

# Chapter 1

# Community Profile

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## 1. Historical Overview

From the town's original incorporation in 1892, through today, Colonial Beach has remained a favorite recreation and relaxation spot for the weary city dweller despite the many changes that have taken place throughout the years. This is its inherent identity.

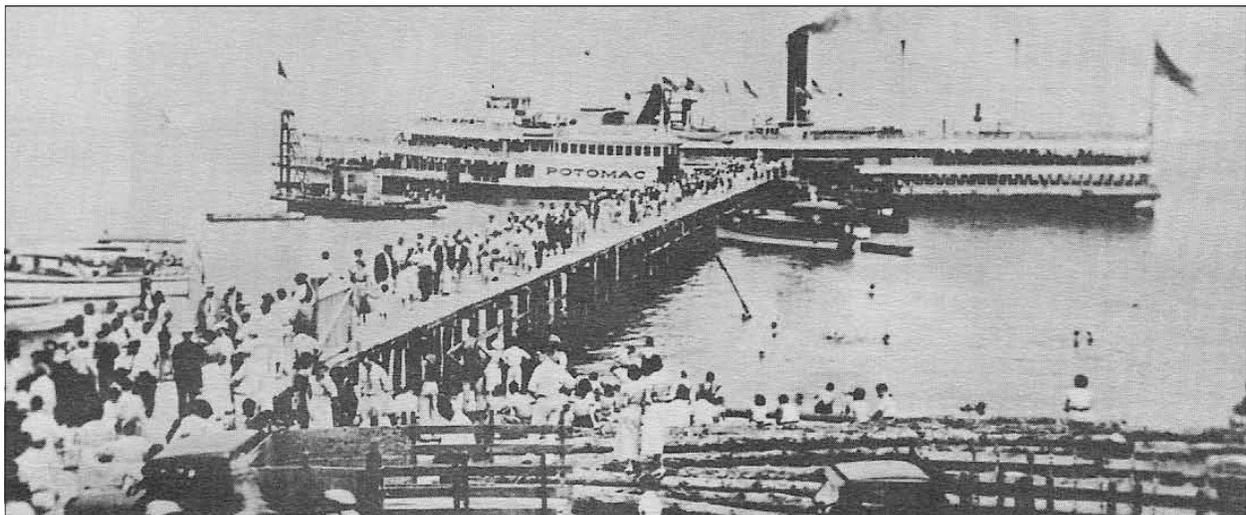
Colonial Beach began its existence as a bathing and fishing resort around 1867. The town's location on the Potomac River was an asset in an era, prior to the advent of the automobile, when travel was slow and restrictive. Most visitors arrived by boat from Washington, D.C. The steamboat and ferryboat era brought prosperity



*Colonial Beach, D.C.  
Joyland, 1936*



*Offices and wharf in Washington, D.C. for St. Johns Steamer's daily run to Colonial Beach*



*The Potomac steamboat, one of the many that docked at Colonial Beach.*

to Colonial Beach. By the early twentieth century, steamships included the town on daily runs between Washington, D.C., Norfolk, and Baltimore. These daily services from many locations guaranteed the town's success. An office for the Colonial Beach Company was established in Washington, D.C. and as a result the town was heavily advertised to the metropolitan population.



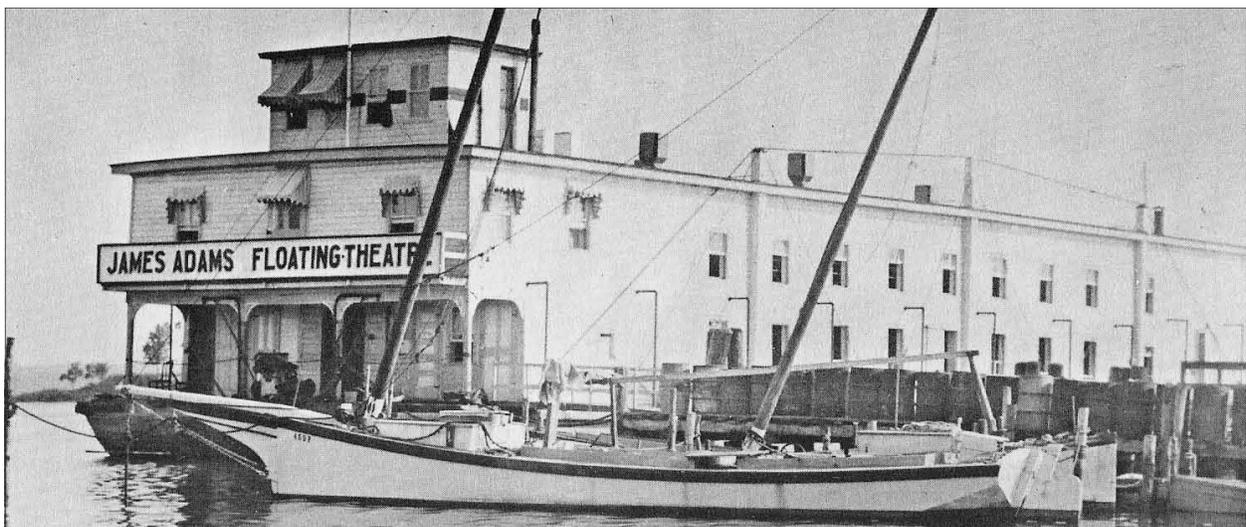
*Several ferryboats docked at Wilkerson's wharf at the end of Colonial Avenue with daily runs to Morgantown, the only way across the river unless you went to Washington, D.C.*

Colonial Beach prospered as a resort for many years. The lure of beaches and waterfront property started a building boom of Victorian-era homes, summer cottages, and large hotels. The Colonial Beach Hotel, built around the turn of the century, was a landmark in the town. The hotel stood three stories and sat on six acres of land. With its orchestra and dancing, a formal dining room, and 100 guest rooms, it was the largest and most elegant of the hotels. Many other hotels, rooming houses, a dance pavilion, a carousel, restaurants, and amusement halls with bowling alleys lined the beachfront and surrounding area. The beach and boardwalk were typically lined with people from May through September. Canoeing was also a popular activity, and the Potomac River would be lined with canoes paddling up and down. Numerous recreational activities were available including bathing at the mile-long sandy beach, fishing, and boating. It was in this era that Colonial Beach became known as the "The Playground on the Potomac".

The following is an excerpt from "Colonial Beach Virginia, Another Time... and Now" 1986 by Joyce Coates and Jackie Shinn to provide a sense of the town's early hay days.

*"Imagine if you will...*

*The smell of fried chicken and crab cakes coming from hotels, such as Walcott's, DeAtley's, and Fires'; hearing dinner bells as they were rung by the kitchen help to summon hotel guests and other visitors; the sounds of people coming and going to the river steamers as they docked at the pier; the smell of beer from Joyland as waiters went to and from the bar, dancehall, and outside garden; the smell of root beer being dispensed from the large kegs*



*The John Adams Floating Theater would dock at Wilkerson's wharf. It was the only floating theater on the east coast.*

into frosted mugs across from the King George Hotel; the smell and sight of saltwater taffy being made at Ferris'; the sound of pins being knocked down at the bowling alley and "BINGO" called out in Joyland and Rock's; the sound of the shooting galleries, the penny arcade, and the barker at the ball pitch hollering "PLAY BALL, PRETTY LADY, 3 BALLS FOR 10 CENTS"; the aroma of popcorn and peanuts from Mamie and Jimmy Jordan's place near the Palm Garden that contained a bowling alley, dancehall, and skating rink and was opened during the summer months; the smell of cotton candy and snowballs, ...."



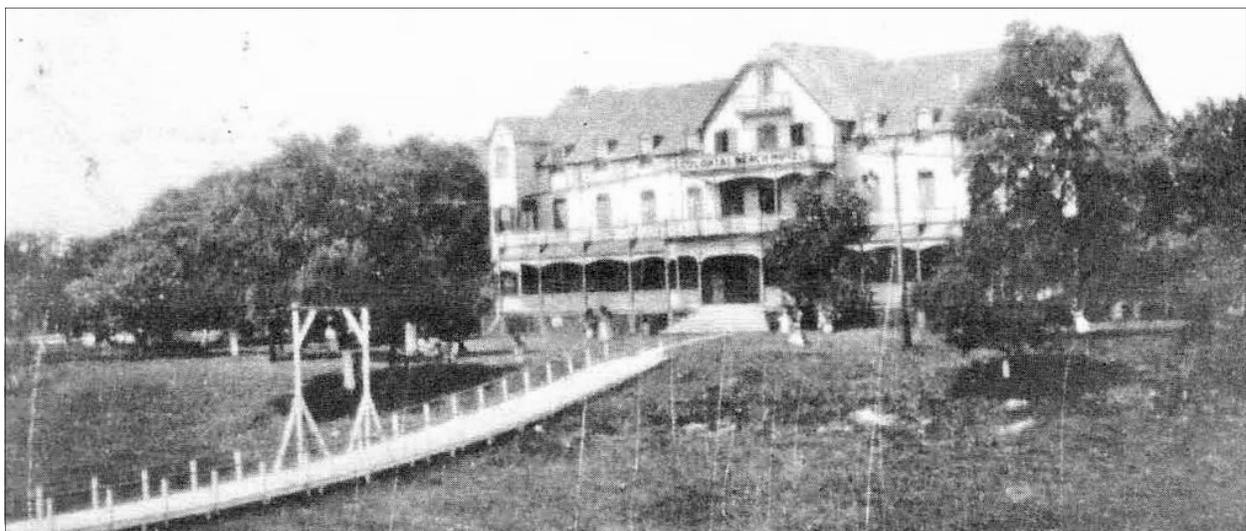
Excurion Pier - Colonial Beach, Va  
Excurion Pier as it appeared in 1908 with the summer houses



The King George Hotel opened in 1905 on the beachfront

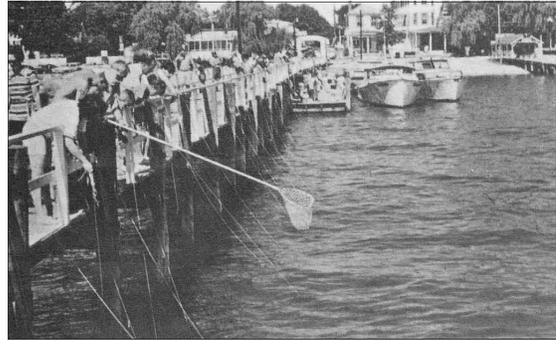


Beachfront scene in the 1940's

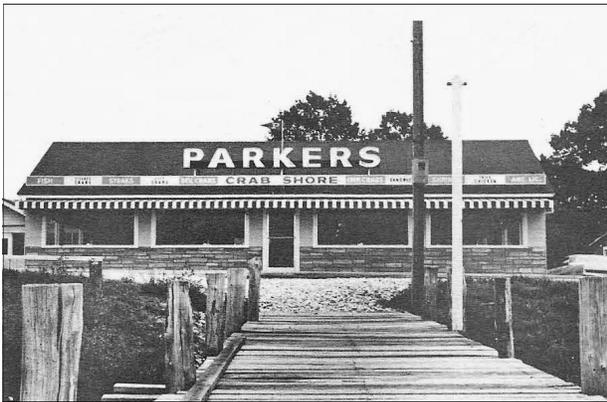


The Colonial Beach Hotel, approximately 1909

The Potomac River, known for its fishing, crabs, and oysters, also played an important role in the continued prosperity of Colonial Beach. The town has had two oyster packing companies, L.L. Curley Co. and Colonial Beach Packing Company. Established at the end of the “point” the Colonial Beach Packing Company housed workers on the second floor. This building has since been converted into a marina and restaurant. The availability of local fair spurred the development of many crab shores and seafood restaurants. An ice plant was also located in town where boats would bring seafood to be packed. Today, most of the oyster businesses are no longer in operation because of the declining health of the Chesapeake Bay.



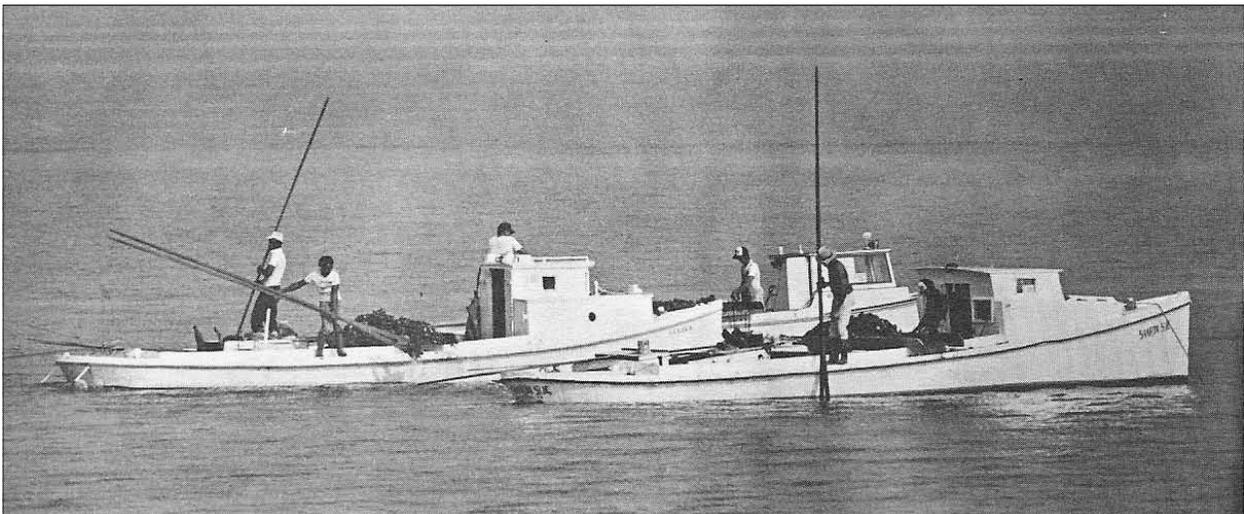
Visitors and residents enjoy crabbing from the town pier.



Parkers Crab Shore, overlooking Monroe Bay, originally opened in 1928 as a carry-out business.



The original Wilkerson's Restaurant that operated adjacent to where the ferry boats docked



Oyster boats located off Gum Bar Point

By the 1920's, the popularity of auto-travel had begun to cut into the traffic volume of the steamships, and their final runs were made in the 1930's. Oceanside resorts became more fashionable, and weekend trips replaced the extended vacation which once filled Colonial Beach's large hotels.

