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# 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](mailto: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**

<b>Name</b>	<b>Email</b>	<b>Phone Number</b>
Stephanie Flanders	<a href="mailto:stephanie.flanders@virginiahousing.com">stephanie.flanders@virginiahousing.com</a>	(804) 343-5939
Phil Cunningham	<a href="mailto:phillip.cunningham@virginiahousing.com">phillip.cunningham@virginiahousing.com</a>	(804) 343-5514
Lauren Dillard	<a href="mailto:lauren.dillard@virginiahousing.com">lauren.dillard@virginiahousing.com</a>	(804) 584-4729
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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 <b>(MANDATORY)</b> - Invoice information will be provided in your Procorem Workcenter                        |
| <input checked="" type="checkbox"/> | Electronic Copy of the Microsoft Excel Based Application <b>(MANDATORY)</b>  |
| <input checked="" type="checkbox"/> | PDF Copy of the <b>Signed</b> Tax Credit Application with Attachments (Tabs A-AB) <b>(MANDATORY)</b>                                 |
| <input checked="" type="checkbox"/> | Electronic Copy of the Market Study <b>(MANDATORY - Application will be disqualified if study is not submitted with application)</b> |
| <input checked="" type="checkbox"/> | Electronic Copy of the Plans <b>(MANDATORY)</b>  |
| <input checked="" type="checkbox"/> | Electronic Copy of the Specifications <b>(MANDATORY)</b>   |
| <input type="checkbox"/>            | Electronic Copy of the Existing Condition questionnaire <b>(MANDATORY if Rehab)</b>  |
| <input type="checkbox"/>            | Electronic Copy of Unit by Unit Matrix and Scope of Work narrative <b>(MANDATORY if Rehab)</b>                                       |
| <input type="checkbox"/>            | Electronic Copy of the Physical Needs Assessment <b>(MANDATORY at reservation for a 4% rehab request)</b>                            |
| <input type="checkbox"/>            | Electronic Copy of Appraisal <b>(MANDATORY if acquisition credits requested)</b>   |
| <input type="checkbox"/>            | Electronic Copy of Environmental Site Assessment (Phase I) <b>(MANDATORY if 4% credits requested)</b>                                |
| <input checked="" type="checkbox"/> | Electronic Copy of Signed Previous Participation Agreement   |
| <input type="checkbox"/>            |  |
| <input checked="" type="checkbox"/> | Tab A: Chart of ownership structure with percentage of interests (see manual for details) <b>(MANDATORY)</b>                         |
| <input checked="" type="checkbox"/> | Tab B: Virginia State Corporation Commission Certification <b>(MANDATORY)</b>  |
| <input checked="" type="checkbox"/> | Tab C: Syndicator's or Investor's Letter of Intent <b>(MANDATORY)</b>  |
| <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 <b>(MANDATORY)</b>  |
| <input checked="" type="checkbox"/> | Tab F: Third Party RESNET Rater Certification and Sample HERS certificates <b>(MANDATORY)</b>  |
| <input checked="" type="checkbox"/> | Tab G: Zoning Certification Letter <b>(MANDATORY)</b>  |
| <input checked="" type="checkbox"/> | Tab H: Attorney's Opinion using Virginia Housing template <b>(MANDATORY)</b>   |
| <input type="checkbox"/>            | Tab I: Nonprofit Questionnaire <b>(MANDATORY for points or pool)</b>   |
|                                     | The following documents <b>need not be submitted unless requested</b> by Virginia Housing:   |
|                                     | -Nonprofit Articles of Incorporation      -IRS Documentation of Nonprofit Status   |
|                                     | -Joint Venture Agreement (if applicable)      -For-profit Consulting Agreement (if applicable)                                       |
| <input type="checkbox"/>            | Tab J: Relocation Plan and Unit Delivery Schedule <b>(MANDATORY if Rehab)</b>  |
| <input type="checkbox"/>            | 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 checked="" 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 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 checked="" 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 checked="" 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

A. GENERAL INFORMATION ABOUT PROPOSED DEVELOPMENT

Application Date: 3/12/2026

1. Development Name: Norfolk TWG B3 Apartments at Kindred
  2. Address (line 1): 901 Mariner Street  
 Address (line 2): \_\_\_\_\_  
 City: Norfolk State: VA Zip: 23510
  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 Norfolk 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: 5171000480.00
  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: | <u>3</u>  |
| Planning District:          | <u>23</u> |
| State Senate District:      | <u>5</u>  |
| State House District:       | <u>89</u> |

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

Redevelopment of former Tidewater Gardens public housing site with 62 new construction apartments including one-five bedroom units across one multifamily and two walk-up buildings and one townhome. The multifamily building includes community and retail space.

VHDA TRACKING NUMBER

A. GENERAL INFORMATION ABOUT PROPOSED DEVELOPMENT

Application Date:

3/12/2026

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: Patrick Roberts  
 Chief Executive Officer's Title: City Manager Phone: 757-664-4242  
 Street Address: 810 Union Street, Suite 1101  
 City: Norfolk State: VA Zip: 23510

Name and title of local official you have discussed this project with who could answer questions for the local CEO: Dr. Susan Perry, Director of Planning and Community Development

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

Chief Executive Officer's Name:   
 Chief Executive Officer's Title:   
 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.

For Tax Exempt Bonds, where are bonds being issued?

**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? **TRUE**

If True, additional Credit Request cannot exceed 10% of the prior credit award.

**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. **FALSE**

If true, provide name of companion development:

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

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? **0**

Total Units within 4% Tax Exempt allocation Request? **0**

Total Units: **0**

% of units in 4% Tax Exempt Allocation Request: 0.00%

**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: TWG Phase B3, LLC

Developer Name: TWG Phase B3, LLC

Contact: M/M ▶ Mr. First: Richard MI: J Last: Sciortino

Address: 1603 Orrington Ave, Suite 450

City: Evanston St. ▶ IL Zip: 60201

Phone: (847) 562-9400 Ext.  Fax: (847) 562-9401

Email address: richs@brinshore.com

Federal I.D. No.  (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.  
Sarah Jones-Anderson, sarahj@brinshore.com; 919-271-2014

- 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:

6/30/2027

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 6/30/2027.

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: Norfolk Redevelopment and Housing Authority

Address: 555 E. Main Street

City: Norfolk St.: Virginia Zip: 23501

Contact Person: Steve Morales Phone: (757) 624-8646

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

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>
			0.00%
			0.00%
			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:		This is a Related Entity.	FALSE
Firm Name:			
Address:		Veteran Owned Small Bus?	FALSE
City, State, Zip			
Email:		Phone:	
2. Tax Accountant:		This is a Related Entity.	FALSE
Firm Name:			
Address:		Veteran Owned Small Bus?	FALSE
City, State, Zip			
Email:		Phone:	
3. Consultant:	Tim Farinholt	This is a Related Entity.	FALSE
Firm Name:	Tim's Garage and Consulting		
Address:	2308 Park Avenue	Veteran Owned Small Bus?	TRUE
City, State, Zip	Richmond, VA 23220	Role:	App Review
Email:	tfarinholt@timsgarage.org	Phone:	804-412-5798
4. Management Entity:	Christopher McKee	This is a Related Entity.	FALSE
Firm Name:	The Franklin Group		
Address:	300 32nd Street, Ste 310	Veteran Owned Small Bus?	FALSE
City, State, Zip	Virginia Beach, VA		
Email:	cmckee@fgcompanies.com	Phone:	757-965-9200
5. Contractor:	Peter Schaaf	This is a Related Entity.	FALSE
Firm Name:	Harkins Builders		
Address:	10490 Little Patuxent Parkway Suite 400	Veteran Owned Small Bus?	FALSE
City, State, Zip	Columbia, MD 21044		
Email:	pschaaf@harkinsbuilders.com	Phone:	312-988-9100
6. Architect:	Trish Girdwood	This is a Related Entity.	FALSE
Firm Name:	LBBA		
Address:	1625 Carroll Ave	Veteran Owned Small Bus?	FALSE
City, State, Zip	Chicago, IL 60612		
Email:	tgirwood@lbba.com	Phone:	312-988-9100

**E. DEVELOPMENT TEAM INFORMATION**

7.	Real Estate Attorney:	Elizabeth Chapman	This is a Related Entity.	FALSE
	Firm Name:	Williams Mullen		
	Address:	222 Central Park Avenue Suite 1700	Veteran Owned Small Bus?	FALSE
	City, State, Zip	Virginia Beach, VA 23462		
	Email:	echapman@williamsmullen.com	Phone:	757-629-2064
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:	Mel Price	This is a Related Entity.	FALSE
	Firm Name:	Work Programs Architects, Inc		
	Address:	400 Grandy St, STE 301	Veteran Owned Small Bus?	FALSE
	City, State, Zip	Norfolk, VA 23510	Role:	architect
	Email:	mel@wparch.com	Phone:	757-472-9342
10.	Other 2:	William Milligan	This is a Related Entity.	FALSE
	Firm Name:	Livas Group		
	Address:	246 W. Freemason Street	Veteran Owned Small Bus?	FALSE
	City, State, Zip	Norfolk, VA 23510	Role:	architect
	Email:	wmilligan3rd@livasgroup.com	Phone:	757-627-0896
11.	Other 3:	John Biagas	This is a Related Entity.	FALSE
	Firm Name:	Bay Electric / BBRM		
	Address:	627 36th Street	Veteran Owned Small Bus?	FALSE
	City, State, Zip	Newport News, Virginia	Role:	developer partner
	Email:	john.biagas@bayelectricco.com	Phone:	757-520-0378
12.	Other 4:	Ryne Johnson	This is a Related Entity.	FALSE
	Firm Name:	Astoria LLC		
	Address:	3450 Lady Marian Ct.	Veteran Owned Small Bus?	FALSE
	City, State, Zip	Midlothian VA 23113	Role:	consultant
	Email:	rynejohnson@astoriallc.com	Phone:	757-472-9342
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. FALSE 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** FALSE  
**Name of Local 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 Meeting

**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 <b>all</b> units in development	62	bedrooms	92
Total number of <b>rental</b> units in development	62	bedrooms	92
Number of low-income rental units	49	bedrooms	75
Percentage of rental units designated low-income	79.03%		
b. Number of new units:	62	bedrooms	92
Number of adaptive reuse units:	0	bedrooms	0
Number of rehab units:	0	bedrooms	0
c. If any, indicate number of planned exempt units (included in total of all units in development)			0
d. Total Floor Area For The Entire Development		91,025.00	(Sq. ft.)
e. Unheated Floor Area (i.e. Breezeways, Balconies, Storage)		6,107.00	(Sq. ft.)
f. Nonresidential Commercial Floor Area (Not eligible for funding)		4,006.00	
g. Total Usable Residential Heated Area		80,912.00	(Sq. ft.)
h. Percentage of Net Rentable Square Feet Deemed To Be <b>New Rental Space</b>		100.00%	
i. Exact area of site in acres	1.885		
j. Locality has approved a final site plan or plan of development. If <b>True</b> , Provide required documentation ( <b>TAB O</b> ).		TRUE	
k. Requirement as of 2016: Site must be properly zoned for proposed development. <b>ACTION:</b> Provide required zoning documentation ( <b>MANDATORY TAB G</b> )			
l. Development is eligible for Historic Rehab credits		FALSE	

**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	1091.34	SF	34	43
2BR Garden	1511.58	SF	8	12
3BR Garden	2033.04	SF	4	4
4BR Garden	2669.57	SF	2	2
2+ Story 2BR Townhouse	0	SF	0	0
2+ Story 3BR Townhouse	0	SF	0	0
2+ Story 4BR Townhouse	2371.14	SF	1	1
			49	62

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)
- b. Age of Structure:  years
- c. Maximum Number of stories:

d. The development is a scattered site development.

e. Commercial Area Intended 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)
- ii. Mid Rise Building(s) - (5-7 stories with no structural elements made of wood)
- iii. High Rise Building(s) - (8 or more stories with no structural elements made of wood)

g. Indicate **True** for all development's structural features that apply:

- i. Row House/Townhouse  v. Detached Single-family
- ii. Garden Apartments  vi. Detached Two-family
- iii. Slab on Grade  vii. Basement
- iv. Crawl space

h. Development contains an elevator(s).   
 If true, # of Elevators.   
 Elevator Type (if known)

**H. STRUCTURE AND UNITS INFORMATION**

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

**4. Site Amenities (indicate all proposed)**

- |                         |   |                        |   |
|-------------------------|---|------------------------|---|
| a. Business Center      | <span style="border: 1px solid black; padding: 2px;">FALSE</span> | f. Limited Access      | <span style="border: 1px solid black; padding: 2px;">FALSE</span> |
| b. Covered Parking      | <span style="border: 1px solid black; padding: 2px;">FALSE</span> | g. Playground          | <span style="border: 1px solid black; padding: 2px;">FALSE</span> |
| c. Exercise Room        | <span style="border: 1px solid black; padding: 2px;">TRUE</span>  | h. Pool                | <span style="border: 1px solid black; padding: 2px;">FALSE</span> |
| d. Gated access to Site | <span style="border: 1px solid black; padding: 2px;">FALSE</span> | i. Rental Office       | <span style="border: 1px solid black; padding: 2px;">TRUE</span>  |
| e. Laundry facilities   | <span style="border: 1px solid black; padding: 2px;">FALSE</span> | j. Sports Activity Ct. | <span style="border: 1px solid black; padding: 2px;">FALSE</span> |
|                         |   | k. Other:              |   |

l. Describe Community Facilities: Elevator building includes exercise room, community room and a rooftop an

m. Number of Proposed Parking Spaces 36  
 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.

The 5-bedroom unit is included in the 4-bedroom garden unit type

**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.
- 37.00%** b1. Percentage of brick covering the exterior walls.
- 63.00%** 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:

- |                                |   |  |  |
|--------------------------------|---|--|--|
| <input type="checkbox"/> FALSE | Earthcraft Gold or higher certification | <input type="checkbox"/> FALSE           | National Green Building Standard (NGBS) certification of Silver or higher. |
| <input type="checkbox"/> FALSE | LEED Certification                      | <input checked="" type="checkbox"/> TRUE | 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.)

- |                                |   |                                |                         |
|--------------------------------|---|--------------------------------|-------------------------|
| <input type="checkbox"/> FALSE | Zero Energy Ready Home Requirements   | <input type="checkbox"/> FALSE | Passive House Standards |
| <input type="checkbox"/> FALSE | 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)

- FALSE a. Architect of record certifies that units will be constructed to meet Virginia Housing's Universal Design Standards.
- b. Number of Rental Units constructed to meet Virginia Housing's Universal Design standards:  
0% of Total Rental Units

- 4.  TRUE Market-rate units' amenities are substantially equivalent to those of the low income units.

If not, please explain:

[Empty text box for explanation]

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

Utilities	Enter Allowances by Bedroom Size				
	0-BR	1-BR	2-BR	3-BR	4-BR
Heating	0	12	14	16	17
Air Conditioning	0	12	14	15	17
Cooking	0	12	13	15	17
Lighting	0	12	13	15	17
Hot Water	0	0	0	0	0
Water	0	20	30	40	50
Sewer	0	20	30	40	50
Trash	0	0	0	0	0
Total utility allowance for costs paid by tenant	\$0	\$88	\$114	\$141	\$168

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. FALSE Local PHA
- e. TRUE Other: ProCraft 02/26/2026

**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.

The utility allowance for the five-bedroom unit is:

Heating: 20

Air Conditioning: 18

Cooking: 17

Lighting: 17

Hot Water: 0

Water: 61

Sewer: 61

Trash: 0

Total: \$194

**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.


1. **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.**

2. **Special Housing Needs/Leasing Preference:**

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

**FALSE**

Elderly (as defined by the United States Fair Housing Act.)

**FALSE**

Persons with Disabilities (must meet the requirements of the Federal Americans with Disabilities Act) - Accessible Supportive Housing Pool only

**FALSE**

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?

**FALSE**

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

b. The development has existing tenants and a relocation plan has been developed.

**FALSE**

(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 in the manual.)

**Action:** Provide Relocation Plan, Budget and Unit Delivery Schedule (**Mandatory if tenants are displaced - Tab J**)

**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: Norfolk Redevelopment and Housing Authority

Contact person: Steve Morales

Title: Interim Deputy Executive Director

Phone Number: (757) 624-8646

**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: 7  
% of total Low Income Units 14%

**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: Christopher

Last Name: McKee

Phone Number: (757) 965-9200 Email: cmckee@fgcompanies.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

- FALSE 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:	19
How many years in rental assistance contract?	20.00
Expiration date of contract:	12/31/2048
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? 19

**L. UNIT DETAILS**

**1. Set-Aside Election:**

**UNITS SELECTED IN INCOME AND RENT DETERMINE POINTS FOR THE BONUS POINT CATEGORY**

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
6	9.68%	40% Area Median
19	30.65%	50% Area Median
16	25.81%	60% Area Median
0	0.00%	70% Area Median
8	12.90%	80% Area Median
13	20.97%	Market Units
62	100.00%	<b>Total</b>

Rent Levels		
# of Units	% of Units	
0	0.00%	20% Area Median
0	0.00%	30% Area Median
6	9.68%	40% Area Median
19	30.65%	50% Area Median
16	25.81%	60% Area Median
0	0.00%	70% Area Median
8	12.90%	80% Area Median
13	20.97%	Market Units
62	100.00%	<b>Total</b>

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 testing.....  TRUE

**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	1	0	748	\$1,575.00	\$1,575
Mix 2	1 BR - 1 Bath	40% AMI	1	1	616	\$1,575.00	\$1,575
Mix 3	1 BR - 1 Bath	50% AMI	1	0	712	\$1,575.00	\$1,575
Mix 4	1 BR - 1 Bath	50% AMI	2	0	764	\$860.00	\$1,720
Mix 5	1 BR - 1 Bath	50% AMI	5	2	779.5	\$960.00	\$4,800
Mix 6	1 BR - 1 Bath	50% AMI	2	0	825	\$860.00	\$1,720
Mix 7	1 BR - 1 Bath	50% AMI	0	0	712	\$1,575.00	\$0
Mix 8	1 BR - 1 Bath	60% AMI	12	0	740.57	\$1,050.00	\$12,600
Mix 9	1 BR - 1 Bath	60% AMI	1	0	764	\$1,575.00	\$1,575
Mix 10	1 BR - 1 Bath	60% AMI	1	2	779.5	\$1,050.00	\$1,050

L. UNIT DETAILS

Mix 11	1 BR - 1 Bath	60% AMI	1	0	825	\$1,050.00	\$1,050
Mix 12	1 BR - 1 Bath	50% AMI	1	0	740.57	\$1,575.00	\$1,575
Mix 13	1 BR - 1.5 Bath	80% AMI	5	0	740.57	\$1,350.00	\$6,750
Mix 14	1 BR - 1 Bath	80% AMI	1	0	748	\$1,350.00	\$1,350
Mix 15	1 BR - 1 Bath	Market 100%	3	0	740.57	\$1,575.00	\$4,725
Mix 16	1 BR - 1 Bath	Market 100%	2	0	712	\$1,575.00	\$3,150
Mix 17	1 BR - 1 Bath	Market 100%	3	0	770	\$1,575.00	\$4,725
Mix 18	1 BR - 1 Bath	Market 100%	1	0	748	\$1,575.00	\$1,575
Mix 19	2 BR - 2 Bath	50% AMI	2	0	1045	\$1,770.00	\$3,540
Mix 20	2 BR - 2 Bath	40% AMI	2	0	1056	\$1,770.00	\$3,540
Mix 21	2 BR - 2 Bath	40% AMI	1	0	1290	\$1,770.00	\$1,770
Mix 22	2 BR - 2 Bath	50% AMI	1	0	1001	\$1,024.00	\$1,024
Mix 23	2 BR - 2 Bath	80% AMI	1	0	1001	\$1,770.00	\$1,770
Mix 24	2 BR - 2 Bath	80% AMI	1	1	1056	\$1,770.00	\$1,770
Mix 25	2 BR - 2 Bath	Market 100%	1	0	1001	\$1,833.00	\$1,833
Mix 26	2 BR - 2 Bath	Market 100%	3	0	1027	\$1,833.00	\$5,499
Mix 27	3 BR - 2 Bath	50% AMI	2	0	1294	\$2,472.00	\$4,944
Mix 28	3 BR - 2 Bath	60% AMI	1	0	1317	\$2,472.00	\$2,472
Mix 29	4 BR - 2 Bath	50% AMI	1	1	1774	\$2,908.00	\$2,908
Mix 30	3 BR - 2 Bath	40% AMI	1	1	1792	\$2,472.00	\$2,472
Mix 31	4 BR - 2.5 Bath	50% AMI	1	0	1624	\$2,908.00	\$2,908
Mix 32	5 BR - 3 Bath	50% AMI	1	0	1946	\$3,343.00	\$3,343
Mix 33							\$0
Mix 34							\$0
Mix 35							\$0
Mix 36							\$0
Mix 37							\$0
Mix 38							\$0
Mix 39							\$0
Mix 40							\$0
Mix 41							\$0
Mix 42							\$0
Mix 43							\$0
Mix 44							\$0
Mix 45							\$0
Mix 46							\$0
Mix 47							\$0
Mix 48							\$0
Mix 49							\$0
Mix 50							\$0
Mix 51							\$0
Mix 52							\$0
Mix 53							\$0
Mix 54							\$0
Mix 55							\$0
Mix 56							\$0
Mix 57							\$0
Mix 58							\$0
Mix 59							\$0
Mix 60							\$0
Mix 61							\$0
Mix 62							\$0
Mix 63							\$0
Mix 64							\$0
Mix 65							\$0
Mix 66							\$0
Mix 67							\$0

**L. UNIT DETAILS**

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
<b>TOTALS</b>			62	8				\$92,883

<b>Total Units</b>	<b>62</b>	<b>Net Rentable SF:</b>	<b>TC Units</b>	<b>45,189.26</b>
			<b>MKT Units</b>	<b>10,785.71</b>
			<b>Total NR SF:</b>	<b>55,974.97</b>

**Floor Space Fraction (to 7 decimals) 80.73119%**

**M. OPERATING EXPENSES**

**Administrative:**

Use Whole Numbers Only!

1. Advertising/Marketing			\$2,000
2. Office Salaries			\$0
3. Office Supplies			\$1,000
Office/Model Apartment	(type		\$0
Management Fee			\$42,551
3.92% of EGI	\$686.31	Per Unit	
Manager Salaries			\$55,000
Staff Unit (s)	(type		\$0
Legal			\$10,000
Auditing			\$6,500
Bookkeeping/Accounting Fees			\$0
Telephone & Answering Service			\$400
Tax Credit Monitoring Fee			\$1,302
Miscellaneous Administrative			\$40,460
<b>Total Administrative</b>			<b>\$159,213</b>

**Utilities**

14. Fuel Oil			\$0
15. Electricity			\$7,983
16. Water			\$15,934
17. Gas			\$0
18. Sewer			\$0
<b>Total Utility</b>			<b>\$23,917</b>

**Operating:**

19. Janitor/Cleaning Payroll			\$0
20. Janitor/Cleaning Supplies			\$3,000
21. Janitor/Cleaning Contract			\$0
22. Exterminating			\$3,000
23. Trash Removal			\$14,570
24. Security Payroll/Contract			\$10,000
25. Grounds Payroll			\$0
26. Grounds Supplies			\$10,850
27. Grounds Contract			\$0
28. Maintenance/Repairs Payroll			\$60,000
29. Repairs/Material			\$0
30. Repairs Contract			\$0
31. Elevator Maintenance/Contract			\$2,500
32. Heating/Cooling Repairs & Maintenance			\$10,000
33. Pool Maintenance/Contract/Staff			\$0
34. Snow Removal			\$0
35. Decorating/Payroll/Contract			\$6,100
36. Decorating Supplies			\$0
37. Miscellaneous			\$6,200
<b>Totals Operating &amp; Maintenance</b>			<b>\$126,220</b>

**M. OPERATING EXPENSES**

**Taxes & Insurance**

38. Real Estate Taxes		\$100,006
39. Payroll Taxes		\$9,200
40. Miscellaneous Taxes/Licenses/Permits		\$0
41. Property & Liability Insurance	\$671 per unit	\$41,602
42. Fidelity Bond		\$0
43. Workman's Compensation		\$1,150
44. Health Insurance & Employee Benefits		\$17,250
45. Other Insurance		\$0
<b>Total Taxes &amp; Insurance</b>		<b>\$169,208</b>

**Total Operating Expense**

**\$478,558**

**Total Operating Expenses Per Unit**

**\$7,719**

**C. Total Operating**

**Expenses as % of EGI**

**44.06%**

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

**\$18,600**

**Total Expenses**

**\$497,158**

**N. PROJECT BUDGET - HARD COSTS**

**Cost/Basis/Maximum Allowable Credit**

Complete cost column and basis column(s) as appropriate

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

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.

		Amount of Cost up to 100% Includable in Eligible Basis--Use Applicable Column(s):		
		"30% Present Value Credit"		(D)
		(A) Cost	(B) Acquisition	(C) Rehab/ New Construction
<b>Must Use Whole Numbers Only!</b>				
<b>1. Contractor Cost</b>				
a. Unit Structures (New)	19,056,065	0	0	19,056,065
b. Unit Structures (Rehab)	0	0	0	0
c. Non Residential Structures	0	0	0	0
d. Commercial Space Costs	877,259	0	0	0
<input type="checkbox"/> e. Structured Parking Garage	0	0	0	0
<b>Total Structure</b>	19,933,324	0	0	19,056,065
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	0	0	0	0
p. Site Work	0	0	0	0
q. Hard Cost Contingency	1,059,312	0	0	1,012,692
<b>Total Land Improvements</b>	1,059,312	0	0	1,012,692
<b>Total Structure and Land</b>	20,992,636	0	0	20,068,757
r. General Requirements	1,252,909	0	0	1,197,769
s. Builder's Overhead ( 2.0% Contract)	423,725	0	0	405,077
t. Builder's Profit ( 4.0% Contract)	847,449	0	0	810,153
u. Bonds	117,584	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: <input type="checkbox"/>	0	0	0	0
z. Other 2: <input type="checkbox"/>	0	0	0	0
aa. Other 3: <input type="checkbox"/>	0	0	0	0
<b>Contractor Costs</b>	<b>\$23,634,303</b>	<b>\$0</b>	<b>\$0</b>	<b>\$22,481,756</b>

**Construction cost per unit: \$367,049.10**

**MAXIMUM COMBINED GR, OVERHEAD & PROFIT = \$2,938,969**

**ACTUAL COMBINED GR, OVERHEAD & PROFIT = \$2,524,083**

**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"
<b>2. Owner Costs</b>				
a. Building Permit	27,900	0	0	26,784
b. Architecture/Engineering Design Fee \$28,787 /Unit)	1,784,786	0	0	1,713,395
c. Architecture Supervision Fee \$8,822 /Unit)	546,939	0	0	525,061
d. Tap Fees	55,800	0	0	53,568
e. Environmental	0	0	0	0
f. Soil Borings	0	0	0	0
g. Green Building (Earthcraft, LEED, etc.)	0	0	0	0
h. Appraisal	5,000	0	0	4,800
i. Market Study	5,000	0	0	4,800
j. Site Engineering / Survey	7,000	0	0	6,720
k. Construction/Development Mgt	31,117	0	0	29,872
l. Structural/Mechanical Study	0	0	0	0
m. Construction Loan Origination Fee	76,290	0	0	73,238
n. Construction Interest ( 5.9% for 26 months)	743,931	0	0	742,381
o. Taxes During Construction	78,866	0	0	75,711
p. Insurance During Construction	27,360	0	0	26,266
q. Permanent Loan Fee ( 0.0% )	0			
r. Other Permanent Loan Fees	0			
s. Letter of Credit	0	0	0	0
t. Cost Certification Fee	0	0	0	0
u. Accounting	60,000	0	0	57,600
v. Title and Recording	50,000	0	0	48,000
w. Legal Fees for Closing	420,000	0	0	403,200
x. Mortgage Banker	0	0	0	0
y. Tax Credit Fee	143,950			
z. Tenant Relocation				
aa. Fixtures, Furnitures and Equipment	100,000	0	0	96,000
ab. Organization Costs	0			
ac. Operating Reserve	503,632			
ad. Soft Costs Contingency	88,000			
ae. Security	40,000	0	0	38,400
af. Utilities		0	0	0
ag. Supportive Service Reserves	0			

**O. PROJECT BUDGET - OWNER COSTS**

(1) Other* specify: Builder's Risk	500,000	0	0	480,000
(2) Other* specify: Zoning and Municipality Fee	50,000	0	0	48,000
(3) Other* specify: Energy Modeling, Marketing	144,000	0	0	138,240
(4) Other* specify: Bridge Loan Fees and Interest	1,225,930	0	0	1,176,893
(5) Other* specify: HUD Lender Fees + Pre-development	163,078	0	0	156,555
(6) Other* specify: Tenant Improvement Build-out	160,240	0	0	153,830
(7) Other* specify: Post-Construction Insurance	44,588	0	0	
(8) Other* specify: RE Tax and Insurance Escrow	98,685	0	0	
(9) Other* specify: Replacement Reserve	18,600	0	0	
<b>Owner Costs Subtotal (Sum 2A..2(10))</b>	<b>\$7,200,692</b>	<b>\$0</b>	<b>\$0</b>	<b>\$6,079,314</b>
<b>Subtotal 1 + 2</b> (Owner + Contractor Costs)	<b>\$30,834,995</b>	<b>\$0</b>	<b>\$0</b>	<b>\$28,561,070</b>
<b>3. Developer's Fees</b>	<b>2,920,040</b>	<b>0</b>	<b>0</b>	<b>2,920,040</b>
<b>4. Owner's Acquisition Costs</b>				
Land	290,620			
Existing Improvements	0	0		
Subtotal 4:	\$290,620	\$0		
<b>5. Total Development Costs</b>				
Subtotal 1+2+3+4:	<b>\$34,045,655</b>	<b>\$0</b>	<b>\$0</b>	<b>\$31,481,110</b>

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:**

**\$2,920,049**

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

\$371 **Meets Limits**  
\$556

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

\$544,436 **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	
<b>1. Total Development Costs</b>	34,045,655	0	0	31,481,110
<b>2. Reductions in Eligible Basis</b>				
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
<b>3. Total Eligible Basis (1 - 2 above)</b>		0	0	31,481,110
<b>4. Adjustment(s) to Eligible Basis (For non-acquisition costs in eligible basis)</b>				
a. For QCT or DDA (Eligible Basis x 30%) <i>State Designated Basis Boosts:</i>			0	9,444,333
b. For Revitalization or Supportive Housing (Eligible Basis x 30%)			0	0
c. For Green Certification (Eligible Basis x 10%)				0
<b>Total Adjusted Eligible basis</b>			0	40,925,443
<b>5. Applicable Fraction</b>		79.03226%	79.03226%	79.03226%
<b>6. Total Qualified Basis</b> (Eligible Basis x Applicable Fraction)		0	0	32,344,303
<b>7. Applicable Percentage</b>		4.00%	4.00%	9.00%
<b>8. Maximum Allowable Credit under IRC §42</b> (Qualified Basis x Applicable Percentage)		\$0	\$0	\$2,910,987
(Must be same as BIN total and equal to or less than credit amount allowed)		\$2,910,987 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. HUD 221d4 construction to perm + Additional short term			\$23,529,332	Rob Rotach, Walker Dunlop
2. Choice Neighborhoods			\$4,565,996	
3.				
Total Construction Funding:			\$28,095,328	

**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	<i>(Whole Numbers only)</i>		Interest Rate of Loan	Amortization Period IN YEARS	Term of Loan (years)
			Amount of Funds	Annual Debt Service Cost			
1. HUD 221d4 Taxable			\$7,629,000	\$510,106	6.10%	40	40
2. DHCD ASNH			\$1,400,000		0.00%	40	40
3. DHCD HIEE			\$2,000,000		0.00%	40	40
4. CNI			\$4,565,996				
5.							
6.							
7.							
8.							
9.							
10.							
11.							
12.							
13.							
14.							
15.							
16.							
17.							
18.							
19.							
20.							
Total Permanent Funding:			\$15,594,996	\$510,106			

**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.	City Infrastructure Investment		\$21,543,358
2.			
3.			
4.			
5.			
Total Subsidized Funding			\$21,543,358

**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. **TRUE**

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	\$0
g.	HOME Funds	\$0
h.	Choice Neighborhood	\$4,565,996
i.	National Housing Trust Fund	\$0
j.	Virginia Housing Trust Fund	\$1,400,000
k.	Other:	\$0
l.	Other:	\$0

Market-Rate Loans

a.	Taxable Bonds	\$0
b.	Section 220	\$0
c.	Section 221(d)(3)	\$0
d.	Section 221(d)(4)	\$7,629,000
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  
19 Number of New PBV Vouchers
- c. FALSE Other

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

FALSE

**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	\$1,458,405	(Note: Deferred Developer Fee cannot be negative.)	
v. Other:	\$0		
<b>ACTION:</b> If Deferred Developer Fee is greater than 50% of overall Developer Fee, provide a cash flow statement showing payoff within 15 years at <b>TAB A.</b>			
<b>Equity Total</b>	<u>\$1,458,405</u>		

**2. Equity Gap Calculation**

a. Total Development Cost	\$34,045,655
b. Total of Permanent Funding, Grants and Equity	- \$17,053,401
c. Equity Gap	\$16,992,254
d. Developer Equity	- \$1,699
e. Equity gap to be funded with low-income tax credit proceeds	\$16,990,555

**3. Syndication Information (If Applicable)**

a. Actual or Anticipated Name of Syndicator:	▶ Richman Group		
Contact Person:	Jason Wilber	Phone:	(203) 869-0900
Street Address:	777 West Putnam Avenue		
City:	Greenwich	State:	Connecticut
		Zip:	6830

b. Syndication Equity	
i. Anticipated Annual Credits	\$2,035,000.00
ii. Equity Dollars Per Credit (e.g., \$0.85 per dollar of credit)	\$0.835
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	\$2,034,797
vi. Total to be paid by anticipated users of credit (e.g., limited partners)	\$16,990,555

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

<b>4. Net Syndication Amount</b>	<u>\$16,990,555</u>
Which will be used to pay for Total Development Costs	
<b>5. Net Equity Factor</b>	<u>83.5000207637%</u>

**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>\$34,045,655</u>
2. Less Total of Permanent Funding, Grants and Equity	-	<u>\$17,053,401</u>
3. Equals Equity Gap		<u>\$16,992,254</u>
4. Divided by Net Equity Factor (Percent of 10-year credit expected to be raised as equity investment)		<u>83.5000207637%</u>
5. Equals Ten-Year Credit Amount Needed to Fund Gap		<u>\$20,350,000</u>
Divided by ten years		<u>10</u>
6. Equals Annual Tax Credit Required to Fund the Equity Gap		<u>\$2,035,000</u>
7. Maximum Allowable Credit Amount (from Eligible Basis Calculation)		<u>\$2,910,987</u>
8. Requested Credit Amount	For 30% PV Credit:	<u>\$0</u>
	For 70% PV Credit:	<u>\$2,035,000</u>
Credit per LI Units	<u>\$41,530.6122</u>	
Credit per LI Bedroom	<u>\$27,133.3333</u>	
	<b>Combined 30% &amp; 70% PV Credit Requested</b>	<b>\$2,035,000</b>

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		\$71,376
Plus Other Income Source (list):		_____
Equals Total Monthly Income:		\$71,376
Twelve Months		x12
Equals Annual Gross Potential Income		\$856,512
Less Vacancy Allowance	5.0%	\$42,826
<b>Equals Annual Effective Gross Income (EGI) - Low Income Units</b>		<b>\$813,686</b>

**Warning: Documentation must be submitted to support vacancy rate of less than 7%.**

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

Total Monthly Income for Market Rate Units:		\$21,507
Plus Other Income Source (list):	commercial space, app fees	\$2,400
Equals Total Monthly Income:		\$23,907
Twelve Months		x12
Equals Annual Gross Potential Income		\$286,884
Less Vacancy Allowance	5.0%	\$14,344
<b>Equals Annual Effective Gross Income (EGI) - Market Rate Units</b>		<b>\$272,540</b>

**Warning: Documentation must be submitted to support vacancy rate of less than 7%.**

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

**3. Cash Flow (First Year)**

a.	Annual EGI Low-Income Units	\$813,686
b.	Annual EGI Market Units	\$272,540
c.	Total Effective Gross Income	\$1,086,226
d.	Total Expenses	\$497,158
e.	Net Operating Income	\$589,068
f.	Total Annual Debt Service	\$510,106
g.	Cash Flow Available for Distribution	\$78,962

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	1,086,226	1,107,951	1,130,110	1,152,712	1,175,766
Less Oper. Expenses	497,158	512,073	527,435	543,258	559,556
Net Income	589,068	595,878	602,675	609,454	616,210
Less Debt Service	510,106	510,106	510,106	510,106	510,106
Cash Flow	78,962	85,772	92,569	99,348	106,104
Debt Coverage Ratio	1.15	1.17	1.18	1.19	1.21

	Year 6	Year 7	Year 8	Year 9	Year 10
Eff. Gross Income	1,199,281	1,223,267	1,247,732	1,272,687	1,298,141
Less Oper. Expenses	576,342	593,633	611,442	629,785	648,678
Net Income	622,939	629,634	636,291	642,902	649,462
Less Debt Service	510,106	510,106	510,106	510,106	510,106
Cash Flow	112,833	119,528	126,185	132,796	139,356
Debt Coverage Ratio	1.22	1.23	1.25	1.26	1.27

	Year 11	Year 12	Year 13	Year 14	Year 15
Eff. Gross Income	1,324,104	1,350,586	1,377,597	1,405,149	1,433,252
Less Oper. Expenses	668,139	688,183	708,828	730,093	751,996
Net Income	655,965	662,403	668,769	675,056	681,256
Less Debt Service	510,106	510,106	510,106	510,106	510,106
Cash Flow	145,859	152,297	158,663	164,950	171,150
Debt Coverage Ratio	1.29	1.30	1.31	1.32	1.34

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



### 5. Size of Communities

The rental communities surveyed combine for 7,161 market rate and affordable units, with an overall average size of 128 units per community. The Upper Tier market rate rental communities are larger in general, averaging 161 units compared to the Lower Tier market rate rental communities averaging 119 units per community. The LIHTC communities average 109 units with a range of 11 to 260 non-subsidized units. Two LIHTC communities; Origin Circle at Kindred (37 units) and Unity Place at Kindred (48 units) offer subsidized units not included in their respective totals.

### 6. Vacancy Rates

The market area multifamily rental stock is performing well with 62 vacancies reported among 56 stabilized communities totaling 7,161 units for a stabilized vacancy rate of 0.9 percent. The 12 stabilized LIHTC communities reported only one vacant unit with 11 reporting full occupancy and most communities immediately processing leases for vacant units from an extensive waiting list.

### 7. Rent Concessions

Among the 56 rental communities surveyed, one Upper Tier market rate rental property is advertising a leasing concession. Lofts at Front Street offer one month’s free rent. None of the LIHTC communities are offering any leasing concessions. Two Upper Tier and three Lower Tier communities utilize daily pricing software.

### 8. Absorption History

Absorption data was available for several recently delivered communities with monthly absorption rates ranging from 6.0 to 42.0 units. Five communities have delivered over the past 25 months with the oldest of these delivered in February 2024. Over these 25 months, a total of 855 units has been absorbed for a monthly average of 34.2 units or an annualized total of 410 units although it is important to note that not all five communities have been leasing the entire 25 months; one has only been open for six months. The most notable absorption is Unity at Kindred which has leased an average of 35.0 units per month from September 2025 through December 2025 with a comparable mid-rise product. The slowest absorption was among Fusion at Neon.

**Table 25 Recent Absorption Information**

Community	Leased Units	Survey		Days	Absorption Rate
		Start Date	Date/ End		
Unity at Kindred *	140	9/1/2025	12/30/2025	120	35.0
Aspire*	85	8/1/2024	10/31/2024	120	21.3
Gravity on 400	273	6/1/2024	4/12/2025	315	26.0
Fusion at Neon	237	5/1/2024	4/30/2025	365	19.5
Origin Circle at Kindred*	120	2/1/2024	7/1/2024	151	23.8
Market Heights Apartments*	164	6/1/2023	12/22/2023	205	24.0
Duke Grace Building	30	5/3/2023	10/1/2023	151	6.0
The Ashton *	118	5/4/2022	9/1/2022	120	29.5
The Lofts at Front Street	258	3/1/2022	12/4/2023	643	12.0
The Point on 38th	149	3/1/2021	8/1/2021	153	29.2
St. Paul’s Apartment Homes*	126	3/3/2019	6/1/2019	90	42.0
<b>Total/Average</b>	<b>1,700</b>				<b>24.5</b>

Source: RPRG

(\*) LIHTC



**Table 24 Summary, Surveyed Rental Communities**

Map #	Community	Year Built	Year Rehab	Structure Type	Total Units	Vacant Units	Vacancy Rate	Avg 1BR Rent (1)	Avg 2BR Rent (1)	Avg 3BR Rent (1)	Incentives
	<b>Subsidized</b>				<b>19</b>			<b>\$1,575</b>	<b>\$1,770</b>	<b>\$2,472</b>	
	Subject Property - 50% AMI				10			\$860	\$1,024		
	Subject Property - 60% AMI				14			\$1,050			
	Subject Property - 80% AMI				6			\$1,350			
	Subject Property - Market				13			\$1,575	\$1,833		
	<b>Total</b>	<b>2028</b>			<b>62</b>						
<b>Upper Tier Communities</b>											
1	Lofts at Front Street	2022		Reuse	258	1	0.4%	\$1,800	\$2,613	\$2,694	1 month free
2	Attain Downtown	2017		MRise	156	0	0.0%	\$1,634	\$2,487	\$2,645	None
3	CovePointe At The Landings	2015		Gar	122	2	1.6%	\$1,860	\$2,441	\$3,235	None
4	Icon Norfolk	2017		High Rise	269	1	0.4%	\$1,750	\$2,421	\$3,327	None; Daily Pricing
5	Riverview Lofts	2012		Reuse	81	7	8.6%	\$1,864	\$2,407		None
6	Roebuck Lofts	1916	2018	Reuse	60	0	0.0%	\$1,974	\$2,352		None
7	Fusion at Neon	2024		MRise	237	3	1.3%	\$1,690	\$2,350	\$3,190	None
8	Virginia Building	2015		MRise	34	0	0.0%	\$1,738	\$2,320		None
9	Gravity on 400	2024		MRise	273	2	0.7%	\$1,650	\$2,315	\$3,023	None
10	River House	2009		MRise	194	3	1.5%	\$2,100	\$2,200	\$2,534	None
11	Roper House	2022		Gar	15	0	0.0%	\$1,550	\$2,200		None
12	Element at Ghent	2014		MRise	164	0	0.0%	\$1,762	\$2,161		None
13	Metro on Granby	2014		MRise	188	1	0.5%	\$1,639	\$2,148		None
14	201 Twenty-One	2009		MRise	225	1	0.4%	\$1,788	\$2,142		None
15	Law Building	2015		MRise	135	0	0.0%	\$1,525	\$2,125		None; Daily Pricing
	<b>Upper Tier Total</b>				<b>2,411</b>	<b>21</b>	<b>0.9%</b>				
	<b>Upper Tier Average</b>	<b>2010</b>	<b>2018</b>		<b>161</b>			<b>\$1,755</b>	<b>\$2,312</b>	<b>\$2,950</b>	
<b>Lower Tier Communities</b>											
16	Wainwright	2013		Reuse	126	9	7.1%	\$1,748	\$2,078		None
17	Attain Downtown East	2011		MRise	121	1	0.8%	\$1,747	\$2,062	\$3,068	None; Yieldstar
18	Tidewater Square	2019		Reuse	65	0	0.0%	\$1,536	\$2,060	\$2,184	None
19	Loraine, The	2016		Reuse	56	1	1.8%	\$1,455	\$2,050		None
20	Peanut Factory Flats	2020		Reuse	85	0	0.0%	\$1,600	\$2,050	\$2,270	None
21	Brightleaf	2017		MRise	88	4	4.5%	\$1,661	\$2,048	\$2,195	None
22	Ghent Village	1981	2020	Gar	140	0	0.0%	\$1,652	\$2,032	\$2,282	None; LRO
23	First Colony Flats	2018		Reuse	51	0	0.0%	\$1,680	\$2,018		None
24	Duke Grace Building	2023		MRise	30	0	0.0%	\$1,638	\$2,010		None
25	Chenman Lofts	2020		Reuse	43	0	0.0%	\$1,439	\$1,969		None
26	Alexander at Ghent	2006		MRise	268	0	0.0%	\$1,667	\$1,966	\$2,249	None
27	Rockefeller, The	2015	2018	Reuse	146	0	0.0%	\$1,568	\$1,965		None
28	The Point on 38th	2021		MRise	149	7	4.7%	\$1,539	\$1,965		None
29	Belmont at Freemason	2009		MRise	239	3	1.3%	\$1,529	\$1,943		None
30	B + G Place	2019		Reuse	40	1	2.5%	\$1,589	\$1,928	\$1,941	None
31	Heritage at Freemason Harbour	1999		MRise	185	4	2.2%	\$3,057	\$1,897	\$2,250	None; LRO
32	Depot, The	2019		Reuse	25	0	0.0%	\$1,485	\$1,895	\$2,104	None
33	James Apts	2014		Reuse	78	0	0.0%	\$1,727	\$1,878	\$3,500	None
34	Museum Apts	2018		MRise	48	0	0.0%	\$1,600	\$1,825		None
35	Hague Towers	1964	2017	High Rise	250	4	1.6%	\$1,696	\$1,805		None
36	Lafayette Apts	1963	2015	High Rise	168	3	1.8%	\$857	\$1,800	\$2,171	None
37	Pembroke Towers	1964		High Rise	168	0	0.0%	\$1,600	\$1,800	\$2,500	None
38	Ballentine Lofts	1915	2019	Reuse	24	1	4.2%	\$1,290	\$1,600		None
39	Sherwood Forest	1964	2007	Gar	173	0	0.0%	\$1,000	\$1,250	\$1,450	None
40	Lakewood Garden	1979	2012	Gar	92	0	0.0%	\$1,025	\$1,195		None
41	Larchmont	1938	2007	Gar	172	0	0.0%	\$1,000	\$1,175		None
42	Ingleside Square	1956		Gar	300	0	0.0%	\$925	\$1,000	\$1,075	None
43	Savoy	2019		Reuse	44	1	2.3%	\$1,474			None
44	Twin Gardens	1978		Gar	71	1	1.4%		\$999		None
	<b>Lower Tier Total</b>				<b>3,445</b>	<b>40</b>	<b>1.2%</b>				
	<b>Lower Tier Average</b>	<b>1996</b>	<b>2014</b>		<b>119</b>			<b>\$1,528</b>	<b>\$1,795</b>	<b>\$2,231</b>	
<b>Tax Credit Communities</b>											
45	Unity Place at Kindred*	2025		MRise	92	0	0.0%	\$1,392	\$1,620	\$2,150	None
46	Aspire at Church St*	2024		MRise	85	1	1.2%	\$1,127	\$1,343	\$1,544	None
47	Lexington Park*	1981	2004	Gar	180	0	0.0%	\$1,096	\$1,317	\$1,563	None
48	Origin Circle at Kindred*	2024		MRise	83	0	0.0%	\$1,085	\$1,289	\$1,402	None
49	Villa Terrace*	1970	2000	Gar	81	0	0.0%		\$1,198		None
50	Ashton Apts*	2022		Gar	118	0	0.0%	\$1,014	\$1,194	\$1,375	None
51	Mission College*	1990	2009	Gar/TH	260	0	0.0%	\$952	\$1,161	\$1,358	None
52	Market Heights Apts*	2023		MRise	164	0	0.0%	\$870	\$1,146	\$1,318	None
53	St. Paul's Apt Homes*	2019		Gar	126	0	0.0%	\$889	\$1,088	\$1,479	None
54	Marshall Manor II*	2015		Gar	11	0	0.0%	\$928	\$1,069	\$1,287	None
55	Marshall Manor III*	2005		Gar	17	0	0.0%	\$928	\$1,069	\$1,287	None
56	Bowling Green II & III*	2004		Mix	88	0	0.0%	\$832	\$1,009	\$1,162	None
	<b>Tax Credit Total</b>				<b>1,305</b>	<b>1</b>	<b>0.1%</b>				
	<b>Tax Credit Average</b>	<b>2008</b>	<b>2004</b>		<b>109</b>			<b>\$1,010</b>	<b>\$1,208</b>	<b>\$1,448</b>	
	<b>Total Average</b>	<b>2002</b>	<b>2012</b>		<b>7,161</b>	<b>62</b>	<b>0.9%</b>				
					<b>128</b>			<b>\$1,485</b>	<b>\$1,808</b>	<b>\$2,119</b>	

(1) Rent is contract rent, and not adjusted for utilities or incentives

(\*) LIHTC

Source: Phone Survey, RPRG, Inc. February 2026/March 2026



## STATEMENT OF OWNER

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The undersigned hereby acknowledges the following:

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.

that it will at all times indemnify and hold harmless Virginia Housing and its assigns against all losses, costs, damages, Virginia Housing's expenses, and liabilities of any nature directly or indirectly resulting from, arising out of, 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.

