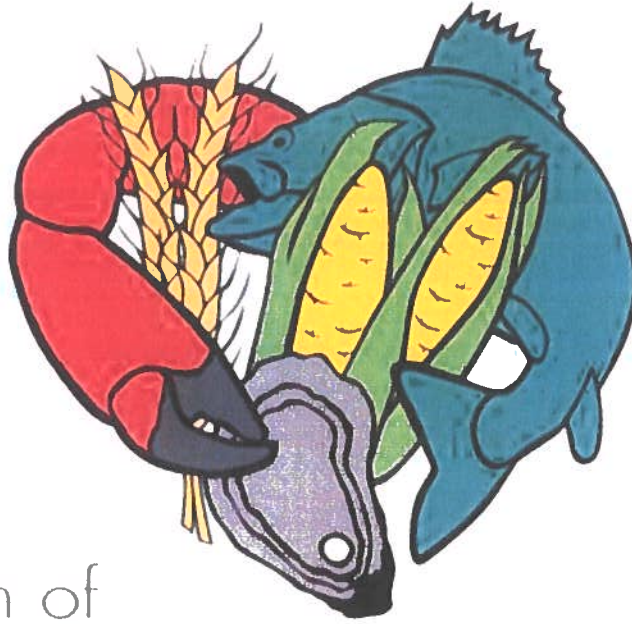




Town of

WARSAW

Heart of Virginia's Northern Neck

Economic Incentive Grant Program



Program Details and Application



Warsaw Economic Incentive Program



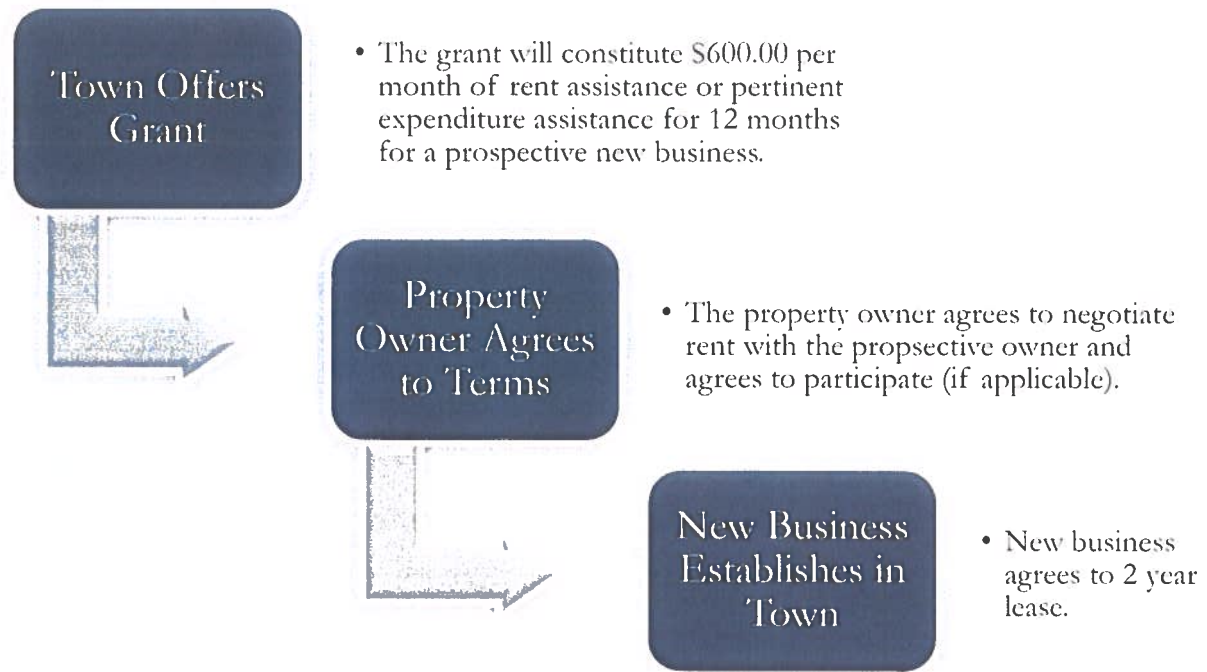
Warsaw's Commitment to Growth

The Warsaw Town Council is committed to an aggressive economic development strategy that addresses many of the core issues found within Town. Through tireless efforts, Town staff have successfully applied for millions in grant funds that assist in the revitalization of our Main Street corridor, downtown, and other areas of concern.

