2025 Federal Low Income Housing Tax Credit Program

Application For Reservation

Deadline for Submission

<u>9% Competitive Credits</u> Applications Must Be Received At Virginia Housing No Later Than 12:00 PM Richmond, VA Time On March 13, 2025

Tax Exempt Bonds

Applications must be received at Virginia Housing No Later Than 12:00 PM Richmond, VA Time for one of the two available 4% credit rounds- January 15, 2025, May 1, 2025 or July 1, 2025.



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

INSTRUCTIONS FOR THE VIRGINIA 2025 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 9% Competitive Credits

Applicants should submit an electronic copy of the application package prior to the application deadline, which is 12:00 PM Richmond Virginia time on March 13, 2025. 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 <u>distinct files</u> 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
- 7. Developer Experience Documentation (PDF)

IMPORTANT:

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

Disclaimer:

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

Entering Data:

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

Please Note:

VERY IMPORTANT! : Do not use the copy/cut/paste functions within this document. Pasting fields will corrupt the application and may result in penalties. You may use links to other cells or other documents but do not paste data from one document or field to another. You may also use the drag function.

Some fields provide a dropdown of options to select from, indicated by a down arrow that appears when the cell is selected. Click on the arrow to select a value within the dropdown for these fields.

The spreadsheet contains multiple error checks to assist in identifying potential mistakes in the application. These may appear as data is entered but are dependent on values entered later in the application. Do not be concerned with these messages until all data within the application has been entered.

► Also note that some cells contain error messages such as "#DIV/0!" as you begin. These warnings will disappear as the numbers necessary for the calculation are entered.

Assistance:

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

Virginia Housing LIHTC Allocation Staff Contact Information

Name	Email	Phone Number
Stephanie Flanders	stephanie.flanders@virginiahousing.com	(804) 343-5939
Jonathan Kinsey	jonathan.kinsey@virginiahousing.com	(804) 584-4717
Phil Cunningham	phillip.cunningham@virginiahousing.com	(804) 343-5514
Lauren Dillard	lauren.dillard@Virginiahousing.com	(804) 584-4729
Jordan Tawney	jordan.tawney@Virginiahousing.com	(804) 343-5892
Jaki Whitehead	jaki.whitehead@virginiahousing.com	(804) 343-5861
Hadia Ali	hadia.ali@virginiahousing.com	(804) 343-5873

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		For Mixed Use Applications only - indicates have
		costs are distributed across the different
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Click on any tab label to be directed to location within the application.

2025 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. Х \$1,000 Application Fee (MANDATORY) - Invoice information will be provided in your Procorem Workcenter Х Electronic Copy of the Microsoft Excel Based Application (MANDATORY) Х Scanned Copy of the Signed Tax Credit Application with Attachments (excluding market study, 8609s and plans & specifications) (MANDATORY) Х Electronic Copy of the Market Study (MANDATORY - Application will be disqualified if study is not submitted with application) X X Electronic Copy of the Plans (MANDATORY) Electronic Copy of the Specifications (MANDATORY)

- Electronic Copy of the Existing Condition guestionnaire (MANDATORY if Rehab)
- X X Electronic Copy of Unit by Unit Matrix and Scope of Work narrative (MANDATORY if Rehab)
- Electronic Copy of the Physical Needs Assessment (MANDATORY at reservation for a 4% rehab request)
- Electronic Copy of Appraisal (MANDATORY if acquisition credits requested)
- Electronic Copy of Environmental Site Assessment (Phase I) (MANDATORY if 4% credits requested)
- x x x x x x x Electronic Copy of Development Experience and Partnership or Operating Agreement, including chart of ownership structure with percentage
- of interests (MANDATORY)
- Tab A: Partnership or Operating Agreement, including chart of ownership structure with percentage Х
 - of interests (see manual for details) (MANDATORY)
- Х Virginia State Corporation Commission Certification (MANDATORY) Tab B:
- Х Tab C: Syndicator's or Investor's Letter of Intent (MANDATORY)
- Х Any supporting documentation related to List of LIHTC Developments (Schedule A) Tab D:
- Х Tab E: Site Control Documentation & Most Recent Real Estate Tax Assessment (MANDATORY)
- Х Tab F: Third Party RESNET Rater Certification (MANDATORY)
- Х Zoning Certification Letter (MANDATORY) Tab G:
- Х Tab H: Attorney's Opinion using Virgina Housing template (MANDATORY)
- Х Tab I: Nonprofit Questionnaire (MANDATORY for points or pool)

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

- -Nonprofit Articles of Incorporation -IRS Documentation of Nonprofit Status
- -Joint Venture Agreement (if applicable) -For-profit Consulting Agreement (if applicable)
- Х Tab J: Relocation Plan and Unit Delivery Schedule (MANDATORY if Rehab)
- Tab K: **Documentation of Development Location:**
- K.1 **Revitalization Area Certification** Х
- Х K.2 Surveyor's Certification of Proximity To Public Transportation using Virginia Housing template
- Х Tab L: PHA / Section 8 Notification Letter
- Х (*left intentionally blank*) Tab M:
- Х Tab N: Homeownership Plan
- Х Tab O: Plan of Development Certification Letter
- Х Tab P: Zero Energy or Passive House documentation for prior allocation by this developer
- Х Tab Q: Documentation of Rental Assistance, Tax Abatement and/or existing RD or HUD Property
- Х Tab R: Documentation of Utility Allowance Calculation
- Х Tab S: Supportive Housing Certification
- Х Tab T: **Funding Documentation**
- Х Tab U: Acknowledgement by Tenant of the availability of Renter Education provided by Virginia Housing
- Х Tab V: Nonprofit or LHA Purchase Option or Right of First Refusal
- Х Tab W: Internet Safety Plan and Resident Information Form
- Х Tab X: Marketing Plan for units meeting accessibility requirements of HUD section 504
- Х Tab Y: Inducement Resolution for Tax Exempt Bonds
- Х Tab Z: Documentation of team member's Diversity, Equity and Inclusion Designation or Veteran Owned Small Business certification
- Х Tab AA: Priority Letter from Rural Development
 - Tab AB: Ownership's Social Disadvantage or Veteran Owned Small Business Certification

20	25 Lo	w-Income Housing Tax C	redit Applicati	ion For Reserv	vation				v.202	25.3
						VHDA T		NUMBER	2025-TEB-1	.4
A.	GENE	RAL INFORMATION ABO	UT PROPOSEI	D DEVELOPMI	INT		Арр	lication Date	e: 5/1/20	25
	1.	Development Name:	Twin Pines Se	enior Apartme	ents					
	2.	Address (line 1):	3993 Twin Pi	nos Poad						
	۷.	Address (line 2):	3333 TWITFT							
		City:	Portsmouth			State: 🕨	VA	Zip: 2	23703	
	3.	If complete address is no	ot available, pr	rovide longitu	de and latitude	coordinates	(x,y) from	a location or	n site that	
		your surveyor deems ap	•	Longitude:	N/A		Latitude:			
				(Only neces	sary if street add	dress or stree	et intersec ⁻	tions are not	available.)	
	4.	The Circuit Court Clerk's	office in whic	h the deed to	the developme	nt is or will b	e recordeo	d:		
		City/County of	Portsmouth (City	_					
	5.	The site overlaps one or	more jurisdict	tional bounda	ries	<mark>FALSE</mark>				
		If true, what other City/	County is the s	ite located in	besides respons	se to #4?				
	6.	Development is located	in the census f	tract of:	2131	.03				
	7.	Development is located	in a Qualified	Census Tract		<mark>FALSE</mark>		Note regard	ing DDA and QC	CT
	8.	Development is located	in a Difficult D	Development	Area	<mark>FALSE</mark>				
	9.	Development is located	in a Revitaliza	tion Area bas	ed on QCT		. FALSE			
	10.	Development is located	in a Revitaliza	tion Area des	ignated by reso	olution or by	the localit	; y	FALSE	
	11.	Development is located	in an Opportu	i nity Zone (wi	th a binding con	nmitment fo	r funding).		FALSE	
		(If 9, 10 or 11 are True,	Action: Provid	le required fo	rm in TAB K1)					
	12.	Development is located	in a census tra	act with a hou	sehold poverty	rate of	. 3%	10%	12%	
							FALSE	FALSE	FALSE	
	13.	Development is located	in a medium c	or high-level e	conomic develo	pment jurisd	iction base	ed on table.	FALSE	
	14.	Development is located	on land owne	d by federally	or Virginia reco	gnized Triba	Nations.	FALSE		
		Enter only Numeric Values	below:							
	15.	Congressional District:	3							

Planning District: 23 State Senate District: 17 88 State House District:

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

Twin Pines (Subject) is a proposed LIHTC/PBV senior (55+) apartment property that will be located at 3993 Twin Pines Road in Portsmouth, Portsmouth City, Virginia. The maximum tenant income will be restricted to the 30, 50 and 60 percent AMI levels. All 82 units will operate with rental assistance through project based vouchers (PBV), where tenants will pay 30 percent of their income towards rent not in excess of the LIHTC maximum allowable levels. The Subject will offer 70 one-bedroom units and 12 two-bedroom units in one, four-story, midrise, elevator-serviced residential building.

	VHDA TRACKING NUMBER	2025-TEB-14
A. GENERAL INFORMATION ABOUT PROPOSED DEVELOPMENT	Application Date:	5/1/2025

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:	Steven Carter			
Chief Executive Officer's Title:	City Manager		Phone:	(757) 393-8641
Street Address:	801 Crawford St. #6			
City:	Portsmouth	State:	VA	Zip: <mark>23704</mark>

Name and title of local official you have discussed this project with who could answer questionsfor the local CEO:Julie Chop, Manager of Planning and Zoning

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

Chief Executive Officer's Name:	N/A			
Chief Executive Officer's Title:	N/A		Phone:	N/A
Street Address:	N/A			
City:	N/A	State:	N/A	Zip: <mark>N/A</mark>

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

В.	RESERVATION	REQUEST	INFORMATION
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1. Requesting Credits From:

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

a.

If requesting Tax Exempt Bond credits, select development type: b.

For Tax Exempt Bonds, where are bonds being issued? ACTION: Provide Inducement Resolution at TAB Y (if available) Skip to Number 4 below.

2. Type(s) of Allocation/Allocation Year

Definitions of types:

Regular Allocation means all of the buildings in the development are expected to be placed in service this calendar year, 2025.

Carryforward Allocation means all of the buildings in the development are expected to be placed in service within two years after the b. end of this calendar year, 2025, 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 2025 credits pursuant to Section 42(h)(1)(E).

New Construction

Virginia Housing

3. Select Building Allocation type:

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

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

5. Planned Combined 9% and 4% Developments

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

If true, provide name of companion development: FALSE

- a. Has the developer met with Virginia Housing regarding the 4% tax exempt bond deal?
- 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 n Total Units:

0.00%

% of units in 4% Tax Exempt Allocation Request:

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:	30
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Definition of selection:

Development will be subject to the standard extended use agreement of 15 extended use period (after the mandatory 15-year compliance period.)

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

tern subi part Hou	n "Owner" h mitting this a ners) prior t sing in its so	Housing may alloca erein refers to tha application. Any tr o the placed-in-se le discretion. IMP orporation Comm	t entity. Ple ansfer, direc rvice date of ORTANT: Th	ase fill in the lega ct or indirect, of f the proposed do ne Owner name	al name of the partnership in evelopment s	e owner. The o terests (excep nall be prohibit	ownership entity i t those involving red, unless the tra	must be forme the admission ansfer is conse	d prior to of limited nted to by Virginia	
1.	Owner In	formation:		Must b	e an individuc	l or legally for	med entity.			
a.	Owner Na	ame: <mark>Richma</mark>	<mark>n Twin Pin</mark>	nes Senior, LLC						
	Develope	r Name:	TRG Com	<mark>nmunity Devel</mark>	<mark>opment, LL</mark>	С				
	Contact:	M/M ▶ <mark>Mr.</mark>	First:	Andre	M	I: <mark>D</mark>	Last: Blakle	у		
	Address:	<mark>777 W.</mark>	<mark>Putnam A</mark>	venue						
	City:	Greenw	vich		St. 🕨	СТ	Zip: 06830)		
	Phone:	<mark>(773) 910</mark> -	-0732	Ext.	Fax:					
	Email add	dress: <mark>Blakl</mark>	<mark>eyA@Rich</mark>	mancapital.co	m					
	Federal I.	D. No. <u>8421</u>	44681		(If not	available, ol	otain prior to C	arryover All	ocation.)	
	Select typ	oe of entity:	► <mark>li</mark>	mited liability	company		Formation	State:	Delaware	
	Additiona	al Contact: Plea	ise Provide	e Name, Email	and Phone	number.				
		Glenn Hudson	<mark>, gfhud1@</mark>	<mark>9gmail.com, 8</mark>	<mark>04-677-330</mark>	2			_	
	ACTION:		_		ocuments (e.g. Partners	hip agreemen [.]	ts and Devel	oper Fee	
		-	, .	atory TAB A) n from Virginia	a State Corr	oration Con	nmission (Man	datory TAB	B)	
		c. Complete	the Princi	pals' Previous	Participatio		ion tabs within	•	•	
				plication PDF.		`hart) and a	list of all LIHT(ants within	
				landatory at 1				Developme		
b.	FALSE	-		· ·					aged status and h as defined in the	
	ACTION:	If true, pro	ovide Virgi	inia Housing S	ocially Disa	dvantaged C	ertification (T	AB AB)		
C.	FALSE	-		• •		-			siness Certification er as defined in tl	
	ACTION:	If true, pro	ovide Virgi	inia Housing V	eteran Owi	ned Small Bu	isiness Certific	ation (TAB A	AB)	
d.	FALSE	Indicate True	if the owne	er meets the fo	lowing state	ment:				
		a separate dev	elopment i	n service witho	out returning	g credits to o	requesting add	ditional credi	d an IRS Form 860 ts from the issuing levelopment's elig	ghousing

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:	▶ <mark>Option</mark>
Expiration Date:	7/31/2025

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
с.	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:	Portsmouth Redevelopment & Housing Authority							
Address:	3116 South Street							
City:	Portsmouth	St.: <mark>Virgini</mark> a	Zip: 23707					
Contact Person: Alisa Winston Phone: (757) 399-5261								
There is an i	dentity of interest betwee	n the seller and the	e owner/applicant	TRUE				
If above statement is TRUE , complete the following:								
Principal(s) involved (e.g. general partners, controlling shareholders, etc.)								
<u>Names</u>		<u>Phone</u>	<u>Type Ownership</u>	<u>% Ownership</u>				

INDITIES	FILUTE	<u>Type Ownership</u>	<u>/// Ownership</u>
Twin Pines Senior Apartments GP, LLC		General Partner	99.99%
Portsmouth Development Corporation		Managing Member	0.51%
Owned 100% by PRHA			0.51%
TRG Twin Pines Senior Member, LLC			0.49%
Owned by TRG Affiliates		Member	0.49%
			0.00%
			0.00%

E. DEVELOPMENT TEAM INFORMATION

Complete the following as applicable to your development team.

Indicate either DEI (Diversity, Equity, and Inclusion) or Veteran Owned Small Business designation (as defined in the manual) that you would like to assign to each contract (if applicable). Each contract can only be assigned to one designation. You can mark True for 3 contracts per each designation to receive the full 10 points.

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

1. Tax Attorney: Gene Crick Jr. This is a Related Entity. FALSE Nelson Mullins Riley & Scarborough LLP OR Firm Name: DEI Designation? FALSE 390 North Orange Avenue Address: Veteran Owned Small Bus? FALSE City, State, Zip Orlando, FL 32801 gene.crick@nelsonmullins.com Email: Phone: (407) 669-4274 2. Tax Accountant: Nick Barnard This is a Related Entity. FALSE Dauby O'Connor & Zaleski, LLC Firm Name: FALSE DEI Designation? OR Address: 501 Congressional Blvd. Veteran Owned Small Bus? FALSE City, State, Zip Carmel, IN 46032 Email: nbarnard@dozllc.com Phone: (317) 819-6111 3. Consultant: Glenn Hudson This is a Related Entity. FALSE Firm Name: Hudson Real Estate Advisory Group DEI Designation? TRUE OR Address: **PO Box 326** Veteran Owned Small Bus? FALSE Richmond, VA 23218 City, State, Zip Role: SWaM Consultant Email: gfhud1@gmail.com Phone: (804) 677-3302 Management Entity: Theresa Eastwood-Davis This is a Related Entity. 4. TRUE Firm Name: **Richman Property Services, Inc.** DEI Designation? FALSE OR Address: 4350 W. Cypress St., Suite #340 Veteran Owned Small Bus? FALSE Tampa, Fl 33607 City, State, Zip Email: eastwooddavist@richmanmgt.com Phone: (813) 262-0404 5. Contractor: This is a Related Entity. AJ Dalton FALSE Firm Name: **Breeden Construction** DEI Designation? FALSE OR Address: 1700 Bayberry Ct, Suite 200 Veteran Owned Small Bus? FALSE City, State, Zip Richmond, VA 23226 Email: AJD@breedenconstruction.com Phone: (804) 364-4600 6. Architect: David Layman This is a Related Entity. FALSE Hooker DeJong, Inc. Firm Name: DEI Designation? FALSE OR 665 Seward Ave NW, Suite 404 Address: Veteran Owned Small Bus? FALSE City, State, Zip Grand Rapids, MI 49504 davidl@hdjinc.com Email: Phone: (231) 722-3407

E. DEVELOPMENT TEAM INFORMATION

7.	Real Estate Attorney:	Heather Toft	This is a Related Entity. FALSE
	Firm Name:	Nelson Mullins	DEI Designation? FALSE OR
	Address:	201 17th Street NW	Veteran Owned Small Bus? FALSE
	City, State, Zip	Atlanta, GA 30363	
	Email:	heather.tof@nelsonmullins.com	Phone: (404) 322-6152
0	Maria a Davida a	Charles MI MILLS	
8.	Mortgage Banker:	Charles W. Wilson	This is a Related Entity. FALSE
	Firm Name:	Virginia Capital Advisoris, Inc	DEI Designation? FALSE OR
	Address:	103 Archers Court	Veteran Owned Small Bus? FALSE
	City, State, Zip	Williamsburg, VA 23185	
	Email:	cwilson@virginiacapitaladvisors.com	Phone: (757) 434-9002
9.	Other 1:	Delphine Carnes and Lynn Morgan	This is a Related Entity. FALSE
	Firm Name:	Delphine Carnes Law Group, PLC	DEI Designation? FALSE OR
	Address:	101 W. Main Street Ste 440	Veteran Owned Small Bus? FALSE
	City, State, Zip	Norfolk, VA 23510	Role: Local Counsel
	Email:	Imorgan@delphinecarneslaw.com	Phone: (757) 614-1056
			<u> </u>
10.	Other 2:		This is a Related Entity. FALSE
	Firm Name:		DEI Designation? FALSE OR
	Address:		Veteran Owned Small Bus? FALSE
	City, State, Zip		Role:
	Email:		Phone:
11.	Other 3:		This is a Related Entity. FALSE
	Firm Name:		DEI Designation? FALSE OR
	Address:		Veteran Owned Small Bus? FALSE
	City, State, Zip		Role:
	Email:		Phone:
12.	Other 4:		This is a Related Entity. FALSE
	Firm Name:		DEI Designation? FALSE OR
	Address:		Veteran Owned Small Bus? FALSE
	City, State, Zip		Role:
	Email:		Phone:
10	Other 5:		
13.	Firm Name:		This is a Related Entity. FALSE DEI Designation? FALSE OR
	Address:		Veteran Owned Small Bus? FALSE
	City, State, Zip		Role:
	Email:		Phone:

F. REHAB INFORMATION

1. а.	Acquisition Credit Information 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 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?
d	. This development is an existing RD or HUD S8/236 development <u>FALSE</u> Action: (If True, provide required form in TAB Q)
	<u>Note:</u> 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
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
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 <u>FALSE</u> Action: (If True, provide an explanation for each building in Tab K)

F. REHAB INFORMATION

3.	Rehabili	tation Credit Information
a.	Credit	s are being requested for rehabilitation expenditures
b	Minin	num 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 <u>FALSE</u>
	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.

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:

TRUE	a.	Be authorized to do business in Virginia.
TRUE	b.	Be substantially based or active in the community of the development.
TRUE	с.	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.
TRUE	e.	Not be affiliated with or controlled by a for-profit organization.
TRUE	f.	Not have been formed for the principal purpose of competition in the Non Profit Pool.
TRUE	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)

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

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

B. Type of involvement:

Nonprofit meets eligibility requirement for points only, not pool	TRUE	
or		

Nonprofit meets eligibility requirements for nonprofit pool and points...... FALSE

C. Identity of Nonprofit (All nonprofit applicants): The nonprofit organization involved in this development is:

Name:
Portsmouth Development Corporation

Contact Person:
Alisa Winston

Street Address:
3116 South Street

City:
Portsmouth

Portsmouth
State: VA

Zip:
23707

Phone:
(757) 391-2903

Contact Email:
awinston@prha.org

D. Percentage of Nonprofit Ownership (All nonprofit applicants):
 Specify the nonprofit entity's percentage ownership of the general partnership interest: 51.0%

G. NONPROFIT INVOLVEMENT

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

- A. <u>FALSE</u> 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

- B. <u>FALSE</u> 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.
 - Action: Provide Homeownership Plan (TAB N) and contact Virginia Housing for a Pre-Application N

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

Н.

	STRUCTURE AND UNITS INFORMATION				
1. Ge	neral Information				
a.	Total number of all units in development	82	bedrooms	94	
	Total number of rental units in development	82	bedrooms	94	
	Number of low-income rental units	82	bedrooms	94	
	Percentage of rental units designated low-income	100.00%			
b.	Number of new units:	bedrooms	94		
	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 d	evelopment)	<mark>0</mark>	
d.	Total Floor Area For The Entire Development			<mark>0</mark> (Sq. ft.)	
e.	. Unheated Floor Area (i.e. Breezeways, Balconies, Storage)				
f.	Nonresidential Commercial Floor Area (Not eligible for funding)			0	
g.	Total Usable Residential Heated Area 76,769.00 (sq. ft.)				
h.	. Percentage of Net Rentable Square Feet Deemed To Be New Rental Space				
i.	Exact area of site in acres				
j.	Locality has approved a final site plan or plan of development If True , Provide required documentation (TAB O).				
k.	Requirement as of 2016: Site must be properly zoned for propose ACTION: Provide required zoning documentation (MANDATORY 1	•	t.		
I.	Development is eligible for Historic Rehab credits Definition:		FALSE		
	The structure is historic, by virtue of being listed individually in the	e National Regis	ster of Historic Places, or d	lue to its	
	location in a registered historic district and certified by the Secreta	ary of the Interi	ior as being of historical sig	gnificance 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 (as indicated in the Architect's Certification):

of LIHTC Units **Total Rental Units** Unit Type Average Sq Foot 0.00 SF 0 Supportive Housing 0 Note: Average sq 1 Story Eff - Elderly 0.00 SF 0 0 foot should 638.00 SF 70 70 include the 1 Story 1BR - Elderly prorata of 1 Story 2BR - Elderly 932.00 SF 12 12 common space. Eff - Elderly 0.00 SF 0 0 0.00 SF 0 0 **1BR Elderly** 0.00 SF 0 0 2BR Elderly Eff - Garden 0.00 SF 0 0 0.00 SF 0 0 1BR Garden 2BR Garden 0.00 SF 0 0 0.00 SF 0 0 3BR Garden 4BR Garden 0.00 SF 0 0 0.00 SF 0 2+ Story 2BR Townhouse 0 2+ Story 3BR Townhouse 0.00 SF 0 0 0.00 SF 0 0 2+ Story 4BR Townhouse Note: Please be sure to enter the values in the 82 82 appropriate unit category. If not, errors will occur on the self scoresheet. 3. Structures a. Number of Buildings (containing rental units)..... 1 b. Age of Structure:..... 0 years Maximum Number of stories:..... C. d. The development is a scattered site development..... FALSE e. Commercial Area Intended Use: N/A (Only One Option Below Can Be True) f. Development consists primarily of : i. Low Rise Building(s) - (1-5 stories with any structural elements made of wood)..... TRUE ii. Mid Rise Building(s) - (5-7 stories with no structural elements made of wood)..... FALSE iii. High Rise Building(s) - (8 or more stories with <u>no</u> structural elements made of wood)..... FALSE g. Indicate **True** for all development's structural features that apply: i. Row House/Townhouse v. Detached Single-family FALSE FALSE ii. Garden Apartments vi. Detached Two-family FALSE FALSE TRUE iii. Slab on Grade vii. Basement FALSE iv. Crawl space FALSE h. Development contains an elevator(s). TRUE 2 If true, # of Elevators. Elevator Type (if known) Otis

LIHTC Units can not be greater than Total Rental Units

Н. STRUCTURE AND UNITS INFORMATION

- i. Roof Type
- j. Construction Type

- Combination Frame

TRUE FALSE

TRUE

FALSE TRUE

- k. Primary Exterior Finish
- **Fiber Cement Siding**

4. Site Amenities (indicate all proposed)

- a. Business Center.....
- b. Covered Parking.....
- c. Exercise Room.....
- d. Gated access to Site.....
- e. Laundry facilities.....

f. Limited Access	TRUE	
g. Playground	FALSE	
h. Pool	FALSE	
i. Rental Office	TRUE	
j. Sports Activity Ct	FALSE	
k. Other:		

Common areas will include a leasing office, computer room, and library

- Describe Community Facilities: Ι.
- m. Number of Proposed Parking Spaces Parking is shared with another entity

	123	
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. FALSE

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.

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

J. ENHANCEMENTS

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

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

Certification and HERS Index score must be verified by a third-party, independent, non-affiliated, certified RESNET home energy rater. The HERS re[prt 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.
	 Percentage of brick covering the exterior walls. 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
FALSE e. or	Full bath fans are wired to primary light with delayed timer or has continuous exhaust by ERV/DOAS.
	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.
FALSE i.	Each unit is provided free individual high-speed internet access.
	(Must have a minimum 20Mbps upload/ 100Mbps download speed per manual.)
FALSE 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 <mark>TRUE</mark> I.	All Construction types: each unit is equipped with a permanent dehumidification system.
FALSE m	All interior doors within units are solid core.
FALSE n.	Installation of a renewable energy electric system in accordance with manufactorer's specifications and all applicable provisions of the National Electrical Code - Provide documentation at Tab F .
FALSE 0.	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:

TRUE	a. All cooking ranges have front controls.
FALSE	b. Bathrooms have an independent or supplemental heat source.
TRUE	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

0

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:

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

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 re	ach this goal will not result in a penalty.)						
TRUE	Zero Energy Ready Home Requirements	FALSE	Passive House Standards				
TRUE	Applicant wishes to claim points from a prior allocation that has received certification for Zero Energy Ready						
	or Passive House Standards. Provide certification at Tab P . See Manual for details and requirements.						

- 3. Universal Design Units Meeting Universal Design Standards (units must be shown on Plans)
 - 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.		Market-rate units' amenities are substantially equivalent to those of the low income units. not, please explain:	
Maniel Manaer	02251972TMG 2025.04.29 15:21:59 -04'00'	Architect of Record initial here that the above information is accurate per certification statement within this application.	

I. UTILITIES

1. Utilities Types:

c.

- a. Heating Type Heat Pump
- b. Cooking Type Electric
- c. AC Type
- d. Hot Water Type Electric
- 2. Indicate True if the following services will be included in Rent:

Central Air

Water?	TRUE	Heat?	FALSE
Hot Water?	FALSE	AC?	FALSE
Lighting/ Electric?	FALSE	Sewer?	TRUE
Cooking?	FALSE	Trash Removal?	TRUE

Enter Allowances by Bedroom Size			ize		
	0-BR	1-BR	2-BR	3-BR	4-BR
	0	13	15	0	0
	0	9	12	0	0
	0	5	8	0	0
	0	28	36	0	0
	0	13	16	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	ŚO	\$68	\$87	ŚO	\$0
		0-BR 0 0 0 0 0 0 0	O-BR 1-BR 0 13 0 9 0 9 0 28 0 28 0 13 0 0 0 0 0 0 0 0 0 0 0 0	O-BR 1-BR 2-BR 0 13 15 0 9 12 0 5 8 0 28 36 0 13 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O-BR 1-BR 2-BR 3-BR 0 13 15 0 0 9 12 0 0 5 8 0 0 28 36 0 0 13 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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

a.	FALSE	HUD	d.	TRUE	Local PHA
b.	FALSE	Utility Company (Estimate)	e.	FALSE	Other:

FALSE Utility Company (Actual Survey)

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.

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.



2. Special Housing Needs/Leasing Preference:

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

, , ,	
TRUE	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
FALSE	tenants that are homeless or at risk of homelessness?
Action:	Provide Permanent Supportive Housing Certification (Tab S)

b. The development has existing tenants and a relocation plan has been developed...... 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	ence be giveı	n to applicants on	аp	oublic housing waiting list and	l/or Section 8	
	waiting list?	select:	Yes				
	Organization whicl	h holds waiti	ng list:		Portsmouth Redevelopment	t <mark>& Housing Au</mark>	Ithority
	Contact person:	Alisa Winsto	on		l		
	Title:	Deputy Exec	cutive Director				
	Phone Number:	(757) 391	<mark>-2903</mark>				
	Action: Pro	vide required	d notification doc	um	entation (TAB L)		
b.	Leasing preference	e will be give	n to individuals ar	nd f	amilies with children		FALSE
	(Less than or equal to 20% of the units must have of 1 or less bedrooms).						
c.	c. Specify the number of low-income units that will serve individuals and families with children by						
	providing three or more bedrooms: 0						
	% of total Low Inco	ome Units	0%		-		

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

Download Current CMA List from VirginiaHousing.com

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

4. Target Population Leasing Preference

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

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

First Name:	Theresa		
Last Name:	Eastwood-Davis		
Phone Number:	(813) 262-0404	Email:	eastwooddavist@richmanmgt.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.

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

d. Number of units receiving assistance:	82
How many years in rental assistance contract?	20.00
Expiration date of contract:	12/1/2046
There is an Option to Renew	TRUE
Action: Contract or other agreement pro	vided (TAB Q).

6. Public Housing Revitalization

Is this development replacing or revitalizing Public Housing Units? If so, how many existing Public Housing units? FALSE 0

0

UNIT DETAILS L.

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

Note: In order to gualify 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 incomerestricted 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:

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

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

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

20-30% Levels

40% Levels

FALSE 50% levels

The development plans to utilize average income testing....... FALSE c.

TRUE

Unit Mix Grid 2.

FOR YOUR CONVENIENCE, COPY AND PASTE IS ALLOWED WITHIN UNIT MIX GRID

FALSE

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.

	202504.79 15:22:21								e information below is rithin 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		60% AMI		28	7	628.00		\$42,140	
	1 BR - 1 Bath		50% AMI		35	0	628.00	. ,	\$52,675	
Mix 3	1 BR - 1 Bath		30% AMI		7	1	628.00	\$1,505.00	\$10,535	
Mix 4	2 BR - 1 Bath		60% AMI		4	2	908.00	\$1,717.00	\$6,868	
Mix 5	2 BR - 1 Bath	1	50% AMI		6	0	908.00	\$1,717.00	\$10,302	
Mix 6	2 BR - 1 Bath	1	30% AMI		2	1	908.00	\$1,717.00	\$3,434	
Mix 7									\$0	
Mix 8									\$0	
Mix 9									\$0	
Ліх 10									\$0	

L. UNIT DETAILS

Mix 11	\$0 \$0
Mix 13	
	\$0
Mix 14	\$0
Mix 15	\$0
Mix 16	\$0
Mix 17	\$0
Mix 18	\$0
Mix 19	\$0
Mix 20	\$0
Mix 21	\$0
Mix 22	\$0
Mix 23	\$0
Mix 24	\$0
Mix 25	\$0
Mix 26	\$0
Mix 27	\$0
Mix 27 Mix 28 Mi	
Mix 28 Mix 29	\$0 \$0
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Mix 30	
Mix 31	\$0
Mix 32	\$0
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	<u>\$0</u>
Mix 56	\$0 \$0
Mix 57	\$0
Mix 58	\$0
Mix 58 Mix 58 Mix 59 Mix 50 M	\$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 \$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 \$0 \$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 \$0 \$0 \$0
Mix 100				\$0
TOTALS		82	11	\$125,954
				. ,

Total	82	Net Rentable SF: TC Units	54,856.00
Units		MKT Units	0.00
		Total NR SF:	54,856.00

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

M. OPERATING EXPENSES

	Jse Whole Numbers Only!
1. Advertising/Marketing	\$7,100
2. Office Salaries	\$39,800
3. Office Supplies	\$9,000
4. Office/Model Apartment (type)	\$0
5. Management Fee 5.00% of EGI \$881.23 Per Unit	\$72,261
6. Manager Salaries	\$50,000
7. Staff Unit (s) (type)	\$0
8. Legal	\$9,000
9. Auditing	\$11,000
10. Bookkeeping/Accounting Fees	\$6,000
11. Telephone & Answering Service	\$3,000
12. Tax Credit Monitoring Fee	\$2,870
13. Miscellaneous Administrative	\$0
Total Administrative	\$210,031
Utilities	
14. Fuel Oil	\$0
15. Electricity	\$15,000
16. Water	\$25,000
17. Gas	\$0
18. Sewer	\$27,650
Total Utility	\$67,650
Operating:	
19. Janitor/Cleaning Payroll	\$0
20. Janitor/Cleaning Supplies	\$7,100
21. Janitor/Cleaning Contract	\$12,000
22. Exterminating	\$5,000
23. Trash Removal	\$12,000
24. Security Payroll/Contract	\$0
25. Grounds Payroll	\$0
26. Grounds Supplies	\$0
27. Grounds Contract	\$0
28. Maintenance/Repairs Payroll	\$20,300
29. Repairs/Material	\$16,000
30. Repairs Contract	\$0
31. Elevator Maintenance/Contract	\$5,000
32. Heating/Cooling Repairs & Maintenance	\$6,000
33. Pool Maintenance/Contract/Staff	\$0
34. Snow Removal	\$0
35. Decorating/Payroll/Contract	\$0
36. Decorating Supplies	\$2,500
37. Miscellaneous	\$0
Totals Operating & Maintenance	\$85,900

M. OPERATING EXPENSES

Taxes & Insurance			
38. Real Estate Taxes			\$32,800
39. Payroll Taxes			\$0
40. Miscellaneous Taxes/Licenses/	Permits		\$0
41. Property & Liability Insurance	\$1,224	per unit	\$100,368
42. Fidelity Bond			\$0
43. Workman's Compensation			\$17,500
44. Health Insurance & Employee	Benefits		\$20,000
45. Other Insurance			\$0
Total Taxes & Insur	ance		\$170,668
Total Operating Ex	pense		\$534,249
Total Operating	\$6,515 C. Total Operating	36.97%	
Expenses Per Unit	Expenses as % of EGI		
·	·		
Replacement Reserves (Total a	# Units X \$300 or \$250 New Const./El	derly Minimum)	\$24,600
		. ,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Total Expenses			\$558,849

N. PROJECT SCHEDULE

ΑCTIVITY	ACTUAL OR ANTICIPATED DATE	NAME OF RESPONSIBLE PERSON
1. SITE		
a. Option/Contract	7/31/2025	Andre Blakley
b. Site Acquisition	7/31/2025	Andre Blakley
c. Zoning Approval	12/13/2022	Andre Blakley
d. Site Plan Approval	8/15/2024	Andre Blakley
2. Financing a. Construction Loan		
i. Loan Application	5/1/2025	Andre Blakley
ii. Conditional Commitment	8/15/2025	Andre Blakley
iii. Firm Commitment	8/15/2025	Andre Blakley
b. Permanent Loan - First Lien	0, _0, _0_0	
i. Loan Application	5/1/2025	Andre Blakley
ii. Conditional Commitment	8/15/2025	Andre Blakley
iii. Firm Commitment	8/15/2025	Andre Blakley
c. Permanent Loan-Second Lien		
i. Loan Application	5/1/2025	Andre Blakley
ii. Conditional Commitment	8/15/2025	Andre Blakley
iii. Firm Commitment	8/15/2025	Andre Blakley
d. Other Loans & Grants		
i. Type & Source, List	DHCD NHTF, VHTF, HIEE	Andre Blakley
ii. Application	4/15/2023	Andre Blakley
iii. Award/Commitment	9/29/2023	Andre Blakley
2. Formation of Owner	2/20/2024	Andre Blakley
3. IRS Approval of Nonprofit Status	9/3/1991	Alisa Winston
4. Closing and Transfer of Property to Owner	11/1/2025	Andre Blakley
5. Plans and Specifications, Working Drawings	3/1/2025	Eric Maring
6. Building Permit Issued by Local Government	10/1/2025	Andre Blakley
7. Start Construction	11/1/2025	Andre Blakley
8. Begin Lease-up	5/1/2027	Andre Blakley
9. Complete Construction	5/1/2027	Andre Blakley
10. Complete Lease-Up	10/1/2027	Andre Blakley
11. Credit Placed in Service Date	5/1/2027	Andre Blakley

Cost/Basis/Maximum Allowable Credit

Complete cost column and basis column(s) as appropriate

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

	Must Use Whole Numbe	ers Only!	Amount of Cost up to 100% Includable in Eligible BasisUse Applicable Column(s):			
			"30% Present Value Credit"		(D)	
	Item	(A) Cost	(B) Acquisition	(C) Rehab/	"70 % Present	
			· · ·	New Construction	Value Credit"	
1. Cont	ractor Cost					
a.	Unit Structures (New)	13,058,464	0	13,058,464	0	
b.	Unit Structures (Rehab)	0	0	0	0	
с.	Non Residential Structures	0	0	0	0	
d.	Commercial Space Costs	0	0	0	0	
e.	Structured Parking Garage	0	0	0	0	
	Total Structure	13,058,464	0	13,058,464	0	
f.	Earthwork	0	0	0	0	
g.	Site Utilities	0	0	0	0	
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	
Ι.	Engineering	0	0	0	0	
m.	Off-Site Improvements	0	0	0	0	
n.	Site Environmental Mitigation	0	0	0	0	
о.	Demolition	0	0	0	0	
р.	Site Work	4,122,442	0	4,122,442	0	
q.	Hard Cost Contingency	0	0	0	0	
	Total Land Improvements	4,122,442	0	4,122,442	0	
	Total Structure and Land	17,180,906	0	17,180,906	0	
r.	General Requirements	1,030,854	0	1,030,854	0	
s.	Builder's Overhead	343,618	0	343,618	0	
(2.0% Contract)					
t.	Builder's Profit	1,030,854	0	1,030,854	0	
(6.0% Contract)					
u.	Bonds	0	0	0	0	
v.	Building Permits		0	0	0	
w.	Special Construction	0	0	0	0	
х.	Special Equipment	0	0	0	0	
у.	Other 1: GC LOC	131,890	0	131,890	0	
Ζ.	Other 2: Contingency (Outside GO	985,906	0	985,906	0	
aa.	Other 3:	0	0	0	0	
	Contractor Costs	\$20,704,028	\$0	\$20,704,028	\$0	

Construction cost per unit:

\$252,488.15

MAXIMUM COMBINED GR, OVERHEAD & PROFIT =

To select exclusion of allowable line items from

Total Development Costs used in Cost limit

calculations, select X in yellow box to the left.

ACTUAL COMBINED GR, OVERHEAD & PROFIT =

\$2,405,326

O. PROJECT BUDGET - OWNER COSTS

			To select exclusion of a	allowable line items fron	n Total Development	
			Costs used in Cost limit calculations, select X in yellow box			
			left.			
				f Cost up to 100% Inc		
	MUST USE WHOLE NUMBERS ONLY!		-	Eligible BasisUse Applicable Column(s):		
				Value Credit"	(D)	
	Item	(A) Cost	(B) Acquisition	(C) Rehab/	"70 % Present	
				New Construction	Value Credit"	
2. Ow	ner Costs					
a.	Building Permit	30,000	0	30,000	0	
b.	Architecture/Engineering Design Fee	623,511	0	623,511	0	
	\$7,604 /Unit)					
с.	Architecture Supervision Fee	135,000	0	135,000	0	
	\$1,646 /Unit)					
d.	Tap Fees	150,000	0	150,000	0	
e.	Environmental	26,250	0	26,250	0	
f.	Soil Borings	27,000	0	27,000	0	
g.	Green Building (Earthcraft, LEED, etc.)	27,000	0	27,000	0	
h.	Appraisal	19,500	0	19,500	0	
i.	Market Study	0	0	0	0	
j.	Site Engineering / Survey	116,500	0	116,500	0	
k.	Construction/Development Mgt	0	0	0	0	
١.	Structural/Mechanical Study	0	0	0	0	
m.	Construction Loan Origination Fee	42,191	0	42,191	0	
n.	Construction Interest	1,567,346	0	827,346	0	
	(<mark>5.3%</mark> fo <mark>r 24</mark> months)					
о.	Taxes During Construction	0	0	0	0	
p.	Insurance During Construction	305,000	0	305,000	0	
q.	Permanent Loan Fee (2.0%)	231,338				
r	(<u>2.0%</u>) Other Permanent Loan Fees	0				
r.	Letter of Credit	0	0	0	0	
S. ₊	Cost Certification Fee	0	0	0	0	
t.			0	25.000	0	
u.	Accounting	35,000		35,000		
V.	Title and Recording	100,000	0	100,000	0	
W.	Legal Fees for Closing	354,710	0	291,020	0	
х.	Mortgage Banker Tax Credit Fee	100,000	0	0	0	
у. -		74,852		l l		
Z.	Tenant Relocation	0		200.000		
aa.	Fixtures, Furnitures and Equipment	200,000	0	200,000	0	
ab.	Organization Costs	0				
ac.	Operating Reserve	663,051				
ad.	Soft Costs Contingency	100,000				
ae.	Security	0	0	0	0	
af.	Utilities	0	0	0	0	
ag.	Supportive Service Reserves	0				

O. PROJECT BUDGET - OWNER COSTS

(1)	Other*	specify:	Third Party Const Testing a	25,000	0	25,000	0
(2)	Other*	specify:	Plan and Cost Review + Zon	46,400	0	46,400	0
(3)	Other*	specify:	ST TEB Construction Loan L	7,700	0	0	0
(4)	Other*	specify:	Local Consultant + Applicat	225,000	0	0	0
(5)	Other *	specify:	Marketing/Lease Up	57,450	0	0	0
(6)	Other*	specify:	Real Estate Tax Reserve	250,000	0	0	0
(7)	Other*	specify:	DS/ RET/ Insurance Escrow	45,000	0	0	0
(8)	Other*	specify:			0	0	0
(9)	Other*	specify:		0	0	0	0
	Owner C	osts Subt	otal (Sum 2A2(10))	\$5,584,799	\$0	\$3,026,718	\$0
Subt	total 1 + 2			\$26,288,827	\$0	\$23,730,746	\$0
(Ow	ner + Cont	tractor Co	osts)				
3. Deve	eloper's F	ees		2,645,106	0	2,645,106	0
	ner's Acqu	isition Co	osts				
Lanc				1,400,000			
	Existing Improvements		0	0			
Subtotal 4:		\$1,400,000	\$0				
	l Develop		sts				
Subt	otal 1+2+	3+4:		\$30,333,933	\$0	\$26,375,852	\$0

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

(Provide documentation at Tab E)	\$0 \$0	Land Building
Maximum Developer Fee:	\$2,64	45,106
Proposed Development's Cost per Sq Foot Applicable Cost Limit by Square Foot:	\$342 \$344	Meets Limits
Proposed Development's Cost per Unit Applicable Cost Limit per Unit:	\$352,853 \$331,194	Proposed Cost per Unit exceeds limit

			Amount of Cost up to 100% Includable in Eligible BasisUse Applicable Column(s): "30 % Present Value Credit"			
	Item	(A) Cost	(B) Acquisition		(C) Rehab/ New Construction	(D) "70 % Present Value Credit"
1.	Total Development Costs	30,333,933		0	26,375,852	0
2.	Reductions in Eligible Basis					
	 a. Amount of federal grant(s) used to fina qualifying development costs 		0	0	0	
	b. Amount of nonqualified, nonrecourse		0	0	0	
	 c. Costs of nonqualifying units of higher of (or excess portion thereof) 		0	0	0	
	d. Historic Tax Credit (residential portion		0	0	0	
3.	Total Eligible Basis (1 - 2 above)	al Eligible Basis (1 - 2 above) 0 26,375,852				0
4.	Adjustment(s) to Eligible Basis (For non-a	acquisition costs in	n eligible basis)			
	a. For QCT or DDA (Eligible Basis x 30%) State Designated Basis Boosts:				0	0
	 b. For Revitalization or Supportive Housin c. For Green Certification (Eligible Basis > 	30%)		0	0	
	Total Adjusted Eligible basis				26,375,852	0
5.	Applicable Fraction		100.0000	0%	100.00000%	100.00000%
6.	Total Qualified Basis (Eligible Basis x Applicable Fraction)			0	26,375,852	0
7.	Applicable Percentage		4.00	0%	4.00%	9.00%
8.	Maximum Allowable Credit under IRC §4 (Qualified Basis x Applicable Percentage)	42		\$0	\$1,055,034	\$0
	(Must be same as BIN total and equal to or less\$1,055,034than credit amount allowed)Combined 30% & 70% P. V. Credit				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:

		Date of	Date of	Amount of	
	Source of Funds	Application	Commitment	Funds	Name of Contact Person
1.	VHDA 1st/REACH During (05/01/25	08/15/25	\$14,180,000	Tobi Thomas
2.	VHDA Construction Loan -	05/01/25	08/15/25	\$550,000	Tobi Thomas
3.	Investor Bridge Constructi	05/01/25	08/15/25	\$8,438,174	Jim Hook
	Total Construction Funding	g:		\$23,168,174	L Contraction of the second seco

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

		Date of	(Whole Numbers only) Date of Amount of Annual Debt			Interest Rate of	Amortization Period	Term of Loan
	Source of Funds	Application	Commitment	Funds	Service Cost	Loan	IN YEARS	(years)
1.	1st Mortgage - VHDA TEB	5/1/2025	8/15/2025	\$2,836,000	\$200,796	6.56%	40	40
2.	VHDA REACH Loan	5/1/2025	8/15/2025	\$10,944,000	\$544,793	3.95%	40	40
3.	DHCD VA National HTF Lo	4/15/2023	9/29/2023	\$700,000	\$1,750	0.25%	1000000	40
4.	DHCD VA HTF Loan	4/15/2023	9/29/2023	\$700,000		0.00%	1000000	40
5.	VHDA Match Loan	5/1/2025	8/15/2025	\$400,000	\$19,912	3.95%	40	40
6.	City of Portsmouth - CDBC	10/1/2024	5/6/2025	\$400,000		0.00%	40	40
7.	DHCD HIEE Loan	4/15/2023	9/29/2023	\$2,000,000		0.00%	40	40
8.	Seller's Note	7/18/2024	7/18/2024	\$1,400,000		0.00%	40	40
9.								
10.								
Total Permanent Funding:			\$19,380,000	\$767,251				

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

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

Q. SOURCES OF FUNDS

4. Subsidized Funding

		Date of	Amount of
Source of Funds		Commitment	Funds
1.	DHCD National HTF	9/29/2023	\$700,000
2.	DHCD VA HTF	9/29/2023	\$700,000
3.	DHCD HIEE Loan	9/29/2023	\$2,000,000
4.	Seller Note	7/18/2024	\$1,400,000
5.	City of Portsmouth CDBG Loan	5/6/2025	\$400,000
	Total Subsidized Funding	\$5,200,000	

5. Recap of Federal, State, and Local Funds

Below-Market Loans

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

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

	TE: See Below For 50% Test State				
a.	Tax Exempt Bonds	\$14,730,000			
b.	RD 515	\$0			
c.	Section 221(d)(3)	\$0			
d.	Section 312	\$0			
e.	Section 236	\$0			
f.	Virginia Housing REACH Funds	\$10,944,000			
g.	HOME Funds	\$0			
h.	Choice Neighborhood	\$0			
i	National Housing Trust Fund	\$700,000			
j	Virginia Housing Trust Fund	\$700,000			
k	Other:	\$2,000,000			
	DHCD HIEE Loan				
I	Other:	\$800,000			
	VA Housing Match & City of				

Grants*

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

Market-Rate Loans

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

<u>Grants</u>

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.

Q. SOURCES OF FUNDS

 6. For Transactions Using Tax-Exempt Bonds Seeking 4% Credits: For purposes of the 50% 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: 53.03% 					
7. Som	e of the development's	financing has credit enhancements			
	If True , list which finan	cing and describe the credit enhancement:			
8. Othe	er Subsidies	Action: Provide documentation (Tab Q)			
a.	FALSE	Real Estate Tax Abatement on the increase in the value of the development.			
b.	TRUE	New project based subsidy from HUD or Rural Development or any other binding federal			
	project based subsidy				
	82 Number of New PBV Vouchers				
с.	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)			
	Amount of State HOTC	\$0	x Equity \$	\$0.000	=	\$0
c.	Equity that Sponsor will Fund:					
	i. Cash Investment	\$0				
	ii. Contributed Land/Building	\$0				
	iii. Deferred Developer Fee	\$2,302,659	(Note: Deferred	d Developer Fee car	nnot be negative.)	
	iv. 45L Credit Equity	\$0				
	v. Other:	\$0				
	ACTION: If Deferred Developer Fee is greater than		eveloper Fee,	, provide a cash	flow	
	statement showing payoff within 15 years at TAB	Α.				
	Equity Total	\$2,302,659				
2 Eau	ity Gap Calculation					
2. Lyu a.	Total Development Cost				Ś	30,333,933
-						
b.	Total of Permanent Funding, Grants and Equity			-	\$	21,682,659
с.	Equity Gap					\$8,651,274
d.	Developer Equity			-		\$864
e.	Equity gap to be funded with low-income tax credit proc	eeds				\$8,650,410

3. Syndication Information (If Applicable)

a.	Actual or Anticipated Name of Syndicator:		Richman Group			
	Contact Person: Randy Lonstein				Phone:	(203) 413-0334
	Street Address:	777 W Putnam Ave				
	City: Greenwich		State:	Connecticut	Zip:	<mark>06830</mark>

b. Syndication Equity

i.	Anticipated Annual Credits	\$1,055,034.00
ii.	Equity Dollars Per Credit (e.g., \$0.85 per dollar of credit)	\$0.820
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
٧.	Net credit amount anticipated by user of credits	\$1,054,928
vi.	Total to be paid by anticipated users of credit (e.g., limited partners)	\$8,650,410

с.	Syndication:	Private	Action: Provide Syndicator's or Investor's signed Letter of Intent
d.	Investors:	Corporate	(Mandatory at Tab C)

4. Net Syndication Amount

Which will be used to pay for Total Development Costs

5. Net Equity Factor

Must be equal to or greater than 85%, unless the applicant has an approved waiver

\$8,650,410

81.9999651908%

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		\$30,333,933
2. Less Total of Permanent Funding, Grants and Equity		\$21,682,659
3. Equals Equity Gap		\$8,651,274
 Divided by Net Equity Factor (Percent of 10-year credit expected to be raised as equity) 	y investment)	81.9999651908%
5. Equals Ten-Year Credit Amount Needed to Fund Gap		\$10,550,339
Divided by ten years		10
6. Equals Annual Tax Credit Required to Fund the Equity Ga	p	\$1,055,034
 Maximum Allowable Credit Amount (from Eligible Basis Calculation) 		\$1,055,034
8. Requested Credit Amount	For 30% PV Credit:	\$1,055,034 \$0
Credit per LI Units\$12,866.2683Credit per LI Bedroom\$11,223.7660	Combined 30% & 70% PV Credit Requested	\$1,055,034

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):

Tatal Manthely Dantal Income for		\$125,954			
Total Monthly Rental Income for	Total Monthly Rental Income for LIHTC Units				
Plus Other Income Source (list):	Laundry	\$820			
Equals Total Monthly Income:		\$126,774			
Twelve Months	Twelve Months				
Equals Annual Gross Potential In	Equals Annual Gross Potential Income				
Less Vacancy Allowance	5.0%	\$76,064			
Equals Annual Effective Gross Income (EGI) - Low Income Units \$1,445,224					
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: Plus Other Income Source (list):					
Equals Total Monthly Income:		<mark>\$0</mark> \$0			
Twelve Months		x12			
Equals Annual Gross Potential Incom		\$0			
Less Vacancy Allowance	7.0%	\$0			
Equals Annual Effective Gross Income (EGI) - Market Rate Units					

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

3. Cash Flow (First Year)

a.	Annual EGI Low-Income Units	\$1,445,224
b.	Annual EGI Market Units	\$0
с.	Total Effective Gross Income	\$1,445,224
d.	Total Expenses	\$558,849
e.	Net Operating Income	\$886,375
f.	Total Annual Debt Service	\$767,251
g.	Cash Flow Available for Distribution	\$119,124

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	1,445,224	1,474,128	1,503,611	1,533,683	1,564,357
Less Oper. Expenses	558,849	575,614	592 <i>,</i> 883	610,669	628,989
Net Income	886,375	898,514	910,728	923,013	935,367
Less Debt Service	767,251	767,251	767,251	767,251	767,251
Cash Flow	119,124	131,263	143,477	155,762	168,116
Debt Coverage Ratio	1.16	1.17	1.19	1.20	1.22

	Year 6	Year 7	Year 8	Year 9	Year 10
Eff. Gross Income	1,595,644	1,627,557	1,660,108	1,693,310	1,727,176
Less Oper. Expenses	647,859	667,295	687,314	707,933	729,171
Net Income	947,784	960,262	972,794	985,377	998,005
Less Debt Service	767,251	767,251	767,251	767,251	767,251
Cash Flow	180,533	193,011	205,543	218,126	230,754
Debt Coverage Ratio	1.24	1.25	1.27	1.28	1.30

	Year 11	Year 12	Year 13	Year 14	Year 15
Eff. Gross Income	1,761,720	1,796,954			1,906,942
Less Oper. Expenses	751,046	773,578	796,785	820,689	845,309
Net Income	1,010,673	1,023,376	1,036,108	1,048,862	1,061,633
Less Debt Service	767,251	767,251	767,251	767,251	767,251
Cash Flow	243,422	256,125	268,857	281,611	294,382
Debt Coverage Ratio	1.32	1.33	1.35	1.37	1.38

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

U. Building-by-Building Information

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

FOR YOUR CONVENIENCE, COPY AND PASTE IS ALLOWED WITHIN BUILDING GRII
--

		NU	MBER	Please help us with the pro	ocess:					30% Pre	esent Value			30% Pre	sent Valu
			OF	DO NOT use the CUT featu						Credit fo	r Acquisition		Cr	edit for Rehab	/ New Co
				DO NOT SKIP LINES BETW	EEN BUILD	DINGS				Actual or				Actual or	
		TAX	MARKET						Estimate	Anticipated			Estimate	Anticipated	
Bldg	BIN	CREDIT	RATE	Street Address 1	Street	City	State	Zip	Qualified	In-Service	Applicable	Credit	Qualified	In-Service	Applic
#	if known	UNITS	UNITS		Address 2				Basis	Date	Percentage	Amount	Basis	Date	Percei
1.		82	0	3993 Twin Pines Road		Portsmouth	VA	23703				\$0	\$1,055,034	05/01/27	/ 10
2.												\$0			
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33.												\$0			
34.												\$0			
35.												\$0			
		82	0	If development has more than 35	buildings, c	ontact Virginia H	ousing.								

Totals from all buildings

\$0

\$1,055,034

Must Complete

Number of BINS: 1

Number of BINS:	1	

Total Qualified Basis should equal total on Elig Basis Tab

\$1,055,034

lue					
Construc	tion		70% Present	Value Credit	
iaahla	Credit	Estimate	Actual or Anticipated	Applicable	Credit
icable entage	Credit Amount	Qualified Basis	In-Service Date	Applicable Percentage	Credit Amount
00.00%	\$1,055,034	Dusis	Dute	Tercentage	\$0
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V. STATEMENT OF OWNER

The undersigned hereby acknowledges the following:

- 1. that, to the best of its knowledge and belief, all factual information provided herein or in connection herewith is true and correct, and all estimates are reasonable.
- 2. that it will at all times indemnify and hold harmless Virginia Housing and its assigns against all losses, 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.
- 3. that points will be assigned only for representations made herein for which satisfactory documentation is submitted herewith and that no revised representations may be made in connection with this application once the deadline for applications has passed.
- 4. that this application form, provided by Virginia Housing to applicants for tax credits, including all sections 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.
- 5. that the undersigned is responsible for ensuring that the proposed development will be comprised of qualified low-income buildings and that it will in all respects satisfy all applicable requirements of federal tax law and any other requirements imposed upon it by Virginia Housing prior to allocation, should one be issued.
- 6. that the undersigned commits to providing first preference to members of targeted populations having state rental assistance and will not impose any eligibility requirements or lease terms terms for such individuals that are more restrictive than its standard requirements and terms, the terms of the MOU establishing the target population, or the eligibility requirements for the state rental assistance.
- 7. that, for the purposes of reviewing this application, Virginia Housing is entitled to rely upon representations 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.
- 8. that Virginia Housing may request or require changes in the information submitted herewith, may substitute its own figures which it deems reasonable for any or all figures provided herein by the undersigned and may reserve credits, if any, in an amount significantly different from the amount requested.
- 9. that reservations of credits are not transferable without prior written approval by Virginia Housing at its sole discretion.

V. STATEMENT OF OWNER

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

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

Legal Name of Owner:	Richman Twin Pines Senior, LLC		
	By: Richman Twin Pines Senior MM, LLC		
	By: TRG Twin Pines Senior Member, LLC		
By: Andre Bli	A		
Its: Executive Vice P	resident		

(Title)

۷. **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: Virginia License#: Architecture Firm or Company:	David Layman 0401015915 Hooker DeJong, Inc.			
By:	02251972TMG 2025.04.29 15:22:34 -04'00'			
lts: President, Chair	rperson of Board			
/ Certification": A statement of the Architect's opinion or intention, bas ct's professional knowledge, information and belief. Such statement of	,			

"Certify Architec or implied. It is understood that the Architect's certification shall not relieve the Client or the Client's Contractors of any responsibility or obligation they may have by industry custom or under any contract.

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

V. Previous Participation Certification

Development Name:	Twin Pines Senior Apartments
	i will i mes serior / partments

Name of Applicant (entity): Richman Twin Pines Senior, LLC

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

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

• "Principal" has the same meaning as defined within the QAP, but as applied to each specific property referenced within this Certification.

• "Participant" means the Principals of the Owner who will participate in the ownership of the Development identified above and includes Principals who may not be required to be individually listed within a Schedule A attached hereto.

Accordingly, I hereby certify the following:

- 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 in Schedule A 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 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.
- 3. During any time that any of the Participants were Principals in an owner(s) of any multifamily rental property, no such owner(s) 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.
- 4. That at no time have any Participants listed in this certification been required to turn in a property to the investor or been removed from a multifamily rental property ownership structure.
- 5. There are no unresolved findings raised as a result of state or federal audits, management reviews or other governmental investigations concerning any multifamily rental property in which any of the Participants were Principals.
- 6. During any time that any of the Participants were Principals in any multifamily rental property, there has not been a suspension or termination of payments under any state or federal assistance contract for such property.
- 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. Virginia Housing | Federal Housing Credit Manual 100

- 8. None of the Participants have been suspended, debarred or otherwise restricted by any federal or state governmental entity from doing business with such governmental entity.
- 9. None of the Participants have defaulted on an obligation covered by a surety or performance bond and has not been the subject of a claim under an employee fidelity bond.
- 10. No Participant is a Virginia Housing employee or a member of the immediate household of any Virginia Housing employee.
- 11. None of the Participants participate in the ownership of a multifamily rental housing property as of this date on which construction has stopped for a period in excess of 20 days or, in the case of a multifamily rental housing property assisted by any federal or state governmental entity, which has been substantially completed for more than 90 days but for which requisite documents for closing, such as the final cost certification, have not been filed with such governmental entity.
- 12. None of the Participants have been found by any federal or state governmental entity or court to be in noncompliance with any applicable civil rights, equal employment opportunity or fair housing laws or regulations.
- 13. No Participant was a principal in any multifamily rental property which has been found by any federal or state governmental entity or court to have failed to comply with Section 42 of the Internal Revenue Code of 1986, as amended, during the period of time in which the Participant was a Principal of the owner of such property (this does not refer to corrected 8823's).
- 14. No Participants are currently named as a defendant in a civil lawsuit arising out of their ownership or other participation in a multi-family housing development where the amount of damages sought by plaintiffs (i.e., the ad damnum clause) exceeds 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, I have attached a true and accurate statement to explain the relevant facts and circumstances.

Failure to disclose information about properties which have been found to be out of compliance or any material misrepresentations are grounds for rejection of an application and prohibition against future applications.