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.

that this application form, provided by Virginia Housing to applicants for tax credits, including all sections herein 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.

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.

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.

that, for the purposes of reviewing this application, Virginia Housing is entitled to rely upon representations of the undersigned as to the inclusion of costs in eligible basis and as to all of the figures and calculations relative 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.

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.

that reservations of credits are not transferable without prior written approval by Virginia Housing at its sole discretion.

**STATEMENT OF OWNER**

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.

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.

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.

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.

that any principal of undersigned has not participated in a planned foreclosure or Qualified Contract request in Virginia after January 1, 2019.

that undersigned agrees to provide disclosure to all tenants of the availability of Renter Education provided by Virginia Housing.

that undersigned waives the right to pursue a Qualified Contract on this development.

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: TWG Phase B3, LLC

By: 

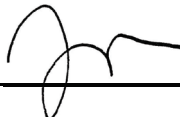
Its: A manager of a member of a member of a sole member  
(Title)  
of a managing member of a managing member  
of managing member of the Owner

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:	Trisha Megan Girdwood
Virginia License#:	0401020152
Architecture Firm or Company:	LBBA Ltd.

By:  \_\_\_\_\_

Its: Principal  
(Title)

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

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**V. Previous Participation Certification**

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**Development Name:** Norfolk TWG B3 Apartments at Kindred 2026

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**Name of Applicant (entity):** TWG Phase B3, LLC

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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

Richard Sciortino

Printed Name

3/11/2026

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

## **Richard J. Sciortino – Principal and President**

Mr. Sciortino is co-founder of Brinshore and directs Brinshore's acquisition, planning, development and construction activities. Mr. Sciortino is responsible for due diligence, contract review, land-use approvals, site planning, market analysis, partnership arrangement and other development-related issues. In addition, Mr. Sciortino serves as Principal of BCM, LLC, the construction arm of Brinshore Development. He has over three decades of housing and economic development experience.

Mr. Sciortino previously served with the City of Chicago where he initiated the Chicago Abandoned Property Program to acquire and redevelop abandoned buildings. The program has since become an important tool for fostering community development and revitalizing Chicago's aging historical building stock.

Mr. Sciortino was also a Vice-President and Partner with a national residential housing developer and was a senior member of the firm's development team.

Mr. Sciortino serves on numerous Boards including LISC/Chicago which promotes neighborhood development through support of local organizations, All Chicago which is the lead agency for Chicago's Continuum of Care and supports homelessness prevention initiatives, the Rebuild Foundation which promotes neighborhood revitalization through art and cultural place making and the Chicago Botanical Garden which operates a world renowned garden and research center as well as numerous urban agriculture initiatives.

Mr. Sciortino is an attorney with a law degree from Tulane University, a Master's Degree in Real Estate from the Kellogg School at Northwestern University, and a Bachelor's Degree in Finance from the University of Connecticut.

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. Plans and Specifications

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
<b>Total:</b>		<b>0.00</b>

**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
<b>Total:</b>		<b>30.00</b>

**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

Y	0 or up to 5	3.47
N	0 or 20	0.00
30.85%	Up to 60	60.00
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
<b>Total:</b>		<b>83.47</b>

3. DEVELOPMENT CHARACTERISTICS:

a. Enhancements (See calculations below)			84.80
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	0%	Up to 15	0.00
g. Developments with less than 100 low income units	Y	up to 20	20.00
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>144.80</u>

4. TENANT POPULATION CHARACTERISTICS:

Locality AMI	State AMI
\$106,500	\$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	14.29%	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)	12.24%	Up to 10	10.00
e. Units in Higher Income Jurisdictions with rent and income at or below 50% of AMI	51.02%	Up to 50	50.00
f. Units in Higher Income Jurisdictions with rents <= 50% rented to tenants with <= 60% of AMI	51.02%	Up to 25	0.00
or g. Units in LI Jurisdictions with rents <= 50% rented to tenants with <= 60% of AMI	51.02%	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	50.15
Total:			<u>50.15</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	N	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	N	10 or 15	0.00
e. RAD or PHA Conversion participation and competing in Local Housing Authority pool	N	0 or 10	0.00
f. Team member with Veteran Owned Small Business Certification	Y	up to 10	5.00
g. Commitment to electronic payment of fees	Y	0 or 5	5.00
h. Zero Ready or Passive House certification from prior allocation	N	0, 10 or 20	0.00
Total:			<u>80.00</u>

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

**TOTAL SCORE:** 448.42

**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	34.80
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

84.80

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: 84.80**

X. Development Summary

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

**Deal Name:** Norfolk TWG B3 Apartments at Kindred

**Cycle Type:** 9% Tax Credits **Requested Credit Amount:** \$2,035,000  
**Allocation Type:** New Construction **Jurisdiction:** Norfolk City  
**Total Units:** 62 **Population Target:** General  
**Total LI Units:** 49  
**Project Gross Sq Ft:** 91,025.00 **Owner Contact:** Richard Sciortino  
**Green Certified?** TRUE

**Total Score**  
448.42

Source of Funds	Amount	Per Unit	Per Sq Ft	Annual Debt Service
Permanent Financing	\$15,594,996	\$251,532	\$171	\$510,106
Grants	\$0	\$0		
Subsidized Funding	\$10,504,586	\$169,429		

Uses of Funds - Actual Costs				
Type of Uses	Amount	Per Unit	Sq Ft	% of TDC
Improvements	\$20,992,636	\$338,591	\$231	61.66%
General Req/Overhead/Profit	\$2,524,083	\$40,711	\$28	7.41%
Other Contract Costs	\$117,584	\$1,897	\$1	0.35%
Owner Costs	\$7,200,692	\$116,140	\$79	21.15%
Acquisition	\$290,620	\$4,687	\$3	0.85%
Developer Fee	\$2,920,040	\$47,097	\$32	8.58%
<b>Total Uses</b>	<b>\$34,045,655</b>	<b>\$549,123</b>		

Total Development Costs	
Total Improvements	\$30,834,995
Land Acquisition	\$290,620
Developer Fee	\$2,920,040
<b>Total Development Costs</b>	<b>\$34,045,655</b>

**Proposed Cost Limit/Sq Ft:** \$371  
**Applicable Cost Limit/Sq Ft:** \$556  
**Proposed Cost Limit/Unit:** \$544,436  
**Applicable Cost Limit/Unit:** \$589,015

Income		
Gross Potential Income - LI Units		\$856,512
Gross Potential Income - Mkt Units		\$286,884
Subtotal		\$1,143,396
Less Vacancy %	5.00%	\$57,170
<b>Effective Gross Income</b>		<b>\$1,086,226</b>

**Rental Assistance?** TRUE

Unit Breakdown	
# of Eff	0
# of 1BR	43
# of 2BR	12
# of 3BR	4
# of 4+ BR	3
<b>Total Units</b>	<b>62</b>

Expenses		
Category	Total	Per Unit
Administrative	\$159,213	\$2,568
Utilities	\$23,917	\$386
Operating & Maintenance	\$126,220	\$2,036
Taxes & Insurance	\$169,208	\$2,729
<b>Total Operating Expenses</b>	<b>\$478,558</b>	<b>\$7,719</b>
Replacement Reserves	\$18,600	\$300
<b>Total Expenses</b>	<b>\$497,158</b>	<b>\$8,019</b>

	Income Levels	Rent Levels
	# of Units	# of Units
<=30% AMI	0	0
40% AMI	6	6
50% AMI	19	19
60% AMI	16	16
>60% AMI	8	8
Market	13	13

**Income Averaging?** TRUE

**Extended Use Restriction?** 50

Cash Flow	
EGI	\$1,086,226
Total Expenses	\$497,158
<b>Net Income</b>	<b>\$589,068</b>
Debt Service	\$510,106
<b>Debt Coverage Ratio (YR1):</b>	<b>1.15</b>

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**Y. Efficient Use of Resources**

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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.

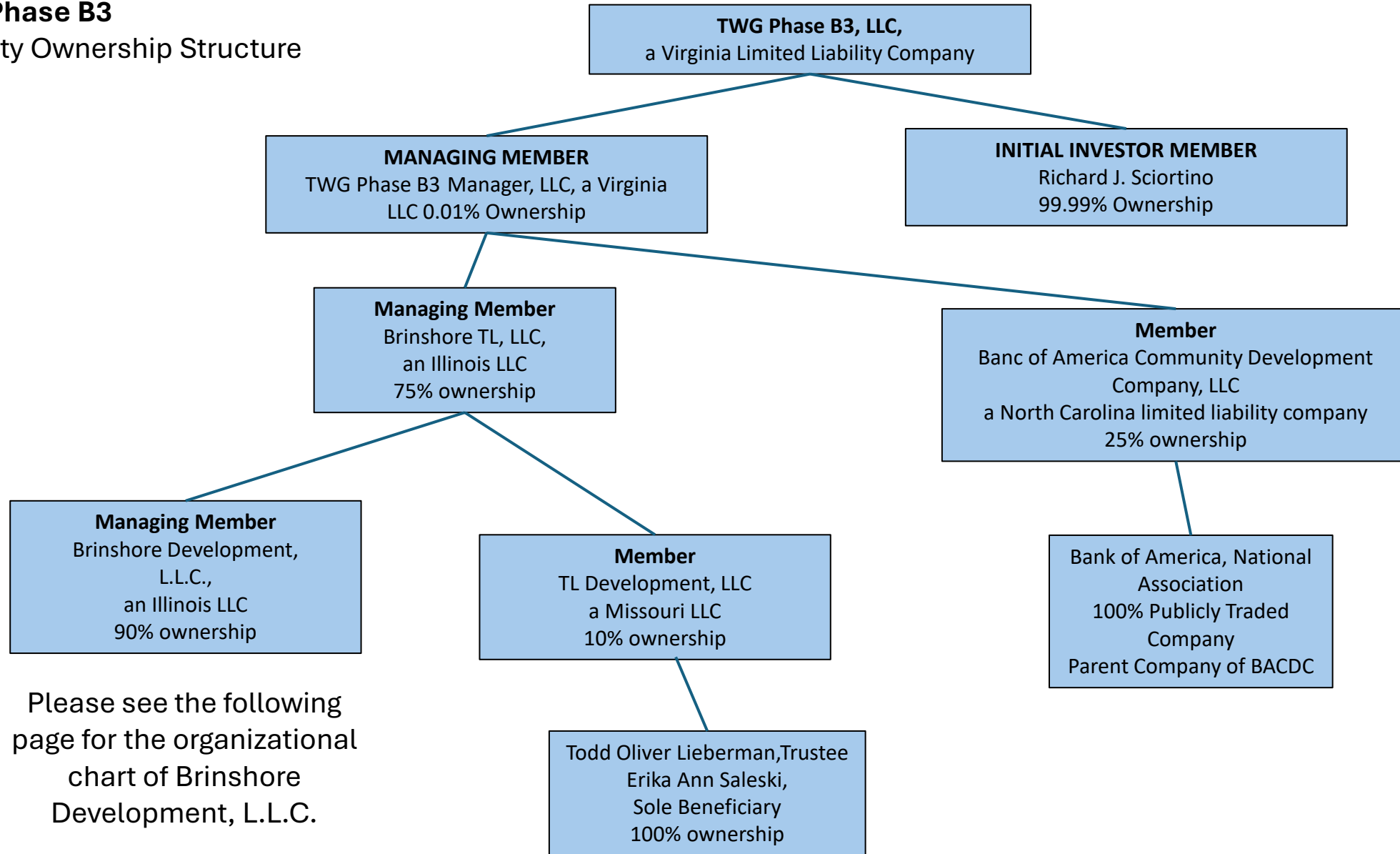
Tax Exempt Deals are granted a starting point value greater than zero to allow for the nature of these deals.

Combined Max	\$2,910,987
Credit Requested	\$2,035,000
% of Savings	30.09%
Sliding Scale Points	50.15

# Tab A:

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

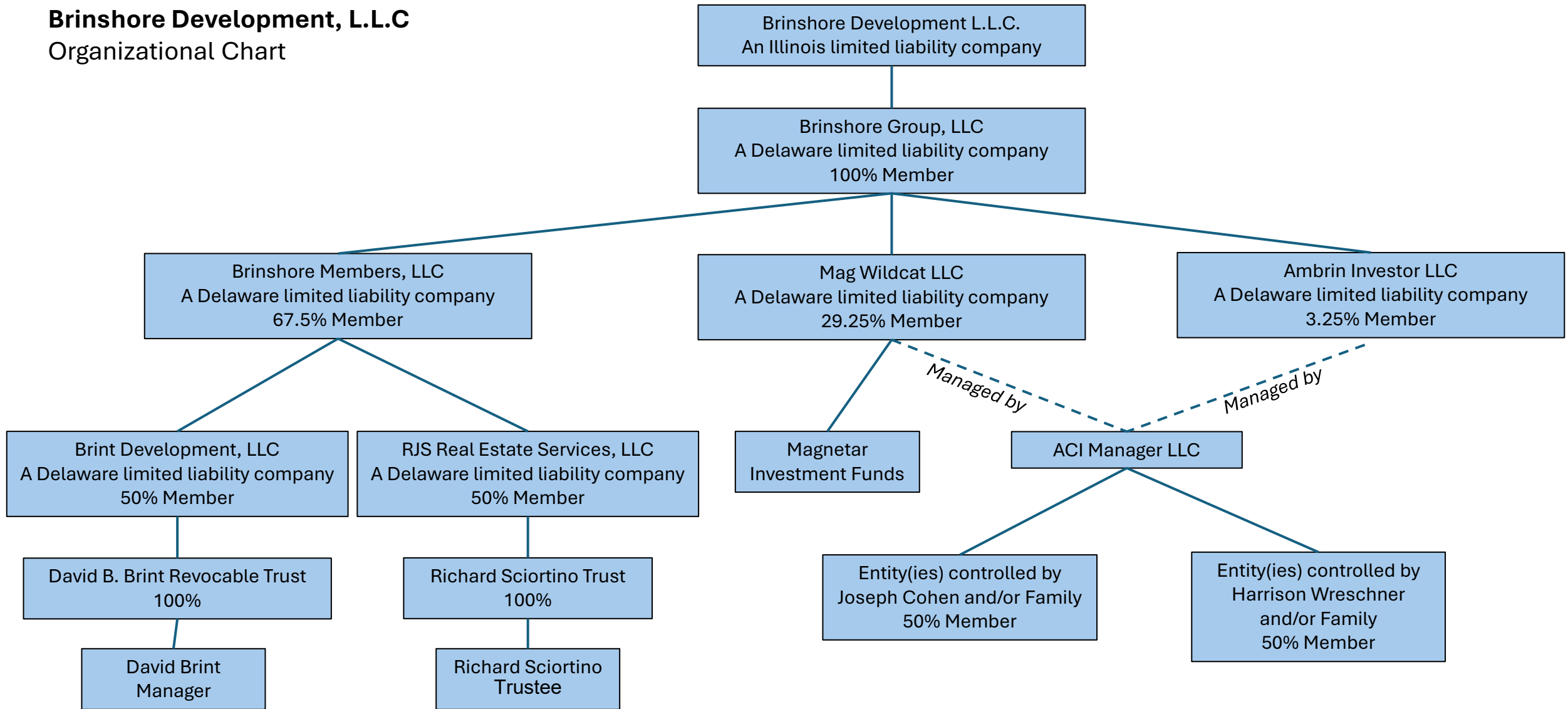
**TWG Phase B3**  
Property Ownership Structure



Please see the following page for the organizational chart of Brinshore Development, L.L.C.

# Brinshore Development, L.L.C

## Organizational Chart



# **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 TWG Phase B3, 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 February 19, 2025; 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:

March 6, 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)



777 West Putnam Avenue Greenwich, CT 06830  
(203) 869 0900

March 11, 2026

Mr. Michael McGovern  
Brinshore Development  
1603 Orrington Ave, Ste 450  
Evanston, IL 60201

Re: Norfolk TWG Phase B3  
Norfolk, VA  
62 Units

Dear Mr. McGovern:

The Richman Group Affordable Housing Corporation ("TRG") is the sponsor of investment partnerships which provide equity capital for multi-family apartment complexes that are eligible for low-income housing tax credits ("Low-Income Housing Tax Credits") pursuant to Section 42 of the Internal Revenue Code of 1986 (the "Tax Code") by investing in limited partnerships and/or limited liability companies that own such apartment complexes.

You have advised us that Brinshore Development, LLC and Banc of America Community Development Company, LLC intend to form a single purpose entity (the "Managing Member") to serve as the Managing Member of TWG Phase B3, LLC (the "Company"), which intends to construct a multi-family apartment complex located in Norfolk, Virginia (the "Apartment Complex").

TRG is pleased to provide you with this letter of intent for the acquisition by an affiliated investor member which will be sponsored by TRG ("Investor"), of a 99.99% membership interest in the Company, subject to the terms and conditions hereof. Upon the execution of this updated letter and receipt of a valid allocation of Low-Income Housing Tax Credits, TRG will commence its due diligence review. Only upon (i) the receipt of final investment committee approval, (ii) negotiation and execution of documentation acceptable to both parties and (iii) receipt of opinions of counsel (including corporate, tax and real estate) acceptable to the Investor, will the parties execute an amended and restated operating agreement of the Company in the Investor's standard form (the "Operating Agreement"), admitting the Investor to the Company. Subject to standard due diligence and the review of current financial statements, we expect that the Brinshore Development, LLC (the "Guarantor") will guarantee the Managing Member's obligations to the Investor. The Guarantor will be required to maintain liquidity of \$2,000,000 and net worth of \$10,000,000 through the 15 year LIHTC compliance period.

1. Financing: Financing of the Apartment Complex will be subject to Investor approval. This letter of intent has been prepared based upon the following as described by the General Partner:

- a) A construction loan from an institutional lender acceptable to the Investor in the amount of \$15,677,198 bearing interest at 7.15% for a term approximately 24 months, which will be fully retired upon stabilization;
- b) A construction to permanent period first mortgage loan from the HUD 221d4 program which is currently underwritten in the amount of \$7,629,000 with an interest rate of 6.10% per annum (5.85% per annum during construction) for a term of 40 years and payments based on a 40-year amortization schedule ("Permanent 1<sup>st</sup> Mortgage Loan") (loan shall be underwritten at 1.15 DCR on

- all must-pay debt using a 5.64% vacancy and will be locked at Construction Loan closing);
- c) A subordinate loan (the DHCD-VHTF Loan”) in the amount of \$700,000 with an interest rate of 0% for a term of 40 years and payable only from annual surplus cash flow with all principal due at loan maturity;
- d) A subordinate loan (the DHCD-NHTF Loan”) in the amount of \$700,000 with an interest rate of 0% for a term of 40 years and payable only from annual surplus cash flow with all principal due at loan maturity;
- e) A subordinate loan (the DHCD-HIEE Loan”) in the amount of \$2,000,000 with an interest rate of 0% for a term of 40 years and payable only from annual surplus cash flow with all principal due at loan maturity;
- f) A subordinate Loan from the proceeds of a CNI grant in the in the amount of \$4,565,996 (comprised of the a CNI awards from a \$750,000 and a separate \$3,815,996 pool) with an interest rate of 0% for a term of 40 years and payable only from annual surplus cash flow with all principal due at loan maturity;
- g) It is understood that 20 of the units at the Apartment Complex will be covered by a Project Based Housing Assistance Payment (“HAP”) contract with a term of at least 15 years

To the extent that a change in the financing structure changes the amount of Low-Income Housing Tax Credits or tax losses, then capital contributions will be adjusted accordingly. The Managing Member must deliver any required approval of the admission of the Investor to the Company prior to such admission (the “Closing”). The preparation, filing and processing of such application and all costs and expenses thereof, shall be the sole responsibility of the Managing Member and/or the Company. All loan documents shall provide those notices of default and foreclosure shall be sent to the Managing Member, as well as to the Investor.

2. Capital Contributions of the Investor: The “Capital Contribution” as set forth below reflects current market conditions. The Capital Contributions may be adjusted to reflect the market conditions at the time of closing. Subject to the terms and conditions set forth herein and in the Operating Agreement, the Investor will make capital contributions to the Company in the total amount of \$16,990,551 (the “Capital Contribution”), which equates to a price per credit of **\$0.835** for the Federal LIHTC. The Capital Contributions are based on accelerated residential rental real estate depreciation methods (i.e., 30yr straight line, 15yr double declining balance and 5yr double declining balance). Furthermore, it is understood that to the extent there is any non-profit participation in the ownership structure, that entity will make the 168h election as a condition to initial closing if that entity is to receive more than .01% of the economic benefits. The amount of Capital Contribution available for this Apartment Complex shall be the amount stated below plus an additional 5% for any combination of upward adjusters described in Sections 3 and 4 below.

It is understood that the Company will utilize a cost segregation analysis (“Cost Study”) prepared by Cohn Reznick or an alternative accounting firm acceptable to the Investor with an initial estimated calculated prior to closing and a final report prepared at the time of the cost certification. The cost of the Cost Study will be paid for by the Company.

The “Capital Contribution” as set forth below reflects current market conditions. The Capital Contributions may be adjusted to reflect the market conditions at the time of closing. Subject to the terms and conditions set forth herein and in the Partnership Agreement. The pricing is based on the investor acquiring 99.99% of the LIHTCs and applicable tax losses over the initial 15-year LIHTC compliance period.

Installment No. 1 (estimated to be September 1, 2026):

FED LIHTC \$3,398,110 (20%)

Either (a) paid at Closing or (b) paid in monthly installments on a draw basis as needed for development costs incurred.

Installment No. 2:

FED LIHTC:\$3,398,110 (20%)

Paid upon the latest of the following:

- (i) 100% completion of construction of the Apartment Complex and receipt of final certificates of occupancy for all units (accompanied by a certification of completion in accordance with the plans and specs from the architect);
- (ii) Receipt of a payoff letter from the contractor for the Apartment Complex (the "Contractor") which states that upon receipt of Installment No. 2 the construction contract will be paid in full by the Installment No. 2 or the Contractor will defer any amounts owed to it until receipt of Installment No. 3;
- (iii) Receipt of any preliminary environmental remediation documentation completed in accordance with the remediation plan satisfactory to the Investor if required by federal, state, or local requirements;
- (iv) Receipt of an estoppel letter from the Construction Lender and Ground Lessor and clean title search/tile update;
- (v) Receipt of certificates of insurance complying with the requirements described herein; and
- (vi) No earlier than March 1, 2028.

Installment No. 3:

FED LIHTC: \$9,854,520 (58%)

- (i) Paid upon the achievement of 95% occupancy by tenants who qualify under Section 42 (with initial tenant files satisfactorily reviewed by the Investor) and who are paying rents (net of any concessions) at amounts which are at least equal to those set forth in the closing projections; If less than 100%, but at least 95% of the initial tenant files have been satisfactory received and accepted by the Investor, then a portion calculated as the amount of the Capital Contribution attributable to the unqualified units shall be withheld from Installment No. 3 and released upon receipt.
- (ii) Receipt of final Low-Income Housing Tax Credit Certification;
- (iii) Receipt of an estoppel letter from the Construction Lender or Permanent 1<sup>st</sup> Mortgage Loan (which ever has funded) and clean title search/tile update;
- (iv) Repayment of the Construction Loan and funding of the Permanent 1<sup>st</sup> Mortgage Permanent Loan (which may take place concurrently with the funding of Installment No. 4) which is sized at a 1.15 DCR using a 5.63% vacancy with any non project based subsidy income excluded from the conversion analysis;
- (v) The establishment of the reserves as described in Section 8(E) which can be established concurrently with the funding of the installment;
- (vi) Receipt of the property based Section 8 or RAD or equivalent subsidy contract for 20 units with a term of at least 15 years at the underwritten rents;
- (vii) Evidence the commercial space has been leased for a term of 15 years at the greater of the actual or underwritten gross rent;

- (viii) Achievement of "Breakeven Operations" (as defined below) and all conditions to the full funding of all project loans so that full repayment of the construction loan can occur and achievement of Final Closing;
- (ix) Receipt of all final environmental remediation documentation completed in accordance with the remediation plan satisfactory to the Investor if required by federal, state, or local requirements; and
- (x) No earlier than December 1, 2028.

Installment No. 4:

FED LIHTC:\$339,811 (2%)

- (i) Receipt of Recorded Extended Use Agreement;
- (ii) Receipt of the remaining initial tenant files (to the extent not provided under (i) of Installment No. 3;
- (iii) Receipt of form 8609; and
- (iv) No earlier than December 1, 2028.

Total Equity to Company:

FED LIHTC: \$16,990,551

TOTAL Equity \$16,990,551

Installment No. 4 will only be released upon the achievement of Breakeven Operations. "Breakeven Operations" is generally defined as the earlier of the following: (i) the date upon which income from the normal operation of the Apartment Complex, received on a cash basis, for each of three (3) consecutive calendar months after permanent mortgage loan closing less all mandatory debt service payments for each month, exceeds all accrued operational costs for each month or, if the above is not verifiable for such three (3) month period, (ii) the date upon which income from the normal operation of the Apartment Complex (as reported under GAAP) equals or exceeds all operational costs (as reported under GAAP), as evidenced by an audited financial statement for a 12 month period prepared by the accountants of the Company. In addition, Breakeven Operations shall not have occurred unless, at the end of such three (3) month period, the Company shall have (i) sufficiently funded segregated reserves to pay one (1) year's property insurance premiums (minus any prepaid premiums on the existing insurance policy) and the next full installment of real estate taxes payable (minus any prepaid taxes with respect to such installment) and (ii) liquid assets not committed to the payment of any other expense or reserve fund in an amount sufficient to pay (a) one (1) month's mandatory debt service payment plus (b) any other accrued unpaid expenses. The Breakeven Operations analysis will be conducted using the greater of the underwritten or actual operating expenses. Subsidy income that is accrued, but less than 60 days old, shall be included in the Breakeven Operations calculation provided the subsidy income is project based.

3. Adjuster Clause: The Capital Contribution amount stated above is based upon your projection of an annual amount of Low-Income Housing Tax Credits of \$2,035,000 ("LIHTC") which in turn is based upon certain of the assumptions and projections stated herein. The actual amount of federal Low-Income Housing Tax Credits may in fact change after the determination of eligible and qualified basis. Accordingly, the Capital Contribution may be adjusted when (i) final projections of the amount of federal are completed and/or (ii) upon or after actual completion of the Apartment Complex. Such determination will at the time the conditions of Installment No. 3 have been satisfied. To the extent such final projected amount of Low-Income Housing Tax Credits varies from the LIHTC, the Capital Contribution will be adjusted as set forth in the following paragraph and as will be more particularly set forth

in the Operating Agreement. It is anticipated that the Investor will have the capacity to buy 100% of the tax credits which are available to the project.

If the final amount of Low-Income Housing Tax Credits ("Final LIHTC") is greater or less than the LIHTC then the Capital Contributions shall be adjusted so that the ratio of the capital contribution attributable to the Low-Income Housing Tax Credits divided by the Final LIHTC allocable to Investor is equal to **83.50%** ("Federal LIHTC Ratio"). Any upward adjuster will be capped at 5% of the aggregate amount of the initial Capital Contributions (the "Adjuster Cap"). However, in the case of an increase; such increase in capital contribution will take place only if the Investor has funds available, which are not committed otherwise. If the Investor does not have funds available to pay for the higher Low-Income Housing Tax Credits, then the Investor's interest in the Company will be adjusted downward accordingly, but in no event below a 90% interest. TRG may in its discretion endeavor to cause an affiliated investment partnership to purchase an interest in the Company but shall have no liability if it is unable to do so.

4. Timing Differences: In the event that if the actual Final Reported Credit for 2028 is less than or greater than [\$1,523,900] (which is 74.88% of the LIHTC) or for 2029 is less than [\$2,035,000] (which is 100% of the LIHTC) then the Capital Contribution of the Investor to the Company shall be either increased or decreased (a "Timing Change"), by \$.50 for every \$1 of difference between the underwritten and actual credit delivery. In the event that the Timing Change exceeds the then unpaid Capital Contribution of the Investor, the Managing Member shall pay to the Investor, immediately upon demand, the amount by which the Timing Change exceeds such then unpaid Capital Contributions. The combined sum of any upward equity adjustment under Sections 3 and 4 shall be capped at 5% of the original underwritten Capital Contribution. In the event a downward adjuster is calculated it shall be applied as an estimate to Installment No.3 and shall be finalized upon the funding of Installment No. 4. In the event an upward adjuster is calculated it shall be paid upon satisfaction of the conditions of Installment No 4.

5. Cash Flow Distributions: Cash flow of the Company after expenses and debt service will be distributed, to the extent available, according to the following priority:

- First: to pay any credit adjuster due;
- Second: a priority distribution to the Investor in the amount of \$5,000 annually;
- Third: to replenish the Operating Reserve to the original amounts as set forth in Section 8E below;
- Fourth: to pay any deferred development fee to the Managing Member;
- Fifth: to pay asset management, company management, and/or incentive management fees to the Managing Member subject to proper documentation and tax counsel approval including approval of overall 90% and 10% to the Investor;

6. Right of First Refusal/ Purchase Option: Commencing at the end of the 15-year compliance period and for a 3-year period, at your direction, we will provide a qualified non-profit, designated by the Managing Member, a right of first refusal to purchase the Apartment Complex. The purchase price shall be the minimum purchase price as set forth in Section 42(i) (7)(B) of the Internal Revenue Code, plus unpaid credit adjusters and recapture or priority distributions (the right of first refusal cannot be exercised unless all amounts due to the Investor including but not limited too unpaid credit adjusters, recapture or priority distributions have been paid). In addition, during the 3-year period commencing at the end of the 15-year compliance period, the Managing Member or its designee shall have an option to purchase the Apartment Complex at the fair market value by assuming the debt and taking into account the affordability restrictions and other restrictions on the Apartment Complex (the Managing Member shall select the appraiser with the reasonable consent of the Investor and the appraiser shall be a licensed firm with at least 5 years of relevant experience in Norfolk, Virginia).

7. Sale or Refinance: Upon the sale of the Apartment Complex or a refinancing of the permanent mortgage loan, proceeds will generally be allocated in accordance with the following priority:

- First: Expenses of the sale and refinancing and satisfaction of underlying financing plus any other third-party obligations and debts;

Second: Return of the outstanding balance of any operating deficit loans previously made by the Managing Member (See Guarantees); and

Third: Balance of proceeds split 10% to the Investor, 90% to the Managing Member.

Notwithstanding the foregoing provisions of this Section 6, at the time of distribution of proceeds under this section, the amount distributed shall be adjusted such that the total amount of Net Cash Flow and proceeds from sale and liquidation distributed to the Investment Partner over the life of the Company equals 10% of all amounts distributed cumulatively under Section 5 and this Section 6.

8. Guarantees: The Guarantors shall guarantee the obligations of the Managing Member under the Operating Agreement including, without limitation, the following:

(A) Against recapture of the Low-Income Housing Tax Credits for 15 years except for recapture caused by (i) subsequent changes in the Tax Code or (ii) transfers of the Investor's interest in the Company.

(B) The payment in full of all costs and expenses of the construction of the Apartment Complex in excess of the proceeds of all the construction period sources of funds and any operating deficits prior to the achievement of Breakeven Operations.

(C) To fund operating deficits for a five (5) year period (the "Operating Deficit Period") from the later of Breakeven Operations or funding of the permanent mortgage loan up to a maximum amount of [\$503,632] which is sized to six months of operating expenses, replacement reserve and debt service (the "Operating Deficit Guaranty"). The funding of said operating deficits shall be treated as noninterest bearing loans to the Local Company repayable from Cash Flow as provided in paragraph five (5) above. The Operating Deficit Period shall be deemed extended until (x) the Managing Member has provided the Investor with evidence that the Company has sufficient cash reserves to pay any accrued expenses as of the expiration of the Operating Deficit Period and (y) the Apartment Complex has achieved the "DSC Requirement" as hereinafter defined. The "DSC Requirement" means that the Apartment Complex has demonstrated a debt service coverage ratio of 1.15:1 for years four and five of the Operating Deficit Period. If the Apartment Complex has not demonstrated a 1.15:1 debt service coverage for such years the Operating Deficit Period will be extended until the Apartment Complex demonstrated a 1.15:1 debt service coverage for two consecutive years beginning no earlier than years four and five of the Operating Deficit Period. For purposes of the Operating Deficit Guaranty, the term "Operating Deficits" shall include amounts withdrawn from the reserve for replacements during such five (5) year period. Further, during the Operating Deficit Period, operating deficits may be first funded from the funded Operating Reserve subject to the limitations in 8E below, provided that the Operating Reserve amount is replenished to its original balance upon satisfaction of the Operating Deficit Period. Notwithstanding anything to the contrary contained hereinabove, the Guarantors shall not be obligated to fund operating deficits to the extent that the outstanding aggregate principal amount of such operating deficit loans would exceed the maximum Operating Deficit Guaranty amount. A further assurance will be an agreement by the managing agent for the Apartment Complex, typically the Managing Member or an affiliate, (the "Managing Agent") to (i) defer and accrue its management fee, if necessary, to prevent a default under the permanent mortgage loan and (ii) to defer its fee to the extent necessary to avoid an Operating Deficit. If the Managing Agent elects not to defer its fee pursuant to subparagraph (ii) above, it must send a notice to the Managing Member and the Investor offering to resign. If no such notice is sent, the Managing Agent will be deemed to have ratified its agreement to defer its fee. If a notice is sent refusing to defer its fee, such refusal shall be grounds for removal of the Managing Agent.

(D) Repurchase of the Investor's interest in the Company by payment to the Investor of the full amount of the gross Capital Contribution paid to such date Member by the Investor Member plus actual out of pocket costs to the Investor Member (including without limitation legal, accounting and consulting costs) plus 6% interest per annum, less any Tax Credits received and retained by the Investor Member, if the Managing Member fails to (i) place the Apartment Complex in service by December 1, 2028, (ii) complete Final Closing by June 30, 2029, (iii) achieve qualified occupancy or the minimum set-aside test within 12 months of placing in service, (iv) an event of default occurs prior to Final Closing with any lender to the project, (v) failure to file the extended use agreement in the first year of the 10 year credit period, (vi) experience a work stoppage which is more than 45 consecutive days during construction, (vii) fails to no longer qualify for the 130% LIHTC basis boost prior resulting in a reduction in LIHTCs or (viii) achieve Breakeven Operations within 12 months of Substantial Completion (to be defined in the Operating Agreement) of the Apartment Complex, but no later than June 30, 2029.

(E) The Company shall fund an operating reserve in the amount of \$[503,632] (the "Operating Reserve") prior to or out of Installment No. 3. It is understood that \$168,000 of the Operating Reserve will be held by the Lender as debt service reserve. The Operating Reserve has been sized as 6 months of underwritten Operating Expenses, Debt Service and Reserves. Any portion of the reserve not controlled by the state housing agency shall be jointly controlled by the Managing Member and the Investor and shall only be used to fund operating deficits. Upon the earlier of the end of the initial 15-year compliance period or the disposition of the property, any remaining funds in the Operating Reserve shall be released pursuant to Section 5. Withdrawals from the Operating Reserve shall be limited to [\$33,575] per annum during the Operating Deficit Guaranty period with catch up withdrawals permitted on a cumulative basis. Furthermore, withdrawals during the Operating Deficit Guaranty period shall not reduce the Managing Member's obligations under 8C.

9. Representations and Warranties: The Managing Member shall provide the representations and warranties to the Investor more particularly set forth in the Operating Agreement and currently has no basis to believe that such representations and warranties cannot be given at Closing. The Managing Member shall be obligated to recertify to the continued truth and accuracy of such representations and warranties at the time of each installment of capital contributions.

10. Duties and Obligations: The Managing Member shall be obligated to assume the duties and obligations as are set forth in the Operating Agreement.

11. Legal Opinions: The Managing Member shall cause the attorneys for the Company to provide the legal opinions more particularly set forth in the Operating Agreement.

12. Sale or Conversion: Beginning 15 years from the date of the closing of the permanent mortgage loan, if the Investor requests the Managing Member to sell the Apartment Complex, the Managing Member will consent, provided such sale meets the approval of the lender and applicable tax credit agency. In the event the Managing Member does not consent to a sale at that time (or if the sale is prohibited by state agency), the Managing Member will be granted an option to purchase the Apartment Complex at fair market value (as restricted by the uses mandated by the lender and the Tax Credit Agency). In the event that the Managing Member chooses not to exercise this purchase option, the Investor shall reserve the right to: (i) sell its interest in the Company to the Managing Member for \$1 or (ii) transfer its membership interest in the Company to an affiliated entity.

13. Accountants and Financial Reporting: The "Accountants" for the Company shall be The Reznick Group or such other firm acceptable to the Investor. Financial information will be required to be submitted to the Investor by the 30th day after the end of each quarter, for the first three calendar quarters of each year. Such financial information may be unaudited and may be prepared by the Managing Agent. Annual audited financial statements and tax information will be required to be submitted to the Investor by the Managing Member by February 15 of each year.

14. Removal Rights: The Investor shall have the right to remove the Managing Member for cause as will be set forth in the Operating Agreement. No removal right without cause shall exist.

15. Indemnity: In the Operating Agreement the Managing Member shall indemnify Investor and its officers, directors and affiliates for any untrue statement of a material fact or omission to state a material fact necessary to make any such statements, in light of the circumstances under which they were made, not misleading, by the Managing Member or their agents set forth in any document delivered by the Managing Member or their agents in connection with the acquisition of the Apartment Complex, the investment by the Investor in the Company and the execution of the Operating Agreement.

16. Reserve Requirements: The Company will be required to make an annual minimum deposit to a reserve for replacements in an amount equal to the greater of (i) \$300 per unit per year increasing annually by the CPI, or (ii) the amount utilized in the underwriting of the mortgage loans by the lenders. The Investor may require that additional reserves be funded to cover potential cash deficiencies. The Operating Deficit Guaranty shall be increased by amounts withdrawn from the reserve for replacements during the Operating Deficit Period.

17. Due Diligence: TRG and the Investor will have the opportunity to perform, and you and your professionals will assist us in, the customary due diligence necessary in the acquisition of the Apartment Complex and of the

investment by Investor in the Partnership. As a condition of closing, the Partnership shall provide the Investor information reasonably requested by the Investor, including without limitation, (i) market rental information, proving that the projected rents will be achieved and the rent up will occur within a reasonable absorption period, (ii) engineering report by an engineer acceptable to the Investor and (iii) a Phase 1 environmental report. Additionally, approval of this transaction is subject to Investor satisfaction and completion of due diligence (including site visit, review, and investment committee approval), and receipt by the Partnership of a Low-Income Housing Tax Credits reservation or allocation approval from the appropriate state or local agency.

18. Title Insurance: The Managing Member shall provide, at Company expense, title insurance in favor of the Company in an amount not less than the sum of (i) all mortgage loans, and (ii) the amount of the Capital Contribution with only those exceptions as may be approved by Investor.

19. Execution of Operating Agreement: As a condition to the Closing, the Managing Member will execute the Operating Agreement and any related documentation necessary to complete the transaction and the Guarantors must execute the Guaranty.

20. Hazard and Liability Insurance: As a condition to receipt of Installment No. 1 of Capital Contributions, the Company shall deliver evidence of hazard insurance from carriers acceptable to the Investor, in an amount equal to the replacement cost of the apartment improvements. The hazard insurance must include endorsements for inflation adjustment and code upgrade coverage. Liability insurance shall be in the amount of not less than \$5,000,000.

21. Escrows: To the extent not required by any mortgage lender, the Company shall maintain funds in a segregated escrow account, in an amount sufficient to pay all real estate taxes and insurance premiums when due.

22. Payment and Performance Bond or Letter of Credit: The Contractor shall provide one of the following (i) payment and performance bonds in form and substance satisfactory to Investor, in the full amount of the general contract naming the Company as obligee issued by a bonding company acceptable to Investor (ii) a letter of credit in the amount of not less than 15% of the general contract issued by a bank acceptable to Investor or (iii) a guarantee of the Contractor (or its principal) with a net worth of not less than \$5,000,000.

23. Brokers. Any fees due to any broker involved in this transaction will be the responsibility of the Managing Member. By executing this letter of intent, you represent and warrant that no broker has been involved in the negotiations among the Managing Member, its principals and TRG. You further acknowledge and agree that neither TRG nor the Investor shall be responsible for the payment of any brokerage fees in connection with the Investor's investment in the Project unless otherwise specifically agreed to in writing by TRG.

24. Future Value: The pricing of the Capital Contributions is based upon certain assumptions including the ability to prove out that the future value of the property will be at least equal to the outstanding balance of the debt, including all two aforementioned loans (any deferred development fee) and all accrued interest thereon. The final pricing and/or the feasibility of the acquisition of the membership interest by the Investor is subject to the Investor agreeing with such analysis and satisfactorily completing its due diligence with regard to the tax treatment of the Company loans.

25. Development Fee: The Managing Member will be permitted to earn a development fee up to \$2,920,042 (or as permitted by any applicable agency) of which the underwritten cash portion of the development fee is \$1,460,022 and underwritten deferred portion is \$1,460,022. The Managing Member will be permitted to pay the cash portion of the development fee as outlined below ("Base Scenario").

a. Upon the satisfaction of the conditions of Installment No. 1:	\$292,004	(20.0%)
b. Upon the satisfaction of the conditions of Installment No. 2:	\$292,004	(20.0%)
c. Upon the satisfaction of the conditions of Installment No. 3:	\$536,201	(36.7%)
d. Upon the satisfaction of the conditions of Installment No. 4:	\$339,811	(23.3%)

In the event the development budget for the Apartment Complex changes prior to Closing, then the permitted schedule of cash development fee payments may be revised provided the same percentages outlined above are maintained and provided further the development budget has been updated to reflect the then current sources and uses (i.e. the projected cash development fee is updated based on all then known project sources and uses

including updates for any project savings or increases in development expenses and any change in project sources).

26. Investor's Capital Account: The pricing of the Capital Contributions is based upon the assumption that the Investor will be able to receive tax losses and low-income housing tax credits (collectively known as the "Tax Benefits") after the Investor's capital account becomes negative. It is understood that the Investor and the Managing Member shall work together to structure the transaction in a manner that reasonably assures the Investor will receive the underwritten Tax Benefits which includes making adjustments to the ownership structure and certain tax elections to avoid the creation of any Managing Member recourse debt.

If the above is acceptable to the Managing Member, please execute a copy of this letter and return it to the Investor. In the event that Investor is not in receipt of an executed copy of this letter within thirty (30) days, this letter shall be considered withdrawn and shall be of no further force or effect.

Upon the Investor's receipt of a fully executed copy of this letter, the Investor will commence the necessary action to deliver to you a copy of the proposed Operating Agreement and you shall be bound by all of the terms and provisions hereof. If prior to the expiration of the due diligence period Investor agrees to proceed with the transaction, but notwithstanding such agreement, the Managing Member (i) fails to negotiate the Operating Agreement or other closing documents in good faith and/or (ii) offers the membership interest contemplated hereby to a third party, then the Managing Member shall be obligated to reimburse Investor and/or TRG for all fees, costs and expenses incurred by Investor and/or TRG in connection with this transaction, including without limitation, all legal fees and disbursements, engineering and other professional fees, site inspection fees, market study fees, appraisal fees, background investigation costs, and other due diligence costs and expenses.

The Closing of the acquisition of the membership interest is subject to the availability of funds and the ability of TRG to identify an Investor. The Capital Contributions set forth in Paragraph 2 above may be recalculated or changed prior to the Closing to reflect rising interest rates or other changing market conditions and the Investor's then – current yield requirements. The pricing of the Capital Contributions has been prepared based on closing the transaction prior to 11/15/2026. This letter is based on the Investor agreeing to provide 100% of the Capital Contribution and all upward equity adjusters subject to a combined limitation equal to 5% of the Capital Contribution. This letter shall be governed by and construed in accordance with the internal laws of the State of Connecticut. This agreement shall not create any liability on the part of TRG or the Investor. All rights and obligation of the Investor shall be set forth in the Operating Agreement and shall not be binding on the Investor until the Investor delivers a fully executed copy of the Operating Agreement to the Managing Member.

Notwithstanding anything to the contrary contained herein, the provisions of this letter represent the entire understandings of TRG, the Investor, the Managing Member and/or the Company with respect to the matter hereof, and all prior understandings, agreements and representations with respect thereto whether written or oral are superseded hereby and merged herein. None of the provisions of this letter may be waived or modified unless such waiver or modification is in writing, and signed by the parties hereto and approved by TRG's counsel. No oral agreements shall ever be binding on TRG and/or the Investor.

Sincerely,

The Richman Group Affordable Housing Corporation

By: 

Jason Wilber  
Executive Vice President

Agreed to and accepted as of

\_\_\_\_\_, 2026

By the undersigned

\_\_\_\_\_

# Tab D:

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

This deal does not require  
information behind this tab.

# **Tab E:**

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

## LEASE OPTION AGREEMENT

THIS LEASE OPTION AGREEMENT (“Option”), made this 3rd day of March, 2025, between **NORFOLK REDEVELOPMENT AND HOUSING AUTHORITY**, a political subdivision of the Commonwealth of Virginia, hereinafter called “Lessor,” and **TWG PHASE B3, 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 Norfolk, 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 construct on the Property a multi-family apartment complex primarily for persons of low or moderate income (the “Project”) and may include other commercial, retail or community uses on the Property; and

**WHEREAS**, Lessor is willing to grant the option on the terms hereafter set forth; and

**WHEREAS**, the Lessee desires to obtain an allocation of federal low income housing tax credits (“Tax Credits”) for the Project from Virginia Housing, also known as Virginia Housing Development Authority (“VHDA”); and

**WHEREAS**, Lessor and Lessee enter into this Option to provide the Lessee with the right to ground lease the Property and to memorialize the terms on which the parties will enter into such Ground Lease.

**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 June 30, 2026 (the “Option Period”). In the event the Lessee shall not have exercised the Option by June 30, 2026, this Option shall on that date then terminate. At all times during the Option Period, Lessee, its agents, contractors, engineers, surveyors, attorneys, representatives and employees shall have the right, at its sole cost and expense, at any time and from time to time to conduct such due diligence investigations as Lessee may deem appropriate and, in connection therewith, shall have the right to, enter into or upon the Property to conduct and make any and all studies, tests, examinations, inspections and investigations of or concerning the Property (including, without limitation, engineering studies, soil tests, surveys, including topographical surveys and environmental assessments) and to confirm any and all matters

which Lessee may desire to confirm with respect to the Property. Lessee agrees to hold harmless, protect, defend, and indemnify, and hereby releases Lessor, its employees, commissioners, agents and representatives from and against any and all claims, demands, causes of action, losses, liabilities, liens, encumbrances, costs, or expenses for property damage or bodily injury (including death) (collectively, "Liabilities") arising out of, connected with, or incidental to activities conducted on the Property by Lessee, its agents, representatives or contractors; provided, however, the preceding obligation of Lessee shall not apply to any Liabilities arising out of, connected with, or incidental to, in whole or in part, (1) pre-existing conditions of the Property, (2) the information generated by or from Lessee's due diligence investigations, to include, without limitation, response costs, regulatory action, tort claims, or diminution in the value of the Property, and/or (3) the negligent, reckless, or willful act(s) or omission(s) of Lessor. Lessee shall at its sole cost and expense, repair any damage to the Property resulting from Lessee's activities.

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 ninety-nine (99) 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 One Hundred Dollars and No Cents (\$100.00), unless the Lessee and Lessor agree to another payment of rent under a ground lease.

3. **Option Payment:** Lessee has paid Lessor the sum of \$100.00 in consideration for this Option. Upon execution of a Ground Lease, the \$100.00 option money will be credited against the Lessee's first payment due under the Ground Lease. 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.** 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 not inconsistent with the rights of Lessee hereunder. Lessor agrees that, at all times during the Option Period, it shall not use the Property, or allow the Property to be used, in any way that would further degrade the environmental condition of the Property or otherwise materially increase Lessee's cost to develop the Project. Lessor covenants and agrees that, until the expiration of the Option Period, Lessor will not market, lease, sell or convey the Property or any part thereof to any other party, 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. **Terms of Ground Lease.** The parties agree that the following constitute the material terms to be included in the Ground Lease:

- a. The Ground Lease shall have a term of ninety-nine (99) years, as set forth in Section 2 above.