The decline of Colonial Beach as a resort area was halted for a period beginning in 1949 when legalized gambling casinos lined the beach front. Colonial Beach became known as the "Las Vegas on the Potomac". The casinos were visited by headline celebrities who performed throughout the 1950s and Colonial Beach, again, flourished. Hotels, amusements, and restaurants were filled all summer. The casinos, which were built on piers in the Potomac River, created a boom for the town,

but brought little real economic benefit to the Town because their taxes were paid to Maryland, which has jurisdiction over any structures built past the mean low water mark. Gambling along the shores of Colonial Beach was halted in 1958 when the Maryland legislature passed a requirement that all Maryland gambling establishments be accessible by foot from the State. In 1963, a devastating fire burned the casinos to the waterline. Today, the only operating facility is the Riverboat on the Potomac, previously the Reno, that offers Keno (Maryland Lottery) and off track betting.



*Rocks Hotel along the boardwalk. In the early days Rocks also had a bingo concession, snow ball stand, and restaurant.*



*In Colonial Beach it's Monte Carlo for amusements and the Surf Room for dancing and cocktails.*



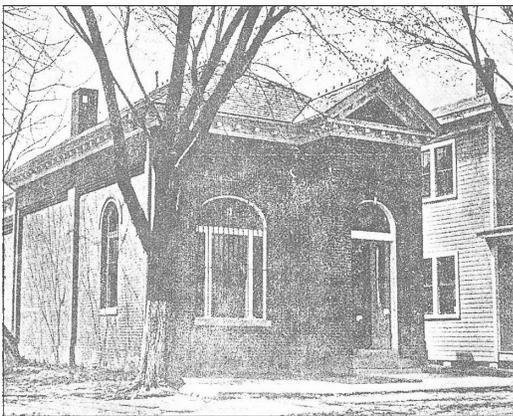
*Reno Pier and Monte Carlo were built in the late 1940's when gambling and whiskey by the drink was legalized in Maryland.*

During the latter part of the 20th century, the town suffered economically. Nearly all of the wood vernacular commercial structures along the boardwalk were demolished. The deterioration of the downtown district was a result of the termination of the steamboat service, the Maryland gambling requirements, and devastating storms and fires that destroyed many buildings. There are, however, several early 20th century commercial and residential buildings in Colonial Beach that are still utilized today.

A historical survey was done on many of these structures in early 2000 and found great historic significance stating that, "Few communities have such a complete representation of historic resort architecture." Only a small sample of those buildings are displayed here. The map on the following page highlights some of the identified historic properties and the proposed boundary for a historic district designation.



*The Bell Home, once owned by Professor A.M. Bell, father of Alexander Graham Bell, inventor of the telephone*



*The Bank of Westmoreland as it appears in 1904., current location of the Town Hall*



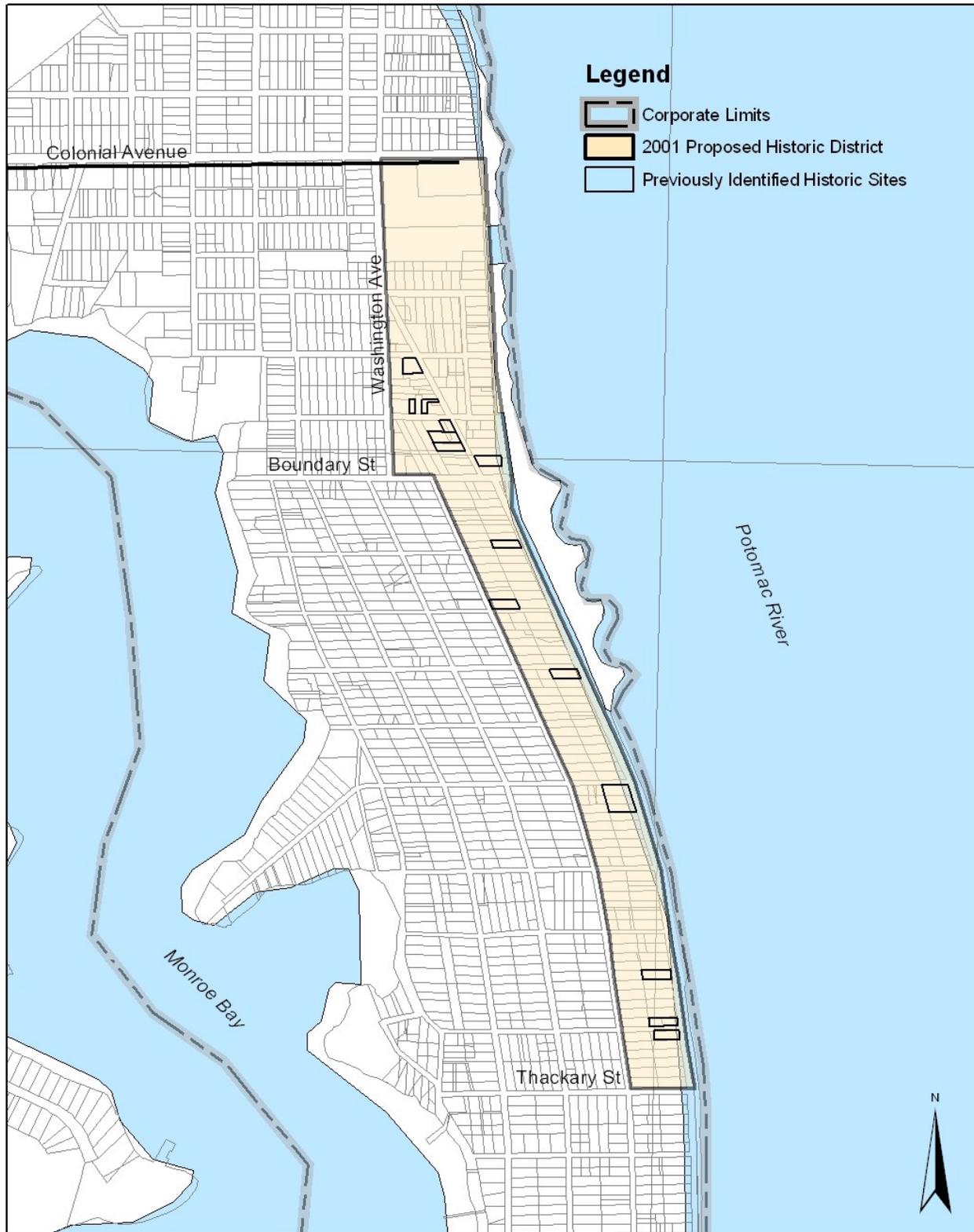
*St. Mary's Episcopal Church, constructed in 1909. It is one of the oldest church buildings in Colonial Beach and still has an active membership. The oldest church is the 1st Baptist Church of Colonial Beach, founded in 1892, which also still has an active membership.*



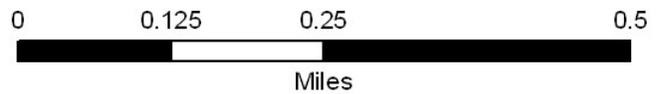
*The old Williams Law Office building. Served for a time as the Colonial Beach School.*



*Colonial Beach School building built in 1912. Currently serves as the town's elementary school.*



**Previously Identified  
Historic Area and Sites**



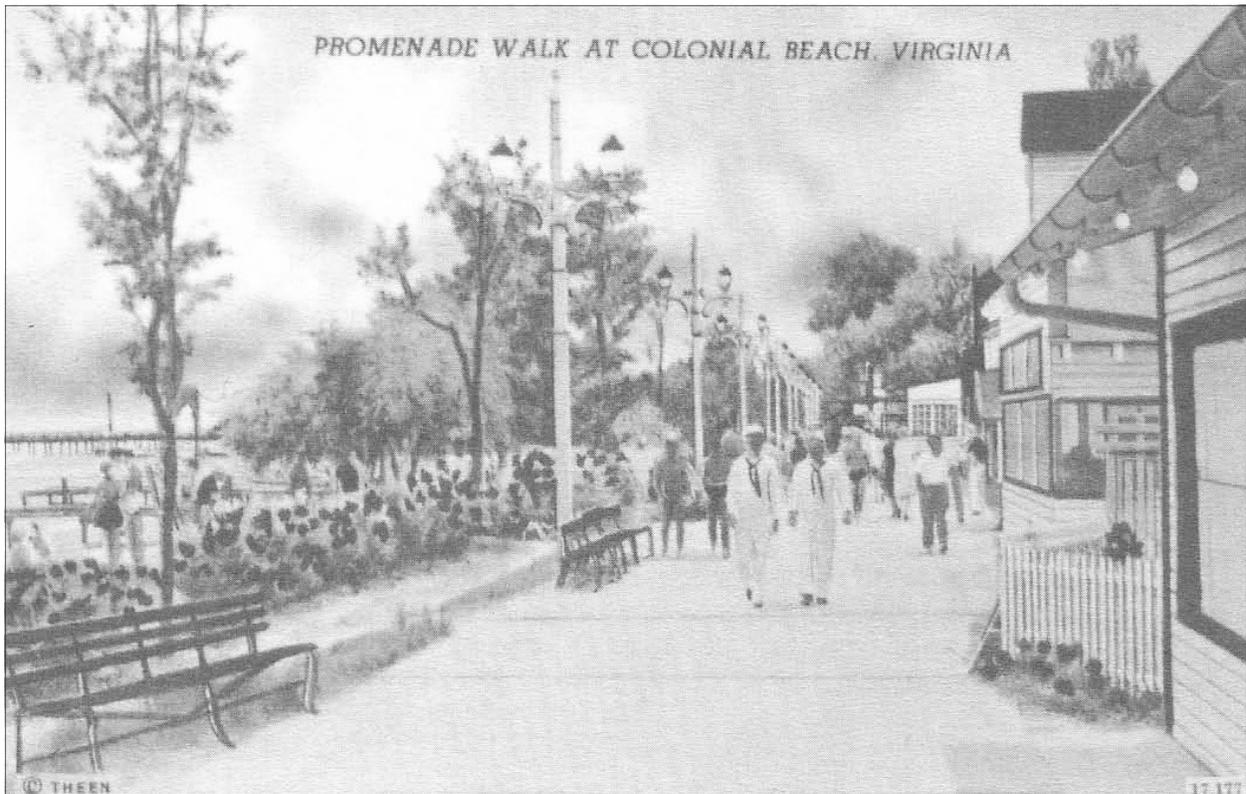


*Building built by Mr. MacMillan, located on the corner of Colonial Avenue and Washington Street. Served as a drug store and bus station.*



*The third location of the post office. Hawthorne Street.*

Despite the loss of many landmarks, their memories, and the many people associated with them, live on. To sit back and reminisce about “way back when” has always been a favorite pastime of many Colonial Beach residents. It brings back such pleasant memories, as the graphic image of the boardwalk below portrays.

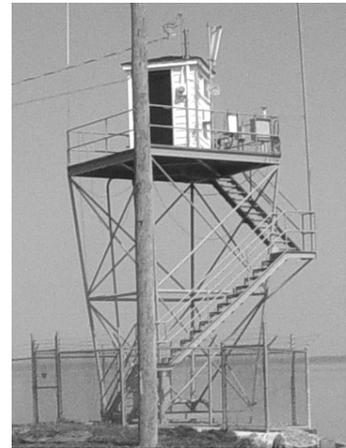


*Colonial Beach boardwalk on the historic Potomac River where the wide shady promenade walk along the beach was lined with shops, restaurants, amusement places and refreshments stands in the 1930's and 40's.*

### ***Dahlgren Naval Weapons Center***

The US Naval Weapons Center at Dahlgren, in King George County, just a few miles up the Potomac River, has been a provider of year round residential population in town. It plays an interesting part in the town's history and current day trivia.

Dahlgren was established in 1918 as the Naval Proving Ground. It was named Dahlgren in honor of Rear Admiral John Adolphus Dahlgren, who is considered the father of modern naval ordnance. Ordnance is the design, testing, manufacture, arming, controlling, maintenance and disposal of weapons and ammunition. Prior to the construction of Dahlgren, the Navy operated a proving ground in Indian Head, Maryland. That facility became inadequate with advances in ordnance during World War I and was moved to Dahlgren. From there, a range of 90,000 yards down the Potomac River was provided. Five Range Stations were constructed along the Colonial Beach shoreline, and still remain today, to assist in measuring attained firing distances.



*One of five Dahlgren Range Stations located in Colonial Beach along the Potomac River shoreline.*

Dahlgren was then an extremely remote area, and to recruit and retain the highly specialized work force required, the Navy provided housing, food and medical services, schools and recreational facilities, along with many other community services.

Until World War II, the principal work at Dahlgren was to proof and test every major naval gun, along with the rounds they deliver, for fleet use. They would fire rounds down the Main Range Gun Line which faces down the Potomac River. The Gun Line still performs that vital role, along with many additional functions. Dahlgren has transitioned to a broad-based research and development facility. Concurrently, the growth and development of the area surrounding Dahlgren has relieved the Navy of much of its role in providing community services for its 6,000 + employees. Dahlgren's land area includes 4,300 acres with several miles of Potomac shoreline and a 20 mile downriver range for projectile testing.

### ***Conclusion***

In recent decades, the rapid population growth in the Washington Metropolitan Area along with easy access to the urban corridor, has helped Colonial Beach regain its appeal as a waterfront resort, attracting working families, retirees, and second-home development.

This renewed interest and growth in the community is evidenced by the recent increase in the construction of single-family residences and a planned golf course community development.

In the midst of this period, Colonial Beach is beginning to reassess itself as a community, and desires to encourage managed, high quality growth. The town's location, small town atmosphere, and its history as a resort community, coupled with its remaining historic architecture may be its greatest asset in re-establishing its identity and creating a sustainable long-term vibrant community.

## 2. Location

### *Regional Setting*

Colonial Beach lies roughly 65 miles from the major metropolitan areas of Richmond, Virginia and Washington, D.C. The nation's capital exerts considerable growth pressure on the suburbanizing communities immediately to the south. Currently, Colonial Beach lies just beyond the periphery of the Baltimore-Washington Metropolitan Statistical Area (MSA). This MSA was expanded by the U.S. Census Bureau to include all counties along the U.S. Route 301 corridor; including Charles County, MD, King George and Caroline Counties, VA (which are just west and southwest of Colonial Beach). In essence, this signifies growing economic and cultural ties between suburban Washington, D.C. and the Town's neighboring communities to the west. Although, the area immediately surrounding Colonial Beach has been protected from this due to prohibitive commuting times to downtown Washington, D.C. Many Colonial Beach residents work in the somewhat closer medium-sized cities of Fredericksburg, VA and St Charles, MD which are both approximately 35 miles travel distance from Colonial Beach.

