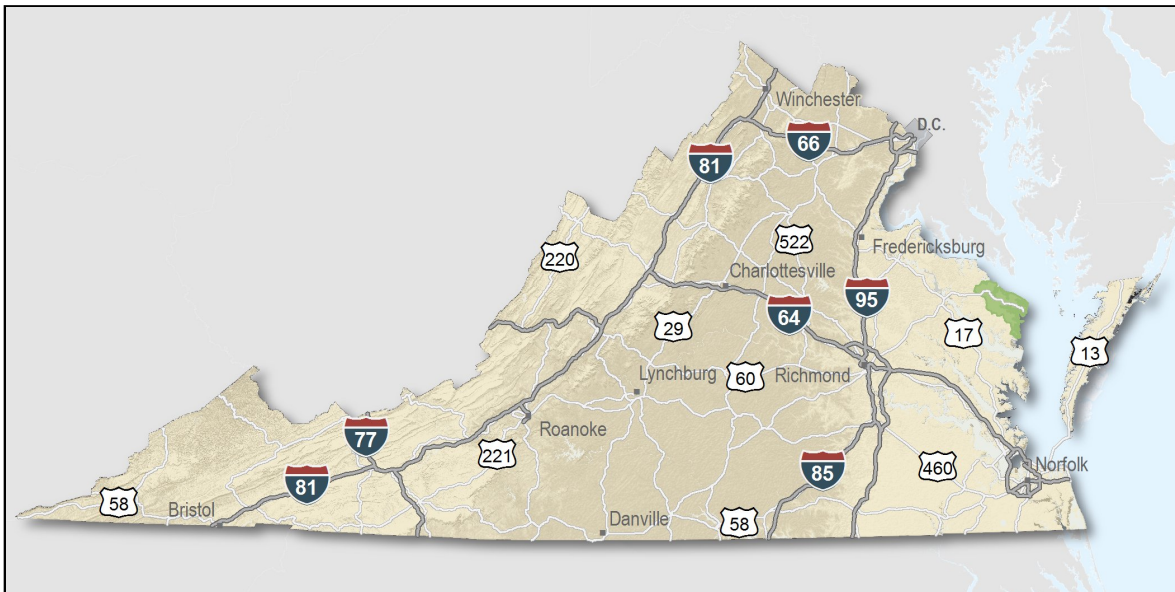

Northumberland County, Virginia

Overview

Only a few locations can guarantee the right combination of resources that are crucial to your business's success. Virginia's premier location offers excellent domestic and international access. Centrally located on the U.S. East Coast, more than 47 percent of the U.S. population is within a day's drive, and our integrated transportation system of highways, railroads, airports and seaports ensures that you can reach every one of your markets efficiently. Close proximity to Washington, D.C. facilitates contact with policy makers and the federal government system.

Virginia continues to rank among America's leading states for business by CNBC and Forbes.com. Business-first values, easy access to markets, stable and competitive operating costs, and a talented workforce all drove Virginia to the top. This unique combination of assets has encouraged businesses to prosper here for more than 400 years. Like you, they searched the world over for that convergence of resources that would help ensure their prosperity. For them, their search ended here. Chances are yours will too.

