

**URBAN HOPE'S RICHMOND LAND BANK PROPOSAL  
APRIL 2020**

OVERVIEW:

Urban Hope is applying to acquire three residential lots in the Church Hill neighborhood from the Richmond Land Bank. The attached pro forma combines projects for all three lots. If not all three project lots are awarded, the projects can be structured as stand-alone. If not all three can be awarded to UH, it would be our preference to either get one lot for the duplex, or two lots for two SFHs. If we could express a choice, we would choose the two lots for the larger houses, as we see this as a rarer opportunity in the neighborhood to meet a significant need.

LOTS PROPOSED:

**615 N 30th**

Zoned R63 -- multifamily ok  
3200 sf lot minimum for multifamily  
Lot size: 24 x 136 = 3264 sf  
Plan: duplex -- up/down, 2br/1bt each unit  
\$225k construction cost

**1223 N 32nd**

Zoned R6 -- no multifamily  
Lot size: 30 x 124 = 3720 sf  
Plan: 4 br/3bt SFH \$200k construction cost

**1206 N 33rd**

Zoned R6 -- no multifamily  
Lot size: 30 x 124 = 3720  
Plan: 4 br/3 bt SFH \$200k construction cost

REQUIRED:

Plan to contract with qualified individuals to complete the project

Urban Hope intends to work with Project Homes to build on the lot(s) we might be awarded from the Richmond Land Bank, producing permanently affordable rental housing with a trusted affordable housing partner with whom we already have a relationship. We are open to any development or construction partner that can meet or reduce our proposed budget and meet or accelerate our proposed timeline.

We are securing both philanthropic funds as well as low-interest financing to cover the costs of the project, with anticipated rents planned to cover ongoing property expenses.

Estimated timeline for completion\*

May - Sept 2020	Capital raise, predevelopment work (architectural work, surveying, soil testing)
Sept - Dec 2020	Permits applied for and approved
Jan - May 2021	Construction
June - Dec 2021	Rented and stabilization period
Jan 2022	Conversion to VHDA lending

\*Timeline must be paired with the caveat that the COVID-19 pandemic has upended the entire business and philanthropic cycles, so flexibility will be warranted.

Project budget form (attached), including status of any funding such as:

Loan Pre-Qualification Letter

Grant Award/Funding Commitment

We have had very positive discussions with a private funder and a new CDC that seeks to serve as an “affordable housing accelerator.” While we do not have a firm commitment letter at the time of this submission, the CDC and the private funder both affirmed their interest in our proposed terms of engagement. Urban Hope has the cash on hand to acquire the proposed properties from the Land Bank immediately upon approval. Our private funder will loan the project the entirety of the development and construction costs, an estimated to be less than \$700k, as an interest-only loan for up to 18 months with terms of LIBOR+1.5%. The CDC will commit to fundraising to cover the first 12 months of interest payments. Then once the properties house tenants, rental income will pay the loan interest for the remaining 6 months of the stabilization period. Then we will convert the entire project to the long-term loan with VHDA philanthropy, and grant funding, and pay back the private lender the full loan amount.

Schematics/sketches/drawings of redevelopment plan (see end of document and attachments)

A description of applicant’s experience completing similar projects, their qualifications or training to complete the project

The proposed project is twofold, with the first phase being that of construction, and the second being that of leasing and ongoing management of the properties. For the first phase, UH partner Project Homes is a highly-experienced developer with extensive experience building affordable housing in this neighborhood and elsewhere. For the second phase, UH also has extensive experience in leasing and managing properties. With 19 units in our portfolio, and a commitment to maintaining high-quality rentals for those at 50% AMI and below, we are well-able to complete this project.

Documentation, if available, of ongoing or past work in the surrounding neighborhood

Provide demographics of past project residents, including, but not limited to AMI level, race, gender, household size, age

Urban Hope has been in existence for 20 years, providing both rental and homeownership opportunities. In recent years, our primary focus has been on expanding the number of rental units available to those below 50% AMI. We are the only nonprofit in the East End with this as the primary focus. In fact, most of our tenants are at 30% AMI, and as low as 20% AMI. At this juncture, nearly all our tenants are African-American, and half of the households are headed by a single parent. Households range in size from 1-7, and residents range from infants to senior citizens.

Reasons for interest in the property (i.e. type of structure, neighborhood/location, price, personal connection). Please provide at least a 3-5 sentence description.

Urban Hope is deeply committed to the long-term health of the East End of Richmond, which, in our view, means protecting current residents from displacement caused by neighborhood change. Our mission is to make home a cornerstone of opportunity by keeping it affordable; when we are able to place individuals and families in properties that fit within their budgets, we help stabilize the neighborhood and foster a healthy mix of incomes that benefits everyone. We aim to secure and create as much affordable housing as possible to maintain in perpetuity, as natural market forces will not protect affordability for those in low- and extremely-low income brackets.

With this aim of creating as much affordable property as possible, we intend to build a duplex on the lot where it will be possible to build by-right. (If a Special Use Permit were required, the project could experience delays.) On each of the other two lots, we intend to build a four bedroom/three bath house. There is a severe lack of affordable houses with this many bedrooms, and we have a number of larger families who are in need of this size house.

How does your project address community inequities?

Please address the community need that you are serving with statistics about the neighborhood.

In the City of Richmond, recent data shows that LMI families are experiencing unprecedented levels of displacement and eviction due to rising housing costs, creating a downward spiral that affects housing stability and educational, vocational and health outcomes. For example:

- In Richmond's Church Hill neighborhood, the median sales price for a single-family home increased from \$187,000 in 2014 to \$215,000 in 2016 (+17%), and similar increases are being seen in other emerging neighborhoods where long-term residents are being priced out of homeownership and rents are rising (Source: City of Richmond Assessor's Office).
- Richmond was recently ranked second in the nation for evictions. ( Source: "In 83 Million Eviction Records, a Sweeping and Intimate New Look at Housing in America," New York Times, April 7, 2018).
- More than half of all renters (51%) in the City of Richmond are housing cost burdened, paying more than 30% of their monthly income on housing costs (Housing Virginia SOURCEBOOK).
- While the local housing authority works to redevelop nearby public housing in our target area, fewer than one in five apartment communities currently accept Housing Choice Vouchers, based on a sample survey by Housing Opportunities Made Equal of Virginia (HOME).

Provide demographic targets for future project residents, including, but not limited to, AMI level, race, gender, household size, age.

We intend to utilize these properties as permanently affordable rental housing. As with our other properties, the likely tenants will be black residents of low income who are at risk of displacement. With the planned bedroom counts, it is also likely that all of the tenants will be families, ranging all ages.

With the high costs associated with building and maintaining larger residences, it is likely that one of the SFHs will need to be rented to a family with slightly higher AMI, in order to offset the projected losses produced by renting the other large house at a more affordable rate. (See project pro forma.)

Provide the target purchase price or rent

See pro forma, attached. Rents are targeted at 50% and 60% AMI. If greater economies can be realized, or deeper subsidy can be secured, rents will be lowered accordingly. This pro forma is intentionally conservative to prove the viability of the project.

Letters of support (community leaders, neighboring residents, neighborhood associations, etc.)

Included: The Honorable Cynthia Newbille, Ms. Mary Thompson, Pastor Don Coleman, Mr. Damon Jiggetts

Rental Management Plan: If you plan to manage the property as a rental, please demonstrate your capacity to manage and maintain the property either as an established landlord or as a new one.

Completed copy of Management Income Expense Budget  
(Please refer to the attached pro forma for management expense details.)

Narrative description of your marketing plan

Urban Hope is in the very positive position of having good reputational capital, as well as plenty of potential tenants who are eager for us to develop more properties. And, as we continue to provide and expand our financial health classes, the pool of potential renters increases. Currently, there would be no need to expand our marketing efforts, as word of mouth keeps our application pool full.

Narrative description of management procedures

Part of what makes Urban Hope so successful at managing renters is our emphasis on relationships. We know our tenants, and our tenants know us. With that sort of personal connection, we are able to help our tenants weather many of the challenges that inevitably come their way.

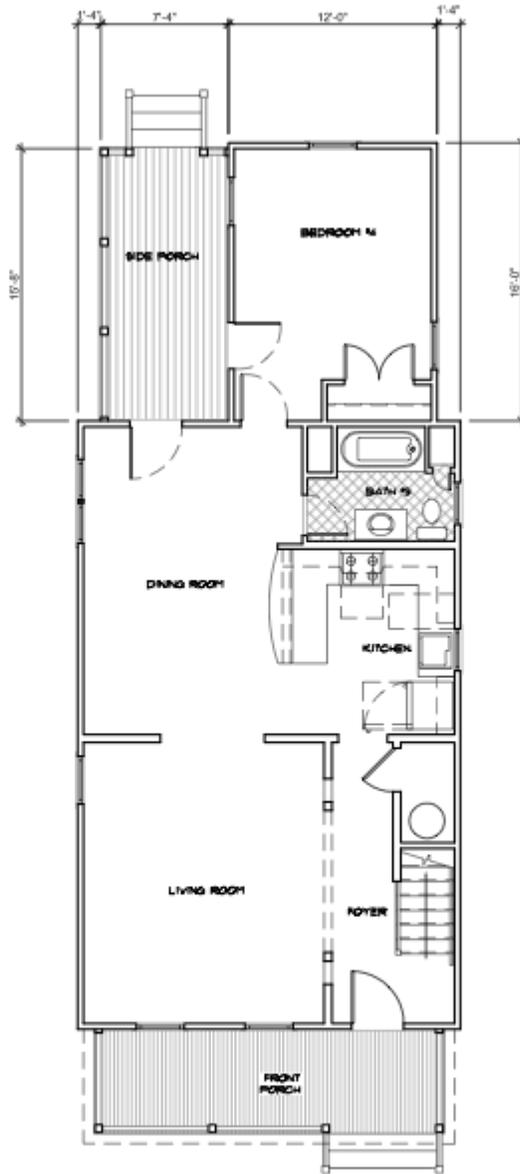
We do have a partnership with Great Richmond Rentals, which provides rent collection and associated services, as well as maintenance when we are not in a position to engage volunteer help for repairs.

