



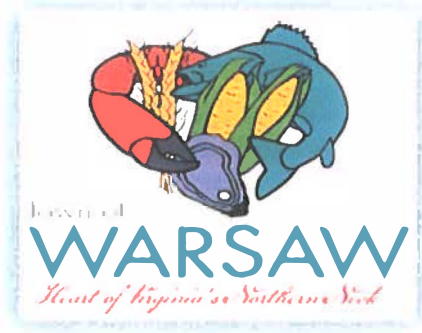
TOWN COUNCIL MEETING Agenda

December 11, 2025 at 6:00 PM

Council Chambers - 78 Belle Ville Lane

www.townofwarsaw.com

1. **Call to Order**
2. **Pledge of Allegiance**
3. **Approval of Consent Agenda**
 - [a.](#) Agenda
 - [b.](#) Minutes – November 2025
 - [c.](#) Financial Report – November 2025
4. **Mayor & Council Comments Regarding the Passing of the Honorable Rebecca Coggin Hubert**
5. **Public Comment**
6. **Reports**
 - a. Mayor's Report
 - b. Town Manager's Report
 - c. Police Chief's Report
 - d. Director of Public Works Report
 - e. Council Committee Reports
 - f. Planning Commission Report
 - g. Northern Neck Regional Jail Report
7. **Old Business**
 - a. Project Updates
 - i. Well Replacement Project
 - ii. DHCD Housing Project
 - b. Basketball Court Update
 - [c.](#) 74 Main Street Discussion - Proposed Uses - Schedule Work Session (January 2026)
8. **New Business**
 - [a.](#) Impact Analysis - Proposed Rhodes Place Development
 - [b.](#) Town Council Vacancy - Acceptance of Applications for Consideration
9. **Closed Session**
10. **Council Members - Closing Comments**
11. **Adjournment**



Town Council Agenda

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MINUTES
WARSAW TOWN COUNCIL
REGULAR MEETING & PUBLIC HEARING
NOVEMBER 13, 2025

The Warsaw Town Council held its regular meeting on Thursday, November 13, 2025, at 6:00 p.m. in Council Chambers at 78 Belle Ville Lane, Warsaw, VA. Council members present: Mayor Randall L. Phelps, Vice-Mayor Paul Yackel, Mary Beth Bryant, Ralph Self, Daphne Palmore, and Bobby Walters. Council members absent: Jonathan English and Rebecca Hubert.

Town staff present: Town Manager Joseph Quesenberry, Assistant Town Manager Melissa Coates, Chief of Police Sean Petterson, Director of Public Works Jesse Schools, Lieutenant Barry Radden, and Treasurer/Clerk Julia Blackley Rice.

Also present: Approximately seven others were in the Council Chambers.

CALL TO ORDER

Mayor Phelps called the meeting to order at 6:00 p.m. and then led the Pledge of Allegiance.

APPROVAL OF CONSENT AGENDA

Councilwoman Palmore moved to approve the consent agenda as presented. The motion was seconded by Councilwoman Bryant and carried with the following votes.

Randall L. Phelps	Aye	Paul Yackel	Aye
Mary Beth Bryant	Aye	Daphne Palmore	Aye
Ralph Self	Aye	Bobby Walters	Aye

PUBLIC COMMENTS

Ms. Brenda Pemberton, a resident of Sharps, VA and representative of the Art Gallery initiative, addressed the Council regarding a proposal to establish an art gallery and gift shop in the Old Leftridge Building. She noted that Warsaw currently lacks such a venue and highlighted potential benefits including increased tourism, collaboration with local school systems, and expanded cultural opportunities for youth. Ms. Pemberton shared that the working name for the project is River Art Gallery and Studio and concluded by commending the Town Council for its professionalism and accomplishments. The Council thanked Ms. Pemberton for her comments and agreed to continue discussions at a future work session. No additional comments were brought forward.

REPORTS

MAYOR'S REPORT

Mayor Phelps deferred his comments throughout the meeting, saving them for later.

TOWN MANAGER'S REPORT

Town Manager, Joseph Quesenberry, presented updates and recaps on Warsaw Fest, Trunk or Treat, economic development projects, the Relish Restaurant incident, the council/department head retreat, ICMA Conference participation, and Christmas Town preparations. Mr. Quesenberry also noted his nine-year anniversary with the Town. A copy of the Town Manager's report has been attached to these minutes as Attachment 1.

POLICE REPORT

Chief Peterson reported on community engagement successes, Christmas Town planning, and congratulated Lieutenant Radden on graduating from the Chesterfield Command Excellence School. Councilwoman Palmore commented on the level of professional displayed by the police department. A copy of the monthly police report was included in the Town Council packet and is attached to these minutes as Attachment 2.

PUBLIC WORKS REPORT

Director of Public Works, Jesse Schools, presented updates regarding wastewater performance, water system maintenance, seasonal decorations, and refuse disposal. A copy of the monthly public works report was included in the Town Council packet and is attached to these minutes as Attachment 3.

COUNCIL COMMITTEE REPORT: No committees met.

PLANNING COMMISSION: No new business.

NORTHERN NECK REGIONAL JAIL REPORT

The jail is changing the guns they will be using, and the handbook had to be changed to reflect this.

OLD BUSINESS

Well Replacement Project: Awaiting feedback from the Virginia Department of Health.

DHCD Housing Update: Mrs. Coates stated that the demolition of the house on Meadowbrook has started and will result in a complete rebuild. The demolition of the house on Belle Ville should start soon, and the Meadowbrook home should be delivered by tomorrow, November 14, 2025.

Basketball Court Discussion Update: Mr. Quesenberry provided the update that they have met with Richmond County and Rappahannock Community College to begin moving the process forward. RCC will be meeting with the board on November 19, 2025.

74 Main Street Project: Mayor Phelps gave an update stating The Town is having difficulties with the Contractor and getting the project done. Initially, the project was a dual use farmers market in the back and event space in the front. Mayor Phelps stated that he would like to put on the agenda at the beginning of the year or have a work session to determine how we should move forward with the project. Vice Mayor Yackel suggested we need to put it out to our citizens on what they would like for 74 Main.

NEW BUSINESS

Relish Grant and Loan Assistance: Council discussed financial assistance for Relish Restaurant following the recent fire. The proposal included \$20,000 from the revolving loan fund with favorable terms and a six-month payment delay, \$10,000 from the business improvement fund, and \$10,000 from the emergency assistance fund, totaling \$40,000. The grant funds would help maintain staff and operations while awaiting insurance. Vice Mayor Yackel expressed support for the revolving loan and business improvement contributions, noting these amounts were previously discussed for roof repairs prior to the fire, but voiced concern about using emergency assistance funds as it could set a precedent. Councilman Self inquired about insurance, and Ms. Smith explained the process is lengthy, with reopening expected around March; she hopes to partially reopen the salvaged section and confirmed the need for payroll and lost wages coverage. Mayor Phelps addressed the precedent concern, and Councilman Walters stated he favored providing as much help as possible. Mayor Phelps concluded by expressing full support for assisting Relish, calling it a good investment and the right thing for the Town.

Motion to agree to the \$20,000 out of the revolving loan fund, \$10,000 out of the business improvement grant, and a \$10,000 loan from the Town of Warsaw was motioned by Vice Mayor Paul Yackel and seconded by Ralph Self and carried the following votes:

Randall L. Phelps	Nay	Paul Yackel	Aye
Mary Beth Bryant	Aye	Daphne Palmore	Nay
Ralph Self	Aye	Bobby Walters	Nay

The motion was defeated. Councilwoman Walters then moved to approve a \$20,000 loan from the revolving loan fund with a 6-month delay of payment, a \$10,000 loan from the business improvement grant, and a \$10,000 grant from the emergency assistance grant

from the Town of Warsaw. This motion was seconded by Councilwoman Palmore and carried the following votes:

Randall L. Phelps	Aye	Paul Yackel	Nay
Mary Beth Bryant	Aye	Daphne Palmore	Aye
Ralph Self	Nay	Bobby Walters	Aye

Mayor Phelps turned the floor to Ms. Smith who thanked the community for their support.

Real Estate and Personal Property – Tax Due Date Extension

Councilwoman Palmore moved to have real estate taxes due 45 days after they are posted. The motion was seconded by Councilwoman Bryant and carried the following votes:

Randall L. Phelps	Aye	Paul Yackel	Aye
Mary Beth Bryant	Aye	Daphne Palmore	Aye
Ralph Self	Aye	Bobby Walters	Aye

Councilwoman Palmore moved to have personal property taxes due 45 days after they are posted. The motion was seconded by Councilman Walters and carried the following votes:

Randall L. Phelps	Aye	Paul Yackel	Aye
Mary Beth Bryant	Aye	Daphne Palmore	Aye
Ralph Self	Aye	Bobby Walters	Aye

Christmas Town Presentation

Town Manager Quesenberry reviewed a map of activity location, logistics, and overall layout with updates on parking, rides, vendors, and safety planning.

Personnel Policy Update

The draft Personnel Policy update, revised with attorney guidance, was presented and referred to the Personnel Committee for review.

CLOSING COMMENTS

- Councilman Walters stated that it was a good meeting and expressed his hope that Carol and Relish Restaurant would be able to reopen swiftly, noting that the entire community is eager to have the business back up and running.
- Councilman Self wished everyone happy holidays with Thanksgiving approaching and mentioned that hunting season begins on Saturday. He reflected on the many upcoming Town events, particularly Christmas Town, which continues to grow each year. He thanked the community for its continued support and expressed gratitude to Joseph and Town staff for their work.
- Councilwoman Palmore commented that the Town's decorations look great. She congratulated Lieutenant Radden on his recent accomplishment and congratulated Joseph on his nine years of service. She also stated that she is keeping Carol in her prayers.
- Councilor Mary Beth Bryant shared that she is looking forward to Christmas Town and expressed her hope that the art gallery proposal moves forward. She also reiterated her support for the basketball court project.
- Vice Mayor Paul Yackel stated it was a good meeting and noted that he missed the previous month, making tonight's meeting feel long overdue. He mentioned watching the October meeting on YouTube and reflected on all the progress the Town has made since he first became involved in 1988. He emphasized how meaningful it is that the Town is now able to assist residents in ways that were not possible decades ago and expressed his appreciation for being part of this continued growth.
- Mayor Randall Phelps closed by stating it was a good meeting and noting how quickly Thanksgiving is approaching. He thanked the Council and Town staff for their hard work and extended prayers and encouragement to Carol and her team as they recover from the fire. He also mentioned keeping a stone engraved with 'Carpe Diem' and remarked that the Council truly embodies the spirit of seizing the day.

ADJOURNMENT

There being no further business, Mayor Phelps adjourned the meeting at 7:13 p.m.

Submitted by:



Julia Blackley-Rice, Clerk



MEMORANDUM

TO: Warsaw Town Council

FROM: Joseph N. Quesenberry, Town Manager

DATE: 11/13/2025

RE: Town Manager's Report

Dear Council Members,

Please find my Town Manager's report for the month of October and the beginning of November. As always, please let me know if you have any questions or wish to discuss any items further.

1. Warsaw Fest Recap

On behalf of the Warsaw Town Council and Staff, I'd like to extend a **THANK YOU** to the Warsaw Richmond County Chamber of Commerce for their efforts in hosting another successful Warsaw Fest in downtown Warsaw. Special thanks to Chamber President Sara Carroll and her team for continuing this local tradition in great fashion. Another thank you to our Town employees for assisting during the day of the event, decorating across Town and building the parade float, and to our Council and staff that joined us for the parade. We're already looking forward to next year!

2. Trunk or Treat Recap

Thank you to the Warsaw Richmond County Main Street Program for another great year!

The crowds were as large as always and the Town was filled with happy families as their children celebrated Halloween in a safe and welcoming environment. Thank you to all those that handed out candy, with a special thanks to our Warsaw Police Department as they handled traffic and crowd control and brought their families to assist with handing out candy.

3. Economic Development Update

We are continuing our work with a national distribution firm to identify space for new construction in Town. We are still in hopes of being able to utilize the last of the available land in the Commerce Park for this development. We will keep you posted as things progress. We also have interest by a national climate-controlled storage facility group in Town on a large parcel that may house indoor and outdoor storage, potentially including boats, campers, and other large items. We hope to have more information as this progresses.

4. Relish Restaurant Incident

On behalf of the Town Council and Staff, I want to extend our deepest sympathies to the Relish Restaurant Family as they recover from the fire damage. As always, we are here to help in any way that we can during this difficult time.

5. Council / Department Head Retreat Recap

I want to thank our Council members that attended the recent Retreat that was held here at Town Hall in October. It was highly beneficial, and we learned and had refreshers on many things regarding operations of local government in Virginia, Council – Manager relations and functions, as well as the teambuilding exercises between group members. For those that could not attend, I hope that the materials given to you will be of assistance and interest. As always, I'm here to answer any questions that you may have.

6. International City-County Manager's Association Conference (ICMA)

I had the pleasure of traveling to Tampa and to speak on the topic of "Get the Right Project with the Right Impacts: How to Attract and Evaluate Economic Development Projects for Small Localities." My colleagues, India Adams-Jacobs, Town Manager of Bowling Green, and Dr. Sheryl Bailey, Professor at Virginia Tech, joined me for this conversation. The conference had a record breaking 5,500 attendees and our session had 250 participants. I was excited and honored to represent Warsaw during such a prestigious event in our field.

7. Christmas Town, to be discussed later in the agenda, will be held on Saturday, December 13th from 11AM to 6PM in beautiful downtown Warsaw. Parade details will be sent to you in the coming weeks.



Warsaw Police Department

Section 3, Item b.



From the desk of Chief Sean L. Peterson

MONTHLY ACTIVITY REPORT

Attachment 2

October 1-31, 2025

Total calls for service: 880

Section I: Incidents 9

DATE	CASE	OFFENSE	BLK / STREET
10/01/2025	2025-000133	18.2-137: Destruction of Property Misdemeanor	300 - Blk Community Park Dr
10/05/2025	2025-000134	18.2-96: Petit Larceny Unfounded Misdemeanor	4000 - Blk Richmond Rd
10/05/2025	2025-000135	18.2-57.2: Domestic Assault Misdemeanor	100 - Blk Washington Ave
10/15/2025	2025-000136	19.2-306: Probation Violation Misdemeanor	400 - Blk Main Str
10/15/2025	2025-000137	19.2-306: Probation Violation Misdemeanor	400 - Blk Main St
10/15/2025	2025-000138	18.2-250: Narcotics Violation Felony	400 - Blk Wallace St
10/21/2025	2025-000139	19.2-306: Probation Violation Misdemeanor	400 - Blk Main St
10/30/2025	2025-000143	19.2-306: Probation Violation Misdemeanor	400 - Blk Main St
10/31/2025	2025-000144	19.2-306: Probation Violation Misdemeanor	400 - Blk Main St

Section II: Arrest 7

10/05/2025	2025-000135	18.2-57.2: Domestic Assault Misdemeanor	100 - Blk Wallace St
10/15/2025	2025-000136	19.2-306: Probation Violation Misdemeanor	400 - Blk Main St
10/15/2025	2025-000137	19.2-306: Probation Violation Misdemeanor	400 - Blk Main St
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10/31/2025	2025-000144	19.2-306: Probation Violation Misdemeanor	400 - Blk Main St



Warsaw Police Department

From the desk of Chief Sean L. Peterson



Section III: Traffic 114

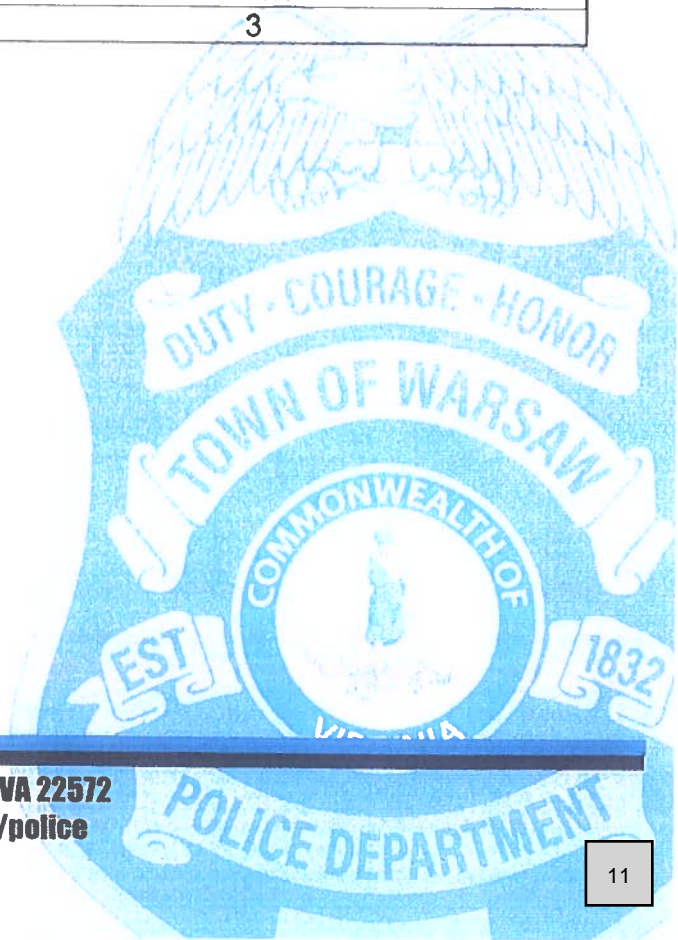
Driving on Suspended/Revoked License	2
Reckless Driving	2
Distracted Driving	8
Speeding	49
Expired Inspection	14
Seatbelt	3

Section III Continued

Expired / Improper VA Registration	6
Town Citations Issued	4
All Other Traffic Summons	19
Traffic Crashes	7

Section IV: Community Engagement 624

Neighborhood Select Patrols	122
Business Checks / Directed Patrols	476/23
Community Events	3



Joseph N. Quesenberry
Town Manager

Melissa Coates
Assistant Town Manager

Julia Blackley – Rice
Treasurer & Clerk

Sean L. Peterson
Chief of Police

Sands Anderson Law
Town Attorney



Randall L. Phelps - Mayor

Paul G. Yackel - 1st Vice Mayor

Mary Beth Bryant

Jonathan English

Ogle E. Forrest, Sr.

Laron H. Hamblin

Rebecca C. Hubert

Ralph W. Self

18 Belle Ville Lane, Warsaw, VA 22572 | P.O. Box 730 | Phone - (804) 333-3737 | <http://www.townofwarrior.com>

MEMORANDUM

TO: Warsaw Town Council

FROM: Jesse Schools, Director of Public Works

DATE: 11/13/2025

RE: Public Works Report

Dear Council Members:

Please find my Public Works Report for the month of October. Please let me know if you have any questions or concerns.

-WWTP

Monthly Numbers

Average daily Influent flow for October – 175,600 gallons, a decrease of 14,300 gals from the month of September average daily flow.

Maximum influent flow for October – 190,300 gallons, a decrease of 76,500 gals from the month of September max flow.

Nutrient Sampling Results

For October the average effluent Total Nitrogen (TN) concentration was 1.73 mg/l, within the limits of our permit.

For October the average effluent Total Phosphorus (TP) concentration was 0.14 mg/l, within the limits of our permit.

Monthly Operations and Maintenance

Plant staff collected our quarterly ground water monitoring samples to complete testing for the calendar year of 2025.

The screw press is now operating consistently with minimal down time.

The sand filter compressor has been successfully repaired and returned to service.

The annual WQIF Exhibit E report was completed and submitted to DEQ.

