IRS Form 8609 for placing a separate 9% development in service without returning credits to or requesting additional credits from the issuing housing finance agency, will be permitted to increase the amount of developer's fee included in the development's eligible basis by 10%.

If True above, what property placed in service?

D. SITE CONTROL

NOTE: Site control by the Owner identified herein is a mandatory precondition of review of this application. Documentary evidence in the form of either a deed, option, purchase contract or lease for a term longer than the period of time the property will be subject to occupancy restrictions must be included herewith. (For 9% Competitive Credits - An option or contract must extend beyond the application deadline by a minimum of four months.)

Warning: Site control by an entity other than the Owner, even if it is a closely related party, is not sufficient. Anticipated future transfers to the Owner are not sufficient. The Owner, as identified previously, must have site control at the time this Application is submitted.

NOTE: If the Owner receives a reservation of credits, the property must be titled in the name of or leased by (pursuant to a long-term lease) the Owner before the allocation of credits is made.

Contact Virginia Housing before submitting this application if there are any questions about this requirement.

1. Type of Site Control by Owner:

Applicant controls site by (select one):

Select Type: Option
 Expiration Date: 12/31/27

In the Option or Purchase contract - Any contract for the acquisition of a site with an existing residential property may not require an empty building as a condition of such contract, unless relocation assistance is provided to displaced households, if any, at such level required by Virginia Housing. See QAP for further details.

ACTION: Provide documentation and most recent real estate tax assessment - **Mandatory TAB E**

FALSE There is more than one site for development and more than one form of site control.

(If **True**, provide documentation for each site specifying number of existing buildings on the site (if any), type of control of each site, and applicable expiration date of stated site control. A site control document is required for each site (**Tab E**.)

2. Timing of Acquisition by Owner:

Only one of the following statement should be True.

- a. FALSE Owner already controls site by either deed or long-term lease.
- b. TRUE Owner is to acquire property by deed (or lease for period no shorter than period property will be subject to occupancy restrictions) no later than 12/31/27.
- c. FALSE There is more than one site for development and more than one expected date of acquisition by Owner.
 (If c is **True**, provide documentation for each site specifying number of existing buildings on the site, if any, and expected date of acquisition of each site by Owner (**Tab E**.)

D. SITE CONTROL

3. Seller Information:

Name: Charlottesville Redevelopment and Housing Authority
 Address: PO Box 1405
 City: Charlottesville St.: Virginia Zip: 22902
 Contact Person: John Sales Phone: (434) 422-9297

Note: No developer's fee basis in cases where there purchaser and seller unless Housing prior to applicatic Fee Calculation in the LIHT

There is an identity of interest between the seller and the owner/applicant TRUE

If above statement is **TRUE**, complete the following:

Principal(s) involved (e.g. general partners, controlling shareholders, etc.)

<u>Names</u>	<u>Phone</u>	<u>Type Ownership</u>	<u>% Ownership</u>
Charlottesville Redevelopment and H	(434) 422-9297	Managing Member	100.00%
			0.00%
			0.00%
			0.00%
			0.00%
			0.00%

E. DEVELOPMENT TEAM INFORMATION

Complete the following as applicable to your development team.

► Indicate Veteran Owned Small Business designation (as defined in the manual)to each team member (if applicable). You can mark True for 3 members to receive the full 10 points.

ACTION: Provide copy of certification from Commonwealth of Virginia, if applicable - **TAB Z**

1. Tax Attorney:	Delphine Carnes	This is a Related Entity.	FALSE
Firm Name:	Delphine Carnes Law Group, PLC		
Address:	101 W Main Street, Suite 440	Veteran Owned Small Bus?	FALSE
City, State, Zip	Norfolk, VA 23510		
Email:	dcarnes@delphinecarneslaw.com	Phone:	(757) 614-1056
2. Tax Accountant:	Mike Vicars	This is a Related Entity.	FALSE
Firm Name:	Dooley & Vicars, PC		
Address:	110 Boulders Parkway, Suite 610	Veteran Owned Small Bus?	FALSE
City, State, Zip	North Chesterfield, VA 23225		
Email:	mike@dvcpas.com	Phone:	(804) 355-2808
3. Consultant:		This is a Related Entity.	FALSE
Firm Name:			
Address:		Veteran Owned Small Bus?	FALSE
City, State, Zip		Role:	
Email:		Phone:	
4. Management Entity:	TerAna Banks	This is a Related Entity.	FALSE
Firm Name:	Charlottesville Redevelopment and Housing		
Address:	PO Box 1405	Veteran Owned Small Bus?	FALSE
City, State, Zip	Charlottesville, VA 22902		
Email:	banksterana@cvilleaha.com	Phone:	(434) 962-4322
5. Contractor:		This is a Related Entity.	FALSE
Firm Name:			
Address:		Veteran Owned Small Bus?	FALSE
City, State, Zip			
Email:		Phone:	
6. Architect:	Colin Arnold and Kristin Moye	This is a Related Entity.	FALSE
Firm Name:	Arnold Design Studio		
Address:	930 Cambria Street, NE	Veteran Owned Small Bus?	FALSE
City, State, Zip	Christiansburg, VA 24073		
Email:	kmoye@arnolddesignstudio.com	Phone:	(540) 239-2671

E. DEVELOPMENT TEAM INFORMATION

7.	Real Estate Attorney:	Delphine Carnes	This is a Related Entity.	FALSE
	Firm Name:	Delphine Carnes Law Group, PLC		
	Address:	101 W Main Street, suite 440	Veteran Owned Small Bus?	FALSE
	City, State, Zip	Norfolk, VA 23510		
	Email:	dcarnes@delphinecarneslaw.com	Phone:	(757) 614-1056
8.	Mortgage Banker:		This is a Related Entity.	FALSE
	Firm Name:			
	Address:		Veteran Owned Small Bus?	FALSE
	City, State, Zip			
	Email:		Phone:	
9.	Other 1:		This is a Related Entity.	FALSE
	Firm Name:			
	Address:		Veteran Owned Small Bus?	FALSE
	City, State, Zip		Role:	
	Email:		Phone:	
10.	Other 2:		This is a Related Entity.	FALSE
	Firm Name:			
	Address:		Veteran Owned Small Bus?	FALSE
	City, State, Zip		Role:	
	Email:		Phone:	
11.	Other 3:		This is a Related Entity.	FALSE
	Firm Name:			
	Address:		Veteran Owned Small Bus?	FALSE
	City, State, Zip		Role:	
	Email:		Phone:	
12.	Other 4:		This is a Related Entity.	FALSE
	Firm Name:			
	Address:		Veteran Owned Small Bus?	FALSE
	City, State, Zip		Role:	
	Email:		Phone:	
13.	Other 5:		This is a Related Entity.	FALSE
	Firm Name:			
	Address:		Veteran Owned Small Bus?	FALSE
	City, State, Zip		Role:	
	Email:		Phone:	

F. REHAB INFORMATION

1. Acquisition Credit Information

- a. Credits are being requested for existing buildings being acquired for development. FALSE

Action: If true, provide an electronic copy of the Existing Condition Questionnaire, Unit by Unit Matrix and Appraisal.

- b. This development has received a previous allocation of credits FALSE
 If so, when was the most recent year that this development received credits?
 If this is a preservation deal,
 what date did this development enter its Extended Use Agreement period?

- c. The development has been provided an acknowledgement letter from Rural Development regarding its preservation priority? FALSE

- d. This development is an existing RD or HUD S8/236 development. FALSE
Action: (If True, provide required form in **TAB Q**)

Note: If there is an identity of interest between the applicant and the seller in this proposal, and the applicant is seeking points in this category, then the applicant must either waive their rights to the developer's fee or other fees associated with acquisition, or obtain a waiver of this requirement from Virginia Housing prior to application submission to receive these points.

- i. Applicant agrees to waive all rights to any developer's fee or other fees associated with acquisition. FALSE
- ii. Applicant has obtained a waiver of this requirement from Virginia Housing prior to the application submission deadline. FALSE

2. Ten-Year Rule For Acquisition Credits

- a. All buildings satisfy the 10-year look-back rule of IRC Section 42 (d)(2)(B), including the 10% basis/\$15,000 rehab costs (\$10,000 for Tax Exempt Bonds) per unit requirement. FALSE

- b. All buildings qualify for an exception to the 10-year rule under IRC Section 42(d)(2)(D)(i), FALSE

- i. Subsection (I) FALSE
- ii. Subsection (II) FALSE
- iii. Subsection (III) FALSE
- iv. Subsection (IV) FALSE
- v. Subsection (V) FALSE

- c. The 10-year rule in IRC Section 42 (d)(2)(B) for all buildings does not apply pursuant to IRC Section 42(d)(6). FALSE

- d. There are different circumstances for different buildings. FALSE
Action: (If True, provide an explanation for each building in Tab K)

F. REHAB INFORMATION

3. Rehabilitation Credit Information

- a. Credits are being requested for rehabilitation expenditures. FALSE

- b. **Minimum Expenditure Requirements**
 - i. All buildings in the development satisfy the rehab costs per unit requirement of IRS Section 42(e)(3)(A)(ii). FALSE

 - ii. All buildings in the development qualify for the IRC Section 42(e)(3)(B) exception to the 10% basis requirement (4% credit only) FALSE

 - iii. All buildings in the development qualify for the IRC Section 42(f)(5)(B)(ii)(II) exception. FALSE

 - iv. There are different circumstances for different buildings. FALSE
Action: (If True, provide an explanation for each building in Tab K)

G. NONPROFIT INVOLVEMENT

Applications for 9% Credits - Section 1 must be completed in order to compete in the Non Profit tax credit pool.

All Applicants - Section 2 must be completed to obtain points for nonprofit involvement.

1. Tax Credit Nonprofit Pool Applicants: To qualify for the nonprofit pool, an organization (described in IRC Section 501(c)(3) or 501(c)(4) and exempt from taxation under IRC Section 501(a)) should answer the following questions as TRUE:

- FALSE a. Be authorized to do business in Virginia.
- FALSE b. Be substantially based or active in the community of the development.
- FALSE c. Materially participate in the development and operation of the development throughout the compliance period (i.e., regular, continuous and substantial involvement) in the operation of the development throughout the Compliance Period.
- FALSE d. Own, either directly or through a partnership or limited liability company, 100% of the general partnership or managing member interest.
- FALSE e. Not be affiliated with or controlled by a for-profit organization.
- FALSE f. Not have been formed for the principal purpose of competition in the Non Profit Pool.
- FALSE g. Not have any staff member, officer or member of the board of directors materially participate, directly or indirectly, in the proposed development as a for profit entity.

2. All Applicants: To qualify for points under the ranking system, the nonprofit's involvement need not necessarily satisfy all of the requirements for participation in the nonprofit tax credit pool.

A. Nonprofit Involvement (All Applicants)

FALSE There is nonprofit involvement in this development. (If false, skip to #3.)

Action: If there is nonprofit involvement, provide completed Non Profit Questionnaire (**Mandatory TAB I**).

B. Type of involvement:

FALSE Nonprofit meets eligibility requirement for points only, not pool.

or

FALSE Nonprofit meets eligibility requirements for nonprofit pool and points.

C. Identity of Nonprofit (All nonprofit applicants):

The nonprofit organization involved in this development is: ▶

Name:

Contact Person:

Street Address:

City: State: ▶ Zip:

Phone: Contact Email:

D. Percentage of Nonprofit Ownership (All nonprofit applicants):

Specify the nonprofit entity's percentage ownership of the general partnership interest:

G. NONPROFIT INVOLVEMENT

3. Nonprofit/Local Housing Authority Purchase Option/Right of First Refusal

- A. **TRUE** After the mandatory 15-year compliance period, a qualified nonprofit or local housing authority will have the option to purchase or the right of first refusal to acquire the development for a price not to exceed the outstanding debt and exit taxes. Such debt must be limited to the original mortgage(s) unless any refinancing is approved by the nonprofit. See manual for more specifics.

Action: Provide Option or Right of First Refusal in recordable form using Virginia Housing's template. **(TAB V)**
 Provide Nonprofit Questionnaire (if applicable) **(TAB I)**

Name of qualified nonprofit: _____

or indicate true if Local Housing Authority **TRUE**
Name of Local Housing Authority Charlottesville Redevelopment and Housing Authority

- B. **FALSE** A qualified nonprofit or local housing authority submits a homeownership plan committing to sell the units in the development after the mandatory 15-year compliance period to tenants whose incomes shall not exceed the applicable income limit at the time of their initial occupancy.

Do not select if extended compliance is selected on Request Info Tab

Action: Provide Homeownership Plan **(TAB N)** and contact Virginia Housing for a Pre-Application M

NOTE: Applicant is required to waive the right to pursue a Qualified Contract.

H. STRUCTURE AND UNITS INFORMATION

1. General Information

a. Total number of all units in development	<u>82</u>	bedrooms	<u>91</u>
Total number of rental units in development	<u>82</u>	bedrooms	<u>91</u>
Number of low-income rental units	<u>82</u>	bedrooms	<u>91</u>
Percentage of rental units designated low-income	<u>100.00%</u>		
b. Number of new units:	<u>82</u>	bedrooms	<u>91</u>
Number of adaptive reuse units:	<u>0</u>	bedrooms	<u>0</u>
Number of rehab units:	<u>0</u>	bedrooms	<u>0</u>
c. If any, indicate number of planned exempt units (included in total of all units in development)	<u>0</u>		
d. Total Floor Area For The Entire Development	<u>101,018.28</u> (Sq. ft.)		
e. Unheated Floor Area (i.e. Breezeways, Balconies, Storage)	<u>7,891.39</u> (Sq. ft.)		
f. Nonresidential Commercial Floor Area (Not eligible for funding)	<u>0.00</u>		
g. Total Usable Residential Heated Area	<u>93,126.89</u> (Sq. ft.)		
h. Percentage of Net Rentable Square Feet Deemed To Be New Rental Space	<u>100.00%</u>		
i. Exact area of site in acres	<u>2.500</u>		
j. Locality has approved a final site plan or plan of development. If True , Provide required documentation (TAB O).	<u>TRUE</u>		
k. Requirement as of 2016: Site must be properly zoned for proposed development. ACTION: Provide required zoning documentation (MANDATORY TAB G)			
l. Development is eligible for Historic Rehab credits	<u>FALSE</u>		

Definition:

The structure is historic, by virtue of being listed individually in the National Register of Historic Places, or due to its location in a registered historic district and certified by the Secretary of the Interior as being of historical significance to the district, and the rehabilitation will be completed in such a manner as to be eligible for historic rehabilitation tax credits.

H. STRUCTURE AND UNITS INFORMATION

2. UNIT MIX

a. Specify the average size and number per unit type:

LIHTC Units can not be greater than Total Rental Units

Note: Average sq foot should include the prorata of common space.

Unit Type	Average Sq Foot		# of LIHTC Units	Total Rental Units
1 Story Eff - Elderly	0.00	SF	0	0
1 Story 1BR - Elderly	0.00	SF	0	0
1 Story 2BR - Elderly	0.00	SF	0	0
Eff - Elderly	0.00	SF	0	0
1BR Elderly	0.00	SF	0	0
2BR Elderly	0.00	SF	0	0
Eff - Garden	0.00	SF	0	0
1BR Garden	1104.90	SF	73	73
2BR Garden	1385.48	SF	9	9
3BR Garden	0.00	SF	0	0
4BR Garden	0.00	SF	0	0
2+ Story 2BR Townhouse	0.00	SF	0	0
2+ Story 3BR Townhouse	0.00	SF	0	0
2+ Story 4BR Townhouse	0.00	SF	0	0
			82	82

Note: Please be sure to enter the values in the appropriate unit category. If not, errors will occur on the self scoresheet.

3. Structures

- a. Number of Buildings (containing rental units) 2
- b. Age of Structure: 0 years
- c. Maximum Number of stories: 6
- d. The development is a scattered site development. FALSE
- e. Commercial Area Intended Use: community use
- f. Development consists primarily of : (Only One Option Below Can Be True)
 - i. Low Rise Building(s) - (1-5 stories with any structural elements made of wood) FALSE
 - ii. Mid Rise Building(s) - (5-7 stories with no structural elements made of wood) TRUE
 - iii. High Rise Building(s) - (8 or more stories with no structural elements made of wood) FALSE
- g. Indicate **True** for all development's structural features that apply:

i. Row House/Townhouse	FALSE	v. Detached Single-family	FALSE
ii. Garden Apartments	TRUE	vi. Detached Two-family	FALSE
iii. Slab on Grade	FALSE	vii. Basement	FALSE
iv. Crawl space	FALSE		
- h. Development contains an elevator(s). TRUE
 If true, # of Elevators. 2
 Elevator Type (if known) anything but TKE

H. STRUCTURE AND UNITS INFORMATION

- i. Roof Type ▶ Flat
- j. Construction Type ▶ Combination
- k. Primary Exterior Finish ▶ Combination

4. Site Amenities (indicate all proposed)

a. Business Center	FALSE	f. Limited Access	FALSE
b. Covered Parking	TRUE	g. Playground	FALSE
c. Exercise Room	TRUE	h. Pool	FALSE
d. Gated access to Site	FALSE	i. Rental Office	TRUE
e. Laundry facilities	TRUE	j. Sports Activity Ct.	FALSE
		k. Other:	

l. Describe Community Facilities: community rooms, play areas, passive rec area, basketball court, rental offic

m. Number of Proposed Parking Spaces 65
 Parking is shared with another entity FALSE

n. Development located within 1/2 mile of an existing commuter rail, light rail or subway station or 1/4 mile from existing or proffered public bus stop. TRUE
 If **True**, Provide required documentation (TAB K2).

5. Plans and Specifications

- a. **Minimum submission requirements for all properties (new construction, rehabilitation and adaptive reuse):**
 - i. A location map with development clearly defined.
 - ii. Sketch plan of the site showing overall dimensions of all building(s), major site elements (e.g., parking lots and location of existing utilities, and water, sewer, electric, gas in the streets adjacent to the site). Contour lines and elevations are not required.
 - iii. Sketch plans of all building(s) reflecting overall dimensions of:
 - a. Typical floor plan(s) showing apartment types and placement
 - b. Ground floor plan(s) showing common areas
 - c. Sketch floor plan(s) of typical dwelling unit(s)
 - d. Typical wall section(s) showing footing, foundation, wall and floor structure
 Notes must indicate basic materials in structure, floor and exterior finish.
- b. The following are due at reservation for Tax Exempt 4% Applications and at allocation for 9% Applications.
 - i. Phase I environmental assessment.
 - ii. Physical needs assessment for any rehab only development.
- c. **All Tax Exempt 4% Applications must submit plans and specifications complete at least through Design Development (DD) phase for all design disciplines.** Reference the separate Minimum Design and Construction Requirements document for a full list of submission requirements for New Construction and Rehabilitation projects.

NOTE: All developments must meet Virginia Housing's **Minimum Design and Construction Requirements**. By signing and submitting the Application for Reservation of LIHTC, the applicant certifies that the proposed project budget, plans & specifications and work write-ups incorporate all necessary elements to fulfill these requirements.

J. ENHANCEMENTS

Each development must meet the following baseline energy performance standard applicable to the development's construction category.

- a. **New Construction:** must obtain EnergyStar certification.
- b. **Rehabilitation:** renovation must result in at least a 30% performance increase or score an 80 or lower on the HERS Index.
- c. **Adaptive Reuse:** must score a 95 or lower on the HERS Index.

Certification and HERS Index score must be verified by a third-party, independent, non-affiliated, certified RESNET home energy rater. The HERS report should be completed for the whole development and not an individual unit.

Indicate **True** for the following items that apply to the proposed development:

ACTION: Provide RESNET rater certification of Development Plans **(TAB F)**

ACTION: Provide Internet Safety Plan and Resident Information Form **(Tab W)** if corresponding options selected below.

REQUIRED:

1. For any development, upon completion of construction/rehabilitation:

- TRUE a. A community/meeting room with a minimum of 749 square feet is provided with free WIFI access restricted to residents only.
- 60.00% b1. Percentage of brick covering the exterior walls.
- 40.00% b2. Percentage of Fiber Cement Board or other similar low-maintenance material approved by the Authority covering exterior walls. Community buildings are to be included in percentage calculations.
- TRUE c. All kitchen light fixtures are LED and meet MDCR lighting guidelines.
- TRUE d. Cooking surfaces are equipped with fire suppression features as defined in the manual
- TRUE e. Full bath fans are wired to primary light with delayed timer or has continuous exhaust by ERV/DOAS.
- or
- FALSE f. Full bath fans are equipped with a humidistat.
- TRUE g. All faucets, toilets and showerheads in each bathroom are WaterSense labeled products.
- FALSE h. Rehab Only: Each unit is provided with the necessary infrastructure for high-speed internet/broadband service where it does not already exist.
- TRUE i. Each unit is provided free individual high-speed internet access.
(Must have a minimum 20Mbps upload/ 100Mbps download speed per manual.)
- TRUE j. Every kitchen, living room and bedroom contains, at minimum, one USB charging port.
- FALSE k. Rehab only: Each unit has dedicated space, drain and electrical hook-ups to accept a permanently installed dehumidification system.
- or
- TRUE l. All Construction types: each unit is equipped with a permanent dehumidification system.
- TRUE m. All interior doors within units are solid core.
- TRUE n. Installation of a renewable energy electric system in accordance with manufacturer's specifications and all applicable provisions of the National Electrical Code - Provide documentation at **Tab F**.
- TRUE o. New construction only: Each unit to have balcony or patio with a minimum depth of 5 feet clear from face of building and a minimum size of 30 square feet.

J. ENHANCEMENTS

For all developments exclusively serving elderly tenants upon completion of construction/rehabilitation:

- FALSE a. All cooking ranges have front controls.
- FALSE b. Bathrooms have an independent or supplemental heat source.
- FALSE c. All entrance doors have two eye viewers, one at 42" inches and the other at standard height.
- FALSE d. Each unit has a shelf or ledge outside the primary entry door located in an interior hallway.

2. Green Certification

- a. Applicant agrees to meet the base line energy performance standard applicable to the development's construction category as listed above.

The applicant will also obtain one of the following:

- TRUE Earthcraft Gold or higher certification
- FALSE National Green Building Standard (NGBS) certification of Silver or higher.
- FALSE LEED Certification
- FALSE Enterprise Green Communities (EGC) Certification

If Green Certification is selected, no points will be awarded for g. Watersense Bathroom fixtures above

Action: If seeking any points associated Green certification, provide appropriate documentation at TAB F.

- b. Applicant will pursue one of the following certifications to be awarded points on a future development application. (Failure to reach this goal will not result in a penalty.)

- TRUE Zero Energy Ready Home Requirements
- FALSE Passive House Standards
- TRUE Applicant wishes to claim points from a prior allocation that has received certification for Zero Energy Ready or Passive House Standards. Provide certification at Tab P. See Manual for details and requirements.


3. Universal Design - Units Meeting Universal Design Standards (units must be shown on Plans)

- TRUE a. Architect of record certifies that units will be constructed to meet Virginia Housing's Universal Design Standards.
- 82 b. Number of Rental Units constructed to meet Virginia Housing's Universal Design standards:
100% of Total Rental Units

No Market Units listed on Structure 1a.

4. FALSE Market rate units which do not substantially equiment to those of the low income units.



 Architect of Record initial here that the above information is accurate per certification statement within this application.

I. UTILITIES

1. Utilities Types:

- a. Heating Type Heat Pump
- b. Cooking Type Electric
- c. AC Type Central Air
- d. Hot Water Type Electric

2. Indicate True if the following services will be included in Rent:

- | | | | |
|---------------------|-------------|----------------|-------------|
| Water? | <u>TRUE</u> | Heat? | <u>TRUE</u> |
| Hot Water? | <u>TRUE</u> | AC? | <u>TRUE</u> |
| Lighting/ Electric? | <u>TRUE</u> | Sewer? | <u>TRUE</u> |
| Cooking? | <u>TRUE</u> | Trash Removal? | <u>TRUE</u> |

Utilities	Enter Allowances by Bedroom Size				
	0-BR	1-BR	2-BR	3-BR	4-BR
Heating	0	0	0	0	0
Air Conditioning	0	0	0	0	0
Cooking	0	0	0	0	0
Lighting	0	0	0	0	0
Hot Water	0	0	0	0	0
Water	0	0	0	0	0
Sewer	0	0	0	0	0
Trash	0	0	0	0	0
Total utility allowance for costs paid by tenant	\$0	\$0	\$0	\$0	\$0

3. The following sources were used for Utility Allowance Calculation (Provide documentation **TAB R**).

- a. FALSE HUD
- b. FALSE Utility Company (Estimate)
- c. FALSE Utility Company (Actual Survey)
- d. TRUE Local PHA
- e. FALSE Other: _____

Warning: The Virginia Housing housing choice voucher program utility schedule shown on VirginiaHousing.com should not be used unless directed to do so by the local housing authority.

K. SPECIAL HOUSING NEEDS


NOTE: Any Applicant commits to providing first preference to members of targeted populations having state rental assistance and will not impose any eligibility requirements or lease terms for such individuals that are more restrictive than its standard requirements and terms, the terms of the MOU establishing the target population, or the eligibility requirements for the state rental assistance.

Accessibility: Indicate **True** for the following point category, as appropriate.
Action: Provide appropriate documentation (**Tab X**)

TRUE

Any development in which ten percent (10%) of the total units (i) conform to HUD regulations interpreting the accessibility requirements of section 504 of the Rehabilitation Act and (ii) are actively marketed to persons with disabilities as defined in the Fair Housing Act in accordance with a plan submitted as part of the application for credits.

All common space must also conform to HUD regulations interpreting the accessibility requirements of section 504 of the Rehabilitation Act.


Architect of Record initial here that the above information is accurate per certification statement within this application.

Special Housing Needs/Leasing Preference:

a. If not general population, select applicable special population:

- ####** Elderly (as defined by the United States Fair Housing Act.)
- ####** Persons with Disabilities (must meet the requirements of the Federal Americans with Disabilities Act) - Accessible Supportive Housing Pool only
- ####** Supportive Housing (as described in the Tax Credit Manual)
 If Supportive Housing is True: Will the supportive housing consist of units designated for tenants that are homeless or at risk of homelessness?

Action: Provide Permanent Supportive Housing Certification (**Tab S**)

b. The development has existing tenants and a relocation plan has been developed. **TRUE**
 (If **True**, Virginia Housing policy requires that the impact of economic and/or physical displacement on those tenants be minimized, in which Owners agree to abide by the Authority's Relocation Guidelines for LIHTC properties as described

Action: Provide Relocation Plan, Budget and Unit Delivery Schedule (**Mandatory if tenants are displ**)

K. SPECIAL HOUSING NEEDS

3. Leasing Preferences

a. Will leasing preference be given to applicants on a public housing waiting list and/or Section 8 waiting list? select: Yes

Organization which holds waiting list: CRHA

Contact person: TerAna Banks

Title: Director of Property Management

Phone Number: (434) 962-4322

Action: Provide required notification documentation (TAB L)

b. Leasing preference will be given to individuals and families with children. FALSE
(Less than or equal to 20% of the units must have of 1 or less bedrooms).

c. Specify the number of low-income units that will serve individuals and families with children by providing three or more bedrooms: 0
% of total Low Income Units 0%

NOTE: Development must utilize a **Virginia Housing Certified Management Agent**. Proof of management certification must be provided before 8609s are issued.

[Download Current CMA List from VirginiaHousing.com](#)

Action: Provide documentation of tenant disclosure regarding Virginia Housing Rental Education (Mandatory - Tab U)

4. Target Population Leasing Preference

Unless prohibited by an applicable federal subsidy program, each applicant shall commit to provide a leasing preference to individuals (i) in a target population identified in a memorandum of understanding between the Authority and one or more participating agencies of the Commonwealth, (ii) having a voucher or other binding commitment for rental assistance from the Commonwealth, and (iii) referred to the development by a referring agent approved by the Authority. The leasing preference shall not be applied to more than ten percent (10%) of the total units in the development at any given time. The applicant may not impose tenant selection criteria or leasing terms with respect to individuals receiving this preference that are more restrictive than the applicant’s tenant selection criteria or leasing terms applicable to prospective tenants in the development that do not receive this preference, the eligibility criteria for the rental assistance from the Commonwealth, or any eligibility criteria contained in a memorandum of understanding between the Authority and one or more participating agencies of the Commonwealth.

Primary Contact for Target Population leasing preference. The agency will contact as needed.

First Name: TerAna

Last Name: Banks

Phone Number: (434) 962-4322 Email: banksterana@cvilleerha.com

K. SPECIAL HOUSING NEEDS

5. Rental Assistance

a. Some of the low-income units do or will receive rental assistance..... TRUE

b. Indicate True if rental assistance will be available from the following

- TRUE Rental Assistance Demonstration (RAD) or other PHA conversion to project based rental assistance.
- FALSE Section 8 New Construction Substantial Rehabilitation
- FALSE Section 8 Moderate Rehabilitation
- FALSE Section 811 Certificates
- TRUE Section 8 Project Based Assistance
- FALSE RD 515 Rental Assistance
- FALSE Section 8 Vouchers
*Administering Organization: _____
- FALSE State Assistance
*Administering Organization: _____
- FALSE Other: _____

c. The Project Based vouchers above are applicable to the 30% units seeking points.

FALSE

i. If True above, how many of the 30% units will not have project based vouchers? 0

d. Number of units receiving assistance:	82
How many years in rental assistance contract?	20.00
Expiration date of contract:	12/31/47
There is an Option to Renew.	TRUE

Action: Contract or other agreement provided (TAB Q).

6. Public Housing Revitalization

Is this development replacing or revitalizing Public Housing Units? TRUE

If so, how many existing Public Housing units? 127

L. UNIT DETAILS

1. Set-Aside Election: UNITS SELECTED IN INCOME AND RENT DETERMINE POINTS FOR THE BONUS POINT CATEG

Note: In order to qualify for any tax credits, a development must meet one of three minimum threshold occupancy tests. Either (i) at least 20% of the units must be rent-restricted and occupied by persons whose incomes are 50% or less of the area median income adjusted for family size (this is called the 20/50 test), (ii) at least 40% of the units must be rent-restricted and occupied by persons whose incomes are 60% or less of the area median income adjusted for family size (this is called the 40/60 test), or (iii) 40% or more of the units are both rent-restricted and occupied by persons whose income does not exceed the imputed income limitation designated in 10% increments between 20% to 80% of the AMI, and the average of the imputed income limitations collectively does not exceed 60% of the AMI (this is called the Average Income Test (AIT)). All occupancy tests are described in Section 42 of the IRC. Rent-and income-restricted units are known as low-income units. If you have more low-income units than required, you qualify for more credits. If you serve lower incomes than required, you receive more points under the ranking system.

a. Units Provided Per Household Type:

Income Levels		
# of Units	% of Units	
0	0.00%	20% Area Median
0	0.00%	30% Area Median
0	0.00%	40% Area Median
41	50.00%	50% Area Median
41	50.00%	60% Area Median
0	0.00%	70% Area Median
0	0.00%	80% Area Median
0	0.00%	Market Units
82	100.00%	Total

Rent Levels		
# of Units	% of Units	
0	0.00%	20% Area Median
0	0.00%	30% Area Median
9	10.98%	40% Area Median
32	39.02%	50% Area Median
41	50.00%	60% Area Median
0	0.00%	70% Area Median
0	0.00%	80% Area Median
0	0.00%	Market Units
82	100.00%	Total


b. Indicate that you are electing to receive points for the following deeper targets shown in the chart above and those targets will be reflected in the set-aside requirements within the Extended Use Agreement.

20-30% Levels FALSE 40% Levels TRUE 50% levels TRUE

c. The development plans to utilize average income test FALSE

2. Unit Mix Grid FOR YOUR CONVENIENCE, COPY AND PASTE IS ALLOWED WITHIN UNIT MIX GRID

In the following grid, add a row for each unique unit type planned within the development. Enter the appropriate data for both tax credit and market rate units.


 Architect of Record initial here that the information below is accurate per certification statement within this application.

	Unit Type (Select One)	Rent Target (Select One)	Number of Units	# of Units 504 compliant	Net Rentable Square Feet	Monthly Rent Per Unit	Total Monthly Rent
Mix 1	1 BR - 1 Bath	40% AMI	8	1	708.04	\$1,557.00	\$12,456
Mix 2	1 BR - 1 Bath	50% AMI	29	3	708.04	\$1,557.00	\$45,153
Mix 3	1 BR - 1 Bath	60% AMI	27	4	708.04	\$1,557.00	\$42,039
Mix 4	1 BR - 1 Bath	60% AMI	5		706.81	\$1,557.00	\$7,785
Mix 5	1 BR - 1 Bath	60% AMI	4		781.56	\$1,557.00	\$6,228
Mix 6	2 BR - 1.5 Bath	40% AMI	1		987.51	\$1,846.00	\$1,846
Mix 7	2 BR - 1.5 Bath	50% AMI	3	1	987.51	\$1,846.00	\$5,538
Mix 8	2 BR - 1.5 Bath	60% AMI	5		987.51	\$1,846.00	\$9,230
Mix 9							\$0
Mix 10							\$0

L. UNIT DETAILS

Mix 67								\$0
Mix 68								\$0
Mix 69								\$0
Mix 70								\$0
Mix 71								\$0
Mix 72								\$0
Mix 73								\$0
Mix 74								\$0
Mix 75								\$0
Mix 76								\$0
Mix 77								\$0
Mix 78								\$0
Mix 79								\$0
Mix 80								\$0
Mix 81								\$0
Mix 82								\$0
Mix 83								\$0
Mix 84								\$0
Mix 85								\$0
Mix 86								\$0
Mix 87								\$0
Mix 88								\$0
Mix 89								\$0
Mix 90								\$0
Mix 91								\$0
Mix 92								\$0
Mix 93								\$0
Mix 94								\$0
Mix 95								\$0
Mix 96								\$0
Mix 97								\$0
Mix 98								\$0
Mix 99								\$0
Mix 100								\$0
TOTALS			82	9				\$130,275

Total Units	82	Net Rentable SF:	TC Units	60,862.44
			MKT Units	0.00
			Total NR SF:	60,862.44

Floor Space Fraction (to 7 decimals)	100.00000%
---	-------------------

M. OPERATING EXPENSES

Administrative:

Use Whole Numbers Only!

1. Advertising/Marketing		\$1,500
2. Office Salaries		\$35,000
3. Office Supplies		\$15,000
4. Office/Model Apartment	(type _____)	\$0
5. Management Fee		\$60,000
<u>4.13%</u> of EGI	<u>\$731.71</u> Per Unit	
6. Manager Salaries		\$60,000
7. Staff Unit (s)	(type _____)	\$0
8. Legal		\$10,000
9. Auditing		\$5,000
10. Bookkeeping/Accounting Fees		\$7,500
11. Telephone & Answering Service		\$6,000
12. Tax Credit Monitoring Fee		\$2,660
13. Miscellaneous Administrative		\$5,000
Total Administrative		\$207,660

Utilities

14. Fuel Oil		\$0
15. Electricity		\$75,000
16. Water		\$7,500
17. Gas		\$0
18. Sewer		\$35,000
Total Utility		\$117,500

Operating:

19. Janitor/Cleaning Payroll		\$0
20. Janitor/Cleaning Supplies		\$5,000
21. Janitor/Cleaning Contract		\$7,500
22. Exterminating		\$7,500
23. Trash Removal		\$30,000
24. Security Payroll/Contract		\$50,000
25. Grounds Payroll		\$0
26. Grounds Supplies		\$0
27. Grounds Contract		\$15,000
28. Maintenance/Repairs Payroll		\$50,000
29. Repairs/Material		\$25,000
30. Repairs Contract		\$35,000
31. Elevator Maintenance/Contract		\$50,000
32. Heating/Cooling Repairs & Maintenance		\$10,000
33. Pool Maintenance/Contract/Staff		\$0
34. Snow Removal		\$0
35. Decorating/Payroll/Contract		\$0
36. Decorating Supplies		\$5,000
37. Miscellaneous		\$12,500
Totals Operating & Maintenance		\$302,500

M. OPERATING EXPENSES

Taxes & Insurance

38. Real Estate Taxes		\$20,000
39. Payroll Taxes		\$5,000
40. Miscellaneous Taxes/Licenses/Permits		\$5,000
41. Property & Liability Insurance	\$244 per unit	\$20,000
42. Fidelity Bond		\$0
43. Workman's Compensation		\$5,000
44. Health Insurance & Employee Benefits		\$5,000
45. Other Insurance		\$0
Total Taxes & Insurance		\$60,000

Total Operating Expense

\$687,660

Total Operating Expenses Per Unit	\$8,386	C. Total Operating Expenses as % of EGI	47.30%
--	----------------	--	---------------

Replacement Reserves (Total # Units X \$300 or \$250 New Const./Elderly Minimum) **\$24,600**

Total Expenses	\$712,260
-----------------------	------------------

N. PROJECT BUDGET - HARD COSTS

Cost/Basis/Maximum Allowable Credit

To select exclusion of allowable line items from Total Development Costs used in Cost limit calculations, select X in yellow box to the left.

Complete cost column and basis column(s) as appropriate

Note: Attorney must opine, among other things, as to correctness of the inclusion of each cost item in eligible basis, type of credit and numerical calculations included in Project Budget.