Standard lease agreement (attached)

Anticipated market served (see above)

Will accept Housing Choice Vouchers: YES\_\_x\_\_ NO\_\_\_\_

\*Following pages are schematics for 4br sfh from Project Homes

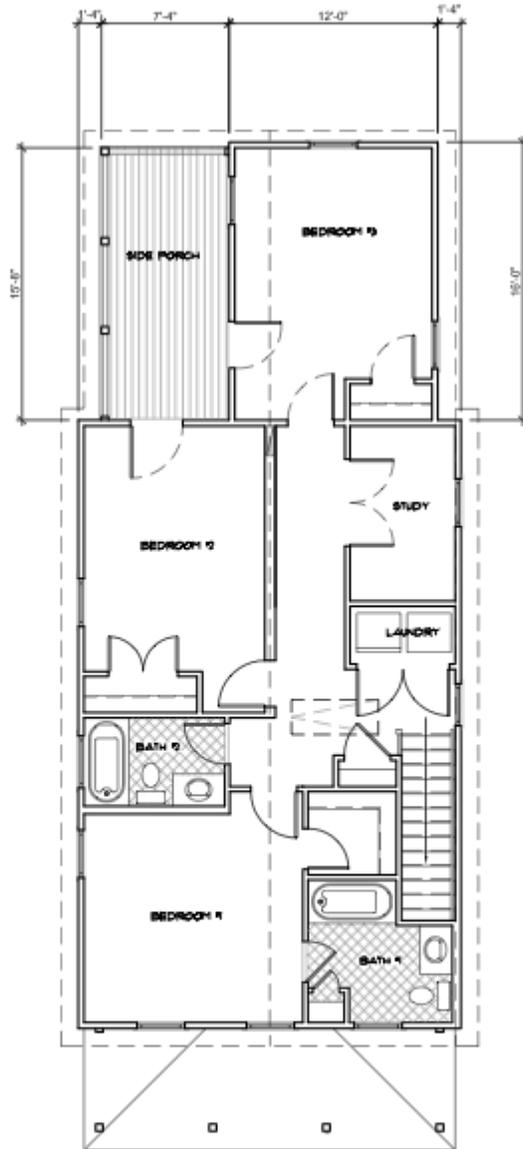


A1

**FIRST FLOOR**

SCALE: 1/8" = 1'-0"

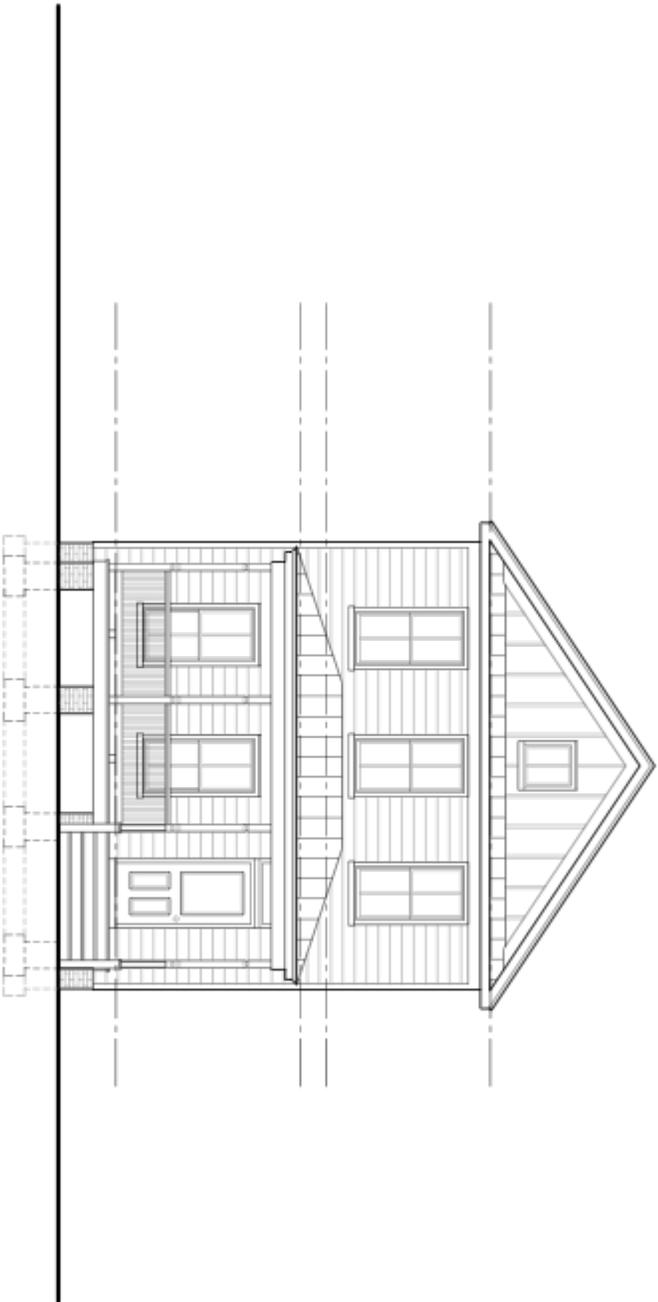
01/27/ 2018



**A1** **SECOND FLOOR**

SCALE: 1/8" = 1'-0"

01/27/ 2018

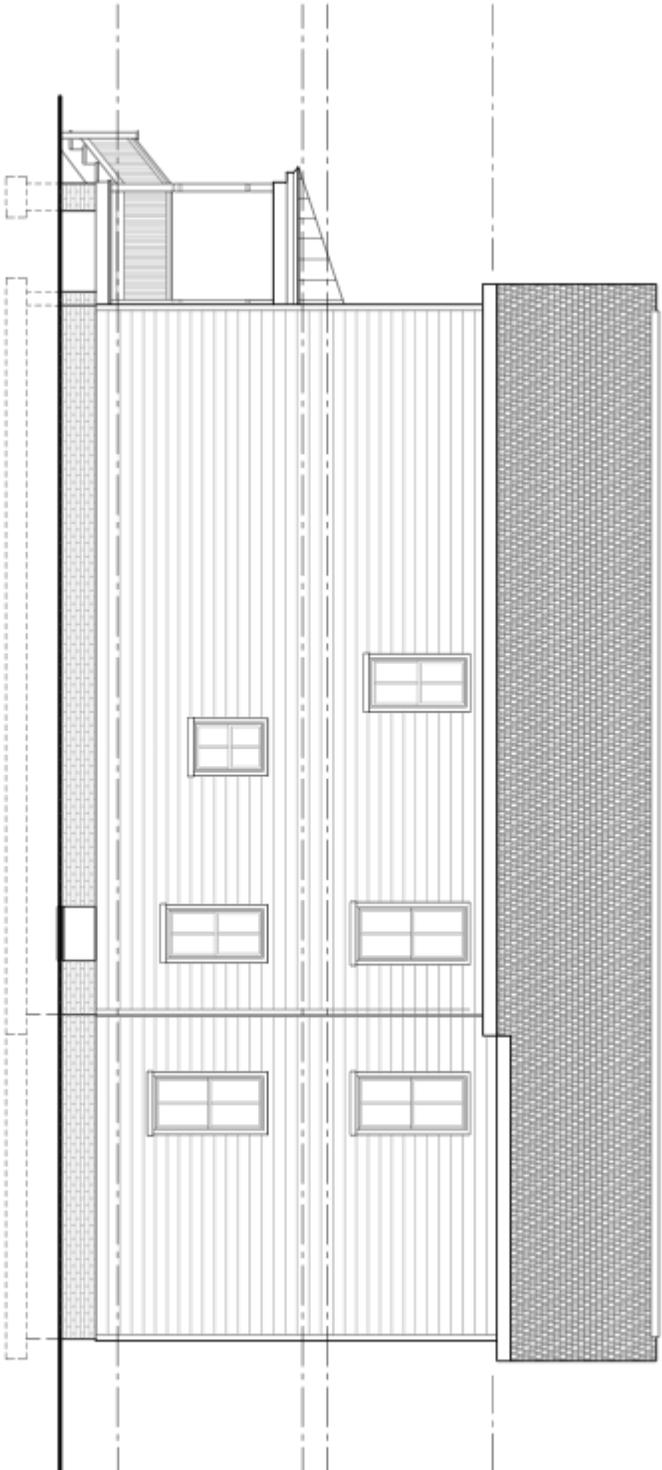


A1

**FRONT ELEVATION**

SCALE: 3/16" = 1'-0"

01/27 / 2018

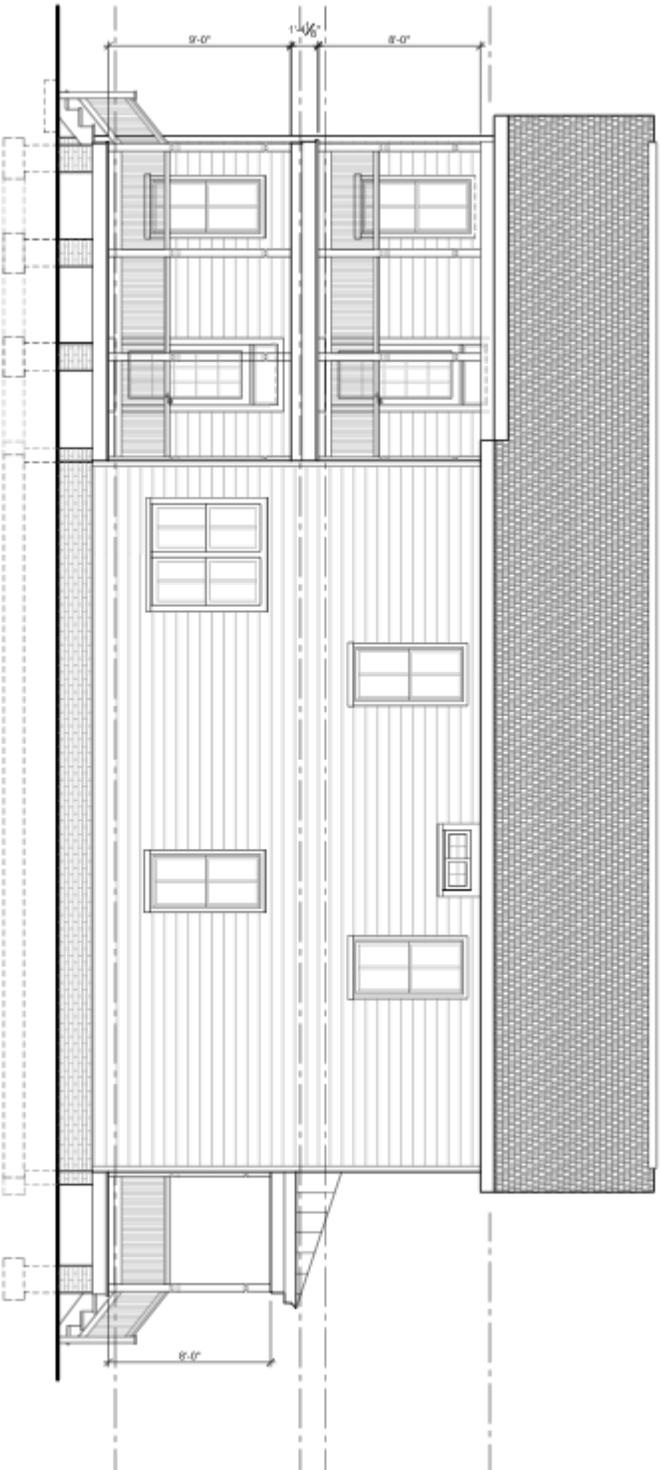


A1

**SIDE ELEVATION**

SCALE: 3/16" = 1'-0"

