

# **BLUERIDGECROSSROADS**

economic development authority

Carroll – Galax – Grayson VIRGINIA

**Carroll-Grayson-Galax Regional Industrial Facilities Authority**  
**Regular Meeting Agenda**  
**Monday, March 25, 2019**  
**Time: 3:30 PM**  
**Location: Crossroads Institute**

1. Call to Order
2. Consent Agenda:
  - a. Minutes from the February 25, 2019 Meeting
  - b. Treasurer's Report
3. Recognition of Guests and Discussion on Southwest Virginia Training Center Property - Teresa Isom, Carroll County Social Services, K.J. Holbrook, Mt. Rogers CSB, Amy Hill, Galax DSS, Kristin Shumate, Grayson County Social Services – Next Steps, Committee Formation
4. SBDC Report
5. Wildwood Commerce Park
  - a. Wildwood Natural Gas – Meeting with John Ebert, ANG
  - b. VBRSP No-Interest Loan Potential (Natural Gas)
  - c. Stormwater Maintenance Contractor Estimate
  - d. S & S Transporters Site Plan Information
  - e. Other
6. Director's Report
  - a. VML Insurance Renewal Proposal
  - b. FY – 2020 Budget Estimates (revised)
  - c. GO VA Region One Project
  - d. Other
6. Announcements
7. Closed Session – if necessary
8. Adjourn

***The Blue Ridge Crossroads Region is Virginia's "Entrepreneurial Region."***

1117 East Stuart Drive . Galax, Virginia 24333  
Tel: 276.236.0391 [www.brceda.org](http://www.brceda.org)

# BLUERIDGECROSSROADS

## economic development authority

Carroll – Galax – Grayson VIRGINIA

Carroll-Grayson-Galax Regional Industrial Facilities Authority  
February 25, 2019 Minutes

### Roll Call

- |                   |                          |         |
|-------------------|--------------------------|---------|
| • Steve Truitt-   | Carroll County           | present |
| • Rex Hill-       | Carroll County           | present |
| • Keith Barker-   | City of Galax            | present |
| • C.M. Mitchell-  | City of Galax            | present |
| • Bill Shepley -  | Grayson County           | absent  |
| • Kenneth Belton- | Grayson County           | absent  |
| • Robbie McCraw-  | Carroll alternate        | absent  |
| • Mike Larrowe-   | Galax alternate          | present |
| • Mike Hash-      | Grayson alternate        | present |
| • Others present- |                          |         |
| o Dan Campbell-   | BRCEDA Interim Director  |         |
| o Mandy Archer-   | SBDC Director            |         |
| o Ginny Plant-    | Administrative Assistant |         |
| o Corbin Stone-   | Robinson Farmer Cox      |         |

### Call to Order

Mr. Mitchell called the meeting to order at 3:30 PM. Mike Larrowe from Galax City Council was introduced and welcomed to the Board.

### Consent Agenda

Mr. Truitt made the motion to approve the consent agenda, including the Minutes and Treasurer's Report, as presented. Mr. Hash seconded the motion, which carried unanimously.

### Audit Discussion

Corbin Stone from Robinson Farmer Cox presented the board with the Fiscal Year-Ended June 30, 2018 BRCEDA audit. In referring to the audit Mr. Stone noted that Exhibits would generally have a column for BRCEDA, as well as the Small Business Development Center.

Mr. Stone discussed the S & S Transport land transaction and referenced in Exhibit 1 the amount due from the Carroll County EDA. This amount is \$125,000 and will be paid to BRCEDA in the future as S & S Transport satisfies its investment and jobs requirements. Note M on Page 45 of the audit discusses the transaction. He also discussed the "Economic Incentive" item contained in Exhibit 2 which is necessitated by the land selling for less than the 2016 appraised value.

***The Blue Ridge Crossroads Region is Virginia's "Entrepreneurial Region."***

# BLUERIDGECROSSROADS

## economic development authority

Carroll – Galax – Grayson VIRGINIA

Mr. Stone also discussed the audit sections pertaining to “Other Post Employment Benefit (OPEM) noting that two written sections were necessary since BRCEDA employees are carried by City of Galax and Carroll County payrolls, depending on the staff.

Mr. Stone stated that BRCEDA staff were cooperative during the audit and that there were no significant issues of non-compliance found.

Mr. Hash made a motion to accept the audit as presented. Mr. Hill seconded the motion, which carried unanimously.

### SBDC Report

Ms. Archer informed the board that appropriations contracts have come through for a partial contract. This partial contract is for \$15K which should cover our invoices until the rest of our contract comes through. We do not know the exact amount of the award, but we do know that it will be at least \$70K. Before you, you will see the 2018 CY budget. You will see that most everything is within the budgeted amount. The only increase is for supplies and that is because we had extra money to spend. The first week of April we will be having a state site visit from Jody Keenan. Also, before you are the newest Accounting and Legal referral program applications. This is a service we provide to some of our clients once they reach a certain point. The legal fee has increased to \$100/hour, but we refer far more accounting than legal. Ms. Archer shared the 2018 client impact information collected to date as well as the current 2019 client interaction information. On March 6 we will having a Google Live Stream at the Higher Ed Center.

Mr. Barker made a motion to accept the 2018 CY budget as presented. Mr. Truitt seconded the motion, which carried unanimously.

Mr. Baker made a motion to accept the accounting and legal proposals as presented. Mr. Truitt seconded the motion, which carried unanimously.

### Wildwood Commerce Park

Mr. Campbell informed the Board that the brush and tree removal on both stormwater retention ponds has been completed. The work was reviewed and deemed satisfactory prior to releasing the \$4,100 payment. Mr. Campbell discussed work that will have to be done in the summer months in order to satisfy DEQ requirements. Funding will need to be placed in next year's Wildwood budget to cover the stormwater repairs.

Mr. Hill noted a maintenance issue in one of the drainage areas. Mr. Campbell mentioned the need to have Tyler Lineberry Landscaping cut some of the previously un-cut spaces in the

***The Blue Ridge Crossroads Region is Virginia's "Entrepreneurial Region."***

1117 East Stuart Drive . Galax, Virginia 24333  
Tel: 276.236.0391 [www.brceda.org](http://www.brceda.org)



# BLUERIDGECROSSROADS

## economic development authority

Carroll – Galax – Grayson VIRGINIA

coming mowing season. Ditch-lines could be included as well as some of the graded areas above the North retention pond.

### Director's Report

HB 1840 was discussed. This legislation will assist in getting the electric substation and power line installed to Wildwood. Mr. Barker felt confident that Wildwood would be selected as one of the pilot projects.

SB 1509 dealing with the Southwest Virginia Training Center property was also discussed. This legislation will allow BRCEDA and the localities to participate in marketing the property and could help address increasing foster care challenges and costs. It was noted that a local committee would need to be established to work on this project. At the next BRCEDA meeting Social Services' Directors and the Executive Director of the Community Services Board will be invited to share their perspectives.

Both HB 1840 and SB 1509 passed the General Assembly easily.

Mr. Campbell provided a copy of the proposed engineering agreement with The Lane Group to conduct a comprehensive preliminary engineering study of the Blue Ridge Crossroads Commerce Park, also referred to as the Hampton Property. The various tasks to be completed were discussed; and will include a completed boundary survey. The proposed cost of the PER is \$20,000 and this amount has previously been received via a grant from the Mt. Rogers Planning District Commission.

Mr. Barker made a motion to accept the proposal from Lane Group to develop a comprehensive Preliminary Engineering Report as presented. Mr. Hash seconded the motion, which carried unanimously.

Mr. Campbell presented a draft FY-2020 budget. He noted that personnel costs are the same but would need to increase with full-time staffing. Proposed legal and consulting fees have been decreased. Advertising and training have been decreased. Mowing at Wildwood has been increased in the draft. A large increase of \$25,000 is suggested for stormwater repairs and maintenance at Wildwood. It was mentioned that we could perhaps get trustees/inmates to assist with some of the mowing and weed-eating in the future. Overall the draft budget calls for \$140,068 from each locality which is an increase of \$5,000.

Mr. Barker indicated that health insurance rate information is forthcoming and suggested that the budget be carried forward to the next meeting.

***The Blue Ridge Crossroads Region is Virginia's "Entrepreneurial Region."***

1117 East Stuart Drive . Galax, Virginia 24333  
Tel: 276.236.0391 [www.brceda.org](http://www.brceda.org)



# **BLUERIDGECROSSROADS**

economic development authority  
Carroll – Galax – Grayson VIRGINIA

## Announcements

With no further business, the meeting adjourned.

Respectfully Submitted- Keith E. Barker, Secretary

---

C. M. Mitchell - Chairman

***The Blue Ridge Crossroads Region is Virginia's "Entrepreneurial Region."***

1117 East Stuart Drive . Galax, Virginia 24333  
Tel: 276.236.0391 [www.brceda.org](http://www.brceda.org)

**BLUE RIDGE CROSSROADS EDA  
BALANCE SHEET  
FEBRUARY 28, 2019**

**ASSETS**

<b>CURRENT ASSETS</b>		
REGULAR CHECKING ACCOUNT	\$	368,919.24
MONEY MARKET - GNB		327,246.08
DESIGNATED FUNDS-MARKETING		42,166.55
DUE FROM CARROLL IDA		125,000.00
LAND INVENTORY		<u>12,910,286.04</u>
<b>TOTAL CURRENT ASSETS</b>		<b>13,773,617.91</b>
<b>PROPERTY AND EQUIPMENT</b>		
EQUIPMENT		33,178.75
OFFICE EQUIPMENT		1,553.15
ACCUMULATED DEPRECIATION		<u>(15,895.61)</u>
<b>TOTAL PROPERTY AND EQUIPMENT</b>		<b>18,836.29</b>
<b>OTHER ASSETS</b>		
DEFERRED OUTFLOWS PENSION		6,067.00
DEFERRED OUTFLOWS - OPEB		<u>232.00</u>
<b>TOTAL OTHER ASSETS</b>		<b>6,299.00</b>
<b>TOTAL ASSETS</b>	<b>\$</b>	<b><u>13,798,753.20</u></b>

**LIABILITIES AND CAPITAL**

<b>CURRENT LIABILITIES</b>		
ACCOUNTS PAYABLE	\$	110.00
ST PORTION OF LT DEBT		107,062.95
GRANT FUNDS ADVANCED		<u>222,526.48</u>
<b>TOTAL CURRENT LIABILITIES</b>		<b>329,699.43</b>
<b>LONG-TERM LIABILITIES</b>		
NOTES PAYABLE - MRPDC		164,793.18
NOTES PAYABLE - GNB		4,666,835.51
DEFERRED INFLOWS PENSION		24,669.00
DEFERRED INFLOWS - OPEB		246.00
NET PENSION LIABILITY		7,892.00
NET OPEB LIABILITY		<u>2,224.00</u>
<b>TOTAL LONG-TERM LIABILITIES</b>		<b>4,866,659.69</b>
<b>TOTAL LIABILITIES</b>		<b>5,196,359.12</b>
<b>CAPITAL</b>		
FUND BALANCE		8,476,212.02
NET INCOME		<u>126,182.06</u>
<b>TOTAL CAPITAL</b>		<b>8,602,394.08</b>
<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<b>\$</b>	<b><u>13,798,753.20</u></b>



**BLUE RIDGE CROSSROADS EDA  
INCOME STATEMENT  
FOR THE EIGHT MONTHS ENDING FEBRUARY 28, 2019**

	Current Month		Year to Date		
REVENUES					
GRANT REVENUE VA TOB #3009	\$	0.00	0.00	\$ 181,403.73	37.33
CITY OF GALAX		0.00	0.00	101,400.00	20.87
COUNTY OF GRAYSON		0.00	0.00	101,400.00	20.87
COUNTY OF CARROLL		0.00	0.00	101,400.00	20.87
INTEREST INCOME		39.00	100.00	329.30	0.07
		<hr/>			
TOTAL REVENUES		39.00	100.00	485,933.03	100.00
		<hr/>			
COST OF SALES					
		<hr/>			
TOTAL COST OF SALES		0.00	0.00	0.00	0.00
		<hr/>			
GROSS PROFIT		39.00	100.00	485,933.03	100.00
		<hr/>			
EXPENSES					
SALARIES & WAGES		3,690.00	9,461.54	29,850.00	6.14
PAYROLL TAXES		238.61	611.82	1,934.09	0.40
HEALTH INSURANCE		1,060.16	2,718.36	8,481.28	1.75
PROFESSIONAL FEES		600.00	1,538.46	5,332.00	1.10
COURT COSTS		0.00	0.00	400.00	0.08
ADVERTISING		0.00	0.00	936.39	0.19
DUES AND PROFESSIONAL MEMBE		0.00	0.00	98.00	0.02
GENERAL LIABILITY INSURANCE		0.00	0.00	(400.00)	(0.08)
POSTAGE & FREIGHT EXPENSE		0.00	0.00	69.51	0.01
TELECOMMUNICATIONS		114.73	294.18	861.08	0.18
OFFICE SUPPLIES		0.00	0.00	694.38	0.14
OFFICE RENTAL		0.00	0.00	2,250.00	0.46
TRAVEL EXPENSES		0.00	0.00	220.83	0.05
MILEAGE & FUEL EXPENSE		0.00	0.00	529.74	0.11
TRAINING/DEVELOPMENT TRAINI		0.00	0.00	37.79	0.01
REPAIRS & MAINT		0.00	0.00	7,300.00	1.50
SPECIAL EVENTS		0.00	0.00	153.00	0.03
INTEREST EXPENSE		14,143.55	16,265.51	115,276.75	23.72
MARKETING - WILDWOOD		0.00	0.00	25.00	0.01
DEPRECIATION EXPENSE		236.71	606.95	1,893.68	0.39
CARROLL COUNTY WATER PROJE		0.00	0.00	183,807.45	37.83
		<hr/>			
TOTAL EXPENSES		20,083.76	11,496.82	359,750.97	74.03
		<hr/>			
NET INCOME	\$	(20,044.76)	(51,396.82)	\$ 126,182.06	25.97

FOR MANAGEMENT PURPOSES ONLY

**BLUE RIDGE CROSSROADS EDA**  
**General Ledger Trial Balance**  
**As of Feb 28, 2019**

Filter Criteria Includes: Report order is by ID. Report is printed in Detail Format.

Account ID	Account Description	Debit Amt	Credit Amt
1010	REGULAR CHECKING AC	368,919.24	
1020	MONEY MARKET - GNB	327,246.08	
1025	DESIGNATED FUNDS-MA	42,166.55	
1110	Due from Carroll IDA	125,000.00	
1200	LAND INVENTORY	12,910,286.0	
1500	EQUIPMENT	33,178.75	
1530	OFFICE EQUIPMENT	1,553.15	
1700	ACCUMULATED DEPRECI		15,895.61
1801	DEFERRED OUTFLOWS	6,067.00	
1802	Deferred Outflows - OPEB	232.00	
2000	ACCOUNTS PAYABLE		110.00
2110	NOTES PAYABLE - MRPD		164,793.18
2650	NOTES PAYABLE - GNB		4,666,835.51
2655	ST PORTION OF LT DEBT		107,062.95
2750	GRANT FUNDS ADVANCE		222,526.48
2801	DEFERRED INFLOWS PE		24,669.00
2803	Deferred inflows - OPEB		246.00
2810	NET PENSION LIABILITY		7,692.00
2811	Net OPEB liability		2,224.00
3900	FUND BALANCE		8,476,212.02
4011	Grant Revenue VA Tob #30		181,403.73
4050	CITY OF GALAX		101,400.00
4055	COUNTY OF GRAYSON		101,400.00
4060	COUNTY OF CARROLL		101,400.00
4800	INTEREST INCOME		329.30
6000	SALARIES & WAGES	29,850.00	
6001	PAYROLL TAXES	1,934.09	
6003	HEALTH INSURANCE	8,481.28	
6031	PROFESSIONAL FEES	5,332.00	
6032	COURT COSTS	400.00	
6040	ADVERTISING	936.39	
6041	DUES AND PROFESSION	98.00	
6060	GENERAL LIABILITY INS		400.00
6070	POSTAGE & FREIGHT EX	69.51	
6071	TELECOMMUNICATIONS	861.08	
6072	OFFICE SUPPLIES	694.38	
6073	OFFICE RENTAL	2,250.00	
6100	TRAVEL EXPENSES	220.83	
6101	MILEAGE & FUEL EXPEN	529.74	
6102	TRAINING/DEVELOPMEN	37.78	
6120	REPAIRS & MAINT	7,300.00	
6160	SPECIAL EVENTS	153.00	
6600	INTEREST EXPENSE	115,276.75	
6750	MARKETING - WILDWOO	25.00	
6800	DEPRECIATION EXPENS	1,893.68	
7200	CARROLL COUNTY WAT	183,807.45	
<b>Total:</b>		<b>14,174,799.7</b>	<b>14,174,799.7</b>



**BLUE RIDGE CROSSROADS EDA**  
**Account Reconciliation**  
**As of Feb 28, 2019**  
**1010 - REGULAR CHECKING ACCOUNT**  
**Bank Statement Date: February 28, 2019**

Filter Criteria includes: Report is printed in Detail Format.

Beginning GL Balance			338,600.32
Add: Cash Receipts			71,782.19
Less: Cash Disbursements			(41,463.27)
Add (Less) Other			
Ending GL Balance			<u>368,919.24</u>
Ending Bank Balance			<u>442,854.45</u>
Add back deposits in transit			
Total deposits in transit			
(Less) outstanding checks			
	Feb 12, 2019	2182	(22,597.70)
	Feb 26, 2019	2183	(4,988.77)
	Feb 26, 2019	2184	<u>(4,182.19)</u>
Total outstanding checks			(31,768.66)
Add (Less) Other			
	Feb 28, 2019	2-4	<u>(42,166.55)</u>
Total other			(42,166.55)
Unreconciled difference			<u>0.00</u>
Ending GL Balance			<u><u>368,919.24</u></u>



Page 1 of 4 02/28/19  
VA 0000153659575



399-03-01-00 00001 0 C 001 30 50 004  
BLUE RIDGE CROSSROADS ECONOMIC DEV AGCY  
1117 E STUART DR STE 178  
GALAX VA 24333-2656

## Your consolidated statement

For 02/28/2019

## Contact us



BBT.com



(800) BANK-BBT c  
(800) 226-5228

### Protect Yourself from Identity Theft

At BB&T, protection of your information and accounts is our priority. Here are some ways you can prevent identity theft and fraud:

- Shred this statement and other personal information before throwing them away
- Never disclose your personal information, account number, or password to an unexpected email or text
- Monitor your financial accounts and credit reports for suspicious activity
- Notify BB&T at 800-BANK-BBT (800-226-5228) or visit your local branch if you have an issue with your accounts

Learn more security tips at [BBT.com/Security](http://BBT.com/Security)

BB&T. Member FDIC.