Joseph N. Quesenberry
Town Manager

Melissa Coates
Assistant Town Manager

Julia Blackley – Rice
Treasurer & Clerk

Sean L. Peterson
Chief of Police

Sands Anderson Law
Town Attorney



COUNCIL MEMO Section 3, Item b.

Randall L. Phelps – Mayor

Paul G. Yackel – 1st Vice Mayor

Mary Beth Bryant

Jonathan English

Ogle E. Forrest, Sr.

Baron H. Hamblin

Rebecca C. Hubert

Ralph W. Selt

78 Belle Ville Lane, Warsaw, VA 22572 | P.O. Box 730 | Phone: (804) 333-3737 | <http://www.townofwarshaw.com>

Operations staff are preparing to winterize the treatment plant to ensure protection against freezing temperatures.

Treatment plant operators assisted in recording monthly water meter readings.

Effluent samples for the month of October met all requirements as to our permit discharge limits.

-Water Department

Attached you will find the Water Loss Report, for the month of October we are at a 2nd water loss. Department staff did daily chlorine checks of all four wells, along with two random samples each day throughout town.

Replaced (2) 4-inch check valves at sewage pump station #6.

Staff performed our annual greasing, serving and cleaning on all the town's sewage pump stations.

Completion of state selected bacteria samples; all results came back absent.

Staff went through all Christmas pole mounted decorations along with our Christmas tree lights.

-Refuse Department

For the month of September town staff made 19 trips to the landfill totaling 132 tons or 264,000 pounds of trash.

-Public Works (Maintenance)

Staff assisted with Monday and Thursday residential trash pickup.

Assisted with recording of monthly water meter readings.

Took care of the bathrooms and grounds at the Town Park.

Grass cutting at all town-owned facilities along with the median strips along RT. 360.

Replaced our summer flowers with fall/winter pansies in the hanging baskets, Verizon wall, along with stationary planters.

Public works went through all ground mounted Christmas decorations, and acorn light garland/wreaths.

Monthly Water Loss Report

Section 3, Item b.

Water System:

For the Month of: Year:

Water Produced this month: gallons

Water Purchased this month: gallons

A: Total Water Produced and Purchased = **5,804,400 gallons**

Sold: Residential gallons

Total Sold = **5,686,400 gallons**

B: Difference: (Produced+Purchased) - Sold = **118,000 gallons**

% Difference = **2 % total water loss**

Gallons of Water Accounted For:

Breaks (Estimated Total)	<input type="text" value="2,000"/>	gallons
Hydrant Flushing	<input type="text" value="0"/>	gallons
Storage Tank/Clearwell overflow	<input type="text" value="0"/>	gallons
Fire Hydrant Use	<input type="text" value="0"/>	gallons
Fire Department Use	<input type="text" value="10,000"/>	gallons
Leak adjustments	<input type="text" value="0"/>	gallons
Maintenance shop	<input type="text" value="2,500"/>	gallons
Sewer jetting	<input type="text" value="0"/>	gallons
Town watering flowers	<input type="text" value="7,500"/>	gallons
Office/Police Dept.	<input type="text" value="2,000"/>	gallons
Pool	<input type="text" value=""/>	gallons

C: Total Gallons Accounted For = **24,000 gallons**

Loss: Unaccounted-for Water: (B-C) = **94,000 gallons**

% Loss: Unaccounted-for Water: (B-C)/A %= **2 % unaccounted - for loss**

days in billing period

Gallons / Day Loss = **2,848 gallons/day**

Gallons / Minute Loss = **2 gallons/min.**

This spreadsheet is a product of the Technical Assistance Center for Water Quality at Western Kentucky University and the Kentucky Rural Water Association. Feel free to contact us at (270) 745-5948 or at <http://water.wku.edu/>. This spreadsheet may be freely distributed. Please let us know if you use it, like it, or have suggestions for improvement!

Budget vs Actual

Town of Warsaw
12/9/2025 9:28:02 AM

Period Ending 11/30/2025

10 GENERAL FUND

Description	Budget	Encumbrance	MTD	QTD	YTD	Variance	Percent
Revenues							
10-300-0000 PERMITS & FEES	3,000	0.00	120.00	150.00	975.00	(2,025.00)	33%
10-301-0000 S W USER FEE - COMMERCIAL	180,000	0.00	19,305.00	36,525.00	85,680.00	(94,320.00)	48%
10-301-5000 SW USER FEE - RESIDENTIAL	89,000	0.00	7,410.00	14,925.00	37,140.00	(51,860.00)	42%
10-305-0000 REAL ESTATE TAXES	280,000	0.00	245,657.81	245,657.81	245,700.55	(34,299.45)	88%
10-306-0000 PERSONAL PROPERTY TAXES	170,000	0.00	327.63	327.63	990.59	(169,009.41)	1%
10-307-0000 PPTRA	17,365	0.00	0.00	0.00	17,365.30	0.30	100%
10-310-0000 BANK FRANCHISE TAX	175,000	0.00	0.00	0.00	0.00	(175,000.00)	
10-315-0000 BUSINESS LICENSES	140,000	0.00	122.20	171.70	11,556.28	(128,443.72)	8%
10-320-0000 VEHICLE TAX/DECALS	40,000	0.00	0.00	0.00	0.00	(40,000.00)	
10-325-0000 STATE SALES TAX	120,000	0.00	16,088.87	31,751.41	84,842.51	(35,157.49)	71%
10-326-0000 MEALS TAX	675,000	0.00	54,810.22	117,916.44	318,698.82	(356,301.18)	47%
10-327-0000 LODGING TAX	42,000	0.00	891.29	4,134.00	17,484.18	(24,515.82)	42%
10-328-0000 CIGARETTE TAX	80,000	0.00	7,626.78	14,192.23	34,763.70	(45,236.30)	43%
10-330-0000 FINES	35,000	0.00	3,579.38	8,529.60	23,215.87	(11,784.13)	66%
10-345-0000 INTEREST INCOME/GEN	25,000	0.00	0.00	0.00	15.11	(24,984.89)	0%
10-355-0000 LAW ENFORCEMENT ASS'T	34,500	0.00	10,840.00	10,840.00	21,680.00	(12,820.00)	63%
10-360-0000 UTILITY/CONSMPTION TX	15,000	0.00	0.00	314.21	2,705.51	(12,294.49)	18%
10-361-0000 COMMUNICATIONS TAX	29,000	0.00	2,456.78	5,004.45	12,520.77	(16,479.23)	43%
10-365-0000 STATE FIRE INSURANCE	15,000	0.00	0.00	0.00	0.00	(15,000.00)	
10-375-0000 CABLE TV LEASE	3,000	0.00	0.00	0.00	0.00	(3,000.00)	
10-376-0000 BILLBOARD REVENUE	1,750	0.00	0.00	0.00	0.00	(1,750.00)	
10-381-0000 REVOLVING LOAN FUND REPAYMENTS	7,820	0.00	0.00	0.00	18,252.27	10,432.27	233%
10-382-0000 FORGIVEABLE LOAN REPAYMENTS	0	0.00	0.00	750.00	2,250.00	2,250.00	
10-390-0000 MISC/INCOME	4,000	0.00	0.00	0.00	455.00	(3,545.00)	11%
10-390-0900 GRANTS - IRF	0	0.00	13,950.00	13,950.00	13,950.00	13,950.00	

Budget vs Actual

Town of Warsaw
12/9/2025 9:28:02 AM

Period Ending 11/30/2025

10 GENERAL FUND

Description	Budget	Encumbrance	MTD	QTD	YTD	Variance	Percent
10-390-0975 GRANT - HOUSING/PLANNING	550,000	0.00	33,077.60	91,923.60	188,954.20	(361,045.80)	34%
10-390-0990 GRANTS/VA DOF - MEDIANS	100,000	0.00	0.00	0.00	0.00	(100,000.00)	
10-390-0995 GRANTS/DEQ - MEDIANS	50,000	0.00	0.00	0.00	0.00	(50,000.00)	
10-391-0000 GRANTS/DMV	3,000	0.00	0.00	0.00	0.00	(3,000.00)	
10-392-0000 GRANTS/DCJS	3,000	0.00	0.00	0.00	0.00	(3,000.00)	
10-395-0000 GRANT/BP VEST	0	0.00	0.00	3,385.95	3,966.85	3,966.85	
10-395-5000 GRANT/USDA POLICE CARS	65,000	0.00	0.00	0.00	0.00	(65,000.00)	
10-396-0000 RICHCO/ HAUL FEE	12,000	0.00	1,177.83	2,362.32	5,834.16	(6,165.84)	49%
10-397-0000 TRASH DUMPSTERS	10,000	0.00	0.00	0.00	0.00	(10,000.00)	
10-399-0005 LOAN PROCEEDS	65,000	0.00	0.00	0.00	115,000.00	50,000.00	177%
10-399-1100 DOMINION SOLAR	5,000	0.00	0.00	0.00	0.00	(5,000.00)	
10-399-1200 TIMBER HARVESTING	23,000	0.00	0.00	0.00	0.00	(23,000.00)	
10-399-5000 SPECIAL EVENTS (REVENUE)	24,000	0.00	4,605.00	11,270.00	17,690.00	(6,310.00)	74%
Revenues Totals:	3,091,435	0.00	422,046.39	614,081.35	1,281,686.67	(1,809,748.33)	41%
Expenses							
10-420-0200 SALARIES/ADM	389,000	0.00	29,806.41	59,612.81	163,465.81	225,534.19	42%
10-420-0201 OT/BONUS - ADMIN	8,000	0.00	8,601.46	8,635.77	10,998.66	(2,998.66)	137%
10-420-0500 PAYROLL TAXES/ADM	30,000	0.00	2,893.40	5,131.44	13,124.69	16,875.31	44%
10-420-0600 SHORT&LONG TERM DISABILITY	2,200	0.00	127.84	255.68	639.20	1,560.80	29%
10-420-0700 RETIREMENT-LI/ADM	43,000	0.00	7,046.15	7,046.15	17,401.65	25,598.35	40%
10-420-0900 MEDICAL INS/ADM	60,360	0.00	5,030.00	10,060.00	24,665.00	35,695.00	41%
10-420-1000 EDUCATION/PROF DEVELOPMT	15,000	0.00	311.74	2,472.73	4,412.73	10,587.27	29%
10-420-1100 TELEPHONE/OFFICE	8,000	0.00	331.12	936.52	2,916.54	5,083.46	36%
10-420-1300 ELECTRICITY/OFFICE	5,000	0.00	226.35	411.11	1,333.22	3,666.78	27%
10-420-1400 MTGS/CONFERENCES/ADM	8,000	0.00	0.00	3,070.98	7,900.34	99.66	99%
10-420-1500 BLDGS/GROUNDS/MAINTENANCE	20,000	0.00	191.16	1,667.92	3,419.73	16,580.27	17%

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10 GENERAL FUND

Description	Budget	Encumbrance	MTD	QTD	YTD	Variance	Percent
10-420-1900 CIGARETTE TAX STAMPS	5,000	0.00	0.00	0.00	0.00	5,000.00	
10-420-2200 AUDIT	15,500	0.00	0.00	0.00	0.00	15,500.00	
10-420-2300 LEGAL SERVICES	25,000	0.00	3,777.93	6,152.13	13,163.03	11,836.97	53%
10-420-2600 ADVERTISING	30,000	0.00	1,130.68	3,865.01	14,248.35	15,751.65	47%
10-420-3100 AUTO O/M-ADM EXPENSE	5,500	0.00	107.61	428.50	1,162.45	4,337.55	21%
10-420-3200 OFFICE SUPPLIES	18,000	0.00	461.91	2,072.07	12,626.70	5,373.30	70%
10-420-3300 PRINTING/REPORTS/MAPPING	250	0.00	0.00	0.00	0.00	250.00	
10-420-3400 COMPUTER SUPPORT FEE	20,000	0.00	928.29	8,070.29	10,866.86	9,133.14	54%
10-420-3450 COMPUTER O/M	6,500	0.00	600.00	619.99	779.91	5,720.09	12%
10-420-4000 RECODIFICATION EXPENSE	1,000	0.00	0.00	0.00	0.00	1,000.00	
10-420-5298 DMV STOP FEES	400	0.00	0.00	0.00	65.00	335.00	16%
10-420-5300 DUES	3,000	0.00	0.00	0.00	1,789.84	1,210.16	60%
10-420-5350 SAFETY PROGRAM	500	0.00	0.00	0.00	29.35	470.65	6%
10-420-5400 INSURANCE/RISK MANAGEMENT	18,500	0.00	0.00	0.00	4,454.60	14,045.40	24%
10-420-5500 COUNCIL EXPENSE	15,000	0.00	(108.39)	1,368.06	4,688.75	10,311.25	31%
10-420-5600 ELECTION EXPENSE	1,000	0.00	0.00	0.00	0.00	1,000.00	
10-420-5700 MISCELLANEOUS/ADM	9,000	0.00	160.00	1,833.61	4,390.59	4,609.41	49%
10-420-5800 CIP-ADMIN	23,000	0.00	0.00	0.00	0.00	23,000.00	
10-420-5900 ECONOMIC DEVELOPMENT	27,000	0.00	417.00	417.00	4,668.00	22,332.00	17%
10-420-6100 TIMBER HARVESTING	5,000	0.00	0.00	0.00	0.00	5,000.00	
ADMINISTRATION Totals:	817,710	0.00	62,040.66	124,127.77	323,211.00	494,499.00	40%

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10 GENERAL FUND

Description	Budget	Encumbrance	MTD	QTD	YTD	Variance	Percent
10-510-0200 SALARIES/WPD	332,000	0.00	24,991.81	50,265.61	135,112.77	196,887.23	41%
10-510-0201 OT/BONUS - WPD	12,000	0.00	8,250.00	9,501.55	18,769.33	(6,769.33)	156%
10-510-0500 PAYROLL TAXES/WPD	25,500	0.00	2,507.38	4,641.03	11,849.70	13,650.30	46%
10-510-0600 SHORT&LONG TERM DISABILITY	1,800	0.00	214.80	461.81	1,042.94	757.06	58%
10-510-0700 RETIREMENT/LI/WPD	36,000	0.00	5,832.79	5,832.79	15,525.92	20,474.08	43%
10-510-0820 LINE OF DUTY ACT	2,500	0.00	0.00	0.00	0.00	2,500.00	
10-510-0900 MEDICAL INSURANCE/WPD	36,500	0.00	3,018.00	7,563.00	15,611.00	20,889.00	43%
10-510-1000 PROFESSIONAL DEVELOP/WPD	4,000	0.00	0.00	(93.33)	548.55	3,451.45	14%
10-510-1100 LEGAL FEES/WPD	10,000	0.00	0.00	0.00	957.60	9,042.40	10%
10-510-2000 Electricy - WPD	2,000	0.00	0.00	131.87	691.19	1,308.81	35%
10-510-2100 Grounds/Maintenance - WPD	10,000	0.00	3,020.00	3,367.50	10,079.84	(79.84)	101%
10-510-3100 AUTO O/M-WPD	24,000	0.00	1,777.52	3,440.91	9,583.97	14,416.03	40%
10-510-3200 UNIFORMS/SUPPLIES/WPD	8,000	0.00	176.96	947.24	3,839.25	4,160.75	48%
10-510-3210 POLICE SUPPLIES	15,000	0.00	0.00	0.00	2,295.00	12,705.00	15%
10-510-3220 OFFICE SUPPLIES	10,000	0.00	130.13	484.14	2,160.98	7,839.02	22%
10-510-3230 OFFICE EQUIP/RESERVES	1,500	0.00	0.00	0.00	210.58	1,289.42	14%
10-510-3240 EVIDENCE SECURITY	500	0.00	0.00	0.00	0.00	500.00	
10-510-3400 TECH SUPPORT/WPD	20,000	0.00	1,388.74	6,071.84	13,000.52	6,999.48	65%
10-510-3500 TELECOMMUNICATIONS	10,000	0.00	422.55	1,416.64	3,961.60	6,038.40	40%
10-510-3602 GRANTS - USDA POLICE CARS	65,000	0.00	0.00	0.00	0.00	65,000.00	
10-510-3603 GRANTS/DCJS	3,000	0.00	0.00	0.00	0.00	3,000.00	
10-510-3701 COMMUNITY SERVICE	4,000	0.00	0.00	0.00	0.00	4,000.00	
10-510-3710 GRANT/DMV	0	0.00	0.00	1,831.41	1,831.41	(1,831.41)	
10-510-3712 Police Radios/Reserves	2,000	0.00	0.00	0.00	0.00	2,000.00	
10-510-4100 POLICE BODY CAMERAS	6,286	0.00	0.00	0.00	0.00	6,286.00	
10-510-4200 POLICE ACADEMY	2,300	0.00	0.00	0.00	421.50	1,878.50	18%

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10 GENERAL FUND

Description	Budget	Encumbrance	MTD	QTD	YTD	Variance	Percent
10-510-4210 ADVERTISING	1,500	0.00	0.00	0.00	0.00	1,500.00	
10-510-5300 DUES	3,000	0.00	0.00	(350.00)	3,145.00	(145.00)	105%
10-510-5310 BOOKS & SUBSCRIPTIONS	250	0.00	0.00	(101.95)	110.12	139.88	44%
10-510-5400 INSURANCE/RISK MANAGEMENT	18,500	0.00	0.00	0.00	4,454.60	14,045.40	24%
10-510-6000 CIP - WPD (CARS)	65,000	0.00	0.00	0.00	55,609.78	9,390.22	86%
WARSAW POLICE DEPT Totals:	732,136	0.00	51,730.68	95,412.06	310,813.15	421,322.85	42%

Budget vs Actual

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10 GENERAL FUND

Description	Budget	Encumbrance	MTD	QTD	YTD	Variance	Percent
10-550-0200 SALARIES/PS	238,000	0.00	18,224.64	36,123.01	101,582.37	136,417.63	43%
10-550-0201 OT/BONUS - PS	13,000	0.00	7,946.35	8,315.46	14,336.31	(1,336.31)	110%
10-550-0500 PAYROLL TAXES/PS	18,500	0.00	2,002.07	3,402.15	8,879.62	9,620.38	48%
10-550-0600 SHORT&LONG TERM DISABILITY	1,100	0.00	62.65	125.30	292.39	807.61	27%
10-550-0700 RETIREMENT/LI/PS	20,500	0.00	3,366.40	3,366.40	7,832.79	12,667.21	38%
10-550-0900 MEDICAL INS/PS	48,288	0.00	4,024.00	7,042.00	19,114.00	29,174.00	40%
10-550-1100 TELEPHONES - PUBLIC SERVICE	3,514	0.00	296.64	643.11	1,715.00	1,799.00	49%
10-550-1300 ELECTRICITY-TOWNPARK	3,500	0.00	0.00	304.67	1,118.32	2,381.68	32%
10-550-1700 REPAIRS/TRASH TRUCK	20,000	0.00	420.03	1,091.49	6,156.41	13,843.59	31%
10-550-2000 Dog Park	2,000	0.00	0.00	0.00	8.99	1,991.01	0%
10-550-2100 Fountain - Main Street	3,500	0.00	0.00	107.99	2,590.85	909.15	74%
10-550-3100 OPERATION/TRASH TRK	29,000	0.00	1,563.82	4,347.20	13,343.75	15,656.25	46%
10-550-3150 VEHICLE M&O/PS	10,000	0.00	471.42	1,072.74	3,752.03	6,247.97	38%
10-550-3200 UNIFORMS/ETC	1,500	0.00	0.00	198.00	810.00	690.00	54%
10-550-3300 EQPT/SUPPLIES/PS	2,500	0.00	376.37	648.05	2,505.77	(5.77)	100%
10-550-3400 SAFETY EQUIPMENT	1,000	0.00	107.99	107.99	221.61	778.39	22%
10-550-3500 TRASH DUMPSTER EXPENSE	10,000	0.00	0.00	0.00	15,205.23	(5,205.23)	152%
10-550-3550 TOWN APPARELL	0	0.00	0.00	905.00	2,123.54	(2,123.54)	
10-550-3700 BEAUTIFICATION	40,000	0.00	981.28	9,729.18	33,334.03	6,665.97	83%
10-550-3800 STREET LIGHTS	35,000	0.00	3,237.22	6,530.84	16,386.97	18,613.03	47%
10-550-3850 SIDEWALKS	30,000	0.00	0.00	0.00	2,106.89	27,893.11	7%
10-550-3900 ILIGHTING/CHRISTMAS	4,000	0.00	1,445.90	1,445.90	1,445.90	2,554.10	36%
10-550-3950 P/S SNOW REMOVAL	250	0.00	0.00	0.00	0.00	250.00	
10-550-4505 GRANTS/DEQ MEDIANS	50,000	0.00	0.00	0.00	0.00	50,000.00	
10-550-4506 GRANTS/VA DOF MEDIANS	100,000	0.00	0.00	0.00	0.00	100,000.00	
10-550-4700 GRANTS - DMV	3,000	0.00	0.00	0.00	0.00	3,000.00	
10-550-4850 GRANT - HOUSING/PLANNING	550,000	0.00	122,124.00	189,125.60	289,917.20	260,082.80	53%