01/27 / 2018

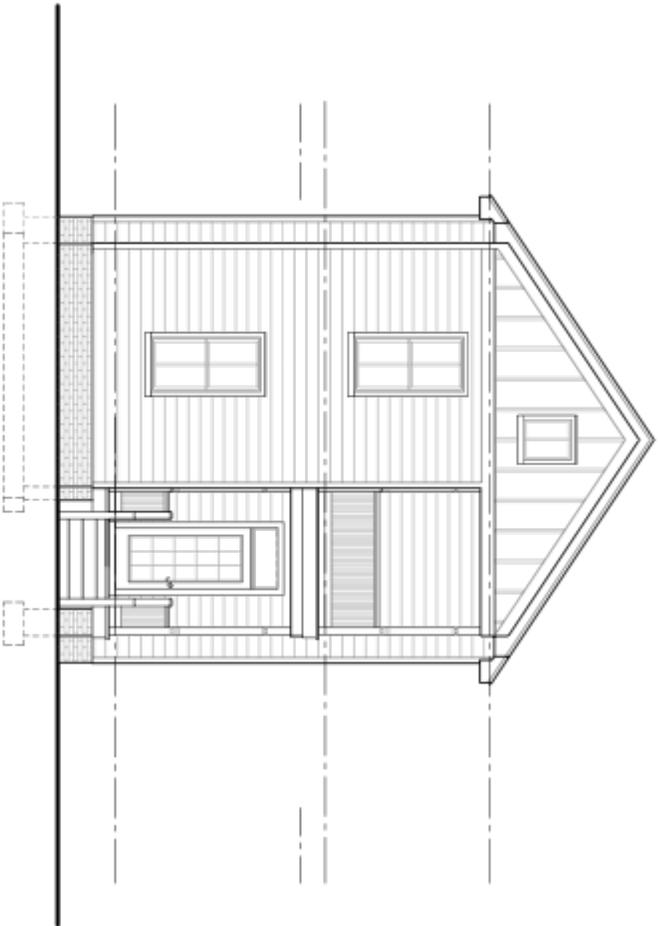


A1

**SIDE ELEVATION**

SCALE: 3/16" = 1'-0"

01/27 / 2018



A1

**REAR ELEVATION**

SCALE: 3/16" = 1'-0"

01/27 / 2018



EDUCATE | ENGAGE | EMPOWER

1708 NORTH 22<sup>ND</sup> STREET  
RICHMOND, VA 23223  
P: (804) 780-1195  
F: (804) 780-0919  
[www.PeterPaulRVA.org](http://www.PeterPaulRVA.org)

**BOARD OF DIRECTORS**

- Jessica Brooks, PhD
- Joy Brown
- Christa Coleman
- Tamika Daniel
- Mary Doswell
- Mark Franko
- Hal Greer
- Patrick D. Hanley
- Nancy Harrison
- John Hopper
- Jershon Jones
- Patte Koval
- Laura Lafayette
- Benita Miller, DDS
- Christopher J. Moore
- Hillary Parkhouse, PhD
- Missy Reynolds
- Renee Robinson
- The Rev. Andrew Terry

**EXECUTIVE DIRECTOR**

Damon Jiggetts

April 6, 2020

Richmond Land Bank  
Maggie Walker Community Land Trust  
203 N. Robinson St.  
Richmond, VA 23220

To the Citizen's Advisory Panel and Board of MWCLT:

I am writing to express my support of Urban Hope, Inc. and their application to acquire 3 properties from the Richmond Land Bank. As an active and effective organization working in the 7<sup>th</sup> District, Urban Hope is doing excellent work alongside other affordable housing organizations and organizations serving families with low incomes. Because of my work with Peter Paul families, I am keenly aware of the need for affordable rental housing options in the neighborhood and the excellent financial counseling support given by Urban Hope to community members.

Because of the rapid change in the 7<sup>th</sup> district and a popular housing market, the East End needs a wide range of affordable options. Urban Hope has proven many times that they successfully support folks with incomes that typically are left out of other affordable housing options. Urban Hope consistently works with those with incomes as low as 20% of the AMI. The housing options for this demographic are severely limited; Urban Hope is a deeply needed organization.

I am encouraged that Urban Hope is in a period of significant growth and is seeking to develop more properties that fit their model and demographic of clients. We are pursuing partnership with them as well in order to increase the affordable housing options for our families.

I am in full support of the continued efforts of this worthy organization to broaden the availability of affordable housing in the greater Church Hill area and I would heartily encourage you to consider their application for Richmond Land Bank property acquisition.

Sincerely,

Damon Jiggetts  
Executive Director  
Peter Paul



# Richmond City Council

*The Voice of the People*

*Richmond, Virginia*

## OFFICE OF THE PRESIDENT The Honorable Cynthia I. Newbille, Council President *Councilwoman, Richmond East End 7th Voter District*

April 6, 2020

Richmond Land Bank  
Maggie Walker Community Land Trust  
203 N. Robinson St.  
Richmond, VA 23220

To the Citizen's Advisory Panel and Board of MWCLT:

This is a letter in support of Urban Hope, Inc. and their application to acquire 3 properties from the Richmond Land Bank. As an active and effective organization working in the 7<sup>th</sup> District, Urban Hope is doing excellent work alongside other affordable housing organizations. While the organization is smaller in scale than some of the more established affordable housing groups, they are providing rental housing and financial counseling to a demographic that is underserved and in great need of affordable housing.

Because of the rapid change in the 7<sup>th</sup> district and a popular housing market, the East End needs a wide range of affordable options. Urban Hope has proven many times that they successfully support folks with incomes that typically are left out of other affordable housing options. Urban Hope consistently works with those with incomes as low as 20% of the AMI. The housing options for this demographic are severely limited; Urban Hope is a deeply-needed organization.

I am encouraged that Urban Hope is in a period of significant growth and is seeking to develop more properties that fit their model and demographic of clients. They are trusted by East End residents, have a diverse board of directors, and have been working along side the community for 20 years.

My office is in full support of the continued efforts of this worthy organization to broaden the availability of affordable housing in the greater Church Hill area and I would heartily encourage you to consider their application for Richmond Land Bank property acquisition.

Sincerely,

The Honorable Cynthia Newbille  
Richmond City Council  
East End, 7<sup>th</sup> District

April 6, 2020

Richmond Land Bank  
Maggie Walker Community Land Trust  
203 N. Robinson St.  
Richmond, VA 23220

To the Citizen's Advisory Panel and Board of MWCLT:

This is a letter in support of Urban Hope, Inc. and their application to acquire 3 properties from the Richmond Land Bank. As an active and effective organization working in the 7<sup>th</sup> District, Urban Hope is doing excellent work alongside other affordable housing organizations. While the organization is smaller in scale than some of the more established affordable housing groups, they are providing rental housing and financial counseling to a demographic that is underserved and in great need of affordable housing.

Because of the rapid change in the 7<sup>th</sup> district and a popular housing market, the East End needs a wide range of affordable options. Urban Hope has proven many times that they successfully support folks with incomes that typically are left out of other affordable housing options. Urban Hope consistently works with those with incomes as low as 20% of the AMI. The housing options for this demographic are severely limited; Urban Hope is a deeply needed organization.

I am encouraged that Urban Hope is in a period of significant growth and is seeking to develop more properties that fit their model and demographic of clients. They are trusted by East End residents, have a diverse board of directors, and have been working along side the community for 20 years.

As a civic association leader and long time resident, I am in full support of the continued efforts of this worthy organization to broaden the availability of affordable housing in the greater Church Hill area and I would heartily encourage you to consider their application for Richmond Land Bank property acquisition.

Sincerely,

*Mary White Thompson*

Electronically signed with permission

Mary White Thompson  
Past President of New Visions Civic League



VHDA REACH	\$ 450,000	66%	1.95%	420	420		17,750
	-						
<b>Subtotal MORTGAGES</b>	<b>450,000</b>						
Grants							
RIC - HTF	60,000						
Donations	152,500						
Professional Services	4,500						
In-kind Contributions	-						
Deferred Fee	15,000						
Investor Equity							
<b>TOTAL SOURCES</b>	<b>682,000</b>						
Gap							
<b>Total Project Cost</b>	<b>\$682,000</b>	<b>100%</b>					