## Summary of your accounts

ACCOUNT NAME	ACCOUNT NUMBER	BALANCE(S)	DETAILS ON
BASIC PUBLIC FUND CHECKING	0000153659575	442,854.45	page 1
BASIC PUBLIC FUND CHECKING	0000253649259	10,271.94	page 2
BASIC PUBLIC FUND CHECKING	0000253649267	10,463.53	page 2
Total checking and money market savings accounts		\$463,589.92	

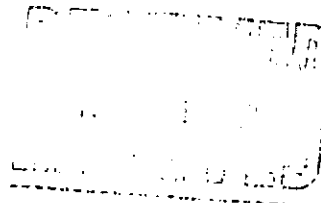


### Checking and money market savings accounts

#### • BASIC PUBLIC FUND CHECKING 0000153659575

##### Account summary

Your previous balance as of 01/31/2019	\$403,438.11
Checks	- 32,365.85
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 71,782.19
Your new balance as of 02/28/2019	= \$442,854.45



##### Checks

DATE	CHECK #	AMOUNT(S)	DATE	CHECK #	AMOUNT(S)	DATE	CHECK #	AMOUNT(S)
02/04	2172	22,597.70	02/15	2177	4,100.00	02/19	2180	41.5
04	*2175	73.54	02/15	2178	490.00	02/20	2181	4,891.8
02/20	2176	73.15	02/25	2179	98.00			

\* Indicates a skip in sequential check numbers above this item

Total checks = \$32,365.8



■ BASIC PUBLIC FUND CHECKING 0000153659575 (continued)

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
02/05	DEPOSIT	33,800.01
02/08	DEPOSIT	33,800.01
02/15	VENDORPAYM COVA Carroll-Grayson-Galax CUSTOMER ID 81015585	4,181
Total deposits, credits and interest		= \$71,782.11

■ BASIC PUBLIC FUND CHECKING 0000253649259

Account summary

Your previous balance as of 01/31/2019	\$23,986.17
Checks	- 13,714.23
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 0.00
Your new balance as of 02/28/2019	= \$10,271.94

Checks

DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)
02/01	1391	3,349.46	02/15	1396	93.75	02/14	*1401	52.20
02/04	*1393	73.54	02/19	1397	41.58	02/15	1402	185.02
02/01	1394	499.50	02/21	*1399	8,998.34	02/15	1403	347.69
02/20	1395	73.15						

\* indicates a skip in sequential check numbers above this item

Total checks = \$13,714.23

■ BASIC PUBLIC FUND CHECKING 0000253649267

Account summary

Your previous balance as of 01/31/2019	\$10,463.53
Checks	- 0.00
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 0.00
Your new balance as of 02/28/2019	= \$10,463.53

**BLUE RIDGE CROSSROADS EDA**  
**Account Reconciliation**  
**As of Feb 28, 2019**  
**1020 - MONEY MARKET - GNB**  
**Bank Statement Date: February 28, 2019**

Filter Criteria includes: Report is printed in Detail Format.

Beginning GL Balance	327,207.08
Add: Cash Receipts	
Less: Cash Disbursements	
Add (Less) Other	39.00
Ending GL Balance	327,246.08
Ending Bank Balance	327,246.08
Add back deposits in transit	
Total deposits in transit	
(Less) outstanding checks	
Total outstanding checks	
Add (Less) Other	
Total other	
Unreconciled difference	0.00
Ending GL Balance	327,246.08





# Skyline

PO Box 186  
Independence, Virginia 24348

Account Number XXXXXXXXXXXX1161  
Statement Date 02/08/2019  
Enclosures 0  
Page 1

1800 1 AV 0.380

P:1800 / T:7 / S:



CARROLL GRAYSON GALAX REGIONAL  
DBA BLUE RIDGE CROSSROADS EDA  
1117 E STUART DR  
GALAX VA 24333-2656



about buying a home?

have great  
ing solutions  
meet your needs.



1-866-773-2811  
SkylineNationalBank.com

Member FDIC

At Skyline National Bank, the most important thing we do to bring you a really great banking experience is to commit to giving you always our best. In serving our customers, business clients and our communities, it's our mission and our invitation for the entire community to join us in striving for excellence. Together, let's rethink what a community bank can do. The sky's the limit!

## MMDA BUSINESS ACCOUNT XXXXXXXXXXXX1161

DESCRIPTION	DEBITS	CREDITS	DATE	BALANCE
BALANCE LAST STATEMENT			01/10/19	327,207.08
INTEREST		39.00	02/08/19	327,246.08
BALANCE THIS STATEMENT			02/08/19	327,246.08

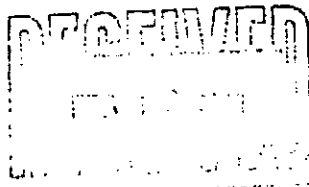
TOTAL CREDITS	(1)	39.00
TOTAL DEBITS	(0)	.00

### INTEREST

AVERAGE LEDGER BALANCE:	327,207.08	INTEREST EARNED:	39.00
INTEREST PAID THIS PERIOD:	39.00	DAYS IN PERIOD:	29
INTEREST PAID 2019:	80.68	ANNUAL PERCENTAGE YIELD EARNED:	.15%
INTEREST PAID 2018:	493.04		

### ITEMIZATION OF OVERDRAFT AND RETURNED ITEM FEES

	TOTAL FOR THIS PERIOD	TOTAL YEAR TO DATE
TOTAL OVERDRAFT FEES:	\$ .00	\$ .00
TOTAL RETURNED ITEM FEES:	\$ .00	\$ .00



It's more than just a name...

# S K Y L I N E

**SBDC Director Report: 3/18/19**

**VA State Office SBDC Updates (Funding)**

- No additional updates
- The CY 2019 funding level is currently set to be \$70,000 from SBA. (I was told it might be more but they do not know for sure yet.)
- We are able to invoice for up to \$15,000 at this time as we wait on the full contract to be administered.

**Blue Ridge Crossroads SBDC Updates**

**SBA Site Review**

Our center is due for a site review with SBA the first week of April. This is something that happens every other year. Jody Keenan will accompany an SBA representative to review our records and talk to local clients.

**SBDC Projects**

**Website:** Website design needs outline pushed to 2019. Carroll County procurement guidelines will be followed. *This is an expense we are postponing until a full SBA contract is issued for the current calendar year.*

**Professional Development, Trainings, and Meetings**

- CDFA: Revolving Loan Fund Webinar Training
  - Council of Development Finance Agencies
  - Series of 5 FREE webinars
- Director Meeting: June 4-5 in Farmville, VA

**Potential Professional Development Opportunities**

- CDFA: Intro to Revolving Loan Funds Course – August 15-16 in Detroit, MI
- ASBDC: Annual SBDC Conference – September in Long Beach, California

**Client Interaction:****January 1, 2019 – March 15, 2019**

<b>CY 2018</b>	<b>Actual</b>	<b>SWVA SBDCs Goal</b>	<b>BRC SBDC Goal</b>	<b>Percentage of local goal</b>
Total Clients (Events & Counseling)	47	440	110	43%
Long term clients (5+ hours)	5	83	21	24%
Total Counseling Hours	124			
Total Counseling Sessions	207			
Business Plans Completed	3			
Business Plans/Funding in Process	7			
Accounting Referrals	2			
Legal Referrals	2			
Business Plans funding approved	1			
Amount of funding approved	\$6,000			
Existing Business Funded	1			
Start-up Businesses Funded	0			
Purchase of Existing Business	0			
Total Capital Formation	\$6,000	\$9,350,000	\$2,337,500	.25%
Business Starts	0	70	18	0%
Jobs Created	0			
Jobs Retained	1			
Ribbon Cutting Events	0			
Number of Events	1			
Event Attendees	2			

**January 1, 2018 – December 31, 2018**

<b>CY 2018</b>	<b>Actual</b>	<b>Goal</b>	<b>Percentage of Goal</b>
Total Clients	130	153	85%
Long term clients (5+ hours)	44	38	116%
Total Counseling Hours	904.39	765	118%
Average Hours/client	6.96	5	139%
Capital Formation	\$1,479,680	\$2,300,000	64%
Business Starts	12	20	60%
Jobs Created	28	58	48%
Jobs Retained	13	70	19%
Business Plans Complete	20		
Ribbon Cutting Events	3		
Training Events	1		
Event Attendees	18		

### Client Training / Events / Seminars

- Google Webinars Livestream Events
  - Partnering with Nicky Edwards at CI Higher Education Center
  - Will have laptops available for people to use after the livestream event

#### Upcoming Workshops

March 25 <sup>th</sup>	Customer Service for Restaurants Workshop
May 8 <sup>th</sup>	Small Business Week – Google Livestream
May 9 <sup>th</sup>	Social Media – Sandy Ratliff
July 17 <sup>th</sup>	Summer School - Google Livestream
October 16 <sup>th</sup>	Holiday Livestream

### Community Involvement

- No updates

### Partner Updates

- None

### BRCEDA

- Virginia Enterprise Zone Update
  - Grant applications are due April 1<sup>st</sup>, 2019
  - Reports are due July 15<sup>th</sup>, 2019
  - **Email sent to Bill, Keith and Steve to disseminate to their staff in order to collect reporting information.**

### Boards & Committees

Galax City Career and Technical Education Advisory Board – No update

New River/Mount Rogers Workforce Investment Board / Business Solutions Unit – Job Fair at Crossroads Institute on Thursday, April 4<sup>th</sup>. Flyer attached.

MySWVA Opportunity – No update

## 2019 SESSION

### SB 1509 Southwestern Virginia Training Center; disposition of property in Carroll County.

Introduced by: [Charles W. Carrico, Sr. \(by request\)](#) | [all patrons](#) ... [notes](#) | [add to my profiles](#)

#### SUMMARY AS PASSED: [\(all summaries\)](#)

**Disposition of property in Carroll County; Southwestern Virginia Training Center.** Provides that the Department of Behavioral Health and Developmental Services (DBHDS) shall work with representatives of Carroll and Grayson Counties and the City of Galax, as well as other stakeholders, to develop a plan for the conveyance, sale, or other disposition of the property for the purpose of housing children requiring foster care or as a juvenile residential treatment facility. Any disposition of the property is subject to approval by the General Assembly; however, the restriction on disposition of the property expires on July 1, 2021.

#### FULL TEXT

**01/08/19 Senate:** Prefiled and ordered printed; offered 01/09/19 19101911D [pdf](#) | [impact statement](#)

**01/29/19 Senate:** Committee substitute printed 19106008D-S1 [pdf](#) | [impact statement](#)

**02/11/19 House:** Committee substitute printed 19106713D-H1 [pdf](#)

**02/20/19 Senate:** Bill text as passed Senate and House (SB1509ER) [pdf](#) | [impact statement](#)

#### AMENDMENTS

House committee, floor amendments and substitutes offered

#### HISTORY

**01/08/19 Senate:** Prefiled and ordered printed; offered 01/09/19 19101911D

**01/08/19 Senate:** Referred to Committee for Courts of Justice

**01/23/19 Senate:** Reported from Courts of Justice (14-Y 0-N)

**01/23/19 Senate:** Rereferred to Finance

**01/29/19 Senate:** Committee substitute printed 19106008D-S1

1) North Retention Pond:

A:

Excavate / pull back dirt/silt material that has accumulated to facilitate clear flow from pipe into Stormwater Retention Pond. Place rip-rap material a bottom of pipe, which is to be reattached, in order to prevent erosion and future damage.

Price estimate: \$2200 - \$2500

2) South Retention Pond:

B:

Reattach pipe on slope and stabilize as necessary.

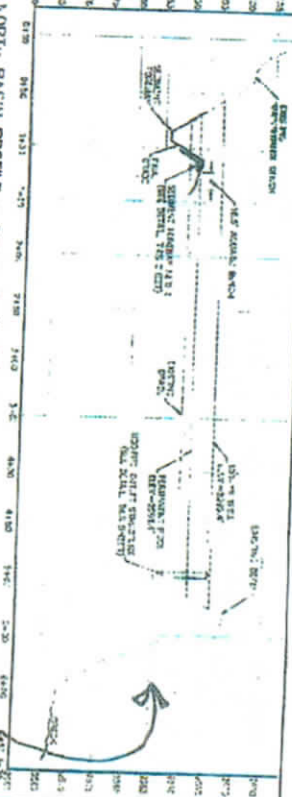
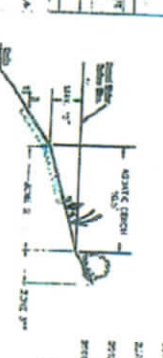
Price estimate: ~~\$1700~~ \$1700 \$1900

3) Repair erosion at inlet and along pipe down slope behind S & S site.

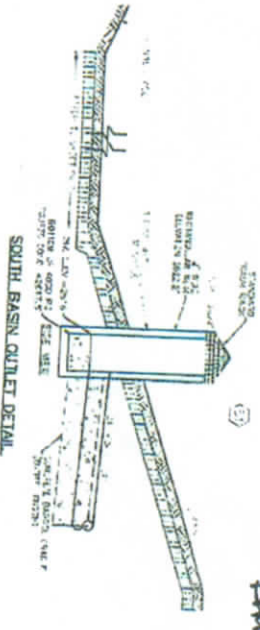
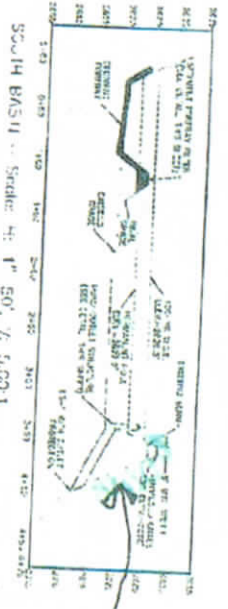
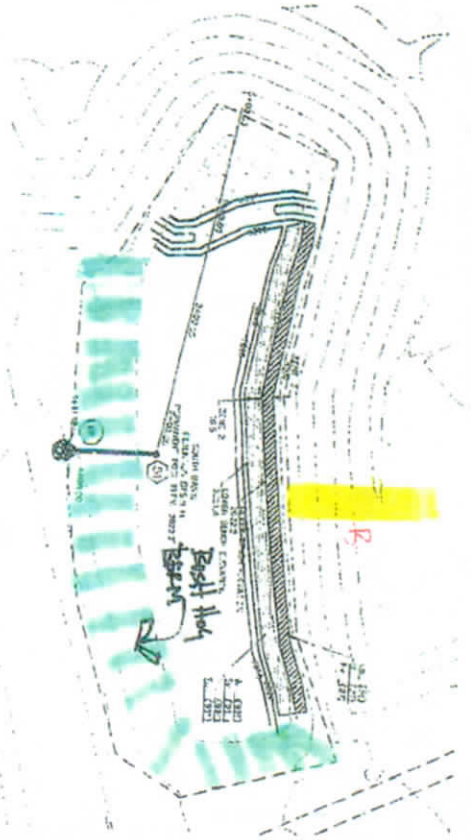
Price estimate: \$3000 - 3400

\$17800 of 25K Budget

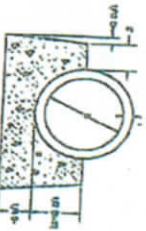


[illegible]

Sheet 603-5-01-01



CONCRETE BARREL CRANE





# BLUERIDGECROSSROADS

## economic development authority

Carroll – Grayson – Galax Regional Industrial Facilities Authority

March 12, 2019

Mr. Scott Frye  
S & S Transporters, Inc.  
P. O. Box 744  
Galax, VA 24333

RE: Wildwood Commerce Park Protective Covenants  
Transmitted E-Mail: [wscottfrye@yahoo.com](mailto:wscottfrye@yahoo.com)

Dear Scott:

Please note that I have reviewed your e-mail dated 02/21/19 (primarily Sheet 3 of 4, Proposed Grading, ESC, & Dimensional Plan) and the Drawings compiled by The Lane Group which you sent on 03/08/19. During this review I attempted to compare, as much as possible, the S & S drawings and content to the requirements specified in the Wildwood Commerce Park Protective Covenants.

In order to satisfy Section 5.1.1 pertaining to the Site Plan Requirement contained in the Protective Covenants please consider the following questions and observations. Please note that the Site Plan generally includes and specifies building design and location; accessory structures; outdoor equipment; outdoor storage areas; parking plan; setback areas; landscaping; loading areas; and signage and lighting plans.

Specific Requests for Response and Clarification:

- Section 5.1/2 Construction Time Limits – Please provide your proposed construction schedule.
- Section 5.3 Accessory Structures – BRCEDA is assuming that no accessory structures are planned since none are shown.
- Section 5.4 Equipment – Where will dumpsters or other refuse handling equipment or similar be placed and screened if necessary.
- Section 5.6 Fencing – Fencing is not encouraged in the Protective Covenants; however, may be allowed if included in the approved Site Plan. BRCEDA is assuming that no fencing is planned since none is shown.

***The Blue Ridge Crossroads Region is Virginia's "Entrepreneurial Region."***


1117 East Stuart Drive . Galax, Virginia 24333  
Tel: 276.601.7727 [www.brceda.org](http://www.brceda.org)

- Section 5.7 Outdoor Storage – Any permanent outdoor storage areas shall be included in the Site Plan and should not be visible from adjoining parcel or road. BRCEDA is assuming that no outdoor storage is proposed since none is shown.
- Section 6.1 Setbacks – Minimum setbacks shall be a) Front Setback 40 feet; b) Side Setback 15 feet, and; c) Rear Setback 25 feet. Please verify compliance with setback requirements.
- Section 6.2 Utilities – Utilities such as electric power, telephone, fiber optic should be installed underground. Please clarify what is being planned related to this Section.
- Section 7.2 Required Parking – A parking plan should represent the operational realities of the business, potentially as the company grows. Will the number of paved spaces shown on the grading sheet satisfy future business growth and needs?
- Section 7.3.1 Location – Note that employee and general operations parking are not allowed on the required setback areas. Visitor parking is allowed in the front set yard provided 15 ft landscape buffer exists between the right-of-way and the parking area and another 15 ft buffer is provided between the parking area and front of building façade. Insufficient detail on drawings; please review this requirement and address as necessary. Please verify adherence to this section of Protective Covenants.
- Please review Sections 7.3.2 Paving and 7.3.3 Curb and Gutter for adherence to Protective Covenants. Difficult for BRCEDA to establish area containing asphalt parking on grading sheet; although quantity is referenced.
- Section 7.3.4 Landscaping – Areas of proposed landscaping in parking lots is encouraged.
- Section 8.1 General – A signage plan is requested. However, only one (1) sign is shown on the drawings (on fabric awning over entrance). Are any additional signs being planned?
- Section 9 Landscaping Standards – Please clarify any landscaping areas (Section 9.1 General) and specify plant selection (Section 9.2).
- Section 10 Exterior Lighting – It appears that the only exterior fixtures planned are photocell above entrance and side doors and bay entries. Are any other light fixtures planned? If so, please specify location and show adherence to Section 10 Exterior Lighting.

Scott, please respond to these items at your earliest convenience. Once your response has been reviewed and accepted, I will incorporate your submittal, along with the drawings you have provided (listed in Paragraph 1 above), into your Site Plan.