Andre Blakley	
Signature	
Andre Blakley	
Printed Name	
5/1/20	<mark>)25</mark>
Date (no more than 30 days prior to submission of the Applic	ation)

Twin Pines TC Application Version 2025-4_04.29.25.v2 - Sechedule A & PPredictus Participation Cert, printed 2

Development Name:	
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Twin Pines Senior Apartments

Name of Applicant:

Richman Twin Pines Senior, LLC

Principals' Name: The

The Richman Group Development Corporation

#	Development Name	Location	Ownership Entity	Ownership Entity Phone	CGP or "Named" Managing Member at the time of deal?	Total Develop- ment Units		Placed in Service Date	8609 Issued Date	Uncorrected 8823s? If Y, Explain at Tab D
		7009 Ed Bluestein								
1.	Ed Bluestein	Boulevard, Austin, TX	Bluestein Boulevard Apartments, LP	(203) 869-0900	N	263	263	Under Constru	Not Yet Availab	N
		6819 North 27th Avenue								
2.	Glendale	Phoenix, AZ	Richman Glendale Senior, LLC	(203) 869-0900	N	45	45	Under Constru	Not Yet Availab	N
2		327 N Harbor Boulevard								
3.	San Pedro Phase I	San Pedro, CA	One San Pedro Phase I, LP	(203) 869-0900	N	47	47	Under Constru	Not Yet Availab	N
		4600 North Congress								
	Laborahana	Avenue	Disharan Labashara JUC	(202) 000 0000	v	100	100			N.
4.	Lakeshore	West Palm Beach, FL	Richman Lakeshore, LLC	(203) 869-0900	Y	192	192	Under Constru	Not Yet Availab	N
		Powers Avenue & Toledo								
-		Rd.	Devuere Avenue Arestmente Ital	(202) 000 0000	V	100	1.00	44/42/2022		N
5.	Powers Avenue	Jacksonville, FL	Powers Avenue Apartments, Ltd.	(203) 869-0900	Ŷ	168	168	11/13/2023	Not Yet Availab	N
G	Crossont Crossings 1C	635 Waterview Ave	Crossoph Crossings 1C 11C	(202) 860 0000	N	0	62	Under Constru	Not Vot Availab	N
0.	Crescent Crossings 1C	Bridgeport, CT	Crescent Crossings 1C, LLC	(203) 869-0900	IN	85	02	Under Constru	NOL YEL AVAIIAD	IN
		2302 East Hillsborough								
7	East Tampa	Avenue Tampa, FL	East Tampa LIHTC, LLC	(203) 869-0900	v	354	1/2	Under Constru	Not Vot Availah	N
7.		61 Wall Street		(203) 809-0900	1	534	142		NOL TEL AVAIIAL	
Q	Wall Street	Norwalk, CT	Wall Street Recap Associates, LLC	(203) 869-0900	N	155	155	Under Constru	Not Vot Availah	Ν
0.		2991 Maverick Lane		(203) 809-0900		155	155	Under Constru		
٩	Devonwood Apartments	Merced, CA	Devonwood Apartments, LP	(203) 869-0900	N	156	156	Under Constru	Not Vet Availah	N
<u>J</u> .		1-4 Berger Drive				150	150			
10	Vista at Old Bridge	Old Bridge, NJ	Vista at Old Bridge, LP	(203) 869-0900	v	73	73	Under Constru	Not Yet Availah	N
10.		1 Lexington Drive		(203) 003 0300		13	73	onder constru		
11	Lexington Seniors	Portsmouth, VA	Richman Lexington Senior Apartments	(203) 869-0900	N	105	105	Under Constru	Not Yet Availah	N
		3335 Caseybridge Court				103	103			
12.	Austin Gateway Apartments	Austin, TX	Austin Gateway Apartemnts, LP	(203) 869-0900	N	592	288	Under Constru	Not Yet Availab	N
		William Cannon Drive &	······································	(====) === ====						
		McKinney Falls Parkway								
13.	Easton Park	Austin, TX	Richman Easton Park Apartments, LLC	(203) 869-0900	N	300	150	2/18/2025	Not Yet Availab	N
		3300 Lincoln Boulevard						, _,		
14.	Oroville Family Apartments	Oroville, CA	Richman Oroville Apartments, LP	(203) 869-0900	N	61	61	10/10/2024	Not Yet Availab	N
		13231 Lakeland Road								
15.	Santa Fe Springs Apartments	Santa Fe Springs, CA	Richman Santa Fe Springs Apartments, LP	(203) 869-0900	N	102	102	4/3/2025	Not Yet Availab	N
		645 Church Street								
16.	Aspire	Norfolk, VA	Richman Aspire Apartments, LP	(203) 869-0900	N	85	85	3/27/2025	Not Yet Availab	N
		5033 57th Avenue								
17.	Autumn Woods	Bladensburg, MD	AW Partners, LLC	(203) 869-0900	Y	481	481	10/21/2024	Not Yet Availab	N
		1137 B Street								
18.	The Retreat Apartments	Merced, CA	Merced CA Apartments, Ltd.	(203) 869-0900	N	119	119	5/23/2022	4/17/2024	Ν
		6109 Ben White								
		Boulevard								
19.	La Cima	Austin, TX	Montopolis Apartments, LLC	(203) 869-0900	Ν	260	260	5/19/2022	7/16/2024	Ν
		2701 Wilshire Boulevard								
20.	Bryson II HHH Affordable Apartments	Los Angeles, CA	Bryson II Partners LP	(203) 869-0900	Ν	64	64	5/24/2024	Not Yet Availab	N
		2137 NW 36th Street								
21.	Slate Miami Apartments	Miami, FL	Slate Miami Apartments, Ltd.	(203) 869-0900	Υ	105	105	5/22/2023	12/20/2024	Ν

Twin Pines TC Application Version 2025-4_04.29.25.v2 - Sechedule A & PP Cert

List of Development (SchA), printed 3

	26th Ave & 31st Street								
22. The Shores Apartments	St. Petersburg, FL	Shores Apartments, Ltd.	(203) 869-0900	Y	51	51	8/12/2022	12/6/2023	N
	1355 N. Avalon Boulevard								
23. Avalon 1355	Los Angeles, CA	Avalon 1355 Partners, LP	(203) 869-0900	N	54	54	10/11/2024	Not Yet Availab I	N
	201 NE 11th Street								
24. The Landings at Homestead	Homestead, FL	Landings at Homestead, Ltd.	(203) 869-0900	Y	101	101	7/13/2022	9/12/2023 I	N
	2319 Third Avenue								
25. 125th Street Parcel B West	New York, NY	East Harlem MEC Parcel B West LLC	(203) 869-0900	Y	404	101	3/4/2022	9/16/2024 I	N
	8 Maple Street								
26. Willow Creek Apartments Phase III	Hartford, CT	Overlook Village Associates III LLC	(203) 869-0900	N	30	24	4/28/2022	11/29/2022	N
	20 Johnson Street								
27. Windward Aparments	Bridgeport, CT	Windward Development Associates, LLC	(203) 869-0900	N	54	43	9/28/2021	6/27/2022	N
	15800 NW 77th Court								
28. Lucida Apartments	Miami Lakes, FL	Lucida Apartments LP	(203) 869-0900	Y	108	108	4/29/2021	8/3/2022 I	N
	2101 Allenwood Road								
29. Allenwood Terrace Apartments	Wall, NJ	Allenwood Terrace Partners, LP	(203) 869-0900	Y	85	85	1/20/2021	3/8/2022	N
	632 East 219th Street								
30. Carson Terrace Senior Apartments	Los Angeles, CA	Carson Terrace Partners LP	(203) 869-0900	N	63	63	10/28/2020	5/12/2022 I	N
	15 Berkeley Drive								
31. Willow Creek Apartments Phase II	Hartford, CT	Overlook Village Associates II, LLC	(203) 869-0900	N	43	38	10/18/2019	10/9/2020 I	N
	427 Granby Street								
32. Willow Creek Apartments Phase I	Hartford, CT	Overlook Village Associates, LLC	(203) 869-0900	N	62	62	2/8/2019	12/24/2019 I	N
	581 Waterview Avenue								
33. Crescent Crossings Phase IB	Bridgeport, CT	Crescent Crossing 1B, LLC	(203) 869-0900	N	84	66	9/19/2017	9/14/2018 I	N
	2257 Massachusetts								
	Avenue								
34. Meadow Green Apartments	Toms River, NJ	Meadow Green Partners LP	(203) 869-0900	Y	80	80	6/27/2017	6/13/2018	N
	240 Hallet Street								
35. Crescent Crossings Phase I	Bridgeport, CT	Crescent Crossings LLC	(203) 869-0900	Ν	93	93	12/15/2016	12/5/2017 I	N

Development Nam	e:
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Twin Pines Senior Apartments

Name of Applicant:

Principals' Name:

Richman Twin Pines Senior, LLC

The Richman Group Development Corporation

					CGP or "Named"	Total	Total Low	.		Uncorrected
	Development News			Ownership	Managing Member	Develop-			8609 Issued	8823s? If Y,
Ħ	Development Name	Location	Ownership Entity	Entity Phone	at the time of deal?	ment Units	Units	Service Date	Date	Explain at Tab D
1	Allementsch Trees	3401 NW 17th Avenue	Allemented Trees Anto Ltd	(202) 000 0000	V			11/21/2010	11/0/2017	NI
1.	Allapattah Trace	Miami, FL	Allapattah Trace Apts Ltd.	(203) 869-0900	Y	77	77	11/21/2016	11/6/2017	N
2	Most Driekell Misse	114 SW 8th Street	West Driekell View, 1td	(202) 860 0000	N	C.4	C A	2/6/2014	2/11/2015	N
Ζ.	West Brickell View	Miami, FL 860 SW 2nd Avenue	West Brickell View, Ltd.	(203) 869-0900	Y	64	64	2/6/2014	2/11/2015	
2	Vista Grande Apartments	Miami, FL	Vista Grande Apartments Ltd.	(203) 869-0900	V	89	89	12/30/2013	2/4/2015	N
5.	Vista Grande Apartments	1026 SW 2nd Avenue		(205) 809-0900	T	69	09	12/30/2013	2/4/2015	
1	West Brickell Tower	Miami, FL	West Brickell Tower, Ltd.	(203) 869-0900	v	32	32	12/19/2013	11/19/2014	N
– .	West blicken rower	107 E. Martin Luther King	West blicken rower, Etd.	(203) 805-0500	1	52	52	12/13/2013	11/13/2014	
		Drive								
5	Santos Isle		Santos Isle, Ltd.	(203) 869-0900	v	50	50	11/27/2013	9/12/2014	N
<u>J</u> .		1200 Wayside Road		(203) 803-0300	1	50	50	11/2//2013	5/12/2014	
6	Meadowbrook II	Tinton Falls, NJ	Meadowbrook II Partners LP	(203) 869-0900	Y	64	64	10/11/2013	6/18/2015	N
0.		306 West 128th Street		2007 000 0000	•	04		10, 11, 2013	0,10,2013	
7	St. Nicholas Park Apartments	New York, NY	St. Nicholas Park Apartments LP	(203) 869-0900	Y	30	30	8/23/2013	8/15/2014	N
		4234 Milner Circle		(200) 000 0000				0,20,2010	0,10,2011	
8.	Colonial Lakes Apartments	Lake Worth, FL	Colonial Lakes Apartments, Ltd.	(203) 869-0900	Y	120	120	12/21/2012	11/15/2013	N
0.		6204 Culver Crest Place		(200) 000 0000		110		12/21/2012	11/10/2010	
9.	Kensington Gardens Phase II	Riverview, FL	Progress Boulevard II, Ltd.	(203) 869-0900	Y	96	96	7/18/2012	8/30/2013	N
		9838 Lychee Loop		()				.,,	-,,	
10.	Cristina Woods Apartments	Tampa, FL	Cristina Woods Apartments, Ltd.	(203) 869-0900	Y	108	108	1/5/2012	8/17/2012	N
		5497 Timberleaf		(1 - 1 -		
		Boulevard								
11.	Landings at Timberleaf	Orlando, FL	Timberleaf Apartments, Ltd.	(203) 869-0900	Y	240	240	11/23/2011	9/3/2012	N
		9105 Hilltop Meadow								
12.	Sabal Ridge Apartments Phase II	Tampa, FL	Sabal Ridge Apartments II, Ltd.	(203) 869-0900	Y	108	108	11/21/2011	8/10/2012	N
		38512 Valley Oaks Circle								
13.	Meeting House at Zephyrhills	Zephyrhills, FL	Grand Reserve Apartments, Ltd.	(203) 869-0900	Y	160	160	11/15/2011	9/7/2012	N
		5 Whelan Place								
14.	Grant Park	Yonkers, NY	Mulford I, LP	(203) 869-0900	N	100	100	10/28/2011	5/8/2012	Ν
		110 Ashburton Avenue								
15.	Ashburton Avenue	Yonkers, NY	Ashburton Avenue I, LP	(203) 869-0900	N	49	49	10/11/2011	8/31/2012	Ν
		6830 Vista Lago Loop								
16.	Fort King Colony Apartments	Zephyrhills, FL	Fort King Colony, Ltd.	(203) 869-0900	Y	120	120	9/8/2011	7/25/2012	N
		311 West 127th Street								
17.	The Balton	New York, NY	The Balton LLC	(203) 869-0900	Y	155	39	9/8/2011	9/5/2013	Ν
		2293 Third Avenue								
18.	125th Street Parcel C	New York, NY 10035	East Harlem MEC Parcel C, L.P.	(203) 869-0900	Y	49	49	8/25/2011	7/23/2013	Ν
		351 N. West Street								
19.	Valley Oaks II	Tulare, CA	Tulare II Family Housing Partners, L.P.	(203) 869-0900	N	70	70	8/1/2011	7/15/2013	N
		3020 Bennett Lane		(
20.	Wichkam Park	Melboure, FL	Wichkam Park, LLC	(203) 869-0900	Υ	96	96	3/31/2011	3/27/2012	N
		200 West 128th Street								
21.	The Douglas	New York, NY	Site 8 Apartments LP	(203) 869-0900	Υ	69	69	3/30/2011	9/12/2012	N
		9822 Brookfield Farm								
22	Kanalantan Can bas	Court			v.				0 10 - 10	N
22.	Kensington Gardens	Riverview, FL	Progress Boulevard, Ltd.	(203) 869-0900	Y	180	180	1/7/2011	8/25/2011	N

Twin Pines TC Application Version 2025-4_04.29.25.v2 - Sechedule A & PP Cert

List of Development (SchA) (2), printed 5

	6950 Emery Mill Dr.								
23. Cross Creek Apartments	Tampa, FL	Sligh Avenue Apartments, Ltd.	(203) 869-0900	Y	192	192	9/11/2010	4/26/2011	N
	2468 13th Avenue North								
	Street								
24. Booker Creek Apartments	Petersburg, FL	Booker Creek Apartments, Ltd.	(203) 869-0900	Y	156	63	6/7/2010	6/21/2011	N
	9230 Sabalridge Grove								
	Place								
25. Sabal Ridge Apartments	Tampa, FL	Sabal Ridge Apartments, Ltd.	(203) 869-0900	Y	108	108	4/23/2010	2/23/2011	N
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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:	Included		Score
a. Signed, completed application with attached tabs in PDF format	Y	Y or N	0
b. Active Excel copy of application	Y	Y or N	0
c. Partnership agreement	Y	Y or N	0
d. SCC Certification	Y	Y or N	0
e. Previous participation form	Y	Y or N	0
f. Site control document	Y	Y or N	0
g. RESNET Certification	Y	Y or N	0
h. Attorney's opinion	Y	Y or N	0
i. Nonprofit questionnaire (if applicable)	N/A	Y, N, N/A	0
j. Appraisal	Y	Y or N	0
k. Zoning document	Y	Y or N	0
I. Universal Design Plans	Y	Y or N	0
m. List of LIHTC Developments (Schedule A)	Y	Y or N	0
Total:		•	0.00
1. READINESS:			
a. Virginia Housing notification letter to CEO (via Locality Notification Information App)	Y	0 or -50	0.00
b. Local CEO Opposition Letter	N	0 or -25	0.00
c. Plan of development	N	0 to 10	0.00
d. Location in a revitalization area based on Qualified Census Tract	Ν	0 or 10	0.00
or e. Location in a revitalization area with resolution or by locality	Ν	0 or 15	0.00
or f. Location in a Opportunity Zone	N	0 or 15	0.00
g. Location in a Medium to High level Economic Development Jurisdiction	Ν	0 or 5	0.00
h. Location on land owned by Tribal Nation	N	0 or 15	0.00
, Total:			0.00
2. HOUSING NEEDS CHARACTERISTICS:	N	O er un te F	0.00
a. Sec 8 or PHA waiting list preference	N	0 or up to 5	0.00
b. Existing RD, HUD Section 8 or 236 program	N	0 or 20	0.00
c. Subsidized funding commitments	17.14%	Up to 60	34.29
d. Tax abatement on increase of property's value	N	0 or 5	0.00
e. New project based rental subsidy) in Northern Virginia or New Construction pool	N	up to 40	0.00
f. Census tract with <12% poverty rate	0%	0, 20, 25 or 30	0.00
g. Development provided priority letter from Rural Development	N	0 or 15	0.00
h. Dev. located in area with increasing rent burdened population	Y	Up to 20	20.00
Total:			54.29

3. DEVELOPMENT CHARACTERISTICS: a. Enhancements (See calculations below) b. <removed 2025="" for=""></removed>			<u>51.80</u> 0.00
	Y	0 or 20	20.00
c. HUD 504 accessibility for 10% of units			
d. Proximity to public transportation	N		0.00
e. Development will be Green Certified	N		0.00
f. Units constructed to meet Virginia Housing's Universal Design standards	09	· · · · · · · · · · · · · · · · · · ·	0.00
g. Developments with less than 100 low income units	Y		7.20
h. Historic Structure eligible for Historic Rehab Credits	N		0.00
i. Meets Target Population Development Characteristics		0 or 10	0.00
	Total:		79.00
4. TENANT POPULATION CHARACTERISTICS: Locality AMI State AMI \$100,700 \$73,300		0.45	0.00
a. Less than or equal to 20% of units having 1 or less bedrooms	Ν		0.00
b. <plus> Percent of Low Income units with 3 or more bedrooms</plus>	0.0		0.00
c. Units with rent and income at or below 30% of AMI and are not subsidized (up to 10% of			0.00
d. Units with rents at or below 40% of AMI (up to 10% of LI units)	10.9		10.00
e. Units in Higher Income Jurisdictions with rent and income at or below 50% of AMI	10.9	•	10.98
f. Units in Higher Income Jurisdictions with rents <= 50% rented to tenants with <= 60% of <i>J</i>		•	0.00
or g. Units in LI Jurisdictions with rents <= 50% rented to tenants with <= 60% of AMI	10.9	08% Up to 50	0.00
	Total:		20.98
5. SPONSOR CHARACTERISTICS:			
a. Socially Disadvantaged Principal owner 25% or greater	Ν	0 or 30	0.00
 b. Veteran Small Business Principal owner 25% or greater 	Ν	0 or 30	0.00
 c. Developer experience - uncorrected life threatening hazard 	N	l 0 or -50	0.00
d. Developer experience - noncompliance	N	l 0 or -15	0.00
e. Developer experience - did not build as represented (per occurrence)	C	0 or -2x	0.00
f. Developer experience - failure to provide minimum building requirements (per occurenc	e) C	0 or -50 per it	em 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	l 0 or -50	0.00
i. Developer experience - more than 2 requests for Final Inspection	C	0 or -5 per ite	em 0.00
j. Management company rated unsatisfactory	N		0.00
	Total:		0.00
6. EFFICIENT USE OF RESOURCES:		Up to 100	44.50
a. Credit per unit	Total:	Up to 100	<u>44.50</u> 44.50
	TOLAI.		44.50
7. BONUS POINTS:			
a. Extended Use Restriction beyond 15 year compliance period	15 Years		0.00
or b. Nonprofit or LHA purchase option/ ROFR	N		0.00
or c. Nonprofit or LHA Home Ownership option	N		0.00
d. Combined 9% and 4% Tax Exempt Bond Site Plan	N		0.00
e. RAD or PHA Conversion participation and competing in Local Housing Authority pool	N		0.00
f. Team member with Diversity, Equity and Inclusion Designation	Y		5.00
g. Team member with Veteran Owned Small Business Certification	N	•	0.00
h. Commitment to electronic payment of fees	Y		5.00
i. Zero Ready or Passive House certification from prior allocation			
	Total:		30.00
300 Point Threshold - all 9% Tax Credits	ΤΟΤΑ	L SCORE:	228.77
200 Point Threshold - Tax Exempt Bonds			

Enhancements:

Limancements.		
All units have:	Max Pts	Score
a. Community Room	5	5.00
b. Exterior walls constructed with brick and other low maintenance materials	40	32.80
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	0.00
f. Baths equipped with humidistat	3	0.00
g. Watersense labeled faucets, toilets and showerheads (without Green Certfication)	3	3.00
h. Rehab only: Infrastructure for high speed internet/broadband	5	0.00
i. Each unit provided free individual high speed internet access	15	0.00
j. USB in kitchen, living room and all bedrooms	1	0.00
k. Rehab only: dedicated space to accept permanent dehumidification system	2	0.00
I. Provides Permanently installed dehumidification system	5	5.00
m. All interior doors within units are solid core	3	0.00
n. Installation of Renewable Energy Electric system	10	0.00
o. New Construction: Balcony or patio	4	0.00
	-	49.80
All elderly units have:		
p. Front-control ranges	1	1.00
q. Independent/suppl. heat source	1	0.00
r. Two eye viewers	1	1.00
s. Shelf or Ledge at entrance within interior hallway	2	0.00
	-	2.00

Total amenities: 51.80

Х.

Development Summary

Summary Information

2025 Low-Income Housing Tax Credit Application For Reservation

Deal Name:	Twin Pines Senior Apartments			
Cycle Type:	4% Tax Exempt Bonds Credits	Requested Credit Amount:	\$1,055,034	
Allocation Type:	0	Jurisdiction: Portsmouth Cit	Σ γ	
Total Units	82	Population Target: Elderly		Total Score
Total LI Units	82			228.77
Project Gross Sq Ft:	84,535.00	Owner Contact: Andre	Blakley	
Green Certified?	FALSE			

Source of Funds	Amount	Per Unit	Per Sq Ft	Annual Debt Service
Permanent Financing	\$19,380,000	\$236,341	\$229	\$767,251
Grants	\$0	\$0		
Subsidized Funding	\$5,200,000	\$63,415		

Uses of Funds - Actual Costs								
Type of Uses	Amount	Per Unit	Sq Ft	% of TDC				
Improvements	\$17,180,906	\$209,523	\$203	56.64%				
General Req/Overhead/Profit	\$2,405,326	\$29,333	\$28	7.93%				
Other Contract Costs	\$1,117,796	\$13,632	\$13	3.68%				
Owner Costs	\$5,584,799	\$68,107	\$66	18.41%				
Acquisition	\$1,400,000	\$17,073	\$17	4.62%				
Developer Fee	\$2,645,106	\$32,257	\$31	8.72%				
Total Uses	\$30,333,933	\$369,926						

Income						
Gross Potential Income - LI Units \$1,521,288						
Gross Potential Income - Mkt Units			\$0			
	\$1,521,288					
Less Vacancy %	\$76,064					
Effective Gros	\$1,445,224					

Effective Gross Income

Rental Assistance? TRUE

Expenses							
Category	Total	Per Unit					
Administrative	\$210,031	\$2,561					
Utilities	\$67,650	\$825					
Operating & Maintenance	\$85,900	\$1,048					
Taxes & Insurance	\$170,668	\$2,081					
Total Operating Expenses	\$534,249	\$6,515					
Replacement Reserves	\$24,600	\$300					
Total Expenses	\$558,849	\$6,815					
Cash Flow		1					
EGI	\$1,445,224						
Total Expenses	\$558,849						
Net Income	\$886,375						
Debt Service	\$767,251						
Debt Coverage Ratio (YR1):	1.16						

Total Development Costs	\$30,333,933
Developer Fee	\$2,645,106
Land Acquisition	\$1,400,000
Total Improvements	\$26,288,827

Proposed Cost Limit/Sq Ft:	\$342
Applicable Cost Limit/Sq Ft:	\$344
Proposed Cost Limit/Unit:	\$352,853
Applicable Cost Limit/Unit:	\$331,194

Unit Breakdown					
Supp Hsg	0				
# of Eff	0				
# of 1BR	70				
# of 2BR	12				
# of 3BR	0				
# of 4+ BR	0				
Total Units	82				

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

Income Averaging?

FALSE

Extended Use Restriction?

30

Y. Efficient Use of Resources

Credit Points (updated in 2025):

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%) x 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	\$1,055,034	
Credit Requested	\$1,055,034	
% of Savings	0.00%	
Cliding Coole Deinte	44 F	
Sliding Scale Points	44.5	

Nan	ne of Applicant:	oplicant: Richman Twin Pines Senior, LLC								
Drin	cinals' Namo	The Richman Group Dev	elonment Cornoration							
PIII	cipals' Name:	The Kichinan Group Dev								
					CGP or "Named"	Total	Total Low			Uncorrected
				Ownership			Income	Placed in		8823s? If Y,
#	Development Name	Location	Ownership Entity	•			Units			Explain at Tab D
_	Allapattah Trace	3401 NW 17th AvenueMia	· · ·	(203) 869-0900	Y	77	77			N
2.	West Brickell View	114 SW 8th StreetMiami, F	West Brickell View, Ltd.	(203) 869-0900	Y	64	64		2/11/2015	N
3.	Vista Grande Apartments	860 SW 2nd AvenueMiami	Vista Grande Apartments Ltd.	(203) 869-0900	Y	89	89	12/30/2013	2/4/2015	N
	West Brickell Tower	1026 SW 2nd AvenueMian		(203) 869-0900		32			11/19/2014	
5.	Santos Isle	107 E. Martin Luther King I	Santos Isle, Ltd.	(203) 869-0900		50			9/12/2014	
	Meadowbrook II		Meadowbrook II Partners LP	(203) 869-0900		64			6/18/2015	
7.	St. Nicholas Park Apartments		St. Nicholas Park Apartments LP	(203) 869-0900	Y	30	30		8/15/2014	N
8.	Colonial Lakes Apartments	4234 Milner CircleLake Wo	Colonial Lakes Apartments, Ltd.	(203) 869-0900		120	120		11/15/2013	
9.	Kensington Gardens Phase II	6204 Culver Crest PlaceRiv	Progress Boulevard II, Ltd.	(203) 869-0900		96	96	7/18/2012	8/30/2013	
	Cristina Woods Apartments		Cristina Woods Apartments, Ltd.	(203) 869-0900		108	108		8/17/2012	
11.	Landings at Timberleaf		Timberleaf Apartments, Ltd.	(203) 869-0900		240	240		9/3/2012	
	Sabal Ridge Apartments Phase II		Sabal Ridge Apartments II, Ltd.	(203) 869-0900		108			8/10/2012	
	Meeting House at Zephyrhills		Grand Reserve Apartments, Ltd.	(203) 869-0900		160	160		9/7/2012	
14.	Grant Park	5 Whelan PlaceYonkers, N		(203) 869-0900		100	100		5/8/2012	
15.	Ashburton Avenue	110 Ashburton AvenueYon	Ashburton Avenue I, LP	(203) 869-0900	N	49	49	10/11/2011	8/31/2012	N
16.	Fort King Colony Apartments	6830 Vista Lago LoopZephy	Fort King Colony, Ltd.	(203) 869-0900	Y	120	120	9/8/2011	7/25/2012	N
17.	The Balton	311 West 127th StreetNew	The Balton LLC	(203) 869-0900	Y	155	39	9/8/2011	9/5/2013	N
18.	125th Street Parcel C	2293 Third AvenueNew Yo	East Harlem MEC Parcel C, L.P.	(203) 869-0900	Y	49	49	8/25/2011	7/23/2013	N
19.	Valley Oaks II	351 N. West StreetTulare,	Tulare II Family Housing Partners, L.P.	(203) 869-0900	N	70	70	8/1/2011	7/15/2013	N
20.	Wichkam Park	3020 Bennett LaneMelbou	Wichkam Park, LLC	(203) 869-0900	Y	96	96	3/31/2011	3/27/2012	N
21.	The Douglas	200 West 128th StreetNew	Site 8 Apartments LP	(203) 869-0900	Y	69	69	3/30/2011	9/12/2012	N
22.	Kensington Gardens	9822 Brookfield Farm Cour	Progress Boulevard, Ltd.	(203) 869-0900	Y	180	180	1/7/2011	8/25/2011	N
	Cross Creek Apartments	6950 Emery Mill Dr. Tampa	Sligh Avenue Apartments, Ltd.	(203) 869-0900	Y	192	192	9/11/2010	4/26/2011	N
24.	Booker Creek Apartments	2468 13th Avenue North S	Booker Creek Apartments, Ltd.	(203) 869-0900	Y	156	63	6/7/2010	6/21/2011	N
25.	Sabal Ridge Apartments	9230 Sabalridge Grove Place	Sabal Ridge Apartments, Ltd.	(203) 869-0900	Y	108	108	4/23/2010	2/23/2011	N
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* Must have the ability to bind the LIHTC entity; document with Partnership/operating agreements and one 8609 (per entity/development) for a total of 6.

Twin Pines Senior Apartments

Development Name:

Dev	elopment Name:	Twin Pines Senior Apartments						-		
Nan	ne of Applicant:	Richman Twin Pines Ser	nior, LLC							
Prin	cipals' Name:	Portsmouth Developme	ent Corporation							
				Ownership	CGP or "Named" Managing Member	Total Develop-	Total Low Income	Placed in	8609 Issued	Uncorrected 8823s? If Y,
#	Development Name	Location	Ownership Entity	Entity Phone	at the time of deal?	ment Units	Units	Service Date	Date	Explain at Tab D
1.	Phoebus Square	Portsmouth, VA	Phoebus Square, LP	(757) 399-5261	Y	122	122	10/16/2009		N
2.	Effingham Plaza	Portsmouth, VA	Gosport Elderly, LP	(757) 399-5261	Y	178	178	6/30/2009		N
3.	Hamilton Place Phase I	Portsmouth, VA	Hamilton Place, LP	(757) 399-5261	Y	84	84	8/31/2010		Ν
4.	Seaboard Square Phase I	Portsmouth, VA	Clarke Manor, LP	(757) 399-5261	Y	121	121	8/26/2011		Ν
5.	Seaboard Square Phase II	Portsmouth, VA	Seaboard Square II, LP	(757) 399-5261	Y	100	100	11/4/2011		Ν
6.	Hamilton Place Phase II	Portsmouth, VA	Hamilton II, LP	(757) 399-5261	Y	84	84	10/3/2012		N
7.	Hope Village	Portsmouth, VA	HV Community, LP	(757) 399-5261	Y	48	48	11/4/2014		N
8.	Westbury Cottages	Portsmouth, VA	Westbury Cottages, LP	(757) 399-5261	Y	16	16	6/5/2015		Ν
9.	Dale Homes Phase I	Portsmouth, VA	Dale I, LP	(757) 399-5261	Y	146	146	4/1/2018		Ν
10.	Dale Homes Phase li	Portsmouth, VA	Dale II, LP	(757) 399-5261	Y	150	150	4/1/2018		Ν
11.	Lexington Senior Apartments	Portsmouth, VA	Richman Lexington Senior Apartments, LP	(757) 399-5261	Y	105	105			Ν
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* Must have the ability to bind the LIHTC entity; document with Partnership/operating agreements and one 8609 (per entity/development) for a total of 6.

Development Name:

Twin Pines Senior Apartments

Name of Applicant:

Principals' Name:

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1. 2. 3. 4.	evelopment Name	Location		Ownership	Managing Member				8609 Issued	8823s? If Y,
2. 3. 4.		LOCATION	Ownership Entity	Entity Phone	at the time of deal?	ment Units	Units	Service Date	Date	Explain at Tab D
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Development Name:

Twin Pines Senior Apartments

Name of Applicant:

Principals' Name:

#				1	CGP or "Named"	Total	Total Low			Uncorrected
#				Ownership	Managing Member				8609 Issued	8823s? If Y,
	Development Name	Location	Ownership Entity	Entity Phone	at the time of deal?	ment Units	Units	Service Date	Date	Explain at Tab D
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Development Name:

Twin Pines Senior Apartments

Name of Applicant:

Principals' Name:

#				1	CGP or "Named"	Total	Total Low			Uncorrected
#				Ownership	Managing Member				8609 Issued	8823s? If Y,
	Development Name	Location	Ownership Entity	Entity Phone	at the time of deal?	ment Units	Units	Service Date	Date	Explain at Tab D
1.					Y/N					Y/N
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Thank You. The information detailed	below has successfully submitted for successing
	Payment was successfully created
Transaction Date	04/30/2025
Post Date	04/30/2025
Tracking Number	743740946
Amount to Debit	\$11,000.00
Done	e Print

Twin Pines Senior Apartments (2025-TEB-14)

Virginia Housing 2025 4% LIHTC Application

VACANCY RATE JUSTIFICATION

Twin Pines Senior Apartments is underwritten at a 5% vacancy rate. As requested with Virginia Housing's application workbook, supporting documentation to substantiate this vacancy rate is included herein.

First, please note that, per the project's Market Study, the property's comparables demonstrate a stabilized vacancy rate of 4% - below the 5% the project is underwritten to. This demonstrates that Twin Pines Senior Apartments is effectively positioned within a market area that can support a 5% vacancy rate. The complete market study is attached elsewhere to this application, but an excerpt is included below for convenient review.

OVERALL VACANCY							
Property Name	Rent Structure	Tenancy	Total Units	acant Uni	Vacancy Rate		
Arbour Reach Apartments	LIHTC	Family	92	1	1.1%		
Crescent Place	LIHTC	Family	156	0	0.0%		
Stone Ridge Apartments	LIHTC	Family	207	12	5.8%		
Victory Square Apartments	LIHTC	Senior	112	8	7.1%		
Century Hampton Roads	Market	Family	216	4	1.9%		
Clairmont At Harbour View Station*	Market	Family	276	5	1.8%		
Era At Park 216	Market	Senior	104	21	20.2%		
Park 216	Market	Family	266	15	5.6%		
Westwinds Apartments	Market	Family	408	24	5.9%		
Total LIHTC			567	21	3.7%		
Total Market Rate			1,270	69	5.4%		
Stabilized Market Rate**			1,166	48	4.1%		
Overall Total			1,837	90	4.9%		
Stabilized Total**			1,733	69	4.0%		

*Located outside of the PMA

**Excludes Era at Park 216, which is in its initial absorption period

Additionally, please note that Twin Pines Senior Apartments will be receiving 100% Section 8 projectbased voucher subsidy, and the local voucher authority, Portsmouth Redevelopment and Housing Authority (PRHA) has a substantial waiting list for Section 8 residents. Details regarding the current waiting list at other PRHA Section 8 project-based voucher properties are included on the next page, demonstrating that Twin Pines Senior Apartments will have a substantial number of residents ready to move in at any given time – substantiating the inclusion of a 5% vacancy rate.

Twin Pines Senior Apartments (2025-TEB-14)

Virginia Housing 2025 4% LIHTC Application

VACANCY RATE JUSTIFICATION

Portsmouth Redevelopment and Housing Authority (PRHA)

Section 8 Project Based Voucher Waiting Lists as of Fall 2024

Hope Village 169

Westbury Pine 212

King Square 96

Phoebus Square 101

Hamilton Place 28

Seaboard Square I & II 205

Dale Homes I & II 32

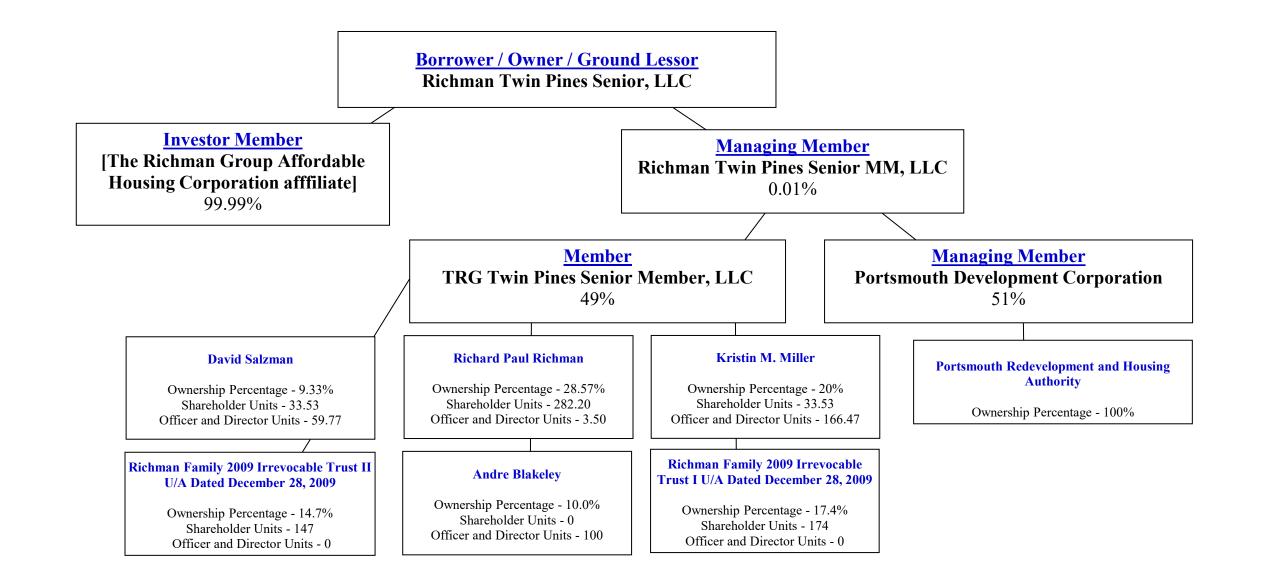
Lexington Place I & II 72

**Please note, all properties listed above are exclusively for residents 55+



Tab A:

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



LIMITED LIABILITY COMPANY AGREEMENT

of

RICHMAN TWIN PINES SENIOR, LLC

THIS LIMITED LIABILITY COMPANY AGREEMENT OF **RICHMAN TWIN PINES SENIOR, LLC** (the "Company") is made and entered into as of the 16th day of February, 2024, by the Member of the Company who has executed this Agreement.

RECITALS

WHEREAS, upon the filing of the Certificate of Formation (the "Certificate of Formation") with the Delaware Secretary of State for the Company on February 16, 2024, the Member was the sole member of the Company, and an oral agreement existed with respect to the organization, management and operation of the Company;

WHEREAS, the Member now desires to enter into this Agreement to set forth the terms upon which the Company will be governed; and

NOW, in consideration of the premises and the mutual covenants and agreements set forth herein, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereto, intending to be legally bound, hereby agree as follows:

ARTICLE 1

DEFINITIONS

Unless otherwise expressly provided or the context otherwise requires, the following terms used in this Agreement have the following meanings:

"Act" means the Limited Liability Company Act in effect in the State of Delaware.

"Affiliate" means an individual or entity that directly, or indirectly through one or more intermediaries, controls, is controlled by, or is under common control with, another person, and includes: (1) a spouse, ancestor or lineal descendant of an individual; (2) an officer, director, shareholder or partner of a person which is not an individual, and a spouse, ancestor or lineal descendant of any such person; (3) a spouse of an ancestor or lineal descendant; and (4) any individual or entity controlled by any individual or entity designated above. "Control" means the possession, direct or indirect, of the power to direct or cause the direction of the management and policies of an entity or individual, whether through the ownership of voting securities, by contract, or otherwise.

"Agreement" means this Limited Liability Company Agreement of Richman Twin Pines Senior, LLC, as amended from time to time.

"Capital Contribution" means the total amount of capital contributed to the Company's capital by the Member pursuant to Section 5.1.

"Company" means Richman Twin Pines Senior, LLC, a Delaware limited liability company.

"Company Capital" means the total amount of all Capital Contributions of the Member.

"Effective Date" means the effective date of the Certificate of Formation of the Company.

"Manager" or "Manager(s)" means the person elected by the Member to manage the Company. The initial manager shall be as designated on the attached <u>Exhibit A</u>.

"Member" means the Member whose name and address is set forth on <u>Exhibit A</u> and other persons who are admitted to the Company as additional or substitute Members. A Member shall be deemed to be the owner of the Percentage Interest assigned to the Member unless and until the assignee of the Percentage Interest has been admitted to the Company as a substitute Member pursuant to the terms and conditions of this Agreement.

"Method of Accounting" means the method of accounting selected by the Member from time to time.

"Operating Proceeds" for the applicable period means all cash receipts of the Company during such period (excluding capital contributions, loan proceeds, insurance proceeds (except to the extent such proceeds were paid on account of a business interruption) and any proceeds from the liquidation of the Company under Article 11) plus the amount of any cash released from Company reserves during such period, less the following costs and expenses paid during such period (to the extent not paid from the reserves): (1) cash operating expenses, (2) interest and principal payments on any indebtedness of the Company, (3) expenditures for guarantees and similar payments, and (4) any additions to Company reserves which the Member, in good faith, shall determine are desirable or reasonably necessary to the conduct of the business and affairs of the Company or which the Company is required to make by any governmental authority or pursuant to any "net worth" or similar requirement applicable to the Company.

"Percentage Interest" means the percentage interest of the Member in certain amounts/matters regarding the Company, which is provided on <u>Exhibit A</u>.

"Principal Place of Business" means 777 West Putnam Avenue, Greenwich, Connecticut 06830, or at such other place as the Managers may designate by notice to the Member.

"Securities Act of 1933" means the Securities Act of 1933, as amended.

"Secretary of State" means the Secretary of State of the State of Delaware.

ARTICLE 2

UNIFORM BUSINESS REPORT; MEMBER ACTION

2.1. <u>Uniform Business Report</u>. The Company shall file a uniform business report with the Secretary of State on or before the required filing date of such report for each calendar year, on the form provided by the Secretary of State.

2.2. <u>Voting</u>. Action on a matter shall be approved by the affirmative vote of the Member.

2.3. <u>Written Action</u>. Any action required or permitted to be taken by the Member may be taken by a written consent describing the action to be taken, dated and signed by the Member.

ARTICLE 3

TERM

The Company shall continue until terminated as provided in Article 10.

ARTICLE 4

MANAGERS; OFFICERS

4.1. <u>Number and Election</u>. The number of Managers shall be fixed from time to time by the Member, within any limits set forth in the Articles of Organization. The Managers shall serve until their death, resignation or removal. In the event of the death, resignation or removal of a Manager, the Member may appoint a successor Manager.

4.2. <u>Removal of a Manager</u>. The Member may remove a Manager, with or without cause any time.

4.3. <u>Powers</u>. The Manager shall have the powers and responsibilities described in Article 8.

4.4. <u>Officers</u>. The Company may have a President, Vice President, a Secretary, a Treasurer, and such other officers, including one or more vice presidents, assistant officers and agents, as the Manager(s) may from time to time deem advisable. Officers shall be elected by the Manager(s) and shall hold office for the term of one (1) year or until their successors are elected and qualified, unless sooner removed by the Manager(s). Any person may hold two or more offices. The failure to elect a President, Vice President, Secretary, or Treasurer or any other office, shall not affect the existence of the Company.

4.5 <u>Vacancies</u>. A vacancy in any office due to death, resignation, removal, disqualification, or any other reason may be filled by the Manager(s) for the unexpired portion of the applicable term.

4.6 <u>Removal</u>. The President, Vice President, Secretary or Treasurer or any such other officer elected by the Manager(s) may be removed from office with or without cause, at any time, by the Manager(s).

ARTICLE 5

CAPITAL CONTRIBUTIONS

5.1. <u>Contributions of Members</u>.

(a) The Member shall contribute to the Company the Capital Contribution, as set forth on Exhibit A.

(b) The Member shall not be required to make any additional capital contributions or loans to the Company or be personally liable for the payment of any debts of the Company. The Member may, in his sole and absolute discretion, make additional capital contributions or loans to pay routine operating expenses incurred by the Company; provided, however, that the Member shall in no event be obligated to make any contributions or loans to the capital of the Company without the prior written consent of the Member, which may be given or withheld in his sole and absolute discretion.

5.2. <u>Company Capital</u>. The initial Company Capital shall be as described on <u>Exhibit A</u>, which shall be contributed by the Member in accordance with Section 5.1 on the Effective Date.

5.3. <u>Limited Liability of Member</u>. The liability of the Member shall be limited to the required Capital Contribution pursuant to Section 5.1. The Member shall not be personally liable for any obligations of the Company.

ARTICLE 6

ALLOCATION OF PROFITS AND LOSSES

All of the Company's income, gains, losses, deductions and credits (and items thereof), for each fiscal year of the Company, shall be reported by the Member for income tax purposes consistent with the provisions of Section 9.6.

ARTICLE 7

DISTRIBUTIONS

<u>Distributions of Operating Proceeds</u>. The Company's Operating Proceeds shall be distributed to the Member at such times as the Member shall determine, but not less than annually.

ARTICLE 8

CONTROL AND MANAGEMENT

8.1. <u>Management and Control of the Company — Managers.</u> The Manager(s) shall have, except as specifically limited in this Agreement, full and exclusive authority in the management and control of the Company, and shall have all the rights and powers which are otherwise conferred by law or are necessary or advisable for the discharge of their duties and the management of the business and affairs of the Company. In the event the Manager(s) elects officers of the Company as provided in Section 4.4, the Manager(s) may delegate some or all of his rights and powers to one or more such officers. If there is more than one Manager, any one Manager shall have authority to act alone (without any other Managers) on behalf of the Company and to bind the Company with respect to any matter.

8.2. <u>Expressly Authorized Rights and Powers</u>. Without limiting the generality of Section 8.1, but subject to the provisions of this Section 8.2, the Manager(s) (or one or more officers, if so authorized in writing by the Manager) is expressly authorized on behalf of the Company to:

(a) procure and maintain with responsible companies such insurance as may be advisable in such amounts and covering such risks as are deemed appropriate by the Managers;

(b) take and hold any assets of the Company in the Company name, or in the name of a nominee of the Company;

(c) execute and deliver on behalf of and in the name of the Company, or in the name of a nominee of the Company, all instruments necessary or incidental to the conduct of the Company's business;

(d) protect and preserve the assets of the Company and incur indebtedness in the ordinary course of business;

(e) will, dispose of, trade, exchange, convey, quitclaim, surrender, release or abandon, upon terms and conditions which the Managers may negotiate and deem appropriate, personal property of the Company in the ordinary course of business;

(f) execute and deliver documents and instruments on behalf of the Company in connection with the acquisition and disposition of its assets, and to execute, terminate, modify, enforce, continue or otherwise deal with any Company indebtedness and security interests, to sell Company assets, and to take any other action with respect to agreements made between the Company and a lender or any affiliate thereof, all subject to the limitations of Section 8.3;

(g) open Company bank accounts in which all Company funds shall be deposited and from which payments shall be made; and

(h) invest Company funds and working capital reserves.

8.3. <u>Certain Limitations</u>. Notwithstanding the generality of the foregoing, and in addition to other acts expressly prohibited by this Agreement or by law, the Manager shall not have the authority to do any of the following without the consent of the Member:

(a) do any act in contravention of this Agreement;

(b) do any act which would make it impossible to carry on the ordinary business of the Company, except as expressly provided in this Agreement;

(c) confess a judgment against the Company or otherwise settle or compromise any litigation or other adversarial proceeding;

(d) execute or deliver any general assignment for the benefit of the creditors of the Company;

(e) assign rights in specific Company property for other than a Company purpose;

(f) knowingly or willingly do any act (except an act expressly required by this Agreement) which would cause the Company to become an association taxable as a corporation;

(g) sell all or substantially all of the assets of the Company or cause the Company to merge with another entity;

(h) increase any salary by more than twenty percent (20%) annually or pay any bonuses or commissions in excess of \$10,000 to any employee, specifically including the Manager;

(i) enter into or amend any contracts with a Manager or any Affiliate of a Manager;

(j) enter into any contract or bind the Company to any debt, obligation, or liability that obligates the Company to spend in excess of \$50,000 or that may not be terminated at the will of Company on thirty (30) days or less notice; or

(k) encumber, pledge, or allow a lien to be created against any assets of the Company.

ARTICLE 9

BOOKS OF ACCOUNT, FINANCIAL REPORTS, RECORDS, FISCAL YEAR, BANKING AND ACCOUNTING DECISIONS

9.1. <u>Books of Account</u>. The Company shall keep adequate books and records of the Company wherein shall be recorded and reflected all of the Member's capital contributions to the Company and all of the income, expenses and transactions of the Company. The books and records shall be kept at the principal place and business of the Company and the Member and its authorized representatives shall have, at reasonable times during normal business hours, free access to and the right to inspect and, at its expense, copy such books and records of the Company.

9.2. <u>Bank Accounts, Funds and Assets</u>. The funds of the Company shall be deposited in such bank or banks as shall be deemed appropriate. Such funds shall be withdrawn only by such authorized persons as may be designated by the Member.

9.3. <u>Tax Returns and Reports</u>. Appropriate tax returns and reports for the Company, if any, shall be prepared and timely filed with the proper authorities. The Company shall also cause to be prepared and timely filed, with appropriate federal and state regulatory and administrative bodies, all reports required to be filed with such entities under then current applicable laws, rules and regulations. The Member shall be provided with a copy of any such report upon request, without expense to the Member.

9.4. <u>Reports and Financial Statements</u>. The Company shall provide the following reports and financial statements to the Member:

(a) by March 1 of each fiscal year a balance sheet as of the end of such fiscal year, together with related statements of income, Member's equity, and a statement of cash flows; and

(b) as soon as practical after the end of each fiscal year but not later than March 15, all information necessary for the preparation of the Member's federal income tax return.

9.5. <u>Fiscal Year</u>. The fiscal year of the Company for both reporting and federal income tax purposes shall begin with the 1st day of January and end on the 31st day of December in each calendar year.

9.6. <u>Tax Status</u>. Notwithstanding any provision of this Agreement to the contrary, it is the intention of the Member that the Company be disregarded solely for federal, state and local income tax purposes. Accordingly, unless otherwise approved by the Member or required by law, the Company shall not apply for any tax identification number or prepare or file any federal, state or local income tax return. The Company shall, as soon as is practicable after the end of each fiscal year, prepare a statement setting forth each item of income, gain, loss, deduction and credit and forward the same to the Member who shall report each such item on its income tax return as required by applicable law. Nothing in this Section shall not be construed to extend the purposes or expand the obligations or liabilities of the Company or the Member.

ARTICLE 10

DISSOLUTION AND TERMINATION

10.1. <u>Dissolution of Company</u>. The term of the Company began on February 16, 2024, and shall be dissolved and its business shall terminate upon the earliest occurrence of any of the following events (each a "Dissolution Event"):

(a) delivery to the Company of a written notice in which the Member approves of the dissolution of the Company;

(b) the sale, exchange, forfeiture or other disposition of all or substantially all the properties of the Company, unless the Member determines otherwise; or

(c) any event described in the Act (or successor provision of the Act) for a limited liability company with perpetual life.

The Company shall continue to exist after the happening of any of the foregoing events solely for the purpose of winding up its affairs in accordance with the Act.

10.2. <u>Procedure on Liquidation</u>.

(a) Upon the occurrence of a Dissolution Event, the Company shall continue solely for the purposes of winding up its affairs in an orderly manner, satisfying the claims of its creditors and liquidating its assets, and the Member and Manager shall not take any action that is inconsistent with or unnecessary to the winding up of the Company's business and affairs. To the extent not inconsistent with the foregoing, all covenants and obligations in this Agreement shall continue in full force and effect until such time as the Dissolution Proceeds (as defined below) have been distributed pursuant to this Section and the Company has filed articles of dissolution with the Secretary of State.

(b) A Manager chosen by the Member or the Member (the "<u>Winding-Up</u> <u>Person</u>") shall be responsible for overseeing the winding up and liquidation of the Company. As soon as reasonably practical after the occurrence of a Dissolution Event, the Winding-Up-Person shall take such other actions as are required under the Act to dispose or make provision for the known and unknown claims against the Company. The Winding-Up Person shall take full account of the Company's liabilities and its property, cause the property to be liquidated as promptly as is consistent with obtaining the fair value thereof, and shall cause the proceeds therefrom and any other assets and funds of the Company (collectively, the "<u>Dissolution Proceeds</u>"), to the extent sufficient therefor, to be applied and distributed in the following order:

(1) First, to the payment of the Company's known debts and liabilities, but if the amount available therefore shall be insufficient, then pro rata on account thereof; and

(2) Then, the balance, if any, less such reserves ("<u>Dissolution</u> <u>Reserves</u>") as the Winding-Up Person reasonably determines are necessary or appropriate for anticipated or contingent expenses of the Company, shall be distributed to the Member.

(c) To the extent the Winding-Up Person subsequently determines Dissolution Reserves (or any part thereof) to be unnecessary for the Company expenses, it shall cause such amounts to be distributed or paid to the Member.

When all of the Company's property and assets have been applied and/or distributed as provided in this Section, the Winding-Up Person shall file articles of dissolution as provided in the Act and take such other actions as may be necessary to cause the Company to withdraw from all jurisdictions where the Company is then authorized to transact business. The Winding-Up Person shall not receive any compensation for any services performed pursuant to this Section, except as specifically authorized by the Member.

ARTICLE 11

INDEMNIFICATION

11.1. Right to Indemnification. Each person (including the heirs, executors, administrators, and estate to each person) (1) who is or was a Member of the Company, (2) who is or was a Manager of the Company, or (3) who is or was serving at the request of the Company in the position of a director, officer, trustee, partner, agent, or employee of another corporation, partnership, joint venture, trust or other enterprise and as to whom the Company has agreed to grant an indemnity hereunder, shall be indemnified by the Company as of right to the fullest extent permitted or authorized by the Act or future legislation or by current or future judicial or administrative decision (but, in the case of future legislation or decision, only to the extent that it permits the Company to provide broader indemnification rights than permitted prior to the legislation or decision), against all fines, liabilities, settlements, losses, damages, costs and expenses, including attorneys' fees, asserted against him or incurred by him in his capacity as a Member, Manager, director, officer, trustee, partner, agent or employee, or arising out of his status as a Member, Manager, director, officer, trustee, partner, agent or employee. The foregoing right of indemnification shall not be exclusive of other rights to which those seeking indemnification may be entitled. The Company may maintain insurance, at its expense, to protect itself and the indemnified persons against all fines, liabilities, costs and expenses, including attorneys' fees, whether or not the Company would have the legal power to indemnify him directly against such liability.

11.2. <u>Advances</u>. Costs, charges and expenses (including attorneys' fees) incurred by a person referred to in Section 11.1 of this Article in defending a civil or criminal suit, action or proceeding shall be paid by the Company in advance of the final disposition thereof upon receipt of an undertaking to repay all amounts advanced if it is ultimately determined that the person is not entitled to be indemnified by the Company as authorized by this Article and upon satisfaction of other conditions established from time to time by the Managers or as required by current or future legislation (but, with respect to future legislation, only to the extent that it provides conditions less burdensome than those previously provided).

ARTICLE 12

MISCELLANEOUS

12.1. <u>Notices</u>. All notices, payments, demands and communications required or permitted to be given by this Agreement shall be in writing and shall be deemed to have been delivered and given for all purposes (a) if delivered personally to the party or to an officer of the party to whom the same is directed or (b) whether or not the same is actually received, if sent by registered or certified mail, postage and charges prepaid, addressed to the addresses set forth on the signature page of this Agreement or to such other address as the Member from time to time specifies by written notice to the Company. Any notice shall be deemed to have been given as of the date delivered if delivered personally, or three (3) days after the date on which it was deposited in a regularly maintained receptacle for the deposit of United States mail, addressed and sent as aforesaid. Any notice may be waived by the person entitled to receive the notice.

12.2. <u>Section/Captions</u>. Section and other captions contained in this Agreement are for reference purposes only and are in no way intended to describe, interpret, define or limit the scope, extent or intent of any part of this Agreement.

12.3. <u>Severability</u>. Every provision of this Agreement is intended to be severable. If any term or provision is illegal or invalid for any reason whatsoever, the illegality or invalidity shall not affect the validity of the remainder of this Agreement.

12.4. <u>Amendments</u>. The Member may amend this Agreement in his sole discretion. In the event that, in addition to the Member, another person or entity acquires a Percentage Interest in the Company, this Agreement shall be amended and restated to add provisions relating to the taxation of an entity that is classified as a partnership for federal income tax purposes.

12.5. <u>Governing Law</u>. This Agreement and the rights of the Member shall be governed by and construed and enforced in accordance with the laws of the State of Delaware and the Act as now in effect or as amended in the future shall govern and supersede any provision of this Agreement which would otherwise be in violation of the Act.

12.6. <u>Counterpart Execution</u>. This Agreement may be executed in any number of counterparts with the same effect as if all parties had signed the same document. All counterparts shall be construed together and shall constitute one Agreement.

12.7. <u>Parties in Interest</u>. Every covenant, term, provision and agreement in this Agreement shall be binding upon and inure to the benefit of the successors and assigns of the parties.

12.8. <u>Integrated Agreement</u>. This Agreement constitutes the entire understanding and agreement of the parties with respect to its subject matter, and there are no agreements, understandings, restrictions, representations or warranties among the parties other than those set forth in this Agreement.

12.9. <u>Number and Gender</u>. Where the context so indicates, the masculine shall include the feminine and neuter, the singular shall include the plural and "person" shall include a corporation and other entities.

[SIGNATURE PAGE TO FOLLOW]

IN WITNESS WHEREOF, this Agreement has been executed as of the date first above written.

ADDRESS:

777 West Putnam Avenue Greenwich, Connecticut 06830

MANAGER AND SOLE MEMBER:

RICHMAN TWIN PINES SENIOR MM, LLC, a Delaware limited liability company

By: TRG Twin Pines Senior Member, LLC, a Delaware limited liability company, its sole member

dues By:

Samantha Anderes, Treasurer

EXHIBIT A

Description of Capital Contributions

Member	<u>Contribution</u>	Agreed Value	Percentage <u>Interest</u>
Richman Twin Pines Senior MM, LLC	[\$TBD]	[\$TBD]	100%

The initial manager shall be Richman Twin Pines Senior MM, LLC.

Tab B:

Virginia State Corporation Commission Certification (MANDATORY)

Commonwealth Flirginia



State Corporation Commission

CERTIFICATE OF FACT

1 Certify the Following from the Records of the Commission:

That RICHMAN TWIN PINES SENIOR, LLC, a Limited Liability Company formed under the law of Delaware, obtained a certificate of registration to transact business in Virginia from th Commission on February 20, 2024; and

That the Limited Liability Company is registered to transact business 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:

February 20, 2024

Bernard J. Logan, Clerk of the Commission

Commonwealth Flirginia



State Corporation Commission

CERTIFICATE OF FACT

1 Certify the Following from the Records of the Commission:

That TRG TWIN PINES SENIOR MEMBER, LLC, a Limited Liability Company formed under the law of Delaware, obtained a certificate of registration to transact business in Virginia from th Commission on February 20, 2024; and

That the Limited Liability Company is registered to transact business 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:

February 20, 2024

Bernard J. Logan, Clerk of the Commission

Commonwealth Flirginia



State Corporation Commission

CERTIFICATE OF FACT

1 Certify the Following from the Records of the Commission:

That RICHMAN TWIN PINES SENIOR MM, LLC, a Limited Liability Company formed under the law of Delaware, obtained a certificate of registration to transact business in Virginia from th Commission on February 20, 2024; and

That the Limited Liability Company is registered to transact business 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:

February 20, 2024

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

April 30, 2025

Andre Blakley TRG Community Development, LLC 777 West Putnam Avenue, Greenwich, CT 06830

> Re: Richman Twin Pines Senior, LLC Portsmouth, VA 82 Units

Dear Mr. Blakely:

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 investor members that own such apartment complexes.

You have advised us that an affiliate of TRG Community Development, LLC has or will form Richman Twin Pines Senior MM, LLC, a single purpose entity, to serve as the Managing Member (the "Managing Member") of a Richman Twin Pines Senior, LLC (the "Company"), a single purpose, Delaware limited liability company, which intends to construct and operate a multi-family apartment complex located in Portsmouth, Virginia (the "Apartment Complex"). In addition, it is understood that Portsmouth Development Corporation, a wholly owned affiliate of the Portsmouth Redevelopment and Housing Authority (the "PRHA"), shall also serve as a managing member of the Managing Member.

TRG is pleased to provide you with this letter of intent for the acquisition by an affiliated limited liability company, which will be sponsored by TRG ("Investor"), of a 99.99% investor member interest in the Company, subject to the terms and conditions hereof and also subject to (i) 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. Upon the execution of this letter, TRG may commence its due diligence review and will seek an investor to acquire the investor member interest. The Managing Member will 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. Richman Housing Development, LLC (the "Guarantor") will provide a guaranty of the Managing Member's obligations to the Investor.

1. <u>Financing</u>: Financing of the Apartment Complex will be subject to Investor approval. You have informed us that the Apartment Complex will receive the following construction debt financing: (i) a \$14,180,000 long term construction loan (the "LT Construction Loan") from Virginia Housing Development Authority ("VHDA") for a term of at least 18 months with an underwritten interest rate of 4.24%; (ii) a \$550,000 short term construction loan (the "ST Construction Loan") from VHDA for a term of at least 18 months with an underwritten interest rate of 5.31%; and (iii) an equity bridge loan, further described in Section 2 below, in the anticipated amount of approximately \$8,438,174 (the "Equity Bridge Loan") for a term of at least 24 months with an

underwritten interest rate of 7.10%. The ST Construction Loan and the Equity Bridge Loan shall be fully repaid at the time of the conversion to the permanent period and the LT Construction Loan will convert to permanent financing. You have also informed us the Apartment Complex will receive the following permanent sources of debt financing: (i) a 1st permanent mortgage loan from VHDA in the amount of \$2,836,000 (the "1st Permanent Loan") bearing interest underwritten at 6.564% per annum for a term of 40 years with payments based on a 40 year amortization schedule; (ii) a loan from the VHDA REACH program in the amount of \$10,944,000 (the "VHDA REACH Loan") bearing interest underwritten at 3.95% per annum for a term of 40 years with payments based on a 40 year amortization schedule; (iii) a loan from the VHDA MATCH program in the amount of \$400,000 (the "VHDA MATCH Loan") bearing interest underwritten at 3.95% per annum for a term of 40 years with payments based on a 40 year amortization schedule; (iv) a loan from the Virginia Department of Housing and Community Development (the "DHCD") through the Virginia Housing Trust Fund program in the amount of \$700,000 (the "DHCD VA HTF Loan") bearing no interest for a term of 40 years with all unpaid principal due upon maturity; (v) a loan from DHCD through the National Housing Trust Fund program in the amount of \$700,000 (the "DHCD National HTF Loan") bearing 0.50% simple interest per annum for a term of 40 years with mandatory interest only payments; (vi) a loan from DHCD through the Housing Innovations in Energy Efficiency program in the amount of \$2,000,000 (the "DHCD HIEE Loan") bearing no interest with a term of 40 years and with payments made from surplus cash flow and all unpaid principal due upon maturity, (vii) a loan from PRHA in the amount of \$400,000 (the "PRHA CDBG Loan") bearing no interest with a term of 40 years and all unpaid principal due upon maturity, and (viii) a Seller's Note from PRHA in the amount of \$1,400,000 (the "Seller's Note") bearing no interest with a term of 40 years with all unpaid principal deferred until maturity. In addition, it is understood that the Apartment Complex will receive a project-based Section 8 subsidy contract with a term of at least 15 years for all 82 units. To the extent that a change in financing structure changes the amount of Low-Income Housing Tax Credits, 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 that notices of default and foreclosure shall be sent to the Managing Member, as well as to the Investor.