- b. The commencement date of the Ground Lease shall be the earlier of (i) the date established by Lessee at the time of exercise of its Option hereunder, or (ii) June 30, 2026, upon which date Lessor shall deliver exclusive possession of the Property to Lessee.
- c. The annual rent for the Ground Lease shall be \$1.00, which shall be paid by Lessee to Lessor in advance on or before the first day of each calendar year.
- d. Lessor agrees to deliver the Property on the commencement date of the Ground Lease with good and marketable title, free of tenancies (other than as created by the Ground Lease) and free of monetary liens.
- e. Lessee shall own all buildings and other depreciable improvements (the "Improvements") constructed on the Property by Lessee, title to which shall automatically convey to the Lessor upon expiration or earlier termination of the Ground Lease.
- f. The Ground Lease shall contain such terms as may be required by VHDA, or customarily required by senior leasehold lenders such as Freddie Mac, Fannie Mae, or HUD-FHA, and/or are customarily required by tax credit investors.
- g. The Ground Lease shall contain such terms as may be required to comply with Section 42 of the Internal Revenue Code, and such terms as are customarily required by commercial lenders providing financing where the payment obligation is secured by a leasehold interest.

6. **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 industrial purposes but shall be used for residential and commercial 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 shall 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. No sign or fence shall be permitted on or within the perimeter of the Property without first obtaining the written permission of the City of Norfolk Planning Department.
- f. The construction of, and finishes to, and amenities available to each residential unit in the Project shall be of the same quality.
- g. The pervious areas of the Project shall be maintained in good order and repair in accordance with approved plans for the Project. Upon default of such maintenance or upkeep, Lessee, and its successors and assigns, agree that the necessary maintenance and upkeep 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.
- h. Parking areas, driveways and other vehicular access ways will be hard-surfaced with material of concrete, bituminous or similar composition.
- i. 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.

7. **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:**

Norfolk Redevelopment and Housing Authority  
555 E. Main Street  
Norfolk, Virginia 23510  
Attn: Nathan F. Simms, Jr.

With a copy to: Delphine Carnes Law Group, PLC  
101 W. Main Street, Suite 440  
Norfolk, VA 23510  
Attn: Delphine G. Carnes, Esq.

**If to Lessee:**

TWG Phase B3, LLC  
c/o Brinshore Development, L.L.C.  
1603 Orrington Avenue, Suite 450  
Evanston, Illinois 60201

With a copy to: Banc of America Community Development Company, LLC  
NC1-030-26-25  
620 S. Tryon Street  
Charlotte, NC 28255  
Attn: Eileen M. Pope

With a copy to: Klein Hornig LLP  
1325 G Street NW, Suite 700  
Washington, D.C., 20005  
Attn: Erik T. Hoffman, Esq.

8. **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.

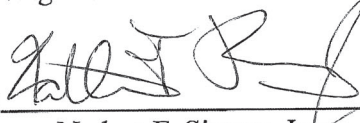
9. **Recordation of Option:** This Option or a memorandum of the terms hereof may be recorded by the Lessor or the Lessee in the land records of the City of Norfolk.

10. **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:**

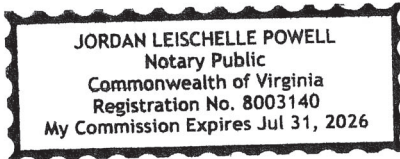
**NORFOLK REDEVELOPMENT  
AND HOUSING AUTHORITY,**  
a political subdivision of the Commonwealth  
of Virginia

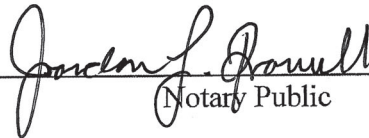
By   
Name: Nathan F. Simms, Jr.  
Title: Executive Director

**COMMONWEALTH OF VIRGINIA  
CITY OF NORFOLK, to-wit:**

I, JORDAN L. POWELL, a Notary Public in and for the City aforesaid, in  
the Commonwealth of Virginia, whose commission expires on the 5 day of  
MARCH, 2025, do hereby certify that Nathan F. Simms, Jr., Executive Director of  
Norfolk Redevelopment and Housing Authority, whose name is signed as such to the foregoing  
writing bearing date of the 5 day of MARCH, 2025, has acknowledged the same before me in  
my City and State.

Given under my hand this 5 day of MARCH, 2025.



  
Notary Public

[Signatures continue on next page]

**LESSEE:**


**TWG PHASE B3, LLC,**  
a Virginia limited liability company

By: TWG Phase B3 Manager, LLC,  
a Virginia limited liability company,  
its managing member

By: Brinshore TL, LLC,  
an Illinois limited liability company  
its managing member

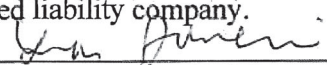
By: Brinshore Development, L.L.C.  
an Illinois limited liability company  
its managing member

By: RJS Real Estate Services, Inc.  
an Illinois corporation  
a member

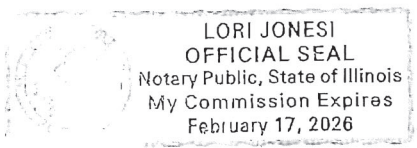
By:   
Name: Richard J. Sciortino  
Title: President

**STATE/Commonwealth of Illinois,**  
**CITY OF Cook,** to-wit:

The foregoing instrument was acknowledged before me Lori Jones this March <sup>3</sup> of 2025, by Richard J. Sciortino, the President of RJS Real Estate Services, Inc., an Illinois corporation, a member of Brinshore Development, L.L.C., an Illinois limited liability company, the managing member of Brinshore TL, LLC, an Illinois limited liability company, the managing member of TWG Phase B3 Manager, LLC, a Virginia limited liability company, the managing member of TWG Phase B3, LLC, a Virginia limited liability company.

  
\_\_\_\_\_  
Notary Public

Registration No.: 227516  
My Commission Expires: 2/17/26



## EXHIBIT A

### Legal Description

#### Proposed Block 5

**ALL THAT** certain proposed lot, piece or parcel of land, lying and being in the City of Norfolk, Virginia and described as follows: Beginning at a point at the southeast intersection of the proposed right-of-way lines of Church Street and Mariner Street; thence along the proposed southern right-of-way line of Mariner Street S62°57'34"E a distance of 362.61 feet to a point at the southwest intersection of the proposed right-of-way lines of Mariner Street and Reilly Street; thence with a curve turning to the right with a radius of 10.00 feet, an arc length of 15.64 feet, a chord bearing of S18°08'29"E, and a chord length of 14.10 feet to a point; thence along the proposed western right-of-way line of Reilly Street S26°40'36"W a distance of 200.86 feet to a point; thence S15°22'00"W a distance of 23.82 feet to a point; thence S27°31'56"W a distance of 1.45 feet to a point; thence leaving said proposed western right-of-way line of Reilly Street with a curve turning to the right with a radius of 10.00 feet, an arc length of 15.64 feet, a chord bearing of S72°20'48"W, and a chord length of 14.10 feet to a point; thence N62°50'20"W a distance of 306.04 feet to a point on the proposed eastern right-of-way line of Church Street; thence along said proposed eastern right-of-way line of Church Street N27°06'44"E a distance of 20.09 feet to a point; thence with a curve turning to the left with a radius of 236.00 feet, an arc length of 77.09 feet, a chord bearing of N17°45'15"E, and a chord length of 76.75 feet to a point; thence N08°23'46"E a distance of 157.26 feet to the True Point and Place of Beginning, containing 82,129 square feet or 1.885 acres.

**EXTENSION OF LEASE OPTION AGREEMENT**

**THIS EXTENSION OF LEASE OPTION AGREEMENT** (“Option”) effective as of December 31, 2025, by and between **NORFOLK REDEVELOPMENT AND HOUSING AUTHORITY**, a political subdivision of the Commonwealth of Virginia, (“Landlord”) and **TWG PHASE B3**, a Virginia limited liability company, (“Tenant”).

**WITNESSETH THAT:**

**WHEREAS**, Tenant and Landlord previously entered into a Lease Option Agreement dated as of March 3, 2025, (“Option Agreement”), whereby Landlord granted the option for the terms set forth therein; and

**WHEREAS**, Landlord and Tenant wish to extend the Duration of the Option to December 31, 2065.

**NOW, THEREFORE**, for and in consideration of the sum of One Dollar (\$1.00), and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Landlord and Tenant agree as follows:

**SECTION 1:** Section 1 of the Lease Option Agreement is hereby deleted in its entirety and replaced with the following language:

**Section 1. Duration of Option.**

1. 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, 2026, this Option shall on that date then terminate. At all times during the Option Period, Lessee, its agents, contractors, engineers, surveyors, attorneys, representatives and employees shall have the right, at its sole cost and expense, at any time and from time to time to conduct such due diligence investigations as Lessee may deem appropriate and, in connection therewith, shall have the right to, enter into or upon the Property to conduct and make any and all studies, tests, examinations, inspections and investigations of or concerning the Property (including,

without limitation, engineering studies, soil tests, surveys, including topographical surveys and environmental assessments) and to confirm any and all matters which Lessee may desire to confirm with respect to the Property. Lessee agrees to hold harmless, protect, defend, and indemnify, and hereby releases Lessor, its employees, commissioners, agents and representatives from and against any and all claims, demands, causes of action, losses, liabilities, liens, encumbrances, costs, or expenses for property damage or bodily injury (including death) (collectively, "Liabilities") arising out of, connected with, or incidental to activities conducted on the Property by Lessee, its agents, representatives or contractors; provided, however, the preceding obligation of Lessee shall not apply to any Liabilities arising out of, connected with, or incidental to, in whole or in part, (1) pre-existing conditions of the Property, (2) the information generated by or from Lessee's due diligence investigations, to include, without limitation, response costs, regulatory action, tort claims, or diminution in the value of the Property, and/or (3) the negligent, reckless, or willful act(s) or omission(s) of Lessor. Lessee shall at its sole cost and expense, repair any damage to the Property resulting from Lessee's activities.

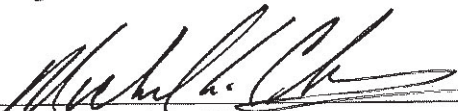
**SECTION 2:** All other terms and conditions of the Lease Option Agreement shall remain in full force and effect.

Signatures Begin on Following Page

This Extension of Lease Option Agreement is executed as of the day and year appearing above.

**LESSOR:**

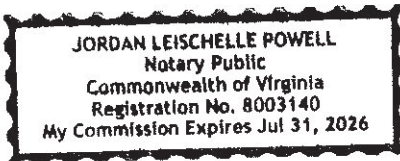
**NORFOLK REDEVELOPMENT  
AND HOUSING AUTHORITY,**  
a political subdivision of the Commonwealth  
of Virginia

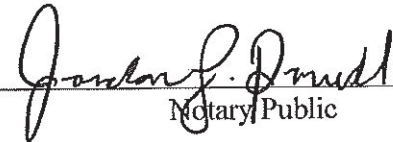
By   
Name: Michael G. Clark  
Title: Interim Executive Director

**COMMONWEALTH OF VIRGINIA  
CITY OF NORFOLK, to-wit:**

I, JORDAN L. POWELL, a Notary Public in and for the City aforesaid, in the Commonwealth of Virginia, whose commission expires on the 31 day of JULY, 2026 do hereby certify that Michael G. Clark, Interim Executive Director of Norfolk Redevelopment and Housing Authority, whose name is signed as such to the foregoing writing bearing date of the 9 day of MARCH, 2026, has acknowledged the same before me in my City and State.

Given under my hand this 9 day of MARCH, 2026.



  
Notary Public

[Signatures continue on next page]

**LESSEE:**

**TWG PHASE B3, LLC,**  
a Virginia limited liability company

By: TWG Phase B3 Manager, LLC,  
a Virginia limited liability company,  
its managing member

By: Brinshore TL, LLC,  
an Illinois limited liability company  
its managing member

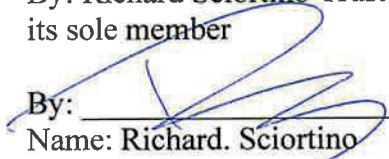
By: Brinshore Development, L.L.C.  
an Illinois limited liability company  
its managing member

By: Brinshore Group, LLC  
A Delaware limited liability company  
its managing member

By: Brinshore Members, LLC  
a Delaware limited liability company  
its managing member

By: RJS Real Estate Services, LLC  
a Delaware limited liability company  
a member

By: Richard Sciortino Trust  
its sole member

By:   
Name: Richard. Sciortino  
Title: Trustee

STATE/Commonwealth of Illinois,  
CITY OF Evanston, to-wit:

The foregoing instrument was acknowledged before me Tricia A Mollen this 11<sup>th</sup> day of March, 2026, by Richard J. Sciortino, the Trustee of the Richard Sciortino Trust, sole member of RJS Real Estate Services, LLC, a Delaware limited liability company, a member of



Notary Registration Number:  
885014



810 Union Street, Room 402  
Norfolk, Virginia 23510  
(757) 664-4732

February 23, 2026

Virginia Housing Development Authority  
601 South Belvidere Street  
Richmond, VA 23220

ATTN: JD Bondurant

RE: Norfolk TWG B3 Apartments at Kindred  
TWG Phase B3, LLC  
Formerly 901 East Freemason Street, Norfolk, VA 23510  
Now 901 Mariner Street, Norfolk, VA 23510

Greetings,

The subject property referenced above (Block 5) and shown on the attached plat was formed from a portion of 450 Walke Street (Tax Account Number 72721100).

The assessed valuation of Block 5 (Tax Account Number 72721104) for 2026 will be \$820,800. This assessment is based upon current market conditions, zoning, and the highest and best use of the property as of the date of this letter. Future assessments of Block 5 may vary depending on market conditions, legal restrictions, highest and best use considerations, etc. as of future assessment dates.

Please let me know if you have further questions.

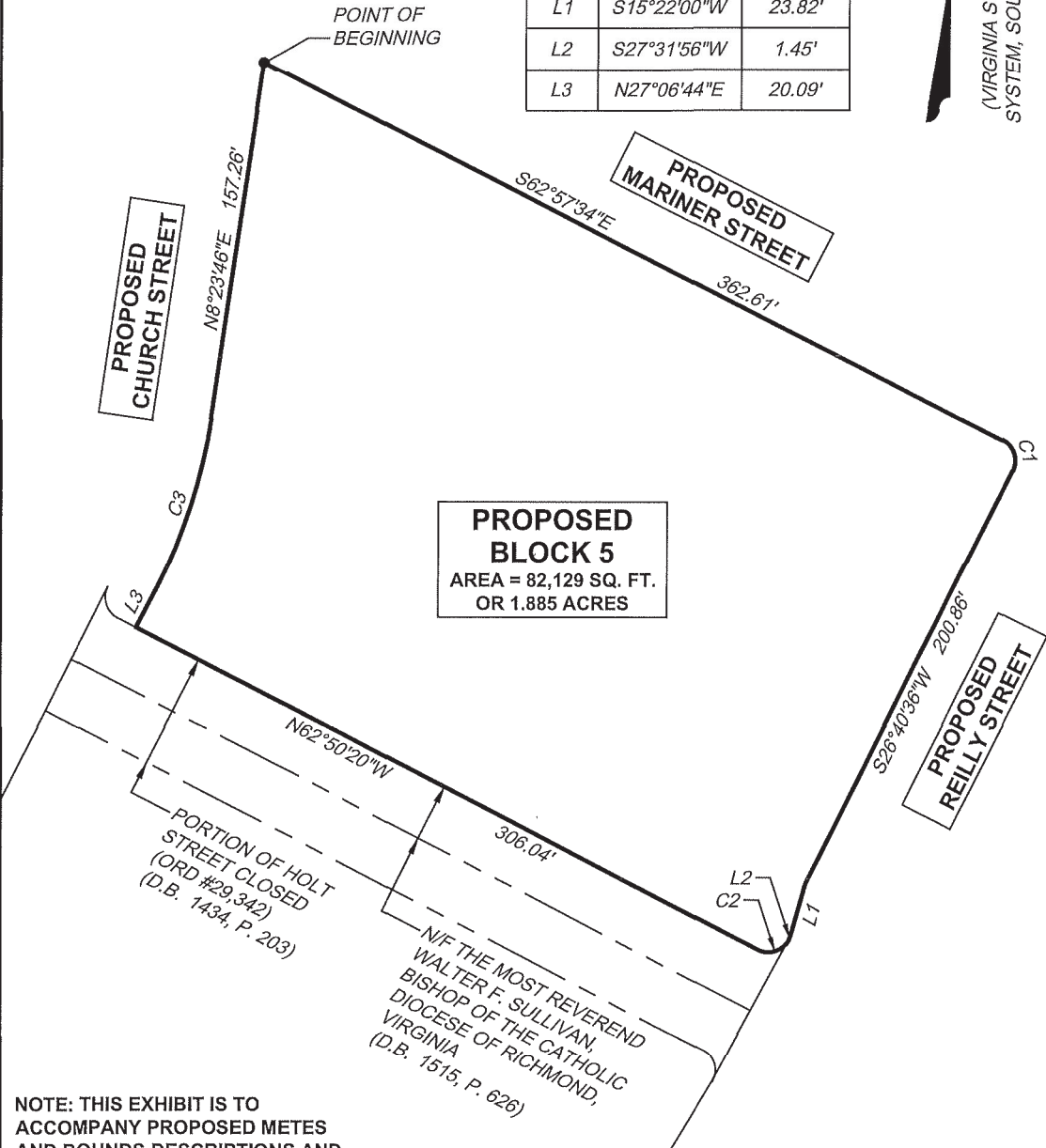
Regards,

William A. Rodda, CAE, RES  
Real Estate Assessor

CURVE TABLE						
CURVE	RADIUS	LENGTH	TANGENT	DELTA	CHORD BEARING	CHORD
C1	10.00'	15.64'	9.94'	89°38'10"	S18°08'29"E	14.10'
C2	10.00'	15.64'	9.94'	89°37'44"	S72°20'48"W	14.10'
C3	236.00'	77.09'	38.89'	18°42'58"	N17°45'15"E	76.75'

LINE TABLE		
LINE	BEARING	LENGTH
L1	S15°22'00"W	23.82'
L2	S27°31'56"W	1.45'
L3	N27°06'44"E	20.09'

(VIRGINIA STATE PLANE COORDINATE SYSTEM, SOUTH ZONE, NAD 83/93 HARN)



**PROPOSED BLOCK 5**  
 AREA = 82,129 SQ. FT.  
 OR 1.885 ACRES

NOTE: THIS EXHIBIT IS TO ACCOMPANY PROPOSED METES AND BOUNDS DESCRIPTIONS AND DOES NOT CONSTITUTE A SUBDIVISION OF LAND. PROPOSED BOUNDARIES ARE SUBJECT TO CHANGE.

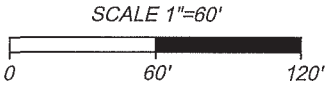


EXHIBIT DEPICTING PROPOSED BLOCK 5 NORFOLK, VIRGINIA

THIS DRAWING PREPARED AT THE VIRGINIA BEACH OFFICE 2901 South Lynnhaven Road, Suite 200   Virginia Beach, VA 23452 TEL 757.213.6679 FAX 757.340.1415 www.timmons.com	YOUR VISION ACHIEVED THROUGH OURS.	Norfolk	Virginia
		Date: 10/24/2022	Scale: 1" = 60'
		Sheet 1 of 1	J.N.: 56602
		Drawn by: Tellefsen	Checked by: Patterson



1437159720	account	72721100	Neighborhood	200690	Nrha	901 MARINER STREET	NRHA Vacant Land	-	0736	5	Po Box 968 Norfolk VA 23501-0968	Block 5	82,084 sqft	1.8844 acres	Approximate Area	Approximate
------------	---------	----------	--------------	--------	------	--------------------	------------------	---	------	---	----------------------------------	---------	-------------	--------------	------------------	-------------

is	-	Fireplaces	No
	-	Cooling	-
on	No Info	Attic	No Attic
a	0 sqft	Interior Wall	-
Cover	-	Roof Style	-
er	-	Framing	-
Class	-	Basement Finished Area	0 sqft
Garage Area	-	Detached Garage Area	-

# No Photo Available



	No	Sauna	No	Shed	No
	No	Wood Deck	No	Workshop	No
Court	No				
Water BMP	Yes				
Stormwater BMPs	3				

Additional information regarding the Best Management Practice (BMP) on your property, please contact the Division of Environmental Storm Water Management at (757) 823-4010. <https://www.norfolk.gov/5182/Stormwater-Management-BMP>

## VALUE HISTORY

### HISTORY

TRANSFER DATE	SALE PRICE	TYPE	DEED REFERENCE
-	-	-	-

## IMPROVEMENT HISTORY

ACQUISITION DATE	LAND VALUE	IMPROVEMENT VALUE	TOTAL VALUE
25	\$820,800	\$0	\$820,800
-	-	-	-

## ECONOMIC DEVELOPMENT

### ECONOMIC DEVELOPMENT AREAS

Arts and Cultural	=
Zone	=
Name	<a href="#"><u>TIDEWATER GARDENS</u></a>
City Zone Name	<a href="#"><u>TIDEWATER GARDENS</u></a>
Zone	=
Zone Name	=

For more information, please visit the Economic Development website <https://norfolkdevelopment.com/>  
757-664-4338

Facility Address	700 E Olney Road
Phone	757-441-1035
Park	Tidewater Park Elementary School
Address	1045 E Brambleton Avenue
Library	SLOVER LIBRARY
Water Shed	-
Water Basin	-

**S**  
**as occurred.**

ed

**IG**

Neighborhood	TIDEWATER GARDENS
Service Zone	NA
Neighborhood Service	2
Tract Number	48
Block Number	1010
District Name	PD 65 - TIDEWATER-YOUNG PARK
District Number	65
Property	No

ensely Developed	<a href="#">No</a>		
District Name	<b>NA</b>	Historic District Type	<b>NA</b>
Data			
r District	<b>Traditional</b>		

ities that fall within the Coastal Resilience Overlay district also fall within the [FPCH-O: Flood Plain/ Coastal Hazard O](#)

Data is for informational purposes only.

ing questions and official zoning interpretations, contact:

ment of Planning & Community Development at 757-664-4752 or

[re](#) to send an email

rties within a Historic Zone (starts with HC), within a Historic Overlay District (HO, will state “Overlay” in the name), o

ted as a Norfolk Historic Landmark (this is a zoning overlay for a single property) require a Certificate of Appropriate

or all exterior alterations visible from the public right-of-way, new construction, and often demolition. Information on

ccess is available in the Historic Districts Brochure—COA:

[Districts Brochure](#)

## WARENESS

---

## one Data

the data is for informational purposes only.

Community No.: 510104

County Name / State: (independent city) / VA

Index Effective Date: 2/17/2017

Panel Effective/Revised Date: 2/17/2017

of the Base Flood Elevation (BFE) data or base flood depth: Flood Insurance Rate Map

Datum used for BFE: NAVD 1988

Barrier Resource System (CBRS) or Otherwise Protected Area (OPA): No

---

## Floodplain District (LiMWA) Information

---

### Information

For zoning questions and official zoning interpretations, contact the Department of Planning & Community Development

or

to send an email

For more information about Norfolk's resilience strategy concerning sea level rise and recurrent flooding, visit the Office of Resilience

[www.norfolk.gov/3612/Office-of-Resilience](http://www.norfolk.gov/3612/Office-of-Resilience)

---

## SAFETY

ecinct	1
r District	136
ame	1st Blue
verage Sound Level	<u>0</u>
ccident Zone	=
on Zone	<u>A</u>
Power Grid Panel	<b>N0516A</b>
ate Distance to Fire Hydrant (Ft)	<b>128 ft</b>
scue First er	<b>STATION 01</b>
and Zone	<b>416</b>
nt Police Jurisdiction	-
ecinct	1
r District	136
ame	1st Blue
verage Sound Level	<u>0</u>
ccident Zone	=
on Zone	<u>A</u>
Power Grid Panel	<b>N0516A</b>
ate Distance to Fire Hydrant (Ft)	<b>150 ft</b>
scue First er	<b>STATION 01</b>
and Zone	<b>416</b>
nt Police Jurisdiction	-
ecinct	1

ecinct	1
r District	136
ame	1st Blue
verage Sound Level	0
ccident Zone	=
on Zone	A
Power Grid Panel	N0516A
ate Distance to Fire Hydrant (Ft)	192 ft
scue First er	STATION 01
and Zone	416
nt Police Jurisdiction	-
ecinct	1
r District	136
ame	1st Blue
verage Sound Level	0
ccident Zone	=
on Zone	A
Power Grid Panel	N0516A
ate Distance to Fire Hydrant (Ft)	213 ft
scue First er	STATION 01
and Zone	416
nt Police Jurisdiction	-
ecinct	1

ecinct	I
r District	136
ame	1st Blue
verage Sound Level	<u>0</u>
ccident Zone	=
on Zone	<u>A</u>

perward

**Representative:** 4 / John E. "JP" Paige

[Go to Website](#)

**Representative:** 7 / Carlos J Clanton

[Go to Website](#)

se of Delegates

**Representative:** 92 / Bonita Anthony

**Number:** 757-204-5492

[Go to Website](#)

ate

**Representative:** 21 / Angelia Williams Graves

**Number:** 757-524-4941

[Go to Website](#)

se of Representatives

**Representative:** 3 / Robert C Scott

**Number:** (202) 225-8351

[Go to Website](#)

ague

**Address:** Tidewater Gardens

**Contact:** Michelle Cook

**Email:** tidewatergardens1016@yahoo.com

**Location:** Hunton YMCA

**Time / Frequency:** unknown / 2nd Monday

[Go to Website](#)

Board

**Board School Board Member:** Alfreda A Thomas

[Go to Website](#)

**Board Member:** Tiffany Moore-Buffaloe

[Go to Website](#)

## PROGRAMS

programs to display.



# No Photo Available



# **Tab F:**

RESNET Rater Certification (MANDATORY)



## 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

Norfolk TWG B3 Apartments at Kindred

Development Name

## Enterprise Green Communities TA Provider Registry

Updated: January 19, 2021

Date Added

	Applicant Organization Name	Please provide your organization's website*	First Name
Fall 2017	Jordan & Skaala Engineers	jordanskala.com	Aaron
Fall 2017   Q4_2020	O'Brien & Company LLC	www.obrienandco.com/	Alistair
Fall 2017	Pacific Asian Consortium in Employment (PACE)	www.pacela.org	Alvaro
Q2_2020	GreenNexus Consulting, LLC	https://www.greenexus.com/	Amanda
Fall 2017	Bright Power, Inc	www.brightpower.com	Andrea
Fall 2017/Q2_2020	New Ecology, Inc.	https://www.newecology.org/	Ashley
Fall 2017/Q3_2020	Paul A. Castrucci Architects	https://www.castrucciarchitect.com/	Asok
Fall 2017	Green Building Hawaii	www.greenbuildinghawaii.com	Austin
Fall 2017	Green Building Consulting	greenbdgconsulting.com	Barbara
Fall 2017	RevVireo	www.revireo.com	Ben
Fall 2017	CTA Architects P.C.	www.ctaarchitects.com	Ben
Fall 2017   Q3_2020	Southern Energy Management	https://southern-energy.com/	Benoit
Fall 2017	Reneu Energy LLC	http://www.reneueenergy.com	Benoy
Fall 2017	Raimi + Associates	www.raimiassociates.com	Beth
Fall 2017	Brightworks Sustainability	http://brightworks.net/	Brandon

Last Name	Email Address	Street Address	City	State/Region	Postal/Zip Code
Little	amcewin@jordanskala.com	17855 North Dallas Pkwy., Ste 320	Dallas	TX	75287
Jackson	alistair@obrienandco.com	710 Second Avenue	Seattle	WA	98104
Bermudez	abermudez@pacela.org	1055 Wilshire Blvd.	Los Angeles	CA	90017
Tullios	amanda@greenexus.com	Arena Tower One 7233 Southwest Freeway	Houston	TX	77074
Mancino	amancino@brightpower.com	11 Hanover Square	New York	NY	10005
Wisse	wisse@newecology.org	15 Court Square	Boston	MA	2108
Thirunavukarasu	asok@castrucciarchitect.com	179 Rivington Street, Ste 1A	New York	NY	10002
Van Heusen	austin@greenbuildinghawaii.com	316 Paani Place	Paia	HI	96779
Yankie	byankie@greenbldgconsulting.com	1401 Main St.	Cincinnati	OH	45202
Cohen	mkaplan@revireo.com	1215 Livingston Ave.	North Brunswick	NJ	8902
Horner	bhorner@ctaarchitects.com	151 West 26th Street	New York	NY	10001
Rivard	benoit@southern-energy.com	5908 Triangle Drive	Raleigh	NC	27617
Thanjan	benoy@renewenergy.com	222 Montgomery Street	Jersey City	NJ	7302
Altshuler	beth@raimiassociates.com	2000 Hearst Ave	Berkeley	CA	94709
Sprague	billy.ulmer@brightworks.net	412 NW Couch Street	Portland	OR	97209

Satellite Offices	Region	Integrative Design Process/Design Review
17855 North Dallas Pkwy   Suite 320   Dallas   TX   75287 555 17th Street   Suite 700   Denver   CO   80202 10375 Richmond Avenue   Suite 300   Houston   TX   77042 1801 S. Mopac Expressway   Suite 310   Austin   TX   78746 11440 Commerce Park Drive   Suite 300   Reston   VA   20191 6069 S. Fort Apache Road   Suite 100   Las Vegas   NV   89148 4501 Charlotte Park Drive   Suite 100   Charlotte   NC   28217	National Pacific Northwest California National	Yes Yes Yes
426 17th Street   Suite 700   Oakland   CA   94612 1014 W 36th Street     Baltimore   MD   21211 100 West 10th Street   Suite 1015   Wilmington   DE   19801	National   California   New York National   Mid-Atlantic   New York   New England New York   New England	Yes Yes Yes
44-006 Aumoana Place     Kaneohe   HI   96744	National	Yes
	National	Yes
	Mid-Atlantic   New York   New England	Yes
	New York	Yes
	Southwest   Rocky Mountain   Midwest   Southeast	
704 J Street     San Diego   CA   92101 706 South Hill St   12th Floor   Los Angeles   CA   90014 3600 Lime Street   Suite 226   Riverside   CA   92501 811 W 7th Street   12th Floor   Los Angeles   CA   90017 81 Prospect Street     Brooklyn   NY   11201 1624 Franklin Street   Suite 912   Oakland   CA   94612 75 E Santa Clara Street   6th Floor   San Jose   CA   95113	National   California   Mid-Atlantic   New York   New England National	Yes



Comprehensive Green Capital Needs Assessment				
Assessment	Training	Green Operations and Maintenance	Public Health	Resilience
Yes				
	Yes	Yes		
	Yes	Yes		
Yes	Yes	Yes		Yes
	Yes		Yes	
	Yes	Yes		Yes
	Yes	Yes		
Yes	Yes	Yes		
	Yes			
			Yes	
Yes	Yes	Yes		

Building Professionals Working on Healthy Housing		Cultural Resilience
Yes		
Yes		
Yes		

03/05/2026

## Energy Model & Green Program Assumptions Disclosure

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

- **Norfolk TWG B3 Apartments at Kindred**

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 V1.2 and DoE Efficient New Homes v2 compliance and green program (Enterprise Green Communities) 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	846	46

2 bedroom	1099	48
3 bedroom	1519	47
4 bedroom	1846	46
5 bedroom	2208	48

## 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: 2022-10-07

Registry ID:

Ekotrope ID: LZ6ZE6rL

## HERS® Index Score:

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](http://www.hersindex.com)

# 45

## Annual Savings

# \$772

\*Relative to an average U.S. home

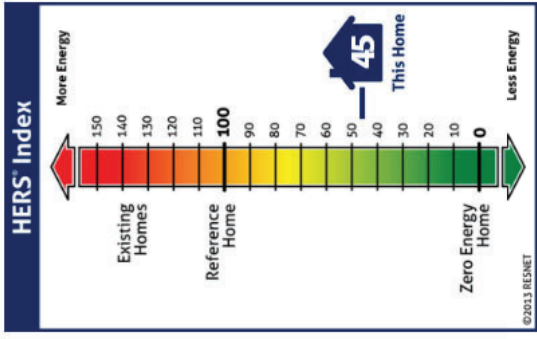
**Home:**  
Chapel Street  
Norfolk, VA 23504  
**Builder:**  
TBD

## Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	4.4	\$143
Cooling	3.0	\$97
Hot Water	1.4	\$45
Lights/Appliances	10.6	\$347
Service Charges		\$79
Generation (e.g. Solar)	0.0	\$0
<b>Total:</b>	<b>19.3</b>	<b>\$711</b>

## This home meets or exceeds the criteria of the following:

ENERGY STAR MF v1.2  
ENERGY STAR MF v1.1  
ENERGY STAR MF v1.0



## Home Feature Summary:

Home Type:	Apartment, end unit
Model:	N/A
Community:	Tidewater Gardens Phase B3
Conditioned Floor Area:	824 ft <sup>2</sup>
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 • 3.25 UEF
House Tightness:	0.3 CFM50 / s.f. Shell Area (Adjusted Infiltration: 0.75 ACH50)
Ventilation:	135 CFM • 20 Watts • Air Cyclor w/ Supp. Fan (CFIS)
Duct Leakage to Outside:	Untested Forced Air
Above Grade Walls:	R-20
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.3, SHGC: 0.25
Foundation Walls:	N/A
Framed Floor:	R-11

## 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: 3/5/26 at 10:22 AM



Energy savings calculated without modifications to the energy model. (As Modeled)

Ekotrope RATER - Version:5.0.2.3815  
The Energy Rating Disclosure for this home is available from the Approved Rating Provider.  
This report does not constitute any warranty or guarantee.

# ENERGY STAR MF V1.2 Home Report

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_A3.1.2 middle  
85% CD - HIEE

## Builder

TBD

## Mandatory Requirements

- ✓ Duct leakage at post construction better than or equal to applicable requirements.
- ✓ This dwelling unit's thermal envelope UA meets or exceeds 2021 IECC Residential requirements.
- ✓ Slab on Grade Insulation must be > R-5, and at IECC 2009 Depth for Climate Zones 4 and above.
- ✓ 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)	54
As Designed Home ERI (HERS)	45
As Designed Home ERI (HERS) w/o PV	45

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

	ENERGY STAR	As Designed
Heating	3.3	3.0
Cooling	2.8	2.4
Water Heating	3.3	1.1
Lights and Appliances	10.6	10.2
<b>Total</b>	<b>20.1</b>	<b>16.7</b>



This home **MEETS** or **EXCEEDS** the energy efficiency requirements for designation as an EPA ENERGY STAR Qualified Home under Version Multifamily V1.2

## Pollution Prevented

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

## Energy Cost Savings

	\$/yr
Heating	-62
Cooling	-22
Water Heating	83
Lights & Appliances	0
<b>Generation Savings</b>	<b>0</b>
<b>Total</b>	<b>-0</b>

The energy savings and pollution prevented are calculated by comparing the Rated Home to the ENERGY STAR Version Multifamily V1.2 Reference Home as defined in the ENERGY STAR Qualified Homes ERI (HERS) Target Procedure for National Program Requirements, Version Multifamily V1.2 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

U.S. DEPARTMENT OF ENERGY  
**Certified Efficient New Home**



U.S. DEPARTMENT  
*of* **ENERGY**

SPECIFICATION

**Multifamily Version 2**

**UNCONFIRMED**

---

**ADDRESS**

Chapel Street, Norfolk, VA 23504

---

**CERTIFICATION ID NUMBER (OPTIONAL ENTRY)**

---

**BUILDER OR DEVELOPER OF RECORD**

TBD

---

**PARTNER ID**

0000

---

**ENERGY RATING COMPANY**

Southern Energy Management MES

---

**RATER OF RECORD**

Benoit Rivard

---

**CERTIFIED UNDER DOE-RECOGNIZED HCO**

RESNET

---

**DATE UNIT CERTIFIED**

2022-10-07

---

**SOFTWARE USED TO CALCULATE ENERGY RATING INDEX (ERI) SCORE**

Ekotrope RATER - Version 5.0.2.3815

---

**SCORES**

**UNIT'S ERI SCORE**  
(WITHOUT ONSITE POWER PRODUCTION)

**45**

**UNIT'S ERI SCORE**  
(INCLUDING ONSITE POWER PRODUCTION)

**N/A**

**TARGET ERI SCORE**

**48**

# Building Specification Summary

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_A3.1.2 middle  
85% CD - HIEE

## Builder

TBD

## Building Information

Conditioned Area [ft <sup>2</sup> ]	824.30
Conditioned Volume [ft <sup>3</sup> ]	8,655.20
Thermal Boundary Area [ft <sup>2</sup> ]	2,911.80
Number Of Bedrooms	1
Housing Type	Apartment, end unit

## Rating

HERS ERI	45
HERS ERI w/o PV	45

## Building Shell

Unconditioned Attic Ceiling	None
Sealed Attic Ceiling	None
Vaulted Ceiling / Exposed Exterior	None
Above Grade Walls	R20 G1 16"OC; U-0.058
Found. Walls	None
Framed Floors	None
Slabs	None

Windows (largest)	U-Value: 0.3, SHGC: 0.25
Window / Wall Ratio	0.06
Window / Floor Ratio	0.08
Infiltration	0.3 CFM50 / s.f. Shell Area
Duct Lkg to Outside	Untested Forced Air
Total Duct Leakage	6 CFM25 / 100 ft <sup>2</sup> (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 • 3.25 UEF
Programmable Thermostat	Yes
Ventilation System	135 CFM • 20 Watts • Air Cyclor w/ Supp. Fan (CFIS)
Whole House Fan	N/A

## Lights and Appliances

Percent Interior LED	100%	Clothes Dryer Fuel	Electric
Percent Exterior LED	100%	Clothes Dryer CEF	3.9
Refrigerator (kWh/yr)	453.0	Clothes Washer LER (kWh/yr)	152.0
Dishwasher Efficiency	270 kWh	Clothes Washer Capacity	4.2
Ceiling Fan (CFM/Watt)	80.0	Range/Oven Fuel	Electric

# Home Energy Rating Certificate

Projected Report  
Based on Plans

Rating Date: 2022-10-07

Registry ID:

Ekotrope ID: d4KzJajL

## HERS® Index Score:

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](http://www.hersindex.com)

# 49

## Annual Savings

# \$758

\*Relative to an average U.S. home

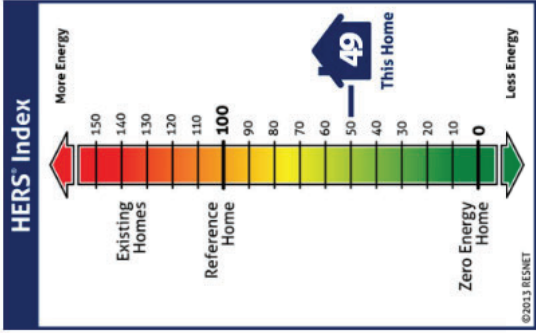
**Home:**  
Chapel Street  
Norfolk, VA 23504  
**Builder:**  
TBD

## Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	5.3	\$175
Cooling	3.3	\$108
Hot Water	1.4	\$45
Lights/Appliances	10.6	\$347
Service Charges		\$79
Generation (e.g. Solar)	0.0	\$0
<b>Total:</b>	<b>20.6</b>	<b>\$754</b>

## This home meets or exceeds the criteria of the following:

ENERGY STAR MF v1.2  
ENERGY STAR MF v1.1  
ENERGY STAR MF v1.0



## Home Feature Summary:

Home Type:	Apartment, end unit
Model:	N/A
Community:	Tidewater Gardens Phase B3
Conditioned Floor Area:	824 ft <sup>2</sup>
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 • 3.25 UEF
House Tightness:	0.3 CFM50 / s.f. Shell Area (Adjusted Infiltration: 2.16 ACH50)
Ventilation:	135 CFM • 20 Watts • Supply Only
Duct Leakage to Outside:	Untested Forced Air
Above Grade Walls:	R-20
Ceiling:	Sealed Attic, R-36
Window Type:	U-Value: 0.3, SHGC: 0.25
Foundation Walls:	N/A
Framed Floor:	R-11

## 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: 3/5/26 at 10:22 AM



Energy savings calculated without modifications to the energy model. (As Modeled)

Ekotrope RATER - Version:5.0.2.3815  
The Energy Rating Disclosure for this home is available from the Approved Rating Provider.  
This report does not constitute any warranty or guarantee.

# ENERGY STAR MF V1.2 Home Report

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_A3.1.2 top  
85% CD - HIEE

## Builder

TBD

## Mandatory Requirements

- ✓ Duct leakage at post construction better than or equal to applicable requirements.
- ✓ This dwelling unit's thermal envelope UA meets or exceeds 2021 IECC Residential requirements.
- ✓ Slab on Grade Insulation must be > R-5, and at IECC 2009 Depth for Climate Zones 4 and above.
- ✓ 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)	57
As Designed Home ERI (HERS)	49
As Designed Home ERI (HERS) w/o PV	49

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

	ENERGY STAR	As Designed
Heating	4.7	4.4
Cooling	3.0	2.8
Water Heating	3.3	1.1
Lights and Appliances	10.8	10.3
<b>Total</b>	<b>21.8</b>	<b>18.6</b>



This home **MEETS** or **EXCEEDS** the energy efficiency requirements for designation as an EPA ENERGY STAR Qualified Home under Version Multifamily V1.2

## Pollution Prevented

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

## Energy Cost Savings

	\$/yr
Heating	-71
Cooling	-29
Water Heating	84
Lights & Appliances	1
<b>Generation Savings</b>	<b>0</b>
<b>Total</b>	<b>-16</b>

The energy savings and pollution prevented are calculated by comparing the Rated Home to the ENERGY STAR Version Multifamily V1.2 Reference Home as defined in the ENERGY STAR Qualified Homes ERI (HERS) Target Procedure for National Program Requirements, Version Multifamily V1.2 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

U.S. DEPARTMENT OF ENERGY  
**Certified Efficient New Home**



U.S. DEPARTMENT  
*of* **ENERGY**

SPECIFICATION

**Multifamily Version 2**

**UNCONFIRMED**

**ADDRESS**

Chapel Street, Norfolk, VA 23504

**CERTIFICATION ID NUMBER (OPTIONAL ENTRY)**

**BUILDER OR DEVELOPER OF RECORD**

TBD

**PARTNER ID**

0000

**ENERGY RATING COMPANY**

Southern Energy Management MES

**RATER OF RECORD**

Benoit Rivard

**CERTIFIED UNDER DOE-RECOGNIZED HCO**

RESNET

**DATE UNIT CERTIFIED**

2022-10-07

**SOFTWARE USED TO CALCULATE ENERGY RATING INDEX (ERI) SCORE**

Ekotrope RATER - Version 5.0.2.3815

**SCORES**

**UNIT'S ERI SCORE**  
(WITHOUT ONSITE POWER PRODUCTION)

**49**

**UNIT'S ERI SCORE**  
(INCLUDING ONSITE POWER PRODUCTION)

**N/A**

**TARGET ERI SCORE**

**49**

# Building Specification Summary

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_A3.1.2 top  
85% CD - HIEE

**Builder**  
TBD

## Building Information

Conditioned Area [ft <sup>2</sup> ]	824.30
Conditioned Volume [ft <sup>3</sup> ]	9,891.60
Thermal Boundary Area [ft <sup>2</sup> ]	2,911.80
Number Of Bedrooms	1
Housing Type	Apartment, end unit

## Rating

HERS ERI	49
HERS ERI w/o PV	49

## Building Shell

Unconditioned Attic Ceiling	None
Sealed Attic Ceiling	R36 - roof deck (foam board); U-0.026
Vaulted Ceiling / Exposed Exterior	None
Above Grade Walls	R20 G1 16"OC; U-0.058
Found. Walls	None
Framed Floors	None
Slabs	None

Windows (largest)	U-Value: 0.3, SHGC: 0.25
Window / Wall Ratio	0.06
Window / Floor Ratio	0.08
Infiltration	0.3 CFM50 / s.f. Shell Area
Duct Lkg to Outside	Untested Forced Air
Total Duct Leakage	6 CFM25 / 100 ft <sup>2</sup> (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 • 3.25 UEF
Programmable Thermostat	Yes
Ventilation System	135 CFM • 20 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	3.9
Refrigerator (kWh/yr)	453.0	Clothes Washer LER (kWh/yr)	152.0
Dishwasher Efficiency	270 kWh	Clothes Washer Capacity	4.2
Ceiling Fan (CFM/Watt)	80.0	Range/Oven Fuel	Electric

# Home Energy Rating Certificate

Projected Report  
Based on Plans

Rating Date: 2022-10-07

Registry ID:

Ekotrope ID: da75gQN2

## HERS® Index Score:

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](http://www.hersindex.com)

# 45

## Annual Savings

# \$849

\*Relative to an average U.S. home

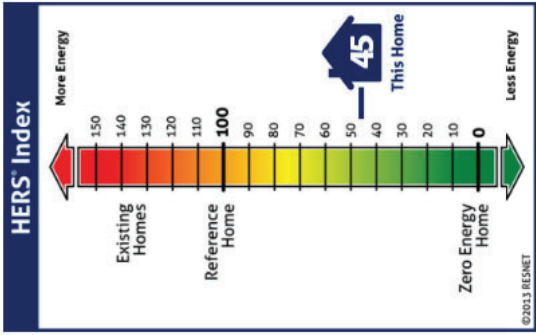
**Home:**  
Chapel Street  
Norfolk, VA 23504  
**Builder:**  
TBD

## Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	5.2	\$170
Cooling	3.0	\$97
Hot Water	1.4	\$45
Lights/Appliances	10.8	\$355
Service Charges		\$79
Generation (e.g. Solar)	0.0	\$0
<b>Total:</b>	<b>20.4</b>	<b>\$747</b>

## This home meets or exceeds the criteria of the following:

ENERGY STAR MF v1.2  
ENERGY STAR MF v1.1  
ENERGY STAR MF v1.0



## Home Feature Summary:

Home Type:	Apartment, end unit
Model:	N/A
Community:	Tidewater Gardens Phase B3
Conditioned Floor Area:	896 ft <sup>2</sup>
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 • 3.25 UEF
House Tightness:	0.3 CFM50 / s.f. Shell Area (Adjusted Infiltration: 1.36 ACH50)
Ventilation:	135 CFM • 27 Watts • Supply Only
Duct Leakage to Outside:	Untested Forced Air
Above Grade Walls:	R-20
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.3, SHGC: 0.25
Foundation Walls:	N/A
Framed Floor:	R-11

## 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: 3/5/26 at 10:22 AM



Energy savings calculated without modifications to the energy model. (As Modeled)

Ekotrope RATER - Version:5.0.2.3815  
The Energy Rating Disclosure for this home is available from the Approved Rating Provider.  
This report does not constitute any warranty or guarantee.

