

Submittal Plan Overview

Bluff Point Holdings LLC is requesting Northumberland County Board of Supervisors approval for a planned unit development as allowed as a Special Exception (Northumberland County Code 148-95(29)) for a 898 acre track it owns in fee simple on Bluff Point Neck in the Wicomico District of Northumberland County. This not a rezoning request . The request, as presented in this “Submittal Plan”, is to create a four season waterfront community set within the beautiful Chesapeake Bay environment. The dramatic water vistas, the serenity of salt marshes and creeks, and the abundance of wildlife and forest vegetation come together on this property as a classic Chesapeake landscape.

The Submittal Plan has been prepared using direct guidance from the Northumberland County Comprehensive Plan as adopted June 8, 2006. The County “Vision” as stated in the plan is:

“Taking advantage of its distinctive history, location and natural environment, Northumberland County will preserve its rural character and maritime heritage while fostering economic growth and the well-being of its citizens. Economic growth will occur that provides jobs, supports agricultural and water-based activities and provides services to the retired community. Residential, commercial and industrial development will be supported that enhances the social and economic life of the County and conserves its natural resources. It will become a model of planned waterfront residential and village business development that ensures the quality of life of its residents while attracting desirable new growth.

The education system will continue to improve so as to play a key role in helping children succeed and become the County’s future leaders. The government will continually strive to be fiscally sound and firmly responsive to meet the social needs of all members of the community.”

The underlying principal behind the Submittal Plan is for a project which is consistent with the Northumberland County Vision and whose inherent focus is on preserving the natural beauty and honoring the rich history of the region while allowing for a boutique resort hotel and Spa, inland marina, commercial village, private residences and recreational use of this special property. The Submittal Plan has been created to allow broad use of the property while at the same time addressing the protection of the sensitive environmental aspects of the land.

The creation of the Submittal Plan has taken almost four years to ensure it has been thoughtfully prepared to be successful on key criteria established by the team: compatibility and adherence to the Northumberland County Comprehensive Plan, creation of job opportunities, environmental stewardship, a care free living style where residents can enjoy and relax within the natural surroundings, educational and cultural enrichment benefits to Northumberland County and her residents, economic viability for Northumberland County and protection of the investment of those choosing to have a home at Bluff Point. While

there are many projects on the Chesapeake Bay, there is no similar project that has all of Bluff Point's aspects. It is truly unique.

To best ensure environmental issues were properly considered, the Bluff Point team became a member of Audubon International's Gold Signature Program, their most stringent program, for responsible environmental development. The team has worked with Audubon Environmental, Audubon International's environmental consulting arm, in the development of the Submittal Plan which has been endorsed by them as meeting the standards of the Gold Signature Program. A stringent environmental code of conduct covering individual property use and management will be a critical aspect and component of a Homeowners Association document.

Bluff Point's 898 acres include a 100 acre salt marsh and a mile of sand beach along the Chesapeake Bay, an additional mile of frontage on Barnes Creek and limited frontage on Dividing Creek of Jarvis Creek. The Submittal Plan includes a 90 room boutique resort hotel, comprised of both inn rooms and individual cottage rooms, and 530 private residences in several concentrated neighborhoods and environments across the property. A harbor village, situated on an inland marina, is the center of Bluff Point providing shopping, multiple dining venues, a postal center, a chapel and a cultural and artistic gathering place for residents, guests and the community of the Northern Neck. The marina will offer slips for residents, transient boaters, guests and the general public and provide fuel, pumpout facilities and a ships store.

The Submittal Plan for Bluff Point has all of the development concentrated on 315 of the total 898 acres with the balance of 583 acres being maintained as open space. The build-out of Bluff Point will be done in phases with the expectation that after 10 years all home sites will have been sold and in 15 years approximately 465 of the 530 residences will be completed. Based on current industry trends it is estimated that 50% of the developed properties will be pre-built product and 50% will be custom design homes.

County regulations require that detailed site plans be submitted and approved before any construction can begin. Such detailed plans will be governed by the commitments and standards of this Submittal Plan, while reflecting current market realities at the time the detail plans are submitted. It is anticipated that certain common elements and amenities will be bonded to ensure completion. This process will ensure proper and prudent controls as well as ensure the success and viability of the total project as it is built out.

The Bluff Point team has performed extensive studies to ensure the Submittal Plan is a workable and viable plan using the Best Practices Management approach as the standard. The studies completed, the firm conducting the study and the major findings are listed below. The complete report from most studies is a part of the Formal Submittal available in the County Office Building.