Budget vs Actual

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10 GENERAL FUND

Description	Budget	Encumbrance	MTD	QTD	YTD	Variance	Percent
(EXPENSE)							
10-550-5300 INSURANCE/RISK MANAGEMENT - PUBLIC SERVICE	18,500	0.00	0.00	0.00	4,454.60	14,045.40	24%
10-550-5500 MISCELLANEOUS/PARK	6,500	0.00	614.92	993.00	1,862.99	4,637.01	29%
10-550-5700 MISCELLANEOUS/PS	1,500	0.00	80.00	194.43	772.87	727.13	52%
10-550-6100 THE SADDLERY	5,000	0.00	272.17	558.69	1,540.40	3,459.60	31%
10-550-6200 THE BOUNDS	30,000	0.00	394.31	2,523.21	6,030.75	23,969.25	20%
10-550-6400 COMMUNITY MARKET	2,000	0.00	0.00	1,310.45	2,460.45	(460.45)	123%
10-550-6500 PROJECT CONTINGENCIES	0	0.00	0.00	225.00	17,450.22	(17,450.22)	
10-550-6600 74 MAIN STREET	0	0.00	94.57	1,271.82	1,345.60	(1,345.60)	
PUBLIC SERVICE Totals:	1,301,652	0.00	168,106.75	281,708.68	580,697.85	720,954.15	45%

Budget vs Actual

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10 GENERAL FUND

Description	Budget	Encumbrance	MTD	QTD	YTD	Variance	Percent
10-600-6000 PARADES	2,000	0.00	1,633.34	1,800.27	2,609.90	(609.90)	130%
10-600-6100 NN TOURISM	1,200	0.00	0.00	0.00	0.00	1,200.00	
10-600-6200 FIRE DEPARTMENT	10,000	0.00	0.00	0.00	0.00	10,000.00	
10-600-6300 STATE FIRE INSURANCE	15,000	0.00	0.00	0.00	0.00	15,000.00	
10-600-6560 RCC BASKETBALL COURT REHAB	5,000	0.00	0.00	0.00	0.00	5,000.00	
10-600-6600 PUBLIC LIBRARY	8,000	0.00	0.00	0.00	0.00	8,000.00	
10-600-6801 BUSINESS IMPROVEMENT GRANT	10,000	0.00	10,000.00	10,000.00	10,000.00	0.00	100%
10-600-6802 WARSAW/RC CHAMBER	3,000	0.00	0.00	0.00	0.00	3,000.00	
10-600-6850 MAIN STREET PROGRAM	3,000	0.00	0.00	0.00	0.00	3,000.00	
10-600-6900 WARSAW/RICH CO MUSEUM	1,000	0.00	0.00	0.00	0.00	1,000.00	
10-600-6950 RICHMOND COUNTY LITTLE LEAGUE	500	0.00	0.00	0.00	0.00	500.00	
10-600-7000 RICHMOND COUNTY YMCA	1,000	0.00	0.00	0.00	1,000.00	0.00	100%
10-600-7100 FIREWORKS FESTIVAL	750	0.00	0.00	0.00	0.00	750.00	
10-600-7400 RHS AFTER PROM	250	0.00	0.00	0.00	0.00	250.00	
10-600-8000 THE HAVEN SHELTER	1,000	0.00	0.00	0.00	0.00	1,000.00	
10-600-8100 VARIOUS CONTRIBUTIONS	2,000	0.00	193.90	543.90	793.90	1,206.10	40%
10-600-8200 EMERGENCY ASSITANCE FUND	0	0.00	10,000.00	10,000.00	10,000.00	(10,000.00)	
CONTRIBUTIONS Totals:	63,700	0.00	21,827.24	22,344.17	24,403.80	39,296.20	38%

Budget vs Actual

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10 GENERAL FUND

Description	Budget	Encumbrance	MTD	QTD	YTD	Variance	Percent
10-650-5000 SPECIAL EVENTS (EXPENSE)	40,000	0.00	15,133.53	15,540.13	27,262.47	12,737.53	68%
Totals:	40,000	0.00	15,133.53	15,540.13	27,262.47	12,737.53	68%

Budget vs Actual

Section 3, Item c.

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10 GENERAL FUND

Description	Budget	Encumbrance	MTD	QTD	YTD	Variance	Percent
10-998-0001 CAPITAL OUTLAYS	0	0.00	4,562.50	15,297.01	74,004.69	(74,004.69)	
CAPITAL ITEM EXPENSE Totals:	0	0.00	4,562.50	15,297.01	74,004.69	(74,004.69)	

Budget vs Actual

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10 GENERAL FUND

Description	Budget	Encumbrance	MTD	QTD	YTD	Variance	Percent
10-999-0001 TRASH TRK DEBT (5 YRS)	19,452	0.00	1,621.00	3,242.00	8,105.00	11,347.00	42%
10-999-0002 POLICE CARS DEBT (5 YRS)	11,065	0.00	923.00	1,846.00	4,615.00	6,450.00	42%
10-999-0003 STORMWATER FACILITY DEBT	38,157	0.00	3,179.78	6,359.56	15,898.90	22,258.10	42%
10-999-0005 WPD POLICE DURANGOS CAR LOAN (5 YEARS)	2,752	0.00	0.00	0.00	2,064.00	688.00	75%
10-999-0008 LOAN PAYMENT - 74 MAIN STREET	19,101	0.00	2,448.92	5,845.81	12,181.40	6,919.60	64%
10-999-0009 TRASH TRUCK DEBT (FY2025)	33,710	0.00	2,876.00	5,752.00	14,380.00	19,330.00	43%
10-999-0010 POLICE CAR LOAN FY26 (5YRS)	12,000	0.00	1,307.10	2,614.20	5,228.40	6,771.60	44%
DEBT SERVICE Totals:	136,237	0.00	12,355.80	25,659.57	62,472.70	73,764.30	46%

Budget vs Actual

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Expenses Totals:	3,091,435	0.00	335,757.16	580,089.39	1,402,865.66	1,688,569.34	45%
10 GENERAL FUND Revenues Over/(Under) Expenses:			86,289.23	33,991.96	(121,178.99)		

Budget vs Actual

Town of Warsaw
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Period Ending 11/30/2025

30 WATER FUND

Description	Budget	Encumbrance	MTD	QTD	YTD	Variance	Percent
Revenues							
30-305-0000 WATER USER FEES	458,092	0.00	(309,111.94)	69,063.43	176,402.02	(281,689.98)	39%
30-309-0000 INTEREST INCOME CD	2,500	0.00	0.00	0.00	0.00	(2,500.00)	
30-380-0000 MISC INCOME	100	0.00	0.00	0.00	0.00	(100.00)	
30-390-3000 WELL REPLACEMENT	1,000,000	0.00	0.00	0.00	0.00	(1,000,000.00)	
Revenues Totals:	1,460,692	0.00	(309,111.94)	69,063.43	176,402.02	(1,284,289.98)	12%
Expenses							
30-600-0000 INTEREST EXPENSE	0	0.00	0.00	6.26	38.10	(38.10)	
CONTRIBUTIONS Totals:	0	0.00	0.00	6.26	38.10	(38.10)	

Budget vs Actual

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30 WATER FUND

Description	Budget	Encumbrance	MTD	QTD	YTD	Variance	Percent
30-810-0200 SALARIES/WATER	163,000	0.00	12,717.20	25,292.92	69,502.19	93,497.81	43%
30-810-0201 OT/BONUS - WATER	13,000	0.00	4,672.25	5,086.35	7,350.92	5,649.08	57%
30-810-0500 PAYROLL TAXES/WTR	13,000	0.00	1,264.98	2,193.37	5,617.95	7,382.05	43%
30-810-0600 SHORT&LONG TERM DISABILITY	850	0.00	45.66	91.32	228.30	621.70	27%
30-810-0700 RETIREMENT/LIFE INS/WTR	16,500	0.00	2,679.04	2,679.04	6,671.25	9,828.75	40%
30-810-0900 MEDICAL INS/WTR	24,144	0.00	1,006.00	2,012.00	5,884.00	18,260.00	24%
30-810-1100 TELEMETRY/TELEPHONE/WTR	2,500	0.00	62.33	670.36	943.22	1,556.78	38%
30-810-1300 ELECTRICITY/WELLS/WTR	30,000	0.00	2,437.24	4,633.67	11,793.55	18,206.45	39%
30-810-1600 MAINTENANCE/WELLS/WTR	5,500	0.00	0.00	0.00	300.00	5,200.00	5%
30-810-1700 MAINTENANCE TOWERS/WTR	42,000	0.00	0.00	39,855.82	39,855.82	2,144.18	95%
30-810-2200 AUDIT EXPENSE	6,000	0.00	0.00	0.00	0.00	6,000.00	
30-810-2700 TRACTOR M/O-WTR	2,000	0.00	0.00	70.18	203.14	1,796.86	10%
30-810-2800 BUSHHOG/MOWERS/WTR	2,300	0.00	107.61	371.48	1,155.71	1,144.29	50%
30-810-2900 EQUIPMENT/TOOLS/WTR	3,500	0.00	0.00	0.00	1,298.94	2,201.06	37%
30-810-3000 OFFICE EQUIPMENT/WTR	2,000	0.00	263.36	494.58	1,222.22	777.78	61%
30-810-3100 VEHICLE M/O-WTR	19,000	0.00	494.77	971.88	4,382.06	14,617.94	23%
30-810-3200 OFFICE SUPPLIES/WTR	2,750	0.00	263.64	604.22	1,370.30	1,379.70	50%
30-810-3300 SUPPLIES/WATER	5,000	0.00	683.31	683.31	1,124.55	3,875.45	22%
30-810-3400 SAFETY EQUIPMENT/WTR	1,000	0.00	0.00	0.00	16.89	983.11	2%
30-810-3500 BACKHOE M/O=WTR	1,000	0.00	0.00	998.64	998.64	1.36	100%
30-810-4000 UNIFORMS/ETC/WTR	2,500	0.00	0.00	95.00	561.64	1,938.36	22%
30-810-4100 MISS UTILITY GRIDS/WTR	500	0.00	8.40	15.60	45.19	454.81	9%
30-810-4300 INSTALL METER/CONN/WTR	5,000	0.00	0.00	0.00	0.00	5,000.00	
30-810-4400 BACKFLOW PROGRAMS	1,000	0.00	0.00	0.00	0.00	1,000.00	
30-810-4500 METER REPAIRS/WTR	2,000	0.00	0.00	16.19	16.19	1,983.81	1%
30-810-4600 WATER TESTING	3,000	0.00	0.00	94.75	226.75	2,773.25	8%
30-810-4700 WATER PERMIT	3,000	0.00	0.00	0.00	2,193.00	807.00	73%

Budget vs Actual

Town of Warsaw
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Period Ending 11/30/2025

30 WATER FUND

Description	Budget	Encumbrance	MTD	QTD	YTD	Variance	Percent
30-810-4800 FIRE HYDRANT REPAIRS	1,500	0.00	0.00	0.00	0.00	1,500.00	
30-810-4900 CHLORINATION	14,000	0.00	1,432.99	1,432.99	4,298.99	9,701.01	31%
30-810-5100 REPAIRS/WATER LINE	10,000	0.00	0.00	(914.47)	2,564.51	7,435.49	26%
30-810-5400 INSURANCE/WATER	13,000	0.00	0.00	0.00	4,454.60	8,545.40	34%
30-810-5700 MISCELLANEOUS/WTR	2,000	0.00	135.99	156.98	373.71	1,626.29	19%
30-810-5900 TRAINING & LICENSING	1,000	0.00	0.00	0.00	0.00	1,000.00	
WATER DEPT Totals:	413,544	0.00	28,274.77	87,606.18	174,654.23	238,889.77	42%

Budget vs Actual

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Period Ending 11/30/2025

30 WATER FUND

Description	Budget	Encumbrance	MTD	QTD	YTD	Variance	Percent
30-998-0003 WATERLINE RESERVES	10,148	0.00	0.00	0.00	0.00	10,148.00	
30-998-1000 WELL REPLACEMENT EXPENSE	1,000,000	0.00	0.00	0.00	0.00	1,000,000.00	
CAPITAL ITEM EXPENSE Totals:	1,010,148	0.00	0.00	0.00	0.00	1,010,148.00	

Budget vs Actual

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Period Ending 11/30/2025

30 WATER FUND

Description	Budget	Encumbrance	MTD	QTD	YTD	Variance	Percent
30-999-0007 VRA WATER TOWER - BOND PAYMENT	37,000	0.00	0.00	0.00	0.00	37,000.00	
DEBT SERVICE Totals:	37,000	0.00	0.00	0.00	0.00	37,000.00	

Budget vs Actual

Section 3, Item c.

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Period Ending 11/30/2025

	Expenses Totals:	1,460,692	0.00	28,274.77	87,612.44	174,692.33	1,285,999.67	12%
30 WATER FUND	Revenues Over/(Under) Expenses:			(337,386.71)	(18,549.01)	1,709.69		

Budget vs Actual

Town of Warsaw
12/9/2025 9:28:02 AM

Period Ending 11/30/2025

40 WASTEWATER FUND

Description	Budget	Encumbrance	MTD	QTD	YTD	Variance	Percent
Revenues							
40-351-0000 WASTEWATER USER FEES	903,888	0.00	(1,313,721.21)	139,911.81	355,928.43	(547,959.57)	39%
40-359-0000 INTEREST INCOME CD	2,000	0.00	0.00	0.00	0.00	(2,000.00)	
40-380-0000 MISCELLANEOUS INCOME	1,000	0.00	0.00	0.00	242.04	(757.96)	24%
40-397-1000 LOAN PROCEEDS	60,000	0.00	0.00	0.00	0.00	(60,000.00)	
Revenues Totals:	966,888	0.00	(1,313,721.21)	139,911.81	356,170.47	(610,717.53)	37%
Expenses							
40-820-0200 SALARIES/WWF	172,000	0.00	12,347.20	24,694.40	67,909.60	104,090.40	39%
40-820-0201 OT/BONUS - WASTEWATER	10,000	0.00	5,375.22	6,668.09	9,561.87	438.13	96%
40-820-0500 PAYROLL TAXES/WWF	13,000	0.00	1,355.77	2,399.23	5,935.48	7,064.52	46%
40-820-0600 SHORT&LONG TERM DISABILITY	950	0.00	48.13	96.26	240.65	709.35	25%
40-820-0700 RETIREMENT/LIFE INS/WWF	19,000	0.00	3,040.94	3,040.94	7,564.26	11,435.74	40%
40-820-0900 MEDICAL INS/WWF	36,216	0.00	3,018.00	6,036.00	13,078.00	23,138.00	36%
40-820-1100 TELEPHONE/WWF	7,000	0.00	121.50	460.37	1,614.30	5,385.70	23%
40-820-1200 PROPANE/SHOPS	3,750	0.00	0.00	482.18	482.18	3,267.82	13%
40-820-1250 GENERATOR FUEL-WWTP/LS	2,200	0.00	0.00	0.00	0.00	2,200.00	
40-820-1300 WWTP ELECTRICITY	60,000	0.00	4,565.77	9,322.88	23,302.80	36,697.20	39%
40-820-1350 WW ELECTRICITY-GENERAL	30,000	0.00	1,511.05	2,925.89	7,816.47	22,183.53	26%
40-820-1600 MAINTENANCE/LS/WWF	10,000	0.00	1,200.35	1,526.80	1,802.43	8,197.57	18%
40-820-1700 WW PLANT MAINTENANCE	25,000	0.00	0.00	812.84	5,003.90	19,996.10	20%
40-820-2000 SLUDGE REMOVAL/WWF	15,000	0.00	0.00	0.00	0.00	15,000.00	
40-820-2200 AUDIT EXPENSE/WWF	5,000	0.00	0.00	0.00	0.00	5,000.00	
40-820-2300 LEGAL SERVICES/WWF	1,000	0.00	0.00	0.00	0.00	1,000.00	
40-820-2400 ENGINEERING	25,000	0.00	0.00	2,090.00	6,320.00	18,680.00	25%
40-820-2600 ADVERTISING	1,500	0.00	0.00	0.00	95.00	1,405.00	6%
40-820-2700 TRACTOR MAINT/OPR/WWF	2,000	0.00	0.00	0.00	27.43	1,972.57	1%
40-820-2800 BUSHHOG/MOWERS/M/O/WWF	2,000	0.00	107.61	326.49	1,011.54	988.46	51%

Budget vs Actual

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Period Ending 11/30/2025

40 WASTEWATER FUND

Description	Budget	Encumbrance	MTD	QTD	YTD	Variance	Percent
40-820-2850 EQUIPMENT MAINTENANCE	12,000	0.00	166.47	475.80	3,694.12	8,305.88	31%
40-820-2900 EQUIPMENT/TOOLS/WWF	3,000	0.00	0.00	(1,378.61)	5,890.21	(2,890.21)	196%
40-820-3000 COMPUTER O/M	1,500	0.00	0.00	0.00	0.00	1,500.00	
40-820-3100 VEHICLE M/O-WWF	15,000	0.00	1,228.32	3,502.66	8,760.71	6,239.29	58%
40-820-3200 OFFICE SUPPLIES/WWF	3,000	0.00	264.49	688.00	1,994.06	1,005.94	66%
40-820-3300 SUPPLIES/GENERAL/WWF	4,000	0.00	101.24	200.40	2,510.46	1,489.54	63%
40-820-3400 SAFETY EQUIPMENT	3,000	0.00	386.56	1,967.21	3,081.34	(81.34)	103%
40-820-3500 BACKHOE M/O-WWF	2,000	0.00	0.00	1,051.18	1,051.18	948.82	53%
40-820-4000 UNIFORMS/WWF	1,500	0.00	0.00	712.00	1,412.06	87.94	94%
40-820-4100 MISS UTILITY/WWF	500	0.00	9.60	18.00	47.61	452.39	10%
40-820-4300 CONNECTIONS/INSTALLATIONS/WWF	100	0.00	0.00	0.00	0.00	100.00	
40-820-4600 SUPPLIES/TESTING/WWF	5,000	0.00	721.34	721.34	982.97	4,017.03	20%
40-820-4900 CHLORINATON/DECHLOR/WWF	2,500	0.00	0.00	0.00	0.00	2,500.00	
40-820-4950 WWTP CHEMICALS	45,000	0.00	0.00	3,505.95	5,843.25	39,156.75	13%
40-820-5000 GROUND WATER MONITORING	4,000	0.00	0.00	420.00	420.00	3,580.00	11%
40-820-5100 REPAIR WW LINE/WWF	3,500	0.00	195.09	608.49	809.65	2,690.35	23%
40-820-5300 DUES/WWF	2,000	0.00	0.00	0.00	875.00	1,125.00	44%
40-820-5400 INSURANCE/WWF	22,000	0.00	0.00	0.00	4,878.61	17,121.39	22%
40-820-5700 MISCELLANEOUS/WWF	1,500	0.00	80.00	122.02	504.55	995.45	34%
40-820-7900 TRAINING/PLANT OPR	2,500	0.00	0.00	(640.92)	732.54	1,767.46	29%
40-820-8000 CONTRACTED LAB TESTING	50,000	0.00	2,952.32	12,780.02	28,709.46	21,290.54	57%
40-820-8100 WWF MINOR PERMIT FEE	3,750	0.00	0.00	0.00	3,523.00	227.00	94%
WASTEWATER DEPT Totals:	627,966	0.00	38,796.97	85,635.91	227,486.69	400,479.31	36%

Budget vs Actual

Section 3, Item c.