While the City of Fredericksburg has seen slow growth over the past decade, the surrounding area has grown significantly. Waldorf (St. Charles area), MD has also seen steady growth in part due to its proximity to Washington, D.C. Both these areas are approximately 35 miles travel distance from Colonial Beach and are easily accessible via State Route 301 and State Route 3. In recent years, both Fredericksburg and Waldorf have prospered as regional retail centers, attracting numerous peninsula residents to their shopping districts. Both cities also compete with the relatively smaller trade centers in Tappahan-

#### **Population Trends of Neighboring Medium Sized Cities—Census Data**

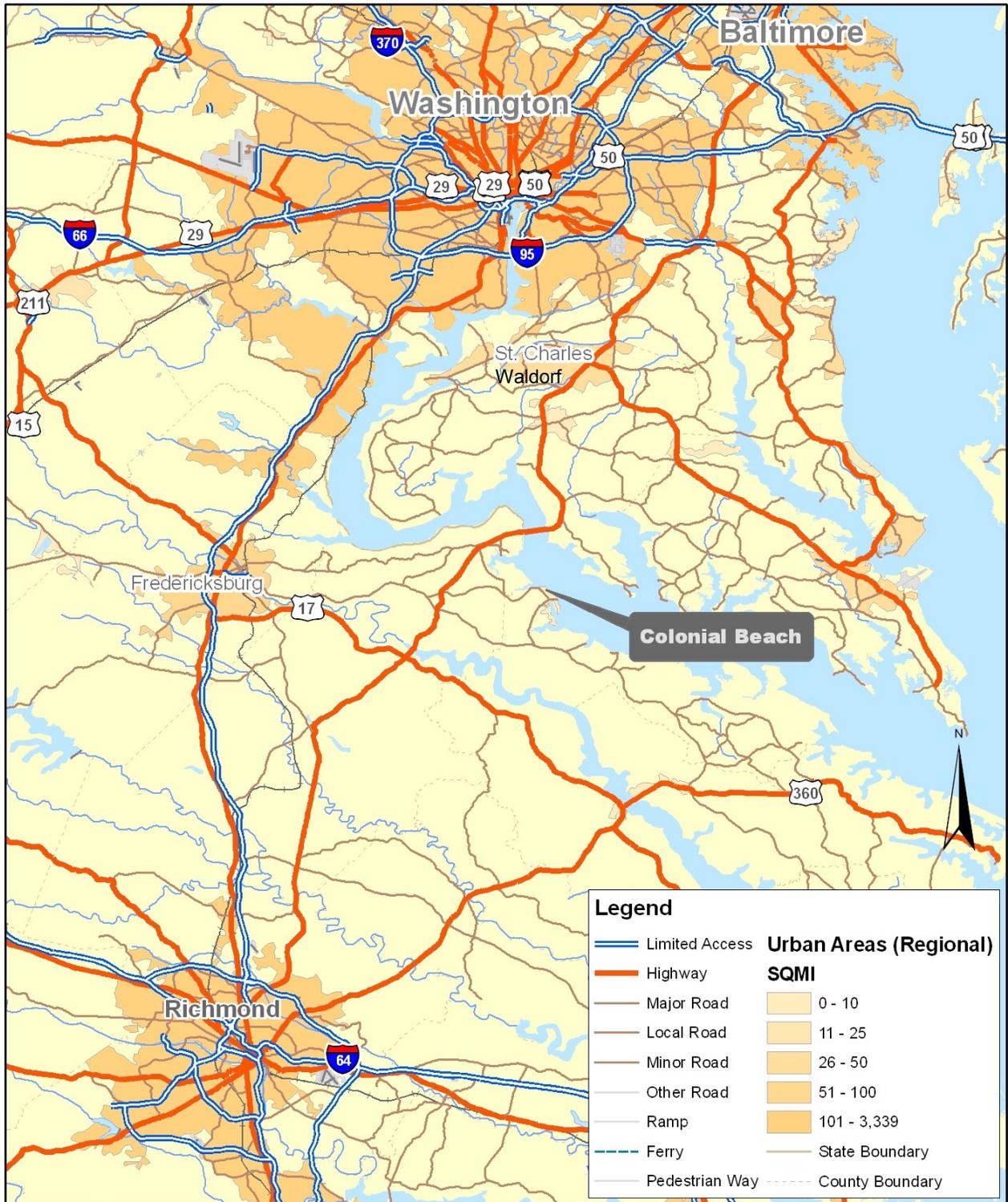
	1990	2000	Average Annually
Fredericksburg, VA	19,027	19,279 (1.3% increase)	.13 %
Waldorf, MD	15,058	22,312 (48% increase)	4.8%

nock, Warsaw and Colonial Beach.

### *Local Setting*

The Town of Colonial Beach is located in the northern corner of Westmoreland County, directly adjacent to the Potomac River. Westmoreland remains primarily a rural residential county, with Colonial Beach and Montross, the only incorporated towns in the county, serving as key community centers and growth nodes. The county seat of government lies 20 miles to the southeast of Colonial Beach, in Montross. While a number of villages and crossroads dot the surrounding county area, the region as a whole remains sparsely settled. Waterfront home construction is increasing in the county as well, due to its ideal location for retirement and vacation homes.

Of all its surrounding counties, Westmoreland County has seen the slowest growth rate at under 1% a year. Much of that growth happened outside of the counties incorporated towns with Colonial Beach having an average annual growth rate of just .3% and Montross losing population. The closest neighboring towns of Tappahannock and Warsaw have both had steady growth of over 3% a year, most likely due to their proximity to State Routes 17 & 360.



## Regional Location



## Transportation

Despite anticipated continued regional growth, the Town will remain largely protected from urban or suburban sprawl during the foreseeable future. This is due chiefly to the prevailing network of interstate and primary highways. Colonial Beach is relatively removed from the region's major transportation arteries which interlink Richmond, Fredericksburg and Washington, D.C.. Interstate 95, which carries the bulk of commuter/thru-traffic, traverses the area just west of Fredericksburg, 35 miles away. U.S. Route 301 passes closer to Town, just 12 miles to the west in King George County. Access to Route 301 from Colonial Beach is somewhat limited by the 2-lane state highways (Route 205 and Route 3) that serve the area. These transportation factors are expected to preserve the rural settings that surround Colonial Beach.

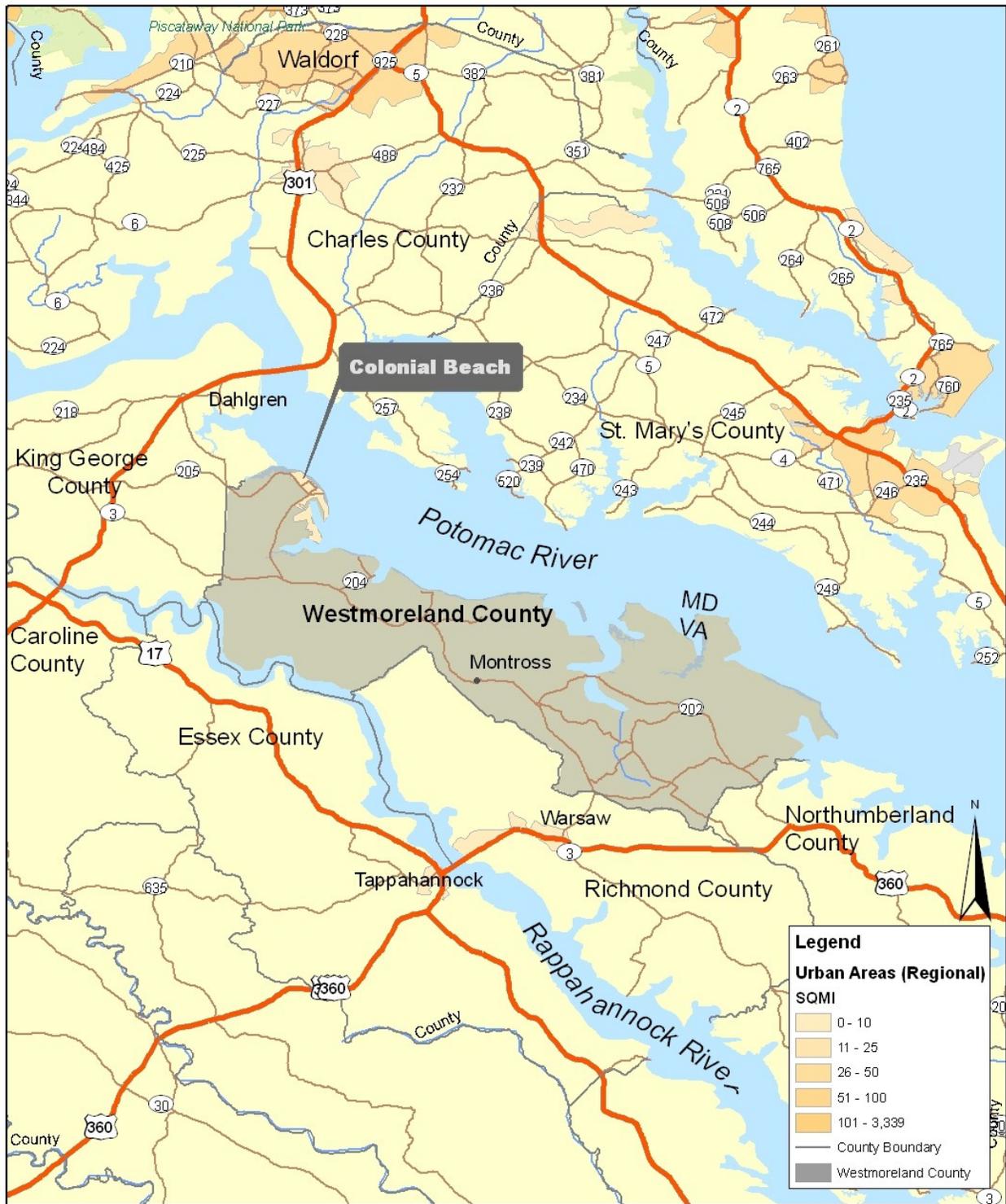
### Population Trends of Neighboring Counties—Census Data

	1990	2000	Average Annually
Westmoreland County	15,480	16,718 (8% increase)	.8 %
King George County	13,527	16,803 (16% increase)	1.6%
Caroline County	19,217	22,121 (15% increase)	1.5%
Essex County	8,689	9,989 (15% increase)	1.5%
Richmond County	7,273	8,809 (21% increase)	2.1%
Northumberland County	10,524	12,259 (16% increase)	1.6%
Charles County, MD	101,154	120,546 (19% increase)	1.9%
St Mary's County MD	75,974	86,211 (13% increase)	1.3%

### Population Trends of Neighboring Towns—Census Data

	1990	2000	Average Annually
Colonial Beach	3,132	3,228 (3% increase)	.3 %
Montross	359	315 (12% decrease)	-1.2%
Tappahannock	1,550	2,068 (33% increase)	3.3%
Warsaw	961	1,375 (43% increase)	4.3%
Dalghren	N/A	997	

Although regional growth may not directly impact the Colonial Beach in the near-term, other factors will economically benefit the area as a whole. U.S. Route 301 is increasingly serving as a major bypass route around the Washington, D.C. metro area. While the Virginia segment of Route 301 has attracted only modest commercial growth thus far, the corridor is ripe for transportation-related development, such as trucking, warehousing/distribution centers, and other types of highway-oriented industry. As employment centers develop further out into the metropolitan fringe, commuting distances from Colonial Beach will inevitably shorten. Over the long-term, the Town will continue to evolve as a "bedroom community" in addition to its role as a resort/retirement center.



**Surrounding Area**



**Route 3 Historic Corridor**

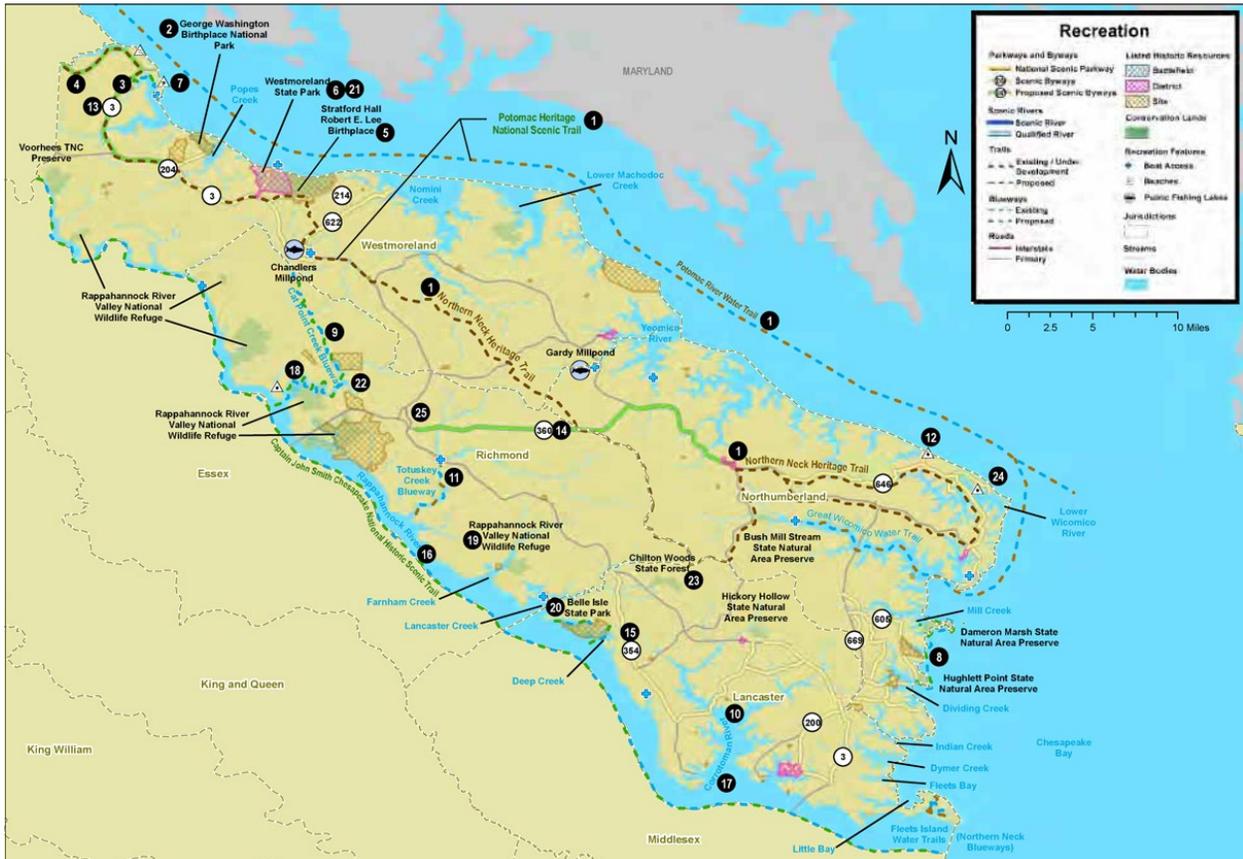
While Colonial Beach may not prosper from adjacent heavily traveled transportation corridors, it's key location along the Route 3 "Historic Corridor", which links such attractions as Stratford Hall, George Washington's Birthplace, Westmoreland State Park, Ingleside Plantation Winery, Westmoreland Berry Farm and Historic Downtown Fredericksburg, can surely benefit the Town's tourism base. Colonial Beach has the potential to become a significant feature along this historic corridor. Most of these other destination points are within a 30 minute drive of Colonial Beach. Additionally, just outside the Town boundaries is President James Monroe's birthplace and boyhood home site, a 74 acre wooded tract of land owned by Westmoreland County. It offers tremendous potential for attracting tourists once it is fully developed as a park-like learning center celebrating President Monroe's early life.



