

INTRODUCED: April 13, 2026

A RESOLUTION No. 2026-R016

To approve the issuance by the Richmond Redevelopment and Housing Authority of its multifamily housing revenue bonds in an amount up to \$11,000,000 for the acquisition, construction, and equipping of the approximately 69-unit multifamily residential rental housing project at 400 East Grace Street in the city of Richmond.

Patron – Mrs. Robertson

Approved as to form and legality
by the City Attorney

PUBLIC HEARING: APR 27 2026 AT 6 P.M

WHEREAS, the Richmond Redevelopment and Housing Authority (the “Authority”) is authorized to advertise and hold public hearings relative to the issuance of private activity bonds; and

WHEREAS, the Authority has considered the application of Grace Street Preservation, LLC (the "Borrower") requesting that the Authority issue its revenue bonds (the "Bonds") in a maximum stated principal amount of \$11,000,000 to finance a portion of (a) the costs of acquiring, constructing and equipping a multifamily residential rental housing project consisting of approximately 69 units, containing approximately 36,494 rentable square feet, along with related

AYES: 8 NOES: 0 ABSTAIN: _____

ADOPTED: APR 27 2026 REJECTED: _____ STRICKEN: _____

facilities (the “Project”), (b) the funding of capitalized interest and reserve funds, in each case as permitted by applicable law, and (c) the costs incurred in connection with the issuance of the Bonds (collectively, the "Plan of Finance"), and has held a public hearing in connection therewith (the “Public Hearing”); and

WHEREAS, the Project shall be established and maintained as a “qualified residential rental project” within the meaning of Section 142(d) of the Internal Revenue Code of 1986, as amended (the “Code”); and

WHEREAS, Section 147(f) of the Code provides that the applicable elected representatives of the governmental unit having jurisdiction over the issuer of private activity bonds and over the area in which any facility financed with the proceeds of private activity bonds is located must approve the issuance of such bonds; and

WHEREAS, the Authority issues its bonds on behalf of the City of Richmond, Virginia (the “City”) and the Project is located in the City; and

WHEREAS, the Authority, as the issuing governmental unit with respect to the Bonds, has no applicable elected representative, the City constitutes the next highest governmental unit with such a representative, and the members of the City Council of the City (the “Council”) constitute the applicable elected representatives of the City; and

WHEREAS, the Authority has recommended that the Council approve the issuance of the Bonds; and

WHEREAS, a copy of the Authority’s resolution approving the issuance of the Bonds, a certificate of the Public Hearing and a summary of the statements expressed at the Public Hearing have been filed with the Council;

NOW, THEREFORE,

BE IT RESOLVED BY THE COUNCIL OF THE CITY OF RICHMOND:

1. The Council approves the issuance of the Bonds by the Authority, in one or more series at one time or from time to time, in an aggregate maximum stated principal amount of \$11,000,000 for the benefit of the Borrower or a party related to the Borrower, as required by Section 147(f) of the Code, Section 15.2-4906, as applicable to housing authorities, of the Code of Virginia of 1950, as amended (the "Virginia Code") and Section 36-19(9) of the Virginia Code to permit the Authority to assist in the financing of the Plan of Finance.

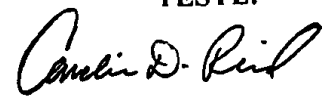
2. The approval of the issuance of the Bonds does not constitute an endorsement to a prospective purchaser of the Bonds of the creditworthiness of the Plan of Finance or the Borrower.

3. The Bonds shall provide that neither the City nor the Authority shall be obligated to pay the Bonds or the interest thereon or other costs incident thereto except from the revenues and monies pledged thereto and that neither the faith and credit nor the taxing power of the City or the Authority is pledged to the payment of the principal of the Bonds or the interest thereon or other costs incident thereto.

4. In adopting this resolution, the City, including its elected representatives, officers, employees and agents, shall not be liable for, and hereby disclaim all liability for, any damages to any person, direct or consequential, resulting from the Authority's failure to issue the Bonds for any reason.

5. This resolution shall take effect immediately upon its adoption.

**A TRUE COPY:
TESTE:**



City Clerk

DATE: March 26, 2026
TO: The Honorable Members of City Council
THROUGH: RJ Warren, Council Chief of Staff
THROUGH: Will Perkins, Senior Legislative Services Manager
THROUGH: Sophie McGinley, Council Policy Analyst
FROM: The Honorable Ellen Robertson, Councilmember 6th District
RE: Approval of RRHA Revenue Bonds for Grace Street Preservation, LLC

CNL-2026-0031

PURPOSE: Expresses City Council's approval of the issuance by the Richmond Redevelopment and Housing Authority of its multifamily housing revenue bonds for the acquisition, construction and equipping of the approximately 69-unit Grace Street Preservation, LLC multifamily housing facility to be located in the City of Richmond, Virginia. City Council's approval of the issuance of the bond(s) does not obligate the City or RRHA.

BACKGROUND: On March 18, 2026, RRHA Commissioners approved a resolution endorsing the issuance of bonds to finance the acquisition, construction, and equipping of the approximately 69-unit Grace Street Preservation, LLC multifamily housing facility. The maximum financing amount is \$11 million. The project is a qualified residential rental project within the meaning of § 142(d) of the Internal Revenue Code. RRHA recommends Council approval of the project.

FISCAL IMPACT: N/A

DESIRED EFFECTIVE DATE: Upon adoption

REQUESTED INTRODUCTION DATE: April 13, 2026

CITY COUNCIL PUBLIC HEARING DATE: April 13, 2026

REQUESTED AGENDA: Consent

RECOMMENDED COUNCIL COMMITTEE: N/A

AFFECTED AGENCIES: Richmond Redevelopment and Housing Authority

RELATIONSHIP TO EXISTING ORD. OR RES.: None

ATTACHMENTS: None

STAFF: Sophie McGinley, Council Policy Analyst, (804-646-5826)



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 Richmond, VA 23219

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Chief Executive Officer
 Steven B. Nesmith

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 Charlene Pitchford

Revised as of 3/17/2026

PROPOSED MULTIFAMILY HOUSING REVENUE BOND PROJECT

Project Name: Grace Street

Project Address: 400 East Grace Street, Richmond, VA 23219

Project Overview: Grace St, formally known as Grace Place, is an eleven-story high-rise building in Richmond’s city center that was built in 1922 and last renovated in 2001. It is in zoning district B-4 (Business) within the Grace Street Commercial National Historic District. The building is currently completely vacant and includes 58 total units, which includes: 10 studio units, 28 one-bedroom units, and 20 two-bedroom units. The developer, People Restoring Communities, proposes to leverage Grace Street’s downtown location and proximity to transportation and amenities by converting the existing 58 units to 69 units, of which 68 units will be dedicated for seniors, along with one (1) Super’s unit.

PRC Group, LLC, the developer, is requesting up to \$11,000,00 in Conduit Bond funding.

The new unit mix will be as follows: 11 studios and 58 one-bedroom units, one of which will be a Super’s unit. See the table below for unit and affordability mix:

Affordability/Unit Mix:

Number of Units	Bedroom Size	AMI
11	0-BR	At or below 50%
57	1-BR	At or below 50%
1	1-BR	Super Unit
Total Number of Units - 69		

***Note:** There are **68** Project-Based Vouchers (PBVs) attached to this project.

Other Key Points:

- The project supports the City’s goal of sustainable, safe, and healthy affordable housing, particularly for low-income seniors and persons with differing abilities.
- The downtown location provides proximity to transit, healthcare, services, retail, and public amenities, supporting aging in place and reducing transportation costs.