- Market Analysis – Key success factors – ***RCLCO, Bethesda, MD; MBA Students Wake Forest University, Winston-Salem, NC***
 - o The Northern Neck, and specifically Northumberland County, is an established destination and retirement community.

- Proximity to the populations of Richmond, Northern Virginia and the whole Washington DC market
 - The proximity to the towns of Kilmarnock, White Stone and Irvington and their local amenities
 - The proximity of the property for easy boating access to the Bay
 - The environmental stewardship commitment of the Submittal Plan
 - The project amenities of the spa, dining venues, shopping, etc.
 - The absence of any competitive project
 - Four nearby golf courses providing adequate golfing options
 - Available labor force
- Northumberland County Comprehensive Plan and Code Analysis
 - Consistent with the Northumberland County Comprehensive Plan
 - Consistent with the Northumberland County Ordinances and Zoning Code
 - No rezoning is required
 - Board of Supervisors approval is required for a planned unit development by approval of a special exception permit
 - Total density will not exceed the by-right density allowed on the total property
 - No building height variances are requested
- Fiscal Impact to Northumberland County - ***ERA-AECOM, Washington DC***
 - Jobs created
 - 141 projected average fulltime equivalent construction jobs over 15 years
 - 210 projected fulltime equivalent jobs upon build-out
 - \$2,041,000 in Gross Revenue at Build-out (Year 15 - 2026)
 - \$2,040,000 in real estate tax revenue projected at build-out
 - \$170,900 in property tax revenue projected at build-out
 - \$505,000 in Additional Expenses at Build-out
 - \$157,000 additional variable general expense
 - Assumes all homeowners are fulltime residents
 - Commercial related expense is allocated on employment
 - \$100,000 additional administrative expense
 - \$110,000 additional emergency services expense
 - \$138,000 additional county public education expense
 - \$659,100 additional revenue should Northumberland County levy a lodging and meals tax specifically for Bluff Point
 - Requires a county wide referendum
- Archeological ***Bay Design Group, White Stone, VA***
 - Nothing of historical significance determined
- Threatened and Endangered Species (Tiger Beetle and Bald Eagle) ***Barry Knisley, Ph.D, Ashland, VA: Vanasse, Hangenn, Brustlin, Inc, Williamsburg, VA***

- No Bald Eagle nests on the property
- Tiger Beetle are present in the sand shoreline along Oyster Creek to the north and sand shoreline along the Bay side of Salt Marsh to the south. The proposed Shoreline Stabilization is expected to create new habitat for the Tiger Beetle
- Chesapeake Bay Resource Protection Area Mapping - **Bay Design Group, White Stone, VA; Vanasse, Hangenn, Brustlin, Inc, Williamsburg, VA**
- - All RPA mapping has been completed
 - Bluff Point is self imposing a 200' RPA (Versus the required 100' RPA) along 2,150 feet of the total 2,465 total feet of Bay frontage with development. The Bay Club is the only facility which will have a 100' setback along its 315 feet of frontage
- Storm Water Management **Sherwood Design Engineers, NY, NY**
 - Will meet or exceed state and local requirements
 - Storm water flows will not exceed current flows into the Bay
 - Created non-tidal wetland lakes will be used in conjunction with other systems to handle needs
- Wastewater Management **Bury+Partners–Virginia, Inc, Williamsburg, VA**
 - No discharge into the waters of the Chesapeake Bay
 - For the first 25+/- Beach Cottages and Beach Club wastewater needs will be met by using common septic systems on site already approved. This use is temporary and will be abandoned prior to the issuance of additional certificates of occupancy.
 - The permanent system will be a state of the art facility with water reuse and pine forest irrigation meeting or exceeding all regulatory requirements
 - Water reuse will be on Bluff Point for irrigation
 - Discussions have been initiated with Indian Creek Country Club for reuse on their golf course to reduce water demand on the freshwater aquifer
 - Capacity will be provided to serve the needs of the clubhouse facility of Indian Creek Country Club
 - Capacity will be provided to serve to residential needs of all non-Bluff Point homes on the north side of Barnes Creek (Monarch Shores)
 - Bluff Point will provide free hookup
 - Homeowners would pay their usage fees
- Potable Water **Bury+Partners–Virginia, Inc, Williamsburg, VA**
- - For the first 25+/- Beach Cottages and Beach Club water will be drawn from the Upper Potomac Aquifer which is the aquifer currently providing water to the Northern Neck. This use is temporary and will be abandoned prior to the issuance of additional certificates of occupancy.