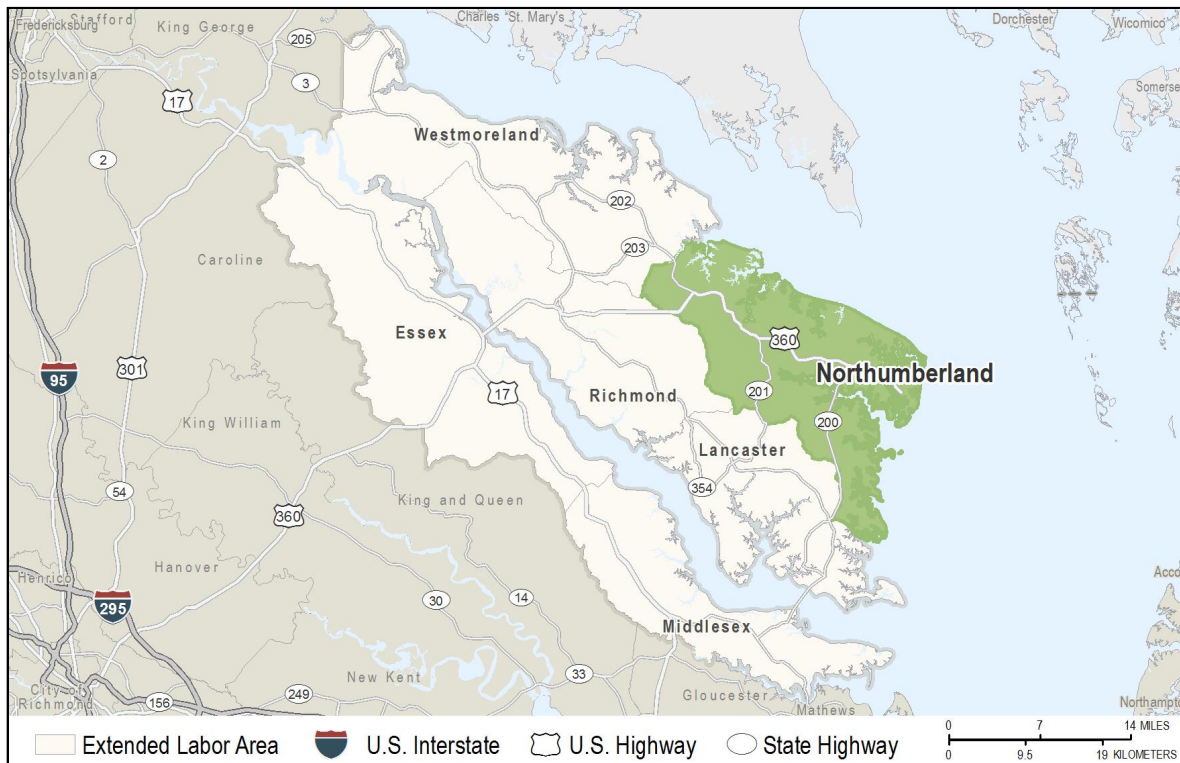
- AAA bond rating- Virginia has maintained a AAA rating since 1938, longer than any other state.
- Right-to-work law allows individuals the right to work regardless of membership in a labor union or organization.
- Corporate income tax rate of 6% has not been increased since 1972.
- Headquarters to 37 Fortune 1000 firms.
- Headquarters to 56 firms each with annual revenue over \$1 billion.
- More than 21,400 high-tech establishments operate in Virginia.
- More than 700 internationally-owned businesses from 40 countries are located in Virginia.
- Ranks third among the 50 states as a recipient of federal R&D funds.
- Streamlined permitting process.
- Recruitment training programs to help new businesses become operational faster.
- Programs at little or no cost to help businesses increase international sales.



Location

Northumberland County is located in the eastern portion of Virginia at the northeastern tip of the Northern Neck peninsula. This 223 square mile county is bounded on the north by the Potomac River and the east by the Chesapeake Bay. The county is positioned on the Chesapeake Bay, halfway between the Washington, D.C., and Hampton Roads metropolitan areas.

Northumberland County is 70 miles northeast of Richmond and 112 miles southeast of Washington, D.C. The Port of Hampton Roads is 94 miles south.



Labor Market

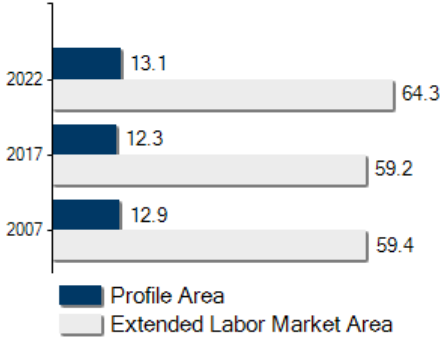
Population		
Gender Distribution (2017)		
Northumberland County	Male 49.2%	Female 50.8%
Race/Ethnicity (2017)		
Classification	Profile Area	Extended Labor Area
White	8,863	40,593
Black	3,110	16,411
Two or More	203	1,344
Asian	60	446
American Indian or Alaska Native	28	372
Pacific Islander	11	48
Hispanic (may be of any race)	455	2,275
Median Age (2017)		57 years

Civilian Labor Force (2017)	
Northumberland County	5,364
Extended Labor Market Area	28,714
Total	34,078