- The historic rehabilitation will preserve a significant downtown asset while eliminating blight and avoiding new land consumption.
- Modernized building systems, improved energy efficiency, enhanced indoor air quality, and upgraded life-safety features will create healthier, safer housing.
- The building will be fully accessible and designed to support senior independence and safety.

A Few of the Amenities Provided:

- Onsite Property Management
- Onsite Superintendent
- Security Cameras
- Access Control
- Handrails in all Corridors
- Electric Hold-Open Doors for Lobby and Trash Chute Access
- All Units to Have:
 - Grab Bars in Shower
 - Tub Seat
 - Adjustable Handheld Shower Head
 - Microwaves
 - Quartz Countertops
 - Stainless Steel Appliances
 - In-Unit Washer/Dryer (except studios due to historical preservation constraints)
- Laundry Facility (to account for no In-Unit W/D)
- Community Room

Fiscal Impact:

Estimated Jobs Created	Estimated Average Salary	Estimated Payroll Taxes	Estimated Taxable Value of the Facility to be Constructed	Estimated Annual Real Estate Taxes	Estimated Total Dollar Value Per Year of Goods to be Purchased from VA Companies w/in the Locality	Estimated Total Dollar Value Per Year of Goods to be Purchased from Non-VA Companies w/in the Locality	Estimated Total Dollar Value Per Year of Services to be Purchased from VA Companies w/in the Locality	Estimated Total Dollar Value Per Year of Services to be Purchased from Non-VA Companies w/in the Locality
Construction: 341 Short Term; 6 Long Term	Construction Short: \$35,190	Short Const. \$676,885	\$ 12,600,000	\$84,972	\$ 149,250	\$ 0	\$32,750	\$0
Management: 2	Perm Construction: \$64,000	Perm Cons.: \$19,200						
Commercial: 8	Management: \$64,500	Mgmt: \$8,400						
	Commercial: \$24,960	Comm: \$9,600						

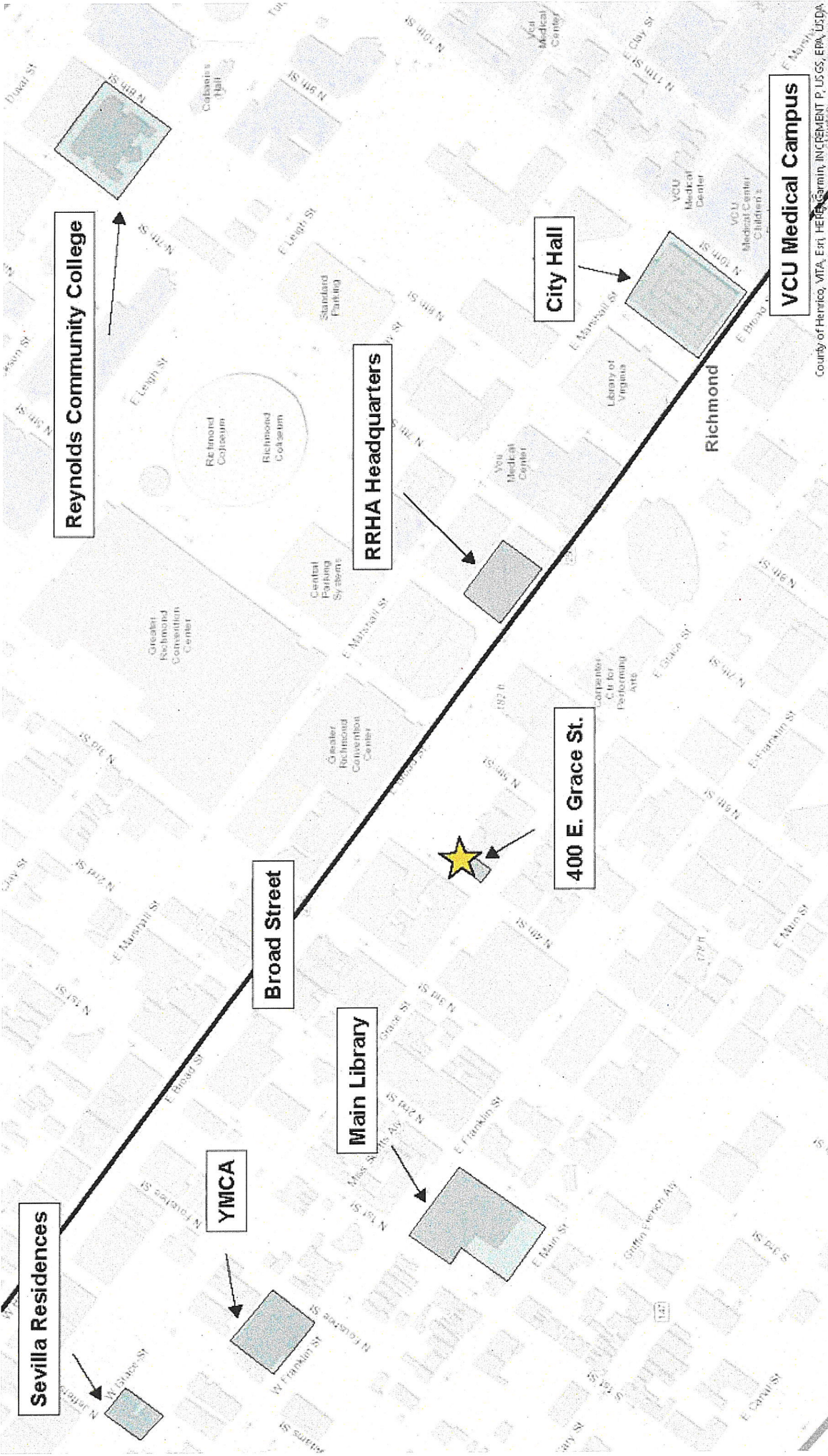
** Estimates based on info provided from: <https://housingforwardva.org/applications/sourcebook/calculators-renovation/>**



Rationale for the Request for Expedited Consideration by RRHA's Board of Commissioners and/or City Council:

Expedited consideration by RRHA's Board of Commissioners and/or City Council is critical to ensure the project can be submitted during the Governor's current review round, which closes on April 30. If this deadline is missed, the project will be delayed by an entire year until the next submission cycle. Such a delay would significantly impact the timely delivery of much-needed affordable housing and could substantially increase development costs due to ongoing market volatility, rising construction expenses, and extended carrying costs. Prompt review and approval will allow the project to remain on schedule, preserve financial feasibility, and support the City's broader commitment to expanding access to affordable housing.