Thank you for your cooperation. Please give me a call with any questions.

Sincerely,

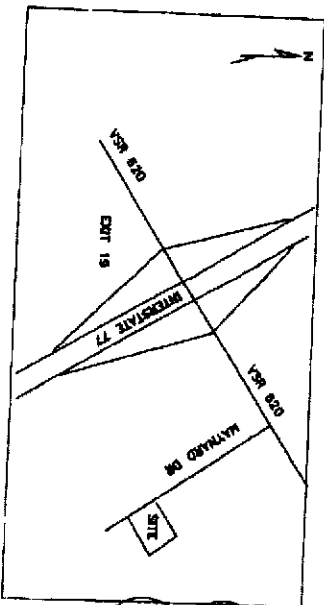
  
Dan Campbell

***The Blue Ridge Crossroads Region is Virginia's "Entrepreneurial Region."***

1117 East Stuart Drive . Galax, Virginia 24333  
Tel: 276.601.7727 [www.brceda.org](http://www.brceda.org)

# S & S TRANSPORTERS, INC HEADQUARTERS SITE PLAN

## SITE MAP N.T.S.



## PROPERTY INFORMATION:

OWNER: S&S TRANSPORTERS, INC  
C/O SCOTT FRYE  
276-233-8503  
wscoffrye@yahoo.com  
PO BOX 744, Galax, Va 24333  
PROJECT ADDRESS: 18D MAYNARD DRIVE  
HILLSVILLE, VA 24343  
PARCEL ID#: 49-A-142

## SHEET INDEX

- 1 COVER SHEET
- 2 EXISTING SITE CONDITIONS
- 3 PROPOSED GRADING AND ESC PLAN
- 4 STORM WATER CALCS & WATERSHEDS

## LEGEND

---	PROPERTY LINE
---	LIMIT OF DISTURBANCE
=====	DITCH LINE/ STORMWATER CONVEYANCE CHANNEL (S&S)
---	WATERSHED BOUNDARY
---	LINE OF CONCENTRATION



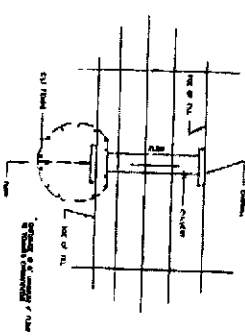
BY: LOWELL BOWMAN, PE  
PO BOX 500  
RIVER, VA 24149

DATE: SEPTEMBER 19, 2018  
REVISED DECEMBER 11, 2018

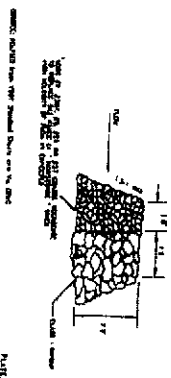
## SEQUENCE OF CONSTRUCTION:

- 1) COMPLETE STORMWATER POLLUTION PREVENTION PLAN (SWPPP).
- 2) INSTALL INITIAL EROSION AND SEDIMENT CONTROL MEASURES.
- 3) PERFORM CLEARING AND GRUBBING AS NEEDED ON SITE (ONLY MINIMUM ABOUT NECESSARY).
- 4) PERFORM GRADING ACTIVITIES TO BRING SITE TO SUBGRADE.
- 5) INSTALL UTILITIES.
- 6) INSTALL FURTHER EROSION AND SEDIMENT CONTROL MEASURES PERTAINING TO UTILITIES.
- 7) CONSTRUCT COMMERCIAL BUILDINGS.
- 8) BRING PARKING LOT TO FINAL GRADE.
- 9) REMOVE TEMPORARY CONSTRUCTION ENTRANCE AND INSTALL VDOT COMMERCIAL ENTRANCE.
- 10) PERMANENTLY SEED AND MULCH ALL DISTURBED AREAS AS SHOWN ON SHEET 4 OF THE PLANS.
- 11) REMOVE ALL TEMPORARY EROSION AND SEDIMENT CONTROL MEASURES ONCE SITE IS STABILIZED.

# SILT FENCE CULVERT INLET PROTECTION



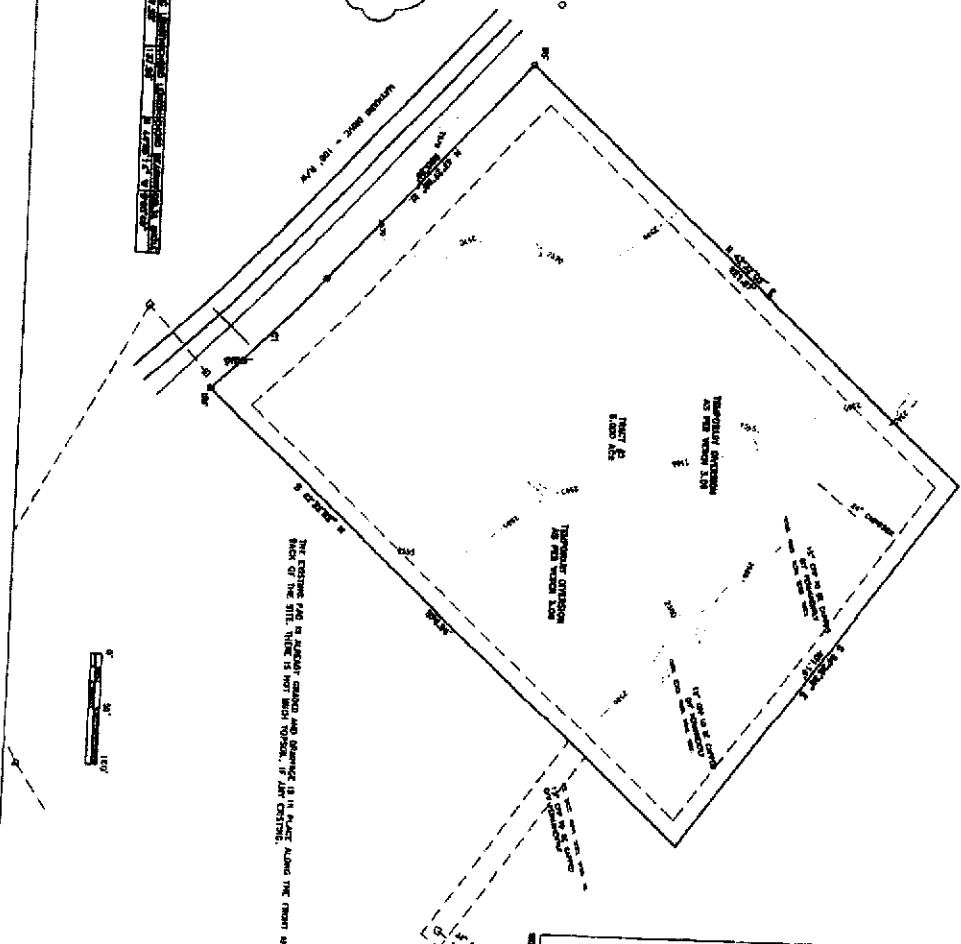
## OPTIONAL STONE COMBINATION



CONSTRUCTION OF THE STONE COMBINATION SILT FENCE IS TO BE AS SHOWN IN THE CROSS SECTION. THE STONE COMBINATION IS TO BE PLACED IN THE CULVERT INLET AND THE FABRIC IS TO BE PLACED OVER THE STONE COMBINATION. THE FABRIC IS TO BE PLACED OVER THE STONE COMBINATION AND THE STONE COMBINATION IS TO BE PLACED IN THE CULVERT INLET.



## EXISTING CONDITIONS



THE EXISTING FENCE IS A FABRIC FENCE AND IS TO BE PLACED ALONG THE FRONT AND BACK OF THE SILT FENCE. THERE IS NO BRUSH OR STUMP, IF ANY, IN THE EXISTING FENCE.



SILT FENCE DROP INLET  
PROTECTION

PERSPECTIVE VIEW

ELEVATION OF STRUCTURE AND  
FABRIC ORIENTATION

DETAIL A



**TYP ASPHALT SECTION**  
**3" SAN 1.5D ASPHALT**  
**9" 31A SIOBE**  
**COMPACTED**

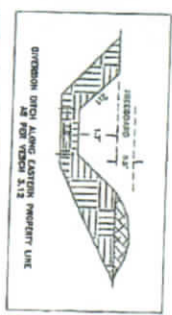
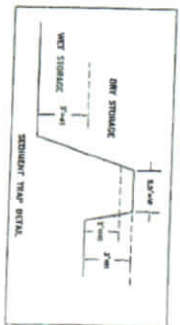
- [illegible]

### EROSION AND SEDIMENT CONTROL MEASURES:

- [illegible]

## ADDITIONAL CONSTRUCTION NOTES

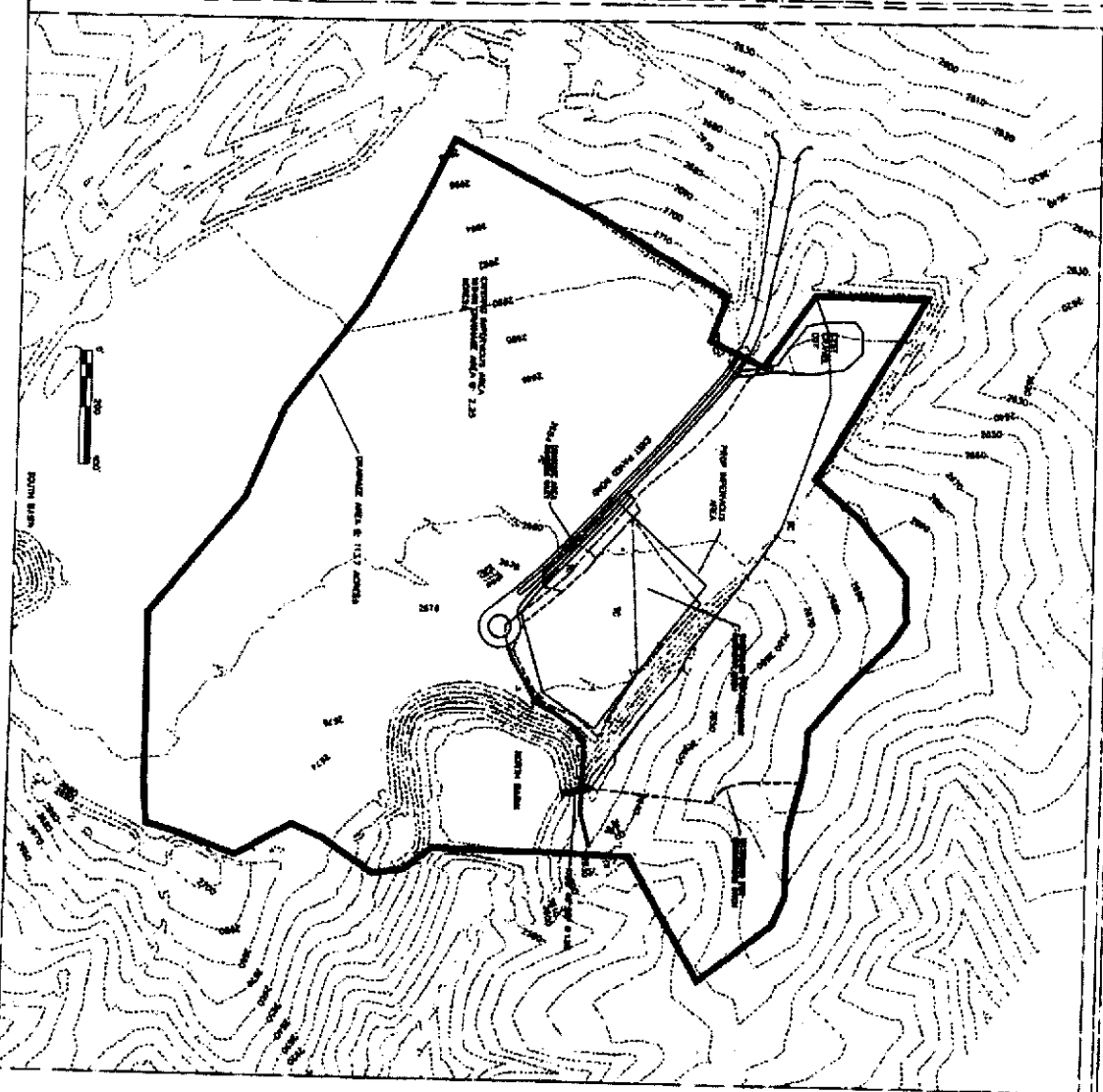
1. ADDITIONAL AND/OR CORRECTIVE ACTION COMMENTS ARE KEPT ON THE PROJECT REC. AS APPEARING SET OF PROJECT FILES KEPT AT AVAILABLE AT THE PROJECT SITE AS WELL.
2. CORRECTIONS SHALL NOT APPEARING FOR UNFINISHED MATERIALS (IT IS KEPT ON THE PROJECT REC. TO RECORD ANY LAND CONTAMINATION OF THE PROJECT SITE) TO BE CORRECTED AT THE CONSTRUCTION CONFERENCE.
3. CONTRACTOR SHALL HAVE A VALID LAND UTILITY KNOCK PUNCH TO ANY DECONTAMION, CONTAMINATION REMEDIAL AT 1-800-863-7061.
4. LITTER CONTROL ACT.



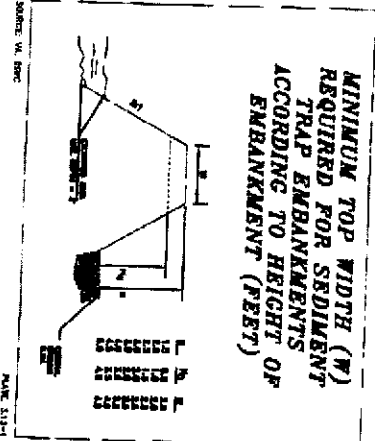
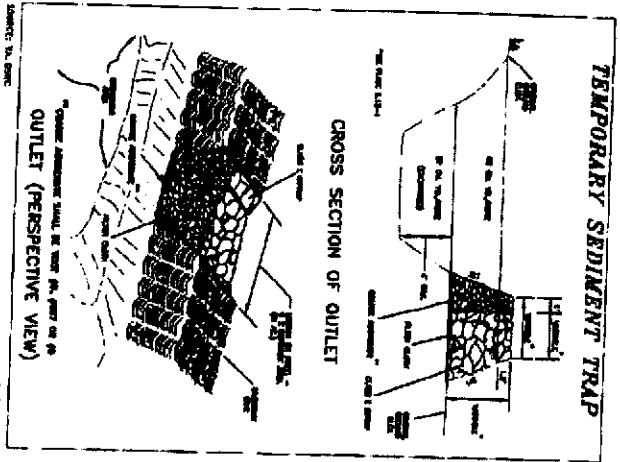
PROPOSED GRADING, ESC, & DIMENSIONAL PLAN

SHEET 3 OF 4





STORMWATER CALCS & WATERSHEDS

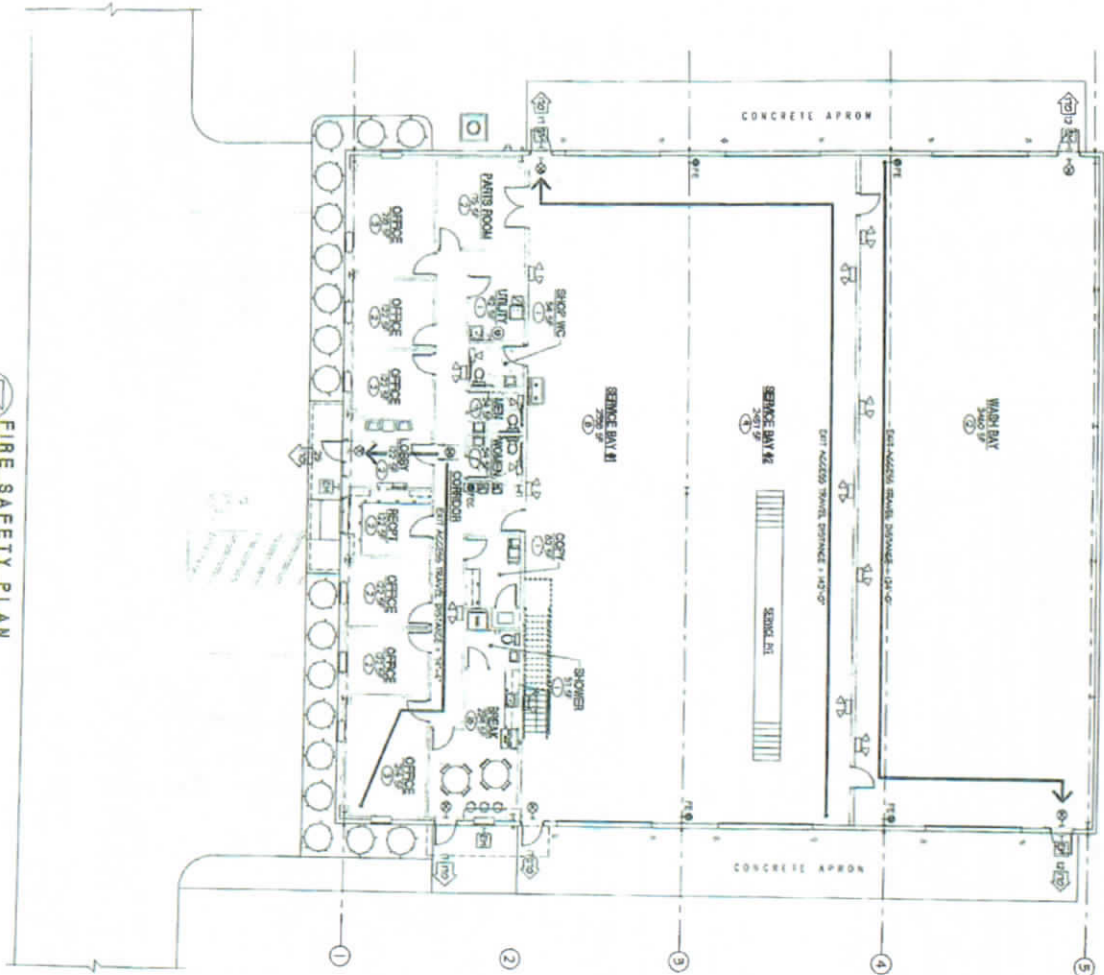


**the**  
**LANE**  
**GROUP**

119 South Main Street  
Giles, VA 20331  
276.238.4358 • info@  
thelane.com

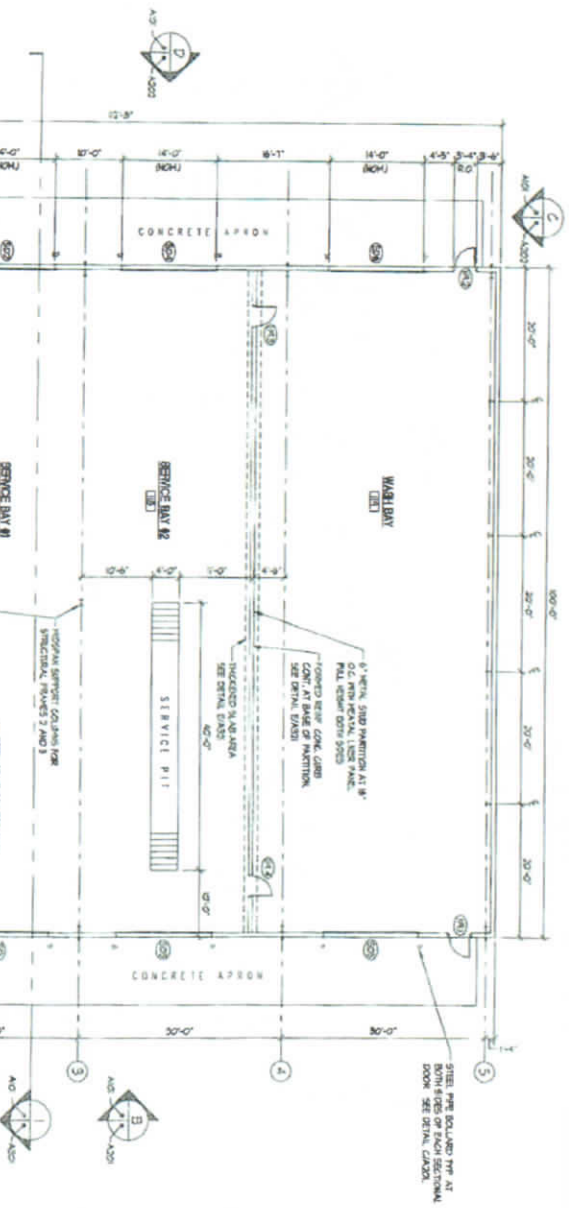
Attopdon | Big Stone Gap | Delco  
www.thelane-group.com