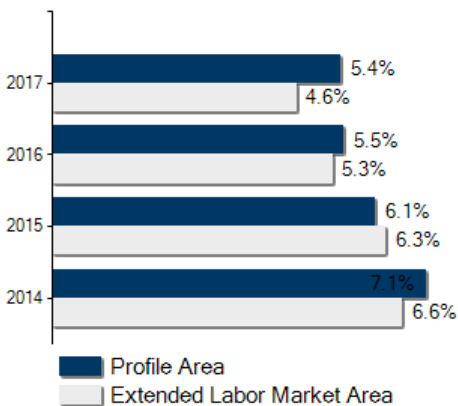
Labor Force Participation (2013-2017)	
Northumberland County	48.3%
Extended Labor Market Area	53.5%

Unemployment	
Unemployment Rate (September 2018)	
Northumberland County	3.3%
Extended Labor Market Area	3.1%
Statewide	2.8%
Unemployed (2017)	
Northumberland County	292
Extended Labor Market Area	1,304
Total	1,596
Underemployed (3rd Quarter 2018)	
Northumberland County	560
Extended Labor Market Area	2,966
Total	3,526

Population in Thousands



Unemployment Rates





Labor Market

Commute Time (2013-2017)

Worked from home	221	4.8%
Under 15 minutes	1,534	35.0%
15-24 minutes	1,070	24.4%
25-34 minutes	855	19.5%
35-44 minutes	329	7.5%
45-59 minutes	206	4.7%
Over 60 minutes	390	8.9%
Mean Travel Time to Work (minutes)		28

Additional Labor Resources

High School Graduates Not Continuing (2017-2018)	19
Two-Year College Graduates (Spring 2017)	842
Two-Year College Enrollees (Fall 2017)	3,746
Total	4,607

Career Readiness Certificate (06/30/2017-06/30/2018)

Virginia's Career Readiness Certificate (CRC) assists employers by certifying that a recipient possesses core skills in applied math, reading for information, and locating information. The CRC certification is based on established Workeys® assessment tests. Virginia uses a three-tiered approach (bronze, silver, gold) to credentialing certificate holders that is based on the recipient's level of development skills.

Northumberland County	5
Extended Labor Market Area	28
Total	33

Educational Attainment

On-Time Graduation Rate (Class of 2017)	95.6%
Percentage of Northumberland County population age 25+ who are high school graduates (2013-2017)	90.7%
Percentage of Northumberland County population age 25+ who have earned a Bachelor's Degree or higher (2013-2017)	26.4%



Labor Market

Employment by Sector* (2nd Qtr. 2018)		
Agriculture Forestry Fishing and Hunting	102	4.0%
Mining Quarrying and Oil and Gas Extraction	0	0
Utilities	0	0
Construction	207	8.2%
Manufacturing	592	23.5%
Wholesale Trade	44	1.7%
Retail Trade	319	12.6%
Transportation and Warehousing	37	1.5%
Information	N.D.	N.D.
Finance and Insurance	58	2.3%
Real Estate and Rental and Leasing	19	0.8%
Professional Scientific and Technical Services	62	2.5%
Management of Companies and Enterprises	N.D.	N.D.
Administrative and Support and Waste Management	89	3.5%
Educational Services	0	0
Health Care and Social Assistance	67	2.7%
Arts Entertainment and Recreation	93	3.7%
Accommodation and Food Services	141	5.6%
Other Services	136	5.4%
Total Government	498	19.7%
Federal Government	28	1.1%
State Government	37	1.5%
Local Government	433	17.2%
Unclassified	N.D.	N.D.
Total	2,522	100.0%

N.D. - Not Disclosed

*By Business Establishment

Labor Market

Major Employers

Manufacturing

Company

Carry-On Trailer Corp.
Cowart Seafood Corp.
Lake Packing Co, Inc.
Little River Seafood, Inc.
MTEQ
Omega Protein Inc.
Tiffany Yachts

Product/Service

Trailers
Oysters
Canned fruits and specialties
Seafood
Advanced sensors
Fish oil, meal & solubles
Yacht builders

Labor Market

Union Activity (8/1/2015 - 8/1/2018)

Petitions filed for representation	1
Elections won by company	1

Labor Market

Estimated Earnings (May 2017)