Reynolds Community College

RRHA Headquarters

City Hall

VCU Medical Campus

Broad Street

400 E. Grace St.

Sevilla Residences

YMCA

Main Library

Courtesy of Henrico, VITA, ERI, HEA, Garmin, INCIPMENT P, US GS, ERI, USDA



Grace St – Tax Exempt Bonds

**400 East Grace Street, Richmond, VA 23219 | 69-Unit 100%
PBV**

March 18, 2026



PEOPLE
RESTORING
COMMUNITIES

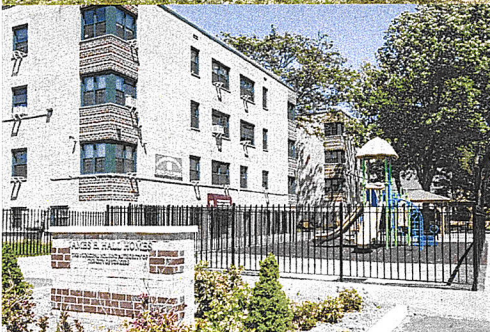
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I. SPONSOR OVERVIEW



Established in 1971, **People Restoring Communities ("PRC")** has long been known as a best-in-class multifamily developer in the greater New York City area and has begun expanding out of NY and into other states in the northeast and Mid-Atlantic as part of a national expansion of the business. The company is fully vertically integrated, providing its projects with a full-service suite of in-house capabilities including real estate development, construction management, property management, maintenance as well as an in-house architectural firm. PRC's years of success can be attributed to a comprehensive approach to development and operations with deep financial expertise and executional strategies from acquisition to disposition. The firm is based in White Plains NY with active projects in New Rochelle, Yonkers, Brooklyn, East New York, Trenton, Paulsboro, Boston and the subject property in Richmond.



Full-scale construction management capabilities add value at the ground level while experienced property managers provide accountable oversight throughout all day-to-day operations of an asset. This core knowledge, coupled with an extensive network within residential real estate, allows PRC to provide the highest quality services to its investors, lenders, strategic partners and third-party clients. PRC has worked with some of the largest national institutions and real estate developers, a variety of federal, state, and city agencies, and has operated all classes of residential assets, from ultra-luxury to affordable government subsidized units.

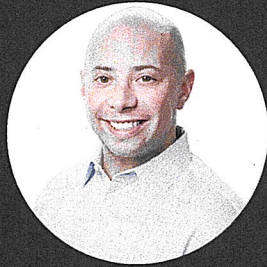
PRC's mission is to acquire, manage, and develop quality properties based on realistic goals and values for both its own account and its partners. The firm specializes in the development and redevelopment of complex residential assets and is entirely focused on providing services in this sector where forty years of experience has made PRC an industry leader and knowledge expert. From due diligence to contract signing, to closing and beyond, PRC uses its vertically integrated platform to provide all the requisite services, skills, and systems necessary to maintain each property to the highest standards of quality, achieve the greatest operating efficiencies, realize the highest financial returns, and — most importantly — to make a positive impact on the community they serve.

OUR TEAM

Composed of industry leaders in development, construction, design, and property management, PRC's team is distinguished by significant cross-functional expertise, all housed under one roof.



MATT LINDE
PRINCIPAL + CEO



BEN LINDE
PRINCIPAL + CEO



TYLER MCINTYRE
EVP, PRESIDENT OF
CONSTRUCTION



MIRIAM RUBINTON
PRESIDENT OF PROPERTY
MANAGEMENT



LAUREN HAUCK, AICP
VICE PRESIDENT OF
DEVELOPMENT

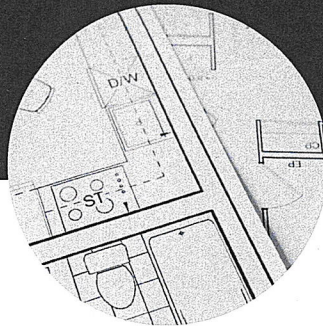
AT PRC

We believe that housing fosters stability, growth, and opportunity for communities and residents. Our team works seamlessly across disciplines to deliver positive impact for individuals, families, and communities.



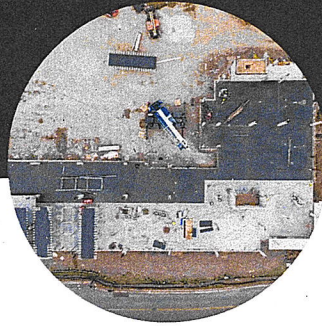
DEVELOPMENT

PRC has developed projects for residents spanning all income levels - from high-rise ground-up construction to the rehabilitation of pre-war structures.



DESIGN

Our in-house architectural company, Community Architecture, is full-service firm specializing in new construction and rehabilitation of multi-family residential buildings.



CONSTRUCTION

PRC's construction division, PRC Build, offers deep experience in new construction, historic preservation, substantial and tenant-in-place rehabilitation.



MANAGEMENT

With experience in residential operation at every income level, PRC takes pride in utilizing an extremely hands-on approach to resident engagement.

II. SPONSOR EXPERIENCE



Project Name	Address	# of Buildings	Total # of Units	Start Date	Completion Date	Total Development Cost (\$)	(a) Role D/GC	(b) Type RH/CH/SF/O	(c) Category PA/PMR NCA/NCMR	(d) Current Status Pre/UC/Com	Prevailing Wage?	Gov't Program
The Hartby	Brooklyn, NY	1	205	Oct-18	Jun-25	\$ 88,300,000	D/GC	RH	PA/NCA PMR/NCMR	Com	No	421-a tax exemption
Boulevard Together	Brooklyn, NY	29	1673	Jan-22	Jun-25	\$ 700,500,000	D/GC	RH	PA	Com	Yes	RAD/Section 18 Conversion, Federal and State HTC, FHA Risk Share, PBV
PRC Fox Street LLC	Bronx, NY	2	200	Jan-17	May-19	\$68,200,000.00	D/GC	RH	NCA	Com	No	4% LIHTC / TEB, PBV
Tiffany Street	Brooklyn, NY	1	161	Jul-18	Dec-20	\$59,400,000.00	D/GC	RH	NCA	Com	No	4% LIHTC / TEB
PRC Simpson Street LLC.	Bronx, NY	9	301	Jun-11	Mar-12	\$48,824,000.00	D	RH	PA	Com	No	4% LIHTC / TEB
PRC Westchester Avenue LLC.	Bronx, NY	8	410	Jul-12	Aug-13	\$79,099,000.00	D	RH	PA	Com	No	4% LIHTC / TEB
PRC Andrews Avenue LLC.	Bronx, NY	4	248	Jul-15	Aug-16	\$49,767,000.00	D	RH	PA	Com	No	4% LIHTC / TEB
2015 Monterey Avenue LLC.	Bronx, NY	10	332	Jul-14	10-31-115	\$60,008,000.00	D	RH	PA	Com	No	4% LIHTC / TEB
PRC Shakespeare Avenue LLC.	Bronx, NY	10	415	Jul-13	Aug-14	\$78,704,000.00	D	RH	PA	Com	No	4% LIHTC / TEB
MHACY – Yonkers Senior Apartments	Yonkers, NY	9	279	Jan-18	Jun-19	\$54,750,000.00	D	RH	PA	Com	No	LIHTC / RAD Conversion, PBV
NRMHA – Queen City RAD Rehabilitation	New Rochelle, NY	2	203	Jul-18	Dec-19	\$36,825,000.00	D	RH	PA	Com	No	LIHTC / RAD Conversion, PBV
Amsterdam Avenue	New York, NY	2	50	Nov-18	TBD	\$25,000,000.00	D	RH	PMR	Com	No	N/A
525 Riverdale Avenue	Yonkers, NY	1	143	Aug-16	May-18	\$36,000,000.00	D	RH	PMR	Com	No	N/A
The Summit at Dobbs Ferry	Dobbs Ferry, NY	15	256	Nov-10	May-16	\$50,375,000.00	D	RH	PMR	Com	No	N/A
TOTAL		103	4,876			\$1,435,752,000						

(a) ROLE: Indicate the role or roles you played in the development of each property listed. If developed as part of a joint venture, indicate such by adding JV to the respective role (e.g., D/JV). D=Developer; GC= General Contractor; O=Other (specify)