PROJECT:	BAS TRANSPORTATION WILLOWOOD COMMERCIAL PARK CARROLL COUNTY, VIRGINIA
TITLE SHEET	
DRAWING INDEX	
CODE	
INFORMATION	
GENERAL	
NOTES	
T1100	
JANUARY 24, 2014	



engineering 119 North Main Street  
architecture Galax, Virginia 24333  
surveying 276.236.4588 - office  
construction 276.236.0458 - fax





**Lg the LANE GROUP** | engineering  
architecture  
surveying  
environmental

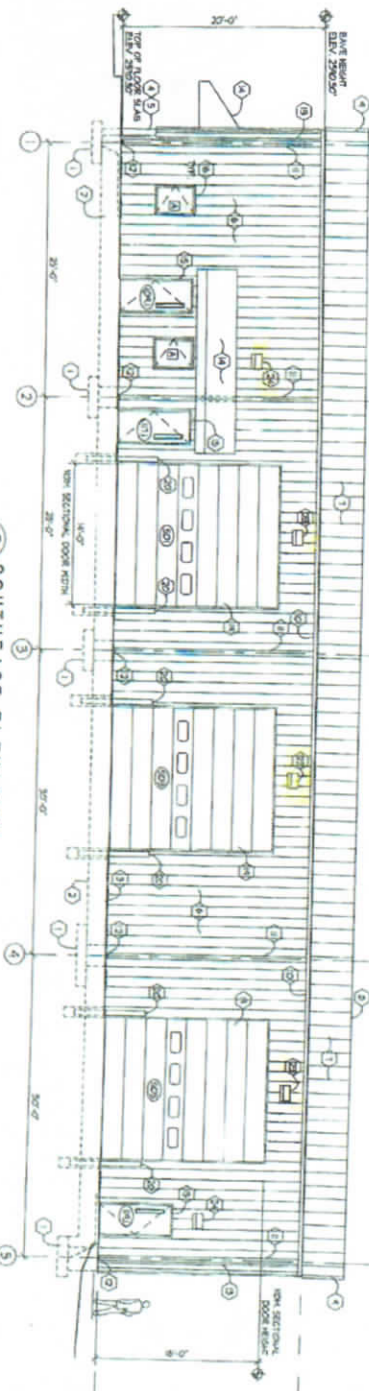
Abingdon | Big Stone Gap | Galax  
[www.thelane-groupinc.com](http://www.thelane-groupinc.com)

119 North Main Street  
Galax, Virginia 24333  
776 236 4586 - office  
776 236 0456 - fax

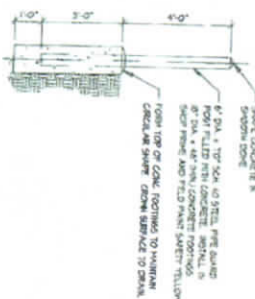
**SOUTHEAST ELEVATION**

Scale 3/8" = 1'-0"

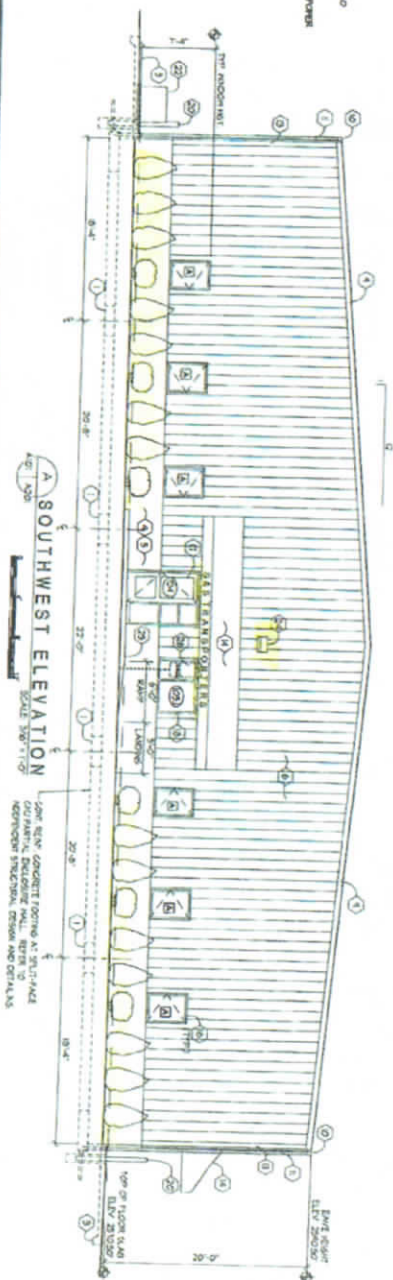
Architectural drawing of the Southeast Elevation of a building. The drawing shows a long, low structure with a series of vertical elements, possibly columns or walls, and a flat roof. A north arrow is located in the upper left corner, pointing towards the top of the page. A scale bar is located in the lower right corner, indicating a scale of 3/8 inch equals 1 foot. The drawing is labeled 'SOUTHEAST ELEVATION' in large, bold, capital letters. Below the drawing, the text 'Scale 3/8" = 1'-0"' is written.



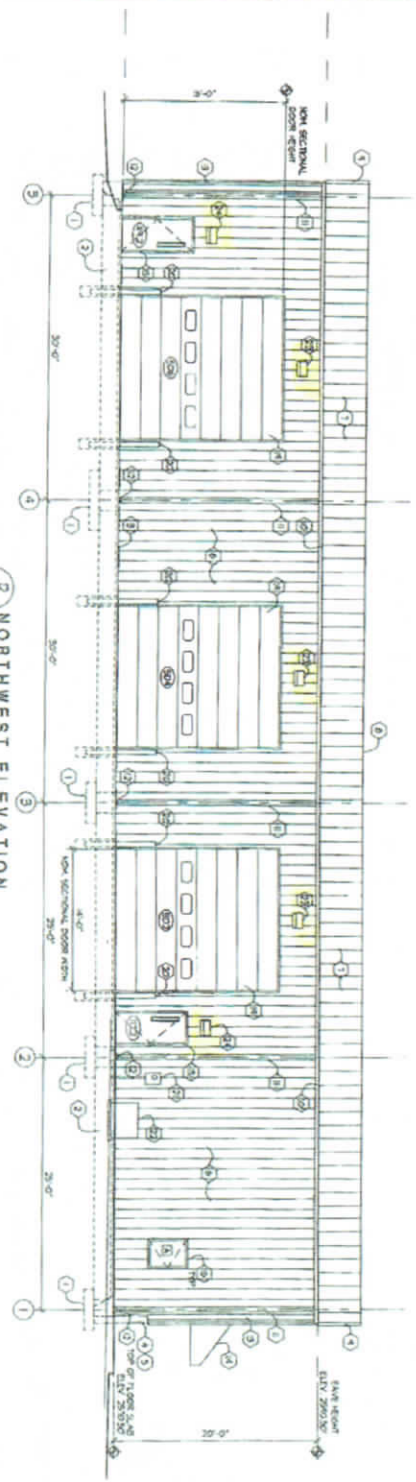
STEEL PIPE BOLLARD DETAIL



**SOUTHWEST ELEVATION**

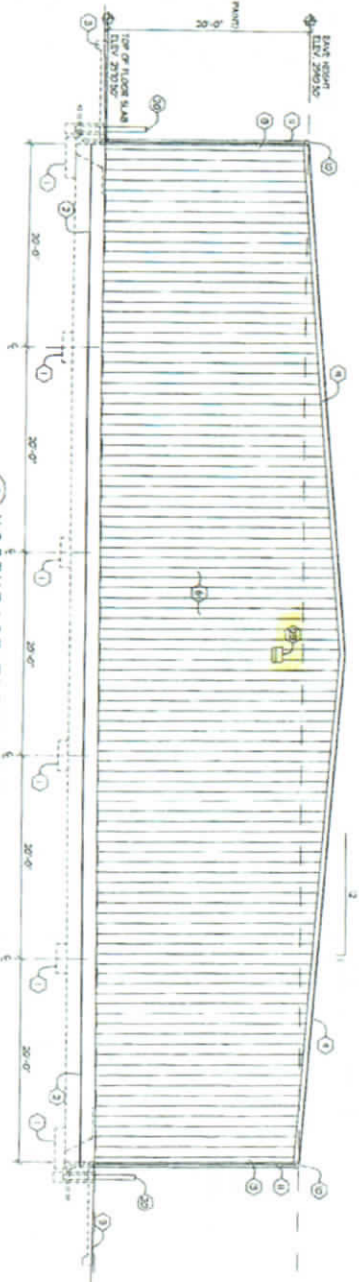
[illegible]





**BUILDING ELEVATION KEY NOTES**

1. REAR CONCRETE COLUMN OR STRUCTURAL FRAME FOOTING OVER EXISTING FOUNDATION (CONCRETE, BRICK)
2. TYPICAL REAR CONCRETE COLUMN OR STRUCTURAL FRAME FOOTING OVER EXISTING FOUNDATION (CONCRETE, BRICK)
3. 6\"/>



**S & S TRANSPORTERS**  
**NEW GARAGE / OFFICE BUILDING**  
 WILDWOOD COMMERCE PARK  
 CARROLL COUNTY, VIRGINIA

**BUILDING ELEVATIONS**

**the LANE GROUP**  
 engineering  
 architecture  
 surveying  
 environmental

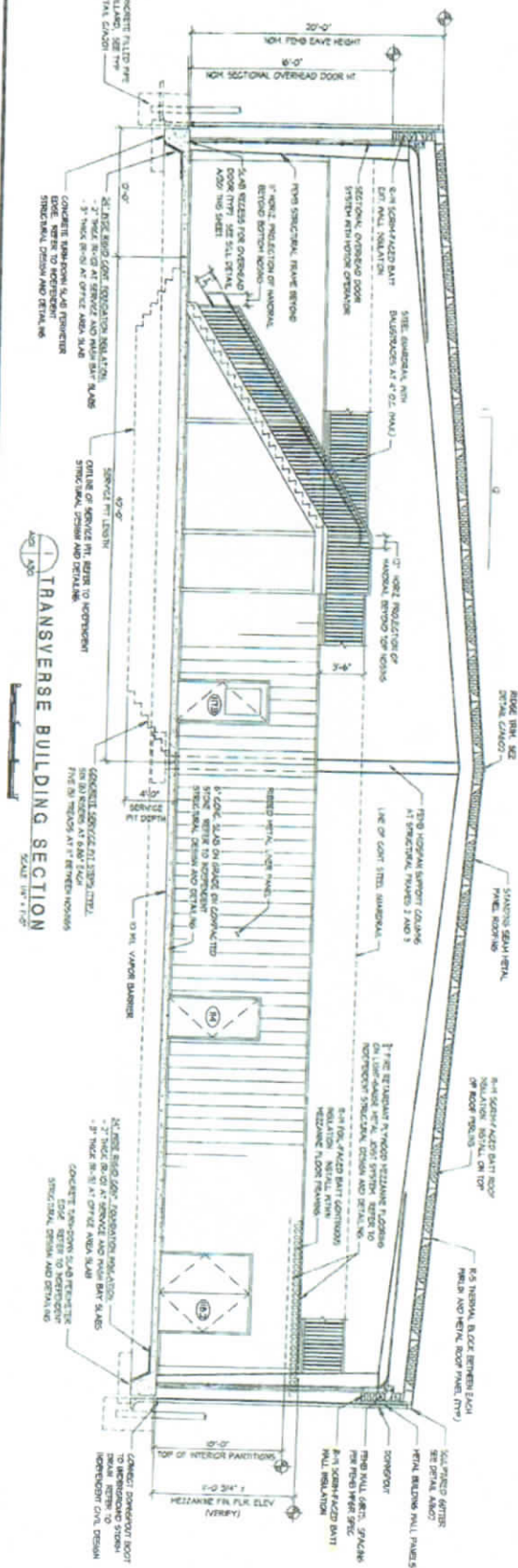
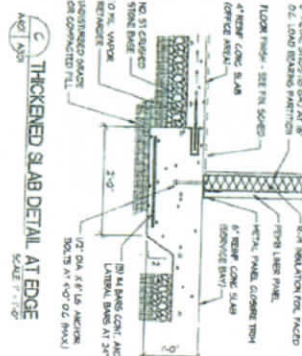
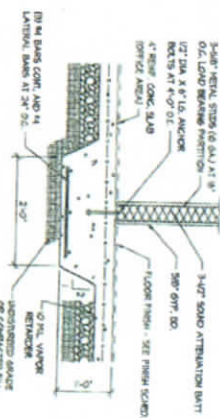
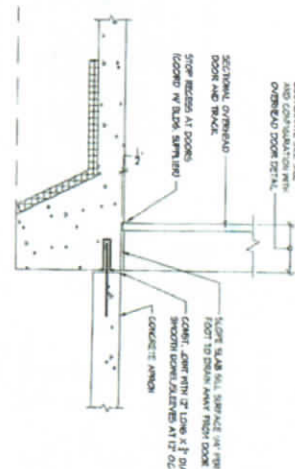
119 North Main Street  
 Galax, Virginia 24333  
 278.236.4586 • office  
 278.236.0458 • fax

Abingdon | Big Stone Gap | Galax  
[www.thelanegrp.com](http://www.thelanegrp.com)

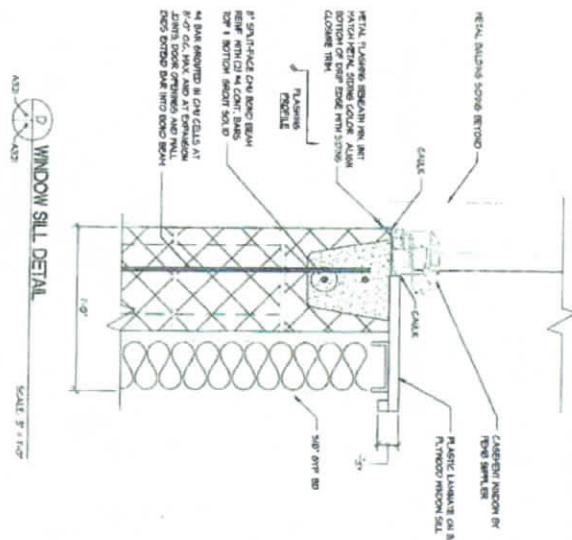
NO. 1  
 REVISION DATE  
 1/24/19

**A202**

2017/19

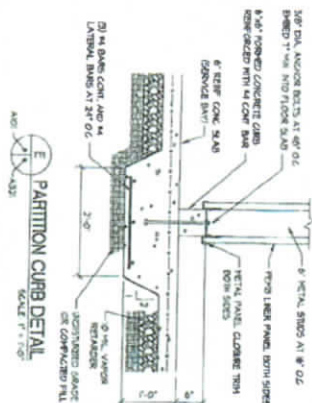






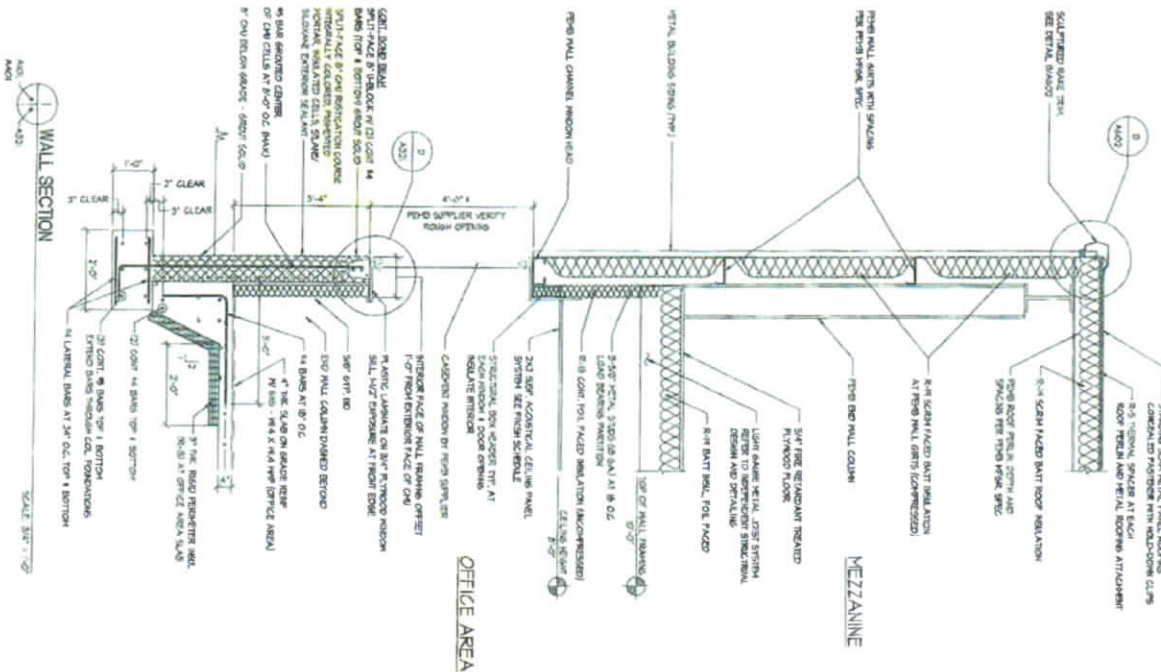
WINDOW SILL DETAIL

SCALE: 5 = 100%



SCALE 1" = 1'-0"