Both Council and staff have now recognized an urgent need in addressing vacancy rates of commercial establishments across Town. To counter this gradual loss of commercial activity, the Town is partnering with the University of Mary Washington Small Business Development Center – Warsaw Center and the Warsaw Richmond County Chamber of Commerce to implement one of the most aggressive and innovative economic vitality projects in the State of Virginia.

Economic Incentive Program

The Economic Incentive Program (EIP) is a formulated strategy that combines public sector, nonprofit, and private sector tools and talents to foster an engine for growth. The formula will be competitive and will require applications from the various existing and prospective business owners across Town. The Town Council, after an objective review process, will then award one new business per year a grant that will subsidize rent for one (1) year, creating a reduced rent location for a new establishment within Town, or to be used towards pertinent business expenditures (reimbursement based). The parameters of the grant are, as follows:



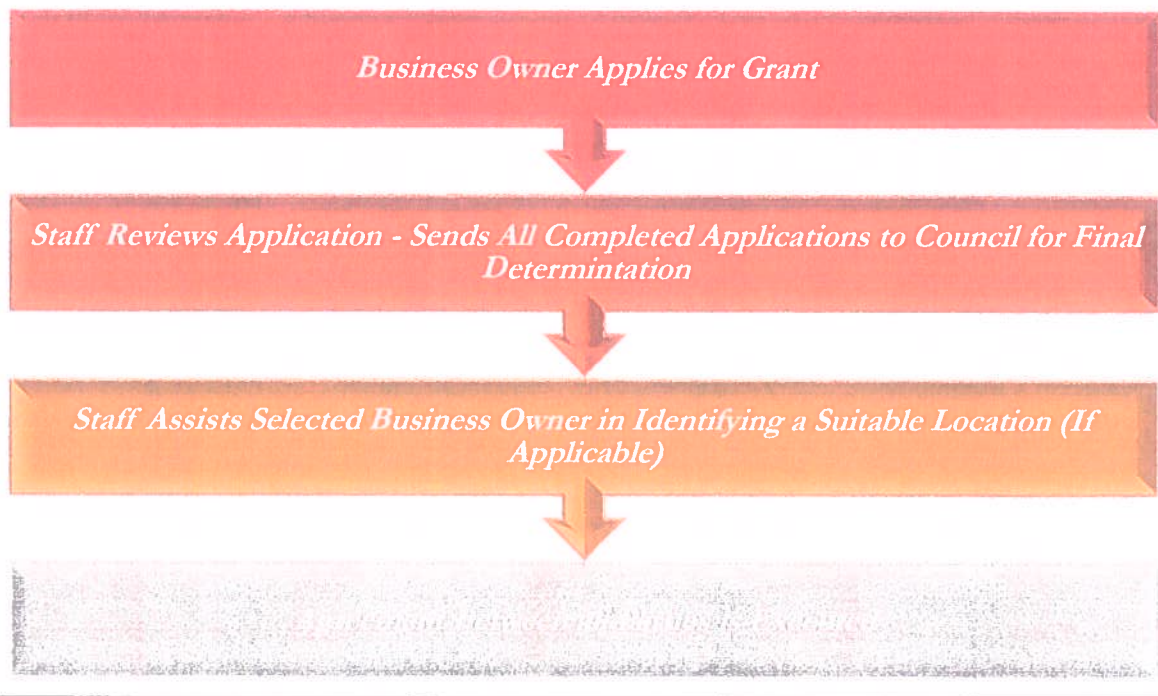
1. **Town Incentive** – The Warsaw Town Council will offer a grant of no greater than \$600.00 per month (\$7,200 / year) to a prospective business applicant seeking to locate within the Town of Warsaw in order to subsidize the cost of rent for one (1) year for a vacant commercial property in Town, or to assist in capital expenditures that are directly related to the daily operations and functions of the business. The business entity must sign on to a negotiated two (2) year lease with a property owner. The property owner shall only charge for any utilities specifically used by the new tenant. Any breach of these terms will result in a forfeiture of the grant and a repayment of any funds expended by the Town. Any property owner that charges any rent beyond the negotiated terms will be held liable for refunding said charges to the business owner and shall be held liable for any expenditures or legal fees due to breach of contract.
2. **Small Business Development Center Incentive** – The University of Mary Washington SBDC – Warsaw Center will offer a wide array of services including free workshops, free training, and monthly financial planning and review. The new establishment must attend monthly financial advisement meetings with the SBDC staff in order to qualify for this grant.