Stratford Hall



Westmoreland Berry Farm



Recreational Planning map for the Northern Neck as laid out in the 2007 Virginia Outdoors Plan.

### 3. Natural Resources

#### Overview

Residents of Colonial Beach enjoy a distinctive waterside setting unique from any other Tidewater community. Nearly three-quarters of the Town is enveloped by large expanses of open water, with the Potomac River to the east and Monroe Bay to the southwest. This peninsula setting offers local residents picturesque views and easy access to water recreation. Because of these natural amenities, continued development is anticipated for Colonial Beach in the years to come. The challenge ahead will be to accommodate further growth, while at the same time ensuring the preservation of the area's natural features.



*Cove on Monroe Bay*

With the Town's tie to the fishing and tourism industry, environmental quality is viewed as an important concern. Pollution-related impacts on seafood production, for example, can create ripple effects throughout the economy, because local restaurants, marinas and watermen rely on catches from nearby creeks and rivers. Other ties between water quality and the Town's economic prosperity abound. Colonial Beach has just over one mile of beaches, one of the largest public beachfronts in Virginia. The town's natural settings attract many visitors and must remain unspoiled and safe for recreation.

The following pages provide an inventory of the natural features of the Town, including surface water features, drainage characteristics, flood plains, wetlands, woodlands/vegetative cover, marine life/wildlife, steep slopes, sensitive soils and other environmental systems. These inventories will be used to determine physical constraints to development, both within the Town and in the immediate outlying area. As Colonial Beach continues to grow and expand in the decades ahead, environmental considerations such as conservation and buffering of sensitive environmental lands should remain at the forefront of the local planning and decision-making process.



*2007 Aerial of Colonial Beach, copyright Simmons & Riley Aerial Photography*

## *Surface Water Features*

Approximately 75% of Colonial Beach is surrounded by the open water of the Potomac River and Monroe Bay. Since both are sheltered navigable waterways, they are particularly well suited for commercial shipping, fishing, recreational boating and other marine-based activities.

The Potomac River ranges from 4-6 miles wide opposite Colonial Beach, broadening considerably from the 2-mile bridge crossing on Route 301. The depth of the Potomac River ranges from 0-13 feet at the near shore, to a maximum depth of 52 feet at mid-river. It is navigable by most ocean-going vessels as far north as Washington, D.C. Nearby channelization of the river has been undertaken periodically by the Corps of Engineers to maintain commercial shipping lanes and to provide naval access to Dahlgren.

The southwestern portion of Colonial Beach lies adjacent to Monroe Bay, an estuarine body of water subject to daily tides. Monroe Bay is navigable by small craft through a narrow channel at Gum Bar Point. The dredged channel has a controlling depth of 6' - 8'. In the early 1980's, offshore groin and breakwater structures were built at the southern end of Castlewood Park by the Corps to reduce shoaling (filling in with sand/silt) of the entrance channel. While shoaling has been reduced, channel erosion and siltation problems persist.

Both the Potomac River and Monroe Bay are subject to twice-daily tides. The mean range of the tide in the Potomac is 1.6 feet, with a spring range of 1.8 feet. Prolonged winds from the east or southeast tend to raise the river's water level, while prolonged northwest winds tend to depress the water level. Moderate storm tides raise the water 2 to 3 feet above mean high water, sometimes leading to flooding of the coastal high hazard area.

Within a mile of the Town's northern and southern extremes lie two additional major waterways: Rosier Creek and Mattox Creek. Both are wide-mouthed tidal estuaries with extensive inland marshes. Like Monroe Bay, these creek systems have attracted considerable residential and water-related development (docks, piers, small marinas) along their shorelines. Headwaters for Mattox Creek and Rosier Creek originate four miles west of town near the Westmoreland--King George County line.

## *Surface Water Quality*

Water quality for the Potomac River is generally good. Both the Virginia and Maryland Departments of Health have classified the Potomac's waters as safe for commercial fishing and shellfish harvesting. The water quality in Monroe Bay and Monroe Creek, however, is of a lesser quality. This is primarily due to boating activities in the summer and the sewage treatment plant outfall located at the northern end of Monroe Bay. Due to these water quality problems, Monroe Creek has a permanent restriction and Monroe Bay a seasonal restriction (April 1- November 14th) on shellfish harvesting. Other local waterways with condemned beds include Mattox Creek (west of Wirt Wharf) and all of Rosier Creek.

The Virginia Department of Health, Bureau of Shellfish Sanitation (BSS) is responsible for monitoring all shellfish beds in state waters and determines those safe for human consumption. Unlike finfish, shellfish can quickly absorb harmful concentrations of pollutants, and therefore represent a greater danger when eaten. BSS typically condemns shellfish beds when nutrient levels in the water reach unsafe standards, usually due to nearby sewage treatment plants, failing septic areas, uncontrolled farm waste, and marinas. Monroe Bay and Creek are impacted, to some degree, by all the above factors. The minimal flushing action through the Bay's inlet channel contributes to these pollution problems. While Gold-



# Surface Waters



man Creek remains affected to a much lesser degree from such sources of pollution, it too suffers from minimal flushing action through its narrow inlet channel.

Freshwater sources near Colonial Beach are generally unsuitable for impoundment. To date, the Town has relied entirely on groundwater from wells for its potable water supply. Surface waters, however, are used for other municipal purposes, most notably by the Town's sewage treatment plant (STP) to discharge treated wastes. The Town sewer outfall is located at the northernmost end of Monroe Bay. Expansion of the treatment plant (1993) has not altered the outfall site, although greater volume and improved handling of discharge wastes are integral to the design. It should also be noted that the Town made application for, and received, a grant from the Department of Conservation and Recreation, administered by the Department of Environmental Quality, to reduce the levels of phosphorous and nitrogen emerging from the outflow site. Although current levels are well within State mandated requirements, the Town recognizes the importance of water quality, and therefore is taking proactive steps towards reducing the amount of potential pollutants entering Virginia's fragile waterways. The Town should continue to take such actions and explore other opportunities as they arise.

In addition to point sources of pollution, surface waters surrounding the Town are subject to considerable non-point source (NPS) pollution as well. Runoff from agricultural/livestock fields often contains fertilizers, organic materials and untreated animal waste. Paved and impervious surfaces collect motor oil, litter, and other automotive chemicals (de-icers) and speed eroded silt into waterways. Chemicals such as lead and zinc can enter the environment from the weathering and abrasion of aging pipes and gutters. Cumulatively, these and other NPS pollutions can cause serious harm to local water quality. For this reason, many communities have initiated household education programs that provide guidance on proper application of garden/lawn products, disposal methods for household paints/chemicals, and recycling of automotive products/motor oil. Colonial Beach should pursue implementing such a program in the near future. Cooperative efforts on the part of the whole community (agricultural interests, residents, and local government) are necessary to significantly reduce NPS pollution.

### *Topography*

The Town of Colonial Beach lies within the Northern Neck section of the Atlantic Coastal Plain of Tidewater Virginia, adjacent to a broad expanse of the Potomac River. The topography of the Northern Neck is generally level (10-200' elevation), with a shoreline frequently cut by wide tidal creeks and bays. Although high cliffs are found along nearby portions of the Potomac, the Town shoreline consists of low bluffs, gentle sloping banks, and beaches. Colonial Beach occupies the Talbot terrace, which is comprised primarily of sand, gravel, peat and clay loam materials. Natural beaches here are generally gravelly, formed by erosion of adjacent bluffs and sand bars.

Elevations throughout the town range from 6 to 24 feet above mean low water (MLW) level. The downtown and older adjoining neighborhoods occupy a low, natural peninsula bounded by the Potomac River and Monroe Bay. Elevations here range between 6 and 14 feet. The peninsula waterfront graduates from a partially eroded bank to a gentle slope with a narrow strip of beach. Newer residential areas have generally spread northward where slightly higher elevations (10 to 24 feet) prevail. These waterfront areas consist primarily of high eroded banks, low bluffs and intermittently exposed tidal beaches.

The farmland and forest in the western portion of the town can be generally described as a flat upland area dissected by a number of small to medium-sized creeks. Elevations here seldom exceed 25-30 feet, with the only notable relief bordering well-incised drainage ways.



USGS Topographic Map

## *Drainage*

The Town of Colonial Beach and its immediate environs lie entirely within the Potomac River drainage basin. Nearby portions of King George County and Westmoreland County drain towards the Rappahannock River, with Route 3 serving as an approximate drainage divide between the two primary watersheds.

As depicted on the Wetlands / Floodplain Inventory on the following page, three distinct waterways drain the urbanized area of Colonial Beach: Goldman Creek, Wilkerson Creek and Monroe Creek. Monroe Creek is the largest of the three and eventually widens downstream to form Monroe Bay. The Goldman and Monroe Creek drainage basins are each comprised of an extensive branching network of secondary streams and tributaries. Both waterways are heavily fringed by marsh vegetation and wetland habitats. Comparatively smaller and intermittent in nature, Wilkerson Creek feeds a forested marshland near Potomac Beach. Headwaters for all three creek systems originate in the upland area west of Route 205.

In addition to these three primary waterways, a small enclosed pond is found on Bluff Point. Known locally as Ware Pond/Creek, it serves to drain immediate adjoining properties.

### ***Surface / Sub-surface Runoff***

Generally, land in and around Colonial Beach is poorly drained, with slow runoff and susceptibility to ponding after heavy storms. The Town's coarse soil characteristics and high water table contribute to drainage problems, often warranting storm water management controls to alleviate temporary flooding and/or standing water. Poor drainage is also a contributing factor to inflow and infiltration (I&I) problems that burden the Town's sewage collection system following heavy rains. The heavily vegetated upland area west of Town also experiences slow surface runoff due to the thin, gravelly topsoil and flat topography.

## *Floodplains*

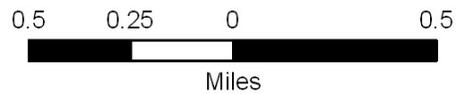
Floodplains are defined as areas which have a 100 percent probability of being flooded over a 100-year time span; or conversely a 1 percent chance of being flooded in any given year. In order to qualify for flood insurance, Federal Emergency Management Agency (FEMA) requirements prohibit development within the floodway (water channel) and strongly discourage development in the adjacent 100-year floodway fringe.

The basis for delineation of the Town's Floodplain District is the 100-year flood elevations, or profiles, contained in the Flood Insurance Study prepared by FEMA in 1987. These profiles are derived from a combination of historical evidence and probability calculations. Due to the Town's low shoreline and flat inland elevations, major tropical storms associated with high tides can create potential flooding of property fronting along the Potomac River and Monroe Bay. In-town areas particularly threatened by 100-year floods include portions of the downtown beachfront and various low-lying areas adjacent to Monroe Bay, Monroe Creek, Goldman Creek, and Wilkerson Creek.

Before property owners can participate in the federal Flood Insurance Program, localities must adopt and administer ordinances that minimize encroachment and mitigate construction practices in the floodplain. The Town of Colonial Beach adopted its first Floodplain Ordinance in 1987, with enforcement responsibility shared by the Town Zoning Administrator and Building Inspector. The Town Floodplain Ordinance



# Wetland / Floodplain Inventory



nance generally stipulates that first floor elevations for new construction must be above the level of the 100-year floodplain, and that no wall or roofed building may be built within reach of the mean high tide. In addition, special design criteria are required for public utilities/facilities, and variances are often required for modifications to existing structures in the floodplain.

Two basic types of flood prone areas are regulated by local ordinance: 100-year floodplains and Coastal High Hazard Areas. High hazard areas are those portions of riverine and coastal floodplains nearest the source of flooding. Unlike 100-year floodplains, high hazard areas are more regularly prone to flooding following modest to heavy rainstorms, which are usually also associated with high winds and wave action. Coastal high hazard areas are generally where flood waters exert maximum pressure, erosion is greatly accelerated, and property loss is most severe. Virtually no inhabited areas of town are presently within the coastal high hazard area; although marinas, public beaches and shorelines are subject to seasonal coastal flooding.

### *Wetlands (Tidal / Non-Tidal)*

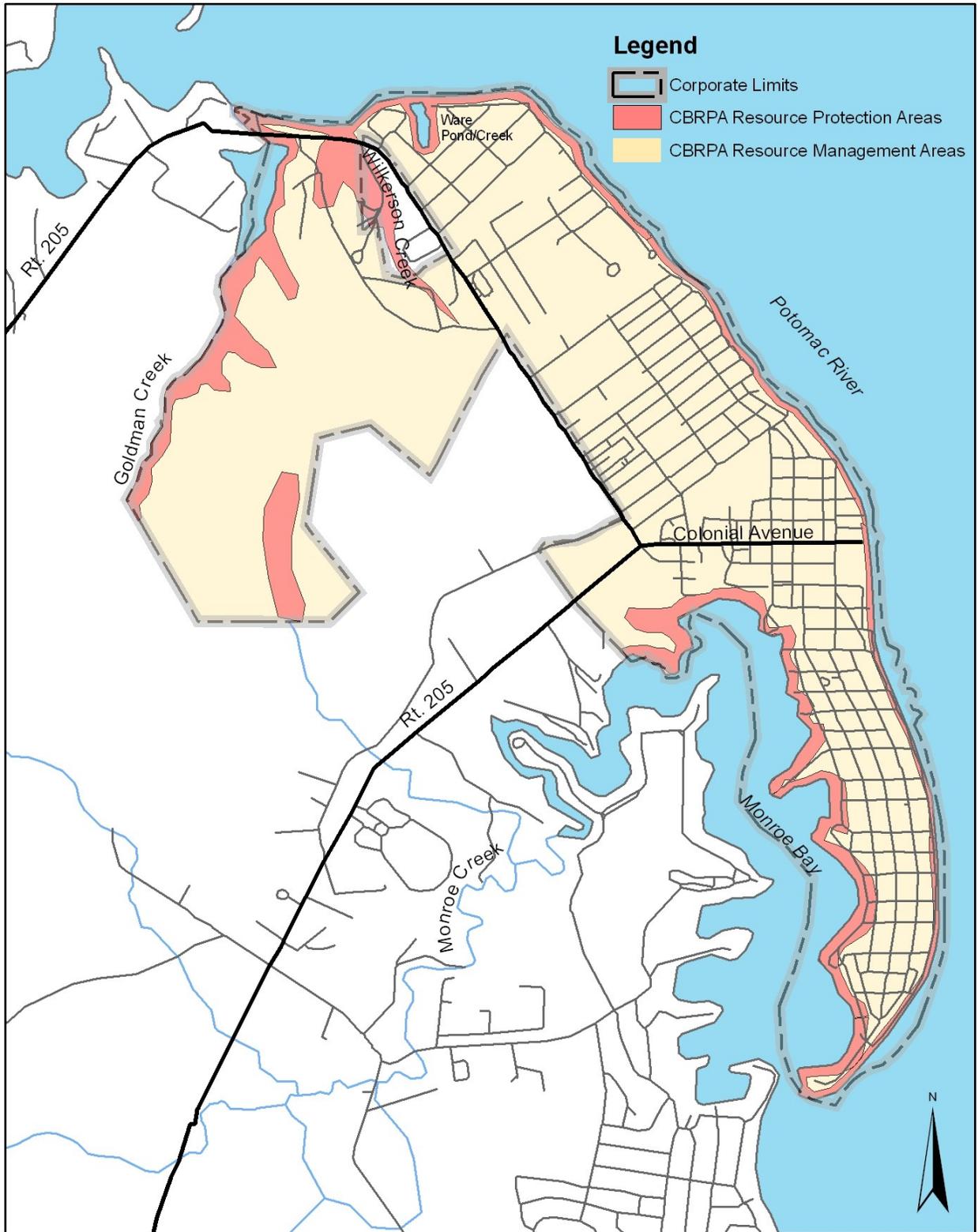
National Wetland Inventory (NWI) maps, produced by the U.S. Fish & Wildlife Service, were used as the primary source to depict local wetland resources. NWI maps, however, should be considered accurate only for general planning purposes. Because of aerial photography limitations, NWI maps often omit small wetlands (less than an acre in size) or exclude others with dense forest cover. Given these limitations, there is no definitive substitute for on-site wetland investigations. Some localities have commissioned studies or utilized consultants to identify and delineate site-specific wetlands. In most jurisdictions, however, the property owner/permit applicant bears the burden of conducting wetland determinations.

