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 Steven B. Nesmith

Board of Commissioners
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PROPOSED MULTIFAMILY HOUSING REVENUE BOND PROJECT

Project Name: Commerce Heights

Project Address: 1410 Ingram Avenue, Richmond, VA 23224

Project Overview: Commerce Heights will be a new construction, 4-level product consisting of 230 units, composed of one-, two- and three-bedroom units. The developer, LIFT Development, is requesting up to \$17,000,000 in Conduit Bond funding. Construction is anticipated to begin in Q4 2026 and is expected to take 18 months to complete.

Affordability/Unit Mix:

Number of Units	Bedroom Size	AMI
71	1-BR	60%
78	2-BR	60%
81	3-BR	60%
	4-BR	N/A
Total Number of Units -	230 Units	

***Note:** There are no Project-Based Vouchers (PBVs) attached to this project.

Other Key Points:

- The project received a comfort letter for its Affordable Housing Performance Grant from the City of Richmond.
- The City of Richmond has rezoned the property to allow for the intended use.

A Few of the Amenities Provided:

- Granite Countertops, Stainless Steel Appliances, In-Unit Washer/Dryer
- Community Room
- Fitness Center
- Business Center
- Onsite Leasing Office
- Outdoor Green Space



Fiscal Impact:

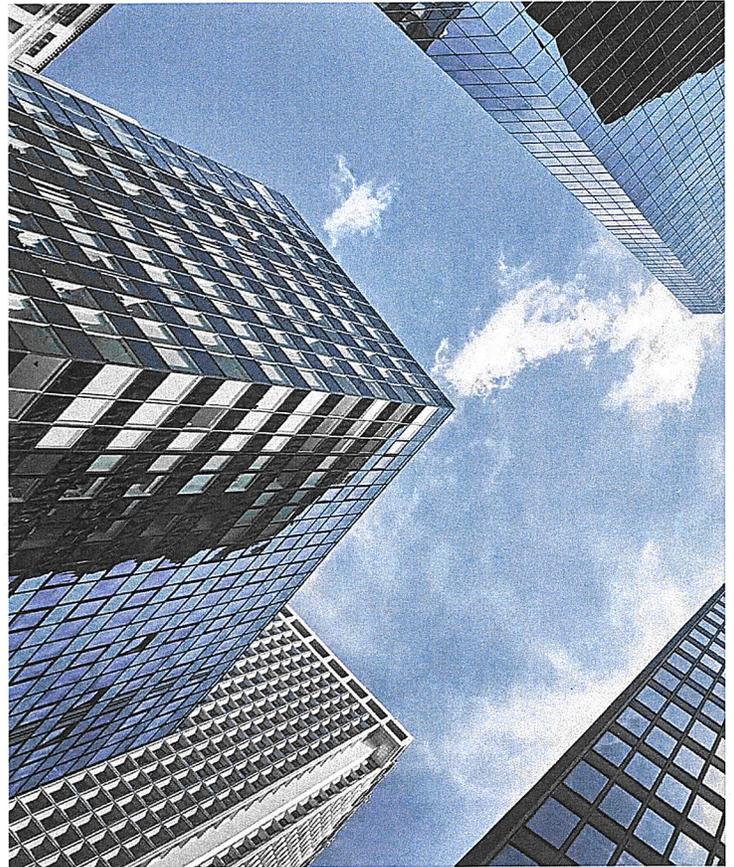
Estimated Jobs Created	Estimated Average Salary	Estimated Payroll Taxes	Estimated Taxable Value of the Facility to be Constructed	Estimated Annual Real Estate Taxes	Estimated Total Dollar Value Per Year of Goods to be Purchased from VA Companies w/in the Locality	Estimated Total Dollar Value Per Year 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
Developer			\$240,000	\$52,000				
Construction (80 Jobs)	\$30-\$35/Hour	\$1,400,000			\$17,000,000	\$3,000,000	\$25,300,000	\$700,000
Property Management (4-10 Jobs)	\$68,000	\$40,000			\$10,000	\$82,000	\$200,000	\$100,000

Rationale for the Request for Expedited Consideration by RRHA’s Board of Commissioners and/or City Council: This project is intended to bring much needed housing to the Southside of Richmond that will improve the quality of housing options for our most vulnerable residents. Beyond that, this will begin the process of a larger redevelopment to bring more commerce, attention and community to the proposed Fall Line Trail route and the broader Manchester neighborhood.