2. <u>Capital Contributions of the Investor</u>: The determination of the total Capital Contribution (as defined below) is based on the Investor utilizing a 21% federal tax rate in the underwriting of the tax benefits projected to be generated by the Apartment Complex and that furthermore, the current tax laws as of the date of this letter remain unchanged at the time of Closing. The "Capital Contribution" as set forth below reflects current market conditions and the assumption that the Apartment Complex will qualify for accelerated residential rental real estate depreciation methods (i.e. 30yr straight line, 15yr double declining balance, 5 year double declining balance, and the use of bonus depreciation in the year the Project places in service). The Capital Contributions may be adjusted to reflect substantive changes to the depreciation underwriting, Capital Contribution timing or overall project timing. 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 \$8,650,410 (the "Capital Contribution"), from the sale of Low-Income Housing Tax Credits.

Installment No. 1 (estimated to occur in November 2025):

of occupancy for all units;

 Either (a) paid at Closing or (b) paid in monthly installments on a draw basis
 \$2,162,603 (25.0%)

 Installment No. 2 (estimated to occur in May 2027):
 \$250,000 (6.4%)

 Paid upon the latest of the following:
 \$550,000 (6.4%)

 (i)
 Substantial completion of construction of the Apartment Complex and receipt of certificates of occupancy or temporary certificates

(ii) Receipt of a clean title search/update and receipt of an updated source-use budget for the Apartment Complex;

- (iii) 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;
- (iv) Evidence that an estoppel letter was sought from the construction lender and all then current lenders to the Apartment Complex and a clean title search/update;
- (v) Receipt of certificates of insurance complying with the requirements described herein;
- (vi) Receipt of all environmental remediation reports (if any were required) with evidence satisfactory to the Investor that all remediation work has been performed in accordance with applicable federal, state and local law; and
- (vii) May 1, 2027.

Installment No. 3 (estimated to occur in January 2028):

Paid upon the latest of the following:

\$5,596,221 (64.7%)

- (i) The achievement of 95% occupancy by tenants who qualify under section 42 and the achievement of monthly effective gross income of not less than \$120,435 on a cash basis;
- Achievement of "Breakeven Operations" (as defined below) and the closing and the conversion of the 1st Permanent Loan (the loan will be sized to support no less than a 1.15 Debt Service Coverage Ratio by either the permanent lender or the Investor based on 3 consecutive months of operations with at least 90% occupancy each month using the greater of actual or underwritten operating expenses);
- (iii) Receipt and satisfactory review of 100% of the income certifications for the initial tenants by the Investor (if less than 100%, but greater than 95% of the income certifications are available and satisfactory to the Investor, then a portion of Installment No.3 shall be held back until the remaining files are received and accepted);
- (iv) Receipt of the Accountant's Cost Certification;
- Receipt of final certificates of occupancy for any temporary certificates of occupancy previously received;
- (vi) Receipt of an estoppel letter from each lender to the Company and a clean title search/update;
- (vii) Receipt of project-based Section 8 contract for 82 units;
- (viii) The establishment of all required project reserves including the reserves described in Section 7E; and

(ix) January 1, 2028.

Installment No. 4 (estimated to occur in January 2028):

Paid upon the latest of the following:

\$341,586 (3.9%)

- (i) Receipt of form 8609 and the recorded extended use Agreement; and
- (ii) All remaining tenant files to evidence 100% qualified occupancy; and
- (iii) January 1, 2028.

Total Equity to Company:

<u>\$8,650,410</u>

With respect to repayment of the ST Construction Loan and LT Construction Loan, the Investor reserves the right to fund Installment No. 2 (or any other installment if necessary) directly to the construction lender to facilitate loan repayment.

Installment No. 3 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 (except for public subsidy and rental assistance payments due which will be recognized on an accrual basis; provided furthermore that any subsidy received in excess of the underwritten net rental income for a respective unit shall be excluded in the calculation of Breakeven Operations), 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 Investor will have an option to provide the Apartment Complex with an Equity Bridge Loan during the construction period. The Equity Bridge Loan has been underwritten in the amount of approximately \$8,438,174 with interest currently underwritten at 7.10% and a term of approximately 24 months. The Equity Bridge Loan will be repaid and secured by Capital Contributions.

3. <u>Adjuster Clause</u>: The Capital Contribution amount stated above is based upon your projection of an annual amount of Low-Income Housing Tax Credits of \$1,055,034 (the "LIHTC") which in turn are based upon certain of the assumptions and projections stated in Schedule A herein. The actual amount of 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 Low-Income Housing Tax Credits are completed and/or (ii) upon or after actual completion of the Apartment Complex. 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.

If the final amount of Low-Income Housing Tax Credits (the "Final LIHTC") is greater or less than the LIHTC then the Capital Contribution 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 82.0% (the "LIHTC Ratio"). 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 amount of 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. If the adjustment would result in an adjustment below 90% then TRG shall 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. <u>Timing Differences</u>: In the event that if the actual final reported Low-Income Housing Tax Credit for 2027 is more than or less than 50.30% of the LIHTC, or for 2028 is less than 100.00% of the LIHTC (or LIHTC as adjusted pursuant to paragraph 2 above) then the Capital Contribution of the Investor shall be increased or decreased, as appropriate, (a "LIHTC Timing Change"), by an amount equal to the difference between the final reported Low-Income Housing Tax Credit for either year and the LIHTC (or LIHTC as adjusted pursuant to paragraph 2 above) multiplied by \$0.50. In the event that the LIHTC 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 LIHTC Timing Change exceeds such then unpaid Capital Contributions.

The combined increase, if any, in Capital Contributions under Section 3 and Section 4 shall be capped at 5% of the original Capital Contribution.

The Company may calculate the first year and/or second year LIHTC delivery using the excess LIHTC basis method, provided further the methodology continues to be permitted by the Internal Revenue Service.

5. <u>Cash Flow Distributions</u>: 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 repay any withdrawals from the "Operating Reserve" made in the current year or any previous year;
- Fourth: to repay any deficit loans or operating deficit loans made by the Managing Member;
- Fifth: to pay any deferred development fee to the Managing Member; and
- Sixth: remaining amounts split 10% to the Investor and 90% to the Managing Member.

6. <u>Sale or Refinance</u>: 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 deficit loans or operating deficit loans previously made by the Managing Member (See <u>Guarantees</u>); and
- Third: Balance of proceeds split 10% to the Investor, 90% to the Managing Member.

7. <u>Guarantees</u>: The Managing Member and the Guarantor shall jointly and severally guarantee 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 acquisition and 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 \$663,051 (the "Operating Deficit Guaranty") (sized as 6 months of underwritten operating expenses, debt service and replacement reserves). In addition, 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, (y) the Managing Member has restored any withdrawals taken from the Operating Reserve as described in Section 7E (ie the Operating Reserve must be fully funded), and (z) 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 year five of the Operating Deficit Period (the debt service coverage ratio shall be calculated using the annual audited financial statements). If the Apartment Complex has not demonstrated a 1.15:1 debt service coverage for such year the Operating Deficit Period will be extended until the Apartment Complex has demonstrated a 1.15:1 debt service coverage for any subsequent year. As 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, if the Managing Member fails to (i) place the Apartment Complex in service by 12/31/27, (ii) complete Final Closing by 6/30/28 or (iii) achieve at least 70% of the aggregate projected LIHTC as set forth herein.

(E) The Company shall fund an operating reserve in the amount of <u>\$663,051</u> (the "Operating Reserve") prior to or out of Installment No. 3 (the Operating Reserve is sized at six months of underwritten operating expenses, debt service & fees and replacement reserve deposits). The minimum required reserve required by the Investor will be three months of underwritten operating expenses, debt service & fees and replacement 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. During the Operating Deficit Guaranty Period, withdrawals from the Operating Reserve to meet operating deficits shall be limited to <u>\$44,203</u> per annum (1/15th the initial balance) on a cumulative basis. 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 release pursuant to Section 5.

8. <u>Representations and Warranties</u>: 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.

9. <u>Duties and Obligations</u>: The Managing Member shall be obligated to assume the duties and obligations as are set forth in the Operating Agreement.

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

11. <u>Sale or Conversion</u>: 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, 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 investor member interest in the Company to an affiliated entity.

12. <u>Accountants and Financial Reporting</u>: 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.

13. <u>Removal Rights</u>: 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.

14. <u>Indemnity</u>: 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.

15. <u>Reserve Requirements</u>: 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.

16. <u>Due Diligence</u>: 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 Company. As a condition of closing, the Company 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. A sample (but not exhaustive) list of due diligence documents is available upon request. Additionally, approval of this transaction is subject to satisfaction and completion of due diligence (including site visit, review, and final investment committee approval) by both the Investor and TRG, and receipt by the Company of a Low-Income Housing Tax Credits reservation or allocation approval from the appropriate state or local agency.

17. <u>Title Insurance</u>: 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.

18. <u>Execution of Operating Agreement</u>: 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 Guarantor must execute the Guaranty.

19. <u>Hazard and Liability Insurance</u>: 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.

20. <u>Escrows:</u> 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.

21. <u>Payment and Performance Bond or Letter of Credit</u>: 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 that 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.

22. <u>Brokers</u>. Any and all fees due to any broker involved in this transaction will be the responsibility of the Managing Member. By executing this conditional commitment, 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.

23. <u>Development Fee</u>. The Developer (which shall be an entity affiliated with the Managing Member) will be permitted to earn a development fee up to \$2,645,106 or as permitted by any applicable agency) of which the underwritten cash portion of the development fee has been underwritten to be \$341,586 and the underwritten deferred portion is \$2,303,520. The Managing Member will be permitted to pay the cash portion of the development fee as outlined below. Any reduction in the underwritten cash development fee which occurs during the course of underwriting prior to Closing shall be applied to (b) below until depleted. Any increase in the underwritten cash development fee which occurs during the course of underwriting prior to Closing Shall be applied pro-rata to (a)-(b) below thereafter.

- a. Upon the satisfaction of the conditions of Installment No. 3: \$0 (0% of the cash fee)
- b. Upon the satisfaction of the conditions of Installment No. 4: \$341,586 (100.0% of the cash fee)

24. <u>Investor's Capital Account:</u> 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 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 of intent, 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 investor member 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.

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. The Closing of the acquisition of the investor member interest is subject to the availability of funds and the ability of TRG to identify an 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.

cerely g Corporation The nan Group Aff David Salzman

President

Agreed to and accepted as of April 30th,

, 2025

by the undersigned Andre Blakley

Tab D:

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

Development Name:	
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Twin Pines Senior Apartments

Name of Applicant:

Principals' Name:

Richman Twin Pines Senior, LLC

The Richman Group Development Corporation

#	Development Name	Location	Ownership Entity	Ownership Entity Phone	CGP or "Named" Managing Member at the time of deal?	Total Develop- ment Units		Placed in Service Date	8609 Issued Date	Uncorrected 8823s? If Y, Explain at Tab D
		7009 Ed Bluestein								
1.	Ed Bluestein	Boulevard, Austin, TX	Bluestein Boulevard Apartments, LP	(203) 869-0900	N	263	263	Under Construe	Not Yet Availab	N
		6819 North 27th Avenue								
2.	Glendale	Phoenix, AZ	Richman Glendale Senior, LLC	(203) 869-0900	N	45	45	Under Constru	Not Yet Availab	Ν
		327 N Harbor Boulevard								
3.	San Pedro Phase I	San Pedro, CA	One San Pedro Phase I, LP	(203) 869-0900	N	47	47	Under Construe	Not Yet Availab	N
		4600 North Congress								
		Avenue		(
4.	Lakeshore	West Palm Beach, FL	Richman Lakeshore, LLC	(203) 869-0900	Y	192	192	Under Construe	Not Yet Availab	N
		Powers Avenue & Toledo								
_		Rd.								
5.	Powers Avenue	Jacksonville, FL	Powers Avenue Apartments, Ltd.	(203) 869-0900	Y	168	168	11/13/2023	Not Yet Availab	N
		635 Waterview Ave								N
6.	Crescent Crossings 1C	Bridgeport, CT	Crescent Crossings 1C, LLC	(203) 869-0900	N	85	62	Under Constru	Not Yet Availab	N
		2302 East Hillsborough								
_		Avenue								
1.	East Tampa	Tampa, FL	East Tampa LIHTC, LLC	(203) 869-0900	Y	354	142	Under Constru	Not Yet Availab	N
•		61 Wall Street								
8.	Wall Street	Norwalk, CT	Wall Street Recap Associates, LLC	(203) 869-0900	N	155	155	Under Constru	Not Yet Availab	N
		2991 Maverick Lane								
9.	Devonwood Apartments	Merced, CA	Devonwood Apartments, LP	(203) 869-0900	N	156	156	Under Constru	Not Yet Availab	N
10		1-4 Berger Drive								
10.	Vista at Old Bridge	Old Bridge, NJ	Vista at Old Bridge, LP	(203) 869-0900	Y	73	/3	Under Constru	Not Yet Availab	N
		1 Lexington Drive								
11.	Lexington Seniors	Portsmouth, VA	Richman Lexington Senior Apartments	(203) 869-0900	N	105	105	Under Constru	Not Yet Availab	N
12		3335 Caseybridge Court				500				
12.	Austin Gateway Apartments	Austin, TX	Austin Gateway Apartemnts, LP	(203) 869-0900	N	592	288	Under Constru	Not Yet Availab	N
		William Cannon Drive &								
12	Forther De L	McKinney Falls Parkway		(202) 000 0000			450	2/40/2025		
13.	Easton Park	Austin, TX	Richman Easton Park Apartments, LLC	(203) 869-0900	N	300	150	2/18/2025	Not Yet Availab	N
1.4	One tille Franklin Anartheorem	3300 Lincoln Boulevard	Disharan One ille Anartasanta ID	(202) 000 0000		64	C 4	40/40/2024		
14.	Oroville Family Apartments	Oroville, CA	Richman Oroville Apartments, LP	(203) 869-0900	N	61	61	10/10/2024	Not Yet Availab	N
45		13231 Lakeland Road		(202) 000 0000		100	100	4/2/2025		
15.	Santa Fe Springs Apartments	Santa Fe Springs, CA	Richman Santa Fe Springs Apartments, LP	(203) 869-0900	N	102	102	4/3/2025	Not Yet Availab	N
10	A	645 Church Street	Disharan Amina Amerika anta I.D.	(202) 000 0000		05	05	2/27/2025		
16.	Aspire	Norfolk, VA	Richman Aspire Apartments, LP	(203) 869-0900	N	85	85	3/2//2025	Not Yet Availab	N
47		5033 57th Avenue		(202) 000 0000	v		404	40/24/2024		
17.	Autumn Woods	Bladensburg, MD	AW Partners, LLC	(203) 869-0900	Y	481	481	10/21/2024	Not Yet Availab	N
10		1137 B Street	Manual CA Anartmanta Ital	(202) 000 0000		110	110	F /22 /2022	4/47/2024	N
18.	The Retreat Apartments	Merced, CA	Merced CA Apartments, Ltd.	(203) 869-0900	IN	119	119	5/23/2022	4/17/2024	IN
		6109 Ben White								
10	Le Cime	Boulevard	Mantanalia Anartmanta II C	(202) 800 0000	N	200	200	F /10 /2022	7/10/2024	N
19.	La Cima	Austin, TX	Montopolis Apartments, LLC	(203) 869-0900	IN	260	260	5/19/2022	7/16/2024	IN
20		2701 Wilshire Boulevard	Davison II Dorthors I D	(202) 000 0000	N		~ ~	F /24 /2024		N
20.	Bryson II HHH Affordable Apartments	Los Angeles, CA	Bryson II Partners LP	(203) 869-0900	IN	64	64	5/24/2024	Not Yet Availab	IN
21	Clata Miami Anartmanta	2137 NW 36th Street	Clata Miami Anartra arta Ital	(202) 800 0000	V	105	405	E /22 /2022	12/20/2024	N
21.	Slate Miami Apartments	Miami, FL	Slate Miami Apartments, Ltd.	(203) 869-0900	T	105	105	5/22/2023	12/20/2024	IN

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List of Development (SchA), printed 3

	26th Ave & 31st Street								
22. The Shores Apartments	St. Petersburg, FL	Shores Apartments, Ltd.	(203) 869-0900	Y	51	51	8/12/2022	12/6/2023	N
	1355 N. Avalon Boulevard								
23. Avalon 1355	Los Angeles, CA	Avalon 1355 Partners, LP	(203) 869-0900	Ν	54	54	10/11/2024	Not Yet Availab I	N
	201 NE 11th Street								
24. The Landings at Homestead	Homestead, FL	Landings at Homestead, Ltd.	(203) 869-0900	Y	101	101	7/13/2022	9/12/2023 I	N
	2319 Third Avenue								
25. 125th Street Parcel B West	New York, NY	East Harlem MEC Parcel B West LLC	(203) 869-0900	Y	404	101	3/4/2022	9/16/2024 I	N
	8 Maple Street								
26. Willow Creek Apartments Phase III	Hartford, CT	Overlook Village Associates III LLC	(203) 869-0900	N	30	24	4/28/2022	11/29/2022	N
	20 Johnson Street								
27. Windward Aparments	Bridgeport, CT	Windward Development Associates, LLC	(203) 869-0900	Ν	54	43	9/28/2021	6/27/2022 I	N
	15800 NW 77th Court								
28. Lucida Apartments	Miami Lakes, FL	Lucida Apartments LP	(203) 869-0900	Y	108	108	4/29/2021	8/3/2022 I	N
	2101 Allenwood Road								
29. Allenwood Terrace Apartments	Wall, NJ	Allenwood Terrace Partners, LP	(203) 869-0900	Y	85	85	1/20/2021	3/8/2022	N
	632 East 219th Street								
30. Carson Terrace Senior Apartments	Los Angeles, CA	Carson Terrace Partners LP	(203) 869-0900	N	63	63	10/28/2020	5/12/2022	N
	15 Berkeley Drive								
31. Willow Creek Apartments Phase II	Hartford, CT	Overlook Village Associates II, LLC	(203) 869-0900	Ν	43	38	10/18/2019	10/9/2020	N
	427 Granby Street								
32. Willow Creek Apartments Phase I	Hartford, CT	Overlook Village Associates, LLC	(203) 869-0900	Ν	62	62	2/8/2019	12/24/2019 I	N
	581 Waterview Avenue								
33. Crescent Crossings Phase IB	Bridgeport, CT	Crescent Crossing 1B, LLC	(203) 869-0900	Ν	84	66	9/19/2017	9/14/2018	N
	2257 Massachusetts								
	Avenue								
34. Meadow Green Apartments	Toms River, NJ	Meadow Green Partners LP	(203) 869-0900	Y	80	80	6/27/2017	6/13/2018	N
	240 Hallet Street								
35. Crescent Crossings Phase I	Bridgeport, CT	Crescent Crossings LLC	(203) 869-0900	Ν	93	93	12/15/2016	12/5/2017 I	N

* Must have the ability to bind the LIHTC entity; document with Partnership/operating agreements and one 8609 (per entity/development) for a total of 6.

Development Nam	e:
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Twin Pines Senior Apartments

Name of Applicant:

Principals' Name:

Richman Twin Pines Senior, LLC

The Richman Group Development Corporation

				Ownership	CGP or "Named" Managing Member	Total Develop-	Total Low Income	Placed in	8609 Issued	Uncorrected 8823s? If Y,
#	Development Name	Location	Ownership Entity	Entity Phone	at the time of deal?	ment Units	Units	Service Date	Date	Explain at Tab D
		3401 NW 17th Avenue								· ·
1	Allapattah Trace	Miami, FL	Allapattah Trace Apts Ltd.	(203) 869-0900	Y	77	77	11/21/2016	11/6/2017	N
		114 SW 8th Street								
2	West Brickell View	Miami, FL	West Brickell View, Ltd.	(203) 869-0900	Y	64	64	2/6/2014	2/11/2015	N
		860 SW 2nd Avenue								
3	Vista Grande Apartments	Miami, FL	Vista Grande Apartments Ltd.	(203) 869-0900	Y	89	89	12/30/2013	2/4/2015	N
		1026 SW 2nd Avenue								
4	West Brickell Tower	Miami, FL	West Brickell Tower, Ltd.	(203) 869-0900	Y	32	32	12/19/2013	11/19/2014	N
		107 E. Martin Luther King								
		Drive								
5	Santos Isle	Tarpon Springs, FL	Santos Isle, Ltd.	(203) 869-0900	Y	50	50	11/27/2013	9/12/2014	N
		1200 Wayside Road								
6	Meadowbrook II	Tinton Falls, NJ	Meadowbrook II Partners LP	(203) 869-0900	Y	64	64	10/11/2013	6/18/2015	Ν
		306 West 128th Street								
7	St. Nicholas Park Apartments	New York, NY	St. Nicholas Park Apartments LP	(203) 869-0900	Y	30	30	8/23/2013	8/15/2014	Ν
		4234 Milner Circle								
8	Colonial Lakes Apartments	Lake Worth, FL	Colonial Lakes Apartments, Ltd.	(203) 869-0900	Y	120	120	12/21/2012	11/15/2013	N
		6204 Culver Crest Place								
9	Kensington Gardens Phase II	Riverview, FL	Progress Boulevard II, Ltd.	(203) 869-0900	Y	96	96	7/18/2012	8/30/2013	N
		9838 Lychee Loop								
10	Cristina Woods Apartments	Tampa, FL	Cristina Woods Apartments, Ltd.	(203) 869-0900	Y	108	108	1/5/2012	8/17/2012	N
		5497 Timberleaf								
		Boulevard								
11	Landings at Timberleaf	Orlando, FL	Timberleaf Apartments, Ltd.	(203) 869-0900	Y	240	240	11/23/2011	9/3/2012	N
		9105 Hilltop Meadow								
12	Sabal Ridge Apartments Phase II	• •	Sabal Ridge Apartments II, Ltd.	(203) 869-0900	Y	108	108	11/21/2011	8/10/2012	N
		38512 Valley Oaks Circle								
13	Meeting House at Zephyrhills	Zephyrhills, FL	Grand Reserve Apartments, Ltd.	(203) 869-0900	Y	160	160	11/15/2011	9/7/2012	N
		5 Whelan Place								
14	Grant Park	· ·	Mulford I, LP	(203) 869-0900	N	100	100	10/28/2011	5/8/2012	N
		110 Ashburton Avenue								
15	Ashburton Avenue	Yonkers, NY	Ashburton Avenue I, LP	(203) 869-0900	N	49	49	10/11/2011	8/31/2012	N
		6830 Vista Lago Loop		(_ /= /=	
16	Fort King Colony Apartments	Zephyrhills, FL	Fort King Colony, Ltd.	(203) 869-0900	Y	120	120	9/8/2011	7/25/2012	N
47		311 West 127th Street				455		0/0/2014	0/5/0040	
17	The Balton		The Balton LLC	(203) 869-0900	Y	155	39	9/8/2011	9/5/2013	IN
40		2293 Third Avenue			N.			0/05/0044	7/22/2010	N
18	125th Street Parcel C	· ·	East Harlem MEC Parcel C, L.P.	(203) 869-0900	Y	49	49	8/25/2011	7/23/2013	IN
10	Valley Oaks II	351 N. West Street	Tuloro II Fomily Housing Dorts and L.D.	(202) 000 0000	N		70	0/4/2004	7/45/2042	N
19	Valley Oaks II	Tulare, CA	Tulare II Family Housing Partners, L.P.	(203) 869-0900	N	70	70	8/1/2011	7/15/2013	IN
20	Wishkam Dark	3020 Bennett Lane	Wishkam Dark LLC	(202) 860 0000	V		0.0	2/24/2044	2/27/2042	N
20	Wichkam Park	Melboure, FL	Wichkam Park, LLC	(203) 869-0900	T	96	96	3/31/2011	3/27/2012	IN
21	The Douglas	200 West 128th Street	Site 8 Apartments I D	(202) 960 0000	V		CO	2/20/2011	0/12/2012	N
21	The Douglas	New York, NY	Site 8 Apartments LP	(203) 869-0900	I	69	69	3/30/2011	9/12/2012	
		9822 Brookfield Farm								
22	Kensington Gardens	Court Riverview, El	Progress Boulevard, Ltd.	(202) 860 0000	v	100	180	1 /7 /2011	0/25/2011	N
22		Riverview, FL	רוטאובאז שטעובימוע, גנע.	(203) 869-0900	'	180	190	1/7/2011	8/25/2011	IN

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List of Development (SchA) (2), printed 5

	6950 Emery Mill Dr.								
23. Cross Creek Apartments	Tampa, FL	Sligh Avenue Apartments, Ltd.	(203) 869-0900	Y	192	192	9/11/2010	4/26/2011	N
	2468 13th Avenue North								
	Street								
24. Booker Creek Apartments	Petersburg, FL	Booker Creek Apartments, Ltd.	(203) 869-0900	Y	156	63	6/7/2010	6/21/2011	Ν
	9230 Sabalridge Grove								
	Place								
25. Sabal Ridge Apartments	Tampa, FL	Sabal Ridge Apartments, Ltd.	(203) 869-0900	Y	108	108	4/23/2010	2/23/2011	N
26.									
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* Must have the ability to bind the LIHTC entity; document with Partnership/operating agreements and one 8609 (per entity/development) for a total of 6.

Development Name:

Twin Pines Senior Apartments

Name of Applicant:

Richman Twin Pines Senior, LLC

Principals' Name:

Portsmouth Development Corporation

							Total Low		Uncorrected
				•					8823s? If Y,
	Development Name	Location		•				Service Date	Explain at Tab D
	•	Portsmouth, VA	Phoebus Square, LP	(757) 399-5261		122			N
	Effingham Plaza	Portsmouth, VA	Gosport Elderly, LP	(757) 399-5261		178			 Ν
	Hamilton Place Phase I	Portsmouth, VA	Hamilton Place, LP	(757) 399-5261		84	84	-1-1	Ν
	Seaboard Square Phase I	Portsmouth, VA	Clarke Manor, LP	(757) 399-5261	Y	121	121	8/26/2011	N
-	Seaboard Square Phase II	Portsmouth, VA	Seaboard Square II, LP	(757) 399-5261	Y	100	100	11/4/2011	N
	Hamilton Place Phase II	Portsmouth, VA	Hamilton II, LP	(757) 399-5261	Y	84	84		N
	Hope Village	Portsmouth, VA	HV Community, LP	(757) 399-5261	Y	48			N
8.	Westbury Cottages	Portsmouth, VA	Westbury Cottages, LP	(757) 399-5261	Y	16	16	6/5/2015	N
	Dale Homes Phase I		Dale I, LP	(757) 399-5261	Y	146	146	4/1/2018	N
10.	Dale Homes Phase Ii	Portsmouth, VA	Dale II, LP	(757) 399-5261	Y	150	150	4/1/2018	N
11.	Lexington Senior Apartments	Portsmouth, VA	Richman Lexington Senior Apartments, LP	(757) 399-5261	Y	105	105		N
12.									
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* Must have the ability to bind the LIHTC entity; document with Partnership/operating agreements and one 8609 (per entity/development) for a total of 6.

Tab E:

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

Twin Pines Senior Apartments (2025-TEB-14)

Virginia Housing 4% LIHTC Application

Tab E – Site Control Documentation

The following site control documents are attached:

- Option Agreement to Enter into Ground Lease
- Assignment and Assumption of Option Agreement
- Reinstatement and First Amendment to Option Agreement
- Real Estate Tax Assessment

OPTION AGREEMENT TO ENTER INTO GROUND LEASE between Portsmouth Redevelopment and Housing Authority and TRG Community Development, LLC

This Option Agreement to Enter into Ground Lease (the "Agreement") is made and entered into this <u>3rd</u> day of April, 2023, by and between Portsmouth Redevelopment and Housing Authority, a political subdivision of the Commonwealth of Virginia (the "Authority"), and TRG Community Development, LLC, a Delaware limited liability company, its successors, affiliates or assigns (the "Developer").

WHEREAS, the Authority is the fee simple owner of that certain vacant real property located at 3993 Twin Pines Road, Portsmouth, Virginia and more particularly described at <u>Exhibit</u> <u>"A"</u> attached hereto (the "**Property**");

WHEREAS, the Authority and the Developer are presently negotiating the terms of a plan for the proposed redevelopment the Property, which, upon completion would be known as the Twin Pines Apartments (the "Project").

WHEREAS, the Developer intends to apply to Virginia Housing (formerly known as "VHDA") for an allocation of four percent (4%) low-income housing tax credits ("LIHTC") and other funds, and to the Virginia Department of Housing and Community Development ("Virginia DHCD") for other funds to finance the cost of developing the Project;

WHEREAS, in connection with the process of applying for LIHTC, Virginia Housing and Virginia DHCD Funds, the Developer must demonstrate that it has sufficient "site control" over the Property and the Developer desires to obtain an option to ground lease the Property from the Authority;

WHEREAS, it is anticipated that the Property and the improvements to be constructed thereon would be leased under a long-term ground lease (the "Ground Lease"); and

WHEREAS, the Authority desires to grant to the Developer, its successors and permitted assigns, the option to enter into the Ground Lease upon the terms and conditions set forth in this Agreement.

NOW, THEREFORE, in consideration of these premises and for other good and valuable consideration, the mutual receipt and sufficiency of which are hereby acknowledged and the parties intending to be legally bound, agree as follows:

1. The Authority hereby grants to the Developer, its successors and permitted assigns, the exclusive option and right to ground lease the Property under the conditions hereinafter provided (the "**Option**").

2. The Option shall terminate upon the earlier of (i) execution of the Ground Lease; (ii) December 31, 2023, unless the parties agree to extend this date; (iii) failure to obtain and required approvals from the U.S. Department of Housing and Urban Development ("**HUD**"), (iv) upon a date certain when the parties are notified that the Project will not receive an allocation of LIHTC and/or DHCD Funds, or (v) failure to obtain other financing to complete the Project.

3. The material terms of the Ground Lease shall be as follows:

(a) The term shall be for up to ninety-nine (99) years;

(b) Leasehold title to the Property shall be good and marketable, and free and clear of all liens, charges, encumbrances, encroachments, leases, tenancies, occupancies or similar agreements or matters affecting title other than any leasehold mortgages placed upon the Property in connection with the financing of the Project.

(c) Upon execution of the Ground Lease, the tenant will be responsible for all operating expenses of the Property, including taxes and insurance.

(d) All costs and expenses of title examination and preparation and recording of the Ground Lease, or memorandum thereof, shall be the sole responsibility of the tenant thereunder.

4. The tenant under the Ground Lease will be permitted to assign or encumber its leasehold interest under the Ground Lease as security for debt financing for the Project. Such assignments or encumbrances must be approved in advance by the Authority, such approval not to be unreasonably withheld, conditioned, or delayed.

5. This Agreement shall not be recorded.

6. This Agreement shall be governed by, and construed in accordance with, the laws of the Commonwealth of Virginia and all applicable federal housing requirements. Any action or proceeding arising hereunder shall be brought in the State courts of Virginia serving the City of Portsmouth; provided, that if any such action or proceeding arises under the Constitution, laws or treaties of the United States of America, or if there is a diversity of citizenship between the parties thereto, so that it is to be brought in a United States District Court, it shall be brought in the United States District Court for the Eastern District of Virginia or any successor federal court having original jurisdiction.

7. This Agreement shall not be assignable by the Developer, except upon written consent of the Authority. Notwithstanding the foregoing, the Authority authorizes the assignment of this Agreement by the Developer to its successors, affiliates and/or assigns.

8. The parties to this Agreement recognize that the Developer must act pursuant to HUD's regulations with respect to all matters concerning the disposition of the Property and that this Agreement is subject to those regulations and required approvals. Such approvals may include, but are not limited to, disposition approval, environmental clearance under 24 CFR Part 58, and any approvals required under a federal subsidy program. The Developer agrees to cooperate with the Authority and provide all information requested by the Authority in connection with obtaining

such approvals. The parties further acknowledge and agree that this Agreement is contingent upon securing all necessary HUD approvals.

9. This Agreement may be executed in counterparts and all such counterparts shall be deemed to be originals and together shall constitute one and the same instrument. This Agreement may be executed by facsimile or other electronic communication format (e.g., .pdf, .tif, or .jpeg formats, with digital or original signatures), or by duplicate originals, and the parties agree that their electronically transmitted signatures shall have the same effect as manually signed and transmitted signatures.

10. This Agreement may not be altered, modified, rescinded, or extended orally. This Agreement may be amended, supplemented or changed only by a writing signed or authorized by or on behalf of the party to be bound thereby.

11. All notices, requests, demands, approvals, or other communications given hereunder or in connection with this Agreement shall be in writing and shall be deemed given when delivered by hand or sent by registered or certified mail, return receipt requested, addressed as follows:

If to Authority:

Portsmouth Redevelopment and Housing Authority 3116 South Street Portsmouth, VA 23707 Attn: Alisa Winston, Deputy Executive Director Email: awinston@prha.org

Portsmouth Redevelopment and Housing Authority 3116 South Street Portsmouth, VA 23707 Attn: Karen James, Esq., General Counsel Email: kjames@prha.org

With a copy to:

Reno & Cavanaugh, PLLC 455 Massachusetts Avenue, N.W., Suite 400 Washington, DC 20001 Attn: Julie McGovern, Esq. Email: jmcgovern@renocavanaugh.com

If to Developer:

TRG Community Development, LLC The Richman Group of Companies 777 West Putnam Avenue Greenwich, CT 06830 Attn: Joanne Flannigan, Esq.

Email: flanigan@jdflaw.com

12. This Agreement constitutes the entire agreement and understanding between the Authority and the Developer regarding the Property.

[Signatures Appear on the Following Page]

IN WITNESS WHEREOF, and intending to be legally bound hereby, the Portsmouth Redevelopment & Housing Authority and the Developer have executed this Agreement as of the date first set forth above.

AUTHORITY:

PORTSMOUTH REDEVELOPMENT AND HOUSING AUTHORITY,

a political subdivision duly organized and exiting under the laws of the Commonwealth of Virginia

By:

Name: Edward Bland

Title: Executive Director

DEVELOPER:

TRG COMMUNITY DEVELOPMENT, LLC, a Delaware limited liability company

By:

Andre Blakley

Name: Andre Blakely Title: President

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DC547-125}5

4883-0749-6282 v.1 125557/00013, 12:11 PM, 03/28/2023

EXHIBIT A

ALL THAT certain lot, piece, or parcel of land, situated, located, and being in the City of Portsmouth, Virginia and being known, numbered, and designated as PARCEL 2A ZONED C-2 on that certain plat entitled "Resubdivision of Parcel 2 & 3 of Towne Point Plaza, Portsmouth, Virginia, Scale 1"=100', January 22, 1988, Reference M.B. 13, P.241-244 prepared by Horton & Dodd, P.C., which plat is recorded in the Clerk's Office of the Circuit Court of the City of Portsmouth, Virginia in Map Book 14, at pages 64 and 65.

IT BEING the same property conveyed to Portsmouth Redevelopment and Housing Authority, a political subdivision of the Commonwealth of Virginia by Deed from The Flats at Twin Pines, LLC a Virginia limited liability company, dated December 20, 2022 and duly recorded December 28, 2022 in the Clerk's Office of the Circuit Court of the City of Portsmouth, Virginia, as Instrument Number 202216372.

For Informational Purposes Only:

Property Address: 3993 Twin Pines Road, Portsmouth, VA 23703 Tax ID: 08460028

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DC547-125}6

4883-0749-6282 v.1 125557/00013, 12:11 PM, 03/28/2023

ASSIGNMENT AND ASSUMPTION OF OPTION AGREEMENT TO ENTER INTO GROUND LEASE

THIS ASSIGNMENT AND ASSUMPTION OF OPTION AGREEMENT TO ENTER INTO GROUND LEASE (this "<u>Assignment</u>") is made and entered into this <u>17th</u>day of July, 2024, by and between TRG COMMUNITY DEVELOPMENT, LLC, a Delaware limited liability company or its assignee ("<u>Assignor</u>"), and RICHMAN TWIN PINES SENIOR, LLC, a Delaware limited liability company ("<u>Assignee</u>").

WITNESSETH:

WHEREAS, Assignor is the Developer and purchaser under that certain Option Agreement to Enter into Ground Lease dated as of April 3, 2023, by and between Portsmouth Redevelopment and Housing Authority, a political subdivision of the Commonwealth of Virginia ("Authority"), as optionor, and Assignor, or its assignee, as Developer and optionee, as amended by that certain Reinstatement and First Amendment to Option Agreement to Enter into Ground Lease dated effective as of December 31, 2023, between Authority and Developer (as amended, the "Contract"), which Contract provides Assignor with an option to enter into a long-term ground lease of certain real property located in the City of Portsmouth, Virginia ("Property"), as more particularly described therein; and

WHEREAS, Assignor desires to assign to Assignee all of Assignor's right, title and interest to purchase the Property under the Contract, and Assignee desires to accept such assignment and to assume all of Assignor's obligations as to the long-term lease of the Property under the Contract pursuant to the terms and conditions hereinafter set forth.

NOW, THEREFORE, in consideration of the sum of Ten and No/100 Dollars (\$10.00) and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereto agree as follows:

1. Assignor hereby assigns, transfers, conveys and delegates to Assignee, and Assignee hereby accepts from Assignor, all of Assignor's right, title, interest, duties and obligations in, to and under the Contract (including, without limitation, all right title and interest in and to any deposit, together with interest earned thereon, and any and all other monies which may have been paid or deposited by Assignor thereunder through the date hereof) and all claims, rights, benefits and privileges, if any, that Assignor may have or to which Assignor may be entitled under or by virtue of the Contract. It is the intention of the parties hereto that Assignee shall have and be vested with all of the same rights, benefits, risks and obligations conferred upon and undertaken by Assignor in the Contract as though, and to the same extent as if, Assignee had been named the optionee for the ground lease of the Property in the Contract.

2. Assignee hereby assumes and agrees to perform and observe all agreements, covenants and obligations to be performed and observed by Assignor under the Contract. From and after the date hereof, Assignee hereby agrees to hold Assignor free and harmless from any and all losses, liabilities, obligations, debts and expenses arising under the Contract, as the same may have been amended through the date hereof, and the transactions contemplated therein.

[Signatures contained on the following page]

IN WITNESS WHEREOF, Assignor and Assignee have caused this Assignment and Assumption of Option Agreement to Enter Into Ground Lease to be executed as of the date first set forth above.

ASSIGNOR:

TRG COMMUNITY DEVELOPMENT, LLC, a Delaware limited liability company

By:

Andre Blakley, President

ASSIGNEE:

RICHMAN TWIN PINES SENIOR, LLC, a Delaware limited liability company

- By: Richman Twin Pines Senior MM, LLC, a Delaware limited liability company, its managing member
 - By: TRG Twin Pines Senior Member LLC, a Delaware limited liability company, its sole member

By: Andre Blakley

Executive Vice President

Assignment and Assumption of Option Agreement to Enter into Ground Lease -Richman Twin Pines Senior, LLC

S-1

<u>REINSTATEMENT AND FIRST AMENDMENT TO</u> OPTION AGREEMENT TO ENTER INTO GROUND LEASE

THIS REINSTATEMENT AND FIRST AMENDMENT TO OPTION AGREEMENT TO ENTER INTO GROUND LEASE (this "Reinstatement and Amendment") is dated effective as of December 31, 2023, by and between Portsmouth Redevelopment and Housing Authority, a political subdivision of the Commonwealth of Virginia ("<u>Authority</u>"), and TRG Community Development, LLC, a Delaware limited liability company ("<u>Developer</u>").

WITNESSETH:

WHEREAS, Authority and Developer entered into that certain Option Agreement to Enter into Ground Lease dated April 3, 2023 (the "Agreement"); and

WHEREAS, absent an agreement to extend the termination date, the Agreement expired by its terms on December 31, 2023; and

WHEREAS, Authority and Developer have agreed to extend the date of the Agreement and in furtherance of that agreement, desire to reinstate and amend the Agreement as set forth below.

NOW, THEREFORE, Authority and Developer hereby agree as follows:

1. <u>Incorporation of Recitals</u>. Authority and Developer hereby mutually represent and warrant that the foregoing recitals are true and correct, and said recitals are hereby ratified, confirmed, and incorporated into the body of this Reinstatement and Amendment.

2. <u>Capitalized Terms</u>. Any capitalized terms utilized in this Reinstatement and Amendment which are not separately defined herein shall have the meaning ascribed thereto in the Agreement.

3. <u>Reinstatement of Agreement</u>. The Agreement is hereby reinstated, ratified and confirmed by Authority and Developer upon all of the same terms and conditions as originally contained in the Agreement and subject, however, to the terms of this Reinstatement and Amendment. The purpose, intent and effect of this Reinstatement and Amendment is to reinstate the Agreement *nunc pro tunc*, and thereupon to modify and amend the Agreement on the terms set forth below.

4. <u>Amendments to Agreement</u>:

(a) Paragraph 2 of the Agreement is hereby modified as follows:

"2. The Option shall terminate upon the earlier of (i) execution of the Ground Lease; (ii) July 31, 2025, unless the parties agree to extend this date; (iii) failure to obtain any required approvals from the U.S. Department of Housing and Urban Development ("**HUD**"), (iv) upon a date certain when the parties are notified that the Project will not receive an allocation of LIHTC or tax-exempt financing, or (v) failure to obtain other financing to complete the Project."

(b) Paragraph 8 of the Agreement is hereby modified as follows:

"8. The parties to this Agreement recognize that the Developer must act pursuant to HUD's regulations with respect to HUD's project-based voucher program and that this Agreement is subject to those regulations and required approvals. Such approvals may include, but are not limited to, environmental clearance under 24 CRF Part 58, and any approvals required under a federal subsidy program. The Developer agrees to cooperate with the Authority and provide all information requested by the Authority in connection with obtaining such approvals. The parties further acknowledge and agree that this Agreement is contingent upon securing all necessary HUD approvals."

(c) Developer's notice address in Paragraph 11 of the Agreement is hereby modified as follows:

"If to Developer:

TRG Community Development, LLC 777 West Putnam Avenue Greenwich, CT 06830 Attn: Samantha Anderes Email: anderess@richmancapital.com

TRG Community Development, LLC 777 West Putnam Avenue Greenwich, CT 06830 Attn: Andre Blakley Email: blakleya@richmancapital.com

With a copy to:

Nelson Mullins Riley & Scarborough LLP 390 North Orange Avenue, Suite 1400 Orlando, Florida 32801 Attn: Heather Toft, Esq. Email: heather.toft@nelsonmullins.com"

5. <u>Remaining Agreement</u>. Except as amended and modified hereby, all of the terms and conditions of the Agreement are and shall remain in full force and effect. The Agreement, as modified by this Reinstatement and Amendment, is affirmed, confirmed and ratified.

6. <u>Counterparts</u>. This Reinstatement and Amendment may be executed in multiple counterparts, each of which shall be deemed an original but all of which, together, shall constitute one instrument. For the purposes of this Reinstatement and Amendment, an executed facsimile or electronically delivered counterpart copy of this Reinstatement and Amendment shall be deemed an original for all purposes.

[Remainder of Page Intentionally Left Blank]

IN WITNESS WHEREOF, this Reinstatement and Amendment has been executed as of July <u>17</u>, 2024.

AUTHORITY:

PORTSMOUTH REDEVELOPMENT AND HOUSING AUTHORITY, a political subdivision duly organized and existing under the laws of the Commonwealth of Virginia

By: Alisa Winston **Executive Director**

DEVELOPER:

TRG COMMUNITY DEVELOPMENT, LLC, a Delaware limited liability company

By:__

Andre Blakley, President

IN WITNESS WHEREOF, this Reinstatement and Amendment has been executed as of July 17, 2024.

By:

AUTHORITY:

DEVELOPER:

TRG COMMUNITY DEVELOPMENT,

LLC, a Delaware limited liability company

Andre Blakley, President

PORTSMOUTH REDEVELOPMENT AND HOUSING AUTHORITY, a political subdivision duly organized and existing under the laws of the Commonwealth of Virginia

By:

83

Alisa Winston Executive Director

1.17

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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.

۲	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.
Г	□ 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
11 tel	Frank Costagliola	4/21/2025
RESNET Rater Signature	Printed Name	Date
The BER	Gabriel Pasilla	as
RESNET Provider Agency	Provider Contact Name	
Gabriel Pasillas	hers@theber.co	m 800-399-9620
Contact Signature	Email	Phone



Date: 3/29/2023

- Re: Twin Pines Senior Apartments Portsmouth, VA Housing innovations in Energy Efficiency (HIEE) Funding Program Narrative
- Attn: Andre Blakley Richman Group

About RunBrook

RunBrook Green Building and Energy Testing is a full-service sustainable construction consulting firm with decades of experience in the built environment. RunBrook's consultants, energy modeling professionals, energy raters and field inspectors add more value per square foot to every project by optimizing the sustainable design and construction process. Our extensive expertise, strategic guidance and streamlined approach help clients secure green building certifications; comply with building codes; commission building energy systems; and lower costs. We work with forward-looking multifamily developers, production home builders, architects, engineers, building owners and landowners to improve building initiatives, environmental performance, and bottom line.

RunBrook's Role on This Project

RunBrook has been contracted to serve as sustainable construction consultant on this project in the project team's pursuit of certification under the National Green Building Standard, ENERGY STAR, Indoor AirPLUS, and DOE Zero Energy Ready Homes standards. RunBrook has reviewed the plans provided for this project and conducted preliminary energy modeling for compliance with the HIEE program requirements. Our findings are reported in this document.

Introduction to HIEE

The Virginia Department of Housing and Community Development's (DHCD) Housing Innovations in Energy Efficiency (HIEE) program makes energy efficiency upgrades to new and existing residential buildings to reduce energy bills for low-income Virginians. HIEE is funded through Regional Greenhouse Gas Initiative (RGGI) proceeds.

HIEE Program Requirements Summary

- ENERGY STAR Homes/Multi-Family 1.1 Certification
- DOE Zero Energy Ready Home (ZERH)
- Green Building Certification (NGBS, LEED, Enterprise, etc.)
- Dehumidification System
- Projects must also achieve fundable score from Virginia Housing Trust Fund (VHTF), National Housing Trust Fund (NHTF), or HUD's HOME funds to be eligible

www.RunBrook.com 313 Datura St, Suite 200 West Palm Beach, FL 33401 Office: 561-676-3375



ENERGY STAR Program Summary

To earn ENERGY STAR certification, a new home or apartment must meet strict energy efficiency requirements established by EPA's ENERGY STAR Residential New Construction program. An ENERGY STAR Verifier is retained to consult the project team throughout the design and construction phase in the pursuit of certification. The Verifier also visually inspects and conducts diagnostic testing of all dwelling units. A series of checklists are used to document compliance.

DOE ZERH Program Summary

The Zero Energy Ready Home (ZERH) program was designed by the Department of Energy as the "next step" in energy efficiency for residential buildings. Many leading ENERGY STAR Certified Home builders were looking to the next step for superior home performance and market differentiation. ZERH can take the homeowner experience to a new level of affordability, comfort, health, and durability.

Preliminary Energy Modeling Results

A preliminary HERS Rating was performed based on the envelope, mechanical, electrical, and plumbing specs provided. Each unit type within the building is represented in the tables below. Preliminary ratings certificates are provided via "Attachment A."

<u>Unit</u> Type:	<u>Area (sq.</u> <u>ft.)</u>			<u>ZERH</u> Target	Passes ENERGY STAR & DOE ZERH?
1BR Int	650	49	63	61	Yes
1BR Ext	650	49	62	60	Yes
2BR End	933	49	60	60	Yes

Measures Taken to Comply with HIEE Requirements

Below is a list of the items to be implemented on this project to achieve the ENERGY STAR, ZERH, Indoor airPLUS, and thus HIEE funding.

Mechanical System Efficiency (ZERH)

- 11 EER, 3.3 COP VTHPs
- Dehumidification system set to 40-60% Relative Humidity
- Programmable thermostat provided.

Building Envelope (ENERGY STAR & ZERH)

- Advanced Framing Techniques (ENERGY STAR)
- Ceiling/Roof will be insulated to R-49 (ZERH)

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Building Envelope Continued (ENERGY STAR & ZERH)

- R-13, Grade I Insulation installation (ENERGY STAR)
- Infiltration minimized to 3.0 ACH50 (ZERH)
- Glazing values:

U-Value:	0.30
SHGC:	0.25

Mechanical Ventilation (ENERGY STAR & ZERH)

- Whole House Ventilation in accordance with ASHRAE 62.2
- Exhaust kitchens to the outdoors.
- Bathroom exhaust fans ENERGY STAR Certified

Ductwork (ENERGY STAR & ZERH):

- Ducts will be in conditioned space (ZERH)
- Duct installation will be tested at or below 4 CFM of leakage per 100 sq. ft. (ENERGY STAR)

Domestic Hot Water & Plumbing Fixtures (ZERH):

- Electric DHW system to ENERGY STAR Energy Factor in attached dwellings.
- WaterSense fixtures throughout.
- Builder will comply with ENERGY STAR Water Management Checklist

Low VOC Wood (Indoor airPLUS)

- Products will be selecting to meet the following:
 - <u>Particleboard and MDF Products</u>: use only products certified compliant with:
 - CARB ATCM Phase II to Reduce Formaldehyde Emissions from Composite Wood Products; OR EPA Toxic Substances Control Act (TSCA) Title VI certified; OR
 - Formaldehyde emissions requirements of ANSI A208.1 (particleboard) and A208.2 (MDF); OR
 - ECC Sustainability Standard by the Composite Panel Association; OR
 GREENGUARD or GREENGUARD GOLD Certification.
 - <u>Cabinetry</u>: Made with component materials (plywood, particleboard, MDF) compliant with:
 - The appropriate standards above; **OR**
 - Registered brands or products produced in plants certified under the Kitchen Cabinet Manufacturers Association's (KCMA) Environmental Stewardship Certification Program (ESP 05-12);

www.RunBrook.com 313 Datura St, Suite 200 West Palm Beach, FL 33401 Office: 561-676-3375



Low VOC Carpets, Paddings, and Sealants (Indoor airPLUS)

- Products will be selecting to meet one of the following Indoor airPLUS Requirements:
 - At least 90 percent of the interior surface area covered by carpet and carpet adhesives must use products labeled with, or otherwise documented as meeting, the Carpet and Rug Institute (CRI) Green Label Plus testing program criteria.
 - For carpet cushion (i.e., padding), use only products certified to meet the CRI Green Label Plus testing program criteria.

Sincerely,

Bryan Amos

Bryan Amos, Director of Projects **RunBrook, LLC** *RESENET HERS Energy Rater FGBC Certifying Agent NGBS Green Verifier ENERGY STAR Verifier*

www.RunBrook.com

313 Datura St, Suite 200 West Palm Beach, FL 33401 Office: 561-676-3375

Attachments:

Home Energy Rating Certificate

Projected Report Based on Plans

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

Rating Date: Registry ID: Ekotrope ID: dY76Y0e2

Annual Savings

*Relative to an average U.S. home

Home:

3993 Twin Pines Rd - 1 BR Exterior Portsmouth, VA 23703

Builder: The Richman Group

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	0.9	\$31
Cooling	1.3	\$45
Hot Water	4.1	\$42
Lights/Appliances	12.0	\$422
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	18.3	\$540

HERS Index More Energy 150 140 Existing Home 130 120 110 Reference 100 Home 90 80 70 60 50 49 40 This Home 30 20 10 Zero Energy Less Energy 02013 RESNET

Home Feature Summary:

	-
Home Type:	Apartment, end unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	650 ft ²
Number of Bedrooms:	1
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Conditioner • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Natural Gas • 0.95 Energy Factor
House Tightness:	3 ACH50
Ventilation:	35 CFM • 35 Watts (Default) • ERV
Duct Leakage to Outside:	1 CFM @ 25Pa (0.15 / 100 ft²)
Above Grade Walls:	R-20
Ceiling:	Vaulted Roof, R-49
Window Type:	U-Value: 0.3, SHGC: 0.4
Foundation Walls:	N/A
Framed Floor:	R-30

Rating Completed by:

Energy Rater: Bryan Amos RESNET ID: 6136573

Rating Company: SustainaBase 313 Datura St. Suite #200 321-266-8400

Rating Provider: Southface Energy Rated Homes 241 Pine Street NE 4046042001



Bryan Amos, Certified Energy Rater Date: 3/29/23 at 9:40 AM



Ekotrope RATER - Version: 4.0.2.3126 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 V1.1 Home Report

Property

3993 Twin Pines Rd - 1 BR Exterior Portsmouth, VA 23703

Twin Pines 1 BR Exterior **Organization** SustainaBase Bryan Amos Inspection Status Results are projected

Builder The Richman Group

Mandatory Requirements

ERI (HERS) Index Target

62

62

49

49

1.00

Reference Home ERI (HERS)

SAF (Size Adjustment Factor)

SAF Adjusted ERI (HERS) Target

As Designed Home ERI (HERS)

As Designed Home ERI (HERS) w/o PV

\checkmark	1	D	u	ct	le	ał	kage	a	t post	cons	tructio	on	bet	ter	than	or e	equal	to	app	lio	cable	е
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		_																				

- ✓ Total building thermal envelope UA meets or exceeds applicable requirements.
- \checkmark 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 Grade II with insulated sheathing.
- \checkmark Total window thermal properties meet or exceed the applicable requirements
- \checkmark Duct insulation meets the EPA minimum requirements of R-6.
- \checkmark 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.

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

(1	netar year	
	ENERGY STAR	As Designed
Heating	2.1	1.2
Cooling	3.5	2.4
Water Heating	3.3	0.7
Lights and Appliances	10.9	12.0
Total	19.8	16.3

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

Pollution Prevented		Energy Cost Savings	\$/yr
Type of Emissions	Reduction	Heating	-1
Carbon Dioxide (CO2) - tons/yr	-0.1	Cooling	-35
		Water Heating	47
		Lights & Appliances	-38
		Generation Savings	0
		Total	-27

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



U Ē

This home built at 3993 Twin Pines Rd - 1 BR Exterior Portsmouth, VA 23703 was verified by

SustainaBase

to meet Indoor airPLUS construction specifications as established by the U.S. Environmental Protection Agency.

Indoor airPLUS qualified homes are designed to contribute to improved indoor air quality.

QUALIFIED HO

ndooi



Indoor airPLUS Features

- Moisture and Mold Control
- Radon Resistant Construction
- Pest Barriers
- Effective Heating, Ventilating, and Air-Conditioning Systems
- Safe Combustion
- Healthier Building Materials

Not all features are required in all cases. To learn more about indoor air quality features in your home, ask your builder to review the Indoor airPLUS verification checklist with you, or visit www.epa.gov/indoorairplus. YOUR HOME WAS DESIGNED, ENGINEERED, AND CONSTRUCTED IN CONFORMANCE TO U.S DEPARTMENT OF ENERGY (DOE) GUIDELINES FOR EXTRAORDINARY LEVELS OF EXCELLENCE AND QUALITY.

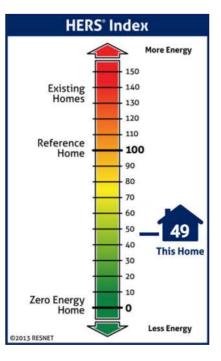
ZEROONFIRMED

Address:

3993 Twin Pines Rd - 1 BR Exterior, Portsmouth, VA 23703 Builder: The Richman Group Inspector: SustainaBase Date:

HERS Score: 49 ZERH Target Score: 60

THIS HOME MEETS OR EXCEEDS THE MINIMUM CRITERIA FOR THE FOLLOWING: ENERGY STAR MF V1.1 ENERGY STAR MF V1.0



SAM RASHKIN, CHIEF ARCHITECT BUILDING TECHNOLOGIES U.S. DEPARTMENT OF ENERGY

Home Energy Rating Certificate

Projected Report Based on Plans

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

Rating Date: Registry ID: Ekotrope ID: dY76Y0e2

Annual Savings

*Relative to an average U.S. home

Home:

3993 Twin Pines Rd - 1 BR Interior Portsmouth, VA 23703

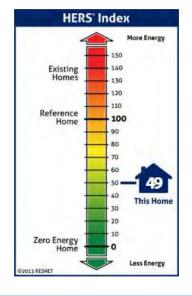
Builder: The Richman Group

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	0.5	\$19
Cooling	1.1	\$38
Hot Water	4.1	\$42
Lights/Appliances	12.0	\$421
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	17.7	\$520



Home Feature Summary:

Apartment, inside unit
N/A
N/A
650 ft ²
1
Air Source Heat Pump • Electric • 11 HSPF
Air Conditioner • Electric • 17 SEER
Residential Water Heater • Natural Gas • 0.95 Energy Factor
3 ACH50
34 CFM • 34 Watts (Default) • ERV
1 CFM @ 25Pa (0.15 / 100 ft²)
R-20
Vaulted Roof, R-49
U-Value: 0.3, SHGC: 0.4
N/A
R-30

Rating Completed by:

Energy Rater: Bryan Amos RESNET ID: 6136573

Rating Company: SustainaBase 313 Datura St. Suite #200 321-266-8400

Rating Provider: Southface Energy Rated Homes 241 Pine Street NE 4046042001



Bryan Amos, Certified Energy Rater Date: 3/29/23 at 9:41 AM



Ekotrope RATER - Version: 4.0.2.3126 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 V1.1 Home Report

Property

3993 Twin Pines Rd - 1 BR Interior Portsmouth, VA 23703

Twin Pines 1 BR Interior **Organization** SustainaBase Bryan Amos Inspection Status Results are projected

Builder The Richman Group

Mandatory Requirements

ERI (HERS) Index Target

√ Duct lea	akage	at post	const	tructio	on bette	er than o	r equal to	o app	licable)
require	ments									
· T · · · ·										

- ✓ Total building thermal envelope UA meets or exceeds applicable requirements.
- \checkmark 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 Grade II with insulated sheathing.
- \checkmark Total window thermal properties meet or exceed the applicable requirements
- \checkmark Duct insulation meets the EPA minimum requirements of R-6.
- \checkmark 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.

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

·/·	neta / year	
	ENERGY STAR	As Designed
Heating	1.5	0.7
Cooling	3.3	2.1
Water Heating	3.3	0.7
Lights and Appliances	10.9	12.0
Total	19.1	15.4

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

Pollution Prevented		Energy Cost Savings	\$/yr
Type of Emissions	Reduction	Heating	-1
Carbon Dioxide (CO2) - tons/yr	-0.1	Cooling	-31
		Water Heating	47
		Lights & Appliances	-37
		Generation Savings	0
		Total	-22

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

ERI

Reference Home ERI (HERS)	63
SAF (Size Adjustment Factor)	1.00
SAF Adjusted ERI (HERS) Target	63
As Designed Home ERI (HERS)	49
As Designed Home ERI (HERS) w/o PV	49

U Ē

This home built at 3993 Twin Pines Rd - 1 BR Interior Portsmouth, VA 23703 was verified by

SustainaBase

to meet Indoor airPLUS construction specifications as established by the U.S. Environmental Protection Agency.

Indoor airPLUS qualified homes are designed to contribute to improved indoor air quality.

QUALIFIED HO

ndooi



Indoor airPLUS Features

- Moisture and Mold Control
- Radon Resistant Construction
- Pest Barriers
- Effective Heating, Ventilating, and Air-Conditioning Systems
- Safe Combustion
- Healthier Building Materials

Not all features are required in all cases. To learn more about indoor air quality features in your home, ask your builder to review the Indoor airPLUS verification checklist with you, or visit www.epa.gov/indoorairplus. YOUR HOME WAS DESIGNED, ENGINEERED, AND CONSTRUCTED IN CONFORMANCE TO U.S DEPARTMENT OF ENERGY (DOE) GUIDELINES FOR EXTRAORDINARY LEVELS OF EXCELLENCE AND QUALITY.

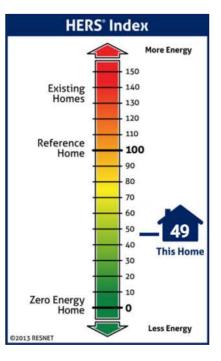
ZEROONFIRMED

Address:

3993 Twin Pines Rd - 1 BR Interior, Portsmouth, VA 23703 Builder: The Richman Group Inspector: SustainaBase Date:

HERS Score: 49 ZERH Target Score: 61

THIS HOME MEETS OR EXCEEDS THE MINIMUM CRITERIA FOR THE FOLLOWING: ENERGY STAR MF V1.1 ENERGY STAR MF V1.0



SAM RASHKIN, CHIEF ARCHITECT BUILDING TECHNOLOGIES U.S. DEPARTMENT OF ENERGY

Home Energy Rating Certificate

Projected Report Based on Plans

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

Rating Date: Registry ID: Ekotrope ID: dY76Y0e2

Annual Savings

*Relative to an average U.S. home

Home: 3993 Twin Pines Rd - 2 BR End Portsmouth, VA 23703

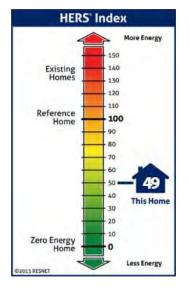
Builder: The Richman Group

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	1.2	\$42
Cooling	1.7	\$60
Hot Water	4.1	\$41
Lights/Appliances	13.3	\$469
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	20.3	\$612



Home Feature Summary:

Apartment, end unit
N/A
N/A
933 ft ²
1
Air Source Heat Pump • Electric • 10.5 HSPF
Air Conditioner • Electric • 18 SEER
Residential Water Heater • Natural Gas • 0.95 Energy Factor
3 ACH50
43 CFM • 43 Watts (Default) • ERV
1 CFM @ 25Pa (0.11 / 100 ft²)
R-20
Vaulted Roof, R-49
U-Value: 0.3, SHGC: 0.4
N/A
R-30

Rating Completed by:

Energy Rater: Bryan Amos RESNET ID: 6136573

Rating Company: SustainaBase 313 Datura St. Suite #200 321-266-8400

Rating Provider: Southface Energy Rated Homes 241 Pine Street NE 4046042001



Bryan Amos, Certified Energy Rater Date: 3/29/23 at 9:43 AM



Ekotrope RATER - Version: 4.0.2.3126 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 V1.1 Home Report

Property

3993 Twin Pines Rd - 2 BR End Portsmouth, VA 23703

Twin Pines 2 BR End Organization SustainaBase Bryan Amos Inspection Status Results are projected

Builder The Richman Group

Mandatory Requirements

ERI (HERS) Index Target

`	/ Duct leakage at post construction better than or equal to applicable
	requirements.