(b) TYPE: Project Type: RH=Rental Housing; CH=Coop/Condo Housing; SF=Single Family Housing; O=Other

(c) CATEGORY: PA = Preservation of Affordable Housing' PMR=Preservation of Market Rate Housing; NCA=New Construction Affordable Housing; NCMR=New Construction Market Rate Housing

(d) STATUS: Indicate if project is Pre=Pre-development; UC=Under Construction; Com=Completed

II. SPONSOR PIPELINE



Project Name	Address	# of Buildings	Total # of Units	Start Date	Completion Date	Total Development Cost (\$)	(a) Role D/GC	(b) Type RH/CH/SF/O	(c) Category PA/PMR NCA/NCMR	(d) Current Status Pre/UC/Com	Prevailing Wage? (e)	Gov't Program (f)
Paulsboro	70 Baird Avenue, Paulsboro, NJ	21	150	Mar-26	Aug-27	\$ 53,800,000	D/GC	RH	PA	Pre	No	4% LIHTC / TEB Project Based Rental Assistance, Ch. 15
THA Senior	800 Martin Luther King Jr. Blvd., Trenton, NJ 08638	1	108	Jul-26	Aug-28	\$ 66,000,000	D/GC	RH	NCA	Pre	Yes	4% LIHTC / NJHMFA TEB, NJEDA Aspire Tax Credits, FHLB AHP, PBV
THA Infill	Various Addresses, Trenton, NJ 08638	40	100	Sep-26	Sep-28	\$ 38,400,000	D/GC	RH	NCA	Pre	Yes	Tax Exempt Bonds, LIHTC, HUD CNI, FHLB AHP, PBV
Grace St	400 East Grace Street, Richmond, VA 23219	1	69	Sep-26	Mar-28	\$ 33,900,000	D/GC	RH	PA	Pre	Yes	4% LIHTC / TEB, Federal & State HTC, DHCD, FHLB AHP, PBV
257 Washington	257 Washington Street, Dorchester, MA 02121	1	48	Nov-26	Nov-28	\$ 33,100,000	D/GC	RH	NCA	Pre	No	LIHTC, SLIHC, MOH/NHT/CPA, AHTF, HSF, TOD
Riverview	30 Hawthorne Avenue, Yonkers, NY	3	343	Dec-26	Jun-29	\$ 117,000,000	D/GC	RH	PA	Pre	No	NY State Mitchell Lama / LIHTC
50 Lockwood	50 Lockwood Ave, New Rochelle, NY 10801	1	90	Sep-27	Sep-29	\$ 68,000,000	D/GC	RH	NCA	Pre	No	9% LIHTC, SLIHC HCR HTF
TOTAL		68	908			\$410,200,000						

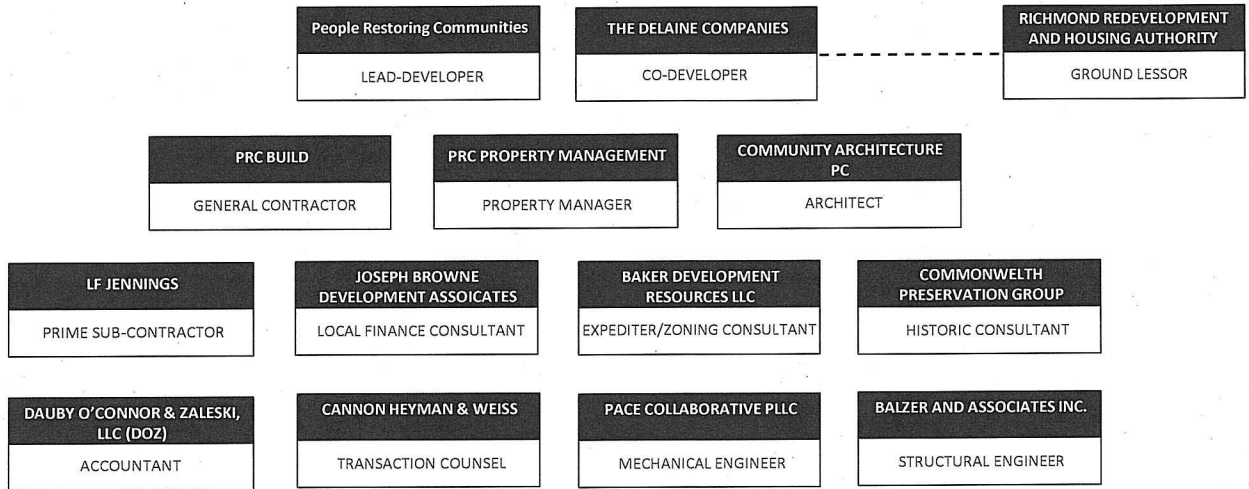
(a) ROLE: Indicate the role or roles you played in the development of each property listed. If developed as part of a joint venture, indicate such by adding JV to the respective role (e.g., D/JV). D=Developer; GC= General Contractor; O=Other (specify)

(b) TYPE: Project Type: RH=Rental Housing; CH=Coop/Condo Housing; SF=Single Family Housing; O=Other

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(d) STATUS: Indicate if project is Pre=Pre-development; UC=Under Construction; Com=Completed

III. PROJECT TEAM



IV. PROJECT OVERVIEW



This project proposes the substantial rehabilitation of the Historic Grace Place building at 400 East Grace Street in downtown Richmond, now being called Grace St for development purposes. The eleven-story, mixed-use high-rise will be converted into 68 affordable apartments for seniors earning 50% AMI and below, with ground-floor commercial space that supports downtown vitality. The project is a public-private partnership between People Restoring Communities (PRC), The Delaine Companies (TDC), and the Richmond Redevelopment and Housing Authority (RRHA).

The programming for the commercial space within the apartment building is still being finalized. PRC is currently working in coordination with Icon Commercial, RRHA's preferred broker, to evaluate potential tenants and uses that will best serve both the building and the surrounding community. The final selection will be made in collaboration with RRHA, with a focus on identifying a commercial use that provides meaningful benefits and convenient amenities for residents. This ongoing process will ensure the space supports the overall goals of the development while enhancing the day-to-day experience of those who live there.

UNIT SUMMARY		
Bedrooms / AMI	50%	Total
0	11	11
1	57	57
Super	0	1
Total	68	69

SOURCES AND USES			
CONSTRUCTION SOURCES			
Construction Loan (LT Bonds)	Applied	\$8,596,400	25.0%
Construction Loan (ST Bonds)	Applied	\$707,165	2.1%
Taxable Construction Loan	Received Formal Pricing	\$15,311,153	44.5%
Richmond CDBG	Recommended for Funding	\$1,500,000	4.4%
Federal LIHTC Equity	Applied	\$4,067,220	11.3%
Federal HTC Equity	Applied	\$466,354	1.4%
State HTC Equity	Applied	\$1,651,883	4.8%
Developer Fee	Comitted	\$2,140,232	6.2%
Total		\$34,440,407	100.0%
PERMANENT SOURCES			
First Mortgage	Received Formal Pricing	\$8,596,400	25.0%
Richmond CDBG	Recommended for Funding	\$1,500,000	4.4%
Federal LIHTC Equity	Applied	\$13,557,401	39.4%
Federal HTC Equity	Applied	\$4,405,021	12.8%
State HTC Equity	Applied	\$5,506,276	16.0%
Deferred Developer Fee	Comitted	\$875,309	2.5%
Total		\$34,440,407	100.0%
USES			
Acquisition		\$5,000,000	14.5%
Hard Costs		\$18,609,114	54.0%
Soft Costs		\$2,632,141	7.6%
Financing and Other Fees		\$4,074,258	11.3%
Reserves		\$1,303,550	3.8%
Developer Fee		\$2,821,344	8.2%
Total		\$34,440,407	100.0%

IV. PROJECT OVERVIEW - Cont.



Project Benefits & Alignment with City Goals

- This project advances Richmond's Thriving Neighborhoods Goals A & B by increasing affordable housing supply in the City Center and strengthening housing stability for seniors.
 - Unit reconfiguration increases units from 58 to 68 affordable apartments (plus one superintendent unit) serving seniors earning $\leq 50\%$ Area Median Income (AMI).
- All 68 units will receive Project-Based Vouchers, reducing rent burden and improving long-term housing stability for residents.
- Reactivates a currently vacant building, reducing vandalism and security concerns while restoring the property to productive use.