Town of Warsaw
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Period Ending 11/30/2025

40 WASTEWATER FUND

Description	Budget	Encumbrance	MTD	QTD	YTD	Variance	Percent
40-998-0001 CAPITAL OUTLAYS/WWF	230,150	0.00	34,050.69	34,050.69	39,341.07	190,808.93	17%
CAPITAL ITEM EXPENSE Totals:	230,150	0.00	34,050.69	34,050.69	39,341.07	190,808.93	17%

Budget vs Actual

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Period Ending 11/30/2025

40 WASTEWATER FUND

Description	Budget	Encumbrance	MTD	QTD	YTD	Variance	Percent
40-999-0005 BOND PAY/GEN OBLIGATION 2013	95,572	0.00	0.00	0.00	0.00	95,572.00	
40-999-0007 W/W VEHICLE LOAN PAYMENT FY26 (5YRS)	13,200	0.00	840.28	1,680.56	3,361.12	9,838.88	25%
DEBT SERVICE Totals:	108,772	0.00	840.28	1,680.56	3,361.12	105,410.88	3%

Budget vs Actual

Section 3, Item c.

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Period Ending 11/30/2025

	Expenses Totals:	966,888	0.00	73,687.94	121,367.16	270,188.88	696,699.12	28%
40 WASTEWATER FUND	Revenues Over/(Under) Expenses:			(1,387,409.15)	18,544.65	85,981.59		

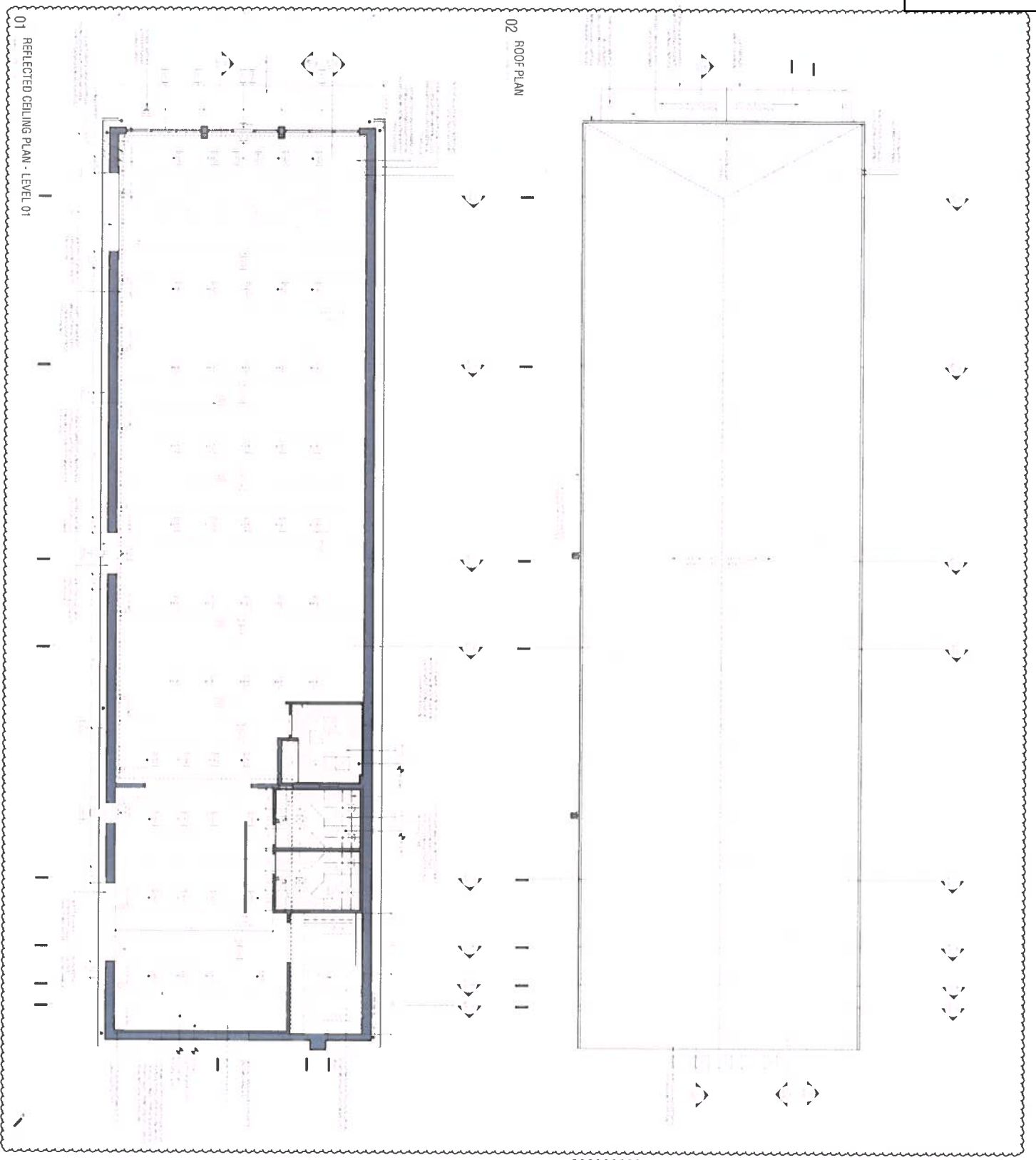
WARSAW REVOLVING-LOAN FUNDS

Monthly Financial Statement

Period (from / to): **11/1/25** **11/30/25**

Description	
Number of Active Loans	5
Balance Beginning of Month	\$ 2,408.44
Principal Received During Period	\$ 486.89
Interest Received During Period	\$ 56.23
Fees Received During Period	\$ -
Total Funds Received During Period	\$ 543.12
Disbursement to Warsaw	
PDC Fee During Period	\$ (50.00)
Funds Available to Loan Out	\$ 2,901.56

	Summary of Loans	Received This Period	Balance	Current?
1	Relish - #234	\$ 150.00	\$ 3,909.03	YES
2	Pitts - #235	\$ -	\$ 0.00	REPAID
3	Moore - #237	\$ -	\$ 2,161.66	NO
4	Dunbrooke LLC - #242	\$ 193.12	\$ 5,040.82	YES
5	Beale/Old Rapp. - #244	\$ -	\$ 467,220.63	NO
6	Cleary - #251	\$ -	\$ -	REPAID
7	Teresa's Nails - #261	\$ 200.00	\$ 8,119.41	YES
		\$ 543.12	\$ 486,451.55	



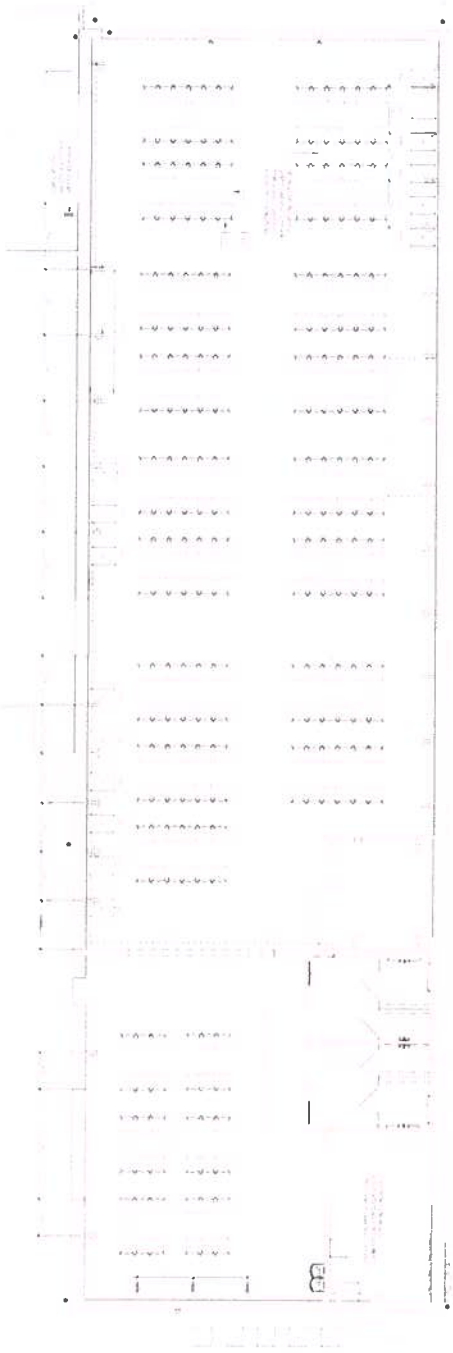
GENERAL NOTES

ROOM SCHEDULE - LEVEL 01

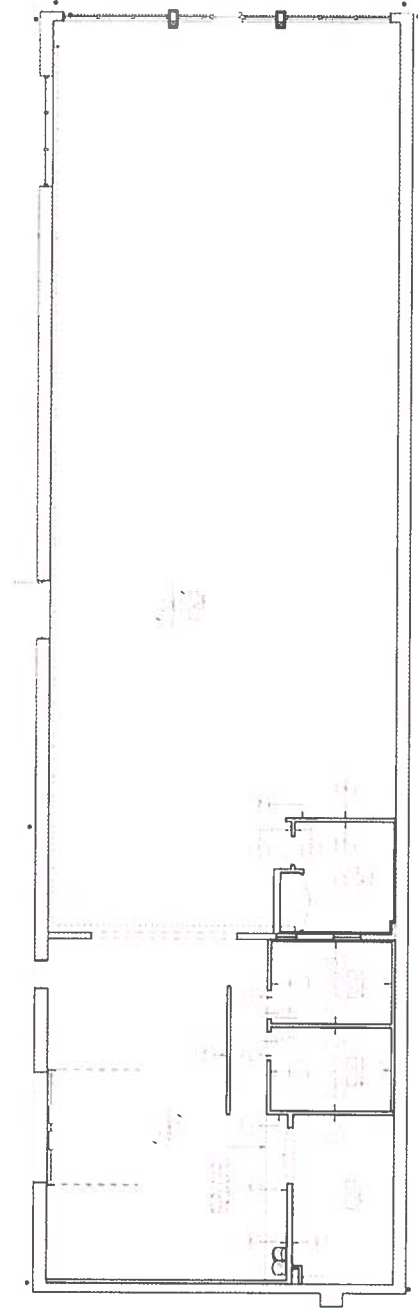
MEASUREMENTS

REVISIONS

01 FF&E PLAN - LEVEL 01



02 FINISH PLAN - LEVEL 01

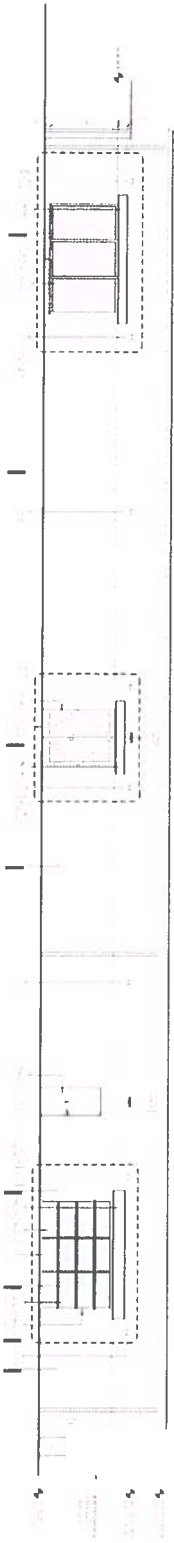


GENERAL NOTES:
1. REFER TO ALL OTHER SHEETS FOR COMPLETE INFORMATION.
2. ALL WORK SHALL BE IN ACCORDANCE WITH THE LATEST EDITIONS OF THE INTERNATIONAL BUILDING CODE (IBC) AND ALL APPLICABLE LOCAL, STATE AND FEDERAL CODES.
3. ALL MATERIALS AND METHODS SHALL BE APPROVED BY THE ARCHITECT PRIOR TO CONSTRUCTION.
4. THE CONTRACTOR SHALL BE RESPONSIBLE FOR OBTAINING ALL NECESSARY PERMITS AND APPROVALS FROM THE APPROPRIATE AGENCIES.
5. THE CONTRACTOR SHALL MAINTAIN ACCESS TO ALL ADJACENT PROPERTIES AND UTILITIES AT ALL TIMES.
6. ALL UTILITIES SHALL BE PROTECTED AND MARKED PRIOR TO CONSTRUCTION.
7. THE CONTRACTOR SHALL BE RESPONSIBLE FOR PROTECTING ALL EXISTING UTILITIES AND STRUCTURES.
8. ALL WORK SHALL BE COMPLETED WITHIN THE SPECIFIED TIME FRAME.
9. THE CONTRACTOR SHALL MAINTAIN A NEAT AND ORDERLY WORK SITE AT ALL TIMES.
10. ALL MATERIALS AND METHODS SHALL BE DOCUMENTED AND SUBMITTED FOR REVIEW PRIOR TO INSTALLATION.
11. THE CONTRACTOR SHALL BE RESPONSIBLE FOR OBTAINING ALL NECESSARY PERMITS AND APPROVALS FROM THE APPROPRIATE AGENCIES.
12. THE CONTRACTOR SHALL MAINTAIN ACCESS TO ALL ADJACENT PROPERTIES AND UTILITIES AT ALL TIMES.
13. ALL UTILITIES SHALL BE PROTECTED AND MARKED PRIOR TO CONSTRUCTION.
14. THE CONTRACTOR SHALL BE RESPONSIBLE FOR PROTECTING ALL EXISTING UTILITIES AND STRUCTURES.
15. ALL WORK SHALL BE COMPLETED WITHIN THE SPECIFIED TIME FRAME.
16. THE CONTRACTOR SHALL MAINTAIN A NEAT AND ORDERLY WORK SITE AT ALL TIMES.
17. ALL MATERIALS AND METHODS SHALL BE DOCUMENTED AND SUBMITTED FOR REVIEW PRIOR TO INSTALLATION.

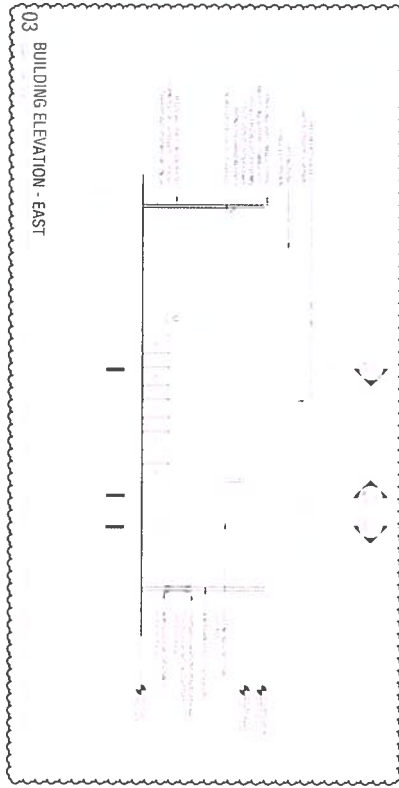
FINISH PLAN
LEVEL 01
ROOM SCHEDULE: LEVEL 01
MEETINGS ROOM
OFFICE
RECEPTION
STORAGE
RESTROOMS
ELECTRICAL ROOM
MECHANICAL ROOM
ELEVATOR
STAIRS



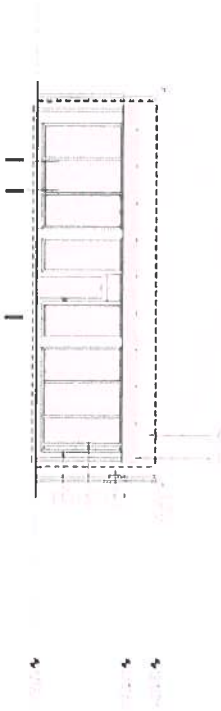
01 BUILDING ELEVATION - SOUTH



03 BUILDING ELEVATION - EAST



02 BUILDING ELEVATION - WEST



GENERAL NOTES - ARCHITECTURAL ASSUMPTIONS
1. ALL DIMENSIONS ARE IN METERS UNLESS OTHERWISE SPECIFIED.
2. FINISHES TO BE AS SHOWN ON THE DRAWINGS.
3. THE CONTRACTOR SHALL BE RESPONSIBLE FOR OBTAINING ALL NECESSARY PERMITS.
4. THE CONTRACTOR SHALL BE RESPONSIBLE FOR OBTAINING ALL NECESSARY UTILITIES.
5. THE CONTRACTOR SHALL BE RESPONSIBLE FOR OBTAINING ALL NECESSARY ADJACENT PROPERTY OWNERS CONSENT.
6. THE CONTRACTOR SHALL BE RESPONSIBLE FOR OBTAINING ALL NECESSARY ADJACENT PROPERTY OWNERS CONSENT.
7. THE CONTRACTOR SHALL BE RESPONSIBLE FOR OBTAINING ALL NECESSARY ADJACENT PROPERTY OWNERS CONSENT.
8. THE CONTRACTOR SHALL BE RESPONSIBLE FOR OBTAINING ALL NECESSARY ADJACENT PROPERTY OWNERS CONSENT.
9. THE CONTRACTOR SHALL BE RESPONSIBLE FOR OBTAINING ALL NECESSARY ADJACENT PROPERTY OWNERS CONSENT.
10. THE CONTRACTOR SHALL BE RESPONSIBLE FOR OBTAINING ALL NECESSARY ADJACENT PROPERTY OWNERS CONSENT.



Fiscal, Water and Sewer, and Proffer Analyses

Rhodes Place & Broadus Creek Development Warsaw, Virginia

Prepared for:
Joseph Quesenberry
Town of Warsaw, Virginia

October 2025



▪ S. PATZ & ASSOCIATES, INC ▪
▪ REAL ESTATE CONSULTANTS ▪

October 24, 2025

Joseph N. Quesenberry
Town Manager
Town of Warsaw
78 Belle Ville Lane
Warsaw, Virginia 22572

Dear Mr. Quesenberry,

Enclosed are the Fiscal Impact, Water and Sewer, and Proffer Analyses for the proposed Rhodes Place & Broadus Creek Development, which will include 255 new for-sale homes, including 90 single-family homes and 165 villas designed for empty nesters and seniors.

The Fiscal Impact Analysis (FIA) evaluates the annual net tax benefits the Town of Warsaw is projected to realize once the homes are built, sold, and occupied. The analysis accounts for revenues generated directly on-site, such as real estate, personal property, and utility taxes, together with indirect revenues from off-site spending by future residents and businesses within the Town. This study excludes tax revenues accruing to Richmond County, as those would require a separate analysis beyond the scope of this report.