CASH FLOW STATEMENT/RESERVE ACCOUNT BALANCE															
Operating Pro-forma	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
<b>GROSS RENT</b>															
House 1	\$ 9,264	9449	9638	9831	10028	10228	10433	10641	10854	11071	11293	11519	11749	11984	12224
House 2	\$ 11,400	11628	11861	12098	12340	12587	12838	13095	13357	13624	13897	14174	14458	14747	15042
House 3	\$ 12,036	12277	12522	12773	13028	13289	13554	13826	14102	14384	14672	14965	15265	15570	15881
House 4	\$ 15,048	15349	15656	15969	16288	16614	16946	17285	17631	17984	18343	18710	19085	19466	19856
Subtotal	47,748	48,703	49,677	50,671	51,684	52,718	53,772	54,847	55,944	57,063	58,205	59,369	60,556	61,767	63,002
Other Income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VACANCY 5.0%	2,387	2,435	2,484	2,534	2,584	2,636	2,689	2,742	2,797	2,853	2,910	2,968	3,028	3,088	3,150
<b>EFFECTIVE GROSS INCOME</b>	<b>45,361</b>	<b>46,268</b>	<b>47,193</b>	<b>48,137</b>	<b>49,100</b>	<b>50,082</b>	<b>51,083</b>	<b>52,105</b>	<b>53,147</b>	<b>54,210</b>	<b>55,294</b>	<b>56,400</b>	<b>57,528</b>	<b>58,679</b>	<b>59,852</b>
<b>OPERATING EXPENSES</b>															
Building Expenses	25,513	26,278	27,067	27,879	28,715	29,576	30,464	31,378	32,319	33,289	34,287	35,316	36,375	37,467	38,591
Replacement Reserve	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400
<b>TOTAL OPERATING EXPENSES</b>	<b>26,913</b>	<b>27,678</b>	<b>28,467</b>	<b>29,279</b>	<b>30,115</b>	<b>30,976</b>	<b>31,864</b>	<b>32,778</b>	<b>33,719</b>	<b>34,689</b>	<b>35,687</b>	<b>36,716</b>	<b>37,775</b>	<b>38,867</b>	<b>39,991</b>
<b>NET OPERATING INCOME</b>	<b>18,448</b>	<b>18,590</b>	<b>18,727</b>	<b>18,858</b>	<b>18,985</b>	<b>19,105</b>	<b>19,220</b>	<b>19,327</b>	<b>19,428</b>	<b>19,522</b>	<b>19,607</b>	<b>19,684</b>	<b>19,753</b>	<b>19,812</b>	<b>19,862</b>
<b>DEBT SERVICE</b>															
VHDA REACH	17,750	17,750	17,750	17,750	17,750	17,750	17,750	17,750	17,750	17,750	17,750	17,750	17,750	17,750	17,750
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>OPERATING CASH FLOW</b>	<b>698</b>	<b>840</b>	<b>977</b>	<b>1,108</b>	<b>1,235</b>	<b>1,355</b>	<b>1,470</b>	<b>1,578</b>	<b>1,678</b>	<b>1,772</b>	<b>1,857</b>	<b>1,934</b>	<b>2,003</b>	<b>2,062</b>	<b>2,112</b>
<b>ADJUSTMENTS</b>															
Deferred Fee	698	840	977	1,108	1,235	1,355	1,470	1,578	1,678	1,772	1,857				
<b>Remaining Cash Flow</b>	<b>-</b>	<b>1,834</b>	<b>2,003</b>	<b>2,062</b>	<b>2,112</b>										
<b>RESERVE ACCOUNT</b>															
Beginning Balance	1,400	2,800	4,200	5,600	7,000	8,400	9,800	11,200	12,600	14,000	15,400	16,800	18,200	19,600	21,000
Annual Contribution	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400
Deferred from Cash Flow															
<b>ENDING BALANCE</b>	<b>1,400</b>	<b>2,800</b>	<b>4,200</b>	<b>5,600</b>	<b>7,000</b>	<b>8,400</b>	<b>9,800</b>	<b>11,200</b>	<b>12,600</b>	<b>14,000</b>	<b>15,400</b>	<b>16,800</b>	<b>18,200</b>	<b>19,600</b>	<b>21,000</b>

## Urban Hope

square footage	2000	2000	2000	
<b>A. Construction Costs</b>	<b>Duplex</b>	<b>House 1</b>	<b>House 2</b>	<b>Total</b>
<b>Land Improvements</b>				
a. Off-Site				
b. On-Site				\$ -
<b>Structures</b>				\$ -
Acquisition	\$ 6,000	\$ 6,000	\$ 6,000	\$ 18,000
New Construction	\$ 197,368	\$ 175,439	\$ 175,439	\$ 548,246
Rehabilitation	\$ -	\$ -	\$ -	\$ -
				\$ -
6% General Requirements	\$ 11,842	\$ 10,526	\$ 10,526	\$ 32,895
2% Builders Overhead	\$ 3,947	\$ 3,509	\$ 3,509	\$ 10,965
6% Builders Profit	\$ 11,842	\$ 10,526	\$ 10,526	\$ 32,895
Building Permits				\$ -
				\$ -
Subtotal Acq/Construction	\$ 231,000	\$ 206,000	\$ 206,000	\$ 643,000
Construction minus Acquisition	\$ 225,000	\$ 200,000	\$ 200,000	\$ 625,000
<b>B. Owner Costs</b>				\$ -
Site Engineering/ Survey				\$ -
Design & Supervision Architects				\$ -
Realtor Fee	\$ -	\$ -	\$ -	\$ -
Environmental Phase I				\$ -
Appraisal & Market Study	\$ -	\$ -	\$ -	\$ -
Mortgage Placement Fee				\$ -
Processing & Financing Fees	\$ -	\$ -	\$ -	\$ -
Other Fees				\$ -
Construction Interest	\$ -	\$ -	\$ -	\$ -
Taxes during Construction	\$ -	\$ -	\$ -	\$ -
Insurance during Construction	\$ -	\$ -	\$ -	\$ -
Title/ Recording Expense	\$ 1,000	\$ 1,000	\$ 1,000	\$ 3,000
Legal Fees	\$ 2,000	\$ 2,000	\$ 2,000	\$ 6,000
Cost Certification				\$ -
Tax Credit Fee				\$ -
Contingency Reserve	\$ -	\$ -	\$ -	\$ -
Lease Up Reserve				\$ -
Tap Fees				\$ -
Building Permits	\$ -	\$ -	\$ -	\$ -
LOC Fees				\$ -
Construction/Perm Loan Fees	\$ -	\$ -	\$ -	\$ -
Construction Loan Fees				\$ -
				\$ -
Sub-total Owner	\$ 3,000	\$ 3,000	\$ 3,000	\$ 9,000
<b>C. Other Costs</b>				\$ -
Subtotal Acq, Const, Owner	\$ 234,000	\$ 209,000	\$ 209,000	\$ 652,000
Subtotal Const & Owner, no Acq.	\$ 228,000	\$ 203,000	\$ 203,000	\$ 634,000
Development Fee	\$ 22,800	\$ 20,300	\$ 20,300	\$ 63,400
0.1				\$ -
<b>TOTAL DEVELOPMENT COSTS</b>	<b>\$ 256,800</b>	<b>\$ 229,300</b>	<b>\$ 229,300</b>	<b>\$ 715,400</b>
<b>D. Sources of Permanent Financing</b>				\$ -
Investor Equity				\$ -
City of Richmond - HTF	\$ -	\$ -	\$ -	\$ -
Volunteer professional services	\$ 1,500	\$ 1,500	\$ 1,500	\$ 4,500
In-kind contributions	\$ -	\$ -	\$ -	\$ -
Volunteer labor	\$ -	\$ -	\$ -	\$ -
<b>TOTAL SOURCES</b>	<b>\$ 1,500</b>	<b>\$ 1,500</b>	<b>\$ 1,500</b>	<b>\$ 4,500</b>

# NEW TWO-FAMILY RESIDENCE 909 NORTH 27TH STREET RICHMOND, VIRGINIA

## LIST OF DRAWINGS

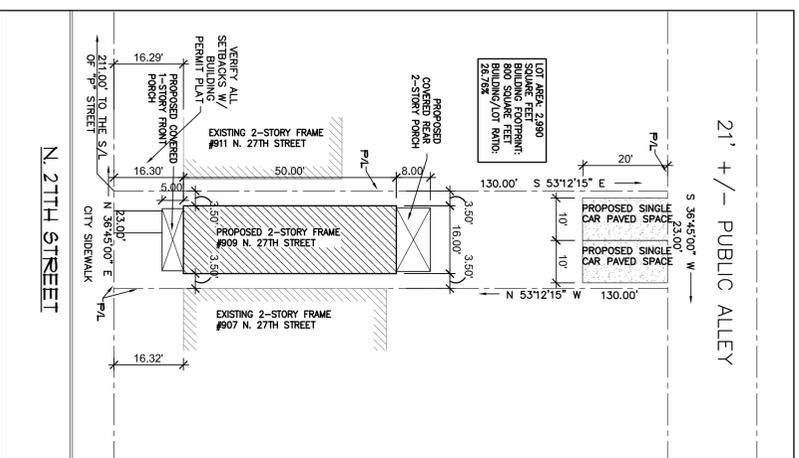
NO.	TITLE
A-001	COVER SHEET / SITE / BUILDING DATA
A-101	FLOOR PLANS /
A-102	FRAMING PLANS /
A-103	STRUCTURAL NOTES
A-201	FRAMING DETAILS
A-202	BRACED WALL PANEL PLANS / DETAILS
A-301	BUILDING ELEVATIONS
E-101	DOOR / WINDOW SCHEDULES
	BUILDING ELEVATIONS
	WALL SECTION / U.L. DESIGNS
	ELECTRICAL POWER AND LIGHTING

## BUILDING DATA - 909 N. 27TH STREET

SCOPE OF WORK:	CONSTRUCTION OF A NEW TWO-FAMILY, ATTACHED, TWO-STORY RESIDENCE.
APPLICABLE CODES:	2012 VIRGINIA RESIDENTIAL CODE, PART 1 VA USBC
ZONING DISTRICT:	R-6
SETBACKS - FRONT:	15 FEET, MAXIMUM (NON-CONFORMING)
SIDE:	3 FEET, MINIMUM
REAR:	5 FEET, MINIMUM
CONSTRUCTION TYPE:	VB (WOOD FRAME, UNPROTECTED)
USE GROUP:	R-3, TWO FAMILY RESIDENCE
BUILDING AREAS: FIRST FLOOR	151 SQ. FT. (26.76% OF LOT AREA)
SECOND FLOOR	800 SQ. FT.
TOTAL:	1,600 SQ. FT.
LOT AREA:	2,990 SQ. FT. (NON-CONFORMING)
FIRE RATED ASSEMBLIES:	<ul style="list-style-type: none"> <li>SIDE EXTERIOR WALLS CLOSER THAN 5'-0" TO ANY LOT LINE SHALL BE ONE HOUR FIRE RATED CONSTRUCTION</li> <li>FLOOR ASSEMBLY SEPARATING DWELLING UNITS SHALL BE ONE HOUR FIRE RATED CONSTRUCTION</li> <li>FIRST FLOOR STAIRWAY ENCLOSURE WALLS SHALL BE ONE HOUR FIRE RATED CONSTRUCTION</li> </ul>
ALL MECHANICAL, ELECTRICAL AND PLUMBING WORK SHALL BE DESIGN/BUILD. PERMIT DRAWINGS FOR THOSE AREAS OF WORK SHALL BE SUBMITTED BY THE DESIGNATED TRADE.	