- ✓ Total building thermal envelope UA meets or exceeds applicable 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 Grade II with insulated sheathing.
- \checkmark Total window thermal properties meet or exceed the applicable requirements
- \checkmark Duct insulation meets the EPA minimum requirements of R-6.
- \checkmark 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.

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

(million / year)					
	ENERGY STAR	As Designed			
Heating	2.3	1.6			
Cooling	4.5	3.3			
Water Heating	3.3	0.7			
Lights and Appliances	12.2	13.3			
Total	22.4	18.9			

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

Pollution Prevented		Energy Cost Savings	\$/yr
Type of Emissions	Reduction	Heating	1
Carbon Dioxide (CO2) - tons/yr	-0.1	Cooling	-34
		Water Heating	48
		Lights & Appliances	-39
		Generation Savings	0
		Total	-24

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

s ER

Reference Home ERI (HERS) SAF (Size Adjustment Factor)	60 1.00
SAF Adjusted ERI (HERS) Target	60
As Designed Home ERI (HERS)	49
As Designed Home ERI (HERS) w/o PV	49

U

This home built at 3993 Twin Pines Rd - 2 BR End Portsmouth, VA 23703 was verified by

SustainaBase

to meet Indoor airPLUS construction specifications as established by the U.S. Environmental Protection Agency.

Indoor airPLUS qualified homes are designed to contribute to improved indoor air quality.

QUALIFIED HO

ndooi



Indoor airPLUS Features

- Moisture and Mold Control
- Radon Resistant Construction
- Pest Barriers
- Effective Heating, Ventilating, and Air-Conditioning Systems
- Safe Combustion
- Healthier Building Materials

Not all features are required in all cases. To learn more about indoor air quality features in your home, ask your builder to review the Indoor airPLUS verification checklist with you, or visit www.epa.gov/indoorairplus. YOUR HOME WAS DESIGNED, ENGINEERED, AND CONSTRUCTED IN CONFORMANCE TO U.S DEPARTMENT OF ENERGY (DOE) GUIDELINES FOR EXTRAORDINARY LEVELS OF EXCELLENCE AND QUALITY.

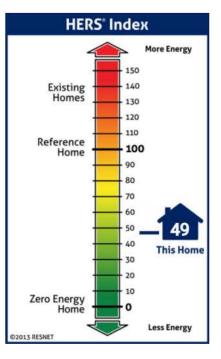
ZEROONFIRMED

Address:

3993 Twin Pines Rd - 2 BR End, Portsmouth, VA 23703 Builder: The Richman Group Inspector: SustainaBase Date:

HERS Score: 49 ZERH Target Score: 60

THIS HOME MEETS OR EXCEEDS THE MINIMUM CRITERIA FOR THE FOLLOWING: ENERGY STAR MF V1.1 ENERGY STAR MF V1.0



SAM RASHKIN, CHIEF ARCHITECT BUILDING TECHNOLOGIES U.S. DEPARTMENT OF ENERGY

Tab G:

Zoning Certification Letter (MANDATORY)

Zoning Report for Twin Pines Senior Apartments 3993 Twin Pines Road

JSE File: 1522301

Map & Parcel: 08460028; 0028 City of Portsmouth, Virginia

April 30, 2025



Prepared for:

Richman Twin Pines Senior, LLC 777 West Putnam Street

Greenwhich, CT 06830

Prepared by:

John Sandow Engineering, LLC

4104 Clintwood Lane, Virginia Beach, VA 23452 www.johnsandowengineering.com sandow.civil@gmail.com 757-377-6971



Table of Contents

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Executi	ive Summary	1	
Applica	Applicable Zoning Requirements		
Resour	ces	3	
Append	dices		
А	Use Permit (with conditions)		
В	Zoning Amendment Ordinance		
С	2022 Concept Plan		
D	2020 Rendering and Conceptual Building Elevations		
E	Survey		
F	Zoning Certification		
G	Excerpts from City of Portsmouth Zoning Ordinance		



Executive Summary

Quick Facts (based on summary below):		
Zoning District:	UR-M	
Use Permitted?	Yes	
Zoning Violations?	No	
Building Violations?	No	
Fire Violations?	No	
COs Attached?	No	
Nonconformities?	No	
Status:	Vacant	

Quick Fasts (based on summary balow)

The current zoning district for the subject property is UR-M, Multi-Family Urban Residential. The use of multi-family residential is permitted by right in the UR-M zoning district. This property did come to be zoned UR-M by way of a history of zoning amendments and use permits. The use permit does carry conditions which are listed in detail in Appendix A. The conditions associated with the approved Use Permit (UP-22-15) allow the construction and operation of a four-story senior living multi-family dwelling having not more than eighty-two residential units and located at 3993 Twin Pines Road (Tax Parcel 0846-0028). In general, the conditions pertain to substantial conformance with the 2022 conceptual site plan (Appendix C), substantial conformance with the 2020 architectural renderings (Appendix D), compliance with the 2020 city bicycle and pedestrian plan (and other applicable regulations), a minimum of two elevators, surveillance coverage, payment of taxes due, ten (10) accessible parking spaces. These conditions are believed to be satisfied in the design, but are also presently being reviewed by the city for confirmation of full compliance with these conditions and applicable regulations.

No variances or exceptions have been disclosed that would affect the feasibility of the proposed development. No existing non-conformities have been noted regarding the site prior to development. There are codes and regulations that restrict the geometry of the site and are in addition to any conditions associated with the Use Permit. These are shown herein, but do not prevent the development from being feasible.

The adjacent properties to the north, south, and part of the west are zoned GMU. The adjacent properties to the east and part of the west are zoned UR-M, like the subject property.

Certificates of Occupancy		
Are C.O. Copies Attached?	No	
If C.O. copies are not on file, would the absence	No	
of C.O. copies give rise to		
enforcement option?		
Additional Comments:	The land is vacant and a Certificate of	
	Occupancy will not be available until after the	
	proposed building has been constructed and	
	inspected by the City.	

Certificates of Occupancy



Applicable Zoning Requirements

SetbacksFront10ftSide10ftRear25ftIs property in conformance?YesExisting Conditions (per provided survey) Property is vacant

<u>Height</u>

Maximum building height: Is property in conformance? Existing Conditions (per provided survey):

Lot Size

Minimum lot area: Minimum lot width Minimum lot depth: Is property in conformance? Existing Conditions (per survey):

<u>Coverage</u>

Maximum building coverage: Is property in conformance? Existing conditions (per survey):

<u>Floor Area Ratio</u> Maximum floor area ratio: Is property in conformance? Existing Conditions (per survey):

Parking

Parking formula: Required spaces: Is property is conformance? Existing Conditions (per survey): 45 feet Yes, based on current design Property is vacant

7,500 SF 50 FT Not Applicable Yes Property is vacant

55% Yes, based on current design Property is vacant

65% Yes, based on current design Property is vacant

1.5 per dwelling unit (DUj); 1 bicycle per 4 DU123 car parking; 21 bicycle parkingYes, based on current designProperty is vacant

There are no non-conformities proposed that would prevent the structure from being built or rebuilt in the event that it was destroyed or damaged by fire, explosion, act of God, or by a public enemy. However, the structure cannot be built or rebuilt in a different form or in a way that would cause it to be non-conforming under regulations present at the time of the design approval or increase the degree of non-conformity according to any future regulation.



Resources

Municipality

Trevon Boone, Interim Zoning Administrator City of Portsmouth 757-393-8836 <u>Trevon-boone@portsmouthva.com</u>

Surveyor

Mid-Atlantic Surveying and Land Design Beth Anne Campbell, RLS 757-208-7617 BACampbell@mas-ld.com

Civil Engineer

John Sandow Engineering John Sandow, PE 757-377-6971 John@johnsandowengineering.com

John Sandow Engineering obtained the information contained in this report from governmental sources and independent land surveyors. While we believe this information is accurate, we cannot guarantee its accuracy.

This report is for the exclusive use of client(s) as listed on report cover page and any and all holders of a note or notes secured by a mortgage, deed of trust or deed to secure debt encumbering the subject property, and their respective affiliates, designates, successors and assignees, rating agencies, prospective bond holders and bond holders, and no other party shall have any right to rely on any service provided by John Sandow Engineering without prior written consent.

Zoning Report – 3993 Twin Pines Road April 30, 2025 JSE # 1522301



Appendix A

Use Permit (with conditions)

Zoning Report – Twin Pines Apartments April 30, 2025 JSE # 1522301



A RESOLUTION GRANTING A USE PERMIT (UP-22-15) TO THE FLATS AT TWIN PINES, LLC TO CONSTRUCT AND OPERATE A FOUR-STORY SENIOR LIVING MULTI-FAMILY DWELLING HAVING NOT MORE THAN EIGHTY-TWO RESIDENTIAL UNITS LOCATED AT 3993 TWIN PINES ROAD (TAX PARCEL 0846-0028).

WHEREAS, John Sandow, on behalf of The Flats at Twin Pines, LLC, the owner of the subject property, has made application pursuant to Section 40.2-533 of the Code of the City of Portsmouth, Virginia for the granting of a use permit to construct and operate a four-story senior living multi-family dwelling having not more than eighty-two residential units and located at 3993 Twin Pines Road (Tax Parcel 0846-0028); and

WHEREAS, the applicant and the Planning Director have done all things required to be done in connection with said application; and

WHEREAS, the Planning Commission has recommended the approval with conditions of the application for a use permit.

NOW THEREFORE BE IT RESOLVED by the Council of the City of Portsmouth, Virginia:

1. That it has reviewed and considered the application materials, the City staff report, the proceedings and recommendation of the Planning Commission, all comments made at the public hearing, and the discussion of the Council regarding the application.

2. That it has considered factors it deemed applicable and consistent with the Code of Virginia, which may include, without limitation, the nature, extent, external effects, location, design or method of operation of the requested use, the City's comprehensive plan, and the public health, safety, and general welfare.

3. That it has considered the imposition of conditions regarding the location, character, and other features of the proposed use and finds and determines that the conditions imposed by this Resolution are necessary to ensure compliance with the general intent and purposes of the Zoning Ordinance and to prevent or minimize adverse effects from the proposed use.

4. That based on its review and consideration, it has determined that the use permit requested by the subject application should be **GRANTED WITH CONDITIONS** as provided in this Resolution.

5. That a use permit is hereby granted pursuant to Section 40.2-533 of the Code of the City of Portsmouth, Virginia to construct and operate a four-story senior living multi-family dwelling having not more than eighty-two residential units and located at 3993 Twin Pines Road (Tax Parcel 0846-0028), being more particularly described as:

<u>UP-22-15</u>

3993 Twin Pines Road (Tax Parcel 0846-0028)

ALL THAT certain lot, piece or parcel of land, situated, located and being in the City of Portsmouth, Virginia, and being known, numbered and designated as "PARCEL 2A" on that certain plat entitled "Resubdivision of Parcel 2 & 3 of Towne Point Plaza, Portsmouth, Virginia Scale 1" = 100', January 22, 1988, Reference M.B. 13, P. 241-244", prepared by Horton & Dodd, P.C., which plat is recorded in the Clerk's Office of the Circuit Court of the City of Portsmouth, Virginia in Map Book 14, at pages 64 and 65.

IT BEING the same property conveyed to The Flats at Twin Pines, LLC by Deed from Turnco, LLC dated December 4, 2018 and recorded in the Clerk's Office of the Circuit Court for the City of Portsmouth, Virginia as Instrument Number 180012491.

6. That the use permit is approved subject to the following conditions which shall be observed by the applicant and any successor in interest:

- (a) The development shall be in substantial compliance with the concept plan entitled "Twin Pines Apartments Portsmouth, Virginia" prepared by John Sandow Engineering, LLC and dated September 14, 2022, except where modifications may be required to comply with all applicable local, state, or federal codes or regulations.
- (b) The development shall be in substantial compliance, including with respect to building design and construction materials, with the rendering and concept exterior elevations titled "Twin Pines Apartments Portsmouth, Virginia" prepared by WTGDesign Architects LLC and revised August 18, 2020, except where modifications may be required to comply with all applicable local, state or federal codes or regulations.
- (c) The development shall be a multi-family dwelling with not more than 82 units of multi-family housing with associated facilities and amenities.
- (d) The development shall at all times be operated as, and qualify as, housing for persons 55 or older under federal law and regulations (including the federal Fair Housing Act) and 18VAC135-50-210, as the same may be amended from time to time. Should the development remove the 55 or older designation, an amendment to this Use Permit shall be required.
- (e) Usable outdoor amenities shall be provided within the required open-space set aside and available for use by the occupants of the multi-family

building for recreational and/or social activities. The outdoor amenities shall be subject to review and approval by the Zoning Administrator prior to Site Plan Review approval.

- (f) Development within the public right-of-way shall be in accordance and compliance with the "Portsmouth Bicycle and Pedestrian Plan" dated June 2020.
- (g) Prior to initially occupying and operating the approved use and so long as the use remains in operation, the owners and/or operators shall install and maintain digital video equipment with recording capabilities sufficient to indicate the date and time that the recording is made. The recording shall provide surveillance coverage encompassing the front, side, and rear exteriors of the property for 24 hours a day, 7 days a week. Recorded data must be maintained in a condition permitting review of the information for a period of no less than thirty days.
- (h) The proposed development shall be constructed in compliance with all applicable codes, ordinances, and regulations of federal, state and local government, and all required licenses and permits shall be obtained prior to construction and remain in effect during the operation of the development.
- (i) All taxes/fees associated with the property and/or the proposed use must be paid when due, as determined by the City Treasurer.
- (j) The multi-family dwelling development shall include not less than two (2) elevators.
- (k) The multi-family dwelling development shall include not less than ten (10) ADA accessible parking spaces and associated ADA ramps (as said ramps are needed), for accessibility. The accessible parking spaces and ramps shall be located within reasonable proximity of primary entrances.

7. **REVOCATION OF PERMIT:** Violation of any of the conditions set forth herein may serve as grounds for revocation of the use permit by City Council.

ADOPTED by the Council of the City of Portsmouth, Virginia, at a meeting held on December 13, 2022.

Teste:

City Clerk

Appendix B

Zoning Amendment Ordinance



ZONING AMENDMENT ORDINANCE Z-22-05

BE IT ORDAINED by the Council of the City of Portsmouth, Virginia:

1. That the portion of the zoning map attached to and made a part of the City of Portsmouth Zoning Ordinance, which now zones as UR-M-K, Multi-Family Urban Residential (Conditional) the property described in Petition for Zoning Amendment Number Z-22-05, is hereby amended and changed so as to show said property zoned as UR-M, Multi-Family Urban Residential, and that said property is hereby zoned as UR-M, Multi-Family Urban Residential.

2. That the property affected by this ordinance by being zoned from UR-M-K, Multi-Family Urban Residential (Conditional) to UR-M, Multi-Family Urban Residential is furthermore described as follows:

<u>Z-22-05</u>

3993 Twin Pines Road (Tax Parcel 0846-0028)

ALL THAT certain lot, piece or parcel of land, situated, located and being in the City of Portsmouth, Virginia, and being known, numbered and designated as "PARCEL 2A" on that certain plat entitled "Resubdivision of Parcel 2 & 3 of Towne Point Plaza, Portsmouth, Virginia Scale 1" = 100', January 22, 1988, Reference M.B. 13, P. 241-244", prepared by Horton & Dodd, P.C., which plat is recorded in the Clerk's Office of the Circuit Court of the City of Portsmouth, Virginia in Map Book 14, at pages 64 and 65.

IT BEING the same property conveyed to The Flats at Twin Pines, LLC by Deed from Turnco, LLC dated December 4, 2018 and recorded in the Clerk's Office of the Circuit Court for the City of Portsmouth, Virginia as Instrument Number 180012491.

3. That all proffered zoning conditions to which the said property was previously subject are null, void and of no further force or effect.

4. That this ordinance shall take effect on the date of its adoption.

ADOPTED by the Council of the City of Portsmouth, Virginia, at a meeting held on December 13, 2022.

Teste:

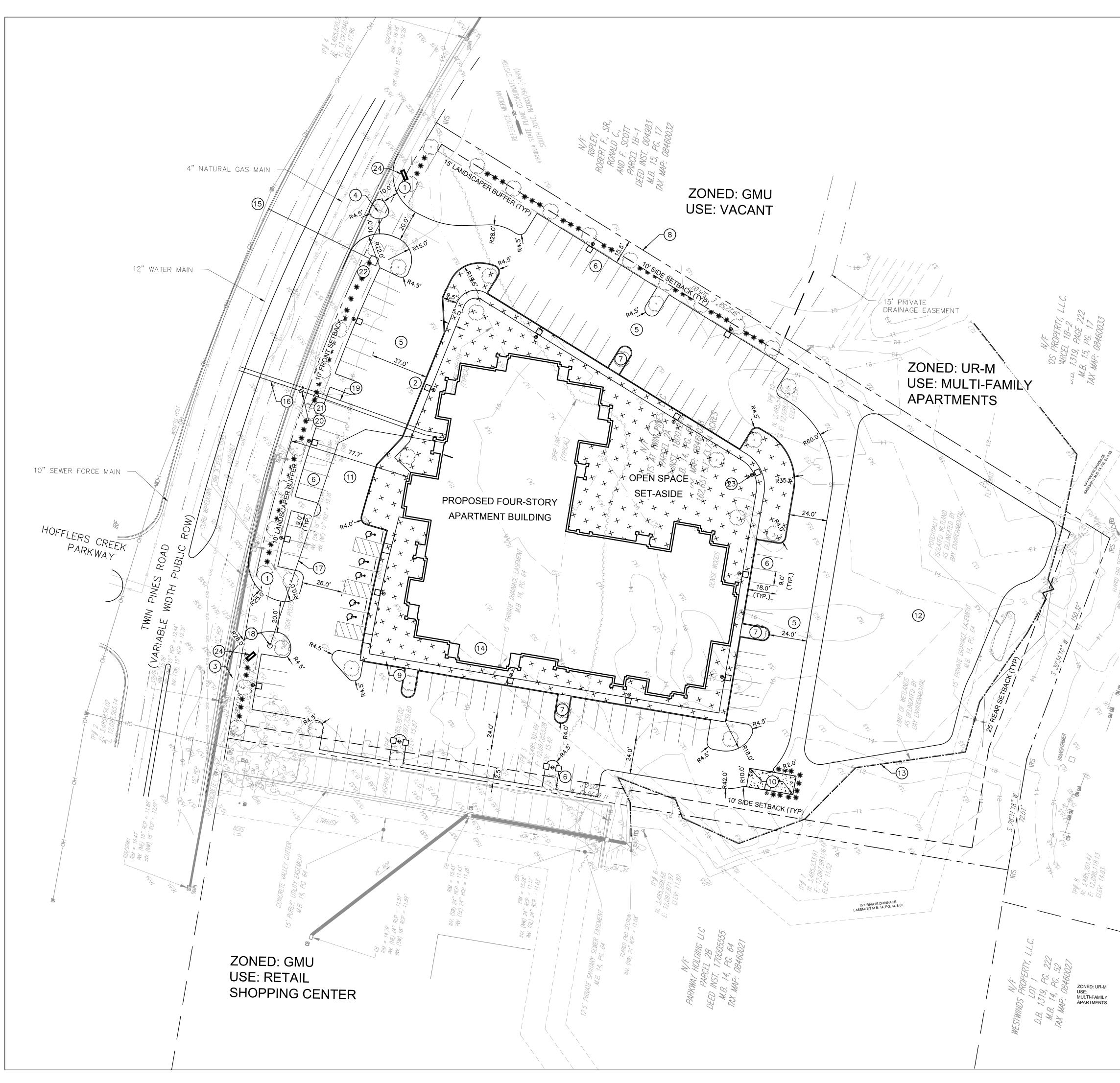
City Clerk

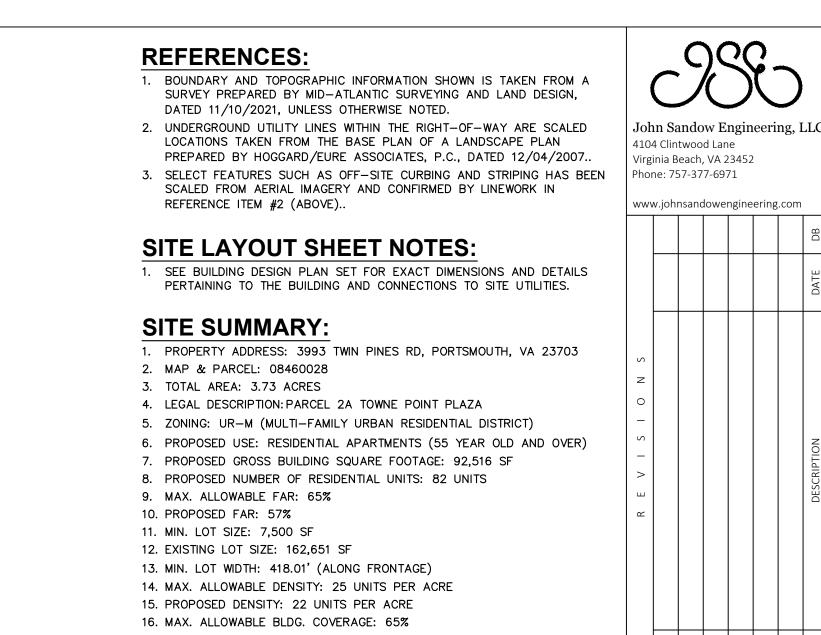
Appendix C

2022 Concept Plan





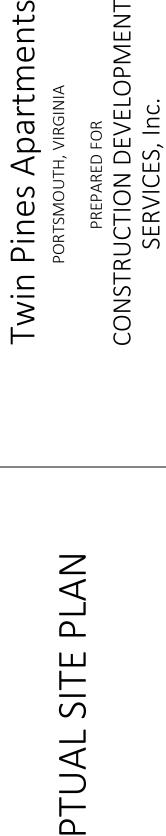




- 17. PROPOSED BLDG. COVERAGE: 28,216 SF / 162,651 SF = 17.35% 18. MIN. OPEN SPACE SET-ASIDE: 10%
- 19. PROP. OPEN SPACE SET-ASIDE: 22,504 SF / 162,651 SF = 13.8%
- 20. BUILDING SETBACKS:
- FRONT: 10'
- SIDE: 10' REAR: 25'
- 21. REQUIRED MINIMUM PARKING SPACES: (82 APARTMENTS X 1.5 SPACES/APARTMENT=123 SPACES) PARKING PROVIDED - 123 SPACES (INCLUDES 5 HANDICAP PARKING
- SPACES). 22. MAX BUILDING HEIGHT: 45' 23. PROPOSED BUILDING HEIGHT: 45'
- SHEET KEYNOTES

(#) <u>SITE AND PAVING KEYNOTES</u>

- 1. STOP SIGN
- 2. LOADING/DROP OFF AREA WITH BOLLARDS
- 3. FULL ACCESS ENTRANCE
- 4. RIGHT-IN/RIGHT-OUT ONLY ACCESS
- 5. STANDARD-DUTY ASPHALT PAVING
- 6. PARKING SPACE, TYPICAL
- 7. LANDSCAPE PARKING ISLAND, TYPICAL
- 8. PROPERTY LINE
- 9. 5' CONCRETE WALK
- 10. DUMPSTER PAD WITH WOODEN ENCLOSURE AND GATES
- 11. 26' WIDE FIRE LANE
- 12. STORMWATER MANAGEMENT FACILITY
- 13. WETLAND DELINEATION
- 14. EXISTING DRAINAGE EASEMENT TO BE ERADICATED
- 15. CONNECTION FROM NEW SANITARY SEWER FORCE MAIN TO EXISTING 10" F.M.
- 16. 6" AUTOMATIC FIRE SPRINKLER SERVICE LINE
- 17. 6" REMOTE FDC LINE
- 18. 6" REMOTE FDC
- 19. 4" DOMESTIC WATER LINE AND METER (RPZA IN MECHANICAL ROOM)
- 20. 6" FIRE DETECTOR CHECK VALVE ASSEMBLY IN VAULT
- 21. POST INDICATOR VALVE
- 22. SANITARY SEWER GRINDER PACKAGE LIFT STATION WITH FORCE MAIN
- 23. PARKING LIGHT TYPICAL
- 24. MONUMENT SIGN



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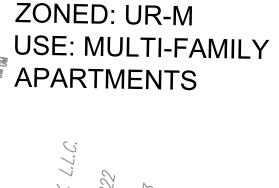
NC

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Apartments

JSE PROJECT NO: 0512102 ISSUE DATE: 09/14/2022 DB: JCS CB: JCS SCALE: 1" = 30' SHEET NUMBER CS101





0 30 60

Appendix D

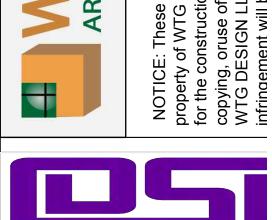
2020 Rendering and Conceptual Building Elevations







TWIN PINES ADULT LIVING APARTMENTS



Construction Develor ment Services Consultant

Address

Phone Fax

Consultant

Address

Phone

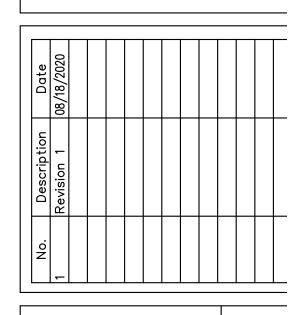
Fax

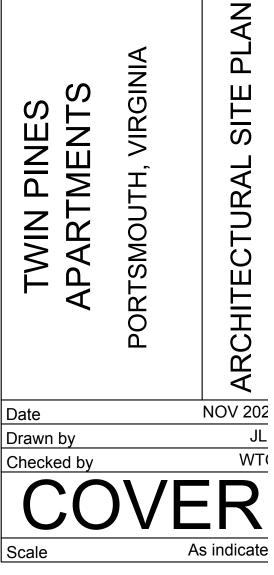
Consultant

Address

Address

Phone Fax Professional Seal











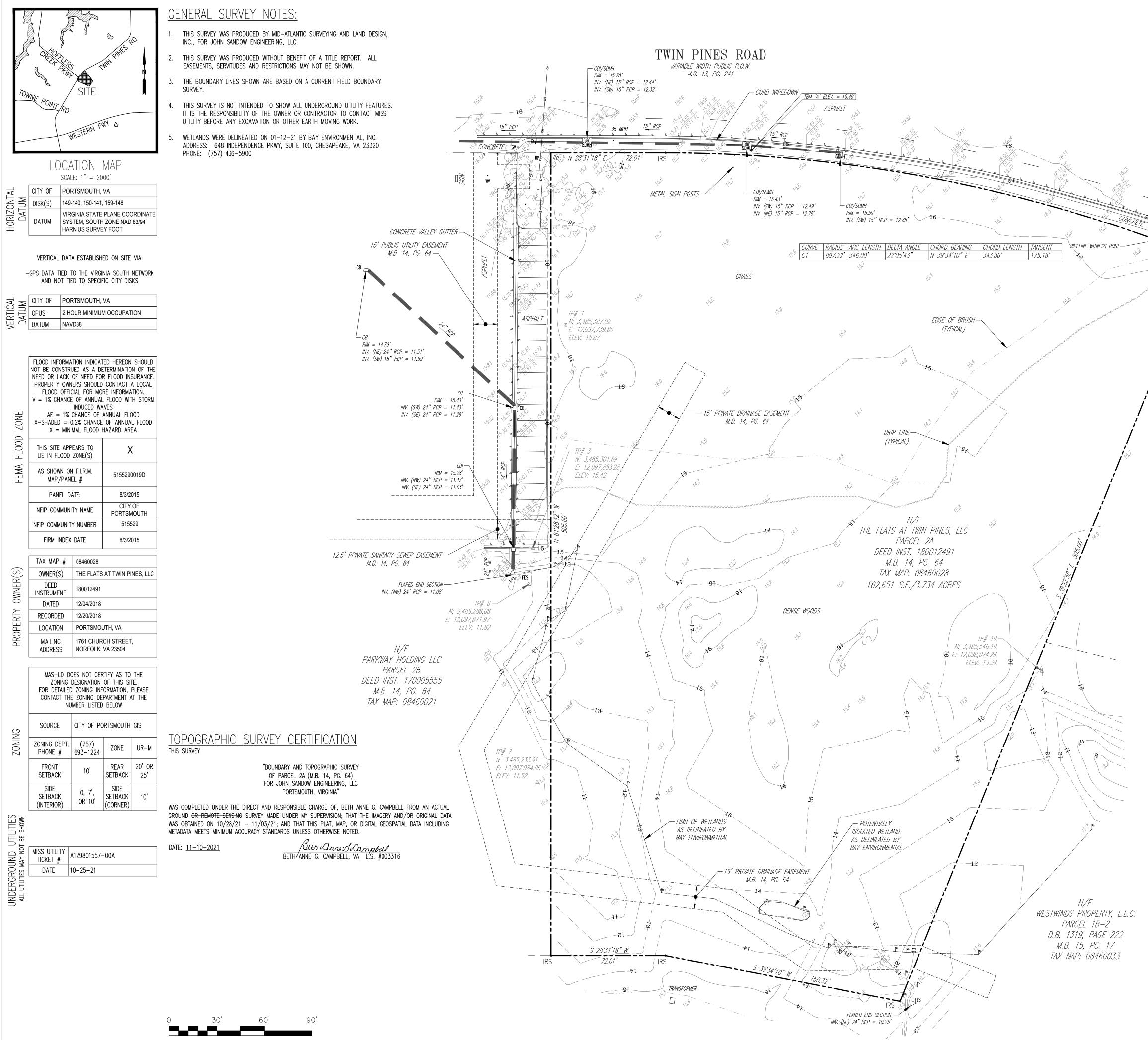




Appendix E

Survey





	ABBREVIATION	NS	
	APPROX	APPROXIMATELY	
	BLDG CONC	BUILDING CONCRETE	
	D.B.	DEED BOOK	
	GPIN	GEOREFERENCED PARCEL IDENTIFICATION NUMBER	9-110
	HARN	HIGH ACCURACY	d Designed
	INST.	REFERENCE NETWORK INSTRUMENT	Lar 2346 CC
	INV	INVERT	and and by VA a
	M.B. NF	MAP BOOK NAIL FOUND	Weylr Weylr MAX: MAX: MAX: MAX:
	N/F	NOW OR FORMERLY	ADMIN@MAS-LD
	PG. PIN	PAGE PARCEL IDENTIFICATION NUMBER	
	S.F.	SQUARE FEET	5257
చ	COMMUNICAT		
CDI/SDMH - RIM = 16.16'	CMHH ₪ CPED ©	COMMUNICATIONS: HAND HOLE COMMUNICATIONS: PEDESTAL	
10° 1	СММН ©	COMMUNICATIONS: MANHOLE COMMUNICATIONS: UNDERGROUND	
10 10 10 10 10 10 10 10 10 10 10 10 10 1	CONTROL	COMMONICATIONS. UNDERGROUND	
	<i>TP#</i> * ▲	CONTROL: TRAVERSE POINT	HT.I.
16 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	TBM 🗢	CONTROL: TEMPORARY BENCHMARK	ONNE ALL OF LE
IRS 10 th IRS	FENCES		
	SF	FENCE: SILT FENCE FENCE: VINYL	Bits Anne S. Campbell
	···········	FENCE: WOODEN	Lic. No. 003316 11/10/21
REFERENCE MERIDIAN REFERENCE VERIDIAN COORDINATE SYSTEM COORDINATE SYSTEM COORDINATE SYSTEM COORDINATE SYSTEM COORDINATE SYSTEM COORDINATE SYSTEM	GAS	FENCE: METAL	AND SURVEYOR
CEERENCE MET. (HARN)	GAJ GM ©	GAS: METER	
REITE PLANE CUOU/94 (1"	GV ©	GAS: VALVE	
STATE ZONE, W		GAS: UNDERGROUND PIPES	
Alko, ZOO.	POWER		
	X Q	POWER: LIGHT POLE POWER: CONDUIT	, LI SUI
N/F		POWER: LIGHT POLE: SINGLE ARM	
RIPLEY,	P 予 E	POWER: LIGHT POLE: SINGLE BOX POWER: TRANSFORMER	
ROBERT F., SR.,	EP ©	POWER: ELECTRIC PEDESTAL POWER: GUY WIRE	A 4, ∃ ≷
RONALD C., AND F. SCOTT	UP Ø	POWER: UTILITY POLE	
PARCEL 1B-1	UPLT ————————————————————————————————————	POWER: UTILITY POLE WITH LIGHT POWER: ELECTRIC HANDHOLE	
DEED INST. 004983 M.B. 15, PG. 17	он	POWER: OVERHEAD LINES	ID TOPOGRA OF 2A (M.B. 14, FOR DOW ENGINE PORTSMOUTH, VIRGINIA 11-10-2021
TAX MAP: 08460032		POWER: UNDERGROUND	BOUNDARY AND TOPOGRAPHIC SURVEY OF PARCEL 2A (M.B. 14, PG. 64) FOR JOHN SANDOW ENGINEERING, LLC PORTSMOUTH, VIRGINIA 11-10-2021
	PROPERTY		ND XEL
	DHF ⊚ DHS ○	PROPERTY: DRILL HOLE FOUND PROPERTY: DRILL HOLE SET	SA SA
	IRF ●	PROPERTY: IRON ROD FOUND	AI AI
	irs ○ NF +	PROPERTY: IRON ROD SET PROPERTY: NAIL FOUND	
	IPF 💿	PROPERTY: IRON PIPE FOUND	
	PPF ● VDH MM	PROPERTY: PINCHED PIPE FOUND PROPERTY: VDOT MONUMENT	B
		PROPERTY: BOUNDARY	
		PROPERTY: ADJACENT BOUNDARY PROPERTY: EASEMENT	PROJECT # 21265.0 FIELD BY: JJK/MKS/LMD
	SANITARY		10/28/21 -
	SSMH (S)	SANITARY: MANHOLE	FIELD DATES: 11/03/21
	ss	SANITARY: CLEANOUT SANITARY: PIPES	DRAWN BY: OSL/IMD
	SITE		CHECKED BY: BAC
	-•-	SIGN	
	• STORM	BOLLARD	BY
	STUTIVI SDMH @	STORM: MANHOLE	
	CDI []	STORM: CURB DROP INLET	
	CB □ RD ⊠	STORM: CATCH BASIN STORM: ROOF DRAIN	
		STORM: PIPES	
	TRAFFIC		
	TRHH 🖻 TRPED 🐵	TRAFFIC: BOX TRAFFIC: PEDESTAL	
	TRMH ®	TRAFFIC: MANHOLE	
	WATER		
	WV 📼	WATER: VALVE	
	WM ℗ IRR Ħ	WATER: METER WATER: IRRIGATION	
WETLANDS	FH v	WATER: FIRE HYDRANT	
WETLANDS ۴ WETLAND FLAG	SPIGOT ⊨ FDC ¥	WATER: SPIGOT WATER: FIRE DEPARTMENT CONNECTION	
WETLAND LINE	PIV ¥	WATER: POST INDICATOR VALVE	
		WATER: UNDERGROUND PIPES	COMMENTS
	LINES	BUILDING: OVERHANG	
	///////////////////////////////////////	BUILDING: WALLS	
GRADE LEGEND		CONTOUR (1 FOOT INTERVALS) DITCH: CENTERLINE	ION TATE
C CENTERLINE		DITCH: TOP OF BANK	REVISIONS NO. DATE
		DITCH: TOE OF SLOPE FLOOD ZONE LINE	
TOP OF BANK	hhh	LANDSCAPING: EDGE PAVEMENT: ASPHALT EDGE	SCALE: 1" = 30'
CS TOP OF CORB		PAVEMENT: GRAVEL	SHEET
	_^^^^	VEGETATION: DRIPLINE	

1_{OF}1

Appendix F

Zoning Certification





Date April 30, 2025

To Virginia Housing 601 South Belvidere Street Richmond, Virginia 23220 Attention: JD Bondurant

RE:	ZONING CERTIFICATION
-----	----------------------

Name of Development	in Pines Senior Apartments
Name of Owner/Applicant	Richman Twin Pines Senior, LLC
Name of Seller/Current Ow	Richman Twin Pines Senior, LLC

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 for the purpose of confirming proper zoning for the site of the Development. It is understood that this letter will be used by Virginia Housing solely for the purpose of determining whether the Development qualifies for credits available under Virginia Housing's Qualified Allocation Plan.

Development Description:

Development Address 3993 Twin Pines Road
Portsmouth, VA 23704
(Tax Parcel 0846-0028)

Legal Description

All that certain lot, piece or parcel of land, situated, located, and being in the City of Portsmouth, Virginia, and being known, numbered and designated as "PARCEL 2A" on that certain plat entitled "Resubdivision of Parcel 2 & 3 of Towne Point Plaza, Portsmouth, Virginia Scale 1"=100', January 22, 1988, Reference M.B. 13, P. 241-244", prepared by Horton & Dodd, P.C., which plat is recorded in the Clerk's Office of the Circuit Court of the City of Portsmouth, Virginia in Map Book 14, at pages 64 and 65. It being the same property conveyed to The Flats at Twin Pines, LLC by Deed from Turnco, LLC dated December 4, 2018 and recorded in the Clerk's Office of the Circuit Court For the City of Portsmouth, VA Instr. 180012491.

Proposed Improvements

✓ New Construction:	82	#Units <u>1</u>	_#Buildings <u>82,000</u>	Approx. Total Floor Area Sq. Ft.
Adaptive Reuse:		#Units	_#Buildings	Approx. Total Floor Area Sq. Ft.
□ Rehabilitation:		#Units	_#Buildings	Approx. Total Floor Area Sq. Ft.

Current Zoning: UR-M-K, Multi-Family Urban Residential Conditional Ord. No. 2022-110 allowing a density of _________ units per acre, and the following other applicable conditions:

no conditions are attached directly to the rezoning, but 11 conditions are attached to the USE PERMIT (see attached).

Other Descriptive Information

A USE PERMIT (UP-22-15) was granted for the development and it included 11 conditions (see attached)

Local Certification

Check one of the following as 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 an approved non-conforming use. 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.

Date April 30	D, 2025
Signature C	John & Sandow
	\perp
Printed Name	eJohn C. Sandow, PE (John Sandow Engineering)

Title of Local Official or Civil Engineer _____ Professional Civil Engineer / Principal

Phone	757-377-6971
-------	--------------

Appendix G

Excerpts from City of Portsmouth

Zoning Ordinance





City of Portsmouth Zoning Ordinance Article II. – Zoning Districts Sec. 40.2-203 – Commercial Zoning Districts

- (4) Provide for a diverse range of residential housing choice, affordability, and diversity with varying housing densities, types, and designs, including accessory dwelling units;
- (5) Provide for safe and efficient vehicular access and circulation and promote bicycle, pedestrian, and transit-friendly neighborhoods;
- (6) Provide for public services and facilities needed to serve residential areas and accommodate public and semi-public land uses that complement residential development or require a residential environment while protecting residential areas from incompatible nonresidential development; and
- (7) Create neighborhoods and preserve existing community character while accommodating new infill development and redevelopment consistent with the city's goals and objectives.

(B) Neighborhood Residential (NR) District

The Neighborhood Residential (NR) district is established to accommodate single-family detached residential dwellings at low densities. District regulations are intended to discourage any use that substantially interferes with the development of single-family detached dwellings or that is detrimental to the quiet residential nature of the district.

(C) General Residential (GR) District

The General Residential (GR) district is established to accommodate primarily single-family detached, attached residential, and two-to four-family dwellings, subject to design standards to ensure their compatibility with the single-family character of the district, at moderate densities. District regulations are intended to discourage any use that substantially interferes with the development of single-family, two-family, or three-to-four family dwellings, or that is detrimental to the quiet residential nature of the district.

(D) Urban Residential (UR) District

The Urban Residential (UR) district is established to accommodate a range of residential development as a principal use, along with mixed-use, neighborhood-serving commercial development, and institutional uses to encourage diverse development. These districts are mid-density, traditional neighborhoods.

(E) Multi-Family Urban Residential (UR-M) District

The Multi-Family Urban Residential (UR-M) district is established to accommodate a diverse range of residential development as a principal use, along with mixed-use, neighborhoodserving commercial development, and institutional uses to encourage diverse development. These districts are high-density, urban core settings. This district was formerly entitled High Density Urban Residential (UR-H).

Sec. 40.2-203 - Commercial Zoning Districts

(A) General Purposes

The commercial zoning districts are established for the general purpose of ensuring there are lands in the City that provide a wide range of office, retail, service, mixed, and related uses to meet household and business needs, and more specifically to:

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City of Portsmouth Zoning Ordinance Article II. – Zoning Districts Sec. 40.2-216 – Use Table

Sec. 40.2-216 - Use Table

Table 40.2-216 Use Table, sets out the allowable uses per zoning district established by this Ordinance.

				П	-		1	zo	NIN	G DI	STR	СТ	-		-	-	-		-	
LIST OF USES	NR	GR	UR	UR-M	NMU	GMU	H-UM	п	IN	61-T3	D1-T4	D1-T5	D1-T6	01-SD	HR	HLO	HLB	U	WF	Additional Requirements
RESIDENTIAL	-																			
Household Living										_										
Dwelling, Single- Family, Detached	Р	Р	Р	Р	P					Р	Р				Р	P	р			<u>Sec.40.2-</u> 217(D)(1)(a)
Dwelling, Two- Family		U	U	P	P	U	U			Р	Р				U	U	р			Sec.40.2- 217(D)(1)(b)
Dwelling, Three- To-Four Family		U	U	Р	Р	Р	U			P	P				υ	U	р			Sec.40.2- 217(D)(1)(c)
Dwelling, Townhouse			U	U	U	U	U			U	P			1	υ	U	P			Sec.40.2- 217(D)(1)(d)
Dwelling, Multi- Family			U	U	U	U	Ŭ			U	Р	Р	Р	1	U	U	U		υ	Sec.40.2- 217(D)(1)(c)
Dwelling, Upper Floor			Р	Р	P	P	Р				P	P	Р			Р	р		Р	
Dwelling, Ground Floor	P	Р	Р	P	P	Р	P			P	P	Р	Р		Р	Р	Р		P	
Dwelling, Ground Floor Conversion										s	S	S	s			s	S		s	
Manufactured Home									See	Sec.	40.2-	406								
Boarding House		Р	р	р	P	U	U										Р		Ĩ	Sec.40.2- 217(D)(1)(f)

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City of Portsmouth Zoning Ordinance Article II. – Zoning Districts See, 40.2-218 – Area, Bulk, Density, Building, and Setback Standards

(A) Area

(1) Lot Size/Lot Area

- (a) The lot size or lot area is the amount of land area, measured horizontally, included within the lot lines of a parcel.
- (b) Lands located within any private easement shall be included within the lot size.
- (c) Public rights-of-ways and areas below the mean high-water mark are not to be included in calculating lot size, except where specifically allowed by this Ordinance.
- (d) Minimum lot size is applied to the entire development for two-family, three-to-fourfamily, and multi-family dwellings.
- (e) Community gardens may be developed without complying with the minimum lot size standard of the zoning district.

(2) Lot Width

- (a) If the side lot lines are parallel, the lot width is the distance between these side lines, measured perpendicularly at the minimum required front yard setback for the district in which the lot is located.
- (b) If the side lot lines are not parallel, the lot width shall be the length of a line measured at right angles to the axis of the lot at a point which is equal to the required minimum front yard setback for the district in which located.
- (c) The axis of a lot shall be a line joining the midpoints of the front and rear lot lines.
- (d) Minimum lot width is applied to the entire development for multi-family, two-family, and three-to-four-family dwellings.
- (e) Average Lot Width

The mean lot width for three (3) or more lots located along the same block face.

(f) Lot Widths in GR, UR, & UR-M

For lots created in the GR, UR, and UR-M districts after June 12, 2018, the minimum lot width may be reduced to no less than the average lot width within the same entire block on the same side of the street.

(3) Setback Averaging

In cases of conflict with the dimensional standards of the zoning district in <u>Table 40.2-218(1)</u>, setbacks for single-family detached dwellings in all zoning districts, excluding accessory structures, may be averaged in accordance with this section.

(a) Front Yard Setbacks

(i) For interior lots in a block, the average of the residences on both sides may be used as the minimum front yard setback.

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City of Portsmouth Zoning Ordinance Article II. – Zoning Districts Sec. 40.2-218 – Area, Bulk, Density, Building, and Setback Standards

- (b) No part of the flag lot's access to the street (the "flagpole" or "panhandle") shall be less than sixteen (16) feet in width for residentially zoned lots and 50 feet for width for nonresidentially zoned lots.
- (c) The front lot line of a flag lot shall not abut the side yard of an adjacent lot.
- (d) The strip of land used for access to the main portion of the flag lot (the "flagpole" or "panhandle") shall not be included in calculating the area of the lot for the purpose of determining compliance with the dimensional requirements of the Zoning Ordinance, nor shall any part of the "flagpole" or "panhandle" be considered to be the front yard.
- (2) All setbacks of a flag lot shall meet the minimum dimensional requirements for a front setback in the district where the flag lot is located.
- (3) The "pole" or "pan handle" portion of a flag lot shall not be counted towards the lot size.

(F) Sources of Lot Data

The following sources of data shall be used to determine compliance with the dimensional standards in <u>Sec. 40.2-218(G)</u>. The sources of data are listed in order of priority.

(1) Recent survey of property and buildings

- (2) Old survey with permits of improvements
- (3) City Assessor's records & maps

(G)Area and Bulk Requirement Tables

Table 40.2-218(1) Area and Bulk Requirements, sets out the area and bulk requirements for Residential Districts NR, GR, UR and UR-M as established by this Ordinance.

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City of Portsmouth Zoning Ordinance Article II. – Zoning Districts Sec. 40.2-218 – Area, Bulk, Density, Building, and Setback Standards

"sf." = Square Fo	eet; "ft." =	Feet; "D	0U" = D	welling U	nit; "AC	" = Acre: '	N/A'' = N	ot Applie	cable
	RESI	DENTIA	L DIS	TRICTS (NR, GR,	UR, & UF	R-M)	-	
	NR	G	R		UR			UR-M	
Minimum Lot Requirements	All Uses	Detached Single-Family	All Other Uses	Detached Single- Family	Townhouse	All Other Uses	Detached Single- Family	Townhouse	All Other Uses
Lot Size (sf.)	30,000	12,5	00	7,500	N/A	7,500	6,000	N/A	7,500
Lot Width (ft.)	150	75	5	60	20	60	50	16	50
End Unit Lot Width (ft.)	N/A	N/.	A	N/A	35	N/A	N/A	26	N/A
Maximum Density (DU/AC)	N/A	N/A	8	N/A	N/A	12	N/A	N/A	25
Front Yard Setback (ft.)	40	30)		25		10		
Side Yard Setback (ft.)	10	и)	7	0	10	7	0	10
Corner/End Side Yard Setback (ft.)	15	15	5		10			10	
Rear Yard Setback (ft.)	40	30	1		25		25	20	25

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City of Portsmouth Zoning Ordinance Article II. – Zoning Districts Sec. 40.2-218 – Area, Bulk, Density, Building, and Setback Standards

	et; "ft." =	= Feet; "D)U" = D	welling Un	iit; "AC"	= Acre:	"N/A" = N	ot Appli	cable
	RES	IDENTIA	L DIS	TRICTS (?	R, GR,	UR, & UI	R-M)	_	
	NR	GR UR				UR-M			
Minimum Lot Requirements	All Uses	Detached Single-Family	All Other Uses	Detached Single- Family	Townhouse	All Other Uses	Detached Single- Family	Townhouse	All Other Uses
Maximum Building Coverage (%)	45	4	45		55				
Maximum Height (ft.)	36	30	5		36		36		45
Garage Setback (Attached/ Detached)		Even	with or	behind fron	t façade f	or all resi	dential dwe	llings	
1997 - David		Acc	essory	Buildings a	& Struct	ures			
			Rehind	the front fa	çade of ti	ie princip	al building		
			Dennia				1		
Front Yard Setback Side/Rear Yard Setbacks (ft.)	10	7			5			5	

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City of Portsmouth Zoning Ordinance Article II. – Zoning Districts See. 40.2-218 – Area, Bulk, Density, Building, and Setback Standards

"sf." = Square Fo	eet; "ft." =	Feet; "I	DU" = 1	Dwelling U	nit; "AC"	' = Acre: '	"N/A" = N	ot Applie	cable
	RESI	DENTL	AL DIS	TRICTS (NR, GR,	UR, & UI	R-M)	_	
i internet i	NR	G	R		UR			UR-M	-
Minimum Lot Requirements	All Uses	Detached Single-Family	All Other Uses	Detached Single- Family	Townhouse	All Other Uses	Detached Single- Family	Townhouse	All Other Uses
Maximum Size (sf.)	5% of lot area	10% o are		800, or 7.5% of the lot size, which- ever is greater	7.5% of the lot size	800, or 7.5% of the lot size, which- ever is greater	800, or 7.5% of the lot size, which- ever is greater	7.5% of the lot size	800, or 7.5% of the lot size, which ever is greate

Table 40.2-218(2) Area and Bulk Requirements, sets out the area and bulk requirements for Commercial and Industrial Districts NMU, GMU, MU-H, IL and IN as established by this Ordinance.

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Parking Space Requirement

City of Portsmouth Zoning Ordinance Article III. - Community Development Standards Sec. 40.2-301 - Off-Street Parking, Londing, Circulation

TABLE 40.2-301(1): MINIMUM OFF-STREET PARKING STANDARDS "sf." = square feet; "ft." = feet; "DU" = dwelling unit; "AC" = acre USE TYPE VEHICLE SPACES BICYCLE SPACES RESIDENTIAL **Household Living** Dwelling, Single-Family Detached 2 per DU None Dwelling, Two-Family 2 per DU None Dwelling, Three-to-Four-Family 2 per DU None Dwelling, Townhouse 2 per DU 1 per 4 DU Dwelling, Multi-Family 1.5 per DU Long Term: 1 per 8 DU PLUS Short Term: 10% of vehicle parking provided Dwelling, Upper Floor 1 per 4 DU 1 per DU Manufactured Home None None **Boarding House** 1 per guest room None **Group Living** None **Emergency Shelter** None Family Care Home 3 per home None 1 per employee PLUS 1 Group Home None per every 3 adults Halfway House 1 per employee PLUS 1 None per every 3 adults Homeless Shelter 1 per employee PLUS 1 None per every 3 adults

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12/12/2023

City of Portsmouth Zoning Ordinance Article III. – Community Development Standards See 40.2-304 – Landscaping and Screening

TREE - any self-supporting, woody plant of a species that normally grows in the city at maturity to an overall height of a minimum of five (5) feet.

- (3) Applicability
 - (a) Tree canopy requirements shall apply to all development in the City.
 - (b) Trees provided or protected to meet other sections of the Zoning Ordinance may be credited towards the required tree canopy coverage provided they meet the standards of this section.

(4) Tree Canopy Cover Requirements

(a) <u>Table 40.2-304(4)</u> identifies the tree canopy cover requirements for development in each zoning district.

⁽b) The landscape plan shall provide for the planting or replacement of trees on the site to the extent that, after 20 years, minimum tree canopy cover percentages will be provided as specified in <u>Table 40.2-304(4)</u>.

ZONING DISTRICT	NOT APPLICABLE	10% CANOPY REQUIRED	15% CANOPY REQUIRED	20% CANOPY REQUIRED
RESIDENTIAL ZONING DISTRICTS				
Neighborhood Residential (NR)				х
General Residential (GR)				x
Urban Residential (UR)			х	
Multi-Family Urban Residential (UR-M)		X		
COMMERCIAL ZONING DISTRICTS				
Neighborhood Mixed-Use (NMU)		x		

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City of Portsmouth Zoning Ordinance Article III. – Community Development Standards Sec. 40.2-307 Signage 12/12/2023

(a) Permanent signs shall be constructed of durable, weatherproof materials.

(b) D1 District

In the D1 district, a sign shall not be constructed of:

- (i) Unfinished materials, including unpainted wood;
- (ii) Highly reflective materials; or

(iii) Plastic.

(5) Illumination

- (a) Illumination, where permitted, shall be designed, installed and maintained in a manner that avoids glare on adjoining properties and that avoids glare or reflection which in any way interferes with traffic safety.
- (b) Where illumination is by a source external to the sign, the source of illumination shall be aimed and shielded so that direct illumination is focused exclusively on the sign face and is not visible from off-site areas.
- (c) The luminance of a sign shall not exceed 1500 nits during daylight hours and 150 nits at all other times. Signs incorporating displays that use light emitting diodes (LEDs), charge coupling devices (CCDs), plasma, or functionally equivalent technologies shall be equipped with automatic dimming technology and certified by the manufacturer or a qualified professional to be compliant with the maximum luminance standards in this subsection (5)(c).
- (d) In the UR, UR-M, and historic (HR, HLO and HLB) zoning districts, signs shall be illuminated only by a source external to the sign.
- (e) In the D1 district, any illumination of a sign shall be directed at the sign from an external, shielded lamp, emitting a warm light, similar to daylight, except:
 - (i) Backlighting of individual letters is allowed; and
 - (ii) If approval of the sign by the Downtown Design Committee is required, the Committee may allow internal sign illumination, such as neon in limited amounts or incandescent bulbs, or other sign illumination, if the Committee determines the proposed illumination is compatible with the character of the street and with the historic character of individual buildings and the district as a whole.

(6) Automatic Changeable Copy

- (a) Automatic changeable copy means the capacity to display words, symbols, figures, or images that can be electronically changed by remote or automatic means, as distinct from conventional manual-change copy.
- (b) Signs incorporating automatic changeable copy are permitted in any zoning district, but are not permitted on any property containing a use listed under the Household Living or Group Living subcategories of the Residential Use category as shown in <u>Table 40.2-216 Use Table</u>.

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City of Portsmouth Zoning Ordinance Article III. - Community Development Standards Sec. 40.2-307 Signage

	ZONING DISTRICT											
TYPE OF SIGN	NR, GR	UR, UR-M	NMU	GMU	H-UM	IL, IN	DI	WF	C	HLO, HI R	HR	STANDARDS SPECIFIC TO SIGN TYPE
				АТ	TACH	IED S	IGNS	;	1			
Awning sign	yes	yes	yes	yes	yes	yes	yes	yes	no	yes	no	<u>Sec. 40.2-</u> <u>307(J)(3)(a)</u>
Banner pole sign	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	Sec. 40.2- 307(J)(3)(b)
Canopy sign	yes	yes	yes	yes	yes	yes	yes	yes	по	yes	no	<u>Sec. 40.2-</u> <u>307(J)(3)(c)</u>
Marquee sign	no	no	no	yes	no	no	yes	no	no	no	no	Sec. 40.2- 307(J)(3)(d)
Off-premises sign	no	no	no	no	no	yes	no	no	no	no	no	Sec. 40.2- 307(J)(3)(e)
Projecting sign	no	yes	yes	yes	yes	yes	yes	yes	no	yes	no	Sec. 40.2- 307(J)(3)(f)
Wall sign	no	yes	yes	yes	yes	yes	yes	yes	no	yes	no	Sec. 40.2- 307(J)(3)(g)
Window sign	yes	yes	yes	yes	ÿes	yes	yes	yes	no	yes	no	Sec. 40.2- 307(J)(3)(h)
				FREE	STAN	DING	SIG	NS				
Ground Sign	yes	yes	yes	yes	yes	yes	no	yes	yes	no	no	Sec. 40.2- 307(J)(4)(b)
Monument sign	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	Sec. 40.2- 307(J)(4)(c)
Off-premises sign	no	no	no	no	no	yes	no	no	no	no	no	Sec. 40.2- 307(J)(4)(d)

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City of Portsmouth Zoning Ordinance Article III. – Community Development Standards Sec. 40.2-307 Signage

TYPE OF SIGN	ZONING DISTRICT											
	NR, GR	UR, UR-M	NMU	GMU	H-UM	IL, IN	DI	WF	C	HLO, HLB,	HR	STANDARDS SPECIFIC TO SIGN TYPE
Outdoor Advertising Sign	no	no	no	no	no	yes	no	no	no	no	no	Sec. 40.2- 307(J)(4)(d)
Pole Sign	no	no	yes	yes	yes	yes	no	yes	yes	no	no	Sec. 40.2- 307(J)(4)(c)

(2) Maximum Total Sign Area per Lot for Permanent Signs

- (a) On any lot, the maximum total sign area of all permanent signs and any additional sign area restrictions for permanent attached signs and permanent freestanding signs are established in <u>Table 40.2-307(3)</u>, Maximum Total Sign Area Per Lot for Permanent Signs, for the zoning district in which the sign(s) is located.
- (b) Where an individual establishment not on a separate lot directly adjoining a street is located in a shopping center, the sign area allowances of such establishment shall be calculated on the basis of its occupancy frontage, which shall be treated for such purposes as if it were street frontage or front building facade.

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City of Portsmouth Zoning Ordinance Article III, - Community Development Standards Sec. 40.2-307 - Signage

"sf." = squa	are feet; "ft." = feet				
ZONING DISTRICT	MAXIMUM TOTAL SIGN AREA PER LOT FOR ATTACHED AND FREESTANDING SIGNS (EXCLUDING WINDOW SIGNS)	ADDITIONAL SIGN AREA RESTRICTIONS FOR ATTACHED SIGNS	ADDITIONAL SIGN AREA RESTRICTIONS FOR FREESTANDING SIGNS		
NR GR	10% of the area of the front building facade, or 1 sf. for every 5 linear ft, of street frontage, whichever is greater, provided, no individual sign shall have a sign area in excess of 18 sf.	None	Not more than 36 sf., or 1 sf. for every 8 linear ft. of street frontage, whichever is less		
UR UR-M HR HLO HLB	10% of the area of the front building facade, or 1 sf. for every 2 linear ft. of street frontage of the lot, whichever is greater, provided, no individual sign shall have a sign area in excess of 18 sf.	None	Not more than 36 sf., or 1 sf. for every 3 linear ft. of street frontage, whichever is less, provided, no sign shall have a sign area in excess of 18 sf.		
NMU GMU MU-H II. IN WF	10% of the area of the front building facade or 1 sf. for every 1 linear ft. of street frontage of the lot, whichever is greater, provided, no sign located on a lot having less than 40 linear ft. of street frontage shall have a sign area in excess of 40 sf.	None	None		
с	One sign permitted, maximum 20 sf. in area				

Page 241



City of Portsmouth Zoning Ordinance Article III. - Community Development Standards Sec. 40.2-307 Signage

c. The sign area of a canopy sign shall not exceed 20 percent the area of the vertical face of the side of the canopy roof structure to which it is attached.

(d) Marquee Sign

A marquee sign shall maintain a minimum vertical distance of eight (8) feet between the bottom of the sign and the grade directly below the bottom of the sign.

(e) Off-Premises Signs and Outdoor Advertising Signs (Attached and Freestanding)

(i) IL and IN Districts

Off-premises signs and outdoor advertising signs (attached and freestanding) are permitted only in the IL and IN districts after a Use Permit for the sign has been approved by the City Council in accordance with <u>Sec. 40.2-533</u> Use Permits.

(ii) Standards

Off-premises signs and outdoor advertising signs (attached and freestanding) shall comply with the following standards:

- a. The maximum sign area shall not exceed 672 square feet;
- b. The maximum height shall not exceed 50 feet;
- c. All such signs shall:
 - 1. Have no more than two (2) sign faces;
 - 2. Be located not less than 25 feet from the right-of-way of any public street;
 - Be located not less than 15 feet from any other lot line, or, if the lot line adjoins property in the NR, GR, UR, or UR-M district, by a distance at least equal to the height of the sign; and
 - Be erected not less than 500 feet from any other off-premises sign on the same side of the same street.
- d. Off-premises signs and outdoor advertising signs (attached and freestanding) within 660 feet of the right-of-way of any highway classified as an interstate highway or as a federal aid primary highway shall also obtain all necessary approvals from the Virginia Department of Transportation pursuant to Code of Virginia § 33.2-1200 et seq.

(f) Projecting Sign

(i) Standards

A projecting sign shall comply with the following standards:

- a. Not extend more than six (6) feet from a building to which it is attached;
- b. Be perpendicular to the building to which it is attached;
- c. Maintain a minimum vertical distance of eight feet between the bottom of the sign and the grade directly below the bottom of the sign;

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City of Portsmouth Zoning Ordinance Article III. – Community Development Standards Sec. 40.2-307 Signage

(i) Standards

In addition to the standards in Sec. 40.2-307(J)(4)(a), a permanent ground sign shall comply with the following standards:

a. A ground sign shall not exceed a height of 25 feet.

b. NR, GR, or C District

- In the NR, GR, or C district, a ground sign shall:
- 1. Not exceed six (6) feet in height; and
- 2. Not be illuminated by any source other than a source external to the sign.

c. UR or UR-M District

In the UR or UR-M districts, a ground sign shall not exceed ten (10) feet in height.

(c) Monument Sign

(i) Standards

In addition to the standards in Sec. 40.2-307(J)(4)(a), a permanent monument sign shall comply with the following standards:

- a. A monument sign shall not exceed a height of 12 feet.
- b. The base of pedestal of a monument sign shall be constructed of brick, stone, concrete, or a material of similar bulk, weight, and durability.
- c. A monument sign shall not be located less than one (1) foot away from any right-of-way.

d. NR, GR, or C District

In the NR, GR, or C district, a monument sign shall:

- i. Not exceed six (6) feet in height; and
- Not be illuminated by any source other than a source external to the sign.

e. UR or UR-M District

In the UR or UR-M district, a monument sign shall not exceed eight (8) feet in height.

(d) Off-Premises Sign (Freestanding)

In addition to the standards in Sec. 40.2-307(J)(4)(a), freestanding off-premises sign shall comply with the standards in Sec. 40.2-307(J)(3)(d).