Designated wetland areas in Colonial Beach are generally indicated on the Wetlands Inventory Map on the previous page, in conjunction with other environmental criteria such as floodplains, lakes, ponds, and intermittent streams. Wetlands are classified as either tidal or non-tidal based on water regime and hydrology (exposure to tidal influence/degree of saturation). In most cases, tidal wetlands are inundated by brackish (salt) water, while non-tidal wetlands are saturated by freshwater drainage.

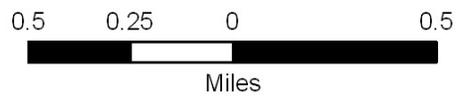
The vast majority of wetlands around Colonial Beach are tidal. Extensive marshlands fringe Goldman and Monroe Creeks, and Monroe Bay. Any action impacting tidal wetlands or shores requires compliance with Virginia Marine Resources Commission (VMRC) and local Wetlands Board regulations. Non-tidal wetlands, under federal jurisdiction, are far less common. Some isolated wetlands appear as bogs or low-lying inland swamps in the upland area north of Monroe Hall. Other non-tidal wetlands, are contiguous or connected by surface flow to tidal wetlands or tributary streams (Wilkerson Marsh/upper reaches of Goldman Creek). Lakes and ponds are also considered non-tidal wetlands. Ware Pond at Bluff Point is the largest lake water feature.

Two major pieces of environmental legislation protect wetlands from alteration or development: The *Clean Water Act of 1972*, as amended; and the *Chesapeake Bay Preservation Act of 1988 (CBPA)*. Under the former, permitting jurisdiction is granted to the U.S. Army Corps of Engineers, while the Bay Act provides for enforcement through state and local governments.

In response to the State of Virginia's enactment of the (CBPA), the Town of Colonial Beach adopted a zoning ordinance amendment, which established a Chesapeake Bay Preservation Area Overlay District. The map on the following page depicts the Resource Protection Areas and Resource Management Areas within the town. Resource Protection Areas are those areas within 100 feet of any tidal shore, tidal wetland, non-tidal wetlands connected by surface flow, and tributary streams. Resource Management Areas have been identified as all other areas within the Town.



**Chesapeake Bay Resource Protection Act Areas**



### *Woodlands and Vegetated Cover*

Approximately 10% of land within Colonial Beach remains forested. This forested area is concentrated within the 1993 Boundary Adjustment Area, as well as an undeveloped section located between Classic Shores and the Riverside Meadows subdivision. Smaller groupings of trees are located throughout the town. Some of the larger ones have been depicted in the map on the following page.

The forest indigenous to the planning area is mostly mixed hardwoods, including maple, oak and sweet gum. Hardwood and pine forests border the tidal streams, often stunted by their proximity to the harsh saltmarsh environment. Natural vegetation in the marshlands consists mainly of cordgrass, marsh elder, and wax myrtle. The cordgrass communities provide important habitats for small animals, with the roots and rhizomes eaten by waterfowl and the stems used by muskrats and birds for nesting material.

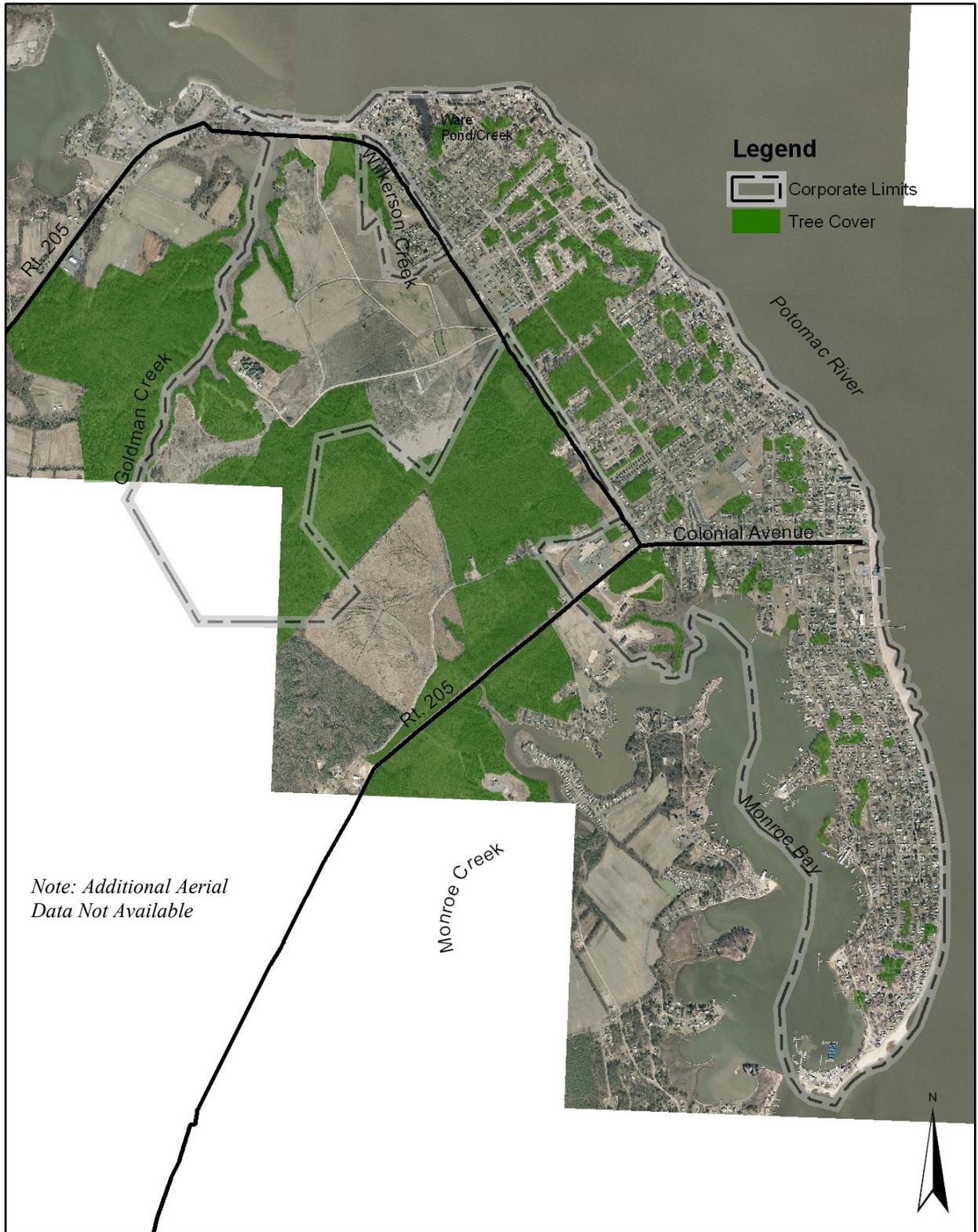
Both forest and natural vegetative cover serve important purposes in protecting local water quality, as they help to slow and contain uncontrolled runoff and filter eroded sediment. Conversely, paved or impervious surfaces tend to magnify runoff / erosion problems, unless storm water management controls or best management practices (BMP's) are implemented. Unnecessary removal or alteration of natural vegetative cover should be discouraged through enforcement of local soil and erosion control measures. It should also be in accordance with performance criteria in the Chesapeake Bay Preservation Act (CBPA) overlay district.

### *Marine Life and Wildlife*

In the vicinity of Colonial Beach, the Potomac River is a significant nursery for striped bass, menhaden, white perch, croaker, and blue crab. These species are particularly important components of the local sport and commercial fishing industry. Monroe Creek and other nearby streams serve as spawning sites for such finfish as American shad, alewife, and blueblack herring. In addition, freshwater fishes such as sunfish and perch may be found in the headwater portion of area streams, serving as food for the predatory estuarine fish, or as sport fishery themselves.

Public and leased shellfish beds in the Potomac River allow for harvesting of both oysters and clams. About a half dozen oyster bars are located just offshore from Colonial Beach, near Bluff Point, Central Beach, and all along The Point neighborhood. Unfortunately, harvesting of oysters in past years has suffered greatly due to MSX and Dermo parasitic diseases. Scientific elimination of these scourges, however, may soon be at hand.

The woodlands in the area provide food and shelter for a variety of mammalian species, including deer, squirrels, rabbits, woodchucks, and various species of long-tailed mice. Fowl frequenting the wetland and open water areas include osprey, canvasback, scaup, bufflehead and ruddy ducks. Nearby, Westmoreland State Park serves to attract considerable migratory waterfowl along the Potomac River flyway.



# Tree Cover Inventory

## *Soils*

The most recent soil survey for Westmoreland County, inclusive of Colonial Beach, was undertaken by the USDA Natural Resource Conservation Service in 2004. This study contains an explanation of soil survey techniques, as well as a description of soil classifications, detailed maps showing soil locations, and suitability tables on building site development, sanitary facilities, wildlife habitats, recreational development and water management. All this information can be viewed online at:

<http://websoilsurvey.nrcs.usda.gov/>. The report cautions, however, that the information has some limitations and does not eliminate the need for on-site investigations. Nonetheless, soil maps can be highly useful for general planning purposes.

In Colonial Beach, two main types of soil exist, hydric soils and non-hydric soils. They are depicted in the map on the following page and have the following characteristics.

### ***Hydric Soils***

The vast majority of the lands in and around Colonial Beach are made up of hydric soils. Soils are considered hydric if they are saturated, flooded or ponded long enough to develop anaerobic (no oxygen) conditions in their upper layers. As such they are often an indicator of the possible existence of wetlands and are not conducive to septic systems. The protection of wetlands often crosses jurisdictional boundaries, falling under the purview of several agencies, including the Army Corp of Engineers and the local wetlands board. The town recognizes the need to ensure that future development of hydric soils is properly permitted by all regulatory agencies. In order to enhance compliance with state and local regulations, the Town should withhold Town permits for development on hydric soils pending official approval of the project by all other agencies. Because most areas of the Town are presently served by public water and sewer, there is only minor concern with septic tank soil suitability.

### ***Leaf-Lenoir-Lumbee Associations***

The vast majority of the land area in Colonial Beach consists of Leaf silt loam, Lenoir silt loam, or Lumbee loam. General characteristics:

- (a) poorly drained
- (b) level to nearly level (0-2% slopes)
- (c) loamy soils
- (d) seasonal wetness
- (e) depth to seasonal high water table 6"-21"

### ***Bibb-Levy-Bohicket Associations***

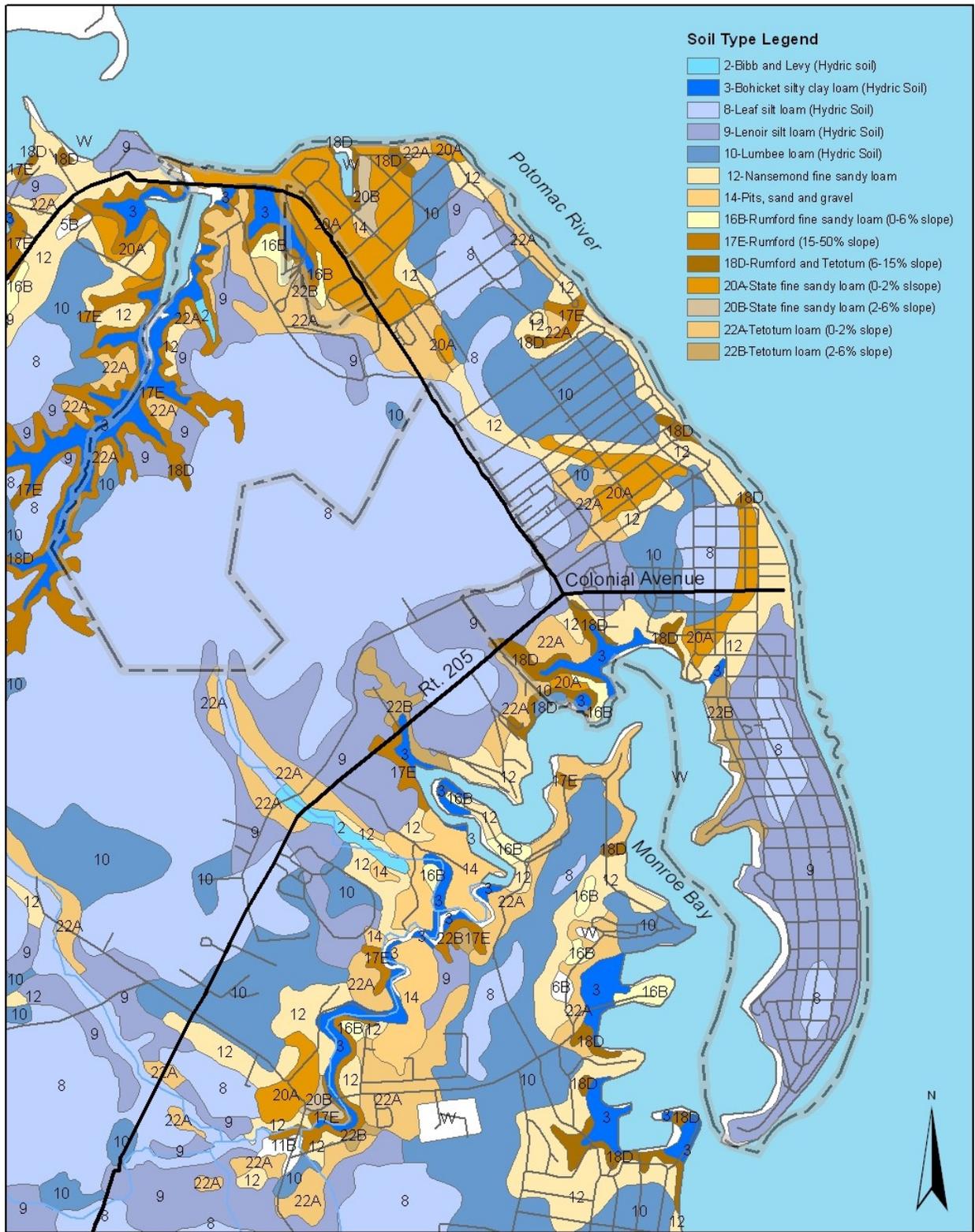
Marsh areas fringing the tidal creeks are comprised of either Bibb, Levy, or Bohicket loam soils. These soils contain rich quantities of decomposed organic matter. Rich in nutrients and organic content, these soils are flushed daily by the tides back into the open waters of the creek, thus providing critical food for plankton, an essential part of the food web. General characteristics:

- (a) poorly drained
- (b) loamy soils
- (c) frequently flooded
- (d) depth to seasonal high water table 0"-6"

### ***Non-Hydric Soils***

The remainder of the Town's land area falls within the **Nansemond-Rumford-Tetotum State Associations** which have the following characteristics:

- (a) moderately well-drained to well-drained
- (b) low shrink swell potential
- (c) slopes range from 0-50%



**USDA Soil Survey**



## 4. Population Characteristics and Trends

The study of Colonial Beach's population characteristics provides an essential foundation for the planning of capital facilities and services. A reasonably accurate forecast of population size for the community, as well as for specific demographic groups, is needed to ensure timely provision of utilities, human services, school and recreation facilities, and transportation improvements.