Item	(A) Cost	Amount of Cost up to 100% Includable in Eligible Basis--Use Applicable Column(s):		
		"30% Present Value Credit"		(D)
		(B) Acquisition	(C) Rehab/ New Construction	"70 % Present Value Credit"
Must Use Whole Numbers Only!				
1. Contractor Cost				
a. Unit Structures (New)	27,000,000	0	0	27,000,000
b. Unit Structures (Rehab)	0	0	0	0
c. Non Residential Structures	0	0	0	0
d. Commercial Space Costs	0	0	0	0
<input type="checkbox"/> e. Structured Parking Garage	0	0	0	0
Total Structure	27,000,000	0	0	27,000,000
f. Earthwork	0	0	0	0
g. Site Utilities	0	0	0	0
<input type="checkbox"/> h. Renewable Energy	0	0	0	0
i. Roads & Walks	0	0	0	0
j. Site Improvements	0	0	0	0
k. Lawns & Planting	0	0	0	0
l. Engineering	0	0	0	0
m. Off-Site Improvements	0	0	0	0
n. Site Environmental Mitigation	0	0	0	0
o. Demolition	1,080,000	0	0	0
p. Site Work	2,750,000	0	0	2,750,000
q. Hard Cost Contingency	1,750,000	0	0	1,750,000
Total Land Improvements	5,580,000	0	0	4,500,000
Total Structure and Land	32,580,000	0	0	31,500,000
r. General Requirements	1,954,800	0	0	1,954,800
s. Builder's Overhead	1,303,200	0	0	1,303,200
(4.0% Contract)				
<input type="checkbox"/> t. Builder's Profit	1,303,200	0	0	1,303,200
(4.0% Contract)				
u. Bonds	0	0	0	0
v. Building Permits	0	0	0	0
w. Special Construction	0	0	0	0
x. Special Equipment	0	0	0	0
y. Other 1: _____	0	0	0	0
z. Other 2: _____	0	0	0	0
aa. Other 3: _____	0	0	0	0
Contractor Costs	\$37,141,200	\$0	\$0	\$36,061,200

Construction cost per unit: \$452,941.46

MAXIMUM COMBINED GR, OVERHEAD & PROFIT =

\$4,561,200

ACTUAL COMBINED GR, OVERHEAD & PROFIT =

\$4,561,200

O. PROJECT BUDGET - OWNER COSTS

To select exclusion of allowable line items from Total Development Costs used in Cost limit calculations, select X in yellow box to the left.

Item	(A) Cost	Amount of Cost up to 100% Includable in Eligible Basis--Use Applicable Column(s):		
		"30% Present Value Credit"		(D)
		(B) Acquisition	(C) Rehab/ New Construction	"70 % Present Value Credit"
2. Owner Costs				
a. Building Permit	150,000	0	0	150,000
b. Architecture/Engineering Design Fee \$15,244 /Unit)	1,250,000	0	0	1,250,000
c. Architecture Supervision Fee \$2,439 /Unit)	200,000	0	0	200,000
d. Tap Fees	100,000	0	0	100,000
e. Environmental	7,500	0	0	7,500
f. Soil Borings	75,000	0	0	75,000
g. Green Building (Earthcraft, LEED, etc.)	35,180	0	0	35,180
h. Appraisal	7,500	0	0	7,500
i. Market Study	7,500	0	0	7,500
j. Site Engineering / Survey	25,000	0	0	25,000
k. Construction/Development Mgt	250,000	0	0	250,000
l. Structural/Mechanical Study	0	0	0	0
m. Construction Loan Origination Fee	150,000	0	0	150,000
n. Construction Interest (0.0% fo 0 months)	1,000,000	0	0	1,000,000
o. Taxes During Construction	7,500	0	0	7,500
p. Insurance During Construction	250,000	0	0	250,000
q. Permanent Loan Fee (0.0%)	200,000			
r. Other Permanent Loan Fees	0			
s. Letter of Credit	0	0	0	0
t. Cost Certification Fee	20,000	0	0	0
u. Accounting	50,000	0	0	50,000
v. Title and Recording	175,000	0	0	175,000
w. Legal Fees for Closing	100,000	0	0	100,000
x. Mortgage Banker	0	0	0	0
y. Tax Credit Fee	141,000			
z. Tenant Relocation	250,000			250,000
aa. Fixtures, Furnitures and Equipment	175,000	0	0	175,000
ab. Organization Costs	20,000			
ac. Operating Reserve	600,000			
ad. Soft Costs Contingency	150,000			
ae. Security	75,000	0	0	75,000
af. Utilities	75,000	0	0	75,000
<input type="checkbox"/> ag. Supportive Service Reserves	0			

O. PROJECT BUDGET - OWNER COSTS

(1) Other* specify: E&S bond and other related	100,000	0	0	100,000
(2) Other* specify: Obsolescence report and cd	25,000	0	0	0
(3) Other* specify: Nutrient Credits	35,000	0	0	35,000
(4) Other* specify: VH SLR	15,000	0	0	0
(5) Other* specify: VH penalties and standby fe	100,000	0	0	0
(6) Other* specify: Signage	50,000	0	0	50,000
(7) Other* specify: Playground equipment	100,000	0	0	100,000
(8) Other* specify:	0	0	0	0
(9) Other* specify: site security	150,000	0	0	150,000
Owner Costs Subtotal (Sum 2A..2(10))	\$6,121,180	\$0	\$0	\$4,850,180
Subtotal 1 + 2 (Owner + Contractor Costs)	\$43,262,380	\$0	\$0	\$40,911,380
3. Developer's Fees	2,000,000	0	0	2,000,000
4. Owner's Acquisition Costs				
Land	500,000			
Existing Improvements	0	0		
Subtotal 4:	\$500,000	\$0		
5. Total Development Costs				
Subtotal 1+2+3+4:	\$45,762,380	\$0	\$0	\$42,911,380

If this application seeks rehab credits only, in which there is no acquisition and **no change in ownership**, enter the greater of appraised value or tax assessment value here:

(Provide documentation at **Tab E**)

\$0	Land
\$0	Building

Maximum Developer Fee:

\$3,930,990

Proposed Development's Cost per Sq Foot
Applicable Cost Limit by Square Foot:

\$448 **Meets Limits**
\$556

Proposed Development's Cost per Unit
Applicable Cost Limit per Unit:

\$551,980 **Meets Limits**
\$589,015

P. ELIGIBLE BASIS CALCULATION

Item	Amount of Cost up to 100% Includable in Eligible Basis--Use Applicable Column(s):			
	(A) Cost	"30 % Present Value Credit"		(D) "70 % Present Value Credit"
		(B) Acquisition	(C) Rehab/ New Construction	
1. Total Development Costs	45,762,380	0	0	42,911,380

2. Reductions in Eligible Basis

a. Amount of federal grant(s) used to finance qualifying development costs	0	0	0
b. Amount of nonqualified, nonrecourse financing	0	0	0
c. Costs of nonqualifying units of higher quality (or excess portion thereof)	0	0	0
d. Historic Tax Credit (residential portion)	0	0	0

3. Total Eligible Basis (1 - 2 above)

4. Adjustment(s) to Eligible Basis (For non-acquisition costs in eligible basis)

a. For QCT or DDA (Eligible Basis x 30%) <i>State Designated Basis Boosts:</i>	0	12,873,414
b. For Revitalization or Supportive Housing (Eligible Basis x 30%)	0	0
c. For Green Certification (Eligible Basis x 10%)	0	0
Total Adjusted Eligible basis	0	55,784,794

5. Applicable Fraction

6. Total Qualified Basis (Eligible Basis x Applicable Fraction)

7. Applicable Percentage

8. Maximum Allowable Credit under IRC §42 (Qualified Basis x Applicable Percentage)

(Must be same as BIN total and equal to or less than credit amount allowed)	\$0	\$0	\$5,020,631
	\$5,020,631 Combined 30% & 70% P. V. Credit		

Q. SOURCES OF FUNDS

Action: Provide Documentation for all Funding Sources at **Tab T**

1. Construction Financing: List individually the sources of construction financing, including any such loans financed through grant sources:

	Source of Funds	Date of Application	Date of Commitment	Amount of Funds	Name of Contact Person
1.	Atlantic Union Bank			\$40,000,000	Joel Litchfield
2.					
3.					
Total Construction Funding:				\$0	

2. Permanent Financing: List individually the sources of all permanent financing in order of lien position:

	Source of Funds	Date of Application	Date of Commitment	Amount of Funds	Annual Debt Service Cost	Interest Rate of Loan	Amortization Period IN YEARS	Term of Loan (years)
1.	VHDA REACH			\$7,212,380	\$380,624	3.95%	35	35
2.	VHDA Taxable			\$3,600,002	\$263,968	6.60%	35	35
3.	Virginia DHCD (VHTF)			\$2,000,000	\$10,000	0.50%	35	35
4.	Virginia DHCD (HOME)			\$1,000,000	\$5,000	0.50%	35	35
5.	Virginia DHCD (HIEE)			\$2,000,000		0.00%	35	35
6.	Sponsor Loan (AHOF)			\$3,000,000		0.00%	35	35
7.	Sponsor Loan (City)			\$8,000,000		0.00%	35	35
8.	Sponsor Loan (FHLB AHP)			\$1,250,000		0.00%	35	35
9.	Seller Note			\$500,000		0.00%	35	35
10.								
11.								
12.								
13.								
14.								
15.								
16.								
17.								
18.								
19.								
20.								
Total Permanent Funding:				\$28,562,382	\$659,592			

Q. SOURCES OF FUNDS

3. Grants: List all grants provided for the development:

	Source of Funds	Date of Application	Date of Commitment	Amount of Funds	Name of Contact Person
1.					
2.					
3.					
4.					
5.					
6.					
Total Permanent Grants:				\$0	

4. Subsidized Funding

	Source of Funds	Date of Commitment	Amount of Funds
1.	Sponsor Loan (AHOF)		\$3,000,000
2.	Sponsor Loan (City)		\$8,000,000
3.			
4.			
5.			
Total Subsidized Funding			\$11,000,000

5. Recap of Federal, State, and Local Funds

Portions of the sources of funds described above for the development are financed directly or indirectly with Federal, State, or Local Government Funds. **FALSE**

If above is **True**, then list the amount of money involved by all appropriate types.

Below-Market Loans

a.	Tax Exempt Bonds	\$0
b.	RD 515	\$0
c.	Section 221(d)(3)	\$0
d.	Section 312	\$0
e.	Section 236	\$0
f.	Virginia Housing REACH Funds	\$7,212,380
g.	HOME Funds	\$1,000,000
h.	Choice Neighborhood	\$0
i.	National Housing Trust Fund	\$0
j.	Virginia Housing Trust Fund	\$2,000,000
k.	Other:	\$2,000,000
	HIEE	
l.	Other:	\$11,100,000
	Sponsor	

Market-Rate Loans

a.	Taxable Bonds	\$0
b.	Section 220	\$0
c.	Section 221(d)(3)	\$0
d.	Section 221(d)(4)	\$0
e.	Section 236	\$0
f.	Section 223(f)	\$0
g.	Other:	\$0

Q. SOURCES OF FUNDS

Grants*

a.	CDBG	\$0
b.	UDAG	\$0

Grants

c.	State	
d.	Local	
e.	Other:	

*This means grants to the partnership. If you received a loan financed by a locality which received one of the listed grants, please list it in the appropriate loan column as "other" and describe the applicable grant program which funded it.

6. For Transactions Using Tax-Exempt Bonds Seeking 4% Credits:

For purposes of the Bond Cliff Test, and based only on the data entered to this application, the portion of the aggregate basis of buildings and land financed with tax-exempt funds is:

N/A

7. Some of the development's financing has credit enhancements.

FALSE

If **True**, list which financing and describe the credit enhancement:

8. Other Subsidies

Action: Provide documentation (**Tab Q**)

- a. **FALSE** Real Estate Tax Abatement on the increase in the value of the development.
- b. **TRUE** **New** project based subsidy from HUD or Rural Development or any other binding federal project based subsidy
 82 Number of New PBV Vouchers
- c. **FALSE** Other

9. A HUD approval for transfer of physical asset is required.

TRUE

R. EQUITY

1. Equity

a. Portion of Syndication Proceeds Attributable to Historic Tax Credit

Amount of Federal historic credits	\$0	x Equity \$	\$0.000	=	\$0
Amount of Virginia historic credits	\$0	x Equity \$	\$0.000	=	\$0

b. Housing Opportunity Tax Credit Request (paired with 4% credit requests only)

i. Requested Annual HOTC Credits	\$0
ii. 10 Year HOTC Credit Amount	\$0
iii. Equity Dollars Per Credit	\$0.000
iv. Percent of ownership entity (repeated from 3b)	99.99000%
v. HOTC Credit Net	\$0

c. Equity that Sponsor will Fund:

i. Cash Investment	\$0
ii. Contributed Land/Building	\$0
iii. Deferred Developer Fee	\$1,000,000 (Note: Deferred Developer Fee cannot be negative.)
v. Other:	\$0

ACTION: If Deferred Developer Fee is greater than 50% of overall Developer Fee, provide a cash flow statement showing payoff within 15 years at **TAB A**.

Equity Total \$1,000,000

2. Equity Gap Calculation

a. Total Development Cost		\$45,762,380
b. Total of Permanent Funding, Grants and Equity	-	\$29,562,382
c. Equity Gap		\$16,199,998
d. Developer Equity	-	\$1,618
e. Equity gap to be funded with low-income tax credit proceeds		\$16,198,380

3. Syndication Information (If Applicable)

a. Actual or Anticipated Name of Syndicator:	▶ Virginia Community Development Corporation (VCDC)		
Contact Person:	Jeffrey Michael Meyer	Phone:	(804) 543-2208
Street Address:	115 S 15th Street		
City:	Richmond	State:	Virginia
		Zip:	23219

b. Syndication Equity

i. Anticipated Annual Credits	\$2,000,000.00
ii. Equity Dollars Per Credit (e.g., \$0.85 per dollar of credit)	\$0.810
iii. Percent of ownership entity (e.g., 99% or 99.9%)	99.99000%
iv. Syndication costs not included in Total Development Costs (e.g., advisory fees)	\$0
v. Net credit amount anticipated by user of credits	\$1,999,800
vi. Total to be paid by anticipated users of credit (e.g., limited partners)	\$16,198,380

Action: Provide Syndicator's or Investor's signed Letter of Intent (Mandatory at Tab C)

4. Net Syndication Amount

Which will be used to pay for Total Development Costs \$16,198,380

5. Net Equity Factor

81.0000000000%

S. DETERMINATION OF RESERVATION AMOUNT NEEDED

The following calculation of the amount of credits needed is substantially the same as the calculation which will be made by Virginia Housing to determine, as required by the IRC, the amount of credits which may be allocated for the development. However, Virginia Housing at all times retains the right to substitute such information and assumptions as are determined by Virginia Housing to be reasonable for the information and assumptions provided herein as to costs (including development fees, profits, etc.), sources for funding, expected equity, etc. Accordingly, if the development is selected by Virginia Housing for a reservation of credits, the amount of such reservation may differ significantly from the amount you compute below.

1. Total Development Costs		<u>\$45,762,380</u>
2. Less Total of Permanent Funding, Grants and Equity	-	<u>\$29,562,382</u>
3. Equals Equity Gap		<u>\$16,199,998</u>
4. Divided by Net Equity Factor (Percent of 10-year credit expected to be raised as equity investment)		<u>81.0000000000%</u>
5. Equals Ten-Year Credit Amount Needed to Fund Gap		<u>\$19,999,997</u>
Divided by ten years		<u>10</u>
6. Equals Annual Tax Credit Required to Fund the Equity Gap		<u>\$2,000,000</u>
7. Maximum Allowable Credit Amount (from Eligible Basis Calculation)		<u>\$5,020,631</u>
8. Requested Credit Amount	For 30% PV Credit:	<u>\$0</u>
	For 70% PV Credit:	<u>\$2,000,000</u>
Credit per LI Units	<u>\$24,390.2439</u>	
Credit per LI Bedroom	<u>\$21,978.0220</u>	
	Combined 30% & 70% PV Credit Requested	\$2,000,000

9. **Action:** Provide Attorney’s Opinion using Virginia Housing template (**Mandatory Tab H**)

T. CASH FLOW

1. Revenue

Indicate the estimated monthly income for the **Low-Income Units** (based on Unit Details tab):

Total Monthly Rental Income for LIHTC Units		\$130,275
Plus Other Income Source (list):		\$0
Equals Total Monthly Income:		\$130,275
Twelve Months		x12
Equals Annual Gross Potential Income		\$1,563,300
Less Vacancy Allowance	7.0%	\$109,431
Equals Annual Effective Gross Income (EGI) - Low Income Units		\$1,453,869

2. Indicate the estimated monthly income for the Market Rate Units (based on Unit Details tab):

Total Monthly Income for Market Rate Units:		\$0
Plus Other Income Source (list):		\$0
Equals Total Monthly Income:		\$0
Twelve Months		x12
Equals Annual Gross Potential Income		\$0
Less Vacancy Allowance	7.0%	\$0
Equals Annual Effective Gross Income (EGI) - Market Rate Units		\$0

Action: Provide documentation in support of Operating Budget (**TAB R**)

3. Cash Flow (First Year)

a.	Annual EGI Low-Income Units	\$1,453,869
b.	Annual EGI Market Units	\$0
c.	Total Effective Gross Income	\$1,453,869
d.	Total Expenses	\$712,260
e.	Net Operating Income	\$741,609
f.	Total Annual Debt Service	\$659,592
g.	Cash Flow Available for Distribution	\$82,017

T. CASH FLOW

4. Projections for Financial Feasibility - 15 Year Projections of Cash Flow

	Stabilized Year 1	Year 2	Year 3	Year 4	Year 5
Eff. Gross Income	1,453,869	1,482,946	1,512,605	1,542,857	1,573,715
Less Oper. Expenses	712,260	733,628	755,637	778,306	801,655
Net Income	741,609	749,319	756,969	764,552	772,060
Less Debt Service	659,592	659,592	659,592	659,592	659,592
Cash Flow	82,017	89,727	97,377	104,960	112,468
Debt Coverage Ratio	1.12	1.14	1.15	1.16	1.17

	Year 6	Year 7	Year 8	Year 9	Year 10
Eff. Gross Income	1,605,189	1,637,293	1,670,038	1,703,439	1,737,508
Less Oper. Expenses	825,705	850,476	875,990	902,270	929,338
Net Income	779,484	786,817	794,049	801,170	808,170
Less Debt Service	659,592	659,592	659,592	659,592	659,592
Cash Flow	119,892	127,225	134,457	141,578	148,578
Debt Coverage Ratio	1.18	1.19	1.20	1.21	1.23

	Year 11	Year 12	Year 13	Year 14	Year 15
Eff. Gross Income	1,772,258	1,807,703	1,843,857	1,880,735	1,918,349
Less Oper. Expenses	957,218	985,934	1,015,512	1,045,978	1,077,357
Net Income	815,040	821,769	828,345	834,757	840,992
Less Debt Service	659,592	659,592	659,592	659,592	659,592
Cash Flow	155,448	162,177	168,753	175,165	181,400
Debt Coverage Ratio	1.24	1.25	1.26	1.27	1.28

Estimated Annual Percentage Increase in Revenue	2.00% (Must be < 2%)
Estimated Annual Percentage Increase in Expenses	3.00% (Must be >= 3%)

U. Building-by-Building Information

Must Complete

Qualified basis must be determined on a building-by building basis. Complete the section below. Building street addresses are required by the IRS (must have them by the time of allocation request).

Number of BINS: 1

FOR YOUR CONVENIENCE, COPY AND PASTE IS ALLOWED WITHIN BUILDING GRID

Please help us with the process:
DO NOT use the CUT feature
DO NOT SKIP LINES BETWEEN BUILDINGS

Bldg #	BIN if known	NUMBER OF		Street Address 1	Street Address 2	City	State	Zip	30% Present Value Credit for Acquisition				30% Present Value Credit for Rehab / New Construction				70% Present Value Credit			
		TAX CREDIT UNITS	MARKET RATE UNITS						Estimate Qualified Basis	Actual or Anticipated In-Service Date	Applicable Percentage	Credit Amount	Estimate Qualified Basis	Actual or Anticipated In-Service Date	Applicable Percentage	Credit Amount	Estimate Qualified Basis	Actual or Anticipated In-Service Date	Applicable Percentage	Credit Amount
1.		82		801 Hardy Street		Charlottesville	VA	22903				\$0				\$0	\$55,784,794	01/01/28	9.00%	\$5,020,631
2.												\$0				\$0				\$0
3.												\$0				\$0				\$0
4.												\$0				\$0				\$0
5.												\$0				\$0				\$0
6.												\$0				\$0				\$0
7.												\$0				\$0				\$0
8.												\$0				\$0				\$0
9.												\$0				\$0				\$0
10.												\$0				\$0				\$0
11.												\$0				\$0				\$0
12.												\$0				\$0				\$0
13.												\$0				\$0				\$0
14.												\$0				\$0				\$0
15.												\$0				\$0				\$0
16.												\$0				\$0				\$0
17.												\$0				\$0				\$0
18.												\$0				\$0				\$0
19.												\$0				\$0				\$0
20.												\$0				\$0				\$0
21.												\$0				\$0				\$0
22.												\$0				\$0				\$0
23.												\$0				\$0				\$0
24.												\$0				\$0				\$0
25.												\$0				\$0				\$0
26.												\$0				\$0				\$0
27.												\$0				\$0				\$0
28.												\$0				\$0				\$0
29.												\$0				\$0				\$0
30.												\$0				\$0				\$0
31.												\$0				\$0				\$0
32.												\$0				\$0				\$0
33.												\$0				\$0				\$0
34.												\$0				\$0				\$0
35.												\$0				\$0				\$0

82 0 If development has more than 35 buildings, contact Virginia Housing.

Totals from all buildings

\$0

\$0

\$55,784,794

\$0

\$0

\$5,020,631

Number of BINS: 1

V. STATEMENT OF OWNER

The undersigned hereby acknowledges the following:


1. that, to the best of its knowledge and belief, all factual information provided herein or in connection herewith is true and correct, and all estimates are reasonable.
2. that it will at all times indemnify and hold harmless Virginia Housing and its assigns against all losses, cost damages, Virginia Housing's expenses, and liabilities of any nature directly or indirectly resulting from, arising, or relating to Virginia Housing's acceptance, consideration, approval, or disapproval of this reservation request and the issuance or nonissuance of an allocation of credits, grants and/or loan funds in connection herewith.
3. that points will be assigned only for representations made herein for which satisfactory documentation is submitted herewith and that no revised representations may be made in connection with this application once the deadline for applications has passed.
4. that this application form, provided by Virginia Housing to applicants for tax credits, including all sections hereto relative to basis, credit calculations, and determination of the amount of the credit necessary to make the development financially feasible, is provided only for the convenience of Virginia Housing in reviewing reservation requests; that completion hereof in no way guarantees eligibility for the credits or ensures that the amount of credits applied for has been computed in accordance with IRC requirements; and that any notations herein describing IRC requirements are offered only as general guides and not as legal authority.
5. that the undersigned is responsible for ensuring that the proposed development will be comprised of qualified low-income buildings and that it will in all respects satisfy all applicable requirements of federal tax law and any other requirements imposed upon it by Virginia Housing prior to allocation, should one be issued.
6. that the undersigned commits to providing first preference to members of targeted populations having state rental assistance and will not impose any eligibility requirements or lease terms for such individuals that are more restrictive than its standard requirements and terms, the terms of the MOU establishing the target population, or the eligibility requirements for the state rental assistance.
7. that, for the purposes of reviewing this application, Virginia Housing is entitled to rely upon representations made by the undersigned as to the inclusion of costs in eligible basis and as to all of the figures and calculations relating to the determination of qualified basis for the development as a whole and/or each building therein individually as well as the amounts and types of credit applicable thereof, but that the issuance of a reservation based on such representation in no way warrants their correctness or compliance with IRC requirements.
8. that Virginia Housing may request or require changes in the information submitted herewith, may substitute its own figures which it deems reasonable for any or all figures provided herein by the undersigned and may reserve credits, if any, in an amount significantly different from the amount requested.
9. that reservations of credits are not transferable without prior written approval by Virginia Housing at its sole discretion.

V. STATEMENT OF OWNER

- 10. that the requirements for applying for the credits and the terms of any reservation or allocation thereof are subject to change at any time by federal or state law, federal, state or Virginia Housing regulations, or other binding authority.
- 11. that reservations may be made subject to certain conditions to be satisfied prior to allocation and shall in all cases be contingent upon the receipt of a nonrefundable application fee of \$1000 and a nonrefundable reservation fee equal to 7% of the annual credit amount reserved.
- 12. that a true, exact, and complete copy of this application, including all the supporting documentation enclosed herewith, has been provided to the tax attorney who has provided the required attorney's opinion accompanying this submission.
- 13. that the undersigned has provided a complete list of all residential real estate developments in which the general partner(s) has (have) or had a controlling ownership interest and, in the case of those projects allocated credits under Section 42 of the IRC, complete information on the status of compliance with Section 42 and an explanation of any noncompliance. The undersigned hereby authorizes the Housing Credit Agencies of states in which these projects are located to share compliance information with the Authority.
- 14. that any principal of undersigned has not participated in a planned foreclosure or Qualified Contract request in Virginia after January 1, 2019.
- 15. that undersigned agrees to provide disclosure to all tenants of the availability of Renter Education provided by Virginia Housing.
- 16. that undersigned waives the right to pursue a Qualified Contract on this development.
- 17. that the information in this application may be disseminated to others for purposes of verification or other purposes consistent with the Virginia Freedom of Information Act. However, all information will be maintained, used or disseminated in accordance with the Government Data Collection and Dissemination Practices Act. The undersigned may refuse to supply the information requested, however, such refusal will result in Virginia Housing's inability to process the application. The original or copy of this application may be retained by Virginia Housing, even if tax credits are not allocated to the undersigned.

In Witness Whereof, the undersigned, being authorized, has caused this document to be executed in its name on the date of this application set forth in DEV Info tab hereof.

Legal Name of Owner Westhaven Phase One, LLC

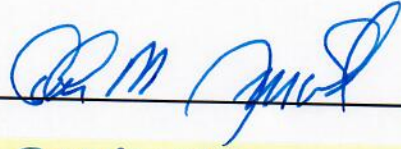
By: 
Its: Executive Director of the Charlottesville Redevelopment Authority

V. STATEMENT OF ARCHITECT

The architect signing this document is certifying that the development plans and specifications incorporate all Virginia Housing Minimum Design and Construction Requirements (MDCR), selected LIHTC enhancements and amenities, applicable building codes and accessibility requirements.

In Witness Whereof, the undersigned, being authorized, has caused this document to be executed in its name on the date of this application set forth in DEV Info tab hereof.

Legal Name of Architect: COLIN M ARNOLD
Virginia License#: 11337
Architecture Firm or Company: ARNOLD DESIGN STUDIO, LLC

By: 
Its: PRINCIPAL (Title)

Initials by Architect are also required on the following Tabs: Enhancement, Special Housing Needs and Unit Details

V. Previous Participation Certification

Development Name: Westhaven Phase One

Name of Applicant (entity Westhaven Phase One, LLC)

The undersigned, being duly authorized to sign on behalf of the Applicant, provide this Certification with the understanding that Virginia Housing intends to rely upon the statements made herein for the purpose of awarding and allocating federal low-income housing tax credits.

The following terms shall be defined as follows *for the purpose of this Certification only*:

- “Principal” has the same meaning as defined within the QAP, but as applied to each specific property referenced within this Certification, it excludes individuals and entities whose ownership interest is solely vested in limited partnership interests of the ownership entity.
 - “Participant” means all Principals of the Owner who are required to be individually listed within **the organizational chart attached hereto**.
1. All the statements made within this Certification are true, complete and correct to the best of my knowledge and belief and are made in good faith, including the data contained within the organizational charts and any statements attached to this Certification, and I will immediately alert Virginia Housing should I become aware of any information prior to the application deadline which may render my statements herein false or misleading.
 2. During any time within the past ten (10) years that any of the Participants were Principals in any multifamily rental property, no mortgagee of any such property declared a default under its mortgage loan or assigned it to the mortgage insurer (governmental or private); no such property was foreclosed upon or dispossessed pursuant to a deed-in-lieu of foreclosure; and no such property received mortgage relief from the mortgagee. For purposes of this statement, "declared a default" refers only to final notices of default issued after the exhaustion of all applicable notice and cure rights.
 3. During any time within the last ten (10) years that any of the Participants were a Principal in an owner of multifamily rental property, no such owner was determined to have breached any agreement related to the construction or rehabilitation, use, operation, management or disposition of the property, including removal from a partnership or limited liability company. For the purposes of this statement, "determined to have breached" refers only to determinations made by an independent third-party arbiter or court of law following the expiration of all applicable notice and cure periods and excludes default judgments that have been fully satisfied.
 4. No Participant listed in this Certification has been required to turn control of a property over to an investor or been otherwise involuntarily removed as a general partner from the ownership of a multifamily rental property within the past ten (10) years.

5. There are no unresolved material findings of noncompliance resulting from any audits, management reviews, or other governmental investigations performed by (or on behalf of) any state or federal entity, concerning any multifamily rental property in which any of the Participants were Principals at the time of such finding. For the purposes of this statement, a finding is considered resolved if either (a) the state or federal entity issuing the finding has determined that no further action is required to remedy the finding; or (b) the Participant (or entity in which it is a Principal) has entered into a binding agreement with the applicable state or federal entity to address such finding(s) and the Applicant has included with this Certification a copy of such agreement accompanied by a written statement from the state or federal entity verifying that such agreement is not in default and is reasonably expected to be satisfied within (90) days. Any such statement must be addressed to Virginia Housing and dated no more than thirty (30) days prior to submission of the Application.

6. During the past ten (10) years, no Participants were Principals in any multifamily rental property for which payments under any state or federal assistance contract were suspended or terminated. For the purposes of this statement, suspensions and terminations do not include those caused solely by actions or inactions of the state or federal agency, like funding shortages, technical issues, or administrative delays, where the Principals were not at fault.

7. None of the Participants have been convicted of a felony and none are presently the subject of a complaint of indictment charging a felony. A felony is defined as any offense punishable by imprisonment for a term exceeding one year, but does not include any offense classified as a misdemeanor under the laws of a state and punishable by imprisonment of two years or less.

8. No Participant has been suspended, debarred, or otherwise restricted by any federal or state entity from participating in housing programs administered by such entity due to programmatic noncompliance on the part of either the Participant or an entity in which the Participant was a Principal.

9. During the past ten (10) years, (a) no Participant has been the subject of a claim under an employee fidelity bond; and (b) while any Participant was a Principal in an owner of multifamily rental property, no Participant or such related owner defaulted on any obligation secured by a letter of credit or surety or performance bond. For the purposes of this statement, "defaulted" refers only to events where funds were paid by the issuer of a letter of credit or surety or performance bond.

10. No Participant is a Virginia Housing employee or a member of the immediate household of any Virginia Housing employee.

11. No Participant currently holds an ownership interest in a multifamily rental property where construction has stopped for more than 20 consecutive days, unless the stoppage:

- (a) resulted from events beyond the reasonable control of the property owner that also caused similar delays in comparable projects in the surrounding area (e.g. natural disasters, labor strikes, pandemics, or government-imposed work stoppages); or
- (b) solely involves work neither contractually required as a condition of tax credit allocation nor required prior to placing in service all residential buildings within such project.

Additionally, no Participant currently holds an ownership interest in a multifamily rental property assisted by a federal or state governmental entity and that has been substantially complete for more than 90 days without the required closing documents (such as the final cost certification) being filed, unless the delay is solely attributable to the governmental entity and not to the property owner or its agents.

12. No court of competent jurisdiction or other federal or state governmental entity has found any Participant to be in violation of any applicable civil rights, fair housing, or equal employment opportunity laws or regulations.

13. During the past ten (10) years, no Participant was a Principal in any multifamily rental property found by a court of competent jurisdiction or other federal or state governmental entity to have failed to comply with Section 42 of the Internal Revenue Code of 1986, as amended (this statement does not refer to 8823s deemed corrected by the issuing agency).


14. No Participants are currently named as a defendant in a civil lawsuit relating to their ownership or other participation in a multi-family housing development where the amount of damages sought by the plaintiffs against the Participants relates to such ownership or participation and is for an amount greater than One Million Dollars (\$1,000,000).

15. No Participant has pursued a Qualified Contract or planned foreclosure in Virginia after January 1, 2019.

Statements above (if any) to which I cannot certify have been deleted by striking through the words. In the case of any such deletion and failure to certify, I have attached the following, which if not provided will automatically disqualify this Application from consideration:

- A. Supporting documentation sufficient to both outline the relevant facts and circumstances that necessitated each deletion and to explain why such deletion(s) should not result in disqualification; and
- B. A draft of Virginia Housing's form Right of First Refusal, which the Applicant commits to properly execute and record as a condition of any reservation or allocation of low-income housing tax credits made with regard to the Development named above.

Any material misrepresentations or omissions made on this form are grounds for rejection of this Application, forfeiture of any credits awarded with connection with this Application, and prohibition against the submission of future applications.



Signature

Jann Sales

Printed Name

March 9, 2026

Date (no more than 30 days prior to submission of the Application)

W.

LIHTC SELF SCORE SHEET

Self Scoring Process

This Self Scoring Process is intended to provide you with an estimate of your application's score based on the information included within the reservation application. Other items, denoted below in the yellow shaded cells, are typically evaluated by Virginia Housing's staff during the application review and feasibility process. For purposes of self scoring, we have made certain assumptions about your application. Edit the appropriate responses (Y or N) in the yellow shaded cells, if applicable. Items 5f and 5g require a numeric value to be entered.

Please remember that this score is only an estimate. Virginia Housing reserves the right to change application data and/or score sheet responses where appropriate, which may change the final score.