## GENERAL NOTES

- CONTRACTOR SHALL CONFORM TO THE 2012 VIRGINIA RESIDENTIAL CODE FOR ONE AND TWO FAMILY DWELLINGS, PART 1 OF THE WAIVER AS ADOPTED BY THE COMMONWEALTH OF VIRGINIA.
- CONTRACTOR SHALL VERIFY ALL DIMENSIONS AND SITE CONDITIONS BEFORE STARTING CONSTRUCTION.
- CONTRACTOR SHALL CAULK, FLASH OR OTHERWISE MAKE THE BUILDING WEATHERTIGHT.
- CONTRACTORS SHALL VERIFY ALL GAPS BETWEEN DISSIMILAR MATERIALS.
- ALL WOOD STUDS THAT ARE WITHIN 8" OF EXPOSED EARTH OR ON CONCRETE SLABS SHALL BE PRESSURE PRESERVATIVE TREATED.
- ALL HOSE BIBBS SHALL BE FREEZE PROOF AND HAVE A BACKFLOW PREVENTER.
- RUN ALL TOILET FANS AND EXHAUST VENTS TO AN APPROVED EXTERIOR DISCHARGE.
- 8" MIN. REQUIRED BETWEEN FINISH GRADE AND BOTTOM OF SING.
- CONTRACTOR SHALL COORDINATE PLACEMENT OF ROOF TRUSSES AND INSTALLATION OF ATTIC ACCESS DOORS.
- ALL EXIST. GLAZING WITHIN 18" OF FLOOR OR 12" OF DOORS SHALL BE TEMPERED GLASS OR SAFETY GLAZED.
- SEALED AND SIGNED SHOP DRAWINGS ARE REQUIRED FOR PRE-ENGINEERED WOOD ROOF TRUSSES, GIRDERS AND BEAMS.
- HMC CONTRACTOR SHALL RUN ALL CONDENSATE DRAINS TO AN APPROVED LOCATION.
- ALL EXPOSED GUTTERS, DOWNSPOUTS AND FLASHING TO BE PRE-FINISHED.
- INSULATE ALL WALL AROUND BATHROOMS/TOILETS WITH 3 1/2" UNFACED BATT INSULATION.
- SHELVING AND SHELF AND ROOS TO BE BRACED AT 4'-0" O.C. MAX.
- VERIFY FRAMING/CONSTRUCTION DIMENSIONS PRIOR TO INSTALLATION OF CABINETS, TUBS, HMC EQUIPMENT AND OTHER BUILT-IN FIXTURES OR EQUIPMENT.
- SILL PLATE ANCHORAGE - 1/2" DIAMETER X 18" LONG ANCHOR BOLTS AT 6'-0" O.C. MAXIMUM AT ALL EXTERIOR WALLS AND 12" MAXIMUM FROM CORNERS. INSTALL THE ANCHOR BOLTS IN SOLID GROUTED CMU CAVITIES - NOT IN THE MORTAR JOINTS.
- INSULATE ALL PIPING AT EXTERIOR WALLS.
- PROVIDE RECESSED BOX WITH VALVE TO AREA BEHIND REFRIGERATOR FOR REWAMER.
- ELECTRICAL CONTRACTOR SHALL SUPPLY AND INSTALL ALL EQUIPMENT NECESSARY TO CONTROL EXISTING GROUND FAULT CURRENT AT THE SITE.
- ALL WASHING MACHINES AND WATER HEATERS TO BE SET IN A PLASTIC OVERFLOW PAN WITH A DRAIN TO AN EXTERIOR OR APPROVED DISCHARGE.
- GENERAL CONTRACTOR IS REQUIRED TO COORDINATE UNDER CUTTING OF DOOR WITH THE HMC CONTRACTOR FOR ADEQUATE RETURN AIR FLOW.
- ONLY GALVANIZED NAILS AND OTHER CONNECTORS TO BE USED IN EXTERIOR WOOD FENCES, RAILS, STAIRS, ETC.
- CLOTHES DRYER EXHAUST SHALL COMPLY WITH THE VA. CONSTRUCTION CODE.
- ALL DIMENSIONS SHOWN ARE ACTUAL, AND ARE TO THE FACE OF STUDS OR TO FACE OF MASONRY OR CONCRETE. CONTRACTOR TO COORDINATE ACTUAL LAY-OUT IN FIELD.
- AT WOOD STUD EXTERIOR CORNERS (WHERE TWO INSULATED WALLS INTERSECT) - REFER TO DETAIL C2/A102.
- WHERE INTERIOR PARTITIONS INTERSECT AN EXTERIOR INSULATED WALL, A LARGER WALL FRAMED CORNER SHALL BE CONSTRUCTED, REFER TO DETAIL C3/A102.
- ALL HEADERS SHALL BE INSULATED WITH 1/2" FOAM BETWEEN.
- THE GENERAL CONTRACTOR IS TO BECOME FAMILIAR WITH ALL EXISTING CONDITIONS OF THE BUILDING AND SHOULD VERIFY THE LOCATIONS OF UTILITIES SUCH AS GAS, WATER, AND ELECTRIC WHICH MAY BE CONCEALED BEFORE PROCEEDING WITH THE WORK.
- ALL EXISTING UNDERGROUND UTILITIES SHALL BE LOCATED AND VERIFIED BY THE GENERAL CONTRACTOR BEFORE ANY WORK. THIS INCLUDES SANITARY LINES, DRAIN FIELD ( IF ANY ), POWER LINE, TELEPHONE AND CABLE LINES, IRRIGATION LINES AND SPRINKLER HEADS. CONTACT " MISS UTILITY " BY DIALING 811 OR OTHER UTILITY AGENCIES AS APPROPRIATE.



## LOCATION MAP

NOT TO SCALE

## LEGEND

(9)	DOOR NUMBER	[Symbol]	LUMBER (IN SECTION)
[Symbol]	WINDOW TYPE	[Symbol]	WOOD STUD WALL (PLAN)
[Symbol]	ELEVATION	[Symbol]	FINISH WOODWORK (IN SECTION)
[Symbol]	BATT INSULATION	[Symbol]	PLYWOOD
[Symbol]	BRICK (IN SECTION)	[Symbol]	CONCRETE (IN SECTION)
[Symbol]	C. M. U. (PLAN/SECTION)	[Symbol]	NOT IN CONTRACT
[Symbol]		[Symbol]	UNLESS NOTED OTHERWISE
[Symbol]		[Symbol]	OUT TO OUT

## PERMIT SET

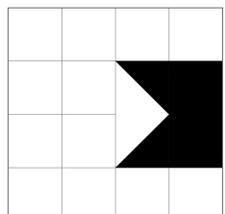
mark	date	description
02/15/17		PERMIT SET

job #:	2017-0001
chk'd:	drw
cd #:	4001.DWG

## COVER SHEET

Sheet	<b>A-001</b>	1 of 7
© COPYRIGHT 2017		

DAVID R. WINN, LLC  
residential design  
10132 BERRYMEADE PLACE  
GLEN ALLEN, VIRGINIA 23060  
( 804 ) 252-0948





### STRUCTURAL NOTES

1. THE DESIGN INDICATED ON THESE DRAWINGS PRESUMES THAT THE STRUCTURE IS TO BE FOUNDED ON NATURAL UNDISTURBED SOIL OR COMPACTED STRUCTURAL FILL HAVING A SAFE ALLOWABLE BEARING CAPACITY OF 2000 PSF. IT IS THE OWNER'S RESPONSIBILITY TO OBTAIN THIS VALUE VERIFIED BY COMPETENT GEOTECHNICAL PERSONNEL. DESIGN CODES: 2012 VIRGINIA RESIDENTIAL CODE

ALL FOUNDATION AND FOOTING WORK SHALL BE PERFORMED TO COMPLY WITH CHAPTER 4 OF 2012 VIRGINIA RESIDENTIAL CODE.

NEW FOUNDATION WALL SHALL BE 4" FACE BRICK ON 8" CMU BACKUP MASONRY WALL WITH FULLY MORTARED OR GROUTED COLLAR JOINT AS NOTED. INSTALL SOLID CMU BLOCK UNITS AT ALL BEARING POINTS WITH WALLS AND AT INSIDE CORNERS. BALANCED EARTH FILL EACH SIDE OF WALL. GROUT CORES OF ALL PIERS SOLID. ALLOW MASONRY TO SET 24 HRS. MIN.

ANCHOR BOLTS SHALL BE PLACED WITHIN THE FULLY GROUTED CORE OF THE CMU.

TREAT FOUNDATION SOIL FOR INSECTS AS REQUIRED BY BUILDING CODE WITH AN UNWRAPPED PROFESSIONAL BEST CONTROL COMPANY USING TREATMENT PRODUCTS WHICH ARE ENVIRONMENTALLY APPROVED AS SAFE.

PRESERVATIVE TREAT ALL WOOD IN CONTACT WITH MASONRY OR CONCRETE OR WOOD USED FOR EXTERIOR WEATHER EXPOSURE (ACO). TREATMENT SHALL BE ENVIRONMENTALLY APPROVED AS SAFE.

2. IT SHALL BE THE CONTRACTOR'S RESPONSIBILITY TO PROPERLY BRACE ALL STRUCTURAL MEMBERS TO MAINTAIN STABILITY AND RESIST REASONABLE LOADS TO WHICH THE NEW CONSTRUCTION MAY BE SUBJECTED UNTIL PERMANENT BRACING AND SUPPORT IS IN PLACE.