In order to gain a better understanding of factors influencing the Town's future, consideration is given to both local and regional determinants of growth. These factors include availability of developable land, location and capacity of centralized sewer systems, and future prospects for economic development.

### *Regional Population Analysis*

#### **Growth**

Colonial Beach is the largest of two incorporated towns in Westmoreland County. The Town has been the predominant center for population growth in Westmoreland County. As the charts below indicate, Colonial Beach's population out-paced that of both the Westmoreland County and the State of Virginia between 1970 and 1990. That pace slowed considerably in the 1990's and has since come back to a steady average growth rate, according to the 2007 population estimates from the census bureau.

**Comparative Population Growth—1970 to 2000 Census Data**

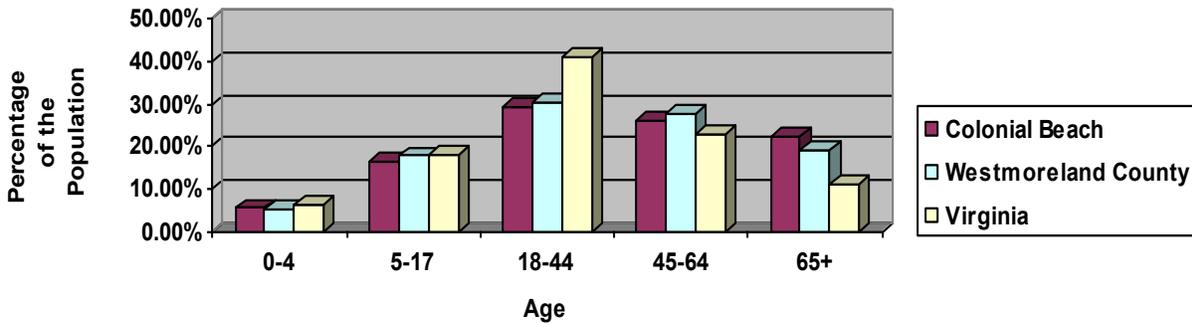
Location	1970	1980	% Change	1990	% Change	2000	% Change
Virginia	4,548,494	5,346,818	17.5	6,487,358	21.3	7,078,515	9.1
Westmoreland County	12,142	14,041	15.6	15,480	10.2	16,718	7.9
Colonial Beach	2,058	2,474	20.2	3,132	27.00	3,228	3.06

Location	2000	2007 Population Estimate	% Change
Virginia	7,078,515	7,712,019	8.9
Westmoreland County	16,718	17,252	3.2
Colonial Beach	3,228	3,716	15

**Comparative Population Growth—2000 to 2007 Census Data Projections**

**Age**

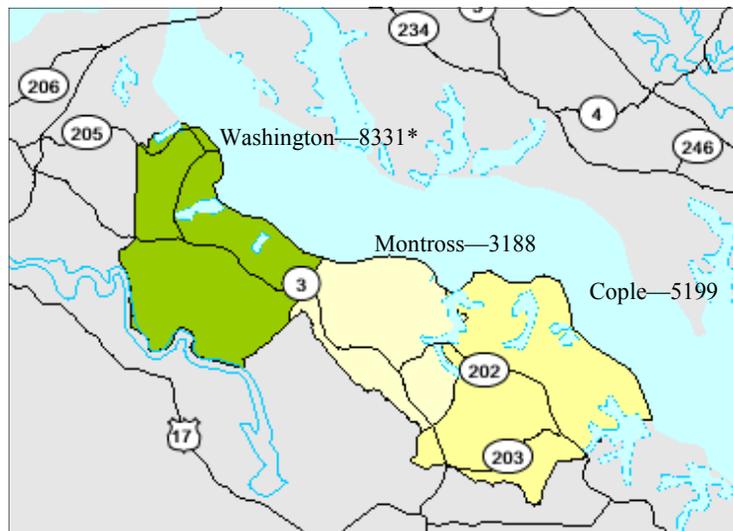
According to the 2000 Census, Colonial Beach differs noticeably from Virginia in two age groups: 18-44, where Colonial Beach is 12% lower, and 65+, where Colonial Beach is 12% higher.



**Comparative Population Age Groups—2000 Census**

*Westmoreland County Growth Trends*

The growth of Westmoreland County also slowed slightly over the last census period to about half the growth rate of all its surrounding counties. Westmoreland County is primarily made up of agricultural lands with rural waterfront communities. It has three magisterial districts; Washington, Montross, and Cople. The population of the Washington District, which includes Colonial Beach, accounts for about half of the county’s population. Beyond Colonial Beach residents, an additional 5,103 total persons reside in the Washington magisterial district. Many of those reside in adjoining residential areas just outside the town’s corporate limits along Rt. 205 and across Monroe Bay, where two sizeable residential subdivisions, Westmoreland and Potomac Shores, are located. The predominant form of this growth is low-density residential development, often located on converted farmland or along the area’s tidal creeks and waterways.

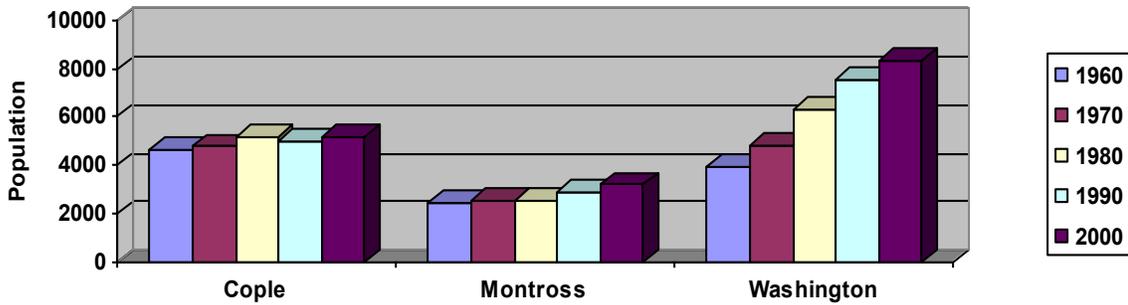


*Population of the three Westmoreland County Magisterial Districts*  
 \* Colonial Beach accounts for 3,228 individuals in the Washington District.

As evident from the chart on the following page, the Washington district has nearly doubled (91%) in population size since 1960. During that same time period, the Cople and Montross districts have grown at more modest rates of 12% and 30% respectively. While redistricting has altered the County’s magisterial boundaries to some degree over the years, the lopsided growth trend favoring the western end of Westmoreland County is evident. Since 1980, over half (53%) of the growth in the Washington District

has occurred within Colonial Beach's boundaries.

**Population by Magisterial District**



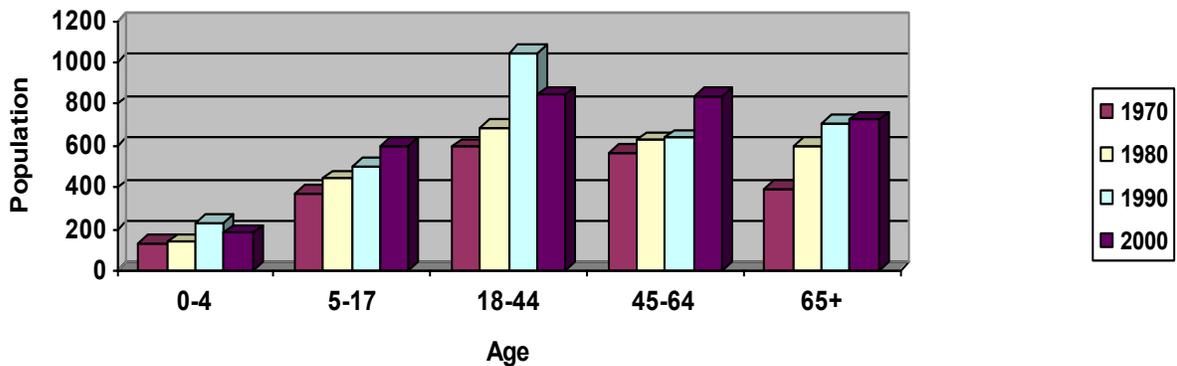
**Westmoreland County 1960-2000 Census Data**

Despite the fact that approximately 60% of the County's soils have moderate to severe limitations for septic systems, considerable low-density subdivision development has occurred in remote, outlying areas. This is, in large part, due to strong market demand for waterfront and rural property over the past two decades. While un-sewered residential growth can be expected to continue throughout the Washington District around Colonial Beach, it is likely that an ever-increasing share of new development will be located in, or contiguous to, the Town, where excess sewage treatment capacity is available. Environmental/health concerns related to failing Westmoreland County septic systems, as well as the Chesapeake Bay Preservation Act requirements for reserve drain fields, have created stronger incentives for concentrated urban development. Both Town and County officials advocate that large-scale development should be directed around the incorporated towns of Montross and Colonial Beach.

*Colonial Beach Population Characteristics & Trends*

**Age**

As shown by the chart below, only two age groups, 0-4 & 18-44, have experienced a decline in numbers. All other age groups have seen an increase in numbers with the highest increase occurring in the 45-64 age range. These shifts can be attributed to a lack of employment opportunities for young to middle age adults, those most likely to have young children, and an increase in second home or vacation homes for individuals nearing retirement age.



### Colonial Beach Population by Age Group—1970-2000 Census Data Comparison

The growth of 65+ households has been steadily rising in Colonial Beach since 1970. In part, this trend is reflective of the aging population pyramid which characterizes the nation. A substantial part of this growth, however, can be attributed to a growing influx of retirees from outside the immediate area. Originating from Northern Virginia, Washington, D.C. and other northeast locations, many are seeking a quieter lifestyle and lower cost of living. The affordability of Colonial Beach as compared to the Washington metropolitan area, in terms of housing, living expenses, and taxes, has served to attract both working class retirees as well as more affluent 65+ households. Recognition of these cost advantages has also helped retain most of this age population native to the Northern Neck which includes the counties of Lancaster, Northumberland, Richmond and Westmoreland.

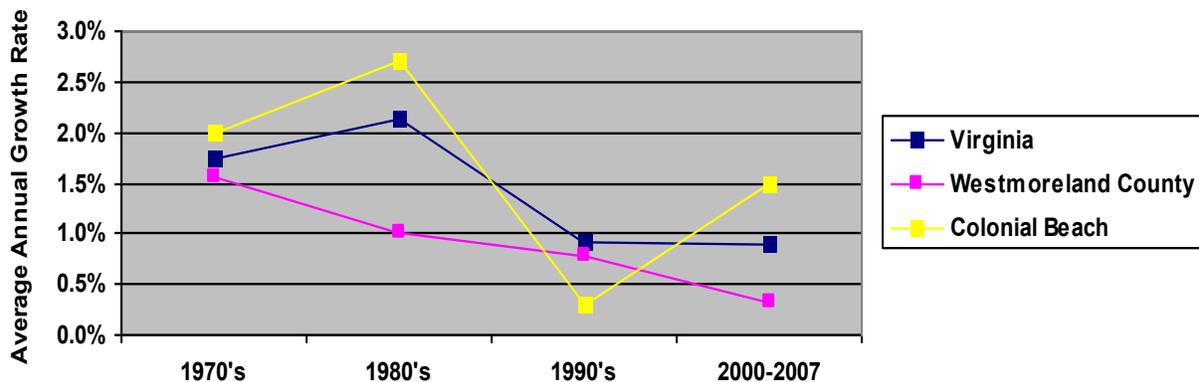
The net effect of these trends upon Colonial Beach is mostly positive. Unlike younger households, incoming retirees place no additional burden on the public school system, which is the most costly local service to expand. Most 65+ households receive transfer payments, ranging from social security to private and military pensions, that bring outside dollars into the local economy. The more affluent pensioners also commonly bring extra revenue into the area through property taxes on homes and motor vehicles. While 65+ households tend to spend less on furniture and appliances than newly forming households, their contribution to the local retail and service economy is significant. Many 65+ households are unwilling to drive long distances to competing trade centers, although the Town Transit System does provide access to regional markets.

A growing 65+ household population also brings increased demand for certain services, some of which can be costly to provide. Health and human services, emergency 911 service, and other related concerns often require communities to expand capabilities. Although health care facilities are available to town residents, there is a need for more of these facilities (especially those geared for the elderly population). The private sector has responded to meet some of these needs through the operation of the Mary Washington Health Center and the recent construction of a retirement complex. Both of these facilities are advantageously located on Route 205. Nearby hospitals at Fredericksburg and Tappahannock are reasonably convenient and reachable by local rescue squad services. Enhanced 911 service is currently being provided to all residents of the town.

As the elderly population continues to grow, there will be an increased demand for medical facilities in Colonial Beach. Such facilities may prove to be a promising source of economic growth, particularly if the Town becomes a regional center for medical care.