# ENERGY STAR MF V1.2 Home Report

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_A3.1.6 middle  
85% CD - HIEE

## Builder

TBD

## Mandatory Requirements

- ✓ Duct leakage at post construction better than or equal to applicable requirements.
- ✓ This dwelling unit's thermal envelope UA meets or exceeds 2021 IECC Residential requirements.
- ✓ Slab on Grade Insulation must be > R-5, and at IECC 2009 Depth for Climate Zones 4 and above.
- ✓ 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)	54
As Designed Home ERI (HERS)	45
As Designed Home ERI (HERS) w/o PV	45

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

	ENERGY STAR	As Designed
Heating	4.8	4.4
Cooling	3.0	2.5
Water Heating	3.3	1.1
Lights and Appliances	11.0	10.5
<b>Total</b>	<b>22.0</b>	<b>18.5</b>



This home **MEETS** or **EXCEEDS** the energy efficiency requirements for designation as an EPA ENERGY STAR Qualified Home under Version Multifamily V1.2

## Pollution Prevented

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

## Energy Cost Savings

	\$/yr
Heating	-56
Cooling	-18
Water Heating	84
Lights & Appliances	3
<b>Generation Savings</b>	<b>0</b>
<b>Total</b>	<b>12</b>

The energy savings and pollution prevented are calculated by comparing the Rated Home to the ENERGY STAR Version Multifamily V1.2 Reference Home as defined in the ENERGY STAR Qualified Homes ERI (HERS) Target Procedure for National Program Requirements, Version Multifamily V1.2 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

U.S. DEPARTMENT OF ENERGY  
**Certified Efficient New Home**



U.S. DEPARTMENT  
*of* **ENERGY**

SPECIFICATION

**Multifamily Version 2**

**UNCONFIRMED**

**ADDRESS**

Chapel Street, Norfolk, VA 23504

**CERTIFICATION ID NUMBER (OPTIONAL ENTRY)**

**BUILDER OR DEVELOPER OF RECORD**

TBD

**PARTNER ID**

0000

**ENERGY RATING COMPANY**

Southern Energy Management MES

**RATER OF RECORD**

Benoit Rivard

**CERTIFIED UNDER DOE-RECOGNIZED HCO**

RESNET

**DATE UNIT CERTIFIED**

2022-10-07

**SOFTWARE USED TO CALCULATE ENERGY RATING INDEX (ERI) SCORE**

Ekotrope RATER - Version 5.0.2.3815

**SCORES**

**UNIT'S ERI SCORE**  
(WITHOUT ONSITE POWER PRODUCTION)

**45**

**UNIT'S ERI SCORE**  
(INCLUDING ONSITE POWER PRODUCTION)

**N/A**

**TARGET ERI SCORE**

**48**

# Building Specification Summary

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_A3.1.6 middle  
85% CD - HIEE

## Builder

TBD

## Building Information

Conditioned Area [ft <sup>2</sup> ]	896.40
Conditioned Volume [ft <sup>3</sup> ]	9,128.70
Thermal Boundary Area [ft <sup>2</sup> ]	3,091.70
Number Of Bedrooms	1
Housing Type	Apartment, end unit

## Rating

HERS ERI	45
HERS ERI w/o PV	45

## Building Shell

Unconditioned Attic Ceiling	None
Sealed Attic Ceiling	None
Vaulted Ceiling / Exposed Exterior	None
Above Grade Walls	R20 G1 16"OC; U-0.058
Found. Walls	None
Framed Floors	None
Slabs	None

Windows (largest)	U-Value: 0.3, SHGC: 0.25
Window / Wall Ratio	0.19
Window / Floor Ratio	0.23
Infiltration	0.3 CFM50 / s.f. Shell Area
Duct Lkg to Outside	Untested Forced Air
Total Duct Leakage	6 CFM25 / 100 ft <sup>2</sup> (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 • 3.25 UEF
Programmable Thermostat	Yes
Ventilation System	135 CFM • 27 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	3.9
Refrigerator (kWh/yr)	453.0	Clothes Washer LER (kWh/yr)	152.0
Dishwasher Efficiency	270 kWh	Clothes Washer Capacity	4.2
Ceiling Fan (CFM/Watt)	80.0	Range/Oven Fuel	Electric

# Home Energy Rating Certificate

Projected Report  
Based on Plans

Rating Date: 2022-10-07

Registry ID:

Ekotrope ID: 25Jb8KJL

## HERS® Index Score:

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](http://www.hersindex.com)

# 48

## Annual Savings

# \$845

\*Relative to an average U.S. home

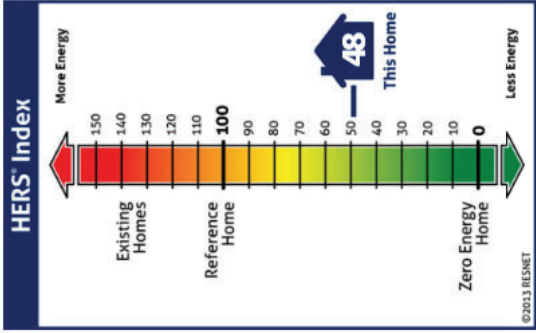
**Home:**  
Chapel Street  
Norfolk, VA 23504  
**Builder:**  
TBD

## Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	6.0	\$197
Cooling	3.3	\$107
Hot Water	1.4	\$45
Lights/Appliances	10.8	\$355
Service Charges		\$79
Generation (e.g. Solar)	0.0	\$0
<b>Total:</b>	<b>21.5</b>	<b>\$782</b>

**This home meets or exceeds the criteria of the following:**

ENERGY STAR MF v1.2  
ENERGY STAR MF v1.1  
ENERGY STAR MF v1.0



## Home Feature Summary:

Home Type:	Apartment, end unit
Model:	N/A
Community:	Tidewater Gardens Phase B3
Conditioned Floor Area:	896 ft <sup>2</sup>
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 • 3.25 UEF
House Tightness:	0.3 CFM50 / s.f. Shell Area (Adjusted Infiltration: 3.13 ACH50)
Ventilation:	135 CFM • 27 Watts • Supply Only
Duct Leakage to Outside:	Untested Forced Air
Above Grade Walls:	R-20
Ceiling:	Sealed Attic, R-36
Window Type:	U-Value: 0.3, SHGC: 0.25
Foundation Walls:	N/A
Framed Floor:	R-11

## 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: 3/5/26 at 10:22 AM



Energy savings calculated without modifications to the energy model. (As Modeled)

Ekotrope RATER - Version:5.0.2.3815  
The Energy Rating Disclosure for this home is available from the Approved Rating Provider.  
This report does not constitute any warranty or guarantee.

# ENERGY STAR MF V1.2 Home Report

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_A3.1.6 top  
85% CD - HIEE

## Builder

TBD

## Mandatory Requirements

- ✓ Duct leakage at post construction better than or equal to applicable requirements.
- ✓ This dwelling unit's thermal envelope UA meets or exceeds 2021 IECC Residential requirements.
- ✓ Slab on Grade Insulation must be > R-5, and at IECC 2009 Depth for Climate Zones 4 and above.
- ✓ 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)	51
As Designed Home ERI (HERS)	48
As Designed Home ERI (HERS) w/o PV	48

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

	ENERGY STAR	As Designed
Heating	4.5	5.7
Cooling	2.9	2.8
Water Heating	3.3	1.2
Lights and Appliances	10.8	10.6
<b>Total</b>	<b>21.5</b>	<b>20.3</b>



This home **MEETS** or **EXCEEDS** the energy efficiency requirements for designation as an EPA ENERGY STAR Qualified Home under Version Multifamily V1.2

## Pollution Prevented

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

## Energy Cost Savings

	\$/yr
Heating	-56
Cooling	-25
Water Heating	84
Lights & Appliances	4
<b>Generation Savings</b>	<b>0</b>
<b>Total</b>	<b>8</b>

The energy savings and pollution prevented are calculated by comparing the Rated Home to the ENERGY STAR Version Multifamily V1.2 Reference Home as defined in the ENERGY STAR Qualified Homes ERI (HERS) Target Procedure for National Program Requirements, Version Multifamily V1.2 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

U.S. DEPARTMENT OF ENERGY  
**Certified Efficient New Home**



U.S. DEPARTMENT  
*of* **ENERGY**

SPECIFICATION

**Multifamily Version 2**

**UNCONFIRMED**

**ADDRESS**

Chapel Street, Norfolk, VA 23504

**CERTIFICATION ID NUMBER (OPTIONAL ENTRY)**

**BUILDER OR DEVELOPER OF RECORD**

TBD

**PARTNER ID**

0000

**ENERGY RATING COMPANY**

Southern Energy Management MES

**RATER OF RECORD**

Benoit Rivard

**CERTIFIED UNDER DOE-RECOGNIZED HCO**

RESNET

**DATE UNIT CERTIFIED**

2022-10-07

**SOFTWARE USED TO CALCULATE ENERGY RATING INDEX (ERI) SCORE**

Ekotrope RATER - Version 5.0.2.3815

	<b>UNIT'S ERI SCORE</b> <small>(WITHOUT ONSITE POWER PRODUCTION)</small>	<b>UNIT'S ERI SCORE</b> <small>(INCLUDING ONSITE POWER PRODUCTION)</small>	<b>TARGET ERI SCORE</b>
<b>SCORES</b>	<b>48</b>	<b>N/A</b>	<b>50</b>

# Building Specification Summary

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_A3.1.6 top  
85% CD - HIEE

**Builder**  
TBD

## Building Information

Conditioned Area [ft <sup>2</sup> ]	896.40
Conditioned Volume [ft <sup>3</sup> ]	9,128.70
Thermal Boundary Area [ft <sup>2</sup> ]	3,091.70
Number Of Bedrooms	1
Housing Type	Apartment, end unit

## Rating

HERS ERI	48
HERS ERI w/o PV	48

## Building Shell

Unconditioned Attic Ceiling	None
Sealed Attic Ceiling	R36 - roof deck (foam board); U-0.026
Vaulted Ceiling / Exposed Exterior	None
Above Grade Walls	R20 G1 16"OC; U-0.058
Found. Walls	None
Framed Floors	None
Slabs	None

Windows (largest)	U-Value: 0.3, SHGC: 0.25
Window / Wall Ratio	0.19
Window / Floor Ratio	0.23
Infiltration	0.3 CFM50 / s.f. Shell Area
Duct Lkg to Outside	Untested Forced Air
Total Duct Leakage	6 CFM25 / 100 ft <sup>2</sup> (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 • 3.25 UEF
Programmable Thermostat	Yes
Ventilation System	135 CFM • 27 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	3.9
Refrigerator (kWh/yr)	453.0	Clothes Washer LER (kWh/yr)	152.0
Dishwasher Efficiency	270 kWh	Clothes Washer Capacity	4.2
Ceiling Fan (CFM/Watt)	80.0	Range/Oven Fuel	Electric

# Home Energy Rating Certificate

Projected Report  
Based on Plans

Rating Date: 2022-10-07

Registry ID:

Ekotrope ID: dG5yBV72

## HERS® Index Score:

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](http://www.hersindex.com)

# 48

## Annual Savings

# \$947

\*Relative to an average U.S. home

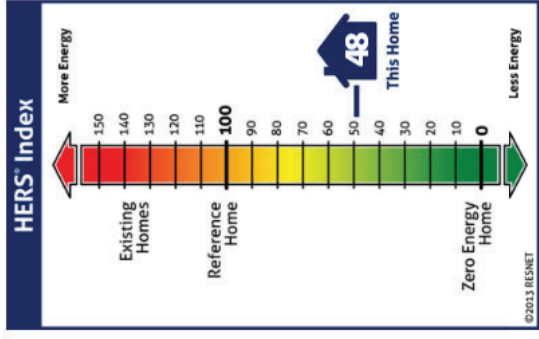
**Home:**  
Chapel Street  
Norfolk, VA 23504  
**Builder:**  
TBD

## Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	5.2	\$170
Cooling	3.9	\$128
Hot Water	1.8	\$58
Lights/Appliances	12.2	\$400
Service Charges		\$79
Generation (e.g. Solar)	0.0	\$0
<b>Total:</b>	<b>23.1</b>	<b>\$834</b>

**This home meets or exceeds the criteria of the following:**

ENERGY STAR MF v1.2  
ENERGY STAR MF v1.1  
ENERGY STAR MF v1.0



## Home Feature Summary:

Home Type:	Apartment, end unit
Model:	N/A
Community:	Tidewater Gardens Phase B3
Conditioned Floor Area:	1,025 ft <sup>2</sup>
Number of Bedrooms:	2
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 • 3.25 UEF
House Tightness:	0.3 CFM50 / s.f. Shell Area (Adjusted Infiltration: 0.76 ACH50)
Ventilation:	135 CFM • 20 Watts • Air Cyclor w/ Supp. Fan (CFIS)
Duct Leakage to Outside:	Untested Forced Air
Above Grade Walls:	R-20
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.3, SHGC: 0.25
Foundation Walls:	N/A
Framed Floor:	R-11

## 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: 3/5/26 at 10:22 AM



Energy savings calculated without modifications to the energy model. (As Modeled)

Ekotrope RATER - Version:5.0.2.3815

The Energy Rating Disclosure for this home is available from the Approved Rating Provider. This report does not constitute any warranty or guarantee.

# ENERGY STAR MF V1.2 Home Report

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Managem  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_A3.2.1 middle  
85% CD - HIEE

## Builder

TBD

## Mandatory Requirements

- ✓ Duct leakage at post construction better than or equal to applicable requirements.
- ✓ This dwelling unit's thermal envelope UA meets or exceeds 2021 IECC Residential requirements.
- ✓ Slab on Grade Insulation must be > R-5, and at IECC 2009 Depth for Climate Zones 4 and above.
- ✓ 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)	54
As Designed Home ERI (HERS)	48
As Designed Home ERI (HERS) w/o PV	48

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

	ENERGY STAR	As Designed
Heating	4.1	4.5
Cooling	3.6	3.6
Water Heating	4.4	1.5
Lights and Appliances	12.6	12.1
<b>Total</b>	<b>24.6</b>	<b>21.7</b>



This home **MEETS** or **EXCEEDS** the energy efficiency requirements for designation as an EPA ENERGY STAR Qualified Home under Version Multifamily V1.2

## Pollution Prevented

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

## Energy Cost Savings

	\$/yr
Heating	-77
Cooling	-32
Water Heating	107
Lights & Appliances	9
<b>Generation Savings</b>	<b>0</b>
<b>Total</b>	<b>7</b>

The energy savings and pollution prevented are calculated by comparing the Rated Home to the ENERGY STAR Version Multifamily V1.2 Reference Home as defined in the ENERGY STAR Qualified Homes ERI (HERS) Target Procedure for National Program Requirements, Version Multifamily V1.2 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

U.S. DEPARTMENT OF ENERGY  
**Certified Efficient New Home**



U.S. DEPARTMENT  
*of* **ENERGY**

SPECIFICATION

**Multifamily Version 2**

**UNCONFIRMED**

**ADDRESS**

Chapel Street, Norfolk, VA 23504

**CERTIFICATION ID NUMBER (OPTIONAL ENTRY)**

**BUILDER OR DEVELOPER OF RECORD**

TBD

**PARTNER ID**

0000

**ENERGY RATING COMPANY**

Southern Energy Management MES

**RATER OF RECORD**

Benoit Rivard

**CERTIFIED UNDER DOE-RECOGNIZED HCO**

RESNET

**DATE UNIT CERTIFIED**

2022-10-07

**SOFTWARE USED TO CALCULATE ENERGY RATING INDEX (ERI) SCORE**

Ekotrope RATER - Version 5.0.2.3815

**SCORES**

**UNIT'S ERI SCORE**  
(WITHOUT ONSITE POWER PRODUCTION)

**48**

**UNIT'S ERI SCORE**  
(INCLUDING ONSITE POWER PRODUCTION)

**N/A**

**TARGET ERI SCORE**

**49**

# Building Specification Summary

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_A3.2.1 middle  
85% CD - HIEE

## Builder

TBD

## Building Information

Conditioned Area [ft <sup>2</sup> ]	1,025.00
Conditioned Volume [ft <sup>3</sup> ]	11,275.00
Thermal Boundary Area [ft <sup>2</sup> ]	3,535.00
Number Of Bedrooms	2
Housing Type	Apartment, end unit

## Rating

HERS ERI	48
HERS ERI w/o PV	48

## Building Shell

Unconditioned Attic Ceiling	None
Sealed Attic Ceiling	None
Vaulted Ceiling / Exposed Exterior	None
Above Grade Walls	R20 G1 16"OC; U-0.058
Found. Walls	None
Framed Floors	None
Slabs	None

Windows (largest)	U-Value: 0.3, SHGC: 0.25
Window / Wall Ratio	0.13
Window / Floor Ratio	0.15
Infiltration	0.3 CFM50 / s.f. Shell Area
Duct Lkg to Outside	Untested Forced Air
Total Duct Leakage	6 CFM25 / 100 ft <sup>2</sup> (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 • 3.25 UEF
Programmable Thermostat	Yes
Ventilation System	135 CFM • 20 Watts • Air Cyclor w/ Supp. Fan (CFIS)
Whole House Fan	N/A

## Lights and Appliances

Percent Interior LED	100%	Clothes Dryer Fuel	Electric
Percent Exterior LED	100%	Clothes Dryer CEF	3.9
Refrigerator (kWh/yr)	453.0	Clothes Washer LER (kWh/yr)	152.0
Dishwasher Efficiency	270 kWh	Clothes Washer Capacity	4.2
Ceiling Fan (CFM/Watt)	80.0	Range/Oven Fuel	Electric

# Home Energy Rating Certificate

Projected Report  
Based on Plans

Rating Date: 2022-10-07

Registry ID:

Ekotrope ID: LA5MB5rL

## HERS® Index Score:

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](http://www.hersindex.com)

# 49

## Annual Savings

# \$959

\*Relative to an average U.S. home

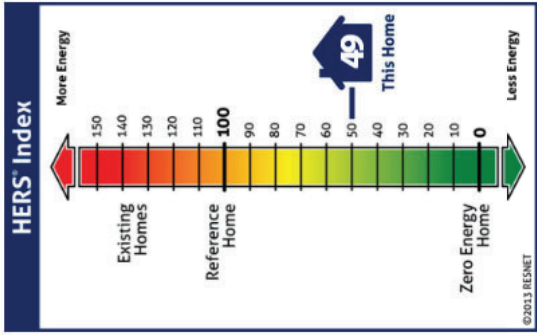
**Home:**  
Chapel Street  
Norfolk, VA 23504  
**Builder:**  
TBD

## Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	6.4	\$207
Cooling	4.3	\$140
Hot Water	1.8	\$58
Lights/Appliances	12.2	\$398
Service Charges		\$79
Generation (e.g. Solar)	0.0	\$0
<b>Total:</b>	<b>24.6</b>	<b>\$882</b>

## This home meets or exceeds the criteria of the following:

ENERGY STAR MF v1.2  
ENERGY STAR MF v1.1  
ENERGY STAR MF v1.0



## Home Feature Summary:

Home Type:	Apartment, end unit
Model:	N/A
Community:	Tidewater Gardens Phase B3
Conditioned Floor Area:	1,025 ft <sup>2</sup>
Number of Bedrooms:	2
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 • 3.25 UEF
House Tightness:	0.3 CFM50 / s.f. Shell Area (Adjusted Infiltration: 2.39 ACH50)
Ventilation:	135 CFM • 20 Watts • Air Cyclor w/ Supp. Fan (CFIS)
Duct Leakage to Outside:	Untested Forced Air
Above Grade Walls:	R-20
Ceiling:	Vaulted Roof / Exposed Exterior, R-36
Window Type:	U-Value: 0.3, SHGC: 0.25
Foundation Walls:	N/A
Framed Floor:	R-11

## 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: 3/5/26 at 10:22 AM



Energy savings calculated without modifications to the energy model. (As Modeled)

Ekotrope RATER - Version:5.0.2.3815  
The Energy Rating Disclosure for this home is available from the Approved Rating Provider.  
This report does not constitute any warranty or guarantee.

# ENERGY STAR MF V1.2 Home Report

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_A3.2.1 top  
85% CD - HIEE

## Builder

TBD

## Mandatory Requirements

- ✓ Duct leakage at post construction better than or equal to applicable requirements.
- ✓ This dwelling unit's thermal envelope UA meets or exceeds 2021 IECC Residential requirements.
- ✓ Slab on Grade Insulation must be > R-5, and at IECC 2009 Depth for Climate Zones 4 and above.
- ✓ 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)	55
As Designed Home ERI (HERS)	49
As Designed Home ERI (HERS) w/o PV	49

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

	ENERGY STAR	As Designed
Heating	5.1	5.7
Cooling	4.3	4.0
Water Heating	4.4	1.5
Lights and Appliances	12.5	12.0
<b>Total</b>	<b>26.4</b>	<b>23.3</b>



This home **MEETS** or **EXCEEDS** the energy efficiency requirements for designation as an EPA ENERGY STAR Qualified Home under Version Multifamily V1.2

## Pollution Prevented

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

## Energy Cost Savings

	\$/yr
Heating	-89
Cooling	-29
Water Heating	107
Lights & Appliances	10
<b>Generation Savings</b>	<b>0</b>
<b>Total</b>	<b>-1</b>

The energy savings and pollution prevented are calculated by comparing the Rated Home to the ENERGY STAR Version Multifamily V1.2 Reference Home as defined in the ENERGY STAR Qualified Homes ERI (HERS) Target Procedure for National Program Requirements, Version Multifamily V1.2 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

U.S. DEPARTMENT OF ENERGY  
**Certified Efficient New Home**



U.S. DEPARTMENT  
*of* **ENERGY**

SPECIFICATION

**Multifamily Version 2**

**UNCONFIRMED**

---

**ADDRESS**

Chapel Street, Norfolk, VA 23504

---

**CERTIFICATION ID NUMBER (OPTIONAL ENTRY)**

---

**BUILDER OR DEVELOPER OF RECORD**

TBD

---

**PARTNER ID**

0000

---

**ENERGY RATING COMPANY**

Southern Energy Management MES

---

**RATER OF RECORD**

Benoit Rivard

---

**CERTIFIED UNDER DOE-RECOGNIZED HCO**

RESNET

---

**DATE UNIT CERTIFIED**

2022-10-07

---

**SOFTWARE USED TO CALCULATE ENERGY RATING INDEX (ERI) SCORE**

Ekotrope RATER - Version 5.0.2.3815

---

**SCORES**

**UNIT'S ERI SCORE**  
(WITHOUT ONSITE POWER PRODUCTION)

**49**

**UNIT'S ERI SCORE**  
(INCLUDING ONSITE POWER PRODUCTION)

**N/A**

**TARGET ERI SCORE**

**49**

---

# Building Specification Summary

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_A3.2.1 top  
85% CD - HIEE

## Builder

TBD

## Building Information

Conditioned Area [ft <sup>2</sup> ]	1,025.00
Conditioned Volume [ft <sup>3</sup> ]	11,275.00
Thermal Boundary Area [ft <sup>2</sup> ]	3,535.00
Number Of Bedrooms	2
Housing Type	Apartment, end unit

## Rating

HERS ERI	49
HERS ERI w/o PV	49

## Building Shell

Unconditioned Attic Ceiling	None
Sealed Attic Ceiling	None
Vaulted Ceiling / Exposed Exterior	R36 - roof deck (foam board); U-0.026
Above Grade Walls	R20 G1 16"OC; U-0.058
Found. Walls	None
Framed Floors	None
Slabs	None

Windows (largest)	U-Value: 0.3, SHGC: 0.25
Window / Wall Ratio	0.13
Window / Floor Ratio	0.15
Infiltration	0.3 CFM50 / s.f. Shell Area
Duct Lkg to Outside	Untested Forced Air
Total Duct Leakage	6 CFM25 / 100 ft <sup>2</sup> (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 • 3.25 UEF
Programmable Thermostat	Yes
Ventilation System	135 CFM • 20 Watts • Air Cyclor w/ Supp. Fan (CFIS)
Whole House Fan	N/A

## Lights and Appliances

Percent Interior LED	100%	Clothes Dryer Fuel	Electric
Percent Exterior LED	100%	Clothes Dryer CEF	3.9
Refrigerator (kWh/yr)	453.0	Clothes Washer LER (kWh/yr)	152.0
Dishwasher Efficiency	270 kWh	Clothes Washer Capacity	4.2
Ceiling Fan (CFM/Watt)	80.0	Range/Oven Fuel	Electric

# Home Energy Rating Certificate

Projected Report  
Based on Plans

Rating Date: 2022-10-07

Registry ID:

Ekotrope ID: vpOPB4Vd

## HERS® Index Score:

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](http://www.hersindex.com)

# 48

## Annual Savings

# \$965

\*Relative to an average U.S. home

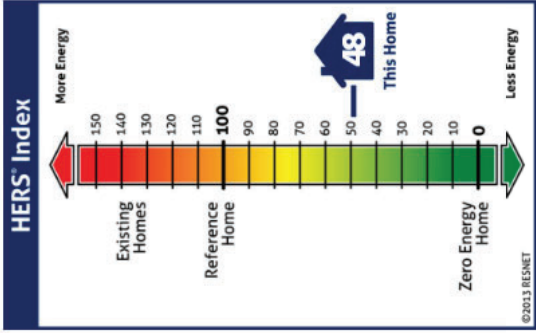
**Home:**  
Chapel Street  
Norfolk, VA 23504  
**Builder:**  
TBD

## Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	6.3	\$206
Cooling	4.2	\$137
Hot Water	1.8	\$58
Lights/Appliances	12.2	\$398
Service Charges		\$79
Generation (e.g. Solar)	0.0	\$0
<b>Total:</b>	<b>24.5</b>	<b>\$879</b>

## This home meets or exceeds the criteria of the following:

ENERGY STAR MF v1.2  
ENERGY STAR MF v1.1  
ENERGY STAR MF v1.0



## Home Feature Summary:

Home Type:	Apartment, end unit
Model:	N/A
Community:	Tidewater Gardens Phase B3
Conditioned Floor Area:	1,031 ft <sup>2</sup>
Number of Bedrooms:	2
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 • 3.25 UEF
House Tightness:	0.3 CFM50 / s.f. Shell Area (Adjusted Infiltration: 1.24 ACH50)
Ventilation:	135 CFM • 20 Watts • Air Cyclor w/ Supp. Fan (CFIS)
Duct Leakage to Outside:	Untested Forced Air
Above Grade Walls:	R-20
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.3, SHGC: 0.25
Foundation Walls:	N/A
Framed Floor:	R-11

## 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: 3/5/26 at 10:22 AM



Energy savings calculated without modifications to the energy model. (As Modeled)

Ekotrope RATER - Version:5.0.2.3815  
The Energy Rating Disclosure for this home is available from the Approved Rating Provider.  
This report does not constitute any warranty or guarantee.

# ENERGY STAR MF V1.2 Home Report

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_A3.2.4 middle  
85% CD - HIEE

## Builder

TBD

## Mandatory Requirements

- ✓ Duct leakage at post construction better than or equal to applicable requirements.
- ✓ This dwelling unit's thermal envelope UA meets or exceeds 2021 IECC Residential requirements.
- ✓ Slab on Grade Insulation must be > R-5, and at IECC 2009 Depth for Climate Zones 4 and above.
- ✓ 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)	54
As Designed Home ERI (HERS)	48
As Designed Home ERI (HERS) w/o PV	48

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

	ENERGY STAR	As Designed
Heating	5.1	5.7
Cooling	3.7	3.9
Water Heating	4.4	1.5
Lights and Appliances	12.6	12.1
<b>Total</b>	<b>25.8</b>	<b>23.2</b>



This home **MEETS** or **EXCEEDS** the energy efficiency requirements for designation as an EPA ENERGY STAR Qualified Home under Version Multifamily V1.2

## Pollution Prevented

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

## Energy Cost Savings

	\$/yr
Heating	-90
Cooling	-40
Water Heating	107
Lights & Appliances	12
<b>Generation Savings</b>	<b>0</b>
<b>Total</b>	<b>-11</b>

The energy savings and pollution prevented are calculated by comparing the Rated Home to the ENERGY STAR Version Multifamily V1.2 Reference Home as defined in the ENERGY STAR Qualified Homes ERI (HERS) Target Procedure for National Program Requirements, Version Multifamily V1.2 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

U.S. DEPARTMENT OF ENERGY  
**Certified Efficient New Home**



U.S. DEPARTMENT  
*of* **ENERGY**

SPECIFICATION

**Multifamily Version 2**

**UNCONFIRMED**

**ADDRESS**

Chapel Street, Norfolk, VA 23504

**CERTIFICATION ID NUMBER (OPTIONAL ENTRY)**

**BUILDER OR DEVELOPER OF RECORD**

TBD

**PARTNER ID**

0000

**ENERGY RATING COMPANY**

Southern Energy Management MES

**RATER OF RECORD**

Benoit Rivard

**CERTIFIED UNDER DOE-RECOGNIZED HCO**

RESNET

**DATE UNIT CERTIFIED**

2022-10-07

**SOFTWARE USED TO CALCULATE ENERGY RATING INDEX (ERI) SCORE**

Ekotrope RATER - Version 5.0.2.3815

**SCORES**

**UNIT'S ERI SCORE**  
(WITHOUT ONSITE POWER PRODUCTION)

**48**

**UNIT'S ERI SCORE**  
(INCLUDING ONSITE POWER PRODUCTION)

**N/A**

**TARGET ERI SCORE**

**48**

# Building Specification Summary

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_A3.2.4 middle  
85% CD - HIEE

## Builder

TBD

## Building Information

Conditioned Area [ft <sup>2</sup> ]	1,031.00
Conditioned Volume [ft <sup>3</sup> ]	11,341.00
Thermal Boundary Area [ft <sup>2</sup> ]	3,569.00
Number Of Bedrooms	2
Housing Type	Apartment, end unit

## Rating

HERS ERI	48
HERS ERI w/o PV	48

## Building Shell

Unconditioned Attic Ceiling	None
Sealed Attic Ceiling	None
Vaulted Ceiling / Exposed Exterior	None
Above Grade Walls	R20 G1 16"OC; U-0.058
Found. Walls	None
Framed Floors	None
Slabs	None

Windows (largest)	U-Value: 0.3, SHGC: 0.25
Window / Wall Ratio	0.16
Window / Floor Ratio	0.19
Infiltration	0.3 CFM50 / s.f. Shell Area
Duct Lkg to Outside	Untested Forced Air
Total Duct Leakage	6 CFM25 / 100 ft <sup>2</sup> (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 • 3.25 UEF
Programmable Thermostat	Yes
Ventilation System	135 CFM • 20 Watts • Air Cyclor w/ Supp. Fan (CFIS)
Whole House Fan	N/A

## Lights and Appliances

Percent Interior LED	100%	Clothes Dryer Fuel	Electric
Percent Exterior LED	100%	Clothes Dryer CEF	3.9
Refrigerator (kWh/yr)	453.0	Clothes Washer LER (kWh/yr)	152.0
Dishwasher Efficiency	270 kWh	Clothes Washer Capacity	4.2
Ceiling Fan (CFM/Watt)	80.0	Range/Oven Fuel	Electric

# Home Energy Rating Certificate

Projected Report  
Based on Plans

Rating Date: 2022-10-07

Registry ID:

Ekotrope ID: 26rmMka2

## HERS® Index Score:

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](http://www.hersindex.com)

# 49

## Annual Savings

# \$977

\*Relative to an average U.S. home

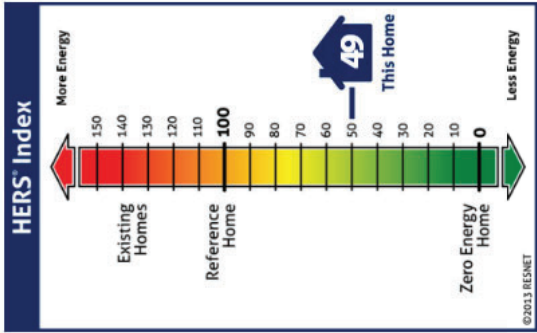
**Home:**  
Chapel Street  
Norfolk, VA 23504  
**Builder:**  
TBD

## Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	7.5	\$242
Cooling	4.6	\$151
Hot Water	1.8	\$58
Lights/Appliances	12.2	\$398
Service Charges		\$79
Generation (e.g. Solar)	0.0	\$0
<b>Total:</b>	<b>26.0</b>	<b>\$928</b>

**This home meets or exceeds the criteria of the following:**

ENERGY STAR MF v1.2  
ENERGY STAR MF v1.1  
ENERGY STAR MF v1.0



## Home Feature Summary:

Home Type:	Apartment, end unit
Model:	N/A
Community:	Tidewater Gardens Phase B3
Conditioned Floor Area:	1,031 ft <sup>2</sup>
Number of Bedrooms:	2
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 • 3.25 UEF
House Tightness:	0.3 CFM50 / s.f. Shell Area (Adjusted Infiltration: 2.88 ACH50)
Ventilation:	135 CFM • 20 Watts • Air Cyclor w/ Supp. Fan (CFIS)
Duct Leakage to Outside:	Untested Forced Air
Above Grade Walls:	R-20
Ceiling:	Vaulted Roof / Exposed Exterior, R-36
Window Type:	U-Value: 0.3, SHGC: 0.25
Foundation Walls:	N/A
Framed Floor:	R-11

## 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: 3/5/26 at 10:22 AM



Energy savings calculated without modifications to the energy model. (As Modeled)

Ekotrope RATER - Version:5.0.2.3815  
The Energy Rating Disclosure for this home is available from the Approved Rating Provider.  
This report does not constitute any warranty or guarantee.

# ENERGY STAR MF V1.2 Home Report

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_A3.2.4 top  
85% CD - HIEE

## Builder

TBD

## Mandatory Requirements

- ✓ Duct leakage at post construction better than or equal to applicable requirements.
- ✓ This dwelling unit's thermal envelope UA meets or exceeds 2021 IECC Residential requirements.
- ✓ Slab on Grade Insulation must be > R-5, and at IECC 2009 Depth for Climate Zones 4 and above.
- ✓ 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)	51
As Designed Home ERI (HERS)	49
As Designed Home ERI (HERS) w/o PV	49

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

	ENERGY STAR	As Designed
Heating	4.7	7.1
Cooling	4.2	4.3
Water Heating	4.4	1.5
Lights and Appliances	12.4	12.0
<b>Total</b>	<b>25.7</b>	<b>25.0</b>



This home **MEETS** or **EXCEEDS** the energy efficiency requirements for designation as an EPA ENERGY STAR Qualified Home under Version Multifamily V1.2

## Pollution Prevented

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

## Energy Cost Savings

	\$/yr
Heating	-101
Cooling	-37
Water Heating	107
Lights & Appliances	12
<b>Generation Savings</b>	<b>0</b>
<b>Total</b>	<b>-19</b>

The energy savings and pollution prevented are calculated by comparing the Rated Home to the ENERGY STAR Version Multifamily V1.2 Reference Home as defined in the ENERGY STAR Qualified Homes ERI (HERS) Target Procedure for National Program Requirements, Version Multifamily V1.2 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

U.S. DEPARTMENT OF ENERGY  
**Certified Efficient New Home**



U.S. DEPARTMENT  
*of* **ENERGY**

SPECIFICATION

**Multifamily Version 2**

**UNCONFIRMED**

**ADDRESS**

Chapel Street, Norfolk, VA 23504

**CERTIFICATION ID NUMBER (OPTIONAL ENTRY)**

**BUILDER OR DEVELOPER OF RECORD**

TBD

**PARTNER ID**

0000

**ENERGY RATING COMPANY**

Southern Energy Management MES

**RATER OF RECORD**

Benoit Rivard

**CERTIFIED UNDER DOE-RECOGNIZED HCO**

RESNET

**DATE UNIT CERTIFIED**

2022-10-07

**SOFTWARE USED TO CALCULATE ENERGY RATING INDEX (ERI) SCORE**

Ekotrope RATER - Version 5.0.2.3815

**SCORES**

**UNIT'S ERI SCORE**  
(WITHOUT ONSITE POWER PRODUCTION)

**49**

**UNIT'S ERI SCORE**  
(INCLUDING ONSITE POWER PRODUCTION)

**N/A**

**TARGET ERI SCORE**

**49**

# Building Specification Summary

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_A3.2.4 top  
85% CD - HIEE

**Builder**  
TBD

## Building Information

Conditioned Area [ft <sup>2</sup> ]	1,031.00
Conditioned Volume [ft <sup>3</sup> ]	11,341.00
Thermal Boundary Area [ft <sup>2</sup> ]	3,569.00
Number Of Bedrooms	2
Housing Type	Apartment, end unit

## Rating

HERS ERI	49
HERS ERI w/o PV	49

## Building Shell

Unconditioned Attic Ceiling	None
Sealed Attic Ceiling	None
Vaulted Ceiling / Exposed Exterior	R36 - roof deck (foam board); U-0.026
Above Grade Walls	R20 G1 16"OC; U-0.058
Found. Walls	None
Framed Floors	None
Slabs	None

Windows (largest)	U-Value: 0.3, SHGC: 0.25
Window / Wall Ratio	0.16
Window / Floor Ratio	0.19
Infiltration	0.3 CFM50 / s.f. Shell Area
Duct Lkg to Outside	Untested Forced Air
Total Duct Leakage	6 CFM25 / 100 ft <sup>2</sup> (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 • 3.25 UEF
Programmable Thermostat	Yes
Ventilation System	135 CFM • 20 Watts • Air Cyclor w/ Supp. Fan (CFIS)
Whole House Fan	N/A

## Lights and Appliances

Percent Interior LED	100%	Clothes Dryer Fuel	Electric
Percent Exterior LED	100%	Clothes Dryer CEF	3.9
Refrigerator (kWh/yr)	453.0	Clothes Washer LER (kWh/yr)	152.0
Dishwasher Efficiency	270 kWh	Clothes Washer Capacity	4.2
Ceiling Fan (CFM/Watt)	80.0	Range/Oven Fuel	Electric

# Home Energy Rating Certificate

Projected Report  
Based on Plans

Rating Date: 2022-10-07

Registry ID:

Ekotrope ID: LMqMjOeL

## HERS® Index Score:

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](http://www.hersindex.com)

# 45

## Annual Savings

# \$1,336

\*Relative to an average U.S. home

**Home:**  
Chapel Street  
Norfolk, VA 23504  
**Builder:**  
TBD

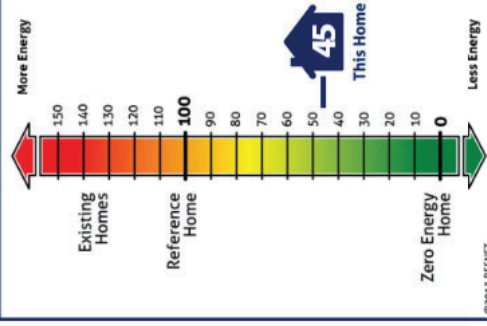
## Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	8.1	\$259
Cooling	4.8	\$158
Hot Water	1.8	\$59
Lights/Appliances	17.8	\$579
Service Charges		\$79
Generation (e.g. Solar)	0.0	\$0
<b>Total:</b>	<b>32.5</b>	<b>\$1,134</b>

**This home meets or exceeds the criteria of the following:**

ENERGY STAR MF v1.2  
ENERGY STAR MF v1.1  
ENERGY STAR MF v1.0

## HERS® Index



## Home Feature Summary:

Home Type:	Apartment, end unit
Model:	N/A
Community:	Tidewater Gardens Phase B3
Conditioned Floor Area:	1,880 ft <sup>2</sup>
Number of Bedrooms:	3
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 • 3.25 UEF
House Tightness:	0.3 CFM50 / s.f. Shell Area (Adjusted Infiltration: 2.01 ACH50)
Ventilation:	100 CFM • 14.4 Watts • Supply Only
Duct Leakage to Outside:	Untested Forced Air
Above Grade Walls:	R-20
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.3, SHGC: 0.25
Foundation Walls:	N/A
Framed Floor:	N/A

## 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: 3/5/26 at 10:22 AM



Energy savings calculated without modifications to the energy model. (As Modeled)

Ekotrope RATER - Version:5.0.2.3815

The Energy Rating Disclosure for this home is available from the Approved Rating Provider. This report does not constitute any warranty or guarantee.

# ENERGY STAR MF V1.2 Home Report

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_A3.3.1 slab  
85% CD + HIEE

## Builder

TBD

## Mandatory Requirements

- ✓ Duct leakage at post construction better than or equal to applicable requirements.
- ✓ This dwelling unit's thermal envelope UA meets or exceeds 2021 IECC Residential requirements.
- ✓ Slab on Grade Insulation must be > R-5, and at IECC 2009 Depth for Climate Zones 4 and above.
- ✓ 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)	60
As Designed Home ERI (HERS)	45
As Designed Home ERI (HERS) w/o PV	45

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

	ENERGY STAR	As Designed
Heating	10.4	6.7
Cooling	4.9	3.5
Water Heating	4.7	1.6
Lights and Appliances	18.7	17.1
<b>Total</b>	<b>38.7</b>	<b>28.9</b>



This home **MEETS** or **EXCEEDS** the energy efficiency requirements for designation as an EPA ENERGY STAR Qualified Home under Version Multifamily V1.2

## Pollution Prevented

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

## Energy Cost Savings

	\$/yr
Heating	-67
Cooling	-30
Water Heating	110
Lights & Appliances	12
<b>Generation Savings</b>	<b>0</b>
<b>Total</b>	<b>24</b>

The energy savings and pollution prevented are calculated by comparing the Rated Home to the ENERGY STAR Version Multifamily V1.2 Reference Home as defined in the ENERGY STAR Qualified Homes ERI (HERS) Target Procedure for National Program Requirements, Version Multifamily V1.2 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

U.S. DEPARTMENT OF ENERGY  
**Certified Efficient New Home**



U.S. DEPARTMENT  
*of* **ENERGY**

SPECIFICATION

**Multifamily Version 2**

**UNCONFIRMED**

**ADDRESS**

Chapel Street, Norfolk, VA 23504

**CERTIFICATION ID NUMBER (OPTIONAL ENTRY)**

**BUILDER OR DEVELOPER OF RECORD**

TBD

**PARTNER ID**

0000

**ENERGY RATING COMPANY**

Southern Energy Management MES

**RATER OF RECORD**

Benoit Rivard

**CERTIFIED UNDER DOE-RECOGNIZED HCO**

RESNET

**DATE UNIT CERTIFIED**

2022-10-07

**SOFTWARE USED TO CALCULATE ENERGY RATING INDEX (ERI) SCORE**

Ekotrope RATER - Version 5.0.2.3815

**SCORES**

**UNIT'S ERI SCORE**  
(WITHOUT ONSITE POWER PRODUCTION)

**45**

**UNIT'S ERI SCORE**  
(INCLUDING ONSITE POWER PRODUCTION)

**N/A**

**TARGET ERI SCORE**

**49**

# Building Specification Summary

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_A3.3.1 slab  
85% CD + HIEE

**Builder**  
TBD

## Building Information

Conditioned Area [ft <sup>2</sup> ]	1,880.30
Conditioned Volume [ft <sup>3</sup> ]	25,384.10
Thermal Boundary Area [ft <sup>2</sup> ]	6,408.00
Number Of Bedrooms	3
Housing Type	Apartment, end unit

## Rating

HERS ERI	45
HERS ERI w/o PV	45

## Building Shell

Unconditioned Attic Ceiling	None
Sealed Attic Ceiling	None
Vaulted Ceiling / Exposed Exterior	None
Above Grade Walls	R20 G1 16"OC; U-0.058
Found. Walls	None
Framed Floors	None
Slabs	R10 Perimeter (wood); R-10

Windows (largest)	U-Value: 0.3, SHGC: 0.25
Window / Wall Ratio	0.12
Window / Floor Ratio	0.15
Infiltration	0.3 CFM50 / s.f. Shell Area
Duct Lkg to Outside	Untested Forced Air
Total Duct Leakage	6 CFM25 / 100 ft <sup>2</sup> (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 • 3.25 UEF
Programmable Thermostat	Yes
Ventilation System	100 CFM • 14.4 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	3.9
Refrigerator (kWh/yr)	453.0	Clothes Washer LER (kWh/yr)	152.0
Dishwasher Efficiency	270 kWh	Clothes Washer Capacity	4.2
Ceiling Fan (CFM/Watt)	80.0	Range/Oven Fuel	Electric

# Home Energy Rating Certificate

Projected Report  
Based on Plans

Rating Date: 2022-10-07

Registry ID:

Ekotrope ID: L0aEzQBd

## HERS® Index Score:

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](http://www.hersindex.com)

# 45

## Annual Savings

# \$1,496

\*Relative to an average U.S. home

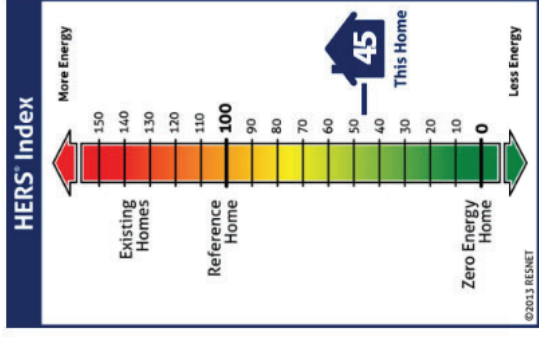
**Home:**  
Chapel Street  
Norfolk, VA 23504  
**Builder:**  
TBD

## Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	10.7	\$336
Cooling	5.4	\$181
Hot Water	2.1	\$68
Lights/Appliances	19.4	\$628
Service Charges		\$79
Generation (e.g. Solar)	0.0	\$0
<b>Total:</b>	<b>37.6</b>	<b>\$1,292</b>

**This home meets or exceeds the criteria of the following:**

ENERGY STAR MF v1.2  
ENERGY STAR MF v1.1  
ENERGY STAR MF v1.0



## Home Feature Summary:

Home Type:	Apartment, end unit
Model:	N/A
Community:	Tidewater Gardens Phase B3
Conditioned Floor Area:	1,930 ft <sup>2</sup>
Number of Bedrooms:	4
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 • 3.25 UEF
House Tightness:	0.3 CFM50 / s.f. Shell Area (Adjusted Infiltration: 2.52 ACH50)
Ventilation:	100 CFM • 14.4 Watts • Supply Only
Duct Leakage to Outside:	Untested Forced Air
Above Grade Walls:	R-20
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.3, SHGC: 0.25
Foundation Walls:	N/A
Framed Floor:	N/A

## 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: 3/5/26 at 10:22 AM



Energy savings calculated without modifications to the energy model. (As Modeled)

Ekotrope RATER - Version:5.0.2.3815

The Energy Rating Disclosure for this home is available from the Approved Rating Provider. This report does not constitute any warranty or guarantee.

# ENERGY STAR MF V1.2 Home Report

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_A3.4.2 slab  
85% CD + HIEE

## Builder

TBD

## Mandatory Requirements

- ✓ Duct leakage at post construction better than or equal to applicable requirements.
- ✓ This dwelling unit's thermal envelope UA meets or exceeds 2021 IECC Residential requirements.
- ✓ Slab on Grade Insulation must be > R-5, and at IECC 2009 Depth for Climate Zones 4 and above.
- ✓ 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)	50
As Designed Home ERI (HERS)	45
As Designed Home ERI (HERS) w/o PV	45

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

	ENERGY STAR	As Designed
Heating	8.8	10.0
Cooling	4.2	3.9
Water Heating	5.5	1.9
Lights and Appliances	19.2	18.7
<b>Total</b>	<b>37.7</b>	<b>34.5</b>



This home **MEETS** or **EXCEEDS** the energy efficiency requirements for designation as an EPA ENERGY STAR Qualified Home under Version Multifamily V1.2

## Pollution Prevented

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

## Energy Cost Savings

	\$/yr
Heating	-87
Cooling	-49
Water Heating	127
Lights & Appliances	10
Generation Savings	0
<b>Total</b>	<b>1</b>

The energy savings and pollution prevented are calculated by comparing the Rated Home to the ENERGY STAR Version Multifamily V1.2 Reference Home as defined in the ENERGY STAR Qualified Homes ERI (HERS) Target Procedure for National Program Requirements, Version Multifamily V1.2 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

U.S. DEPARTMENT OF ENERGY  
**Certified Efficient New Home**



U.S. DEPARTMENT  
*of* **ENERGY**

SPECIFICATION

**Multifamily Version 2**

**UNCONFIRMED**

**ADDRESS**

Chapel Street, Norfolk, VA 23504

**CERTIFICATION ID NUMBER (OPTIONAL ENTRY)**

**BUILDER OR DEVELOPER OF RECORD**

TBD

**PARTNER ID**

0000

**ENERGY RATING COMPANY**

Southern Energy Management MES

**RATER OF RECORD**

Benoit Rivard

**CERTIFIED UNDER DOE-RECOGNIZED HCO**

RESNET

**DATE UNIT CERTIFIED**

2022-10-07

**SOFTWARE USED TO CALCULATE ENERGY RATING INDEX (ERI) SCORE**

Ekotrope RATER - Version 5.0.2.3815

**SCORES**

**UNIT'S ERI SCORE**  
(WITHOUT ONSITE POWER PRODUCTION)

**45**

**UNIT'S ERI SCORE**  
(INCLUDING ONSITE POWER PRODUCTION)

**N/A**

**TARGET ERI SCORE**

**48**

# Building Specification Summary

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_A3.4.2 slab  
85% CD + HIEE

**Builder**  
TBD

## Building Information

Conditioned Area [ft <sup>2</sup> ]	1,930.00
Conditioned Volume [ft <sup>3</sup> ]	26,055.00
Thermal Boundary Area [ft <sup>2</sup> ]	6,418.30
Number Of Bedrooms	4
Housing Type	Apartment, end unit

## Rating

HERS ERI	45
HERS ERI w/o PV	45

## Building Shell

Unconditioned Attic Ceiling	None
Sealed Attic Ceiling	None
Vaulted Ceiling / Exposed Exterior	None
Above Grade Walls	R20 G1 16"OC; U-0.058
Found. Walls	None
Framed Floors	None
Slabs	R10 Perimeter (wood); R-10

Windows (largest)	U-Value: 0.3, SHGC: 0.25
Window / Wall Ratio	0.17
Window / Floor Ratio	0.20
Infiltration	0.3 CFM50 / s.f. Shell Area
Duct Lkg to Outside	Untested Forced Air
Total Duct Leakage	6 CFM25 / 100 ft <sup>2</sup> (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 • 3.25 UEF
Programmable Thermostat	Yes
Ventilation System	100 CFM • 14.4 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	3.9
Refrigerator (kWh/yr)	453.0	Clothes Washer LER (kWh/yr)	152.0
Dishwasher Efficiency	270 kWh	Clothes Washer Capacity	4.2
Ceiling Fan (CFM/Watt)	80.0	Range/Oven Fuel	Electric

# Home Energy Rating Certificate

Projected Report  
Based on Plans

Rating Date: 2022-10-07

Registry ID:

Ekotrope ID: 25YbzMy2

## HERS® Index Score:

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](http://www.hersindex.com)

# 43

## Annual Savings

# \$889

\*Relative to an average U.S. home

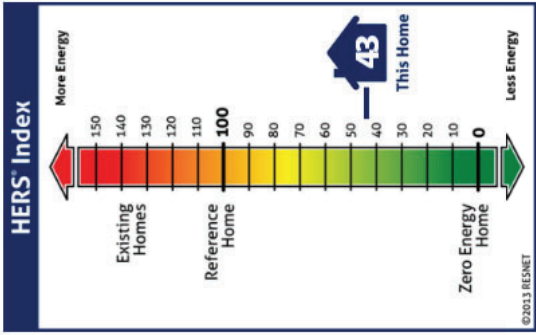
**Home:**  
Chapel Street  
Norfolk, VA 23504  
**Builder:**  
TBD

## Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	4.8	\$156
Cooling	2.6	\$87
Hot Water	1.1	\$36
Lights/Appliances	10.4	\$339
Service Charges		\$79
Generation (e.g. Solar)	0.0	\$0
<b>Total:</b>	<b>18.9</b>	<b>\$696</b>

## This home meets or exceeds the criteria of the following:

ENERGY STAR MF v1.2  
ENERGY STAR MF v1.1  
ENERGY STAR MF v1.0



## Home Feature Summary:

Home Type:	Apartment, end unit
Model:	N/A
Community:	Tidewater Gardens Phase B3
Conditioned Floor Area:	835 ft <sup>2</sup>
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 • 3.25 UEF
House Tightness:	0.3 CFM50 / s.f. Shell Area (Adjusted Infiltration: 1.90 ACH50)
Ventilation:	45 CFM • 8.9 Watts • Supply Only
Duct Leakage to Outside:	Untested Forced Air
Above Grade Walls:	R-20
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.3, SHGC: 0.25
Foundation Walls:	N/A
Framed Floor:	R-11

## 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: 3/5/26 at 10:23 AM



Energy savings calculated without modifications to the energy model. (As Modeled)

Ekotrope RATER - Version:5.0.2.3815  
The Energy Rating Disclosure for this home is available from the Approved Rating Provider.  
This report does not constitute any warranty or guarantee.