Sustainability & Environmental Impact

- This project supports the Thriving and Sustainable Built Environment Action Plan by reducing carbon emissions through adaptive reuse instead of demolition and new construction.
 - Proposed scope of work preserves embodied energy in the historic structure, minimizing construction waste and reducing demand for new materials.
 - Planned upgrades include high-efficiency HVAC systems, LED lighting, improved insulation, water-efficient fixtures, and durable materials to improve long-term building performance.
 - The proposed plan reinforces and utilizes existing city infrastructure (utilities, streets, transit) rather than requiring costly new extensions.

Alignment with the Richmond Consolidated Plan

- The project supports the City's goal of sustainable, safe, and healthy affordable housing, particularly for low-income seniors.
- Downtown location provides proximity to transit, healthcare, services, retail, and public amenities, supporting aging in place and reducing transportation costs.
- The Historic Rehabilitation will preserve a significant downtown asset while eliminating blight and avoiding new land consumption.
- Modernized building systems, improved energy efficiency, enhanced indoor air quality, and upgraded life-safety features will create healthier, safer housing.
- The building will be fully accessible and designed to support senior independence and safety.

Community & Economic Benefits

- Ground-floor commercial space will be reactivated, contributing to downtown economic vitality and a more active, walkable streetscape.
- Supports long-term sustainable urban growth and strengthens the surrounding neighborhood.

VIII. SPONSOR REPRESENTATIVE PROJECTS

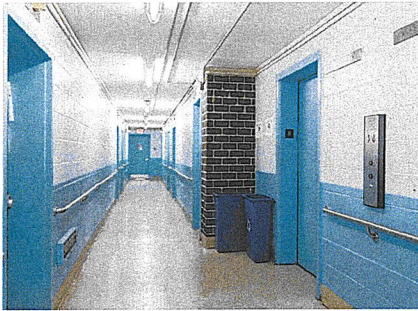
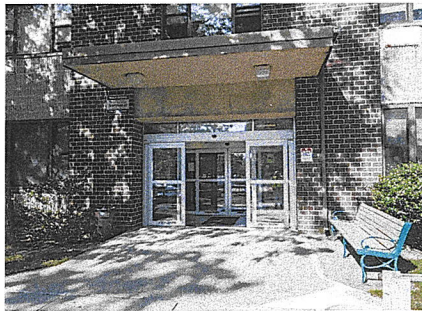


THE HARTBY – Brooklyn, NY



VIII. SPONSOR REPRESENTATIVE PROJECTS  PEOPLE RESTORING COMMUNITIES

QUEEN CITY RAD PRESERVATION – New Rochelle, NY



VIII. SPONSOR REPRESENTATIVE PROJECTS



BOULEVARD TOGETHER – Brooklyn, NY





PEOPLE
RESTORING
COMMUNITIES

THANK YOU!

FOR QUESTIONS, PLEASE REACH OUT TO THE CONTACTS BELOW:

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Vice President of Development

LaurenH@prcny.com

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March 10, 2026
Ms. Sherrill Hampton, Senior Vice President
Real Estate and Community Development
Richmond Redevelopment & Housing Authority
600 E. Broad Street, 4th Floor
Richmond, VA 23219

Subject: Grace St Preservation Tax-Exempt Bond Financing Application

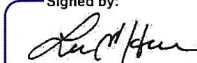
Dear Ms. Hampton:

In relation to the bond financing application submitted to your offices, and in response to the specific efforts by us for local and minority business enterprise participation, we commit that we will:

1. Review current lists of certified MWBE firms from the Commonwealth, the City of Richmond, and RRHA and directs its general contractor to affirmatively contact qualified MWBE firms in the relevant construction-related trades and materials for pricing proposals during the project bid and procurement phases of the development.
2. Advertise subcontracting and job opportunities in at least two area news publications, prioritizing minority/women-focused trade publications.
3. Advertise subcontracting and job opportunities at the nearest City of Richmond Community Center.
4. During the construction phase of the project, host at least two job fairs and partner with community-based workforce programs that introduce women and minority candidates to potential construction jobs.
5. Provide quarterly reporting to RRHA concerning the above initiatives.

We appreciate this opportunity to work with RRHA in these and other efforts in our pursuit of this very important redevelopment.

Sincerely,

Signed by:


Lauren Hauck
Authorized Signatory
Grace St Preservation LLC

AFFIDAVIT OF PUBLICATION

See Proof on Next Page

State of Florida, County of Orange, ss:

Ankit Sachdeva, being first duly sworn, deposes and says: That (s)he is a duly authorized signatory of Column Software, PBC, duly authorized agent of Richmond Times Dispatch, a newspaper printed and published in the City of Richmond, State of Virginia, and that this affidavit is Page 1 of 2 with the full text of the sworn-to notice set forth on the pages that follow, and the hereto attached:

PUBLICATION DATES: Mar. 10, 2026

NOTICE ID: CjwZQWvZXUv2plK1joNp

PUBLISHER ID: COL-7006276

NOTICE NAME: Grace St Preservation (RTD)

Publication Fee: \$670.15

Ad Size: 2 X 67 L

Category: General Legal Notice

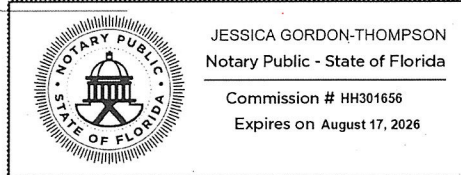
Under penalty of perjury, I, the undersigned affiant swear or affirm that the statements above are true and accurate to the best of my knowledge and belief.

Ankit Sachdeva

(Signed)

VERIFICATION

State of Florida
County of Orange



Subscribed in my presence and sworn to before me on this: **03/10/2026**

J. Thompson

Notary Public
Notarized remotely online using communication technology via Proof.