DOI: 10.1002/for



WALL SECTION

1	07/20/15	
2	REVISION DATE	
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		
26		
27		
28		
29		
30		
31		
32		
33		
34		
35		
36		
37		
38		
39		
40		
41		
42		
43		
44		
45		
46		
47		
48		
49		
50		
51		
52		
53		
54		
55		
56		
57		
58		
59		
60		
61		
62		
63		
64		
65		
66		
67		
68		
69		
70		
71		
72		
73		
74		
75		
76		
77		
78		
79		
80		
81		
82		
83		
84		
85		
86		
87		
88		
89		
90		
91		
92		
93		
94		
95		
96		
97		
98		
99		
100		

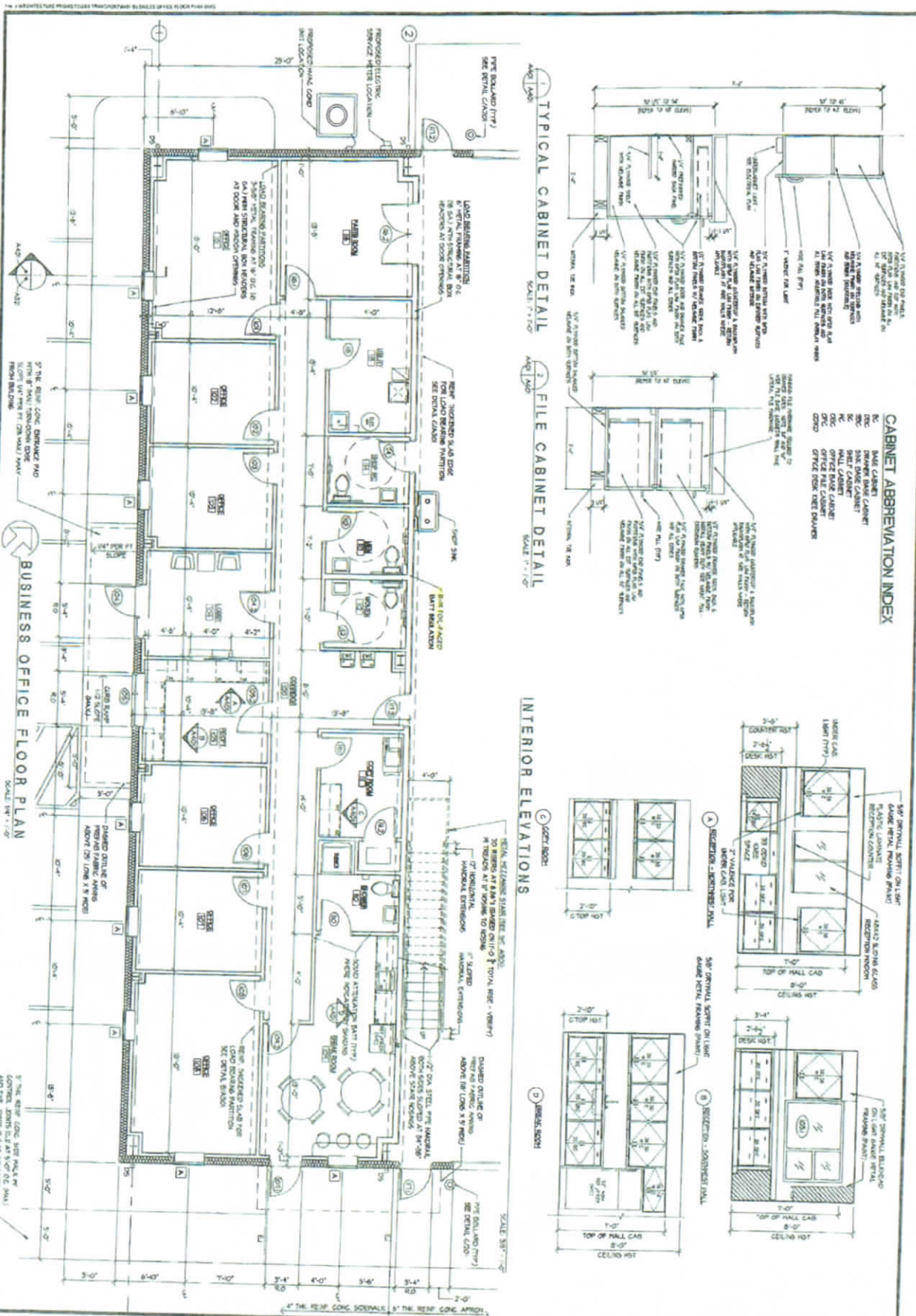
WALL SECTION  
AND DETAILS

S & S TRANSPORTERS  
NEW GARAGE / OFFICE BUILDING  
WILDWOOD COMMERCE PARK  
CARROLL COUNTY, VIRGINIA

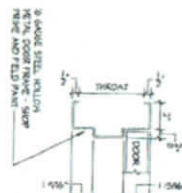
**the**  
**LANE**  
**GROUP**

Abingdon | Big Stone Gap | Ga  
www.thelanegroupinc.com

engineering 119 North Main Street  
architecture Galax, Virginia 24333  
surveying 276 236-4558 - office  
environmental 276 236-5458 - fax











# **WILDWOOD COMMERCE PARK**

## **Declaration of Protective Covenants**



**Approved: May 31, 2018**

## TABLE OF CONTENTS

	Page No.
1. STATEMENT OF PURPOSE.....	1
2. APPLICABILITY AND EFFECT .....	1
3. DEFINITIONS .....	2
4. PROHIBITED USES .....	3
4.1 Prohibited Uses.....	3
5. DEVELOPMENT STANDARDS.....	3
5.1 General .....	3
5.1.1 Site Plan Requirement.....	3
5.1.2 Construction Time Limits .....	3
5.1.3 Subdivision of Parcels .....	4
5.1.4 Inspection .....	4
5.2 Materials .....	4
5.3 Accessory Structures .....	4
5.4 Equipment.....	4
5.5 Roofs.....	5
5.6 Fencing .....	5
5.7 Outdoor Storage.....	5
5.8 Maintenance.....	5
6. REGULATION OF IMPROVEMENTS.....	6
6.1 Setbacks .....	6
6.2 Utilities .....	6
6.3 Grading .....	6
7. PARKING STANDARDS.....	6
7.1 General .....	6
7.2 Required Parking .....	6
7.3 Design Standards.....	7
7.3.1 Location.....	7
7.3.2 Paving .....	7
7.3.3 Curb and Gutter.....	7
7.3.4 Landscaping .....	7
7.4 Off-Street Loading Areas .....	7



---

8. SIGN STANDARDS .....	7
8.1 General .....	7
8.2 Permanent Signs.....	8
8.2.1 Business Signs.....	8
8.2.1.1 Wall-Mounted Signs.....	8
8.2.1.2 Monument Signs.....	8
8.2.2 Informational Signs.....	8
8.3 Temporary Signs.....	9
8.3.1 Sale or Lease Signs .....	9
8.3.2 Construction Signs .....	9
8.4 Maintenance.....	9
9. LANDSCAPING STANDARDS .....	9
9.1 General .....	9
9.2 Plant Selection .....	10
9.3 Maintenance.....	10
10. EXTERIOR LIGHTING.....	10
10.1 General .....	10
10.2 Mounting Height.....	10
10.3 Lighting Type.....	10
10.4 Building and Sign Illumination .....	11
11. ENVIRONMENTAL PROTECTION.....	11
12. RIGHT OF FIRST REFUSAL.....	11
13. AMENDMENTS .....	11
14. ENFORCEMENT .....	12
15. SEPARABILITY .....	12

## **1. STATEMENT OF PURPOSE**

The goal of these Covenants for Wildwood Commerce Park is to establish a general plan for the orderly, consistent, and compatible improvement, development, and use of the Park. The provisions included in these Covenants are designed to protect and enhance long-term property values, provide pleasant and productive working environments, and ensure the construction and maintenance of high-quality buildings, which are integrated into an attractively landscaped environment. The Covenants are intended to be applied to Wildwood Commerce Park lands to protect owners of improvements against improper and undesirable uses within the Park, contribute to the development of the community, and enhance the region. These Covenants are established and promulgated in the interest of promoting this goal in a manner that encourages planning and design consistent with this goal.

The lands of Wildwood Commerce Park are subject to the provisions of these Covenants, which run with the land and each and every part thereof, insofar as federal, state, and local laws permit, to ensure proper use of appropriate development and improvement of said premises, the community, and the region so as to:

1. Protect the owners, and tenants of parcels against such improper development and use of surrounding parcels as such will depreciate value and use.
2. Prevent the erection of structures constructed of improper or unsuitable materials or with improper quality and methods of construction.
3. Ensure reasonably consistent development of the property in keeping with the overall goals of Wildwood Commerce Park to promote quality development.
4. Encourage and ensure the erection of attractively designed, permanent improvements appropriately located within the property in order to achieve harmonious appearance and function.
5. Ensure the construction of adequate off-street parking and loading facilities.
6. Establish common spaces for the benefit of occupants, tenants, owners, and the public.
7. Promote the compatibility of the development and use of parcels with the integrity, beauty, and character of the environment.
8. Generally promote the welfare and safety of occupants, tenants, owners of parcels, and the community.
9. Promote economic development and diversity of tax base.

## **2. APPLICABILITY AND EFFECT**

These Covenants are applicable to all privately owned or leased parcels located within Wildwood Commerce Park and shall become effective and in full force upon recordation in the Carroll County Circuit Court Clerk's office.

### **3. DEFINITIONS**

The terms indicated in boldface type below shall have the accompanying meaning for purposes of these Covenants.

**Aggressive Non-Native Species** shall mean those species of plants which are not indigenous to Carroll County and which, when planted in the County, can be expected to spread quickly beyond their immediate location (e.g., by rapid growth, excessive sucker growth, allelopathy, out-competing native species, prolific reproduction, or wide dissemination of seeds).

**BRCEDA** shall mean Blue Ridge Crossroads Economic Development Authority; officially known as Carroll-Grayson-Galax Regional Industrial Facility Authority.

**Greenspace Areas** shall mean natural or naturalized areas. Maintenance of these areas may include being mowed or "bush-hogged" only occasionally (e.g., twice per year).

**Landscaped Area** shall mean all parts of the site which are not covered by buildings or paving, and which are not being set aside as greenspace areas as defined in siting agreement.

**Nuisance Non-Native Species** shall mean those species of plants which are not indigenous to Carroll County and which, when planted here, can be expected to produce unpleasant odors, prolific fruit seeds, excessive trash or twig drop, or other hazards to the general public, such as skin irritation.

**Parcel** shall mean any lot or area, designated on the approved site plan for development, excluding publicly owned greenspace, preservation, and other common areas, and roads, within Wildwood Commerce Park.

**Park** shall mean Wildwood Commerce Park.

**Siting Agreement** shall mean an agreement between the developer and BRCEDA concerning specific details of development and shall include, but is not limited to, areas to be reserved as greenspace areas; construction schedule, penalties, and repurchase options; outdoor equipment location; roof design; and includes the site plan.

**Site Plan** shall mean a detailed description of how site is to be developed and shall be included in the siting agreement. It shall include, but is not limited to, building design and location; accessory structures; outside equipment; outdoor storage areas; parking plan; setback areas; landscaping; loading areas; signage plan, and lighting plan.

**Wildwood Commerce Park** shall mean the industrial park located on Coulson Church Road at Exit 19 adjacent to northbound Interstate 77.

## **4. PROHIBITED USES**

### **4.1 Prohibited Uses**

The following are expressly prohibited in the park:

1. Private dwellings or mobile homes. (Construction trailers, with the written permission of BRCEA, may be used during construction period.)
2. Mining, extraction, processing, and removal of sand, gravel, and stripping of top soil (excluding field leveling or stripping of sod for agricultural purposes and excavations in connection with development which has received site plan approval from BRCEA).
3. New and used auto sales and service.
4. Churches or other worship facilities.
5. Prisons or other facilities used for the purpose of incarceration or rehabilitation.
6. Schools and teaching facilities, except those providing adult learning programs.
7. Nonprofit agencies or institutions lacking a direct relationship with the overall purpose or generally permitted uses of the Park.
8. Uses inconsistent with the goals of the park as determined by BRCEA.

## **5. DEVELOPMENT STANDARDS**

### **5.1 General**

A relatively wide variety of architectural design and materials shall be permitted. However, it is intended that a basic harmony of architecture shall prevail among all development so that no improvement shall detract from the appearance of the overall Park. Individuality and creativity are encouraged provided that blending of design into the parcel's surrounding context is achieved. The general design context must reflect a high-quality corporate image.

#### **5.1.1 Site Plan Requirement**

A site plan detailing planned improvements shall be prepared in accordance with BRCEA and Carroll County requirements by the purchaser prior to initiation of construction addressing the standards enumerated herein and submitted to the BRCEA Regional Director for review and approval. A landscape maintenance plan, signage plan, and parking plan shall also be included in the site plan.

#### **5.1.2 Construction Time Limits**

The site plan shall be submitted to the BRCEA Regional Director within six (6) months of the date of delivery of the deed to the purchaser, construction of approved improvements shall begin within one (1) year of the date of purchase, and site improvements presented in the site plan shall be completed within two and one-half (2.5) years of the date of purchase. A construction schedule, penalties, and repurchase options shall be included in the siting agreement.

### **5.1.3 Subdivision of Parcels**

No purchaser shall subdivide a parcel without the written consent of BRCEDA and Carroll County. The purchaser shall submit in writing the request for subdividing the land. BRCEDA reserves the right to subdivide any and all lots not in the possession of tenants within Wildwood Commerce Park.

### **5.1.4 Inspection**

BRCEDA and Carroll County may from time to time, at any reasonable hour or hours, enter and inspect any parcel and the improvements located thereon to ascertain compliance with these Covenants.

## **5.2 Materials**

The exterior construction, or a significant portion of the exterior construction, of the front side of buildings within the Park shall be of stone, brick, architectural block, concrete (reinforced, precast, poured in place, or tilt-up), split-faced units, glass, Exterior Insulation Finish System (EIFS) (e.g., DRYVIT), or a combination of any of these materials or of any of these materials with metal. The exterior construction of sides other than the front may be of the above materials or of metal or faced (e.g., stuccoed) concrete masonry units. The front side of the building shall generally mean that side seen when entering the parcel. If the side seen when entering the parcel is other than the side facing the main public road, BRCEDA shall determine which side is considered the front for the purposes of the exterior construction building materials requirements.

On each parcel colors, materials, finishes, and building forms for all buildings shall be coordinated in a consistent manner on all elevations, facades, and sides. External colors in tones that blend with the natural surroundings are encouraged.

## **5.3 Accessory Structures**

The site plan shall control the development of parcels in the Park. No additional or accessory buildings or structures may be constructed which are not identified on the approved site plan without approval of the County and BRCEDA. Additional buildings and enclosures shall be of similar design and materials as the principal buildings.

## **5.4 Equipment**

Transformers or similar above-ground equipment shall be screened to soften the lines of the object.

Dumpsters, recycling equipment and containers, compactors, bailers and other waste management equipment and waste containers shall be located on grade at the rear of the building whenever possible. All such containers and equipment shall be screened so as to not be visible from any public roadway or right-of-way, adjoining parcel, greenspace, lake or pond area. Vegetative screening shall be sufficient when utilized to provide a continuous visual screen of the area year-round.

To the extent that such screening interferes with their normal operation, screening will

not be required for antennas, satellite downlink and uplink facilities, or microwave installations, provided, however, that all service connections to such facilities and devices shall be underground unless a part of a structure. Placement of such facilities shall be indicated on the site plan and siting agreement.

### **5.5 Roofs**

It is recommended that all roofing surfaces contained on a particular parcel be of a consistent design and material and shall be addressed in the siting agreement.

### **5.6 Fencing**

The use of fencing on parcels within the Park is not encouraged; however, fencing is allowed if included within an approved site plan, or when given specific approval in writing by BRCEDA.

### **5.7 Outdoor Storage**

All permanent outdoor storage areas shall be included in the site plan and should be designed, located, or screened such that they are not visible from any adjoining parcel or publicly maintained roadway. This may be accomplished by a landscape berm and/or continuous evergreen buffer. All screening plantings must be of a size and density at the time of planting sufficient to provide a continuous visual screen of the area. Vinyl-coated chain link fencing may be used to screen outdoor storage areas insofar as the exterior perimeter of the fence is extensively landscaped with, at least, evergreen plantings and trees.

Accumulation of excessive unusable equipment, vehicles, material for recycling, raw materials, damaged finished materials and products, and any other materials, substances, machinery, and parts shall not be permitted and shall be removed upon notice from BRCEDA.

### **5.8 Maintenance**

Each owner, tenant, or occupant of any parcel shall maintain the buildings, grounds, and improvements in a safe, neat, clean, and maintained condition and shall comply in all respects with all governmental statutes, ordinances, and regulations.

Each owner, tenant, or occupant shall remove at their own expense any rubbish or trash which may accumulate on their parcel. Rubbish, trash, garbage, or other waste shall be kept only in sanitary containers. All equipment for the storage or disposal of such materials shall be kept in a clean, neat, and sanitary condition. Rubbish and trash shall not be disposed of on the premises by burying or burning.

BRCEDA shall have the right to remove any rubbish, trash, garbage, waste, unuseful equipment, material for recycling, raw materials or other items accumulated on the property after ten (10) days notice to the property owner and failure to remove it and that upon removal of such items, these items shall pass to BRCEDA with the right of disposal. The property owner or lessee shall be responsible for the cost of removal.

## **6. REGULATION OF IMPROVEMENTS**

No improvements shall be constructed, erected, placed, altered, maintained, or permitted on any parcel unless in conformity with the required site plan and these Covenants.

### **6.1 Setbacks**

Minimum setbacks shall be as follows:

1. Front Setback: 40 feet
2. Side Setback: 15 feet
3. Rear Setback: 25 feet

BRCEDA reserves the right to dedicate and construct utility and drainage easements within the setback area.

### **6.2 Utilities**

All utility services, except those in existence at the time of recordation of these Covenants, including electric power, natural gas, telephone, fiber optic, sanitary sewer, or water lines shall be installed underground. Gas storage tanks and transformers required to be placed above ground shall be screened to the extent possible.

### **6.3 Grading**

Cut slopes and fill slopes shall have rounded edges or as approved in the Erosion and Sediment Control Plan. Modifying the surface to emulate the natural landforms or existing terrain, for the purpose of blending the slope into its surroundings and minimizing the artificial look is encouraged, as is the use of tree plantings and other landscaping to further obscure the visual impact of the slope.

## **7. PARKING STANDARDS**

### **7.1 General**

Each parcel shall contain all required parking for ultimate buildout within the parcel. Off-site parking shall not be permitted. Parking shall not be permitted on any street or public right-of-way, and owners of parcels or their tenants shall be responsible for communicating this requirement with respect to their employees and visitors. On-street parking shall result in the vehicles being towed, and it shall be the responsibility of the vehicle owner to recover the car and pay all towing and storage costs.