- (e) Pole Sign
 - (i) Standards

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12/12/2023

City of Portsmouth Zoning Ordinance Article III. - Community Development Standards Sec. 40.2-307 - Signage 12/12/2023

In addition to the standards in Sec. 40.2-307(J)(4)(a), a permanent pole sign shall comply with the following standards:

a. A pole sign shall not exceed a height of 25 feet.

b. NR or GR District

In the NR or GR district, a pole sign shall:

- i. Not exceed six (6) feet in height; and
- Not be illuminated by any source other than a source external to the sign.

c. UR or UR-M District

In the UR or UR-M district, a pole sign shall not exceed ten (10) feet in height.

(K) Temporary Sign Standards

(1) Temporary Signs Allowed in Each Zoning District

The types of temporary signs allowed in each zoning district are identified in <u>Table</u> 40.2-307(4), Temporary Signs Allowed in Each Zoning District.

	ZONING DISTRICT										
TYPE OF SIGN	NR GR	UR, UR-M	NMU GMU	н-им	ILIN	DI	WF	PG	HR HLB	HLO	STANDARDS SPECIFIC TO SIGN TYPE
Banner sign	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	Sec. 40.2- 307(K)(2)(a)
Banner pole sign	no	yes	yes	yes	yes	yes	yes	no	yes	no	Sec. 40.2- 307(K)(2)(b)
Inflatable sign	no	no	no	no	yes	no	no	no	no	no	Sec. 40.2- 307(K)(2)(c)
Window sign	no	yes	yes	yes	yes	yes	yes	no	no	yes	Sec. 40.2- 307(K)(2)(d)

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City of Portsmouth Zoning Ordinance Article VI. - Definitions

MATERIAL CHANGE IN APPEARANCE

See Sec. 40.2-206(A).

MEDICAL OR DENTAL CLINIC/OFFICE

See Sec. 40.2-212.

MEDICAL TREATMENT FACILITY

See Sec. 40.2-212.

MICRO-BREWERY/DISTILLERY

See Sec. 40.2-213.

MIXED-USE DEVELOPMENT

Property that incorporates two (2) or more different uses, such as (but not limited to) residential, commercial, or industrial, within a single development. Such uses are functionally integrated and share vehicular use areas, ingress/egress, and pedestrian access.

MOTOR VEHICLE, INOPERATIVE

Any motor vehicle, trailer or semitrailer which is not in operating condition; or which for a period of 60 days or longer has been partially or totally disassembled by the removal of tires and wheels, the engine, or other essential parts required for the operation of the vehicle; or on which a valid license plate or a valid inspection decal is not displayed.

MULTI-FAMILY URBAN RESIDENTIAL (UR-M) DISTRICT

See Sec. 40.2-202(E).

MULTI-TENANT RETAIL CENTER

See "SHOPPING CENTER" and Sec. 40.2-301(E)(6).

NATURAL DISASTER

Any event in which damage to a nonconforming use or structure is caused by flooding, hail, wind event or wind storm, lighting strike, tornado damage, explosion, falling trees, or falling tree limbs.

NEIGHBORHOOD MIXED-USE (NMU) DISTRICT

See Sec. 40.2-203(B).

NEIGHBORHOOD RESIDENTIAL (NR) DISTRICT

See Sec. 40.2-202(B).

NONCONFORMING LOT

A lot that was lawfully created but no longer conforms to the applicable standards for lots due to a subsequent revision or amendment of this Ordinance. See <u>Sec. 40.2-404</u>.

NONCONFORMING PARKING OR LOADING FACILITIES

See Sec. 40.2-301(E)(5).

NONCONFORMING SIGNS

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Tab H:

Attorney's Opinion (MANDATORY)



Delphine Carnes Law Group, PLC Affordable Housing Project Finance

May 1, 2025

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

RE: 2025 4% Tax Credit Reservation Request (30% present value credits to be paired with tax-exempt bonds)

Name of Development:	Twin Pines Senior Apartments
Name of Owner:	Richman Twin Pines Senior, LLC

Gentlemen:

The undersigned firm represents the above-referenced Owner as its counsel. It has received a copy of and has reviewed the completed application package dated May 1, 2025 (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

Virginia Housing

Page 2

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 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.
- 4. The site of the captioned Development is controlled by the Owner, as identified in the Site Control section of the Application.
- 5. 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 fostering of low-income housing.
- 6. The nonprofit organizations' ownership interest in the development is as described in the Nonprofit Involvement section of the Application form.

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 the placement in service of each building of the Development, the Owner would be eligible under the applicable provisions of the Code and the Regulations to an allocation of Credits in the amount(s) requested in the Application.

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

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

DELPHINE CARNES LAW GROUP, PLC

By: <u>Carner</u>

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)

Virginia Housing 2025 4% LIHTC Application

TAB I – Nonprofit Questionnaire

Please note that while a nonprofit entity is involved in the Twin Pines Senior Apartments Project, the project is not pursuing either points for nonprofit involvement or pursuing an allocation under a nonprofit pool. As such, the Nonprofit Questionnaire is not applicable and is not included below.

Should Virginia Housing nonetheless require the Nonprofit Questionnaire or any related documentation, these items can be provided upon request.

Tab J:

Relocation Plan and Unit Delivery Schedule (MANDATORY-Rehab)

Virginia Housing 2025 4% LIHTC Application

Tab J - Relocation Plan and Unit Delivery Schedule

This project does not involve relocation, therefore, the Relocation Plan and Unit Delivery Schedule are Not Applicable.



Documentation of Development Location:

Virginia Housing 2025 4% LIHTC Application

Tab K - Documentation of Development Location

This project is not seeking points in this category. This is Not Applicable.

Tab K.1

Revitalization Area Certification

Virginia Housing 2025 4% LIHTC Application

Tab K - Documentation of Development Location

This project is not seeking points in this category. This is Not Applicable.

Tab K.2

Surveyor's Certification of Proximity to Public Transportation using Virginia Housing template

Virginia Housing 2025 4% LIHTC Application

Tab K - Documentation of Development Location

This project is not seeking points in this category. This is Not Applicable.

Tab L:

PHA / Section 8 Notification Letter

Virginia Housing 2025 4% LIHTC Application

Tab L - PHA/Section 8 Notification Letter

This project is not seeking points in this category, and the development will have 100% of units with Section 8 project-based rental assistance. This is Not Applicable.

Tab M:

Intentionally Blank

Virginia Housing 4% LIHTC Application

Tab M – Intentionally Left Blank

Tab M is Not Applicable.

Tab N:

Homeownership Plan

Virginia Housing 2025 4% LIHTC Application

Tab N - Homeownership Plan

This project is not seeking points in this category. This is Not Applicable.

Tab O:

Plan of Development Certification Letter

Virginia Housing 2025 4% LIHTC Application

Tab 0 - Plan of Development Certification Letter

This project is not seeking points in this category. This is Not Applicable.

Tab P:

Zero Energy or Passive House documentation for prior allocation by this developer

Virginia Housing 2025 4% LIHTC Application

Tab P - Zero Energy or Passive House Documentation

The Zero Ready certifications herein are being included from a prior allocation for ASPIRE Apartments located at 645 Church Street in Norfolk, VA

Home Energy Rating Certificate

Final Report

Rating Date: 08/22/2024 Registry ID: 237204723 Ekotrope ID: dq3AnJ82

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

Annual Savings

POZZ *Relative to an average U.S. home Home: 645 Church St Unit 104 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832

HERS Index More Energy 150 140 Existing Home 130 120 110 Reference 100 Home 90 80 70 58 50 This Home 40 30 20 Zero Energy Less Energy 2013 RESNET

Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	40.16 CFM @ 25Pa (4 / 100 ft ²)
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:21 PM



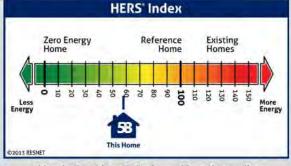
Ekotrope RATER - Version:4.0.2.3613 The Energy Rating Disclosure for this home is available from the Approved Rating Provider. This report does not constitute any warranty or guarantee.



ENERGY STAR[®] CERTIFIED **NEW CONSTRUCTION**

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 104, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 **Oversight By: RESNET** Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50

SHGC: 0.28

Heating, Cooling, and Ventilation System



Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31



A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

Duct Leakage to Outdoors: Total Duct Leakage: 80.32 CFM @ 25Pa (Post- 40.16 CFM @ 25Pa (4 / 100 ft²)

Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only

Water Management System

A comprehensive water management system to protect roofs. walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: o Dishwashers: o Ceiling Fans: o Exhaust Fans: o

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions

approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.

Ekotrope RATER - Version 4.0.2.3613.

U.S. DEPARTMENT OF ENERGY Zero Energy Ready Home Program Certified Home

SPECIFICATION Version 1



ADDRESS				
645 Church St Unit	104, Norfolk, VA 23510			
CERTIFICATION ID NUME	ER			
RESNET Registry ID	: 237204723			
BUILDER OF RECORD ZERH PA		ARTNER ID		
TRG Community De	velopment, LLC			
ENERGY RATING COMPANY RATER O		OF RECORD		
RunBrook Frank C		Costagliola		
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	DATE HOME CERTIFIED	
RESNET 08/22		/2024		
SOFTWARE USED TO CAI	CULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	58	

Home Energy Rating Certificate

Final Report

Rating Date: 09/24/2024 Registry ID: 157736233 Ekotrope ID: d4rgaWj2

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

Annual Savings

*Relative to an average U.S. home

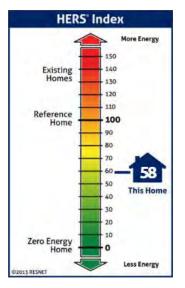
Home: 645 Church St Unit 105 Norfolk, VA 23510 **Builder:** TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.2	\$114
Cooling	2.6	\$93
Hot Water	6.8	\$240
Lights/Appliances	14.7	\$516
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	27.4	\$963



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,203 ft ²
Number of Bedrooms:	3
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	1117.1 CFM50 (6.19 ACH50) (Adjusted Infiltration: 2.76 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	48.12 CFM @ 25Pa (4 / 100 ft ²)
Above Grade Walls:	R-19
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	N/A

Rating Completed by:

Energy Rater: Frank Costagliola **RESNET ID: 3243649**

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:24 PM



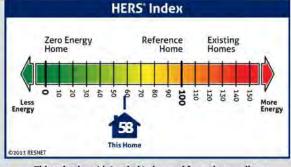
Ekotrope RATER - Version: 4.0.2.3613 The Energy Rating Disclosure for this home is available from the Approved Rating Provider. This report does not constitute any warranty or guarantee.



ENERGY STAR[®] CERTIFIED **NEW CONSTRUCTION**

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 105, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 09/24/2024 **Oversight By: RESNET** Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 1117.1 CFM50 (6.19 ACH50)

Primary Insulation Levels: Ceiling: R-11

Wall: R-19 Slab: R-10

U-Value: 0.31



Floor: N/A

Primary Window Efficiency:

SHGC: 0.28

Heating, Cooling, and Ventilation System



A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

Duct Leakage to Outdoors: Total Duct Leakage: 96.24 CFM @ 25Pa (Post- 48.12 CFM @ 25Pa (4 / 100 ft²)

Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only

Water Management System

A comprehensive water management system to protect roofs. walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: o Dishwashers: o Ceiling Fans: o Exhaust Fans: o

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions

approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.

Ekotrope RATER - Version 4.0.2.3613.

U.S. DEPARTMENT OF ENERGY Zero Energy Ready Home Program Certified Home

SPECIFICATION Version 1



ADDRESS				
645 Church St Unit	105, Norfolk, VA 23510			
CERTIFICATION ID NUMI	BER			
RESNET Registry ID): 157736233			
BUILDER OF RECORD		ZERH PA	ARTNER ID	
TRG Community De	evelopment, LLC			
ENERGY RATING COMPA	NY	RATER O	F RECORD	
RunBrook		Frank (Frank Costagliola	
CERTIFIED UNDER DOE-	RECOGNIZED HCO FOR ZERH	DATE HO	ME CERTIFIED	
RESNET		09/24/	2024	
SOFTWARE USED TO CA	LCULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	Version 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	59	

Home Energy Rating Certificate

Final Report

Rating Date: 08/22/2024 Registry ID: 814513097 Ekotrope ID: vpOZbjXd

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

Annual Savings

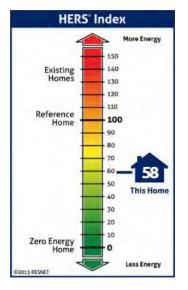
POLL *Relative to an average U.S. home Home: 645 Church St Unit 106 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	40.16 CFM @ 25Pa (4 / 100 ft ²)
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:21 PM



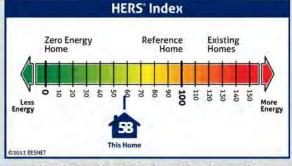
Ekotrope RATER - Version:4.0.2.3613 The Energy Rating Disclosure for this home is available from the Approved Rating Provider. This report does not constitute any warranty or guarantee.



ENERGY STAR[®] CERTIFIED **NEW CONSTRUCTION**

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 106, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 **Oversight By: RESNET** Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31

SHGC: 0.28

Heating, Cooling, and Ventilation System



A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

Duct Leakage to Outdoors: Total Duct Leakage: 80.32 CFM @ 25Pa (Post- 40.16 CFM @ 25Pa (4 / 100 ft²)

Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only

Water Management System

A comprehensive water management system to protect roofs. walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: o Dishwashers: o Ceiling Fans: o Exhaust Fans: o

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions

approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.

Ekotrope RATER - Version 4.0.2.3613.

U.S. DEPARTMENT OF ENERGY Zero Energy Ready Home Program Certified Home

SPECIFICATION Version 1



ADDRESS				
645 Church St Unit	106, Norfolk, VA 23510			
CERTIFICATION ID NUME	BER			
RESNET Registry ID	: 814513097			
BUILDER OF RECORD		ZERH P/	ARTNER ID	
TRG Community De	evelopment, LLC			
ENERGY RATING COMPA	NY	RATER C	OF RECORD	
RunBrook Frank C		Costagliola		
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH DATE		DATE HO	HOME CERTIFIED	
RESNET 08/22/		/2024		
SOFTWARE USED TO CA	CULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	58	

Home Energy Rating Certificate

Final Report

Rating Date: 08/23/2024 Registry ID: 339674693 Ekotrope ID: 2RMNO9Mv

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

Annual Savings

*Relative to an average U.S. home

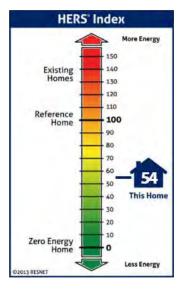
Home: 645 Church St Unit 107 Norfolk, VA 23510 Builder: TRG Community Development, LLC

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	1.5	\$51
Cooling	1.1	\$37
Hot Water	4.2	\$149
Lights/Appliances	10.5	\$370
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	17.3	\$608



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	715 ft ²
Number of Bedrooms:	1
Primary Heating System:	Air Source Heat Pump • Electric • 10.5 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 18 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	770.4 CFM50 (7.18 ACH50) (Adjusted Infiltration: 2.75 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:13 PM



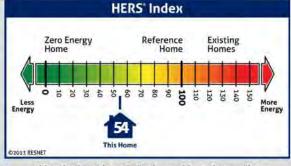
Ekotrope RATER - Version:4.0.2.3613 The Energy Rating Disclosure for this home is available from the Approved Rating Provider. This report does not constitute any warranty or guarantee.



ENERGY STAR[®] CERTIFIED **NEW CONSTRUCTION**

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 107, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/23/2024 **Oversight By: RESNET** Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 770.4 CFM50 (7.18 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11

Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

Duct Leakage to Outdoors: 8 CFM25 / 100 ft2 (Post-4 CFM25 / 100 ft²

Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 10.5 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 18 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs. walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: o Dishwashers: o Ceiling Fans: o Exhaust Fans: o

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage:

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions

approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.

Ekotrope RATER - Version 4.0.2.3613.

U.S. DEPARTMENT OF ENERGY Zero Energy Ready Home Program Certified Home

SPECIFICATION Version 1



ADDRESS			
645 Church St Unit	107, Norfolk, VA 23510		
CERTIFICATION ID NUME	BER		
RESNET Registry ID	: 339674693		
BUILDER OF RECORD		ZERH P/	ARTNER ID
TRG Community De	evelopment, LLC		
ENERGY RATING COMPA	NY	RATER C	OF RECORD
RunBrook Frank C		Costagliola	
CERTIFIED UNDER DOE-	RECOGNIZED HCO FOR ZERH	DATE HO	ME CERTIFIED
RESNET 08/23/		/2024	
SOFTWARE USED TO CA	CULATE ENERGY RATING INDEX (ER	N) SCORE	
Ekotrope RATER - V	ersion 4.0.2.3613		
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE
	and the second s	N/A	58

Home Energy Rating Certificate

Final Report

Rating Date: 09/24/2024 Registry ID: 380529722 Ekotrope ID: dkg7ONld

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

Annual Savings

*Relative to an average U.S. home

Home: 645 Church St Unit 108 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.2	\$114
Cooling	2.6	\$93
Hot Water	6.8	\$240
Lights/Appliances	14.7	\$516
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	27.4	\$963

HERS Index More Energy 150 140 Existing Home 130 120 110 Reference 100 Home 90 80 70 58 50 This Home 40 30 20 Zero Energy Less Energy 02013 RESNET

Home Feature Summary:

	Amerikan and institution with
Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,203 ft ²
Number of Bedrooms:	3
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	1117.1 CFM50 (6.19 ACH50) (Adjusted Infiltration: 2.76 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	48.12 CFM @ 25Pa (4 / 100 ft ²)
Above Grade Walls:	R-19
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	N/A

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:24 PM



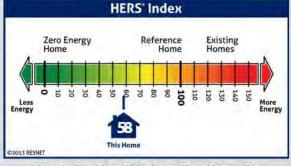
Ekotrope RATER - Version:4.0.2.3613 The Energy Rating Disclosure for this home is available from the Approved Rating Provider. This report does not constitute any warranty or guarantee.



ENERGY STAR[®] CERTIFIED **NEW CONSTRUCTION**

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 108, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 09/24/2024 **Oversight By: RESNET** Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 1117.1 CFM50 (6.19 ACH50)

Primary Insulation Levels: Ceiling: R-11

Wall: R-19 Slab: R-10

SHGC: 0.28

Heating, Cooling, and Ventilation System



Floor: N/A

Primary Window Efficiency: U-Value: 0.31



A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

Duct Leakage to Outdoors: Total Duct Leakage: 96.24 CFM @ 25Pa (Post- 48.12 CFM @ 25Pa (4 / 100 ft²)

Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only

Water Management System

A comprehensive water management system to protect roofs. walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: o Dishwashers: o Ceiling Fans: o Exhaust Fans: o

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions

approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.

Ekotrope RATER - Version 4.0.2.3613.

U.S. DEPARTMENT OF ENERGY Zero Energy Ready Home Program Certified Home

SPECIFICATION Version 1



ADDRESS				
645 Church St Unit	108, Norfolk, VA 23510			
CERTIFICATION ID NUME	BER			
RESNET Registry ID	: 380529722			
BUILDER OF RECORD		ZERH PA	ZERH PARTNER ID	
TRG Community De	evelopment, LLC			
ENERGY RATING COMPANY RATER		RATER O	FRECORD	
RunBrook		Frank (Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	DATE HOME CERTIFIED	
RESNET			09/24/2024	
SOFTWARE USED TO CA	LCULATE ENERGY RATING INDEX (ER	I) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	59	

Home Energy Rating Certificate

Final Report

Rating Date: 09/24/2024 Registry ID: 009187842 Ekotrope ID: vg0RbeA2

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

Annual Savings

*Relative to an average U.S. home

Home: 645 Church St Unit 109 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.2	\$114
Cooling	2.6	\$93
Hot Water	6.8	\$240
Lights/Appliances	14.7	\$516
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	27.4	\$963

HERS Index More Energy 150 140 Existing Home 130 120 110 Reference 100 Home 90 80 70 58 50 This Home 40 30 20 10 Zero Energy Less Energy 02013 RESNET

Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,203 ft ²
Number of Bedrooms:	3
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	1117.1 CFM50 (6.19 ACH50) (Adjusted Infiltration: 2.76 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	48.12 CFM @ 25Pa (4 / 100 ft ²)
Above Grade Walls:	R-19
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	N/A

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:24 PM



Ekotrope RATER - Version:4.0.2.3613 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[®] CERTIFIED **NEW CONSTRUCTION**

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 109, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 09/24/2024 **Oversight By: RESNET** Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 1117.1 CFM50 (6.19 ACH50)

Primary Insulation Levels: Ceiling: R-11

Wall: R-19 Slab: R-10

SHGC: 0.28

Heating, Cooling, and Ventilation System



Floor: N/A

Primary Window Efficiency: U-Value: 0.31



A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

Duct Leakage to Outdoors: Total Duct Leakage: 96.24 CFM @ 25Pa (Post- 48.12 CFM @ 25Pa (4 / 100 ft²)

Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only

Water Management System

A comprehensive water management system to protect roofs. walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: o Dishwashers: o Ceiling Fans: o Exhaust Fans: o

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions

approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.



ADDRESS				
645 Church St Unit	109, Norfolk, VA 23510			
CERTIFICATION ID NUME	ER			
RESNET Registry ID	: 009187842			
BUILDER OF RECORD			ZERH PARTNER ID	
TRG Community Development, LLC				
ENERGY RATING COMPA	NY	RATER C	RATER OF RECORD	
RunBrook			Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH			DATE HOME CERTIFIED	
RESNET			09/24/2024	
SOFTWARE USED TO CAI	CULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	59	

Final Report

Rating Date: 08/22/2024 Registry ID: 395061819 Ekotrope ID: dxmPoybv

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

Annual Savings

*Relative to an average U.S. home

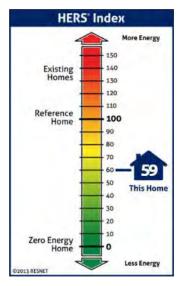
Home: 645 Church St Unit 110 Norfolk, VA 23510 **Builder:** TRG Community Development, LLC

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	1.5	\$53
Cooling	1.2	\$44
Hot Water	4.3	\$150
Lights/Appliances	10.3	\$363
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	17.3	\$609



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	660 ft ²
Number of Bedrooms:	1
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	708.3 CFM50 (7.15 ACH50) (Adjusted Infiltration: 2.94 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	N/A

Rating Completed by:

Energy Rater: Frank Costagliola **RESNET ID: 3243649**

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:13 PM

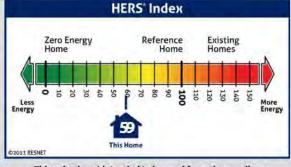




ENERGY STAR[®] CERTIFIED **NEW CONSTRUCTION**

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 110, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 **Oversight By: RESNET** Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 708.3 CFM50 (7.15 ACH50)

Primary Insulation Levels: Ceiling: R-11 Floor: N/A

Wall: R-19 Slab: R-10

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): **Supply Only**



Water Management System

A comprehensive water management system to protect roofs. walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: o Dishwashers: o Ceiling Fans: o Exhaust Fans: o

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft2 (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions

approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.



ADDRESS				
645 Church St Unit	110, Norfolk, VA 23510			
CERTIFICATION ID NUME	BER			
RESNET Registry ID	: 395061819			
BUILDER OF RECORD			ZERH PARTNER ID	
TRG Community Development, LLC				
ENERGY RATING COMPA	NY	RATER 0	RATER OF RECORD	
RunBrook		Frank (Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH			DATE HOME CERTIFIED	
RESNET			08/22/2024	
SOFTWARE USED TO CA	CULATE ENERGY RATING INDEX (ER	RI) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	59	N/A	60	

Final Report

Rating Date: 08/22/2024 Registry ID: 618137478 Ekotrope ID: dxmPo00v

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

Annual Savings

*Relative to an average U.S. home

Home: 645 Church St Unit 111 Norfolk, VA 23510 **Builder:** TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832

HERS Index More Energy 150 140 Existing Home 130 120 110 Reference 100 Home 90 80 70 58 50 This Home 40 30 20 Zero Energy Less Energy 2013 RESNET

Home Feature Summary:

Home Type:	Apartment, inside unit
<i>,</i> ,	•
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	40.16 CFM @ 25Pa (4 / 100 ft²)
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola **RESNET ID: 3243649**

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:21 PM

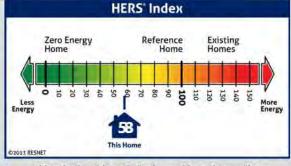




ENERGY STAR[®] CERTIFIED **NEW CONSTRUCTION**

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 111, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 **Oversight By: RESNET** Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

SHGC: 0.28

Heating, Cooling, and Ventilation System



Primary Window Efficiency: U-Value: 0.31



A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

Duct Leakage to Outdoors: Total Duct Leakage: 80.32 CFM @ 25Pa (Post- 40.16 CFM @ 25Pa (4 / 100 ft²)

Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only

Water Management System

A comprehensive water management system to protect roofs. walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: o Dishwashers: o Ceiling Fans: o Exhaust Fans: o

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions

approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.



ADDRESS				
645 Church St Unit				
CERTIFICATION ID NUME	SER			
RESNET Registry ID	: 618137478			
BUILDER OF RECORD			ZERH PARTNER ID	
TRG Community Development, LLC				
ENERGY RATING COMPA	NY	RATER	OF RECORD	
RunBrook Fran		Frank	Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH			DATE HOME CERTIFIED	
RESNET			08/22/2024	
SOFTWARE USED TO CA	CULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION	ZERH TARGET ERI SCORE	
	58	N/A	58	

Final Report

Rating Date: 09/24/2024 Registry ID: 637063897 Ekotrope ID: LK5mj3Ev

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

Annual Savings \$958

*Relative to an average U.S. home

Home: 645 Church St Unit 112 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.2	\$114
Cooling	2.6	\$93
Hot Water	6.8	\$240
Lights/Appliances	14.7	\$516
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	27.4	\$963

HERS Index More Energy 150 140 Existing Home 130 120 110 Reference 100 Home 90 80 70 58 50 This Home 40 30 20 Zero Energy Less Energy 02013 RESNET

Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,203 ft ²
Number of Bedrooms:	3
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	1117.1 CFM50 (6.19 ACH50) (Adjusted Infiltration: ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	N/A

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

2.76

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:21 PM

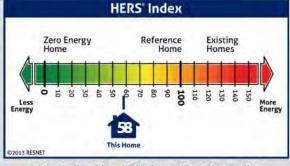




ENERGY STAR® CERTIFIED NEW CONSTRUCTION

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 112, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 09/24/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 1117.1 CFM50 (6.19 ACH50)

Primary Insulation Levels: Ceiling: R-11 Floor: N/A Wall: R-19 Slab: R-10

Wall: R-19 Slab: R-10 Primary Window Efficiency:

U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

ling Fans: o Exhaust Fans: o Water Heater (System Type • Fuel Type • Efficien



Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF

About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

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ADDRESS				
645 Church St Unit	112, Norfolk, VA 23510			
CERTIFICATION ID NUME	ER			
RESNET Registry ID	: 637063897			
BUILDER OF RECORD			ZERH PARTNER ID	
TRG Community Development, LLC				
ENERGY RATING COMPA	NY	RATER	RATER OF RECORD	
RunBrook F		Frank	Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH			DATE HOME CERTIFIED	
RESNET			09/24/2024	
SOFTWARE USED TO CAI	CULATE ENERGY RATING INDEX (ER	RI) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
		-		
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	59	

Final Report

Rating Date: 09/24/2024 Registry ID: 641188235 Ekotrope ID: dWPjk1Bv

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

Annual Savings \$958

*Relative to an average U.S. home

Home: 645 Church St Unit 113 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.2	\$114
Cooling	2.6	\$93
Hot Water	6.8	\$240
Lights/Appliances	14.7	\$516
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	27.4	\$963

HERS Index More Energy 150 140 Existing Home 130 120 110 Reference 100 Home 90 80 70 58 50 This Home 40 30 20 Zero Energy Less Energy 02013 RESNET

Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,203 ft ²
Number of Bedrooms:	3
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	1117.1 CFM50 (6.19 ACH50) (Adjusted Infiltration: 2.76 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	N/A

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:21 PM

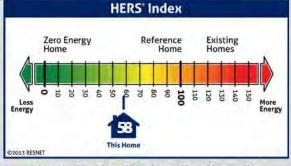




ENERGY STAR® CERTIFIED NEW CONSTRUCTION

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 113, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 09/24/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 1117.1 CFM50 (6.19 ACH50)

Primary Insulation Levels: Ceiling: R-11 Floor: N/A Wall: R-19 Slab: R-10

Wall: R-19 Slab: R-10 Primary Window Efficiency:

U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Ceiling Fans: o Exhaust Fans: o Primary Water Heater (System Type • Fuel Type • Efficiency):

Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but ofter equivalent or better performance.



ADDRESS				
645 Church St Unit	113, Norfolk, VA 23510			
CERTIFICATION ID NUME	BER			
RESNET Registry ID	: 641188235			
BUILDER OF RECORD		ZERH PA	ZERH PARTNER ID	
TRG Community De	velopment, LLC			
ENERGY RATING COMPA	NY	RATER O	RATER OF RECORD	
RunBrook Fra		Frank (Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	DATE HOME CERTIFIED	
RESNET		09/24/	09/24/2024	
SOFTWARE USED TO CA	CULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	-			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	59	

Final Report

Rating Date: 08/22/2024 Registry ID: 426019268 Ekotrope ID: 21mp36GL

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

Annual Savings

POZZ *Relative to an average U.S. home

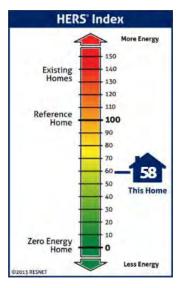
Home: 645 Church St Unit 114 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

6.31

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:21 PM





ENERGY STAR® CERTIFIED NEW CONSTRUCTION

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 114, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Ceiling Fans: 0 Exhaust Fans: 0 Primary Water Heater (System Type • Fuel Type • Efficiency):

Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but ofter equivalent or better performance.



ADDRESS				
645 Church St Unit	114, Norfolk, VA 23510			
CERTIFICATION ID NUME	ER			
RESNET Registry ID	: 426019268			
BUILDER OF RECORD		ZERH P	ZERH PARTNER ID	
TRG Community De	velopment, LLC			
ENERGY RATING COMPANY		RATER	RATER OF RECORD	
RunBrook Fran		Frank	Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	DATE HOME CERTIFIED	
RESNET		08/22	08/22/2024	
SOFTWARE USED TO CAI	CULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
SCORES	58	N/A	58	

Final Report

Rating Date: 08/22/2024 Registry ID: 605846792 Ekotrope ID: LZgIWX8d

HERS® Index Score:

59

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

Annual Savings

*Relative to an average U.S. home

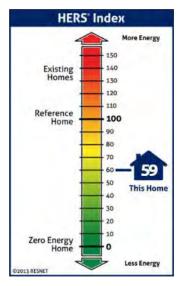
Home: 645 Church St Unit 115 Norfolk, VA 23510 Builder: TRG Community Development, LLC

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	1.5	\$53
Cooling	1.2	\$44
Hot Water	4.3	\$150
Lights/Appliances	10.3	\$363
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	17.3	\$609



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	660 ft ²
Number of Bedrooms:	1
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	708.3 CFM50 (7.15 ACH50) (Adjusted Infiltration: 2.94 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	N/A

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:13 PM

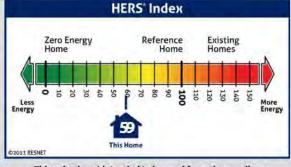




ENERGY STAR® CERTIFIED NEW CONSTRUCTION

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 115, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 708.3 CFM50 (7.15 ACH50)

Primary Insulation Levels: Ceiling: R-11 Floor: N/A

Wall: R-19 Slab: R-10

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Ceiling Fans: o Exhaust Fans: o Primary Water Heater (System Type • Fuel Type • Efficiency):

Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but ofter equivalent or better performance.



ADDRESS				
645 Church St Unit	115, Norfolk, VA 23510			
CERTIFICATION ID NUME	ER			
RESNET Registry ID	: 605846792			
BUILDER OF RECORD TRG Community Development, LLC		ZERH PA	ZERH PARTNER ID	
ENERGY RATING COMPA	NY	RATER C	RATER OF RECORD	
RunBrook		Frank	Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	DATE HOME CERTIFIED	
RESNET		08/22/	08/22/2024	
software used to ca Ekotrope RATER - V	CULATE ENERGY RATING INDEX (ER	RI) SCORE		
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	59	N/A	60	

Final Report

Rating Date: 08/22/2024 Registry ID: 600102780 Ekotrope ID: dNBexMGd

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

Annual Savings

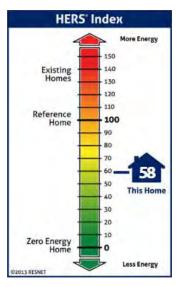
\$822 *Relative to an average U.S. home Home: 645 Church St Unit 116 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	40.16 CFM @ 25Pa (4 / 100 ft ²)
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:21 PM

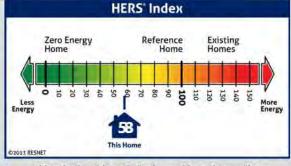




ENERGY STAR[®] CERTIFIED **NEW CONSTRUCTION**

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 116, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 **Oversight By: RESNET** Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31

SHGC: 0.28

Heating, Cooling, and Ventilation System A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

Primary Heating (System Type • Fuel Type • Efficiency):

Air Source Heat Pump • Electric • 11 HSPF Primary Cooling (System Type • Fuel Type • Efficiency):

Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type):

80.32 CFM @ 25Pa (Post- 40.16 CFM @ 25Pa (4 / 100 ft²)



Duct Leakage to Outdoors:

A comprehensive water management system to protect roofs. walls, and foundations.

Water Management System

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: o Dishwashers: o Ceiling Fans: o Exhaust Fans: o

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

Supply Only

Total Duct Leakage:

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions

approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.



ADDRESS				
645 Church St Unit	116, Norfolk, VA 23510			
CERTIFICATION ID NUME	ER			
RESNET Registry ID	: 600102780			
BUILDER OF RECORD ZERH		ZERH P/	RH PARTNER ID	
TRG Community De	velopment, LLC			
ENERGY RATING COMPA	NY	RATER	OF RECORD	
		Costagliola		
		DATE HO	DATE HOME CERTIFIED	
RESNET		08/22/	/2024	
SOFTWARE USED TO CAI	CULATE ENERGY RATING INDEX (ER	I) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	-			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	58	

Final Report

Rating Date: 09/24/2024 Registry ID: 371765179 Ekotrope ID: vngXaZk2

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

Annual Savings

*Relative to an average U.S. home

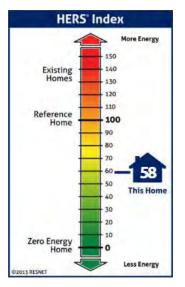
Home: 645 Church St Unit 117 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.2	\$114
Cooling	2.6	\$93
Hot Water	6.8	\$240
Lights/Appliances	14.7	\$516
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	27.4	\$963



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,203 ft ²
Number of Bedrooms:	3
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	1117.1 CFM50 (6.19 ACH50) (Adjusted Infiltration: 2.76 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	48.12 CFM @ 25Pa (4 / 100 ft ²)
Above Grade Walls:	R-19
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	N/A

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:24 PM

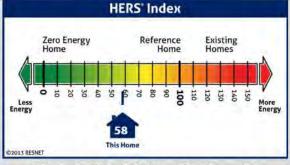




ENERGY STAR[®] CERTIFIED **NEW CONSTRUCTION**

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 117, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 09/24/2024 **Oversight By: RESNET** Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 1117.1 CFM50 (6.19 ACH50)

Primary Insulation Levels: Ceiling: R-11

Wall: R-19 Slab: R-10

U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System



Floor: N/A

Primary Window Efficiency:



A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

Duct Leakage to Outdoors: Total Duct Leakage: 96.24 CFM @ 25Pa (Post- 48.12 CFM @ 25Pa (4 / 100 ft²)

Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only

Water Management System

A comprehensive water management system to protect roofs. walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: o Dishwashers: o Ceiling Fans: o Exhaust Fans: o

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions

approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.



ADDRESS				
645 Church St Unit	117, Norfolk, VA 23510			
CERTIFICATION ID NUMB	ER			
RESNET Registry ID	: 371765179			
BUILDER OF RECORD		ZERH P	ZERH PARTNER ID	
TRG Community Development, LLC				
ENERGY RATING COMPANY		RATER	RATER OF RECORD	
RunBrook		Frank	Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE H	DATE HOME CERTIFIED	
RESNET		09/24	09/24/2024	
SOFTWARE USED TO CAL	CULATE ENERGY RATING INDEX (ER	I) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION	ZERH TARGET ERI SCORE	
SCORES	58	N/A	59	

Final Report

Rating Date: 08/23/2024 Registry ID: 366092575 Ekotrope ID: dq3Anon2

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

Annual Savings

*Relative to an average U.S. home

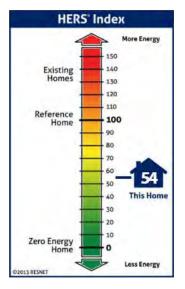
Home: 645 Church St Unit 118 Norfolk, VA 23510 Builder: TRG Community Development, LLC

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	1.5	\$51
Cooling	1.1	\$37
Hot Water	4.2	\$149
Lights/Appliances	10.5	\$370
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	17.3	\$608



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	715 ft ²
Number of Bedrooms:	1
Primary Heating System:	Air Source Heat Pump • Electric • 10.5 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 18 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	770.4 CFM50 (7.18 ACH50) (Adjusted Infiltration: 2.75 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:13 PM

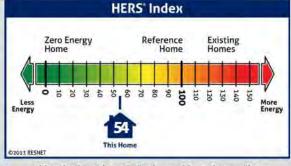




ENERGY STAR[®] CERTIFIED **NEW CONSTRUCTION**

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 118, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/23/2024 **Oversight By: RESNET** Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 770.4 CFM50 (7.18 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11

Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

Duct Leakage to Outdoors: 8 CFM25 / 100 ft2 (Post-4 CFM25 / 100 ft²

Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 10.5 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 18 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs. walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: o Dishwashers: o Ceiling Fans: o Exhaust Fans: o

Primary Water Heater (System Type • Fuel Type • Efficiency):

Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage:

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions

approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.



ADDRESS				
645 Church St Unit	118, Norfolk, VA 23510			
CERTIFICATION ID NUME	ER			
RESNET Registry ID	: 366092575			
BUILDER OF RECORD		ZERH PA	ZERH PARTNER ID	
TRG Community Development, LLC				
ENERGY RATING COMPA	NY	RATER	RATER OF RECORD	
RunBrook		Frank	Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	DATE HOME CERTIFIED	
RESNET		08/23/	/2024	
SOFTWARE USED TO CAI	CULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	54	N/A	58	

Final Report

Rating Date: 08/22/2024 Registry ID: 917613376 Ekotrope ID: LXEJXqad

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

Annual Savings

*Relative to an average U.S. home

Home: 645 Church St Unit 119 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	2.3	\$82
Cooling	1.5	\$51
Hot Water	4.2	\$148
Lights/Appliances	10.9	\$384
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	19.0	\$666

HERS Index More Energy 150 140 Existing Home 130 120 110 Reference 100 Home 90 80 70 58 50 This Home 40 30 20 Zero Energy Less Energy 2013 RESNET

Home Feature Summary:

	American transformit
Home Type:	Apartment, end unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	818 ft ²
Number of Bedrooms:	1
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	819.8 CFM50 (6.68 ACH50) (Adjusted Infiltration: 6.68 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	N/A

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:13 PM

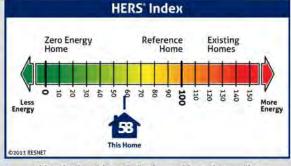




ENERGY STAR[®] CERTIFIED **NEW CONSTRUCTION**

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 119, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 **Oversight By: RESNET** Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 819.8 CFM50 (6.68 ACH50)

Primary Insulation Levels: Ceiling: R-11 Floor: N/A

Wall: R-19 Slab: R-10

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

Duct Leakage to Outdoors: 8 CFM25 / 100 ft2 (Post-4 CFM25 / 100 ft²

Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): **Supply Only**



Water Management System

A comprehensive water management system to protect roofs. walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: o Dishwashers: o Ceiling Fans: o Exhaust Fans: o

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage:

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions

approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.



ADDRESS				
645 Church St Unit	119, Norfolk, VA 23510			
CERTIFICATION ID NUMB	ER			
RESNET Registry ID	917613376			
BUILDER OF RECORD		ZERH P	ZERH PARTNER ID	
TRG Community De	velopment, LLC			
ENERGY RATING COMPANY		RATER	RATER OF RECORD	
RunBrook Fra		Frank	Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	DATE HOME CERTIFIED	
RESNET		08/22	/2024	
SOFTWARE USED TO CAL	CULATE ENERGY RATING INDEX (ER	RI) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
			60	

Final Report

Rating Date: 08/22/2024 Registry ID: 743481443 Ekotrope ID: LO3qZDRL

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

Annual Savings

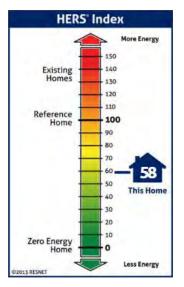
POZZ *Relative to an average U.S. home Home: 645 Church St Unit 120 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

6.31

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:17 PM





ENERGY STAR® CERTIFIED NEW CONSTRUCTION

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 120, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Ceiling Fans: 0 Exhaust Fans: 0 Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but ofter equivalent or better performance.



ADDRESS 645 Church St Unit	120, Norfolk, VA 23510			
CERTIFICATION ID NUME				
RESNET Registry ID	: 743481443			
BUILDER OF RECORD ZERH F TRG Community Development, LLC		ZERH P	ERH PARTNER ID	
		RATER	OF RECORD	
RunBrook Frank C		Costagliola		
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH DATE I		DATE HO	OME CERTIFIED	
RESNET 08,		08/22	/2024	
software used to cal Ekotrope RATER - V	CULATE ENERGY RATING INDEX (EF	N) SCORE		
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	58	

Final Report

Rating Date: 08/22/2024 Registry ID: 121396372 Ekotrope ID: vwY6Z16L

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

Annual Savings

POZZ *Relative to an average U.S. home

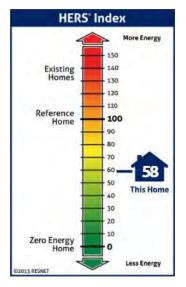
Home: 645 Church St Unit 121 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832



Home Feature Summary:

Apartment, inside unit
N/A
N/A
1,004 ft ²
2
Air Source Heat Pump • Electric • 11 HSPF
Air Source Heat Pump • Electric • 17 SEER
Residential Water Heater • Electric • 0.92 UEF
950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
80 CFM • 5.1 Watts • Air Cycler (CFIS)
4 CFM25 / 100 ft ²
R-19
Attic, R-50
U-Value: 0.31, SHGC: 0.28
N/A
R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

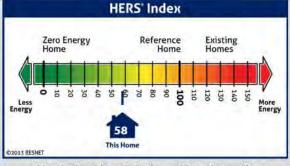
Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:17 PM





Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 121, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Celling Fans: 0 Exhaust Fans: 0 Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.



ADDRESS			
645 Church St Unit	121, Norfolk, VA 23510		
CERTIFICATION ID NUME	ER		
RESNET Registry ID	: 121396372		
BUILDER OF RECORD ZERH PA			ARTNER ID
TRG Community De	velopment, LLC		
ENERGY RATING COMPA	NY	RATER C	OF RECORD
RunBrook Frank C		Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH DATE H		OME CERTIFIED	
RESNET 08		08/22/	/2024
SOFTWARE USED TO CAI	CULATE ENERGY RATING INDEX (ER	I) SCORE	
Ekotrope RATER - V	ersion 4.0.2.3613		
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE
SCORES	58	N/A	58

Final Report

Rating Date: 08/22/2024 Registry ID: 796002286 Ekotrope ID: LbpgYNbv

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

Annual Savings

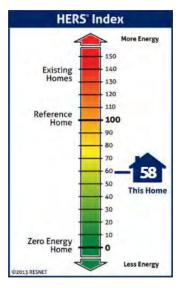
\$822 *Relative to an average U.S. home Home: 645 Church St Unit 122 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

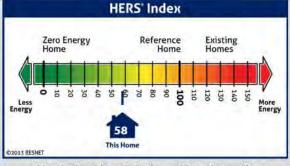
Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:17 PM





Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 122, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only

Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.



ADDRESS				
645 Church St Unit	122, Norfolk, VA 23510			
CERTIFICATION ID NUME	BER			
RESNET Registry ID	: 796002286			
BUILDER OF RECORD		ZERH P/	ARTNER ID	
TRG Community De	evelopment, LLC			
ENERGY RATING COMPA	NY	RATER C	OF RECORD	
RunBrook Frank		Costagliola		
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH DA		DATE HO	E HOME CERTIFIED	
RESNET		08/22/	08/22/2024	
SOFTWARE USED TO CA	CULATE ENERGY RATING INDEX (ER	I) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
			58	

Final Report

Rating Date: 08/22/2024 Registry ID: 303284468 Ekotrope ID: 23Jea5av

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

Annual Savings

*Relative to an average U.S. home

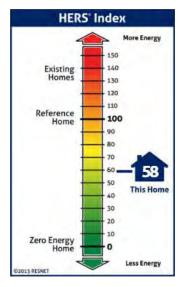
Home: 645 Church St Unit 201 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:21 PM





Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 201, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Ceiling Fans: o Exhaust Fans: o Primary Water Heater (System Type • Fuel Type • Efficiency):

Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but ofter equivalent or better performance.



ADDRESS				
645 Church St Unit	201, Norfolk, VA 23510			
CERTIFICATION ID NUME	ER			
RESNET Registry ID	: 303284468			
BUILDER OF RECORD		ZERH P/	ARTNER ID	
TRG Community De	velopment, LLC			
ENERGY RATING COMPANY RATING COMPANY		RATER	RATER OF RECORD	
RunBrook Frank		k Costagliola		
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	DATE HOME CERTIFIED	
RESNET		08/22	08/22/2024	
SOFTWARE USED TO CAL	CULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	58	

Final Report

Rating Date: 08/22/2024 Registry ID: 458197342 Ekotrope ID: 26rp47W2

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

Annual Savings

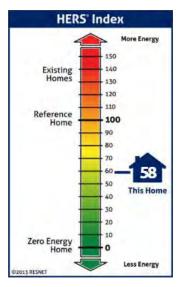
SOLL *Relative to an average U.S. home Home: 645 Church St Unit 202 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

6.31

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

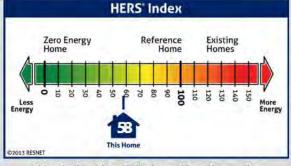
Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:21 PM





Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 202, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Ceiling Fans: o Exhaust Fans: o Primary Water Heater (System Type • Fuel Type • Efficiency):

Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but ofter equivalent or better performance.



ADDRESS				
645 Church St Unit	202, Norfolk, VA 23510			
CERTIFICATION ID NUME	BER			
RESNET Registry ID	: 458197342			
BUILDER OF RECORD		ZERH P/	ZERH PARTNER ID	
TRG Community De	velopment, LLC			
ENERGY RATING COMPA	NY	RATER	RATER OF RECORD	
RunBrook Fra		Frank	rank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	DATE HOME CERTIFIED	
RESNET		08/22/	08/22/2024	
SOFTWARE USED TO CAI	CULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
SCORES	58	N/A	58	

Final Report

Rating Date: 08/21/2024 Registry ID: 395238213 Ekotrope ID: dmaNjxJd

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

Annual Savings *Relative to an average U.S. home

Home: 645 Church St Unit 203 Norfolk, VA 23510 **Builder:** TRG Community Development, LLC

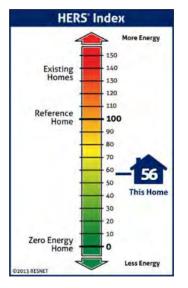
This home meets or exceeds the

criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	4.7	\$164
Cooling	1.8	\$64
Hot Water	5.6	\$197
Lights/Appliances	12.9	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	25.0	\$880



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,048 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	1197.5 CFM50 (7.62 ACH50) (Adjusted Infiltration: ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	39.32 CFM @ 25Pa (4 / 100 ft ²)
Above Grade Walls:	R-19
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola **RESNET ID: 3243649**

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

7.62

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:21 PM

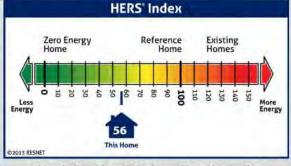




ENERGY STAR[®] CERTIFIED **NEW CONSTRUCTION**

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 203, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/21/2024 **Oversight By: RESNET** Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 1197.5 CFM50 (7.62 ACH50)

Primary Insulation Levels: Ceiling: R-11

Wall: R-19 Slab: N/A

U-Value: 0.31 SHGC: 0.28



Floor: R-11

Primary Window Efficiency:

Heating, Cooling, and Ventilation System



A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

Duct Leakage to Outdoors: Total Duct Leakage: 78.64 CFM @ 25Pa (Post- 39.32 CFM @ 25Pa (4 / 100 ft²)

Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): **Supply Only**

Water Management System

A comprehensive water management system to protect roofs. walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: o Dishwashers: o Ceiling Fans: o Exhaust Fans: o

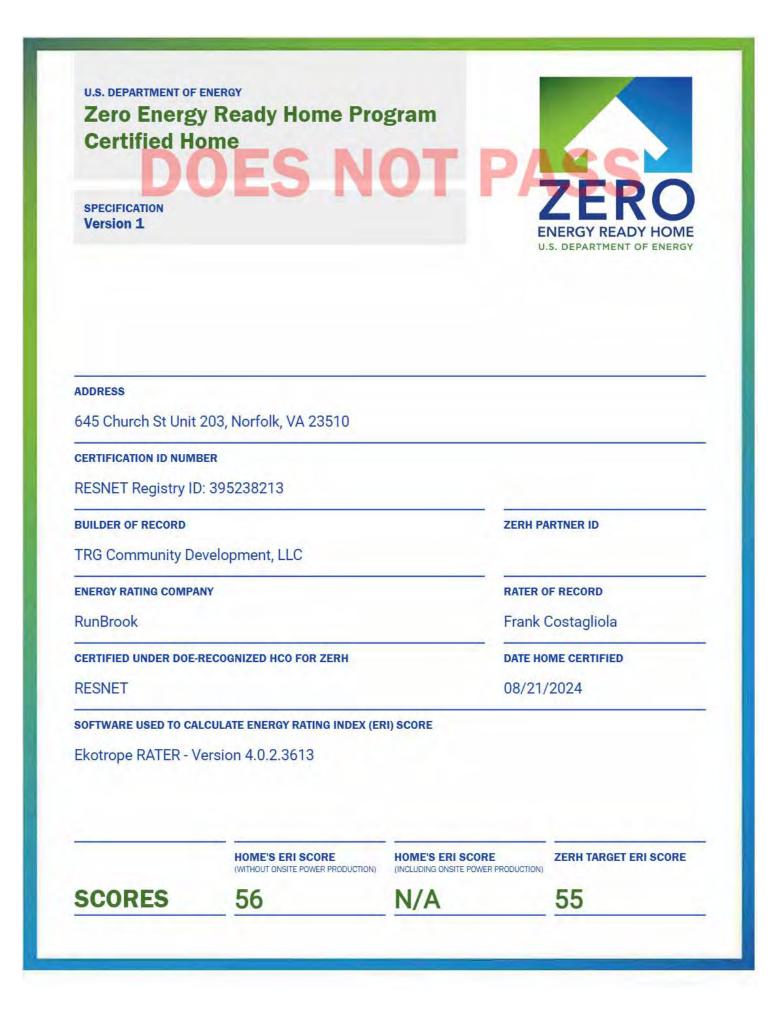
Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions

approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.



Final Report

Rating Date: 08/22/2024 Registry ID: 303695386 Ekotrope ID: d4rqaej2

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

Annual Savings

*Relative to an average U.S. home

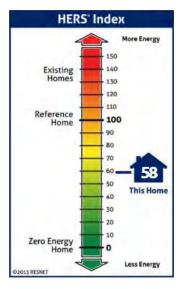
Home: 645 Church St Unit 204 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832



Home Feature Summary:

Lisers a True av	An automotive state sure it
Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

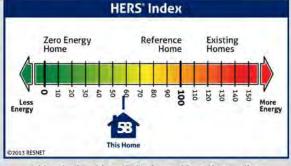
Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:17 PM





Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 204, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Ceiling Fans: o Exhaust Fans: o Primary Water Heater (System Type • Fuel Type • Efficiency):

Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.



ADDRESS				
645 Church St Unit	204, Norfolk, VA 23510			
CERTIFICATION ID NUME	BER			
RESNET Registry ID	: 303695386			
BUILDER OF RECORD ZERH F		PARTNER ID		
TRG Community De	velopment, LLC			
ENERGY RATING COMPANY RATER O		OF RECORD		
RunBrook Frank (Costagliola		
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	DATE HOME CERTIFIED	
RESNET 08/		08/22/	/2024	
SOFTWARE USED TO CA	CULATE ENERGY RATING INDEX (ER	RI) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	58	

Final Report

Rating Date: 09/24/2024 Registry ID: 357626696 Ekotrope ID: vyJMB4n2

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

Annual Savings \$958

*Relative to an average U.S. home

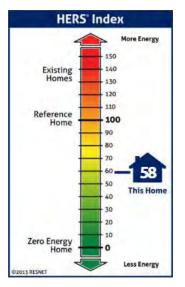
Home: 645 Church St Unit 205 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.2	\$114
Cooling	2.6	\$93
Hot Water	6.8	\$240
Lights/Appliances	14.7	\$516
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	27.4	\$963



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,203 ft ²
Number of Bedrooms:	3
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	1117.1 CFM50 (6.19 ACH50) (Adjusted Infiltration: 2.76 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	48.12 CFM @ 25Pa (4 / 100 ft ²)
Above Grade Walls:	R-19
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	N/A

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:24 PM

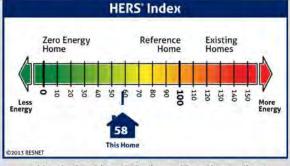




ENERGY STAR[®] CERTIFIED **NEW CONSTRUCTION**

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 205, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 09/24/2024 **Oversight By: RESNET** Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 1117.1 CFM50 (6.19 ACH50)

Primary Insulation Levels: Ceiling: R-11

Wall: R-19 Slab: R-10

Primary Window Efficiency: U-Value: 0.31



Floor: N/A

SHGC: 0.28

Heating, Cooling, and Ventilation System



A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

Duct Leakage to Outdoors: Total Duct Leakage: 96.24 CFM @ 25Pa (Post- 48.12 CFM @ 25Pa (4 / 100 ft²)

Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only

Water Management System

A comprehensive water management system to protect roofs. walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: o Dishwashers: o Ceiling Fans: o Exhaust Fans: o

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions

approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.



ADDRESS				
645 Church St Unit	205, Norfolk, VA 23510			
CERTIFICATION ID NUME	BER			
RESNET Registry ID	: 357626696			
BUILDER OF RECORD		ZERH PA	ZERH PARTNER ID	
TRG Community De	velopment, LLC			
ENERGY RATING COMPANY		RATER O	RATER OF RECORD	
RunBrook F		Frank	Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	DATE HOME CERTIFIED	
RESNET		09/24/	2024	
SOFTWARE USED TO CA	CULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	-			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	59	

Final Report

Rating Date: 08/22/2024 Registry ID: 300017828 Ekotrope ID: vg0RbjA2

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

Annual Savings

POLL *Relative to an average U.S. home Home: 645 Church St Unit 206 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832

HERS Index More Energy 150 140 Existing Home 130 120 110 Reference 100 Home 90 80 70 58 50 This Home 40 30 20 Zero Energy Less Energy 02013 RESNET

Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:17 PM





Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 206, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only

Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

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ADDRESS				
645 Church St Unit	206, Norfolk, VA 23510			
CERTIFICATION ID NUME	ER			
RESNET Registry ID	: 300017828			
BUILDER OF RECORD ZERH I		RH PARTNER ID		
TRG Community De	velopment, LLC			
ENERGY RATING COMPANY RAT		RATER O	RATER OF RECORD	
RunBrook Frank		Frank	Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	DATE HOME CERTIFIED	
RESNET		08/22/	2024	
SOFTWARE USED TO CAI	CULATE ENERGY RATING INDEX (EF	I) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	58	

Your Home's Estimated Energy Use:

Final Report

Rating Date: 08/23/2024 Registry ID: 190689166 Ekotrope ID: 25Y7a0J2

Annual Cost

\$51

HERS® Index Score:



Heating

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

Annual Savings

*Relative to an average U.S. home

Home: 645 Church St Unit 207 Norfolk, VA 23510 **Builder:** TRG Community Development, LLC

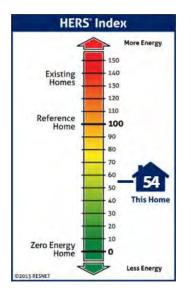
This home meets or exceeds the criteria of the following:

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

1.5

Total:	17.3	\$608
Generation (e.g. Solar)	0.0	\$0
Service Charges		\$0
Lights/Appliances	10.5	\$370
Hot Water	4.2	\$149
Cooling	1.1	\$37

Use [MBtu]



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	715 ft ²
Number of Bedrooms:	1
Primary Heating System:	Air Source Heat Pump • Electric • 10.5 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 18 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	770.4 CFM50 (7.18 ACH50) (Adjusted Infiltration: 2.75 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola **RESNET ID: 3243649**

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:13 PM

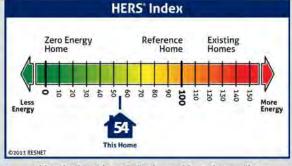




ENERGY STAR[®] CERTIFIED **NEW CONSTRUCTION**

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 207, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/23/2024 **Oversight By: RESNET** Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 770.4 CFM50 (7.18 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11

Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

Duct Leakage to Outdoors: 8 CFM25 / 100 ft2 (Post-4 CFM25 / 100 ft²

Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 10.5 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 18 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs. walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: o Dishwashers: o Ceiling Fans: o Exhaust Fans: o

Primary Water Heater (System Type • Fuel Type • Efficiency):

Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage:

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions

approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.



ADDRESS	07 N. C. II. MA 00510			
645 Church St Unit	207, Norfolk, VA 23510			
CERTIFICATION ID NUMB	ER			
RESNET Registry ID	: 190689166			
BUILDER OF RECORD ZERH PA		ARTNER ID		
TRG Community De	velopment, LLC			
ENERGY RATING COMPANY RATER (OF RECORD		
RunBrook Frank (Costagliola		
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE H	DATE HOME CERTIFIED	
RESNET 08/		08/23	/2024	
SOFTWARE USED TO CAL	CULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
		N/A	58	

Final Report

Rating Date: 09/24/2024 Registry ID: 022573589 Ekotrope ID: L9MxBw4L

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

Annual Savings

*Relative to an average U.S. home

Home: 645 Church St Unit 208 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.2	\$114
Cooling	2.6	\$93
Hot Water	6.8	\$240
Lights/Appliances	14.7	\$516
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	27.4	\$963

HERS Index More Energy 150 140 Existing Home 130 120 110 Reference 100 Home 90 80 70 58 50 This Home 40 30 20 10 Zero Energy Less Energy 02013 RESNET

Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,203 ft ²
Number of Bedrooms:	3
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	1117.1 CFM50 (6.19 ACH50) (Adjusted Infiltration: 2.76 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	N/A

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:21 PM





Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 208, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 09/24/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 1117.1 CFM50 (6.19 ACH50)

Primary Insulation Levels: Ceiling: R-11 Floor: N/A Wall: R-19 Slab: R-10

Wall: R-19 Slab: R-10 Primary Window Efficiency:

U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Ceiling Fans: o Exhaust Fans: o Primary Water Heater (System Type • Fuel Type • Efficiency):

Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

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ADDRESS				
645 Church St Unit	208, Norfolk, VA 23510			
CERTIFICATION ID NUME	BER			
RESNET Registry ID	: 022573589			
BUILDER OF RECORD		ZERH P/	ARTNER ID	
TRG Community De	evelopment, LLC			
ENERGY RATING COMPA	NY	RATER	OF RECORD	
RunBrook		Frank	Frank Costagliola	
CERTIFIED UNDER DOE-	RECOGNIZED HCO FOR ZERH	DATE HO	ME CERTIFIED	
RESNET		09/24/	/2024	
SOFTWARE USED TO CA	LCULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
			-	
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	59	

Final Report

Rating Date: 09/24/2024 Registry ID: 799854847 Ekotrope ID: da8AQbNL

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

Annual Savings

*Relative to an average U.S. home

Home: 645 Church St Unit 209 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.2	\$114
Cooling	2.6	\$93
Hot Water	6.8	\$240
Lights/Appliances	14.7	\$516
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	27.4	\$963

HERS Index More Energy 150 140 Existing Home 130 120 110 Reference 100 Home 90 80 70 58 50 This Home 40 30 20 Zero Energy Less Energy 02013 RESNET

Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,203 ft ²
Number of Bedrooms:	3
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	1117.1 CFM50 (6.19 ACH50) (Adjusted Infiltration: 2.76 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	N/A

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

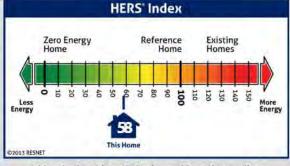
Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:21 PM





Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 209, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 09/24/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 1117.1 CFM50 (6.19 ACH50)

Primary Insulation Levels: Ceiling: R-11 Floor: N/A Wall: R-19 Slab: R-10

Wall: R-19 Slab: R-10 Primary Window Efficiency:

U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

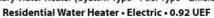
Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Ceiling Fans: 0 Exhaust Fans: 0 Primary Water Heater (System Type • Fuel Type • Efficiency):





About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but ofter equivalent or better performance.