3. **Warsaw Richmond County Chamber of Commerce** – The WRC Chamber will offer multiple incentives, such as a free Chamber Membership for the first year, a free vendor spot at Warsawfest and Pickin' in the Park, free marketing and advertising, will hold one (1) Chamber After Hours at the new establishment, will negotiate with local vendors for lower rates on local goods and services, will hold a free ribbon cutting and press release, etc. The new establishment must attend no less than two (2) Chamber sponsored networking events.

Outcomes of the Program

The Town Council and staff feel strongly that this program will lead to an innovative pattern of growth within the Town of Warsaw. In order to maintain Council's vision of renewed economic prosperity, this grant provides small business with an opportunity that other localities do not or cannot offer. Each year, a new small business will begin, grow, and develop within the Town, filling our storefronts, providing jobs, and pumping capital back into the local economy. We believe this program will be a resounding success and will become a template for other economically aggressive communities across the Commonwealth.

Administrative Process



Date Received:

___/___/___



Economic Incentive Grant Application

Applicant Information

1. Applicant Name Paige C Totaro
First M.I. Last
2. Applicant Phone Number 703-944-0331
3. Applicant Mailing Address PO Box 322, Warsaw, VA 22572
4. Applicant Physical Address 156A Main Street, Warsaw, VA 22572
5. Applicant Email Address paigeconnertotaro@gmail.com
6. Business Name River Arts Garage, Inc.
7. DUNS Number 9applied for)
8. Business Tax Identification Number 42-2883980
9. Number of Full-Time Employees (Current) 0 (Proposed) 0

10. Number of Part-Time Employees (Current) 1 (Proposed 1)

11. How long has the business been in operation? new business

12. Estimate your current (if existing) or proposed gross sales: \$ 21700, proposed

Supplemental Comments and Questions

13. What is the Primary Function / Purpose of the Establishment?

River Arts Garage will function as an arts center, offering art classes,
art exhibits, performances, open workshop time, and retail sales.

14. In what ways do you think this will benefit the Town of Warsaw?

RAG will bring traffic to the downtown area whenever there are art classes
and special events, which we hope to have on a weekly basis from the start.
RAG will offer community space for meetings, birthday parties, and other
activities such as poetry readings, writing groups, book clubs, etc.

15. In what ways do you plan to initially fund your operation?

Initially, the organization will be funded via grants from both the town of Warsaw
and Richmond County, as well as contributions from the initial board members.

16. In what ways do you plan to fund your operation after the rent-free year?
Going forward, we anticipate income from class registrations, space rental,
fundraising events, grants, and memberships.

Acknowledgments

Do You Acknowledge the Following (Circle Yes or No):

- a) That You Will be Required to Work with Both the SBDC and Chamber per
Terms of Contractual Agreement ~~X~~ YES / NO
- b) That You Must Sign on to a Two (2) Year Lease ~~X~~ YES / NO
- c) That any Breach of Contract Will Result in Financial Restitution to the Town
of Warsaw ~~X~~ YES / NO

The applicant is reminded that this application shall be considered public record of
the Town of Warsaw.

PCT _____ I am the authorized agent (Please Initial)

06/10/2026 / _____
Date



Signature of Applicant

Property Information

1. Property Street Address 156A Main Street, Warsaw, VA 22572
2. Property Tax Map Number _____
3. Property Zoning Designation _____
4. Property Description (*Acreage & Assessed Value*) _____
5. Building Square Footage _____
6. Vacant Square Footage _____
7. Is the Building Equipped for a Specific Purpose? (Restaurant, Paint Shop, etc.)

