



Application for **SPECIAL USE PERMIT**

Department of Planning and Development Review
Land Use Administration Division
900 E. Broad Street, Room 511
Richmond, Virginia 23219
(804) 646-6304
<http://www.richmondgov.com/>

Application is hereby submitted for: (check one)

- special use permit, new**
- special use permit, plan amendment**
- special use permit, text only amendment**

Project Name/Location

Property Address: 200 East Cary Street Date: 5/9/18
 Tax Map #: W0000046074 Fee: \$300
 Total area of affected site in acres: .051

(See **page 6** for fee schedule, please make check payable to the "City of Richmond")

Zoning

Current Zoning: B-3 Business
 Existing Use: 450 - B Mixed Use

Proposed Use

(Please include a detailed description of the proposed use in the required applicant's report)

Existing Use: see attached Mixed use

Is this property subject to any previous land use cases?

Yes No If Yes, please list the Ordinance Number: _____

Applicant/Contact Person: Billie Brown

Company: _____
 Mailing Address: 200 E. Cary Street
 City: Richmond State: VA Zip Code: 23219
 Telephone: (804) 240-4989 Fax: _____
 Email: billie.excel@verizon.net

Property Owner: Billie Brown

If Business Entity, name and title of authorized signer: _____

(The person or persons executing or attesting the execution of this Application on behalf of the Company certifies that he or she has or have been duly authorized and empowered to so execute or attest.)

Mailing Address: 200 East Cary Street
 City: Richmond State: VA Zip Code: 23219
 Telephone: (804) 240-4989 Fax: _____
 Email: billie.excel@verizon.net

Property Owner Signature: Billie Brown

The names, addresses, telephone numbers and signatures of all owners of the property are required. Please attach additional sheets as needed. If a legal representative signs for a property owner, please attach an executed power of attorney. **Faxed or photocopied signatures will not be accepted.**

NOTE: Please attach the required plans, checklist, and a check for the application fee (see Filing Procedures for special use permits)

I am Billie Brown, a single, black, 66 year old, semi-retired woman who is the owner of 200 East Cary Street. The property is currently zoned B-3 – mixed use property. From 2006 – 2014, I ran EXCEL Management Services from this location as well as resided there. I semi-retired in 2017 and wish to acquire a special use permit to have my property changed from B-3 to residential property. I am requesting this because I currently hold a commercial mortgage on the property and the lender is increasing my mortgage payments by over \$300 a month starting in June 2018. I have been attempting to refinance my mortgage but most lenders only provide mortgages for residential property. I am interested in doing a “reverse mortgage” however; once again, the property must be residential to qualify for a reverse mortgage.

The increased amount of my commercial mortgage (\$2934.00 a month) will put a severe financial strain on me personally. While I am still consulting part time, my income is not sufficient to handle the steep monthly mortgage payment. The “reverse mortgage” option would eliminate this stress.

At the time when I purchased the property, I had to get City approval to reside in what was considered commercial property. I have always resided in my property. My neighbors have never had any complaints with my residing in the property for over 12 years and, therefore, I feel will have no objections to my continuing to reside there.

The proposed special use will not be detrimental to the safety, health, morals and general welfare of the community involved. The special use will not create congestion in the streets, roads, alleys and other public ways and places in the area involved. The special use will not create hazards from fire, panic or other dangers nor will it tend to cause overcrowding of land and an undue consideration of population. The special use will not adversely affect or interfere with public or private schools, parks, playgrounds, water supplies, sewage disposal, transportation or other public requirements, conveniences and improvements nor will the special use interfere with adequate light and air.

I am requesting nothing more than the ability to continue to live in my property and reduce my current mortgage debt by acquiring a reverse mortgage. In order to qualify for the reverse mortgage the property has to be considered residential.