MANDATORY ITEMS:

- a. Signed, completed application with attached tabs in PDF format
- b. Active Excel copy of application
- c. Partnership agreement
- d. SCC Certification
- e. Previous participation form
- f. Site control document
- g. RESNET Certification
- h. Attorney's opinion
- i. Nonprofit questionnaire (if applicable)
- j. Appraisal
- k. Zoning document
- l. Universal Design Plans

Included

Score

Y	Y or N	0
Y	Y or N	0
Y	Y or N	0
Y	Y or N	0
Y	Y or N	0
Y	Y or N	0
Y	Y or N	0
Y	Y or N	0
Y	Y, N, N/A	0
Y	Y or N	0
Y	Y or N	0
Y	Y or N	0

Total: 0.00

1. READINESS:

- a. Virginia Housing notification letter to CEO (via Locality Notification Information App)
- b. Local CEO Opposition Letter
- c. Plan of development
- d. Location in a revitalization area based on Qualified Census Tract
- or e. Location in a revitalization area with resolution or by locality
- or f. Location in a Opportunity Zone
 - g. Location in a Medium to High level Economic Development Jurisdiction
 - h. Location on land owned by Tribal Nation

Y	0 or -50	0.00
N	0 or -25	0.00
Y	0 to 10	10.00
N	0 or 10	0.00
Y	0 or 15	15.00
N	0 or 15	0.00
Y	0 or 5	5.00
N	0 or 15	0.00

Total: 30.00

2. HOUSING NEEDS CHARACTERISTICS:

- a. Sec 8 or PHA waiting list preference
- b. Existing RD, HUD Section 8 or 236 program
- c. Subsidized funding commitments
- d. Tax abatement on increase of property's value
- e. New project based rental subsidy) in Northern Virginia or New Construction pool
- f. Census tract with <12% poverty rate
- g. Development provided priority letter from Rural Development
- h. Dev. located in area with increasing rent burdened population

N	0 or up to 5	0.00
N	0 or 20	0.00
24.04%	Up to 60	48.07
N	0 or 5	0.00
N	up to 40	0.00
0%	0, 20, 25 or 30	0.00
N	0 or 15	0.00
Y	Up to 20	20.00

Total: 68.07

3. DEVELOPMENT CHARACTERISTICS:

a. Enhancements (See calculations below)			86.00
b. <removed for 2026>			0.00
c. HUD 504 accessibility for 10% of units	Y	0 or 20	20.00
d. Proximity to public transportation	Y10	0, 10 or 20	10.00
e. Development will be Green Certified	Y	0 or 10	10.00
f. Units constructed to meet Virginia Housing's Universal Design standards	100%	Up to 15	15.00
g. Developments with less than 100 low income units	Y	up to 20	7.20
h. Historic Structure eligible for Historic Rehab Credits	N	0 or 5	0.00
i. Meets Target Population Development Characteristics	N	0 or 10	0.00
Total:			<u>148.20</u>

4. TENANT POPULATION CHARACTERISTICS:

Locality AMI	State AMI
\$125,800	\$78,100

a. Less than or equal to 20% of units having 1 or less bedrooms	N	0 or 15	0.00
b. <plus> Percent of Low Income units with 3 or more bedrooms	0.00%	Up to 15	0.00
c. Units with rent and income at or below 30% of AMI and are not subsidized (up to 10% of LI units)	0.00%	Up to 10	0.00
d. Units with rents at or below 40% of AMI (up to 10% of LI units)	10.98%	Up to 10	10.00
e. Units in Higher Income Jurisdictions with rent and income at or below 50% of AMI	50.00%	Up to 50	50.00
f. Units in Higher Income Jurisdictions with rents <= 50% rented to tenants with <= 60% of AMI	50.00%	Up to 25	0.00
or g. Units in LI Jurisdictions with rents <= 50% rented to tenants with <= 60% of AMI	50.00%	Up to 50	0.00
Total:			<u>60.00</u>

5. SPONSOR CHARACTERISTICS:

a. <QAP change - removed for 2026 cycle>	N		0.00
b. Veteran Small Business Principal owner 25% or greater	N	0 or 30	0.00
c. Developer experience - uncorrected life threatening hazard	N	0 or -50	0.00
d. Developer experience - noncompliance	N	0 or -15	0.00
e. Developer experience - did not build as represented (per occurrence)	0	0 or -2x	0.00
f. Developer experience - failure to provide minimum building requirements (per occurrence)	0	0 or -50 per item	0.00
g. Developer experience - termination of credits by Virginia Housing	N	0 or -10	0.00
h. Developer experience - exceeds cost limits at certification	N	0 or -50	0.00
i. Developer experience - more than 2 requests for Final Inspection	0	0 or -5 per item	0.00
j. Management company rated unsatisfactory	N	0 or -25	0.00
Total:			<u>0.00</u>

6. EFFICIENT USE OF RESOURCES:

a. Credit per unit		Up to 100	100.00
Total:			<u>100.00</u>

7. BONUS POINTS:

a. Extended Use Restriction beyond 15 year compliance period	35 Years	40 or 70	70.00
or b. Nonprofit or LHA purchase option/ ROFR	Y	0 or 60	0.00
or c. Nonprofit or LHA Home Ownership option	N	0 or 5	0.00
d. Combined 9% and 4% Tax Exempt Bond Site Plan	Y	10 or 15	10.00
e. RAD or PHA Conversion participation and competing in Local Housing Authority pool	Y	0 or 10	10.00
f. Team member with Veteran Owned Small Business Certification	N	up to 10	0.00
g. Commitment to electronic payment of fees	Y	0 or 5	5.00
h. Zero Ready or Passive House certification from prior allocation	Y	0, 10 or 20	20.00
Total:			<u>115.00</u>

300 Point Threshold - all 9% Tax Credits
 200 Point Threshold - Tax Exempt Bonds

TOTAL SCORE: **521.27**

Enhancements:

All units have:

	Max Pts	Score
a. Community Room	5	5.00
b. Exterior walls constructed with brick and other low maintenance materials	40	36.00
c. LED Kitchen Light Fixtures	2	2.00
d. Cooking surfaces equipped with fire suppression features	2	2.00
e. Bath Fan - Delayed timer or continuous exhaust	3	3.00
f. Baths equipped with humidistat	3	0.00
g. Watersense labeled faucets, toilets and showerheads (without Green Certification)	3	0.00
h. Rehab only: new infrastructure for high speed internet/broadband	5	0.00
i. Each unit provided free individual high speed internet access	15	15.00
j. USB in kitchen, living room and all bedrooms	1	1.00
k. Rehab only: dedicated space to accept permanent dehumidification system	2	0.00
l. Provides Permanently installed dehumidification system	5	5.00
m. All interior doors within units are solid core	3	3.00
n. Installation of Renewable Energy Electric system	10	10.00
o. New Construction: Balcony or patio	4	4.00

86.00

All elderly units have:

p. Front-control ranges	1	0.00
q. Independent/suppl. heat source	1	0.00
r. Two eye viewers	1	0.00
s. Shelf or Ledge at entrance within interior hallway	2	0.00

0.00

Total amenities: 86.00

X. Development Summary

Summary Information 2026 Low-Income Housing Tax Credit Application For Reservation

Deal Name: Westhaven Phase One

Cycle Type: 9% Tax Credits **Requested Credit Amount:** \$2,000,000
Allocation Type: New Construction **Jurisdiction:** Charlottesville City
Total Units: 82 **Population Target:** General
Total LI Units: 82
Project Gross Sq Ft: 101,018.28 **Owner Contact:** John Sales
Green Certified? TRUE

Total Score 521.27

Source of Funds	Amount	Per Unit	Per Sq Ft	Annual Debt Service
Permanent Financing	\$28,562,382	\$348,322	\$283	\$659,592
Grants	\$0	\$0		
Subsidized Funding	\$11,000,000	\$134,146		

Uses of Funds - Actual Costs				
Type of Uses	Amount	Per Unit	Sq Ft	% of TDC
Improvements	\$32,580,000	\$397,317	\$323	71.19%
General Req/Overhead/Profit	\$4,561,200	\$55,624	\$45	9.97%
Other Contract Costs	\$0	\$0	\$0	0.00%
Owner Costs	\$6,121,180	\$74,649	\$61	13.38%
Acquisition	\$500,000	\$6,098	\$5	1.09%
Developer Fee	\$2,000,000	\$24,390	\$20	4.37%
Total Uses	\$45,762,380	\$558,078		

Total Development Costs	
Total Improvements	\$43,262,380
Land Acquisition	\$500,000
Developer Fee	\$2,000,000
Total Development Costs	\$45,762,380

Proposed Cost Limit/Sq Ft: \$448
Applicable Cost Limit/Sq Ft: \$556
Proposed Cost Limit/Unit: \$551,980
Applicable Cost Limit/Unit: \$589,015

Income		
Gross Potential Income - LI Units		\$1,563,300
Gross Potential Income - Mkt Units		\$0
Subtotal		\$1,563,300
Less Vacancy %	7.00%	\$109,431
Effective Gross Income		\$1,453,869

Unit Breakdown	
# of Eff	0
# of 1BR	73
# of 2BR	9
# of 3BR	0
# of 4+ BR	0
Total Units	82

Rental Assistance? TRUE

Expenses		
Category	Total	Per Unit
Administrative	\$207,660	\$2,532
Utilities	\$117,500	\$1,433
Operating & Maintenance	\$302,500	\$3,689
Taxes & Insurance	\$60,000	\$732
Total Operating Expenses	\$687,660	\$8,386
Replacement Reserves	\$24,600	\$300
Total Expenses	\$712,260	\$8,686

	Income Levels	Rent Levels
	# of Units	# of Units
<=30% AMI	0	0
40% AMI	0	9
50% AMI	41	32
60% AMI	41	41
>60% AMI	0	0
Market	0	0

Cash Flow	
EGI	\$1,453,869
Total Expenses	\$712,260
Net Income	\$741,609
Debt Service	\$659,592
Debt Coverage Ratio (YR1):	1.12

Income Averaging? FALSE

Extended Use Restriction? 50

Y. Efficient Use of Resources

If the Combined Max Allowable Credits is \$500,000 and the annual credit requested is \$200,000, you are providing a 60% savings for the program. This deal would receive all 100 credit points.

For another example, the annual credit requested is \$300,000 or a 40% savings for the program. Using a sliding scale, the credit points would be calculated by the difference between your savings and the desired 60% savings. Your savings divided by the goal of 60% times the max points of 100. In this example, $(40\%/60\%) \times 100$ or 66.67 points.

Tax Exempt Deals are granted a starting point value greater than zero to allow for the nature of these deals.

Combined Max	\$5,020,631
Credit Requested	\$2,000,000
% of Savings	60.16%
Sliding Scale Points	100

Tab A:

Partnership or Operating Agreement, including
Org Chart with percentages of ownership interest

OPERATING AGREEMENT
OF
WESTHAVEN PHASE ONE, LLC

This OPERATING AGREEMENT (this “*Agreement*”) of Westhaven Phase One, LLC, a Virginia limited liability company (the “*Company*”) is made and entered into as of July 9, 2025, by Westhaven Phase One, Management, LLC, a Virginia limited liability company, as the sole member of the Company (the “*Member*”).

The Member desires to form the Company to acquire certain property located in the City of Charlottesville, Virginia, more particularly described on Exhibit A attached hereto (the “Property”), and to acquire, own, construct, rehabilitate, operate, lease and manage thereon certain residential units and common areas collectively known as Westhaven Phase One Apartments (collectively, the “Project”), such Project qualifying for federal income tax credits under Section 42 of the Internal Revenue Code of 1986, as amended (the “Code”).

SECTION 1
ORGANIZATIONAL MATTERS

1.01 Formation. The Company was formed as a Virginia limited liability company under the Virginia Limited Liability Company Act (the “*Act*”) on December 20, 2024. The rights and obligations of the Member shall be as provided in the Act, except as otherwise expressly provided herein. In the event of any inconsistency between any terms and conditions contained in this Agreement and any non-mandatory provisions of the Act, the terms and conditions contained in this Agreement shall govern and in the event of any inconsistency between any items and conditions contained in this Agreement and any mandatory provisions of the Act, the terms and conditions of the Act shall govern.

1.02 Name. The name of the Company is Westhaven Phase One, LLC.

1.03 Principal Office. The principal office of the Company is 1000 S. 1st Street, Charlottesville, Virginia 22902, or such other place as the Member may from time to time designate. The Company may have other offices at any place or places as may be determined by the Member.

1.04 Purpose. The purposes of the Company are to acquire the Property, redevelop, construct, rehabilitate, finance the Project and own, mortgage, lease, exchange sell or otherwise transfer or dispose of the Project. The Company is empowered to do all things necessary to carry out the foregoing purposes and all business activities necessary or related thereto. The Member is directed and empowered to take such action on behalf of the Company as may be necessary or desirable to accomplish its purposes.

The Company is authorized to (a) engage in any activity, (b) enter into, perform and carry out contracts of any kind, and (c) do all things necessary and proper for the protection and benefit of the Company, including, without limiting the generality of the foregoing, borrowing whatever

amounts may be required for the acquisition of the Property and the redevelopment, construction, rehabilitation and operation of the Project.

The Company, by its Member, is authorized to execute notes and mortgages to secure an acquisition and construction/rehabilitation loan and a permanent loan, to the extent such loans may be necessary or desirable, and to execute any and all documents, agreements, mortgages, security agreements and certificates required in connection with such loans and the acquisition, construction, rehabilitation, development, improvement, maintenance and operation of the Project and all other property owned by the Company in connection with the Project.

1.05 Articles of Organization; Filing. The Company executed and filed Articles of Organization with the Virginia State Corporation Commission as required by the Act. The Member may execute and file any amendments to the Articles of Organization from time to time in a form prescribed by the Act. The Member also shall cause to be made, on behalf of the Company, such additional filings and recordings as the Member shall deem necessary or advisable.

1.06 Fictitious Business Name Statements; Qualification in Other States. Following the execution of this Agreement, fictitious business name statements and qualifications in various states may be filed and published as deemed necessary by the Member.

1.07 Registered Agent. The Company shall continuously maintain a registered office and a designated and duly qualified agent for service of process on the Company in the Commonwealth of Virginia. As of the date of this Agreement, the address of the registered office is 101 W. Main Street, Suite 440, Norfolk, VA 23510, and its registered agent is Delphine G. Carnes. The registered office and registered agent may be changed from time to time by action of the Member.

1.08 Term. The Company commenced on December 20, 2024 and shall continue until terminated pursuant to this Agreement.

SECTION 2

MEMBER AND MANAGEMENT

2.01 Original Member. As of the date of this Agreement, the Member owns 100% of the membership interests in the Company.

2.02 Management

(a) Authority; Powers and Duties of the Member. The Member shall have exclusive and complete authority and discretion to manage the operations and affairs of the Company and to make all decisions regarding the business of the Company. Any action taken by the Member shall constitute the act of and serve to bind the Company. Persons dealing with the Company are entitled to rely conclusively on the power and authority of the Member as set forth in this Agreement.

(b) Election of Officers; Delegation of Authority. The Member may, from time to time, designate one or more officers with such titles as may be designated by the Member to act in the name of the Company with such authority as may be delegated to such officers by the

Member (each such designated person, an “*Officer*”). Any such Officer shall act pursuant to such delegated authority until such Officer is removed by the Member. Any action taken by an Officer designated by the Member pursuant to authority delegated to such Officer shall constitute the act of and serve to bind the Company. Persons dealing with the Company are entitled to rely conclusively on the power and authority of any Officer set forth in this Agreement and any instrument designating such Officer and the authority delegated to him or her.

SECTION 3 LIABILITY OF MEMBER AND INDEMNIFICATION

3.01 Liability of Member. Except as otherwise provided in the Act, the debts, obligations and liabilities of the Company, whether arising in contract, tort, or otherwise, are solely the debts, obligations, and liabilities of the Company. The Member is not personally liable for a debt, obligation, or liability of the Company solely by reason of being or acting as a member.

3.02 Indemnification of Member and Officers. The Member and the Officers shall be entitled to indemnification and advancement of expenses from the Company for and against any loss, damage, claim, or expense (including attorneys’ fees) whatsoever incurred by the Member or Officers to the fullest extent a corporation would be permitted to indemnify the directors of a Virginia corporation under the Virginia Stock Corporation Act; *provided*, however, that any indemnity under this Section 3.02 shall be provided out of and to the extent of Company assets only, and neither the Member nor any other person shall have any personal liability on account thereof. Any determination required regarding whether indemnification is proper under the circumstances or whether an individual has met the applicable standard of conduct shall be made by either (a) the Member or (ii) if requested by the Member, independent legal counsel, chosen by the Member, in a written opinion.

SECTION 4 CONTRIBUTIONS TO THE COMPANY AND DISTRIBUTIONS

4.01 Member’s Capital Contributions.

(a) Initial Capital Contribution. The Member shall make an initial capital contribution as determined by the Member.

(b) Additional Capital Contributions. The Member shall not be required to make any further capital contributions beyond that set forth in Section 4.01(a).

(c) Loans. The Member may endeavor to obtain a loan or loans to the Company, including from the Member, from time to time, for necessary capital on reasonable terms, in order to finance the ownership and operation of the business of the Company.

4.02 Distributions. Distributions shall be made to the Member at the times and in the amounts determined by the Member.

SECTION 5 TAX MATTERS

It is intended that the Company be treated as a single member entity within the meaning of Section 301.7701-2(c)(2) of the Income Tax Regulations promulgated under the Internal Revenue Code of 1986, as such may be amended, and, accordingly, disregarded as a separate entity for tax purposes.

SECTION 6

DISSOLUTION AND TERMINATION

6.01 Events of Dissolution. The Company shall be dissolved upon the occurrence of any of the following events:

- (a) The determination in writing of the Member.
- (b) The sale, transfer, or assignment of substantially all the assets of the Company.
- (c) The adjudication of the Company as insolvent in either bankruptcy or equity proceedings, or the filing of an involuntary petition in bankruptcy against the Company (which is not dismissed within ninety days), or the filing against the Company of a petition for reorganization under the federal bankruptcy code or any state statute (which is not dismissed within ninety days), or a general assignment by the Company for the benefit of creditors, or the voluntary claim (by the Company) that it is insolvent under any provisions of the federal bankruptcy code (or any state insolvency statutes), or the appointment for the Company of a temporary or permanent receiver, trustee, custodian, or sequestrator, and such receiver, trustee, custodian, or sequestrator is not dismissed within ninety days.
- (d) As otherwise required by Virginia law.

6.02 Liquidation. Upon the dissolution of the Company, it shall wind up its affairs by either or a combination of the following methods as the Member shall in the Member's sole discretion determine:

- (a) Selling the Company's assets and, after paying the Company's liabilities or reserving sufficient funds for such liabilities, distributing the net proceeds to the Member in satisfaction of the Member's interest in the Company.
- (b) Distributing the Company's assets to the Member in kind with the Member accepting the Company's assets, subject to its liabilities, in satisfaction of the Member's interest in the Company.

6.03 Articles of Cancellation. Upon completion of the liquidation of the Company and the distribution of all the Company's assets, the Company shall terminate, and the Member shall execute and record Articles of Cancellation, as well as all other documents required to effectuate the dissolution and termination of the Company, which shall have the effect provided for in the Act.

SECTION 7
MISCELLANEOUS PROVISIONS

7.01 Bank Accounts. The Company shall maintain such bank accounts as the Member may determine to be appropriate from time to time.

7.02 Application of Virginia Law. This Agreement, and the interpretation hereof, shall be governed exclusively by its terms and by the laws of the Commonwealth of Virginia, without reference to its choice of law provisions, and specifically the Act.

7.03 Amendments. This Agreement may be amended only by the Member in writing, but may be so amended at any time.

7.04 Headings. The headings in this Agreement are inserted for convenience only and are in no way intended to describe, interpret, define, or limit the scope, extent, or intent of this Agreement.

7.05 Severability. If any provision of this Agreement or the application thereof to any person or circumstance shall be invalid, illegal, or unenforceable to any extent, the remainder of this Agreement and the application thereof shall not be affected and shall be enforceable to the fullest extent permitted by law.

7.06 Creditors. None of the provisions of this Agreement shall be for the benefit of or enforceable by any creditor of the Company. The specific intent of the undersigned is that there shall be no third-party beneficiaries of this Agreement.

7.07 Entire Agreement. This Agreement sets forth all the promises, agreements, conditions, and understandings of the Member respecting the subject matter hereof.

{signature page follows}

IN WITNESS WHEREOF, the undersigned has executed this Agreement to be effective as of the date first above written.

MEMBER:

WESTHAVEN PHASE ONE MANAGEMENT LLC,
a Virginia limited liability company

By: Charlottesville Community Development Corporation,
a Virginia corporation,
its Sole Member

By:  _____
John M. Sales, President

Westhaven Phase One Org Chart

Organization Lender

Loan Grant Relationship

VCDC Equity Fund __, LLC
Role: Investor Member with 99.99% interest

The City of Charlottesville
Role: Grantor to CCDC

The Affordable Housing Opportunity Fund (AHOF)
Role: 501(c)3 recipient of charitable contributions from the community, grantor to CCDC

The Affordable Housing Group, LLC (AHG)
Role: Technical Assistance to the Developer, Pre-development Lender, Creator of AHOF

Westhaven Phase One, LLC
Role: Tenant/Owner, subject to lease & mortgages

Westhaven Redevelopment Management Phase One, LLC
Role: Managing Member with .009% interest

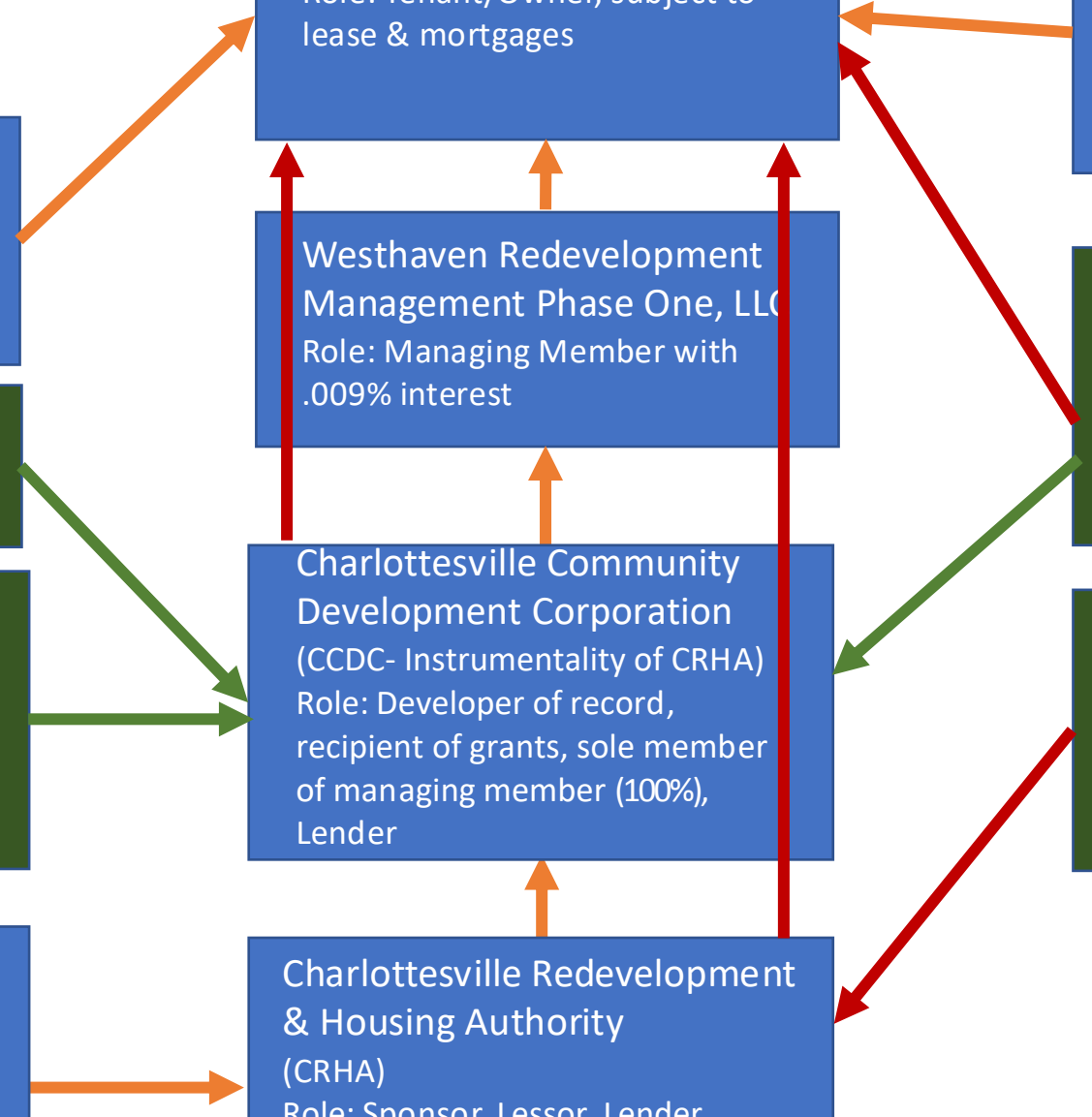
Charlottesville Community Development Corporation (CCDC- Instrumentality of CRHA)
Role: Developer of record, recipient of grants, sole member of managing member (100%), Lender

Charlottesville Redevelopment & Housing Authority (CRHA)
Role: Sponsor, Lessor, Lender, Property Manager

VA Affordable Housing Management Corp (VAHMC)
Role: Special Member with .001% interest

Virginia Housing (VHDA)
Role: Lender to LLC, Grantor to CCDC

VA Department of Housing & Community Development (DHCD)
Role: Lender to CRHA



Tab B:

Virginia State Corporation Commission Certification
(MANDATORY)

Commonwealth of Virginia



State Corporation Commission

CERTIFICATE OF FACT

I Certify the Following from the Records of the Commission:

That Westhaven Phase One, LLC is duly organized as a Limited Liability Company under the law of the Commonwealth of Virginia;

That the Limited Liability Company was formed on December 20, 2024; and

That the Limited Liability Company is in existence in the Commonwealth of Virginia as of the date set forth below.

Nothing more is hereby certified.



Signed and Sealed at Richmond on this Date:

January 14, 2026

A handwritten signature in cursive script, reading "Bernard J. Logan".

Bernard J. Logan, Clerk of the Commission

Tab C:

Syndicator's or Investor's Letter of Intent
(MANDATORY)



Vibrant Communities Drive Change

2-18-26

Mr. John M. Sales
Westhaven Phase One, LLC
c/o Charlottesville Redevelopment and Housing Authority
500 First Street South
Charlottesville, VA 22902

RE: Westhaven Phase One
Westhaven Phase One, LLC
Investor Commitment Letter

Dear Mr. Sales,

On behalf of VCDC, we hereby express interest and intent to provide a future investment in the [Project Name] Low Income Housing Tax Credits, subject to a reservation of tax credits, the usual and customary due diligence and investor committee approval.

Based on our analysis of the information provided to date, the Investor Member, a subsidiary entity of VCDC, intends to make an equity investment of \$16,198,380 to Westhaven Phase One, LLC. This investment is based on the Investor Member's 99.99% share of the projected annual Low Income Housing Tax Credit of \$2,000,000 at \$.81 per credit dollar.

Please feel free to contact me if you have any questions. We look forward to working with you again.

Sincerely,

Steve Bleile
Director of Project Development



Tab D:

Any Supporting Documentation related to List of LIHTC Developments (Schedule A)

Not Applicable

Tab E:

Site Control Documentation & Most Recent Real
Estate Tax Assessment (MANDATORY)

CHARLOTTESVILLE REDEVELOPMENT & HOUSING AUTHORITY

P.O. BOX 1405

CHARLOTTESVILLE, VIRGINIA 22902

TELEPHONE/TTY/711: (434) 326-4672 FAX: (434) 971-4797

www.cvillerha.com



LEASE OPTION AGREEMENT

THIS LEASE OPTION AGREEMENT (“Option”), made this 5th day of January, 2026, between **CHARLOTTESVILLE REDEVELOPMENT AND HOUSING AUTHORITY**, a political subdivision of the Commonwealth of Virginia, hereinafter called “Lessor,” and **WESTHAVEN PHASE ONE, LLC**, a Virginia limited liability company, hereinafter called “Lessee,”

WITNESSETH THAT:

WHEREAS, Lessor holds fee simple title to certain real estate located in the City of Charlottesville, Virginia, more particularly described on Exhibit A attached hereto and made a part hereof (the “Property”); and

WHEREAS, Lessee desires an option to ground lease from Lessor the Property and Lessor is willing to grant the option for the price and on the terms hereafter set forth; and

WHEREAS, Lessor and Lessee enter into this Option to provide the Lessee with the right to ground lease the Property.

NOW, THEREFORE, for and in consideration of the sum of One Hundred Dollars

(\$100.00), and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Lessor hereby grants to Lessee the exclusive option and right to ground lease the Property, upon the following terms:

1. **Duration of Option:** This Option creates a binding contract requiring Lessor to ground lease the Property to Lessee in the event Lessee exercises the option during the period commencing on the date hereof and ending on December 31, 2027 (the "Option Period"). In the event the Lessee shall not have exercised the Option by March 31, 2028, this Option shall on that date then terminate.

2. **Exercise of Option:** This Option may be exercised by Lessee's delivering to Lessor a written notice expressly exercising the Option before the expiration of the Option Period. Upon receipt of such notice, Lessor will prepare and present to Lessee a ground lease (the "Ground Lease"), so as to have such contract fully executed by both parties. The Ground Lease will have a term of at least fifty (50) years. The Option is irrevocable for the duration of the Option Period. The Option will expire if the notice of exercise is not delivered to Lessor before the end of the Option Period. If the option is exercised, the consideration for the lease of the Property shall be the payment of rent under a ground lease to be agreed upon by Lessee and Lessor, as applicable.

3. **Option Payment:** Lessee has paid Lessor the sum of \$100.00 as the price of this Option. Upon execution of a Ground Lease, the \$100.00 option money will be credited against the Lessee's earnest money obligation at the time of contract signing. The option money shall be returned to Lessee if the failure to enter into a Ground Lease is not the choice or fault of the Lessee.

4. **Lessor's right during Option Period.** Anything herein to the contrary notwithstanding, during the Option Period the Lessor shall have the right to use the Property, or permit any other person or entity to use the Property, for any purpose. Lessor covenants and agrees that, until the expiration of the Option Period, Lessor will not lease, sell or convey the Property or any part thereof to any other party, unless expressly subject and subordinate to this Option, it being understood that Lessee shall have the exclusive rights to lease the Property from Lessor until the expiration of the Option Period or the Lessee's exercise of this Option.

5. **Restrictive Covenants:** It is hereby specified that, as a part of the consideration for the Ground Lease of the subject property, the land will be ground leased expressly subject to certain covenants, restrictions, limitations and conditions, which will at the time of Ground Lease be imposed as covenants running with and binding upon the land, and which will provide generally as follows:

- a. The Property shall not be used for commercial or industrial purposes but shall be used for residential purposes only.
- b. There shall not be effected or executed any agreement, lease,

covenant, conveyance or other instrument whereby the sale, lease or occupancy of the Property is restricted upon the basis of race, creed, color, religion, sex, national origin, disability or familial status.

- c. The Lessee will comply with all State and local laws, in effect from time to time, prohibiting discrimination or segregation by reason of race, creed, color, religion, sex, national origin, disability or familial status in the sale, lease, or occupancy of the Property.
- d. The Lessee agrees on behalf of itself, its successors and assigns, not to discriminate upon the basis of race, creed, color, religion, sex, national origin, disability or familial status in the sale, lease, rental, use or occupancy of the Property or any improvements thereon. This covenant being given for the benefit of the public, the United States is expressly recognized as a beneficiary thereof and is entitled to enforce it for its own benefit or that of the public.
- e. Unless prevented by Act of God or war, or some other unforeseen cause wholly beyond control, within thirty (30) days after settlement there shall be begun, and within twenty-four (24) months after settlement there shall be completed on said Property, certain improvements, with appropriate landscaping.
- f. No sign or fence shall be permitted on or within the perimeter of the Property without first obtaining the written permission of the Lessor.
- g. Coal shall not be used for heating or developing fuel or for any other operation on the Property.
- h. The land area not occupied by structures, hard-surfacing or vehicular driveways, shall be kept planted with grass, trees and plants or shrubbery and maintained in a healthy condition and neat appearance. Upon default in such planting or in its maintenance, Lessee, and its successors and assigns, agrees that the necessary planting and work may be done by Lessor at the expense of Lessee, or his successors and assigns, from time to time and in keeping with this covenant.
- i. Parking areas, driveways and other vehicular accessways will be hard-surfaced with material of concrete, bituminous or similar composition.
- j. The Lessee agrees, on behalf of itself, its successors and assigns, that

all buildings located on the Property and their appurtenant premises will be maintained in a sound condition and neat appearance. Necessary repairs, maintenance and upkeep will be performed so as to preserve the attractive appearance, the physical integrity and the sanitary and safe condition of the buildings. Upon default in such repairs, maintenance or upkeep, Lessee, and its successors and assigns, agree that the necessary repairs, maintenance and upkeep may be done by Lessor at the expense of Lessee, or its successors and assigns, from time to time and in keeping with this covenant.

- k. Gas, electric and other utility services shall be underground to the buildings from the main distribution. No utility line or connection to any utility line at or above ground level shall be permitted.
- l. Any service area, facility or equipment located on that side of a building or building site which is adjacent to a public right-of-way is to be enclosed or otherwise screened from view.
- m. Provision for off-street parking space for motor vehicles shall be in accordance with the zoning ordinances of the City of Charlottesville.
- n. All exterior walls shall be constructed of permanent materials impervious to deterioration in appearance, such as stone, exposed aggregates, brick or glass. All roof structures and appurtenances in excess of six (6) inches in diameter and twelve (12) inches in height shall be shielded or screened from observation from the same elevation. Such shielding or screening shall be with materials compatible and in harmony with the roof and/or side walls.
- o. No landscaping, improvements or structures, whether temporary or permanent in nature, shall be constructed, commenced or erected on the Property unless and until the plans, working drawings, specifications and materials therefor have been approved in writing by the Lessor.
- p. Covenants a, e, f, g, h, i, j, k, l, m, n and o above shall expire forty (40) years after the date of the Ground Lease.

6. **Notices:** Any notice, demand or request by either party hereto to the other shall be deemed to be given if and when posted in the U.S. Mails by registered mail, postage prepaid, addressed as follows:

If to Lessor:

Charlottesville Redevelopment and Housing Authority
P.O. Box 1405
Charlottesville, VA 22902
Attn: Executive Director

If to Lessee:

Westhaven Phase One, LLC
c/o Westhaven Phase One Management, LLC
P.O. Box 1405
Charlottesville, VA 22902

7. **Assignment of Option:** This Option is not freely assignable. Lessee may assign the Option only to a subsidiary or affiliate of Lessee, and then only **a)** upon giving written notice to the Lessor, **b)** upon obtaining Lessor's written consent to the assignment, **and c)** provided that Assignee shall retain underlying responsibility for performing the obligations of the Lessee.

8. **Recordation of Option:** This Option may be recorded by the Lessor or the Lessee in the land records of the City of Charlottesville

9. **Applicable Law:** The interpretation and enforcement of this Option and any similar contracts entered into between Lessee and Lessor shall be governed by the laws of the Commonwealth of Virginia.

WITNESS the following signatures and seals on the day and year first above written.

LESSOR:

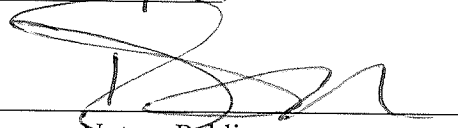
**CHARLOTTESVILLE REDEVELOPMENT
AND HOUSING AUTHORITY,**
a political subdivision of the Commonwealth
of Virginia

By _____
Name: John M. Sales
Title: Executive Director

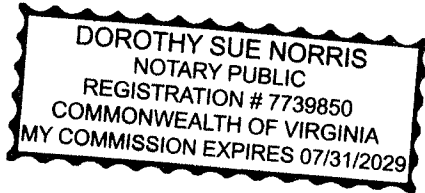
COMMONWEALTH OF VIRGINIA
CITY OF CHARLOTTESVILLE, to-wit:

I, Dorothy S. Norris, a Notary Public in and for the City aforesaid, in the State of Virginia, whose commission expires on the 31 day of July, ~~2026~~²⁰²⁹, do hereby certify that John M. Sales, Executive Director of Charlottesville Redevelopment and Housing Authority, whose name is signed as such to the foregoing writing bearing date of the 5 day of January, 2026, has acknowledged the same before me in my City and State.

Given under my hand this 5 day of January, 2026.



Notary Public



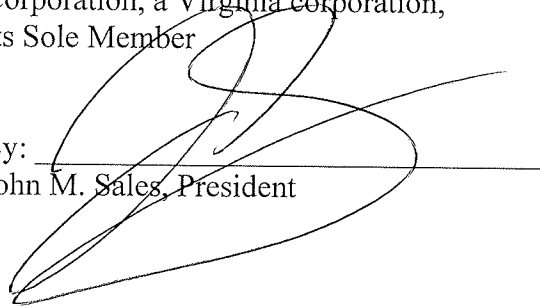
LESSEE:

WESTHAVEN PHASE ONE, LLC
a Virginia limited liability company

By: Westhaven Redevelopment Management
Phase One Management, LLC,
a Virginia limited liability company,
Its Managing Member

By: Charlottesville Community Development
Corporation, a Virginia corporation,
Its Sole Member

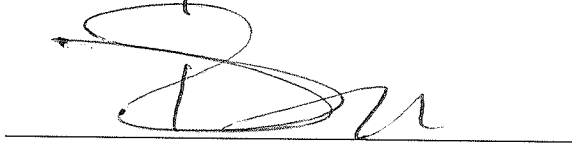
By: _____
John M. Sales, President



COMMONWEALTH OF VIRGINIA
CITY OF CHARLOTTESVILLE, to-wit:

I, Dorothy S. Norris, a Notary Public in and for the City aforesaid, in the State of Virginia, whose commission expires on the 31 day of July, ²⁰²⁹~~2026~~, do hereby certify that John M. Sales, President of Charlottesville Community Development Corporation, Sole Member of Westhaven Redevelopment Management Phase One, LLC, the General Partner of Westhaven Phase One, LLC, whose name is signed as such to the foregoing writing bearing date of the 5 day of January, 2026, has acknowledged the same before me in my City and State.

Given under my hand this 5 day of January, 2026.



Notary Public

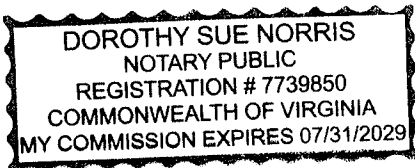


EXHIBIT A

Legal Description

Beginning at the point of beginning, an iron found, corner to 853 West main, LLC. and Kim T & Chris T Dabney.

Thence with 853 West Main, LLC. for the next 6 calls, N 72° 43' 16" W for a distance of 36.01 feet to an iron found.

Thence, N 07° 27' 12" E for a distance of 23.51 feet to an iron found.

Thence, N 74° 31' 21" W for a distance of 148.90 feet to an iron found.

Thence, N 14° 32' 26" E for a distance of 34.23 feet to a point.

Thence N 29° 29' 08" W a distance of 21.16 feet an iron found.

Thence N 74° 36' 03" W for a distance of 114.02 feet to a point, corner to CCBW, LLC.

Thence following CCBW, LLC along Tax Map 31 Parcels 158 and 156 N 23° 07' 12.5" E for a distance of 188.78 feet to a point at the end of Holly Drive.

Thence following the end of Holly Drive, S 66° 52' 48" E for a distance of 15.00 feet to a point.

Thence leaving the external boundary of Tax Map 31 Parcel 145 becoming a line internal to said tax parcel for the next 7 calls, S 66° 52' 48" E for a distance of 19.00 feet to a point.

Thence, S 23° 07' 12" W for a distance of 23.37 feet to a point.

Thence, S 69° 13' 52" E for a distance of 83.58 feet to a point.

Thence, S 20° 04' 37" W for a distance of 57.72 feet to a point.

Thence, S 69° 13' 49" E for a distance of 174.64 feet to a point.

Thence, S 69° 14' 09" E for a distance of 31.27 feet to a point.

Thence, S 10° 42' 59" W for a distance of 130.02 feet to a point in the exterior boundary of Tax Map 31 Parcel 145 and in the boundary of TMP 31-175, Kim Tran Dabney.