### **7.2 Required Parking**

A parking plan shall be included in the site plan. The parking plan should represent the operational realities of the business, for example, the number of employees the building will accommodate and the number of shifts anticipated.



### **7.3 Design Standards**

#### **7.3.1 Location**

Employee and general operations parking areas may be constructed on any part of a parcel as delineated in the site plan except on the required setback areas.

Visitor parking, if provided, shall be allowed in the front set yard provided a 15' landscape buffer exists between the right-of-way and the parking areas and another 15' buffer is provided between the parking area and front building façade.

#### **7.3.2 Paving**

All access drives, as well as employee and visitor parking areas shall be paved with asphalt (hot plant mix), reinforced concrete, block pavers, or equivalent materials to provide a smooth, even, and dust-free surface. General operations parking, used for occupant's commercial vehicles in operational use, rather than storage, may be surfaced with gravel or other dust-reducing surfacing as approved by BRCEDA.

#### **7.3.3 Curb and Gutter**

All curbing or curb and gutter provided for storm water control between the front of a primary structure and an adjacent publicly maintained right-of-way shall be concrete and in accordance with Virginia Department of Transportation standards as required by the approval agency.

#### **7.3.4 Landscaping**

The site plan shall include proposed landscaping within parking lots. Landscaped parking islands are recommended, with plantings in such areas physically protected from vehicles by concrete curbing or equivalent material.

### **7.4 Off-Street Loading Areas**

Provisions for handling all truck service shall be totally within each parcel. No off-street loading areas shall be located within the required setback adjoining any parcel boundary.

Loading areas shall be designed and located so that they are not a visual distraction when viewed from public roadways. The use of earth berms, structures and/or landscape screening shall be employed to screen loading areas to the extent possible and shall be included in the site plan.

## **8. SIGN STANDARDS**

### **8.1 General**

A signage plan shall be a part of the site plan for the parcel. Signs shall relate only to the manufacturer or business; goods, services, or activities on the parcel upon which the sign is located. No billboards or outdoor advertising shall be permitted.

No moving signs or flashing lights on signs, roof-top signs, or pole-mounted signs shall be permitted.

All signage on a parcel shall be uniform in appearance and design. Signage shall be uniform in materials, color scheme, lettering style, proportions, lighting, and other characteristics.

### **8.2 Permanent Signs**

Signage is a key element to the overall visual impact of any development. Individuality and creativity in sign design are encouraged while blending the design into the parcel's surrounding context. Signs shall be approved by BRCEA prior to their construction.

#### **8.2.1 Business Signs**

Business signs may contain only the name, business product or service of the occupant, and may include the occupant's logo. The maximum total square footage for all business signs, wall and monument, on a parcel is 200 square feet.

##### **8.2.1.1 Wall-Mounted Signs**

A single sign is permitted on the front of the principal building or on a side wall if clearly visible from the street.

Wall-mounted signs shall not project more than 12 inches from the wall surface, shall be single-sided, shall be mounted so that the back of the sign is flush with the wall surface, and shall not project above the eave line.

No sign face may exceed 100 square feet in surface area unless approved in writing by BRCEA.

##### **8.2.1.2 Monument Signs**

One monument business sign per parcel shall be permitted.

Monument business signs shall not be less than 10 feet from any property line and shall not obstruct required roadway and entrance site distances.

Monument business signs may be single sided or double sided, but no sign face may exceed 80 square feet in surface area.

In addition to the sign face, a monument sign may be placed on a brick base that shall not exceed 3 feet in height.

### **8.2.2 Informational Signs**

Informational signs may be erected to direct traffic or pedestrian movements or to give warnings of restricted areas, hazards, or to advise of no parking. The number of informational signs should be limited to the smallest number possible to convey the necessary information.

Informational signs should conform to Section 8.1 paragraph 3 above concerning uniformity of design within a given project or parcel.

## **8.3 Temporary Signs**

### **8.3.1 Sale or Lease Signs**

Signs advertising a parcel or building for sale or for lease are allowed.

Sale or lease signs shall be limited to one sign per parcel or building. Such signs may be single or double faced.

Sale or lease signs may not exceed 20 square feet per sign face and may not exceed 10 feet in height.

### **8.3.2 Construction Signs**

Upon commencement of construction, one sign may be erected which may identify architects, engineers, contractors, financing sources, and other establishments providing services for development or construction. This sign may not exceed 32 square feet per sign face or 10 feet in height.

Construction signs may contain several structural elements identifying various establishments providing services or may be composed of a single element. In either case, construction signs must present a neat and unified appearance. Construction signs may be single or double faced.

As soon as the occupancy permit is obtained, all construction signs shall be removed.

## **8.4 Maintenance**

Maintenance of all signs shall be required and is the responsibility of the owners, tenants, and occupants of Wildwood Commerce Park. Signs shall be kept cleaned and maintained to preserve the state of quality that existed at the time of installation.

## **9. LANDSCAPING STANDARDS**

### **9.1 General**

The site plan shall provide the landscape design for the site and a plan for maintenance of landscaped areas.

All disturbed open areas on each parcel not occupied by buildings, structures, outdoor storage areas, paved areas, parking areas, loading areas, driveways, or walkways shall be suitably graded and drained and shall be landscaped with lawns, trees, shrubs, or suitable ground cover as soon as is practicable during construction.

All landscaping required hereunder or otherwise to be provided on any parcel shall be completed within 60 days after the substantial completion of any buildings to be constructed on the parcel. Provided, however, if weather conditions do not at such time permit completion, then such landscaping shall be completed as soon thereafter as weather conditions permit.

### **9.2 Plant Selection**

Use of plant species which are native to Carroll County is encouraged. Diversity of species within each site is also encouraged. Aggressive or nuisance non-native species shall not be introduced into the Park.

### **9.3 Maintenance**

All landscaping on each parcel and on the landscaped portion of any abutting street shall be properly maintained by the owner or tenant of the parcel. Maintenance shall include all necessary planting, cutting, watering, fertilizing, seeding, spraying, pruning, weeding, and required replacements.

## **10. EXTERIOR LIGHTING**

### **10.1 General**

The intent is to create a consistent exterior lighting system for the Park. All lighting systems shall be designed so as not to produce significant illumination or glare beyond the parcel on which it is located. All electric wiring shall be installed underground. In addition to lighting provisions set forth herein, all lighting shall comply with applicable building codes. A lighting plan shall be included as part of the site plan showing the foot-candles and light spillover on adjacent property.

### **10.2 Mounting Height**

The maximum permitted mounting height for any lighting fixture shall be 30 feet. Fixtures designed to illuminate pedestrian walkways shall have a maximum height of 12 feet.

### **10.3 Lighting Type**

Low bollard fixtures and landscape lighting are recommended for walks and building entries.

To minimize glare and light spillover, light fixtures greater than 12 feet tall shall use luminaries with cut-off optics, light-diffusing shields, or equivalent.

Lighting systems will be designed to achieve an average maintained horizontal illumination level at the ground surface of 1-2 foot-candles, with luminaries spaced to achieve a uniformity ratio (average-to-minimum) of 6:1 within the lighted area.

To enhance pedestrian safety and security, lighting systems shall be designed to produce a broad color spectrum to emulate natural color balance with high definition and high resolution.

#### **10.4 Building and Sign Illumination**

Building and sign accent illumination shall be permitted utilizing wall-mounted or set-back methods.

Building and sign accent illumination shall be installed and aimed so that glare will neither hinder vehicular or pedestrian traffic, nor present a hindrance to operations on-site or on any adjacent parcel.

Building mounted floodlights are permitted only if they are shielded so that direct glare is not visible from surrounding properties and adjoining roadways.

"Wall-Pack" lights are not allowed as area or parking lot lighting.

### **11. ENVIRONMENTAL PROTECTION**

All owners, tenants, and occupants shall use and manage their parcel and conduct their operations in a manner which ensures continuous compliance with all applicable and governing local, state, and federal environmental laws, ordinances, regulations, rules, policies, and procedures.

### **12. RIGHT OF FIRST REFUSAL CONDITIONS**

In the event that any Park property owner shall receive a bona fide offer to buy any property in the Park in accordance with the terms of these Covenants, it shall, before consummating such a sale, present to BRCEDA, in affidavit form, the terms and conditions of such proposed sale for approval. BRCEDA reserves the right to purchase said property within 60 days thereafter upon the same terms and conditions contained in such bona fide offer made to the owner by any third party.

Uses upon resale shall be only as allowed by these Covenants and as approved by the BRCEDA.

### **13. AMENDMENTS**

These Covenants may be amended only by the written consent of BRCEDA.

Amendments shall be recorded in the Carroll County Circuit Court Clerk's office and shall become effective upon such recording. All amendments shall be executed by the landowners in the Park evidencing their consent thereto.



**14. ENFORCEMENT**

BRCEDA or its designee reserves the right or duty to enforce these Covenants.

**15. SEPARABILITY**

Invalidation of any one of these restrictions by judgment, court order, or legislation shall in no way affect any of the other provisions, which shall remain in full force and effect.

The Wildwood Commerce Park Protective Covenants were approved on the 31st day of May 2018 by the BRCEDA Board of Directors.

By: \_\_\_\_\_  
C. M. Mitchell, Chairman

Attest: \_\_\_\_\_, Secretary

*Final Wildwood Covenants and Restrictions.docx*



**Proposal for Coverage Presented To:**  
**Blue Ridge Crossroads EDA**

**For Period:**                      **July 1, 2019**  
   **through**  
   **June 30, 2020**



**VML** INSURANCE PROGRAMS  
Virginia's Local Government Specialists™

## Proposal Table of Contents

- Executive Summary
- Reducing the Cost of Risk with VML Insurance Programs
- Complimentary Services Provided
- Ten Reasons VML Insurance Programs is the Best Value
- Financial Strength Equals Financial Stability
- VMLIP Member References
- Proposed Coverages and Costs
- Annual Member Agreement - Member Approval Signature Required
- Renewal/Binder Checklist

Coverages, terms, conditions and exclusions are briefly outlined in this proposal. For complete policy language, please refer to coverage contract.





## Executive Summary

Thank you for your continued membership in VML Insurance Programs (VMLIP). VMLIP began in 1980 and is the most financially stable group self-insurance pool in the Commonwealth of Virginia. VMLIP provides comprehensive property and casualty coverages, extensive risk management program support and effective claims services to nearly 500 Virginia local political subdivisions.

VMLIP is governed by a Members' Supervisory Board comprised of eight elected or appointed officials from member jurisdictions and the executive director of the Virginia Municipal League.

VMLIP provides financial protection for losses arising from: alleged wrongful acts of public officials; auto losses; above-ground environmental damages; breaches of confidential and employee data; property damage including buildings and contents, generators, water towers, mobile equipment, and more; workers' compensation and Line of Duty Act coverage; law enforcement liability; and alleged employment practice violations.

Our staff is dedicated to providing all members with risk management program support through multiple means including grant funds; regional and local training; free webinars; continued learning through the VMLIP Online University; employment liability consultation; Nurse Triage/Day of Injury Services; communications consulting; and more - most of which are included in the cost of membership.

Additionally, VMLIP continues to offer coverage designed for the unique needs of Virginia's local governments, including optional drone coverage, student tablet coverage, and a platinum cyber liability option. As managing directors of VMLIP, we appreciate your commitment to a long-term relationship with us. We will continue to focus on lowering your total cost of risk, as we truly are Virginia's Local Government Specialists.

### Directors




Steve Craig, Managing Director



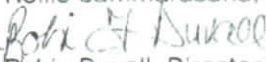
Jeff Nickey, Assistant Managing Director



Thomas Bullock, Director of Education and Training



Hollie Cammarasana, Director of Communications



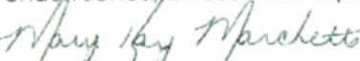
Robin Duvall, Director of Workers' Compensation



Marcus Hensel, Director of Member Services



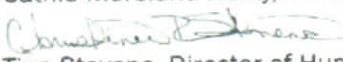
Chuck Jones, Director of Property & Liability Claims



Mary Kay Marchetti, Director of Information Services



Cathie Moreland-Hasty, Director of Underwriting



Tina Stevens, Director of Human Resources





**VML** INSURANCE PROGRAMS  
Virginia's Local Government Specialists™

## Reducing the Cost of Risk with VML Insurance Programs

Risk management must be a focused approach toward reducing the cost of risk.

Government officials understand the importance of preventing unbudgeted risk related expenditures by purchasing insurance, however there are other costs associated with a risk related event or loss.

Consider these related costs:

- The cost of losing a key employee or several employees for an undetermined time period;
- The cost of injuring a member of the public from a preventable vehicle-related "at fault" accident;
- The cost of loss to an uninsured or underinsured asset like expensive equipment, older buildings, etc.;
- The cost of staff involvement in a preventable lawsuit by an employee;
- The cost of community standing for the inability to respond adequately to natural disaster;
- The cost of payment made under deductibles on preventable vehicle or property damage losses; and
- The cost of hiring outside expertise to provide risk management training and consultation.

VML Insurance Programs works to reduce members' cost of risk by providing effective and timely risk management services at no additional cost. Please take a moment to review the enclosed list of our proven services and ask yourself, is lowering the cost of insurance the only way to reduce cost of risk and stay within your budget?



## The VML Insurance Programs Value Proposition

In addition to more than 35 years of experience and financial stability, VMLIP has developed a reputation for professional, responsive, and dedicated customer service.

From experienced claims staff to specialized service providers - including nurses, human resources, law enforcement, communications, and safety professionals, VMLIP offers a comprehensive mix of coverages, risk management services, effective educational programs and local government expertise designed to meet the needs of all Virginia local governments, from the smallest to the largest.

How does your insurer stack up?	VMLIP	Your Current Insurer
<b>Account Executives:</b> VMLIP will assign your entity with a local government insurance specialist to act as your consultant and advocate.	✓	
<b>Contract Review:</b> VMLIP offers free contract review to ensure that member contracts containing insurance requirements have the required insurance placement and that members do not unintentionally waive rights or accept liability on behalf of another.	✓	
<b>Crisis Intervention/Violent Acts Coverage:</b> VMLIP provides funding for on-site crisis and grief counseling for students and employees who have experienced a personal crisis. This coverage will also cover the expense of a media specialist to help handle the external communications following a crisis.	✓	
<b>Canine Mortality and Injury Coverage:</b> VMLIP provides replacement cost for canines when killed, stolen or injured while performing specific law enforcement functions. This coverage also provides for injury treatment expenses resulting from law enforcement operations.	✓	
<b>Drone Coverage:</b> Property and limited liability coverage for members operating unmanned aircraft systems, commonly referred to as drones.	✓	
<b>First-Fill Prescription Program:</b> Provides payment for the first prescription(s) needed by an injured employee, ensuring they face no out-of-pocket expenses - even if the claim is later found to be non-compensable.	✓	
<b>Human Resources Services:</b> Human resources (HR) consultative services are provided to members with public official's liability coverage to assist in mitigation of employment practices liability exposure.	✓	





# VML

INSURANCE PROGRAMS  
Virginia's Local Government Specialists™

<b>Land Use Coverage:</b> VMLIP offers up to \$100,000 coverage for claims or suits based upon land use issues, including zoning and sub-division claims, eminent domain, condemnation, and inverse condemnation claims.	✓	
<b>Incidental Medical Services Coverage:</b> VMLIP provides incidental medical services coverage for employed nurses and emergency medical technicians.	✓	
<b>Law Enforcement Services:</b> Law enforcement services for members with public official's liability coverage provides up-to-date and credible risk management guidance to police agencies.	✓	
<b>Injunctive Relief Coverage:</b> VMLIP offers up to \$100,000 coverage in defense coverage for claims that seek other than monetary damages.	✓	
<b>Multimedia Library:</b> VMLIP's Multimedia Library houses more than 500 safety/human resources videos, 30 modules, and numerous publications to assist members with conducting in-house training.	✓	
<b>No Fault Property Damage Coverage:</b> VMLIP offers optional \$10,000 in No Fault Property Damage coverage for situations where entity isn't legally liable, but wants to provide citizens with help. An example may be a sewer back-up or water main break.	✓	
<b>Nurse Triage and Reporting Services:</b> VMLIP provides access to a registered nurse 24/7/365 via a toll free number to provide immediate medical advice following a workplace incident.	✓	
<b>Pollution Coverage:</b> This free value-added coverage for members with property and liability coverage offers a broad range of liability protection for gradual - as well as sudden and accidental - first- and third-party environmental liabilities.	✓	
<b>Property Appraisals:</b> VMLIP contracts for professional appraisals of all member locations valued over \$1 million on a five-year basis at no charge to members with property coverage.	✓	
<b>Risk Management Grant Program:</b> VMLIP provides substantial grant funds each year to members for the purchase of equipment and training to strengthen risk management programs.	✓	
<b>Risk Management Guidelines (RMG):</b> VMLIP reviews members' risk management initiatives - members who excel in the assessment receive a five percent credit off of their premium.	✓	
<b>Safety Services:</b> VMLIP provides safety consultative services to help members develop, implement, and maintain effective claims prevention programs.	✓	
<b>Suspension/Expulsion Coverage:</b> VMLIP offers coverage to school systems for suits or injunctive relief which related to or arising out of the suspension or expulsion of a student by a public school system.	✓	

<b>Tenant User Liability Insurance Program (TULIP):</b> Provides temporary insurance for use of government facilities by outside organizations.	✓	
<b>VMLIP Online University:</b> Provides free online learning for employees and managers on subjects from bloodborne pathogens to sexual harassment prevention, stress management, and more.	✓	
<b>VMLIP Law Enforcement Academy:</b> VMLIP has partnered with LocalGovU, in association with PoliceOne.com, to offer this online training program providing courses such as Ethics in Law Enforcement, Constitutional Policing, Use of Force, Officer Liability, and more.	✓	
<b>Volunteer Accident &amp; Health Coverage:</b> VMLIP offers income protection, death and impairment benefits for volunteers.	✓	
<b>Webinars:</b> VMLIP provides free webinars covering various safety, human resources, law enforcement, communication and other topics.	✓	

## How does your insurer stack up?

Having all lines of coverage with VMLIP ensures that your organization is receiving comprehensive coverage and a wide variety of valued-added services tailored to Virginia's local governmental entities.