**NOTICE OF PUBLIC HEARING
BEFORE THE RICHMOND
REDEVELOPMENT AND
HOUSING AUTHORITY
ON PROPOSED PRIVATE
ACTIVITY BOND
FINANCING FOR GRACE ST
PRESERVATION LLC**

Notice is hereby given that the Richmond Redevelopment and Housing Authority (the "Authority") will hold a public hearing on the request of Grace St Preservation LLC, a Virginia limited liability company (the "Borrower"), whose address is c/o PRC Group LLC, 10 Bank Street, Suite 550, White Plains, New York 10606, for the issuance by the Authority of up to \$11,000,000 of its multifamily housing revenue bonds (the "Bonds") to finance a portion of the costs of the acquisition, rehabilitation and equipping of a multifamily apartment building located on approximately 0.114 acres of land in the City of Richmond at 400 East Grace Street, Richmond, Virginia, 23219, consisting of approximately 68 residential units and a building superintendent's unit, totaling approximately 36,494 rentable square feet, an exercise facility, a laundry facility and a rental office (the "Project"), and including, as necessary, the financing of capitalized interest on the Bonds, any necessary reserve funds for the Bonds, and costs of issuance of the Bonds, in each case only as permitted by applicable law. The Project will meet the requirements of a qualified residential rental project within the meaning of Section 142(d) of the Internal Revenue Code of 1986, as amended (the "Code"), and will be owned or operated by the Borrower or an affiliate thereof. The public hearing, which may be continued or adjourned, will be held at 5:30 p.m. on March 18, 2026 before the Authority at its offices in the 5th Floor Board Room, at 600 East Broad Street, Richmond, Virginia 23219.

The proposed private activity bonds will not pledge the credit or the taxing power of the Commonwealth of Virginia, the City of Richmond, Virginia, or the Authority, but will be payable solely from the revenues derived by the Borrower from the Project and other amounts pledged therefor.

The public hearing will provide an opportunity for interested persons to be heard and communications and writings to be received and considered. Interested persons wishing to express their views on the issuance of the Bonds may also submit written comments prior to the time of the hearing to the attention of the Authority in care of, with a copy to Michael W. Graff, Jr., Esq., at McGuireWoods LLP, 1750 Tysons Boulevard, Suite 1800, Tysons, Virginia 22102-4215. The public hearing shall provide the fullest opportunity for the expression of opinion, for argument on the merits, and for the introduction of documentary evidence pertinent to the issuance of the proposed private activity bonds.

RICHMOND REDEVELOPMENT AND
HOUSING AUTHORITY

COL-7006276

March 18, 2026

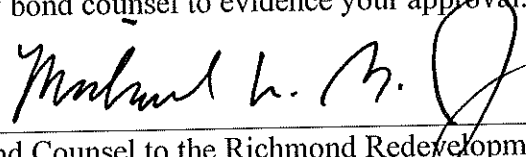
City Council
City of Richmond
Richmond, Virginia

**Richmond Redevelopment and Housing Authority
Proposed Financing for Grace St Preservation LLC**

Grace St Preservation LLC (the "Borrower") has requested that the Richmond Redevelopment and Housing Authority (the "Authority") issue up to \$11,000,000 of its revenue bonds (the "Bonds") to finance or refinance a portion of some or the following (a) the cost of acquiring, rehabilitating and equipping a multifamily residential rental housing project consisting, among other facilities, of approximately 68 affordable units, a building superintendent's unit, an exercise room, a laundry facility and a rental office (the "Project"), which is expected to be owned and used by the Borrower or a party related to the Borrower, (b) the funding of capitalized interest and reserve funds as permitted by applicable law and (c) the costs incurred in connection with the issuance of the Bonds (collectively, the "Plan of Finance"), as permitted under the Virginia Housing Authorities Act (the "Act").

As set forth in the resolution of the Authority attached hereto (the "Resolution"), the Authority has agreed to issue the Bonds as requested. The Authority has conducted a public hearing (the "Public Hearing") on the proposed financing of the Plan of Finance and has recommended that you approve the issuance of the Bonds as required by Section 147(f) of the Internal Revenue Code of 1986, as amended, Section 15.2-4906, as applicable to housing authorities, of the Code of Virginia of 1950, as amended (the "Virginia Code"), and Section 36-19(10) of the Virginia Code.

Attached hereto are: (1) a certificate evidencing the conduct of the Public Hearing, including (a) a copy of the Resolution and (b) a summary of the comments expressed at the Public Hearing; and (2) the form of resolution suggested by bond counsel to evidence your approval.



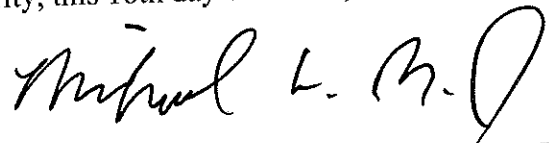
Bond Counsel to the Richmond Redevelopment
and Housing Authority

CERTIFICATE

The undersigned bond counsel to the Richmond Redevelopment and Housing Authority (the "Authority") certifies as follows:

1. A public hearing of the Authority was duly called at approximately 6:30 p.m., during the Authority meeting duly called and held at 5:30 p.m. on March 18, 2026, in accordance with applicable federal and Virginia law. The hearing was open to the public. The time and place of the hearing and the means by which the hearing was held provided a reasonable opportunity for persons of differing views to appear and be heard.
2. Representatives of the Authority announced the commencement of the public hearing on the application of Grace St Preservation LLC (the "Borrower") and that notice of the hearing was published on March 10, 2026 in the Richmond Times-Dispatch, a newspaper having a general circulation in the City of Richmond, Virginia (the "Notice"). A copy of the Notice has been filed with the records of the Authority and is attached as Exhibit A.
3. A summary of the statements made at the public hearing is attached as Exhibit B.
4. Attached as Exhibit C is a true, correct and complete copy of a resolution adopted at a meeting of the Authority held on March 18, 2026 by a majority of the Commissioners present at such meeting. The Resolution constitutes all formal action taken by the Authority at such meeting relating to the matters referred to in the Resolution. The Resolution has not been repealed, revoked, rescinded or amended and is in full force and effect on this date.

WITNESS my hand on behalf of the Authority, this 18th day of March, 2026.



Bond Counsel to the Richmond Redevelopment
and Housing Authority

Exhibits:

- A – Copy of Certified Notice
- B – Summary of Statements
- C – Resolution

EXHIBIT A

NOTICE OF PUBLIC HEARING

**NOTICE OF PUBLIC HEARING
BEFORE THE RICHMOND REDEVELOPMENT AND HOUSING AUTHORITY
ON PROPOSED PRIVATE ACTIVITY BOND FINANCING
FOR GRACE ST PRESERVATION LLC**

Notice is hereby given that the Richmond Redevelopment and Housing Authority (the "Authority") will hold a public hearing on the request of Grace Street Preservation LLC, a Virginia limited liability company (the "Borrower"), whose address is c/o PRC Group LLC, 10 Bank Street, Suite 550, White Plains, New York 10606, for the issuance by the Authority of up to \$11,000,000 of its multifamily housing revenue bonds (the "Bonds") to finance a portion of the costs of the acquisition, rehabilitation and equipping of a multifamily apartment building located on approximately 0.114 acres of land in the City of Richmond at 400 East Grace Street, Richmond, Virginia, 23219, consisting of approximately 69 residential units, totaling approximately 36,494 rentable square feet, an exercise facility, a laundry facility and a rental office (the "Project"), and including, as necessary, the financing of capitalized interest on the Bonds, any necessary reserve funds for the Bonds, and costs of issuance of the Bonds, in each case only as permitted by applicable law. The Project will meet the requirements of a qualified residential rental project within the meaning of Section 142(d) of the Internal Revenue Code of 1986, as amended (the "Code"), and will be owned or operated by the Borrower or an affiliate thereof. The public hearing, which may be continued or adjourned, will be held at 5:30 p.m. on March 18, 2026 before the Authority at its offices in the 5th Floor Board Room, at 600 East Broad Street, Richmond, Virginia 23219.