Thence with Kim Tran Dabney, N 74° 29' 33" W for a distance of 12.86 feet to a point, corner to Kim T. & Chris T. Dabney.

Thence with Kim T. & Chris T. Dabney for the next 2 calls, N 74° 29' 33" W for a distance of 21.28 feet to a point.

Thence S 10° 16' 00" W for a distance of 19.17 feet to the point of beginning.

Being a portion of Tax Map 31 Parcel 145 (note, Tax Map 31 Parcel 145 consists of multiple legal lots), containing 1.145 acres, more or less.



City of Charlottesville
 Jason A. Vandever, Treasurer
 PO Box 2854 Charlottesville VA 22902-2854
 Tel. (434) 970-3146 Fax (434) 970-3148

**CITY OF CHARLOTTESVILLE
 COMBINED REAL ESTATE TAX AND
 STORMWATER UTILITY FEE BILL**

The Treasurer only collects taxes and fees, does not assess property, fix valuations, set rates or grant exemptions and has no authority to make changes on the tax roll. After the payment deadline, a 10% penalty will be added to the unpaid tax balance. Interest at an annual rate of 10% for taxes and 6% for stormwater utility fees will be charged on the first day of the first month following the due date.

CH'VILLE, RED & HOUSING AUTHORITY
 P O BOX 1405
 CHARLOTTESVILLE, VA 22902



Information / Inquiries

Treasurer's Office Contact and Payment Information

Email: citytreas@charlottesville.gov Phone: (434) 970-3146
 605 E. Main St., Room A120 Fax: (434) 970-3148
 Charlottesville, VA 22902
 Monday-Friday 8:00-5:00 pm

Real Estate Assessments Phone: (434) 970-3136
 Commissioner of the Revenue Phone: (434) 970-3160
 Stormwater Administrator Phone: (434) 970-3876

YEAR	ACCOUNT NUMBER	PARCEL NUMBER	PARCEL ADDRESS
2025	48307	310145000	338 HARDY DR

REAL ESTATE TAX	RATE	LAND VALUE	IMPROV. VALUE	TOTAL VALUE	TAX/CHARGES
REAL ESTATE TAX	0.00	\$3,402,000	\$9,368,100	\$12,770,100	\$0.00
2ND Half 2025 TAX DUE:					\$0.00

STORMWATER UTILITY FEE	BILLABLE SQ FEET	BILLING UNITS	MONTHLY RATE	SIX MONTH CHARGES
338 HARDY DR	226782	454.00	1.20	\$3,268.80
Credits				\$3,268.80
Past Due Balance				\$0.00
THIS IS YOUR SEMI-ANNUAL REAL ESTATE TAX AND STORMWATER UTILITY BILL			STORMWATER DUE:	\$0.00
One billing unit equals 500 sq. feet. Any partial footage amount over 500 is rounded up to the next billing unit.			GRAND TOTAL DUE:	\$0.00

IF TAXES ARE ESCROWED PLEASE VERIFY PAYMENT WITH YOUR MORTGAGE COMPANY
 DEATCH AND RETAIN THIS PORTION FOR YOUR RECORDS.

RETURN THIS PORTION WITH PAYMENT

DUE DATE	ACCOUNT NUMBER	PARCEL NUMBER	TOTAL DUE
12/05/2025	48307	310145000	\$0.00

CH'VILLE, RED & HOUSING AUTHORITY
 P O BOX 1405
 CHARLOTTESVILLE, VA 22902

Make Checks payable to: Treasurer, City of Charlottesville

City of Charlottesville
Jason A. Vandever, Treasurer
PO Box 2854
Charlottesville VA 22902-2854



**2025-2ND HALF REAL ESTATE TAX AND
 STORMWATER UTILITY FEE BILL**

TO CHANGE YOUR MAILING ADDRESS, PLEASE FILL IN YOUR NEW ADDRESS BELOW

NAME: _____

ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

EMAIL: _____ PHONE: _____

EFFECTIVE DATE: _____

Pay bills online at www.charlottesville.gov or by phone at 1-866-660-5185



0000048307 0000638435 0000000000005

Tab F:

RESNET Rater Certification (MANDATORY)

EARTHCRAFT

CERTIFIED TECHNICAL ADVISOR

This certificate hereby recognizes that the following individual has demonstrated their commitment to a higher standard for health, performance, comfort, and environmental responsibility by becoming a certified Technical Advisor.

Name: Benoit Rivard

Company: Southern Energy Management

Address: 5908 Triangle Drive, Raleigh, NC 27617

Certified on: June 16, 2021



*Amelia Godfrey
EarthCraft Program Manager, Southface*



EarthCraft is a partnership between Southface and the Greater Atlanta Homebuilders' Association

241 Pine St NE, Atlanta, Georgia 30308 | 404.604.3636 | www.earthcraft.org



Appendix F

RESNET Rater Certification of Development Plans

I certify that the development's plans and specifications incorporate all items for the required baseline energy performance as indicated in Virginia's Qualified Allocation Plan (QAP).

If the plans and specifications do not include requirements to meet the QAP baseline energy performance, those requirements still must be met, even though the application is accepted for credits.

***Please note that this may make the Application ineligible for credits. The Requirements apply to any new, adaptive reuse, or rehabilitated development (including those serving elderly and/or physically disabled households).

In addition, provide HERS rating documentation as specified in the manual.

New Construction – EnergyStar Certification
The development's design meets the criteria for the EnergyStar Certification. Rater understands that before issuance of IRS Form 8609, the applicant will obtain and provide EnergyStar Certification to Virginia Housing.

Rehabilitation – 30% performance increase over existing, based on HERS index.
Or, it must provide evidence of a HERS Index of 80 or lower. The rater understands that before IRS Form 8609 is issued, the rater must provide Virginia Housing with energy performance certification.

Adaptive Reuse – Must provide evidence of a HERS index of 95 or lower. The rater understands that before IRS Form 8609 is issued, the rater must provide Virginia Housing with energy performance certification.

Additional Optional Certification

I certify that the development's plans and specifications incorporate all items for the certification as indicated below, and I am an accredited verifier of said certification. If the plans and specifications do not include requirements to obtain the certification, those requirements must still be met, even though the application is accepted for credits. Rater understands that before issuance of IRS Form 8609, the applicant will obtain and provide Certification to Virginia Housing.

Earthcraft Certification - The development's design meets the criteria to obtain Earthcraft Multifamily program gold certification or higher.

LEED Certification - The development's design meets the criteria for the U.S. Green Building Council LEED green building certification.

National Green Building Standard (NGBS) - The development's design meets the criteria for meeting the NGBS Silver or higher standards to obtain certification

Enterprise Green Communities—The development's design meets the requirements stated in the Enterprise Green Communities Criteria for this development's construction type to obtain certification.

*****Please Note Raters must have completed 500+ ratings to certify this form*****

	Benoit Rivard	3/4/2026
RESNET Rater Signature	Printed Name	Date

Southern Energy Management	Laurie Colwander
RESNET Provider Agency	Provider Contact Name

	laurie@southern-energy.com	919-538-7837
Contact Signature	Email	Phone

Westhaven Phase I
Development Name

03/04/2026

Energy Model & Green Program Assumptions Disclosure

Southern Energy Management has built energy models for the following project:

- **Westhaven Phase I**

The energy models follow the *ANSI/RESNET/ICC 301-2022 Standard for the Calculation and Labeling of the Energy Performance of Dwelling and Sleeping Units using an Energy Rating Index*.

The inputs in the energy models that are used to demonstrate preliminary compliance with the Virginia QAP standards are based upon the minimum requirements for Energy Star, as well as the initial plans provided (if applicable) to Southern Energy Management. If plans were provided, they were assumed to be the latest version and a representation of what will be constructed on site.

Unless otherwise indicated, building envelope performance values are assumed to be code minimum for the applicable jurisdiction and are also subject to change after on-site testing is performed. Initial files sent to the project team may indicate a variation in unit square footage values than what is provided to SEM on the preliminary plans. This difference can be attributed to the differing protocols for measuring units between the architect and the residential modeler. If square footage below is the same as the values listed on the plans, note that once measured for the final energy model the square footage utilized may vary.

Southern Energy Management does not guarantee nor attest compliance with the applicable QAP requirements based on these preliminary models or plan set(s) as our review is based on ENERGY STAR for Multifamily New Construction V1.1 compliance and green program (EarthCraft) qualification. All inputs listed in the following Building File Reports are subject to change with any alterations or modifications in the construction documents plan set as well as differences observed during on-site inspections.

As Modeled Unit Type(s)*

**Plans used to generate these scores are preliminary and may not be representative of the final design.*

Number of Bedrooms	Square Footage	Average HERS
1 bedroom	772	58

2 bedroom	1059	58
-----------	------	----

About Southern Energy Management

Southern Energy Management (SEM) is a HERS rater training provider that has been committed to improving the way people create, consume, and conserve energy since 2001. We are a team of over 200 building performance and solar experts who believe what you do is important, and how you do it matters just as much. SEM provides consultations, inspections, testing and third party verification for multifamily & commercial green building certification programs including (but not limited to): HERS Ratings, ENERGY STAR, National Green Building Standard, LEED, Green Globes, EarthCraft, Fitwel, etc.

<https://southern-energy.com/multifamily-energy-services/>



Home Energy Rating Certificate

Projected Report
Based on Plans

Rating Date: 2026-03-04

Registry ID:

Ekotrope ID: dqb1JE6v

HERS® Index Score:

56

Your home's HERS score is a relative performance score. The lower the number, the more energy efficient the home. To learn more, visit www.hersindex.com

Annual Savings

\$826

*Relative to an average U.S. home

Home:

801 Hardy Drive
Charlottesville, VA 22903

Builder:

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.1	\$120
Cooling	1.3	\$52
Hot Water	4.3	\$167
Lights/Appliances	10.8	\$417
Service Charges		\$91
Generation (e.g. Solar)	0.0	\$0
Total:	19.5	\$847

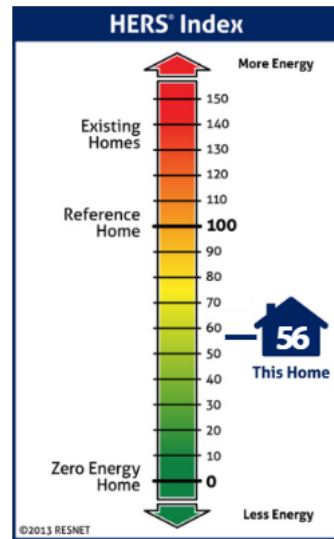
This home meets or exceeds the criteria of the following:

ENERGY STAR MF v1.1

ENERGY STAR MF v1.0

2009 International Energy Conservation Code

2006 International Energy Conservation Code



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	1BR Middle Above Ambient
Community:	N/A
Conditioned Floor Area:	772 ft ²
Number of Bedrooms:	1
Primary Heating System:	Air Source Heat Pump • Electric • 7.5 HSPF2
Primary Cooling System:	Air Source Heat Pump • Electric • 15.2 SEER2
Primary Water Heating:	Residential Water Heater • Electric • 0.93 UEF
House Tightness:	0.3 CFM50 / s.f. Shell Area (Adjusted Infiltration: 2.38 ACH50)
Ventilation:	120 CFM • 40.9 Watts • Supply Only
Duct Leakage to Outside:	Untested Forced Air
Above Grade Walls:	R-21
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.27, SHGC: 0.25
Foundation Walls:	N/A
Framed Floor:	R-30

Rating Completed by:

Energy Rater: Benoit Rivard

RESNET ID: 4443444

Rating Company: Southern Energy Management MES
5908 Triangle Drive

Rating Provider: Southern Energy Management
5908 Triangle Drive, Raleigh, NC 27617
919-836-0330

Benoit Rivard, Certified Energy Rater
Digitally signed: 3/4/26 at 11:40 AM



ENERGY STAR MF V1.1 Home Report

Property

801 Hardy Drive
Charlottesville, VA 22903
Model: 1BR Middle Above Ambient

Organization

Southern Energy Management
Benoit Rivard
9196228441

Inspection Status

Results are projected

Westhaven Phase I_1BR Middle Above Ambient
2413 Westhaven - Senior Building A101-A

Builder

Mandatory Requirements

- ✓ Duct leakage at post construction better than or equal to applicable requirements.
- ✓ Total building thermal envelope UA meets or exceeds applicable requirements.
- ✓ Envelope insulation achieves RESNET Grade I installation, or uses exceptions in footnote 5.
- ✓ Total window thermal properties meet or exceed the applicable requirements
- ✓ Duct insulation meets the EPA minimum requirements of R-6.
- ✓ Mechanical ventilation system is installed in the home.
- ✓ Measured infiltration is better than or equal to applicable requirements.
- ✓ ENERGY STAR Checklists fully verified and complete.

ERI (HERS) Index Target

Reference Home ERI (HERS)	66
SAF (Size Adjustment Factor)	1.00
SAF Adjusted ERI (HERS) Target	66
As Designed Home ERI (HERS)	56
As Designed Home ERI (HERS) w/o PV	56

Normalized, Modified End-Use Loads (MBtu / year)

	ENERGY STAR	As Designed
Heating	6.4	4.0
Cooling	2.3	1.7
Water Heating	3.7	3.7
Lights and Appliances	11.4	10.8
Total	23.7	20.2



This home **MEETS** or **EXCEEDS** the energy efficiency requirements for designation as an EPA ENERGY STAR Qualified Home under Version Multifamily V1.1

Pollution Prevented

Type of Emissions	Reduction
Carbon Dioxide (CO ₂) - tons/yr	0.2

Energy Cost Savings

	\$/yr
Heating	42
Cooling	0
Water Heating	-0
Lights & Appliances	23
Generation Savings	0
Total	66

The energy savings and pollution prevented are calculated by comparing the Rated Home to the ENERGY STAR Version Multifamily V1.1 Reference Home as defined in the ENERGY STAR Qualified Homes ERI (HERS) Target Procedure for National Program Requirements, Version Multifamily V1.1 promulgated by the Environmental Protection Agency (EPA). In accordance with the ANSI/RESNET/ICC 301 Standard, building inputs affecting setpoints infiltration rates, window shading and the existence of mechanical systems may have been changed prior to calculating loads

Building Specification Summary

Property

801 Hardy Drive
Charlottesville, VA 22903
Model: 1BR Middle Above Ambient

Organization

Southern Energy Management
Benoit Rivard
9196228441

Inspection Status

Results are projected

Westhaven Phase I_1BR Middle Above Ambient
2413 Westhaven - Senior Building A101-A

Builder

Building Information

Conditioned Area [ft ²]	772.00
Conditioned Volume [ft ³]	9,199.50
Thermal Boundary Area [ft ²]	2,995.00
Number Of Bedrooms	1
Housing Type	Apartment, inside unit

Rating

HERS ERI	56
HERS ERI w/o PV	56

Building Shell

Unconditioned Attic Ceiling	None
Sealed Attic Ceiling	None
Vaulted Ceiling / Exposed Exterior	None
Above Grade Walls	R21 G1; U-0.06
Found. Walls	None
Framed Floors Slabs	R-30 Rigid Below Concrete; R-30 None

Windows (largest)	U-Value: 0.27, SHGC: 0.25
Window / Wall Ratio	0.08
Window / Floor Ratio	0.10
Infiltration	0.3 CFM50 / s.f. Shell Area
Duct Lkg to Outside	Untested Forced Air
Total Duct Leakage	6 CFM25 / 100 ft ² (Post-Construction)

Mechanical Systems

Heating	Air Source Heat Pump • Electric • 7.5 HSPF2
Cooling	Air Source Heat Pump • Electric • 15.2 SEER2
Water Heating	Residential Water Heater • Electric • 0.93 UEF
Programmable Thermostat	Yes
Ventilation System	120 CFM • 40.9 Watts • Supply Only
Whole House Fan	N/A

Lights and Appliances

Percent Interior LED	100%	Clothes Dryer Fuel	Electric
Percent Exterior LED	100%	Clothes Dryer CEF	3.0
Refrigerator (kWh/yr)	500.0	Clothes Washer LER (kWh/yr)	400.0
Dishwasher Efficiency	270 kWh	Clothes Washer Capacity	3.0
Ceiling Fan (Watts)	35.5	Range/Oven Fuel	Electric

Home Energy Rating Certificate

Projected Report
Based on Plans

Rating Date: 2026-03-04

Registry ID:

Ekotrope ID: L7EbOgVv

HERS® Index Score:

60

Your home's HERS score is a relative performance score. The lower the number, the more energy efficient the home. To learn more, visit www.hersindex.com

Annual Savings

\$754

*Relative to an average U.S. home

Home:

801 Hardy Drive
Charlottesville, VA 22903

Builder:

Your Home's Estimated Energy Use:

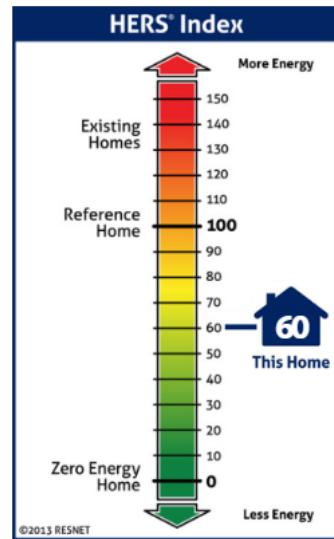
	Use [MBtu]	Annual Cost
Heating	2.9	\$114
Cooling	1.7	\$65
Hot Water	4.3	\$167
Lights/Appliances	10.8	\$418
Service Charges		\$91
Generation (e.g. Solar)	0.0	\$0
Total:	19.7	\$855

This home meets or exceeds the criteria of the following:

ENERGY STAR MF v1.1

ENERGY STAR MF v1.0

2006 International Energy Conservation Code



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	1BR Top
Community:	N/A
Conditioned Floor Area:	772 ft ²
Number of Bedrooms:	1
Primary Heating System:	Air Source Heat Pump • Electric • 7.5 HSPF2
Primary Cooling System:	Air Source Heat Pump • Electric • 15.2 SEER2
Primary Water Heating:	Residential Water Heater • Electric • 0.93 UEF
House Tightness:	0.3 CFM50 / s.f. Shell Area (Adjusted Infiltration: 3.03 ACH50)
Ventilation:	120 CFM • 40.9 Watts • Supply Only
Duct Leakage to Outside:	Untested Forced Air
Above Grade Walls:	R-21
Ceiling:	Sealed Attic, R-30
Window Type:	U-Value: 0.27, SHGC: 0.25
Foundation Walls:	N/A
Framed Floor:	R-13

Rating Completed by:

Energy Rater: Benoit Rivard

RESNET ID: 4443444

Rating Company: Southern Energy Management MES
5908 Triangle Drive

Rating Provider: Southern Energy Management
5908 Triangle Drive, Raleigh, NC 27617
919-836-0330

Benoit Rivard, Certified Energy Rater
Digitally signed: 3/4/26 at 11:40 AM



ENERGY STAR MF V1.1 Home Report

Property

801 Hardy Drive
Charlottesville, VA 22903
Model: 1BR Top

Organization

Southern Energy Management
Benoit Rivard
9196228441

Inspection Status

Results are projected

Westhaven Phase I_1BR Middle Top

Builder

2413 Westhaven - Senior Building A101-A

Mandatory Requirements

- ✓ Duct leakage at post construction better than or equal to applicable requirements.
- ✓ Total building thermal envelope UA meets or exceeds applicable requirements.
- ✓ Envelope insulation achieves RESNET Grade I installation, or uses exceptions in footnote 5.
- ✓ Total window thermal properties meet or exceed the applicable requirements
- ✓ Duct insulation meets the EPA minimum requirements of R-6.
- ✓ Mechanical ventilation system is installed in the home.
- ✓ Measured infiltration is better than or equal to applicable requirements.
- ✓ ENERGY STAR Checklists fully verified and complete.

ERI (HERS) Index Target

Reference Home ERI (HERS)	63
SAF (Size Adjustment Factor)	1.00
SAF Adjusted ERI (HERS) Target	63
As Designed Home ERI (HERS)	60
As Designed Home ERI (HERS) w/o PV	60

Normalized, Modified End-Use Loads (MBtu / year)

	ENERGY STAR	As Designed
Heating	3.4	3.7
Cooling	2.7	2.2
Water Heating	3.7	3.7
Lights and Appliances	11.4	10.8
Total	21.2	20.4



This home **MEETS or EXCEEDS** the energy efficiency requirements for designation as an EPA ENERGY STAR Qualified Home under Version Multifamily V1.1

Pollution Prevented

Type of Emissions	Reduction
Carbon Dioxide (CO ₂) - tons/yr	-0.1

Energy Cost Savings

	\$/yr
Heating	-35
Cooling	-4
Water Heating	-0
Lights & Appliances	24
Generation Savings	0
Total	-14

The energy savings and pollution prevented are calculated by comparing the Rated Home to the ENERGY STAR Version Multifamily V1.1 Reference Home as defined in the ENERGY STAR Qualified Homes ERI (HERS) Target Procedure for National Program Requirements, Version Multifamily V1.1 promulgated by the Environmental Protection Agency (EPA). In accordance with the ANSI/RESNET/ICC 301 Standard, building inputs affecting setpoints infiltration rates, window shading and the existence of mechanical systems may have been changed prior to calculating loads

Building Specification Summary

Property

801 Hardy Drive
Charlottesville, VA 22903
Model: 1BR Top

Organization

Southern Energy Management
Benoit Rivard
9196228441

Inspection Status

Results are projected

Westhaven Phase I_1BR Middle Top

Builder

2413 Westhaven - Senior Building A101-A

Building Information

Conditioned Area [ft ²]	772.00
Conditioned Volume [ft ³]	6,433.50
Thermal Boundary Area [ft ²]	2,579.00
Number Of Bedrooms	1
Housing Type	Apartment, inside unit

Rating

HERS ERI	60
HERS ERI w/o PV	60

Building Shell

Unconditioned Attic Ceiling	None
Sealed Attic Ceiling	R30 - roof deck (foam board); U-0.031
Vaulted Ceiling / Exposed Exterior	None
Above Grade Walls	R21 G1; U-0.06
Found. Walls	None
Framed Floors	None
Slabs	None

Windows (largest)	U-Value: 0.27, SHGC: 0.25
Window / Wall Ratio	0.08
Window / Floor Ratio	0.10
Infiltration	0.3 CFM50 / s.f. Shell Area
Duct Lkg to Outside	Untested Forced Air
Total Duct Leakage	6 CFM25 / 100 ft ² (Post-Construction)

Mechanical Systems

Heating	Air Source Heat Pump • Electric • 7.5 HSPF2
Cooling	Air Source Heat Pump • Electric • 15.2 SEER2
Water Heating	Residential Water Heater • Electric • 0.93 UEF
Programmable Thermostat	Yes
Ventilation System	120 CFM • 40.9 Watts • Supply Only
Whole House Fan	N/A

Lights and Appliances

Percent Interior LED	100%	Clothes Dryer Fuel	Electric
Percent Exterior LED	100%	Clothes Dryer CEF	3.0
Refrigerator (kWh/yr)	500.0	Clothes Washer LER (kWh/yr)	400.0
Dishwasher Efficiency	270 kWh	Clothes Washer Capacity	3.0
Ceiling Fan (Watts)	35.5	Range/Oven Fuel	Electric

Home Energy Rating Certificate

Projected Report
Based on Plans

Rating Date: 2026-03-04

Registry ID:

Ekotrope ID: vwo8Mp9v

HERS® Index Score:

55

Your home's HERS score is a relative performance score. The lower the number, the more energy efficient the home. To learn more, visit www.hersindex.com

Annual Savings

\$1,031

*Relative to an average U.S. home

Home:

801 Hardy Drive
Charlottesville, VA 22903

Builder:

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.5	\$136
Cooling	1.7	\$68
Hot Water	6.1	\$236
Lights/Appliances	13.1	\$506
Service Charges		\$91
Generation (e.g. Solar)	0.0	\$0
Total:	24.4	\$1,037

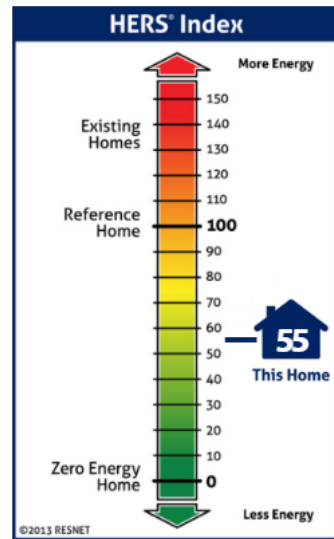
This home meets or exceeds the criteria of the following:

ENERGY STAR MF v1.1

ENERGY STAR MF v1.0

2009 International Energy Conservation Code

2006 International Energy Conservation Code



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	2BR Middle Above Ambient
Community:	N/A
Conditioned Floor Area:	1,059 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 8.2 HSPF2
Primary Cooling System:	Air Source Heat Pump • Electric • 15.2 SEER2
Primary Water Heating:	Residential Water Heater • Electric • 0.93 UEF
House Tightness:	0.3 CFM50 / s.f. Shell Area (Adjusted Infiltration: 2.21 ACH50)
Ventilation:	120 CFM • 40.9 Watts • Supply Only
Duct Leakage to Outside:	Untested Forced Air
Above Grade Walls:	R-21
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.27, SHGC: 0.25
Foundation Walls:	N/A
Framed Floor:	R-30

Rating Completed by:

Energy Rater: Benoit Rivard

RESNET ID: 4443444

Rating Company: Southern Energy Management MES
5908 Triangle Drive

Rating Provider: Southern Energy Management
5908 Triangle Drive, Raleigh, NC 27617
919-836-0330

Benoit Rivard, Certified Energy Rater
Digitally signed: 3/4/26 at 11:40 AM



ENERGY STAR MF V1.1 Home Report

Property

801 Hardy Drive
Charlottesville, VA 22903
Model: 2BR Middle Above Ambient

Organization

Southern Energy Management
Benoit Rivard
9196228441

Inspection Status

Results are projected

Westhaven Phase I_2BR Middle Above Ambient
2413 Westhaven - Senior Building A101-A

Builder

Mandatory Requirements

- ✓ Duct leakage at post construction better than or equal to applicable requirements.
- ✓ Total building thermal envelope UA meets or exceeds applicable requirements.
- ✓ Envelope insulation achieves RESNET Grade I installation, or uses exceptions in footnote 5.
- ✓ Total window thermal properties meet or exceed the applicable requirements
- ✓ Duct insulation meets the EPA minimum requirements of R-6.
- ✓ Mechanical ventilation system is installed in the home.
- ✓ Measured infiltration is better than or equal to applicable requirements.
- ✓ ENERGY STAR Checklists fully verified and complete.

ERI (HERS) Index Target

Reference Home ERI (HERS)	66
SAF (Size Adjustment Factor)	1.00
SAF Adjusted ERI (HERS) Target	66
As Designed Home ERI (HERS)	55
As Designed Home ERI (HERS) w/o PV	55

Normalized, Modified End-Use Loads (MBtu / year)

	ENERGY STAR	As Designed
Heating	8.2	4.6
Cooling	2.8	2.2
Water Heating	5.4	5.4
Lights and Appliances	13.8	13.1
Total	30.2	25.3



This home **MEETS** or **EXCEEDS** the energy efficiency requirements for designation as an EPA ENERGY STAR Qualified Home under Version Multifamily V1.1

Pollution Prevented

Type of Emissions	Reduction
Carbon Dioxide (CO ₂) - tons/yr	0.3

Energy Cost Savings

	\$/yr
Heating	73
Cooling	-1
Water Heating	-1
Lights & Appliances	26
Generation Savings	0
Total	98

The energy savings and pollution prevented are calculated by comparing the Rated Home to the ENERGY STAR Version Multifamily V1.1 Reference Home as defined in the ENERGY STAR Qualified Homes ERI (HERS) Target Procedure for National Program Requirements, Version Multifamily V1.1 promulgated by the Environmental Protection Agency (EPA). In accordance with the ANSI/RESNET/ICC 301 Standard, building inputs affecting setpoints infiltration rates, window shading and the existence of mechanical systems may have been changed prior to calculating loads

Building Specification Summary

Property

801 Hardy Drive
Charlottesville, VA 22903
Model: 2BR Middle Above Ambient

Organization

Southern Energy Management
Benoit Rivard
9196228441

Inspection Status

Results are projected

Westhaven Phase I_2BR Middle Above Ambient
2413 Westhaven - Senior Building A101-A

Builder

Building Information

Conditioned Area [ft ²]	1,059.00
Conditioned Volume [ft ³]	12,620.00
Thermal Boundary Area [ft ²]	3,713.50
Number Of Bedrooms	2
Housing Type	Apartment, inside unit

Rating

HERS ERI	55
HERS ERI w/o PV	55

Building Shell

Unconditioned Attic Ceiling	None
Sealed Attic Ceiling	None
Vaulted Ceiling / Exposed Exterior	None
Above Grade Walls	R21 G1; U-0.06
Found. Walls	None
Framed Floors Slabs	R-30 Rigid Below Concrete; R-30 None

Windows (largest)	U-Value: 0.27, SHGC: 0.25
Window / Wall Ratio	0.10
Window / Floor Ratio	0.10
Infiltration	0.3 CFM50 / s.f. Shell Area
Duct Lkg to Outside	Untested Forced Air
Total Duct Leakage	6 CFM25 / 100 ft ² (Post-Construction)

Mechanical Systems

Heating	Air Source Heat Pump • Electric • 8.2 HSPF2
Cooling	Air Source Heat Pump • Electric • 15.2 SEER2
Water Heating	Residential Water Heater • Electric • 0.93 UEF
Programmable Thermostat	Yes
Ventilation System	120 CFM • 40.9 Watts • Supply Only
Whole House Fan	N/A

Lights and Appliances

Percent Interior LED	100%	Clothes Dryer Fuel	Electric
Percent Exterior LED	100%	Clothes Dryer CEF	3.0
Refrigerator (kWh/yr)	500.0	Clothes Washer LER (kWh/yr)	400.0
Dishwasher Efficiency	270 kWh	Clothes Washer Capacity	3.0
Ceiling Fan (Watts)	35.5	Range/Oven Fuel	Electric

Home Energy Rating Certificate

Projected Report
Based on Plans

Rating Date: 2026-03-04

Registry ID:

Ekotrope ID: da70bwn2

HERS® Index Score:

60

Your home's HERS score is a relative performance score. The lower the number, the more energy efficient the home. To learn more, visit www.hersindex.com

Annual Savings

\$940

*Relative to an average U.S. home

Home:

801 Hardy Drive
Charlottesville, VA 22903

Builder:

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.4	\$131
Cooling	2.2	\$85
Hot Water	6.1	\$236
Lights/Appliances	13.1	\$507
Service Charges		\$91
Generation (e.g. Solar)	0.0	\$0
Total:	24.8	\$1,050

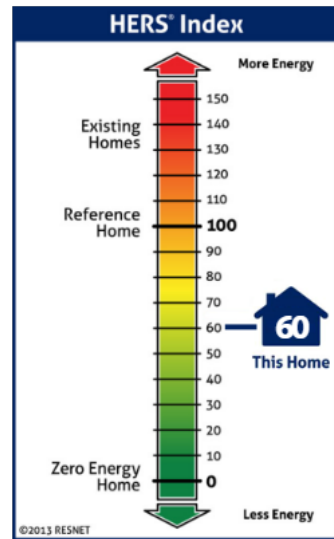
This home meets or exceeds the criteria of the following:

ENERGY STAR MF v1.1

ENERGY STAR MF v1.0

2009 International Energy Conservation Code

2006 International Energy Conservation Code



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	2BR Top
Community:	N/A
Conditioned Floor Area:	1,059 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 8.2 HSPF2
Primary Cooling System:	Air Source Heat Pump • Electric • 15.2 SEER2
Primary Water Heating:	Residential Water Heater • Electric • 0.93 UEF
House Tightness:	0.3 CFM50 / s.f. Shell Area (Adjusted Infiltration: 2.86 ACH50)
Ventilation:	120 CFM • 40.9 Watts • Supply Only
Duct Leakage to Outside:	Untested Forced Air
Above Grade Walls:	R-21
Ceiling:	Sealed Attic, R-30
Window Type:	U-Value: 0.27, SHGC: 0.25
Foundation Walls:	N/A
Framed Floor:	R-13

Rating Completed by:

Energy Rater: Benoit Rivard

RESNET ID: 4443444

Rating Company: Southern Energy Management MES
5908 Triangle Drive

Rating Provider: Southern Energy Management
5908 Triangle Drive, Raleigh, NC 27617
919-836-0330

Benoit Rivard, Certified Energy Rater
Digitally signed: 3/4/26 at 11:40 AM



ENERGY STAR MF V1.1 Home Report

Property

801 Hardy Drive
Charlottesville, VA 22903
Model: 2BR Top

Organization

Southern Energy Management
Benoit Rivard
9196228441

Inspection Status

Results are projected

Westhaven Phase I_2BR Top

Builder

2413 Westhaven - Senior Building A101-A

Mandatory Requirements

- ✓ Duct leakage at post construction better than or equal to applicable requirements.
- ✓ Total building thermal envelope UA meets or exceeds applicable requirements.
- ✓ Envelope insulation achieves RESNET Grade I installation, or uses exceptions in footnote 5.
- ✓ Total window thermal properties meet or exceed the applicable requirements
- ✓ Duct insulation meets the EPA minimum requirements of R-6.
- ✓ Mechanical ventilation system is installed in the home.
- ✓ Measured infiltration is better than or equal to applicable requirements.
- ✓ ENERGY STAR Checklists fully verified and complete.

ERI (HERS) Index Target

Reference Home ERI (HERS)	63
SAF (Size Adjustment Factor)	1.00
SAF Adjusted ERI (HERS) Target	63
As Designed Home ERI (HERS)	60
As Designed Home ERI (HERS) w/o PV	60

Normalized, Modified End-Use Loads (MBtu / year)

	ENERGY STAR	As Designed
Heating	4.3	4.3
Cooling	3.4	2.9
Water Heating	5.4	5.4
Lights and Appliances	13.8	13.1
Total	26.9	25.7



This home **MEETS or EXCEEDS** the energy efficiency requirements for designation as an EPA ENERGY STAR Qualified Home under Version Multifamily V1.1

Pollution Prevented

Type of Emissions	Reduction
Carbon Dioxide (CO ₂) - tons/yr	-0.0

Energy Cost Savings

	\$/yr
Heating	-29
Cooling	-5
Water Heating	-0
Lights & Appliances	28
Generation Savings	0
Total	-7

The energy savings and pollution prevented are calculated by comparing the Rated Home to the ENERGY STAR Version Multifamily V1.1 Reference Home as defined in the ENERGY STAR Qualified Homes ERI (HERS) Target Procedure for National Program Requirements, Version Multifamily V1.1 promulgated by the Environmental Protection Agency (EPA). In accordance with the ANSI/RESNET/ICC 301 Standard, building inputs affecting setpoints infiltration rates, window shading and the existence of mechanical systems may have been changed prior to calculating loads

Building Specification Summary

Property

801 Hardy Drive
Charlottesville, VA 22903
Model: 2BR Top

Organization

Southern Energy Management
Benoit Rivard
9196228441

Inspection Status

Results are projected

Westhaven Phase I_2BR Top

Builder

2413 Westhaven - Senior Building A101-A

Building Information

Conditioned Area [ft ²]	1,059.00
Conditioned Volume [ft ³]	8,825.00
Thermal Boundary Area [ft ²]	3,234.00
Number Of Bedrooms	2
Housing Type	Apartment, inside unit

Rating

HERS ERI	60
HERS ERI w/o PV	60

Building Shell

Unconditioned Attic Ceiling	None
Sealed Attic Ceiling	R30 - roof deck (foam board); U-0.031
Vaulted Ceiling / Exposed Exterior	None
Above Grade Walls	R21 G1; U-0.06
Found. Walls	None
Framed Floors	None
Slabs	None

Windows (largest)	U-Value: 0.27, SHGC: 0.25
Window / Wall Ratio	0.10
Window / Floor Ratio	0.10
Infiltration	0.3 CFM50 / s.f. Shell Area
Duct Lkg to Outside	Untested Forced Air
Total Duct Leakage	6 CFM25 / 100 ft ² (Post-Construction)

Mechanical Systems

Heating	Air Source Heat Pump • Electric • 8.2 HSPF2
Cooling	Air Source Heat Pump • Electric • 15.2 SEER2
Water Heating	Residential Water Heater • Electric • 0.93 UEF
Programmable Thermostat	Yes
Ventilation System	120 CFM • 40.9 Watts • Supply Only
Whole House Fan	N/A

Lights and Appliances

Percent Interior LED	100%	Clothes Dryer Fuel	Electric
Percent Exterior LED	100%	Clothes Dryer CEF	3.0
Refrigerator (kWh/yr)	500.0	Clothes Washer LER (kWh/yr)	400.0
Dishwasher Efficiency	270 kWh	Clothes Washer Capacity	3.0
Ceiling Fan (Watts)	35.5	Range/Oven Fuel	Electric

System Overview

TOTAL SYSTEM SIZE

139.0 kW-DC

ESTIMATED ANNUAL PRODUCTION

172,899 kWh

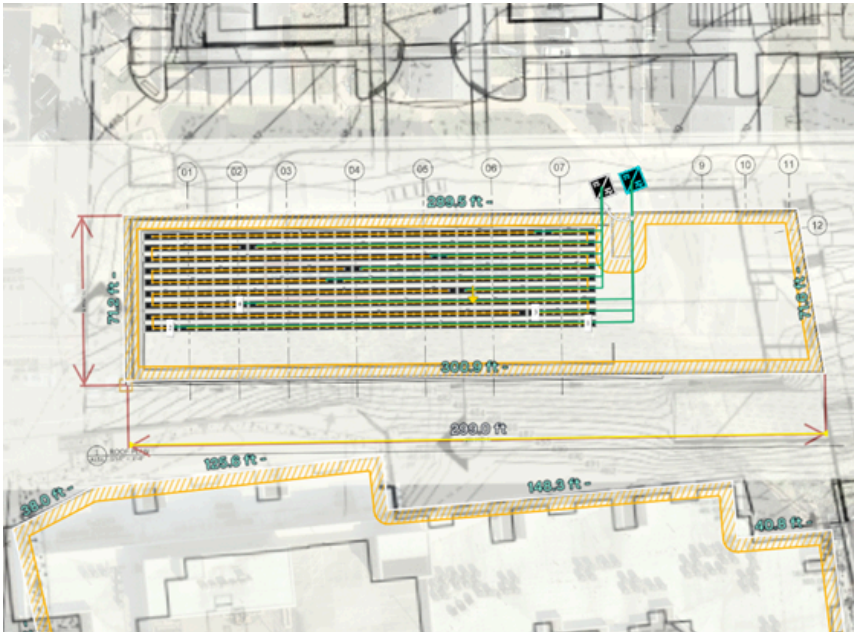
30 YEAR UTILITY BILL SAVINGS

\$1,020,424

30 YEAR CO2 EMISSIONS IMPACT

7,884,207 LBS

Net System Cost	\$253,710
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LIFETIME SOLAR ENVIRONMENTAL IMPACT



Vehicles Taken
Off the Road
752



Tree Seedlings
Planted
91,711

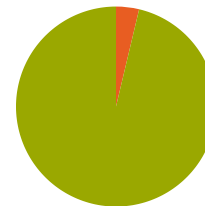


Miles Saved
8,517,019



Acres of Forest
2,931

Solar Offset



Utility	7,175 kWh (3.72%)
Solar PV	185,759 kWh (96.28%)

Prepared By

Southern Energy Management

5908 Triangle Drive, Raleigh, NC 27617

Mickey Fanney

Commercial Solar Specialist

P: (919) 441-9686

E: mickey@southern-energy.com

Prepared For

Design #1

801 Hardy

Dr, Charlottesville, VA 22903

DATE SUBMITTED

2/27/2026

PROPOSAL VALID TO

30 Days from Date Submitted

Cost & Incentives

- * Consult a Tax Professional for all estimated benefits
- * 100% Bonus Depreciation in Year 1
- * O&M Agreement is a separate purchase

Solar PV System Cost and Incentives	
Solar PV System Cost	\$486,500
Federal - 100% Bonus Depreciation	-\$86,840
Federal Tax Credit	-\$145,950
Net Solar PV System Cost	\$253,710

Payment Terms

Proposal valid for 30 days from date submitted, based on current rate schedule and current site assumptions.