Occupation	Median Wage (US\$)	Mean Wage (US\$)	Median Salary (US\$)	Mean Salary (US\$)
Laborers and Freight, Stock, and Material Movers, Hand Industrial Truck and Tractor Operators	11.59	12.17	24,104	25,303
Heavy and Tractor-Trailer Truck Drivers	15.34	16.43	31,913	34,179
Inspectors, Testers, Sorters, Samplers, and Weighers	15.90	16.81	33,065	34,966
Welders, Cutters, Solderers, and Brazers	12.07	13.61	25,106	28,323
First-Line Supervisors of Production and Operating Workers	18.61	17.74	38,713	36,903
Maintenance and Repair Workers, General	19.29	28.86	40,131	60,047
Industrial Machinery Mechanics	18.30	18.59	38,070	38,670
Office Clerks, General	14.95	17.44	31,101	36,259
Secretaries and Administrative Assistants, Except Legal, Medical, and Executive	13.37	14.50	27,813	30,167
Receptionists and Information Clerks	16.57	16.28	34,461	33,843
Customer Service Representatives	12.66	12.90	26,329	26,830
Bookkeeping, Accounting, and Auditing Clerks	13.18	13.60	27,416	28,298
First-Line Supervisors of Office and Administrative Support Workers	17.56	17.54	36,545	36,488
Computer Network Support Specialists	24.88	24.33	51,760	50,610
Computer User Support Specialists	24.70	29.68	51,361	61,742
Network and Computer Systems Administrators	19.57	20.00	40,700	41,613
Accountants and Auditors	34.34	35.46	71,440	73,754
Management Analysts	27.33	32.28	56,852	67,151
Human Resources Specialists	32.64	36.11	67,889	75,117
	35.23	34.50	73,287	71,745

Per Capita Personal Income (2016)

\$44,653

Median Family Income (2013-2017)

\$65,774

Education

Public School Enrollment (Fall 2017)

Level	Number	Enrollment
Elementary	1	598
Middle	1	285
High School	1	431

Student Teacher Ratio (FY 2017)

Elementary	12:1
Secondary	10:1

Per Pupil Expenditure (FY 2017) (US\$)

12,773.00

On-Time Graduation Rate (Class of 2017)

95.6%

High School Graduates Continuing Education (2017-2018)

82.1%

Advanced Programs (2017-2018)

Governor's Schools

Chesapeake Bay Governor's School for Marine & Environmental Science

Governor's STEM Academies and Health Academies

Northern Neck Technical Center Governor's STEM Academy for Agriculture and Maritime Studies

Governor's School Enrollment	24
Students taking 1 or more Advanced Placement (AP) Courses	38
Students taking 1 or more AP Exams	38
Students taking 1 or more Dual Enrollment Courses	195



Education

Workforce Development Facilities

Facility	Type
Eastern Shore Workforce Center	Satellite Center
Fredericksburg Workforce Center	Comprehensive Center
Job Assistance Center	Satellite Center
Northern Neck Technical Center	Career and Technical Center
Warsaw Workforce Center	Satellite Center

Higher Education Facilities – Fall 2017

Facility	Enrollment
Rappahannock Community College - Warsaw Campus	1,896
Rappahannock Community College - Glens Campus	1,850
Rappahannock Community College - Kilmarnock Center	^{†§}

[†] Enrollment figures are not available.

[§] Enrollment counted at a main campus.



Transportation

Interstates	
Name	Distance
I-64	30.9 miles (49.7 km.)
I-664	44.2 miles (71.1 km.)
I-95	45.2 miles (72.7 km.)
I-295	45.8 miles (73.7 km.)

Note: Measured from border of locality/region.

Highways				
Highway 200	Highway 201	Highway 202	Highway 360	

Commercial Air Service	
Newport News-Williamsburg International Airport, Newport News -- 75.7 miles (121.8 km.)	
American Airlines	Delta Air Lines

Note: Within a 75-mile drive of the center of the locality.



Transportation

General Aviation Service

Name	Runway Length
Hummel Field Airport, Saluda	2,170 ft (661 m)

Freight Rail Service

Norfolk Southern Railway Company

Seaports

Name	Distance
Port of Virginia (Richmond Marine Terminal)	89.0 miles (143.2 km)
Port of Virginia (Virginia International Gateway)	94.0 miles (151.3 km)
Port of Virginia	113.0 miles (181.9 km)

Note: Driving distance from the center of the locality to Port of Virginia and any other seaports within 100 miles.