The table below summarizes these fiscal impacts, organized by housing type and by the location of impacts (on-site versus off-site). In total, the development is expected to generate approximately \$450,600 in annual revenues and \$377,800 in annual costs for the Town, resulting in a projected net annual fiscal benefit of about \$72,800. On a per-unit basis, this equates to roughly \$285 per home, reflecting a positive fiscal outcome for the Town of Warsaw.

**Table 1: Summary of On-Site and Off-Site Fiscal Impacts by Type —
Rhodes Place & Broadus Creek Development, Warsaw, VA
(Constant 2025 Dollars)**

Source of Fiscal Impacts	Impacts On-Site	Impacts Off-Site	Total Fiscal Impacts
Single-Family Homes			
Revenues to the Town	\$84,460	\$86,290	\$170,750
Town Costs	<u>-\$119,310</u>	<u>-\$39,800</u>	<u>-\$159,110</u>
<i>Subtotal</i>	<i>-\$34,850</i>	<i>\$46,490</i>	<i>\$11,640</i>
Villas			
Revenues to the Town	\$131,630	\$148,220	\$279,850
Town Costs	<u>-\$154,170</u>	<u>-\$64,520</u>	<u>-\$218,690</u>
<i>Subtotal</i>	<i>-\$22,540</i>	<i>\$83,700</i>	<i>\$61,160</i>
Project-Wide			
Revenues to the Town	\$216,090	\$234,510	\$450,600
Town Costs	<u>-\$273,480</u>	<u>-\$104,320</u>	<u>-\$377,800</u>
Net Fiscal Benefits	-\$57,390	\$130,190	\$72,800

Source: Town of Warsaw, S. Patz & Associates, Inc.

In addition to the recurring revenues calculated in the FIA, the water and sewer analysis estimates both the one-time tap fees and the ongoing utility revenues for the Town of Warsaw. Based on current rates, the development is projected to produce approximately \$1,020,000 in one-time utility availability payments, consisting of \$360,000 in water tap fees and \$660,000 in sewer tap fees. Ongoing water and sewer revenues are estimated at \$205,000 per year, based on anticipated usage levels and current utility charges within the Town.

The forthcoming report also includes a proffer analysis that reviews the applicant's voluntary commitments under Section 15.2-2303.4 of the Code of Virginia and Section 3-9 of the Town of Warsaw Zoning Ordinance. Because the Town prohibits cash contributions, the traditional per-dwelling proffer calculations used in other Virginia localities are not applicable. Instead, the analysis focuses on the applicant's lawful on-site commitments, including sidewalks, trail connections, and open-space improvements. It concludes that the proposed conditions appear consistent with applicable provisions and provide an appropriate framework for addressing the development's on-site impacts.

The attached report provides detailed data supporting these findings and conclusions. We look forward to discussing the results and addressing any questions you may have.

Sincerely,

Ariel Goldring

Ariel Goldring, President
S. Patz & Associates, Inc.

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Introduction

This report provides a Fiscal Impact Analysis (FIA), water and sewer analysis, and proffer analysis for the proposed 62.08-acre Rhodes Place & Broadus Creek Development, located between Wallace Street and the Southern States area in the Town of Warsaw, Virginia. The development plan includes 255 new for-sale homes, consisting of 90 single-family homes and 165 villas designed to appeal to empty nesters and seniors.

The Town of Warsaw commissioned S. Patz & Associates to conduct these analyses to evaluate the development's potential impacts on the Town's budget, water and sewer systems, and to ensure that the accompanying proffer statement is reasonable and consistent with applicable local and state ordinances.

The following report is organized into three primary sections, each briefly described below:

- **Section I: Site Description and Development Program:** This section provides a brief overview of the site location and development program for the Rhodes Place & Broadus Creek Development.
- **Section II: Fiscal Impact Analysis (FIA):** This section presents the full narrative FIA for the study site. The analysis accounts for both on-site revenues (such as real estate and personal property taxes) and off-site revenues generated through new household spending within the Town. Off-site impacts are expected from local business growth supported by new resident spending, which will generate additional revenues through local taxes on meals, transient occupancy, and related sources. The analysis estimates revenues from these sources and compares them to the Town's costs for providing municipal services to new residents associated with the subdivision.

The analysis evaluates fiscal conditions at full build-out, once all homes are sold and occupied. All estimates assume stabilized operations, with revenues and costs calculated on an annual steady-state basis. The comparison of projected public revenues and municipal service costs includes general government, police, fire, public works, parks, and other Town functions. School costs are excluded, as Richmond County funds and manages education services. All figures are presented in constant 2025 dollars.

This section ultimately determines whether the proposed development will generate a net positive or negative fiscal impact for the Town of Warsaw on an annual basis. It provides a structured framework for comparing anticipated revenues to projected municipal expenditures, supporting an informed decision on the project's fiscal feasibility.

- **Section III: Water and Sewer Analysis:** This section examines the development’s contributions to the Town of Warsaw’s water and sewer systems, focusing on both one-time and recurring revenues. It quantifies anticipated tap fee payments, which support system capacity and service connections, and estimates ongoing user-fee revenues generated once homes are occupied. Together, these analyses provide a comprehensive view of the project’s impact on local utility finances, complementing the broader fiscal effects discussed earlier in the report.
- **Section IV: Proffer Analysis:** This section summarizes the proffer evaluation for the Rhodes Place & Broadus Creek Development, focusing on the applicant’s voluntary commitments under Section 15.2-2303.4 of the Code of Virginia and Section 3-9 of the Town of Warsaw Zoning Ordinance. It explains the legal framework governing conditional zoning, outlines the specific proffers submitted with the rezoning application, and assesses their consistency with state and local requirements. Because the Town prohibits cash contributions and off-site improvements, the analysis focuses on on-site commitments such as sidewalks, open-space preservation, pedestrian connections, and community amenities. The section concludes that the proposed proffers comply with applicable regulations.

Together, these analyses provide a coordinated framework for understanding the development’s fiscal, utility, and regulatory implications, ensuring that decisions regarding the project are supported by consistent, data-driven findings.

Section I: Site Description and Development Program

This section provides an overview of the proposed Rhodes Place & Broadus Creek Development, including a description of the site and a summary of the planned residential program.

I.1: Site Description

Map A shows the location and boundaries of the proposed Rhodes Place & Broadus Creek Development in the Town of Warsaw. The development site includes approximately 63 contiguous acres situated between Wallace Street and the Southern States area. The six parcels that make up this property were historically zoned R-12, R-1, C-1, and C-2, but were rezoned to R-12 in September 2025. The site is largely vacant, with the exception of three vacant, mature single-family homes scheduled for demolition as part of the development plan.

The property has direct access to public roads and is generally bounded by Richmond Road (U.S. Route 360) to the north, Wallace Street to the west, and Richmond Road and History Land Highway (U.S. Route 360/VA Route 3) to the east. It is located just east of Rappahannock Community College - Warsaw and south of Warsaw’s Main Street, within proximity to the Town’s core services and amenities.



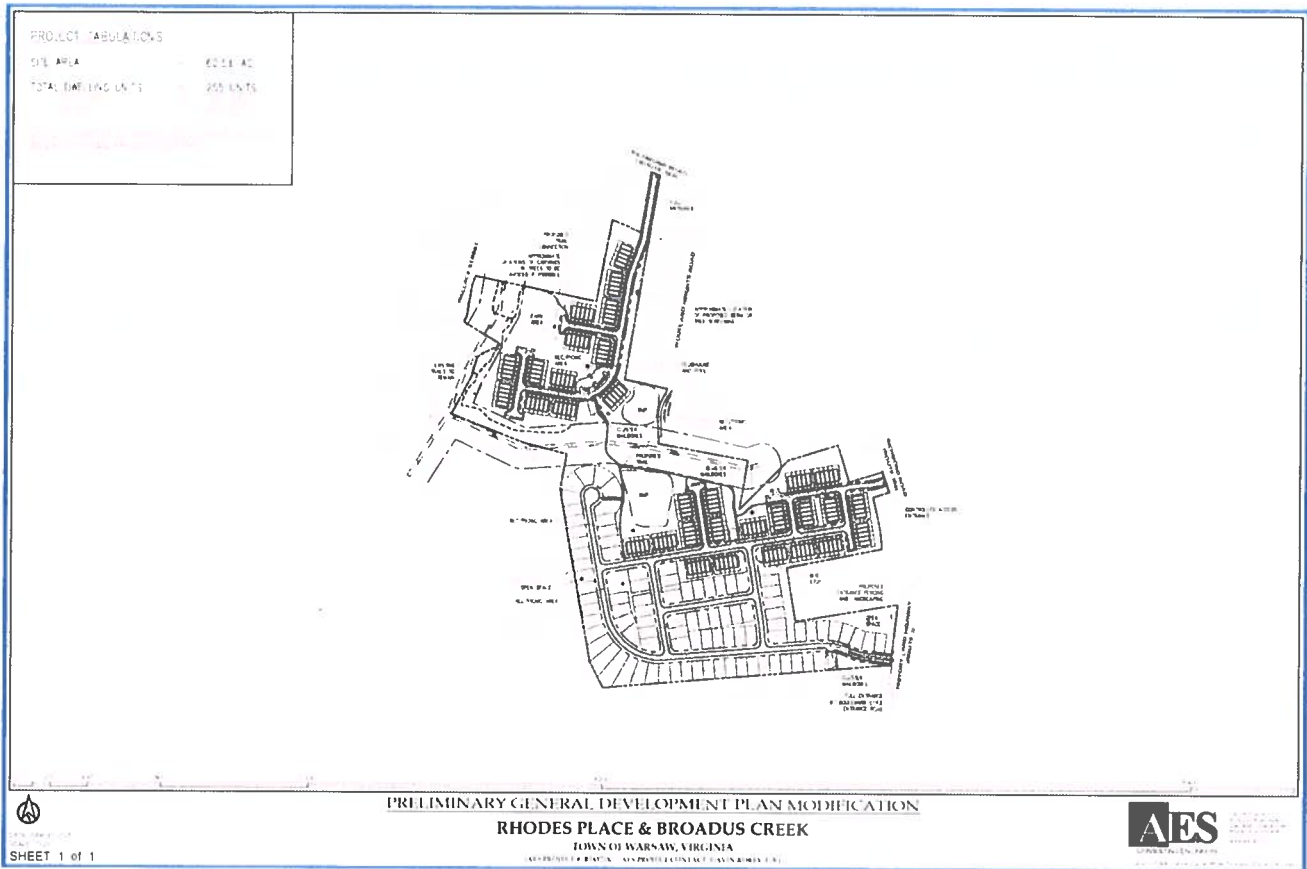
Map A - Site Location

I.2: Development Program

The proposed Rhodes Place & Broadus Creek Development will include a total of 255 residential units, consisting of 90 single-family homes and 165 villas designed to appeal to empty-nesters and seniors. The villas are planned in the northern portions of the property, while the single-family homes will be located in the southern portions of the site.

The community will feature shared amenities to support an active residential environment, including a clubhouse, an outdoor swimming pool, and multiple park and recreation areas. The design incorporates direct vehicular access from Wallace Street to the west, Richmond Road and History Land Highway to the east, and Richmond Road to the north, providing multiple connection points to the surrounding road network.

Based on preliminary market expectations, the villas are anticipated to range in price from the low-\$300,000s to the mid-\$400,000s, with sizes between 1,400 and 2,500 square feet. The single-family homes are expected to range from the mid-\$300,000s to the mid-\$500,000s, with living areas ranging from 1,500 to 3,500 square feet. All homes and villas will include attached two-car garages. Most units will offer three bedrooms, and some single-family homes will include four bedrooms to accommodate a broader range of buyers.



Section II: Fiscal Impact Analysis

This section of the report details the methodology and findings of the FIA for the proposed Rhodes Place & Broadus Creek Development. The FIA compares projected tax revenues generated by the new homes to the Town’s annual tax-supported costs of serving the development once all units are built, sold, and occupied. The net fiscal benefit is defined as the difference between these revenues and costs.

The analysis begins with a focus on the direct, on-site fiscal impacts associated with the Rhodes Place & Broadus Creek Development. In contrast, indirect or off-site impacts arising from resident and employee spending within the Town are assessed separately. These are evaluated through an economic impact analysis, which examines how such expenditures contribute to local business growth. Metrics such as business revenue, job creation, and employee earnings resulting from these expenditures are analyzed to illustrate broader economic effects associated with the development.

All figures are shown as annual, steady-state estimates and are presented in constant 2025 dollars. Values in the following tables are rounded to the nearest ten dollars for clarity.

II.1: Summary of Residential Impacts

Table 2 provides a summary of the projected revenues, costs, and resulting net fiscal impact, whether a surplus or deficit, associated with the development of the 255 homes planned for the Rhodes Place & Broadus Creek Development. The table incorporates both on-site revenues, which are tied directly to the residential units, and off-site revenues, which are generated through local taxes on household spending and business activity stimulated by new residents.

On-site impacts include revenues from real estate taxes, vehicle license fees, and utility taxes, as well as the associated municipal service costs of serving the resident population. Off-site impacts reflect additional economic activity generated by resident spending, which supports business receipts, job creation, and new tax revenues across various sectors of the local economy.

While these impacts are modeled separately, they collectively influence the Town’s overall fiscal outcome and play a critical role in supporting Warsaw’s broader economic base.

At full build-out, the project is expected to generate total revenues of approximately \$450,600 and municipal costs of around \$377,800, resulting in a net fiscal benefit of about \$72,800 per year. This equates to an average net benefit of about \$285 per housing unit across all product types. These figures provide a general indication of the Town’s projected fiscal position once the development is built out.

**Table 2: Summary of On-Site and Off-Site Fiscal Impacts by Type —
Rhodes Place & Broadus Creek Development, Warsaw, VA
(Constant 2025 Dollars)**

Source of Fiscal Impacts	Impacts On-Site	Impacts Off-Site	Total Fiscal Impacts
Single-Family Homes			
Revenues to the Town	\$84,460	\$86,290	\$170,750
Town Costs	<u>-\$119,310</u>	<u>-\$39,800</u>	<u>-\$159,110</u>
<i>Subtotal</i>	<i>-\$34,850</i>	<i>\$46,490</i>	<i>\$11,640</i>
Villas			
Revenues to the Town	\$131,630	\$148,220	\$279,850
Town Costs	<u>-\$154,170</u>	<u>-\$64,520</u>	<u>-\$218,690</u>
<i>Subtotal</i>	<i>-\$22,540</i>	<i>\$83,700</i>	<i>\$61,160</i>
Project-Wide			
Revenues to the Town	\$216,090	\$234,510	\$450,600
Town Costs	<u>-\$273,480</u>	<u>-\$104,320</u>	<u>-\$377,800</u>
Net Fiscal Benefits	-\$57,390	\$130,190	\$72,800

Source: Town of Warsaw; S. Patz & Associates, Inc.

The analyses in Sections II.2 through II.4 examine the on-site fiscal impacts associated with the Rhodes Place & Broadus Creek Development. These impacts include the net fiscal effect of the 255 proposed homes, calculated as the difference between the tax revenues generated for the Town of Warsaw and the costs incurred to provide public services to new residents.

In addition, Section II.5 addresses the broader off-site economic impacts, including new business revenues, job creation, and employee earnings, all of which are driven by annual household spending within the Town. Together, these on-site and off-site impacts highlight the development’s overall contribution to Warsaw’s fiscal health and economic sustainability.

II.2: On-Site Revenues to the Town of Warsaw

This section outlines the projected on-site revenues that the Rhodes Place & Broadus Creek Development is expected to generate for the Town of Warsaw. As shown in **Table 3**, the estimates include five categories of recurring local revenues: real estate taxes, personal property taxes, motor vehicle license fees, and utility taxes on electricity and landline telephone service. Revenue projections are based on current Town tax rates and average assessed values or usage patterns by housing type.

At build-out, annual on-site revenues are projected to total approximately \$216,090. Real estate taxes account for the largest share at \$138,450. Solid waste collection fees contribute \$45,900, motor vehicle license fees contribute \$15,290, personal property taxes contribute \$12,620, electricity utility taxes contribute \$3,060, and landline telephone service taxes contribute \$770. By housing type, villas are projected to generate approximately \$131,630 annually, while single-family homes are expected to generate about \$84,460.

	<u>Single-Family Homes</u>	<u>Villas</u>	<u>Project-Wide</u>
Real Estate Taxes	\$52,650	\$85,800	\$138,450
Personal Property Taxes	\$7,920	\$4,700	\$12,620
Motor Vehicle License Fees	\$6,330	\$8,960	\$15,290
Solid Waste Collection Fees	\$16,200	\$29,700	\$45,900
Electricity Utility Taxes	\$1,080	\$1,980	\$3,060
Landline Telephone Service Taxes	\$280	\$490	\$770
Total On-Site Revenues	\$84,460	\$131,630	\$216,090

Source: Town of Warsaw, VA; S. Patz & Associates, Inc.

The remainder of this subsection provides a detailed breakdown of each projected on-site revenue source. **Section II.3** will present the municipal costs associated with providing services and infrastructure to support the new homes.

II.2.a: Real Estate Taxes

Table 4 presents the projected real estate tax revenues that the Rhodes Place & Broadus Creek Development is expected to generate for the Town of Warsaw once all proposed single-

family homes and villas are constructed and sold. Revenue estimates are shown by housing type, along with a project-wide total. Calculations apply the Town’s current real estate tax rate of \$0.13 per \$100 of assessed value to estimated average home values and total build-out values.

Since pricing has not yet been finalized, the analysis uses reasonable midpoints based on input from the development team. Villas are assumed to average about \$400,000 each, based on the developer’s guidance that these homes will likely range from the low-\$300,000s to the mid-\$400,000s, with typical sizes of 1,400 to 2,500 square feet and attached two-car garages. Single-family homes are assumed to average around \$450,000 each, consistent with the mid-\$300,000s to mid-\$500,000s range for homes of 1,500 to 3,500 square feet, generally featuring three bedrooms, with some four-bedroom plans also available.

Applying these assumptions yields a total assessed value of approximately \$40.5 million for the 90 planned single-family homes and \$66.0 million for the 165 villas, totaling \$106.5 million across the 255-unit development. At the current tax rate of \$0.13 per \$100, the completed project is projected to generate about \$52,650 annually from single-family homes and \$85,800 from villas, or \$138,450 per year overall. The analysis assumes that assessed values at build-out will align with anticipated sales prices for each housing type.

**Table 4: Real Estate Taxes at Build-Out —
Rhodes Place & Broadus Creek Development, Warsaw, VA
(Constant 2025 Dollars)**

	Single-Family Homes	Villas	Project-Wide
Average Value	\$450,000	\$400,000	\$417,647
Number of Units	90	165	255
Total Value	\$40,500,000	\$66,000,000	\$106,500,000
Tax Rate	\$0.13 per \$100	\$0.13 per \$100	\$0.13 per \$100
Real Estate Taxes	\$52,650	\$85,800	\$138,450

Source: Town of Warsaw; Warsaw LLC; S. Patz & Associates, Inc.

II.2.b: Personal Property Taxes (Motor Vehicles)

Table 5 presents projected vehicle ownership for the 255 residential units planned at the Rhodes Place & Broadus Creek Development. Estimates are based on local and regional car ownership patterns in rural Virginia, adjusted for the development’s unit mix, household profiles, and design features. The single-family homes are expected to attract a mix of families

and working households with multiple drivers. At the same time, the villas will be age-restricted and marketed to seniors, resulting in lower vehicle ownership per household. Both housing types will have attached two-car garages and on-site parking, supporting typical suburban vehicle use.