# ENERGY STAR MF V1.2 Home Report

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_C2.1.1 middle  
85% CD + HIEE

## Builder

TBD

## Mandatory Requirements

- ✓ Duct leakage at post construction better than or equal to applicable requirements.
- ✓ This dwelling unit's thermal envelope UA meets or exceeds 2021 IECC Residential requirements.
- ✓ Slab on Grade Insulation must be > R-5, and at IECC 2009 Depth for Climate Zones 4 and above.
- ✓ 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)	52
As Designed Home ERI (HERS)	43
As Designed Home ERI (HERS) w/o PV	43

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

	ENERGY STAR	As Designed
Heating	5.2	4.4
Cooling	3.1	2.3
Water Heating	2.7	0.9
Lights and Appliances	10.7	10.3
<b>Total</b>	<b>21.5</b>	<b>17.9</b>



This home **MEETS** or **EXCEEDS** the energy efficiency requirements for designation as an EPA ENERGY STAR Qualified Home under Version Multifamily V1.2

## Pollution Prevented

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

## Energy Cost Savings

	\$/yr
Heating	-33
Cooling	-8
Water Heating	67
Lights & Appliances	9
<b>Generation Savings</b>	<b>0</b>
<b>Total</b>	<b>34</b>

The energy savings and pollution prevented are calculated by comparing the Rated Home to the ENERGY STAR Version Multifamily V1.2 Reference Home as defined in the ENERGY STAR Qualified Homes ERI (HERS) Target Procedure for National Program Requirements, Version Multifamily V1.2 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

U.S. DEPARTMENT OF ENERGY  
**Certified Efficient New Home**



U.S. DEPARTMENT  
*of* **ENERGY**

SPECIFICATION

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**CERTIFICATION ID NUMBER (OPTIONAL ENTRY)**

**BUILDER OR DEVELOPER OF RECORD**

TBD

**PARTNER ID**

0000

**ENERGY RATING COMPANY**

Southern Energy Management MES

**RATER OF RECORD**

Benoit Rivard

**CERTIFIED UNDER DOE-RECOGNIZED HCO**

RESNET

**DATE UNIT CERTIFIED**

2022-10-07

**SOFTWARE USED TO CALCULATE ENERGY RATING INDEX (ERI) SCORE**

Ekotrope RATER - Version 5.0.2.3815

**SCORES**

**UNIT'S ERI SCORE**  
(WITHOUT ONSITE POWER PRODUCTION)

**43**

**UNIT'S ERI SCORE**  
(INCLUDING ONSITE POWER PRODUCTION)

**N/A**

**TARGET ERI SCORE**

**47**

# Building Specification Summary

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_C2.1.1 middle  
85% CD + HIEE

## Builder

TBD

## Building Information

Conditioned Area [ft <sup>2</sup> ]	835.00
Conditioned Volume [ft <sup>3</sup> ]	9,185.00
Thermal Boundary Area [ft <sup>2</sup> ]	2,990.00
Number Of Bedrooms	1
Housing Type	Apartment, end unit

## Rating

HERS ERI	43
HERS ERI w/o PV	43

## Building Shell

Unconditioned Attic Ceiling	None
Sealed Attic Ceiling	None
Vaulted Ceiling / Exposed Exterior	None
Above Grade Walls	R20 G1 16"OC; U-0.058
Found. Walls	None
Framed Floors	None
Slabs	None

Windows (largest)	U-Value: 0.3, SHGC: 0.25
Window / Wall Ratio	0.14
Window / Floor Ratio	0.18
Infiltration	0.3 CFM50 / s.f. Shell Area
Duct Lkg to Outside	Untested Forced Air
Total Duct Leakage	6 CFM25 / 100 ft <sup>2</sup> (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 • 3.25 UEF
Programmable Thermostat	Yes
Ventilation System	45 CFM • 8.9 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	3.9
Refrigerator (kWh/yr)	453.0	Clothes Washer LER (kWh/yr)	152.0
Dishwasher Efficiency	270 kWh	Clothes Washer Capacity	4.2
Ceiling Fan (CFM/Watt)	80.0	Range/Oven Fuel	Electric

# Home Energy Rating Certificate

Projected Report  
Based on Plans

Rating Date: 2022-10-07

Registry ID:

Ekotrope ID: L9MrGG3L

## HERS® Index Score:

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](http://www.hersindex.com)

# 46

## Annual Savings

# \$810

\*Relative to an average U.S. home

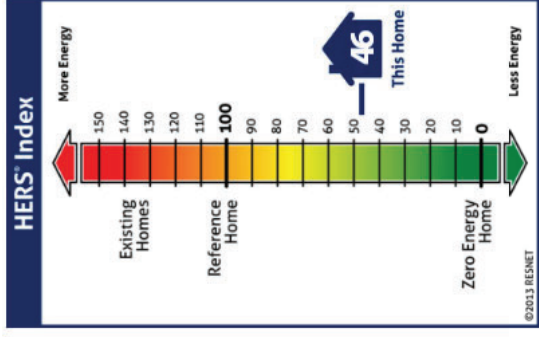
**Home:**  
Chapel Street  
Norfolk, VA 23504  
**Builder:**  
TBD

## Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	5.3	\$173
Cooling	2.0	\$67
Hot Water	1.1	\$36
Lights/Appliances	10.7	\$351
Service Charges		\$79
Generation (e.g. Solar)	0.0	\$0
<b>Total:</b>	<b>19.1</b>	<b>\$705</b>

**This home meets or exceeds the criteria of the following:**

ENERGY STAR MF v1.2  
ENERGY STAR MF v1.1  
ENERGY STAR MF v1.0



## Home Feature Summary:

Home Type:	Apartment, end unit
Model:	N/A
Community:	Tidewater Gardens Phase B3
Conditioned Floor Area:	835 ft <sup>2</sup>
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 • 3.25 UEF
House Tightness:	0.3 CFM50 / s.f. Shell Area (Adjusted Infiltration: 3.53 ACH50)
Ventilation:	45 CFM • 8.9 Watts • Supply Only
Duct Leakage to Outside:	Untested Forced Air
Above Grade Walls:	R-20
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.3, SHGC: 0.25
Foundation Walls:	N/A
Framed Floor:	N/A

## 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: 3/5/26 at 10:23 AM



Energy savings calculated without modifications to the energy model. (As Modeled)

Ekotrope RATER - Version:5.0.2.3815

The Energy Rating Disclosure for this home is available from the Approved Rating Provider. This report does not constitute any warranty or guarantee.

# ENERGY STAR MF V1.2 Home Report

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_C2.1.1 slab  
85% CD + HIEE

## Builder

TBD

## Mandatory Requirements

- ✓ Duct leakage at post construction better than or equal to applicable requirements.
- ✓ This dwelling unit's thermal envelope UA meets or exceeds 2021 IECC Residential requirements.
- ✓ Slab on Grade Insulation must be > R-5, and at IECC 2009 Depth for Climate Zones 4 and above.
- ✓ 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)	51
As Designed Home ERI (HERS)	46
As Designed Home ERI (HERS) w/o PV	46

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

	ENERGY STAR	As Designed
Heating	4.7	5.0
Cooling	1.7	1.4
Water Heating	2.7	0.9
Lights and Appliances	10.9	10.6
<b>Total</b>	<b>20.0</b>	<b>17.9</b>



This home **MEETS** or **EXCEEDS** the energy efficiency requirements for designation as an EPA ENERGY STAR Qualified Home under Version Multifamily V1.2

## Pollution Prevented

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

## Energy Cost Savings

	\$/yr
Heating	-38
Cooling	-15
Water Heating	68
Lights & Appliances	12
<b>Generation Savings</b>	<b>0</b>
<b>Total</b>	<b>26</b>

The energy savings and pollution prevented are calculated by comparing the Rated Home to the ENERGY STAR Version Multifamily V1.2 Reference Home as defined in the ENERGY STAR Qualified Homes ERI (HERS) Target Procedure for National Program Requirements, Version Multifamily V1.2 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

U.S. DEPARTMENT OF ENERGY  
**Certified Efficient New Home**



SPECIFICATION

**Multifamily Version 2**

U.S. DEPARTMENT  
*of* **ENERGY**

**UNCONFIRMED**

**ADDRESS**

Chapel Street, Norfolk, VA 23504

**CERTIFICATION ID NUMBER (OPTIONAL ENTRY)**

**BUILDER OR DEVELOPER OF RECORD**

TBD

**PARTNER ID**

0000

**ENERGY RATING COMPANY**

Southern Energy Management MES

**RATER OF RECORD**

Benoit Rivard

**CERTIFIED UNDER DOE-RECOGNIZED HCO**

RESNET

**DATE UNIT CERTIFIED**

2022-10-07

**SOFTWARE USED TO CALCULATE ENERGY RATING INDEX (ERI) SCORE**

Ekotrope RATER - Version 5.0.2.3815

**SCORES**

**UNIT'S ERI SCORE**  
(WITHOUT ONSITE POWER PRODUCTION)

**46**

**UNIT'S ERI SCORE**  
(INCLUDING ONSITE POWER PRODUCTION)

**N/A**

**TARGET ERI SCORE**

**50**

# Building Specification Summary

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_C2.1.1 slab  
85% CD + HIEE

**Builder**  
TBD

## Building Information

Conditioned Area [ft <sup>2</sup> ]	835.00
Conditioned Volume [ft <sup>3</sup> ]	9,185.00
Thermal Boundary Area [ft <sup>2</sup> ]	2,990.00
Number Of Bedrooms	1
Housing Type	Apartment, end unit

## Rating

HERS ERI	46
HERS ERI w/o PV	46

## Building Shell

Unconditioned Attic Ceiling	None
Sealed Attic Ceiling	None
Vaulted Ceiling / Exposed Exterior	None
Above Grade Walls	R20 G1 16"OC; U-0.058
Found. Walls	None
Framed Floors	None
Slabs	R10 Perimeter (wood); R-10

Windows (largest)	U-Value: 0.3, SHGC: 0.25
Window / Wall Ratio	0.14
Window / Floor Ratio	0.18
Infiltration	0.3 CFM50 / s.f. Shell Area
Duct Lkg to Outside	Untested Forced Air
Total Duct Leakage	6 CFM25 / 100 ft <sup>2</sup> (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 • 3.25 UEF
Programmable Thermostat	Yes
Ventilation System	45 CFM • 8.9 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	3.9
Refrigerator (kWh/yr)	453.0	Clothes Washer LER (kWh/yr)	152.0
Dishwasher Efficiency	270 kWh	Clothes Washer Capacity	4.2
Ceiling Fan (CFM/Watt)	80.0	Range/Oven Fuel	Electric

# Home Energy Rating Certificate

Projected Report  
Based on Plans

Rating Date: 2022-10-07

Registry ID:

Ekotrope ID: vg0X14z2

## HERS® Index Score:

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](http://www.hersindex.com)

# 45

## Annual Savings

# \$899

\*Relative to an average U.S. home

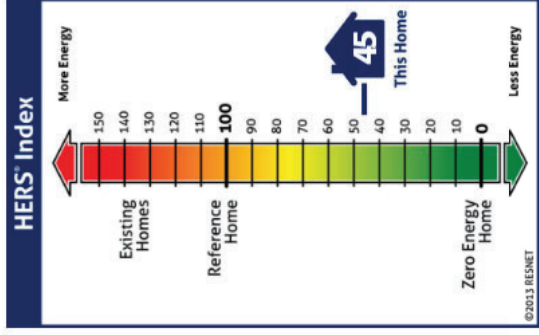
**Home:**  
Chapel Street  
Norfolk, VA 23504  
**Builder:**  
TBD

## Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	5.2	\$169
Cooling	2.8	\$93
Hot Water	1.1	\$36
Lights/Appliances	10.3	\$337
Service Charges		\$79
Generation (e.g. Solar)	0.0	\$0
<b>Total:</b>	<b>19.4</b>	<b>\$714</b>

**This home meets or exceeds the criteria of the following:**

ENERGY STAR MF v1.2  
ENERGY STAR MF v1.1  
ENERGY STAR MF v1.0



## Home Feature Summary:

Home Type:	Apartment, end unit
Model:	N/A
Community:	Tidewater Gardens Phase B3
Conditioned Floor Area:	835 ft <sup>2</sup>
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 • 3.25 UEF
House Tightness:	0.3 CFM50 / s.f. Shell Area (Adjusted Infiltration: 3.90 ACH50)
Ventilation:	45 CFM • 8.9 Watts • Supply Only
Duct Leakage to Outside:	4 CFM25 / 100 ft <sup>2</sup>
Above Grade Walls:	R-20
Ceiling:	Vaulted Roof / Exposed Exterior, R-36
Window Type:	U-Value: 0.3, SHGC: 0.25
Foundation Walls:	N/A
Framed Floor:	R-11

## 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  
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Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_C2.1.1 top  
85% CD + HIEE

## Builder

TBD

## Mandatory Requirements

- ✓ Duct leakage at post construction better than or equal to applicable requirements.
- ✓ This dwelling unit's thermal envelope UA meets or exceeds 2021 IECC Residential requirements.
- ✓ Slab on Grade Insulation must be > R-5, and at IECC 2009 Depth for Climate Zones 4 and above.
- ✓ 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)	50
As Designed Home ERI (HERS)	45
As Designed Home ERI (HERS) w/o PV	45

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

	ENERGY STAR	As Designed
Heating	4.5	5.1
Cooling	3.5	2.7
Water Heating	2.6	0.9
Lights and Appliances	10.5	10.2
<b>Total</b>	<b>21.0</b>	<b>19.0</b>



This home **MEETS** or **EXCEEDS** the energy efficiency requirements for designation as an EPA ENERGY STAR Qualified Home under Version Multifamily V1.2

## Pollution Prevented

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

## Energy Cost Savings

	\$/yr
Heating	-41
Cooling	-3
Water Heating	67
Lights & Appliances	9
Generation Savings	0
<b>Total</b>	<b>32</b>

The energy savings and pollution prevented are calculated by comparing the Rated Home to the ENERGY STAR Version Multifamily V1.2 Reference Home as defined in the ENERGY STAR Qualified Homes ERI (HERS) Target Procedure for National Program Requirements, Version Multifamily V1.2 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

U.S. DEPARTMENT OF ENERGY  
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U.S. DEPARTMENT  
*of* **ENERGY**

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**PARTNER ID**

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**ENERGY RATING COMPANY**

Southern Energy Management MES

**RATER OF RECORD**

Benoit Rivard

**CERTIFIED UNDER DOE-RECOGNIZED HCO**

RESNET

**DATE UNIT CERTIFIED**

2022-10-07

**SOFTWARE USED TO CALCULATE ENERGY RATING INDEX (ERI) SCORE**

Ekotrope RATER - Version 5.0.2.3815

**SCORES**

**UNIT'S ERI SCORE**  
(WITHOUT ONSITE POWER PRODUCTION)

**45**

**UNIT'S ERI SCORE**  
(INCLUDING ONSITE POWER PRODUCTION)

**N/A**

**TARGET ERI SCORE**

**48**

# Building Specification Summary

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_C2.1.1 top  
85% CD + HIEE

**Builder**  
TBD

## Building Information

Conditioned Area [ft <sup>2</sup> ]	835.00
Conditioned Volume [ft <sup>3</sup> ]	7,515.00
Thermal Boundary Area [ft <sup>2</sup> ]	2,750.00
Number Of Bedrooms	1
Housing Type	Apartment, end unit

## Rating

HERS ERI	45
HERS ERI w/o PV	45

## Building Shell

Unconditioned Attic Ceiling	None
Sealed Attic Ceiling	None
Vaulted Ceiling / Exposed Exterior	R36 - roof deck (foam board); U-0.026
Above Grade Walls	R20 G1 16"OC; U-0.058
Found. Walls	None
Framed Floors	None
Slabs	None

Windows (largest)	U-Value: 0.3, SHGC: 0.25
Window / Wall Ratio	0.14
Window / Floor Ratio	0.18
Infiltration	0.3 CFM50 / s.f. Shell Area
Duct Lkg to Outside	4 CFM25 / 100 ft <sup>2</sup>
Total Duct Leakage	6 CFM25 / 100 ft <sup>2</sup> (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 • 3.25 UEF
Programmable Thermostat	Yes
Ventilation System	45 CFM • 8.9 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	3.9
Refrigerator (kWh/yr)	453.0	Clothes Washer LER (kWh/yr)	152.0
Dishwasher Efficiency	270 kWh	Clothes Washer Capacity	4.2
Ceiling Fan (CFM/Watt)	80.0	Range/Oven Fuel	Electric

# Home Energy Rating Certificate

Projected Report  
Based on Plans

Rating Date: 2022-10-07

Registry ID:

Ekotrope ID: vQxOve4d

## HERS® Index Score:

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](http://www.hersindex.com)

# 49

## Annual Savings

# \$1,133

\*Relative to an average U.S. home

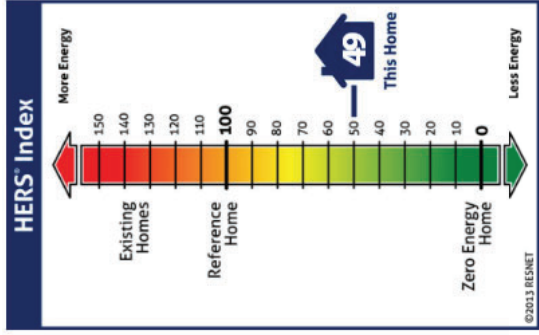
**Home:**  
Chapel Street  
Norfolk, VA 23504  
**Builder:**  
TBD

## Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	8.7	\$278
Cooling	4.4	\$144
Hot Water	1.7	\$55
Lights/Appliances	15.4	\$502
Service Charges		\$79
Generation (e.g. Solar)	0.0	\$0
<b>Total:</b>	<b>30.1</b>	<b>\$1,057</b>

**This home meets or exceeds the criteria of the following:**

ENERGY STAR MF v1.2  
ENERGY STAR MF v1.1  
ENERGY STAR MF v1.0



## Home Feature Summary:

Home Type:	Apartment, end unit
Model:	N/A
Community:	Tidewater Gardens Phase B3
Conditioned Floor Area:	1,410 ft <sup>2</sup>
Number of Bedrooms:	3
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 • 3.25 UEF
House Tightness:	0.3 CFM50 / s.f. Shell Area (Adjusted Infiltration: 2.84 ACH50)
Ventilation:	85 CFM • 10.8 Watts • Supply Only
Duct Leakage to Outside:	Untested Forced Air
Above Grade Walls:	R-20
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.3, SHGC: 0.25
Foundation Walls:	N/A
Framed Floor:	N/A

## 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: 3/5/26 at 10:23 AM



Energy savings calculated without modifications to the energy model. (As Modeled)

Ekotrope RATER - Version:5.0.2.3815  
The Energy Rating Disclosure for this home is available from the Approved Rating Provider.  
This report does not constitute any warranty or guarantee.

# ENERGY STAR MF V1.2 Home Report

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_C2.3.1 Slab  
85% CD + HIEE

## Builder

TBD

## Mandatory Requirements

- ✓ Duct leakage at post construction better than or equal to applicable requirements.
- ✓ This dwelling unit's thermal envelope UA meets or exceeds 2021 IECC Residential requirements.
- ✓ Slab on Grade Insulation must be > R-5, and at IECC 2009 Depth for Climate Zones 4 and above.
- ✓ 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)	50
As Designed Home ERI (HERS)	49
As Designed Home ERI (HERS) w/o PV	49

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

	ENERGY STAR	As Designed
Heating	5.6	8.0
Cooling	3.2	3.4
Water Heating	4.3	1.5
Lights and Appliances	15.7	15.2
<b>Total</b>	<b>28.9</b>	<b>28.1</b>



This home **MEETS** or **EXCEEDS** the energy efficiency requirements for designation as an EPA ENERGY STAR Qualified Home under Version Multifamily V1.2

## Pollution Prevented

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

## Energy Cost Savings

	\$/yr
Heating	-116
Cooling	-49
Water Heating	104
Lights & Appliances	17
<b>Generation Savings</b>	<b>0</b>
<b>Total</b>	<b>-44</b>

The energy savings and pollution prevented are calculated by comparing the Rated Home to the ENERGY STAR Version Multifamily V1.2 Reference Home as defined in the ENERGY STAR Qualified Homes ERI (HERS) Target Procedure for National Program Requirements, Version Multifamily V1.2 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

U.S. DEPARTMENT OF ENERGY  
**Certified Efficient New Home**



U.S. DEPARTMENT  
*of* **ENERGY**

SPECIFICATION

**Multifamily Version 2**

**UNCONFIRMED**

**ADDRESS**

Chapel Street, Norfolk, VA 23504

**CERTIFICATION ID NUMBER (OPTIONAL ENTRY)**

**BUILDER OR DEVELOPER OF RECORD**

TBD

**PARTNER ID**

0000

**ENERGY RATING COMPANY**

Southern Energy Management MES

**RATER OF RECORD**

Benoit Rivard

**CERTIFIED UNDER DOE-RECOGNIZED HCO**

RESNET

**DATE UNIT CERTIFIED**

2022-10-07

**SOFTWARE USED TO CALCULATE ENERGY RATING INDEX (ERI) SCORE**

Ekotrope RATER - Version 5.0.2.3815

	<b>UNIT'S ERI SCORE</b> <small>(WITHOUT ONSITE POWER PRODUCTION)</small>	<b>UNIT'S ERI SCORE</b> <small>(INCLUDING ONSITE POWER PRODUCTION)</small>	<b>TARGET ERI SCORE</b>
<b>SCORES</b>	<b>49</b>	<b>N/A</b>	<b>49</b>

# Building Specification Summary

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_C2.3.1 Slab  
85% CD + HIEE

**Builder**  
TBD

## Building Information

Conditioned Area [ft <sup>2</sup> ]	1,410.00
Conditioned Volume [ft <sup>3</sup> ]	15,510.00
Thermal Boundary Area [ft <sup>2</sup> ]	4,525.00
Number Of Bedrooms	3
Housing Type	Apartment, end unit

## Rating

HERS ERI	49
HERS ERI w/o PV	49

## Building Shell

Unconditioned Attic Ceiling	None
Sealed Attic Ceiling	None
Vaulted Ceiling / Exposed Exterior	None
Above Grade Walls	R20 G1 16"OC; U-0.058
Found. Walls	None
Framed Floors	None
Slabs	R10 Perimeter (wood); R-10

Windows (largest)	U-Value: 0.3, SHGC: 0.25
Window / Wall Ratio	0.16
Window / Floor Ratio	0.16
Infiltration	0.3 CFM50 / s.f. Shell Area
Duct Lkg to Outside	Untested Forced Air
Total Duct Leakage	6 CFM25 / 100 ft <sup>2</sup> (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 • 3.25 UEF
Programmable Thermostat	Yes
Ventilation System	85 CFM • 10.8 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	3.9
Refrigerator (kWh/yr)	453.0	Clothes Washer LER (kWh/yr)	152.0
Dishwasher Efficiency	270 kWh	Clothes Washer Capacity	4.2
Ceiling Fan (CFM/Watt)	80.0	Range/Oven Fuel	Electric

# Home Energy Rating Certificate

Projected Report  
Based on Plans

Rating Date: 2022-10-07

Registry ID:

Ekotrope ID: vPaOEZR2

## HERS® Index Score:

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](http://www.hersindex.com)

# 43

## Annual Savings

# \$1,323

\*Relative to an average U.S. home

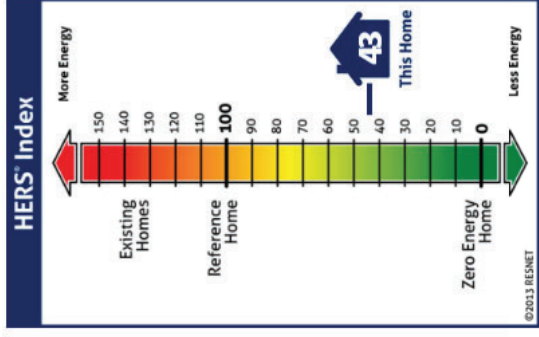
**Home:**  
Chapel Street  
Norfolk, VA 23504  
**Builder:**  
TBD

## Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	6.6	\$213
Cooling	4.1	\$134
Hot Water	1.7	\$55
Lights/Appliances	14.8	\$484
Service Charges		\$79
Generation (e.g. Solar)	0.0	\$0
<b>Total:</b>	<b>27.2</b>	<b>\$965</b>

**This home meets or exceeds the criteria of the following:**

ENERGY STAR MF v1.2  
ENERGY STAR MF v1.1  
ENERGY STAR MF v1.0



## Home Feature Summary:

Home Type:	Apartment, end unit
Model:	N/A
Community:	Tidewater Gardens Phase B3
Conditioned Floor Area:	1,393 ft <sup>2</sup>
Number of Bedrooms:	3
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 • 3.25 UEF
House Tightness:	0.3 CFM50 / s.f. Shell Area (Adjusted Infiltration: 1.25 ACH50)
Ventilation:	85 CFM • 10.8 Watts • Supply Only
Duct Leakage to Outside:	Untested Forced Air
Above Grade Walls:	R-20
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.3, SHGC: 0.25
Foundation Walls:	N/A
Framed Floor:	R-11

## 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: 3/5/26 at 10:23 AM



Energy savings calculated without modifications to the energy model. (As Modeled)

Ekotrope RATER - Version:5.0.2.3815

The Energy Rating Disclosure for this home is available from the Approved Rating Provider. This report does not constitute any warranty or guarantee.

# ENERGY STAR MF V1.2 Home Report

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_C2.3.2 Middle  
85% CD + HIEE

## Builder

TBD

## Mandatory Requirements

- ✓ Duct leakage at post construction better than or equal to applicable requirements.
- ✓ This dwelling unit's thermal envelope UA meets or exceeds 2021 IECC Residential requirements.
- ✓ Slab on Grade Insulation must be > R-5, and at IECC 2009 Depth for Climate Zones 4 and above.
- ✓ 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)	52
As Designed Home ERI (HERS)	43
As Designed Home ERI (HERS) w/o PV	43

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

	ENERGY STAR	As Designed
Heating	7.3	6.2
Cooling	4.8	3.7
Water Heating	4.3	1.5
Lights and Appliances	15.3	14.7
<b>Total</b>	<b>31.8</b>	<b>26.1</b>



This home **MEETS** or **EXCEEDS** the energy efficiency requirements for designation as an EPA ENERGY STAR Qualified Home under Version Multifamily V1.2

## Pollution Prevented

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

## Energy Cost Savings

	\$/yr
Heating	-53
Cooling	-10
Water Heating	103
Lights & Appliances	12
Generation Savings	0
<b>Total</b>	<b>53</b>

The energy savings and pollution prevented are calculated by comparing the Rated Home to the ENERGY STAR Version Multifamily V1.2 Reference Home as defined in the ENERGY STAR Qualified Homes ERI (HERS) Target Procedure for National Program Requirements, Version Multifamily V1.2 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

U.S. DEPARTMENT OF ENERGY  
**Certified Efficient New Home**



U.S. DEPARTMENT  
*of* **ENERGY**

SPECIFICATION

**Multifamily Version 2**

**UNCONFIRMED**

---

**ADDRESS**

Chapel Street, Norfolk, VA 23504

---

**CERTIFICATION ID NUMBER (OPTIONAL ENTRY)**

---

**BUILDER OR DEVELOPER OF RECORD**

TBD

---

**PARTNER ID**

0000

---

**ENERGY RATING COMPANY**

Southern Energy Management MES

---

**RATER OF RECORD**

Benoit Rivard

---

**CERTIFIED UNDER DOE-RECOGNIZED HCO**

RESNET

---

**DATE UNIT CERTIFIED**

2022-10-07

---

**SOFTWARE USED TO CALCULATE ENERGY RATING INDEX (ERI) SCORE**

Ekotrope RATER - Version 5.0.2.3815

---

**SCORES**

**UNIT'S ERI SCORE**  
(WITHOUT ONSITE POWER PRODUCTION)

**43**

**UNIT'S ERI SCORE**  
(INCLUDING ONSITE POWER PRODUCTION)

**N/A**

**TARGET ERI SCORE**

**47**

# Building Specification Summary

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_C2.3.2 Middle  
85% CD + HIEE

**Builder**  
TBD

## Building Information

Conditioned Area [ft <sup>2</sup> ]	1,393.00
Conditioned Volume [ft <sup>3</sup> ]	15,323.00
Thermal Boundary Area [ft <sup>2</sup> ]	4,524.00
Number Of Bedrooms	3
Housing Type	Apartment, end unit

## Rating

HERS ERI	43
HERS ERI w/o PV	43

## Building Shell

Unconditioned Attic Ceiling	None
Sealed Attic Ceiling	None
Vaulted Ceiling / Exposed Exterior	None
Above Grade Walls	R20 G1 16"OC; U-0.058
Found. Walls	None
Framed Floors	None
Slabs	None

Windows (largest)	U-Value: 0.3, SHGC: 0.25
Window / Wall Ratio	0.16
Window / Floor Ratio	0.17
Infiltration	0.3 CFM50 / s.f. Shell Area
Duct Lkg to Outside	Untested Forced Air
Total Duct Leakage	6 CFM25 / 100 ft <sup>2</sup> (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 • 3.25 UEF
Programmable Thermostat	Yes
Ventilation System	85 CFM • 10.8 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	3.9
Refrigerator (kWh/yr)	453.0	Clothes Washer LER (kWh/yr)	152.0
Dishwasher Efficiency	270 kWh	Clothes Washer Capacity	4.2
Ceiling Fan (CFM/Watt)	80.0	Range/Oven Fuel	Electric

# Home Energy Rating Certificate

Projected Report  
Based on Plans

Rating Date: 2022-10-07

Registry ID:

Ekotrope ID: dE1zE4ld

## HERS® Index Score:

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](http://www.hersindex.com)

# 44

## Annual Savings

# \$1,342

\*Relative to an average U.S. home

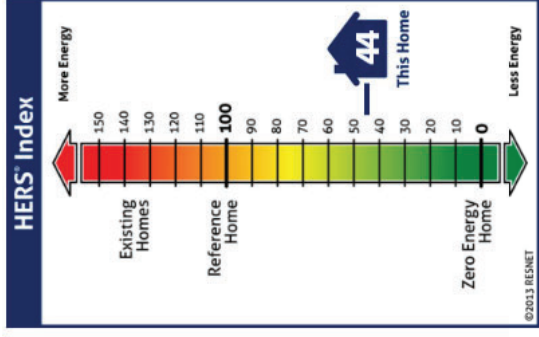
**Home:**  
Chapel Street  
Norfolk, VA 23504  
**Builder:**  
TBD

## Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	7.3	\$237
Cooling	4.4	\$144
Hot Water	1.7	\$55
Lights/Appliances	14.7	\$480
Service Charges		\$79
Generation (e.g. Solar)	0.0	\$0
<b>Total:</b>	<b>28.1</b>	<b>\$994</b>

**This home meets or exceeds the criteria of the following:**

ENERGY STAR MF v1.2  
ENERGY STAR MF v1.1  
ENERGY STAR MF v1.0



## Home Feature Summary:

Home Type:	Apartment, end unit
Model:	N/A
Community:	Tidewater Gardens Phase B3
Conditioned Floor Area:	1,393 ft <sup>2</sup>
Number of Bedrooms:	3
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 • 3.25 UEF
House Tightness:	0.3 CFM50 / s.f. Shell Area (Adjusted Infiltration: 3.25 ACH50)
Ventilation:	85 CFM • 10.8 Watts • Supply Only
Duct Leakage to Outside:	Untested Forced Air
Above Grade Walls:	R-20
Ceiling:	Vaulted Roof / Exposed Exterior, R-36
Window Type:	U-Value: 0.3, SHGC: 0.25
Foundation Walls:	N/A
Framed Floor:	R-11

## 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: 3/5/26 at 10:23 AM



Energy savings calculated without modifications to the energy model. (As Modeled)

Ekotrope RATER - Version:5.0.2.3815

The Energy Rating Disclosure for this home is available from the Approved Rating Provider. This report does not constitute any warranty or guarantee.

# ENERGY STAR MF V1.2 Home Report

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_C2.3.2 Top  
85% CD + HIEE

## Builder

TBD

## Mandatory Requirements

- ✓ Duct leakage at post construction better than or equal to applicable requirements.
- ✓ This dwelling unit's thermal envelope UA meets or exceeds 2021 IECC Residential requirements.
- ✓ Slab on Grade Insulation must be > R-5, and at IECC 2009 Depth for Climate Zones 4 and above.
- ✓ 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)	49
As Designed Home ERI (HERS)	44
As Designed Home ERI (HERS) w/o PV	44

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

	ENERGY STAR	As Designed
Heating	6.3	7.4
Cooling	5.4	4.2
Water Heating	4.3	1.5
Lights and Appliances	15.1	14.6
<b>Total</b>	<b>31.1</b>	<b>27.7</b>



This home **MEETS** or **EXCEEDS** the energy efficiency requirements for designation as an EPA ENERGY STAR Qualified Home under Version Multifamily V1.2

## Pollution Prevented

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

## Energy Cost Savings

	\$/yr
Heating	-61
Cooling	-1
Water Heating	103
Lights & Appliances	14
<b>Generation Savings</b>	<b>0</b>
<b>Total</b>	<b>54</b>

The energy savings and pollution prevented are calculated by comparing the Rated Home to the ENERGY STAR Version Multifamily V1.2 Reference Home as defined in the ENERGY STAR Qualified Homes ERI (HERS) Target Procedure for National Program Requirements, Version Multifamily V1.2 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

U.S. DEPARTMENT OF ENERGY  
**Certified Efficient New Home**



U.S. DEPARTMENT  
*of* **ENERGY**

SPECIFICATION

**Multifamily Version 2**

**UNCONFIRMED**

---

**ADDRESS**

Chapel Street, Norfolk, VA 23504

---

**CERTIFICATION ID NUMBER (OPTIONAL ENTRY)**

---

**BUILDER OR DEVELOPER OF RECORD**

TBD

---

**PARTNER ID**

0000

---

**ENERGY RATING COMPANY**

Southern Energy Management MES

---

**RATER OF RECORD**

Benoit Rivard

---

**CERTIFIED UNDER DOE-RECOGNIZED HCO**

RESNET

---

**DATE UNIT CERTIFIED**

2022-10-07

---

**SOFTWARE USED TO CALCULATE ENERGY RATING INDEX (ERI) SCORE**

Ekotrope RATER - Version 5.0.2.3815

---

**SCORES**

**UNIT'S ERI SCORE**  
(WITHOUT ONSITE POWER PRODUCTION)

**44**

**UNIT'S ERI SCORE**  
(INCLUDING ONSITE POWER PRODUCTION)

**N/A**

**TARGET ERI SCORE**

**48**

# Building Specification Summary

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_C2.3.2 Top  
85% CD + HIEE

## Builder

TBD

## Building Information

Conditioned Area [ft <sup>2</sup> ]	1,393.00
Conditioned Volume [ft <sup>3</sup> ]	12,537.00
Thermal Boundary Area [ft <sup>2</sup> ]	4,208.00
Number Of Bedrooms	3
Housing Type	Apartment, end unit

## Rating

HERS ERI	44
HERS ERI w/o PV	44

## Building Shell

Unconditioned Attic Ceiling	None
Sealed Attic Ceiling	None
Vaulted Ceiling / Exposed Exterior	R36 - roof deck (foam board); U-0.026
Above Grade Walls	R20 G1 16"OC; U-0.058
Found. Walls	None
Framed Floors	None
Slabs	None

Windows (largest)	U-Value: 0.3, SHGC: 0.25
Window / Wall Ratio	0.16
Window / Floor Ratio	0.17
Infiltration	0.3 CFM50 / s.f. Shell Area
Duct Lkg to Outside	Untested Forced Air
Total Duct Leakage	6 CFM25 / 100 ft <sup>2</sup> (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 • 3.25 UEF
Programmable Thermostat	Yes
Ventilation System	85 CFM • 10.8 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	3.9
Refrigerator (kWh/yr)	453.0	Clothes Washer LER (kWh/yr)	152.0
Dishwasher Efficiency	270 kWh	Clothes Washer Capacity	4.2
Ceiling Fan (CFM/Watt)	80.0	Range/Oven Fuel	Electric

# Home Energy Rating Certificate

Projected Report  
Based on Plans

Rating Date: 2022-10-07

Registry ID:

Ekotrope ID: vpOep8rd

## HERS® Index Score:

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](http://www.hersindex.com)

# 47

## Annual Savings

# \$1,501

\*Relative to an average U.S. home

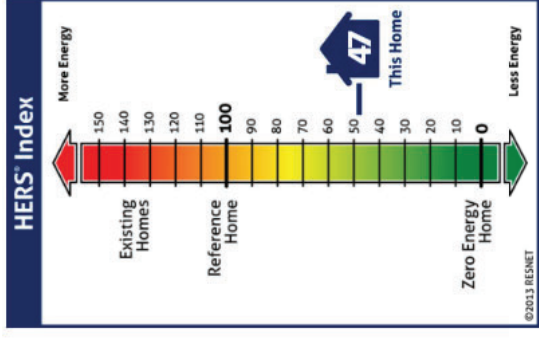
**Home:**  
Chapel Street  
Norfolk, VA 23504  
**Builder:**  
TBD

## Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	12.2	\$382
Cooling	6.2	\$206
Hot Water	2.1	\$67
Lights/Appliances	18.7	\$605
Service Charges		\$79
Generation (e.g. Solar)	0.0	\$0
<b>Total:</b>	<b>39.2</b>	<b>\$1,340</b>

**This home meets or exceeds the criteria of the following:**

ENERGY STAR v3.2  
ENERGY STAR v3.1  
ENERGY STAR v3



## Home Feature Summary:

Home Type:	Townhouse, end unit
Model:	N/A
Community:	Tidewater Gardens Phase B3
Conditioned Floor Area:	1,763 ft <sup>2</sup>
Number of Bedrooms:	4
Primary Heating System:	Air Source Heat Pump • Electric • 8.5 HSPF2
Primary Cooling System:	Air Source Heat Pump • Electric • 16 SEER2
Primary Water Heating:	Residential Water Heater • Electric • 3.25 UEF
House Tightness:	0.3 CFM50 / s.f. Shell Area (Adjusted Infiltration: 3.74 ACH50)
Ventilation:	90 CFM • 70 Watts • Air Cyclor w/ Supp. Fan (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft <sup>2</sup>
Above Grade Walls:	R-20
Ceiling:	Vaulted Roof / Exposed Exterior, R-36
Window Type:	U-Value: 0.3, SHGC: 0.25
Foundation Walls:	N/A
Framed Floor:	R-11

## 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: 3/5/26 at 10:23 AM



Energy savings calculated without modifications to the energy model. (As Modeled)

Ekotrope RATER - Version:5.0.2.3815

The Energy Rating Disclosure for this home is available from the Approved Rating Provider. This report does not constitute any warranty or guarantee.

# ENERGY STAR MF V1.2 Home Report

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_C2.4.1 TH  
85% CD + HIEE

## Builder

TBD

## Mandatory Requirements

- ✓ Duct leakage at post construction better than or equal to applicable requirements.
- ✓ This dwelling unit's thermal envelope UA meets or exceeds 2021 IECC Residential requirements.
- ✓ Slab on Grade Insulation must be > R-5, and at IECC 2009 Depth for Climate Zones 4 and above.
- ✓ 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)	47
As Designed Home ERI (HERS)	47
As Designed Home ERI (HERS) w/o PV	47

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

	ENERGY STAR	As Designed
Heating	9.9	11.4
Cooling	5.5	5.0
Water Heating	5.4	1.9
Lights and Appliances	18.2	18.3
<b>Total</b>	<b>39.0</b>	<b>36.6</b>



This home **MEETS** or **EXCEEDS** the energy efficiency requirements for designation as an EPA ENERGY STAR Qualified Home under Version Multifamily V1.2

## Pollution Prevented

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

## Energy Cost Savings

	\$/yr
Heating	-105
Cooling	-47
Water Heating	125
Lights & Appliances	-5
<b>Generation Savings</b>	<b>0</b>
<b>Total</b>	<b>-32</b>

The energy savings and pollution prevented are calculated by comparing the Rated Home to the ENERGY STAR Version Multifamily V1.2 Reference Home as defined in the ENERGY STAR Qualified Homes ERI (HERS) Target Procedure for National Program Requirements, Version Multifamily V1.2 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

U.S. DEPARTMENT OF ENERGY  
**Certified Efficient New Home**



U.S. DEPARTMENT  
*of* **ENERGY**

SPECIFICATION

**Multifamily Version 2**

**UNCONFIRMED**

**ADDRESS**

Chapel Street, Norfolk, VA 23504

**CERTIFICATION ID NUMBER (OPTIONAL ENTRY)**

**BUILDER OR DEVELOPER OF RECORD**

TBD

**PARTNER ID**

0000

**ENERGY RATING COMPANY**

Southern Energy Management MES

**RATER OF RECORD**

Benoit Rivard

**CERTIFIED UNDER DOE-RECOGNIZED HCO**

RESNET

**DATE UNIT CERTIFIED**

2022-10-07

**SOFTWARE USED TO CALCULATE ENERGY RATING INDEX (ERI) SCORE**

Ekotrope RATER - Version 5.0.2.3815

**SCORES**

**UNIT'S ERI SCORE**  
(WITHOUT ONSITE POWER PRODUCTION)

**47**

**UNIT'S ERI SCORE**  
(INCLUDING ONSITE POWER PRODUCTION)

**N/A**

**TARGET ERI SCORE**

**47**

# Building Specification Summary

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_C2.4.1 TH  
85% CD + HIEE

**Builder**  
TBD

## Building Information

Conditioned Area [ft <sup>2</sup> ]	1,763.00
Conditioned Volume [ft <sup>3</sup> ]	17,617.00
Thermal Boundary Area [ft <sup>2</sup> ]	6,002.00
Number Of Bedrooms	4
Housing Type	Townhouse, end unit

## Rating

HERS ERI	47
HERS ERI w/o PV	47

## Building Shell

Unconditioned Attic Ceiling	None
Sealed Attic Ceiling	None
Vaulted Ceiling / Exposed Exterior	R36 - roof deck (foam board); U-0.026
Above Grade Walls	R20 G1 16"OC; U-0.058
Found. Walls	None
Framed Floors	None
Slabs	R10 Perimeter G1; R-10

Windows (largest)	U-Value: 0.3, 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	4 CFM25 / 100 ft <sup>2</sup>
Total Duct Leakage	8 CFM25 / 100 ft <sup>2</sup> (Post-Construction)

## Mechanical Systems

Heating	Air Source Heat Pump • Electric • 8.5 HSPF2
Cooling	Air Source Heat Pump • Electric • 16 SEER2
Water Heating	Residential Water Heater • Electric • 3.25 UEF
Programmable Thermostat	Yes
Ventilation System	90 CFM • 70 Watts • Air Cyclor w/ Supp. Fan (CFIS)
Whole House Fan	N/A

## Lights and Appliances

Percent Interior LED	100%	Clothes Dryer Fuel	Electric
Percent Exterior LED	100%	Clothes Dryer CEF	3.9
Refrigerator (kWh/yr)	453.0	Clothes Washer LER (kWh/yr)	152.0
Dishwasher Efficiency	270 kWh	Clothes Washer Capacity	4.2
Ceiling Fan (CFM/Watt)	80.0	Range/Oven Fuel	Electric

# Home Energy Rating Certificate

Projected Report  
Based on Plans

Rating Date: 2022-10-07

Registry ID:

Ekotrope ID: dG5QxqD2

## HERS® Index Score:

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](http://www.hersindex.com)

# 45

## Annual Savings

# \$871

\*Relative to an average U.S. home

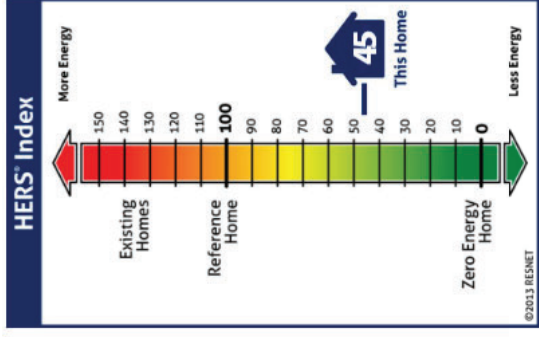
**Home:**  
Chapel Street  
Norfolk, VA 23504  
**Builder:**  
TBD

## Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	5.0	\$162
Cooling	2.6	\$86
Hot Water	1.2	\$38
Lights/Appliances	10.3	\$336
Service Charges		\$79
Generation (e.g. Solar)	0.0	\$0
<b>Total:</b>	<b>19.0</b>	<b>\$701</b>

**This home meets or exceeds the criteria of the following:**

ENERGY STAR MF v1.2  
ENERGY STAR MF v1.1  
ENERGY STAR MF v1.0



## Home Feature Summary:

Home Type:	Apartment, end unit
Model:	N/A
Community:	Tidewater Gardens Phase B3
Conditioned Floor Area:	821 ft <sup>2</sup>
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 • 3.25 UEF
House Tightness:	0.3 CFM50 / s.f. Shell Area (Adjusted Infiltration: 3.82 ACH50)
Ventilation:	45 CFM • 8.9 Watts • Supply Only
Duct Leakage to Outside:	Untested Forced Air
Above Grade Walls:	R-20
Ceiling:	Vented Attic, R-36
Window Type:	U-Value: 0.3, SHGC: 0.25
Foundation Walls:	N/A
Framed Floor:	R-11

## 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: 3/5/26 at 10:24 AM



Energy savings calculated without modifications to the energy model. (As Modeled)

Ekotrope RATER - Version:5.0.2.3815

The Energy Rating Disclosure for this home is available from the Approved Rating Provider. This report does not constitute any warranty or guarantee.