Acceptance of Proposal	\$121,625	25%
Work Commencement	\$121,625	25%
Substantial Completion	\$194,600	40%
Commissioning	\$48,650	10%
Total	\$486,500	100%

Financing

We offer financing through National Energy Improvement Fund (NEIF) and Sunstone Credit with terms up to 20 years. Financing estimates are available upon request.

Global Assumptions

The information provided in this proposal, such as savings calculations, is based on the assumptions below. All information provided are an estimate, actual results may vary.

SEM does its best to ensure that all quoted equipment will meet IRS solar tax credit requirements. Equipment choices and pricing may change due to availability and qualification.

Utility Escalation Rate Project Life
4% per year **30 Years**

WARRANTIES & MAINTENANCE
<ul style="list-style-type: none"> • 12 Year Product Warranty on Modules • 30 Year Power Output Warranty on Modules • 10 Year Warranty on Inverters • 5 Year Labor Warranty on SEM Installed Components • Extended Warranties are Available

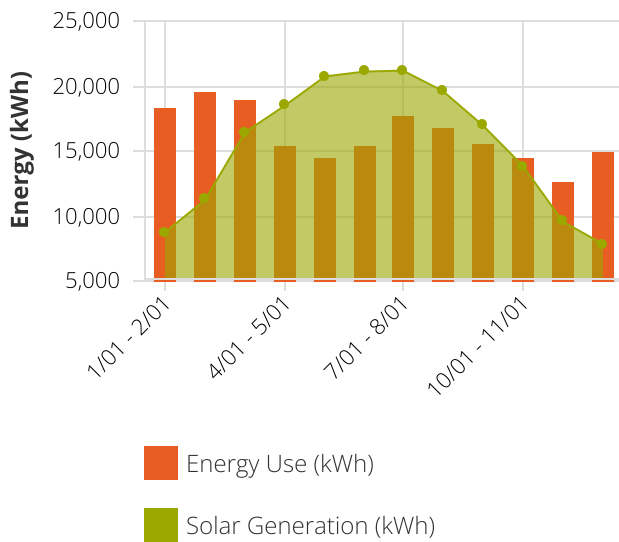
EXCLUSIONS
<ul style="list-style-type: none"> • Provisions to paint any components • Any repairs to the roof required before installation of the PV system • Bonding • Electrical facilities upgrade expenses

EQUIPMENT SELECTION

Module	139.0 kW-DC Standard Modules
Inverter	Standard Inverter

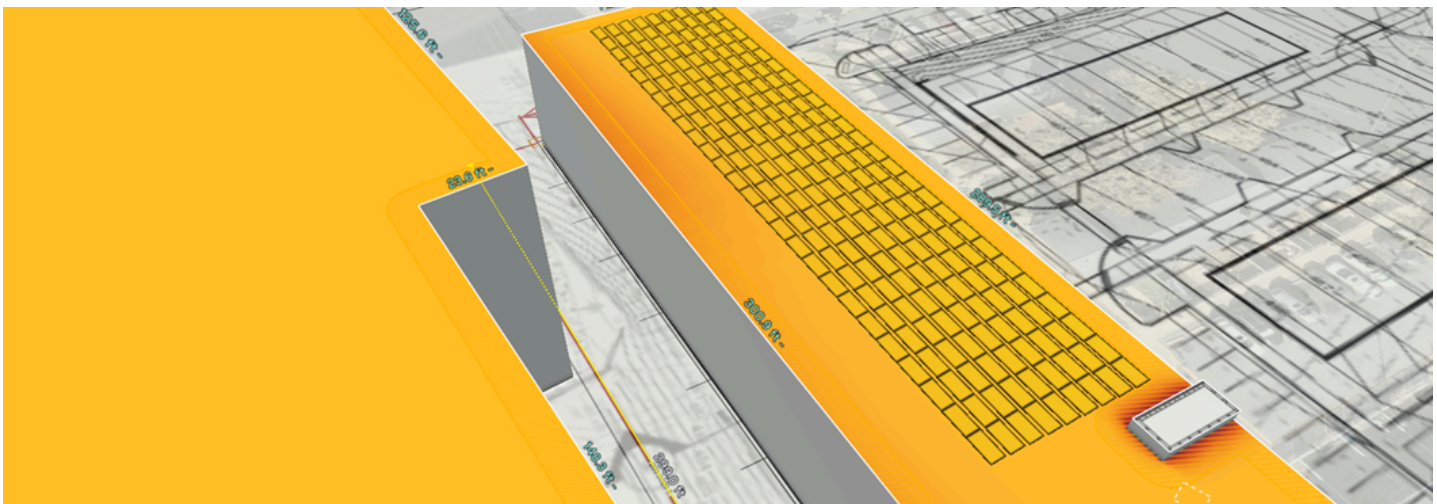
*** Please Note: Sizing is based on energy history/modeling, utility parameters, and site analysis. Due to availability, equivalent product may be used in final design.**

Monthly Energy Use vs Solar Production

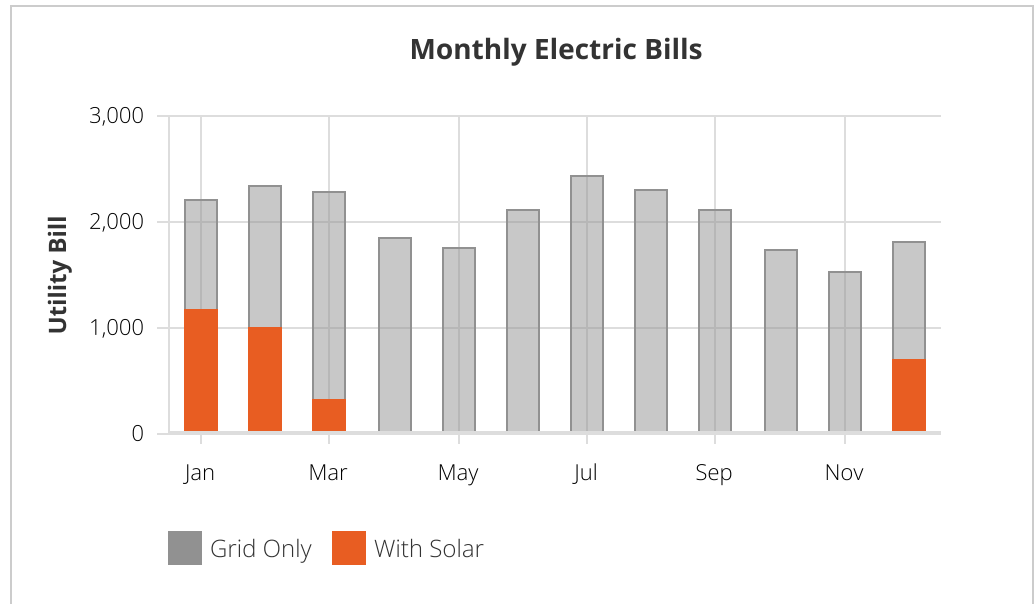


SYSTEM PRODUCTION

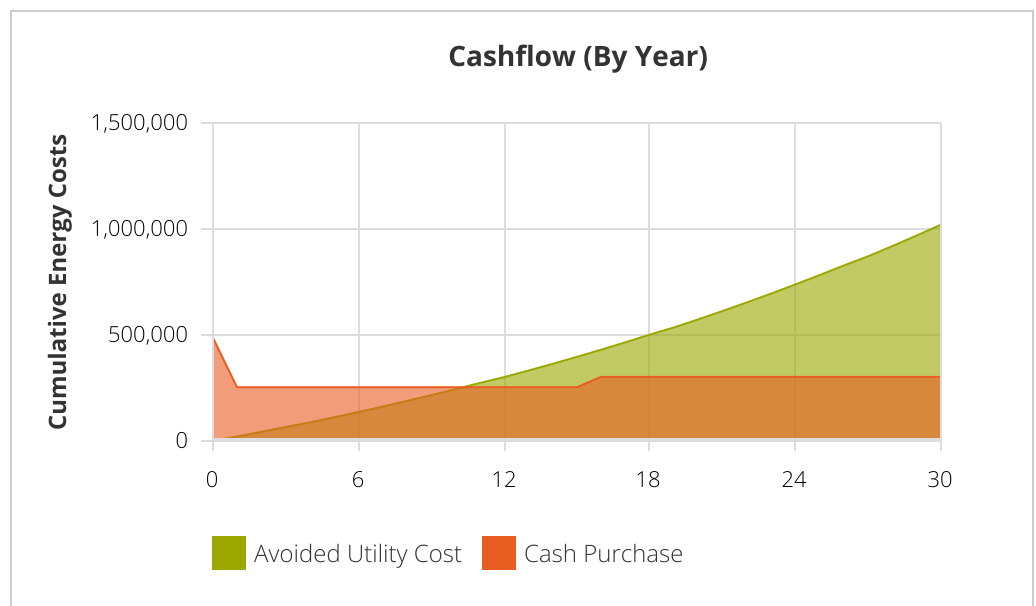
Year 1 Production	185,759 kWh
Year 1 Savings	\$21,131
Lifetime Production	5,186,979kWh
Lifetime Savings	\$1,020,424



Energy Use Impact



Cumulative Cashflows



	PRE-SOLAR	POST-SOLAR
First Year Usage Charge	\$24,473	\$3,341
First Year kWh Purchased	192,934 kWh	7,176 kWh
Utility Rate	GS-1 (Service Type: Three Phase, Effective Date: 11/1/25)	GS-1 (Service Type: Three Phase, Effective Date: 11/1/25)

Bills Without Solar

Time Periods	Energy Use (kWh)	Charges		
Bill Ranges & Seasons	Total	Other	Energy	Total
1/1/2026 - 2/1/2026 W	18,259	\$18	\$2,192	\$2,210
2/1/2025 - 3/1/2025 W	19,407	\$18	\$2,329	\$2,347
3/1/2025 - 4/1/2025 W	18,799	\$18	\$2,256	\$2,274
4/1/2025 - 5/1/2025 W	15,273	\$18	\$1,836	\$1,854
5/1/2025 - 6/1/2025 W	14,458	\$18	\$1,739	\$1,757
6/1/2025 - 7/1/2025 S	15,297	\$18	\$2,090	\$2,108
7/1/2025 - 8/1/2025 S	17,644	\$18	\$2,412	\$2,430
8/1/2025 - 9/1/2025 S	16,698	\$18	\$2,282	\$2,300
9/1/2025 - 10/1/2025 S	15,386	\$18	\$2,102	\$2,120
10/1/2025 - 11/1/2025 W	14,328	\$18	\$1,723	\$1,741
11/1/2025 - 12/1/2025 W	12,496	\$18	\$1,505	\$1,523
12/1/2025 - 1/1/2026 W	14,889	\$18	\$1,790	\$1,808
Total	192,934	\$217	\$24,256	\$24,473

Bills With Solar

Time Periods	Energy Use (kWh)	Charges		
Bill Ranges & Seasons	Total	Other	Energy	Total
1/1/2026 - 2/1/2026 W	9,518	\$18	\$1,150	\$1,168
2/1/2025 - 3/1/2025 W	8,167	\$18	\$989	\$1,007
3/1/2025 - 4/1/2025 W	2,360	\$18	\$297	\$315
4/1/2025 - 5/1/2025 W	-3,222	\$18	\$400	\$382
5/1/2025 - 6/1/2025 W	-6,281	\$18	\$764	\$746
6/1/2025 - 7/1/2025 S	-5,814	\$18	\$788	\$770
7/1/2025 - 8/1/2025 S	-3,540	\$18	\$476	\$458
8/1/2025 - 9/1/2025 S	-2,904	\$18	\$389	\$371
9/1/2025 - 10/1/2025 S	-1,571	\$18	\$205	\$187
10/1/2025 - 11/1/2025 W	483	\$18	\$63	\$81
11/1/2025 - 12/1/2025 W	2,934	\$18	\$365	\$383
12/1/2025 - 1/1/2026 W	7,046	\$18	\$855	\$873
Total	7,176	\$217	\$3,125	\$3,341

CASHFLOW TABLE

Years	Cash			Federal Taxes		Total Cash Flow	Cumulative Cash Flow
	Project Costs	O&M / Equipment Replacement	Electric Bill Savings	Federal - 100% Bonus Depreciation	Federal Tax Credit		
Upfront	-\$486,500	-	-	-	-	-\$486,500	-\$486,500
1	-	-	\$21,131	\$86,840	\$145,950	\$253,921	-\$232,579
2	-	-	\$21,801	-	-	\$21,801	-\$210,778
3	-	-	\$22,490	-	-	\$22,490	-\$188,288
4	-	-	\$23,199	-	-	\$23,199	-\$165,089
5	-	-	\$23,929	-	-	\$23,929	-\$141,160
6	-	-	\$24,681	-	-	\$24,681	-\$116,479
7	-	-	\$25,454	-	-	\$25,454	-\$91,025
8	-	-	\$26,250	-	-	\$26,250	-\$64,775
9	-	-	\$27,068	-	-	\$27,068	-\$37,707
10	-	-	\$27,911	-	-	\$27,911	-\$9,796
11	-	-	\$28,777	-	-	\$28,777	\$18,981
12	-	-	\$29,668	-	-	\$29,668	\$48,648
13	-	-	\$30,584	-	-	\$30,584	\$79,232
14	-	-	\$31,526	-	-	\$31,526	\$110,758
15	-	-	\$32,494	-	-	\$32,494	\$143,251
16	-	-\$48,650	\$33,489	-	-	-\$15,161	\$128,091
17	-	-	\$34,512	-	-	\$34,512	\$162,603
18	-	-	\$35,563	-	-	\$35,563	\$198,166
19	-	-	\$36,643	-	-	\$36,643	\$234,809
20	-	-	\$37,753	-	-	\$37,753	\$272,562
21	-	-	\$38,893	-	-	\$38,893	\$311,455
22	-	-	\$40,063	-	-	\$40,063	\$351,518
23	-	-	\$41,265	-	-	\$41,265	\$392,783
24	-	-	\$42,499	-	-	\$42,499	\$435,282
25	-	-	\$43,766	-	-	\$43,766	\$479,048
26	-	-	\$45,066	-	-	\$45,066	\$524,113
27	-	-	\$46,400	-	-	\$46,400	\$570,513
28	-	-	\$47,768	-	-	\$47,768	\$618,281
29	-	-	\$49,172	-	-	\$49,172	\$667,453
30	-	-	\$50,612	-	-	\$50,612	\$718,064
Totals:	-\$486,500	-\$48,650	\$1,020,424	\$86,840	\$145,950	\$718,064	-

Detailed Rate	
Current Grid Cost / kWh	\$0.127 /kWh
Lifetime Grid Cost / kWh	\$0.26/kWh
Lifetime Solar Cost / kWh	\$0.052 /kWh
IRR	9.2%

3027+

Solar Systems Installed
Since 2001

306+

Families & Businesses
Impacted This Year

25

Years in Business

About Us

Southern Energy Management (SEM) is the Southeast's rooftop solar and building performance expert based out of Raleigh, North Carolina.

We're a team of over 180 building scientists, solar professionals, and entrepreneurs (and our dogs) dedicated to improving the way the world makes and uses energy. Since 2001, it's been our mission to help others achieve their sustainability goals. Together with homeowners, builders, and companies across the country, we're leading the change through energy efficiency and turn-key solar services.



We also believe what you do is important, and how you do it matters just as much. Because of that, we're proud to be a Certified B Corporation using business as a force for good. B Corp Certification verifies that Southern Energy Management meets rigorous standards in social and environmental performance, accountability, and transparency.

What's Next?

Review and Reset: Review internally and reach out to us with any questions for our next meeting. We want to help find the right sized system for you! We'll need to make sure we have the most up-to-date information. Bills, plan sets (if applicable), and any other items that will help us be sure we're as accurate as possible.

SEM will update this quote based on conversation and revisit with any amendments as needed. Follow up will occur within the next two weeks with initial updates.



NC GC License #69072 / NC Electrical License: U31374

Tab G:

Zoning Certification Letter (MANDATORY)



Zoning Certification

NOTE TO DEVELOPER: You are strongly encouraged to submit this certification to the appropriate local official **at least three weeks in advance of the application deadline** to ensure adequate time for review and approval

General Instructions:

1. The Local Certification section **must** be completed by the appropriate local official or Civil Engineer.
2. The Engineer **must** be registered in the Commonwealth of Virginia.
3. 'Development Description' should be provided by the Owner.
4. 'Development Address' should correspond to I.A.2 on page 1 of the application.
5. 'Legal Description' should correspond to the site control document in the application.
6. 'Proposed Improvements' should correspond with I.B & D and III.A of the application.
7. 'Other Descriptive Information' should correspond with the information in the application.
8. Any change in this Certification may result in disqualification of the application.

If you have any questions, please contact the Tax Credit Allocation Department at:

taxcreditapps@virginiahousing.com

Zoning Certification

DATE: February 27, 2026

TO: Virginia Housing
601 South Belvidere Street
Richmond, VA 23220

RE: ZONING CERTIFICATION

Name of Development: Westhaven Phase One
Name of Owner/Applicant: Westhaven Phase One, LLC
Name of Seller/Current Owner: Charlottesville Redevelopment and Housing Authority

The above-referenced Owner/Applicant has asked this office to complete this form letter regarding the zoning of the proposed Development (more fully described below). This certification is rendered solely to confirm proper zoning for the site of the Development. It is understood that this letter will be used by the Virginia Housing Development Authority solely to determine whether the Development qualifies for points available under VHDA's Qualified Allocation Plan for housing tax credit.

DEVELOPMENT DESCRIPTION:

Development Address:

801-836 Hardy Drive
Charlottesville, VA 22903

Legal Description:

Parcel ID: 310145000
Please see attached

Proposed Improvements:

Construction

New Construction:	# Units	<u>82</u>	# Buildings	<u>1</u>	Total Floor Area	<u>101,018sf</u>
Adaptive Reuse	# Units	<u> </u>	# Buildings	<u> </u>	Total Floor Area	<u> </u>
Rehabilitation:	# Units	<u> </u>	# Buildings	<u> </u>	Total Floor Area	<u> </u>

Zoning Certification, cont'd

Current Zoning: RX-5 allowing a density of unlimited units per acre, and the following other applicable conditions: 72 foot height maximum

Other Descriptive Information:

LOCAL CERTIFICATION:

Check one of the following a appropriate:



The zoning for the proposed development described above is proper for the proposed residential development. To the best of my knowledge, there are presently no zoning violations outstanding on this property. No further zoning approvals and/or special use permits are required.



The development described above is approved for non-conforming use. To the best of my knowledge, there are no zoning violations outstanding on this property, and no further zoning approvals and/or special use permits are required.

Oak Bradshaw

Signature

Oak Bradshaw

Digitally signed by Oak Bradshaw
Date: 2026.03.02 13:31:31 -05'00'

Printed Name

Zoning Inspector

Title of Local Official or Civil Engineer

(434) 970-3184

Phone

February 27, 2026

Date

NOTES TO LOCALITY:

1. Return this certification to the developer for inclusion in the tax credit application package.
2. Any change in this form may result in disqualification of the application.
3. If you have any questions, please contact the Tax Credit Allocation Department at

taxcreditapps@virginiahousing.com.

Beginning at the point of beginning, an iron found, corner to 853 West main, LLC. and Kim T & Chris T Dabney.

Thence with 853 West Main, LLC. for the next 6 calls, N 72° 43' 16" W for a distance of 36.01 feet to an iron found.

Thence, N 07° 27' 12" E for a distance of 23.51 feet to an iron found.

Thence, N 74° 31' 21" W for a distance of 148.90 feet to an iron found.

Thence, N 14° 32' 26" E for a distance of 34.23 feet to a point.

Thence N 29° 29' 08" W a distance of 21.16 feet an iron found.

Thence N 74° 36' 03" W for a distance of 114.02 feet to a point, corner to CCBW, LLC.

Thence following CCBW, LLC along Tax Map 31 Parcels 158 and 156 N 23° 07' 12.5" E for a distance of 188.78 feet to a point at the end of Holly Drive.

Thence following the end of Holly Drive, S 66° 52' 48" E for a distance of 15.00 feet to a point.

Thence leaving the external boundary of Tax Map 31 Parcel 145 becoming a line internal to said tax parcel for the next 7 calls, S 66° 52' 48" E for a distance of 19.00 feet to a point.

Thence, S 23° 07' 12" W for a distance of 23.37 feet to a point.

Thence, S 69° 13' 52" E for a distance of 83.58 feet to a point.

Thence, S 20° 04' 37" W for a distance of 57.72 feet to a point.

Thence, S 69° 13' 49" E for a distance of 174.64 feet to a point.

Thence, S 69° 14' 09" E for a distance of 31.27 feet to a point.

Thence, S 10° 42' 59" W for a distance of 130.02 feet to a point in the exterior boundary of Tax Map 31 Parcel 145 and in the boundary of TMP 31-175, Kim Tran Dabney.

Thence with Kim Tran Dabney, N 74° 29' 33" W for a distance of 12.86 feet to a point, corner to Kim T. & Chris T. Dabney.

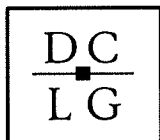
Thence with Kim T. & Chris T. Dabney for the next 2 calls, N 74° 29' 33" W for a distance of 21.28 feet to a point.

Thence S 10° 16' 00" W for a distance of 19.17 feet to the point of beginning.

Being a portion of Tax Map 31 Parcel 145 (note, Tax Map 31 Parcel 145 consists of multiple legal lots), containing 1.145 acres, more or less.

Tab H:

Attorney's Opinion (MANDATORY)



Delphine Carnes Law Group, PLC
Affordable Housing ■ Project Finance

March 12, 2026

Virginia Housing
601 South Belvidere Street
Richmond, Virginia 23220

RE: 2026: 9% Tax Credit Reservation Request (competitive 70% present value credits)
Name of Development: Westhaven Phase One
Name of Owner: Westhaven Phase One, LLC

Dear Virginia Housing:

This undersigned firm represents the above-referenced Owner as its counsel. It has received a copy of and has reviewed the completed application package dated March 12, 2026 (of which this opinion is a part) (the “Application”) submitted to you for the purpose of requesting, in connection with the captioned Development, a reservation of low-income housing tax credits (“Credits”) available under Section 42 of the Internal Revenue Code of 1986, as amended (the “Code”). It has also reviewed Section 42 of the Code, the regulations issued pursuant thereto and such other binding authority as it believes to be applicable to the issuance hereof (the regulations and binding authority hereinafter collectively referred to as the “Regulations”).

Based upon the foregoing reviews and upon due investigation of such matters as it deems necessary in order to render this opinion, but without expressing any opinion as to either the reasonableness of the estimated or projected figures or the veracity or accuracy of the factual representations set forth in the Application, the undersigned is of the opinion that:

1. It is more likely than not that the inclusion in eligible basis of the Development of such cost items or portions thereof, as set forth in Hard Costs and Owners Costs section of the Application form, complies with all applicable requirements of the Code and Regulations.
2. The calculations (a) of the Maximum Allowable Credit available under the Code with respect to the Development and (b) of the Estimated Qualified Basis of each building in the Development comply with all applicable requirements of the Code and regulations, including the selection of credit type implicit in such calculations.
3. The appropriate type(s) of allocation(s) have been requested in the Reservation Request Information section in the Application form.

4. The information set forth in the Unit Details section of the Application form as to proposed rents satisfies all applicable requirements of the Code and Regulations.
5. The site of the captioned Development is controlled by the Owner, as identified in the Site Control section of the Application, for a period of not less than four (4) months beyond the application deadline.
6. Based solely upon my review of (i) the Applicant's operating agreement; (ii) any certifications, resolutions, or consents provided to me by the Applicant; and (iii) such operating agreements, partnership agreements, bylaws, or other organizational documents of the Applicant's Principals which I deemed necessary to issue this Opinion (none of which are attached to this Opinion), the individuals identified on the list attached as Exhibit A are duly authorized to execute documents on behalf of the Applicant, to the best of my knowledge and belief.

Finally, the undersigned is of the opinion that, if all information and representations contained in the Application and all current law were to remain unchanged, upon compliance by the Owner with the requirements of Code Section 42(h)(1)(E), the Owner would be eligible under the applicable provisions of the Code and the Regulations to an allocation of Credits in the amount(s) requested in the Application.

This opinion is rendered solely for the purpose of inducing the Virginia Housing Development Authority ("Virginia Housing") to issue a reservation of Credits to the Owner. Accordingly, it may be relied upon only by Virginia Housing and may not be relied upon by any other party for any other purpose.

This opinion was not prepared in accordance with the requirements of Treasury Department Circular No. 230. Accordingly, it may not be relied upon for the purpose of avoiding U.S. Federal tax penalties or to support the promotion or marketing of the transaction or matters addressed herein.

DELPHINE CARNES LAW GROUP, PLC

By: 

EXHIBIT A
TO
ATTORNEY'S OPINION LETTER

Based solely upon my review of (i) the Applicant's operating agreement; (ii) any certifications, resolutions, or consents provided to me by the Applicant; and (iii) such operating agreements, partnership agreements, bylaws, or other organizational documents of the Applicant's Principals which I deemed necessary to issue this Opinion (*none of which are attached to this Opinion or included within this Exhibit*), the individuals identified below are duly authorized to execute documents on behalf of the Applicant, to the best of my knowledge and belief.

	NAME	TITLE
1	John M. Sales	President of Sole Member of Managing Member of Owner
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March 12, 2026

Virginia Housing
601 South Belvidere Street
Richmond, Virginia 23220

RE: 2026: 9% Tax Credit Reservation Request (competitive 70% present value credits)
Name of Development: Westhaven Phase One
Name of Owner: Westhaven Phase One, LLC

Dear Virginia Housing:

This undersigned firm represents the above-referenced Owner as its counsel. It has received a copy of and has reviewed the completed application package dated March 12, 2026 (of which this opinion is a part) (the "Application") submitted to you for the purpose of requesting, in connection with the captioned Development, a reservation of low-income housing tax credits ("Credits") available under Section 42 of the Internal Revenue Code of 1986, as amended (the "Code"). It has also reviewed Section 42 of the Code, the regulations issued pursuant thereto and such other binding authority as it believes to be applicable to the issuance hereof (the regulations and binding authority hereinafter collectively referred to as the "Regulations").

Based upon the foregoing reviews and upon due investigation of such matters as it deems necessary in order to render this opinion, but without expressing any opinion as to either the reasonableness of the estimated or projected figures or the veracity or accuracy of the factual representations set forth in the Application, the undersigned is of the opinion that:

1. It is more likely than not that the inclusion in eligible basis of the Development of such cost items or portions thereof, as set forth in Hard Costs and Owners Costs section of the Application form, complies with all applicable requirements of the Code and Regulations.
2. The calculations (a) of the Maximum Allowable Credit available under the Code with respect to the Development and (b) of the Estimated Qualified Basis of each building in the Development comply with all applicable requirements of the Code and regulations, including the selection of credit type implicit in such calculations.
3. The appropriate type(s) of allocation(s) have been requested in the Reservation Request Information section in the Application form.
4. The information set forth in the Unit Details section of the Application form as to proposed rents satisfies all applicable requirements of the Code and Regulations.
5. The site of the captioned Development is controlled by the Owner, as identified in the Site Control section of the Application, for a period of not less than four (4) months beyond the application deadline.

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6. Based solely upon my review of (i) the Applicant's operating agreement; (ii) any certifications, resolutions, or consents provided to me by the Applicant; and (iii) such operating agreements, partnership agreements, bylaws, or other organizational documents of the Applicant's Principals which I deemed necessary to issue this Opinion (none of which are attached to this Opinion), the individuals identified on the list attached as Exhibit A are duly authorized to execute documents on behalf of the Applicant, to the best of my knowledge and belief.

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Finally, the undersigned is of the opinion that, if all information and representations contained in the Application and all current law were to remain unchanged, upon compliance by the Owner with the requirements of Code Section 42(h)(1)(E), the Owner would be eligible under the applicable provisions of the Code and the Regulations to an allocation of Credits in the amount(s) requested in the Application.

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This opinion is rendered solely for the purpose of inducing the Virginia Housing Development Authority ("Virginia Housing") to issue a reservation of Credits to the Owner. Accordingly, it may be relied upon only by Virginia Housing and may not be relied upon by any other party for any other purpose.

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DELPHINE CARNES LAW GROUP, PLC

By:

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EXHIBIT A
TO
ATTORNEY'S OPINION LETTER

Based solely upon my review of (i) the Applicant's operating agreement; (ii) any certifications, resolutions, or consents provided to me by the Applicant; and (iii) such operating agreements, partnership agreements, bylaws, or other organizational documents of the Applicant's Principals which I deemed necessary to issue this Opinion (*none of which are attached to this Opinion or included within this Exhibit*), the individuals identified below are duly authorized to execute documents on behalf of the Applicant, to the best of my knowledge and belief.

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Tab I:

Nonprofit Questionnaire (MANDATORY for points or pool)

NOTE: The following documents need not be submitted unless requested by Virginia Housing:

- Nonprofit Articles of Incorporation
- IRS Documentation of Nonprofit Status
- Joint Venture Agreement (if applicable)
- For-profit Consulting Agreement (if applicable)

Not Applicable

Tab J:

Relocation Plan and Unit Delivery Schedule
(MANDATORY-Rehab)



Charlottesville Redevelopment and Housing Authority

RELOCATION PLAN WESTHAVEN

December 2025

**Charlottesville Redevelopment and Housing Authority
500 1ST Street South
Charlottesville, VA 22902
(434) 326-4672**

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For more than 60 years, Charlottesville Redevelopment and Housing Authority (“CRHA”) has taken great pride in being the primary provider of “housing of first opportunity” in this community. As such, CRHA continues to strive tirelessly and passionately to be *a resident-centered organization committed to excellence in providing affordable quality housing, revitalizing communities, and promoting upward mobility and self-sufficiency through partnerships in the public and private sectors*. CRHA subscribes to a “Residents First!” philosophy that is grounded on relationships that develop and thrive only when mutual respect, dignity and commitment is afforded to one another. At CRHA, relationships matter.

The Charlottesville Redevelopment and Housing Authority is a public entity that was formed in 1954 to provide federally subsidized housing and housing assistance to low-income families within the City of Charlottesville, Virginia. Under the guidance of a seven-person Board of Commissioners, the CRHA is led by an Executive Director (“ED” or “CO”) and is subject to the requirements of Title 24 of the Code of Federal Regulations (“CFR”) and the CRHA’s policies.

Currently, CRHA owns 376 units of multi-family Public Housing at 11 sites within the City of Charlottesville; and administers a total of 533 Section 8 Housing Choice Vouchers (approximately 400 of which are under lease/deployed).

1.0 INTRODUCTION

In keeping with a “Residents First!” philosophy, CRHA has been working closely with the Public Housing Association of Residents (“PHAR”) through a Redevelopment Committee comprised of community stakeholders (collectively the “Project Team” or “Team”) to plan for the development of new low-income housing opportunities and public housing replacement units within Charlottesville. Because the construction of new public and low-income housing units will require the relocation of site occupants at some point, the relocation of tenants will be necessary. This Relocation Plan sets forth procedures to ensure the fair, uniform and equitable treatment of persons being relocated from their homes when renovation or redevelopment or new development occurs. It identifies the administrative requirements for conducting relocation and sets forth relocation standards, occupancy standards, methods for obtaining replacement housing, payments available and other related provisions of relocation practices. This Plan will demonstrate how CRHA intends to comply with the regulatory requirements, as well as the spirit and intent of the URA.

The vision for redevelopment is to create vibrant, attractive communities, where people of all economic strata, races, abilities and cultures will live, learn, work, play and raise their families near employment, retail, cultural, social and service opportunities. It’s not just the buildings - it’s all about the quality neighborhoods this redevelopment process brings about - focused on all residents and the history and culture of the neighborhoods.

Together, the Project Team has identified and prioritized three CRHA-owned properties for immediate development activity. These are:

- CRHA’s South Fist Street community
- CRHA’s Sixth Street community
- CRHA’s Westhaven community

The Project Team’s goal is to have the redevelopment of the sites proceed as expeditiously as possible with minimal temporary housing relocation. The desire of redevelopment is a “Build First and Move Once” philosophy.

Funding for the project is anticipated to come from a variety of sources including, but not limited to, low-income housing tax credits, bonds, conventional loans, donations, or other private and public grants or loans. Due to the possible funding sources and nature of funds involved, the requirements of the Uniform Relocation Act (“URA”) and corresponding Housing and Urban Development (“HUD”) relocation requirements may apply to the relocation planning and implementation components of CRHA’s redevelopment activities. Any change of funding sources may also require that this Plan be updated accordingly to reflect compliance adequate to the funding source.

1.1 Purpose of this Plan

The objective of this Relocation Plan (“Plan”) is to outline the relocation/non-displacement policy for the CRHA. These requirements and policies are to be followed when relocating or displacing persons for a project or program with federal HUD or other financial assistance, including, but not limited to Virginia Housing Development Authority (“VHDA”). In order to provide a resource for residents and practitioners, policies and procedures are cited in this Plan.

The CRHA understands that requested action is subject to the relocation requirements of 24 CFR Part 970 and Chapter 8, Section 110 of HUD Handbook 1378.

If there is any possibility that residents will be relocated because of acquisition, demolition, or rehabilitation for this project, the CRHA must undertake a planning process in conformance with the federal Uniform Relocation Act to minimize the adverse impacts of relocation.

Good recordkeeping, including a record of contacts with affected residents, is necessary to carry out the policies in an effective manner that maintains continuity, regardless of staff turnover.

1.2 Principles for Relocation

As CRHA moves forward with plans to rebuild or renovate each of Charlottesville’s public housing neighborhoods, it is committed to minimizing the disruption experienced by existing residents who will be required to relocate during the redevelopment process. Most low-income residents have already experienced

extensive housing instability in their lives as it is, so relocation for redevelopment must be planned carefully and implemented with the residents' best interests in mind.