ADDRESS				
645 Church St Unit	209, Norfolk, VA 23510			
CERTIFICATION ID NUME	ER			
RESNET Registry ID	: 799854847			
BUILDER OF RECORD		ZERH PA	ARTNER ID	
TRG Community De	velopment, LLC			
ENERGY RATING COMPA	NY	RATER O	F RECORD	
RunBrook		Frank (Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	DATE HOME CERTIFIED	
RESNET		09/24/	09/24/2024	
SOFTWARE USED TO CAI	CULATE ENERGY RATING INDEX (ER	I) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	59	

Final Report

Rating Date: 08/22/2024 Registry ID: 108764594 Ekotrope ID: vobxGNOd

HERS® Index Score:

59

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

Annual Savings

*Relative to an average U.S. home

Home: 645 Church St Unit 210 Norfolk, VA 23510 Builder: TRG Community Development, LLC

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	1.5	\$53
Cooling	1.2	\$44
Hot Water	4.3	\$150
Lights/Appliances	10.3	\$363
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	17.3	\$609

HERS Index More Energy 150 140 Existing Home 130 120 110 Reference 100 Home 90 80 70 59 50 This Home 40 30 20 10 Zero Energy Less Energy 2013 RESNET

Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	660 ft ²
Number of Bedrooms:	1
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	708.3 CFM50 (7.15 ACH50) (Adjusted Infiltration: 2.94 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	N/A

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:13 PM





Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 210, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 708.3 CFM50 (7.15 ACH50)

Primary Insulation Levels: Ceiling: R-11 Floor: N/A

Wall: R-19 Slab: R-10

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Ceiling Fans: o Exhaust Fans: o Primary Water Heater (System Type • Fuel Type • Efficiency):

Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but ofter equivalent or better performance.



ADDRESS				
645 Church St Unit	210, Norfolk, VA 23510			
CERTIFICATION ID NUME	ER			
RESNET Registry ID	: 108764594			
BUILDER OF RECORD		ZERH P/	ARTNER ID	
TRG Community De	velopment, LLC			
ENERGY RATING COMPA	NY	RATER	OF RECORD	
RunBrook		Frank	Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	DATE HOME CERTIFIED	
RESNET		08/22/	/2024	
SOFTWARE USED TO CAI	CULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	59	N/A	60	

Final Report

Rating Date: 08/22/2024 Registry ID: 545441099 Ekotrope ID: vngXaMk2

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

Annual Savings

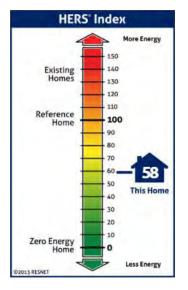
\$822 *Relative to an average U.S. home Home: 645 Church St Unit 211 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:17 PM





Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 211, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Ceiling Fans: 0 Exhaust Fans: 0 Primary Water Heater (System Type • Fuel Type • Efficiency):

Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

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ADDRESS				
645 Church St Unit	211, Norfolk, VA 23510			
CERTIFICATION ID NUME	BER			
RESNET Registry ID	: 545441099			
BUILDER OF RECORD Z			ARTNER ID	
TRG Community Development, LLC				
ENERGY RATING COMPA	NY	RATER	OF RECORD	
RunBrook Fra		Frank	Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	DATE HOME CERTIFIED	
RESNET		08/22/	08/22/2024	
SOFTWARE USED TO CA	LCULATE ENERGY RATING INDEX (ER	I) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
			58	

Final Report

Rating Date: 09/24/2024 Registry ID: 333535578 Ekotrope ID: LO3qZ0RL

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

Annual Savings

*Relative to an average U.S. home

Home: 645 Church St Unit 212 Norfolk, VA 23510 **Builder:** TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.2	\$114
Cooling	2.6	\$93
Hot Water	6.8	\$240
Lights/Appliances	14.7	\$516
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	27.4	\$963

HERS Index More Energy 150 140 Existing Home 130 120 110 Reference 100 Home 90 80 70 58 50 This Home 40 30 20 10 Zero Energy Less Energy 02013 RESNET

Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,203 ft ²
Number of Bedrooms:	3
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	1117.1 CFM50 (6.19 ACH50) (Adjusted Infiltration: 2.76 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	N/A

Rating Completed by:

Energy Rater: Frank Costagliola **RESNET ID: 3243649**

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

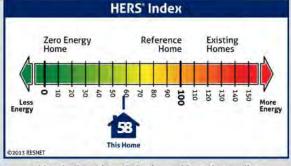
Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:21 PM





Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 212, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 09/24/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 1117.1 CFM50 (6.19 ACH50)

Primary Insulation Levels: Ceiling: R-11 Floor: N/A Wall: R-19 Slab: R-10

Wall: R-19 Slab: R-10 Primary Window Efficiency:

U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

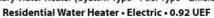
Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Ceiling Fans: 0 Exhaust Fans: 0 Primary Water Heater (System Type • Fuel Type • Efficiency):





About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

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ADDRESS				
645 Church St Unit	212, Norfolk, VA 23510			
CERTIFICATION ID NUME	ER			
RESNET Registry ID	: 333535578			
BUILDER OF RECORD			ZERH PARTNER ID	
TRG Community Development, LLC				
ENERGY RATING COMPA	NY	RATER	RATER OF RECORD	
RunBrook		Frank	Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH			DATE HOME CERTIFIED	
RESNET			09/24/2024	
SOFTWARE USED TO CAI	CULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
			-	
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
SCORES	58	N/A	59	

Final Report

Rating Date: 09/24/2024 Registry ID: 091607617 Ekotrope ID: vQxpXkJd

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

Annual Savings \$958

*Relative to an average U.S. home

Home: 645 Church St Unit 213 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.2	\$114
Cooling	2.6	\$93
Hot Water	6.8	\$240
Lights/Appliances	14.7	\$516
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	27.4	\$963

HERS Index More Energy 150 140 Existing Home 130 120 110 Reference 100 Home 90 80 70 58 50 This Home 40 30 20 10 Zero Energy Less Energy 02013 RESNET

Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,203 ft ²
Number of Bedrooms:	3
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	1117.1 CFM50 (6.19 ACH50) (Adjusted Infiltration: 2.76 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	48.12 CFM @ 25Pa (4 / 100 ft ²)
Above Grade Walls:	R-19
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	N/A

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:24 PM

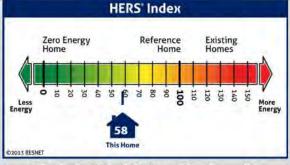




ENERGY STAR[®] CERTIFIED **NEW CONSTRUCTION**

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 213, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 09/24/2024 **Oversight By: RESNET** Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 1117.1 CFM50 (6.19 ACH50)

Primary Insulation Levels: Ceiling: R-11

Wall: R-19 Slab: R-10

Primary Window Efficiency: U-Value: 0.31



Floor: N/A

SHGC: 0.28

Heating, Cooling, and Ventilation System



A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

Duct Leakage to Outdoors: Total Duct Leakage: 96.24 CFM @ 25Pa (Post- 48.12 CFM @ 25Pa (4 / 100 ft²)

Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only

Water Management System

A comprehensive water management system to protect roofs. walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: o Dishwashers: o Ceiling Fans: o Exhaust Fans: o

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions

approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.



ADDRESS				
645 Church St Unit	213, Norfolk, VA 23510			
CERTIFICATION ID NUME	ER			
RESNET Registry ID	: 091607617			
BUILDER OF RECORD			ZERH PARTNER ID	
TRG Community Development, LLC				
ENERGY RATING COMPA	NY	RATER	RATER OF RECORD	
RunBrook		Frank	Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH			DATE HOME CERTIFIED	
RESNET			09/24/2024	
SOFTWARE USED TO CAL	CULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION	ZERH TARGET ERI SCORE	
		N/A	59	

Final Report

Rating Date: 08/22/2024 Registry ID: 830550276 Ekotrope ID: Lz10GB72

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

Annual Savings とのつつ

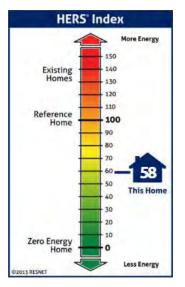
POZZ *Relative to an average U.S. home Home: 645 Church St Unit 214 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:17 PM





Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 214, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Ceiling Fans: 0 Exhaust Fans: 0 Primary Water Heater (System Type • Fuel Type • Efficiency):

Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but ofter equivalent or better performance.



ADDRESS				
645 Church St Unit	214, Norfolk, VA 23510			
CERTIFICATION ID NUME	SER			
RESNET Registry ID	: 830550276			
BUILDER OF RECORD			ZERH PARTNER ID	
TRG Community Development, LLC				
ENERGY RATING COMPA	NY	RATER 0	RATER OF RECORD	
RunBrook			Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH			DATE HOME CERTIFIED	
RESNET			08/22/2024	
SOFTWARE USED TO CA	LCULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	58	

Final Report

Rating Date: 08/22/2024 Registry ID: 548187727 Ekotrope ID: vjjqxYkv

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

Annual Savings \$574 *Relative to an average U.S. home

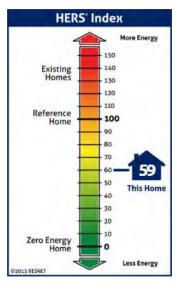
Home: 645 Church St Unit 215 Norfolk, VA 23510 Builder: TRG Community Development, LLC

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	1.5	\$53
Cooling	1.2	\$44
Hot Water	4.3	\$150
Lights/Appliances	10.3	\$363
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	17.3	\$609



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	660 ft ²
Number of Bedrooms:	1
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	708.3 CFM50 (7.15 ACH50) (Adjusted Infiltration: 2.94 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	N/A

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

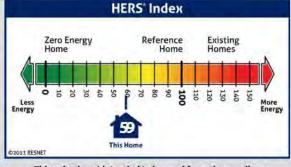
Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:13 PM





Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 215, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 708.3 CFM50 (7.15 ACH50)

Primary Insulation Levels: Ceiling: R-11 Floor: N/A

Wall: R-19 Slab: R-10

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

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ADDRESS				
645 Church St Unit	215, Norfolk, VA 23510			
CERTIFICATION ID NUM	BER			
RESNET Registry ID	: 548187727			
BUILDER OF RECORD			ZERH PARTNER ID	
TRG Community De	evelopment, LLC			
ENERGY RATING COMPANY			RATER OF RECORD	
RunBrook			Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH			DATE HOME CERTIFIED	
RESNET			08/22/2024	
SOFTWARE USED TO CA	LCULATE ENERGY RATING INDEX (ER	I) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
SCORES	59	N/A	60	

Final Report

Rating Date: 08/22/2024 Registry ID: 858288243 Ekotrope ID: LZglWBrd

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

Annual Savings

*Relative to an average U.S. home

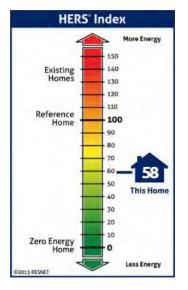
Home: 645 Church St Unit 216 Norfolk, VA 23510 **Builder:** TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832



Home Feature Summary:

	-
Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola **RESNET ID: 3243649**

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:21 PM

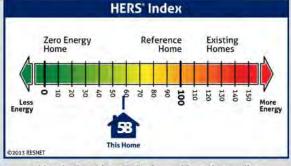




ENERGY STAR[®] CERTIFIED **NEW CONSTRUCTION**

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 216, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 **Oversight By: RESNET** Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs. walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

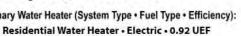
Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: o Dishwashers: o Ceiling Fans: o Exhaust Fans: o

Primary Water Heater (System Type • Fuel Type • Efficiency):



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft2 (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions

approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.



ADDRESS				
645 Church St Unit	216, Norfolk, VA 23510			
CERTIFICATION ID NUME	BER			
RESNET Registry ID	: 858288243			
BUILDER OF RECORD ZERH P			ARTNER ID	
TRG Community Development, LLC				
ENERGY RATING COMPANY RATER		RATER	OF RECORD	
RunBrook Frank		Frank	Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	DATE HOME CERTIFIED	
RESNET		08/22	/2024	
SOFTWARE USED TO CA	CULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	58	

Final Report

Rating Date: 08/22/2024 Registry ID: 545947371 Ekotrope ID: vPa7XAe2

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

Annual Savings と の つつ

POZZ *Relative to an average U.S. home Home: 645 Church St Unit 217 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832

HERS Index More Energy 150 140 Existing Home 130 120 110 Reference 100 Home 90 80 70 58 50 This Home 40 30 20 Zero Energy Less Energy 02013 RESNET

Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	40.16 CFM @ 25Pa (4 / 100 ft²)
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:17 PM

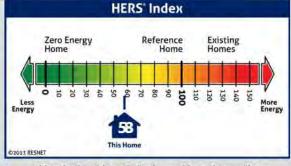




ENERGY STAR[®] CERTIFIED **NEW CONSTRUCTION**

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 217, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 **Oversight By: RESNET** Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50

SHGC: 0.28

Heating, Cooling, and Ventilation System



Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31



A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

Duct Leakage to Outdoors: Total Duct Leakage: 80.32 CFM @ 25Pa (Post- 40.16 CFM @ 25Pa (4 / 100 ft²)

Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only

Water Management System

A comprehensive water management system to protect roofs. walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: o Dishwashers: o Ceiling Fans: o Exhaust Fans: o

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions

approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.



ADDRESS				
645 Church St Unit	217, Norfolk, VA 23510			
CERTIFICATION ID NUME	BER			
RESNET Registry ID	: 545947371			
BUILDER OF RECORD ZE			ARTNER ID	
TRG Community Development, LLC				
ENERGY RATING COMPA	NY	RATER C	RATER OF RECORD	
RunBrook Fra			Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH			DATE HOME CERTIFIED	
RESNET			08/22/2024	
SOFTWARE USED TO CA	CULATE ENERGY RATING INDEX (ER	I) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	58	

Final Report

Rating Date: 08/23/2024 Registry ID: 510398487 Ekotrope ID: L7aNGnKv

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

Annual Savings

*Relative to an average U.S. home

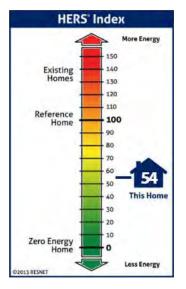
Home: 645 Church St Unit 218 Norfolk, VA 23510 Builder: TRG Community Development, LLC

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	1.5	\$51
Cooling	1.1	\$37
Hot Water	4.2	\$149
Lights/Appliances	10.5	\$370
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	17.3	\$608



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	715 ft ²
Number of Bedrooms:	1
Primary Heating System:	Air Source Heat Pump • Electric • 10.5 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 18 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	770.4 CFM50 (7.18 ACH50) (Adjusted Infiltration: 2.75 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:13 PM





ENERGY STAR[®] CERTIFIED **NEW CONSTRUCTION**

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 218, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/23/2024 **Oversight By: RESNET** Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 770.4 CFM50 (7.18 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11

Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

Duct Leakage to Outdoors: 8 CFM25 / 100 ft2 (Post-4 CFM25 / 100 ft²

Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 10.5 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 18 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs. walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: o Dishwashers: o Ceiling Fans: o Exhaust Fans: o

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage:

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions

approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.



ADDRESS				
645 Church St Unit	218, Norfolk, VA 23510			
CERTIFICATION ID NUME	BER			
RESNET Registry ID	: 510398487			
BUILDER OF RECORD ZERH F			ARTNER ID	
TRG Community De	velopment, LLC			
ENERGY RATING COMPANY RATER O		OF RECORD		
RunBrook Frank (Costagliola		
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	DATE HOME CERTIFIED	
RESNET 0		08/23	/2024	
SOFTWARE USED TO CA	CULATE ENERGY RATING INDEX (ER	RI) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	54	N/A	58	

Final Report

Rating Date: 08/22/2024 Registry ID: 041880419 Ekotrope ID: dNBexQGd

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

Annual Savings

*Relative to an average U.S. home

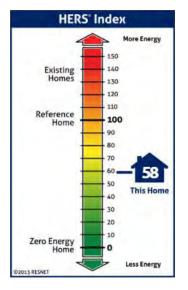
Home: 645 Church St Unit 219 Norfolk, VA 23510 **Builder:** TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola **RESNET ID: 3243649**

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

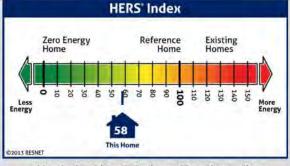
Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:13 PM





Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 219, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.



ADDRESS				
645 Church St Unit :				
CERTIFICATION ID NUMB	ER			
RESNET Registry ID	: 041880419			
BUILDER OF RECORD			ZERH PARTNER ID	
TRG Community Development, LLC				
ENERGY RATING COMPANY			RATER OF RECORD	
RunBrook			Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH			DATE HOME CERTIFIED	
RESNET			08/22/2024	
SOFTWARE USED TO CAL	CULATE ENERGY RATING INDEX (EF	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION	ZERH TARGET ERI SCORE	
	58	N/A	58	

Final Report

Rating Date: 08/22/2024 Registry ID: 591606038 Ekotrope ID: dY7GkYq2

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

Annual Savings

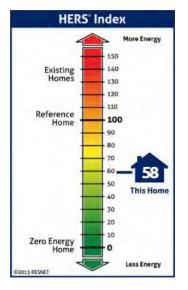
\$822 *Relative to an average U.S. home Home: 645 Church St Unit 220 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:17 PM





Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 220, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Ceiling Fans: o Exhaust Fans: o Primary Water Heater (System Type • Fuel Type • Efficiency):

Residential Water Heater + Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but ofter equivalent or better performance.



ADDRESS				
645 Church St Unit	220, Norfolk, VA 23510			
CERTIFICATION ID NUME	SER			
RESNET Registry ID	: 591606038			
BUILDER OF RECORD			ZERH PARTNER ID	
TRG Community Development, LLC				
ENERGY RATING COMPANY			RATER OF RECORD	
RunBrook			Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH			DATE HOME CERTIFIED	
RESNET			/2024	
SOFTWARE USED TO CA	LCULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	58	

Final Report

Rating Date: 08/22/2024 Registry ID: 348340935 Ekotrope ID: 2RMNOKkv

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

Annual Savings

POLIC *Relative to an average U.S. home Home: 645 Church St Unit 221 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832

HERS Index More Energy 150 140 Existing Home 130 120 110 Reference 100 Home 90 80 70 58 50 This Home 40 50 20 Zero Energy Less Energy 02013 RESNET

Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:17 PM





Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 221, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

and the second second

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

ors: 0 Dishwashers: 0 ns: 0 Exhaust Fans: 0 Heater (System Type • Fuel Type • Effici

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.



ADDRESS				
645 Church St Unit	221, Norfolk, VA 23510			
CERTIFICATION ID NUME	ER			
RESNET Registry ID	: 348340935			
BUILDER OF RECORD ZI			ARTNER ID	
TRG Community Development, LLC				
ENERGY RATING COMPA	NY	RATER	RATER OF RECORD	
RunBrook Fr			Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH			DATE HOME CERTIFIED	
RESNET			08/22/2024	
SOFTWARE USED TO CAL	CULATE ENERGY RATING INDEX (ER	I) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
SCORES	58	N/A	58	

Final Report

Rating Date: 08/22/2024 Registry ID: 824395206 Ekotrope ID: LVpoEO7v

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

Annual Savings

POZZ *Relative to an average U.S. home

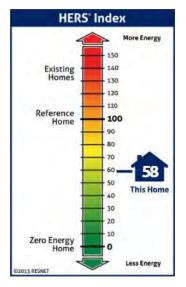
Home: 645 Church St Unit 222 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832



Home Feature Summary:

	•
Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:17 PM





Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 222, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

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Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

ing Fans: o Exhaust Fans: o Vater Heater (System Type • Fuel Type • Efficie 0

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF

About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but ofter equivalent or better performance.



ADDRESS				
645 Church St Unit :	222, Norfolk, VA 23510			
CERTIFICATION ID NUMB	ER			
RESNET Registry ID	: 824395206			
BUILDER OF RECORD			ZERH PARTNER ID	
TRG Community Development, LLC				
ENERGY RATING COMPAI	NY	RATER	RATER OF RECORD	
RunBrook			Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH			DATE HOME CERTIFIED	
RESNET			08/22/2024	
SOFTWARE USED TO CAL	CULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	58	

Final Report

Rating Date: 08/22/2024 Registry ID: 225106023 Ekotrope ID: LMk5X1Mv

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

Annual Savings

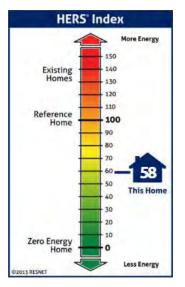
SBZZ *Relative to an average U.S. home Home: 645 Church St Unit 301 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

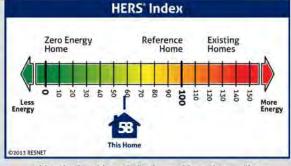
Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:17 PM





Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 301, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Ceiling Fans: o Exhaust Fans: o Primary Water Heater (System Type • Fuel Type • Efficiency):

Residential Water Heater + Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

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ADDRESS				
645 Church St Unit	301, Norfolk, VA 23510			
CERTIFICATION ID NUME	ER			
RESNET Registry ID	: 225106023			
BUILDER OF RECORD			ZERH PARTNER ID	
TRG Community De	velopment, LLC			
ENERGY RATING COMPANY		RATER	RATER OF RECORD	
RunBrook		Frank	Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE H	DATE HOME CERTIFIED	
RESNET		08/22	08/22/2024	
SOFTWARE USED TO CAL	CULATE ENERGY RATING INDEX (EF	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION	ZERH TARGET ERI SCORE	
SCORES	58	N/A	58	

Final Report

Rating Date: 08/22/2024 Registry ID: 039641529 Ekotrope ID: L0VmArov

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

Annual Savings

POZZ *Relative to an average U.S. home

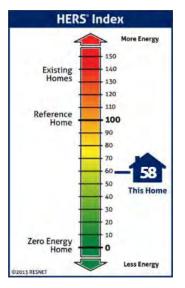
Home: 645 Church St Unit 302 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:17 PM





Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 302, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

anors: o Disnwasners: o Fans: o Exhaust Fans: o r Heater (System Type • Fuel Type • Effici

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but ofter equivalent or better performance.



ADDRESS				
645 Church St Unit	302, Norfolk, VA 23510			
CERTIFICATION ID NUME	ER			
RESNET Registry ID	: 039641529			
BUILDER OF RECORD 2			ZERH PARTNER ID	
TRG Community De	velopment, LLC			
ENERGY RATING COMPANY		RATER	RATER OF RECORD	
RunBrook		Frank	Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH			DATE HOME CERTIFIED	
RESNET		08/22	08/22/2024	
SOFTWARE USED TO CAI	CULATE ENERGY RATING INDEX (ER	I) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
SCORES	58	N/A	58	

Final Report

Rating Date: 08/21/2024 Registry ID: 092421141 Ekotrope ID: 25Y7a9X2

HERS® Index Score:

56

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

Annual Savings \$911 *Relative to an average U.S. home

Home: 645 Church St Unit 303 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	4.7	\$164
Cooling	1.8	\$64
Hot Water	5.6	\$197
Lights/Appliances	12.9	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	25.0	\$880

HERS Index More Energy 150 140 Existing Home 130 120 110 Reference 100 Home 90 80 70 56 This Home 40 20 Zero Energy Less Energy 02013 RESNET

Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,048 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	1197.5 CFM50 (7.62 ACH50) (Adjusted Infiltration: 7.62 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	39.32 CFM @ 25Pa (4 / 100 ft ²)
Above Grade Walls:	R-19
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:21 PM

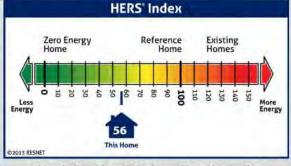




ENERGY STAR[®] CERTIFIED **NEW CONSTRUCTION**

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 303, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/21/2024 **Oversight By: RESNET** Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 1197.5 CFM50 (7.62 ACH50)

Primary Insulation Levels: Ceiling: R-11

Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31



Floor: R-11

SHGC: 0.28

Heating, Cooling, and Ventilation System



A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

Duct Leakage to Outdoors: Total Duct Leakage: 78.64 CFM @ 25Pa (Post- 39.32 CFM @ 25Pa (4 / 100 ft²)

Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): **Supply Only**

Water Management System

A comprehensive water management system to protect roofs. walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: o Dishwashers: o Ceiling Fans: o Exhaust Fans: o

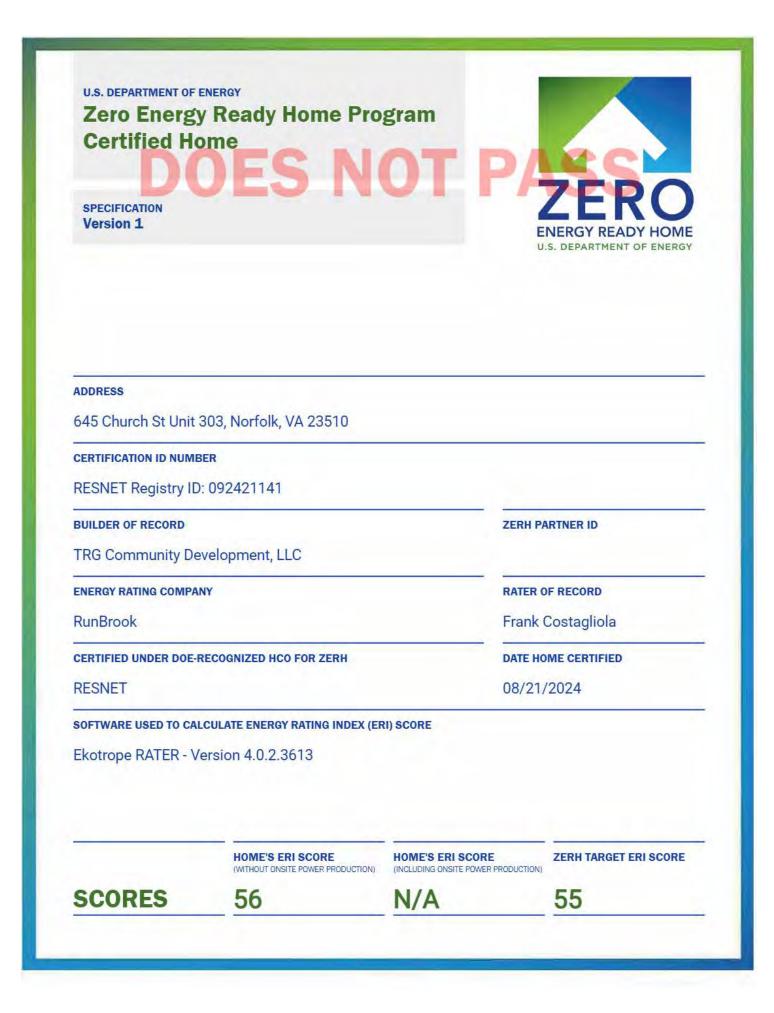
Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions

approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.



Final Report

Rating Date: 08/22/2024 Registry ID: 372099851 Ekotrope ID: d1WRwmG2

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

Annual Savings

*Relative to an average U.S. home

Home: 645 Church St Unit 304 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832

HERS Index More Energy 150 140 Existing Home 130 120 110 Reference 100 Home 90 80 70 58 50 This Home 40 30 20 Zero Energy Less Energy 02013 RESNET

Home Feature Summary:

Apartment, inside unit
N/A
N/A
1,004 ft ²
2
Air Source Heat Pump • Electric • 11 HSPF
Air Source Heat Pump • Electric • 17 SEER
Residential Water Heater • Electric • 0.92 UEF
950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
80 CFM • 5.1 Watts • Air Cycler (CFIS)
4 CFM25 / 100 ft ²
R-19
Attic, R-50
U-Value: 0.31, SHGC: 0.28
N/A
R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:17 PM





Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 304, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Ceiling Fans: o Exhaust Fans: o Primary Water Heater (System Type • Fuel Type • Efficiency):

Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but ofter equivalent or better performance.



ADDRESS				
645 Church St Unit	304, Norfolk, VA 23510			
CERTIFICATION ID NUME	ER			
RESNET Registry ID	: 372099851			
BUILDER OF RECORD Z			ZERH PARTNER ID	
TRG Community De	velopment, LLC			
ENERGY RATING COMPANY		RATER	RATER OF RECORD	
RunBrook		Frank	Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE H	DATE HOME CERTIFIED	
RESNET		08/22	08/22/2024	
SOFTWARE USED TO CAL	CULATE ENERGY RATING INDEX (ER	RI) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION	ZERH TARGET ERI SCORE	
	58	N/A	58	

Final Report

Rating Date: 09/24/2024 Registry ID: 956714355 Ekotrope ID: LbpgYwbv

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

Annual Savings \$958

*Relative to an average U.S. home

Home: 645 Church St Unit 305 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.2	\$114
Cooling	2.6	\$93
Hot Water	6.8	\$240
Lights/Appliances	14.7	\$516
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	27.4	\$963

HERS Index More Energy 150 140 Existing Home 130 120 110 Reference 100 Home 90 80 70 58 50 This Home 40 30 20 Zero Energy Less Energy 2013 RESNET

Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,203 ft ²
Number of Bedrooms:	3
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	1117.1 CFM50 (6.19 ACH50) (Adjusted Infiltration: 2.76 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	N/A

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

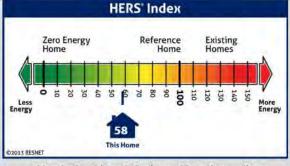
Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:21 PM





Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 305, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 09/24/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 1117.1 CFM50 (6.19 ACH50)

Primary Insulation Levels: Ceiling: R-11 Floor: N/A Wall: R-19 Slab: R-10

Wall: R-19 Slab: R-10 Primary Window Efficiency:

U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only

Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but ofter equivalent or better performance.



ADDRESS				
645 Church St Unit	305, Norfolk, VA 23510			
CERTIFICATION ID NUME	ER			
RESNET Registry ID	: 956714355			
BUILDER OF RECORD		ZERH P	ZERH PARTNER ID	
TRG Community De	velopment, LLC			
ENERGY RATING COMPANY		RATER	RATER OF RECORD	
RunBrook		Frank	Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE H	DATE HOME CERTIFIED	
RESNET		09/24	09/24/2024	
SOFTWARE USED TO CAL	CULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	59	

Final Report

Rating Date: 08/22/2024 Registry ID: 367022619 Ekotrope ID: vQxpXEJd

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

Annual Savings

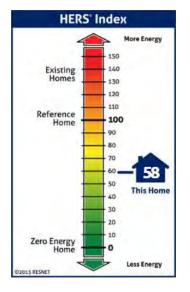
POLIC *Relative to an average U.S. home Home: 645 Church St Unit 306 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:17 PM





Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 306, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

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ADDRESS				
645 Church St Unit	306, Norfolk, VA 23510			
CERTIFICATION ID NUME	ER			
RESNET Registry ID	: 367022619			
BUILDER OF RECORD ZERH		ZERH P/	H PARTNER ID	
TRG Community De	velopment, LLC			
ENERGY RATING COMPANY RA		RATER	ATER OF RECORD	
RunBrook Fran		Frank	nk Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	DATE HOME CERTIFIED	
RESNET		08/22/	/2024	
SOFTWARE USED TO CAI	CULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
SCORES	58	N/A	58	

Final Report

Rating Date: 08/22/2024 Registry ID: 893694375 Ekotrope ID: 2Joz3MBL

HERS® Index Score:

59

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

Annual Savings \$574 *Relative to an average U.S. home

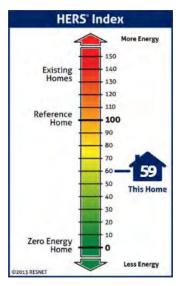
Home: 645 Church St Unit 307 Norfolk, VA 23510 Builder: TRG Community Development, LLC

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	1.5	\$53
Cooling	1.2	\$44
Hot Water	4.3	\$150
Lights/Appliances	10.3	\$363
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	17.3	\$609



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	660 ft ²
Number of Bedrooms:	1
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	708.3 CFM50 (7.15 ACH50) (Adjusted Infiltration: 2.94 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	N/A

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

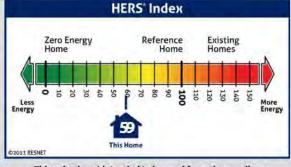
Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:13 PM





Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 307, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 708.3 CFM50 (7.15 ACH50)

Primary Insulation Levels: Ceiling: R-11 Floor: N/A

Wall: R-19 Slab: R-10

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Ceiling Fans: o Exhaust Fans: o Primary Water Heater (System Type • Fuel Type • Efficiency):

Residential Water Heater + Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

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ADDRESS				
645 Church St Unit	307, Norfolk, VA 23510			
CERTIFICATION ID NUM	BER			
RESNET Registry ID	: 893694375			
BUILDER OF RECORD		ZERH PA	RTNER ID	
TRG Community De	evelopment, LLC			
ENERGY RATING COMPA	NY	RATER O	FRECORD	
RunBrook Fra		Frank (rank Costagliola	
CERTIFIED UNDER DOE-	RECOGNIZED HCO FOR ZERH	DATE HO	ME CERTIFIED	
RESNET		08/22/	2024	
SOFTWARE USED TO CA	LCULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
		N/A	60	

Final Report

Rating Date: 09/24/2024 Registry ID: 794191191 Ekotrope ID: vwY6ZM6L

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

Annual Savings

*Relative to an average U.S. home

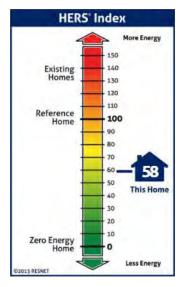
Home: 645 Church St Unit 308 Norfolk, VA 23510 **Builder:** TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.2	\$114
Cooling	2.6	\$93
Hot Water	6.8	\$240
Lights/Appliances	14.7	\$516
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	27.4	\$963



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,203 ft ²
Number of Bedrooms:	3
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	1117.1 CFM50 (6.19 ACH50) (Adjusted Infiltration: 2.76 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	N/A

Rating Completed by:

Energy Rater: Frank Costagliola **RESNET ID: 3243649**

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

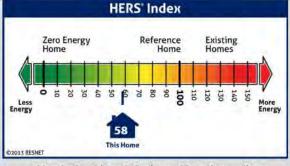
Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:21 PM





Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 308, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 09/24/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 1117.1 CFM50 (6.19 ACH50)

Primary Insulation Levels: Ceiling: R-11 Floor: N/A Wall: R-19 Slab: R-10

Wall: R-19 Slab: R-10 Primary Window Efficiency:

U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only

Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

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ADDRESS				
645 Church St Unit 3	308, Norfolk, VA 23510			
CERTIFICATION ID NUMB	ER			
RESNET Registry ID	: 794191191			
BUILDER OF RECORD ZERH P		H PARTNER ID		
TRG Community De	velopment, LLC			
ENERGY RATING COMPANY RATING COMPANY		RATER	ATER OF RECORD	
RunBrook Fran		Frank	Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	DATE HOME CERTIFIED	
RESNET		09/24	/2024	
SOFTWARE USED TO CAL	CULATE ENERGY RATING INDEX (ER	I) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	59	

Final Report

Rating Date: 09/24/2024 Registry ID: 883225214 Ekotrope ID: 2rVjYGq2

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

Annual Savings

*Relative to an average U.S. home

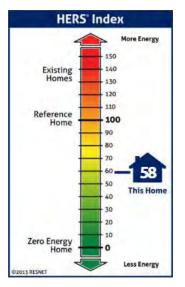
Home: 645 Church St Unit 309 Norfolk, VA 23510 **Builder:** TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.2	\$114
Cooling	2.6	\$93
Hot Water	6.8	\$240
Lights/Appliances	14.7	\$516
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	27.4	\$963



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,203 ft ²
Number of Bedrooms:	3
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	1117.1 CFM50 (6.19 ACH50) (Adjusted Infiltration: 2.76 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	N/A

Rating Completed by:

Energy Rater: Frank Costagliola **RESNET ID: 3243649**

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

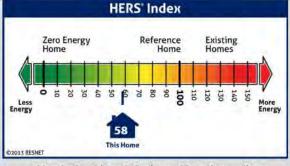
Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:21 PM





Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 309, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 09/24/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 1117.1 CFM50 (6.19 ACH50)

Primary Insulation Levels: Ceiling: R-11 Floor: N/A Wall: R-19 Slab: R-10

Wall: R-19 Slab: R-10 Primary Window Efficiency:

U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but ofter equivalent or better performance.



ADDRESS				
645 Church St Unit	309, Norfolk, VA 23510			
CERTIFICATION ID NUME	ER			
RESNET Registry ID	: 883225214			
BUILDER OF RECORD		ZERH P	ZERH PARTNER ID	
TRG Community De	velopment, LLC			
ENERGY RATING COMPANY		RATER	RATER OF RECORD	
RunBrook		Frank	Frank Costagliola	
CERTIFIED UNDER DOE-F	RECOGNIZED HCO FOR ZERH	DATE HO	OME CERTIFIED	
RESNET		09/24,	/2024	
SOFTWARE USED TO CAL	CULATE ENERGY RATING INDEX (ER	I) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	59	

Final Report

Rating Date: 08/22/2024 Registry ID: 927912962 Ekotrope ID: dG5gXJO2

HERS® Index Score:

59

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

Annual Savings

*Relative to an average U.S. home

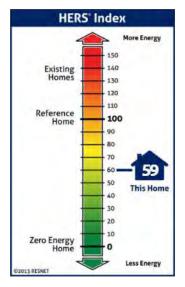
Home: 645 Church St Unit 310 Norfolk, VA 23510 Builder: TRG Community Development, LLC

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	1.5	\$53
Cooling	1.2	\$44
Hot Water	4.3	\$150
Lights/Appliances	10.3	\$363
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	17.3	\$609



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	660 ft ²
Number of Bedrooms:	1
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	708.3 CFM50 (7.15 ACH50) (Adjusted Infiltration: 2.94 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	N/A

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

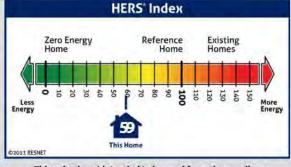
Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:13 PM





Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 310, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 708.3 CFM50 (7.15 ACH50)

Primary Insulation Levels: Ceiling: R-11 Floor: N/A

Wall: R-19 Slab: R-10

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

tors: o Dishwashers: o ans: o Exhaust Fans: o Heater (System Type • Fuel Type • Effici

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but ofter equivalent or better performance.



ADDRESS				
645 Church St Unit	310, Norfolk, VA 23510			
CERTIFICATION ID NUMI	BER			
RESNET Registry ID): 927912962			
BUILDER OF RECORD		ZERH P/	ARTNER ID	
TRG Community De	evelopment, LLC			
ENERGY RATING COMPANY		RATER C	RATER OF RECORD	
RunBrook		Frank	Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	DATE HOME CERTIFIED	
RESNET		08/22/	/2024	
SOFTWARE USED TO CA	LCULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	59	N/A	60	

Final Report

Rating Date: 08/22/2024 Registry ID: 111624624 Ekotrope ID: vDK0yMQd

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

Annual Savings

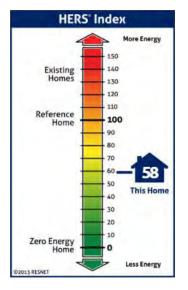
\$822 *Relative to an average U.S. home Home: 645 Church St Unit 311 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:17 PM





Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 311, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only

Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.



ADDRESS				
645 Church St Unit	311, Norfolk, VA 23510			
CERTIFICATION ID NUME	BER			
RESNET Registry ID	: 111624624			
BUILDER OF RECORD ZERH PAR		RTNER ID		
TRG Community De	evelopment, LLC			
ENERGY RATING COMPA	NY	RATER	OF RECORD	
RunBrook Fra		Frank	Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	TE HOME CERTIFIED	
RESNET 08/		08/22/	/2024	
SOFTWARE USED TO CA	LCULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	

Final Report

Rating Date: 09/24/2024 Registry ID: 483720508 Ekotrope ID: dBMPaNoL

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

Annual Savings

*Relative to an average U.S. home

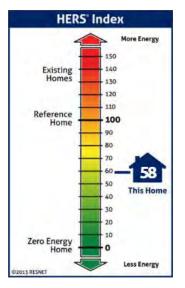
Home: 645 Church St Unit 312 Norfolk, VA 23510 **Builder:** TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.2	\$114
Cooling	2.6	\$93
Hot Water	6.8	\$240
Lights/Appliances	14.7	\$516
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	27.4	\$963



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,203 ft ²
Number of Bedrooms:	3
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	1117.1 CFM50 (6.19 ACH50) (Adjusted Infiltration: 2.76 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	48.12 CFM @ 25Pa (4 / 100 ft ²)
Above Grade Walls:	R-19
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	N/A

Rating Completed by:

Energy Rater: Frank Costagliola **RESNET ID: 3243649**

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:21 PM

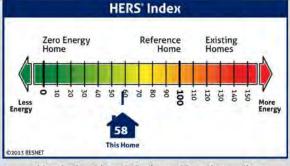




ENERGY STAR[®] CERTIFIED **NEW CONSTRUCTION**

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 312, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 09/24/2024 **Oversight By: RESNET** Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 1117.1 CFM50 (6.19 ACH50)

Primary Insulation Levels: Ceiling: R-11

Wall: R-19 Slab: R-10

U-Value: 0.31



Floor: N/A

Primary Window Efficiency:

SHGC: 0.28

Heating, Cooling, and Ventilation System



A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

Duct Leakage to Outdoors: Total Duct Leakage: 96.24 CFM @ 25Pa (Post- 48.12 CFM @ 25Pa (4 / 100 ft²)

Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only

Water Management System

A comprehensive water management system to protect roofs. walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: o Dishwashers: o Ceiling Fans: o Exhaust Fans: o

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions

approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.



ADDRESS				
645 Church St Unit	312, Norfolk, VA 23510			
CERTIFICATION ID NUME	ER			
RESNET Registry ID	: 483720508			
BUILDER OF RECORD		ZERH P	ARTNER ID	
TRG Community De	velopment, LLC			
ENERGY RATING COMPANY		RATER	RATER OF RECORD	
RunBrook		Frank	Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	DATE HOME CERTIFIED	
RESNET		09/24	09/24/2024	
SOFTWARE USED TO CAL	CULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	59	

Final Report

Rating Date: 09/24/2024 Registry ID: 891915317 Ekotrope ID: dE14IZDd

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

Annual Savings \$958

*Relative to an average U.S. home

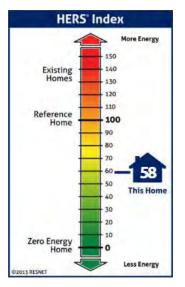
Home: 645 Church St Unit 313 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.2	\$114
Cooling	2.6	\$93
Hot Water	6.8	\$240
Lights/Appliances	14.7	\$516
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	27.4	\$963



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,203 ft ²
Number of Bedrooms:	3
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	1117.1 CFM50 (6.19 ACH50) (Adjusted Infiltration: 2.76 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	48.12 CFM @ 25Pa (4 / 100 ft ²)
Above Grade Walls:	R-19
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	N/A

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:24 PM

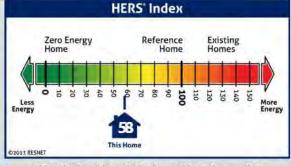




ENERGY STAR[®] CERTIFIED **NEW CONSTRUCTION**

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 313, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 09/24/2024 **Oversight By: RESNET** Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 1117.1 CFM50 (6.19 ACH50)

Primary Insulation Levels: Ceiling: R-11

Wall: R-19 Slab: R-10

U-Value: 0.31



Floor: N/A

Primary Window Efficiency:

SHGC: 0.28

Heating, Cooling, and Ventilation System



A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

Duct Leakage to Outdoors: Total Duct Leakage: 96.24 CFM @ 25Pa (Post- 48.12 CFM @ 25Pa (4 / 100 ft²)

Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only

Water Management System

A comprehensive water management system to protect roofs. walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: o Dishwashers: o Ceiling Fans: o Exhaust Fans: o

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions

approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.



ADDRESS				
645 Church St Unit	313, Norfolk, VA 23510			
CERTIFICATION ID NUME	ER			
RESNET Registry ID	: 891915317			
BUILDER OF RECORD		ZERH P/	ZERH PARTNER ID	
TRG Community De	velopment, LLC			
ENERGY RATING COMPANY		RATER	RATER OF RECORD	
RunBrook Fran		Frank	rank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	DATE HOME CERTIFIED	
RESNET		09/24,	/2024	
SOFTWARE USED TO CAI	CULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	59	

Final Report

Rating Date: 08/22/2024 Registry ID: 236924905 Ekotrope ID: dBMPa6oL

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

Annual Savings

*Relative to an average U.S. home

Home: 645 Church St Unit 314 Norfolk, VA 23510 **Builder:** TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832

HERS Index More Energy 150 140 Existing Home 130 120 110 Reference 100 Home 90 80 70 58 50 This Home 40 30 20 Zero Energy Less Energy 02013 RESNET

Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola **RESNET ID: 3243649**

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:17 PM





ENERGY STAR® CERTIFIED NEW CONSTRUCTION

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 314, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Ceiling Fans: 0 Exhaust Fans: 0 Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

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ADDRESS				
645 Church St Unit	314, Norfolk, VA 23510			
CERTIFICATION ID NUME	BER			
RESNET Registry ID	: 236924905			
BUILDER OF RECORD		ZERH P/	ZERH PARTNER ID	
TRG Community De	evelopment, LLC			
ENERGY RATING COMPANY		RATER C	RATER OF RECORD	
RunBrook Fra		Frank	Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	DATE HOME CERTIFIED	
RESNET		08/22/	08/22/2024	
SOFTWARE USED TO CA	CULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	-		_	
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	58	

Final Report

Rating Date: 08/22/2024 Registry ID: 023976123 Ekotrope ID: 2lmp3RzL

HERS® Index Score:

59

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

Annual Savings \$574 *Relative to an average U.S. home

Home: 645 Church St Unit 315 Norfolk, VA 23510 Builder: TRG Community Development, LLC

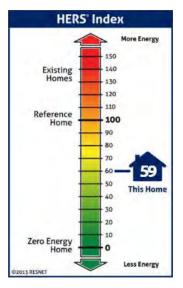
This home meets or exceeds the

criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	1.5	\$53
Cooling	1.2	\$44
Hot Water	4.3	\$150
Lights/Appliances	10.3	\$363
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	17.3	\$609



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	660 ft ²
Number of Bedrooms:	1
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	708.3 CFM50 (7.15 ACH50) (Adjusted Infiltration: 2.94 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	N/A

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:13 PM





ENERGY STAR® CERTIFIED NEW CONSTRUCTION

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 315, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



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Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 708.3 CFM50 (7.15 ACH50)

Primary Insulation Levels: Ceiling: R-11 Floor: N/A

Wall: R-19 Slab: R-10

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Ceiling Fans: o Exhaust Fans: o Primary Water Heater (System Type • Fuel Type • Efficiency):

Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

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ADDRESS				
645 Church St Unit	315, Norfolk, VA 23510			
CERTIFICATION ID NUME	BER			
RESNET Registry ID	: 023976123			
BUILDER OF RECORD		ZERH P/	ZERH PARTNER ID	
TRG Community De	evelopment, LLC			
ENERGY RATING COMPA	NY	RATER	RATER OF RECORD	
RunBrook		Frank	Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	DATE HOME CERTIFIED	
RESNET		08/22/	08/22/2024	
SOFTWARE USED TO CA	LCULATE ENERGY RATING INDEX (ER	RI) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
SCORES	59	N/A	60	

Final Report

Rating Date: 08/22/2024 Registry ID: 419826259 Ekotrope ID: vjjqxlGv

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

Annual Savings とのつつ

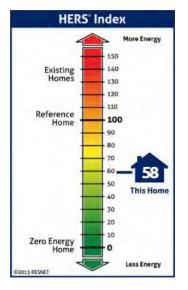
POZZ *Relative to an average U.S. home Home: 645 Church St Unit 316 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:21 PM

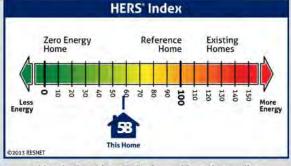




ENERGY STAR[®] CERTIFIED **NEW CONSTRUCTION**

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 316, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 **Oversight By: RESNET** Program/Version Number: Multifamily V1.1



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Standard Features of ENERGY STAR Certified New Homes and Apartments

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Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs. walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

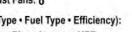
Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: o Dishwashers: o Ceiling Fans: o Exhaust Fans: o

Primary Water Heater (System Type • Fuel Type • Efficiency):



Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft2 (Post-

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ADDRESS				
645 Church St Unit	316, Norfolk, VA 23510			
CERTIFICATION ID NUME	BER			
RESNET Registry ID	: 419826259			
BUILDER OF RECORD		ZERH P	ARTNER ID	
TRG Community De	velopment, LLC			
ENERGY RATING COMPA	NY	RATER	RATER OF RECORD	
RunBrook F		Frank	Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE H	DATE HOME CERTIFIED	
RESNET		08/22	/2024	
SOFTWARE USED TO CAI	CULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	58	

Final Report

Rating Date: 08/22/2024 Registry ID: 540253126 Ekotrope ID: Le6zwZ5d

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

Annual Savings

*Relative to an average U.S. home

Home: 645 Church St Unit 317 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832

HERS Index More Energy 150 140 Existing Home 130 120 110 Reference 100 Home 90 80 70 58 50 This Home 40 30 20 Zero Energy Less Energy 02013 RESNET

Home Feature Summary:

Apartment, inside unit
N/A
N/A
1,004 ft ²
2
Air Source Heat Pump • Electric • 11 HSPF
Air Source Heat Pump • Electric • 17 SEER
Residential Water Heater • Electric • 0.92 UEF
950 CFM50 (6.31 ACH50) (Adjusted Infiltration: ACH50)
80 CFM • 5.1 Watts • Air Cycler (CFIS)
40.16 CFM @ 25Pa (4 / 100 ft ²)
R-19
Attic, R-50
U-Value: 0.31, SHGC: 0.28
N/A
R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

6.31

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:13 PM

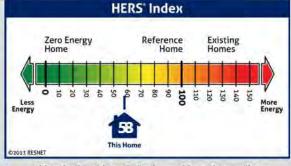




ENERGY STAR[®] CERTIFIED **NEW CONSTRUCTION**

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 317, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 **Oversight By: RESNET** Program/Version Number: Multifamily V1.1



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Standard Features of ENERGY STAR Certified New Homes and Apartments

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Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50

SHGC: 0.28

Heating, Cooling, and Ventilation System



Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31



A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

Duct Leakage to Outdoors: Total Duct Leakage: 80.32 CFM @ 25Pa (Post- 40.16 CFM @ 25Pa (4 / 100 ft²)

Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only

Water Management System

A comprehensive water management system to protect roofs. walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: o Dishwashers: o Ceiling Fans: o Exhaust Fans: o

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

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ADDRESS				
645 Church St Unit	317, Norfolk, VA 23510			
CERTIFICATION ID NUME	BER			
RESNET Registry ID	: 540253126			
BUILDER OF RECORD ZERH PA			ARTNER ID	
TRG Community De	velopment, LLC			
ENERGY RATING COMPA	NY	RATER	ER OF RECORD	
RunBrook		Frank	rank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	DATE HOME CERTIFIED	
RESNET		08/22	/2024	
SOFTWARE USED TO CA	CULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
		222	58	

Final Report

Rating Date: 08/23/2024 Registry ID: 031426176 Ekotrope ID: vpOZbx7d

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

Annual Savings

*Relative to an average U.S. home

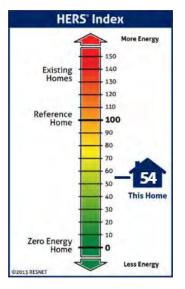
Home: 645 Church St Unit 318 Norfolk, VA 23510 **Builder:** TRG Community Development, LLC

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	1.5	\$51
Cooling	1.1	\$37
Hot Water	4.2	\$149
Lights/Appliances	10.5	\$370
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	17.3	\$608



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	715 ft ²
Number of Bedrooms:	1
Primary Heating System:	Air Source Heat Pump • Electric • 10.5 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 18 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	770.4 CFM50 (7.18 ACH50) (Adjusted Infiltration: 2.75 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola **RESNET ID: 3243649**

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:13 PM

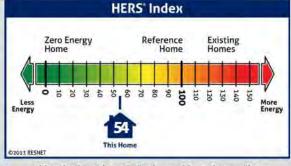




ENERGY STAR[®] CERTIFIED **NEW CONSTRUCTION**

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 318, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/23/2024 **Oversight By: RESNET** Program/Version Number: Multifamily V1.1



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Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 770.4 CFM50 (7.18 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11

Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 10.5 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 18 SEER

Whole-House Ventilation Type (System Type): Supply Only

A comprehensive water management system to protect roofs.

walls, and foundations. Flashing, a drainage plane, and site grading to move water

Water Management System

from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: o Dishwashers: o Ceiling Fans: o Exhaust Fans: o

Primary Water Heater (System Type • Fuel Type • Efficiency):



Residential Water Heater • Electric • 0.92 UEF

About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft2 (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions

approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.



ADDRESS				
645 Church St Unit	318, Norfolk, VA 23510			
CERTIFICATION ID NUM	BER			
RESNET Registry ID	031426176			
BUILDER OF RECORD			ZERH PARTNER ID	
TRG Community Development, LLC				
ENERGY RATING COMPA	NY	RATER	RATER OF RECORD	
RunBrook Fi		Frank	Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE H	DATE HOME CERTIFIED	
RESNET		08/23	/2024	
SOFTWARE USED TO CA	LCULATE ENERGY RATING INDEX (ER	RI) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	54	N/A	58	

Final Report

Rating Date: 08/22/2024 Registry ID: 809275964 Ekotrope ID: dxmPoQ0v

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

Annual Savings

*Relative to an average U.S. home

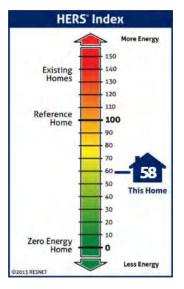
Home: 645 Church St Unit 319 Norfolk, VA 23510 **Builder:** TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	40.16 CFM @ 25Pa (4 / 100 ft ²)
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola **RESNET ID: 3243649**

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:13 PM

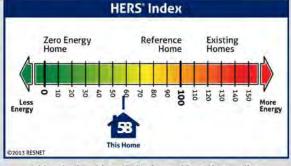




ENERGY STAR[®] CERTIFIED **NEW CONSTRUCTION**

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 319, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 **Oversight By: RESNET** Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50

SHGC: 0.28

Heating, Cooling, and Ventilation System



Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31



A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

Duct Leakage to Outdoors: Total Duct Leakage: 80.32 CFM @ 25Pa (Post- 40.16 CFM @ 25Pa (4 / 100 ft²)

Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only

Water Management System

A comprehensive water management system to protect roofs. walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: o Dishwashers: o Ceiling Fans: o Exhaust Fans: o

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions

approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.



ADDRESS				
645 Church St Unit	319, Norfolk, VA 23510			
CERTIFICATION ID NUMB	ER			
RESNET Registry ID	: 809275964			
BUILDER OF RECORD			ZERH PARTNER ID	
TRG Community De	velopment, LLC			
ENERGY RATING COMPANY		RATER	RATER OF RECORD	
RunBrook		Frank	Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	DATE HOME CERTIFIED	
RESNET		08/22	08/22/2024	
SOFTWARE USED TO CAL	CULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
		-	-	
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	(INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
SCORES	58	N/A	58	

Final Report

Rating Date: 08/22/2024 Registry ID: 058535363 Ekotrope ID: LA56N3eL

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

Annual Savings

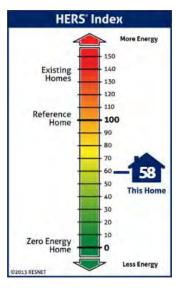
POZZ *Relative to an average U.S. home Home: 645 Church St Unit 320 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832



Home Feature Summary:

Apartment, inside unit
N/A
N/A
1,004 ft ²
2
Air Source Heat Pump • Electric • 11 HSPF
Air Source Heat Pump • Electric • 17 SEER
Residential Water Heater • Electric • 0.92 UEF
950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
80 CFM • 5.1 Watts • Air Cycler (CFIS)
4 CFM25 / 100 ft ²
R-19
Attic, R-50
U-Value: 0.31, SHGC: 0.28
N/A
R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:17 PM





ENERGY STAR[®] CERTIFIED **NEW CONSTRUCTION**

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 320, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 **Oversight By: RESNET** Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs. walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

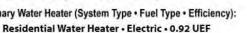
Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: o Dishwashers: o Ceiling Fans: o Exhaust Fans: o

Primary Water Heater (System Type • Fuel Type • Efficiency):



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft2 (Post-

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ADDRESS				
645 Church St Unit	320, Norfolk, VA 23510			
CERTIFICATION ID NUME	ER			
RESNET Registry ID	: 058535363			
BUILDER OF RECORD			ZERH PARTNER ID	
TRG Community Development, LLC				
ENERGY RATING COMPA	NY	RATER C	RATER OF RECORD	
RunBrook		Frank	Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	DATE HOME CERTIFIED	
RESNET			/2024	
SOFTWARE USED TO CAI	CULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
SCORES	58	N/A	58	

Final Report

Rating Date: 08/22/2024 Registry ID: 805470069 Ekotrope ID: 25Y7aqX2

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

Annual Savings

*Relative to an average U.S. home

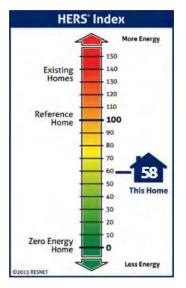
Home: 645 Church St Unit 321 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:17 PM





ENERGY STAR® CERTIFIED NEW CONSTRUCTION

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 321, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Ceiling Fans: 0 Exhaust Fans: 0 Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

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ADDRESS				
645 Church St Unit	321, Norfolk, VA 23510			
CERTIFICATION ID NUME	ER			
RESNET Registry ID	: 805470069			
BUILDER OF RECORD			ZERH PARTNER ID	
TRG Community Development, LLC				
ENERGY RATING COMPANY			RATER OF RECORD	
RunBrook			Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH			DATE HOME CERTIFIED	
RESNET			08/22/2024	
SOFTWARE USED TO CAI	CULATE ENERGY RATING INDEX (ER	RI) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
SCORES	58	N/A	58	

Final Report

Rating Date: 08/22/2024 Registry ID: 915527584 Ekotrope ID: dmaNjPJd

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

Annual Savings

*Relative to an average U.S. home

Home: 645 Church St Unit 322 Norfolk, VA 23510 **Builder:** TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832

HERS Index More Energy 150 140 Existing Home 130 120 110 Reference 100 Home 90 80 70 58 50 This Home 40 50 20 Zero Energy Less Energy 02013 RESNET

Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola **RESNET ID: 3243649**

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:17 PM





ENERGY STAR® CERTIFIED NEW CONSTRUCTION

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 322, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only

Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.



ADDRESS				
645 Church St Unit	322, Norfolk, VA 23510			
CERTIFICATION ID NUMB	ER			
RESNET Registry ID	915527584			
BUILDER OF RECORD			ZERH PARTNER ID	
TRG Community Development, LLC				
ENERGY RATING COMPANY			RATER OF RECORD	
RunBrook			Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH			DATE HOME CERTIFIED	
RESNET			08/22/2024	
SOFTWARE USED TO CAL	CULATE ENERGY RATING INDEX (EF	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
SCORES	58	N/A	58	

Final Report

Rating Date: 08/22/2024 Registry ID: 444714774 Ekotrope ID: dE14l0Dd

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

Annual Savings

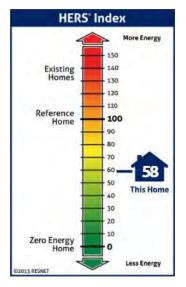
POZZ *Relative to an average U.S. home Home: 645 Church St Unit 401 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:17 PM





ENERGY STAR® CERTIFIED NEW CONSTRUCTION

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 401, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Ceiling Fans: o Exhaust Fans: o Primary Water Heater (System Type • Fuel Type • Efficiency):

Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but ofter equivalent or better performance.