3. MATERIALS:

- CONCRETE: MINIMUM 28 DAY COMPRESSIVE STRENGTH - 3000 PSI
- GROUT/CORRELL: ASTM C416, 9"-11" SUMP, 3000 PSI MIN. COMPRESSIVE STRENGTH.
- REINFORCING STEEL: BARS - ASTM A615, GRADE 60
- SUMP OF 2" x 4" MAX. AGGREGATE SIZE = 3/4"
- REINFORCING STEEL: WUF - ASTM A955

- CONCRETE MASONRY UNITS: ASTM C90, TYPE N, MIN. COMPRESSIVE STRENGTH OF 1900 PSI, f<sub>m</sub> = 1500 PSI
- FACE BRICK: AS SELECTED BY PROJECT HOMES.
- MASONRY MORTAR: ASTM C210, TYPE S.
- ANCHOR BOLTS: ASTM A307 / A36 (MILD STEEL)
- STRUCTURAL GALV LUMBER: 2X6 OR GREATER, # 2 SOUTHERN YELLOW PINE, MC 19
- PLYWOOD AND OSB: APA RATED SHEATHING, 37/16 EXPOSURE 1.
- ALL EXTERIOR PLYWOOD OR OSB WALL SHEATHING SHALL BE NAILED PER THE REQUIREMENTS FOR BRACED WALL PANELS.
- METHOD C9-UPP (CONTINUOUS SHEATHING-WOOD STRUCTURAL PANEL)
- 8d COMMON NAIL, # 6" O.C. ALONG PANEL EDGES AND 12" O.C. AT INTERMEDIATE STUD SUPPORTS.
- PLATE CONNECTED WOOD TRUSSES: PER LATEST REQUIREMENTS OF THE TRUSS PLATE INSTITUTE (TPI).
- MANUFACTURED VENEER LUMBER (VLV): AS MANUFACTURED BY UETTERSHAUSER HAVING THE FOLLOWING MINIMUM PROPERTIES: E=1195 PSI, Fb=2600 PSI, Fv=285 PSI, Ec=1150 PSI

4. FOR ALL CONCRETE WORK, CONFORM TO ALL APPLICABLE SECTIONS OF ACI 318 AND ACI 302, CODE-CURRENT EDITIONS

5. FOR ALL STRUCTURAL MASONRY CONSTRUCTION, CONFORM TO ALL APPLICABLE SECTIONS OF ACI 530, CODE-CURRENT EDITION.

6. DESIGN LOADS

- GROUND SNOW LOAD: 20 PSF
- MIN. ROOF LIVE LOAD: 20 PSF
- WIND SPEED / EXPOSURE: V<sub>W</sub> = 115 MPH, V<sub>W</sub> = 89 MPH / EXPOSURE B
- FLOOR SYSTEM DESIGN IS BASED ON RESIDENTIAL LIVING AREA LIVE LOAD = 40 PSF
- LOADING CONDITION MINIMUM WITH L/D DEFLECTION = L/360 MAXIMUM

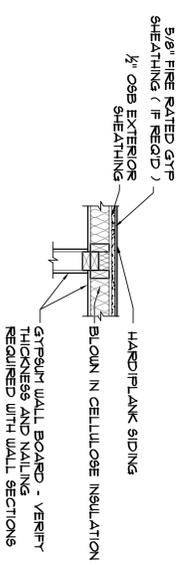
1. PROVIDE FULL STUD SUPPORT UNDER BEARING SURFACES OF ROOF RAFTERS.

2. DOUBLE STUDS AT ALL WINDOW AND DOOR LINTELS.

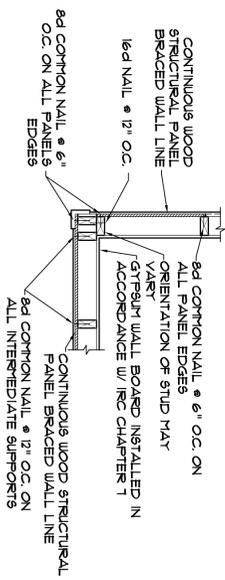
3. VERIFY ALL FLOOR JOIST AND RAFTER BEARING ELEVATIONS W/ OWNER IN THE FIELD.

3. PROVIDE AND INSTALL HURRICANE TIES AS MANUFACTURED BY SIMPSON

10. PROVIDE WOOD LINTEL 5" AT ALL WOOD FRAMED WINDOW AND DOOR OPENINGS AS SHOWN ON THE DRAWINGS.



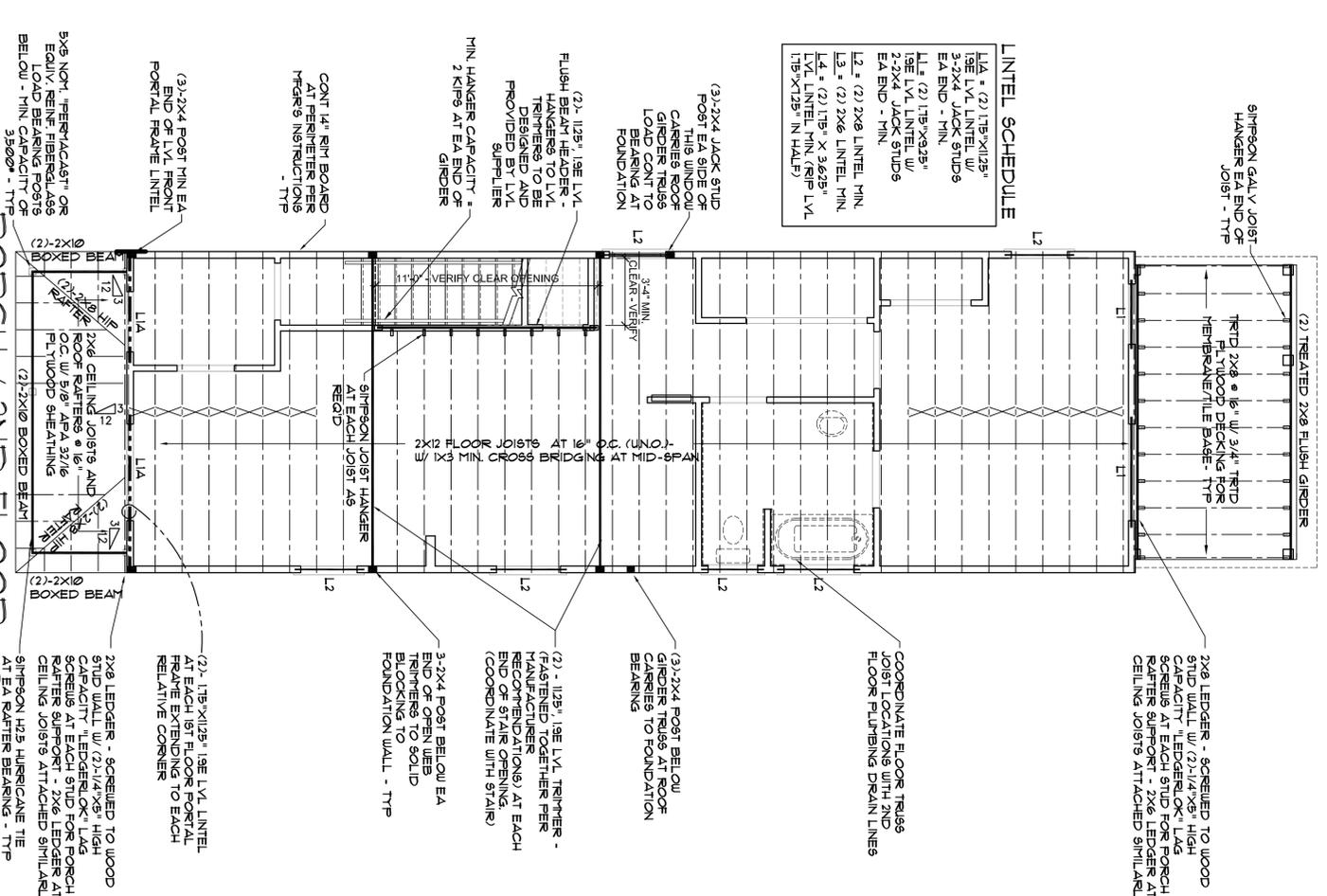
**INSULATED WALL DETAIL**  
3/4" = 1'-0"



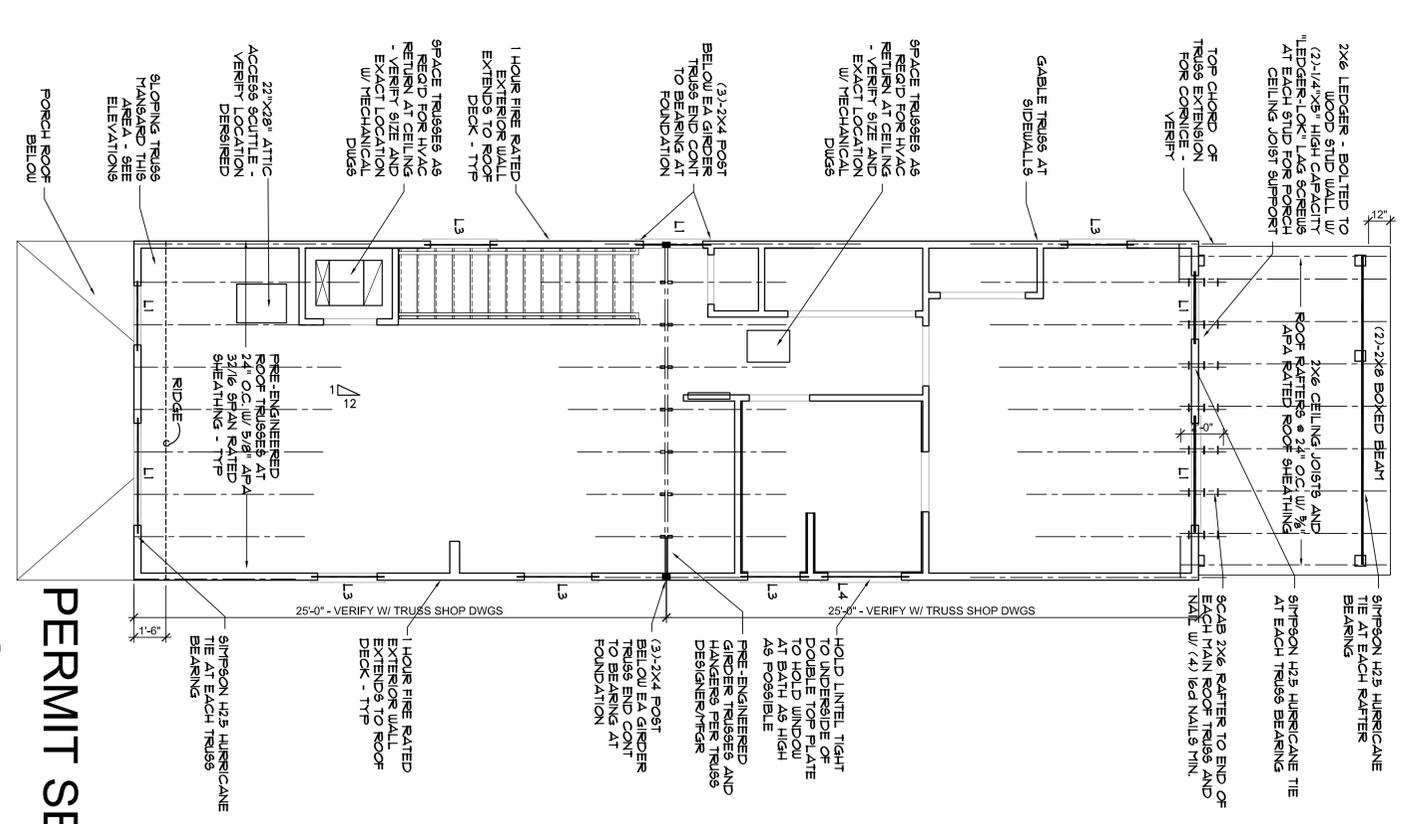
**CONTINUOUS SHEATHING OUTSIDE CORNER DETAIL**  
3/4" = 1'-0"