8. Other Information (Liens, Structural Issues, etc.)

Date Received

6/ / 26



Economic Incentive Grant Application

Applicant Information

1. Applicant Name Kelly C Hathaway
First M.I. Last
2. Applicant Phone Number 757-761-0566
3. Applicant Mailing Address 3139 Farnham Creek Rd, Warsaw, VA 22572
4. Applicant Physical Address 1516 Main St.
5. Applicant Email Address southernrootsmarketva@gmail.com
6. Business Name Southern Roots Market
7. DUNS Number _____
8. Business Tax Identification Number 33-2792594
9. Number of Full-Time Employees (Current) 2 (Proposed) 4

10. Number of Part-Time Employees (Current) 1 (Proposed 3)

11. How long has the business been in operation? start up

12. Estimate your current (if existing) or proposed gross sales: \$ _____

Supplemental Comments and Questions - *SEE ATTACHED*

13. What is the Primary Function / Purpose of the Establishment?

14. In what ways do you think this will benefit the Town of Warsaw?

15. In what ways do you plan to initially fund your operation?

16. In what ways do you plan to fund your operation after the rent-free year?

Acknowledgments

Do You Acknowledge the Following (Circle Yes or No):

- a) That You Will be Required to Work with Both the SBDC and Chamber per Terms of Contractual Agreement? YES / NO
- b) That You Must Sign on to a Two (2) Year Lease? YES / NO
- c) That any Breach of Contract Will Result in Financial Restitution to the Town of Warsaw? YES / NO

The applicant is reminded that this application shall be considered public record of the Town of Warsaw.

MC I am the authorized agent (Please Initial)

6 / 23 / 24
Date

Kelly C. Hathaway
Signature of Applicant

Property Information

1. Property Street Address 156 MAIN ST.
2. Property Tax Map Number 16A2(5) BKB-1
3. Property Zoning Designation C-1
4. Property Description (Acreage & Assessed Value) 4/16 3.1K
5. Building Square Footage 5,500
6. Vacant Square Footage 5,500 / 4000 sq ft. - Southern Pools Market
7. Is the Building Equipped for a Specific Purpose? (Restaurant, Paint Shop, etc.)
NO
8. Other Information (Liens, Structural Issues, etc.)
N/A

13. What is the Primary Function/Purpose of the Establishment?

Southern Roots Market is a locally owned specialty market focused on providing fresh, locally-sourced, and high-quality food products to residents and visitors of the Town of Warsaw. The market will offer fresh produce, specialty meats and cheeses, baked goods, grab-and-go meals, take-and-bake items, and products from local farmers, artisans, and small businesses.

In addition to serving as a retail market, Southern Roots is intended to create a welcoming community-focused space that supports local agriculture, encourages small business growth, and contributes to the revitalization and beautification of the downtown area.

14. In what ways do you think this will benefit the Town of Warsaw?

Southern Roots Market will benefit the Town of Warsaw by helping increase economic activity in the downtown area, attracting both residents and visitors, and encouraging people to shop locally. The business will help fill a need for fresh food options and specialty products while creating a unique destination that reflects the character and culture of the community.

The market also plans to support other local businesses, farmers, food producers, and artisans by offering opportunities to sell their products and participate in special events such as seasonal and open-air markets. We hope to create a space that encourages community engagement, strengthens local partnerships, and contributes positively to the appearance and long-term growth of downtown Warsaw.

Additionally, the project involves improving and restoring a currently underutilized storefront, helping enhance the overall visual appeal of the business district.

15. In what ways do you plan to initially fund your operation?

The initial funding for Southern Roots Market will come from a combination of personal investment, business revenue from our existing food service operations, sweat equity through self-performed renovations, and grant opportunities designed to support small business development and downtown revitalization.

We also plan to carefully manage startup costs by utilizing refurbished equipment where appropriate, completing portions of the renovation work ourselves with the help of local contractors and family support, and opening in phases to allow the business to grow sustainably.

16. In what ways do you plan to fund your operation after the rent-free year?

After the rent-free year, Southern Roots Market plans to sustain operations through ongoing business revenue generated from retail sales, prepared foods, baked goods, specialty products, vendor partnerships, and community events. As the business grows, additional revenue opportunities may include seasonal markets, catering, pre-orders, and collaborations with other local businesses.