# ENERGY STAR MF V1.2 Home Report

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_C4.1.1 top  
85% CD + HIEE

## Builder

TBD

## Mandatory Requirements

- ✓ Duct leakage at post construction better than or equal to applicable requirements.
- ✓ This dwelling unit's thermal envelope UA meets or exceeds 2021 IECC Residential requirements.
- ✓ Slab on Grade Insulation must be > R-5, and at IECC 2009 Depth for Climate Zones 4 and above.
- ✓ 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)	50
As Designed Home ERI (HERS)	45
As Designed Home ERI (HERS) w/o PV	45

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

	ENERGY STAR	As Designed
Heating	4.3	4.9
Cooling	3.0	2.4
Water Heating	2.8	1.0
Lights and Appliances	10.4	10.2
<b>Total</b>	<b>20.5</b>	<b>18.4</b>



This home **MEETS** or **EXCEEDS** the energy efficiency requirements for designation as an EPA ENERGY STAR Qualified Home under Version Multifamily V1.2

## Pollution Prevented

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

## Energy Cost Savings

	\$/yr
Heating	-37
Cooling	-7
Water Heating	71
Lights & Appliances	9
Generation Savings	0
<b>Total</b>	<b>37</b>

The energy savings and pollution prevented are calculated by comparing the Rated Home to the ENERGY STAR Version Multifamily V1.2 Reference Home as defined in the ENERGY STAR Qualified Homes ERI (HERS) Target Procedure for National Program Requirements, Version Multifamily V1.2 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

U.S. DEPARTMENT OF ENERGY  
**Certified Efficient New Home**



U.S. DEPARTMENT  
*of* **ENERGY**

SPECIFICATION

**Multifamily Version 2**

**UNCONFIRMED**

**ADDRESS**

Chapel Street, Norfolk, VA 23504

**CERTIFICATION ID NUMBER (OPTIONAL ENTRY)**

**BUILDER OR DEVELOPER OF RECORD**

TBD

**PARTNER ID**

0000

**ENERGY RATING COMPANY**

Southern Energy Management MES

**RATER OF RECORD**

Benoit Rivard

**CERTIFIED UNDER DOE-RECOGNIZED HCO**

RESNET

**DATE UNIT CERTIFIED**

2022-10-07

**SOFTWARE USED TO CALCULATE ENERGY RATING INDEX (ERI) SCORE**

Ekotrope RATER - Version 5.0.2.3815

**SCORES**

**UNIT'S ERI SCORE**  
(WITHOUT ONSITE POWER PRODUCTION)

**45**

**UNIT'S ERI SCORE**  
(INCLUDING ONSITE POWER PRODUCTION)

**N/A**

**TARGET ERI SCORE**

**49**

# Building Specification Summary

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_C4.1.1 top  
85% CD + HIEE

## Builder

TBD

## Building Information

Conditioned Area [ft <sup>2</sup> ]	821.00
Conditioned Volume [ft <sup>3</sup> ]	7,389.00
Thermal Boundary Area [ft <sup>2</sup> ]	2,767.00
Number Of Bedrooms	1
Housing Type	Apartment, end unit

## Rating

HERS ERI	45
HERS ERI w/o PV	45

## Building Shell

Unconditioned Attic Ceiling	R36 - roof deck (foam board); U-0.026
Sealed Attic Ceiling	None
Vaulted Ceiling / Exposed Exterior	None
Above Grade Walls	R20 G1 16"OC; U-0.058
Found. Walls	None
Framed Floors	None
Slabs	None

Windows (largest)	U-Value: 0.3, SHGC: 0.25
Window / Wall Ratio	0.13
Window / Floor Ratio	0.18
Infiltration	0.3 CFM50 / s.f. Shell Area
Duct Lkg to Outside	Untested Forced Air
Total Duct Leakage	6 CFM25 / 100 ft <sup>2</sup> (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 • 3.25 UEF
Programmable Thermostat	Yes
Ventilation System	45 CFM • 8.9 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	3.9
Refrigerator (kWh/yr)	453.0	Clothes Washer LER (kWh/yr)	152.0
Dishwasher Efficiency	270 kWh	Clothes Washer Capacity	4.2
Ceiling Fan (CFM/Watt)	80.0	Range/Oven Fuel	Electric

# Home Energy Rating Certificate

Projected Report  
Based on Plans

Rating Date: 2022-10-07

Registry ID:

Ekotrope ID: dmamK6gd

## HERS® Index Score:

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](http://www.hersindex.com)

# 44

## Annual Savings

# \$1,230

\*Relative to an average U.S. home

**Home:**  
Chapel Street  
Norfolk, VA 23504

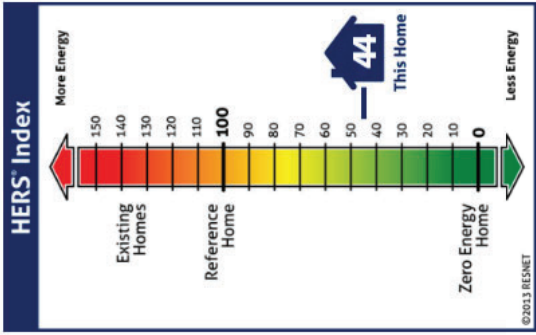
**Builder:**  
TBD

## Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	6.8	\$222
Cooling	3.9	\$127
Hot Water	1.6	\$52
Lights/Appliances	13.6	\$446
Service Charges		\$79
Generation (e.g. Solar)	0.0	\$0
<b>Total:</b>	<b>26.0</b>	<b>\$926</b>

**This home meets or exceeds the criteria of the following:**

ENERGY STAR MF v1.2  
ENERGY STAR MF v1.1  
ENERGY STAR MF v1.0



## Home Feature Summary:

Home Type:	Apartment, end unit
Model:	N/A
Community:	Tidewater Gardens Phase B3
Conditioned Floor Area:	1,384 ft <sup>2</sup>
Number of Bedrooms:	2
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 • 3.25 UEF
House Tightness:	0.3 CFM50 / s.f. Shell Area (Adjusted Infiltration: 3.40 ACH50)
Ventilation:	65 CFM • 10.8 Watts • Supply Only
Duct Leakage to Outside:	Untested Forced Air
Above Grade Walls:	R-20
Ceiling:	Vented Attic, R-36
Window Type:	U-Value: 0.3, SHGC: 0.25
Foundation Walls:	N/A
Framed Floor:	R-11

## 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: 3/5/26 at 10:24 AM



Energy savings calculated without modifications to the energy model. (As Modeled)

Ekotrope RATER - Version:5.0.2.3815  
The Energy Rating Disclosure for this home is available from the Approved Rating Provider.  
This report does not constitute any warranty or guarantee.

# ENERGY STAR MF V1.2 Home Report

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_C4.2.2 top  
85% CD + HIEE

## Builder

TBD

## Mandatory Requirements

- ✓ Duct leakage at post construction better than or equal to applicable requirements.
- ✓ This dwelling unit's thermal envelope UA meets or exceeds 2021 IECC Residential requirements.
- ✓ Slab on Grade Insulation must be > R-5, and at IECC 2009 Depth for Climate Zones 4 and above.
- ✓ 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)	50
As Designed Home ERI (HERS)	44
As Designed Home ERI (HERS) w/o PV	44

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

	ENERGY STAR	As Designed
Heating	6.3	6.8
Cooling	4.6	3.6
Water Heating	3.9	1.4
Lights and Appliances	14.0	13.6
<b>Total</b>	<b>28.7</b>	<b>25.4</b>



This home **MEETS** or **EXCEEDS** the energy efficiency requirements for designation as an EPA ENERGY STAR Qualified Home under Version Multifamily V1.2

## Pollution Prevented

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

## Energy Cost Savings

	\$/yr
Heating	-46
Cooling	-7
Water Heating	96
Lights & Appliances	12
<b>Generation Savings</b>	<b>0</b>
<b>Total</b>	<b>55</b>

The energy savings and pollution prevented are calculated by comparing the Rated Home to the ENERGY STAR Version Multifamily V1.2 Reference Home as defined in the ENERGY STAR Qualified Homes ERI (HERS) Target Procedure for National Program Requirements, Version Multifamily V1.2 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

U.S. DEPARTMENT OF ENERGY  
**Certified Efficient New Home**



U.S. DEPARTMENT  
*of* **ENERGY**

SPECIFICATION

**Multifamily Version 2**

**UNCONFIRMED**

**ADDRESS**

Chapel Street, Norfolk, VA 23504

**CERTIFICATION ID NUMBER (OPTIONAL ENTRY)**

**BUILDER OR DEVELOPER OF RECORD**

TBD

**PARTNER ID**

0000

**ENERGY RATING COMPANY**

Southern Energy Management MES

**RATER OF RECORD**

Benoit Rivard

**CERTIFIED UNDER DOE-RECOGNIZED HCO**

RESNET

**DATE UNIT CERTIFIED**

2022-10-07

**SOFTWARE USED TO CALCULATE ENERGY RATING INDEX (ERI) SCORE**

Ekotrope RATER - Version 5.0.2.3815

**SCORES**

**UNIT'S ERI SCORE**  
(WITHOUT ONSITE POWER PRODUCTION)

**44**

**UNIT'S ERI SCORE**  
(INCLUDING ONSITE POWER PRODUCTION)

**N/A**

**TARGET ERI SCORE**

**49**

# Building Specification Summary

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_C4.2.2 top  
85% CD + HIEE

## Builder

TBD

## Building Information

Conditioned Area [ft <sup>2</sup> ]	1,384.00
Conditioned Volume [ft <sup>3</sup> ]	12,456.00
Thermal Boundary Area [ft <sup>2</sup> ]	4,118.00
Number Of Bedrooms	2
Housing Type	Apartment, end unit

## Rating

HERS ERI	44
HERS ERI w/o PV	44

## Building Shell

Unconditioned Attic Ceiling	R36 - roof deck (foam board); U-0.026
Sealed Attic Ceiling	None
Vaulted Ceiling / Exposed Exterior	None
Above Grade Walls	R20 G1 16"OC; U-0.058
Found. Walls	None
Framed Floors	None
Slabs	None

Windows (largest)	U-Value: 0.3, SHGC: 0.25
Window / Wall Ratio	0.15
Window / Floor Ratio	0.15
Infiltration	0.3 CFM50 / s.f. Shell Area
Duct Lkg to Outside	Untested Forced Air
Total Duct Leakage	6 CFM25 / 100 ft <sup>2</sup> (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 • 3.25 UEF
Programmable Thermostat	Yes
Ventilation System	65 CFM • 10.8 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	3.9
Refrigerator (kWh/yr)	453.0	Clothes Washer LER (kWh/yr)	152.0
Dishwasher Efficiency	270 kWh	Clothes Washer Capacity	4.2
Ceiling Fan (CFM/Watt)	80.0	Range/Oven Fuel	Electric

# Home Energy Rating Certificate

Projected Report  
Based on Plans

Rating Date: 2022-10-07

Registry ID:

Ekotrope ID: dxmqKqmv

## HERS® Index Score:

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](http://www.hersindex.com)

# 44

## Annual Savings

# \$1,751

\*Relative to an average U.S. home

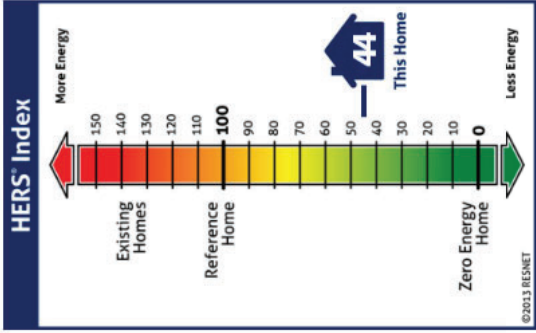
**Home:**  
Chapel Street  
Norfolk, VA 23504  
**Builder:**  
TBD

## Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	10.7	\$335
Cooling	5.1	\$170
Hot Water	2.4	\$77
Lights/Appliances	22.1	\$714
Service Charges		\$79
Generation (e.g. Solar)	0.0	\$0
<b>Total:</b>	<b>40.2</b>	<b>\$1,374</b>

**This home meets or exceeds the criteria of the following:**

ENERGY STAR MF v1.2  
ENERGY STAR MF v1.1  
ENERGY STAR MF v1.0



## Home Feature Summary:

Home Type:	Apartment, end unit
Model:	N/A
Community:	Tidewater Gardens Phase B3
Conditioned Floor Area:	2,208 ft <sup>2</sup>
Number of Bedrooms:	5
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 • 3.25 UEF
House Tightness:	0.3 CFM50 / s.f. Shell Area (Adjusted Infiltration: 3.19 ACH50)
Ventilation:	100 CFM • 70 Watts • Air Cyclor w/ Supp. Fan (CFIS)
Duct Leakage to Outside:	Untested Forced Air
Above Grade Walls:	R-20
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.3, SHGC: 0.25
Foundation Walls:	N/A
Framed Floor:	N/A

## 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: 3/5/26 at 10:24 AM



Energy savings calculated without modifications to the energy model. (As Modeled)

Ekotrope RATER - Version:5.0.2.3815  
The Energy Rating Disclosure for this home is available from the Approved Rating Provider.  
This report does not constitute any warranty or guarantee.

# ENERGY STAR MF V1.2 Home Report

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_C4.5.1 slab  
85% CD + HIEE

## Builder

TBD

## Mandatory Requirements

- ✓ Duct leakage at post construction better than or equal to applicable requirements.
- ✓ This dwelling unit's thermal envelope UA meets or exceeds 2021 IECC Residential requirements.
- ✓ Slab on Grade Insulation must be > R-5, and at IECC 2009 Depth for Climate Zones 4 and above.
- ✓ 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)	49
As Designed Home ERI (HERS)	44
As Designed Home ERI (HERS) w/o PV	44

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

	ENERGY STAR	As Designed
Heating	10.4	10.4
Cooling	4.8	3.8
Water Heating	6.3	2.2
Lights and Appliances	21.7	21.8
<b>Total</b>	<b>43.2</b>	<b>38.2</b>



This home **MEETS** or **EXCEEDS** the energy efficiency requirements for designation as an EPA ENERGY STAR Qualified Home under Version Multifamily V1.2

## Pollution Prevented

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

## Energy Cost Savings

	\$/yr
Heating	-67
Cooling	-29
Water Heating	142
Lights & Appliances	-5
<b>Generation Savings</b>	<b>0</b>
<b>Total</b>	<b>43</b>

The energy savings and pollution prevented are calculated by comparing the Rated Home to the ENERGY STAR Version Multifamily V1.2 Reference Home as defined in the ENERGY STAR Qualified Homes ERI (HERS) Target Procedure for National Program Requirements, Version Multifamily V1.2 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

U.S. DEPARTMENT OF ENERGY  
**Certified Efficient New Home**



U.S. DEPARTMENT  
*of* **ENERGY**

SPECIFICATION

**Multifamily Version 2**

**UNCONFIRMED**

---

**ADDRESS**

Chapel Street, Norfolk, VA 23504

---

**CERTIFICATION ID NUMBER (OPTIONAL ENTRY)**

---

**BUILDER OR DEVELOPER OF RECORD**

TBD

---

**PARTNER ID**

0000

---

**ENERGY RATING COMPANY**

Southern Energy Management MES

---

**RATER OF RECORD**

Benoit Rivard

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**CERTIFIED UNDER DOE-RECOGNIZED HCO**

RESNET

---

**DATE UNIT CERTIFIED**

2022-10-07

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**SOFTWARE USED TO CALCULATE ENERGY RATING INDEX (ERI) SCORE**

Ekotrope RATER - Version 5.0.2.3815

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**SCORES**

**UNIT'S ERI SCORE**  
(WITHOUT ONSITE POWER PRODUCTION)

**44**

**UNIT'S ERI SCORE**  
(INCLUDING ONSITE POWER PRODUCTION)

**N/A**

**TARGET ERI SCORE**

**47**

# Building Specification Summary

## Property

Chapel Street  
Norfolk, VA 23504  
Community: Tidewater Gardens Phase I

## Organization

Southern Energy Management  
Benoit Rivard  
9196228441

## Inspection Status

Results are projected

Norfolk TWG B3\_C4.5.1 slab  
85% CD + HIEE

**Builder**  
TBD

## Building Information

Conditioned Area [ft <sup>2</sup> ]	2,208.00
Conditioned Volume [ft <sup>3</sup> ]	24,288.00
Thermal Boundary Area [ft <sup>2</sup> ]	6,517.00
Number Of Bedrooms	5
Housing Type	Apartment, end unit

## Rating

HERS ERI	44
HERS ERI w/o PV	44

## Building Shell

Unconditioned Attic Ceiling	None
Sealed Attic Ceiling	None
Vaulted Ceiling / Exposed Exterior	None
Above Grade Walls	R20 G1 16"OC; U-0.058
Found. Walls	None
Framed Floors	None
Slabs	R10 Perimeter (wood); R-10

Windows (largest)	U-Value: 0.3, SHGC: 0.25
Window / Wall Ratio	0.20
Window / Floor Ratio	0.15
Infiltration	0.3 CFM50 / s.f. Shell Area
Duct Lkg to Outside	Untested Forced Air
Total Duct Leakage	6 CFM25 / 100 ft <sup>2</sup> (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 • 3.25 UEF
Programmable Thermostat	Yes
Ventilation System	100 CFM • 70 Watts • Air Cyclor w/ Supp. Fan (CFIS)
Whole House Fan	N/A

## Lights and Appliances

Percent Interior LED	100%	Clothes Dryer Fuel	Electric
Percent Exterior LED	100%	Clothes Dryer CEF	3.9
Refrigerator (kWh/yr)	453.0	Clothes Washer LER (kWh/yr)	152.0
Dishwasher Efficiency	270 kWh	Clothes Washer Capacity	4.2
Ceiling Fan (CFM/Watt)	80.0	Range/Oven Fuel	Electric



# 2026 Enterprise Green Communities Criteria Checklist




This checklist provides an overview of the technical requirements within the Enterprise Green Communities Criteria.

To achieve Enterprise Green Communities Certification, all projects must achieve compliance with the Criteria mandatory measures applicable to that construction type. New Construction projects must also achieve at least 40 points from optional criteria, and Substantial and Moderate Rehab projects must also achieve at least 35 points from optional criteria.

Green Communities projects that achieve Option 2 or 3 within Criterion 5.3 Advanced Building Performance as well as the all-electric option of either Criterion 5.4a or 5.4b All-Electric and Electric-Ready Design will earn Certification Plus.

Certification Plus projects that are also net-zero energy will earn Certification Plus Zero Emissions. Achieve Certification Plus and demonstrate through Criterion 5.7 Renewable Energy that all building site energy is supplied by clean energy sources.

A new visual component consisting of three icons is intended to highlight a criterion’s association with the three themes of the 2026 Criteria:

-  Energy: Reducing energy use, cost, and emissions
-  Health: Enhancing the health and well-being of residents and communities
-  Resilience: Preparing now for livability in light of future hazards and risks

Use the icons to navigate the goal setting and planning process for your project as they may help surface priorities, explore solutions, and encourage engagement across disciplines.

## 1. INTEGRATIVE DESIGN

### 1.1 Project Priorities Survey *Mandatory*

Complete the Project Priorities Survey, which can be found in Appendix B.

### 1.2 Charrettes and Collaborative Meetings *Mandatory*

Develop an integrative design process that moves the outputs of the Project Priorities Survey into action through at least one collaborative meeting.

### 1.3 Integrative Design Documentation *Mandatory*

Include 2026 Green Communities Criteria information in your contract documents and construction specifications (Division 1 Section 01 81 13 Sustainable Design Requirements or general notes to contractor) as necessary for the construction team to understand and properly implement the requirements. Identify the project team roles responsible for meeting these requirements.



**1.4 Construction Management** *Mandatory*

Create, implement, and document education plans for contractors/subcontractors to ensure that those working on the site fully understand their role in achieving the project objectives. Include the PPS (Criterion 1.1), a summary of the output from collaborative meetings (Criterion 1.2), and anticipated roles of each party in delivering the project goals and green criteria (Criterion 1.3).

**1.5 Adaptive Planning for Resilient Communities** *Optional: 2 points*

Develop a plan to address the priority hazards identified through the Project Priorities Survey (Criterion 1.1); specify and implement one or more related strategies. [2 points]

YES  NO  MAYBE

POINTS \_\_\_\_\_

**1.6 Design for Health and Well-Being: Health Action Plan** *Optional: 13 or 16 points*

Follow Steps 1-6 of the Health Action Plan framework per the full criterion [13 points with extra 3 points for Step 7]. This includes: 1) Commit to embedding health into the project life cycle; 2) Partner with a project health professional; 3) Collect and analyze community health data; 4) Engage with community stakeholders to prioritize health data and strategies; 5) Identify strategies to address those health issues; 6) Create an implementation plan; and 7) Create a monitoring plan.

YES  NO  MAYBE

POINTS \_\_\_\_\_

**1.7 Inclusive Community Engagement** *Optional: 8 points*

Integrate community and resident participation in development processes so that the built environment honors cultural identities, resident voices, and community histories.

Option 1: Complete a Cultural Resilience Assessment [8 points]

OR

Option 2: Convene a Cultural Advisory Group [8 points]

YES  NO  MAYBE

POINTS \_\_\_\_\_

TOTAL OPTIONAL POINTS \_\_\_\_\_

**2. LOCATION + NEIGHBORHOOD FABRIC**

**2.1 Ecological Conservation and Safer Sites** *Mandatory*

All projects must:

- Prevent new development within the 100-year floodplain of a Special Flood Hazard Area (new construction) or maintain/improve floodplain resilience (rehabilitation).
- Conserve and protect floodplains and all aquatic ecosystems during construction and operation.
- Avoid development in habitats for plant and animal species identified as threatened or endangered.

Follow the relevant requirements if the site contains a floodplain, wetlands, or protected habitat.

**2.2 Connections to Existing Development and Infrastructure** *Mandatory for New Construction, except for projects defined as Rural/Tribal/Small Town*

Locate the project on a site that is within or contiguous to existing development. Provide pedestrian and/or bike infrastructure on the site to connect to existing and planned bike and pedestrian infrastructure. For sites larger than 5 acres, provide connections to the adjacent street network at least every 800 feet.

---

**2.3 Compact Development** *Mandatory for New Construction*

At a minimum, build to the net residential density of the census block group where the project is located. In Rural/Tribal/Small Town locations, build to a minimum net density of 5 homes per acre for single-family houses, 10 homes per acre for multifamily buildings with one or two stories, and 15 homes per acre for multifamily buildings greater than two stories.

---

**2.4 Proximity to Services and Community Resources** *Mandatory for New Construction*

Locate the project within a 0.5-mile walk distance of at least four, or a 1-mile walk distance of at least seven, services or resources. For projects that qualify as Rural/Tribal/Small Town, locate the project within 5 miles of at least four services or resources.

---

**2.5 Access to Open Space** *Optional: 2, 4, or 6 points* 

**Option 1:** Proximity to public open space: Locate the project within a 0.25-mile walk distance of dedicated public open space that is a minimum of 0.75 acres and is open and accessible to all residents. A minimum of 80% of the public open space must be non-paved. [4 points]

OR

**Option 2:** On-site open space: Set aside a percentage [20%: 2 points; 35%: 4 points; 45%: 6 points] of the total project acreage as permanent open space accessible to all residents, at least 80% of which must be non-paved. For projects in urban or suburban settings, at least 20% of the permanent open space must include tree canopy or other shading.

YES  NO  MAYBE

POINTS 4

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**2.6 Transit, Mobility, and Walkability** *Mandatory for New Construction, except for projects defined as Rural/Tribal/Small Town, Optional: 12 points maximum*

**Mandatory: New Construction projects NOT in Rural/Tribal/Small Town:** Locate projects within a 0.5-mile walk distance of transit services (bus, rail, and/or ferry) that, combined, provide at least 45 transit rides per weekday and include service on both Saturdays and Sundays. OR Implement any two strategies from the listed options for shared mobility initiatives, increased bikeability, and increased walkability.

**Optional: Rehabilitation Projects NOT in Rural/Tribal/Small Town:** Locate projects within a 0.5-mile walk distance of transit services (bus, rail, and/or ferry) that, combined, provide at least 45 transit rides per weekday and include service on both Saturdays and Sundays. [6 points]

**Optional: All Projects in Rural/Tribal/Small Town:** Any/all of the options here will earn 6 points. Projects within a 1-mile walk distance of public transit services (bus, rail, and/or ferry) that, combined, provide at least 45 or more transit rides per weekday and includes service on both Saturdays and Sundays, OR, Locate the project within 5 miles of one of the following transit options: 1) vehicle-share program; 2) dial-a-ride program; 3) employer vanpool; 4) park-and-ride; 5) public-private regional transportation. [6 points]

**Optional: All projects:** Implement any two strategies from the three strategy lists provided—Shared mobility initiatives, Increased bikeability, and Increased walkability). [1 point each for 6 points maximum]

YES  NO  MAYBE

POINTS \_\_\_\_\_

---

**2.7 Access to Fresh, Local Foods** *Optional: 6 or 8 points* 

Provide residents and staff with access to fresh, local produce, either through 1) proximity to a grocer [6 points]; 2) proximity to a farmers' market [6 points]; 3) neighborhood gardens [6 points]; 4) community-supported agriculture [6 points] or 5) on-site food pantry [8 points].

YES  NO  MAYBE

POINTS \_\_\_\_\_



CRITERIA CHECKLIST

2.8 Community Space and Programs *Optional: 5 points*

Provide physical space for, or establish a formal partnership with, a community-serving organization through one of the following: rent incentive, local business, resident priority, local partnership.

YES  NO  MAYBE

POINTS \_\_\_\_\_

2.9 Access to Broadband *Mandatory, Optional: 6 points*

**Mandatory:** Multifamily projects with shared common space for which **100/20** fixed broadband is available to the parcel: Provide broadband internet access with at least a speed of **100/20** to at least one shared common space.

**Mandatory:** Multifamily projects for which **100/20** fixed broadband is not available to the parcel: Design and build or retrofit the property to incorporate broadband infrastructure so the property can be easily connected when broadband service comes to the parcel. Include a network of conduits throughout the building, extending from the expected communications access point to each network termination point in the building.

**Optional:** All projects: Provide broadband internet access with at least a speed of **100/20** to each common amenity space **AND** to each home in the property. *[6 points]*

YES  NO  MAYBE

POINTS 6

2.10 Adaptive Reuse of Buildings *Optional: 6 points* 

Rehabilitate and adapt an existing structure that was not previously used as housing. Design the project to adapt, renovate, or reuse at least **50%** of the existing structure and envelope. *[6 points]*

YES  NO  MAYBE

POINTS \_\_\_\_\_

TOTAL OPTIONAL POINTS \_\_\_\_\_

3. SITE DESIGN

3.1 Minimization of Disturbance During Staging and Construction *Mandatory*

For sites with an area of **1** acre or smaller, provide an erosion and sedimentation control plan following the outlined mitigation strategies. For sites larger than **1** acre, implement the **2022 U.S. EPA National Pollutant Discharge Elimination System Construction General Permit for Stormwater Discharges**, or local requirements, whichever is more stringent.

3.2 Site Design for Ecosystem Services *Mandatory* 

Create a site plan that reflects the following: For all disturbed areas during construction, plant, seed, or restore those areas to natural conditions. Select only native or climate-appropriate landscaping plantings. Do not introduce invasive or non-adapted plant species. Ensure that plants do not obstruct visibility of walkways or seating areas.

3.3 Exterior Lighting *Mandatory, Optional: 2 points*

**Mandatory:** All permanently installed exterior lighting features in the scope of work meet the listed requirements for BUG ratings, upright controls, adaptive controls, and dimming as outlined. Emergency lighting is exempt.

**Optional:** All exterior lighting fixtures comply with DarkSky Luminaires Program Version 3.0 or Florida Fish and Wildlife Conservation Commission (FWC) Guidelines. *[2 points]*

YES  NO  MAYBE

POINTS \_\_\_\_\_

---

**3.4 Surface Stormwater Management** *Mandatory, Optional: 10 points maximum* 

**Mandatory:** All New Construction projects and any Rehab projects if land disturbed is  $\geq 5,000$  ft<sup>2</sup>: For sites measuring **1** acre or smaller, retain on-site precipitation equivalent to the **60th** percentile precipitation event. For sites greater than **1** acre, retain to the **80th** percentile precipitation event. Where not feasible due to geotechnical issues, soil conditions, or the size of the site, treat or retain the maximum volume possible.

**Optional:** All projects: Using low-impact development and green infrastructure strategies, retain precipitation volume from **85th** percentile precipitation event [6 points], **90th** percentile precipitation event [8 points], or **95th** percentile precipitation event [10 points].

YES  NO  MAYBE POINTS \_\_\_\_\_

---


**3.5 Outdoor Water Use: Efficient Irrigation** *Mandatory, Optional: 2 or 3 points* 

**Mandatory:** If the property includes landscaping, minimize the use of potable water for outdoor applications through:

**Option 1:** No irrigation **OR** **Option 2:** Efficient irrigation **OR**  
**Option 3:** Smart controllers [2 points] **OR** **Option 4:** Drip irrigation [3 points]

YES  NO  MAYBE POINTS \_\_\_\_\_

---

**3.6 Outdoor Water Use: Alternative Sources** *Optional: 6 or 10 points* 

**Option 1:** Nonpotable water sources for **25%** of irrigation demand [6 points] **OR** **Option 2:** Nonpotable water sources for **100%** of irrigation demand [10 points]

YES  NO  MAYBE POINTS \_\_\_\_\_

---

**3.7 Traffic Safety and Mobility** *Mandatory, Optional: 5 points maximum* 

**Mandatory:** New Construction and Substantial Rehabs: Use the table provided to assess conditions of your project. If none of the conditions apply, no further action is required. If one or more of the conditions apply, implement all correlated requirements. **Optional:** For each additional condition addressed, earn **1** point [5 points maximum].

**Optional:** Moderate Rehabs: Use the table provided to assess conditions of your project. If one or more of the conditions apply, earn **1** point for each condition addressed [5 points maximum].

YES  NO  MAYBE POINTS \_\_\_\_\_

---

**3.8 Heat-Island Management** *Mandatory, Optional: 4 or 8 points*  

**Mandatory:** New Construction and Substantial Rehabs: Implement at least one of the two options provided.

**Option 1:** Roofing Materials **AND/OR** **Option 2:** Paved Surfaces

**Optional:** Moderate Rehabs: Implement one or both options. **Option 1:** Roofing Materials [4 points] **AND/OR** **Option 2:** Paved Surfaces [4 points]

YES  NO  MAYBE POINTS \_\_\_\_\_

---

**3.9 Resilient Site Design: Wind** *Optional: 2 to 16 points* 

Obtain a **FORTIFIED™** Designation [Roof: 8 points; Silver: 10 points; Gold: 12 points; add 4 points for Hail Supplement]; **OR** Implement at least two guidance items from any single “one-pager” from the HUD “Designing for Natural Hazards” series, Volume 1: Wind. [2 points for each one-pager; maximum 8 points].

YES  NO  MAYBE POINTS \_\_\_\_\_

---



**3.10 Resilient Site Design: Flood** *Optional: 6, 9, or 12 points*

Design the project according to one of the adaptive strategies:

Option 1: Design according to **ASCE/SEI 24-24 A Standard for Floor-Resilient Design and Construction** and **ASCE/SEI 7-22 Supplement 2**. *[12 points]*

OR

Option 2: Implement **ALL** of the following strategies from the U.S. Department of Housing and Urban Development’s **Designing for Natural Hazards—A Resilience Guide for Builders & Developers: Volume 2 Water**. **1) Wall Assembly**: at least two guidance items; **2) Utilities & Mechanical Equipment**: at least two guidance items; **3) Freeboard Elevation**: at least one guidance item; **AND 4) Connectors & Fasteners**: all guidance items. *[9 points]*

OR

Option 3: **Conduct floodproofing of lower floors**. Locate at least one exit door, all central space-heating and water-heating equipment, and service disconnects above the design flood elevation (DFE). On plan sets, identify water entry points in basements and foundations to ensure renovations do not compromise the integrity of floodproof construction elements. *[6 points]*

YES  NO  MAYBE

POINTS \_\_\_\_\_

**3.11 Resilient Site Design: Wildfire** *Optional: 9 or 12 points*

Increase ignition resistance in one or more zones, which are defined by their proximity to each building on the site:

- Implement the series of strategies specified for **Zone 0 (0 to 5 feet from each building) defensible space, roof assembly, eaves and soffits, and windows**. *[9 points]*
- Also implement the series of strategies for **Zone 1 (5 to 30 feet from each building) and Zone 2 (30 to 100 feet from each building) defensible space, vents, siding and cladding, decks, and balconies**. *[3 points]*

YES  NO  MAYBE

POINTS \_\_\_\_\_

TOTAL OPTIONAL POINTS \_\_\_\_\_

**4. WATER**

**4.1 Water-Conserving Fixtures** *Mandatory*

Reduce total indoor water consumption by at least **20%** compared to the national baseline shown in *Table 4.1*. Any new toilet, showerhead, and/or lav faucet must be **WaterSense certified**. For all single-family homes and all dwelling units in buildings three stories or fewer, the supply pressure may not exceed **60 psi**.

**4.2 Advanced Water Conservation** *Optional: 2-8 points*

Reduce total indoor water consumption by at least **30%** compared to the national baseline shown in *Table 4.1*. Any new toilet, showerhead, and/or lavatory faucet must be **WaterSense certified**. *[2-8 points]*

OR

Meet one of the approved certification methods for **WaterSense-labeled homes**. *[8 points]*

YES  NO  MAYBE

POINTS **2** \_\_\_\_\_

---

**4.3 Water Quality** *Mandatory, Optional: 2-16 points* 

**Mandatory:** Substantial **Rehabs of buildings built before 1986:** Replace all lead service lines. For all Multifamily buildings with either a cooling tower, a centralized hot water system, or **10+** stories: Develop and implement a *Legionella* water management program.



**Optional: All other Rehabs:** Replace all lead service lines. *[8 points]*

**Optional: All projects:** Test and remediate as indicated for lead, arsenic, nitrates, and coliform bacteria *[2 points each]*.

YES  NO  MAYBE

POINTS \_\_\_\_\_

---

**4.4 Monitoring Water Consumption and Leaks** *Optional: 2-18 points*  

Conduct pressure-loss tests and visual inspections to determine whether there are leaks; fix any leaks found. Implement one or more of the following options:

**Option 1:** Leak detection with automatic shutoff *[6 points]*

AND/OR

**Option 2:** Pre-rehabilitation leak assessment *[6 points]*

AND/OR

**Option 3:** Advanced water metering *[2 points minimum, 1 point for each additional end use; 4 points max]*

If Option 3 is achieved in addition to another option: *2 additional points.*

YES  NO  MAYBE

POINTS \_\_\_\_\_ **6**

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**4.5 Efficient Plumbing Layout and Design** *Optional: 2, 4, or 6 points*  

Implement one of the following options. All recirculation systems must be demand-initiated:

**Option 1:** Performance design path: Design the building's distribution system using the **2023 IAPMO Water Demand Calculator.** *[6 points]*

OR

**Option 2:** Certification design path: Certify the project to **WaterSense Labeled Homes Version 2.0.** *[4 points]*

OR

**Option 3:** Volumetric design path: Meet either a **0.5 gallon** or **1.8 gallon** storage limit as described. *[2 points]*

YES  NO  MAYBE

POINTS \_\_\_\_\_

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**4.6 Indoor Water Efficiency: Nonpotable Water Reuse** *Optional: 6-9 points* 

Use independent piping for nonpotable water transmission utilizing rainwater and/or greywater to meet a portion of the project's nonpotable water needs: **10%** reuse *[6 points]*; **20%** reuse *[7 points]*; **30%** reuse *[8 points]*; **40%** reuse *[9 points]*.

YES  NO  MAYBE

POINTS \_\_\_\_\_

---

**4.7 Access to Potable Water During Emergencies** *Optional: 6 points*  

Provide residents with ready access to potable water in the event of an emergency that disrupts normal access to potable water, including disruptions related to power outages that prevent pumping water to upper floors of multifamily buildings or pumping of water from on-site wells, per one of the three options listed.

TOTAL OPTIONAL POINTS \_\_\_\_\_



## 5. ENERGY

5.1 Energy Planning *Optional: 10 points*

Create a Zero Emissions Over Time plan demonstrating how the project will eliminate emissions from on-site fuel use (scope 1) and purchased energy (scope 2) emissions within 20 years of its certification to the 2026 Green Communities Criteria. [10 points]

YES  NO  MAYBE

POINTS \_\_\_\_\_

5.2a Building Performance: New Construction *Mandatory*

Certify all buildings with residential units in the project through ENERGY STAR Multifamily New Construction (MFNC), ENERGY STAR Manufactured Homes, and/or ENERGY STAR Certified Homes, as relevant.

5.2b Building Performance: Rehabilitation *Mandatory*

Demonstrate energy efficiency through one of the following:

- **ERI** option: score of 80 or less for each dwelling unit, with exceptions for some rehabs built before 1980.
- **ASHRAE** option: projected energy performance of completed buildings to meet, at minimum, ASHRAE 90.1-2013 using an energy model developed by a qualified energy services provider according to Appendix G of 90.1-2016.
- Alternative pathways listed for Colorado and California

AND

Ensure proper HVAC sizing and performance, dwelling unit compartmentalization, insulation installation, lighting, and appliances as indicated.

5.3 Advanced Building Performance *Optional: 16 points maximum*

Options 2 and 3 are part of qualifying for Certification Plus.

Implement one of the following options. Projects in CZ 1A, 2A, 3A, and 4A following this criterion must also comply with Criterion 7.8 Managing Moisture: Dehumidification.

Option 1: Performance above mandatory requirement: Design and construct a building that is projected to be more energy efficient than required for the building type by the applicable mandatory building performance criterion (5.2a or 5.2b). Achieve an ERI of 5 lower than required by 5.2a or 5.2b OR 5% greater efficiency than required if following the ASHRAE path for 5.2a or 5.2b compliance. [5-10 points]

*Additional 1 point* for each additional 2-point decrease in ERI OR for each additional 1% greater efficiency if following the ASHRAE path.

OR

Option 2: Advanced building certification: Certify to DOE Efficient New Homes Program (formerly ZERH) [12 points], ENERGY STAR NextGen [12 points], Passive Housing International (PHI) certifications including Classic, Plus, Premium, LEB, and EnerPHit [16 points], Phius certifications including CORE, ZERO, and REVIVE [16 points].

OR

Option 3: Deep energy retrofit: Demonstrate significant savings via the ERI or ASHRAE pathway as compared to the requirements of 5.2b Building Performance: Rehabilitation. For Substantial Rehabs, either 1) ERI of 65 or less or 2) 15% greater efficiency than ASHRAE 90.1-2013 per Appendix G of 90.1-2016.

For Moderate Rehabs, either 1) ERI of 75 or less or 2) 10% greater efficiency than ASHRAE 90.1-2013 per Appendix G of 90.1-2016. [14 points]

YES  NO  MAYBE

POINTS 12

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**5.4a All-Electric and Electric-Ready Design: New Construction** *Mandatory, Optional: 15 points*  

Part of qualifying for Certification Plus

**Mandatory:** All cooking equipment is powered by electricity AND all dwelling-unit systems for space heating and water heating are either electric or electric ready as described.

**Optional:** The project is all electric apart from emergency backup power. *[15 points]*

YES  NO  MAYBE

POINTS 15

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**5.4b All-Electric and Electric-Ready Design: Rehabilitation** *Optional: 12-15 points*  

Part of qualifying for Certification Plus

**Option 1:** All-electric or electric-ready dwelling units: All cooking equipment is powered by electricity AND all dwelling-unit systems for space heating and water heating are either electric or electric ready as described. *[12 points]*

OR

**Option 2:** All-electric property: The project is all electric apart from emergency backup power. *[15 points]*

YES  NO  MAYBE

POINTS \_\_\_\_\_

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**5.5 Peak Demand Control** *Optional: 8 points* 

Manage the project's load profile through one of the following options:

**Option 1:** Hot-water thermal storage and control: Design or specify a hot-water system with sufficient capacity, storage, and control capability to meet hot-water demand from storage alone during the region's peak hours. *[8 points]*

OR

**Option 2:** Residential Demand Management: Adopt a voluntary or automatic control strategy for demand management of in-unit residential electrical loads. Provide evidence that 50% or more of residents are participating. *[8 points]*

YES  NO  MAYBE

POINTS \_\_\_\_\_

---

**5.6 Backup Power** *Optional: 8 or 10 points*  

Provide backup power to serve at least three critical loads for the project as described by the full criterion. The backup power may come through any one of the following three options:

**Option 1:** Islandable PV + battery storage: Islandable solar photovoltaic system with battery storage and system to switch to battery backup when the electrical grid goes down. *[10 points]*

OR

**Option 2:** Off-peak battery storage: Battery storage system capable of storing off-peak energy and a system to switch to battery backup when the electrical grid goes down. *[10 points]*

OR

**Option 3:** Generator: Generator(s) and appropriate exterior connections, available on as-needed basis. *[8 points]*

YES  NO  MAYBE

POINTS \_\_\_\_\_



CRITERIA CHECKLIST

5.7 Renewable Energy *Optional: 7-11 points*  

Install or procure photovoltaic (PV) panels or an electricity-generating renewable energy source from one of the following options. See full criterion for required amounts and sources.

Option 1: On-site and/or direct ownership of renewables: A) Purchase and install on-site PV [10 points] OR B) Install on-site PV [8 points] C) On-site geothermal [10 points] OR D) A or B with community solar. [11 points]

Option 2: Procurement of community renewable energy [8 points]

Option 3: Procurement of off-site renewable energy: Direct purchase [7 points] with potential to add [1 point] if time-matched or time-aligned and the potential to add [1 point] if from same e-grid region; OR Green-E certified RECs [7 points]

YES  NO  MAYBE

POINTS \_\_\_\_\_

5.8 Electric Vehicle Charging *Mandatory, Optional: 4 points* 

**Mandatory: New Construction and Substantial Rehabs:** For projects that include parking, at least one parking space on the site must be wired and installed with Level 2 electric vehicle supply equipment (EVSE). In addition, for projects with 20 or more parking spaces, at least 10% of the total number of parking spaces must either be EV capable, EV ready, or have Level 2 EVSE installed. All spaces may utilize an Automatic Load Management System (ALMS) to reduce the maximum required electrical capacity to each space.

*Note exceptions for meeting this requirement associated with additional transformers and/or electrical service upgrades.*

**Optional: All projects:** For projects with 40 or more parking spaces, install Level 2 EVSE in at least 5% of the total number of parking spaces on the site. [4 points]

OR

For projects with four or more parking spaces, provide Level 2 EV-capable or EV-ready spaces in more than 50% of the total number of spaces provided on site. [4 points]

YES  NO  MAYBE

POINTS \_\_\_\_\_

5.9 Passive Survivability *Optional: 3 or 8 points*   

Design according to one or both of the following options to better maintain thermal comfort during power outages:

Option 1: Passive cooling: Natural ventilation or shading [3 points]

AND/OR

Option 2: Thermal modeling pilot pathway: Demonstrate through thermal modeling that indoor conditions of every dwelling unit will never exceed a heat index of 90°F and will never drop below 50°F. [8 points]

YES  NO  MAYBE

POINTS \_\_\_\_\_

TOTAL OPTIONAL POINTS \_\_\_\_\_

## 6. MATERIALS

### 6.1 Product Category Screening *Optional: 4 points*

During the concept or schematic design phase, perform a screening exercise—a high-level review of product categories—to understand the embodied carbon and material health implications of initial project product selections. Select three product categories from the list to screen for embodied carbon and three to screen for specific substances of concern for health.

YES  NO  MAYBE

POINTS \_\_\_\_\_

### 6.2 Reduction of Materials and Waste *Mandatory, Optional: 6 points maximum*

**Mandatory:** Review the waste-reduction strategies listed for 1) design, 2) construction waste management, and 3) future waste reduction. For New Construction and Substantial Rehab projects, implement at least two listed strategies; for Moderate Rehabs, implement at least one strategy.

**Optional:** All projects: Select additional strategies [2 points each, 6 points maximum].

YES  NO  MAYBE

POINTS \_\_\_\_\_

### 6.3 Reduction of Lead Hazards in Pre-1978 Buildings

*Mandatory for Substantial Rehabs of buildings built before 1978*

**Option 1: Lead paint assessment and abatement:** Conduct a risk assessment or inspection to identify lead paint hazards. Control identified lead paint hazards using lead abatement or interim controls, per EPA and state and/or local laws where applicable.

**OR**

**Option 2: Lead paint hazard reduction:** For HUD-funded projects, implement standard lead treatments defined by HUD.

### 6.4 Advanced Material Selection *Mandatory, Optional: 31 points maximum*

Use products that comply with the specifications listed within the full criterion.

**Mandatory:** Adhesives and sealants, wet-applied interior; Flooring; Insulation; Paints and coatings, wet applied inside the air barrier; Wall coverings; Composite wood.

**Optional:** Exterior wall cladding [2 points]; Concrete [2 or 5 points]; Flooring [1-4 points]; Gypsum [2 points]; Insulation [3 or 5 points]; Paints and coatings, wet-applied interior [2 or 4 points]; Steel [3 or 4 points]; Composite wood [2 or 4 points]; Noncomposite wood [2 points], for a total of 31 points maximum.

YES  NO  MAYBE

POINTS **10** \_\_\_\_\_

### 6.5 Recycling Storage *Optional: 2 points*

For projects with municipal recycling infrastructure and/or haulers, provide separate bins for the collection of trash and recycling for each dwelling unit and all shared community rooms, OR provide an area for separate bins (trash and recycling) or separate trash chutes for each floor of a multifamily building.

For projects without said infrastructure, advocate to the local waste hauler or municipality for regular collection of recyclables. Commit to providing recycling bins if service becomes available.

YES  NO  MAYBE

POINTS \_\_\_\_\_

TOTAL OPTIONAL POINTS \_\_\_\_\_



7. HEALTHY LIVING ENVIRONMENT

7.1-7.13 | A SAFE PLACE TO CALL HOME

7.1 Clean Air: Radon Testing and Mitigation

Mandatory for New Construction and Substantial Rehabs

For New Construction projects in EPA Radon Zone 1, install passive radon-resistant features below the slab and a vertical vent pipe with junction box within 10 feet of an electrical outlet in case an active system should prove necessary in the future. For Substantial Rehab projects in EPA Radon Zone 1, test before and after the retrofit and mitigate, if needed, per the specified protocols.

7.2 Clean Air: Combustion Equipment

Mandatory for projects with combustion equipment in conditioned space

All projects: Install one hard-wired carbon monoxide (CO) alarm with battery backup function for each sleeping zone, placed per National Fire Protection Association (NFPA) 72. If installing new combustion appliances or equipment for space or water heating in conditioned space, install power-vented or direct-vented appliances.

Also, for rehab projects: If any combustion appliances or equipment for space or water heating are located in conditioned space and are not power-vented or direct-vented and are not scheduled for replacement in this retrofit, conduct combustion safety testing prior to and after the retrofit; report results as indicated.

7.3 Clean Air: Garage Isolation and Vehicle Pollution Management Mandatory

Provide a continuous air barrier between the conditioned space and any garage space to prevent the migration of any contaminants into the living space. 1) Visually inspect common walls and ceilings between attached garages and living spaces to ensure that they are air-sealed before insulation is installed; AND 2) Do not install ductwork or air-handling equipment for the conditioned space in a garage; AND 3) Fix all connecting doors between conditioned space and garage with gaskets or make airtight; AND 4) Install one hard-wired carbon monoxide (CO) alarm with battery backup function for each sleeping zone of the project, placed per National Fire Protection Association (NFPA) 72, unless the garage is mechanically ventilated or an open parking structure; AND 5) Prohibit vehicles from idling for longer than two minutes on the site.

7.4 Clean Air: Smoke-Free Policy Mandatory, Optional: 6 points

Mandatory: Implement and enforce a smoke-free policy in all common areas and within a 25-foot perimeter (or to the lot line if less than 25 feet) around the exterior of all residential buildings. Lease language must prohibit smoking in these locations and provide a graduated enforcement policy. Make the smoke-free policy readily available and ensure staff training.

Optional: Expand the policy above to include all indoor spaces, including individual dwelling units in the property. [6 points]

YES  NO  MAYBE

POINTS 6

7.5 Clean Air: Ventilation Mandatory for New Construction and Substantial Rehabs,

Optional for Moderate Rehabs

For each dwelling unit, install the following:

- A local mechanical exhaust system in each kitchen per ASHRAE 62.2-2022 Sections 5 & 7. Review the full criterion for alternative strategies. [4 points if Moderate Rehabs]
- A local mechanical exhaust system in each bathroom per ASHRAE 62.2-2022 Sections 5 & 7. [4 points if Moderate Rehabs]
- A whole-house mechanical ventilation system per ASHRAE 62.2-2022 Sections 4 & 7, excluding section 4.2. [4 points if Moderate Rehabs]

For each multifamily building of four or more stories, install a mechanical ventilation system for all hallways and common spaces per **ASHRAE 62.1-2022** [3 points if Moderate Rehab]

For all mechanical ventilation systems, follow the installation guidance in the full criterion.

YES  NO  MAYBE

POINTS \_\_\_\_\_

**7.6 Clean Air: Indoor Air Filtration** *Mandatory for all properties with newly installed central HVAC systems in the scope of work* 

Install **MERV 13** or higher-rated filters for any newly installed central forced-air HVAC system.

**7.7 Clean Air: Enhanced IAQ** *Optional: 3 or 6 points* 


**Option 1: Management of construction pollution:** In all dwelling units, seal all heating, cooling, and ventilation ducts and returns throughout construction to prevent construction debris from entering. Flush all dwelling units after completion of construction and prior to occupancy either **1)** for at least 48 hours (may be nonconsecutive) with all windows and interior doors open and all HVAC fans running, or **2)** with at least **14,000 CFM/sf** of floor area. Replace all air handling equipment filters after flushing. [3 points]

OR

**Option 2: Indoor AirPlus:** Earn the EPA Indoor AirPlus label [6 points]

YES  NO  MAYBE

POINTS 6

**7.8 Managing Moisture: Dehumidification** *Mandatory for properties in Climate Zones 1A, 2A, 3A and 4A following Criterion 5.3, Optional for all other properties: 7 points* 

**Option 1: Dedicated dehumidification system:** Design, select, and install supplemental dehumidification equipment to keep relative humidity at or below **60%**.