The proposed private activity bonds will not pledge the credit or the taxing power of the Commonwealth of Virginia, the City of Richmond, Virginia, or the Authority, but will be payable solely from the revenues derived by the Borrower from the Project and other amounts pledged therefor.

The public hearing will provide an opportunity for interested persons to be heard and communications and writings to be received and considered. Interested persons wishing to express their views on the issuance of the Bonds may also submit written comments prior to the time of the hearing to the attention of the Authority in care of, with a copy to Michael W. Graff, Jr., Esq., at McGuireWoods LLP, 1750 Tysons Boulevard, Suite 1800, Tysons, Virginia 22102-4215. The public hearing shall provide the fullest opportunity for the expression of opinion, for argument on the merits, and for the introduction of documentary evidence pertinent to the issuance of the proposed private activity bonds.

RICHMOND REDEVELOPMENT AND
HOUSING AUTHORITY

EXHIBIT B

SUMMARY OF STATEMENTS

At 5:30 p.m. on March 18, 2026, the Chairman of the Richmond Redevelopment and Housing Authority (the "Authority") called to order a meeting of the Authority held in the Authority's offices located at 600 East Broad Street, 5th Floor, Richmond, Virginia 23219. After introductory remarks and pleasantries were exchanged and certain unrelated agenda items were discussed by the Authority, representatives of Grace Street Preservation LLC, a Virginia limited liability company (the "Borrower"), and an affiliate of PRC Group LLC ("PRC"), whose address is 10 Bank Street, Suite 550, White Plains, New York 10606, provided a presentation to the Authority regarding the proposed acquisition, rehabilitation and equipping of a multifamily apartment building located in the City of Richmond, Virginia at 400 East Grace Street, Richmond, Virginia 23219, consisting of 69 units and related facilities (the "Project"). Upon completion of the Borrower's presentation, at approximately 6:45 p.m., counsel to the Authority announced the commencement of a public hearing on the issuance by the Authority of its tax-exempt Multifamily Housing Revenue Bonds in a principal amount not to exceed \$11,000,000 (the "Bonds") to assist the Borrower in financing the costs of the acquisition, rehabilitation and equipping of the Project, including, as necessary, the financing of capitalized interest on the Bonds, any necessary reserve funds for the Bonds and costs of issuance of the Bonds, in each case only as permitted by applicable law.

Matthew Quagliariello attended the meeting on behalf of the Borrower and presented the Project to the Authority. Michael W. Graff, Jr., Esq., of McGuireWoods LLP, Bond Counsel to the Authority, also attended the meeting.

No person appeared at the public hearing to speak in opposition to the Project or the issuance of the Bonds. Counsel to the Authority closed the public hearing at approximately 6:50 p.m.

EXHIBIT C
RESOLUTION
[See Attached]

RICHMOND REDEVELOPMENT AND HOUSING AUTHORITY

PROPOSED RESOLUTION

Meeting Date: March 18, 2026

Resolution No. 2026-11

TITLE: RESOLUTION REGARDING THE ISSUANCE OF MULTIFAMILY HOUSING REVENUE BONDS FOR THE ACQUISITION, REHABILITATION AND EQUIPPING OF THE APPROXIMATELY 69-UNIT GRACE ST PRESERVATION LLC MULTIFAMILY HOUSING FACILITY LOCATED IN THE CITY OF RICHMOND, VIRGINIA

RESOLUTION:

WHEREAS, the Richmond Redevelopment and Housing Authority (the "Authority") is empowered, pursuant to the Virginia Housing Authorities Law, Chapter 1, Title 36 (the "Act") of the Code of Virginia of 1950, as amended (the "Virginia Code"), to issue its bonds for the purpose, among others, of financing housing projects located within the territorial boundaries of the City of Richmond, Virginia (the "City"); and

WHEREAS, Grace St Preservation LLC (the "Borrower") has requested the Authority to agree to issue its multifamily residential rental housing revenue bonds under the Act in an expected maximum principal amount of \$11,000,000 (the "Bonds"), the proceeds of which will be used to finance or refinance a portion of (a) the costs of acquiring, rehabilitating and equipping a multifamily residential rental housing building consisting of approximately 69 units, totaling approximately 36,494 rentable square feet of space, including a building superintendent's unit, an exercise room, a laundry facility and a rental office (the "Project") expected to be owned and/or used by the Borrower or a party related to the Borrower, (b) the funding of capitalized interest and reserve funds, in each case as permitted by applicable law and (c) the costs incurred in connection with the issuance of the Bonds (collectively, the "Plan of Finance"), as permitted under the Act; and

WHEREAS, the Project shall be located at 400 East Grace Street in the City of Richmond and established and maintained as a "qualified residential rental project" within the meaning of Section 142(d) of the Internal Revenue Code of 1986, as amended (the "Code"); and

WHEREAS, the Borrower has indicated that it will work in good faith with the Authority to endeavor to provide certain employment and/or contracting opportunities to the residents and businesses of the neighborhoods surrounding the Project and others (the "Borrower's Special Commitments"); and

WHEREAS, preliminary plans for the Plan of Finance have been described to the Authority and a public hearing (the "Public Hearing") has been held with respect to the Plan of Finance and the Bonds in accordance with Section 147(f) of the Code and Section 15.2-4906, as applicable to housing authorities, of the Virginia Code; and

WHEREAS, the Authority has determined that it is in the best interests of the Authority to issue its tax-exempt revenue bonds pursuant to the Act, in such amounts as may be necessary to finance or refinance the Plan of Finance.

NOW, THEREFORE, BE IT RESOLVED BY THE RICHMOND REDEVELOPMENT AND HOUSING AUTHORITY THAT:

1. The foregoing recitals are approved by the Authority and are incorporated in, and deemed a part of, this resolution.
2. It is hereby found and determined that the Plan of Finance will further the public purposes of the Act by assisting in providing housing to low and moderate income persons in the City.
3. It is hereby found and determined that the Project will constitute a "residential building" as that term is defined in the Act.
4. To induce the Borrower to undertake the Plan of Finance and maintain the Project as a "qualified residential rental project" within the meaning of Section 142(d) of the Code, the Authority hereby agrees, subject to approvals required by applicable law, to assist the Borrower in financing or refinancing the Plan of Finance by undertaking the issuance of (and hereby declares its official intent to issue) its multifamily housing revenue bonds therefor in an expected maximum principal stated amount of \$11,000,000 for the Project upon the terms and conditions to be mutually agreed upon between the Authority and the Borrower. The Bonds shall be issued in forms and pursuant to terms to be set by the Authority. The Bonds may be issued in one or more series at one time or from time to time, and the Bonds of any such series may be either taxable or tax-exempt for purposes of federal income taxation.
5. All other acts of the officers of the Authority that are in conformity with the purposes and intent of this resolution and in furtherance of the issuance and sale of the Bonds and the undertaking of the Plan of Finance are hereby ratified, approved and confirmed.
6. The Authority hereby designates McGuireWoods LLP, Richmond, Virginia, to serve as bond counsel ("Bond Counsel") and hereby appoints such firm to supervise the proceedings and approve the issuance of the Bonds.
7. The Borrower agrees to indemnify and save harmless the Authority, its officers, commissioners, employees and agents from and against all liabilities, obligations, claims, damages, penalties, losses, costs and expenses in any way connected with the issuance and sale of the Bonds.
8. All costs and expenses in connection with the financing and the Plan of Finance, including the fees and expenses of the Authority (including, without limitation, the Authority's application fee, origination fee and ongoing administrative fees), Bond Counsel, counsel for the Authority and any placement agent or underwriter for the sale of the Bonds shall be paid from the proceeds of the Bonds (but only to the extent permitted by applicable law) or by the Borrower. If

for any reason such Bonds are not issued, it is understood that all such expenses shall be paid by the Borrower and that the Authority shall have no responsibility therefor.