ADDRESS				
645 Church St Unit				
CERTIFICATION ID NUM	BER			
RESNET Registry ID	: 444714774			
BUILDER OF RECORD ZER			ARTNER ID	
TRG Community De	evelopment, LLC			
ENERGY RATING COMPA	NY	RATER	OF RECORD	
RunBrook Fran		Frank	Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	DATE HOME CERTIFIED	
RESNET		08/22	/2024	
SOFTWARE USED TO CA	CULATE ENERGY RATING INDEX (ER	RI) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	

Final Report

Rating Date: 08/22/2024 Registry ID: 843652375 Ekotrope ID: LK5mjzEv

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

Annual Savings

POZZ *Relative to an average U.S. home

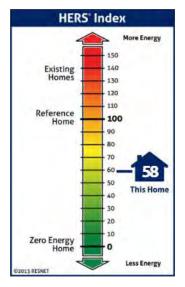
Home: 645 Church St Unit 402 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:17 PM

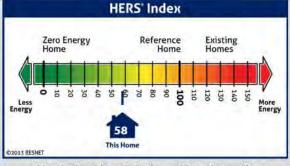




ENERGY STAR® CERTIFIED NEW CONSTRUCTION

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 402, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only

Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

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ADDRESS				
645 Church St Unit	402, Norfolk, VA 23510			
CERTIFICATION ID NUMB	ER			
RESNET Registry ID	843652375			
BUILDER OF RECORD			ZERH PARTNER ID	
TRG Community Development, LLC				
ENERGY RATING COMPANY			RATER OF RECORD	
RunBrook			Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH			DATE HOME CERTIFIED	
RESNET			/2024	
SOFTWARE USED TO CAL	CULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
		-		
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	58	

Final Report

Rating Date: 08/21/2024 Registry ID: 180650841 Ekotrope ID: Le6zwR5d

HERS® Index Score:

56

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

Annual Savings \$911 *Relative to an average U.S. home

Home: 645 Church St Unit 403 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	4.7	\$164
Cooling	1.8	\$64
Hot Water	5.6	\$197
Lights/Appliances	12.9	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	25.0	\$880

HERS Index More Energy 150 140 Existing Home 130 120 110 Reference 100 Home 90 80 70 56 This Home 40 20 10 Zero Energy Less Energy 2013 RESNET

Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,048 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	1197.5 CFM50 (7.62 ACH50) (Adjusted Infiltration: 7.62 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

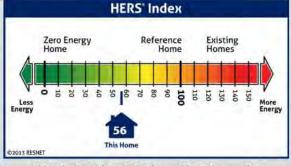
Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:21 PM





Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 403, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/21/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 1197.5 CFM50 (7.62 ACH50)

Primary Insulation Levels: Ceiling: R-11 Floor: R-11

Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only

Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

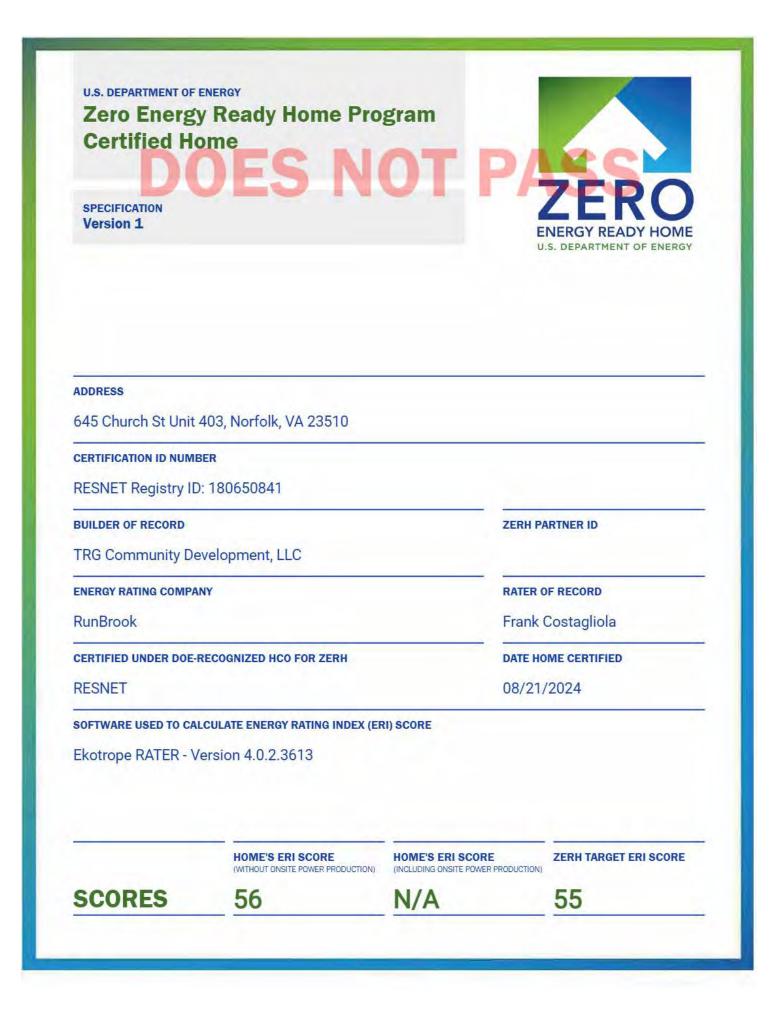
Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

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Final Report

Rating Date: 08/22/2024 Registry ID: 158567788 Ekotrope ID: 2Joz3yoL

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

Annual Savings **く な つ つ**

*Relative to an average U.S. home

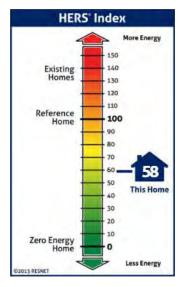
Home: 645 Church St Unit 404 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

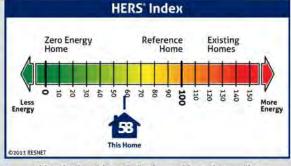
Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:21 PM





Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 404, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Ceiling Fans: o Exhaust Fans: o Primary Water Heater (System Type • Fuel Type • Efficiency):

Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but ofter equivalent or better performance.



ADDRESS				
645 Church St Unit	404, Norfolk, VA 23510			
CERTIFICATION ID NUME	BER			
RESNET Registry ID	: 158567788			
BUILDER OF RECORD ZERH PA		PARTNER ID		
TRG Community De	evelopment, LLC			
ENERGY RATING COMPANY RATER		RATER C	R OF RECORD	
RunBrook Frank (Costagliola		
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	DATE HOME CERTIFIED	
RESNET 08,		08/22/	/2024	
SOFTWARE USED TO CA	CULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	58	

Final Report

Rating Date: 09/24/2024 Registry ID: 180555661 Ekotrope ID: Lz10Gk72

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

Annual Savings \$958 *Relative to an average U.S. home

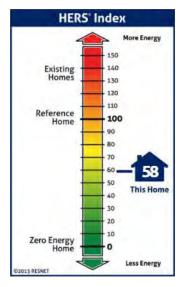
Home: 645 Church St Unit 405 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.2	\$114
Cooling	2.6	\$93
Hot Water	6.8	\$240
Lights/Appliances	14.7	\$516
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	27.4	\$963



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,203 ft ²
Number of Bedrooms:	3
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	1117.1 CFM50 (6.19 ACH50) (Adjusted Infiltration: 2.76 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	N/A

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

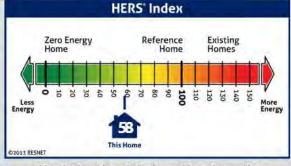
Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:24 PM





Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 405, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 09/24/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 1117.1 CFM50 (6.19 ACH50)

Primary Insulation Levels: Ceiling: R-11 Floor: N/A Wall: R-19 Slab: R-10

Wall: R-19 Slab: R-10 Primary Window Efficiency:

U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Ceiling Fans: o Exhaust Fans: o Primary Water Heater (System Type • Fuel Type • Efficiency):

Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but ofter equivalent or better performance.



ADDRESS				
645 Church St Unit	405, Norfolk, VA 23510			
CERTIFICATION ID NUME	BER			
RESNET Registry ID	: 180555661			
BUILDER OF RECORD ZERI		ZERH PA	ZERH PARTNER ID	
TRG Community De	evelopment, LLC			
ENERGY RATING COMPANY R		RATER O	RATER OF RECORD Frank Costagliola DATE HOME CERTIFIED	
		Frank		
		DATE HO		
RESNET		09/24/	2024	
SOFTWARE USED TO CA	LCULATE ENERGY RATING INDEX (ER	I) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	-			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	59	

Final Report

Rating Date: 08/22/2024 Registry ID: 830469095 Ekotrope ID: dWPjkbBv

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

Annual Savings

*Relative to an average U.S. home

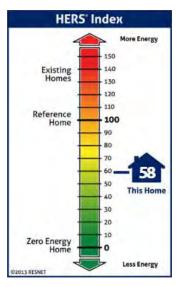
Home: 645 Church St Unit 406 Norfolk, VA 23510 **Builder:** TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832



Home Feature Summary:

	•
Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola **RESNET ID: 3243649**

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:17 PM





ENERGY STAR[®] CERTIFIED **NEW CONSTRUCTION**

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 406, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 **Oversight By: RESNET** Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs. walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: o Dishwashers: o Ceiling Fans: o Exhaust Fans: o

Primary Water Heater (System Type • Fuel Type • Efficiency):

Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft2 (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions

approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.



ADDRESS				
645 Church St Unit	406, Norfolk, VA 23510			
CERTIFICATION ID NUME	BER			
RESNET Registry ID	: 830469095			
BUILDER OF RECORD		ZERH P/	ZERH PARTNER ID	
TRG Community De	evelopment, LLC			
ENERGY RATING COMPA	NY	RATER	OF RECORD	
RunBrook		Frank	Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	DATE HOME CERTIFIED	
RESNET		08/22/	/2024	
SOFTWARE USED TO CA	LCULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	58	

Final Report

Rating Date: 08/22/2024 Registry ID: 267774044 Ekotrope ID: 23Jea3Pv

HERS® Index Score:

59

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

Annual Savings \$574 *Relative to an average U.S. home

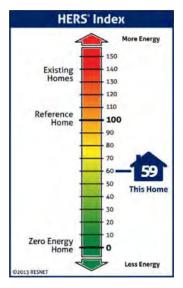
Home: 645 Church St Unit 407 Norfolk, VA 23510 Builder: TRG Community Development, LLC

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	1.5	\$53
Cooling	1.2	\$44
Hot Water	4.3	\$150
Lights/Appliances	10.3	\$363
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	17.3	\$609



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	660 ft ²
Number of Bedrooms:	1
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	708.3 CFM50 (7.15 ACH50) (Adjusted Infiltration: 2.94 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	N/A

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:13 PM





Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 407, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 708.3 CFM50 (7.15 ACH50)

Primary Insulation Levels: Ceiling: R-11 Floor: N/A

Wall: R-19 Slab: R-10

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only

Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

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ADDRESS				
645 Church St Unit	407, Norfolk, VA 23510			
CERTIFICATION ID NUMI	BER			
RESNET Registry ID	267774044			
BUILDER OF RECORD ZERH F		ARTNER ID		
TRG Community De	evelopment, LLC			
ENERGY RATING COMPANY RATING COMPANY		RATER	RATER OF RECORD	
RunBrook Fran		Frank	rank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	DATE HOME CERTIFIED	
RESNET		08/22	/2024	
SOFTWARE USED TO CA	LCULATE ENERGY RATING INDEX (ER	I) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	-			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	59	N/A	60	

Final Report

Rating Date: 09/24/2024 Registry ID: 776645777 Ekotrope ID: dY7GkDq2

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

Annual Savings

*Relative to an average U.S. home

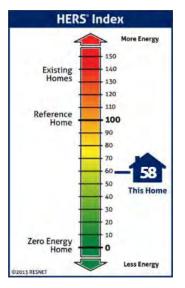
Home: 645 Church St Unit 408 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.2	\$114
Cooling	2.6	\$93
Hot Water	6.8	\$240
Lights/Appliances	14.7	\$516
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	27.4	\$963



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,203 ft ²
Number of Bedrooms:	3
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	1117.1 CFM50 (6.19 ACH50) (Adjusted Infiltration: 2.76 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	48.12 CFM @ 25Pa (4 / 100 ft ²)
Above Grade Walls:	R-19
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	N/A

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:21 PM





ENERGY STAR[®] CERTIFIED **NEW CONSTRUCTION**

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 408, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 09/24/2024 **Oversight By: RESNET** Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 1117.1 CFM50 (6.19 ACH50)

Primary Insulation Levels: Ceiling: R-11

Wall: R-19 Slab: R-10

U-Value: 0.31



Floor: N/A

Primary Window Efficiency:

SHGC: 0.28

Heating, Cooling, and Ventilation System



A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

Duct Leakage to Outdoors: Total Duct Leakage: 96.24 CFM @ 25Pa (Post- 48.12 CFM @ 25Pa (4 / 100 ft²)

Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only

Water Management System

A comprehensive water management system to protect roofs. walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: o Dishwashers: o Ceiling Fans: o Exhaust Fans: o

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions

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ADDRESS				
645 Church St Unit	408, Norfolk, VA 23510			
CERTIFICATION ID NUM	BER			
RESNET Registry ID	: 776645777			
BUILDER OF RECORD		ZERH PA	ARTNER ID	
TRG Community De	evelopment, LLC			
ENERGY RATING COMPA	NY	RATER 0	OF RECORD	
RunBrook		Frank (Frank Costagliola	
CERTIFIED UNDER DOE-	RECOGNIZED HCO FOR ZERH	DATE HO	ME CERTIFIED	
RESNET		09/24/	2024	
SOFTWARE USED TO CA	LCULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	59	

Final Report

Rating Date: 09/24/2024 Registry ID: 773529837 Ekotrope ID: 28aXrb3L

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

Annual Savings \$958 *Relative to an average U.S. home

Home: 645 Church St Unit 409 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.2	\$114
Cooling	2.6	\$93
Hot Water	6.8	\$240
Lights/Appliances	14.7	\$516
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	27.4	\$963

HERS Index More Energy 150 140 Existing Home 130 120 110 Reference 100 Home 90 80 70 58 50 This Home 40 30 20 Zero Energy Less Energy 02013 RESNET

Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,203 ft ²
Number of Bedrooms:	3
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	1117.1 CFM50 (6.19 ACH50) (Adjusted Infiltration: 2.76 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	N/A

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

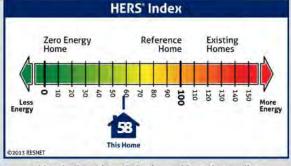
Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:24 PM





Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 409, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 09/24/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 1117.1 CFM50 (6.19 ACH50)

Primary Insulation Levels: Ceiling: R-11 Floor: N/A Wall: R-19 Slab: R-10

Wall: R-19 Slab: R-10 Primary Window Efficiency:

U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only

Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but ofter equivalent or better performance.



ADDRESS				
645 Church St Unit	409, Norfolk, VA 23510			
CERTIFICATION ID NUME	BER			
RESNET Registry ID	: 773529837			
BUILDER OF RECORD		ZERH PA	ARTNER ID	
TRG Community De	evelopment, LLC			
ENERGY RATING COMPA	NY	RATER 0	F RECORD	
RunBrook		Frank (Frank Costagliola	
CERTIFIED UNDER DOE-	RECOGNIZED HCO FOR ZERH	DATE HO	ME CERTIFIED	
RESNET		09/24/	/2024	
SOFTWARE USED TO CA	CULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	59	

Final Report

Rating Date: 08/22/2024 Registry ID: 191740042 Ekotrope ID: 26rp4kE2

HERS® Index Score:

59

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

Annual Savings \$574 *Relative to an average U.S. home

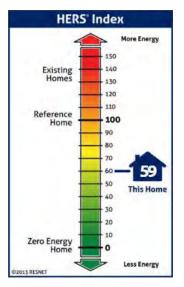
Home: 645 Church St Unit 410 Norfolk, VA 23510 Builder: TRG Community Development, LLC

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	1.5	\$53
Cooling	1.2	\$44
Hot Water	4.3	\$150
Lights/Appliances	10.3	\$363
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	17.3	\$609



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	660 ft ²
Number of Bedrooms:	1
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	708.3 CFM50 (7.15 ACH50) (Adjusted Infiltration: 2.94 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	N/A

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:13 PM





Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 410, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 708.3 CFM50 (7.15 ACH50)

Primary Insulation Levels: Ceiling: R-11 Floor: N/A

Wall: R-19 Slab: R-10

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only

Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.



ADDRESS				
645 Church St Unit	410, Norfolk, VA 23510			
CERTIFICATION ID NUME	ER			
RESNET Registry ID	: 191740042			
BUILDER OF RECORD		ZERH PA	ARTNER ID	
TRG Community De	velopment, LLC			
ENERGY RATING COMPA	NY	RATER O	F RECORD	
RunBrook Frank		Frank	Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	DATE HOME CERTIFIED	
RESNET 08/2		/2024		
SOFTWARE USED TO CAI	CULATE ENERGY RATING INDEX (ER	I) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
			_	
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	59	N/A	60	

Final Report

Rating Date: 08/22/2024 Registry ID: 997532360 Ekotrope ID: L9MxBX4L

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

Annual Savings とのつつ

POZZ *Relative to an average U.S. home

Home: 645 Church St Unit 411 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:17 PM





Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 411, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only

Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.



ADDRESS				
645 Church St Unit	411, Norfolk, VA 23510			
CERTIFICATION ID NUME	ER			
RESNET Registry ID	: 997532360			
BUILDER OF RECORD		ZERH P/	ARTNER ID	
TRG Community De	velopment, LLC			
ENERGY RATING COMPA	NY	RATER	OF RECORD	
RunBrook Frank C		Costagliola		
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	DATE HOME CERTIFIED	
RESNET 08/22		/2024		
SOFTWARE USED TO CA	CULATE ENERGY RATING INDEX (ER	RI) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	58	

Final Report

Rating Date: 09/24/2024 Registry ID: 938178032 Ekotrope ID: LVpoE87v

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

Annual Savings \$958

*Relative to an average U.S. home

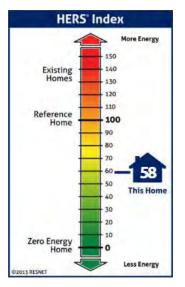
Home: 645 Church St Unit 412 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.2	\$114
Cooling	2.6	\$93
Hot Water	6.8	\$240
Lights/Appliances	14.7	\$516
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	27.4	\$963



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,203 ft ²
Number of Bedrooms:	3
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	1117.1 CFM50 (6.19 ACH50) (Adjusted Infiltration: 2.76 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	N/A

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

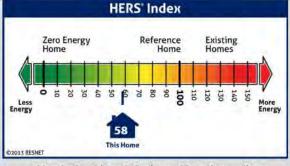
Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:21 PM





Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 412, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 09/24/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 1117.1 CFM50 (6.19 ACH50)

Primary Insulation Levels: Ceiling: R-11 Floor: N/A

Wall: R-19 Slab: R-10 Primary Window Efficiency:

U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only

Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but ofter equivalent or better performance.



ADDRESS				
645 Church St Unit	412, Norfolk, VA 23510			
CERTIFICATION ID NUME	BER			
RESNET Registry ID	: 938178032			
BUILDER OF RECORD		ZERH PA	ZERH PARTNER ID	
TRG Community De	evelopment, LLC			
ENERGY RATING COMPANY		RATER	RATER OF RECORD	
RunBrook		Frank	Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	DATE HOME CERTIFIED	
RESNET		09/24/	/2024	
SOFTWARE USED TO CA	CULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
SCORES 58 N/A		A1/A	59	

Final Report

Rating Date: 09/24/2024 Registry ID: 812338831 Ekotrope ID: d1WRwBG2

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

Annual Savings

*Relative to an average U.S. home

Home: 645 Church St Unit 413 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.2	\$114
Cooling	2.6	\$93
Hot Water	6.8	\$240
Lights/Appliances	14.7	\$516
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	27.4	\$963

HERS Index More Energy 150 140 Existing Home 130 120 110 Reference 100 Home 90 80 70 58 50 This Home 40 30 20 10 Zero Energy Less Energy 02013 RESNET

Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,203 ft ²
Number of Bedrooms:	3
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	1117.1 CFM50 (6.19 ACH50) (Adjusted Infiltration: 2.76 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	N/A

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

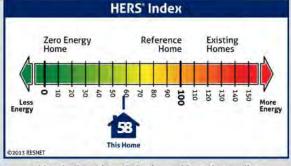
Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:24 PM





Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 413, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 09/24/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 1117.1 CFM50 (6.19 ACH50)

Primary Insulation Levels: Ceiling: R-11 Floor: N/A Wall: R-19 Slab: R-10

Wall: R-19 Slab: R-10 Primary Window Efficiency:

U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only

Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but ofter equivalent or better performance.



ADDRESS				
645 Church St Unit	413, Norfolk, VA 23510			
CERTIFICATION ID NUME	ER			
RESNET Registry ID	: 812338831			
BUILDER OF RECORD		ZERH P/	ARTNER ID	
TRG Community De	velopment, LLC			
ENERGY RATING COMPANY		RATER C	RATER OF RECORD	
RunBrook		Frank	Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	DATE HOME CERTIFIED	
RESNET		09/24/	09/24/2024	
SOFTWARE USED TO CAL	CULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
SCORES 58 N/A		NI/A	59	

Final Report

Rating Date: 08/22/2024 Registry ID: 992033985 Ekotrope ID: da8AQpNL

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

Annual Savings

POLIC *Relative to an average U.S. home Home: 645 Church St Unit 414 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:17 PM





Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 414, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only

Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.



ADDRESS				
645 Church St Unit	414, Norfolk, VA 23510			
CERTIFICATION ID NUME	BER			
RESNET Registry ID	: 992033985			
BUILDER OF RECORD ZERH		ZERH P	ARTNER ID	
TRG Community De	evelopment, LLC			
ENERGY RATING COMPA	NY	RATER	OF RECORD	
RunBrook		Frank	Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	DATE HOME CERTIFIED	
RESNET		08/22	/2024	
SOFTWARE USED TO CA	LCULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
SCORES 58 N/A			58	

Final Report

Rating Date: 08/22/2024 Registry ID: 766192130 Ekotrope ID: vPa7XBz2

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

Annual Savings \$574 *Relative to an average U.S. home

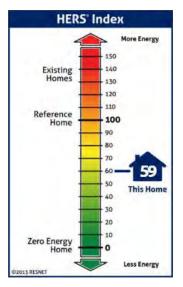
Home: 645 Church St Unit 415 Norfolk, VA 23510 Builder: TRG Community Development, LLC

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	1.5	\$53
Cooling	1.2	\$44
Hot Water	4.3	\$150
Lights/Appliances	10.3	\$363
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	17.3	\$609



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	660 ft ²
Number of Bedrooms:	1
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	708.3 CFM50 (7.15 ACH50) (Adjusted Infiltration: 2.94 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Adiabatic, R-11
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	N/A

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:13 PM





ENERGY STAR[®] CERTIFIED **NEW CONSTRUCTION**

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 415, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 **Oversight By: RESNET** Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 708.3 CFM50 (7.15 ACH50)

Primary Insulation Levels: Ceiling: R-11 Floor: N/A

Wall: R-19 Slab: R-10

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): **Supply Only**



Water Management System

A comprehensive water management system to protect roofs. walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: o Dishwashers: o Ceiling Fans: o Exhaust Fans: o

Primary Water Heater (System Type • Fuel Type • Efficiency):

Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft2 (Post-

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approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.



ADDRESS				
645 Church St Unit	415, Norfolk, VA 23510			
CERTIFICATION ID NUME	BER			
RESNET Registry ID	: 766192130			
BUILDER OF RECORD ZERH P/			ARTNER ID	
TRG Community De	velopment, LLC			
ENERGY RATING COMPA	NY	RATER O	OF RECORD	
RunBrook Frank C		Costagliola		
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH DAT		DATE HO	TE HOME CERTIFIED	
RESNET		08/22/	2024	
software used to ca Ekotrope RATER - V	CULATE ENERGY RATING INDEX (EF	N) SCORE		
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
SCORES	59	N/A	60	

Home Energy Rating Certificate

Final Report

Rating Date: 08/22/2024 Registry ID: 535758007 Ekotrope ID: dG5gXkK2

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

Annual Savings

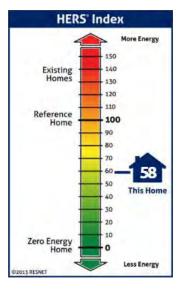
POLIC *Relative to an average U.S. home Home: 645 Church St Unit 416 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832



Home Feature Summary:

Apartment, inside unit
N/A
N/A
1,004 ft ²
2
Air Source Heat Pump • Electric • 11 HSPF
Air Source Heat Pump • Electric • 17 SEER
Residential Water Heater • Electric • 0.92 UEF
950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
80 CFM • 5.1 Watts • Air Cycler (CFIS)
4 CFM25 / 100 ft ²
R-19
Attic, R-50
U-Value: 0.31, SHGC: 0.28
N/A
R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:21 PM



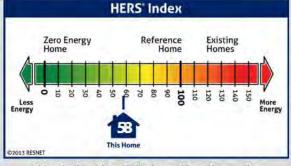
Ekotrope RATER - Version:4.0.2.3613 The Energy Rating Disclosure for this home is available from the Approved Rating Provider. This report does not constitute any warranty or guarantee.



ENERGY STAR® CERTIFIED NEW CONSTRUCTION

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 416, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Ceiling Fans: 0 Exhaust Fans: 0 Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

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ADDRESS				
645 Church St Unit	416, Norfolk, VA 23510			
CERTIFICATION ID NUME	BER			
RESNET Registry ID	: 535758007			
BUILDER OF RECORD ZERH PA			ARTNER ID	
TRG Community Development, LLC				
ENERGY RATING COMPA	NY	RATER C	OF RECORD	
RunBrook Frank C		Costagliola		
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH DAT		DATE HO	HOME CERTIFIED	
RESNET		08/22/	/2024	
SOFTWARE USED TO CA	CULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	58	

Home Energy Rating Certificate

Final Report

Rating Date: 08/22/2024 Registry ID: 740758906 Ekotrope ID: LZglWrrd

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

Annual Savings

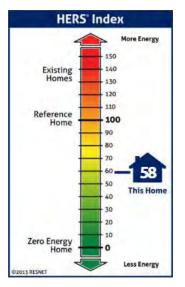
POZZ *Relative to an average U.S. home Home: 645 Church St Unit 417 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	40.16 CFM @ 25Pa (4 / 100 ft ²)
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:13 PM



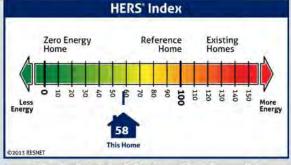
Ekotrope RATER - Version:4.0.2.3613 The Energy Rating Disclosure for this home is available from the Approved Rating Provider. This report does not constitute any warranty or guarantee.



ENERGY STAR[®] CERTIFIED **NEW CONSTRUCTION**

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 417, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 **Oversight By: RESNET** Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50



Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System



A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

Duct Leakage to Outdoors: Total Duct Leakage: 80.32 CFM @ 25Pa (Post- 40.16 CFM @ 25Pa (4 / 100 ft²)

Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only

Water Management System

A comprehensive water management system to protect roofs. walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: o Dishwashers: o Ceiling Fans: o Exhaust Fans: o

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions

approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.



ADDRESS				
645 Church St Unit	417, Norfolk, VA 23510			
CERTIFICATION ID NUME	BER			
RESNET Registry ID	: 740758906			
BUILDER OF RECORD ZERH P.			ARTNER ID	
TRG Community Development, LLC				
ENERGY RATING COMPA	NY	RATER C	OF RECORD	
RunBrook Frank (Costagliola		
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH		DATE HO	DATE HOME CERTIFIED	
RESNET		08/22/	/2024	
SOFTWARE USED TO CA	CULATE ENERGY RATING INDEX (ER	I) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	58	

Home Energy Rating Certificate

Final Report

Rating Date: 08/23/2024 Registry ID: 194503239 Ekotrope ID: dNBex8gd

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

Annual Savings

*Relative to an average U.S. home

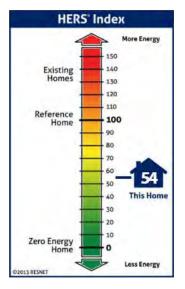
Home: 645 Church St Unit 418 Norfolk, VA 23510 **Builder:** TRG Community Development, LLC

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	1.5	\$51
Cooling	1.1	\$37
Hot Water	4.2	\$149
Lights/Appliances	10.5	\$370
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	17.3	\$608



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	715 ft ²
Number of Bedrooms:	1
Primary Heating System:	Air Source Heat Pump • Electric • 10.5 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 18 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	770.4 CFM50 (7.18 ACH50) (Adjusted Infiltration: 2.75 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola **RESNET ID: 3243649**

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:13 PM



Ekotrope RATER - Version: 4.0.2.3613 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[®] CERTIFIED **NEW CONSTRUCTION**

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 418, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/23/2024 **Oversight By: RESNET** Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 770.4 CFM50 (7.18 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11

Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

Duct Leakage to Outdoors: 8 CFM25 / 100 ft2 (Post-4 CFM25 / 100 ft²

Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 10.5 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 18 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs. walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: o Dishwashers: o Ceiling Fans: o Exhaust Fans: o

Primary Water Heater (System Type • Fuel Type • Efficiency):

Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage:

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions

approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.



ADDRESS			
645 Church St Unit	418, Norfolk, VA 23510		
CERTIFICATION ID NUME	BER		
RESNET Registry ID	: 194503239		
BUILDER OF RECORD ZERH PAR			ARTNER ID
TRG Community De	velopment, LLC		
ENERGY RATING COMPA	NY	RATER 0	F RECORD
RunBrook Frank C		Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH DATE H		OME CERTIFIED	
RESNET 08		08/23/	2024
SOFTWARE USED TO CA	CULATE ENERGY RATING INDEX (ER	N) SCORE	
Ekotrope RATER - V	ersion 4.0.2.3613		
	-		
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE
		N/A	58

Home Energy Rating Certificate

Final Report

Rating Date: 08/22/2024 Registry ID: 069314101 Ekotrope ID: vobxG0Nd

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

Annual Savings

SOLL *Relative to an average U.S. home Home: 645 Church St Unit 419 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832

HERS Index More Energy 150 140 Existing Home 130 120 110 Reference 100 Home 90 80 70 58 50 This Home 40 30 20 Zero Energy Less Energy 02013 RESNET

Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	40.16 CFM @ 25Pa (4 / 100 ft ²)
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:13 PM



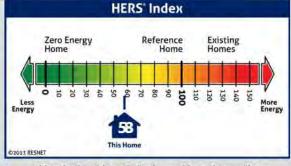
Ekotrope RATER - Version:4.0.2.3613 The Energy Rating Disclosure for this home is available from the Approved Rating Provider. This report does not constitute any warranty or guarantee.



ENERGY STAR[®] CERTIFIED **NEW CONSTRUCTION**

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 419, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 **Oversight By: RESNET** Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50

SHGC: 0.28

Heating, Cooling, and Ventilation System



Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31



A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

Duct Leakage to Outdoors: Total Duct Leakage: 80.32 CFM @ 25Pa (Post- 40.16 CFM @ 25Pa (4 / 100 ft²)

Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only

Water Management System

A comprehensive water management system to protect roofs. walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: o Dishwashers: o Ceiling Fans: o Exhaust Fans: o

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions

approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.



ADDRESS				
645 Church St Unit	419, Norfolk, VA 23510			
CERTIFICATION ID NUME	BER			
RESNET Registry ID	: 069 <mark>314101</mark>			
BUILDER OF RECORD			ZERH PARTNER ID	
TRG Community Development, LLC				
ENERGY RATING COMPANY			RATER OF RECORD	
RunBrook			Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH			DATE HOME CERTIFIED	
RESNET			08/22/2024	
SOFTWARE USED TO CA	CULATE ENERGY RATING INDEX (ER	II) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	

Home Energy Rating Certificate

Final Report

Rating Date: 08/22/2024 Registry ID: 788941859 Ekotrope ID: dq3Ank82

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

Annual Savings

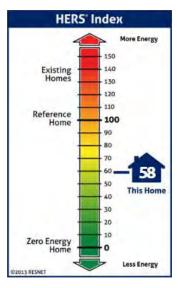
SBZZ *Relative to an average U.S. home Home: 645 Church St Unit 420 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

6.31

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:13 PM



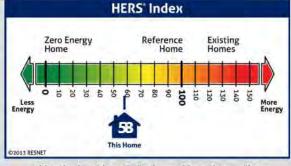
Ekotrope RATER - Version:4.0.2.3613 The Energy Rating Disclosure for this home is available from the Approved Rating Provider. This report does not constitute any warranty or guarantee.



ENERGY STAR® CERTIFIED NEW CONSTRUCTION

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 420, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only

Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Primary Water Heater (System Type • Fuel Type • Efficiency): Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.



ADDRESS				
645 Church St Unit	420, Norfolk, VA 23510			
CERTIFICATION ID NUME	ER			
RESNET Registry ID	: 788941859			
BUILDER OF RECORD ZERH			PARTNER ID	
TRG Community Development, LLC				
ENERGY RATING COMPA	NY	RATER	RATER OF RECORD	
RunBrook		Frank	Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH			DATE HOME CERTIFIED	
RESNET			08/22/2024	
SOFTWARE USED TO CAI	CULATE ENERGY RATING INDEX (ER	N) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
			58	

Home Energy Rating Certificate

Final Report

Rating Date: 08/22/2024 Registry ID: 435844958 Ekotrope ID: vpOZb4Xd

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

Annual Savings

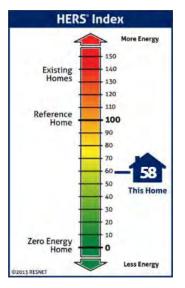
\$822 *Relative to an average U.S. home Home: 645 Church St Unit 421 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832



Home Feature Summary:

Home Type:	Apartment, inside unit
Model:	N/A
Community:	N/A
Conditioned Floor Area:	1,004 ft ²
Number of Bedrooms:	2
Primary Heating System:	Air Source Heat Pump • Electric • 11 HSPF
Primary Cooling System:	Air Source Heat Pump • Electric • 17 SEER
Primary Water Heating:	Residential Water Heater • Electric • 0.92 UEF
House Tightness:	950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
Ventilation:	80 CFM • 5.1 Watts • Air Cycler (CFIS)
Duct Leakage to Outside:	4 CFM25 / 100 ft ²
Above Grade Walls:	R-19
Ceiling:	Attic, R-50
Window Type:	U-Value: 0.31, SHGC: 0.28
Foundation Walls:	N/A
Framed Floor:	R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:13 PM



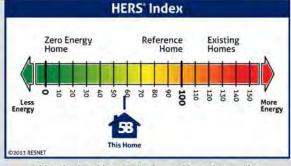
Ekotrope RATER - Version:4.0.2.3613 The Energy Rating Disclosure for this home is available from the Approved Rating Provider. This report does not constitute any warranty or guarantee.



ENERGY STAR® CERTIFIED NEW CONSTRUCTION

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 421, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Ceiling Fans: o Exhaust Fans: o Primary Water Heater (System Type • Fuel Type • Efficiency):

Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but ofter equivalent or better performance.



ADDRESS				
645 Church St Unit	421, Norfolk, VA 23510			
CERTIFICATION ID NUMB	ER			
RESNET Registry ID	: 435844958			
BUILDER OF RECORD			ZERH PARTNER ID	
TRG Community Development, LLC				
ENERGY RATING COMPA	NY	RATER C	RATER OF RECORD	
RunBrook			Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH			DATE HOME CERTIFIED	
RESNET			08/22/2024	
SOFTWARE USED TO CAL	CULATE ENERGY RATING INDEX (ER	I) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	58	

Home Energy Rating Certificate

Final Report

Rating Date: 08/22/2024 Registry ID: 814929747 Ekotrope ID: L7aNGpBv

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

Annual Savings

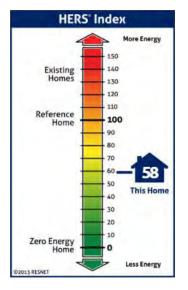
\$822 *Relative to an average U.S. home Home: 645 Church St Unit 422 Norfolk, VA 23510 Builder: TRG Community Development, LLC

This home meets or exceeds the criteria of the following:

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

Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	3.3	\$116
Cooling	1.7	\$60
Hot Water	5.7	\$200
Lights/Appliances	13.0	\$455
Service Charges		\$0
Generation (e.g. Solar)	0.0	\$0
Total:	23.7	\$832



Home Feature Summary:

Apartment, inside unit
N/A
N/A
1,004 ft ²
2
Air Source Heat Pump • Electric • 11 HSPF
Air Source Heat Pump • Electric • 17 SEER
Residential Water Heater • Electric • 0.92 UEF
950 CFM50 (6.31 ACH50) (Adjusted Infiltration: 6.31 ACH50)
80 CFM • 5.1 Watts • Air Cycler (CFIS)
4 CFM25 / 100 ft ²
R-19
Attic, R-50
U-Value: 0.31, SHGC: 0.28
N/A
R-11

Rating Completed by:

Energy Rater: Frank Costagliola RESNET ID: 3243649

Rating Company: RunBrook 313 Datura St. Suite #200 321-266-8400

Rating Provider: Building Efficiency Resources PO Box 1769 Brevard, NC 28712 800-399-9620

Frank Costagliola

Frank Costagliola, Certified Energy Rater Digitally signed: 4/18/25 at 12:13 PM



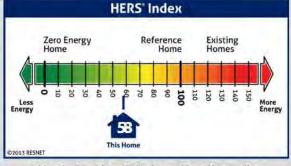
Ekotrope RATER - Version:4.0.2.3613 The Energy Rating Disclosure for this home is available from the Approved Rating Provider. This report does not constitute any warranty or guarantee.



ENERGY STAR® CERTIFIED NEW CONSTRUCTION

Builder/Developer: TRG Community Development, LLC Permit Date/Number: Home/Unit Address: 645 Church St Unit 422, Norfolk, VA 23510

Rating Company: RunBrook Rater ID Number: 3243649 Rating Date: 08/22/2024 Oversight By: RESNET Program/Version Number: Multifamily V1.1



This value is not intended to be used for code compliance.

Standard Features of ENERGY STAR Certified New Homes and Apartments

Your ENERGY STAR certified new home or apartment has been designed, constructed, and independently verified to meet rigorous requirements for energy efficiency set by the U.S. Environmental Protection Agency (EPA), including:

Thermal Enclosure System

A complete thermal enclosure system that includes comprehensive air sealing, quality-installed insulation, and high-performing windows to deliver improved comfort and lower utility bills.

Air Infiltration Test: 950 CFM50 (6.31 ACH50)

Primary Insulation Levels: Ceiling: R-50 Floor: R-11 Wall: R-19 Slab: N/A

Primary Window Efficiency: U-Value: 0.31 SHGC: 0.28

Heating, Cooling, and Ventilation System

A high-efficiency heating, cooling, and ventilation system that is designed and installed for optimal performance.

> Duct Leakage to Outdoors: 4 CFM25 / 100 ft²

Construction) Primary Heating (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 11 HSPF

Primary Cooling (System Type • Fuel Type • Efficiency): Air Source Heat Pump • Electric • 17 SEER

Whole-House Ventilation Type (System Type): Supply Only



Water Management System

A comprehensive water management system to protect roofs, walls, and foundations.

Flashing, a drainage plane, and site grading to move water from the roof to the ground and then away from the home or building.

Water-resistant materials on below-grade walls and underneath slabs to reduce the potential for water entering the home or building.

Management of moisture levels in building materials during construction.

Energy Efficient Lighting and Appliances

Energy efficient products to help reduce utility bills, while providing high-quality performance.

Energy Efficient Lighting: 100%

ENERGY STAR Certified Appliances and Fans: Refrigerators: 0 Dishwashers: 0 Ceiling Fans: 0 Exhaust Fans: 0

Ceiling Fans: o Exhaust Fans: o Primary Water Heater (System Type • Fuel Type • Efficiency):

Residential Water Heater • Electric • 0.92 UEF



About this certificate

Total Duct Leakage: 8 CFM25 / 100 ft² (Post-

The certificate provides a summary of the major energy efficiency and other construction features that contribute to this home or apartment earning the ENERGY STAR, as determined through independent inspection and verification performed by a trained professional. The Energy Rating Index or HERS index for this home, if reported, is calculated in accordance with ANSI/RESNET/ICC Standard 301, with any exceptions approved by EPA. Because the version of Standard 301 used to calculate this index may not align with the version referenced by code, this value is not intended to be used to demonstrate compliance with code. Note that when a home or apartment contains multiple performance levels for a particular feature (e.g., window efficiency or insulation levels), the predominant value is shown. Also, homes and apartments may be certified to earn the ENERGY STAR using a sampling protocol, whereby one home or apartment is randomly selected from a set for representative inspections and testing. In such cases, the features found in each home or apartment within the set are intended to meet or exceed the values presented on this certificate. The actual values for your home or apartment may differ, but offer equivalent or better performance.



ADDRESS				
645 Church St Unit				
CERTIFICATION ID NUME	ER			
RESNET Registry ID	: 814929747			
BUILDER OF RECORD			ZERH PARTNER ID	
TRG Community Development, LLC				
ENERGY RATING COMPA	NY	RATER	RATER OF RECORD	
RunBrook		Frank	Frank Costagliola	
CERTIFIED UNDER DOE-RECOGNIZED HCO FOR ZERH			DATE HOME CERTIFIED	
RESNET			08/22/2024	
SOFTWARE USED TO CAI	CULATE ENERGY RATING INDEX (ER	I) SCORE		
Ekotrope RATER - V	ersion 4.0.2.3613			
	HOME'S ERI SCORE (WITHOUT ONSITE POWER PRODUCTION)	HOME'S ERI SCORE (INCLUDING ONSITE POWER PRODUCTION)	ZERH TARGET ERI SCORE	
	58	N/A	58	

Tab Q:

Documentation of Rental Assistance, Tax Abatement and/or existing RD or HUD Property



May 1, 2025

TRG Community Development, LLC c/o The Richman Group of Companies 777 West Putnam Avenue Greenwich, CT 06830 Attn: Andre Blakley

Re: Section 8 Project-Based Voucher Assistance at Twin Pines Senior Apartments

To Whom It May Concern:

The Portsmouth Redevelopment and Housing Authority, a political subdivision of the Commonwealth of Virginia ("Authority"), is pleased to award Richman Twin Pines Senior, LLC (the "**Owner**") up to eighty-two (82) Section 8 Project Based Vouchers to be utilized at *Twin Pines Senior Apartments* an affordable housing project to be located upon approximately 3.734 acres at 3993 Twin Pines Road, Portsmouth, VA (the "**Project**").

The PHA has made this award without competitive process pursuant to Housing Opportunity Through Modernization Act of 2016 (HOTMA) and HUD guidance issued thereunder, including, but not limited to, Attachment L of PIH Notice 2017-21 (*Implementation Guidance: Housing Opportunity Through Modernization Act of 2016 (HOTMA)* — Housing Choice Voucher (HCV) and Project-Based Voucher (PBV) Provisions), and its Moving to Work authorities.

Subject to the compliance with U.S. Department of Housing and Urban Development ("HUD") requirements, including subsidy layering approval and additional requirements for public housing authority-owned units, the Authority hereby commits to enter into a Housing Assistance Payments ("HAP") Contract with the Owner with regard to up to eighty-two (82) units of multifamily rental housing to be constructed at the Project. The HAP Contract will have a minimum term of twenty (20) years, with possible extensions at the end of such term. Furthermore, a final award of Project-Based Voucher assistance contemplated herein remains subject to approval by the Authority's Board of Commissioners, negotiation of the HAP Contract and continued availability of federal funding for the same.

Respectfully,

Alisa S. Winston Executive Director

"We're Making Our City More Inviting Than Ever."



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COOPERATION ADREEMENT BETWEEN PORTSMOUTH REDEVELOPMENT AND HOUSING AUTHORITY OF THE CITY OF PORTSMOUTH, VIRGINIA, AND CITY OF PORTSMOUTH, VIRGINIA



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This Agreement ontored into this 28th day of March

1956, by and between Portsmouth Redevelopment and Housing Authority (herein

called the "Local Authority") and the City of Portsmouth, Virginia (herein

called the "Municipality"), witnesseth:

In consideration of the mutual covenants hereinafter set forth, the partice hereto do agree as follows;

Whenever used in this Agreements

(a) The term "Project" shall mean any low-rent housing hereafter developed as an entity by the Local Authority with financial assists "ance of the Fublic Housing Administration (herein called the "PHA"); excluding, however, any low-rent housing project revered by any contract for loans and annual contributions entered into between the Local Authority and the FHA, or its predecessor agencies, prior to the date of this Agreement.

(b) The term "Taxing Body" shall mean the State or any political subdivision or taxing unit thereof in which a Project is situated and which would have authority to assess or levy real or personal ; property taxes or to certify such taxes to a taxing body or public officer to be levied for its use and benefit with respect to a Project if it were not exempt from taxation.

(a) The term "Shelter Rent" shall mean the total of all charges to all tenants of a Project for dwelling rents and nondwelling rents (excluding all other income of such Project), less the cost to the Local Authority of all dwelling and nondwelling utilities.

(d) The term "Shum" shall mean any area where dwellings predominate which, by reason of dilapidetion, overcrowding, faulty arrangement or design, lack of ventilation, light or solutation facilities, or any combination of these factors, are detrimental to safety, health, or morals.

2. The Local Authority shall endeavor (a) to secure a contract or contracts with the FHA for loans and annual contributions covering one or more Projects comprising approximately 600 units of low-rent housing and (b) to develop and administer such Project or Projects, each of which shall be i located within the corporate limits of the Municipality. The obligations of the parties herete shall apply to each such Project.

3; (a) Under the constitution and statutes of the Commonwoalth of Virginia, all Projects are exempt from all real and personal property taxes and special assessments levied or imposed by any Taxing Body. With respect to any Project, so long as either (i) such Project is owned by a public body on governmental agency and is used for low-rent bousing purposes, or (ii) any contract between the Local Authority and the PHA for leans or annual contributions, or both, in connection with such Project remains in force and effect, or (iii) any bonds issued in connection with such Project or say monies due to the PHA in connection with such Project remain impaid, whichever paried is the longest, the Municipality agrees that it will not levy or impose any real or personal proparty taxes or special assessments upon such Project or upon. the Local Authority with respect thereto. During slich period, the Local Authority shall make annual payments (herein dalled "Payments In Lieu of Taxes!] in lieu of such taxes and special assessments and in payment for the Public services and facilities furnished from time to time without other cust or charge for or with respect to such Project.

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(b) Each such annual Payment in Lieu of Taxes shall be made at the time when real property taxes on such Project would be paid if it were subject to taxation, and shall be in an amount equal to either (i) tan percent (10%) of the aggregate Shelter Rent charged by the Local Authority in respect to such Project during the 12 months' period ending June 30th before such payment is made or (ii) the amount permitted to be paid by applicable state law in effect on the date such payment is made, whichever amount is the lower.

(c) No payment for any year shell be made to the Municipality in excess of the amount of the real property taxes which would have been paid to the Municipality for such year if the Project were not exempt from taxation.

(d) Upon failure of the Local Authority to make any Fayment in Lieu of Taxes, no lien against any Project or assets of the Local Authority shall attach, nor shall any interest or penalties accrue or attach on account thereof.

The Municipality agrees that, subsequent to the date of initiation (as defined in the United States Housing Act of 1937, as amended) of each Project and within five years after the completion thereof, or such forther period as may be approved by the PHA, and in addition to the number of unsafe or innanitary dwelling units which the Municipality is obligated to eliminate as a part of the low-rent housing projects heretofore undertaken by the Local Authority and identified as Projects Nos. VA 1-1, VA 1-2, VA 1-3, VA 1-4, and VA 1-5, there has been or will be elimination (as approved by the PHA) by demolition, condomnation, effective closing, or compulsory repair or improvement, of unsafe or insanitary levelling units situated in the locality or matropolitan area in which wond Project is located, substantially equal in number to the number of newly constructed dwelling units provided by such Project; Provided, That, where more than one family is living in an unsafe or incanitary dwalling unit, the elimination of such unit shall count as the elimination of units equal to the number of families accommodated therein; and Provided, further, That this paragraph 4 shall not apply in the case of (i) any Project developed on the site of a Slum cleared subsequent to July 15, 1949, and that the dwelling units eliminated by the clearance of the site of such Project shall not be counted as elimination for any other Project or any other lowgrant housing project; or (ii) any Project located in a rural uonlarm area.

5. During the period commencing with the date of the acquisition of any part of the site or sites of any Project and continuing so long as sliber (1) such Project is owned by a public body or governmental agency and is used for lowp rent housing purposes, or (ii) any contract between the Local Authority and the PHA for loans or annual contributions, or both, in connection with such Project remains in force and effect, or (iii) any bonds issued in connection with such Project or any monice due to the PHA in connection with such Project remain · 2 /

- 2 -

udpaid, whichever period is the longest, the Municipality without cost or charge to the Local Authority or the tenants of such Project (other than the Paymonts in Lieu of Taxes) shall:

(a) Furnish or cause to be furnished to the Local Authority and the tonants of such Project public services and facilities of the same character and to the same extent as one furnished from time to time without cost or charge to other dwellings and inhabitants in the Municipality;

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(b) Vacate such streets, reads, and alleys within the area of such Project as may be necessary in the development thereof, and convey without charge to the Local Authority such interest as the Municipality may have in such vacated areas; and, in no far as it is lawfully able to do so without cost or expanse to the Local Authority or to the Municipality, cause to be removed from such vacated areas, in so far as it may be necessary, all public or private utility lines and equipment;

(c) In so far as the Municipality may havfully do so, (i) grant such deviations from the building code of the Munisipality as are reasonable and necessary to promote economy and efficiency in the development and administration of such Project, and at the same time safeguard health and safety, and (ii) make such changes in any coning of the site and surrounding territory of such Project as are reasonable and necessary for the development and protection of such Project and the surrounding territory;

(d) Accept grants of easements necessary for the development of such Project; and

(e) Cooperate with the Local Authority by such other lawful action or ways as the Municipality and the Local Authority may find nocessary in connection with the development and administration of such Project.

6. In respect to any Project the Municipality further agrees that within a reasonable time after receipt of a written request therefor from the Local i Authority:

> (a) It will accept the dedication of all interior streets, roads, nlleys, and adjacent sidewalks within the area of such Project, together with all storm and sanitary sewer mains in such dedicated areas, after the Local Authority, at its own expense, has completed the grading, improvement, paving, and installation thereof in accordance with spacifications acceptable to the Municipality;

(b) It will accept necessary dedications of land for, and will grade, improve, pave, and provide sidewalks for, ull streads bounding such Project or necessary to provide adequate access thereto (in consideration whereof the Local Authority shall gay to the Municipality such amount as would be assessed against the Project site for such work if such site were privately owned); and

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storm and sanitar, sewer mains, leading to such roject and serving the bounding streets thereof (in consideration whereof the Local Authority shall pay to the Minicipality such amount as would be assessed against the Project site for such work if such site were privately owned).

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Sec. 20. . .

7. If by runson of the Minicipality's failure or refusal to furnish or cause to be furnished any public'services or facilities which it has agreed bersunder if to furnish or to cause to be furnished to the Local Authority or to the tenants of any Project, the Local Authority incurs any expanse to obtain such services or facilities then the Local Authority may deduct the amount of such expense from any Payments in Lieu of Taxes due or to become due to the Municipality in respect to any Project or any other low-real housing projects owned or operated by the Local Authority.

8. No Cooperation Agreement heretofore entered into between the Municipelity and the Local Authority shall be construed to apply to any Project covered by this Agreement.

9. So long BS any contract between the Local Authority and the PHA for loans (including preliminary loans) or annual contributions, or both, in connection with any Project remains in force and effect, or so long Bs any bonds issued in connection with any Project or any monies due to the PHA in connection with any Project remain unpaid, this Agreement shall not be abrogated, changed, or modified without the consent of the PHA. The privileges and obligations of the Municipality hereunder shall remain in full force and offect with respect to each Project so long as the beneficial title to such Project is bald by the Local Authority or by any other public body or governmental agency, including the PHA, Project is held by iaw to engage in the beneficial Hile to, or possession of, any Project is held by such other public body or governmental agency, including the PHA, the provisions horsest shall inure to the benefit of and may be entraced by such other public body or governmental agency, including the PHA, the provisions horsest shall inure to the benefit of and may be entraced by such other public body or governmental agency, including the PHA, the provisions horsest shall inure to the benefit of and may be entraced by such other public body or governmental agency, including the PHA,

10. Nothing in this Agreement shall be construed as prohibiling or limiting; the right of the <u>Gity</u> or any other taxing bodies <u>front</u> invying and collecting involue taxes, personal property taxes, intengible property taxes, automobile licence inves, utility taxes, et cetera, upon the tenants of the Project or upon the income or personal property of such tenants.

11. In addition to the Payments in Lieu of Taxes and in further consideration for the public services and facilities furnished and to be furnished in respect to any Project for which no Annual Contributions Contract bad been entered into prior to August 2, 1954, between the Locel Authority and the PHA;

(1) After payment in full of all obligations of the Local Authority in connection with such Project for which any annual contributions are pledged and until the total amount of annual contributions paid by the PHA in respect to such Project has been repaid, (z) all receipts in connection with such Project in encase of expenditures necessary for the management, operation, maintenance, or (financing, and for reusonable reserves therefor, shall be paid unnually to the PHA and the Municipality on behalf of the local public bodies which have contribuied to such Project in the form of the examption or otherwise, in proportion to the aggregate contribution which the PHA and such local public bodies have made to such Project, and (b) no dobt in respect to such Project, except for necessary expanditures for such Project, shall be incurred by the Local Authority;

(2) If, at any time, such Project or any part thereof is sold, such sole shall be to the highest responsible bidder after advertising, or at fair market value as approved by the PHA, and the proceeds of such sale, togather with any reserves, after application to any outstanding debt of the Local Authority in respect to such Project, shall be paid to the PHA and local public bodies as provided in clause 1(a) of this Section 11; Provided, That the amounts to be paid to the PHA and the local public bodies shall not exceed their ; respective total contribution to such Project;

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(3) The Municipality shall distribute the payments made to it pursuant to clauses (1) and (2) of this Section 11 among the local public bodies (including the Municipality) in proportion to their respective aggregate contributions to each Project.

IN WITNESS WHEREOF the Municipality and the Local Authority have respectively signed this Agreement and caused their scale to be affixed and attented as of the day and year first above written.

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, GITY OF PORTSMOUTH, VIRGINIA

0 B Mayor

PORTSMOUTH REDEVELOPMENT AND HOUSING AUTHORITY

(SEAL) × 17 Attast

Executive Director

By _____Cbairman

EXHIBIT A

- 1949 Augregate annual income from shelter rent from Project Va. Va 1-1
- 1950 Converted to low rent housing project and rents reduced so aggregate annual income from shelter rent for Project No. Va L-1 is

Then in 1950 and annually thereafter while aggregate income from shelter rent from Project Va. 1-1 remains same, Authority would pay 1/2 the actual cost of municipal services furnished but not to exceed \$20,000.

\$200,00

100,000

EXHIBIT B

1.

1949	Aggregate annual income from shelter rent	
	from Project No. Va 1-2	\$200,000
1950	Converted to low rent housing project and	
	rents reduced so aggregate annual income	
	from shalter rent for Project No. Va 1-2 is	100,000

Then in 1950 and annually thereafter while aggregate income from shelter rent from Project No. Va. 1-2 remains same, Authority would pay 1/2 the actual cost of municipal services furnished but not to exceed \$10,000.00.

Tab R:

Documentation of Utility Allowance calculation

Utility Allowance Schedule

See Public Reporting and Instructions on back.

U.S. Department of Housing and Urban Development Office of Public and Indian Housing

OMB Approval No. 2577-0169 (exp. 04/30/2026)

The following allowances are used	to determine the total	cost of tenant-furnised	utilities and appliances.

Locality/PHA Portsmouth Redevelopment & Housing Authority, VA		A REAL PROPERTY AND A REAL	Unit Type: High-Rise (5+ unit: units)/Apartments			2-4	Date (mm/dd/yyyy) 01/01/2025	
Utility of Service	Fuel Type	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
Heating	Natural Gas	\$25.00	\$29.00	\$34.0	00 \$39.00	\$42.00	\$46.00	\$49.0
	Bottle Gas	\$51.00	\$63.00	\$72.0	\$81.00	\$87.00	\$99.00	\$105.0
	Electric	\$12.00	\$15.00	\$19.0	0 \$23.00	\$28.00	\$32.00	\$34.0
	Electric Heat Pump	\$11.00	\$13.00	\$15.0	0 \$17.00	\$19.00	\$21.00	
	Fuel Oil	\$53.00	\$65.00	\$72.0	0 \$80.00	\$88.00	\$95.00	
Cooking	Natural Gas	\$5.00	\$5.00	\$8.0		\$12.00	\$14.00	
	Bottle Gas	\$9.00	\$9.00	\$15.0	0 \$21.00	\$27.00	\$30.00	
	Electric	\$5.00	\$5.00	\$8.00	-	\$13.00	\$15.00	
Other Electric		\$17.00	\$20.00	\$28.00		\$44.00	\$52.00	\$56.00
Air Conditioning		\$7.00	\$9.00	\$12.00		\$19.00	\$22.00	\$24.00
Water Heating	Natural Gas	\$9.00	\$11.00	\$17.00		\$26.00	\$31.00	\$34.00
	Bottle Gas	\$21.00	\$24.00	\$36.00		\$57.00	\$66.00	\$72.00
	Electric	\$11.00	\$13.00	\$16.00		\$24.00	\$27.00	\$29.00
	Fuel Oil	\$19.00	\$23.00	\$34.00		·\$57.00	\$65.00	\$69.00
Water		\$29.00	\$30.00	\$38.00		\$38.00	\$38.00	\$38.00
lewer		\$21.00	\$21.00	\$30.00		\$47.00	\$56.00	\$62.00
rash Collection		\$29.00	\$29.00	\$29.00		\$29.00	\$29.00	\$29.00
Other specify: Electric Charge \$7.58		\$8.00	\$8.00	\$8.00		\$8.00	\$8.00	\$8.00
Other specify: Natural Gas Charge \$20.73		\$21.00	\$21.00	\$21.00		\$21.00	\$21.00	\$21.00
ange/Microwave		\$11.00	\$11.00	\$11.00	-	\$11.00	\$11.00	\$11.00
efrigerator		\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00
ctuall Family All	family to compute	amily to compute allowance while			Utility/Service/Appliance		Allowance	
earching for a unit.					Heating			
ead of Household Name					Cooking			
					Other Electric			
nit Address					Air Conditioning			
					Water Heating			-
					Water			
					Sewer			
					Frash Collection Other			
mber of Bedrooms			Range/Microwave					
					Refrigerator			
					otal			



Tab S:

Supportive House Mandatory Certification and Documentation

Twin Pines Senior Apartments (2025-TEB-14)

Virginia Housing 2025 4% LIHTC Application

Tab S - Supportive Housing Certification

This project is not seeking points in this category. This is Not Applicable.

Tab T:

Funding Documentation

Twin Pines Senior Apartments (2025-TEB-14)

Virginia Housing 4% LIHTC Application

Tab T – Funding Documentation

The following funding commitments are included:

- Truist Equity Bridge Loan
- DHCD Virginia Housing Trust Fund
- DHCD HIEE funds
- DHCD National Housing Trust Fund
- PBV Commitment Letter
- Seller Note

Twin Pines Senior Apartments (2025-TEB-14)

Virginia Housing 4% LIHTC Application

Tab T – Funding Documentation

It is anticipated that in the upcoming May 6, 2025 City Council Meeting, the City of Portsmouth will award a \$400,000 CDBG Grant to Portsmouth Redevelopment & Housing Authority ("PRHA"). PRHA will then provide a loan to the Borrower in the same amount, with the following expected terms: 40 year maturity, 0% interest, and no repayment due until Maturity. To the extent that the CDBG Loan does not materialize, the Borrower with defer additional Developer Fee and/or make an equity contribution to the extent necessary to cover any potential financing gap.

Truist Bank Equity Bridge Loan



James Hook, Senior Vice President

TRUIST COMMUNITY CAPITAL, LLC

120 East Baltimore Street 23rd Floor Baltimore, MD 21202 Cell 443-764-1712 Email: James.I.Hook@truist.com

April 24, 2025

CONFIDENTIAL

Mr. Michael Schmeiler Assistant Vice President The Richman Group Development Corporation 777 West Putnam Avenue Greenwich, CT 06830

Re: Proposed Loan ("Loan") to partially finance the construction of an 82 unit Senior LIHTC project called Twin Pines Apartments, located in Portsmouth, Virginia ("Project")

Dear Mike:

Truist Bank ("<u>**Bank**</u>") is pleased to consider making the Loan to Borrower based substantially on the proposed summary of terms and conditions set forth on <u>Annex I</u> attached hereto and incorporated herein by this reference (<u>Annex I</u>, together with this letter, this "<u>Letter</u>").

This Letter is provided for discussion purposes as an expression of interest by Bank in the proposed financing, does not contain all required terms and conditions and should not be construed to be, expressly or by implication, a commitment, an offer, an agreement in principle or an agreement by Bank to issue a commitment or to provide the proposed Loan. Proposed Loan terms are subject to standard credit underwriting and approval by Bank, which may not be forthcoming. This Letter is (i) not assignable, (ii) not intended to benefit any third party, (iii) subject to such other terms and conditions as may be reasonably required by Bank or its counsel and (iv) for Borrower's confidential use only and sent to Borrower on the condition that neither its existence nor its contents will be disclosed publicly or privately to any person or entity, except to those of Borrower's officers, employees, agents, counsel or accountants directly involved with this proposed financing and then only on the basis that it not be further disclosed, by which conditions Borrower agrees to be bound upon acknowledgement of this letter.

This Letter supersedes any prior written or oral communications or understandings and may be amended only by a writing signed by Bank. If Bank and Borrower enter into the proposed Loan, this Letter shall not survive closing of the Loan but shall be superseded by the documents evidencing the Loan. This Letter will be governed by the laws of the State of VA and, to the extent permitted by applicable law, Borrower and Bank waive trial by jury, and further waive any right to special, expectation, incidental, consequential or punitive damages, in connection with any action arising under or related to this Letter.

The proposed Loan, if approved, would remain conditioned on, <u>inter alia</u>, Bank's receipt of all documentation and other matters as B ank may require, including without limitation the items set forth on <u>Exhibit "A"</u>, which must be satisfactory to Bank in its sole and absolute discretion and submitted to Bank so as to allow sufficient time for review. Neither Bank nor Borrower shall be deemed to have entered into, signed or executed binding documents evidencing the Loan by virtue of

this or any other communication at any time prior to Bank's express acceptance of Loan documents prepared by Bank or its counsel and bearing Borrower's duly authorized signature. This Letter is unconditionally cancellable by Bank at any time,

either party may terminate negotiations at any time for any reason or no reason, and partial performance or efforts to carry out other acts in contemplation of consummating the proposed Loan shall not be deemed evidence of intent by either party to be bound by the terms of the proposed Loan. All costs incurred by Bank in connection with the proposed Loan, including but not limited to, Bank's legal fees and expenses, appraisal and environmental costs, title costs, survey, flood zone certification, insurance, property condition assessment, recording and the like (collectively "<u>Costs</u>"), shall be paid and/or reimbursed by Borrower, whether or not the proposed Loan is approved or closes, and your acknowledgement below authorizes Bank to order any required appraisal, environmental, engineering and similar reports, and to engage legal counsel, all at your expense and in reliance on this understanding, in advance of any such approval (which may not be forthcoming). Borrower shall be responsible for all fees and expenses including, without limitation, legal fees and expenses, incurred by Bank in enforcing its rights under this Letter. Borrower's obligation in respect of the costs and expenses referenced in this paragraph is in consideration, <u>inter alia</u>, for Bank's undertaking to underwrite the proposed Loan and incur such Costs and shall survive the cancellation or termination of this Letter.

Except as expressly set forth herein with regard to confidentiality, choice of law, waiver of jury trial and Borrower's obligation to pay Costs, this Letter is not intended to, and shall not, create a legally binding obligation on the part of Bank or Borrower, and your signature below confirms your understanding of this. Subject to the foregoing sentence, if you would like Bank to begin its underwriting and review process and to seek the appropriate credit approvals (which may not be forthcoming), please so advise by executing and returning a copy of this Letter, by May 31, 2025, or this Letter will be deemed withdrawn. If you have any questions in connection with this Letter, please contact me.

Yours sincerely,

J*ames Hook* James Hook

The terms and conditions of this Letter, including without limitation those in the last paragraph hereof, are hereby acknowledged this 30th day of April, 2025.