OR


**Option 2: Dehumidification readiness:** Equip all dwelling units with dedicated space, drains, and electrical hook-ups for permanent supplemental dehumidification systems to be installed if needed.

OR

**Option 3: ERV or HRV:** Ensure all dwelling units are served by an energy-recovery or heat-recovery ventilator designed to ensure that year-round interior relative humidity will not exceed **50%** in the winter and **60%** in the summer. (Note: This option is not recommended for properties below the "Warm-Humid" line of the 2019 IECC Figure 301.1.)

YES  NO  MAYBE

POINTS \_\_\_\_\_

**7.9a Managing Moisture in the Building Enclosure: New Construction** *Mandatory* 

**Wall and roof systems:** Provide water drainage away from walls, windows, and roofs by implementing the list of techniques.

**Foundations:** Properly install foundation drainage, moisture barriers, and waterproofing materials to reduce the migration of moisture.

AND

**Beneath concrete slabs:** Install a capillary break as follows: 4-inch layer of ½-inch diameter or greater clean aggregate or install a 4-inch uniform layer of sand overlain with a layer or strips of geotextile drainage matting installed according to the manufacturer's instructions. Follow additional requirements about insulation and installation instructions as prescribed.

OR



CRITERIA CHECKLIST

Beneath crawl spaces without slabs: Install at least 8-mil cross-laminated polyethylene on the crawlspace floor, extended up at least 12 inches on piers and foundation walls, and with joints overlapping at least 12 inches. Follow additional requirements about insulation and installation instructions as prescribed.

7.9b Managing Moisture in the Building Enclosure: Rehabilitation *Mandatory*

Property Assessment

Assess the interior and exterior of all buildings undergoing a Substantial Rehab for evidence of moisture problems, using the list below.

Assess the interior and exterior of all building assemblies in the scope of work for buildings undergoing a Moderate Rehab for evidence of moisture problems, using the list below.

- Water stains or wet spots
- Musty odors
- Foundation cracks and evidence of seepage
- Roof leaks
- Plumbing leaks
- Condensation in attics, and in or around windows and doors
- Moisture damage near all envelope penetrations, including windows and doors; utility hookups; and mechanical, electrical, and plumbing systems

For all projects that have deficiencies in or include replacing particular assemblies listed above, provide water drainage away from walls, windows, and roofs by implementing the listed techniques.

7.10 Managing Moisture: Bath, Kitchen, and Laundry Assemblies *Mandatory for projects that include relevant spaces in the scope of work*

Use materials that have durable, cleanable surfaces throughout bathrooms, kitchens, and laundry rooms. Behind tub and shower enclosures, use moisture-resistant backing materials such as cement board, fiber-cement board, or equivalent.

7.11 Reducing Allergens and Disease Vectors: Integrated Pest Management *Mandatory*

Design for easy inspection of all pest-prone areas (interior and exterior), and engineer slabs and foundations to minimize pest entry.

7.12a Sensory and Rest Friendly: Noise Reduction, New Construction *Optional: 5, 8, or 13 points*

Manage noise in homes from outdoor and indoor noise sources by one or more of the following options:

Option 1: Outdoor noise abatement [5 points] OR Option 2: Indoor sources of noise [8 points].

YES  NO  MAYBE

POINTS \_\_\_\_\_

7.12b Sensory and Rest Friendly: Noise Reduction, Rehabilitation *Optional: 8 points maximum*

Manage noise in homes from outdoor and/or indoor sources by one or more of the following options:

Option 1: Outdoor noise assessment and abatement plan [3 points]


Option 2: Outdoor noise abatement: Minimal [3 points] or advanced approach [4 points]

Option 3: Interior sources of noise: For bedroom party walls, use the guidance and verification methods in the ICC G2-2010 Guideline for Acoustics to mitigate the potential for sound leaks. Verify performance as acceptable/Grade B [3 points]; or preferred/Grade A [4 points].

YES  NO  MAYBE

POINTS \_\_\_\_\_

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**7.13 Personal and Social Safety** *Mandatory for multifamily New Construction and Substantial Rehabs* 

Select and implement at least two of the listed strategies, which may apply to buildings, dwelling units, or outdoor common spaces.

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**7.14-7.16 | A WELCOMING COMMUNITY**

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**7.14 Social Connection and Accessibility: Design for All Ages and Abilities** *Mandatory* 

Implement at least two of the listed strategies. For any strategy impacting dwelling units, include that strategy in at least 25% of the project's dwelling units. The strategies are listed by principle: Universal wayfinding and sensory sensitivity; Opportunities for social connection; Universal mobility and dexterity support; Universal fit.

---

**7.15 Access to Nature and Biophilic Design** *Optional: 3 or 6 points* 

Provide meaningful and multisensory connections to nature, connecting residents and staff to a living landscape and the natural environment by including two or more of the listed strategies for all dwelling units. *[3 points for implementing two strategies of initial list]*

**AND/OR**

Implement three or more of the listed strategies for interior and exterior common spaces. *[3 points for implementing three strategies of second list]*

YES  NO  MAYBE

POINTS \_\_\_\_\_

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**7.16 Healing-Centered and Culturally Responsive Design** *Optional: 3 or 6 points*  

Incorporate one or two of the listed strategies: Community-generated art; Storytelling through space; Cultural partnerships or programming. *[3 points each, maximum of 6 points]*


YES  NO  MAYBE

POINTS \_\_\_\_\_

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**7.17-7.18 | WELL-BEING AND EMPOWERMENT**

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**7.17 Active Design: Promoting Physical Activity** *Optional: 5 points* 

**Option 1: Encourage everyday stair use:** Provide a staircase that is accessible and visible from the main lobby and is visible within a 25-foot walking distance from any point in the lobby per the specifications listed. Place point-of-decision signage to encourage use. (Projects where stairs are the only means of travel between floors are ineligible.)

**OR**

**Option 2: Provide activity spaces:** Provide a dedicated on-site recreation space with exercise or play opportunities for adults and/or children that is open and accessible to all residents.

YES  NO  MAYBE

POINTS \_\_\_\_\_

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**7.18 Place-Based Wealth Building** *Optional: 4 points* 

Implement one of the following strategies to support resident economic empowerment and wealth-building:

**Option 1: Homeownership or equity opportunities for residents:** Offer residents a way to build equity through the housing development. *[4 points]*

**OR**



CRITERIA CHECKLIST

Option 2: Local hiring: Demonstrate that a local preference for construction employment and subcontractor hiring was part of your bidding process. [4 points]

OR

Option 3: Local employment: Demonstrate that you achieved at least 20% local employment for construction and subcontractor hiring. [4 points]

YES  NO  MAYBE

POINTS \_\_\_\_\_

TOTAL OPTIONAL POINTS \_\_\_\_\_

8. OPERATIONS, MAINTENANCE, AND RESIDENT ENGAGEMENT

8.1 Building Operations & Maintenance (O&M) Manual and Plan

Mandatory for all multifamily projects

Develop a manual with thorough building and site O&M guidance. The manual must, at minimum, provide information about specifications and maintenance schedules for the list of topics.

8.2 Emergency Management Manual Mandatory for all multifamily projects 

Provide a manual on emergency operations for O&M personnel. The manual will address responses to various types of emergencies, leading with those that have the greatest probability of negatively affecting the project. The manual must include:

- A Building Readiness Report from the Enterprise Business Continuity Toolkit
- Communication plans and resources for staff and residents
- Contact information for property management, resident services, public utilities, and insurer(s)
- Building shutdown procedures
- A plan for regular testing of backup energy systems, if applicable

8.3 Resident Manual Mandatory

Provide a guide for homeowners and renters that explains the intent, benefits, use, and maintenance of their home's green features and practices. The materials should encourage green and healthy activities on each listed topic.

8.4 Walk-Throughs and Orientations to Property Operation Mandatory

Provide and document a comprehensive walk-through and orientation for all residents, property manager(s), and buildings operations staff.

8.5 Energy and Water Data Collection and Monitoring 

Mandatory for all multifamily rental projects

Collect and annually report project energy- and water-performance data in an online utility benchmarking platform. Select one of the four data-reporting methods listed and grant Enterprise access for at least five years from time of construction completion.

TOTAL OPTIONAL POINTS FOR ALL CRITERIA 67

# **Tab G:**

Zoning Certification Letter (MANDATORY)



## Zoning Certification

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**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](mailto:taxcreditapps@virginiahousing.com)

# Zoning Certification

DATE: 3/2/2026

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

RE: ZONING CERTIFICATION

Name of Development: Norfolk TWG B3 Apartments at Kindred  
Name of Owner/Applicant: TWG Phase B3, LLC  
Name of Seller/Current Owner: Norfolk 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:

901 Mariner Street, Norfolk VA 23510  
\_\_\_\_\_  
\_\_\_\_\_

#### Leal Description:

See Attached  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

#### Proposed Improvements:

Construction

New Construction:	# Units	<u>62</u>	# Buildings	<u>3</u>	Total Floor Area	<u>91,025.5</u>
Adaptive Reuse	# Units	_____	# Buildings	_____	Total Floor Area	_____
Rehabilitation:	# Units	_____	# Buildings	_____	Total Floor Area	_____

**Zoning Certification, cont'd**

Current Zoning: D-SP (Downtown - St. Paul's) allowing a density of no max units per acre, and the following other applicable conditions: N/A

**Other Descriptive Information:**

Redevelopment of former Tidewater Gardens public housing site with 62 new construction affordable and market rate apartments including one - five bedroom units across two walkups and one multifamily building. Part of the Norfolk-NRHA CNI St. Paul's Project.

**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.



Signature

Jeremy Sharp

Printed Name

Zoning Administrator

Title of Local Official or Civil Engineer

(757) 439-4833

Phone

3/2/26

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](mailto:taxcreditapps@virginiahousing.com).

## Phase B3 Consists of Block 5

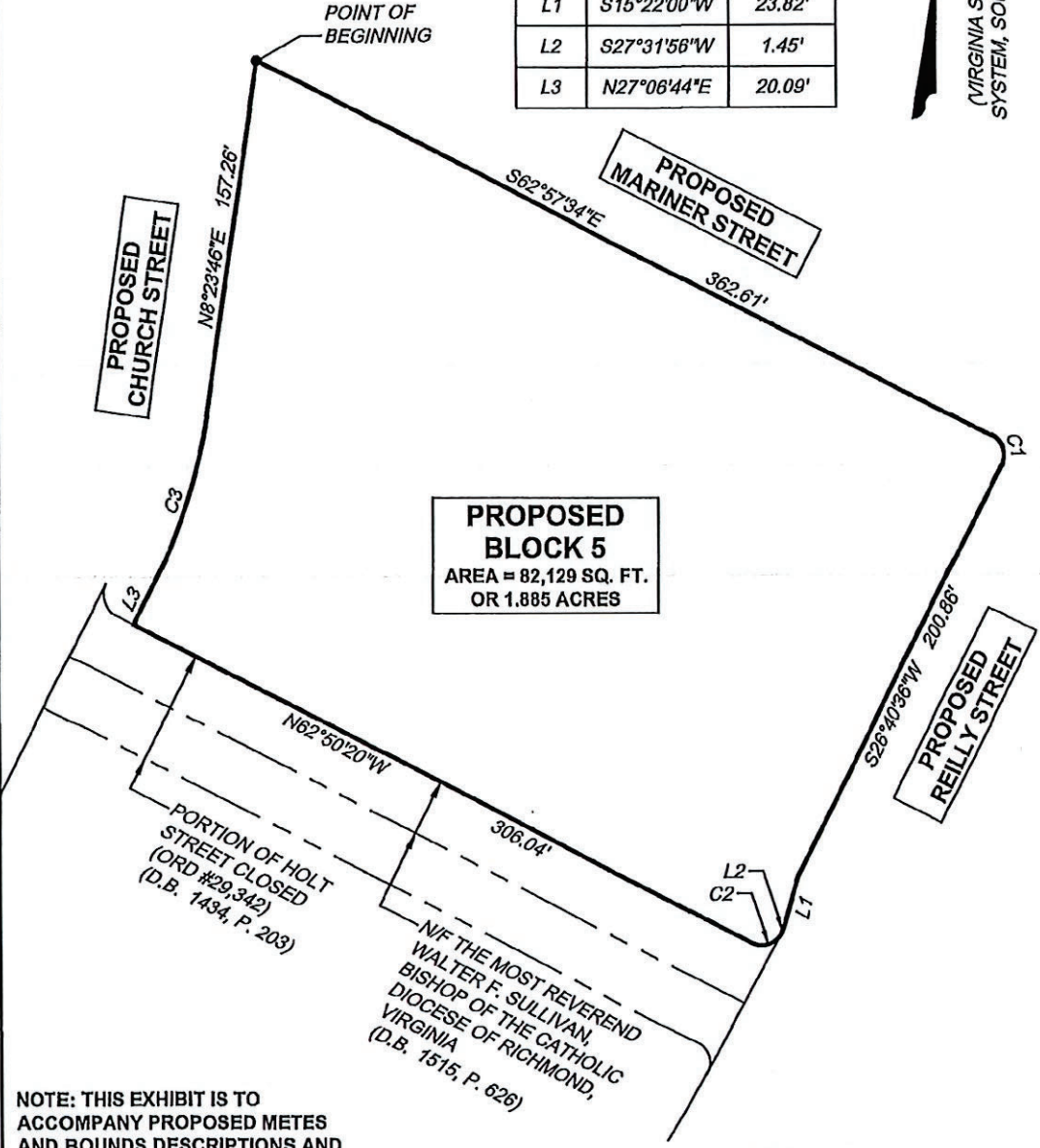
### Block 5 Legal Description:

All that certain proposed lot, piece or parcel of land, lying and being in the City of Norfolk, Virginia and described as follows: Beginning at a point at the southeast intersection of the proposed right-of-way lines of Church Street and Mariner Street; thence along the proposed southern right-of-way line of Mariner Street  $S62^{\circ}57'34''E$  a distance of 362.61 feet to a point at the southwest intersection of the proposed right-of-way lines of Mariner Street and Reilly Street; thence with a curve turning to the right with a radius of 10.00 feet, an arc length of 15.64 feet, a chord bearing of  $S18^{\circ}08'29''E$ , and a chord length of 14.10 feet to a point; thence along the proposed western right-of-way line of Reilly Street  $S26^{\circ}40'36''W$  a distance of 200.86 feet to a point; thence  $S15^{\circ}22'00''W$  a distance of 23.82 feet to a point; thence  $S27^{\circ}31'56''W$  a distance of 1.45 feet to a point; thence leaving said proposed western right-of-way line of Reilly Street with a curve turning to the right with a radius of 10.00 feet, an arc length of 15.64 feet, a chord bearing of  $S72^{\circ}20'48''W$ , and a chord length of 14.10 feet to a point; thence  $N62^{\circ}50'20''W$  a distance of 306.04 feet to a point on the proposed eastern right-of-way line of Church Street; thence along said proposed eastern right-of-way line of Church Street  $N27^{\circ}06'44''E$  a distance of 20.09 feet to a point; thence with a curve turning to the left with a radius of 236.00 feet, an arc length of 77.09 feet, a chord bearing of  $N17^{\circ}45'15''E$ , and a chord length of 76.75 feet to a point; thence  $N08^{\circ}23'46''E$  a distance of 157.26 feet to the True Point and Place of Beginning, containing 82,129 square feet or 1.885 acres.

CURVE TABLE						
CURVE	RADIUS	LENGTH	TANGENT	DELTA	CHORD BEARING	CHORD
C1	10.00'	15.64'	9.94'	89°38'10"	S18°08'29"E	14.10'
C2	10.00'	15.64'	9.94'	89°37'44"	S72°20'48"W	14.10'
C3	236.00'	77.09'	38.89'	18°42'58"	N17°45'15"E	76.75'

LINE TABLE		
LINE	BEARING	LENGTH
L1	S15°22'00"W	23.82'
L2	S27°31'56"W	1.45'
L3	N27°06'44"E	20.09'

(VIRGINIA STATE PLANE COORDINATE SYSTEM, SOUTH ZONE, NAD 83/83 HARV)



NOTE: THIS EXHIBIT IS TO ACCOMPANY PROPOSED METES AND BOUNDS DESCRIPTIONS AND DOES NOT CONSTITUTE A SUBDIVISION OF LAND. PROPOSED BOUNDARIES ARE SUBJECT TO CHANGE.

EXHIBIT DEPICTING PROPOSED BLOCK 5 NORFOLK, VIRGINIA

THIS DRAWING PREPARED AT THE <b>VIRGINIA BEACH OFFICE</b> 2901 South Lynnhaven Road, Suite 200   Virginia Beach, VA 23452 TEL 757.213.6679 FAX 757.340.1415 www.timmons.com	YOUR VISION ACHIEVED THROUGH OURS.	Norfolk	Virginia
		Date: 10/24/2022	Scale: 1" = 60'
		Sheet 1 of 1	J.N.: 56602
		Drawn by: Tellefsen	Checked by: Patterson



# **Tab H:**

Attorney's Opinion (MANDATORY)

# WILLIAMS MULLEN

Direct Dial: 757.629.3390  
echapman@williamsmullen.com

Date March 12, 2026  
To Virginia Housing  
601 South Belvidere Street  
Richmond, Virginia 23220

RE: 2026 9% Tax Credit Reservation Request (competitive 70% present value credits)

Name of Development: Norfolk TWG B3 Apartments at Kindred

Name of Owner: TWG Phase B3, 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 exceeds the Code rent restrictions; however, the Development will satisfy all applicable requirements of the Code and Regulations due to subsidies such that no tenant will pay rents in excess of what is dictated by 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.

Williams Mullen

By:   
Its: Partner

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	Richard J. Sciortino	Trustee of the Richard Sciortino Trust, sole member of RJS Real Estate Services, LLC, a member of Brinshore Members, LLC, managing member of Brinshore Group, LLC, managing member of Brinshore Development, L.L.C., managing member of Brinshore TL, LLC, managing member of TWG Phase B3 Manager, LLC, managing member of Applicant
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**CERTIFICATE OF FACT**  
**OF**  
**TWG PHASE B3, LLC**  
**(“Certificate”)**

March 12, 2026

In connection with the application for Low Income Housing Tax Credits dated the same date as this Certificate (the “**Application**”), made by TWG Phase B3, LLC, a Virginia limited liability company (“**Company**”), to the Virginia Housing Development Authority, the undersigned certifies as follows on behalf of Company:

1. I am an authorized representative of Company, acting pursuant to and in accordance with the Company’s organizational documents, and have duly executed the Application and supporting documents included therewith in my capacity as Trustee of the Richard Sciortino Trust, sole member of RJS Real Estate Services, LLC, a member of Brinshore Members, LLC, managing member of Brinshore Group, LLC, managing member of Brinshore Development, L.L.C., managing member of Brinshore TL, LLC, managing member of TWG Phase B3 Manager, LLC, managing member of Company.

2. This Certificate is being delivered to Williams Mullen (“**Law Firm**”) for its reliance when rendering its legal opinions (“**Opinion Letter**”) with respect to the Application. I acknowledge that (i) this Certificate is being relied on by Law Firm, Virginia Housing Development Authority, and any other addressee(s) of the Opinion Letter and (ii) Law Firm has not undertaken any independent factual investigation and has no duty to do so. I have reviewed the factual statements contained in this Certificate, and, after reasonable investigation, review and verification, certify that each such factual statement is true and correct.

*[Remainder of page intentionally blank; signature on next page.]*

*[Signature Page of Certificate of TWG Phase B3, LLC]*

TWG PHASE B3, LLC,  
a Virginia limited liability company

By: TWG Phase B3 Manager, LLC,  
a Virginia limited liability company,  
its managing member

By: Brinshore TL, LLC,  
an Illinois limited liability company  
its managing member

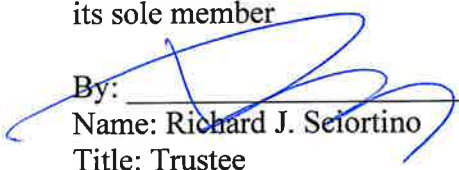
By: Brinshore Development, L.L.C.  
an Illinois limited liability company  
its managing member

By: Brinshore Group, LLC  
A Delaware limited liability company  
its managing member

By: Brinshore Members, LLC  
a Delaware limited liability company  
its managing member

By: RJS Real Estate Services, LLC  
a Delaware limited liability company  
a member

By: Richard Sciortino Trust  
its sole member

By:   
Name: Richard J. Sciortino  
Title: Trustee

Date March 12, 2026

**Attorney's Opinion Letter**

**(This Form Must Be Included With Application)**

**~~This Opinion Must Be Submitted Under Law Firm's Letterhead - Any changes to the form of opinion other than filing in blanks or making the appropriate selections in bracketed language must be accompanied by a black-lined version indicating all additional changes to the opinion. Altered opinions will still be subject to acceptance by the Authority.~~**

**Date** \_\_\_\_\_ ~~(Must be on or after the application date below)~~

To Virginia Housing  
601 South Belvidere Street Richmond,  
Virginia 23220

RE: ~~20~~2026 9% Tax Credit Reservation Request (competitive 70% present value credits)

Name of Development: Norfolk TWG B3 Apartments at Kindred

Name of Owner: TWG Phase B3, 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. [Select One]~~

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.

OR

~~Assuming that you designate the buildings in the Development as being in a difficult development area pursuant to Code Section 42(d)(5)(B)(v), 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. [Select One]~~

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.~~

OR

~~The information set forth in the Unit Details section of the Application form as to proposed rents exceeds the Code rent restrictions; however, the Development will satisfy all applicable requirements of the Code and Regulations due to subsidies such that no tenant will pay rents in excess of what is dictated by 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~~ ~~/ partnership 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.

~~7. [Delete if inapplicable] The type of the nonprofit organization involved in the Development is an organization described in Code Section 501(c)(3) or 501(c)(4) and exempt from taxation under Code Section 501(a), whose purposes include the fostering of low income housing.~~

~~8. [Delete if inapplicable] The nonprofit organizations' ownership interest in the development is as described in the Nonprofit Involvement section of the Application form.~~

~~9. [Delete if inapplicable] It is more likely than not that the representations made under the Rehab Information section of the Application form as to the Development's compliance with or exception to the Code's minimum expenditure requirements for rehabilitation projects are correct.~~

~~10. [Delete if inapplicable] After reasonable investigation, the undersigned has no reason to believe that the representations made under the Rehab Information (Ten Year Rule) section of the Application form as to the Development's compliance with or eligibility for exception to the ten year "look back rule" requirement of Code 42(d)(2)(B) are not correct.~~

---

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.

Williams Mullen

~~Firm Name~~ — By: \_\_\_\_\_  
Its: Partner

Title

---

EXHIBIT A  
TO  
ATTORNEY’S OPINION LETTER

Based solely upon my review of (i) the Applicant’s ~~{operating agreement—partnership 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	<a href="#"><u>Richard J. Sciortino</u></a>	<a href="#"><u>Trustee of the Richard Sciortino Trust, sole member of RJS Real Estate Services, LLC, a member of Brinshore Members, LLC, managing member of Brinshore Group, LLC, managing member of Brinshore Development, L.L.C., managing member of Brinshore TL, LLC, managing member of TWG Phase B3 Manager, LLC, managing member of Applicant</u></a>
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<b>Summary report:</b>	
<b>Litera Compare for Word 11.13.0.54 Document comparison done on 3/12/2026 8:50:40 AM</b>	
<b>Style name:</b> Default Style	
<b>Intelligent Table Comparison:</b> Active	
<b>Original DMS:</b> iw://williamsmullen.cloudimanage.com/iwovric/151252412/1 - Tab H Attorneys Opinion - TWG B3 (2026).docx	
<b>Modified DMS:</b> iw://williamsmullen.cloudimanage.com/iwovric/151252412/2 - Tab H Attorneys Opinion - TWG B3 (2026).docx	
<b>Changes:</b>	
Add	13
<del>Delete</del>	28
<del>Move From</del>	0
Move To	0
Table Insert	0
<del>Table Delete</del>	0
Table moves to	0
<del>Table moves from</del>	0
Embedded Graphics (Visio, ChemDraw, Images etc.)	0
Embedded Excel	0
Format changes	0
<b>Total Changes:</b>	41

# 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)

This deal does not require  
information behind this tab.

# **Tab J:**

Relocation Plan and Unit Delivery Schedule  
(MANDATORY-Rehab)

This deal does not require  
information behind this tab.

# 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](mailto:taxcreditapps@virginiahousing.com)

**Community Revitalization Plan Form Letter**  
**13 VAC 180-60(E)(2)(c)(6)**

**DATE:** 3/5/2026 | 6:49 AM PST

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

**RE:** Community Revitalization Plan Form

Name of Development: Norfolk TWG Phase B3 Apartments at Kindred

Name of Owner/Applicant: TWG Phase B3, LLC

Name of Seller/Current Owner: Norfolk REdevelopment and Housing Authority

**DEVELOPMENT DESCRIPTION:**

**Development Address:**

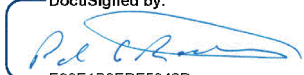
901 Mariner Street, Norfolk VA 23510  
\_\_\_\_\_  
\_\_\_\_\_

**Proposed Improvements:**

New Construction:	# Units	<u>62</u>	# Buildings	<u>3</u>	Total Floor Area	<u>91,025.5</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.

DocuSigned by:  
  
E88E1B3EDF5842D...  
\_\_\_\_\_  
Signature  
Patrick Roberts  
\_\_\_\_\_  
Printed Name  
City Manager  
\_\_\_\_\_  
Title  
1 (757  
\_\_\_\_\_  
Phone  
3/5/2026 | 6:49 AM PST  
\_\_\_\_\_  
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](mailto:taxcreditapps@virginiahousing.com).

Form and Correctness Approved:

*BAP*

Contents Approved:

By: *Michelle G. [Signature]*  
Office of the City Attorney

By: *Susan [Signature]*  
DEPT. Department of Housing and Comr  
Development

NORFOLK, VIRGINIA

# **R-7                      RESOLUTION NO. 1,882**

A RESOLUTION TO EXPAND THE GREATER ST. PAUL'S REVITALIZATION AREA PREVIOUSLY ESTABLISHED BY RESOLUTION NO. 1,635 AND EXPANDED BY RESOLUTIONS NO. 1,823 AND NO. 1,853.

- - -

WHEREAS, by resolution number 1,635 adopted by City Council on February 23, 2016, the City designated the area generally to the east of St. Paul's Boulevard, to the south of East Bute Street, to the west of Fenchurch Street, and to the north of Mariner Street in the City of Norfolk as the Greater St. Paul's Revitalization Area;

WHEREAS, by resolution number 1,823 adopted by City Council on February 9, 2021, the City expanded the boundary of the Greater St. Paul's Revitalization Area to include additional land to the south of the existing Greater St. Paul's Revitalization Area;

WHEREAS, by resolution number 1,853 adopted by City Council on February 8, 2022, the City expanded the boundary of the Greater St. Paul's Revitalization Area to include additional land to the east and to the northeast of the currently designated area;

WHEREAS, the City desires to expand the boundary of the Greater St. Paul's Revitalization Area to include additional land to the east and to the southeast of the currently designated area;

WHEREAS, pursuant to §36-55.30 of the Code of Virginia, 1950, as amended (the "Code"), the Virginia Housing and Development Authority ("VHDA") is granted and may exercise powers related to the development and financing of residential housing in the Commonwealth of Virginia; and

WHEREAS, a municipality may designate a revitalization area pursuant to §36-55.30:2 of the Code to empower VHDA to provide financing for a mixed-income housing project in such revitalization area; and

WHEREAS, a revitalization area can be distinguished from a "Redevelopment Area" in that designation of a revitalization area is for the purpose of enabling VHDA to provide financing for a mixed-income housing project whereas designation as a "Redevelopment Area" is for the purpose of giving a redevelopment and housing authority certain enumerated powers to act within the area to further the redevelopment objectives of the authority; and

WHEREAS, an important aspect of the City's vision is to help create healthy, vibrant mixed-income communities, replete with market rate and affordable housing options, increased economic activity that expands job opportunities for all residents, and amenities that adequately address local resident demands, including quality shopping, cultural and recreational resources, and high-performing schools; and

WHEREAS, in keeping with the City's vision set forth above and pursuant to § 36-55.30:2 of the Code, the City Council desires to expand the Greater St. Paul's Revitalization Area by designating and establishing the area of the City within the boundary lines shown on Exhibit A attached hereto as a revitalization area known as the "Greater St. Paul's Revitalization Area"; now, therefore

BE IT RESOLVED by the Council of the City of Norfolk:

Section 1: That the Greater St. Paul's Revitalization Area is hereby expanded by designating and establishing the area of the City within the boundary lines shown on Exhibit A attached hereto as a revitalization area to be known as the "Greater St. Paul's Revitalization Area".

Section 2:- That the City Council hereby finds (i) the areas to be added to the Greater St. Paul's Revitalization Area are (1) blighted, deteriorated, deteriorating or, if not rehabilitated, likely to deteriorate by reason that the buildings, improvements, or other facilities in such area are subject to one or more of the following conditions: dilapidation, obsolescence, overcrowding, inadequate ventilation, light or sanitation, excessive land coverage, deleterious land use, or faulty or otherwise inadequate design, quality, or condition, and (2) the industrial,

commercial or other economic development of the areas to be added to the Greater St. Paul's Revitalization 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 to remain in such area; and (ii) 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 the areas to be added to the Greater St. Paul's Redevelopment 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.

Section 3:- That this resolution shall be in effect from and after its adoption.

Attachment: Exhibit A (2 pages)

Adopted by Council February 14, 2023  
Effective February 14, 2023

TRUE COPY  
TESTE:



*Richard A. Bull*

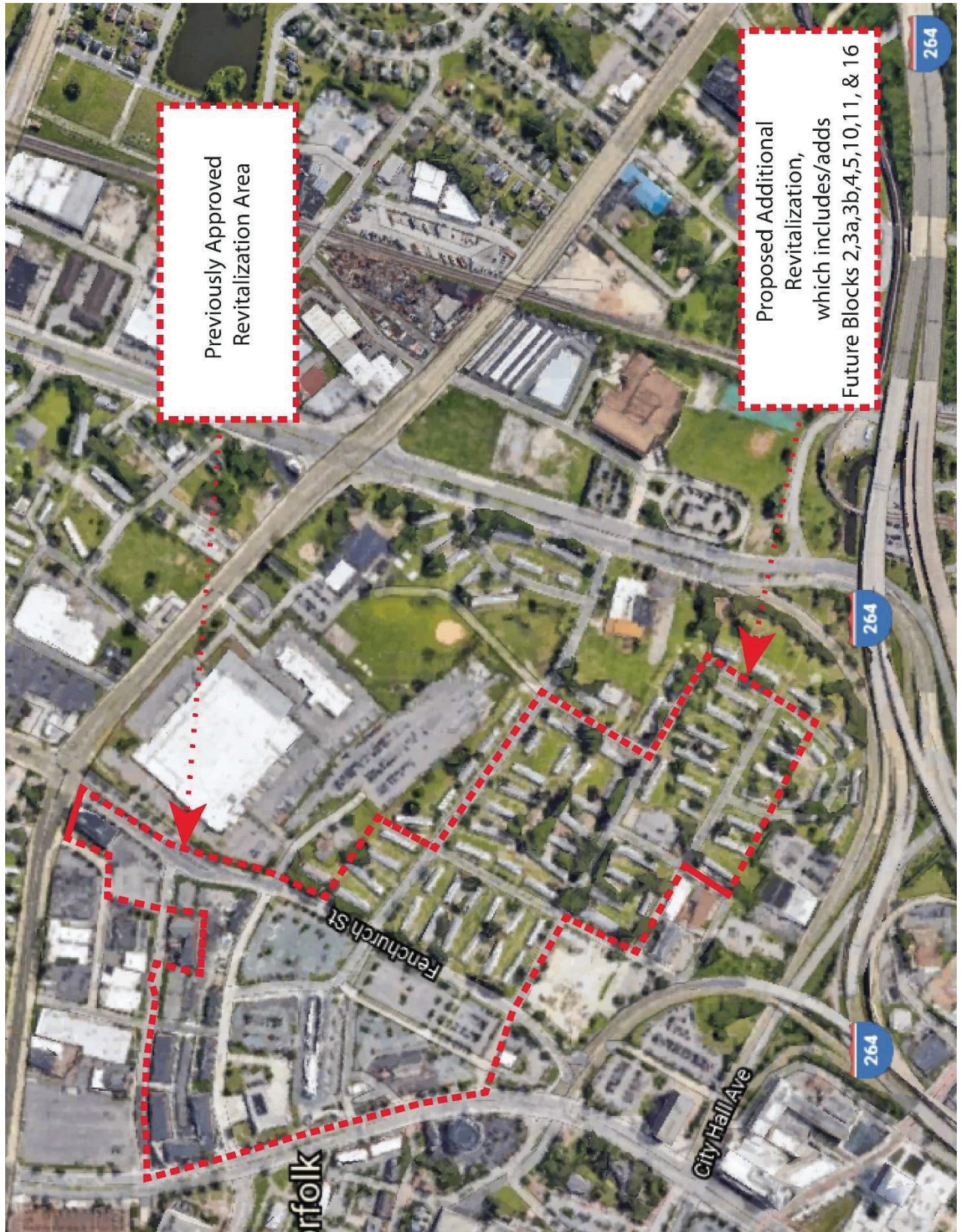
---

RICHARD ALLAN BULL

BY:

---

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](mailto:taxcreditapps@virginiahousing.com).

Date: March 2, 2026

TO: Virginia Housing  
 601 South Belvidere Street  
 Richmond, Virginia 23220 2025 Tax Credit Reservation Request  
 Name of Development Norfolk TWG B3 Apartments at Kindred  
 Name of Owner TWG Phase B3, LLC

RE:  
 Norfolk TWG B3 Apartments at Kindred  
 901 Mariner Street, Norfolk, VA 25304


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 1/2 mile of the nearest access point to an existing commuter rail, light rail or subway station; OR
- 1,320 feet or 1/4 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 Timmons Group  
 By Brandon Musick, PE  
 Its Project Manager



Title

# Tab L:

PHA / Section 8 Notification Letter



## PHA or Section 8 Notification Letter

---

If you have any questions, please contact the Tax Credit Department at [taxcreditapps@virginiahousing.com](mailto:taxcreditapps@virginiahousing.com).

### General Instructions

1. Because of conflicting program requirements regarding waiting list procedures, this letter is not applicable to those developments that have 100% project-based Section 8 or project-based vouchers.
2. This PHA or Section 8 Notification letter (or proof of delivery to the correct PHA/Section 8 Administrator) must be included with the application.
3. 'Development Address' should correspond to the application.
4. 'Proposed Improvements' should correspond with the application.
5. 'Proposed Rents' should correspond with the application.
6. 'Other Descriptive Information' should correspond with information in the application.

**NOTE: Any change to this form letter may result in a reduction of points under the scoring system.**

**PHA or Section 8 Notification Letter**

Date: 3/10/2026

To: Mr. Michael G. Clark  
Norfolk Redevelopment and Housing Authority  
555 E. Main Street, Norfolk, VA 23510

Re: Proposed Affordable Housing Development  
Name of Development: Norfolk TWG B3 Apartments at Kindred  
Name of Owner: TWG Phase B3, LLC

I would like to take this opportunity to notify you of a proposed affordable housing development to be completed in your jurisdiction. We are in the process of applying for federal low-income housing tax credits from Virginia Housing. We expect to make a representation in that application that we will give leasing preference to households on the local PHA or Section 8 waiting list. Units are expected to be completed and available for occupancy beginning on March 1, 2028 (date).

The following is a brief description of the proposed development:

Development Address: 901 Mariner Street, Norfolk, VA 23504  
\_\_\_\_\_  
\_\_\_\_\_

**Proposed Improvements:**

New Construction:	# Units	<u>62</u>	# Buildings	<u>3</u>
Adaptive Reuse	# Units	_____	# Buildings	_____
Rehabilitation:	# Units	_____	# Buildings	_____

**Proposed Rents:**

Efficiencies:	\$ _____ / month
1 Bedroom Units:	\$ <u>860-1575</u> / month
2 Bedroom Units:	\$ <u>1024-1770</u> / month
3 Bedroom Units:	\$ <u>2472</u> / month
4 Bedroom Units:	\$ <u>2908</u> / month
5 Bedroom Units:	\$3343/month

**Other Descriptive Information:**

Redevelopment of former Tidewater Gardens public housing site with 62 new construction affordable and market rate apartments including one-bedroom through five-bedroom units.

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**PHA or Section 8 Notification Letter**

We Appreciate your assistance with identifying qualified tenants.

If you have any questions about the proposed development, please call me at 224-927-5053.

Please acknowledge receipt of this letter by signing below and returning it to me.

Sincerely yours.

Name Richard Sciortino

Title Principal

**To be completed by the Local Housing Authority or Sec 8 Administrator:**

Seen and acknowledged by:  \_\_\_\_\_

Printed Name: Pamela B. Jones-Watford

Title: Chief of Rental Assistance Programs

Phone: (757) 624-8629

Date: 03/10/2026

# Tab M:

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This deal does not require  
information behind this tab.

# Tab N:

Homeownership Plan

This deal does not require  
information behind this tab.

# 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](mailto:taxcreditapps@virginiahousing.com)

## Plan of Development Certification

DATE: 3/2/2026

TO: Virginia Housing  
601 South Belvidere Street  
Richmond, Virginia 23220  
Attention: Phillip Cunningham

RE: PLAN OF DEVELOPMENT CERTIFICATION

Name of Development: Norfolk TWG B3 Apartments at Kindred  
Name of Owner/Applicant: TWG Phase B3, LLC  
Name of Seller/Current Owner: Norfolk 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:

901 Mariner Street, Norfolk VA 23510

Legal Description:

See Attached

Plan of Development Number: N/A

Proposed Improvements:

New Construction:	# Units	<u>62</u>	# Buildings	<u>3</u>	Total Floor Area	<u>91,025.5</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:

Redevelopment of former Tidewater Gardens public housing site with 62  
new construction affordable and market units. Part of Norfolk St. Paul's CNI project.

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: June 30, 2030



Signed

Jeremy Sharp

Printed Name

Zoning Administrator

Title

757-439-4833

Phone

3/2/26

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](mailto:taxcreditapps@virginiahousing.com)

## Phase B3 Consists of Block 5

### Block 5 Legal Description:

All that certain proposed lot, piece or parcel of land, lying and being in the City of Norfolk, Virginia and described as follows: Beginning at a point at the southeast intersection of the proposed right-of-way lines of Church Street and Mariner Street; thence along the proposed southern right-of-way line of Mariner Street S62°57'34"E a distance of 362.61 feet to a point at the southwest intersection of the proposed right-of-way lines of Mariner Street and Reilly Street; thence with a curve turning to the right with a radius of 10.00 feet, an arc length of 15.64 feet, a chord bearing of S18°08'29"E, and a chord length of 14.10 feet to a point; thence along the proposed western right-of-way line of Reilly Street S26°40'36"W a distance of 200.86 feet to a point; thence S15°22'00"W a distance of 23.82 feet to a point; thence S27°31'56"W a distance of 1.45 feet to a point; thence leaving said proposed western right-of-way line of Reilly Street with a curve turning to the right with a radius of 10.00 feet, an arc length of 15.64 feet, a chord bearing of S72°20'48"W, and a chord length of 14.10 feet to a point; thence N62°50'20"W a distance of 306.04 feet to a point on the proposed eastern right-of-way line of Church Street; thence along said proposed eastern right-of-way line of Church Street N27°06'44"E a distance of 20.09 feet to a point; thence with a curve turning to the left with a radius of 236.00 feet, an arc length of 77.09 feet, a chord bearing of N17°45'15"E, and a chord length of 76.75 feet to a point; thence N08°23'46"E a distance of 157.26 feet to the True Point and Place of Beginning, containing 82,129 square feet or 1.885 acres.

# Tab P:

Zero Energy or Passive House documentation for  
prior allocation by this developer

This deal does not require  
information behind this tab.

# **Tab Q:**

Documentation of Rental Assistance, Tax Abatement  
and/or existing RD or HUD Property



March 2 ,2026 (updated)

Brinshore Development, LLC  
ATTN: Richard L. Scionino  
1603 Orrington Ave., Suite 450  
Evanston, IL 60201

Dear Mr. Sciortino,

Per your request we are updating the Letter of Intent previously issued for TWG B3 Apartments at Kindred. Thusly, in response to the PBV solicitation. This is a letter of intent to notify you that the below referenced project has been selected to be awarded with PBV rental assistance.

Development Name:	Norfolk TWG B3 Apartments at Kindred
Development Address:	901 Mariner St., Norfolk, VA 23510
Owner/Developer Name:	TWG Phase B3, LLC
Owner/Developer Address:	1603 Orrington Ave., Suite 450 Evanston, IL 60201
Owner/Developer Contact Person:	Richard L. Sciortino
Contact Telephone Number:	224 927-5053
Contact Email Address:	richs@brinshore.com
Total Number of Units	62
Proposed Number of PBV Units	19

NRHA is required to select PBV proposals which meet the mandatory HUD criteria for the PBV program and that are in accordance with the competitive selection procedures of NRHA's Administrative Plan. Based on the below criteria this project meets the HUD Mandatory Criteria and ranks competitively in satisfying the NRMA's PHA Administrative Plan requirements.



HUD Mandatory Criteria include:

- The location of the project is within the PHA’s jurisdiction or the PHA has been authorized to administer the program in accordance with 24 CFR 982.516.
- The proposal is for an eligible housing type.
- The owner has site control.
- For new construction and rehabilitation housing, construction has not started.
- The project does not exceed the 25 percent cap with exceptions provided for in 24 CFR 983.56(b).
- Gross rents are within the PHA's payment standards.
- The owner is eligible, not on the GSA list of contractors excluded from participation in federal procurements, and does not have a conflict of interest.
- The project will be available for occupancy within 24 months. • The proposal is complete.

This project meets the HUD Mandatory Criteria and ranks competitively in satisfying the NRHA's PHA Administrative Plan requirements.

HUD stipulates that the initial rent for a PBV project may not exceed the lessor of:

- 110 percent of the applicable fair market rent (or any exception payment standard approved by the Secretary of HUD) for the unit bedroom size minus any applicable utility allowances;
- The reasonable rent; or,
- The rent requested by the owner.

NRHA is issuing this Letter of Intent to award rental housing assistance utilizing the 2026 fair market rents for Norfolk, Virginia as a basis under the following proposed contract rent schedule:

Rent Scheduled and Proposed Contract Rents

Unit Size	Units	Proposed Monthly Contract Rent per Unit	*Monthly Utility Allowance	Proposed Gross Contract Rent per unit
1	5	\$1,575.00	\$ 88.00	\$1,663.00
2	7	\$1,770.00	\$114.00	\$1,884.00
3	4	\$2,472.00	\$141.00	\$2,613.00
4	2	\$2,908.00	\$168.00	\$3,076.00
5	1	\$3,343.00	\$194.00	\$3,537.00



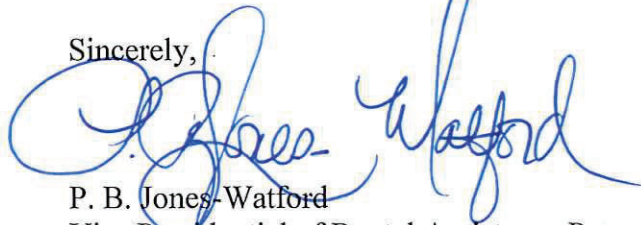
\*Utility allowance amounts were submitted by the developer, pending approval from HUD.

The monthly utility allowance is based on total efficient unit with electricity, water, and sewer being the tenant paid utilities, with trash collection included in the rent. These are not the current utility allowances used by NRHA and NRHA is aware that the NRHA utility allowances are to be used for PBV properties; therefore, HUD approval is needed to utilize the allowances submitted by the developer.

Should you have any questions concerning this Letter of Intent or the NRHA PBV Program, please feel free to contact me at 757-624-8629 or via email at [pioneswatford@nrha.us](mailto:pioneswatford@nrha.us).

NRHA looks forward to working with you in providing affordable and sustainable rental housing to the residents of Norfolk, VA.

Sincerely,



P. B. Jones-Watford  
Vice Presidential of Rental Assistance Programs



# **Tab R:**

Documentation of Utility Allowance calculation

# ProCraft Inspection Services

757.362.2300 • www.procraftinspections.com

February 26, 2026

Re: Block 17/18, Tidewater Gardens Phases A & B, Norfolk, VA

The monthly average water and sewer utility cost for Block 17/18, Tidewater Gardens Phases A & B has been estimated to be:

\$40 for a one bedroom  
\$60 for a two bedroom  
\$80 for a three bedroom  
\$100 for a four bedroom  
\$120 for a five bedroom

Please see the sample household for more information on the calculation.

The monthly average electric cost for Block 17/18, Tidewater Gardens Phases A & B has been estimated to be:

\$48 for a one bedroom  
\$54 for a two bedroom  
\$61 for a three bedroom  
\$68 for a four bedroom  
\$74 for a five bedroom

Please see the sample household for more information on the calculations.

\*One bedroom assumes 2 occupants; two bedrooms assume 3 occupants; three bedrooms assume 4 occupants, four bedrooms assumes 5 occupants, and five bedrooms assume 6 occupants.

Pursuant to Option 2 in the VHDA Utility Allowance Options and Procedures issued on February 12, 2009, the utilities were estimated by an unrelated RESNET professional using an energy consumption model. The estimate reflects current rates as of January 2026.

Respectfully,



Brad Brinke  
ProCraft Inspection Services  
HERS Rater #7280903

Energy audits • energy ratings •  
weatherization • property inspections



# ProCraft Inspection Services

757.362.2300 • www.procraftinspections.com

Tidewater Gardens Phase A  
Norfolk, VA

## Water Fixtures Used:

1.28gpf toilet  
1.5gpm shower head  
Electric dishwasher  
Electric Washing Machine

The apartments were modeled using the EPA's "Water Sense Home" baseline figures of 70 gallons per person per day. By using the ultra low flow fixtures and other water saving devices in the units a savings of 26.53 gallons per day is created. When subtracted from the EPA estimate a comparable unit will use 43.47 gallons of water per day per person.

Water rates are \$4.30 per HCF  
Sewer rates are \$3.53 per HCF  
HRSD treatment fee is \$3.55 HCF

## A sample 4 person household (3 bedroom)

43.47 gallons X 4 persons X 60 days (billing cycle)=10,432 gallons/748 =13.95 HCF

Norfolk meter fee	\$1.00
13.95 HCF x \$4.30 water	\$59.99
13.95 HCF x 3.53 sewer	\$49.24
13.95 HCF x 3.55 HRSD treatment	<u>\$49.52</u>

Total \$159.75

Daily Rate \$159.75/60=\$2.66  
Monthly Rate \$80

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weatherization • property inspections



# ProCraft Inspection Services

757.362.2300 • www.procraftinspections.com

**Average monthly usage in KWH for a one bedroom with two occupants:**

HVAC 1500KWH  
Computer 45 KWH  
Refrigerator 35 KWH  
Dryer 37 KWH  
Washing Machine 13 KWH  
Oven 23 KWH  
Televisions (3) 21 KWH  
Game system 20 KWH  
Dishwasher 18 KWH  
Microwave 11 KWH  
Coffee Maker 10 KWH  
Lights 6 KWH  
Water Heater 410

**Total KWH=2,358**

**Electric Fixtures Used:**

Electric water heater  
Refrigerator  
Dishwasher  
Electric heat pump

**Electric rates at 2.1086 cents for the first 800 KWH and 1.1943 cents for over 800 KWH**

**Monthly Meter Fee \$6.58**

**.021086 x 800=\$16.87**

**.011943 x 1558=\$18.61**

**Meter Fee=\$6.58**

**Total Monthly for 2 people: \$42.06**

**Average monthly usage in KWH for a two bedroom with three occupants is 2,790 KWH**

**Average monthly usage in KWH for a three bedroom with four occupants is 3,233 KWH**

**Average monthly usage in KWH for a four bedroom with five occupants is 3,714 KWH**

**Average monthly usage in KWH for a five bedroom with six occupants is 4,215 KWH**

Energy audits • energy ratings •  
weatherization • property inspections





### UTILITY ALLOWANCE ESTIMATE CERTIFICATION

VHDA #: \_\_\_\_\_ Property name: Norfolk TWG B3 Apartments at Kindred

Utilities residents are responsible for:  ELECTRIC  GAS  WATER  SEWER  TRASH

YES  NO Are there additional fees passed on to residents?