COMMERCE HEIGHTS

1410 Ingram Avenue, Richmond, VA 23224



LIFT DEVELOPMENT

LIFT is newly formed multifamily development company, owned and operated by Harper Associates staff, focused on creating *high-quality, affordable housing* that *strengthens communities* and *expands access to opportunity*. Our team brings over 50 years of combined real estate development experience across all major asset classes from Multifamily to Industrial, giving us the perspective and technical depth to structure and deliver complex, mission-driven projects. We partner closely with public agencies, nonprofits, and private capital providers to implement developments that are financially sound, sustainably designed, and deeply responsive to resident and neighborhood needs. Our work is rooted in the belief that stable, affordable housing is the foundation of thriving communities—and we are committed to delivering projects that create lasting value for residents and stakeholders alike.

TEAM BIOS

Erik Smith

Erik Smith serves as a Partner at LIFT and is a real estate development and finance executive specializing in affordable and mixed-income housing across the Richmond metropolitan region and Mid-Atlantic markets. As Vice President at Harper Associates, he leads the firm's affordable housing and community development initiatives—overseeing site acquisition, capitalization, and project execution for complex, high-impact multifamily developments.

Russell Harper Jr.

Russell Harper Jr is a Project Manager at LIFT, where he supports all phases of the development cycle with a focus on pre-construction pricing, procurement, and full project delivery. With six years of experience as an owner's representative in the hospitality and medical office sectors, Russell has overseen the renovation or ground-up construction of more than 1,500 hotel rooms and over 500,000 square feet of medical office buildings and retail space.

TEAM BIOS

Russell Harper Sr.

Russell serves as a Principal at LIFT and founded Harper Associates in 1995 with a clear vision to develop high-quality commercial real estate for major national retailers, including Walmart, Lowe's, Kroger, Ukrop's, Publix, and Target. Over the next two decades, Harper Associates acquired, entitled, and developed more than 80 shopping centers across Virginia, North Carolina, and Maryland, as well as Hunton Park, a significant mixed-use development in Henrico County.

Will Allen

Will Allen is a Partner at LIFT; a Richmond-based real estate firm focused on creating high-quality, affordable housing. With more than 17 years of experience in asset management, investment analysis, and development, Will brings a comprehensive understanding of real estate operations and strategy. Before joining LIFT, he directed operations, financing, and development initiatives at Harper Associates, a privately held firm with a diverse portfolio of residential, commercial, retail, and industrial properties. His work there spanned acquisitions, entitlements, financial modeling, construction management, and portfolio optimization.

PAST PROJECTS

1800 Semmes

1800 Semmes is a 13-acre urban infill mixed use, commercial multi-family & residential development south-east of Richmond's historic (and booming) Manchester District. CBD and west of Historic Manchester District near the intersection of Cowardin (State Route 1) and Semmes (State Route 60).



PAST PROJECTS

Stratford Hills Shopping Center

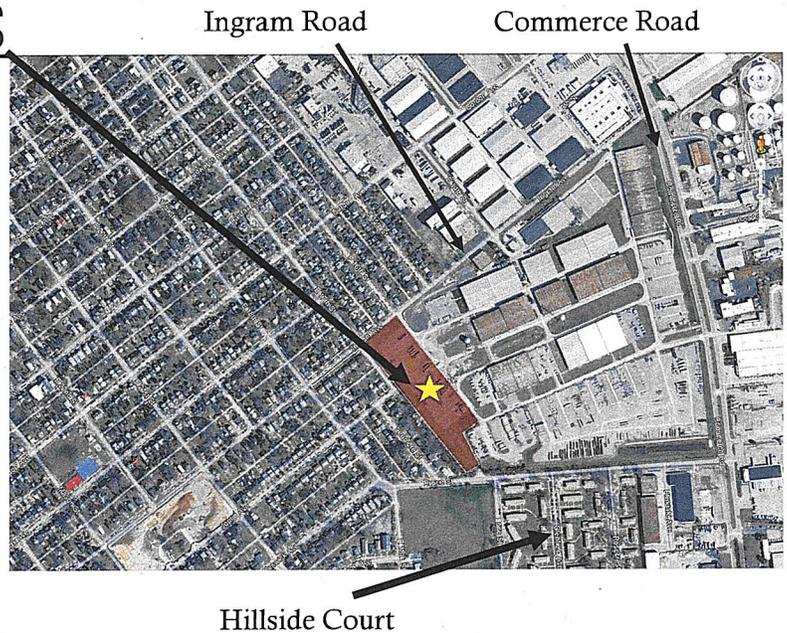
Stratford Hills Shopping Center is a retail development anchored by Target & Publix with quick service restaurant and retail shop space. Current retailers include:

- Chick-fil-A
- Wells Fargo
- Jason's Deli
- Verizon



COMMERCE HEIGHTS

Commerce Heights will be a new construction, 4-level product consisting of 230 units, composed of one-, two- and three-bedroom units. Amenities will include in-unit washers and dryers, outdoor green space, granite countertops, leasing office, clubhouse and fitness areas. Construction is anticipated to begin in Q4 2026 and is expected to take 18-months.



Ingram Road

Commerce Road

Hillside Court

COMMERCE HEIGHTS



UNIT MATRIX

	Unit Type	Est Units	Rent	UA	Proactive Rent	FC
1x1	Type A	20	\$1,277	\$69	\$1,208	648
	Type B	35	\$1,277	\$69	\$1,208	631
	Type C	2	\$1,277	\$69	\$1,208	665
	Type D	4	\$1,277	\$69	\$1,208	646
	Type E	10	\$1,277	\$69	\$1,208	681
2x2	Type A	8	\$1,533	\$86	\$1,447	995
	Type B	38	\$1,533	\$86	\$1,447	978
	Type C	7	\$1,533	\$86	\$1,447	95
	Type D	10	\$1,533	\$86	\$1,447	911
	Type E	10	\$1,533	\$86	\$1,447	170
	Type F	5	\$1,533	\$86	\$1,447	959
3x2	Type A	18	\$1,770	\$95	\$1,675	1,155
	Type B	16	\$1,770	\$95	\$1,675	1,154
	Type C	4	\$1,770	\$95	\$1,675	1,192
	Type D	7	\$1,770	\$95	\$1,675	1,333
	Type E	36	\$1,770	\$95	\$1,675	1,302
Totals		230				

CAPITAL STACK*

Source of Funds	Amount	Per Unit
Permanent Financing	\$40,623,357	\$176,623
Grants	\$2,500,000	\$10,870
LIHTC Equity	\$21,731,480	\$94,485
Deferred Fee	\$561,911	\$2,443
Total	\$65,416,748	\$284,420.64



*The proposed capital stack is subject to change as we confirm our path to a closing decision.



HARPER ASSOCIATES

February 9, 2026

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

Commerce Heights Bond Application

Dear Ms. Hampton:

Further to our recent discussions regarding the captioned Bond Application submitted by Harper Associates Real Estate Development, Acquisitions and Investments (“Harper Associates”) to the Richmond Redevelopment and Housing Authority (“RRHA”), and in connection with RRHA’s review of same, Harper Associates hereby confirms its commitment to provide opportunities for minority and women-owned business enterprises (“MWBE”). Specifically, in the process of retaining contractors, subcontractors, suppliers, or other workers for the construction of Commerce Heights, and once built, hiring employees and workers at Commerce Heights, Harper Associates will:

1. Review current lists of certified MWBE firms from the Commonwealth of Virginia, the City of Richmond and RRHA, and direct its general contractor to affirmatively contact qualified MWBE firms in the relevant construction-related trades and materials suppliers, 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 MWBE-focused trade publications.
3. Advertise subcontracting and job opportunities at the nearest City of Richmond Community Center.
4. During the construction phase of the development of Commerce Heights, host at least two job fairs and partner with community-based workforce programs that introduce women and minority candidates for potential construction jobs.
5. Provide Semi-Annual reporting to RRHA concerning the above initiatives.

We appreciate your consideration of the above commitments, and look forward to working with you and RRHA to make the financing and development of Commerce Heights a great success.