9. The Bonds shall be limited obligations of the Authority and shall be payable solely out of revenues, receipts and payments specifically pledged therefor. Neither the commissioners, officers, agents or employees of the Authority, past, present and future, nor any person executing the Bonds, shall be liable personally on the Bonds by reason of the issuance thereof. The Bonds shall not be deemed to constitute a general obligation debt or a pledge of the faith and credit of the Commonwealth of Virginia or any political subdivision thereof, including the Authority or the City (and the Bonds shall so state on their face), and neither the Commonwealth of Virginia nor any such political subdivision thereof shall be personally liable thereon, nor in any event shall the Bonds be payable out of any funds or properties other than the special funds and sources provided therefor. Neither the faith and credit nor the taxing power of the Commonwealth of Virginia, or any political subdivision thereof, shall be pledged to the payment of the principal of the Bonds or the interest thereon or other costs incident thereto. The Bonds shall not constitute an indebtedness within the meaning of any constitutional or statutory debt limitation or restriction.

10. The Authority (including its officers, commissioners, employees and agents) shall not be liable and hereby disclaims all liability to the Borrower and all other persons or entities for any damages, direct or consequential, resulting from the issuance of the Bonds or failure of the Authority to issue the Bonds for any reason. Any obligation of the Authority to exercise its powers in the City to issue the Bonds as requested by the Borrower is contingent upon the satisfaction of all legal requirements and the Authority shall not be liable and hereby disclaims all liability to the Borrower for any damages, direct or consequential, resulting from the Authority's failure to issue the Bonds for the Plan of Finance for any reason, including but not limited to, the failure of the City Council of the City (the "City Council") to approve the issuance of the Bonds.

11. The Authority recommends that the City Council approve the issuance of the Bonds, in one or more series, at one time or from time to time, in an expected maximum stated principal amount of \$11,000,000 for the purposes of undertaking the Plan of Finance, as required by Section 147(f) of the Code.

12. Each of the Chair, Vice Chair, Chief Executive Officer, Secretary and any Assistant Secretary of the Authority is authorized and directed to deliver to the City Council (1) a reasonably detailed summary of the comments, if any, expressed at the Public Hearing and (2) a copy of this resolution.

13. Each of the Chair, Vice Chair, Chief Executive Officer, Secretary or any Assistant Secretary of the Authority, or the designee of any of them, is hereby authorized to request one or more allocations of the State Ceiling (as defined in Section 15.2-5000 of the Virginia Code) in accordance with the applicable provisions of the Virginia Code and any regulations or executive orders issued thereunder. All costs incurred by the Authority, if any, in connection with such proceedings shall be paid for by the Borrower.

14. No Bonds may be issued pursuant to this resolution until such time as (a) the issuance of the Bonds has been approved by the City Council, and (b) the Bonds have received

one or more allocations of the State Ceiling in accordance with the applicable provisions of the Virginia Code and any regulations or executive orders issued thereunder.

15. The approval of the issuance of the Bonds does not constitute an endorsement to any prospective purchaser of the Bonds of the creditworthiness of the Plan of Finance or of the Borrower.

16. This resolution is a Declaration of Official Intent under U.S. Treasury Regulations for purposes of Sections 103 and 141 to 150 of the Code. Based upon the representations of the Borrower, the Authority reasonably expects that certain costs of the Project may be reimbursed with the proceeds of the Bonds.

17. The issuance of the Bonds in the principal amount of up to \$11,000,000 for the Project pursuant to definitive bond documents to be prepared or reviewed by Bond Counsel and Counsel to the Authority (the "Bond Documents") is hereby authorized and approved. The Chair, Vice Chair, Secretary, Chief Executive Officer and any other officer of the Authority, any of whom may act alone (the "Authorized Officials"), are each hereby authorized and directed to execute the Bonds, which shall bear interest at the rates (which may be variable or fixed), shall mature on such dates and shall be subject to redemption at such times as are set forth in the Bond Documents. The Authorized Officials are hereby authorized to approve the final terms of the Bonds; provided, however, that the interest rates borne by the Bonds shall not exceed 15% per annum, the final maturity of the Bonds shall not be later than forty (40) years after the date of the initial issuances of the Bonds, and the principal amount of the Bonds shall not exceed \$11,000,000. Such approvals shall be evidenced conclusively by the execution and delivery of the Bonds.

18. The Bond Documents shall be in substantially the same forms as prepared or reviewed by Bond Counsel and Counsel to the Authority and submitted to the Authority, with such completions, omissions, insertions and changes (including, without limitation, changes of the dates thereof and the captions of the Bonds) as may be approved by the Authorized Officials executing them, such executions to constitute conclusive evidence of the approvals of any such completions, omissions, insertions and changes. The Bond Documents shall contain upon their execution and delivery provisions obligating the Borrower to comply with the Borrower's Special Commitments with respect to the Project. The execution, delivery and performance by the Authority of the Bond Documents are hereby authorized and directed.

19. The Authorized Officials are hereby authorized and directed to execute on behalf of the Authority and to deliver the Bonds, the Bond Documents, the related documents to which the Authority is a party and such other agreements, certificates, documents and instruments (collectively, the "Documents"), and to do and perform such things and acts, as are authorized hereby or contemplated by the Documents, and, if required, the Secretary or any other officer of the Authority is authorized and directed to affix the seal of the Authority to the Bonds and the other Documents and to attest such seal. The signatures of the Authorized Officials and the seal of the Authority on the Bonds may be by facsimile.

20. This resolution shall take effect immediately upon its adoption.

READ AND ADOPTED: March 18, 2026

The undersigned Bond Counsel to the Richmond Redevelopment and Housing Authority hereby certifies that the foregoing is a true, correct, and complete copy of a resolution adopted by the Authority's commissioners present and voting at a meeting duly called and held on March 18, 2026, in accordance with law, and that such resolution has not been repealed, revoked, rescinded, or amended, but is in full force and effect as of the date hereof.

WITNESS my hand on behalf of the Authority this 18th day of March, 2026.

By: _____
Bond Counsel to the Richmond
Redevelopment and Housing Authority

Recommended by: Sherrill Hampton
Senior Vice President of RECD

Date: March 13, 2026

Approved by: Steven B. Nesmith
Chief Executive Officer

Date: March 13, 2026

COMMISSIONERS' ACTION

RESOLUTION #: 2026-11

- Approved _____
Date
- Disapproved _____
Date
- Tabled _____
Date
- Withdrawn _____
Date

SIGNED:



 Eddie L. Jackson, Jr., Chair
 RRHA Board of Commissioners

Votes Recorded				
Commissioner	Aye	Nay	Abstain	Absent
Eddie L. Jackson, Jr.				X
Charlene Pitchford	X			
Dyanne Broidy				X
Kyle R. Elliott	X			
Barrett Hardiman	X			
W.R. "Bill" Johnson, Jr.	X			
Gregory Lewis				X
Marika McCray	X			
Harold Parker, Jr.	X			