For the single-family homes, an average of 2.20 vehicles per household is assumed. This reflects the rural context, larger household sizes, and the convenience of garages and driveways. Under this assumption, about 10 percent of single-family households are projected to own one vehicle, 70 percent two vehicles, and 20 percent three vehicles.

For the senior-oriented villas, vehicle ownership is expected to be lower, averaging 1.70 vehicles per household. Many senior households are single drivers or couples with one or two cars. Approximately 35 percent of villa households are expected to have one vehicle, 60 percent two vehicles, and five percent three vehicles.

Across the full development, these assumptions yield an estimated 478 vehicles at build-out, or about 1.87 vehicles per unit. These figures reflect the area’s limited public transportation options and rural character, but are adjusted downward for the senior-oriented villa component, which typically has fewer vehicles per household than family housing. These vehicle estimates form the basis for projecting personal property tax revenues from motor vehicles.

**Table 5: Anticipated Number of Cars at Build-Out —
Rhodes Place & Broadus Creek Development, Warsaw, VA**

	Occupied Units	One Car (Percent)	Two Car (Percent)	Three Car (Percent)	Total Cars	Average Cars/ Unit
Single-Family Homes	90	10% (9)	70% (63)	20% (18)	198	2.20
Villas	165	35% (58)	60% (99)	5% (8)	280	1.70
Total/ Average	255				478	1.87

Source: S. Patz & Associates, Inc.

Table 6 presents the projected personal property tax revenues from vehicles owned by households at the Rhodes Place & Broadus Creek Development once the community is fully built out. These estimates combine the expected number of vehicles per household, typical vehicle values derived from the home prices in **Table 4**, and the manner in which the Town of Warsaw applies Virginia’s Personal Property Tax Relief Act (PPTRA).

In Virginia, personal property taxes are assessed on the depreciated value of vehicles used exclusively for household purposes. Depreciation is influenced by the vehicle’s original purchase price, age, model, mileage, maintenance history, and market demand. In Warsaw, where public transportation is limited and commutes tend to be longer, residents rely heavily on personal vehicles, resulting in higher car ownership and generally mid-priced, well-maintained cars.

The vehicle ownership assumptions reflect the types of buyers anticipated in each housing product. The 90 single-family homes are expected to be owned by working-age families with multiple drivers and newer vehicles, averaging about 2.2 vehicles per household. The 165 age-restricted villas are expected to be purchased by seniors, who more often have one or two vehicles and replace them less frequently, with an average of about 1.7 vehicles per household. Together, these result in an estimated 478 vehicles across 255 households. The villa total is rounded down slightly from 280.5 to 280 to avoid overstating revenue.

Vehicle value estimates are tied to the affordability implied by the home prices in **Table 4**. A home typically sells for about three to four times the buyer’s annual income. At \$450,000 for single-family homes, typical household incomes would be about \$112,500 to \$150,000. At \$400,000 for senior villas, incomes would be about \$100,000 to \$133,000. Households in these ranges generally allocate 10 to 15 percent of their income to vehicle costs, supporting mid-priced new cars in the mid-\$30,000s to low-\$40,000s for families and slightly lower-priced vehicles for seniors. After normal early depreciation and typical replacement cycles, the average assessed value per vehicle is estimated at \$22,000 for single-family buyers and about \$18,000 for senior villa buyers.

The Town’s posted PPTRA credit for 2025 is 40 percent. This credit reduces the tax owed on the first \$20,000 of assessed value for qualifying personal-use vehicles; any portion above \$20,000 is fully taxable. To reflect differences in purchasing patterns, the share of vehicles expected to exceed the \$20,000 threshold is set at 50 percent for single-family homes and 30 percent for senior villas. For vehicles that exceed the threshold, the typical taxable amount above \$20,000 is estimated at about \$10,000 per vehicle for single-family households and about \$7,000 per vehicle for senior households.

The Town’s personal property tax rate is \$0.80 per \$100 of assessed value. This approach counts only the fully taxable portion above \$20,000 and does not include the partially taxed portion of the first \$20,000 after the PPTRA credit, making the estimates intentionally conservative.

Applying these assumptions yields projected annual personal property tax revenues of approximately \$7,920 from the single-family homes and about \$4,700 from the villas, totaling roughly \$12,620 per year at full build-out. These figures reflect current Town policy and conservative vehicle value assumptions. Actual revenues could be somewhat higher if more vehicles exceed \$20,000 in value or if the Town later reduces the PPTRA credit further.

**Table 6: Personal Property Taxes at Build-Out —
Rhodes Place & Broadus Creek Development, Warsaw, VA
(Constant 2025 Dollars)**

	Single-Family Homes	Villas	Project-Wide
Number of Units	90	165	255
Vehicles per Unit	2.20	1.70	1.87
Number of Vehicles	198	280	478
Average Depreciated Vehicle Value	\$22,000	\$18,000	--
Vehicles Valued Above \$20,000 ¹	50% (99)	30% (84)	183
Average Taxable Value ²	\$10,000	\$7,000	--
Aggregate Taxable Value	\$990,000	\$588,000	\$1,578,000
Personal Property Tax Rate	\$0.80 per \$100	\$0.80 per \$100	\$0.80 per \$100
Personal Property Taxes	\$7,920	\$4,700	\$12,620

¹ Share and count of vehicles expected to exceed the \$20,000 PPTRA tier.
² Typical taxable amount above \$20,000 for vehicles that exceed the threshold, differentiated by housing type.
 Source: Town of Warsaw; S. Patz & Associates, Inc.

These projections employ a conservative modeling approach that considers household vehicle preferences, economic capacity, and applicable local tax exemptions. By excluding high-value vehicles, limiting the share expected to exceed the taxable threshold, and applying modest taxable amounts above that level, the estimates provide a realistic assessment of the development’s contribution to the Town of Warsaw’s personal property tax base.

II.2.c: Motor Vehicle License Fees

Table 7 presents the projected annual revenue from the Town of Warsaw’s flat motor vehicle license tax, based on the expected number of vehicles per household at build-out. The Town assesses a uniform annual fee of \$32 per vehicle, regardless of the vehicle’s age, model, or value. This flat rate allows straightforward revenue modeling across housing types.

Applying the previously established vehicle ownership assumptions, with approximately 2.2 vehicles per single-family home and 1.7 vehicles per senior villa, yields an estimated 198 vehicles for the 90 single-family homes and 280 vehicles for the 165 villas, totaling 478 vehicles across the development. Multiplying these totals by the Town’s \$32 fee per vehicle results in projected annual revenue of about \$6,330 from the single-family homes and \$8,960 from the villas, for a combined total of roughly \$15,290 per year.

These projections assume each vehicle is registered and subject to the full fee. They provide a conservative and realistic estimate of recurring revenue, acknowledging that actual collections may vary slightly due to household compliance or changes to the Town’s fee schedule.

**Table 7: Motor Vehicle License Fees at Build-Out —
Rhodes Place & Broadus Creek Development, Warsaw, VA
(Constant 2025 Dollars)**

	Single-Family Homes	Villas	Project-Wide
Number of Units	90	165	255
Vehicles per Unit	2.20	1.70	1.87
Number of Vehicles	198	280	478
Motor Vehicle License Tax Rate	\$32.00 per Vehicle	\$32.00 per Vehicle	\$32.00 per Vehicle
Motor Vehicle License Taxes	\$6,330	\$8,960	\$15,290

Source: Town of Warsaw; S. Patz & Associates, Inc.

The Town of Warsaw also levies an annual motor vehicle license fee of \$8 on motorcycles. This analysis does not include motorcycles in the projected residential mix. Excluding them keeps the estimate conservative and avoids overstating revenue because household-level projections for motorcycle ownership are more uncertain than those for passenger vehicles.

II.2.d: Solid Waste Collection Fees

Table 8 presents projected annual solid waste collection revenue for the Town of Warsaw based on the number of residential units at full build-out. The Town charges a flat \$15 per household per month for refuse collection inside town limits. Because the fee is applied per occupied unit and does not vary by household size or waste volume, revenue estimates are straightforward and predictable once the total number of units is known.

At full build-out, the Rhodes Place & Broadus Creek Development will include 255 residential units. Applying the Town’s \$15 monthly fee to each unit results in \$180 per household per year. Multiplying this by the total number of homes yields an estimated \$45,900 in annual solid waste collection fees for the Town. This calculation assumes that all units are occupied and billed consistently and does not account for possible administrative exemptions or nonpayment.

**Table 8: Solid Waste Collection Fees at Build-Out—
Rhodes Place & Broadus Creek Development, Warsaw, VA
(Constant 2025 Dollars)**

	Single-Family Homes	Villas	Project-Wide
Number of Units	90	165	255
Monthly Fee per Unit	\$15.00	\$15.00	\$15.00
Annual Fee per Unit	\$180	\$180	\$180
Total Annual Solid Waste Fees	\$16,200	\$29,700	\$45,900

Source: Town of Warsaw; S. Patz & Associates, Inc.

II.2.e: Electricity Consumers Taxes

The Town of Warsaw imposes a residential electric consumers tax of \$0.015 per kilowatt-hour, capped at \$1.00 per month per residential account. Service providers bill the tax to customers and remit collections to the Town. For any billing period longer than one month, the ordinance requires converting usage to a monthly basis before applying the monthly cap and then scaling the result to the full billing period.

Typical households use several hundred kilowatt-hours per month; therefore, the monthly cap applies under normal conditions. This analysis models \$1.00 per occupied account per month, or \$12 per year, assuming one electric account per occupied dwelling, 12 billed

months per year, no master-metering, and standard residential consumption. As summarized in Table 9, applying \$12 per account to 90 single-family homes and 165 villas yields \$1,080 and \$1,980 per year, respectively, for a project-wide total of \$3,060.

**Table 9: Electric Consumers Tax at Build-Out—
Rhodes Place & Broadus Creek Development, Warsaw, VA
(Constant 2025 Dollars)**

	Single-Family Homes	Villas	Project-Wide
Number of Units	90	165	255
Ordinance Rate	\$0.015 per kWh	\$0.015 per kWh	\$0.015 per kWh
Monthly Cap per Account	\$1.00	\$1.00	\$1.00
Annual Tax per Account	\$12.00	\$12.00	\$12.00
Annual Revenue	\$1,080	\$1,980	\$3,060

Source: Town of Warsaw; S. Patz & Associates, Inc.

II.2.f: Landline Telephone Service Taxes

The Town of Warsaw imposes a local telephone service tax on residential landline service. The ordinance applies a tax of 20 percent of the monthly service charge, but only on the first \$5 of each monthly bill, effectively capping the residential tax at \$1 per month per line. Service providers collect the tax from customers and remit it to the Town. This structure makes revenue projection straightforward because the tax amount does not depend on total long-distance use or premium services once the base charge reaches \$5.

While landline usage has declined significantly nationwide, modest levels of adoption may persist in specific housing contexts. According to the National Center for Health Statistics, approximately 62.5 percent of U.S. households were wireless-only as of 2020, meaning that just over one-third still had some form of landline connection. This trend is especially pronounced among younger households and in newly built homes, where mobile phones are typically preferred. Senior households, however, are somewhat more likely to retain landlines for reliability and emergency access.

To remain conservative while recognizing some continued adoption, this analysis assumes 25 percent of households will maintain a taxable landline account at build-out. Applying this rate to the 255 homes results in approximately 64 taxable lines. At the ordinance’s maximum

of \$1 per line per month, this produces projected annual revenue of about \$770 from the local telephone service tax. These figures assume one taxable line per participating household and that providers continue to bill and remit the tax as required. This is shown in **Table 10** below.

Table 10: Landline Telephone Service Taxes at Build-Out — Rhodes Place & Broadus Creek Development, Warsaw, VA (Constant 2025 Dollars)			
	Single-Family Homes	Villas	Project-Wide
Number of Units	90	165	255
Assumed Landline Adoption	25.0%	25.0%	25.0%
Estimated Taxable Lines	23	41	64
Monthly Tax per Line	\$1.00	\$1.00	\$1.00
Annual Tax per Line	\$12.00	\$12.00	\$12.00
Landline Telephone Service Taxes	\$280	\$490	\$770

Source: Town of Warsaw; S. Patz & Associates, Inc.

II.2.g: Other Utility Taxes

The Town of Warsaw does not impose local consumer utility taxes on natural gas, mobile (cellular) telephone service, water, sewer, or refuse. Water, sewer, and refuse services are billed strictly as user fees. Mobile telephone service is taxed only through Virginia’s statewide Communications Sales and Use Tax, which is administered by the state and distributed back to localities but is not a separate Town levy.

II.3: On-Site Costs to the Town of Warsaw

The on-site fiscal impact analysis assesses the costs to the Town of Warsaw associated with the proposed development, with a particular focus on how General Fund revenues are generated and used to support municipal services. These costs are allocated on a per capita basis to both residents and employees, reflecting their expected demand for town services. The analysis accounts for operational expenses and capital-related obligations, including debt service payments that fund long-term infrastructure and facility improvements.

Table 11 summarizes the Town’s General Fund revenue sources for FY 2026, including both operating and debt service revenues. Local taxes account for the majority of support, providing approximately 57.7 percent of total General Fund revenue. Non-tax sources, including

user fees, fines, interest income, and grants, account for 40.2 percent of the total. Debt service revenue represents an additional 2.1 percent and reflects one-time loan proceeds used to finance specific capital purchases.

Within local taxes, General Property Taxes total \$467,365. This category consists primarily of real estate and personal property taxes, with additional revenue from the state’s Personal Property Tax Relief Act (PPTRA). Other Local Taxes add about \$1,316,000, with the meals tax generating the largest share, followed by bank franchise taxes, business license taxes (BPOL), and cigarette taxes. Smaller amounts are collected from sales tax, lodging tax, motor vehicle licenses, utility consumption, and communications tax.

For the fiscal impact analysis, only the portion of General Fund expenditures supported by these local tax revenues is used to measure the Town’s cost obligations. This approach ensures that expenditure estimates align with the tax-based revenue streams analyzed elsewhere in the report and avoids overstating fiscal capacity by excluding non-tax and one-time debt service revenues that do not represent recurring support for municipal operations.

**Table 11: General Fund Revenue by Type —
Town of Warsaw, VA**

	Amount	Percent
General Property Taxes		
Real Estate Tax	\$280,000	9.1%
Personal Property Tax	\$170,000	5.5%
PPTRA	\$17,365	0.6%
<i>Total General Property Taxes</i>	<i>\$467,365</i>	<i>15.1%</i>
Other Local Taxes		
Bank Franchise Tax	\$175,000	5.7%
Business Licenses	\$140,000	4.5%
Motor Vehicle Licenses	\$40,000	1.3%
State Sales Tax	\$120,000	3.9%
Meals Tax	\$675,000	21.8%
Lodging Tax	\$42,000	1.4%
Cigarette Tax	\$80,000	2.6%
Utility Tax/Consumption	\$18,000	0.6%
Communications Tax	\$29,000	0.9%
<i>Total Other Local Taxes</i>	<i>\$1,316,000</i>	<i>42.6%</i>
Subtotal Local Taxes	\$1,783,365	57.7%
Non-Tax Revenue ¹	\$1,243,070	40.2%
Debt-Service Revenue	\$65,000	2.1%
Total General Fund Revenue	\$3,091,435	100.0%
Percent Tax Revenue	57.69%	

¹ Permits & Fees, SW User Fee - Commercial, SW User Fee - Residential, WPD Fines, Interest Income-Gen, Law Enforcement Assistance, Fire Insurance, CATV Lease, Billboard Revenue, Revolving Loan Repayments, Misc Income, Grants/DHCD - Housing, Grants/VA DOF Medians, Grants/DEQ Medians, Grants/DMV, Grants/DCJS, Grants/USDA Police Cars, RC/Haul Fee, Trash Dumpsters, Dominion Solar, Timber Harvesting, and Special Events (Revenue)

Source: Town of Warsaw Adopted Budget FY 2026

Table 12 presents the allocation of the Town of Warsaw’s General Fund expenditures for Fiscal Year 2026, dividing costs between residents (population) and businesses (at-place employment). The purpose of this allocation is to calculate the per capita, tax-supported cost of providing municipal services to both user groups using the Town’s most recently adopted budget.

The analysis uses the Town’s estimated 1,816 residents, derived from Ribbon Demographics, and 1,478 at-place jobs, based on the U.S. Census Bureau’s Longitudinal Employer-Household Dynamics (LEHD) OnTheMap data. Local tax revenue supports 57.69

percent of the General Fund budget, and this tax support ratio is applied to the total expenditures assigned to residents and to employees to estimate the portion funded by locally generated taxes.

The Town of Warsaw’s total FY 2026 General Fund expenditure is approximately \$3.09 million, split evenly between residents and local employment at about \$1.55 million each. Applying the 57.69 percent tax support ratio results in estimated tax-supported expenditures of \$891,683 for residents and \$891,683 for employees. Dividing these amounts by the corresponding user counts yields a per capita tax-supported cost of about \$491 per resident and \$603 per employee, with an overall average of about \$541. These per capita figures provide the basis for estimating municipal service costs associated with new residential and employment growth.

Table 12: Allocation of General Fund Expenditures by Type for Residents and Businesses — Town of Warsaw, VA

	Population	At-Place Employment	Total
General Government	\$408,855	\$408,855	\$817,710
Police Department	\$332,068	\$332,068	\$664,136
Public Service	\$319,326	\$319,326	\$638,652
Contributions	\$31,850	\$31,850	\$63,700
Dept Service	\$68,119	\$68,119	\$136,237
Grants	\$385,500	\$385,500	\$771,000
Total General Fund	\$1,545,718	\$1,545,718	\$3,091,435
Percent Tax Support	57.69%	57.69%	57.69%
Tax-supported Expenditures	\$891,683	\$891,683	\$1,783,365
Number of Persons	1,816	1,478	3,294
Per Capita Tax Support	\$491	\$603	\$541

Source: Town of Warsaw Adopted Budget FY 2026; Ribbon Demographics; U.S. Census Bureau, Longitudinal Employer-Household Dynamics (LEHD) OnTheMap; S. Patz & Associates, Inc.

II.3.a: Tax-Supported Costs

To estimate the Town’s cost of providing services to the new residents, it is first necessary to determine the number of people who will live in the Rhodes Place & Broadus Creek Development. Household size assumptions are based on a review of local demographic data and the expected characteristics of the new housing product.

According to Ribbon Demographics, the current average household size in the Town of Warsaw is approximately 2.25 persons per household. This reflects the Town’s older and more

affordable housing stock, which tends to attract smaller households and older residents. The new homes planned at the Rhodes Place & Broadus Creek Development will differ from the existing inventory. They will be larger, newer, and higher in value, with single-family homes ranging from about 1,500 to 3,500 square feet and villas ranging from 1,400 to 2,500 square feet. All homes will feature attached two-car garages, and most will offer three bedrooms, with some single-family models including four bedrooms.

These design and pricing characteristics generally support slightly higher household sizes in the single-family portion of the development, as newer, larger, and more expensive homes typically appeal to working-age families and move-up buyers. Based on similar new subdivisions in small Virginia towns, a household size of 2.70 persons per single-family home is a reasonable and supportable estimate.

The villas, by contrast, are intended to attract older adults and empty nesters who prefer single-level living but may occasionally host visiting family. Household sizes for comparable age-targeted products in Virginia generally range from 1.70 to 2.00 persons. Using 1.90 persons per villa provides a balanced and conservative assumption. Weighted across the planned mix of 90 single-family homes and 165 villas, the overall household size at build-out is estimated at 2.18 persons per household. This corresponds to a total projected population of about 557 residents.