HARPER
ASSOCIATES

Sincerely,

HARPER ASSOCIATES REAL ESTATE DEVELOPMENT,
ACQUISITIONS AND INVESTMENTS

By: *Erik Smith*

AFFIDAVIT OF PUBLICATION

See Proof on Next Page

State of Florida, County of Orange, ss:

Edmar Corachia, 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: Feb. 8, 2026

NOTICE ID: nDCHMSSolii1TpDAP960

PUBLISHER ID: COL-7006042

NOTICE NAME: RRHA Commerce Heights Notice of Public Hearin

Publication Fee: \$684.64

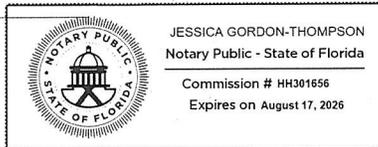
Ad Size: 2 X 67 L

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.

Edmar Corachia

(Signed)



VERIFICATION

State of Florida
County of Orange

Subscribed in my presence and sworn to before me on this: **02/09/2026**

J. T. R.

Notary Public
Notarized remotely online using communication technology via Proof.

NOTICE OF PUBLIC HEARING

NOTICE OF PUBLIC HEARING BEFORE THE RICHMOND REDEVELOPMENT AND HOUSING AUTHORITY ON PROPOSED PRIVATE ACTIVITY BOND FINANCING FOR COMMERCE HEIGHTS APARTMENTS

Notice is hereby given that the Richmond Redevelopment and Housing Authority (the "Authority") will hold a public hearing on the request of Commerce Heights, LLC, a Virginia limited liability company (the "Borrower"), whose address is c/o Harper Associates Real Estate Development, Acquisitions and Investments, Inc., 5607 Grove Avenue, Richmond, Virginia 23226, for the issuance by the Authority of up to \$17,000,000 of its multifamily housing revenue bonds to finance a portion of the costs of the acquisition, construction and equipping of a multifamily apartment project to be known as Commerce Heights, located in the City of 1410 Ingram Avenue, Richmond, Virginia, 23224, consisting of not less than 230 units contained in two four-story garden-style residential buildings, totaling approximately 262,390 square feet of space, including a community room for resident programs, a fitness center, a leasing office and flexible outdoor amenity space (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. 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 by the Borrower. The public hearing, which may be continued or adjourned, will be held at 5:30 p.m. on February 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-7006042

RICHMOND REDEVELOPMENT AND HOUSING AUTHORITY

PROPOSED RESOLUTION

Meeting Date: February 18, 2026

Resolution No. 2026-06

TITLE: RESOLUTION REGARDING THE ISSUANCE OF MULTIFAMILY HOUSING REVENUE BONDS FOR THE ACQUISITION, CONSTRUCTION AND EQUIPPING OF THE APPROXIMATELY 230-UNIT COMMERCE HEIGHTS APARTMENTS MULTIFAMILY HOUSING FACILITY TO BE 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, Commerce Heights, 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 \$17,000,000 (the "Bonds"), the proceeds of which will be used to finance or refinance a portion of (a) the costs of acquiring, constructing and equipping a multifamily residential rental housing project consisting of approximately 230 units contained in two four-story garden-style residential buildings, totaling approximately 262,390 square feet of space, including a community room for resident programs, a fitness center, a leasing office and flexible outdoor amenity space in aggregate (the "Project") 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, 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 1410 Ingram Avenue 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 "residential buildings" 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 \$17,000,000 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 Haneberg Hurlbert PLC, 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 \$17,000,000 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 \$17,000,000 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 \$17,000,000. 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: February 18, 2026

The undersigned 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 February 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 ___ day of February, 2026.

By: _____
Counsel to the Richmond Redevelopment
and Housing Authority

Recommended by: Sherrill Hampton
Senior Vice President of RECD

Date: February 9, 2026

Approved by: Steven B. Nesmith
Chief Executive Officer

Date: February 9, 2026

COMMISSIONERS' ACTION

RESOLUTION #: 2026-06

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.				
Charlene Pitchford				
Dyanne Broidy				
Kyle R. Elliott				
Barrett Hardiman				
W.R. "Bill" Johnson, Jr.				
Gregory Lewis				
Marika McCray				
Harold Parker, Jr.				