#### Growth Trends

The Colonial Beach growth rate has been fairly erratic since the 1970's. The diagram below depicts how its percentage change in growth rates compares with Virginia and Westmoreland County.



## **Average Annual Growth Rates from the 1970's to 2007— 1970-2007 Census Data**

### ***Future Growth Factors***

As throughout other areas of the Northern Neck, Colonial Beach continues to attract retirees and second-home owners predominantly from outside the region. It also serves as an outlying "bedroom community", dependent on employment centers located primarily in Dahlgren, Fredericksburg, and the Washington, D.C. metro area.

The Town's relative affordability, mild climate, and desirable waterfront setting will all continue to attract new residents. It is important to note that many who migrate to the town tend to value small-town livability and an aesthetically pleasing environment. Accordingly, the town should strive to protect and enhance these amenities that attract new residents.

In addition to external factors, future growth in the town will hinge, to a large degree, on expansion of the local employment base, the augmentation of recreational and entertainment facilities, and per capita tax reduction. Light industry, personal and professional services, and expansion of the tourism industry would generate new employment opportunities which would bring outside dollars into the local economy, helping to relieve some of the per capita tax pressure. The Town's greatest recreational resource is its expansive beachfront. However, outside of the beach itself, recreational and entertainment facilities are inadequate. This deficiency must be addressed in the near future if Colonial Beach wishes to resume significant population growth.

Two additional points concerning future population growth should be mentioned. The only municipal wastewater treatment plants in Westmoreland County are located in the Towns of Colonial Beach and Montross. The Colonial Beach plant has undergone a major capital expansion and now has the capacity to accommodate a 150% increase in service population. The availability of public sewer will reinforce Colonial Beach as one of the logical locations in the County for large-scale residential growth. Additionally, a majority of lands adjoining Colonial Beach are limited by hydric soils. Other areas are constrained by wetlands, tidal marshes and steep slopes. Some of these lands, however, may prove amenable to either large lot residential development or cluster / planned unit development (PUD) types of development if careful site-planning and conservation strategies are adopted. In addition, roughly 25% of land currently within the Town is comprised of vacant, buildable land. Many parcels have already been subdivided (Riverside Meadows / Bluff Point); others scattered throughout town await infill development.

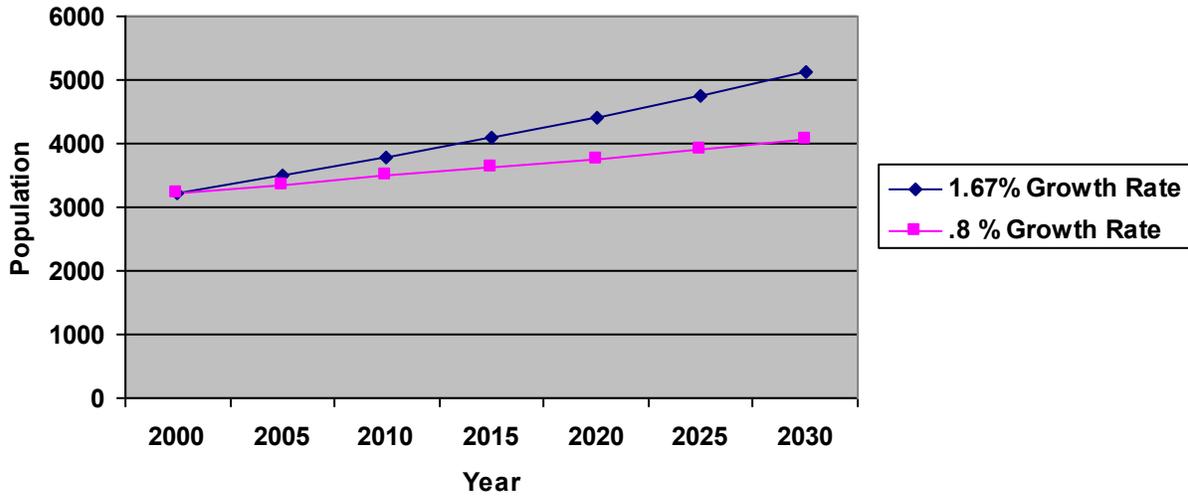
### ***Population Projections***

The following population projections utilize a conventional approach to forecast the town's population growth over the twenty year planning horizon. More specific calculations over the years should be utilized to support the design and implementation of capital projects and public service programs. Nonetheless, the figures below constitute a reasonable range of the town's future population over the indicated five-year time spans.

As seen in the table on the previous page, between 1970 and 1990 the town of Colonial Beach experienced a 2 to 2.7% annual growth rate, higher than both the state of Virginia and Westmoreland County for that time period. Between 1990 and 2000, the town experienced a considerably slower annual growth rate of approximately .3%.

The following table depicts two growth projections. The first assumes that over the next twenty years, Colonial Beach will maintain the annual average growth rate of 1.67% achieved between 1970 to 2000.

However, given the remote location of the town and the current economic downturn throughout the country, the second projection illustrates a population projection based on a slow growth rate of .8% annually.

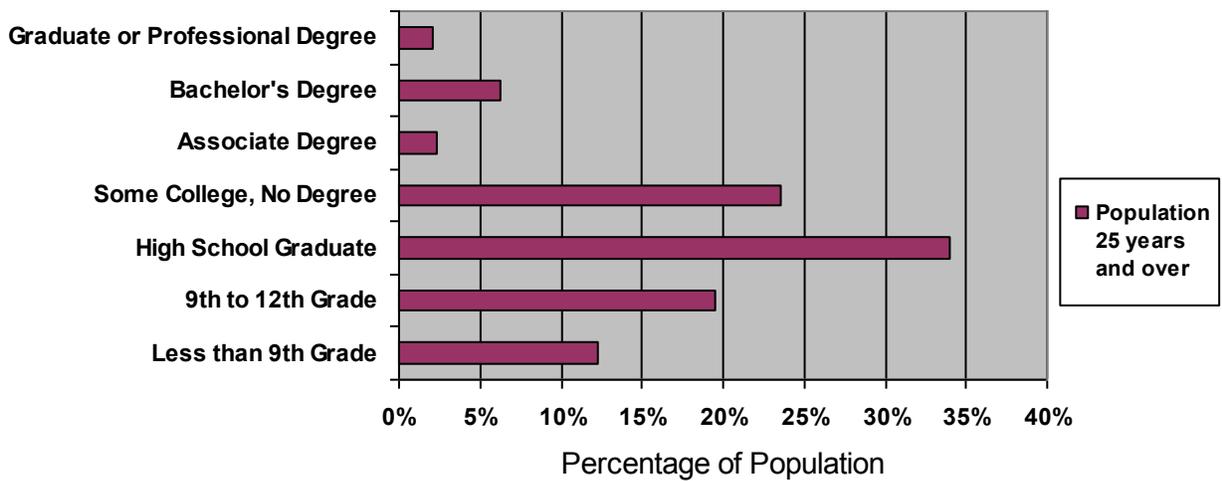


Colonial Beach Average Annual Growth Rate Population Projections

### Colonial Beach Labor Force Statistics

#### Education

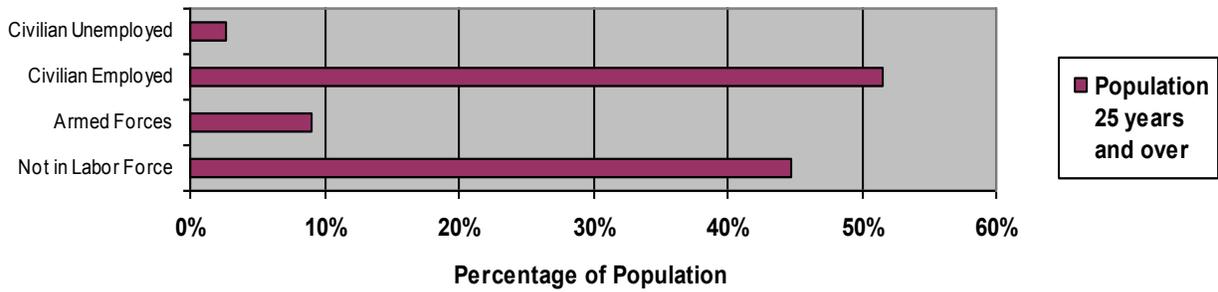
According to the 2000 Census of Colonial Beach, of the 2,233 individuals over the age of 25, 68.2% have a high school diploma or higher, and 8.4% have a bachelor's degree or higher. Approximately 31.8% of the town's population does not have a high school diploma or equivalent.



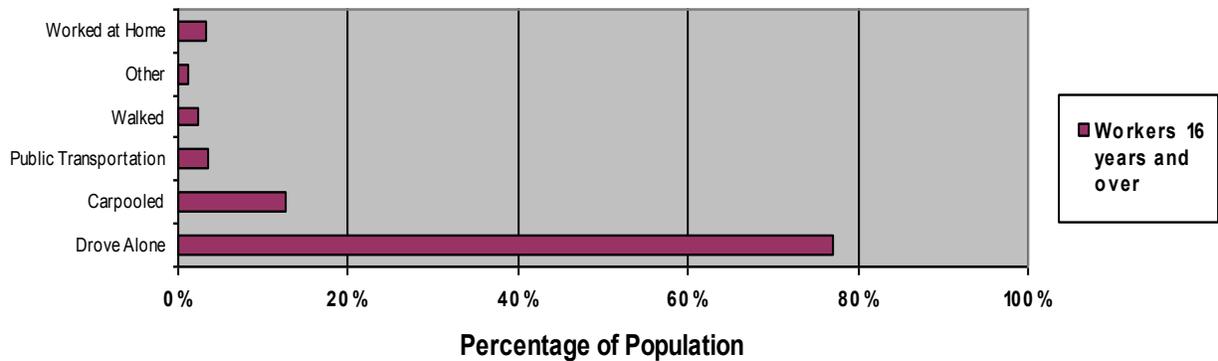
### Colonial Beach Educational Statistics—2000 Census Data

#### Employment Status

Labor force participation in Colonial Beach (55%) is well below the state average (64%). As of 2000, less than half (45%) of the Town's population was not actively seeking employment. The primary reason for this may be attributed to the concentration of retirees (65+) in the total population (23%). Other persons not actively seeking employment might include housewives, post-secondary students, disabled persons, welfare recipients, and individuals incapable of working.



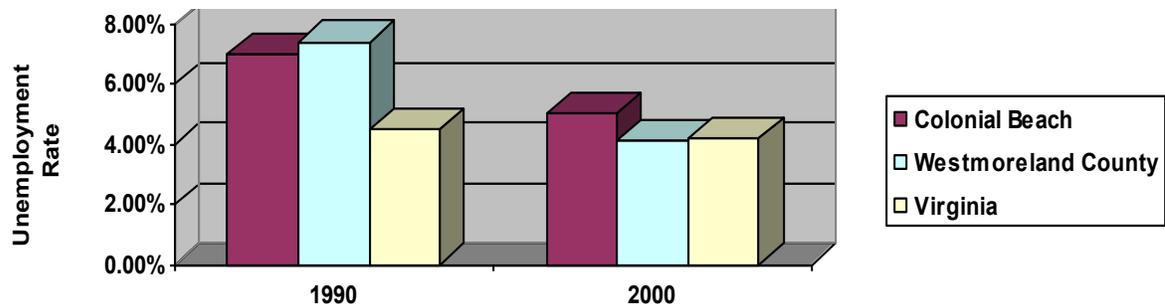
### Colonial Beach Labor Force Participation & Unemployment—2000 Census Data



### Work Commute—2000 Census Data (The average travel time to work is 35 minutes.)

#### Unemployment Rates

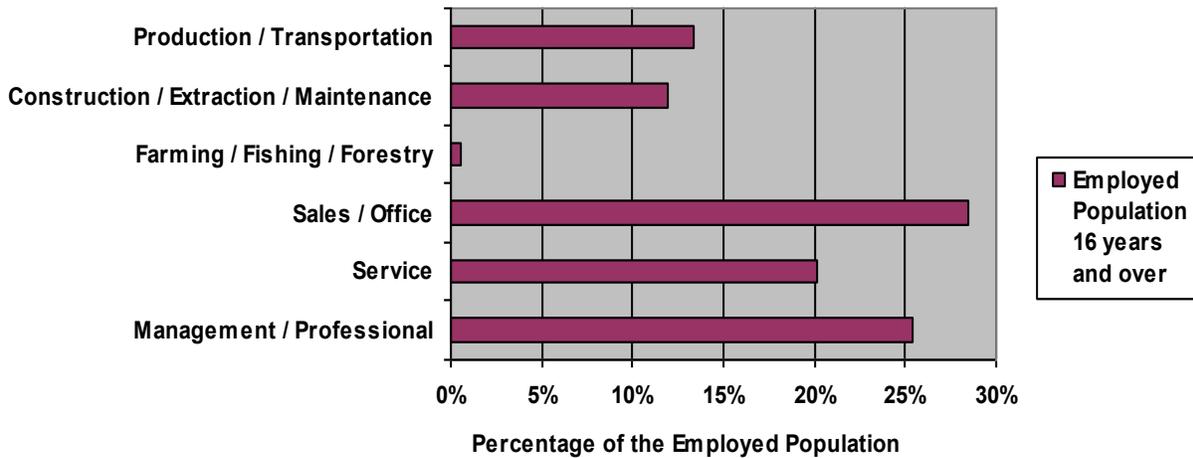
Due to the somewhat underdeveloped local economy, Colonial Beach's unemployment rate has historically remained slightly higher than the state average. However the 2000 figures show the gap reducing with the town's unemployment rate at 5.0 percent, 4.1 percent for the County, and 4.2 percent for the State of Virginia. Typically, unemployment figures run higher, particularly in those communities isolated from existing employment centers.