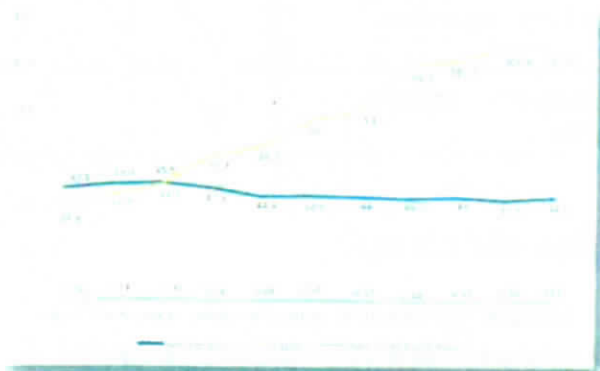
# VML

INSURANCE PROGRAMS  
Virginia's Local Government Specialists™

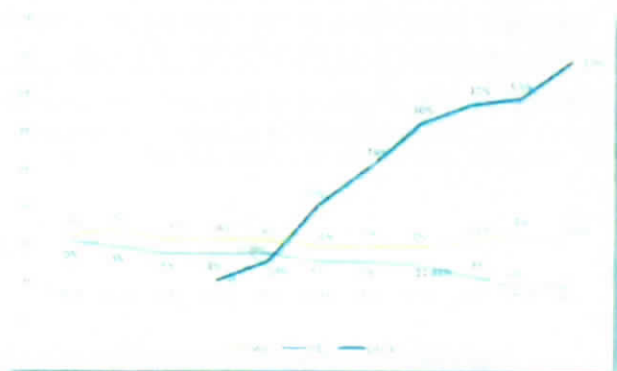
## Financial Strength Equals Financial Stability

As the following graphs illustrate, VML Insurance Programs (VMLIP) has been fortunate to experience substantial growth in members' equity over the past 10 years. This has allowed the pool to provide members with remarkable rate stability - a VMLIP strategic goal. Our various underwriting, investment, claims and loss prevention strategies are all built around this fundamental concept, with our members' budgeting in mind.

**Premium to Equity**



**Rate Change**



While Workers' Compensation (WC) and Property & Liability (P&L) lines of coverage have been stable, Line of Duty Act (LODA) coverage costs continue to escalate. As LODA costs were beginning to level out, the General Assembly elected to place all LODA claimants into one health plan, dramatically increasing future expected costs on existing claims as well as future LODA claims. Fortunately, for the 90 percent of VMLIP members with all lines of coverage through VMLIP, LODA coverage represents only a small portion of overall premium - and your overall rate change will be nominal.

### Members' equity provides protection against:

- Adverse claims development;
- Continued liberalization of the Virginia Workers' Compensation Commission and Courts;
- Continued expansion of Workers' Compensation presumptions and LODA benefits by the Virginia General Assembly;
- Reinsurance market instability;
- Investment losses; and
- Catastrophic claims such as hurricanes, tornados, or a reinsurer failure.



[www.vmlins.org](http://www.vmlins.org) | 800-963-6800





### Members' Equity Also Provides

- Investment income to offset a substantial portion of operational costs;
- The ability to add and expand coverages at little additional costs to members; and
- The ability for the pool to take on additional risk.

### Target Equity Study

The VMLIP Members' Supervisory Board recently engaged Price Waterhouse Coopers to conduct a target equity range study utilizing an enterprise risk management process, which enabled the board and staff to consider the appropriate level of risk tolerance and the corresponding range of members' equity to hold appropriate for that risk. There are two main parameters in determining adequate funding levels:

- 1. Board's risk appetite/tolerance** - The board's desired level of protection helps define its target funding strategy.
- 2. Risk profile of the program** - Utilization of an economic capital modeling approach that reflects the pool's own risk and includes:
  - *Underwriting Risk*, also known as pricing risk, which represents risk that the actual outcome for the next year will deviate from the budgeted amount. Typical sources of this are volatility in the frequency or severity of claims and unexpected levels of catastrophic claims. Since the overhead expense items are rather predictable, the majority of risk lies within the claims cost. The model incorporates future claims and claims expenses, and the volatility around them, to measure underwriting risk.
  - *Reserving Risk*, which measures the potential for actual claims settlement costs deviating unfavorably from the current booked reserves. Typical sources of potential unfavorable reserve development include excessive inflation, emergence of latent or new types of claims and a change in the judicial environment affecting claim settlements.
  - *Asset and Credit Default Risk*, which reflects the risk that the value of investment and credit assets may deteriorate due to changes in macroeconomic financial conditions or a decline in the financial strength of debtors.
  - *Operational Risk* captures potential for fund deterioration arising from off-balance sheet or unplanned items.

**Result** - As a result, the board adopted a members' equity policy that establishes a current target equity range of **1 x 1-in-200 year event** and **2 x 1-in-200-year event**. This translates to a current range of \$67M - \$133M with current members' equity at approximately \$107M.

*Maintaining surplus adequacy to handle a 1-in-200 year event is fast becoming a global standard for insurance companies.*

As a comparatively small, single state risk-sharing pool, the board feels strongly that a more conservative posture is advisable when compared to large insurance companies. The board briefly discussed a return of equity, but agreed that continued maintenance of stable rates for the foreseeable future was preferred. The board will continue to monitor members' equity and evaluate the appropriate level to hold on behalf of members.



# VML

INSURANCE PROGRAMS  
Virginia's Local Government Specialists™

## VMLIP Member References

### Town of Ashland

Wanda Cornwell  
Assistant to the Town Manager  
Office: (804) 798-9219  
E-mail: [wcornwell@ashlandva.gov](mailto:wcornwell@ashlandva.gov)

### Town of Windsor

Michael Stallings  
Town Manager  
Office: (757) 242-4288  
E-mail: [mstallings@windsor.va.gov](mailto:mstallings@windsor.va.gov)

### Town of Marion

Bill Rush  
Town Manager  
Office: (276) 783-4113  
E-mail: [brush@marionva.org](mailto:brush@marionva.org)

### Town of Kenbridge

Robyn Fowler  
Town Manager  
Office: (434) 676-2452  
E-mail: [robynfowler@kenbridge.va.net](mailto:robynfowler@kenbridge.va.net)

### City of Suffolk

Donna Vogel  
Risk, Benefits and Wellness Manager  
Office: (757) 514-4024  
E-mail: [dvogel@suffolkva.us](mailto:dvogel@suffolkva.us)

### Hanover County

Marvin Fletcher  
Director of General Services  
Office: (804) 365-6503  
E-mail: [mvfletcher@hanovercounty.gov](mailto:mvfletcher@hanovercounty.gov)



[www.vmlins.org](http://www.vmlins.org) | 800-963-6800



**Blue Ridge Crossroads EDA****HIRED & NON-OWNED AUTOMOBILE COVERAGE****POLICY PERIOD:**

07/01/2019 - 07/01/2020

**LIMITS AND COVERAGES:**

\$1,000,000	CSL for bodily injury & property damage
\$10,000	Medical payments
\$0	Deductible liability

VML Insurance Programs provides uninsured motorist coverage at the minimum limits required by law. It is in the member's best interest as a member to limit this coverage to what is required by law. Unlike liability coverage, you do not owe any money beyond the limits that are insured.

**POLICY FORM:**

Occurrence - covers claims for personal injury or property damage which occur during the period 07/01/2019 through 07/01/2020.

**TOTAL AUTOMOBILE CONTRIBUTION:**

	<b>Annual</b>
Hired & Non-Owned Automobile	\$106
Medical Payments	included

<b>TOTAL</b>	<b>\$106</b>
--------------	--------------



## Blue Ridge Crossroads EDA

### LOCAL GOVERNMENT LIABILITY

(Includes General Liability, Public Officials/School Board Legal and Law Enforcement Liability)

#### **POLICY PERIOD:**

07/01/2019 - 07/01/2020

Total Operating Expenditures (Final line of the expenditure side of the budget) \$344,715

#### **LIMITS AND COVERAGES:**

Each occurrence limit	\$1,000,000	No Aggregate
Damages to Premises Rented to You	\$1,000,000	Any one fire
Defense of certain excluded occurrences	\$100,000	
Land Use Coverage	\$100,000	
Medical expense limit	\$10,000	Any one person

#### **Deductible**

**\$0**

#### **POLICY FORM:**

Occurrence - covers claims for personal injury or property damage which occur during the period 07/01/2019 through 07/01/2020. Provides protection against allegations of wrongful acts, including premises liability and employment practices liability.

#### **TOTAL CONTRIBUTION (NON-AUDITABLE):**

<b>General Liability</b>	\$625	Annual premium
<b>Public Officials Liability</b>	\$459	Annual premium

Constitutional officers are excluded from coverage.

#### **VML Insurance Programs Member Advantage**

VML Insurance Programs (VMLIP) provides **Land Use and Injunctive Relief Coverage** to protect members from claims or suits arising out of a variety of issues including, but not limited to land use, inverse condemnation and injunctive relief actions. See policy for details. Coverage for these type of claims or suits are typically excluded by commercial carriers. While Land Use and Injunctive Relief Coverage may be offered by other pools, you should be aware that VMLIP's coverage has no deductible and members are not required to pay a pro-rata portion of each claim.

VML Insurance Programs (VMLIP) provides **Crisis Intervention/Violent Acts coverage** including on-site crisis and grief counseling for students and employees who have experienced a personal crisis. This coverage will also cover the expense of a media specialist to help handle the external communications following a crisis.

## Blue Ridge Crossroads EDA

### CYBER LIABILITY COVERAGE

Coverage is only available to qualified members who purchase VMLIP's property and local government liability coverage.

#### POLICY PERIOD:

07/01/2019 - 07/01/2020

#### LIMITS AND COVERAGES:

	<u>CURRENT CYBER</u>	<u>OPTION 1</u>	<u>OPTION 2</u>
Each occurrence limit	\$1,000,000	\$1,000,000	\$2,000,000
Per named insured aggregate limit	\$1,000,000	\$1,000,000	\$2,000,000
Data Breach Fund Limit	\$250,000	\$500,000	\$1,000,000
Aggregate Limit for all members combined	\$10,000,000	\$10,000,000	\$10,000,000
Deductible	\$0	\$0	\$0
Premium	\$525	\$1,082	\$2,704

#### POLICY FORM:

Claims-made - covers claims made during the period 07/01/2019 through 07/01/2020.

#### Coverage Highlights

Cyber Coverage focuses on privacy liability, network liability, internet media liability, and associated data breach costs.

Privacy Liability - covers loss arising out of failure to protect sensitive personal or corporate information in any format. Provides coverage for regulatory proceedings brought by a governmental agency alleging violation of any state, federal, or foreign identity theft or privacy protection legislation.

Network Liability - covers liability of the organization arising out of the failure of network security, including unauthorized access or use of corporate systems, denial of service attack, and transmission of malicious code.

Internet Media Liability - covers infringement of copyright/trademark, invasion of privacy, libel, slander, plagiarism or negligence arising out of content on organization's Web site.

Data Breach Fund - covers expenses to retain computer forensics firm to determine scope of breach, notify customers/employees whose sensitive personal information has been breached, provide credit monitoring services to affected individuals, and obtain public relations services to restore an organization's reputation (public relations costs subject to a \$50,000 sublimit.)

Security Coverage - sublimited coverage for telecommunications fraud, ransomware and fraudulent instruction.



## **Blue Ridge Crossroads EDA**

### **ENVIRONMENTAL IMPAIRMENT LIABILITY**

Coverage is only available to qualified members - see below

#### **POLICY PERIOD:**

07/01/2019 - 07/01/2020

#### **LIMITS AND COVERAGES:**

Per Pollution Condition	\$1,000,000
Per Named Insured aggregate limit	\$1,000,000
Aggregate Limit for all members combined	\$10,000,000

#### **Deductible**

**\$25,000**

Self-insured retention

#### **POLICY FORM:**

Claims Made Form

#### **Coverage Highlights**

Provides both first (clean up) and third party (liability) coverage for covered locations (must be scheduled to have coverage) according to the terms and conditions of the policy.

Provides third party (liability) coverage for covered operations.

New Pollution conditions only.

Above ground storage tanks are included.

Underground storage tanks are excluded, however, coverage can be purchased by eligible members through simplified online application process at a reasonable cost.

Provides non-owned disposal site coverage (if trash is being hauled to a private landfill).

#### ***VML Insurance Programs Member Advantage***

Coverage will be provided at no charge to members that purchase VMLIP's property and local government liability coverage.

This coverage is paid for by VMLIP and is insured outside the VMLIP program.

**Blue Ridge Crossroads EDA**  
**EXCESS LIABILITY COVERAGE**  
 (over Local Government Liability)

**POLICY PERIOD:**

07/01/2019 - 07/01/2020

Following form over primary automobile liability, local government liability and employer's liability.

Occurrence - covers claims for personal injury or property damage which occur during the period 07/01/2019 through 07/01/2020.

Current Limit: \$1,000,000

Current Premium: \$200

<b><u>LIMIT</u></b>	<b><u>TOTAL CONTRIBUTION</u></b>
	<b>Annual</b>
\$1,000,000	\$108
\$2,000,000	\$159
\$3,000,000	\$195
\$4,000,000	\$225
\$5,000,000	\$248
\$6,000,000	\$267
\$8,000,000	\$287
\$10,000,000	\$308

## Blue Ridge Crossroads EDA

### PROPERTY COVERAGE

#### POLICY PERIOD:

07/01/2019 - 07/01/2020

<u>Limit</u>	<u>Coverage</u>	<u>Deductible</u>	<u>Wind Deductible</u>	<u>Annual Premium</u>
\$10,732	Blanket Real and Real Personal Property Replacement Cost, Agreed Amount	\$500	\$500	\$10
	Miscellaneous Equipment, per schedule	Per schedule		

#### PROPERTY CONTRIBUTION, ANNUAL

**\$10**

## PROPERTY AUTOMATIC EXTENSION OF COVERAGE

The following Property Extensions of Coverage are automatically provided as a part of the property program. Each Extension of Coverage stated below is provided on a per occurrence basis, except as noted. The extensions of coverage apply at premises specified in the Statement of Values. When additional limits are being quoted, the Extension of Coverage has been noted on the prior page and includes the limits stated below. The property deductible is a combined deductible and applies on a per occurrence basis. The deductible includes the Extension of Coverage except as otherwise stated.

- Replacement of the same or a different site permitted.
- Architects' and engineers' fees, plans, specifications and supervision included in any loss recovery.
- Water damage including backup of sewers and drains, underground water through foundations, walls and floors, and damages to basements covered up to the blanket limit.
- Error in Reporting by Insured Endorsement.
- Personal Property of Others automatically included in the definition of Personal Property.
- Retaining walls which are not part of the building, as long as they are scheduled on the Statement of Values.
- Collapse included as an additional coverage.
- Electronic Data Processing Equipment owned and used by the Named Member is included in the blanket limit of the policy.
- Property outside described premises is included when within 1000 feet of the premises. Expenses incurred by the insured to recover and temporarily safeguard property in the event of imminent or actual loss or damage by a covered cause of loss.
- Extra Expense: \$1,000,000 Limit
- Unscheduled Property: \$1,000,000 Limit for real and personal property combined.
- Debris Removal: \$500,000 Limit.
- Valuable Papers/Accounts Receivables: \$100,000 Limit
- Newly Acquired Property: \$2,500,000 subject to a maximum of \$250,000 for extra expense. Limited to \$1,500,000/\$100,000 for members in Tier 1 Windstorm category. 120 days.
- Business Ordinance/Increased Cost of Construction/Demolition: \$5,000,000 Limit.
- Flood (Zones B, C & X): \$1,000,000 Limit; \$25,000 deductible
- Earthquake: \$1,000,000 Limit; \$25,000 deductible

The options above are provided for no additional charge. Higher limits are available.

Valuation is at Replacement Cost except for vacant property or unless otherwise noted or endorsed. Replacement cost is the cost to repair, rebuild, or replace, at the same site, lost, damaged, or destroyed property, with other property of comparable size, material, and quality; or the applicable Limit of Coverage.

## Blue Ridge Crossroads EDA

### CRIME/BOND COVERAGE

#### POLICY PERIOD:

07/01/2019 - 07/01/2020

Crime coverage provides protection from employee dishonesty, as well as protection from loss of money and securities.

#### LIMITS AND COVERAGES:

<u>Bond Type</u>	<u>Limit</u>	<u>Deductible</u>	<u>Contribution</u>
Form O:Public Employees Dishonesty Coverage Form	\$100,000	\$250	\$303
Form C:Theft, Disappearance, and Destruction Coverage Form	\$100,000	\$250	included
Form B:Forgery or Alteration Coverage Form	\$100,000	\$250	included
Crime F Specialized:Computer Fraud and Funds Transfer	\$100,000	\$250	included
Form R:Money & Counterfeit Papers	\$100,000	\$250	included

**TOTAL CRIME / BOND CONTRIBUTION:**

**\$304 Annual Premium**

#### **Computer Fraud**

Provides coverage for the loss of money and securities which occurs during a wire transfer subject to a limit of \$25,000 per occurrence.



### Blue Ridge Crossroads EDA

#### WORKERS' COMPENSATION COVERAGE

VML Insurance Programs uses the classifications and codes established by National Council on Compensation Insurance which are the same as those used by insurance companies in Virginia.

CLASSIFICATION	CODE	PAYROLL	RATE*	PREMIUM
Sales Person	8742	\$63,762	0.23	\$147

Manual Premium	\$147
Experience Modification	1.0000
Modified Premium	\$500
Premium Discount	\$0
Deductible	\$0
Deductible Factor	
Scheduled Credit/Debit	\$0

**07/01/2019 - 07/01/2020      Total Estimated Annual Premium      \$500**

VML Insurance Programs provides workers' compensation coverage in accordance with and limited to the Virginia Workers' Compensation Act and Employers Liability. Any other extensions of coverage requested in your specifications are not part of the coverage offered in the proposal.

#### Employers' Liability

Coverage A:	Statutory
Coverage B:	
Bodily Injury by Accident	\$1,000,000 each accident
Bodily Injury by Disease	\$1,000,000 each employee
Bodily Injury by Disease	\$1,000,000 policy limit

\*Rates have been filed with the State Corporation Commission and are subject to approval.