- The permanent system will be a desalinization plant using saline water from the Middle Potomac Aquifer.
 - Studies and discussions with regulators indicate two options for brine disposal, both of which would be environmentally acceptable. The preferred is to inject the brine back into the Middle Potomac Aquifer and will require approval from EPA. The other is to discharge the brine into the waters of the Bay and would require approval from the Virginia Department of Environmental Quality.
- Traffic Impact Analysis - ***VETTRA Co.; Woodbridge, VA***
 - Maximum daily volume “worst case” of 7,204 vehicles a day at build-out (2025 for traffic study).
 - Based upon VDOT requirements of 100% capacity usage of all facilities with “conservative” use by Bluff Point homeowners
 - Assumes 100% of lots are developed
 - Assumes all residents are fulltime
 - With the exception of the intersection of Route 200 and Bluff Point Rd (Route 608) all intersections and roadways meet VDOT acceptable levels of service.
 - A traffic light at the intersection of Routes 200 and 608 will be needed.
- Wetland Delineation with US Army Corp of Engineers Confirmation (USACE) - ***Williamsburg Environmental Group, Williamsburg, VA; Vanasse, Hangenn, Brustlin, Inc, Williamsburg, VA***
 - All wetlands have been delineated and confirmed by USACE
 - Total wetlands of 452 acres
 - Total wetland impact of 1.95 acres
 - .41 acres tidal impact with .082 acres of tidal wetland created
 - 1.54 acres non-tidal impact primarily from road crossings with a minimum of 3.08 acres of created non-tidal wetlands
- Bay Shoreline Stabilization ***Williamsburg Environmental Group, Williamsburg, VA; Applied Technology Management, Charleston, SC***
 - Nine breakwaters installed along upland Bay front
 - Sand nourishment behind the breakwaters
 - Native grasses planted in nourished area
 - Dune created along shoreline
 - The shoreline stabilization plan will improve water quality in the Bay due to improved clarity from reduced erosion and planting of grasses
 - The sand beach will provide new habitat for Tiger Beetles
- Marina and Docks - ***Applied Technology Management, Charleston, SC***
 - Marina design allows proper flushing and meets all state standards for water quality
 - Inland Marina benefits versus marina in Barnes Creek

- Provides a protected harbor with less risks to boats docks and other property from storm damage
 - Maintains serenity of the Barnes Creek shoreline
 - Requires less dredging of Barnes Creek
 - Reduces the amount of bulkheading and hardening of the shoreline
 - Private docks will be prohibited.
 - A watermen’s landing for commercial boats will be located near the marina entrance channel
 - Kayak launches will be located on Barnes Creek, Jarvis Creek and possibly Oyster Creek
- Oyster Leases
 - Oyster leases totaling 61 acres have been acquired in Barnes Creek
 - An additional 40 acres of oyster leases in Barnes Creek are in the process of being acquired from the Commonwealth of Virginia
 - A meeting has been held on site with The Nature Conservancy’s Chesapeake Bay Program Head to ascertain possible plans for Oyster restoration in Barnes Creek
- Fire and Safety
 - Currently Fire and Safety services for Bluff Point Neck are provided by Kilmarnock and Lancaster County
 - Northumberland County officials and the officials of Kilmarnock and Lancaster will determine how these services are to be provided
 - The Fiscal Impact Analysis allocates costs to provide these services

Meetings have been held with all appropriate governing state and federal regulatory agencies at which the Submittal Plan and proposed regulated systems described herein were shared in detail. In addition, the plan has been presented to The Nature Conservancy.

The major components of the Bluff Point Submittal Plan are more thoroughly described in text of the Formal Submittal Plan on file with Northumberland County.

The management of Bluff Point Holdings LLC, understands and recognizes the magnitude of the Submittal Plan, the breadth of its scope and the potential impact for Northumberland County and for its residents and wants the plan to be transparent. To this end, a website has been created (BluffPointVa.com) along with a short video to share the vision for Bluff Point.

More importantly, the opportunity to meet with management, review the plans in greater detail and discuss the project is available for those who wish to do so. The primary venue for these small group meetings will be near the property, however there may be meetings elsewhere in the county as may be desired by interested parties. To register to attend a meeting, please visit the website or call 804/577-3075.