Other Ports of Entry

Name	Distance
Newport News	75.7 miles (121.8 km)
Richmond-Petersburg	78.7 miles (126.7 km)
Norfolk	95.3 miles (153.4 km)
Port of Washington - Dulles	139.0 miles (223.8 km)

Note: Driving distance from the center of the locality to Port of Washington - Dulles and any other port of entry within 100 miles.

Utilities

Utilities	
Electric	Dominion Energy
Electric	Northern Neck Electric Cooperative
Telecommunications	Verizon South
Water	Sydnor Hydrodynamics, Inc.
Water	AquaVirginia
Waste Water Treatment	Reedville Sanitary District
Solid Waste Disposal	Tri-County Sanitary Landfill

Financial Institutions

Financial Institutions – 1st Qtr 2018 Assets

Bank	Assets (US\$ Millions)
Union Bank & Trust Co.	13,118.0
Sonabank, N.A.	2,652.5
Essex Bank	1,353.1
Virginia Commonwealth Bank	992.9



Government and Taxes

Government

Northumberland County has a County Administrator and a five-member Board of Supervisors.

The county has a comprehensive plan and zoning ordinance.

Heathsville is the county seat. Kilmarnock is the only incorporated town in Northumberland County

Taxes

Localities in Virginia collect a 1% sales tax. They do not tax other items taxed at the State level.

Counties and cities in Virginia are separate taxing entities. Therefore, a company pays taxes to either a county or to a city.

If a company is located in a town, it pays town and county taxes except for utility taxes which are paid only to the town and the license tax which is paid only to the town unless town law permits the additional collection of a county tax.

Manufacturers pay real estate, machinery and tools, truck and automobile, utility, and sales taxes.

Nonmanufacturers pay real estate, tangible personal property, truck and automobile, utility, and sales taxes. They also may pay either a merchants' capital or a license tax.

Manufacturer's Tax Profile (Northumberland) [pdf](#)

Non-Manufacturer's Tax Profile (Northumberland) [pdf](#)



Community Facilities

Northumberland County residents generally utilize the medical services available at Riverside Tappahannock Hospital and Rappahannock General Hospital. Riverside Tappahannock Hospital is a 67-bed facility that offers general surgery, cardiac and orthopedic surgery, emergency care, physical therapy, nuclear medicine and diagnostic services. Rappahannock General Hospital in Kilmarnock provides surgery, emergency care, internal medicine, obstetrics, orthopedics and diagnostic services in their 76-bed facility. County residents are also easily accessible to the numerous hospitals and clinics located in Fredericksburg and the Richmond metropolitan area. An air ambulance service is also available for emergency access to the metropolitan medical centers.

There are 13 physicians and four dentists who maintain practices in the county.

Northumberland Public Library, Inc. located in Heathsville contains 33,480 volumes and circulates 35,680 items per year. Residents can also utilize the 44,700 volume Rappahannock Community College Library system.

Over 30 churches representing the predominant Protestant denominations and the Catholic faith are located in Northumberland County. Jewish synagogues can be found in Fredericksburg and Richmond.



Community Facilities

(continued)

Approximately 50 retail and service-related establishments provide for the immediate needs of county residents. Grocery and variety stores are included in this retail mix. The nearby Fredericksburg, Newport News, and Richmond metropolitan areas have numerous shopping centers and regional malls that add to the shopping opportunities available to Northumberland County residents.

With over 556 miles of shoreline, Northumberland County offers residents and visitors numerous opportunities for water related activities. Sandy beaches along the Potomac River and Chesapeake Bay provide ideal locations for swimming and sunbathing. The innumerable creeks, bays, rivers and inlets offer unlimited waterways for boating, crabbing, and salt-fishing. At many locations throughout the county, skilled fishing guides and boats are available for hire. During the summer season, cruise ships at several locations in the county are operated along the Potomac River and the Chesapeake Bay.

Northumberland Civic Center at Glebe Point has an Olympic size swimming pool and picnic facilities. A nine-hole golf course, tennis facilities, and numerous boat ramps and marinas are also available to the public.

Indian Creek Yacht and Country Club at Byrdton offers members an 18-hole golf course, tennis and swimming facilities.

Recreational activities are also sponsored by the schools, churches, 4-H clubs, Scouts and other civic and social organizations.

Three wildlife areas are located in the county for hiking and biking.

Northern Neck Profile

Northern Neck Planning District Commission