**Blue Ridge Crossroads EDA**

**CONTRIBUTION SUMMARY**

	<b>Annual Contribution</b>
Hired & Non-Owned Automobile Coverage	\$106
General Liability	\$625
Public Officials & Law Enforcement Liability	\$459
Cyber Liability	\$525
Environmental Impairment Liability	Included
Excess Coverage \$1,000,000	\$200
Property	\$10
Crime/Bond Coverage	\$304
Workers' Compensation Coverage	\$500

Schedule Credit/Debit: (Included in Above Premiums)	\$79
---	------

Annual Premium	\$2,729
----------------	---------

**Quarterly Installments available.**

**Signed Cover Page and Coverage Checklist must be signed and returned to VMLIP  
in order to bind coverage.**



# VML

INSURANCE PROGRAMS

Virginia's Local Government Specialists™

## Coverage Checklist

**Member Name: Blue Ridge Crossroads EDA**

**Effective Date: 07/01/2019**

**Termination Date: 07/01/2020**

	Yes	No	
Renew As Expires:	<input type="checkbox"/>	<input type="checkbox"/>	If yes, please skip to the signature line.
Automobile Liability Coverage (required):	<input type="checkbox"/>	<input type="checkbox"/>	
Automobile Comprehensive and Collision Coverage:	<input type="checkbox"/>	<input type="checkbox"/>	
Please bind quoted options:			
Deductible Amount: _____			
Please remove physical damage coverage from all vehicles _____ years or older with a value in excess of \$ _____			
Local Government Liability Coverage	<input type="checkbox"/>	<input type="checkbox"/>	
Cyber Liability Coverage	<input type="checkbox"/>	<input type="checkbox"/>	
General Liability Coverage Only	<input type="checkbox"/>	<input type="checkbox"/>	Req. Limit Change of: \$ _____
No-Fault Property Damage Coverage	<input type="checkbox"/>	<input type="checkbox"/>	
Excess Liability Coverage	<input type="checkbox"/>	<input type="checkbox"/>	Req. Limit Change of: \$ _____
Property Coverage			
Please bind quoted deductible option of: \$ _____			
Flood (Special Flood Hazards Zones B, C & X)	<input type="checkbox"/>	<input type="checkbox"/>	Req. Limit Change of: \$ _____
Flood (Special Flood Hazards Zones A & V) NFIP	<input type="checkbox"/>	<input type="checkbox"/>	
Earthquake	<input type="checkbox"/>	<input type="checkbox"/>	Req. Limit Change of: \$ _____
Extra Expense	<input type="checkbox"/>	<input type="checkbox"/>	Req. Limit Change of: \$ _____
Boiler & Machinery	<input type="checkbox"/>	<input type="checkbox"/>	
Crime/Fidelity Coverage	<input type="checkbox"/>	<input type="checkbox"/>	
Line of Duty Act Coverage	<input type="checkbox"/>	<input type="checkbox"/>	
Workers' Compensation Coverage	<input type="checkbox"/>	<input type="checkbox"/>	
If you desire any increased limit, added coverage or deductible option that was not offered above, please state requested change here: _____			

\_\_\_\_\_  
Name

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date

**BRCEDA Operating Budget  
DRAFT FY-2020**

\* Proposal does not include marketing activities; BRCEDA has marketing funds available from timber removal that could be utilized for Wildwood marketing

	FY 2019		FY 2020	FY 2020	
	APPROVED		PROPOSED	% Change	NOTES
<b>Personnel</b>					
SALARY	\$ 63,102	\$ 66,308		105%	
FICA	\$ 46,800	\$ 46,800		100%	
GROUP	\$ 3,580	\$ 3,580		100%	
VRS	\$ -	\$ -		-	
HEALTH INSURANCE	\$ 12,722	\$ 15,928		125%	
<b>Contracted Services</b>					
CONTRACTED SERVICES- LEGAL	\$ 34,640	\$ 27,475		79%	
CONTRACTED SERVICES- CONSULTING	\$ 15,000	\$ 10,000		67%	
CONTRACTED SVC- ACCOUNTING	\$ 5,000	\$ 2,500		50%	
CONTRACTED SVC- AUDIT	\$ 6,000	\$ 6,000		100%	
	\$ 8,640	\$ 8,975		104%	
<b>Office</b>					
INSURANCE COVERAGE	\$ 8,290	\$ 8,319		100%	
POSTAGE	\$ 2,700	\$ 2,729		101%	
TELECOMMUNICATIONS	\$ 270	\$ 270		100%	
OFFICE SUPPLIES	\$ 1,320	\$ 1,320		100%	
OFFICE RENTAL	\$ 1,000	\$ 1,000		100%	
	\$ 3,000	\$ 3,000		100%	
<b>Outreach/Marketing</b>					
ADVERTISING	\$ 3,500	\$ 3,000		86%	
DUES/PROFESSIONAL MEMBERSHIPS	\$ 3,000	\$ 2,500		83%	
	\$ 500	\$ 500		100%	
<b>Travel/Training</b>					
TRAVEL	\$ 7,000	\$ 4,500		64%	
	\$ 2,500	\$ 2,000		80%	



MILEAGE	\$	2,500	\$	2,000	80%
TRAINING / DEVELOPMENT	\$	2,000	\$	500	25%
Capitol Outlay (Non-construction)					
EQUIPMENT					
EQUIPMENT- COMPUTERS	\$	-	\$	-	
Wildwood Expenses	\$	7,500	\$	35,500	473%
Maynard Drive marker (one-time expense)	\$	-	\$	-	
Wildwood monthly mowing	\$	6,000	\$	9,000	150%
Wildwood street lights (electric)	\$	1,500	\$	1,500	100%
Wildwood maintenance / stormwater	\$	-	\$	25,000	
Other items	\$	10,000	\$	7,500	75%
OTHER OPERATING EXPENSE	\$	5,000	\$	5,000	100%
SPECIAL EVENTS	\$	1,000	\$	1,000	100%
New initiatives	\$	4,000	\$	1,500	38%
Total Operational Expenses	\$	134,032	\$	152,602	114%
MRPDC Loan (Interest Only)	\$		\$	4,944	
Wildwood Debt Service	\$	271,173	\$	271,173	100%
TOTAL EXPENDITURES	\$	405,205	\$	428,719	106%
Wildwood Debt Service Support	\$	271,173	\$	276,117	
Localities' Operational Support	\$	134,032	\$	152,602	
Other Revenues					S & S Revenues Pending
TOTAL REVENUES	\$	405,205	\$	428,719	
Total Revenues per Locality	\$	135,068	\$	142,906.33	

Approx. \$42,000 designated for "Marketing"  
\$40,000 accrued in checking account for natural gas project



## PROMISSORY NOTE

\$164,793.18

Galax, Virginia  
June 28, 2016

The **Carroll-Grayson-Galax Regional Industrial Facility Authority**, a governmental authority of the Commonwealth of Virginia (the "Maker"), promises to pay to the order of the **Mount Rogers Planning District Commission** ("Noteholder"), at 1021 Terrace Drive, Marion, Virginia 24354, the principal sum of One Hundred Sixty-Four Thousand, Seven Hundred Ninety-Three Dollars and Eighteen Cents (\$164,793.18) with interest on the unpaid principal balance from the date of this note at the rate of three percent (3.00%) per annum until paid in full.

Payments. The Maker shall make payments to the Holder as follows:

- A. Beginning on the 10<sup>th</sup> day of July, 2016, and on each anniversary thereafter, Maker shall make annual interest-only payments in the amount of \$5,111.21 in 2017 and \$4,943.80 thereafter, until such time as: i) Maker conveys any parcel in Maker's Wildwood Commerce Park and the purchaser of said parcel begins making tax payments for real property, machinery and tools, business license or other taxes (excluding recordation taxes) connected to the purchase of such parcel at the Wildwood Commerce Park; or ii) for a maximum period of One Hundred Twenty (120) months.
- B. Upon the earlier occurrence of contingency i) or contingency ii) referenced in Paragraph A, Maker shall thereafter make interest and principal payments in accordance with the amortization schedule attached hereto as Exhibit A, until the principal has been repaid in full.

Extension. Notwithstanding the foregoing, the Maker may request that the period of interest-only payments be extended, subject to the approval of the Noteholder.

Late Charges. The Noteholder may collect a "late charge" of five percent (5%) of any installment which is not paid on or before five (5) days after the date on which such installment is due.

Application of Payments. All payments (including any prepayments) shall be applied first to any late charge due hereunder, then to interest due, and any balance shall be applied to reduce the outstanding principal balance of this Note.

Prepayment. The principal amount outstanding on this Note may be prepaid in whole or in part at any time and from time to time without penalty.

Default. If the Maker fails to make any payment due hereunder when it becomes due and payable and such payment remains unpaid for twenty (20) days after Maker's receipt of written

notice from Noteholder of such non-payment, the entire unpaid principal balance of this Note together with accrued interest thereon and all other sums due the Noteholder hereunder shall, at the option of the Noteholder, at once become due and payable, without presentment, demand, protest or notice of any kind, all of which are waived by the Maker.

Waiver; Forbearance. Any failure or delay by the Noteholder in exercising the foregoing option to accelerate with regard to any default shall not constitute a waiver of the Noteholder's right to exercise such option to accelerate with regard to such default or any other default at any other time. Any acceptance of partial payment by the Noteholder shall not be deemed a waiver of any default or of any right or remedy of the Noteholder with regard to such default.

Additional Provisions. The Maker (i) waives homestead exemption; (ii) waives presentment, demand, protest and notice of every kind respecting this Note; (iii) agrees that the Noteholder at any time or times without notice to or the consent of the Maker, may grant extensions of time, without limit as to the number or the aggregate period of such extensions, for the payment of any principal and/or interest due under this Note; and (iv) to the extent not prohibited by law, waives the benefit of any law or rule of law intended for the Maker's advantage or protection as an obligor hereunder, or providing for the Maker's release or discharge of liability under this Note, in whole or in part, on account of any facts or circumstances other than the full and complete payment of all amounts due the Noteholder hereunder, including any statute giving anyone the right to require (or providing for a party's discharge in the absence of) the institution of any suit or action, at law or in equity, on this Note, or recourse to any collateral security.

Partial Invalidity. In the event any provision (or any part of any provision) contained in this Note shall be held for any reason to be invalid, illegal or unenforceable in any respect, (i) such invalidity, illegality or unenforceability shall not affect any other provision (or the remaining part of the affected provision) of this Note, and (ii) this Note shall be construed as if such invalid, illegal or unenforceable provision (or part thereof) had never been contained herein but only to the extent that such provision (or part thereof) is invalid, illegal or unenforceable.

Business Purpose. The Maker represents that the proceeds of the loan evidenced by this Note are being used for business purposes.

Governing Law. This Note shall be governed by and construed in accordance with the laws of the Commonwealth of Virginia.

Seal. This Note is made, executed and delivered under seal.

Authorization. This Note has been authorized by a resolution adopted by the Maker on June 27, 2016 (the "**Resolution**"), and is issued pursuant to the Virginia Regional Industrial Facilities Act, Virginia Code § 15.2-6400, *et seq.* (the "**Act**"). Copies of the Resolution are on file at the office of the Executive Director of the Maker. Nothing herein or in the Resolution shall be deemed to create or constitute an indebtedness of or a pledge of the faith and credit of the

Commonwealth of Virginia or of any county, city, town or other political subdivision of the Commonwealth. All acts, conditions and things required by the Constitution and statutes of the Commonwealth of Virginia to happen, exist or be performed precedent to and in the issuance of this Note have happened, exist and have been performed.

**NEITHER THE FAITH AND CREDIT NOR THE TAXING POWER OF THE COMMONWEALTH OF VIRGINIA OR ANY POLITICAL SUBDIVISION THEREOF IS PLEDGED TO THE PAYMENT OF PRINCIPAL OF OR INTEREST ON THIS NOTE OR OTHER COSTS INCIDENT THERETO. THE MAKER HAS NO TAXING POWER.**

IN WITNESS WHEREOF, the Maker has duly executed this Note as of the date and year first above written.

**Carroll-Grayson-Galax Regional Industrial  
Facility Authority, a political subdivision of the  
Commonwealth of Virginia**

By:   
Its: Chairman

## BRCEDA

Compound Period ..... : Annual

Nominal Annual Rate .... : 3.000 %

## CASH FLOW DATA

Event	Date	Amount	Number	Period	End Date
1 Loan	06/28/2016	164,793.18	1		
2 Payment	07/10/2017	Interest Only	5	Annual	07/10/2021
3 Payment	07/10/2022	35,983.34	5	Annual	07/10/2026

## AMORTIZATION SCHEDULE - Normal Amortization

Date	Payment	Interest	Principal	Balance
Loan 06/28/2016				164,793.18
2016 Totals	0.00	0.00	0.00	
1 07/10/2017	5,111.21	* 5,111.21	0.00	164,793.18
2017 Totals	5,111.21	5,111.21	0.00	
2 07/10/2018	4,943.80	4,943.80	0.00	164,793.18
2018 Totals	4,943.80	4,943.80	0.00	
3 07/10/2019	4,943.80	Note: Note	0.00	164,793.18
2019 Totals	4,943.80	allows for interest	0.00	
4 07/10/2020	4,943.80	only for the full	0.00	164,793.18
2020 Totals	4,943.80	120 periods. Period	0.00	
5 07/10/2021	4,943.80	told him for interest	0.00	164,793.18
2021 Totals	4,943.80	5-yr.	0.00	
6 07/10/2022	35,983.34		31,039.54	133,753.64
2022 Totals	35,983.34	4,943.80	31,039.54	
7 07/10/2023	35,983.34	4,012.61	31,970.73	101,782.91
2023 Totals	35,983.34	4,012.61	31,970.73	
8 07/10/2024	35,983.34	3,053.49	32,929.85	68,853.06
2024 Totals	35,983.34	3,053.49	32,929.85	
9 07/10/2025	35,983.34	2,065.59	33,917.75	34,935.31
2025 Totals	35,983.34	2,065.59	33,917.75	
10 07/10/2026	35,983.34	1,048.03	34,935.31	0.00
2026 Totals	35,983.34	1,048.03	34,935.31	
Grand Totals	204,803.11	40,009.93	164,793.18	

\* Extra 12 days on first billing month (6/28 to 7/10)



**FOR IMMEDIATE RELEASE**

**March 14, 2019**

Contact: Robyn Lee  
Telephone: (276) 254-2396  
Email: rlee@uvawise.edu

**GO Virginia State Board Approves Projects in Region One  
Regional Per Capita and Competitive Workforce Projects Awarded GO Virginia Funding**

The GO Virginia State Board announced the approval of seven regional projects funded through GO Virginia regional per capita and competitive grants totaling \$6.7 million. In Region One, Mountain Empire Community College's project, Smart Farming at the Center for Workforce and Innovation of Appalachia, was awarded \$310,472 in per capita funding. The GO-TEC Phase II competitive proposal involving Region One was submitted by Region Three and approved at \$4.8 million with \$1.3 million in initial funding.

Recommended for approval by the Region One Council in December, the Smart Farming program will be established at the Center for Workforce and Innovation of Appalachia (CWIA), located in the former Appalachia Elementary School. Smart Farming is focused on using drone technology for agricultural purposes, which will allow the College to expand their Unmanned Systems program to offer national credentials for FAA drone operations, agricultural inspections and pesticide spraying. These additional capstone courses will allow Mountain Empire Community College (MECC) to offer hands-on drone training and establish the first Unmanned Aerial Systems Associates Degree in the Virginia Community College System.

Excited about the opportunities MECC will now be able to provide as a result of the GO Virginia support, Mountain Empire Community College President, Dr. Kristen Westover, stated, "Funding approved for the Smart Farming initiative will allow the College to grow existing training programs in unmanned aerial systems and develop new precision farming processes, enabling current and future farmers to use technology to improve farming techniques, increase yields and maximize their profits. Additionally, MECC will be able to create an Agricultural Science Laboratory at the CWIA, allowing regional farmers local access to plant pathology, water testing, soil testing, organic pesticide control and crop yield estimates. Agriculture has historically been a staple industry of this region and we look forward to helping revitalize it through this initiative." MECC projects that the establishment of the program will create new jobs in the agriculture industry and increase production and profits for existing farmers in the region.

Mike Quillen, chair of the Region One Council, was pleased the State Board supported Region One's application for MECC's innovative program. "This project has multiple attributes including repurposing existing abandoned school facilities, introduction of high technology (i.e. drones) and assisting our critical agricultural industry here in Southwest Virginia."

Region One is also enthusiastic about the collaboration with Region Three and State Board approval of the GO-TEC Phase II project, which specifically involves participation from Wytheville Community College (WCC) and the counties of Bland, Carroll, Grayson, Wythe and Smyth as well as the city of Galax.

Led by Danville Community College, GO-TEC Phase II is designed to increase capacity for training high demand, high income workers and to increase the pipeline of students entering five regional training areas of need: precision machining, welding, IT/cybersecurity, robotics/mechatronics, and advanced materials. The project includes a "hub and spoke" model, which has students from "spoke" institutions coming to a "hub" for specialized training. In WCC's case, once completing WCC's machining program, students would complete a year of advanced training in machining in Danville.

The GO-TEC Phase II project was awarded full funding with a contingency that a scaled approach be initially funded at \$1.3 million and validated after a year prior to receiving the full \$4.8 million. The award includes funding for WCC to strengthen its precision machining program and begin exploration of and support for Career Connection labs in Region One's middle schools.

Wytheville Community College President, Dr. Dean Sprinkle, stated, "We are pleased to be a partner in this GO Virginia initiative. WCC's participation will help increase regional capacity as a partner in the "hub and spoke" model, but we are also working with our local k12 school systems to emulate the innovative pathways to "increase the pipeline" of interest in technical, health and STEM from middle to high school to college."

The State Board also accepted an administrative approval of an expansion of United Way of Southwest Virginia's (UWSWVA) Ignite Internships program in Region Two. Last year, UWSWVA was awarded \$250,000 in Region One per capita funding for an enhanced capacity building project to implement a web-based platform that provides activities to encourage post-secondary education, streamlines work credentialing, provides work-based learning opportunities and matches new graduates with local employers. The new Region Two per capita award will provide UWSWVA with \$99,406 to deploy the program in Giles and Pulaski Counties and the City of Radford, which are part of the Region VII school district that supported their initial application in Region One.

It was announced at the State Board meeting this week that Region One will receive additional per capita funding for fiscal year 2020. With over \$2 million available in per capita grants, the Region One Council is accepting proposals for projects that align with the Region One Growth & Diversification Plan. Applications are accepted on a rolling basis with an upcoming deadline of April 8, 2019. The Region One Council will hold their next meeting on May 7, 2019 at 10:00 a.m. at the Bristol Virginia School Board Office. For more information, visit the Region One website at [www.goswva.org](http://www.goswva.org) or contact Robyn Lee at [rlee@uvawise.edu](mailto:rlee@uvawise.edu).

### **About GO Virginia**

The Virginia Initiative for Growth and Opportunity in each Region (GO Virginia) was initiated to foster private-sector growth and job creation through state incentives for regional collaboration by business, education, and government. Recognizing the harsh effect of deep federal budget cuts on a Virginia economy that is overly dependent on public-sector jobs, business leaders formed the GO Virginia campaign to work for regional cooperation on private-sector growth, job creation, and career readiness.

GO Virginia Region One covers the 13 counties in the three planning districts that represent Southwest Virginia. The Region One Council is mostly made up of private sector business leaders and some members of the public sector and higher education. The University of Virginia's College at Wise serves as the support organization for the Region One Council.

## Dan Campbell

---

**From:** Robyn Lee <ral2w@uvawise.edu>  
**Sent:** Thursday, March 14, 2019 7:51 PM  
**To:** Robyn Lee  
**Subject:** GO Virginia Region One Press Release - GO Virginia State Board Approves Region One Projects  
**Attachments:** GO Virginia Region One Release - GO Virginia State Board Approves Region One Projects (March 2019).pdf

Good Evening,

The attached press release was shared with the regional media outlets this evening.

*\*Please note, you are receiving this email as you have requested to be on the distribution list for GO VA Region One public announcements or notices. Should you wish to be removed from the GO Virginia Region One distribution list, please don't hesitate letting me know.*

Thanks!

**Robyn Lee**

Program Director, GO Virginia Region One  
Office of Economic Development & Engagement  
The University of Virginia's College at Wise  
C: 276-254-2396  
[rlee@uvawise.edu](mailto:rlee@uvawise.edu)