As outlined above, the Town's costs to serve the Rhodes Place & Broadus Creek Development will be evaluated by applying previously derived per capita tax-supported costs for residents and employees to this projected population. These per capita cost factors include day-to-day operating expenditures as well as annual debt service payments supporting the Town's capital improvement program. The resulting cost estimates are then compared to the annual tax revenues projected to be generated by the development to evaluate its fiscal balance.

Table 13: Anticipated Number of Residents at Build-Out — Rhodes Place & Broadus Creek Development, Warsaw, VA

	<u>Units</u>	<u>Typical Bedrooms</u>	<u>Expected Buyer Profile</u>	<u>Average Household Size</u>	<u>Estimated Residents</u>
Single-Family Homes	90	3-4	Working-age families, move-up buyers	2.70 persons/unit	243
Villas	165	3	Empty nesters, older couples, some singles	1.90 persons/unit	314
Total/ Average	255			2.18 persons/unit	557

Source: S. Patz & Associates, Inc.

Applying the household size factors in **Table 13** to the planned mix of 90 single-family homes and 165 villas yields an estimated 557 residents at full build-out. As calculated in **Table 12**, the average tax-supported cost per resident in the Town of Warsaw is \$491, based on FY 2026 budget allocations. This per capita cost is used to estimate the Town’s municipal service obligations associated with the development.

The development includes 90 single-family homes, projected to house 243 residents, resulting in estimated tax-supported expenditures of \$154,310. Additionally, 165 villas are expected to accommodate 314 residents, resulting in expenditures of \$199,390. In total, the development is expected to house 557 residents with an overall average household size of 2.18 persons per unit. Applying the \$491 per capita tax-supported cost to all projected residents yields a total estimated municipal expenditure of \$273,480 for residential service delivery at build-out.

Table 14: Tax-Supported Costs for Residents at Build-Out — Rhodes Place & Broadus Creek Development, Warsaw, VA
(Constant 2025 dollars)

	<u>Single-Family Homes</u>	<u>Villas</u>	<u>Project-Wide</u>
Number of Units	90	165	255
Persons per Unit	2.70	1.90	2.18
Residents	243	314	557
Expenditure Per Capita	\$491	\$491	\$491
Population Expenditures	\$119,310	\$154,170	\$273,480

Source: Town of Warsaw; S. Patz & Associates, Inc.

II.4: On-Site Fiscal Impact Summary

Table 15 summarizes the projected on-site fiscal impact of the Rhodes Place & Broadus Creek Development by comparing annual tax revenues to tax-supported municipal costs associated with the resident population. The analysis is organized by housing type and includes a project-wide summary of total fiscal impacts.

The table compares the total annual tax revenue generated by each housing type with the corresponding tax-supported cost of providing services to its projected residents. The net on-site fiscal impact is calculated by subtracting residential service costs from on-site tax revenues. This analysis does not include off-site revenues or employee-based expenditures, which are addressed separately.

Single-family homes are projected to generate \$84,460 in on-site annual tax revenue. Their associated population-related expenditures are estimated at \$119,310, resulting in a net fiscal deficit of \$34,850. The villas are expected to generate \$131,630 in tax revenue and incur \$154,170 in service-related costs, resulting in a net fiscal deficit of \$22,540.

Project-wide, the development is projected to generate \$216,090 in on-site annual tax revenue, while tax-supported residential service costs are estimated at \$273,480. This results in a net annual fiscal deficit of \$57,390 at full build-out.

**Table 15: Net On-Site Fiscal Tax Benefits at Build-Out —
Rhodes Place & Broadus Creek Development, Warsaw, VA
(Constant 2025 Dollars)**

	Single-Family Homes	Villas	Project-Wide
Total Tax Revenue	\$84,460	\$131,630	\$216,090
Population Expenditures	-\$119,310	-\$154,170	-\$273,480
Net Fiscal Benefit	-\$34,850	-\$22,540	-\$57,390

Source: Town of Warsaw; S. Patz & Associates, Inc.

These figures represent only the direct residential fiscal impacts associated with the development. As such, the analysis provides a conservative estimate focused strictly on the net on-site fiscal outcome for the Town’s General Fund.

The following section assesses the off-site fiscal impacts that occur when new residents occupy the Rhodes Place & Broadus Creek Development and begin making purchases in the local economy. These household expenditures are expected to generate additional tax revenue for the Town. As will be shown, these off-site revenues are projected to fully offset the residential service-related deficits identified in the on-site analysis.

II.5: Off-Site Revenues and Costs to the Town of Warsaw

In addition to the direct fiscal impacts associated with new residential units and their occupants, the development is expected to generate broader off-site economic effects resulting from increased household spending within the Town of Warsaw. These indirect and induced impacts occur when residents allocate a portion of their income to local goods and services, and when businesses reinvest a share of their earnings through purchases from other area vendors. This ongoing cycle of spending supports job creation, business growth, and additional household earnings, which in turn expand the Town’s revenue base.

To quantify these secondary impacts, the analysis uses the U.S. Bureau of Economic Analysis’s Regional Input-Output Modeling System (RIMS II). These multipliers measure inter-industry linkages at the regional level and provide a means to estimate the ripple effects of consumer spending. By applying RIMS II multipliers to major categories of household consumption, including groceries, apparel, personal services, and entertainment, the model captures the extent to which local spending translates into business receipts, employment, and wages. The analysis separately estimates each of these components to present a detailed picture of how new resident spending affects the local economy.

The aggregate impact reflects both the direct injection of consumer dollars and the second-round effects of that spending as it circulates through the Warsaw economy. This includes revenues generated from business-to-business transactions and employee re-spending, which amplify the original economic activity. While the methodological structure parallels that of the on-site fiscal analysis, the focus here is on fiscal effects driven by commercial activity stimulated by new residential spending rather than by the physical development itself.

RIMS II includes multiple industry sectors where new spending may generate multiplier effects. This allows for granular modeling of the flow of economic activity across sectors. These sector-specific business receipts provide the foundation for estimating new tax revenues. For example, meals taxes and transient occupancy taxes are derived from modeled receipts in the food service and hospitality industries. Additional tax categories, such as consumer utility and

business license taxes, are estimated based on projected earnings and employment growth within relevant sectors.

To produce conservative revenue projections, the model assumes that approximately 30 percent of household spending will occur within the Town of Warsaw. This local capture rate reflects the Town’s modest but growing retail base, which includes groceries, fuel, pharmacies, and some dining and service options. It also recognizes that many households travel to nearby centers, such as Tappahannock and Fredericksburg, for a broader range of retail and restaurant options, or shop online. This assumption aims to reflect the limited scope of local retail offerings and the well-documented tendency for small-town residents to make a substantial share of their purchases outside their immediate community. The 30 percent factor is therefore applied as an adjustment for economic leakage to ensure that only locally retained economic activity is included in the fiscal estimate.

Consumer spending levels used in the model are derived from U.S. Bureau of Labor Statistics data on average household expenditures by income cohort. Although localized data for Warsaw or Richmond County are not available, national averages for similar income brackets provide a statistically credible proxy. When combined with the RIMS II multipliers and adjusted for leakage, these figures form a conservative, data-driven framework for estimating off-site revenue impacts associated with new residential development. Many taxes are calculated directly from modeled receipts derived from RIMS II data, including retail sales, lodging, and meals taxes. Other taxes are based on employment impacts in particular sectors.

II.5.a: Business Receipts

Estimating the average household income of future buyers at the Rhodes Place & Broadus Creek Development is based on standard housing affordability guidelines. A commonly used benchmark assumes that a household can afford a home priced at approximately three to four times its annual gross income. While this ratio can vary depending on interest rates, down payments, and other financial variables, it offers a reasonable and consistent framework for modeling purposes.

At the Rhodes Place & Broadus Creek Development, single-family homes are expected to sell at an average price of \$450,000. Based on the affordability guideline, these homes are likely to be purchased by households earning between \$112,500 and \$150,000 annually. Buyers in this income range are expected to have strong credit profiles and the financial capacity to manage mortgage payments and other recurring housing costs, including property taxes, insurance, and maintenance.

The villas are projected to sell for an average of \$400,000, implying household incomes between \$100,000 and \$133,000. These households are assumed to qualify for conventional mortgage financing and demonstrate the ability to sustain ongoing housing costs, while maintaining discretionary income and savings.

To approximate consumer spending power, the midpoint of each housing type’s income range is used as a proxy for annual household income. Under this approach, single-family home buyers are assumed to earn approximately \$131,500 per year, while villa home buyers are assumed to earn \$116,500.

Based on these incomes, the future residents of the Rhodes Place & Broadus Creek Development are estimated to directly contribute \$9.32 million in annual consumer spending at full build-out. Through the multiplier effect, this spending will generate an additional \$19.05 million in annual receipts for local businesses, culminating in a total economic impact of \$28.37 million. These receipts provide the foundation for estimating future tax revenue from sources such as meals taxes, business license fees, and utility taxes collected by the Town of Warsaw.

**Table 16: Business Receipts at Build-Out —
Rhodes Place & Broadus Creek Development, Warsaw, VA
(Constant 2025 Dollars)**

Source of Impact	Single-Family Homes	Villas	Project-Wide
Direct Consumer Expenditures	\$3,550,500	\$5,766,750	\$9,317,250
Indirect Ripple Effect	\$7,237,740	\$11,814,060	\$19,051,800
Total Business Receipts	\$10,788,240	\$17,580,810	\$28,369,050

Source: RIMS II Modeling System, U.S. Bureau of Economic Analysis

II.5.b: Employment and Earnings

Since no jobs will be located directly on-site at the Rhodes Place & Broadus Creek Development, the employment and earnings impacts presented here reflect only the indirect and induced effects of increased household spending. As new residents allocate portions of their income to goods and services within the Town, this consumer activity supports local businesses, which in turn creates new employment opportunities and income for workers.

Based on projected household spending patterns and RIMS II multipliers, resident-driven expenditures from the Rhodes Place & Broadus Creek Development are estimated to support approximately 173 new full-time equivalent (FTE) jobs within the Town of Warsaw. These jobs are expected to generate roughly \$5.5 million in total annual earnings, as shown in **Table 17**.

This estimate is supported by several key factors: the relatively high anticipated incomes of incoming households, the use of widely accepted federal input-output multipliers, and the expectation that a meaningful share of consumer spending will occur locally. The Town of Warsaw’s established commercial base, particularly in retail and services, can absorb and respond to the demand generated by 255 new homes. To avoid overstating impacts, the analysis applies a 70 percent leakage adjustment to exclude spending expected to occur outside the Town or through non-local channels such as online purchases.

These newly supported jobs and wages will contribute to the Town’s fiscal base, including through additional local tax collections tied to business activity, employee spending, and utility use. As such, the economic and fiscal value of these impacts extends beyond the scope of direct residential tax revenues.

Table 17: Spinoff Employment and Earnings at Build-Out — Rhodes Place & Broadus Creek Development, Warsaw, VA
(Constant 2025 Dollars)

	Total Earnings
Single-Family Homes	\$2,029,430
Villas	\$3,476,860
Total	\$5,506,290

Source: RIMS II Modeling System, U.S. Bureau of Economic Analysis

II.5.c: Off-Site Fiscal Impacts

Table 18 presents the projected revenues and associated costs to the Town of Warsaw resulting from the off-site fiscal impacts of the Rhodes Place & Broadus Creek Development at build-out. These impacts are primarily driven by new business receipts generated by household consumer spending, along with real estate and business personal property tax revenues linked to the expansion of commercial activity. These fiscal benefits are long-term in nature, as job creation and business growth are expected to occur incrementally over time.

Tax revenues are anticipated to begin accruing shortly after residents begin moving into the development. As homes are built, sold, and occupied, household spending will stimulate demand for goods and services across various sectors of the local economy. In turn, businesses will respond by expanding their operations, generating new economic activity, and increasing municipal tax revenues. Projected revenue is expected to grow from an initial estimate of approximately \$42,500 to approximately \$283,500 at full build-out.

As shown in **Table 18**, fiscal contributions are categorized by housing type: single-family homes and villas. The Town’s service costs are based on the projected number of new full-time equivalent jobs supported by resident spending, with an average cost of \$603 per employee, as outlined in **Table 12**. Single-family homes are projected to generate \$86,290 in off-site revenues, with associated service costs of \$39,800, resulting in a net fiscal benefit of \$46,490. The villas are expected to generate \$148,220 in off-site revenue, with related costs of \$64,520, resulting in a net benefit of \$83,700.

Combined, the Rhodes Place & Broadus Creek Development is projected to produce an off-site net fiscal benefit of approximately \$130,190 for the Town of Warsaw. These gains reflect the longer-term effects of resident spending as it circulates through the local economy, supporting jobs, businesses, and additional municipal revenues beyond the direct on-site impacts.

Table 18: Off-Site Fiscal Impacts of Consumer Expenditures by Type — Rhodes Place & Broadus Creek Development, Warsaw, VA (Constant 2025 Dollars)

	<u>Single-Family Homes</u>	<u>Villas</u>	<u>Project-Wide</u>
<u>Annual Revenues for the Town:</u>			
Real Estate Tax	\$10,250	\$16,600	\$26,850
Personal Property Tax	\$7,340	\$14,270	\$21,610
Business Licenses	\$15,250	\$24,750	\$40,000
Motor Vehicle Licenses	\$4,220	\$6,850	\$11,070
State Sales Tax	\$14,510	\$23,570	\$38,080
Meals Tax	\$30,920	\$56,680	\$87,600
Lodging Tax	\$3,500	\$5,000	\$8,500
Cigarette Tax	\$150	\$250	\$400
Utility Tax	\$90	\$150	\$240
Communications Tax	\$60	\$100	\$160
Total Revenue	\$86,290	\$148,220	\$234,510
Less Costs to the Town	-\$39,800	-\$64,520	-\$104,320
Net Fiscal Benefit to the Town	\$46,490	\$83,700	\$130,190

Source: RIMS II Modeling System; U.S. Bureau of Economic Analysis; Town of Warsaw; S. Patz & Associates, Inc.

II.6: Fiscal Impact Analysis Conclusions

Table 19 summarizes the fiscal impacts associated with the Rhodes Place & Broadus Creek Development, combining on-site and off-site effects by housing type. All figures are shown in constant 2025 dollars and include projected revenues, municipal service costs, and the resulting net fiscal impact for each housing type and for the project as a whole.

On-site impacts represent the direct fiscal relationship between the new residential units and the Town. They include property and user-based taxes paid by residents, as well as the cost of providing municipal services to them. These direct impacts are negative. Single-family homes generate \$84,460 in annual on-site revenues but incur \$119,310 in related service costs, resulting in a net on-site deficit of approximately \$34,850. Villas generate \$131,630 in on-site revenues and \$154,170 in service costs, resulting in a net on-site deficit of about \$22,540. Combined, the

development is projected to generate \$216,090 in on-site revenues, offset by \$273,480 in associated costs, resulting in a total on-site deficit of approximately \$57,390.

Off-site impacts work in the opposite direction. Household spending within the Town drives new business activity and jobs, creating additional tax revenues that exceed the cost of serving those jobs. Single-family homes are expected to generate \$86,290 in off-site revenues and \$39,800 in related costs, resulting in a net off-site benefit of about \$46,490. Villas generate \$148,220 in off-site revenues, offsetting \$64,520 in costs, resulting in a net off-site benefit of approximately \$83,700. Together, the development yields \$234,510 in off-site revenues and \$104,320 in costs, for a total off-site net benefit of approximately \$130,190.

When the on-site deficits and off-site benefits are combined, the project produces a positive fiscal return. Total revenues from all sources reach about \$450,600 compared to total costs of roughly \$377,800, resulting in a net fiscal benefit of about \$72,800 for the Town’s General Fund. Although the on-site service demands of new residents outweigh their direct tax contributions, those deficits are offset by the broader economic activity and tax base expansion that household spending supports.

**Table 19: Summary of On-Site and Off-Site Fiscal Impacts by Type —
Rhodes Place & Broadus Creek Development, Warsaw, VA
(Constant 2025 Dollars)**

Source of Fiscal Impacts	Impacts On-Site	Impacts Off-Site	Total Fiscal Impacts
Single-Family Homes			
Revenues to the Town	\$84,460	\$86,290	\$170,750
Town Costs	-\$119,310	-\$39,800	-\$159,110
<i>Subtotal</i>	<i>-\$34,850</i>	<i>\$46,490</i>	<i>\$11,640</i>
Villas			
Revenues to the Town	\$131,630	\$148,220	\$279,850
Town Costs	-\$154,170	-\$64,520	-\$218,690
<i>Subtotal</i>	<i>-\$22,540</i>	<i>\$83,700</i>	<i>\$61,160</i>
Project-Wide			
Revenues to the Town	\$216,090	\$234,510	\$450,600
Town Costs	-\$273,480	-\$104,320	-\$377,800
Net Fiscal Benefits	-\$57,390	\$130,190	\$72,800

Source: Town of Warsaw; S. Patz & Associates, Inc.

Section III: Water and Sewer Analysis

This section evaluates the financial contributions the Rhodes Place & Broadus Creek Development will make to the Town of Warsaw’s water and sewer systems. It includes both one-time tap fees, which provide a substantial initial payment to support system capacity and connections, and ongoing user-fee revenues, which represent a recurring income stream once homes are occupied. Together, these analyses provide a more comprehensive understanding of the development’s impact on local utility finances, extending beyond the tax-based fiscal effects described earlier in this report.

III.1: One-Time Water and Sewer Tap Fees

Table 20 summarizes the adjusted water and sewer tap fees for the Rhodes Place & Broadus Creek Development. The table presents these one-time, up-front charges for 90 single-family homes and 165 villas. The Town of Warsaw assesses standard residential tap fees of \$2,500 per unit for water and \$5,500 per unit for sewer for 5/8-inch or 3/4-inch connections. However, the Town Council voted to waive 50 percent of the connection fees for all homes in the development to encourage economic growth.

As a result, the effective fees are reduced to \$1,250 per unit for water and \$2,750 per unit for sewer. Applying these rates to the planned unit counts yields estimated total water tap fees of \$318,750 and sewer tap fees of \$701,250. Combined, the development will contribute approximately \$1.02 million in one-time utility availability payments.

Although these fees are not part of the fiscal impact analysis because they do not represent recurring revenue, they remain a meaningful initial contribution. The Town can apply these funds toward water and sewer system capacity improvements, connection costs, or other infrastructure investments related to the new development.

**Table 20: Water and Sewer Tap Fees by Type —
Rhodes Place & Broadus Creek Development, Warsaw, VA**

	<u>Single-Family Homes</u>	<u>Villas</u>	<u>Project-Wide</u>
Number of Units	90	165	255
Water Fee (3/4" or 5/8")¹	\$1,250	\$1,250	\$1,250
Total Water Fee	\$112,500	\$206,250	\$318,750
Sewer Fee (3/4" or 5/8")¹	\$2,750	\$2,750	\$2,750
Total Sewer Fee	\$247,500	\$453,750	\$701,250
Total Water and Sewer Fees	\$360,000	\$660,000	\$1,020,000

¹ Adjusted to reflect 50% fee waiver for the Rhodes Place & Broadus Creek Development.

Source: Town of Warsaw adopted rates and fee schedule, effective July 1, 2025; S. Patz & Associates, Inc.

III.2: Ongoing Water and Sewer Revenues

Table 21 provides an estimate of the on-site revenues generated for the Town of Warsaw through water and sewer services associated with the Rhodes Place & Broadus Creek Development. While these figures are separate from the tax-based fiscal impacts detailed elsewhere in this report, they represent an additional source of income for the Town, as outlined below.