If YES, list Fee Type: \_\_\_\_\_ and Fee Amount: \$ \_\_\_\_\_

YES  NO A copy of the [90-day notice sent to residents](#) is attached.

YES  NO [Utility Allowance Estimates Spreadsheet](#), including each bedroom type using the utility allowance estimate, is attached.

YES  NO Will a combination of utility allowance options be used? If YES, check options below and include documentation for all utility allowance estimates:

**The following utility allowance option has been selected:**

UTILITY OPTIONS	DOCUMENTS REQUIRED
<input type="checkbox"/> Local Utility Company Estimate	Documents provided by local utility company supporting estimates for each unit size and type by square feet
<input checked="" type="checkbox"/> Energy Consumption Model	Documents provided by the professional engineer supporting estimates for each unit size and type, and a copy of their current Virginia business license or current Virginia SCC certificate
<input type="checkbox"/> HUD Utility Schedule Model (HUSM)	The completed HUSM, along with the supporting rates, schedules, taxes, fees, and riders, and a copy of their current Virginia business license or current Virginia SCC certificate

**Send utility allowance submission to Virginia Housing:**

<b>Email:</b> Forms and documents scanned together in <b>one pdf package</b> to: <a href="mailto:UtilityAllowances@VirginiaHousing.com">UtilityAllowances@VirginiaHousing.com</a>	<b>Mail:</b> Virginia Housing Compliance & Asset Management Dept. P.O. Box 4630 Richmond, VA 23220-8630	<b>Inquiries:</b> Regarding utility allowance approvals must be directed to: <a href="mailto:UtilityAllowances@VirginiaHousing.com">UtilityAllowances@VirginiaHousing.com</a>
---	---	---

I understand that Virginia Housing may require additional information to substantiate the estimates provided herein. Also, I certify the following:

1. I have personally reviewed the documentation for each building/BIN (Building Identification Number) provided in this estimate.
2. For estimates based on utilities that are sub-metered, tenants only pay for utility consumption specific to their unit. Administrative fees of \$5.00 or less per month may be charged to the tenants. For administrative fees greater than \$5.00 per month, the difference must be included in gross rent and a utility allowance given and indicated on the Utility Allowance Estimates spreadsheet.
3. Cable television, telephone and internet costs are excluded from utility allowance calculations.
4. The estimate is based on available historical data from the most recent 12-month period. For New Construction, 12 months of data from similar units in similarly-constructed buildings in the project's geographic area was used.
5. Data is not more than 60 days old at the time of this submission.
6. All unit sizes (when applicable) and types in the property are listed on the enclosed Utility Allowance Estimate spreadsheet, along with their correct, combined monthly average utility estimates. For any units not included in the estimate, the reason for exclusion is noted on the spreadsheet.
7. The documentation provided in this submission is complete and accurate.


**In addition to the owner's certifications above, if the owner used a RESNET professional or engineer to complete the HUD Model or determine an Energy Consumption estimate, the owner and professional/engineer certify the following:**

8. The owner and professional/engineer are not related, as defined in IRC section 267(b) or 707(b).
9. If using the Energy Consumption Model, it takes into account specific factors including, but not limited to, unit size, building orientation, design and materials, mechanical systems, appliances, and characteristics of the building location.
10. Utility rates are based on local rates and utility supplier(s) for the above-named property and are no older than the rates in place 60 days prior to the date of this submission.
11. A copy of the professional/engineer's current Virginia business license or current Virginia SCC certificate is attached.

**RESNET Professional or Engineer:**

<b>Brad Brinke</b>		<b>2/26/26</b>
<i>Printed Name</i>	<i>Signature</i>	<i>Date</i>
<b>7280903</b>	<b>ProCraft Inspection Services</b>	
<i>License #</i>	<i>Name of Firm</i>	

**Owner/Authorized Signatory:**

<b>Richard Sciortino</b>		<b>3/10/2026</b>
<i>Printed Name</i>	<i>Signature</i>	<i>Date</i>

2026

LICENSE #: 941334

ACCOUNT NUMBER: 13759

# Business License

The Commissioner of the Revenue, of the City of Norfolk, Virginia



**BRINKE INC**  
**T/A: PROCRAFT INSPECTION SERVICES**  
2301 COLLEY AVE  
STE 6027  
NORFOLK VA 23517-0000

541350

Licenses are on this day severally granted to the applicant named above to operate the businesses, employment or professions covered by the applications indicated hereon at the definite place of business.

This license shall not be valid or have legal effect unless and until all taxes, including penalty and interest prescribed by City code 24-25 10 are paid to the City Treasurer.

This license is required to be available upon request.

Commissioner of the Revenue

City Treasurer

BRINKE INC  
PO BOX 6027  
NORFOLK VA 23508-0027



## Utility Allowance Change Notification

Date

Dear Resident Name,

In accordance to the IRS Regulations Section 1.42-10(c), Triumphant at Kindred is now required to make available to all residents the utility estimates obtained by our company annually. The estimates were obtained from Procraft Inspection Services and will be effective Date.

The utility estimates obtained by our company are used when computing the gross rents for the units and do not affect the utilities the residents pay on their units.

If you would like more information on how this will impact you or if you would like to see the actual estimates, please stop by the community office during our normal business hours.

Sincerely,

---

Manager- Franklin Group

# **Tab S:**

Supportive House Mandatory  
Certification and Documentation

This deal does not require  
information behind this tab.

# Tab T:

Funding Documentation

# WALKER & DUNLOP

March 11, 2026

Sarah Jones-Anderson  
Brinshore Development, LLC  
1603 Orrington Avenue, Suite 450  
Evanston, IL 60201

RE: Financing Letter of Intent  
Norfolk TWG Phase B3 (Block 5)  
Norfolk, VA

To Whom It May Concern:

We are underway processing a HUD Section 221(d)(4) loan on behalf of Brinshore Development, LLC (the "Applicant"). Terms of this engagement are noted below:

- 1) The Lender has issued this Letter of Intent to Applicant to provide construction and permanent financing in the amount of \$7,629,000.
- 2) This Letter of Intent and the proposed terms of the loan do not contain any conditions which are not customary and reasonable for loans of this nature and amount and which are not reasonably expected by Walker & Dunlop (the "Lender") to be met at the time of loan closing.
- 3) The loan, if made, shall have a term of at least 40 years, at a forecasted fixed taxable interest rate of 5.85% plus 0.25% for MIP to yield an all in-debt service of 6.10%, with financing conditioned upon receipt of a Firm Commitment from HUD. The forecasted interest rate is subject to change based on future market conditions. This loan will be level maturity with no balloon payments.
- 4) The amortization period shall not exceed 40 years.

If you have any questions or need any further information, please contact me at (301) 564-3295, or via email at [rrotach@walkeranddunlop.com](mailto:rrotach@walkeranddunlop.com).

We are very pleased to have the opportunity to work with you on this transaction.

Sincerely,



Rob Rotach  
Senior Managing Director  
Walker & Dunlop



March 4, 2026

Richard Sciortino  
TWG Phase B3, LLC  
c/o Brinshore Development, LLC  
1603 Orrington Ave. Suite 450  
Evanston, Illinois 60201

**RE: INFRASTRUCTURE IMPROVEMENTS FOR NORFOLK TWG B3 APARTMENTS AT KINDRED  
(Block 5) – ST. PAUL’S TIDEWATER GARDENS CNI**

Dear Mr. Sciortino:

The City of Norfolk, through the St. Paul’s Tidewater Gardens Choice Neighborhoods Initiative (“CNI”) grant, is pleased to provide in-kind funding for the Norfolk TWG B3 Apartments at Kindred (Block 5) through infrastructure improvements required for the project. These improvements include a new road network and public utilities, such as new stormwater and sanitary sewer systems throughout the redeveloped neighborhood, totaling \$60,575,654.71.

Specific to this phase, (a) the City supports the City’s provision of public improvements (storm and sanitary sewers, water, and street improvements) which will be necessary for, and will directly benefit, the Norfolk TWG B2 Apartments at Kindred (Block 5) development, with construction to begin in Q4 of 2026 and (b) I will instruct City departments to use commercially reasonable efforts to complete the improvements by the end of 2027. Funds for the public improvements referenced above have been appropriated by the City pursuant to Ordinance No. 49,966 (our annual budget ordinance) adopted by City Council on May 13, 2025.

The public improvements along Church Street, Reilly Street, and Mariner Street total approximately 2,762 linear feet. These streets run on all three sides directly adjacent to Block 5. The public improvements will be constructed by the City of Norfolk during the construction period of the LIHTC transaction for an estimated cost of \$21,543,358. This cost is based on an estimate of probable cost provided by the Timmons Group, the City’s civil engineering consultant.

Please note that the public infrastructure located on the project is intended for general public use and is necessitated by the project. As the developer, you are obligated to fund and construct the TWG Phase B3 as envisioned and deliver the completed project by the end of 2028. You will then dedicate the public improvements to the City as a condition to receive building permits. This letter does not eliminate those obligations.

Should you have any questions, please contact the City’s Director of Housing and Community Development and project lead for the Tidewater Gardens CNI, Dr. Susan Perry at 757-752-1978.

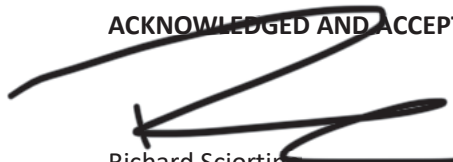
Sincerely,

DocuSigned by:

E88E1B3EDF5842D...

City Manager


ACKNOWLEDGED AND ACCEPTED



Richard Sciortino  
Authorized Representative  
TWG Phase B, LLC

Approved as to Form and Correctness:

DocuSigned by:



876E0CA0FCC543D...  
MICHELLE FU

Deputy City Attorney

# **Tab U:**

Acknowledgement by Tenant of the availability of Renter  
Education provided by Virginia Housing



**RESILIENCE**  
AT KINDRED

**Virginia Housing**

**Free Renter Education Acknowledgement**

I, \_\_\_\_\_, have read, understand, and acknowledge, that I have been presented information regarding the Virginia Housing free renter education to tenants.

I understand that it is my responsibility to review the website link provided here [www.virginiahousing.com/renters](http://www.virginiahousing.com/renters) . From this website I can review all the education topics.

By signing below, I acknowledge that I have read and understand the terms of all items contained in this form.

Resident Name: \_\_\_\_\_

Resident Signature: \_\_\_\_\_

Date: \_\_\_\_\_

# Tab V:

Nonprofit or LHA Purchase Option or Right of First  
Refusal

This deal does not require  
information behind this tab.

# **Tab W:**

Internet Safety Plan and Resident Information Form

By using this internet service, you are agreeing to the terms outlined below. IF YOU DO NOT WANT TO AGREE TO THESE TERMS, YOU MUST NOT ACCESS OR USE THE INTERNET SERVICE OR EQUIPMENT.

## 1. Extent of the Service

1.1 We do not recommend in particular the use of any websites (or other internet related services) Internet Services and your use of Internet Services is carried out entirely at your own risk.

1.2 We have no responsibility for, or control over, the Internet Services you access and do not guarantee that any services are error or virus free.

1.3 We have no responsibility for, or control over, the information you transmit or receive via the Service.

1.4 Save for the purposes of network diagnostics we do not examine the use to which you put the Service or the nature of the information you send or receive.

1.5 We do not guarantee:

1.5.1 the availability of the Service;

1.5.2 the speed at which information may be transmitted or received via the Service; or

1.5.3 that the Service will be compatible with your equipment or any software which you use.

1.6 While we take reasonable steps to ensure the security of the Service and to prevent unlawful access to information transmitted or received using the Service we do not guarantee the security of the information which you may transmit or receive using the Service or located on any equipment utilizing the Service and you accept that it is your responsibility to protect your information and have adequate security in terms of equipment and procedures to ensure the security, integrity and confidentiality of your information and data.

1.7 We reserve the right at all times to withdraw the Service, change the specifications or manner of use of the Service, to change access codes, usernames, passwords or other security information necessary to access the service.

## 2. Your Use of the Service

2.1 You must not use the Service to send or receive e-mails, which:

2.1.1 are defamatory, threatening, intimidatory or which could be classed as harassment;

2.1.2 contain obscene, profane or abusive language or material;

2.1.3 contain pornographic material that is text, pictures, films, video clips of a sexually explicit or arousing nature

2.1.4 contain offensive or derogatory images regarding sex, race, religion, color, origin, age, physical or mental disability, medical condition or sexual orientation

2.1.5 contain material which infringe third party's rights including intellectual property rights

2.1.6 in our reasonable opinion may adversely affect the manner in which we carry out our business or

2.1.7 are otherwise unlawful or inappropriate

2.2 Music, video, pictures, text and other content on the internet are copyright works and you should not download, alter, e-mail or otherwise use such content unless certain that the owner of such works has authorized its use by you.

2.3 We may terminate or temporarily suspend the Service if we reasonably believe that you are in breach of any provisions of this agreement including but not limited to clauses 2.1 to 2.3 above.

2.4 We recommend that you do not use the service to transmit or receive any confidential information or data and should you choose to do so you do so at your own risk.

2.5 The Service is intended for consumer use only. In the event that you use the Service for commercial purposes we would specifically refer you to clause 5.2 below.

### 3. Criminal Activity

3.1 You must not use the Service to engage in any activity which constitutes or is capable of constituting a criminal offence, either in the United States or in any state throughout the world.

3.2 You agree and acknowledge that we may be required to provide assistance and information to law enforcement, governmental agencies and other authorities.

3.3 You agree and acknowledge that we may keep a log of the Internet Protocol "IP" addresses of any devices which access the Service, the times when they have accessed the Service and the activity associated with that IP address

3.4 You further agree we are entitled to co-operate with law enforcement authorities and rights-holders in the investigation of any suspected or alleged illegal activity by you which may include, but is not limited to, disclosure of such information as we have whether pursuant to clause 3.3 or otherwise, and are entitled to provide by law, to law enforcement authorities or rights-holders.

### 4. Our Use of your Information

4.1 Subject to clauses 3.3 and 3.4 above we confirm that we shall use the contact details you provide to us solely for the purposes of contacting you with marketing information, updates, promotions and special offers relating to our business.

### 5. Other Terms

5.1 You agree to compensate us fully for any claims or legal action made or threatened against us by someone else because you have used the service in breach of these terms and conditions, and in particular clause 2.1 to 2.3 and 3.1 above.

5.2 Whilst we do not seek to limit our responsibility for fraudulent misrepresentation or if you are injured or die as a result of our negligence we have no responsibility to the extent permitted by law to compensate you whether or not we are negligent for any direct financial loss, loss of profit, revenue, time, anticipated savings or profit or revenue, opportunity, data, use, business, wasted expenditure, business interruption, loss arising from disclosure of confidential information, loss arising from or in connection with use of the service or inability to use or access the service or a failure, suspension or withdrawal of all or part of the service at any time or damage to physical property or for any other similar direct loss that may arise in relation to this agreement whether or not we were advised in advance of the possibility of such loss or damage.

5.3 We agree that neither this agreement does not allow either party to act as, or hold themselves out as, acting as an agent of the other party and that that the terms of this agreement are not enforceable by a third party under the Contracts Rights of Third Parties Act 1999.





**February 26, 2025**

**Brinshore Development, LLC  
1603 Orrington Ave #450  
Evanston, IL 60201**

**Re: Cox Communications Service to: Tidewater Gardens at Kindred  
Located at: 901 Mariner Street, Norfolk, VA 23504**

**Brinshore Development-**

**Pursuant to your request for the availability of CATV, High-Speed Internet, Telephone, and Homelife service to the above-referenced project. Cox Communications does have a sufficient signal in the area to provide service to the above location.**

**Cox Communications is a Full-Service Broadband Provider of Digital Telephone, Digital Video, and High-Speed Internet Access.  
Cox welcomes the opportunity to work with you on your project.**

**As the Cox Communications, New Build Account Executive for your area**

**I will be happy to setup a meeting with the Cox Project Engineer to discuss any Planning, design, and construction of the project.**

**Sincerely,  
Cox Communications  
Kelly Schneider- New Build Account Executive  
(757) 202-2959  
Kelly.schneider@cox.com**



# Internet Safety

Playing it safe while playing online



Hi there kids! I am Charlie Cardinal and this is Speedy the Crime Fighting Hamster. We are here to introduce you to the basics of Internet Safety and some of the villains you need to watch out for. There are some bad characters out there, so you have to protect

yourself. Your parents won't always be there to watch out for you, so stay sharp, learn all you can, and stay safe!



# Privacy & Personal Information



Privacy is being able to keep things secret or hidden from others.

Personal Information is information about you or your family such as your address, a social security number, your parent's bank account, or how much money they have.

Criminals love to get people's personal information because they can pretend to be you, or use your money to buy things.

They can also make money off of your information by selling it to others. Companies or other criminals will use your info to send you junk mail or spam emails.

Criminals learning your address can be very bad. They may break in and steal from you. Protect your safety and your belongings, by keeping your information a secret.

These bad people may even use your personal information to trick someone else in your circle of friends and family. People sometimes tell criminals things that they shouldn't if they think that they are communicating with someone they know.



Think before you click



Do you know who sent that email?



# Passwords

One of the most important things you need to learn is how to create strong passwords. A password is a code you type in to let the computer know it is really you.

Having an easy to guess password could allow someone to snoop around in your private information.

The way to make your password strong is to never use your name or your birthday. Use something hard to guess, but easy for you to remember. Make your password at least 8 characters long, and mixing numbers, symbols, and upper and lower case letters makes the password strong just like Speedy. Avoid using the same password over and over. That way if they do figure out your password, they only gain access to one account. And never leave your passwords written down where someone can find it.



A great tool online that creates kid friendly passwords is the website, [www.dinopass.com](http://www.dinopass.com)

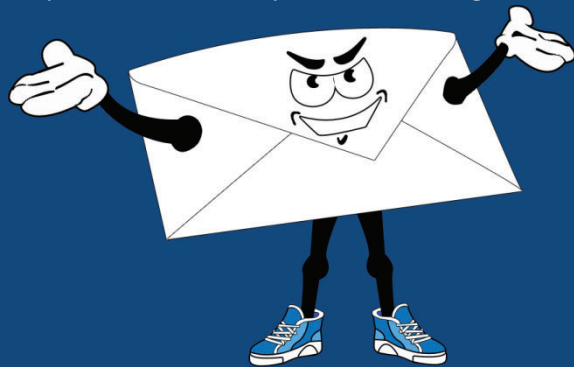
# Spam



Spam is basically email that you receive from different companies or strangers that you did not sign up for. Most times it isn't from real companies and usually the sender is up to no good.

Spam emails can sometimes be a phishing scam. Phishing emails are emails that look like it is from some trusted source. A place like your bank, the IRS where taxes are collected, or some other business you shop with often. They make their email look like it is the real thing with logos, and they put links in the email baiting you to click them. Once you click the link, you could be launching a program that can damage your computer in some way or collect your personal information.

Spam emails can also use winning a sweepstakes or some other type prize to trick you into trusting the email source. After they hook you in, they inform you that to collect your prize, you must give them your credit card number.



How do you know it is spam?

Spam emails typically have a bunch of spelling and grammar errors or a mention of someone you don't know in the subject line. Don't Open It! Delete those emails right away.



# Malware



Malware is a program written with the intent to harm your computer in some way.

Programs such as this, may be waiting for you to do something(a trigger), so that it can run. This could be the clicking of the link or opening an email attachment.

When searching for free downloads online, be very careful. There are a lot of sites out there trying to trick you. They will pay to make their site get returned at the top of the list of search results. Then when you access the page, they use blinking buttons to trick you to click. The result of clicking usually ends up being your computer loaded up with malware.

Once your machine is infected, it can change browser settings, create unusual popup ads on your computer and then pass the malware on to someone else.



# Spyware

Spyware is a program that gets onto your computer through a download or a virus and it gathers information about you and sends this back to its creator.

Some of the types of information spyware might send back to home base is email addresses of you or your contacts, passwords, account numbers, and credit card numbers.

Some spyware out there records how you use your computer and what you search for online.

# Adware

Adware is software that you are allowed to use by the author because of the advertisements that pop up occasionally during the game. Many of these type games you will find in the form of apps on your phone or devices.

Through the addition of advertisements, the developer gains some income that may supplement a discount to the user, sometimes making the software free.

Often after using the product with the ads, a consumer will purchase the software to get rid of the ads.

<http://www.pctools.com/security-news/what-is-adware-and-spyware/>



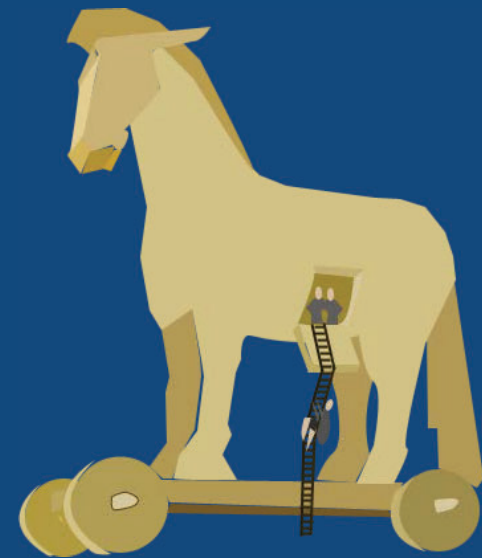
# Trojan Horse

The name for the Trojan Horse virus was derived from tale of the Trojan Horse constructed by the Greeks to gain access to the city of Troy. The wooden horse was left at the gates as an offering to Athena. The horse was then wheeled into the city and out came Greek fighters hiding inside. <http://www.britannica.com/topic/Trojan-horse>

A Trojan horse virus is a form of malware that is dressed up as something interesting or software from a source we are familiar with. The purpose is to trick the person into installing it. This allows the creator of the Trojan to do damage to data or software on your computer. They also will set up a 'back door' or access point that allows them to access your system.

Trojan viruses don't spread by infecting other files and they cannot duplicate themselves.

<http://www.webopedia.com/DidYouKnow/Internet/virus.asp>



# Worms

Worms are malware that can duplicate itself and spread to other computers. Worms always do something bad, even if it is just slowing things down.

Worms will frequently set up the ability for computers to be taken over by the worm's author by creating backdoors on the host computer. These computers are then called a "zombie computer". "Zombie computers" can be used to send out spam or as a shield to hide the web address of people who want to do bad things.

<http://www.webopedia.com/TERM/Z/zombie.html>





# Virus

A virus is a small program that is created to spread from one computer to the next and to mess up the way your computer works.

Many times viruses hop from computer to computer via email attachments or messages. They can also hide in funny pictures(memes), e-cards, or other desirable file attachments. It can also be sent through an instant message.

A virus can corrupt your data, or worse, delete it. It can also email copies of itself to your friends.

Keeping your anti-virus software up to date is key to protecting against the latest viruses and other security threats.

<https://www.microsoft.com/security/pc-security/virus-what-is.aspx>

# Social Media

Privacy settings on social media accounts are set up as public when you first get one. Unless you want everyone to be able to look at all of your photos and other private stuff, you must go into your account settings and change this.



Something to remember is whatever you post and say on your page can be shared by your friends. Think about what you post online, BEFORE you do it. What you post, could be seen by anyone at any time depending on your settings and the friends you keep. Because we can take pictures of our screens, there is really no setting that can protect you. Think twice about what you are sharing with others, so there are no regrets later.

Make sure you know the people that you accept friend requests from. Sometimes people try to friend you to hack your Facebook account or access your contacts. Once you are hacked they will send out strange messages or friend requests to your contacts. Protect your friends and yourself by being cautious with friends and creating strong passwords for your social media accounts.

# Geotagging



Geotagging is the bit of data that your electronic device packages with your picture that has information about where the picture was taken. This is something that can be turned on and off in your device and typically comes turned on until you change the setting.

When your photo is geotagged, this gives people information about your location. Letting outsiders know where you are, can allow them to plan to steal your belongings or vandalize your home.

Consider if you post a photo every Wednesday in your outfit ready to walk to ball practice and geotagging is turned on. This shows you have a routine and gives a rough area you will be in. A predator could come and take you away.

Another issue with allowing the geotagging to occur is you don't have control of your own privacy. Everyone does not need to know where you are all of the time, keep this information private.

<http://www.nytimes.com/2010/08/12/technology/personaltech>



# Be Careful of What You Say!



**Defamation:** Defamation is the blanket word used for all types of untrue statements made about others. [Definition of Defamation on Law.com](#)

**Slander:** When someone orally tells one or more people an untruth about someone, which will harm the reputation of the person it is about. It is not slander if the untruth is in writing of some sort or if it is broadcast through television or radio. [Definition of Slander on Law.com](#)

**Libel:** This is where someone publishes to print(including pictures), written word, online posts, blogs, articles, or broadcast through radio, television, or film, an untruth about another which will do harm to the person's reputation. [Definition of Libel on Law.com](#)



# Be Careful of What You Say!



Much of the things people post online may get ignored, and you may get lucky and avoid legal action. But, when someone gets angry and files a lawsuit it can cause a major headache and possibly hit you hard in the wallet.

You might think you should have a right to openly complain about a company and their bad service or lousy product. Well when it comes to this, it is not always that simple. You can get sued for this and even if the judge agrees with you, you still have to pay for a defense attorney. Think twice and make sure that whatever you have to say is worth any headache you may have pop up later.

<http://ideas.time.com/2013/01/07/yelp-reviewers-beware-you-can-get-sued/>

On social media, people get into the habit of letting their emotions get the better of them and they end up speaking their minds about others online. When that person feels that this damages their character, they may opt to sue the other person for defamation. Even if their case is not successful, the stress, money, and time that you spend defending yourself is not worth it. To read more about defamatory social media posts, [click here](#).

# Stranger Danger Online



When you think of being on your computer or other electronic device in your own home, you probably think you are safe. Your mom is in the next room, what could happen?

Well there are people online that are up to no good. They go in chat rooms and pop up on your instant messenger, looking for someone to “groom”.

What is grooming you say? Well, grooming is when a stranger (can be any age) finds someone they are interested in, usually a minor. They act really nice and maybe they pretend they are much younger than they really are, like they are a kid just like you. Then they try to get you to like them and to trust them. They may ask you not to tell anyone you are talking to them. This is not okay and is a warning sign of a possible groomer.

# How to Protect Yourself in Online Chats

- Choose chat sites designed for kids, such as [www.kidzworld.com](http://www.kidzworld.com). Kidzworld is moderated and its aim is to protect kids from unwanted requests and online bullying.
- Beware of people you don't know. If they are asking too many questions or being too friendly they may be up to no good.
- If someone asks you to send them a picture or sends you a picture or video that is inappropriate, tell an adult or report them to the site moderators.
- Don't give out personal information to strangers online
- Don't tell strangers where you live or give them your telephone number
- Don't send strangers pictures of you or others
- If you are being bullied or threatened online, tell an adult or someone you trust





# Cyberbullying

- Cyberbullying is the **willful and repeated harm** inflicted through the use of computers, cell phones, and other electronic devices.
- Using PhotoShop or other tools to create harassing images.
- Posting jokes about another person on the internet
- Using the internet to entice a group to physically harm another person.
- Making threats online using IM, email, social networking sites, or other electronic devices.



# Consequences of Cyberbullying

Anything that you write, pictures that you post, or videos that you upload can be used by your school to suspend you.

College students have been removed from their athletic teams and lost college funding for writing negative comments about their coach.

When applying to colleges, they will search online to see what kind of person you are. They can deny you access if they don't like what they find.

When businesses are looking at people to hire for a job they will many times use social media to see what kind of person they are. Mean or inappropriate type posts can prevent you from getting the job you desire.

Cyberbullying can also be considered a crime and participating in this type of behavior can land you in big trouble.

# Consequences of Cyberbullying

- § 18.2-152.7:1. Harassment by Computer; Penalty makes cyberbullying a crime.
- Carries a \$2500 fine and punishable by up to **12 months in prison.**

There are many websites designed to inform and decrease the number of bullying cases we see each year. The U.S. Department of Health and Human Services has created a website with lots of resources to help combat bullying of all kinds - [www.stopbullying.gov](http://www.stopbullying.gov)

If you experience cyberbullying or witness it, tell someone such as a school counselor, teacher, or a parent.





# The Effects of Cyberbullying

- Victims feel depressed, sad, angry, and frustrated.
- Victims become afraid and/or embarrassed to attend school.
- Can lead to low self-worth, family problems, academic problems, school violence, and bad behavior.
- Victims can also develop thoughts of killing themselves and possibly act on these feelings.
- There are no positive effects of cyberbullying, only pain and suffering for the victims.
- The affects of being bullied can affect the victim into adulthood and prevent them from being all they can be in the future.



# Dealing with Cyberbullying

- Never do the same thing back, 2 wrongs don't make a right
- Tell them to stop
- Block their access to you
- Report it to the site you are on such as Facebook or Twitter
- NEVER pass along messages from cyberbullies, stop the spread of this behavior
- Set up privacy controls and keep the bully out of your friends list
- Don't be a cyberbully yourself
- If you witness someone getting bullied, tell someone so it can be stopped. Many times the person being bullied won't tell out of fear.
- Spread the word that bullying is not cool
- Don't laugh or encourage the bully, it is not funny and it can lead to major trouble for the person doing the bullying.



# About Sexting



“Sexting” is when someone sends or receives sexually explicit or non-PG Rated pictures or video electronically, mainly via cell phones or tablets.

The numbers on how many teens say that they have sent/posted nude or semi-nude pictures or videos of themselves is upsetting.

20% of teens between 13 to 19 years of age have engaged in sexting.

22% of teen girls

18% of teen boys

11% of teen girls between 13 to 16 years of age have engaged in sexting.

Did you know that if you forward a picture of a sexual or nude photo of someone underage, you are as responsible for the image as the original sender?? You can be charged with a crime.

Many teens don't realize that if you send a picture of yourself that is inappropriate and that picture ends up online, it could be there forever. You can never fully delete things that end up on the web.



# About Sexting



There is no age minimum that protects young people from getting charged with a sexual offense.

Something that you think is okay or just a joke, might land you in a ton of trouble. For example, you might take a picture of your friend naked to embarrass them, but if they are under the age of 18, this is considered production of child pornography.

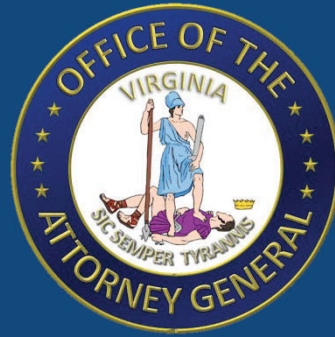
If you are sent something inappropriate, do not share it and don't delete it. Tell an adult immediately. You may feel like you are getting your friend into trouble, but you are protecting yourself and you are protecting them. They may not be thinking about the consequences or the effect this behavior can have on their future.

Anyone that gets convicted of a sex offense, will have to register as a sex offender. Sex offenders have to keep their address updated and keep a current photo with the police. The information goes on the sex offender registry where anyone can go and see your picture and where you live online.

**REMEMBER:** You can't control what other people do with your photos. Even if you think you are sending it to someone you can trust, they may end up surprising you. You can't trust anyone with something as private as that. Don't Do It!

# Legal Consequences of Sexting

- The Virginia Department of Education has an excellent resource with real life examples of the consequences of sexting that can be found [here](#).
- The Attorney General's Virginia Rules website is designed to give Virginia Youth information on all the laws in the state. [Virginia Rules](#) has extensive information on sexting and other internet security risks.
- This article in The Virginian-Pilot tells a story of five Virginia teens getting charged with felonies for sexting and being in possession of sexually explicit photos of a minor, read more about it [here](#).



Information Provided By:

Office of the Attorney  
General

202 North Ninth Street  
Richmond, Virginia 23219

(804) 786-2071

[www.ag.virginia.gov](http://www.ag.virginia.gov)

# **Tab X:**

Marketing Plan for units meeting accessibility  
requirements of HUD section 504

## MARKETING PLAN FOR UNITS MEETING ACCESSIBILITY REQUIREMENTS OF HUD SECTION 504

### Norfolk TWG B3 Apartments at Kindred

The proximity of Sentara Leigh Hospital, the Dept. of Veterans Affairs Community Based Outpatient Clinic, Sentara Norfolk General Hospital, and other nearby supportive medical services makes Norfolk TWG B3 Apartments at Kindred an ideal apartment community for those with disabilities as defined in the Fair Housing Act. Seven (7) units will be actively marketed to persons documented as having a disability as defined in the Fair Housing Act.

These seven (7) accessible units will be held vacant for 60 days, during which ongoing marketing efforts will be documented. The Franklin Group (Management Agent) will market to the Target Population on an ongoing basis throughout the year and will provide sufficient documentation to Virginia Housing's Compliance Officer, and may also request the ability to lease 50-point units to a household not in the Target Population without the unit remaining vacant for the 60-day timeframe.

"Ongoing Basis" means contact to at least two (2) resources at least monthly in the manner noted below at any time the required number of units is not actually occupied by the Target Population.

Each time a vacancy occurs in a 50-point unit, if a qualified household including a person in the Target Population is not located in the 60-day timeframe, The Franklin Group may submit the evidence of marketing to VHDA's Compliance Officer and request approval to rent the unit to an income-qualified household that is not a part of the Target Population. If the request is approved, the lease will contain a provision that the household must move to a vacant unit of comparable size in the development if a household in the Target Population applies for the unit. The move of the temporary / non-disabled tenant will be paid for by the owner.

If no vacant unit of comparable size is available at that time, the Target Population prospective tenant will be placed on the Norfolk TWG B3 Apartments waiting list and placed in the 50-point unit when the first available vacant comparable sized unit becomes available to move the non-Target Population tenant.

The Franklin Group plans to contact a number of agencies in the area to inform them of the availability of these seven (7) units, including the following:

- **Virginia Department of Medical Assistance Services (804) 786-7933**
- **Virginia Department of Behavioral Health and Developmental Services (804) 786-3921**
- **Norfolk Community Services Board (757) 664-7699**
- **Virginia Department of Social Services (757) 385-3200**
- **Endependence Center Inc. (757) 461-8007**
- **Norfolk Redevelopment & Housing Authority (757) 623-1111**
- **Hope House Foundation (757) 625-6161**
- **Urban Strategies, Inc. (757) 390-4625**

Each will be contacted directly by phone and receive promotional packets on Norfolk TWG B3 Apartments. The packets will locate Norfolk TWG B3 Apartments and provide information on rents, rental policies and amenities being offered. The Franklin Group will schedule site tours with individuals, agencies and/or groups, as necessary to attract qualified tenants. Norfolk TWG B3 Apartments will also be listed at [virginiahousingsearch.com](http://virginiahousingsearch.com).

**Continued MARKETING PLAN FOR UNITS MEETING ACCESSIBILITY REQUIREMENTS OF HUD SECTION 504**

As part of the redevelopment of the St. Paul's area, the City of Norfolk engaged Urban Strategies, Inc. ("USI") to implement a comprehensive case management and referral services program known as People First to assist families in the area with housing and other needs. The Franklin Group will also seek referrals from USI for individuals within the Target Population that are being displaced by the redevelopment to further assist the People First initiative.

Tenant Selection will include maximum income limits under the Low-Income Tax Credit and Section 8 programs. Selection criteria will also include student status guidelines pursuant to the Low- Income Housing Tax Credit program. Management will commit that no annual minimum income requirement that exceeds the greater of \$3,600 or 2.5 times the portion of rent to be paid by tenants receiving rental assistance.

Unless prohibited by an applicable federal subsidy program, each applicant shall commit in the application 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 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.

# **Tab Y:**

Inducement Resolution for Tax Exempt Bonds

This deal does not require  
information behind this tab.

# **Tab Z:**

Documentation of team member's Diversity, Equity and Inclusion Designation or Veteran Owned Small Business certification

VSOB/SWAM CONTRACT CERTIFICATION  
(TO BE PROVIDED AT TIME OF APPLICATION)

LIHTC Applicant Name Norfolk TWG Phase B3 Apartments at Kindred

Name of VSOB or SWaM Service Provider Tim's Garage & Consulting, LLC

Part II, 13VAC10-180-60(E)(5)(e) of the Qualified Allocation Plan (the "QAP") of the Virginia Housing Development Authority (the "Authority") for the allocation of federal low income housing tax credits ("Credits") available under §42 of the Internal Revenue Code, as amended, provides that an applicant may receive points toward its application for Credits for entering into at least one contract for services provided by a (i) a veteran-owned small business (VOSB) as certified by the U.S. Department of Veterans Affairs, Office of Small and Disadvantaged Business Utilization, or the U.S. Small Business Administration, or (ii) a business certified as service-disabled veteran-owned through the Commonwealth of Virginia's SWaM Certification Program. Any applicant seeking points from Part II, 13VAC10-180-60(E)(5)(e) of the QAP must provide in its application this certification together with a copy of the service provider's VOSB certification or Commonwealth of Virginia's SWaM Program certification. The certification and information requested below will be used by the Authority in its evaluation of whether an applicant meets such requirements.

Complete a separate form for each VOSB or SWaM Service Provider. Note: Contracts used to claim points in Part II, 13VAC10-180-60(E)(5)(a) of the QAP may **not** also be used to claim points under 13VAC10-180-60(E)(5)(e).

**INSTRUCTIONS:**

***Please complete all parts below. Omission of any information or failure to certify any of the information provided below may result in failure to receive points under Part II, 13VAC10-180-60(E)(5)(e) of the QAP.***

1. The VOSB or SWaM Service Provider will provide the following services and roles eligible for points under the QAP:
  - consulting services to complete the LIHTC application;
  - ongoing development services through the placed in service date;
  - general contractor;
  - architect;
  - property manager;
  - accounting services; or
  - legal services.
  
2. Please describe in the space below the nature of the services contracted for with the VOSB or SWaM certified service provider listed above. Include in your answer the scope of services to be provided, when said services are anticipated to be rendered, and the length of the contract term.

Tim's Garage and Consulting provided LIHTC application review consulting for TWG Phase B3, LLC. The contract began on February 26, 2026.

3. Attach to this certification a copy of the service provider's current VOSB certification from the U.S. Department of Veterans Affairs, Office of Small and Disadvantaged Business Utilization, or the U.S. Small Business Administration or attach to this certification a copy of the service provider's current service-disabled veteran-owned certification from the Commonwealth of Virginia's SWAM Program.
4. The undersigned acknowledge by their signatures below that prior to the Authority's issuance of an 8609 to the applicant, the undersigned will be required to certify that the VOSB or SWaM service provider successfully rendered the services described above, that said services fall within the scope of services outlined within Part II, 13VAC10-180-60(E)(5)(e) of the QAP, and that the undersigned service provider is still a business certified as a VOSB by the U.S. Department of Veterans Affairs, Office of Small and Disadvantaged Business Utilization, or the U.S. Small Business Administration or that the undersigned service provider is still a business certified as service-disabled veteran-owned through the Commonwealth of Virginia's SWaM) Program.
5. The undersigned further acknowledge that no spousal relationship exists between any principal of the applicant and any principal of the undersigned service provider.

[Contract Certification and signatures appear on following page]

CONTRACT CERTIFICATION

The undersigned do hereby certify and acknowledge that they have entered into with each another at least one contract for services as described herein; that said services fall within the scope of services outlined within Part II, 13VAC10-180-60(E)(5)(e) of the QAP; that the undersigned service provider is a business certified as a VOSB by the U.S. Department of Veterans Affairs, Office of Small and Disadvantaged Business Utilization, or the U.S. Small Business Administration or that the undersigned service provider is a business certified as service-disabled veteran-owned through the Commonwealth of Virginia's SWaM) Program; that no spousal relationship exists between any principal of the applicant and any principal of the undersigned service provider; and that it is the current intention of the undersigned that the services be performed (i.e., the contract is *bona fide* and not entered into solely for the purpose of obtaining points under the QAP). The undersigned do hereby further certify that all information in this certification is true and complete to the best of their knowledge, that the Authority is relying upon this information for the purpose of allocating Credits, and that any false statements made herein may subject both the undersigned applicant and the undersigned service provider to disqualification from current and future awards of Credits in Virginia.

**APPLICANT:**

TWG Phase B3, LLC

\_\_\_\_\_  
Name of Applicant



\_\_\_\_\_  
Signature of Applicant

Richard Sciortino, Manager

\_\_\_\_\_  
Printed Name and Title of Authorized Signer

**VOSB OR SWAM CERTIFIED SERVICE PROVIDER:**

Tim's Garage & Consulting, LLC

\_\_\_\_\_  
Name of VOSB or SWaM Certified Service Provider



\_\_\_\_\_  
Signature of VOSB SWaM Certified Service Provider

Timothy Farinholt, Founder

\_\_\_\_\_  
Printed Name and Title of Authorized Signer

12/04/2024

Timothy Farinholt  
TIM'S GARAGE & CONSULTING, LLC  
2308 PARK AVE RICHMOND, VA 23220

Dear Timothy Farinholt,

Congratulations! I am pleased to inform you that TIM'S GARAGE & CONSULTING, LLC has been approved for the following U.S. Small Business Administration (SBA) certification(s):

- Veteran-Owned Small Business (VOSB)

TIM'S GARAGE & CONSULTING, LLC is eligible for VOSB contracts and will be identified as a certified VOSB program participant in as of the date of this letter, **12/04/2024**.

To align with your existing certification, your effective date for recertification for all your SBA certifications is **12/04/2024**. **Your first certification renewal will be due 12/04/2027**.

### **Responsibilities**

The information below sets forth requirements related to your business' continued eligibility and its responsibilities as a certified program participant:

- **Reporting Changes:** You are required to notify SBA in writing of changes to your business that could affect its eligibility. Please refer to the attached supplemental pages for more details and examples.
- **System for Award Management (SAM.gov):** You must keep the business' SAM.gov profile and DSBS records up-to-date in order for the business to receive benefits from our Programs (i.e., to be identified by contracting officers as eligible to be awarded small business set-aside contracts and to be paid under any such contracts). You must validate your business' SAM.gov information at least annually or your SAM.gov registration will become inactive. If you need assistance in updating the business' SAM.gov or DSBS information, please go to the SAM.gov Help Desk at <https://fsd.gov/fsd-gov/home.do>.
- **Notices from SBA:** You are responsible for responding to notices from SBA, including but not limited to notices regarding certification renewals, eligibility reviews, protests, proposed decertification and termination actions, and recertification requirements. All SBA Programs send such notices to the business' email address listed in its MySBA Profile. If the business fails to respond to these notices, SBA will propose the business for decertification or termination and may subsequently decertify or terminate it from participation in SBA Programs. Therefore, it is critical that you keep the business' SAM.gov and MySBA profiles current, including listing an active email address for contacting the business, and check your email's SPAM folder to make sure that you are receiving emails from SBA.

- **Contracting Requirements:** You are required to comply with limitations on subcontracting requirements and nonmanufacturer rule when performing any small business set-aside contracts (see 13 CFR 125.6)

## **Resources and More Information**

As a certified program participant, there are valuable free resources available to you, including:

- SBA Resource Partners: For general assistance on various topics, information on SBA programs, and upcoming small business events in your area. You can find your local resource partner by visiting: <https://www.sba.gov/tools/local-assistance>.
- The “Contract Opportunities” function in SAM.gov (<https://sam.gov/content/opportunities>) serves as a central listing for Federal procurement opportunities. Anyone interested in doing business with the government can use this system to search opportunities. In addition, the “Contract Data” function in SAM.gov (<https://sam.gov/content/contract-data>) is a database accessible to the public at no cost and you may use it to learn about contract awards to businesses in various socioeconomic categories.
- SBA’s Surety Bond Guarantee Program helps small businesses establish or increase bonding capacity. Bond guarantees increase eligibility for contracts up to \$10M. Go to <http://www.sba.gov/osg> to find an SBA authorized agent.
- APEX Accelerators are an official government contracting resource for small businesses. Find your local APEX Accelerator for free government expertise related to contract opportunities.

## **Downloading Certification Icons**

As a certified business participating in the program(s), you may [visit SBA’s website](#) to download SBA-approved digital icons that indicate your certification status for use on your business’ website, business cards, social media profiles, and in your capability statements and proposal bids. However, you **cannot** use the digital icon to express or imply endorsement of any goods, services, entities, or individuals. Thus, the digital icon **cannot** be used on a company’s letterhead, marketing materials or advertising, paid or public service announcements, in traditional or digital format.

## **Misrepresentation**

Any business found to have willfully misrepresented its certification status in obtaining an SBA program set-aside or sole source award may be subject to a range of civil and criminal penalties, treble damages under the False Claims Act, and/or suspension or debarment from federal contracting.

## **Next Steps**

It is important that you review the attached supplemental pages carefully. These pages contain vital details about the program(s) you are now certified in, including period of eligibility, next steps, guidelines, and additional resources.

Our SBA team is here to support you and your business as you pursue new growth and build capacity. Please keep a copy of this letter to confirm TIM'S GARAGE & CONSULTING, LLC's continued program eligibility. Wishing you much success!

Sincerely,

John Perkins  
Government Contracting and Business Development  
Office of Certifications and Eligibility

# Tim's Garage & Consulting, LLC

## Veterans Owned Small Business – Verify Certification

1. Go to: [dsbs.sba.gov](https://dsbs.sba.gov)
2. Page Down to the section below and enter:
3. UEI: NSYSMZK9Q2A3
4. Company Name or Trade Name: Tim's Garage & Consulting, LLC

**Searching for a specific profile**

CAGE Code:

UEI:

8(a) Case Number:

(Note: Searching by name is slower than other criteria.)

Company Name or Trade Name:

Do "sounds like" matching

Do "first letters" matching

Do "contains" matching

5. Then click return/enter

And view the information below

 [SBA Profile](#) [Mobile View](#) [Exit](#) [Back To Profile List](#)

### SBA Profile

[Privacy Statement](#)  
([Back to Profile List](#), or use Back button)

#### Identification, Location & Contacts

This profile was last updated:	11/28/2024
Status:	Active
User ID:	P3343266
Name of Firm:	TIM'S GARAGE & CONSULTING, LLC
Capabilities Statement Link:	
Trade Name ("Doing Business As ..."):	
UEI:	NSYSMZK9Q2A3
Address, line 1:	2308 PARK AVE
Address, line 2:	
City:	RICHMOND
State:	VA
Zip:	23220-2608
Phone Number:	804-412-5798 x
Fax Number:	
E-mail Address:	<a href="mailto:tfarinholt50@gmail.com">tfarinholt50@gmail.com</a>
WWW Page:	
E-Commerce Website:	
Contact Person:	TIMOTHY FARINHOLT
County Code (3 digit):	760
Congressional District:	04
Metropolitan Statistical Area:	6760
CAGE Code:	0FHQ4
Year Established:	2024
Accepts Government Credit Card?:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
GSA Advantage Contract(s):	<a href="#">Check for Buy GSA Contracts</a>

(Note: Size information is now under "NAICS Codes with Size Determinations by NAICS", below.)

**Organization, Ownership & Certifications**

Legal Structure:  
Ownership and Self-Certifications:

LLC  
Veteran

**Current Principals**

(none given)

**"Business Development Servicing Office" (for certifications)**

RICHMOND DISTRICT OFFICE (SBA office code 0304)

**SBA Federal Certifications**

SBA has verified the following certifications in DSBS: 8(a), HZ, WOSB, EDWOSB, VOSB, SDVOSB. Any other certification presented in DSBS is self-certified by a firm and not verified by SBA. Contracting officers should diligently review a bidder's small business self-certifications before awarding a contract.

**8(a) Certification:**

SBA 8(a) Case Number:  
SBA 8(a) Entrance Date:  
SBA 8(a) Exit Date:

**HUBZone Certification:**

HUBZone Certified?:  Yes  No  
HUBZone Certification Date:

**8(a) Joint Venture - SBA Certified:**

NOTE: Notify your servicing SBA Business Opportunity Specialist to have your 8(a) joint venture approval date reflected in DSBS.

8(a) JV Entrance Date:  
8(a) JV Exit Date:

**Women Owned - SBA Certified:**

WOSB Certified?:  Yes  No  
WOSB Pending?:  Yes  No

**Economically Disadvantaged Women Owned - SBA Certified:**

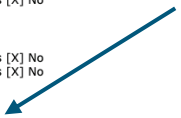
EDWOSB Certified?:  Yes  No  
EDWOSB Pending?:  Yes  No

**Veteran-Owned Small Business - SBA Certified:**

VOSB Certified?:  Yes  No  
VOSB Joint Venture?:  Yes  No  
VOSB Certification Date: 12/04/2024  
VOSB Certification Expiration Date:

**Service-Disabled Veteran-Owned Small Business - SBA Certified:**

SDVOSB Certified?:  Yes  No  
SDVOSB Joint Venture?:  Yes  No  
SDVOSB Certification Date:  
SDVOSB Certification Expiration Date:



# **Tab AA:**

Priority Letter from Rural Development

This deal does not require  
information behind this tab.

# **TAB AB:**

Social Disadvantage Certification or Veteran  
Owned Small Business Certification

This deal does not require  
information behind this tab.