Displacing residents from their homes and communities is almost always disruptive in the short term, but CRHA's goal is to implement a model relocation process that not only guarantees that no resident will become homeless as a result of relocation but may result in improved long-term housing stability for each affected household. Toward that end, CRHA's resident relocation efforts shall be carried out in accordance **with five key principles:**

1. CRHA will be transparent, inclusive and proactive in communicating with residents about the timetable and process for redevelopment and relocation. No residents will be blinded by the changes that are coming to their neighborhood and to their own housing situation.
2. Well in advance of any relocation, CRHA will engage with the residents of each household to develop an individually tailored Relocation and Housing Stability Plan for that household, based on its own unique needs and aspirations. The goal of this assessment is to identify the best possible short- and long-term housing outcomes for each resident, and to spell out the steps needed to accomplish those outcomes. Replacement housing shall be comparable or superior in quality and characteristics to the housing the resident is leaving behind and must not leave any household cost burdened.
3. CRHA will provide substantial wrap-around services and support to each household in carrying out its Relocation and Housing Stability Plan - and not just the minimum level of assistance that's required by federal or state code, such as the Uniform Relocation Act. CRHA will cover 100% of the moving costs for each household and provide hands-on assistance to residents in easing the transition to and from their new home.
4. As specified in the Residents' Bill of Rights for Redevelopment (see **Exhibit A**), any temporary relocation will be minimal in impact and duration. Furthermore, all residents who wish to return to their former neighborhood once the renovation or rebuilding work is completed will have the right to do so, without needing to re-apply.
5. To the extent feasible, CRHA will follow a "build first, move once" philosophy in construction planning to minimize displacement.

With these provisions and protections in place, relocation can be transformed from a typically destabilizing process to one that helps each resident make a smooth transition to a more stable and higher-quality housing future (see **Exhibit B** for the full Principles for Relocation).

From the CRHA's perspective, the following elements must also be considered when planning for relocation of residents:

- Minimize displacement
- Budgetary implications - necessary funds are needed to carry out the relocation process
- Coordination of the project - necessary staffing and inter-agency coordination must be planned to coordinate activities and facilitate a resident's move
- Determine resource needs - staffing, training, capacity building and other considerations must be planned for early on
- Administrative requirements - must adhere to HUD and other regulatory regulations. In addition, this process must follow requirements of the Fair Housing Act to provide reasonable accommodations for disabled individuals and their special needs.
- Provide housing stock to ensure one-to-one replacement of affordable housing units.

2.0 PROJECT DESCRIPTION

2.1 Phased Redevelopment

The Board of Commissioners of the Charlottesville Redevelopment and Housing Authority has identified the Westhaven property as one of the top priorities in an overall redevelopment process.

Due to the limited availability of affordable "decent, safe, and sanitary" housing in the City of Charlottesville, the strategy of minimizing the temporary relocation of residents is the primary goal. The redevelopment of the Westhaven community will proceed in two phases to minimize the relocation of residents.

2.2 The Westhaven Project

Project Site	Project Description	Units						
		Total	1-BR	2-BR	3-BR	4-BR	5-BR	6-BR
Westhaven 801-836 Hardy Dr	Demolition of existing units;	126	20	35	49	15	7	0
	Construction of new units	242	73	75	41	17	23	4

Currently Westhaven, built in 1965, is a mixture of 126, one- to five-bedroom apartments and townhouse units. (See **EXHIBIT C** for a location map of the property and **EXHIBIT C-1** for a location of the Phase 2 area).

New construction anticipates two 4-story multifamily buildings, with one designated as a senior building and 102 attached townhouse-type buildings, creating a total of 253 new housing units. Additional amenities include several community center, recreational open space, a basketball court, sidewalks, surface and under building vehicle parking and bicycle parking.

The project is anticipated to phase construction to conform to the “Build First and Move Once” philosophy. Demolition of existing units and construction of new units will be a carefully thought-out phased plan which will eliminate, or at the very least minimize, any temporary relocations or displacement of residents.

The estimated start date of construction is mid 2027 with estimated completion in July 2029. The estimated timeframes of each phase (see **EXHIBIT C-2** for a site plan) are as follows:

Phase 1: Start date March 2030. The project will take an estimated 18 months to complete.

Phase 2: Start date TBD upon completion of phase 1. Phase 2 of the project will take an estimated 18 months to complete.

2.3 Measures to Minimize Construction Impact

The goal of a phased construction schedule is to minimize or eliminate the impact of the construction process on the residents while ensuring the delivery of a high-quality product. The phasing plan for Westhaven is broken down into 2 phases of work, based on relocating current residents, demolition of existing units and construction of new housing units in which to relocate residents of the next phase(s) of new construction. The construction of each phase is estimated to occur in a time range of approximately 18 months. The total construction process is slated for 36 months assuming there are no unforeseen conditions or owner directed changes that would impact this timeframe.

3.0 PROPERTY AND HOUSEHOLD SUMMARY

The following table provides the overall unit size and total units by site within the CRHA public housing inventory:

Site / Address	Acreage	Year Built	Units					
			Total	0-1-BR	2-BR	3-BR	4-BR	5-BR
6 th Street 707-713 6 th Street SE	7.3	1980	20	0	0	20	0	0
Crescent Halls 500 1 st Street S	2.376	1976	105	98	7	0	0	0
Madison Avenue 1609-1625 Madison Ave.	3.906	1980	18	0	18	0	0	0
Michie Drive 2021-2025 Michie Drive	1.969	1980	23	0	12	11	0	0
Riverside Avenue 309-323 Riverside Avenue	1.643	1980	16	0	0	16	0	0
South 1 st Street Phase 1 1050-1054 1 st Street S	12.26	2023	62	12	32	18	0	0
Westhaven 801-836 Hardy Road	9.904	1965	126	20	35	49	15	7
Scattered Sites (4 units) 613 Hinton Avenue; 905 Monticello Avenue; 712 Elsom Street; 715 Ridge Street	total 0.446	1991- 1994	5	0	0	5	0	0
Totals			375	119	89	120	33	15

The following table provides the existing occupied units by site within the CRHA public housing inventory as of 11/18/2025:

Site / Address	Total Units	Occupied Units					
		Total	0-1-BR	2-BR	3-BR	4-BR	5-BR
6 th Street 707-713 6 th Street SE	20		0	0	17	0	0
Crescent Halls 500 1 st Street S	105		92	7	0	0	0
Madison Avenue 1609-1625 Madison Ave.	18		0	18	0	0	0
Michie Drive 2021-2025 Michie Drive	21		0	11	10	0	0
Riverside Avenue 309-323 Riverside Avenue	16		0	0	14	0	0
South 1 st Street Phase 1 1050-1054 1 st Street S	62		12	27	15		
Westhaven 801-836 Hardy Road	125		16	27	47	15	7

Scattered Sites (4 sites) 613 Hinton Avenue; 905 Monticello Avenue; 712 Elsom Street; 715 Ridge Street	5	0	0	4	0	0
Totals	375	120	90	107	15	7

4.0 THE RELOCATION PROGRAM

4.1 Assessment of Impacted Residents and Relocation Needs

Information necessary for the preparation of this Plan will be obtained through workshops and personal interviews conducted with residents. Inquiries will be made of affected residents through one-on-one interviews as well as group workshops conducted by CRHA staff. These inquiries will include household size and composition, income, monthly rent obligation, length of occupancy, ethnicity, home language, disabilities/health problems, transportation needs, pets, legal presence status, and general information regarding the resident's attitudes towards the redevelopment of public housing communities and their desire to either remain within the community or relocate to a different development. Needs that are identified through this survey will guide relocation planning.

4.2 Replacement Housing Needs

Replacement housing needs are defined by the total number of required replacement units and the distribution of those units by bedroom size. The projected number of required units by bedroom size is calculated by comparing survey data relative to household size with CRHA's replacement housing occupancy standards. These standards allow for occupancy based on CRHA's admissions policy and is reflected in the following table:

Size of family	Number of Bedrooms in Unit
1-2	1
3-4	2
5-6	3
7-8	4
9-10	5
11-12	5

In addition, where a live-in aide has been approved, CRHA will first determine the appropriate number of bedrooms for the family in accordance with the above chart. CRHA will then approve one additional bedroom to accommodate a live-in aide provided the aide has met the requirements of CRHA's Administrative Plan.

Over-housed households will be eligible for CRHA subsidy based on the qualifying Section 8 voucher size, not the size of the unit. Similarly, under-housed households may be required to move with a voucher for the number of bedrooms for which the household qualifies so they are right-sized. If a household cannot be immediately right sized at the time of their relocation, CRHA will provide the household with the option to be temporarily over-housed in an on-site unit at no cost to the household. When a new unit becomes available in that phase or a future phase, the household will then be moved into the right-sized unit.

4.3 Current Housing Data - Westhaven (125 units)

Household Information	Occupied	Vacant
Current Units	112	13
1 bedroom	16	3
2 bedrooms	27	5
3 bedrooms	47	2
4 bedrooms	15	3
5 bedrooms	7	0

4.4 Tenants to be temporarily relocated

If you are to be temporarily relocated during this renovation process, you are guaranteed the right to return to Westhaven, if you choose.

It is intended that there will be minimal temporary relocated persons during this redevelopment process. A “Build First and Move Once” philosophy will be used whenever possible.

All residents who are in “good standing” under their current leases will be eligible to move into new units, if they so choose. Residents in “good standing” are defined as those household(s) against whom CRHA has not been granted possession by the general district court and the appeal period has passed or who have not been terminated from housing assistance after a hearing before an uninterested hearing officer. Current housing must not be beyond normal wear and tear. Households must be current on rent or in an active repayment agreement.

The first phase of Westhaven Redevelopment will occur in two (2) sub-phases, Phase 1A and 1B. For those residents currently living at Westhaven who wish to permanently relocate, there are other options available, as detailed within this Plan.

PHASE 1A

In phase 1A, it is intended that 86 units consisting of 1 and 2 bedrooms will be built. Upon completion of Phase 1A construction, first priority will be given to those residents who were relocated from Westhaven, wish to return to after phase 1A completion have the right to return provided they have met the qualifications to return.

PHASE 1B

In phase 1B, it is intended that 60 units consisting of 1, 2, and 3 bedrooms will be built. Upon completion of construction of the new units in phase 1B, first priority will be given to those residents who were relocated from Westhaven, wish to return to after phase 1B completion have the right to return provided they have met the qualifications to return.

The Relocation Coordinator will work closely with all residents who will be moved once or temporarily relocated during this process. As future vacancies at Westhaven occur, normal occupancy procedures will apply.

4.5 Displaced Persons

It is intended that there will be no displaced persons, who, by definition, are persons that must move from the property permanently, during this redevelopment process. CRHA will attempt to limit involuntary displacement of residents during redevelopment. However, if it is determined that there is a possibility of involuntary displacement, the household will have the right to a meeting with the executive director or other uninterested officer who will review the decision. Further, immediately upon discovery of a potential involuntary displacement, CRHA will make a direct referral to the Legal Aid Justice Center. If this occurs the plan will be amended to address the special requirements particular to the tenants. These tenants would be given the Notice of Eligibility for Relocation Assistance which would inform them of their rights under the URA.

4.6 Relocation Options

The goal of the redevelopment process involves a strategy requiring minimal temporary relocation of housing. All residents will be provided with options for temporary or permanent housing during this renovation process, including:

- Permanent Move to another Public Housing unit - any household will be offered the opportunity to relocate to comparable replacement housing, utilizing

occupancy standards, in another public housing unit owned by CRHA, if available.

- Temporary Move / Return to the resident's previously occupied neighborhood
- Voucher - If CRHA owned/operated housing is not available, the household will be offered the opportunity to relocate to comparable privately-owned units which accept Section 8 Vouchers.

4.7 General Relocation Procedure

- All residents will receive the required notices for relocation, including but not limited to a General Information Notice, a 90-day Notice, and a 30-day Notice. The timing of these notices is based on the HUD Demolition/Disposal Application approval. The Relocation Coordinator will also be sending out updates and posting a relocation calendar in an identified location.
- Briefing sessions will be held between CRHA and residents to explain the relocation procedures in detail.
- Each resident will be given the opportunity to be personally interviewed by the Relocation Coordinator to determine housing needs and special needs, if applicable.
- The Relocation Coordinator will assist the resident with identifying a permanent unit to move to, all moving service, utility connection, if applicable, and scheduling.
- If a suitable unit is selected for rent that is not a CRHA unit, the Relocation Coordinator will assist the resident in completing the necessary applications, forms, lease, utility connection, deposits, moving services and scheduling for a permanent move to that unit.
- Once a unit has been determined and the resident is approved for move in, a move in date is established. At that time, the Relocation Coordinator will assist with scheduling moving services for the resident and the transfer of utilities, if necessary. The Relocation Coordinator will also assist in completing the necessary paperwork to submit a Notice to Vacate for the resident.
- Following a temporary move in, the Relocation Coordinator will continue contact with the resident to assist with providing information as to the permanent move in process.

- Following permanent move in, the Relocation Coordinator will assist the resident with services to ensure housing needs have been provided.

5.0 RELOCATION SERVICES PROVIDED

CRHA is required to provide the following services during the relocation/moving process:

Advisory and Assistance Services - Once HUD approval is received, a site office for Advisory Services will be established. Relocation staff will be identified to be the primary contact person for the residents during this relocation process. Services will be provided to all households prior to the commencement of each applicable phase of the redevelopment of the property.

Communication / Notices / Recordkeeping

Relocation Reimbursement Expenses - In addition to advisory services, households may be eligible to receive relocation payments, moving expenses, and replacement housing payments for the increased cost of renting or purchasing a comparable replacement dwelling.

5.1 Advisory and Assistance Services

Advisory services to those households who are required to relocate may be provided by CRHA or an outside vendor. Wherever possible, vendors used in this process should incorporate principles of Section 3, choosing vendors owned by people of color, who prioritize hiring low-income residents, and are committed to apprenticing public housing residents. Advisory and assistance services include, but are not limited to the following:

- Provide information on the nature of, and procedures for, obtaining relocation assistance and benefits.
- Determine the needs and preferences of each affected household
- Explain all options for relocation assistance, identify which CRHA communities have vacant housing already identified and secured
- Understand and anticipate the needs of families and able to meet the special advisory services they may need
- Provide contact information for questions and access to phone or computer if needed to make contact
- Offer to provide transportation for tenants to look at housing options in other CRHA communities, especially for those who are elderly or disabled, if applicable
- Offer other assistance (i.e. referrals for social services, financial referrals, housing inspections)
- Provide appropriate counseling for tenants who are unable to read and understand notices
- Provide translation services when necessary

- Provide counseling referrals and other assistance to minimize hardship during adjustment period
- Provide other assistance as required by each household
- Explain the appeals process if they are not satisfied with the Agency's decisions

Relocation Staff

Implementation of this Plan will be the responsibility of the Relocation Coordinator, or other individual(s) identified by CRHA. The Relocation Coordinator will be the primary contact person for the residents. This person will be responsible for preparing and distributing all required relocation notices, maintaining the original list of households to be relocated, establishing and maintaining a recordkeeping system, identifying replacement units (if applicable) and coordinating the relocation of households with the required timeframes.

The Relocation Coordinator will meet with all households to confirm their options, their relocation plans/needs and will provide all necessary assistance throughout the relocation process. Prior to, and upon completion of, the newly constructed units, the Relocation Coordinator will:

- Conduct relocation information sessions with each head-of-household.
- Assist residents with the completion of any necessary forms, whether for assistance or otherwise.
- Identify an appropriate temporary (or permanent) replacement unit that meets CRHA occupancy requirements, which is suitable in its living conditions and has comparable amenities to the current unit.
- Facilitate and schedule resident moves, and assist with utility transfers, completion of change of address forms, etc.

5.2 Relocation Communication / Notices /Recordkeeping

Communication will be key to this transition process. CRHA will be transparent, inclusive and proactive in communicating with residents about the timetable and process for redevelopment and relocation. No residents will be blinded by the changes that are coming to their neighborhood and to their own housing situation. Well in advance of any relocation, CRHA will engage with the residents of each household to develop an individually tailored Relocation and Housing Stability Plan for that household, based on its own unique needs and aspirations. The goal of this assessment is to identify the best possible short- and long-term housing outcomes for each resident, and to spell out the steps needed to accomplish those outcomes.

Communication

Briefing sessions will be held between CRHA and residents to explain the relocation procedures in detail.

The Relocation Coordinator will also be sending out updates and posting a relocation calendar in an identified location.

Notices

All residents will receive various notices regarding the relocation process, including HUD-required notices for relocation, including but not limited to a General Information Notice, a 90-day Notice, and a 30-day Notice. The timing of these notices are based on the HUD Demolition/Disposal Application approval. These notices may include:

- **Notice of Availability of Draft Relocation Plan**
This notice informs affected households that the Plan is available for review and input. (See **EXHIBIT D** for sample Notice of Availability of Draft Relocation Plan Notice).
- **General Information Notice (GIN)**
This notice informs affected households of the project and that they may be displaced by the project and establishes their eligibility for relocation assistance and payments. (See **EXHIBIT E** for sample General Information Notice).
- **Letter of Eligibility for Relocation Assistance**
This notice informs the affected households that they will be displaced by the project and formally establishes their eligibility. (See **EXHIBIT E** for sample Letter of Eligibility for Relocation Assistance Notice).
- **Notice of Non-Displacement**
(may be combined with the 90-day notice)
- **120 Day Notice**
For those units approved by the VHDA for Low Income Housing Tax Credits (“LIHTC”), a 120-day Notice is required to be provided to residents no less than 120 days prior to the day that the tenant must move.
- **90 Day Notice**
No household shall be required to move without a minimum of 90 days’ written notice of the required date of the move. This notice informs affected households of the earliest date by which they will be required to move. This notice may not be issued unless a comparable replacement dwelling is available and the displaced person is informed of its location

and has sufficient time to lease or purchase the property. (See **EXHIBIT G** for sample 90 Day Notice).

- **30 Day Notice**
(See **EXHIBIT H** for sample 30 Day Notice).
- **30 Day Return Termination of Relocation Benefit Notice**

Recordkeeping

Residents/Recipients must maintain all records associated with relocation assistance.

The CRHA Relocation files should include the following documentation:

- **General Relocation File:** Overall and individual items such as the relocation plan, and documentation of relocation budget.
- **List of Occupants:** name, address, and occupant characteristics for all persons occupying the property at key relocation milestones (rent roll).
- **All Residents:** copies of notices; evidence of delivery of notices; evidence of reimbursement of expenses; for tenants who elect to relocate, documentation supporting ineligibility for relocation payments as a displaced person; documentation to support lease violations and/or eviction for cause; documentation to determine illegal occupancy of the property; and copy of any appeal or complaint filed and response.

All pertinent records shall be retained for no less than three (3) years after the latest of:

- The date by which all payments have been received by persons displaced for the project and all payments for the acquisition of real property have been received.
- The date that the project has been completed.
- The date by which all issues resulting from litigation, negotiation, audit or other action (e.g., civil rights compliance) have been resolved and final action taken; or
- For real property acquired with HUD funds, the date of final disposition.

5.3 Relocation Reimbursement Expenses

Covered Costs

- **Security Deposit.** Residents will not be required to pay another security deposit during the relocation process, if they are relocating to another public housing unit. If a resident elects to relocate to a unit other than another public housing units, applicable security deposit provisions will apply.

- **Utility Costs.** CRHA will pay the required cost of utility new connection fees. Utilities are identified as electric, water, sewer and gas. Delinquent accounts incurred prior to the relocation will not be covered. CRHA is not allowed to pay utility deposits. However, CRHA can advance needed deposits to residents who choose reimbursement for the actual and reasonable costs of the move, provided the resident executes an agreement to pay the funds. Such advance payments of deposit are in essence loans, and therefore, are to be repaid in accordance with the terms of the repayment agreement agreed to by the authority and the resident.
- **Incidental Costs.** Reasonable incidental costs incurred due to the relocation may be reimbursed, upon presentation of a valid receipt for approved expenses.
- **Moving Expense Payments**
Moving assistance will be provided to all households moving to newly constructed units or off-site to other permanent or temporary units. This assistance may be provided in one of the following manners.

- **Reasonable Moving and Related Expenses**

Residents may choose to receive a relocation payment to cover the reasonable cost of the move. The lower of two bids or estimates prepared by a commercial mover are required. Claims may include the reasonable and necessary costs for:

- Transportation for the household
- Packing, moving and unpacking of household goods
- Disconnecting and reconnecting household appliances and other personal property (e.g., telephone and cable TV)
- Insurance for the replacement value of property during the move
- The replacement value of property lost, stolen or damaged in the move (but not through residents' neglect) if insurance is not reasonably available

Important:

- Residents must be able to account for any costs incurred.
- Full documentation is required, including bills, certified prices, appraisals and other evidence of expenses.
- Receipts are required for all reimbursements.
- **Fixed Moving Expense**
This allowance is based on the number of rooms in your home or the number of rooms of furniture you will be moving as shown on a schedule. If there is not a large amount of personal property to move, this payment may be more advantageous. No special documentation is required to support a claim. Following the move, the appropriate claim form must be completed and submitted to receive payment.

Resident owns furniture									Resident does not own furniture	
Number of rooms									Number of rooms	
1 room	2 rooms	3 rooms	4 rooms	5 rooms	6 rooms	7 rooms	8 rooms	Each Addt'l room	1 room	Each addt'l room
700	900	1100	1300	1500	1700	1900	2100	300	400	75

**Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as Amended Fixed Residential Moving Cost Schedule (2015)*

Note: "Room" excludes bathrooms, hallways and closets.

- **Residential Move is Performed by CRHA**

This allowance is based on the CRHA contracting full moving services including packing, moving and unpacking of household goods; disconnecting and reconnecting household appliances and other personal property; insurance for the replacement value of property during the move; and the replacement value of property lost, stolen or damaged in the move (but not through resident's neglect). Payment is limited to \$100.00 (not including replacement value claims).

If a resident prefers to pack their own personal possessions and items of value, they will be provided with packing boxes and tape for the move. A resident who needs assistance in packing shall notify the Relocation Coordinator for assistance. It is the obligation of the CRHA to pack and move all of a resident's belongings and household goods.

The following table reflects the estimated one-time move budget prepared by CRHA to cover cost for relocation of residents at Westhaven per unit (as of December 2025):

Unit Size	Moving Expense	Moving Fee	Utility Transfers (estimate)	Per Unit Total	Total Units	Estimated Cost
1 BR	\$ 1100.00	\$ 100.00	\$ 45.00	\$ 1,245.00	19	\$23,655.00
2 BR	\$ 1300.00	\$ 100.00	\$ 45.00	\$ 1,445.00	34	\$49,130.00
3 BR	\$1500.00	\$100.00	\$ 45.00	\$1,645.00	50	\$82,250.00
4 BR	\$1700.00	\$100.00	\$ 45.00	\$1,845.00	15	\$27,675.00
5 BR	\$1900.00	\$100.00	\$ 45.00	\$2,045.00	7	\$14,315.00

Totals					125	\$ 197,025.00
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- A Moving Fee of \$100.00 is estimated for those residents who allow the CRHA contractor to perform the move.
- This total does not reflect moving insurance which will be necessary.

6.0 OTHER IMPORTANT INFORMATION

6.1 Leases Required

All relocated Residents must be screened for eligibility to enter into a new lease due to the LIHTC funding. If a Resident chooses to relocate to a non-CRHA-owned housing unit, applicable lease provisions will apply.

- 6.2 Pets/Animals** - If a Resident is relocating to another CRHA-owned housing unit, current CRHA policy(ies) apply. If a Resident chooses to relocate to a non-CRHA-owned housing unit, applicable lease provisions will apply.

6.3 Relocation Tax Consequences

In general, relocation payments are not considered as income for the purpose of IRS or Personal Income Tax. This information is not intended to be provision of tax advice by the CRHA, its Agents, Consultants, Partners, or Assigns. Tenants in receipt of moving and/or rental assistance payments are encouraged to consult with independent tax advisors concerning the tax consequences of relocation payments.

6.4 Projected Rents and Rental Policies after Project Completion

Residents will pay no more or no less rent than is required pursuant to the applicable rental policies in effect at the time of their move into renovated housing or a new CRHA-owned location as chosen by the resident. If a Resident chooses to relocate to a non-CRHA-owned housing unit, applicable lease provisions will apply.

- 6.5 Resources** - this list of service providers currently working with public housing residents may need to be made aware of this Relocation Plan:

- UVA and nursing clinic staff
- Other medical professionals and nurses/aides that provide services
- JAUNT
- CAT buses / CTS office
- Region Ten

- USPS
- Meals on Wheels
- Utility service providers
- Building security services
- Security Guard company
- Disability / SSI office
- Interpreters needed for assistance
- Blue Ridge Pace
- Charlottesville Parks Recreation
- First United Methodist Church
- Charlottesville Department of Social Services (CDSS)
- Willing Workers
- Others as suggested by staff or board

6.6 Program Assurances and Standards

Please see **EXHIBIT J** for assurances provided to residents pursuant to this Plan.

6.7 Grievance Procedures

CRHA's Appeals/Grievance Procedures shall govern any appeals pursuant to this Plan. These policies and procedures may be obtained at CRHA's main office. The Housing Director is also available at this location at:

500 First Street South
Charlottesville, VA 22902
434-326-4672

A resident may, at any time, exercise their right to appeal CRHA's decision through the U.S. Department of Justice or the local HUD office at:

U.S. Department of Housing and Urban Development
Richmond Field Office
600 East Broad Street, 3rd Floor
Richmond, VA 23219
Telephone: 800-842-2610

6.10 Owner Contact Information

John Sales, Executive Director
Charlottesville Redevelopment and Housing Authority
500 First Street South
Charlottesville, VA 22902

(434) 326-4672
salesj@cvillerha.com

6.11 ACRONYMS USED IN THIS PLAN

ACOP	Admissions and Continued Occupancy Policy
CFR	Code of Federal Regulations
CRHA	Charlottesville Redevelopment and Housing Authority
HOH	Head of Household
HUD	(Department of) Housing and Urban Development
IRS	Internal Revenue Service
LIHTC	Low Income Housing Tax Credits
PHAR	Public Housing Association of Residents
URA	Uniform Relocation Act
VHDA	Virginia Housing Development Authority

EXHIBIT A
Residents' Bill of Rights for Redevelopment

Residents' Bill of Rights for Redevelopment

(as approved unanimously by the CRHA Board of Commissioners, 11/24/08)

The Charlottesville Redevelopment and Housing Authority and the City of Charlottesville hereby commit to a redevelopment process that improves the quality of life in our public housing neighborhoods, involves residents in key redevelopment decisions, enhances housing and employment opportunities for residents, and guarantees that current residents will not be subject to permanent or long-term displacement or homelessness as a result of redevelopment. To fulfill these commitments, CRHA and the City of Charlottesville endorse the following guiding principles for our redevelopment efforts:

1. A meaningful and enforceable resident participation process will guide all substantive decisions about redevelopment;
2. There will be at least one-for-one replacement of all affected units with newly-built or renovated public housing units ("replacement units");
3. Replacement units will be of like kind (1 bedroom for 1 bedroom, 5 bedroom for 5 bedroom, elderly for elderly, family for family, etc.), subject to an analysis of needs of current and future public housing-eligible residents;
4. Those replacement units will be reserved for very low-income and extremely low-income households, as under current public housing admissions rules;
5. The opportunity to live in the replacement units will be offered first to those households living in CRHA units, without having to re-apply or re-qualify;
6. Residents who are displaced by redevelopment, and who wish to stay in public housing, will be guaranteed replacement housing in the following order of preference:
 - a. Replacement units at their current site.
 - b. Replacement units in another area that has equal or greater advantages as their current site.
 - c. As a last resort, and only when required by space or necessity, temporary housing of an equal or greater quality to their existing housing, with a duration not to exceed 12 months.
7. Each displaced household will have the right to choose to return to the redeveloped site or to relocate permanently to another replacement unit;
8. The redevelopment process will support a system of economic justice in which residents have priority access to jobs, homeownership and contracting opportunities created by redevelopment, and in which the redeveloped communities feature improved amenities and enhanced access to services, employment and transportation for residents.

Approved by Council
December 15, 2008

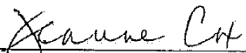

Clerk of City Council

EXHIBIT B CRHA Principles for Relocation

CRHA Principles for Relocation

(as approved by the CRHA Board of Commissioners 10/22/18)

As the Charlottesville Redevelopment and Housing Authority (CRHA) moves forward with plans to rebuild or renovate each of Charlottesville's public housing neighborhoods, it is committed to minimizing the disruption experienced by existing residents who will be required to relocate during the redevelopment process. Most low-income residents have already experienced extensive housing instability in their lives as it is, so relocation for redevelopment must be planned carefully and implemented with the residents' best interests in mind.

Displacing residents from their homes and communities is almost always disruptive in the short term, but CRHA's goal is to implement a model relocation process that not only guarantees that no resident will become homeless as a result of relocation, but actually results in improved long-term housing stability for each affected household. Toward that end, CRHA's resident relocation efforts shall be carried out in accordance with four key principles:

1. **CRHA will be transparent, inclusive and proactive in communicating with residents about the timetable and process for redevelopment and relocation.** No residents will be blindsided by the changes that are coming to their neighborhood and to their own housing situation.
2. **Well in advance of any relocation, CRHA will engage with the residents of each household to develop an individually tailored Relocation and Housing Stability Plan for that household, based on its own unique needs and aspirations.** The goal of this assessment is to identify the best possible short- and long-term housing outcomes for each resident, and to spell out the steps needed to accomplish those outcomes. Replacement housing shall be comparable or superior in quality and characteristics to the housing the resident is leaving behind and must not leave any household cost burdened.
3. **CRHA will provide substantial wrap-around services and support to each household in carrying out its Relocation and Housing Stability Plan** – and not just the minimum level of assistance that's required by federal or state code, such as the Uniform Relocation Act. CRHA will cover 100% of the moving costs for each displaced household and provide hands-on assistance to residents in easing the transition to and from their new home.
4. **As specified in the Residents' Bill of Rights for Redevelopment, any temporary relocation will be minimal in impact and duration.** Furthermore, all residents who wish to return to their former neighborhood once the renovation or rebuilding work is completed will have the right to do so, without needing to re-apply.

With these provisions and protections in place, relocation would be transformed from a typically destabilizing process to one that helps each resident make a smooth transition to a more stable and higher-quality housing future.

Key Steps Needed to Accomplish CRHA's Principles for Relocation

Taking the following steps will ensure that relocation takes place with the residents' best interests in mind, and is carried out in accordance with federal and state law, HUD regulations, and best practices from other communities:

1. **CRHA will be transparent, inclusive and proactive in communicating with residents about the timetable and process for redevelopment and relocation.**

- As soon as a redevelopment project is initiated in earnest, and no less than 12 months in advance of any relocation, notice of impending relocation shall be provided to all affected residents.
- Regular, accessible community meetings should then take place to keep residents fully informed and engaged on the anticipated timetable and process for redevelopment and relocation.
- Since many residents do not or cannot attend meetings, CRHA will also maintain open and ongoing communication with residents about redevelopment and relocation through door-knocking, written notices, newsletters, flyers, etc.
- CRHA shall provide 90 days' advance notice of the final possible move-out date.

2. **Well in advance of any relocation, CRHA must engage with the residents of each household to develop an individually-tailored Relocation and Housing Stability Plan for that household, based on its own unique needs and aspirations.**

- Within the 6–12-month period before relocation is expected to occur, agency staff (e.g., a full-time Relocation Coordinator working in collaboration with a team of local social services professionals) shall meet with each affected household to conduct an assessment of the residents' current housing situation and desired housing goals.
- This assessment will help each household identify its best possible long-term housing outcome (returning to a renovated or rebuilt unit in the same neighborhood, moving to another public housing neighborhood, obtaining a Housing Choice Voucher, transitioning to subsidized or market-rate rental housing, homeownership or assisted living, moving in with family, etc.), and inform the creation of an individually-tailored Relocation and Housing Stability Plan that spells out the steps necessary to accomplished that desired outcome.
- For residents who will be relocated to temporary housing while awaiting the availability of a newly-renovated or rebuilt unit, this assessment and planning process will also help residents identify their best possible short-term housing option (moving to another unit on-site, moving to another public housing neighborhood, moving to newly-constructed relocation housing, obtaining a short-term Housing Choice Voucher, etc.).
- As part of this assessment and planning process, staff will ensure that residents are fully informed of the pros and cons of the various short- and long-term housing options, so that no residents are set up for failure. (For example: residents must be educated about the additional utility costs they would incur as Housing Choice Voucher holders.)
- Staff will also ensure that the housing options presented to residents are comparable or superior in quality, size, price, location, necessary accommodation, etc. to residents' existing

housing situation, and do not result in any household becoming cost burdened. Proximity to jobs, services, schools, public transportation and other vital community amenities must not be impaired in the selection of replacement housing. If vouchers are used as a relocation strategy, the homes being utilized should be within city limits if at all possible.

3. CRHA will provide or help secure substantial wrap-around services and support for each household in carrying out its Relocation and Housing Stability Plan.

- Housing counseling assistance shall be provided to all households affected by relocation, not only to help them select their desired housing type (public housing, voucher, assisted living, etc.), but also to help them identify and secure a specific housing unit. All replacement housing units will be inspected to ensure they are decent, safe and sanitary.
- In addition, CRHA will assist each resident in securing other services and supports necessary to accomplish their housing goals. These may include, but are not limited to: financial management coaching, job search/job training assistance, access to eligible social services, etc. Toward this end, CRHA should explore the creation of a Financial Opportunity Center-type program (see www.lisc.org/our-initiatives/financial-stability/financial-opportunity-centers) in which all affected residents are automatically enrolled once notice of relocation is provided.
- CRHA shall provide financial assistance and hands-on support to help residents make the transition to and from their new homes, to include covering 100% of necessary moving and moving-related costs.
- CRHA shall move households at a careful, measured pace to ensure a successful transition for all residents; furthermore, follow-up support shall be provided once residents are moved in to their new homes (even if they are no longer living in CRHA housing) to ensure that they are faring well in their new environments.
- Children of displaced families shall be allowed to attend school in their current school districts if they so choose, and be provided transportation to those schools.
- CRHA shall make an extra effort to ensure that seniors, people with disabilities and other vulnerable residents do not experience any lapse in critical support services (health care, therapy, Meals on Wheels, etc.) as a result of relocation.

4. As specified in the Residents' Bill of Rights for Redevelopment, any temporary relocation should be minimal in impact and duration.

- Residents should be placed in temporary replacement housing for no more than 12 months before moving into their permanent homes, unless they wish to return to their former neighborhood and the construction process exceeds 12 months (though shall not exceed 24 months). Hotels shall not be considered an acceptable option for temporary replacement housing.
- Residents will be guaranteed the right to return to a newly renovated or rebuilt unit in their former neighborhood without having to re-apply or re-qualify.

EXHIBIT C
Westhaven Site
801-836 Hardy Drive



AERIAL: WESTHAVEN SCALE

SITE PLAN DEVELOPMENT
JANUARY 2025 | WESTHAVEN
22

EXHIBIT C - 1
Westhaven Site plan



EXHIBIT D
Sample Letter: Invitation to Participate

An Invitation to You!

You are invited to attend and participate in a discussion regarding a proposal to build new public housing on other sites to move residents of Westhaven prior to rehabilitation, demolition and/or reconstruction of this complex where you now live. If this proposal goes forward, it is CRHA's intention to prepare and adopt a Relocation Plan, and to consider the comments and suggestions received from both the residents and the residents' association. If adopted, the Plan will be made available to each resident who currently occupies this complex to help explain the rights, protections, services, moving assistance, and housing choices that may be available.

As you can see, this is an important meeting. Please plan to attend. Your suggestions and concerns will be heard and considered.

Several issues may be discussed at this meeting:

- What is the best way to improve the living conditions at this complex? Why?
- Are there laws to protect me if I have to move?
- Will I get moving and relocation services? What kind?
- Can I move to other Public Housing?
- What if I want a Section 8 Voucher? Can I get one? How?
- What about homeownership? Can I buy a home? How?
- Can I come back to Crescent Halls when the project is finished?

- Will I be kept informed of other meetings or actions? How?

EXHIBIT E

Sample Letter: General Information Notice

(date)

Name
Address
City, State, zip

RE: General Information Notice Regarding Relocation

Dear _____:

Charlottesville Redevelopment and Housing Authority (CRHA) is about to embark on the redevelopment of the Westhaven Community so that CRHA can provide safe, sanitary and decent housing to its residents. As a current resident of Westhaven, you will be required to move from your apartment either:

- temporarily while renovation is in progress (2 moves); or
- permanently, from your unit into a newly renovated unit or, if you choose, another preferred housing alternative (1 move)

You may be eligible for Relocation Assistance under the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended.

THIS IS NOT A NOTICE TO VACATE YOUR APARTMENT. You will be notified in advance when required to move from your apartment. As required by law, you will be provided additional notice at minimum timeframes of 90 days and 30 days prior to moving.

We urge you not to move at this time. If you choose to move, you will not be provided relocation assistance. Please remember:

- **This is not a notice to vacate the premises.**
- **This is not a notice of relocation eligibility.**

If you are currently under eviction, your eligibility for relocation assistance will be contingent upon the outcome of the eviction proceedings against you.

You will be contacted soon so that we can provide you with more information about the proposed project. If the project is approved, we will make every effort to accommodate your needs. In the meantime, if you have any questions, please contact _____(name)_____, _____(title)_____, at _____(phone)____ or _____(email)_____.