To calculate the annual water and sewer revenue, S. Patz & Associates analyzed residential water consumption data within the Town to project usage patterns for Rhodes Place & Broadus Creek once the new homes are constructed, sold, and occupied. These projections are intentionally conservative. The homes in the development are expected to be newer and more water-efficient than the average existing housing stock, potentially leading to reduced water use. However, larger lots and outdoor irrigation could increase consumption, balancing this effect.

The step-by-step calculations for annual water and sewer revenue are as follows:

- 1) **Determine Monthly Water Consumption per Household:** In 2024, residential customers in the Town of Warsaw used 22,513,405 gallons of water. Based on the Weldon Cooper Center for Public Service’s 2024 population estimate of 1,683 residents, this equates to an average of 13,377 gallons per person per year, or 1,115 gallons per person per month. Since monthly data are not available, this per-person monthly average serves as the basis for estimating household consumption.

The Rhodes Place & Broadus Creek Development will include 90 single-family homes and 165 villas, totaling 255 units. Average household sizes are assumed to be 2.70 persons for single-family homes and 1.90 persons for villas, as shown in Table 13. Based on these assumptions, the typical single-family home would use approximately 3,010 gallons per month, and the typical villa would use about 2,118 gallons per month. Combined, the development is expected to use approximately 620,356 gallons of water per month, equal to about 7.44 million gallons annually. These estimates are conservative because new homes may feature more efficient fixtures; however, larger lots and outdoor use could offset some of these savings.

- 2) **Calculation of Water Charges:** Warsaw’s inside-town residential water rates include a base monthly charge of \$24.00 for up to 4,000 gallons, plus an overage rate of \$2.97 per 1,000 gallons. Because the estimated monthly consumption for both housing types is below the 4,000-gallon threshold, no overage applies. The monthly water charge per unit is therefore \$24.00.
- 3) **Calculate Sewer Charges:** Sewer billing follows the same structure: a base monthly charge of \$43.00 covers up to 4,000 gallons of return flow per household, with an overage rate of \$12.00 per 1,000 gallons above that level.

Not all water used by residents enters the sewer system. Consistent with industry research, the analysis assumes that 25 percent of single-family water use and 15 percent of villa water use is consumed outdoors and does not return to the sewer system. After these adjustments, typical sewer flows are estimated at approximately 2,257 gallons per month for single-family homes and 1,800 gallons for villas, both of which are below the 4,000-gallon base threshold. As a result, no sewer overage applies, and the monthly sewer charge per unit is \$43.00.

- 4) **Calculation of Monthly and Annual Charges:** The combined monthly water and sewer cost is \$67.00 per household, or \$804.00 annually. Applied to the planned 255 homes, the Town of Warsaw can expect about \$205,020 per year in total water and sewer revenue once the development is fully built out and occupied. These user-fee revenues are separate from the tax-based fiscal impacts described elsewhere in the report but provide a recurring and stable source of income to support the Town’s water and sewer systems.

Table 21 summarizes the assumptions, adjustments, and rates described above and presents the resulting monthly and annual water and sewer revenues for each housing type and for the full development.

Table 21: Water and Sewer Revenues, Rhodes Place & Broadus Creek Development, Warsaw, VA
(Constant 2025 Dollars)

	Single-Family Homes	Villas	Project-Wide
Number of Units	90	165	255
Average Household Size	2.70	1.90	--
Per-Person Water Usage	1,114.75	1,114.75	--
Monthly Water Usage (Gallons)	3,009.81	2,118.02	--
Per-person sewer Usage	836.06	947.54	--
Monthly Sewer Usage (Gallons)	2,257.36	1,800.31	--
Water Base Charge ¹	\$24.00	\$24.00	--
Water Overage (Gallons)	0	0	--
Water Overage Rate (per 1,000 gallons)	\$2.97	\$2.97	--
Water Overage Charge	\$0.00	\$0.00	--
Total Monthly Water Charges	\$24.00	\$24.00	--
Sewer Base Charge ¹	\$43.00	\$43.00	--
Sewer Overage (Gallons)	\$0.00	\$0.00	--
Sewer Overage Rate (per 1,000 gallons)	\$12.00	\$12.00	--
Sewer Overage Charge	\$0.00	\$0.00	--
Total Monthly Sewer Charges	\$43.00	\$43.00	--
Combined Monthly Water and Sewer Charges	\$67.00	\$67.00	--
Combined Annual Water and Sewer Charges	\$804.00	\$804.00	--
Total Water and Sewer Revenues	\$72,360	\$132,660	\$205,020

¹ Base rate covers 1,000 gallons or less per month. For sewer, effective flows are adjusted to reflect that not all water used enters the sewer system; this analysis assumes 25% of single-family water use and 15% of villa water use are consumed outdoors and do not return.

Source: Town of Warsaw adopted rates and fee schedule, effective July 1, 2025; S. Patz & Associates, Inc.

Section IV: Proffer Analysis

Proffers are voluntary commitments made by property owners as part of a rezoning application or an amendment to existing proffer conditions. Once accepted, these commitments become legally binding components of the zoning approval and remain in effect unless formally amended by the Town Council. Section 15.2-2303.4 of the Code of Virginia, known as the Residential Proffer Law, establishes statewide limits and criteria for accepting proffers in connection with residential rezonings. The Town of Warsaw further regulates proffers through Section 3-9 of its Zoning Ordinance, which defines the procedures and standards for local review and adoption.

This section evaluates the applicant’s proffer statement for consistency with state law and the Town’s zoning provisions and assesses whether the proposed conditions are reasonable, enforceable, and directly related to the impacts of the proposed development.

IV.1: State Legal Framework

Virginia law restricts local authority to request or accept proffers in connection with residential rezonings. Section 15.2-2303.4 of the Code of Virginia, effective for all rezonings or amendments to proffer conditions filed on or after July 1, 2016, establishes the governing framework for such actions. The statute defines “new residential development” as any construction or expansion on residentially zoned property, including the residential component of a mixed-use development, that results in one or more additional dwelling units or a reduction in units otherwise permitted by right when the project requires a rezoning or amendment to proffer conditions.

An “off-site proffer” addresses an impact that occurs outside the boundaries of the subject property and includes any cash contribution or commitment for off-site improvements. An “on-site proffer” addresses impacts that occur within the property boundaries and excludes all cash contributions.

Under the statute, a locality may request or accept only those proffers that are specifically and reasonably related to impacts generated by the proposed residential development. A locality may not require, request, or deny a rezoning based solely on an applicant’s refusal to offer an unreasonable or unrelated proffer. To be reasonable, a proffer must mitigate a need or deficiency created by the development itself, and its scope or value must be proportionate to that impact.

Because the Town of Warsaw does not operate public schools, which are funded and managed by Richmond County, school-related proffer contributions do not apply to residential developments within the Town. Accordingly, any lawful proffers should focus on facilities or services under Town jurisdiction, such as transportation and access improvements and public safety operations within the Town’s control.

IV.2: Town of Warsaw Legal Framework

The Town of Warsaw’s Zoning Ordinance establishes conditional zoning as a method to address situations where standard zoning districts may not adequately accommodate the characteristics or impacts of a proposed development. The stated purpose of this provision is to allow rezoning subject to voluntarily proffered conditions offered by the applicant for the protection of the community, consistent with state law and the Town’s Comprehensive Plan.

The ordinance permits property owners seeking a zoning change to submit written proffers that supplement the base zoning district regulations. These proffers must be provided in writing prior to the public hearings held by the Planning Commission and Town Council. Each condition must result directly from the proposed rezoning and must bear a reasonable relationship to the impacts created by that rezoning.

Although Virginia law allows voluntary cash proffers under limited circumstances, the Town’s ordinance expressly prohibits such contributions. It specifies that proffered conditions “shall not include a cash contribution to the Town.” The ordinance also prohibits the mandatory dedication of land for open space, parks, schools, fire departments, or other public facilities, except where necessary for on-site infrastructure such as streets, curbs, gutters, sidewalks, bicycle trails, or drainage, water, and sewer systems.

Similarly, the ordinance prohibits off-site payments or construction except for proportional participation in water, sewer, or drainage facilities that directly serve the development. No proffered condition may be accepted unless it relates specifically to the physical development or operation of the property, and all conditions must be consistent with the Town's Comprehensive Plan.

Once accepted by the Town Council, proffered conditions become legally binding components of the rezoning approval, running with the land and remaining in effect until formally amended by the Council in accordance with established procedures. All subsequent site and development plans must substantially conform to the approved proffered conditions. Each conditional rezoning must be clearly recorded on the Town's official zoning map, and the Clerk of the Council is required to maintain a conditional zoning index that provides public access to the adopted proffered conditions.

IV.3: Existing Proffer Statement

The applicant for the Rhodes Place & Broadus Creek Development has submitted the following voluntary proffer statement, which outlines the conditions proposed as part of the rezoning request:

- **Preservation of natural resources** - A representative sample of Faces of the Trees Carvings, compatible with the development plan and to preserve wetlands, RPA's, and natural areas.
- **Sidewalks** - Proposed on one side of each internal road, with handicap access ramps at appropriate access points.
- **Integrated trail and path** - A path system between all separate development areas within the project.
- **Connection with the Town trail/pathway system** - Pedestrian access to Main Street and the business community.
- **Open space** - To be maintained and utilized by the residents and their Property Owners Association.

- **Passive Park** – Created in Open Space area to provide interpretative signage to describe natural and environmental features and information regarding the Rhodes Tree Carvings.
- **A Boulevard Entrance** – A grassed median with landscaping to create a sense of arrival for the Broadus Creek Community with a masonry entrance sign feature with a decorative fence.
- **Entrance feature** for the Rhodes Place Community.
- **Cluster Mailbox** locations for each community in accordance with the USPS requirements.
- **Sign Posts and Lamp Posts** – Compatible with the Town standards at each intersection in Broadus Creek Single Family Community.
- **Automatic pole lights** – At each Single-Family house to provide added security lighting and require maintenance of those lights as part of the POA guidelines. The pole lights at each house will be operated independently by photocell without action by the homeowner and will be a requirement of the POA.
- **Limit tree clearing** to the greatest extent possible.
- **Community Clubhouse and Pool** – Will be constructed during the first phase of the Rhodes Place section of development or during the second phase of the Broadus Creek section, whichever comes first. Once a community clubhouse and pool are constructed, access will be provided to the entire development.
- **Bus Stop** – A proposed bus stop for Bay Transit is included in the Broadus Creek Development Plan.
- **Emergency Access** – A standby emergency-only access connector between Rhodes Place and Broadus Creek Development. This will be incorporated in the trail system and constructed to support emergency vehicles. To maintain a sense of community, this access point will be open to pedestrian and bicycle traffic on an everyday basis.

Collectively, these proffered conditions address on-site circulation, open-space use, environmental protection, and community amenities in a manner consistent with the Town’s Comprehensive Plan and the requirements of Section 3-9 of the Zoning Ordinance.

IV.4: Consistency with State and Local Requirements

The applicant’s proffer statement for the Rhodes Place & Broadus Creek Development is consistent with Section 15.2-2303.4 of the Code of Virginia and Section 3-9 of the Town of Warsaw

Zoning Ordinance. Virginia’s Residential Proffer Law limits localities to accepting only those proffers that specifically mitigate measurable impacts generated by new residential development. The Town’s ordinance further restricts conditional zoning by prohibiting cash contributions, mandatory land dedications, and off-site improvements, except for proportional participation in water, sewer, or drainage facilities.

Each of the applicant’s proposed conditions complies with these legal requirements and relates directly to the physical development, function, and operation of the property. The commitments address on-site improvements such as sidewalks, pedestrian linkages, open-space preservation, landscaping, lighting, and community amenities. No condition includes an off-site public improvement or financial contribution to the Town, ensuring all proffers remain lawful and enforceable under state and local provisions.

Because the Town does not operate a public-school system, and fire protection services are managed at the county level, no school- or fire-related impacts are applicable to this rezoning. Likewise, transportation impacts that might otherwise justify off-site mitigation cannot be addressed through monetary or construction proffers under the Town’s ordinance. To address access and circulation needs within the development, the applicant has incorporated pedestrian connections and internal road improvements consistent with the Town’s Comprehensive Plan and development standards.

It is important to note that the traditional proffer calculations commonly used in other Virginia localities, such as per-dwelling proffer calculations to offset school, transportation, or public-facility costs, do not apply in this case. The Town’s ordinance prohibits such contributions, limiting acceptable commitments to lawful, on-site improvements and proportional participation in utility facilities that directly serve the project. Accordingly, the applicant’s approach represents an appropriate and legally compliant method of mitigating the development’s on-site impacts.

Overall, the proffer statement satisfies the standards of reasonableness, proportionality, and conformity described in both state law and the Town’s zoning ordinance. The proposed conditions are specific, enforceable, and directly related to the impacts of the rezoning request.

Based on this review, the proffer statement appears consistent with applicable state and local provisions and represents an appropriate framework for the project's implementation.

Fiscal Impact Analysis Disclaimer

Every effort has been made to ensure the accuracy, reliability, and timeliness of the information presented in this Fiscal Impact Analysis. This report is provided “as is,” without warranties of any kind, whether express or implied, including, but not limited to, implied warranties of merchantability, fitness for a particular purpose, or non-infringement.

This analysis has been prepared using multiple data sources, methodologies, and reasonable assumptions. The information is subject to change without prior notice, and no assurances are given regarding its continued accuracy or completeness as circumstances evolve. It should not be construed as a legal description or as legal or tax advice.

Neither S. Patz & Associates nor its employees, officers, or affiliates accepts responsibility or liability for any damages arising from the use of or reliance on this report. Such damages may include, but are not limited to, loss of data, profits, business interruptions, or other financial losses.

The analysis relies on estimates, projections, and assumptions developed by S. Patz & Associates, along with data from third-party sources. While reasonable efforts were made to verify the data at the time of publication, external factors beyond S. Patz & Associates’ control may influence actual outcomes. No guarantee is made regarding the achievement of projections, as actual results may vary significantly due to unforeseen events or changes in circumstances.

Furthermore, the analysis includes assumptions deemed reasonable based on available information, but actual results may differ. This document is not a substitute for professional advice in legal or other specialized areas.

Water and Sewer Analysis Disclaimer

This water and sewer analysis is based on data and information provided by the Town of Warsaw, publicly available records, and other sources considered reliable. S. Patz & Associates has not independently verified the accuracy or completeness of these data. The assumptions and calculation methods used to estimate tap fees and user-fee revenues are intended to reflect current Town utility rates and typical residential consumption patterns but are subject to change if future rates, policies, or usage trends differ. This analysis is provided for informational and planning purposes only and should not be construed as legal, engineering, or financial advice. S. Patz & Associates assumes no liability for any decisions or actions taken based on the findings presented in this section.

Proffer Analysis Disclaimer

This proffer analysis is based on information gathered from a variety of sources deemed reliable. However, S. Patz & Associates has not independently verified or validated the accuracy or completeness of the data provided by these sources. The methods, assumptions, and analytical approaches employed in this report are intended to be consistent with applicable regulations and guidelines, including the Residential Proffer Legislation. None of the statements contained herein should be treated or interpreted as legal advice. S. Patz & Associates assumes no liability for any legal, financial, or administrative decisions made based on the contents of this report.

S. Patz & Associates Company Background

S. Patz & Associates is a Potomac Falls, Virginia-based real estate consulting firm with over two decades of industry experience. The firm provides comprehensive market research and strategic consulting services to a wide range of clients, including lenders, developers, builders, investors, and public agencies.

Known for its rigorous, data-driven approach, S. Patz & Associates applies a consistent analytical framework grounded in demographic, economic, and real estate market data to deliver objective insights and actionable recommendations. Clients rely on the firm to support due diligence, guide investment decisions, and evaluate the feasibility of proposed development projects across a range of asset types.

With a portfolio that includes hundreds of completed studies, S. Patz & Associates has established itself as a trusted advisor to both private- and public-sector clients. The firm’s expertise encompasses rental and for-sale housing, senior living, commercial and industrial development, hotels, and mixed-use projects. It also frequently partners with housing finance agencies, planning departments, and economic development organizations to support public policy and both local and regional planning efforts.

S. Patz & Associates combines market intelligence with clear, well-supported conclusions tailored to each client’s goals, regulatory requirements, and financial context. Its findings are frequently used in applications for tax credits, zoning approvals, bond financing, and other entitlement processes. In addition, the firm’s analysis plays a key role in demonstrating market feasibility for financing and informing project design, scale, and phasing.

Our core services include:

- **Rental Housing Market Studies:** We conduct market studies across the United States for a variety of rental housing types, including general occupancy, student housing, special-needs housing, and mixed-use developments. Our expertise also encompasses senior housing, including assisted living, independent living, and memory care. We provide both preliminary and comprehensive feasibility studies for internal use or for submission to financial institutions and lenders, including HUD, under the Multifamily Accelerated Processing (MAP) guidelines.
- **Affordable Housing Market Studies:** We work with both for-profit and non-profit housing developers to conduct market studies for affordable housing communities. These include Low-Income Housing Tax Credit (LIHTC) properties for families, seniors, and special-needs populations, including individuals with disabilities and veterans. S. Patz & Associates is approved by multiple state housing agencies and serves as a trusted provider for national tax credit syndicators.
- **For-Sale Housing Market Studies:** We conduct housing studies for a wide range of for-sale housing types, including single-family homes, townhomes, condominiums, and

specialized markets such as retirement and resort housing. Our expertise also covers feasibility studies for large master-planned communities, smaller subdivisions, infill projects, and active adult communities.

- **Hotel and Resort Market Studies:** We provide comprehensive market research and feasibility analysis for a variety of hotel and resort developments. Recognizing the role of these facilities in supporting tourism and local economic growth, we prepare objective reports that help developers and operators assess the potential of their projects.
- **Commercial and Industrial Market Studies:** We assess the feasibility of commercial developments, including retail, office, self-service storage, and industrial spaces. Our clients include both private developers and public-sector agencies.
- **Area-Wide Housing Studies:** We frequently conduct area-wide studies to assist public agencies in developing effective housing strategies. Our work with state housing agencies, planning departments, and economic development organizations has provided critical insights into local housing markets, guiding the development of informed housing policies and strategies.
- **Fiscal Impact Analyses:** We evaluate the net fiscal impact of proposed development projects for local governments, using detailed models, including those based on U.S. Bureau of Economic Analysis RIMS II data. These analyses assess the economic impact of new development on local communities.
- **Appraisals:** We offer specialized appraisal services for multifamily properties, with expertise in both market-rate and affordable housing, including HUD MAP, Section 8, LIHTC, and USDA programs. The firm has completed hundreds of HUD-compliant appraisals covering Sections 223(f), 221(d)(4), 231, 241, and 220, as well as Rent Comparability Studies (RCS) that meet Section 8 Renewal Guide standards. We also provide appraisals for LIHTC applications across the Mid-Atlantic region, support Fannie Mae and Freddie Mac financing efforts, and conduct USDA portfolio valuations. Additional services include appraisal reviews, such as HUD MAP Quality Control and RCS reviews for state Housing Assistance Payment (HAP) administrators.
- **Proffer Analyses:** Developers and municipalities throughout Virginia engage us to assess and calculate impact fees, which are one-time charges used to fund capital improvements required to support new development. Our reports provide legally sound recommendations for proffer amounts, tailored to each project’s characteristics and the needs of the local jurisdiction. These analyses evaluate the impacts of proposed rezonings and identify mitigation strategies to support public services, including schools, police, fire and rescue, and parks.



WARSAW TOWN COUNCIL

**NAME, INFORMATION AND RESUME DUE BY
DECEMBER 31ST, 2025**

EMAIL YOUR INFORMATION TO

JOSEPH QUESENBERRY, TOWN MANAGER, JQUESENBERRY@TOWN.WARSAW.VA.US