**LINTEL SCHEDULE**

L1A = (2) 11B"x125"
19E LVL LINTEL W/ EA END - MIN.
3-2X4 JACK STUDS
L1 = (2) 11B"x925"
19E LVL LINTEL W/ EA END - MIN.
2-2X4 JACK STUDS
L2 = (2) 2X8 LINTEL, MIN.
L3 = (2) 2X6 LINTEL, MIN.
L4 = (2) 11B" X 3.675"
19E LVL LINTEL, MIN. (RIP LVL 11B" X 125" IN HALF)



**FRAMING PLANS**  
1/4" = 1'-0"



**ROOF FRAMING PLAN**  
1/4" = 1'-0"

**PERMIT SET**

**new two-family residence**  
**909 NORTH 27TH STREET**  
**RICHMOND, VIRGINIA**  
**PREPARED FOR PROJECT:HOMES**

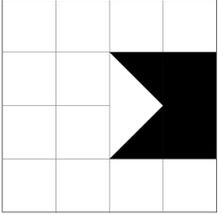
mark	date	description
021517	PERMIT SET	

job # 2017-0091  
dwg title: 2ND FLR AND ROOF FRAMING PLANS  
dwg no: A102.DWG  
cd #:

Sheet title  
**2ND FLR AND ROOF FRAMING PLANS**  
**STRUCTURAL NOTES**

**DAVID R. WINN, LLC**  
residential design  
10133 BERRYMEADE PLACE  
GLEN ALLEN, VIRGINIA 23060  
(804) 252-0948





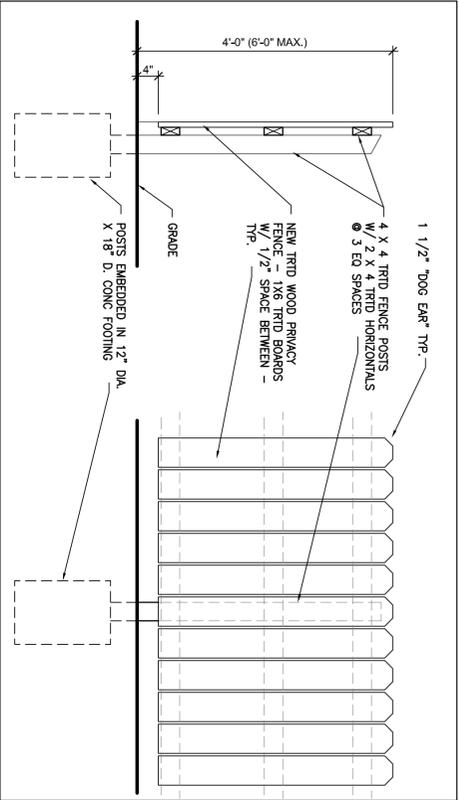
**DAVID R. WINN, LLC**  
residential design  
10133 BERRYMEADE PLACE  
GLENN ALLEN, VIRGINIA 23060  
(804) 252-0948

**new two-family residence**  
**909 NORTH 27TH STREET**  
RICHMOND, VIRGINIA  
PREPARED FOR PROJECT:HOMES

mark	date	description
02.15.17	PERMIT SET	

job #: 2017-0001  
dw dw  
ch:kt: A201.DWG  
cd #:   
sheet title  
ELEVATIONS /  
DOOR &  
WINDOW SCHEDED.

Sheet	<b>A-201</b>
	<b>5 of 7</b>
	© COPYRIGHT 2017



**PRIVACY FENCE SECTION**  
3/4" = 1'-0"

**PRIVACY FENCE ELEVATION**  
3/4" = 1'-0"

WINDOW SCHEDULE - 909 N. 27TH STREET									
MARK NO.	UNIT W X H	SHEET (ROUGH OPENING) CONTRACTOR TO VERIFY			MATERIAL	TYPE	DETAIL		NOTES
		WD	HGT	THK			HEAD	JAMB	
A	2	PR-2'4" X 5'-2"	58.625"	49.25"	4 1/2" PVC	PAIR	TEMPERED GLASS AT STAIR		INSULATED-LOW'E ARGON FILLED
B	8	2'-8" X 8'-2"	34"	65.25"	4 1/2" CELLULAR	DBL HUNG			INSULATED-LOW'E ARGON FILLED MUST MEET EGRESS REQUIREMENT
C	2	3'-0" X 5'-2"	38"	41.25"	4 1/2" PVC	CELLULAR			INSULATED-LOW'E ARGON FILLED HOLD SILL ABV COUNTER BACKSPASH
D	2	2'-4" X 3'-10"	30"	49.25"	4 1/2" CELLULAR	DBL HUNG			INSULATED-LOW'E ARGON FILLED
E	2	3'-0" X 1'-5"	38"-1/4"	18.25"	4 1/2" PVC	SLIDER			INSULATED-LOW'E ARGON FILLED TEMPERED GLASS AT BATHS

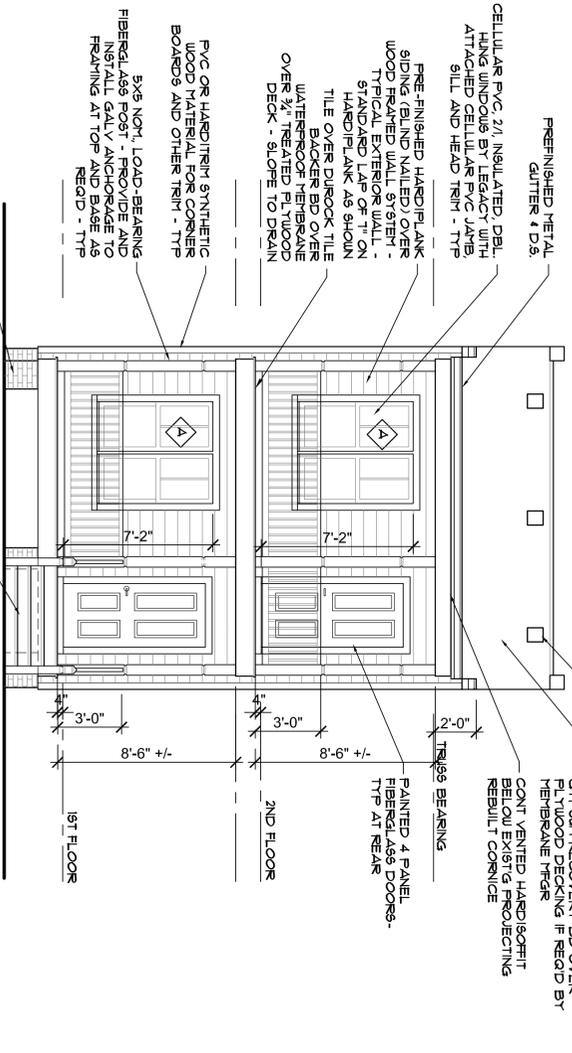
- WINDOW NOTES:
- ALL WINDOW UNITS SHALL BE PROVIDED WITH INSECT SCREENS
  - ALL WINDOWS WILL BE PROVIDED WITH AND HAVE INSTALLED 5/8 X 4 "HARDTRIM" OR "ZEK" CELLULAR PVC TRIM AT EXTERIOR JAMBS, HEAD AND SILL.
  - PROVIDE TEMPERED SAFETY GLAZING IN ALL WINDOWS LOCATED IN HAZARDOUS LOCATIONS PER IRC 2012 SECTION R308.4; PROVIDE TEMPERED GLAZING IN ALL BATHROOM WINDOWS. SEE PLANS.
  - THE WINDOWS SHOWN ON THE DRAWINGS AND SCHEDULED ARE BASED ON LEGACY, CELLULAR PVC SASH & FRAME "DOUBLE HUNG SERIES 180" SIMULATED 200 DOUBLE HUNG WINDOW PRODUCT. TILT SASH UNITS SPACER BAR BETWEEN THE GLASS AND MUNTINS MOUNTED INBOARD AND OUTBOARD OF THE INSULATED GLASS UNIT.

DOOR SCHEDULE - 909 N. 27TH STREET										
MARK	WD	HGT	THK	MATERIAL	TYPE	MATERIAL	DEPTH	FRAME		NOTES
								HEAD	JAMB	
101A	3'-0"	6'-8"	1-3/4"	GL 22PANT	WD	VERIFRY		ALUM		MAIN ENTRY (1ST FLOOR)-INSULATED HALF GLASS LITE (2 RAISED PANELS)
101B	3'-0"	6'-8"	1-3/4"	HM 4PANT	HM	VERIFRY		ALUM		MAIN ENTRY (2ND FLOOR APT)
102A	2'-0"	6'-8"	1-3/4"	HM 4PANT	HM	VERIFRY		ALUM		MAIN ENTRY (1ST FLOOR APT)
103B	2'-0"	6'-8"	1-3/8"	COMP 4PANT	WD	4 1/2"		-		COAT CLOSET
104A	2'-10"	6'-8"	1-3/8"	COMP 4PANT	WD	4 1/2"		-		BATHROOM
105A	PR-2'6"	6'-8"	1-3/8"	COMP 4PANT	WD	4 1/2"		-		LAUNDRY
106A	2'-10"	6'-8"	1-3/8"	COMP 4PANT	WD	4 1/2"		-		BEDROOM
108B	2'-10"	6'-8"	1-3/8"	COMP 4PANT	WD	4 1/2"		-		BATHROOM
108C	PR-2'6"	6'-8"	1-3/8"	COMP 4PANT	WD	4 1/2"		-		BEDROOM CLOSET
108D	3'-0"	6'-8"	1-3/4"	FG 4PANT	WD	VERIFRY		ALUM		INSULATED EXTERIOR DOOR