Sincerely,

John Sales
Executive Director

Note: Pursuant to Public Law 105-117, aliens not lawfully present in the United States are not eligible for relocation assistance, unless such ineligibility would result in exceptional hardship to a qualifying spouse, parent, or child. All persons seeking relocation assistance will be required to certify that they are a United States citizen or national, or an alien lawfully present in the United States.

cc: A copy of this letter is required in your Resident case and relocation file. This notice was delivered (e.g. personally served or certified mail, return receipt requested) – and the date of delivery.

EXHIBIT F

Sample Letter: Letter of Eligibility for Relocation Assistance – Residential Tenant

(date)

Name
Address
City, State, zip

RE: Letter of Eligibility for Relocation Assistance Notice

Dear _____:

On ____ (date) ____, Charlottesville Redevelopment and Housing Authority notified you of proposed plans to renovate Westhaven in order to provide safe, sanitary and decent housing. This previous notice also advised you that as a current resident of Westhaven, you will be required to move from your apartment either:

- temporarily while renovation is in progress (2 moves); or
- permanently, from your unit into a newly-renovated unit or, if you choose, another preferred housing alternative (1 move)

YOU DO NOT NEED TO MOVE NOW! This is a notice of eligibility for relocation assistance. To carry out an overall redevelopment strategy, it will be necessary for you to move. You will not be required to move until advance written notification of the date by which you will move. When you do move, you will be entitled to relocation reimbursement and/or other assistance in accordance with federal regulations implementing the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended.

The effective date of this notice is ____ (date) ____. We want to make it clear that you are eligible for assistance to relocate, including counseling and other advisory services. If you are currently under eviction, your eligibility for relocation assistance will be contingent upon the outcome of the eviction proceedings against you.

Remember, do not move before we have a chance to discuss your eligibility for assistance. If you move before receiving a notice from Charlottesville Redevelopment and Housing Authority to vacate the premises, your eligibility for relocation assistance could be denied. This letter is important to you and should be retained. **This is NOT a notice to vacate the premises.**

If you have any questions, please contact ____ (name) ____, ____ (title) ____, at ____ (phone) ____ or ____ (email) ____.

Sincerely,

John Sales
Executive Director

Note: Pursuant to Public Law 105-117, aliens not lawfully present in the United States are not eligible for relocation assistance, unless such ineligibility would result in exceptional hardship to a qualifying spouse, parent, or child. All persons seeking relocation assistance will be required to certify that they are a United States citizen or national, or an alien lawfully present in the United States.

cc: A copy of this letter is required in your Resident case and relocation file. This notice was delivered (e.g. personally served or certified mail, return receipt requested) – and the date of delivery.

EXHIBIT G

Sample Letter: Notice of Non-Displacement and 90 Day Notice

(date)

Name

Address

City, State, zip

RE: 90 Day Notification to Relocate

Dear _____:

On ____ (date) ____, Charlottesville Redevelopment and Housing Authority notified you of proposed plans to renovate Westhaven in order to provide safe, sanitary and decent housing. This previous notice also advised you that as a current resident of Crescent Halls, you will be required to move from your apartment either:

- temporarily while renovation is in progress (2 moves); or
- permanently, from your unit into a newly-renovated unit or, if you choose, another preferred housing alternative (1 move)

YOU DO NOT NEED TO MOVE NOW! This is a 90 day moving notification. To carry out an overall redevelopment strategy, it will be necessary for you to move. You will not be required to move until you are given further written notification of the date by which you will move. When you do move, you will be entitled to relocation reimbursement and/or other assistance in accordance with federal regulations implementing the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended.

The effective date of this notice is ____ (date) ____. We will be working with you through continued counseling and other advisory services to finalize your relocation and moving plans. The moving date will not be sooner than 90 days from the effective date of this notice.

We want to make it clear that you are eligible for assistance to relocate. If you are currently under eviction, your eligibility for relocation assistance will be contingent upon the outcome of the eviction proceedings against you.

You have the right to appeal the relocation payment or other circumstances regarding relocation. Remember, if you move before receiving a notice from Charlottesville Redevelopment and Housing Authority to vacate the premises, your eligibility for relocation assistance could be denied.

If you have any questions, please contact ____ (name) ____, ____ (title) ____, at ____ (phone) ____ or ____ (email) ____.

Sincerely,

John Sales

Executive Director

cc: A copy of this letter is required in your Resident case and relocation file. This notice was delivered (e.g. personally served or certified mail, return receipt requested) – and the date of delivery.

EXHIBIT H
Sample Letter: 30 Day Notice

(date)

Name

Address

City, State, zip

RE: 30 Day Notification to Relocate

Dear _____:

On ___(date)___, Charlottesville Redevelopment and Housing Authority notified you of proposed plans to renovate Crescent Halls in order to provide safe, sanitary and decent housing. This previous notice also advised you that as a current resident of Crescent Halls, you will be required to move from your apartment either:

- temporarily while renovation is in progress (2 moves); or
- permanently, from your unit into a newly-renovated unit or, if you choose, another preferred housing alternative (1 move)

You do not need to move now! This is a 30 day moving notification - the moving date will not be sooner than 30 days from the effective date of this notice (___effective date___). To carry out an overall redevelopment strategy, it will be necessary for you to move. When you do move, you will be entitled to relocation reimbursement and/or other assistance in accordance with federal regulations implementing the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended.

We anticipate the moving date to be approximately _____. We will be working with you through continued counseling and other advisory services to finalize your relocation and moving plans. We want to make it clear that you are eligible for assistance to relocate. If you are currently under eviction, your eligibility for relocation assistance will be contingent upon the outcome of the eviction proceedings against you.

You have the right to appeal the relocation payment or other circumstances regarding relocation. Remember, if you move before receiving a notice from Charlottesville Redevelopment and Housing Authority to vacate the premises, your eligibility for relocation assistance could be denied.

If you have any questions, please contact ___(name)___, ___(title)___, at ___(phone)___ or ___(email)___.

Sincerely,

John Sales

Executive Director

cc: A copy of this letter is required in your Resident case and relocation file. This notice was delivered (e.g. personally served or certified mail, return receipt requested) – and the date of delivery.

EXHIBIT I

Sample Letter: Letter of Notification to Relocate

(date)

Name

Address

City, State, zip

RE: 30 Day Notification to Relocate

Dear _____:

On ____ (date) ____, Charlottesville Redevelopment and Housing Authority notified you of proposed plans to redevelop Westhavns in order to provide safe, sanitary and decent housing. This previous notice also advised you that as a current resident of Westhaven, you will be required to move from your apartment either:

- temporarily while renovation is in progress (2 moves); or
- permanently, from your unit into a newly-renovated unit or, if you choose, another preferred housing alternative (1 move)

This letter will serve to notify you that your scheduled moving date and time is _____.

As we have discussed with you during counseling and other advisory services to finalize your relocation and moving plans, you will be entitled to relocation reimbursement and/or other assistance in accordance with federal regulations implementing the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended. If you are currently under eviction, your eligibility for relocation assistance will be contingent upon the outcome of the eviction proceedings against you.

We will continue to work with you during the moving process. In the meantime, if you have any questions, please contact ____ (name) ____, ____ (title) ____, at ____ (phone) ____ or ____ (email) ____.

Sincerely,

John Sales

Executive Director

cc: A copy of this letter is required in your Resident case and relocation file. This notice was delivered (e.g. personally served or certified mail, return receipt requested) – and the date of delivery.

EXHIBIT J
Relocation Plan Assurances

I CERTIFY THAT THIS RELOCATION AND HOUSING STABILITY PLAN CONTAINS ACCURATE INFORMATION AND HAS BEEN PREPARED IN ACCORDANCE WITH 49 CFR PART 24, UNIFORM RELOCATION ASSISTANCE (URA) AND REAL PROPERTY ACQUISITION FINAL RULE AND NOTICE, AS MAY BE AMENDED. I FURTHER ASSURE THAT:

1. Services will be provided to ensure that displacement does not result in different, or separate treatment of households based on race, nationality, color, religion, national origin, sex, sexual orientation, marital status, familial status, disability or any other basis protected by the federal Fair Housing Amendments Act, the Americans with Disabilities Act, Title VI of the Civil Rights Act of 1964, Title VII of the Civil Rights Act of 1964, Title VIII of the Civil Rights Act of 1968, as well as otherwise arbitrary, or unlawful discriminations;
2. Relocation staff will follow URA requirements;
3. Relocation staff who will implement this plan are familiar with its contents and the requirements;
4. Sufficient funds have been appropriated, reserved, set aside or otherwise committed to cover the anticipated relocation costs;
5. Families and individuals will have full opportunity to occupy comparable, decent, safe and sanitary housing;
6. Relocation payments will be made promptly and to the full extent for which tenants are eligible;
7. The project activities have been planned in a manner that will minimize hardships to tenants;
8. All tenants will be given a reasonable period of time to move and no one will be required to move unless a comparable replacement unit is available or provided for;
9. Relocation assistance and advisory services will be provided in accordance with the needs of the tenant.

CRHA Executive Director

CRHA Board of Directors (Chairperson)

Print Name

Print Name

Date

Date

EXHIBIT K
Sample: Resident Relocation Management Report

EXHIBIT L
Informational Brochure / Frequently Asked Questions

EXHIBIT M
Relocation Orientation Form

EXHIBIT N
Resources

Tab K:

Documentation of Development Location:

Tab K.1

Revitalization Area Certification



Revitalization Area

General Instructions

To qualify for revitalization area points available under the QAP (13 VAC 180-60(E)(2)(c)), select one of the following and provide sufficient supporting documentation:

1. The development is located in either of the following, as defined by HUD: a Qualified Census Tract; or a Targeted Area, wherein 70% or more of the families have incomes which are \leq 80% statewide median income [NOTE: these census tracts are included in the definition of Targeted Area for single-family lending purposes but do not include ACEDS].
2. The development is located in a redevelopment area, conservation area or rehabilitation district created by a city or county, pursuant to VA Code §36-1 et seq. Documentation must (a) demonstrate that area exists at the time of application; (b) accurately depict area boundaries; and (c) clearly show that the proposed development lies or will lie within those boundaries.
3. The development is located in a revitalization area designated by resolution adopted pursuant to the terms of VA Code § 36-55.30:2 for the purpose of enabling Virginia Housing to provide financing to either a mixed-income or mixed-income/mixed-use development. Documentation must include a resolution from the locality supporting the development's location within the revitalization area. Please contact Rental Housing development to obtain the appropriate form resolution.
4. The development is located in a Housing Rehabilitation Zone established through an ordinance created by a city, county or town pursuant to VA Code §36-55.64. Documentation must include a copy of the ordinance with support that the development lies within the Rehabilitation Zone.
5. The development is located in an opportunity zone designated by the Commonwealth pursuant to the Federal Tax Cuts and Jobs Act of 2017 (PL 115-97) and has a binding commitment of funding acceptable to Virginia Housing.
6. The development is located in a jurisdiction that confirms that the development, as proposed to be constructed or rehabilitated, will utilize new or existing housing as part of a community revitalization plan. Must use Virginia Housing's Community Revitalization Plan Form Letter.
7. The development is located on land owned by federally recognized or Virginia-recognized Tribal Nations located within the present-day external boundaries of the Commonwealth.



Community Revitalization Plan Form Letter

13 VAC 180-60(E)(2)(c)(6)

General Instructions:

1. The Community Revitalization Plan Form should be signed by any of the following individuals or authorized officers of any of the following offices within the jurisdiction where the Development will be located:
 - City Manager/County Executive
 - Office of Housing
 - Office of Planning
 - Office of Zoning
 - Economic Development Authority
 - Local Housing Authority
 - Other official or office deemed acceptable by Virginia Housing
2. Owner/Applicant should fill in all requested information on the form letter, except for the signature page:
 - 'Development Address' should correspond to I.A.2 on page 1 of the application and Zoning Certification.
 - 'Proposed Improvements' should correspond with I.B & D and III.A of the application and Zoning Certification.
3. Authorized signer should complete and execute the signature page.

If you have any questions, please contact the Tax Credit Allocation Department at: taxcreditapps@virginiahousing.com

Community Revitalization Plan Form Letter
13 VAC 180-60(E)(2)(c)(6)

DATE: 3/6/2020

TO: Virginia Housing
601 South Belvidere Street
Richmond, VA 23220

RE: Community Revitalization Plan Form

Name of Development: Westhaven Phase One

Name of Owner/Applicant: Westhaven Phase One, LLC

Name of Seller/Current Owner: Charlottesville Redevelopment and Housing Authority

DEVELOPMENT DESCRIPTION:

Development Address:


801-836 Hardy Drive
Charlottesville, VA 22903

Proposed Improvements:

New Construction:	# Units	<u>82</u>	# Buildings	<u>1</u>	Total Floor Area	<u>101,018</u>
Adaptive Reuse	# Units	___	# Buildings	___	Total Floor Area	_____
Rehabilitation:	# Units	___	# Buildings	___	Total Floor Area	_____

The Owner/Applicant listed above has asked this office to complete this form letter regarding the proposed Development described herein. This form letter will be used by Virginia Housing Development Authority for the sole purpose of determining whether the Development qualifies for points available under Virginia Housing's Qualified Allocation Plan for housing tax credits.

Accordingly, as indicated by my signature below, it is my opinion that the Development described above, as proposed to be constructed or rehabilitated, will utilize new or existing housing that conforms with the community's revitalization plan.



Signature

John Selts

Printed Name

Executive Director

Title

434-422-9297

Phone

3/6/2026

Date

NOTES TO LOCALITY:

- 1. Return this form letter to the Owner/Applicant for inclusion in the tax credit application package.
- 2. Any change in this form may result in disqualification of the application.
- 3. If you have any questions, please contact the Tax Credit Allocation Department at taxcreditapps@virginiahousing.com.



**#R-26-031
RESOLUTION**

**REVITALIZATION AREA CERTIFICATION FOR THE WESTHAVEN
REDEVELOPMENT SITE (801-836 HARDY DRIVE, PARCEL NUMBER 310145000)**

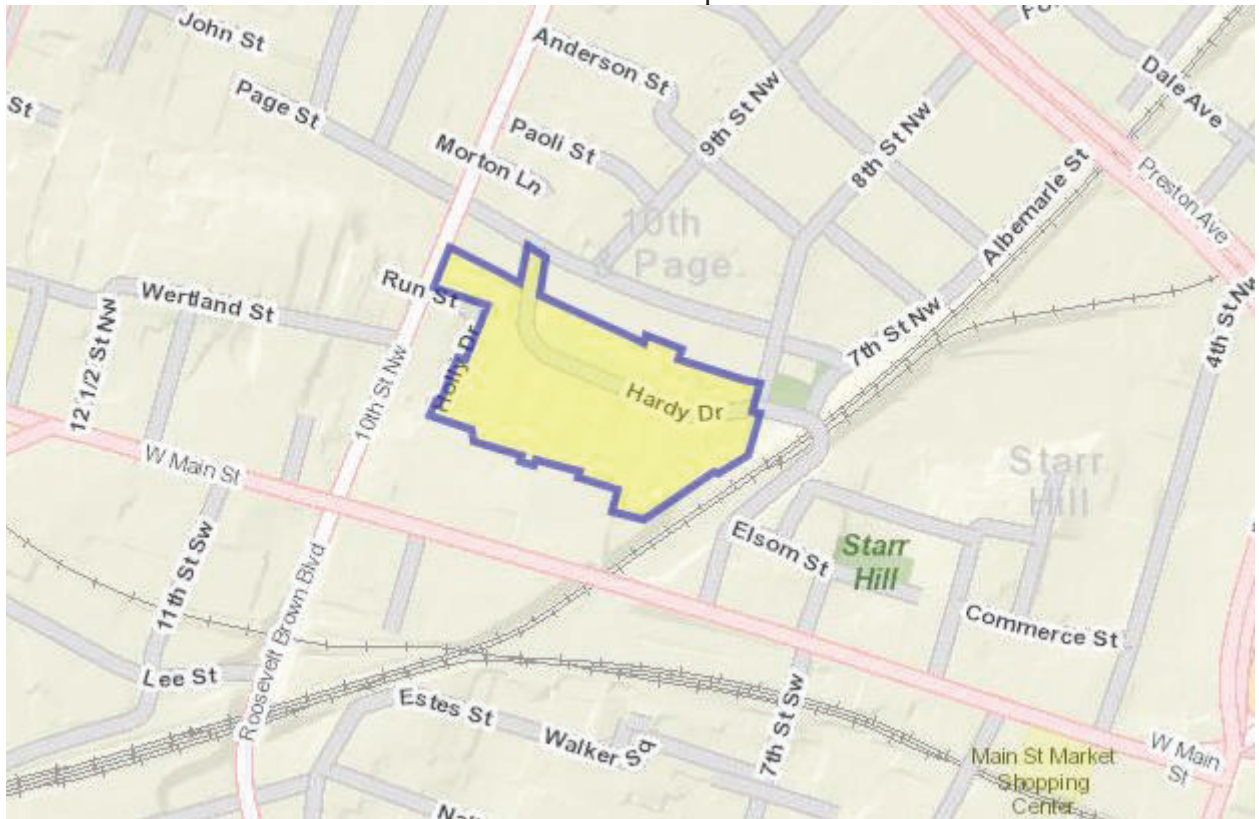
WHEREAS, the Charlottesville Redevelopment and Housing Authority requests the designation of the property shown on the location map attached as Exhibit “A,” known as the Westhaven Redevelopment Site, as a Revitalization Area; and

WHEREAS, pursuant to Virginia Code § 36-55.30:2(A), the Council of the City of Charlottesville, Virginia (“City Council”), has the authority to designate a property as a Revitalization Area; and

WHEREAS, a Revitalization Area is defined by the Code of Virginia as any area that (1) the industrial, commercial, or other economic development of such area will benefit the City, but such area lacks the housing needed to induce manufacturing, industrial, commercial, governmental, educational, entertainment, community development, healthcare, or nonprofit enterprises or undertakings to locate or remain in such area; and (2) private enterprise and investment are not reasonably expected, without assistance, to produce the construction or rehabilitation of decent, safe, and sanitary housing and supporting facilities that will meet the needs of low- and moderate-income persons and families in such area and will induce other persons and families to live within such area and thereby create a desirable economic mix of residents in such area.

NOW, THEREFORE, BE IT RESOLVED by City Council that the Westhaven Redevelopment Site is hereby formally designated as a Revitalization Area, pursuant to Virginia Code § 36-55.30:2(A).

EXHIBIT "A"
Location Map



Tab K.2

Surveyor's Certification of Proximity to
Public Transportation using Virginia
Housing template



Surveyor's Certification of Proximity to Transportation

General Instructions

1. This form must be included with the Application.
2. Any change in this form may result in a reduction of points under the scoring system.
3. If you have any questions, please contact the Tax Credit Allocation Department at taxcreditapps@virginiahousing.com.

Date: January 19, 2026

TO: Virginia Housing
 601 South Belvidere Street
 Richmond, Virginia 23220 2025 Tax Credit Reservation Request
 Name of Development Westhaven Phase One
 Name of Owner Westhaven Phase One, LLC

RE: **Westhaven**

Ladies and Gentlemen:

This letter is submitted to you in support of the Owner's Application for Reservation of Low Income Housing Tax Credits under Section 42 of the Internal Revenue Code of 1986, as amended.

Based upon due investigation of the site and any other matters as it deemed necessary this firm certifies that: the main street boundary entrance to the property is within:

- 2,640 feet or ½ mile of the nearest access point to an existing commuter rail, light rail or subway station; OR
- 1,320 feet or ¼ mile of the nearest access point to an existing public bus stop or a public bus stop to be built in accordance with existing proffers. If the public bus stop is proffered, include copy of executed proffers with this form.

Firm Name Roudabush, Gale and Associates
 By Brian Jamison
 Its Vice President

Title

Westhaven Proximity to Transport

Bus Stop 11101 +/- 1000' to Hardy/Page
Bus Stop 11129 +/- 1135' to Hardy/Page

Legend

- 4502
- ▲ Bus Stop
- Feature 1



Bus Stop 11101

Bus Stop 11129



Tab L:

PHA / Section 8 Notification Letter

Not Applicable

100% project-based vouchers

Tab M:

Intentionally Blank

Tab N:

Homeownership Plan

Not Applicable

Tab O:

Plan of Development Certification Letter



Plan of Development Certification

NOTE TO DEVELOPER: You are strongly encouraged to submit this certification to the appropriate local official at least three weeks in advance of the application deadline to ensure adequate time for review and approval.

General Instructions

1. 'Local Certification' section must be completed by the appropriate local official.
2. 'Development Description' must be provided by the Owner.
3. 'Legal Description' should correspond to the site control document in the application.
4. 'Other Descriptive Information' should correspond with information in the application.

Any change in this form may result in a **reduction of points** under the scoring system.

If you have any questions, please contact the Tax Credit Allocation Department at taxcreditapps@virginiahousing.com

Plan of Development Certification

DATE: MARCH 9, 2026

TO: Virginia Housing
601 South Belvidere Street
Richmond, Virginia 23220
Attention: Phillip Cunningham

RE: PLAN OF DEVELOPMENT CERTIFICATION

Name of Development: Westhaven Phase One
Name of Owner/Applicant: Westhaven Phase One, LLC
Name of Seller/Current Owner: Charlottesville Redevelopment and Housing Authority

The above-referenced Owner/Applicant has asked this office to complete this form letter regarding the site plan of the proposed Development (more fully described below). This certification is rendered solely for the purpose of confirming the status of plan of development or site plan approval of the Development. It is understood that this letter will be used by the Virginia Housing Development Authority solely for the purpose of determining whether the Development qualifies for points available under Virginia Housing's Qualified Allocation Plan for housing tax credits.

DEVELOPMENT DESCRIPTION:

Development Address:
801-836 Hardy Drive
Charlottesville, VA 22903

Legal Description:
Please see attached.

Plan of Development Number: PL-25-0150

Proposed Improvements:

New Construction:	# Units	<u>82</u>	# Buildings	<u>1</u>	Total Floor Area	<u> </u>
Adaptive Reuse	# Units	<u> </u>	# Buildings	<u> </u>	Total Floor Area	<u> </u>
Rehabilitation:	# Units	<u> </u>	# Buildings	<u> </u>	Total Floor Area	<u> </u>

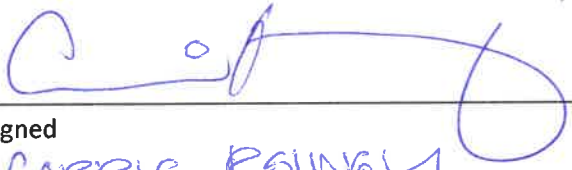
Other Descriptive Information:

Please see page 1 of the Reservation Application

LOCAL CERTIFICATION:

- The proposed development described above has an approved final plan of development or site plan (as applicable to the site). No further plan of development or site plan approval is required before issuance of a building permit.
- The proposed development is an existing development with proposed renovations and no additional plan of development approval is needed.

The above plan of development approval is in effect until: MARCH 9, 2031


 Signed
CARRIE RAINEY
 Printed Name
PRINCIPAL PLANNER
 Title
434-970-3433
 Phone
9 MARCH 2026
 Date

NOTES TO LOCALITY:

1. Return this certification to the developer for inclusion in the tax credit application package.
2. Any change in this form may result in **reduction of points** under the scoring system.
 If you have any questions, please contact the Tax Credit Allocation Department at taxcreditapps@virginiahousing.com

Beginning at the point of beginning, an iron found, corner to 853 West main, LLC. and Kim T & Chris T Dabney.

Thence with 853 West Main, LLC. for the next 6 calls, N 72° 43' 16" W for a distance of 36.01 feet to an iron found.

Thence, N 07° 27' 12" E for a distance of 23.51 feet to an iron found.

Thence, N 74° 31' 21" W for a distance of 148.90 feet to an iron found.

Thence, N 14° 32' 26" E for a distance of 34.23 feet to a point.

Thence N 29° 29' 08" W a distance of 21.16 feet an iron found.

Thence N 74° 36' 03" W for a distance of 114.02 feet to a point, corner to CCBW, LLC.

Thence following CCBW, LLC along Tax Map 31 Parcels 158 and 156 N 23° 07' 12.5" E for a distance of 188.78 feet to a point at the end of Holly Drive.

Thence following the end of Holly Drive, S 66° 52' 48" E for a distance of 15.00 feet to a point.

Thence leaving the external boundary of Tax Map 31 Parcel 145 becoming a line internal to said tax parcel for the next 7 calls, S 66° 52' 48" E for a distance of 19.00 feet to a point.

Thence, S 23° 07' 12" W for a distance of 23.37 feet to a point.

Thence, S 69° 13' 52" E for a distance of 83.58 feet to a point.

Thence, S 20° 04' 37" W for a distance of 57.72 feet to a point.

Thence, S 69° 13' 49" E for a distance of 174.64 feet to a point.

Thence, S 69° 14' 09" E for a distance of 31.27 feet to a point.

Thence, S 10° 42' 59" W for a distance of 130.02 feet to a point in the exterior boundary of Tax Map 31 Parcel 145 and in the boundary of TMP 31-175, Kim Tran Dabney.

Thence with Kim Tran Dabney, N 74° 29' 33" W for a distance of 12.86 feet to a point, corner to Kim T. & Chris T. Dabney.

Thence with Kim T. & Chris T. Dabney for the next 2 calls, N 74° 29' 33" W for a distance of 21.28 feet to a point.

Thence S 10° 16' 00" W for a distance of 19.17 feet to the point of beginning.

Being a portion of Tax Map 31 Parcel 145 (note, Tax Map 31 Parcel 145 consists of multiple legal lots), containing 1.145 acres, more or less.

Tab P:

Zero Energy or Passive House documentation for
prior allocation by this developer



ZERH/Passive House Points Certification of Development

Development Name: South First Phase One

Allocation Year: 2021

By providing this Certificate, Virginia Housing affirms receipt of documentation that the above development has achieved Zero Energy Ready Homes or Passive House building standards and affirms that the development has Placed In Service.

This Certificate may be used to qualify for 10 points (up to 20) per unique certification in a single application, within three years of the issuance date and is nontransferable.

ZERH: X (10 pts)

Passive House: _____ (10 pts)

Date: 1/23/2026

Signed: Phil Cunningham

Printed Name: Phil Cunningham

Director of Housing Tax Credits

Tab Q:

Documentation of Rental Assistance, Tax Abatement
and/or existing RD or HUD Property

CHARLOTTESVILLE REDEVELOPMENT & HOUSING AUTHORITY
"CRHA"



P.O. BOX 1405, CHARLOTTESVILLE, VIRGINIA 22902
TELEPHONE/TTY/711: (434) 326-4672 FAX: (434) 971-4797

March 4, 2026

Ms. Stephanie Flanders
LIHTC Program Director
Virginia Housing Development Authority
601 S. Belvidere Street
Richmond, VA 23220-6500

Re: Westhaven Phase One, LLC
2026-C-74

Dear Ms. Flanders:

The Charlottesville Redevelopment and Housing Authority (CRHA) administers the Section 8 housing program for the City of Charlottesville with a capacity of approximately 344 housing choice vouchers.

The CRHA also operates a public housing program under an Annual Contributions Contract with HUD consisting of 376 units.

The CRHA is in the process of applying to HUD for authority to demolish the existing Westhaven public housing site and construct over 250 new apartment homes. The first phase, known as Westhaven Phase One, will have 82 one and two-bedroom apartments. The Charlottesville Redevelopment and Housing Authority has committed to project-base 82 housing choice vouchers to this phase.

We will also contribute the leasehold value of the land to the project.

Please don't hesitate to contact me if you should have any further questions about this commitment.

Thank you for your attention to this matter.

Sincerely,

John Sales
Executive Director



CRHA does not discriminate on the basis of race, color, sex, age, religion, national origin, disability, veteran status, or union affiliations in any of its federally assisted programs and activities.



CHARLOTTESVILLE REDEVELOPMENT & HOUSING AUTHORITY

P.O. BOX 1405

CHARLOTTESVILLE, VIRGINIA 22902

TELEPHONE/TTY/711: (434) 326-4672 FAX: (434) 971-4797

www.cvillerha.com

CRHA RESOLUTION #1496

A RESOLUTION APPROVING THE CHARLOTTESVILLE REDEVELOPMENT HOUSING AUTHORITY'S 2025-2026 VOUCHER PAYMENT STANDARD SCHEDULE

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)
)
)



WHEREAS, pursuant to 42 U.S.C. Section 1437(c)(1), the Department of Housing and Urban Development (“HUD”) annually publishes, in the Federal Register, fair market rents (FMR) for each market area in the United States; and

WHEREAS, under 24 CFR 982.503(a)(1), the Housing Authority (“Authority”) “must adopt a payment standard schedule that establishes voucher payment standard amounts for each FMR area in the [Authority’s] jurisdiction” for each “unit size”; and

WHEREAS, unit size is based on the number of bedrooms; and

WHEREAS, the Authority “may establish the payment standard amount for a unit size at any level between 90 percent and 110 percent of the published FMR for that unit size” (24 CFR 982.503(b)(1)(i)); and

WHEREAS, the Authority “must revise the payments standard amount no later than 3 months following the effective date of the published FMR if a change is necessary to stay within the basic range” (24 CFR 982.503(b)(1)(1)); and

WHEREAS, HUD has published the 2026 FMRs for Charlottesville City, which should take effect on December 1, 2025

WHEREAS, it has been determined that an additional increase in payment standards is necessary to keep pace with regional rental market trends and limit shelter burden; and

WHEREAS, increased payment standard amounts will Affirmatively Further Fair Housing objectives in the Charlottesville City region and surrounding counties;

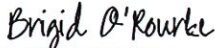
WHEREAS, the Authority has reviewed the current average contract rents for the unit under a Housing Assistance Payments Contract and has determined that the payment standards should be established at 110% percent of the published 2026 FMRs for the Charlottesville City Region and surrounding counties.

NOW, THEREFORE, BE IT RESOLVED by the Charlottesville Redevelopment & Housing Authority Board that the following payment standard schedule needed to be adopted:

Zero Bedroom \$1,544.00
One Bedroom \$1,635.00
Two Bedroom \$1,901.00
Three Bedroom \$2,370.00
Four Bedroom \$2,883.00
Five Bedroom \$3,315.00

RESOLVED THIS TWENTY FOURTH DAY OF NOVEMBER 2025 BY THE CRHA BOARD OF COMMISSIONERS.

Signed by:



14E9750F7E0C432...

Brigid O'Rourke
CRHA Board Chair



Mr. John M. Sales
Board Secretary

Tab R:

Documentation of Utility Allowance calculation

All utilities will be paid by owner as indicated in the application.

CHARLOTTESVILLE REDEVELOPMENT & HOUSING AUTHORITY

P.O. BOX 1405

CHARLOTTESVILLE, VIRGINIA 22902

TELEPHONE/TTY/711: (434) 326-4672 FAX: (434) 971-4797

www.cvillerha.com

CRHA RESOLUTION #1497

**RESOLUTION ADOPTING REVISED CHARLOTTESVILLE
REDEVELOPMENT AND HOUSING AUTHORITY UTILITY
ALLOWANCES FOR THE SECTION 8 HOUSING CHOICE
VOUCHER PROGRAM FY'S 2025-2026**

)
)
)
)



WHEREAS, the Charlottesville Redevelopment and Housing Authority (hereafter CRHA) operates the Section 8 Housing Choice Voucher Program within the guidelines set forth by the Department of Housing and Urban Development, and

WHEREAS, the CRHA has a duty to review agency-wide utility consumption and adopt utility allowance rates in accordance with the Code of Federal Regulations; the CRHA has reviewed the utility allowance schedules and has determined that best practices would be to follow the utility schedule set by the Virginia Housing Development Authority "VHDA"; which study and rate shall be used to calculate utility allowances for CRHA and any excess utility charges pursuant thereto.

CRHA has conducted an annual review of its agency-wide utility consumption and utility allowance rates in satisfaction of the requirements of the Code of Federal Regulations; NOW, THEREFORE, BE IT RESOLVED that CRHA, by and through its Officers, hereby adopts the attached utility schedules into the Section 8 Housing Choice Voucher Program effective December 1, 2025.

RESOLVED THIS TWENTY FOURTH DAY OF DECEMBER 2025 BY THE CRHA BOARD OF COMMISSIONERS.

Signed by:

Brigid O'Rourke

13F9750F7E0C432...

Brigid O'Rourke
CRHA Board Chair

Mr. John M. Sales
Board Secretary

Tab S:

Supportive House Mandatory
Certification and Documentation

Not Applicable

Tab T:

Funding Documentation



#R-26-032

FINANCIAL RESOLUTION SUPPORTING \$15,000,000 GRANT TO THE CHARLOTTESVILLE REDEVELOPMENT AND HOUSING AUTHORITY FOR PHASES 1A AND 1B OF THE **WESTHAVEN REDEVELOPMENT PROJECT (801-836 HARDY DRIVE, PARCEL NUMBER 310145000)**

WHEREAS, the Charlottesville Redevelopment and Housing Authority (“CRHA”) is the owner of the Westhaven Redevelopment Project (“Project”), located at 801-836 Hardy Drive, in the City of Charlottesville, Virginia (“City”), Parcel Number 310145000; and

WHEREAS, the Project will create approximately one hundred and forty (140) much-needed new or replacement affordable housing units in the City; and

WHEREAS, CRHA requests the Council of the City of Charlottesville, Virginia (“City Council”), award it up to \$15,000,000 in the form of a grant to help subsidize Phases 1A and 1B of the Project; and

WHEREAS, the \$15,000,000 grant commitment from City Council to CRHA for up to \$8,000,000 for Phase 1A, and up to \$7,000,000 for Phase 1B of the Project is currently programmed into the City’s Capital Improvement Program over a three (3) year period, which began on July 1, 2025, and will conclude on June 30, 2028.

NOW, THEREFORE, BE IT RESOLVED by City Council that it hereby formally commits up to \$15,000,000 in the form of a grant to CRHA for Phases 1A and 1B of the Project.

THE AFFORDABLE HOUSING OPPORTUNITY FUND



March 5, 2026

Mr. John M Sales
Executive Director
Charlottesville Redevelopment & Housing Authority
500 First Street South
Charlottesville, VA 22902

Re: Westhaven Phase One

Dear Mr. Sales,

I am pleased to inform you that The Affordable Housing Opportunity Fund (the "AHOF") has agreed to provide a grant in the amount of \$3,000,000.00 toward the development costs of the above referenced project. The award of these funds is contingent solely on approval by the Virginia Housing Development Authority of a reservation of low-income housing tax credits for the Westhaven Phase One project.

We understand that the AHOF funds will be used for the new construction of 82 affordable dwelling units and related community space to be located at the Hardy Drive site. These new dwellings will play an important role in addressing the City of Charlottesville's urgent need for more affordable housing.

Thank you for bringing this opportunity to AHOF and we wish you well in your applications for financing. We look forward to working with you on this exciting endeavor.

Sincerely,

A handwritten signature in black ink that reads "Ashley Davies". The signature is written in a cursive, flowing style.

Ashley Davies
Executive Director

Tab U:

Acknowledgement by Tenant of the availability of Renter
Education provided by Virginia Housing

Virginia Housing Renter Education Program

Whether it's a house, apartment, duplex or townhouse, renting can have its advantages over purchasing. Here are some resources to help you understand and explore your options for finding affordable rental housing in Virginia. As a renter, you have certain rights that protect you and your interests, but you also have responsibilities. Become familiar with what you need to know.

Virginia Housing provides Renters the opportunity to complete free courses and access other resources at their website. Renters are encouraged but not required to access this information.

To begin, Renters need to create an account on the VHDA website that is included in the links below. The eBook is a comprehensive resource that covers financial readiness, credit, searching for rentals, the application, the lease agreement, security deposit, tenant rights & responsibilities, housekeeping, and maintenance & repairs.

The online course is available in both English and Spanish. It is comprised of nine (9) standalone modules/chapters and is available 24 hours a day. A Certificate of Completion is made available at the completion of each chapter. Renters can download the certificate, print, save, and share by email if desired.

Links for Assistance to Renters Before Taking the Renter Education Program:

<https://www.virginiahousing.com/renters>

<https://www.virginiahousingsearch.com/Resources.html>

<https://www.virginiahousing.com/renters/education>

Acknowledgment of Renter of _____ (Apartments):

Signature: _____ Dated: _____

Printed: _____

Tab V:

Nonprofit or LHA Purchase Option or Right of First
Refusal

Not Applicable Extended Compliance selected

Tab W:

Internet Safety Plan and Resident Information Form

Draft Internet Security Plan

Network Security:

1. Purpose

This standard specifies the technical requirements that wireless infrastructure devices must satisfy to connect to a (Owner) network. Only those wireless infrastructure devices that meet the requirements specified in this standard or are granted an exception by the InfoSec Team are approved for connectivity to the Owner's network.

Network devices including, but not limited to, hubs, routers, switches, firewalls, remote access devices, modems, or wireless access points, must be installed, supported, and maintained by an Information Security (Infosec) approved support organization.

2. Scope

All employees, contractors, consultants, temporary and other workers at Owner and its subsidiaries/affiliates, including all personnel that maintain a wireless infrastructure device on behalf of the Owner, must comply with this standard. This standard applies to wireless devices that make a connection the network and all wireless infrastructure devices that provide wireless connectivity to the network. Infosec must approve exceptions to this standard in advance.