Our goal is to establish a financially sustainable operation by maintaining controlled overhead costs, diversifying revenue streams, and building a loyal customer base within the community and surrounding areas. We believe the first year of assistance will provide a critical foundation that allows the business to become stable and self-supporting long-term.

Date Received:

___/___/___



Economic Incentive Grant Application

Applicant Information

1. Applicant Name Stephanie H White
First M.I. Last
2. Applicant Phone Number 540-498-3191
Personal
3. Applicant Mailing Address 12346 Kings Hwy Business
Montross, VA 22520 622 main st
Warsaw, VA 2257
4. Applicant Physical Address 723 C Hamilton Blvd. Warsaw, VA 2257
5. Applicant Email Address hope@wellnessplace1.com
6. Business Name Hope & Wellness Place
7. Business Tax Identification Number 41-3995020
8. Number of Full-Time Employees (Current) 1 (Proposed) _____
9. Number of Part-Time Employees (Current) _____ (Proposed) 1

10. How long has the business been in operation? June 1, 2026

11. Estimate your current (if existing) or proposed gross sales: \$ 50,000 to 60,000

Supplemental Comments and Questions

12. What is the Primary Function / Purpose of the Establishment?

Provide Mental Health Services for
the Northern Neck and surrounding
areas.

13. In what ways do you think this will benefit the Town of Warsaw?

Bringing people to the area for services
with the potential to bring them to the
surrounding businesses and restaurants.

14. In what ways do you plan to initially fund your operation?

From my savings and from payments
received from providing services. The
grant if selected would allow for advertising
and establishing programs that can help
the citizens of the town and surrounding areas.

15. In what ways do you plan to fund your operation after the rent-free year?

Continuing to provide services
and address the needs of my clients.

Acknowledgments

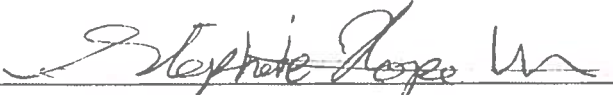
Do You Acknowledge the Following (Circle Yes or No):

- a) That You Will be Required to Work with Both the SBDC and Chamber per Terms of Contractual Agreement? YES / NO
- b) That You Must Sign on to a Three (3) Year Lease? YES / NO
- c) That any Breach of Contract Will Result in Financial Restitution to the Town of Warsaw? YES / NO

The applicant is reminded that this application shall be considered public record of the Town of Warsaw.

SHW I am the authorized agent (Please Initial)

06 / 18 / 2026
Date


Signature of Applicant

Property Owner Information

(Filled out upon property selection)

1. Property Street Address 723 Hamilton Blvd, Warsaw, VA
2. Property Tax Map Number ~~16A 2(4)1~~ 16A 2(4)1
3. Property Zoning Designation Commercial
4. Property Description (Acreage & Assessed Value) 5789 \$188,815
5. Building Square Footage 1612
6. Vacant Square Footage 572
7. Is the Building Equipped for a Specific Purpose? (Restaurant, Paint Shop, etc.)
Professional office
8. Other Information (Liens, Structural Issues, etc.)
I do hold a mortgage on this property
that is less than the property value

Supplemental Comments and Questions

1. Briefly describe why you wish to participate in this grant:
To assist Ms. White get established in her practice
as this would be the only one in Warsaw

2. Briefly describe why this is a business you would like to see in your property:

I've done a lot to upgrade this building /
property for professional use. Again it would
provide a service to benefit the town.

Acknowledgments

Do You Acknowledge the Following (Circle Yes or No):

- a. That You Shall **Not** Charge More than \$600.00/Month in Rent for the First Year of This Agreement? YES / NO
- b. That the Town Will Negotiate a Lease Between You, the Property Owner, and the Prospective Business? YES / NO
- c. That This Lease Shall Not be for Less Than Three (3) Years in Length? YES / NO
- d. That the Town will Enter into a Legally Binding Agreement with You to Ensure These Terms Shall be Met? YES / NO
- e. This Grant Shall Not be Used to Sub-let From any Entity. YES / NO

The applicant is reminded that this application shall be considered public record of the Town of Warsaw.

MS I am the authorized agent (Please Initial)

6 / 10 / 26
Date

Mary H. Sudduth
Signature of Applicant

Mary H. Sudduth