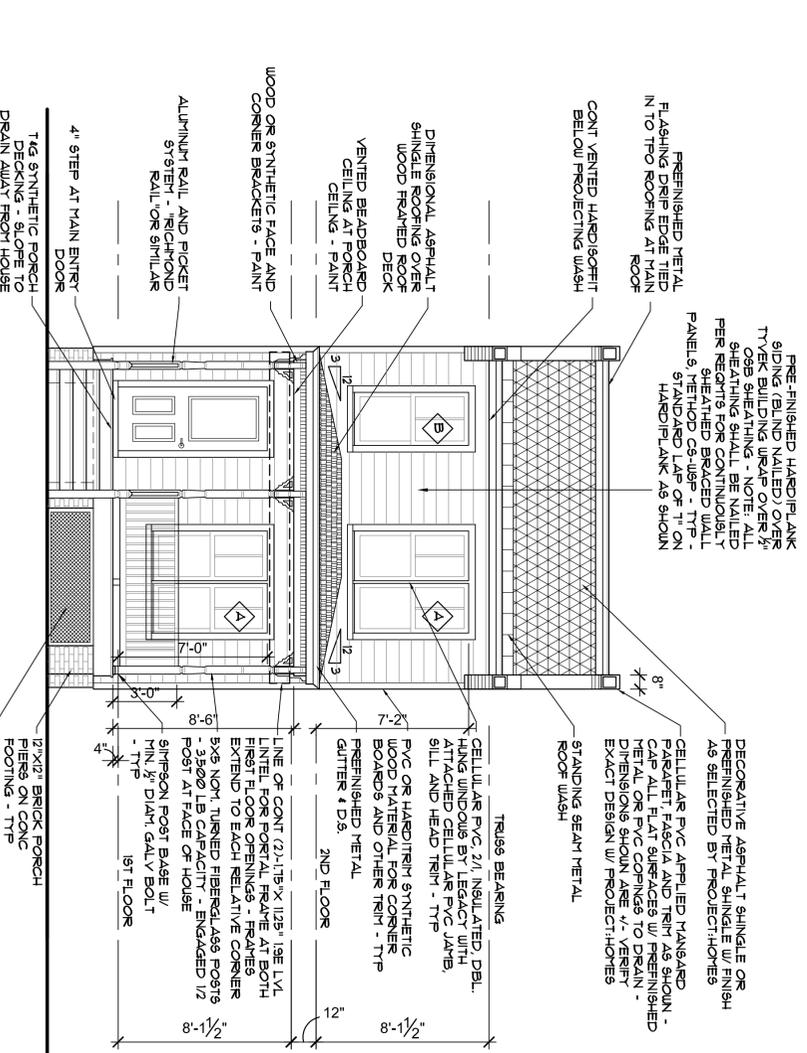
SECOND FLOOR									
MARK	WD	HGT	THK	MATERIAL	TYPE	MATERIAL	DEPTH	DETAIL	NOTES
202A	2'-8"	6'-8"	1-3/8"	COMP 4PANT	WD	4 1/2"		-	PASSAGE - MECH CLOSET
203A	2'-4"	6'-8"	1-3/8"	COMP 4PANT	WD	4 1/2"		-	COAT CLOSET
204A	2'-10"	6'-8"	1-3/8"	COMP 4PANT	WD	4 1/2"		-	BATHROOM
205A	PR-2'6"	6'-8"	1-3/8"	COMP 4PANT	WD	4 1/2"		-	LAUNDRY
206A	2'-10"	6'-8"	1-3/8"	COMP 4PANT	WD	4 1/2"		-	BEDROOM
208B	2'-10"	6'-8"	1-3/8"	COMP 4PANT	WD	4 1/2"		-	BATHROOM
208C	PR-2'6"	6'-8"	1-3/8"	COMP 4PANT	WD	4 1/2"		-	BED CLOSET
208D	3'-0"	6'-8"	1-3/4"	FG 4PANT	WD	VERIFRY		ALUM	INSULATED EXTERIOR DOOR

- DOOR NOTES:
- ALL DOOR HARDWARE TO HAVE LEVER OPERATORS, OR ADA COMPLIANT
  - FG = INSULATED FIBERGLASS FACED DOOR
  - HM = INSULATED HOLLOW METAL DOOR & FRAME, ONE HOUR FIRE RATED

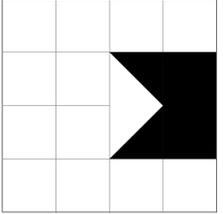
**PERMIT SET**



**SOUTH ELEVATION**  
1/4" = 1'-0"



**NORTH ELEVATION**  
1/4" = 1'-0"



DAVID R. WINN, LLC  
residential design  
10133 BERRYMEADE PLACE  
GLEN ALLEN, VIRGINIA 23060  
(804) 252-0948

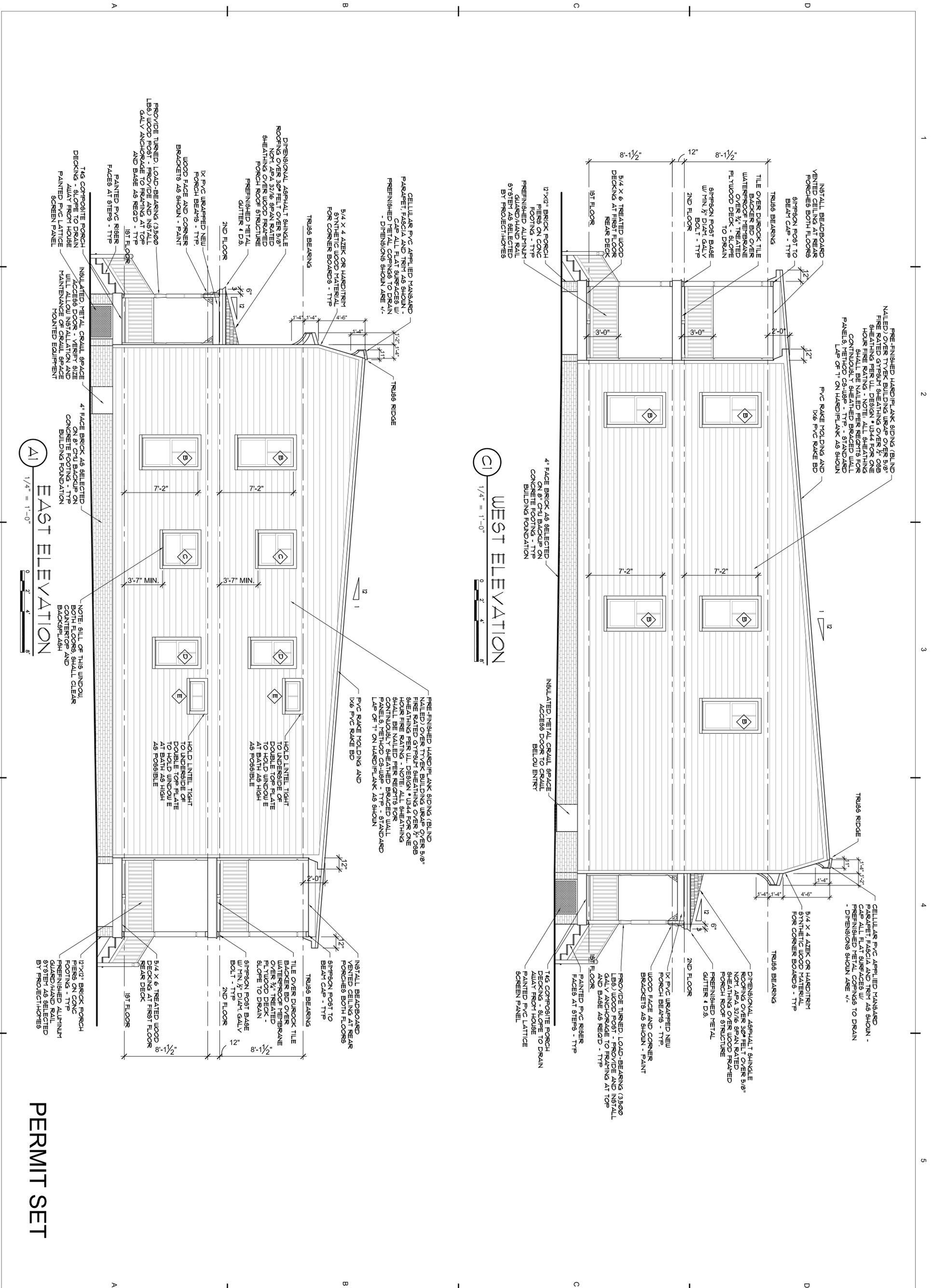
**new two-family residence**  
**909 NORTH 27TH STREET**  
RICHMOND, VIRGINIA  
PREPARED FOR PROJECT:HOMES

mark	date	description
02.15.17	PERMIT SET	

job # 2017-0001  
dwg # 4202.DWG  
date 02/15/17

**ELEVATIONS**

Sheet	<b>A-202</b>
of	<b>7</b>
Copyright	© COPYRIGHT 2017



**PERMIT SET**







April 9, 2020

Sarah Hale  
Urban Hope Properties

Re: Acquisition of two duplex and two single family homes to be in the City of Richmond's Church Hill neighborhood.

Dear Ms. Hale,

Thank you for your interest in VHDA as a financing source for the above referenced property. By virtue of the intended tenants being individuals or families that are living at or below the local extreme poverty level, this project is eligible for our multifamily rental Supporting Partnership And Revitalizing Communities (SPARC) loan program.

I will need the pro-forma income and expense information for the property once completed. We look forward to receiving a completed VHDA Multi-Family Loan application for this development.

Once the loan application has been received by VHDA and all items review. A written loan commitment can be issued within 45-60 from receipt of application.

**THIS IS NOT A COMMITMENT TO LEND AND SHOULD NOT BE CONSTRUED AS SUCH.**

We are willing to consider a loan application under the following terms:

Collateral:	First Deed of Trust on the Property
Loan Amount:	To be determined but no more than \$550,000
Loan Term:	35 years with a 35-year amortization Permanent Loan Only
Loan Rate:	The SPARC rate is 1.95%

The actual loan rate will be locked at approval. This rate is given only for illustrative purposes and your loan rate may be different.

- Loan Fees: A combined 1% of the loan amount. 0.5% Processing fee is due with the submission of the loan application. A .05% Finance fee is due with acceptance of the loan commitment offer.
- Guaranty: This loan will be non-recourse to the borrowing entity.
- Other requirements: An environmental assessment and an appraisal will be required. In addition, a complete examination of the property will be conducted to determine its compliance with VHDA standards as shown in the application. In addition to the above requirements, VHDA reserves the right to request additional requirements it feels necessary during the review of the of loan application.

If I may be of further assistance, please call me at 804-343-5590.

Sincerely,

Wally Robinson  
Strategic Lending Officer