3. Standard

3.1 General Requirements:

All wireless infrastructure devices that connect to the Owner's network or provide access to the Owner Confidential, Owner Highly Confidential, or Owner Restricted information must:

- Use Extensible Authentication Protocol-Fast Authentication via Secure Tunneling (EAP-FAST), Protected Extensible Authentication Protocol (PEAP), or Extensible Authentication Protocol-Translation Layer Security (EAP-TLS) as the authentication protocol.
- Use Temporal Key Integrity Protocol (TKIP) or Advanced Encryption System (AES) protocols with a minimum key length of 128 bits.
- All Bluetooth devices must use Secure Simple Pairing with encryption enabled.4.2Lab and Isolated Wireless Device Requirements
- Lab device Service Set Identifier (SSID) must be different from the Owner's production device SSID.
- Broadcast of lab device SSID must be disabled.4.3 Home Wireless Device Requirements
All home wireless infrastructure devices that provide direct access to the Owner's network, such as those behind Enterprise Teleworker (ECT) or hardware VPN, must adhere to the following:
- Enable WiFi Protected Access Pre-shared Key (WPA-PSK), EAP-FAST, PEAP, or EAP-TLS

- When enabling WPA-PSK, configure a complex shared secret key (at least 20 characters) on the wireless client and the wireless access point
- Disable broadcast of SSID
- Change the default SSID name
- Change the default login and password

4. Policy Compliance

4.1 Compliance Measurement

The Infosec team will verify compliance to this policy through various methods, including but not limited to, periodic walk-thrus, video monitoring, business tool reports, internal and external audits, and feedback to the policy owner.

4.2 Exceptions

Any exception to the policy must be approved by the Infosec Team in advance.

4.3 Non-Compliance

An employee found to have violated this policy may be subject to disciplinary action, up to and including termination of employment.

Equipment

1. Purpose

The purpose of this policy is to outline the acceptable use of computer equipment at (Owner). These rules are in place to protect the employee and Owner. Inappropriate use exposes the Owner to risks including virus attacks, compromise of network systems and services, and legal issues.

2. Scope

This policy applies to the use of information, electronic and computing devices, and network resources to conduct the Owner's business or interact with internal networks and business systems, whether owned or leased by Owner, the employee, or a third party. All employees, contractors, consultants, temporary, and other workers at Owner and its subsidiaries are responsible for exercising good judgment regarding appropriate use of information, electronic devices, and network resources in accordance with Owner's policies and standards, and local laws and regulation. Exceptions to this policy are documented in section 5.2.

This policy applies to employees, contractors, consultants, temporaries, and other workers at Owner including all personnel affiliated with third parties. This policy applies to all equipment that is owned or leased by Owner.

3. Policy

3.1 General Use and Ownership

3.1.1 Owner proprietary information stored on electronic and computing devices whether owned or leased by Owner, the employee or a third party, remains the sole property of the Owner. You must ensure through legal or technical means that proprietary information is protected in accordance with the Data Protection Standard.

3.1.2 You have a responsibility to promptly report the theft, loss or unauthorized disclosure of Owner proprietary information.

3.1.3 You may access, use or share Owner proprietary information only to the extent it is authorized and necessary to fulfill your assigned job duties.

3.1.4 Employees are responsible for exercising good judgment regarding the reasonableness of personal use. Individual departments are responsible for creating guidelines concerning personal use of Internet/Intranet/Extranet systems. In the absence of such policies, employees should be guided by departmental policies on personal use, and if there is any uncertainty, employees should consult their supervisor or manager.

3.1.5 For security and network maintenance purposes, authorized individuals within Owner may monitor equipment, systems and network traffic at any time, per Infosec's Audit Policy.

3.1.6 Owner reserves the right to audit networks and systems on a periodic basis to ensure compliance with this policy.

3.2 Security and Proprietary Information

3.2.1 All mobile and computing devices that connect to the internal network must comply with the Minimum Access Policy.

3.2.2 System level and user level passwords must comply with the Password Policy. Providing access to another individual, either deliberately or through failure to secure its access, is prohibited.

3.2.3 All computing devices must be secured with a password-protected screensaver with the automatic activation feature set to 10 minutes or less. You must lock the screen or log off when the device is unattended.

3.2.4 Postings by employees from an Owner email address to newsgroups should contain a disclaimer stating that the opinions expressed are strictly their own and not necessarily those of the Owner, unless posting is in the course of business duties.

3.2.5 Employees must use extreme caution when opening e-mail attachments received from unknown senders, which may contain malware.

3.3 Unacceptable Use

The following activities are, in general, prohibited. Employees may be exempted from these restrictions during the course of their legitimate job responsibilities (e.g., systems administration staff may have a need to disable the network access of a host if that host is disrupting production services).

Under no circumstances is an employee of Owner authorized to engage in any activity that is illegal under local, state, federal or international law while utilizing Owner-owned resources.

The lists below are by no means exhaustive, but attempt to provide a framework for activities which fall into the category of unacceptable use.

3.3.1 System and Network Activities

The following activities are strictly prohibited, with no exceptions:

- Violations of the rights of any person or company protected by copyright, trade secret, patent or other intellectual property, or similar laws or regulations, including, but not limited to, the installation or distribution of "pirated" or other software products that are not appropriately licensed for use by Owner.
- Unauthorized copying of copyrighted material including, but not limited to, digitization and distribution of photographs from magazines, books or other copyrighted sources, copyrighted music, and the installation of any copyrighted software for which Owner or the end user does not have an active license is strictly prohibited.
- Accessing data, a server or an account for any purpose other than conducting Owner's business, even if you have authorized access, is prohibited.
- Exporting software, technical information, encryption software or technology, in violation of international or regional export control laws, is illegal. The appropriate management should be consulted prior to export of any material that is in question.
- Introduction of malicious programs into the network or server (e.g., viruses, worms, Trojan horses, e-mail bombs, etc.).
- 6. Revealing your account password to others or allowing use of your account by others. This includes family and other household members when work is being done at home.
- Using an Owner computing asset to actively engage in procuring or transmitting material that is in violation of sexual harassment or hostile workplace laws in the user's local jurisdiction.
- Making fraudulent offers of products, items, or services originating from any Owner account.

- Making statements about warranty, expressly or implied, unless it is a part of normal job duties.
- Effecting security breaches or disruptions of network communication. Security breaches include, but are not limited to, accessing data of which the employee is not an intended recipient or logging into a server or account that the employee is not expressly authorized to access, unless these duties are within the scope of regular duties. For purposes of this section, "disruption" includes, but is not limited to, network sniffing, pinged floods, packet spoofing, denial of service, and forged routing information for malicious purposes. 11. Port scanning or security scanning is expressly prohibited unless prior notification to Infosec is made.
- Executing any form of network monitoring which will intercept data not intended for the employee's host, unless this activity is a part of the employee's normal job/duty.
- Circumventing user authentication or security of any host, network or account.
- Introducing honeypots, honeynets, or similar technology on the <Company Name> network.
- Interfering with or denying service to any user other than the employee's host (for example, denial of service attack).
- Using any program/script/command, or sending messages of any kind, with the intent to interfere with, or disable, a user's terminal session, via any means, locally or via the Internet/Intranet/Extranet.
- Providing information about, or lists of, Owner's employees to parties outside Owner.

3.3.2 Email and Communication Activities

When using company resources to access and use the Internet, users must realize they represent the company. Whenever employees state an affiliation to the company, they must also clearly indicate that "the opinions expressed are my own and not necessarily those of the company". Questions may be addressed to the IT Department

- Sending unsolicited email messages, including the sending of "junk mail" or other advertising material to individuals who did not specifically request such material (email spam).
- Any form of harassment via email, telephone or paging, whether through language, frequency, or size of messages.
- Unauthorized use, or forging, of email header information.
- Solicitation of email for any other email address, other than that of the poster's account, with the intent to harass or to collect replies.
- Creating or forwarding "chain letters", "Ponzi" or other "pyramid" schemes of any type.
- Use of unsolicited email originating from within Owner's networks of other Internet/Intranet/Extranet service providers on behalf of, or to advertise, any service hosted by Owner or connected via Owner's network.
- Posting the same or similar non-business-related messages to large numbers of Usenet newsgroups (newsgroup spam).

3.3.3 Blogging and Social Media

1. Blogging by employees, whether using Owner's property and systems or personal computer systems, is also subject to the terms and restrictions set forth in this Policy. Limited and occasional use of Owner's systems to engage in blogging is acceptable, provided that it is done in a professional and responsible manner, does not otherwise violate Owner's policy, is not detrimental to Owner's best interests, and does not interfere with an employee's regular work duties. Blogging from Owner's systems is also subject to monitoring.
2. Owner's Confidential Information policy also applies to blogging. As such, Employees are prohibited from revealing any Owner confidential or proprietary information, trade secrets or any other material covered by Owner's Confidential Information policy when engaged in blogging.
3. Employees shall not engage in any blogging that may harm or tarnish the image, reputation and/or goodwill of Owner and/or any of its employees. Employees are also prohibited from making any discriminatory, disparaging, defamatory or harassing when blogging or otherwise engaging in any conduct prohibited by Owner's Non-Discrimination and Anti-Harassment policy.
4. Employees may also not attribute personal statements, opinions or beliefs to Owner when engaged in blogging. If an employee is expressing his other beliefs and/or opinions in blogs, the employee may not, expressly or implicitly, represent themselves as an employee or representative of Owner's Employees assume any and all risk associated with blogging.
5. Apart from following all laws pertaining to the handling and disclosure of copyrighted or export controlled materials, Owner's trademarks, logos and any other Owner intellectual property may also not be used in connection with any blogging activity

4. Policy Compliance

4.1 Compliance Measurement

The Infosecteam will verify compliance to this policy through various methods, including but not limited to, business tool reports, internal and external audits, and feedback to the policy owner.

4.2 Exceptions

Any exception to the policy must be approved by the Infosecteam in advance.

4.3 Non-Compliance

An employee found to have violated this policy may be subject to disciplinary action, up to and including termination of employment.

Internet Acceptable Use Policy (AUP)

All users of Internet services agree to and must comply with this Acceptable Use Policy (AUP). does not exercise editorial control or review over the content of any Web site, electronic mail transmission, paper printout, newsgroup, or other material created or accessible over or through the Services. However, may remove, block, filter, or restrict by any other means any materials that, in sole discretion, may be illegal, may subject to liability, or which may violate this AUP. may cooperate with legal authorities and/or third parties in the investigation of any suspected or alleged crime or civil wrong. Violation of this AUP may result in the suspension or termination of either access to the Services and/or account or other actions as detailed below.

The following constitute violations of this AUP (this list is intended to be illustrative and not exhaustive; other uses may violate the AUP and remains the sole and final arbiter of acceptable usage of its Services):

- **Illegal use:** Using the Services to transmit any material (by email, uploading, posting, or otherwise) that, intentionally or unintentionally, violates any applicable local, state, national or international law, or any rules or regulations promulgated there under.
- **Harm to minors:** Using the Services to harm, or attempt to harm, minors in any way.
- **Threats:** Using the Services to transmit any material (by email, uploading, posting, or otherwise) that threatens or encourages bodily harm or destruction of property.
- **Harassment:** Using the Services to transmit any material (by email, uploading, posting, or otherwise) that harasses another.
- **Fraudulent activity:** Using the Services to make fraudulent offers to sell or buy products, items, or services or to advance any type of financial scam such as "pyramid schemes", "Ponzi schemes", unregistered sales of securities, securities fraud and "chain letters."
- **Forgery or impersonation:** Adding, removing or modifying identifying network, message, or article header information in an effort to deceive or mislead is prohibited. Attempting to impersonate any person by using forged headers or other identifying information is prohibited. The use of anonymous remailers or nicknames does not constitute impersonation.
- **Unsolicited commercial email/Unsolicited bulk email:** Using the Services to transmit any unsolicited commercial email or unsolicited bulk email. Activities that have the effect of facilitating unsolicited commercial email or unsolicited bulk email, whether or not that email is commercial in nature, are prohibited. Using deliberately misleading headers in e-mails sent to multiple parties is prohibited.
- **Unauthorized access:** Using the Services to access, or to attempt to access, the accounts of others, or to penetrate, or attempt to penetrate, security measures of 's or another entity's computer software or hardware, electronic communications system, or telecommunications system, whether or not the intrusion results in disruption of service or the corruption or loss of data.
- **Copyright or trademark infringement:** Using the Services to transmit any material (by email, uploading, posting, or otherwise) that infringes any copyright, trademark, patent, trade secret, or other proprietary rights of any third party, including, but not limited to, the unauthorized copying of copyrighted material, the digitization and distribution of photographs from magazines, books, or other copyrighted sources, and the unauthorized transmittal of copyrighted software.
- **Collection of personal data:** Using the Services to collect, or attempt to collect, personal information about third parties without their knowledge or consent.
- **Reselling the services:** Reselling the Services without 's authorization.

- **Network disruptions and unfriendly activity:** Using the Services for any activity which adversely affects the ability of other people or systems to use Services or the Internet. This includes excessive consumption of network or system resources whether intentional or unintentional. This also includes "denial of service" (DoS) attacks against another network host or individual user. Interference with or disruption of other network users, network services or network equipment is prohibited. It is the users's responsibility to ensure that their system is configured, operated, and used in a manner to avoid excessive consumption of network or system resources. It is the users's responsibility to ensure that their system is configured in a secure manner. A user may not, through action or inaction, allow others to use their system for illegal or inappropriate actions. A user may not permit their system, through action or inaction, to be configured in such a way that gives a third party the capability to use their system in an illegal or inappropriate manner.
- **High Volume, Server Hosting, and non-traditional end user activities:** The Services are intended for an end user's periodic active use of email, instant messaging, browsing the World Wide Web, and other typical end user activities. High volume data transfers, especially sustained high volume data transfers, are prohibited. Hosting a web server, IRC server, or any other server is prohibited. Accordingly, maintains the right to terminate any user's connection following the detection of any high volume data transfer, server hosting, or non-traditional end user activity as determined by .

requests that anyone who believes that there is a violation of this AUP direct the information to the property manager.

If available, please provide the following information:

- The IP address used to commit the alleged violation
- The date and time of the alleged violation, including the time zone or offset from GMT
- Evidence of the alleged violation

When reporting an issue regarding unsolicited email please provide a copy of the email messages with full headers which typically provides all of the above data. Other situations will require different methods of providing the necessary information.

may take any one or more of the following actions, or other actions not listed, at 's sole discretion in response to complaints:

- Issue warnings: written or verbal
- Terminate the user's access
- Bill the user for administrative costs and/or reactivation charges
- Bring legal action to enjoin violations and/or to collect damages, if any, caused by violations.

reserves the right to revise, amend, or modify this AUP, and our other policies and agreements at any time and in any manner.

provides public access to the Internet. There are potentially serious security issues with any computer connected to the Internet without the appropriate protection. These security issues range from viruses, worms and other programs that can damage the user's computer to attacks on the computer by unauthorized or unwanted third parties. These parties, known commonly as "hackers" may attempt to penetrate the user's computer and download information from the user's computer. If the user has unprotected files on the computer, these files may be visible to hackers on the Internet, potentially

including parties with criminal intent. Hackers also exploit vulnerabilities in operating systems to cause malicious damage to a user's computer or even a whole company's network, up to and including the destruction or deletion of files or the re-formatting of drives. It is recommended that the user uses either a personal firewall or Virtual Private Network systems to protect this information. advises the user that he/she should consult a security expert to determine whether there are any potential security holes in their computer's configuration.

SPECIFICALLY DISCLAIMS ANY LIABILITY FOR UNAUTHORIZED THIRD-PARTY SECURITY BREACHES OR THE RESULTS THEREOF. PROVIDES ACCESS TO THE INTERNET AND THE NETWORK ON AN "AS IS" BASIS WITH ALL RISKS INHERENT IN SUCH ACCESS. BY CONNECTING TO THE NETWORK, THE USER ACKNOWLEDGES THE RISKS ASSOCIATED WITH PUBLIC ACCESS TO THE INTERNET OR DOCUMENT PRINTING AND HEREBY RELEASES AND INDEMNIFIES FROM ANY DAMAGES THAT MIGHT OCCUR.

Acknowledgment of Resident:

Signature: _____

Dated: _____

Printed: _____



The Internet might seem intimidating at first - a vast global communications network with billions of webpages. But in this lesson, we simplify and explain the basics about the Internet using a conversational non-technical style to make it understandable, useful, and enjoyable. There's no reason to be left out!

Basic Internet Skills

Microsoft Windows PCs

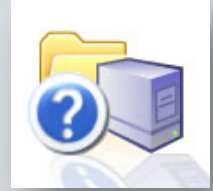
www.NetLiteracy.org





What the Internet is:

The Internet, the web, cyberspace, and the 'net are all terms that generally mean the same thing, in this case, we will call it the Internet. The Internet is a **NET**work of computers, all over the world, **INTER**connected to each other and available to any individual. The Internet is used for many different activities including shopping, communicating, learning, and distributing information.



Unfortunately, you cannot open a door to a house and walk outside to “go into the Internet.” Computers are a primary tool you’ll utilize to use the Internet. The Internet is somewhat difficult to describe because you cannot touch it (in a way similar to software). It seems invisible—only computers can see it – and you can see it through a computer. Sometimes the Internet is best described in comparison to a library. The Internet is made up of many individual components, just like a library is made up of many books. The Internet’s components have even more individual parts, just like a book has pages.

Changing Constantly:

The Internet is a useful source of information about news, sports, and entertainment because it changes along with the minute-by-minute events that occur in the world brings. This might seem confusing. However, it is not

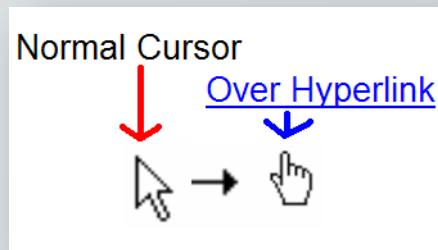


necessarily so—the Internet can be thought of as a “dynamic” living organism that changes and adapts to its environment. The Internet changes very quickly—just watching a 24 hour news channel on the television. The content on some websites is updated every few seconds.

Purpose / Content of Websites

On the Internet, there are many websites. These are usually made for one specific purpose; they range from informing you about the news to teaching you how to cook.

The best analogy of a website is a comparison to an entire book or an entire newspaper. Websites are made up of “pages,” just like newspapers and books.



Websites are usually independent, however sometimes they are linked together by hyperlinks (also called links) that allow you to jump from one website to another website. These links allow you to “turn the page,” and move around on the Internet. They are usually underlined and **blue**, however they can be any color and or even a picture. How

do you identify a hyperlink? When your mouse hovers over a hyperlink, the arrow changes into a pointing hand.

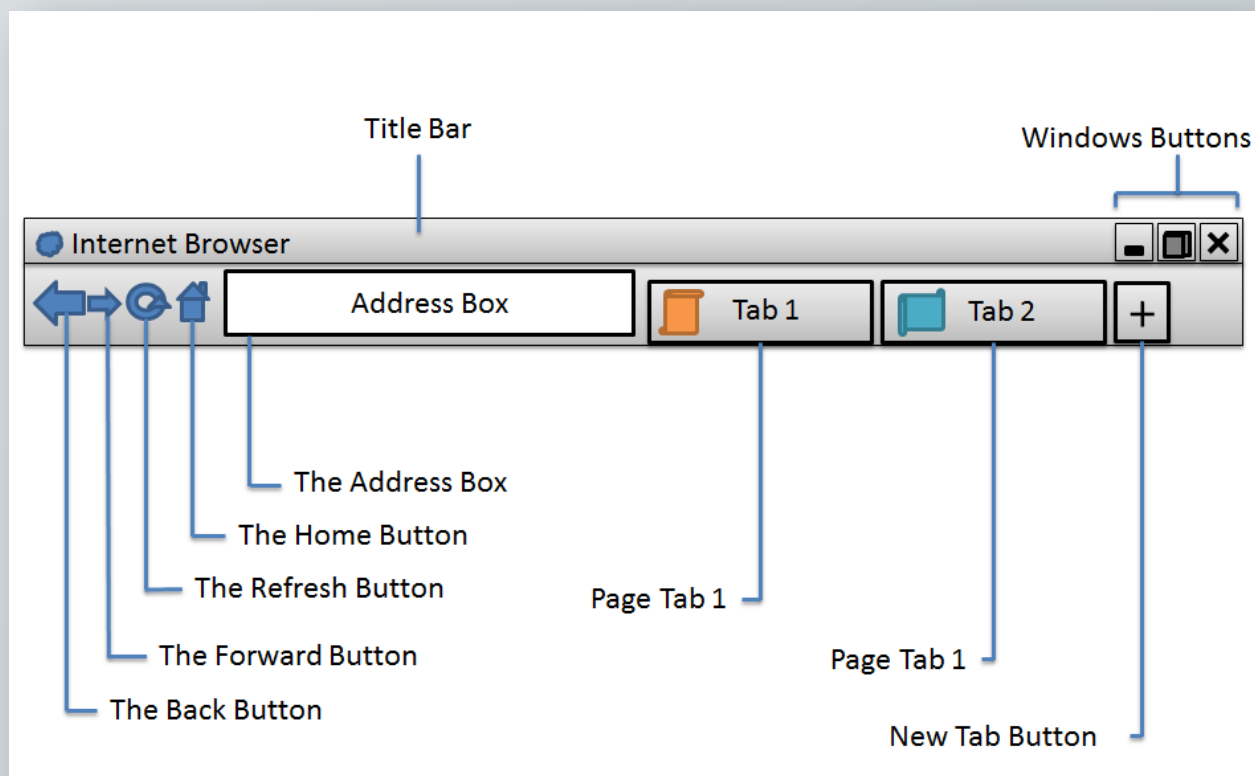
Webpages are what you see and read on the Internet. They are primarily made up of text (words), digital media (pictures, movies, and music), and hyperlinks. The Internet, unlike a book or newspaper, is in no order, and can seem slightly confusing at first. However, there are tools on the Internet that help organize it and will allow you to use it comfortably and easily.





Applications to Access the Internet

On the computer, you use a program to see the Internet. The program is called a web browser — you “browse” the web with it. Some common brands of web browsers include Internet Explorer, Firefox, and Chrome. They serve the same purpose, navigating the internet, and also have many of the same buttons. For instance, we will take a look at a generic browser’s buttons. You will use these buttons to navigate around the Internet. Sometimes extra buttons might be added, while other times, buttons might have been moved around on the toolbar. If you cannot find a button, just ask someone (they seem to be pretty tricky when they hide from you).



The Buttons

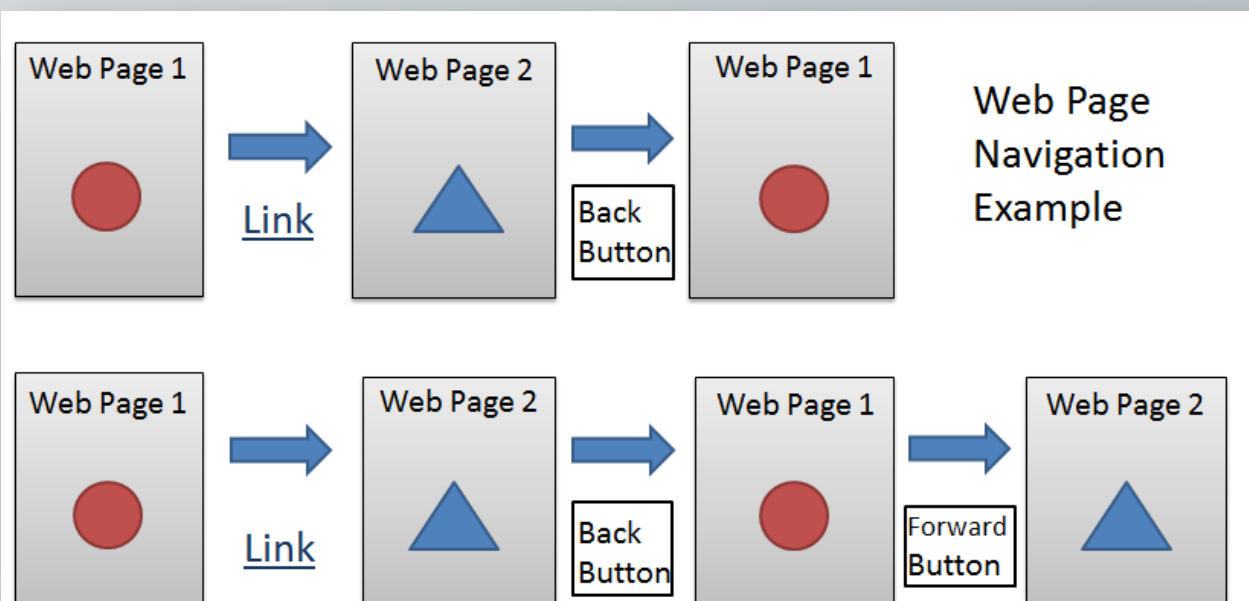
The Back Button – This button allows you to return to the last webpage that you last visited. It is most often used if you accidentally click on a link and wish to return to your previous page.

The Forward Button – If you clicked the back button, you don't have to hunt for the hyperlink on the webpage to return to the previous webpage. Just click on the forward button to return to the previous page that you were at before you pressed the back button.

Note: If the forward button is "grayed out" and when you click on it, nothing happens, this means that it is disabled.

The Refresh Button – This button is useful if you are looking at pages that contain content that is updated more frequently, such as the news, sports scores, or the weather. By clicking on the refresh button, the web page loads again, and is updated with the latest information.

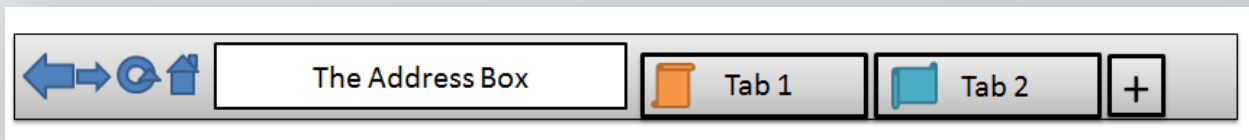
The Home Button - When you open your web browser, the first website that is displayed is your **homepage**. You can change your homepage to fit your preferences. When you click on the home button, it takes you to your homepage.





The Address Box

The Address Box – This displays the URL of a webpage. URL stands for Universal Resource Locator, which is a unique address for each webpage – just like your own home’s address is unique. You can type a specific URL into the address box by left clicking in the box once and then typing. Although URLs are all different, they share common characteristics. The basic diagram of a URL is shown below.



http://www.google.com

Http:// - Begins most web addresses. Tells the internet browser what protocol to use.

www- Stands for “World Wide Web.” Most web addresses have it although it is not necessary. It indicates a web page.

.(dot)- Separates parts of the address so it does not all run together and the computer can distinguish the different parts of the address.

Domain name- Example: “Google” – A series of numbers, letters or hyphens “-” that identifies the owner of the address.

.” (dot)- See previous Definition

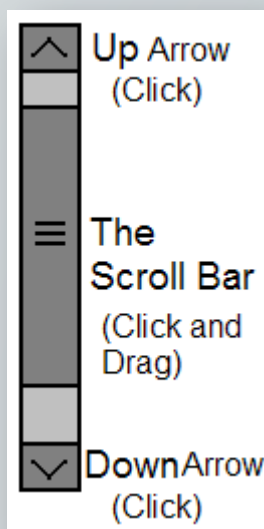
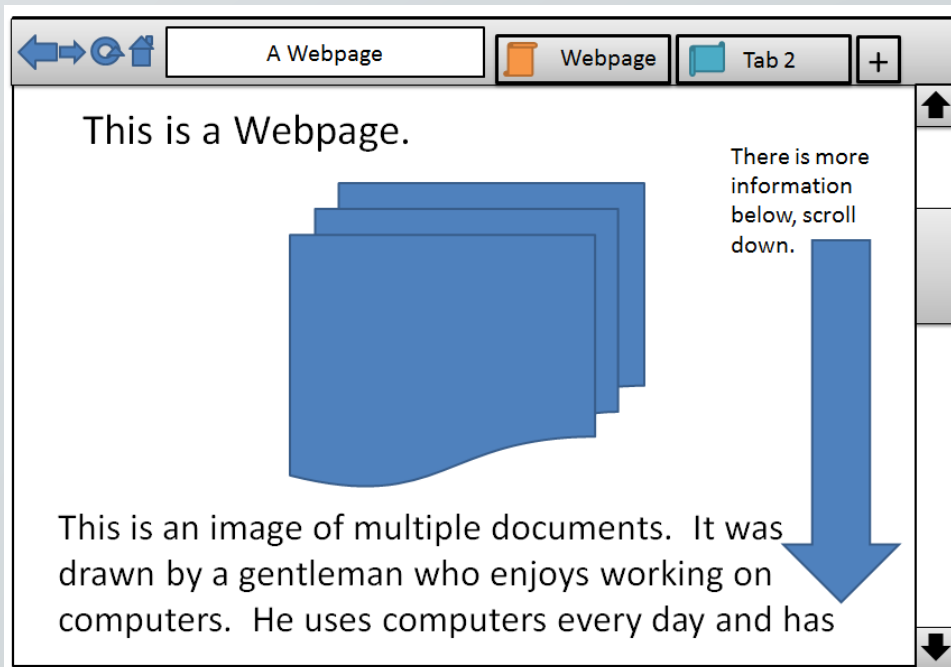
The Domain- At the end of a web address. Tells what type of web page you are viewing.
 .com – Commercial
 .org – Non-For-Profit Organization
 .edu – Education (Colleges/Universities)
 .net – Internet Related
 .mil – US Military
 .gov – US Government
 .us – United States
 .uk – United Kingdom

Important: Make sure you spell everything correctly. Addresses are very specific and if typed incorrectly, they will direct you to the wrong website. If this happens, simply use your back arrow to return to the previous webpage.



Scrolling on Webpages

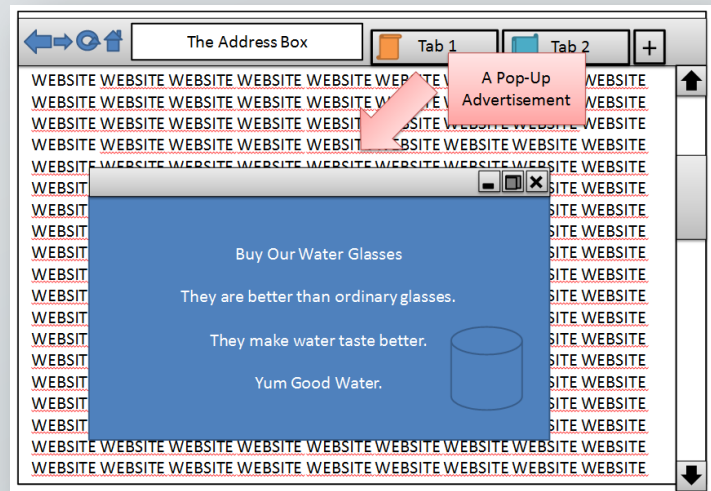
One thing to keep in mind when viewing the Internet is that a bunch of information might be displayed on a webpage, however, only a small portion can be seen immediately when you load the webpage. Thus, it is important to look at your scroll bars to the right and bottom to see if there is more information you are missing. If you are tired of using the mouse to scroll up and down, try using the arrow keys.



Pop Up Advertisements



On the Internet, there are things that help you and things that can make you aggravated. One aggravation is the **Pop Up Ad**. These advertisements are created by aggressive marketers who want you to see their “amazing” product and buy it. Pop ups create their own window and usually appear on top of the information that you are interested in. If you click on a pop up ad, it will take you away from the information you are looking at. If you see a pop up ad, click the X at the top right of the window to close it.



Another type of advertisement is the **Banner**. Banner ads show up at the top of a website or on the side of a website. As a beginner, it's generally wiser to ignore banner advertisements unless you are familiar with the company.

Searching the Internet

Because there are so many things on the Internet, it is frequently hard to locate exactly what you are looking for. Search engines such as Google (www.google.com) are very helpful and allow you search the Internet.

A search engine is a Website used to search for information on the World Wide Web. Google first collects websites using a computer program (called a



wanderer, crawler, robot, worm, or spider). Then Google creates an index of these sites so they are searchable. There are many search engines that are available - we use Google for purposes of instruction because most people use it.

Performing a search in Google (See Next Page for Picture)

1. Go to Google by typing www.google.com in the URL address box (see page 5). Google is also one of the fastest search engines and provides some of the best results.
2. Next type your topic or key words (words closely related to your topic) into the box under the Google logo.
3. Press Enter or click "Google Search"
4. The next page that will appear is your search results page. This page lists the first few results from your search. Click on one of the page title that has an interesting description or seems most relevant.
5. If you are not satisfied with that website, click the back button and try a different website. If you still cannot find a good website, try searching by using different terms in the search box at the top of the webpage.



Google Searching Tips

Google will return pages that include all of your search terms. There is no need to include the word "and" between terms. For example, to look for information about parks in Cincinnati, simply type "Cincinnati parks."

Google is not case sensitive. Typing "United States" is the same as typing "UNITED STATES" or "united states."

The more words you include in your search, the more specific your search will be and the more relevant your search results will be.



Internet Glossary

Browser – A software program that allows Internet documents (like webpages) to be viewed, also called a Web Browser.

Cyberspace – The world of computer networks.

Domain Name – A unique name that identifies a specific computer on the Internet.

Download – A term for transferring software or other files from one computer to another.

Email – Electronic Mail – Messages sent from one specific user to another using the Internet.

Email address – The way a specific user is identified so that they may receive email. An email address can be identified by the “@” sign. E.g., Support@seniorconnects.org

Home Page – The first page of a Website, similar to a table of contents.

HTML – HyperText Markup Language- A computer language used to make hypertext documents that are sent via the World Wide Web and viewed using a Browser.

HTTP – HyperText Transfer Protocol – The way that hypertext documents are transferred over the Internet.

Hypertext – A way of presenting information that allows words, pictures, sounds, and actions to be inter-linked so that you may jump between them however you choose.

Link – A word, phrase, or image that allows you to jump to another document on the World Wide Web.

Search Engine – A website that indexes and allows searching of information gathered from the Internet. Google is an example of this.

URL – Uniform Resource Locator – The entire address for a piece of information of the Internet. E.g., www.google.com

Webpage – A hypertext document available on the World Wide Web.

Website – A collection of webpages.

World Wide Web – A collection of resources available on the Internet using a web browser.

Tab X:

Marketing Plan for units meeting accessibility
requirements of HUD section 504

Westhaven Phase One, LLC

Charlottesville, Virginia

Low Income Housing Tax Credit Application for Reservation

VHDA Accessibility Requirements for Section 504 of the Rehabilitation Act

Marketing Plan

Westhaven Phase One, LLC is proposing to undertake the construction of new, low income housing units on Hardy Street in Charlottesville, VA. The project will result in the creation of a total of 82 one and two bedroom apartments and will utilize proceeds from the syndication of Low Income Housing Tax Credits. This initiative is being undertaken in accordance with the requirements of VHDA's QAP.

A minimum of nine (9) apartments at the complex are designed to serve persons with physical disabilities. Accordingly, the following will apply:

- (1) New construction on such apartments will conform to HUD regulations defining the accessibility requirements of Section 504 of the Rehabilitation Act.
- (2) Marketing for residents to occupy these units will be targeted to people with special needs. These fully accessible apartments will include zero step entrances, open floor plans, roll under sinks and counters, ranges with front controls, wide doors and hallways, and fully accessible bathrooms. All of the building amenities and services will be on accessible pathways.
- (3) People with developmental disabilities will be given a preference for occupancy.
- (4) Unless the unit is rented to a qualified disabled resident, units will be held vacant for a minimum of 60 days during which ongoing marketing efforts are documented and reported to VHDA's program compliance officer before being authorized to rent to non-disabled household.

Contacts will be made to the organizations below in advance of the completion of the construction of the project to insure that the apartments are occupied as quickly as possible by the people who need them.

Further, throughout the compliance period, regular contacts will be made with residents of such units to determine if their needs have changed. Contacts will also be made regularly to those local organizations at initial occupancy but also throughout the term of the lease.

- Region 10 Community Services Board
500 Old Lynchburg Road
Charlottesville, Virginia 22903
April Oliver, Contact Person
- The ARC of Charlottesville
509 Park Street
Charlottesville, Virginia 22902

In addition to the above, the property will be affirmatively market to the target population as follows:

- Registering Westhaven Phase One and vacancies on VirginiaHousingSearch.com
- Registering Westhaven Phase One and vacancies on accessva.org
- Registering Westhaven Phase One in the Virginia Housing Directory
- Communicating regularly with the appropriate personnel at the Virginia Department of Behavioral Health and Developmental Services Housing Team regarding vacancies at the property.
- Communicating regularly with the Asset Management staff at VHDA.
- Communicating with the Charlottesville United Way.

Tab Y:

Inducement Resolution for Tax Exempt Bonds

Not Applicable

Tab Z:

Documentation of team member's Diversity, Equity and Inclusion Designation or Veteran Owned Small Business certification

Not Applicable

Tab AA:

Priority Letter from Rural Development

Not Applicable

TAB AB:

Social Disadvantage Certification or Veteran
Owned Small Business Certification

Not Applicable