BORROWER:

Richman Twin Pines Senior, LLC by: Richman Twin Pines Senior MM, LLC by: TRG Twin Pines Senior Member, LLC

By: Andre Blakley

Print Name: Andre Blakley

Print Title: Executive Vice President

EXHIBIT "A"

Please provide the following information at your earliest convenience, with all of the items to be in form and substance satisfactory to Bank). Where content requirements or required forms are indicated, they will be delivered under separate cover. Your execution of this Letter will signify your request for credit; failure to timely provide the below information will result in no further consideration being given to your credit request.

Borrower/Guarantor Documentation

Borrower and Guarantor(s) Financial Statements for prior three years (if available) Borrower and Guarantor(s) Entity Organizational Documents (including Org Charts) An explanation of economics among the ownership and a schedule of ownership interests in Borrower

Project Documentation

Title Commitment, vesting deed(s) covering the Property and copies of excepted instruments UCC, litigation and other searches against Borrower, Guarantor and such other parties as Bank requires Survey of Property (as-built if existing structures) Evidence of Utilities, Current Status & Capacity Evidence of Zoning All existing Environmental Audits (eg existing Phase I, Phase II and other Reports) All insurance policies for each obligor and property as Bank requires Settlement Statement, if already owned; or Purchase and Sale Agreement and all amendments, if under contract Most Recent Real Estate Tax Bill

Note: After reviewing the above items, Bank may determine that other information or documentation is needed to process the loan application. Borrower agrees to provide any such additional information and documentation that Bank may reasonably require. Bank is hereby authorized to obtain information from creditors, credit bureaus and credit reporting agencies. Borrower certifies to Bank that all financial statements and other supporting documents submitted to Bank in connection with this Letter are true and correct in all material respects.

ANNEX 1

THIS SUMMARY OF PROPOSED TERMS AND CONDITIONS IS ATTACHED TO AND MADE A PART OF THE PROPOSAL LETTER FROM BANK TO BORROWER AND IS NOT A STAND ALONE DOCUMENT. FURTHER IT IS FOR DISCUSSION PURPOSES ONLY AND IS NOT AN OFFER TO EXTEND CREDIT, A COMMITMENT TO LEND OR AN AGREEMENT TO ISSUE A COMMITMENT

Bank: Truist Bank ("<u>Bank</u>")

Borrower: Richman Twin Pines Senior, LP ("<u>Borrower</u>"), a single purpose, bankruptcy remote entity acceptable to Bank

Borrower is understood to have no assets or liabilities other than those related to the Project. Changes in ownership or control of Borrower during the Loan term are subject to Bank's approval

- **Purpose:** To partially finance the construction of an 82 Senior unit LIHTC project called Twin Pines Apartments (the "Project") located in Portsmouth, Virginia.
- Loan: An equity bridge facility in an amount not to exceed \$8,438,174

Required

Equity: Borrower must provide evidence to the Bank's satisfaction of minimum а investment of equity amount and timing otherwise in and with terms satisfactory to the Bank, including, tax credit equity to the project. LIHTC: \$8,650,414 (committed at Construction Loan closing).

Maturity Date: 36 months from closing (the "<u>Maturity Date</u>").

Extension

Options: 1, 6-

1, 6-month extension option(s) shall be available to Borrower subject to, inter alia:

- (i) no event of default or event that, with the giving of notice or passage of time or both would constitute a default, having occurred;
- (ii) payment of a .25% extension fee; based on the then outstanding loan balance
- (iii) notice no less than 45 but no more than 90 days in advance of intention to exercise the option;
- (iv) the permanent financing remains in full force and effect;
- (v) Availability under the loan will be terminated, with the exception of interest payments;
- (vi) no material adverse change in the financial condition of the Project, including evidence that is sufficient interest reserve and construction funds to complete the Project, Borrower, or any Guarantor;
- (vii) satisfaction of all regulatory requirements.

Rate: One-month Term Simple SOFR plus a margin of 2.5%. Interest shall be payable monthly on the fifth of each month.

Interest Rate

Protection: Borrower may enter into an interest rate hedge agreement (the "<u>Hedge Agreement</u>") acceptable to Bank, with a counterparty acceptable to Bank, for any portion of the Loan amount. The Bank can provide a Hedge Agreement but it is not a condition to the Loan that the Hedge Agreement is entered into with the Bank.

Swap

Disclaimer: Nothing herein constitutes an offer or recommendation to enter into any "swap" or trading strategy involving a "swap" within the meaning of Section 1a(47) of the Commodity Exchange Act. Any such offer or recommendation, if any, will only occur after Bank has received appropriate documentation from you regarding whether you are qualified to enter into a swap under applicable law.

Bank does not currently execute transactions with "Special Entities" as defined under the Dodd– Frank Wall Street Reform and Consumer Protection Act ("Dodd Frank") and implementing regulations thereunder. Prior to execution of an interest rate hedge, the counterparty must represent that they are not a Special Entity under Dodd Frank.

Special Entity is defined as (1) a Federal agency; (2) a State, a State agency, city, county, municipality, other political subdivision of a State; or any instrumentality, department, or a corporation of or established by a State or political subdivision of a State; (3) any employee benefit plan subject to Title I of the Employee Retirement Income Security Act of 1974 ("ERISA"); (4) any governmental plan, as defined in Section 3 of ERISA; (5) any endowment, including an endowment that is an organization described in Section 501(c)(3) of the Internal Revenue Code of 1986; or (6) any employee benefit plan in Section 3 of ERISA, not otherwise defined as a Special Entity, that elects to be a Special Entity by notifying Bank of its election prior to entering into a swap.

- Loan Fees: ¹/₂% of the Loan amount, earned and payable at closing.
- **Repayment:** Repayment shall consist of interest payments due and payable monthly on the first day of each month. Principal shall be due in full at maturity.

Optional

Prepayment: Borrower may prepay the Loan in whole or in part at any time without premium or penalty,

Note that a prepayment of the Loan may result in an early termination of the Hedge Agreement (if entered into by the Borrower) which could result in either a net gain or loss to the Borrower, depending upon market conditions at the time.

- **Collateral:** The collateral for the Loan (together with all hedging obligations and bank product obligations of Borrower with Bank and its affiliates) will include, without limitation, the following:
 - An assignment of the Borrower's right to receive tax credit investor's capital contributions in relation to the Project.

Project Completion Date:	No later than 21 months from the original closing.		
Guarantors:	Richman Housing Development shall provide:		
(i	 a full payment guaranty of the Loan (together with all hedging obligations and bank product obligations of Borrower with Bank and its affiliates); i) an unlimited completion and cost overrun guaranty, including, without limitation, the timely contribution of any loan balancing deposits; ii) a full carry guaranty covering interest, insurance, operating expenses, real estate taxes and collection costs associated with the Loan; and 		
Covenants:	Guarantors shall maintain \$5,000,000 in unencumbered liquidity, fair market net worth of at least \$10,000,000. Guarantor will submit annually, a compliance statement together with acceptable documentation that demonstrates compliance with the foregoing requirements		
Publicity:	Borrower agrees that Bank shall be permitted to use information related to the Loan in connecti with marketing, press releases or other transactional announcements or updates provided investor or trade publications, including, but not limited to, the placement of "tombston advertisements in publications of its choice at its own expense and mutually agreeable signa posted during the construction period.		
Closing:	The Loan is to be closed by no later than December 31, 2025		
	(1) <u>Reporting Requirements.</u> As a condition to closing, and throughout the term of the Loan, Borrower and Guarantor shall provide to Bank such financial statements and reports as required and in accordance with Bank's customary requirements, including without limitation the following		
	 (i) complete copies of Borrower's and Guarantor's Federal tax returns, if any, together with all supporting schedules within 30 days of filing with the IRS; (ii) an operating statement including balance sheet, income statement, report of cash flow, and rent roll for the Project commencing 90 days after completion of construction certified by any other authorized officer or representative of the Borrower within 90-days of each year end; (iii) year-end financial statements within 150-days of year end. 		

(2) <u>Other terms, conditions and documentation</u>. Such other terms, conditions and documentation as are standard and customary for this type of transaction or otherwise

deemed necessary or appropriate by the Bank, including customary representations, warranties, covenants, indemnification and events of default. Loan documentation will contain customary increased cost, withholding tax, capital adequacy and yield protection provisions and, for purposes of such provisions, will treat Basel III and Dodd Frank as changes in law in a manner similar to that proposed by the Loan Syndications and Trading Association (LSTA). The terms herein are based on the credit conditions in the potential transaction as known by Bank. Should additional facts come to light that positively or negatively impact the situation, prices or other requirements quoted herein may be adjusted.

Closing

- **Conditions**: The closing of the Loan shall be conditioned upon satisfaction (or valid waiver) of the conditions precedent usual and customary for transactions of this type, including, without limitation, the following conditions (all of the items to be delivered to be in form and substance satisfactory to Bank):
 - (1) receipt and review of all financial and other information required by Bank on Borrower, Guarantor and their constituent entities, including all due diligence materials necessary and relevant to verifying identity and background information for regulatory purposes under applicable "know your customer" and anti-money laundering laws, as deemed necessary by Bank in its sole and absolute discretion, all of which must be acceptable to Bank.
 - (2) Interest reserve satisfactory to the Bank
 - (3) such other documents, instruments, agreements or information as are requested by Bank and acceptable to Bank, including, but not limited to, as applicable, legal documentation, management agreement and subordination, condition of markets/submarkets, revenue/expense pro-formas, financial review of Borrower, Guarantor, proof of tax credit awards, equity investor and pay-in schedule, attorney opinion letters for Borrower and each Guarantor. Depending on the results of these assessments, reserves may be required as additional collateral.
 - (4) There shall not have occurred, in the opinion of Bank, any material adverse change in the business or financial condition of Borrower or any Guarantor or in any other state of facts submitted to Bank in connection with the Loan, from that which existed at the time Bank considered the proposed Loan.

Governing Law; Waiver of Jury Trial, Jurisdiction and Venue:

State of Virginia. Each party shall waive its right to a trial by jury and submit to exclusive jurisdiction and venue in Georgia.

DHCD Virginia Housing Trust Fund



Caren Merrick Secretary of Commerce and Trade



Bryan W. Horn Director

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

August 17, 2023

Andre Blakley President TRG Community Development, LLC TRG Community Development LLC 292 Weymouth Avenue Elgin, IL 60124 Via: blakleya@richmancapital.com

Proposed Affordable & Special Needs Housing Financing Offer

Dear Mr. Andre Blakley,

I am pleased to advise you that the Department of Housing and Community Development has approved the request of **TRG Community Development LLC's Twin Pines Senior Apartments** project. Included with this letter are the proposed rate and terms granted to you in accordance with your project description.

Please note that upon agreement you will receive further communication regarding program agreement(s) within the next few weeks. These program agreements must be fully executed by August 15th, 2024 in order for this preliminary offer to result in a program commitment and reservation of funds.

Please review the attached offer letter carefully and attach any updated or new information with your response as it may pertain to this project. For projects which are awarded a HOME or NHTF award, a HUD required environmental review must be completed prior to execution of a program agreement. In addition, any adjustment to the capital budget, operating expense budget, pro forma numbers, and other project parameters must be approved by DHCD before the program agreements may be executed.

At your earliest convenience, please submit your project's Phase I Environmental Assessment to DHCD staff for review. If your project is financed utilizing HOME funds, please prepare and submit the Part 58 checklist with your EA to DHCD staff. If your project is financed utilizing NHTF, your Program Administrator will send the corresponding NHTF EA Checklist with this letter for your completion. Both EA documents may be found on DHCD's website under Affordable and Special Needs Housing and the corresponding source.

We are looking forward to working with you to provide affordable housing, if you have any questions as it pertains to this offer, please contact your assigned Program Administrator, Elizabeth Spach at Elizabeth.Spach@dhcd.virginia.gov, or myself at <u>carly.blake@dhcd.virginia.gov</u>.

Sincerely,

Carly Blake

Carly Blake, ASNH Rental Program Manager



Virginia Department of Housing and Community Development | Partners for Better Communities Main Street Centre | 600 East Main Street, Suite 300 Richmond, VA 23219 www.dhcd.virginia.gov | Phone (804) 371-7000 | Fax (804) 371-7090 | Virginia Relay 7-1-1

Terms & Conditions Twin Pines Senior Apartments

The Department of Housing and Community Development herein referred to as DHCD ("Lender"), has approved the request of TRG Community Development LLC, listed as the developer of the project and herein is referred to as ("Developer"), regarding Twin Pines Senior Apartments ("Project"). Please review the following information as it pertains to your project:

The Project is awarded \$700,000.00 of Virginia Housing Trust Fund funding. Please review the following proposed terms and conditions carefully, and notate any questions you may have for DHCD staff:

Interest Rate	0.5% Fixed
Loan Repayment Period	30 years (Interest Only)
Mandatory Compliance Period	30 years (from date of loan closing)
Extended Affordability Period	n/a years (following mandatory compliance)

The compliance and repayment period begins upon loan closing. This loan constitutes permanent, must pay hard debt, which is not cash flow dependent. Deferred principle & accrued interest shall be forgiven at the end of a successful 30-year mandatory compliance and/or affordability period.

It is the intention of the Lender to disburse the Virginia Housing Trust Fund award as part of the permanent financing package upon final permanent close, which includes the issuance of the final Certificate of Occupancy or Certificate of Substantial Completion.

Final permanent close shall commence upon receipt of acceptable title, survey & environmental reports, closing of other required funding, customary due diligence, rehab completion (if applicable), rental occupancy report, and issuance of COO/CSC by a local building official. Impediments to loan closing include but are not limited to: failure to complete construction/renovations, due diligence items, or rent & occupancy requirements for the project in accordance with HOME, NHTF, VHTF and/or HIEE requirements (whichever is applicable).

DHCD shall be placed in the 2nd lien position, unless otherwise approved by the agency.

<u>All sources require a minimum of five (5) units which meet the income and rent requirements of the program.</u> Based on underwriting submitted with the application, DHCD staff have determined the project will have all units available for households at or below 80% AMI.:

VHTF: 82

If the project would like to use a Sponsor Loan for these funds, please coordinate with your Program Administrator. Please note that HOME funds are not eligible for this structure.

Program agreements <u>must</u> be executed by August 15th, 2024, with an estimated closing of permanent debt to take place no later than August 15th, 2026. Failure to execute a program agreement within 12 months could result in a de-obligation of funds to your project.



<u>Please execute and return this document to DHCD via email. Once received, DHCD will be in</u> <u>communication with you regarding next steps.</u>

It is our sincere pleasure to make this financing proposal to you; we look forward to your acceptance and to our continuing relationship.

Sincerely,

Carly Blake

Carly Blake, ASNH Rental Program Manager

The undersigned accepts the obligation of funds, and agrees to the programmatic terms & conditions of the foregoing commitment:

Andre Blakley (Authorized Officer)

By:TRG Community Development, LLC - Applicant/Developer

Its:President

Date: September 29, 2023



DHCD HIEE Funds



Caren Merrick Secretary of Commerce and Trade



Bryan W. Horn Director

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

August 17, 2023

Andre Blakley President TRG Community Development, LLC TRG Community Development LLC 292 Weymouth Avenue Elgin, IL 60124 Via: blakleya@richmancapital.com

Proposed Affordable & Special Needs Housing Financing Offer

Dear Mr. Andre Blakley,

I am pleased to advise you that the Department of Housing and Community Development has approved the request of **TRG Community Development LLC's Twin Pines Senior Apartments** project. Included with this letter are the proposed rate and terms granted to you in accordance with your project description.

Please note that upon agreement you will receive further communication regarding program agreement(s) within the next few weeks. These program agreements must be fully executed by August 15th, 2024 in order for this preliminary offer to result in a program commitment and reservation of funds.

Please review the attached offer letter carefully and attach any updated or new information with your response as it may pertain to this project. For projects which are awarded a HOME or NHTF award, a HUD required environmental review must be completed prior to execution of a program agreement. In addition, any adjustment to the capital budget, operating expense budget, pro forma numbers, and other project parameters must be approved by DHCD before the program agreements may be executed.

At your earliest convenience, please submit your project's Phase I Environmental Assessment to DHCD staff for review. If your project is financed utilizing HOME funds, please prepare and submit the Part 58 checklist with your EA to DHCD staff. If your project is financed utilizing NHTF, your Program Administrator will send the corresponding NHTF EA Checklist with this letter for your completion. Both EA documents may be found on DHCD's website under Affordable and Special Needs Housing and the corresponding source.

We are looking forward to working with you to provide affordable housing, if you have any questions as it pertains to this offer, please contact your assigned Program Administrator, Elizabeth Spach at Elizabeth.Spach@dhcd.virginia.gov, or myself at <u>carly.blake@dhcd.virginia.gov</u>.

Sincerely,

Carly Blake

Carly Blake, ASNH Rental Program Manager



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Terms & Conditions Twin Pines Senior Apartments

The Department of Housing and Community Development herein referred to as DHCD ("Lender"), has approved the request of TRG Community Development LLC, listed as the developer of the project and herein is referred to as ("Developer"), regarding Twin Pines Senior Apartments ("Project"). Please review the following information as it pertains to your project:

The Project is awarded \$2,000,000.00 of Home Innovations In Energy Efficiency funding. Please review the following proposed terms and conditions carefully, and notate any questions you may have for DHCD staff:

Interest Rate	0% Fixed
Loan Repayment Period	30 years (Interest Only)
Mandatory Compliance Period	30 years (from date of loan closing)
Extended Affordability Period	n/a years (following mandatory compliance)

The compliance and repayment period begins upon loan closing. This loan constitutes permanent, must pay hard debt, which is not cash flow dependent. Deferred principle & accrued interest shall be forgiven at the end of a successful 30-year mandatory compliance and/or affordability period.

It is the intention of the Lender to disburse the Home Innovations In Energy Efficiency award as part of the permanent financing package upon final permanent close, which includes the issuance of the final Certificate of Occupancy or Certificate of Substantial Completion.

Final permanent close shall commence upon receipt of acceptable title, survey & environmental reports, closing of other required funding, customary due diligence, rehab completion (if applicable), rental occupancy report, and issuance of COO/CSC by a local building official. Impediments to loan closing include but are not limited to: failure to complete construction/renovations, due diligence items, or rent & occupancy requirements for the project in accordance with HOME, NHTF, VHTF and/or HIEE requirements (whichever is applicable).

DHCD shall be placed in the 2nd lien position, unless otherwise approved by the agency.

<u>All sources require a minimum of five (5) units which meet the income and rent requirements of the program.</u> Based on underwriting submitted with the application, DHCD staff have determined the project will have all units available for households at or below 80% AMI.:

HIEE: 82

If the project would like to use a Sponsor Loan for these funds, please coordinate with your Program Administrator. Please note that HOME funds are not eligible for this structure.

Program agreements <u>must</u> be executed by August 15th, 2024, with an estimated closing of permanent debt to take place no later than August 15th, 2026. Failure to execute a program agreement within 12 months could result in a de-obligation of funds to your project.



<u>Please execute and return this document to DHCD via email. Once received, DHCD will be in</u> <u>communication with you regarding next steps.</u>

It is our sincere pleasure to make this financing proposal to you; we look forward to your acceptance and to our continuing relationship.

Sincerely,

Carly Blake

Carly Blake, ASNH Rental Program Manager

The undersigned accepts the obligation of funds, and agrees to the programmatic terms & conditions of the foregoing commitment:

Andre Blakley _____ (Authorized Officer)

By:_TRG Community Development, LLC - Applicant/Developer

Its:President

Date: September 29, 2023



DHCD National Housing Trust Fund



Caren Merrick Secretary of Commerce and Trade



Bryan W. Horn Director

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

August 17, 2023

Andre Blakley President TRG Community Development, LLC TRG Community Development LLC 292 Weymouth Avenue Elgin, IL 60124 Via: blakleya@richmancapital.com

Proposed Affordable & Special Needs Housing Financing Offer

Dear Mr. Andre Blakley,

I am pleased to advise you that the Department of Housing and Community Development has approved the request of **TRG Community Development LLC's Twin Pines Senior Apartments** project. Included with this letter are the proposed rate and terms granted to you in accordance with your project description.

Please note that upon agreement you will receive further communication regarding program agreement(s) within the next few weeks. These program agreements must be fully executed by August 15th, 2024 in order for this preliminary offer to result in a program commitment and reservation of funds.

Please review the attached offer letter carefully and attach any updated or new information with your response as it may pertain to this project. For projects which are awarded a HOME or NHTF award, a HUD required environmental review must be completed prior to execution of a program agreement. In addition, any adjustment to the capital budget, operating expense budget, pro forma numbers, and other project parameters must be approved by DHCD before the program agreements may be executed.

At your earliest convenience, please submit your project's Phase I Environmental Assessment to DHCD staff for review. If your project is financed utilizing HOME funds, please prepare and submit the Part 58 checklist with your EA to DHCD staff. If your project is financed utilizing NHTF, your Program Administrator will send the corresponding NHTF EA Checklist with this letter for your completion. Both EA documents may be found on DHCD's website under Affordable and Special Needs Housing and the corresponding source.

We are looking forward to working with you to provide affordable housing, if you have any questions as it pertains to this offer, please contact your assigned Program Administrator, Elizabeth Spach at Elizabeth.Spach@dhcd.virginia.gov, or myself at <u>carly.blake@dhcd.virginia.gov</u>.

Sincerely,

Carly Blake

Carly Blake, ASNH Rental Program Manager



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Terms & Conditions Twin Pines Senior Apartments

The Department of Housing and Community Development herein referred to as DHCD ("Lender"), has approved the request of TRG Community Development LLC, listed as the developer of the project and herein is referred to as ("Developer"), regarding Twin Pines Senior Apartments ("Project"). Please review the following information as it pertains to your project:

The Project is awarded \$700,000.00 of National Housing Trust Fund funding. Please review the following proposed terms and conditions carefully, and notate any questions you may have for DHCD staff:

Interest Rate	0.5% Fixed
Loan Repayment Period	30 years (Interest Only)
Mandatory Compliance Period	30 years (from date of loan closing)
Extended Affordability Period	n/a years (following mandatory compliance)

The compliance and repayment period begins upon loan closing. This loan constitutes permanent, must pay hard debt, which is not cash flow dependent. Deferred principle & accrued interest shall be forgiven at the end of a successful 30-year mandatory compliance and/or affordability period.

It is the intention of the Lender to disburse the National Housing Trust Fund award as part of the permanent financing package upon final permanent close, which includes the issuance of the final Certificate of Occupancy or Certificate of Substantial Completion.

Final permanent close shall commence upon receipt of acceptable title, survey & environmental reports, closing of other required funding, customary due diligence, rehab completion (if applicable), rental occupancy report, and issuance of COO/CSC by a local building official. Impediments to loan closing include but are not limited to: failure to complete construction/renovations, due diligence items, or rent & occupancy requirements for the project in accordance with HOME, NHTF, VHTF and/or HIEE requirements (whichever is applicable).

DHCD shall be placed in the 2nd lien position, unless otherwise approved by the agency.

<u>All sources require a minimum of five (5) units which meet the income and rent requirements of the program.</u> Based on underwriting submitted with the application, DHCD staff have determined the project will have the following floating units available for households at or below 30% AMI:

NHTF: 5

If the project would like to use a Sponsor Loan for these funds, please coordinate with your Program Administrator. Please note that HOME funds are not eligible for this structure.

Program agreements <u>must</u> be executed by August 15th, 2024, with an estimated closing of permanent debt to take place no later than August 15th, 2026. Failure to execute a program agreement within 12 months could result in a de-obligation of funds to your project.



<u>Please execute and return this document to DHCD via email. Once received, DHCD will be in</u> <u>communication with you regarding next steps.</u>

It is our sincere pleasure to make this financing proposal to you; we look forward to your acceptance and to our continuing relationship.

Sincerely,

Carly Blake

Carly Blake, ASNH Rental Program Manager

The undersigned accepts the obligation of funds, and agrees to the programmatic terms & conditions of the foregoing commitment:

Andre Blakley_____ (Authorized Officer)

By:_TRG Community Development, LLC - Applicant/Developer

Its:President

Date: September 29, 2023



PBV Commitment Letter



May 1, 2025

TRG Community Development, LLC c/o The Richman Group of Companies 777 West Putnam Avenue Greenwich, CT 06830 Attn: Andre Blakley

Re: Section 8 Project-Based Voucher Assistance at Twin Pines Senior Apartments

To Whom It May Concern:

The Portsmouth Redevelopment and Housing Authority, a political subdivision of the Commonwealth of Virginia ("Authority"), is pleased to award Richman Twin Pines Senior, LLC (the "**Owner**") up to eighty-two (82) Section 8 Project Based Vouchers to be utilized at *Twin Pines Senior Apartments* an affordable housing project to be located upon approximately 3.734 acres at 3993 Twin Pines Road, Portsmouth, VA (the "**Project**").

The PHA has made this award without competitive process pursuant to Housing Opportunity Through Modernization Act of 2016 (HOTMA) and HUD guidance issued thereunder, including, but not limited to, Attachment L of PIH Notice 2017-21 (*Implementation Guidance: Housing Opportunity Through Modernization Act of 2016 (HOTMA)* — Housing Choice Voucher (HCV) and Project-Based Voucher (PBV) Provisions), and its Moving to Work authorities.

Subject to the compliance with U.S. Department of Housing and Urban Development ("HUD") requirements, including subsidy layering approval and additional requirements for public housing authority-owned units, the Authority hereby commits to enter into a Housing Assistance Payments ("HAP") Contract with the Owner with regard to up to eighty-two (82) units of multifamily rental housing to be constructed at the Project. The HAP Contract will have a minimum term of twenty (20) years, with possible extensions at the end of such term. Furthermore, a final award of Project-Based Voucher assistance contemplated herein remains subject to approval by the Authority's Board of Commissioners, negotiation of the HAP Contract and continued availability of federal funding for the same.

Respectfully,

Alisa S. Winston Executive Director

"We're Making Our City More Inviting Than Ever."



Seller Note Commitment

July 17, 2024

Richman Twin Pines Senior, LLC 777 West Putnam Ave Greenwich CT, 06830

Seller Financing Commitment Letter

Dear Sir:

Portsmouth Redevelopment and Housing Authority, a political subdivision of the Commonwealth of Virginia ("PRHA") has received your request and is pleased to offer you the following commitment (the "Commitment") for a loan (the "Loan"). The terms and conditions of the Commitment are as follows:

1. <u>Borrower:</u> Richman Twin Pines Senior, LLC, a Delaware limited liability company.

2. <u>Purpose:</u> Borrower intends to ground lease certain vacant real property from PRHA located in the City of Portsmouth, Virginia. The real property being more particularly described and identified on Exhibit A attached hereto (the "Property"), for the construction and operation of an affordable senior housing complex (collectively the "Project") which is anticipated to house eighty-two (82) affordable housing units for low and moderate-income seniors to be known as Twin Pines Senior Apartments. Permanent financing is to be provided through the syndication of Low-Income Housing Tax Credits allocated by Virginia Housing (formerly known as Virginia Housing Development Authority ("VH") (the "Tax Credits") in conjunction with tax-exempt bonds and other financing. The Loan shall constitute additional funding to support the Project.

3. <u>Collateral:</u> The Loan shall be secured by a lien on all of the Borrower's interest in the Property. The lien and security provided by Borrower in favor of PRHA shall be subordinate to any instruments in favor of VH and the Commonwealth of Virginia's Department of Housing and Community Development ("DHCD") securing financing and/or compliance with regulatory requirements and shall be subordinated to any instruments securing other debt financing obtained for the purpose of performing substantial completion of the Project.

4. <u>Amount:</u> The principal amount of the Loan shall be One Million Fifty Thousand and 00/100 Dollars (\$1,050,000.00).

5. Advances: N/A

6. <u>Interest Rate:</u> The interest rate on the Loan shall be determined prior to closing on the Loan.

7. <u>Repayment Terms</u>: Payments of principal and any interest on the Loan shall be payable to the extent of available cash flow as provided in the Agreement of Limited Partnership, as the same may be amended from time to time. Notwithstanding the foregoing, the entire amount of unpaid principal and any accrued interest shall be due and payable on that date which is forty (40) calendar years from the date of the Loan. PRHA agrees that it shall adjust any amortization schedule and/or the term of the Loan upon Borrower's request if an adjustment is required to permit syndication of the Tax Credits or to facilitate the use of other financing.

8. <u>Prepayment:</u> PRHA shall charge no prepayment penalty should Borrower choose at any time to prepay part or all of the remaining balance due on the Loan.

Seller Financing Commitment Letter Page 2

9. <u>Documentation</u>: Borrower shall execute and/or deliver to PRHA the following documents in connection with the Loan:

- a. Promissory Note;
- b. Leasehold Deed of Trust, Assignment of Leases and Rents, Security Agreement and Fixture Filing;
- c. UCC-1 Financing Statement; and
- d. Any other documentation required by PRHA.

10. <u>Assignment or Transfer of Commitment</u>: This Commitment shall not be assignable or transferable by the Borrower without the prior written consent of PRHA.

11. <u>Expenses:</u> All expenses associated with the Loan are to be paid by the Borrower. These expenses shall include, but are not limited to, attorneys' fees, surveyor's fees, and all necessary recording fees.

12. <u>Contingencies:</u> This Commitment shall be subject to the following contingencies, all of which must be satisfied prior to closing on the Loan.

a. Borrower shall have obtained an allocation of Tax Credits from VHDA and firm commitments for additional financing, including tax-exempt bond financing, in an amount sufficient, when combined with the amount of the Loan, to complete the acquisition and construction of the project.

b. Borrower shall have syndicated the Tax Credits and the tax credit investor shall have issued a commitment to participate in the project, it being expected that the tax credit investor will be admitted into Borrower as an investor member on or about the same date as the date of the Loan closing.

c. PRHA's Board of Commissioners shall have passed an authorizing resolution confirming that making the Loan is in the best interests of PRHA.

d. The Project shall have received all necessary approvals from VH and HUD.

14. <u>Term of Commitment:</u> If accepted prior to the Expiration Date, this Commitment shall remain valid and binding for a period of twelve (12) months from July 17, 2024, subject to any extensions which PRHA may grant in its sole discretion. If closing has not occurred on the Loan by said date, this Commitment shall be deemed terminated and of no further force and effect.

15. <u>Waiver:</u> PRHA reserves the right to waive any term or condition hereof in its sole discretion.

16. <u>Third Parties</u>: It is understood and agreed that the provisions of this Commitment are not intended, and shall not be construed, to benefit or protect any person or entity other than the parties hereto and their permitted successors and assigns.

Seller Financing Commitment Letter Page 3

Sincerely,

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

By: Alisa Winston Executive Director

ACCEPTED:

RICHMAN TWIN PINES SENIOR, LLC, a Delaware limited liability company

- By: Richman Twin Pines Senior MM, LLC, a Delaware limited liability company, its Managing Member
 - By: TRG Twin Pines Senior Member, LLC, a Delaware limited liability company, its sole member and manager

By:

Andre Blakley Executive Vice President Seller Financing Commitment Letter Page 3

Sincerely,

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

By:

Alisa Winston Executive Director

ACCEPTED:

RICHMAN TWIN PINES SENIOR, LLC, a Delaware limited liability company

- By: Richman Twin Pines Senior MM, LLC, a Delaware limited liability company, its Managing Member
 - By: TRG Twin Pines Senior Member, LLC, a Delaware limited liability company, its sole member and manager

By: Andre Blakley

Executive Vice President

Tab U:

Acknowledgement by Tenant of the availability of Renter Education provided by Virginia Housing

Acknowledgement of Renter Education

I <u>(tenant's name)</u> acknowledge that TRG Property Services has provided me with the following information and resources prior to the signing of this lease for my unit at <u>Twin Pines Apartments</u>:

- Link to Virginia Housing's website and Renter Resources page and ebook: <u>https://virginiahousing.com/renters</u>
 - Virginia Housing provides renters the opportunity to complete free courses and access other resources at their website. Renters are encouraged but not required to access this information. To begin, Renters need to create an account on the VHDA website that is included in the links below. The ebook is a comprehensive resource that covers financial readiness, credit, searching for rentals, the application, the lease agreement, security deposit, tenant rights & responsibilities, housekeeping, and maintenance & repairs. The online course is available in both English and Spanish. It is comprised of nine (9) standalone modules/chapters and is available 24 hours a day. A Certificate of Completion is made available at the completion of each chapter. Renters can download the certificate, print, save, and share by email if desired.
- A copy of my rights and responsibilities as a renter in the Commonwealth of Virginia
- A link to <u>rental subsidy</u> and <u>grant programs</u> that may help me stay in my home
- A link to a listing of <u>HUD-approved housing counselors</u>
- A link to <u>www.Virginiahousingsearch.com</u> and <u>https://www.virginiahousingsearch.com/Resources.html</u>

Acknowledged by:

Tenant #1:

Signature

Name

Date

Tenant #2:

Signature

Name

Date

EXHIBIT A PROPERTY DESCRIPTION

ALL THAT certain lot, piece or parcel of land, situated, located, and being in the City of Portsmouth, Virginia, and being known numbered, and designated as PARCEL 2A ZONED Z-2 on that certain plat entitled "Resubdivision of Parcel 2 & 3 of Towne Point Plaza, Portsmouth, Virginia, Scale 1"=100', January 22, 1988, Reference M.B. 13, P.241-244 prepared by Horton & Dodd, P.C., which plat is recorded in the Clerk's Office of the Circuit Court of the City of Portsmouth, Virginia in Map Book 14, at pages 64 and 65.

Tab V:

Nonprofit or LHA Purchase Option or Right of First Refusal

Twin Pines Senior Apartments (2025-TEB-14)

Virginia Housing 2025 4% LIHTC Application

Tab V - Non-Profit or LHA Right of First Refusal

This project is not seeking points in this category. This is Not Applicable.

Tab W:

Internet Safety Plan and Resident Information Form

Draft Resident Acknowledgement Form / Internet Security Plan 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

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 rightsholders 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.

Internet Service Resident Acknowledgement Form

RESIDENT (S):	LANDLORD:	UNIT ADDRESS:

This form is an Addendum and is hereby incorporated and made a part of the Lease Contract and sets out the terms and conditions on which internet service is provided free of charge. By signing this Addendum, you acknowledge that your apartment is equipped with a device that provides internet service with WIFI broadcasted throughout the unit for your use and you have received and acknowledged the Resident Internet Education Information Manual from an onsite management team member.

The service provided includes internet speed of up to ____Mbps download/___ Mbps upload and may vary at peak times of the day. Should you wish to purchase your own internet service for your unit, you will need to contact the provider _____ at ____ or visit

You further acknowledge that this service may not be uninterrupted, error-free, nor guarantee the security of the service and/or harmful applications your device may be exposed to.

Resident(s) must not use the service for any unlawful or inappropriate purposes. Management reserves the right to terminate this service without notice at any time.

Resident(s) agree to report any repairs or maintenance needed to this equipment directly to the internet service provider at ______ or visit ______. If you cause damage to the equipment or remove the equipment from the dwelling, we will assess the cost and you must pay us for damages and/or the actual cost of replacement of the equipment device. If not previously paid, we will apply the cost against your security deposit and/or account statement upon move-out.

Resident Signature	Date	Resident Signature Date
Resident Signature	Date	Resident Signature Date
Resident Signature	Date	Resident Signature Date

Authorized Agent for Owner

Date

Tab X:

Marketing Plan for units meeting accessibility requirements of HUD section 504

Note to all applicants/respondents: This form was developed with Nuance, the official HUD software for the creation of HUD forms. HUD has made available instructions for downloading a free installation of a Nuance reader that allows the user to fill-in and save this form in Nuance. Please see http://portal.hud.gov/hudportal/documents/huddoc?id=nuancereaderinstall.pdf for the instructions. Using Nuance software is the only means of completing this form.

Affirmative Fair Housing Marketing Plan (AFHMP) -Multifamily Housing

U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity

OMB Approval No. 2529-0013 (exp.12/31/2016)

1a. Project Name & Address (including City,	, County, State & Zip Code)	1b. Project Contract Number	1c. No. of Units	
Twin Pines Apartments		TBD	82	
3993 Twin Pines Road, Portsmouth, VA 23703				
		1d. Census Tract		
		2131.03		
		1e. Housing/Expanded Housing		
		Housing Market Area: Norfolk, VA Expanded Housing Market Area:		
		Norfolk - Newport News	Virginia Doaon	
1f. Managing Agent Name, Address (includi				
Richman Property Services, Inc 4350 W. Cyp	ress Street # 340, Tampa, FL 33607 - I	PH (813) 262-0401 - eastwooddavis	t@richmanmgt.com	
1g. Application/Owner/Developer Name, Ad	dress (including City, County, State	& Zip Code), Telephone Number &	Email Address	
Richman Twin Pines Senior, LLC				
777 W. Putnam Avenue, Greenwich, CT 06830	- PH (203) 869-0900 - millerk@richma	ncapital.com		
1h. Entity Responsible for Marketing (check	all that apply)			
Owner 🖌 Agent Other (s	specify)			
Position, Name (if known), Address (includi	ng City, County, State & Zip Code), Tel	ephone Number & Email Address		
Property Manager, to be determined. 3993 Twir	Pines Road, Portsmouth, VA 23703 p	hone - (813) 262-0401		
eastwooddavist@richmanmgt.com				
1i. To whom should approval and other corr		be sent? Indicate Name, Address	(including City,	
State & Zip Code), Telephone Number & E-M) (912) 262 0401; costwooddoviot@	richmonmat.com	
Theresa Eastwood Davis, President, 777 West with Cc: milazzot@richmancapital.com	Putnam Avenue, Greenwich, CT 06830	J, (813) 202-0401; eastwooddavist@	inchmaningt.com	
2a. Affirmative Fair Housing Marketing Plan				
Plan Type Initial Plan	Date of the First Approved AFHMP	:		
Reason(s) for current update:	_			
2b. HUD-Approved Occupancy of the Project	t (check all that apply)			
Elderly Family	Mixed (Elderly/Disabled)	Disabled		
2c. Date of Initial Occupancy	2d. Advertising Start Date			
06/01/2026	Advertising must begin at least 90 d construction and substantial rehabili	ays prior to initial or renewed occupa tation projects.	ancy for new	
	Date advertising began or will begin	03/01/2026		
	For existing projects, select below	w the reason advertising will be us	sed:	
	To fill existing unit vacancies			
	To place applicants on a waiting lis	et (which currently has in	idividuals)	
	To reopen a closed waiting list	(which currently has indivi	iduals)	

3a. Demographics of Project and Housing Market Area Complete and submit Worksheet 1.	
3b. Targeted Marketing Activity	
Based on your completed Worksheet 1, indicate which demograpl housing without special outreach efforts. (check all that apply)	nic group(s) in the housing market area is/are <i>least</i> likely to apply for the
White American Indian or Alaska Native	AsianBlack or African Americanlispanic or LatinoPersons with Disabilities
Families with Children Other ethnic group,	eligion, etc. (specify)
4a. Residency Preference	
Is the owner requesting a residency preference? If yes, comp If no, proceed to Block 4b.	lete questions 1 through 5. No
(1) Type Please Select Type	
(2) Is the residency preference area: The same as the AFHMP housing/expanded housing mar	ket area as identified in Block 1e? Please Select Yes or No
The same as the residency preference area of the local P	HA in whose jurisdiction the project is located? Please Select Yes or No
(3) What is the geographic area for the residency preferen	ce?
(4) What is the reason for having a residency preference?	
(5) How do you plan to periodically evaluate your residency prant and equal opportunity requirements in 24 CFR 5.105(a)?	eference to ensure that it is in accordance with the non-discrimination
4b. Proposed Marketing Activities: Community Contacts Complete and submit Worksheet 3 to describe your use of commu contacts to market the project to those least likely to apply.	Ac. Proposed Marketing Activities: Methods of Advertising Complete and submit Worksheet 4 to describe your proposed methods of advertising that will be used to market to those least likely to apply. Attach copies of advertisements, radio and television scripts, Internet advertisements, websites, and brochures, etc.

5			which sale or rental activ	ity takes place (24 CFR 200.620(e)).
5b. Affirmative Fair Ho The AFHMP must be where the AFHMP wil	available for public inspection	on at the sales or rent	al office (24 CFR 200.62	5). Check below all locations
Rental Office	Real Estate Office	Model Unit	Other (specify)	
5c. Project Site Sign				
, .				sing Opportunity logo, slogan, or statement Please submit photos of Project signs.
The size of the Projec The Equal Housing C	ct Site Sign will be 4' Dpportunity logo or slogan o	x 4'	3' x 3'	

6. Evaluation of Marketing Activities

Explain the evaluation process you will use to determine whether your marketing activities have been successful in attracting individuals least likely to apply, how often you will make this determination, and how you will make decisions about future marketing based on the evaluation process.

To determine whether our marketing activities have been successful in attracting groups least likely to apply, we review statistical data maintained in the onsite software system monthly. Based on this information, we can determine the demographics of the resident population. This review also helps us determine which marketing source is most effective in generating the interest of residents least likely to apply.

7a. Marketing Staff

What staff positions are/will be responsible for affirmative marketing?

Property Manager and Regional Manager 7b. Staff Training and Assessment: AFHMP (1) Has staff been trained on the AFHMP? Yes (2) Has staff been instructed in writing and orally on non-discrimination and fair housing policies as required by 24 CFR 200.620(c)? Yes (3) If yes, who provides instruction on the AFHMP and Fair Housing Act, and how frequently? Training Coordinator (4) Do you periodically assess staff skills on the use of the AFHMP and the application of the Fair Housing Act? Yes $\mathbf{\nabla}$ (5) If yes, how and how often? Mystery Shoppers - semi-annual and upon request. 7c. Tenant Selection Training/Staff (1) Has staff been trained on tenant selection in accordance with the project's occupancy policy, including any residency preferences? Yes (2) What staff positions are/will be responsible for tenant selection? Property Manager and Regional Manager

7d. Staff Instruction/Training:

Describe AFHM/Fair Housing Act staff training, already provided or to be provided, to whom it was/will be provided, content of training, and the dates of past and anticipated training. Please include copies of any AFHM/Fair Housing staff training materials.

All new hire associates attend an online Fair Housing course through LMS (Learning Management System) and Gracehill. To stay compliant each associate is required to attend this training on an annual basis.

8. Additional Considerations Is there anything else you would like to tell us about your AFHMP to help ensure that your program is marketed to those least likely to apply for housing in your project? Please attach additional sheets, as needed.

All of the units will receive project based vouchers of which nine units will be held for those whose incomes are at or below 30% of the area median income. The community will also consist of eleven units that are Section 504 compliant. Nine will be held for physically impaired tenants and two will be held for sensory impaired tenants. Thirty-two units will be held for those whose incomes are at 30% to 50% of the area median income. The remaining units will be held for families at 50% to 60% of the area median income.

The community will be listed at virginiahousingsearch.com.

Available units will be held vacant for 60-days during which ongoing marketing to the Target Population is conducted. On the 61st day, if management presents evidence to VHDA, that efforts were made to market to the Target Population without success, management can lease the available units to income qualified residents upon approval from VHDA's compliance officer.

9. Review and Update

By signing this form, the applicant/respondent agrees to implement its AFHMP, and to review and update its AFHMP in accordance with the instructions to item 9 of this form in order to ensure continued compliance with HUD's Affirmative Fair Housing Marketing Regulations (see 24 CFR Part 200, Subpart M). I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (See 18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802).

Signature of person submitting this Plan & Date of Submission (mm/dd/yyyy)

Andre Blakley

July 17, 2024

Name (type or print) Andre Blakley

Title & Name of Company

President, TRG Community Development

For HUD-Office of Housing Use Only

Reviewing Official:

For HUD-Office of Fair Housing and Equal Opportunity Use Only

Approva

Disapproval

Signature & Date (mm/dd/yyyy)	Signature & Date (mm/dd/yyyy)	
or line line line line line line line line	Name (type or print)	
Title	Title	

Public reporting burden for this collection of information is estimated to average six (6) hours per initial response, and four (4) hours for updated plans, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid Office of Management and Budget (OMB) control number.

Purpose of Form: All applicants for participation in FHA subsidized and unsubsidized multifamily housing programs with five or more units (see 24 CFR 200.615) must complete this Affirmative Fair Housing Marketing Plan (AFHMP) form as specified in 24 CFR 200.625, and in accordance with the requirements in 24 CFR 200.620. The purpose of this AFHMP is to help applicants offer equal housing opportunities regardless of race, color, national origin, religion, sex, familial status, or disability. The AFHMP helps owners/agents (respondents) effectively market the availability of housing opportunities to individuals of both minority and non-minority groups that are least likely to apply for occupancy. Affirmative fair housing marketing and planning should be part of all new construction, substantial rehabilitation, and existing project marketing and advertising activities.

An AFHM program, as specified in this Plan, shall be in effect for each multifamily project throughout the life of the mortgage (24 CFR 200.620(a)). The AFHMP, once approved by HUD, must be made available for public inspection at the sales or rental offices of the respondent (24 CFR 200.625) and may not be revised without HUD approval. This form contains no questions of a confidential nature.

Applicability: The form and worksheets must be completed and submitted by all FHA subsidized and unsubsidized multifamily housing program applicants.

INSTRUCTIONS:

Send completed form and worksheets to your local HUD Office, Attention: Director, Office of Housing

Part 1: Applicant/Respondent and Project

Identification. Blocks 1a, 1b, 1c, 1g, 1h, and 1i are self-explanatory.

Block 1d- Respondents may obtain the Census tract number from the U.S. Census Bureau (<u>http://factfinder2.census.gov/main.html</u>) when completing Worksheet One.

Block 1e- Respondents should identify both the housing market area and the expanded housing market area for their multifamily housing projects. Use abbreviations if necessary. A **housing market area** is the area from which a multifamily housing project owner/agent may reasonably expect to draw a substantial number of its tenants. This could be a county or Metropolitan Division. The U.S. Census Bureau provides a range of levels to draw from.

An **expanded housing market area** is a larger geographic area, such as a Metropolitan Division or a Metropolitan Statistical Area, which may provide additional demographic diversity in terms of race, color, national origin, religion, sex, familial status, or disability.

Block 1f- The applicant should complete this block only if a Managing Agent (the agent cannot be the applicant) is implementing the AFHMP.

Part 2: Type of AFHMP

Block 2a- Respondents should indicate the status of the AFHMP, i.e., initial or updated, as well as the date of the first approved AFHMP. Respondents should also provide the reason (s) for the current update, whether the update is based on the five-year review or due to significant changes in project or local demographics (See instructions for Part 9).

Block 2b- Respondents should identify all groups HUD has approved for occupancy in the subject project, in accordance with the contract, grant, etc.

Block 2c- Respondents should specify the date the project was/will be first occupied.

Block 2d- For new construction and substantial rehabilitation projects, advertising must begin at least 90 days prior to initial occupancy. In the case of existing projects, respondents should indicate whether the advertising will be used to fill existing vacancies, to place individuals on the project's waiting list, or to re-open a closed waiting list. Please indicate how many people are on the waiting list when advertising begins.

Part 3 Demographics and Marketing Area.

"Least likely to apply" means that there is an identifiable presence of a specific demographic group in the housing market area, but members of that group are not likely to apply for the housing without targeted outreach, including marketing materials in other languages for limited English proficient individuals, and alternative formats for persons with disabilities. Reasons for not applying may include, but are not limited to, insufficient information about housing opportunities, language barriers, or transportation impediments.

Block 3a - Using Worksheet 1, the respondent should indicate the demographic composition of the project's residents, current project applicant data, census tract, housing market area, and expanded housing market area. The applicable housing market area and expanded housing market area should be indicated in Block 1e. Compare groups within rows/across columns on Worksheet 1 to identify any under-represented group(s) relative to the surrounding housing market area and expanded housing market area, i.e., those group(s) "least likely to apply" for the housing without targeted outreach and marketing. If there is a particular group or subgroup with members of a protected class that has an identifiable presence in the housing market area, but is not included in Worksheet 1, please specify under "Other."

Respondents should use the most current demographic data from the U.S. Census or another official source such as a local government planning office. Please indicate the source of your data in Part 8 of this form.

Block 3b - Using the information from the completed Worksheet 1, respondents should identify the demographic group(s) least likely to apply for the housing without special outreach efforts by checking all that apply.

Part 4 - Marketing Program and Residency Preference (if any).

Block 4a - A residency preference is a preference for admission of persons who reside or work in a specified geographic area (see 24 CFR 5.655(c)(1)(ii)). Respondents should indicate whether a residency preference is being utilized, and if so, respondents should specify if it is new, revised, or continuing. If a respondent wishes to utilize a residency preference, it must state the preference area (and provide a map delineating the precise area) and state the reason for having such a preference. The respondent must ensure that the preference is in accordance with the nondiscrimination and equal opportunity requirements in 24 CFR 5.105(a) (see 24 CFR 5.655(c)(1)). Respondents should use Worksheet 2 to show how the percentage of the eligible population living or working in the residency preference area compares to that of residents of the project, project applicant data, census tract, housing market area, and expanded housing market area. The percentages would be the same as shown on completed Worksheet 1.

Block 4b - Using Worksheet 3, respondents should describe their use of community contacts to help market the project to those least likely to apply. This table should include the name of a contact person, his/her address, telephone number, previous experience working with the target population(s), the approximate date contact was/will be initiated, and the specific role the community contact will play in assisting with affirmative fair housing marketing or outreach.

Block 4c - Using Worksheet 4, respondents should describe their proposed method(s) of advertising to market to those least likely to apply. This table should identify each media option, the reason for choosing this media, and the language of the advertisement. Alternative format(s) that will be used to reach persons with disabilities, and logo(s) that will appear on the various materials (as well as their size) should be described. **Please attach a copy of the advertising or marketing material.**

Part 5 – Availability of the Fair Housing Poster, AFHMP, and Project Site Sign.

Block 5a - The Fair Housing Poster must be prominently displayed in all offices in which sale or rental activity takes place (24 CFR 200.620(e)). Respondents should indicate all locations where the Fair Housing Poster will be displayed.

Block 5b -The AFHMP must be available for public inspection at the sales or rental office (24 CFR 200.625). Check all of the locations where the AFHMP will be available.

Block 5c -The Project Site Sign must display in a conspicuous position the HUD-approved Equal Housing Opportunity logo, slogan, or statement (24 CFR 200.620(f)). Respondents should indicate where the Project Site Sign will be displayed, as well as the size of the Sign and the size of the logo, slogan, or statement. **Please submit photographs of project site signs.**

Part 6 - Evaluation of Marketing Activities.

Respondents should explain the evaluation process to be used to determine if they have been successful in attracting those individuals identified as least likely to apply. Respondents should also explain how they will make decisions about future marketing activities based on the evaluations.

Part 7- Marketing Staff and Training.

Block 7a -Respondents should identify staff positions that are/will be responsible for affirmative marketing.

Block 7b - Respondents should indicate whether staff has been trained on the AFHMP and Fair Housing Act. Please indicate who provides the training and how frequently. In addition, respondents should specify whether they periodically assess staff members' skills in using the AFHMP and in applying the Fair Housing Act. They should state how often they assess employee skills and how they conduct the assessment.

Block 7c - Respondents should indicate whether staff has been trained on tenant selection in accordance with the project's occupancy policy, including residency preferences (if any). Respondents should also identify those staff positions that are/will be responsible for tenant selection.

Block 7d - Respondents should include copies of any written materials related to staff training, and identify the dates of past and anticipated training.

Part 8 - Additional Considerations.

Respondents should describe their efforts not previously mentioned that were/are planned to attract those individuals least likely to apply for the subject housing.

Part 9 - Review and Update.

By signing the respondent assumes responsibility for implementing the AFHMP. Respondents must review their AFHMP every five years or when the local Community Development jurisdiction's Consolidated Plan is updated, or when there are significant changes in the demographics of the project or the local housing market area. When reviewing the plan, the respondent should consider the current demographics of the housing market area to determine if there have been demographic changes in the population in terms of race, color, national origin, religion, sex, familial status, or disability. The respondent will then determine if the population least to likely to apply for the housing is still the population identified in the AFHMP, whether the advertising and publicity cited in the current AFHMP are still appropriate, or whether advertising sources should be modified or expanded. Even if the demographics of the housing market area have not changed, the respondent should determine if the outreach currently being performed is reaching those it is intended to reach as measured by project occupancy and applicant data. If not, the AFHMP should be updated. The revised AFHMP must be submitted to HUD for approval. HUD may review whether the affirmative marketing is actually being performed in accordance with the AFHMP. If based on their review, respondents determine the AFHMP does not need to be revised, they should maintain a file documenting what was reviewed, what was found as a result of the review, and why no changes were required. HUD may review this documentation.

Notification of Intent to Begin Marketing.

No later than 90 days prior to the initiation of rental marketing activities, the respondent must submit notification of intent to begin marketing. The notification is required by the AFHMP Compliance Regulations (24 CFR 108.15). The Notification is submitted to the Office of Housing in the HUD Office servicing the locality in which the proposed housing will be located. Upon receipt of the Notification of Intent to Begin Marketing from the applicant, the monitoring office will review any previously approved plan and may schedule a pre-occupancy conference. Such conference will be held prior to initiation of sales/rental marketing activities. At this conference, the previously approved AFHMP will be reviewed with the applicant to determine if the plan, and/or its proposed implementation, requires modification prior to initiation of marketing in order to achieve the objectives of the AFHM regulation and the plan.

OMB approval of the AFHMP includes approval of this notification procedure as part of the AFHMP. The burden hours for such notification are included in the total designated for this AFHMP form.

Worksheet 1: Determining Demographic Groups Least Likely to Apply for Housing Opportunities (See AFHMP, Block 3b)

In the respective columns below, indicate the percentage of demographic groups among the project's residents, current project applicant data, census tract, housing market area, and expanded housing market area (See instructions to Block 1e). If you are a new construction or substantial rehabilitation project and do not have residents or project applicant data, only report information for census tract, housing market area, and expanded market area. The purpose of this information is to identify any under-representation of certain demographic groups in terms of race, color, national origin, religion, sex, familial status, or disability. If there is significant under-representation of any demographic group among project residents or current applicants in relation to the housing/expanded housing market area, then targeted outreach and marketing should be directed towards these individuals least likely to apply. Please indicate under-represented groups in Block 3b of the AFHMP. **Please attach maps showing both the housing market area and the expanded housing market area**.

Demographic Characteristics	Project's Residents	Project's Applicant Data	Census Tract	Housing Market Area	Expanded Housing Market Area
% White			37.7%	44.8%	44.1%
% Black or African American			51.4%	40.7%	41.2%
% Hispanic or Latino			5.0%	8.7%	9.9%
% Asian			1.4%	3.8%	3.5%
% American Indian or Alaskan Native			0.4%	0.4%	0.2%
% Native Hawaiian or Pacific Islander			0.1%	0.2%	0.1%
%Persons with Disabilities			10.4%	11.3%	10.9%
% Families with Children under the age of 18			30.2%	26.8%	30.3%
Other (specify)					

Worksheet 2: Establishing a Residency Preference Area (See AFHMP, Block 4a)

Complete this Worksheet if you wish to continue, revise, or add a residency preference, which is a preference for admission of persons who reside or work in a specified geographic area (see 24 CFR 5.655(c)(1)(ii)). If a residency preference is utilized, the preference must be in accordance with the non-discrimination and equal opportunity requirements contained in 24 CFR 5.105(a). This Worksheet will help show how the percentage of the population in the residency preference area compares to the demographics of the project 's residents, applicant data, census tract, housing market area, and expanded housing market area. **Please attach a map clearly delineating the residency preference geographical area.**

Demographic Characteristics	Project's Residents (as determined in Worksheet 1)	Project's Applicant Data (as determined in Worksheet 1)	Census Tract (as determined in Worksheet 1)	Housing Market Area (as determined in Worksheet 1)	Expanded Housing Market Area (as determined in Worksheet 1)	Residency Preference Area (if applicable)
% White						
% Black or African American						
% Hispanic or Latino						
% Asian						
% American Indian or Alaskan Native						
% Native Hawaiian or Pacific Islander						
% Persons with Disabilities						
% Families with Children under the age of 18						
Other (specify)						

Worksheet 3: Proposed Marketing Activities - Community Contacts (See AFHMP, Block 4b)

For each targeted marketing population designated as least likely to apply in Block 3b, identify at least one community contact organization you will use to facilitate outreach to the particular population group. This could be a social service agency, religious body, advocacy group, community center, etc. State the names of contact persons, their addresses, their telephone numbers, their previous experience working with the target population, the approximate date contact was/will be initiated, and the specific role they will play in assisting with the affirmative fair housing marketing. Please attach additional pages if necessary.

Targeted Population(s)	Community Contact(s), including required information noted above.
Hispanic or Latino	VACOLAO (Virginia Coalition of Latino Organizations) - P.O. Box 6120, Arlington, VA 2206, Email: vacolao@gmail.com. This organization assists the Latino community of Virigina with housing, immigration, health care, voting rights etc. We will be contacting VACOLAO in March 2026, to seek referrals for applicants.
Asian	APAHO (Asian Pacific American Heritage Organization) - Tricia Orpilla - President - 3475 Edinburgh Drive, Virginia Beach, VA 23452 - TEL: 757-453-3088. APAHO assists the Asian population of Virginia to integrate into American society as well as assisting with other social and economic opportunities for the community. We will be contacting APAHO in March of 2026, to seek referrals for applicants.
American Indian or Native Alaskan	Tribal Assistance of Virginia - Trenton G. Howell - 310 Shea Drive, Chesapeake, VA 23322-5571 - TEL: 757-389-7612. Mr. Howell heads up the Tribal Assistance of VA for the National Resources Conservation Service. Mr., Howell has access to individuals seeking housing. We will be contacting Mr. Howell in March 2026, to seek referrals for applicants.

Worksheet 4: Proposed Marketing Activities – Methods of Advertising (See AFHMP, Block 4c)

Complete the following table by identifying your targeted marketing population(s), as indicated in Block 3b, as well as the methods of advertising that will be used to market to that population. For each targeted population, state the means of advertising that you will use as applicable to that group and the reason for choosing this media. In each block, in addition to specifying the media that will be used (e.g., name of newspaper, television station, website, location of bulletin board, etc.) state any language(s) in which the material will be provided, identify any alternative format(s) to be used (e.g. Braille, large print, etc.), and specify the logo(s) (as well as size) that will appear on the various materials. Attach additional pages, if necessary, for further explanation. Please attach a copy of the advertising or marketing material.

Targeted Population:	Targeted Population:	Targeted Population:
Hispanic or Latino	Asian	American Indian or Alaskan Native
Hispanic or Latino	Asian	American Indian or Alaskan Native
Hispanic or Latino	Asian	American Indian or Alaskan Native
	Hispanic or Latino	Hispanic or Latino Asian



Inducement Resolution for Tax Exempt Bonds

Twin Pines Senior Apartments (2025-TEB-14)

Virginia Housing 2025 4% LIHTC Application

TAB Y – INDUCEMENT RESOLUTION FOR TAX EXEMPT BONDS

Twin Pines Senior Apartments is targeting a May 1st, 2025 Tax-Exempt Bond Submission in order to meet the third tax exempt bond pricing of 2025. As such, an inducement resolution is not yet available at this time.

Tab Z:

Documentation of team member's Diversity, Equity and Inclusion Designation or Veteran Owned Small Business certification

SWAM CONTRACT CERTIFICATION

(TO BE PROVIDED AT TIME OF APPLICATION)

LIHTC Applicant Name _____ Twin Pines Senior Housing

Name of SWaM Service Provider Hudson Real Estate Advisory Group

Part II, 13VAC10-180-60(E)(5)(a) 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 business certified as women-owned or minority-owned through the Commonwealth of Virginia's Small, Women-owned, and Minority-owned Business (SWaM) Certification Program. Any applicant seeking points from Part II, 13VAC10-180-60(E)(5)(a) of the QAP must provide in its application this certification together with a copy of the service provider's certification from the Commonwealth of Virginia's SWaM Program. 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 SWaM Service Provider.

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)(a) of the QAP.

- 1. The SWaM Service Provider will provide the following services and roles eligible for points under the QAP:
- _____X_ consulting services to complete the LIHTC application;
- X ongoing development services through the placed in service date;
- ____ general contractor;
- ___ architect;
- ___ property manager;
- ____accounting services; or
- ___legal services.

 Please describe below the nature of the services contracted for with the 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.

1 of 3

3. Attach to this certification a copy of the service provider's current 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 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)(a) of the QAP, and that the undersigned service provider is still a business certified as Women-Owned or Minority-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]

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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)(a) of the QAP; that the undersigned service provider is a business certified as Women-Owned or Minority-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:

TRG Community Development, LLC

Name of Applicant

Andre Blakley

Signature of Applicant Andre Blakley, President

Printed Name and Title of Authorized Signer

SWAM CERTIFIED SERVICE PROVIDER:

Hudson Real Estate Advisory Group

Name of SWaM Certified Service Provider

1/21/25

Signature of SWaM Certified Service Provider

Glenn Hudson, Principal Printed Name and Title of Authorized Signer

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Department of Small Business and Supplier Diversity An official website Here's how you know

SBSD

Directory Listing

MWAA last updated on APR 09, 2025 04:17 AM EST

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Mailing	Contact Name: Glenn Hudson		Small Start Date	09-28-2024
City Mailing State	Mailing Address P.O Box 326 Richmond, VA 23218 Physical Locatio		Minority Owned Start Date	09-28-2024
Mailing ZIP Code	Providence Forg VA 23140	e,	Business Ethnicity	Black or African American
Business Category	Phone: (804) 67 3302		SWaM Expiratio	09-28-2029
	Business Email: gfhud1@gmail.c m		n Date NIGP Code a	and Description:
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Tab AA:

Priority Letter from Rural Development

Twin Pines Senior Apartments (2025-TEB-14)

Virginia Housing 2025 4% LIHTC Application

Tab AA - Priority Letter for Rural Development

This project is not seeking points in this category. This is Not Applicable.

TAB AB:

Social Disadvantage Certification or Veteran Owned Small Business Certification

Twin Pines Senior Apartments (2025-TEB-14)

Virginia Housing 2025 4% LIHTC Application

Tab AB - Social Disadvantage or Veteran Owned Small Business Certification

This project is not seeking points in this category. This is Not Applicable.