### Colonial Beach Comparative Unemployment Rates—1990 & 2000 Census Data

#### Occupations

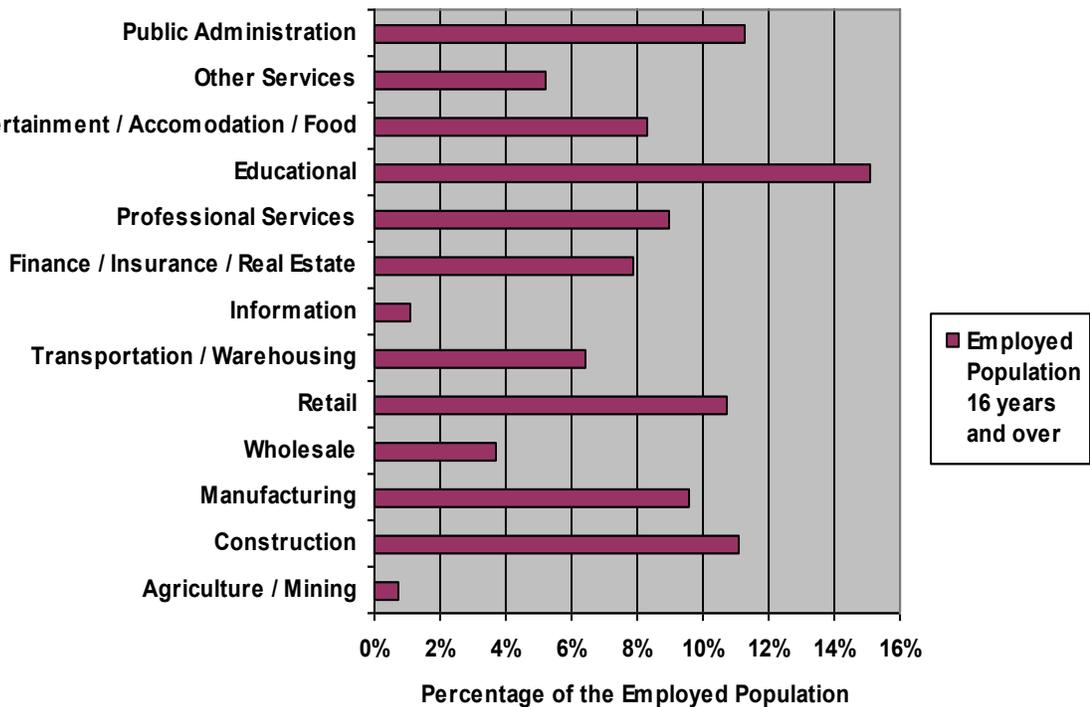
The majority of Colonial Beach employed residents list their primary occupation as sales / office work (28%). Just over 25% report management or professional work as their primary occupation. Very few, under 1%, report farming, fishing or forestry as their primary occupation.



### Colonial Beach Labor Force Occupations—2000 Census Data

#### Employment

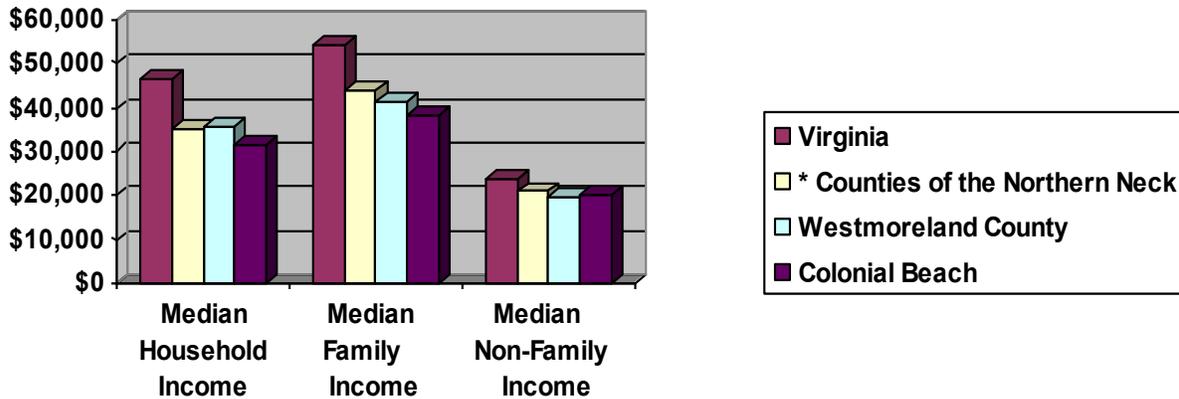
The biggest employment sector in Colonial Beach is education, with about 15% of the working population employed in that sector. The next three largest employment sectors for Colonial Beach residents are public administration, retail, and construction, each with approximately 11% of the working population.



### Colonial Beach Employment Sectors—2000 Census Data

#### Income Levels

The median household income in 2000 was \$35,797 for Westmoreland County, which is comparable to income levels elsewhere in the Northern Neck. The median household income for Colonial Beach was \$31,711, about 11% less than the surrounding area and well below the State of Virginia median figures. Since retail sales are a function of disposable income, future commercial growth here may be dampened to some degree by the low-to-middle income wage status of most area residents. Unless higher-paying jobs or increased tourism expenditures come to the area, retail growth will remain somewhat restrained.

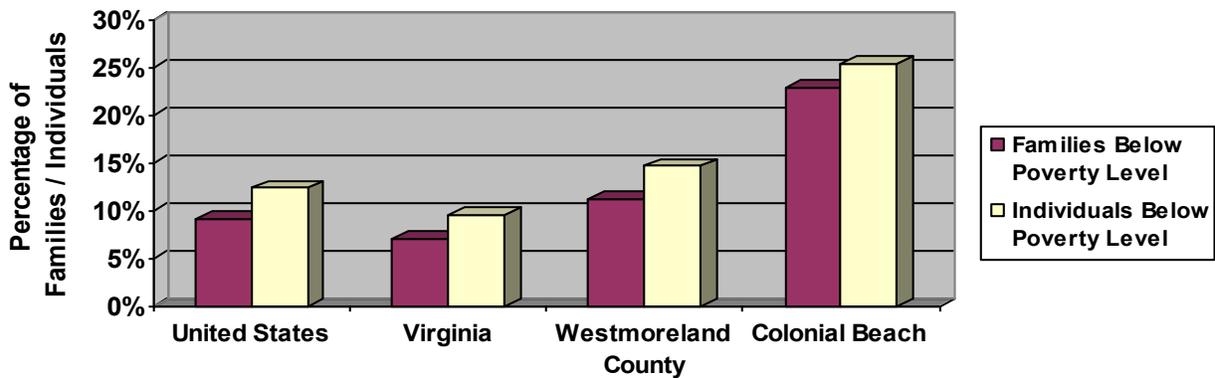


\* Average from all Northern Neck Counties: Westmoreland, Lancaster, Richmond, and Northumberland  
 Source: U.S. Census Data, 2000

### Colonial Beach Income Levels—2000 Census Data

#### Poverty Levels

High rates of poverty plague many small rural communities. As shown in the table below, Colonial Beach has a almost a 25% poverty rate, much higher than the state and national averages. Poverty thresholds for the 2000 census were \$8,794 for an individual and \$17,603 for a family of four.



### Colonial Beach Poverty Level Comparisons—2000 Census Data

## 5. Economic Statistics

### Overview

As an urban center for the surrounding region, Colonial Beach provides local residents with a place to work, live, educate their children, recreate, and acquire limited goods and services. The town also functions as a riverfront resort, often doubling its population during summer months and weekend holidays.

The following section focuses on these and other aspects of town life, particularly key economic trends. Because the town and surrounding region are so closely related, comparative figures are often provided. Upon review of the data, it is hoped that useful conclusions can be drawn in planning the town's future.

### Employment Trends and Characteristics

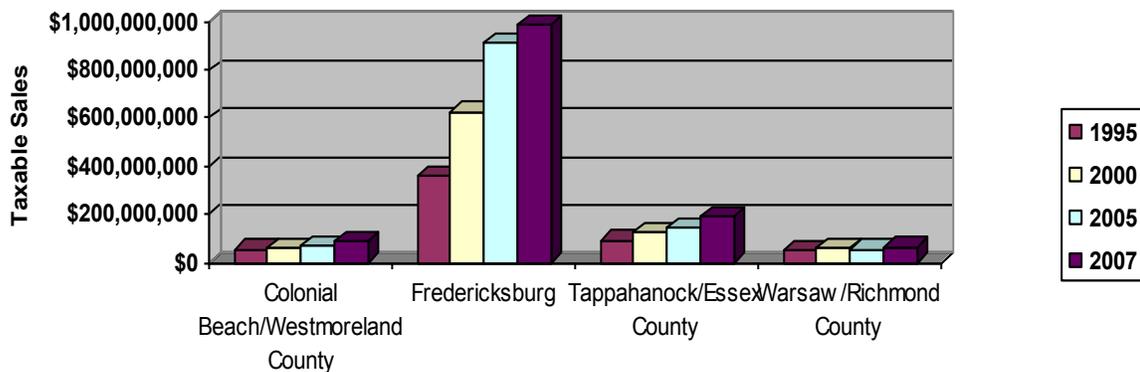
All local economies are considered to have two distinct segments: basic and non-basic services. Basic economic sectors, such as manufacturing, seafood production, and tourism, all involve consumption or sale of goods to consumers outside the local area. Basic industries, therefore, bring money into the local economy. Non-basic or supporting sectors, such as retail, involve sale of goods and services within the local community. Economists commonly recognize basic industries to be the engine for economic growth. As a rule, for every new basic-sector job, two to three support service jobs are created.

The Town of Colonial Beach, and Northern Neck region in general, currently lack any major employment center that draws workers from outside the region. Manufacturing is presently absent within Colonial Beach, and only a few medium-sized industries are located elsewhere on the peninsula.

Historically, both the region and Town have depended heavily on tourism and the seafood industry, which are seasonal in nature. Area employment levels, therefore, tend to peak in summer and decline at other times of the year.

### Retail Trade and Services

Colonial Beach serves as a trade center for the surrounding county areas. Nearby Fredericksburg and Tappahannock function as larger, competing trade centers within the region. Taxable sales data provided below compares Westmoreland County/Colonial Beach to surrounding commercial centers.



Source: Virginia Department of Taxation, 1995-2007

Comparative Taxable

### Sales—Virginia Department of Taxation

As reflected on the previous page, taxable sales in Westmoreland/Colonial Beach are less than one-eighth (12%) the volume of Fredericksburg and roughly one-half (56%) that of Tappahannock/Essex County. Both of these latter trade centers cater to a large area, attracting numerous residents from the Northern Neck and Middle Peninsula (encompassing six counties to the southwest of the Northern Neck). In large part, Tappahannock and Fredericksburg have prospered due to their excellent highway location, and their ability to offer a wide range of competitively priced goods and services.

Although catering to a more modest trade area, taxable sales for Colonial Beach/Westmoreland County have increased a healthy fifty-four percent (54%) since 1995. Construction of the Beachgate Shopping Center and other dispersed retail centers throughout the County have contributed to the strong growth trend.

#### Local Trade Area

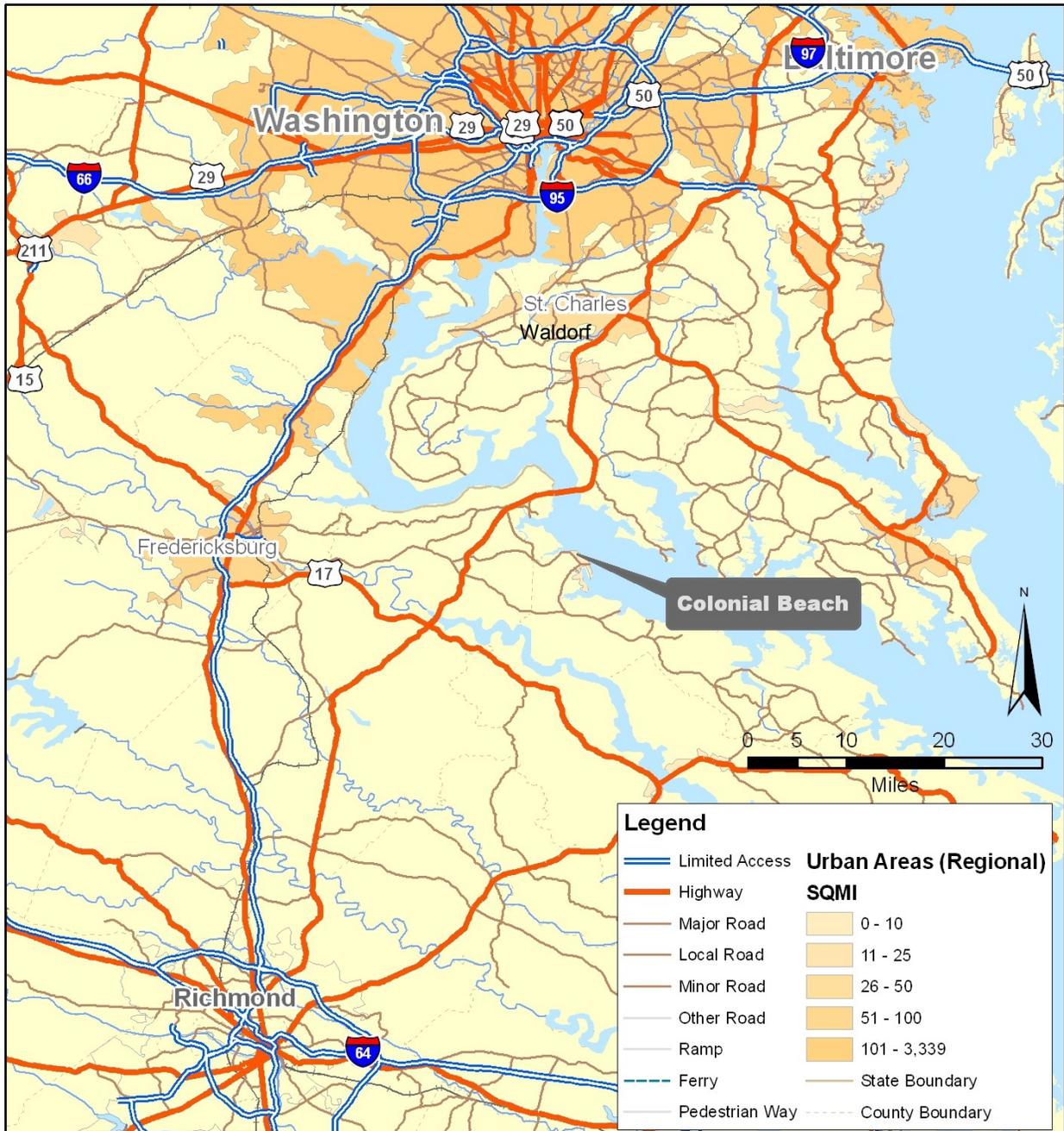
Colonial Beach's primary trade area is relatively small, with an estimated radius of 10-15 miles. The proximity of larger trade centers currently limits the development of some lines of retailing, particularly "high-ticket" items such as furniture, appliances and automobiles. The town's secluded location off any main transportation corridor also limits the placement of many large "big box" retailers. However, rural residents do tend to shop for convenience goods at smaller centers closer to home when availability, quality, and price are reasonably comparable. The population of the Town's primary trade area may be estimated at 10,000, comprising the Washington magisterial district of Westmoreland County and portions of King George County.



### Colonial Beach Service / General Retail Trade Area

#### Regional Trade Area

Colonial Beach’s regional trade area is much larger. This trade area specifically applies to specialty markets for which an area can become well known. People are also willing to travel longer distances to shop as such markets. Colonial Beach is strategically situated between two large metropolitan areas; Washington DC and Richmond. These areas provide large population pools within a reasonable driving distance. The primary specialty market that comes to mind for Colonial Beach is tourism. This has played an important role in the town from the beginning, and continues to be an important economic component for the town’s future.

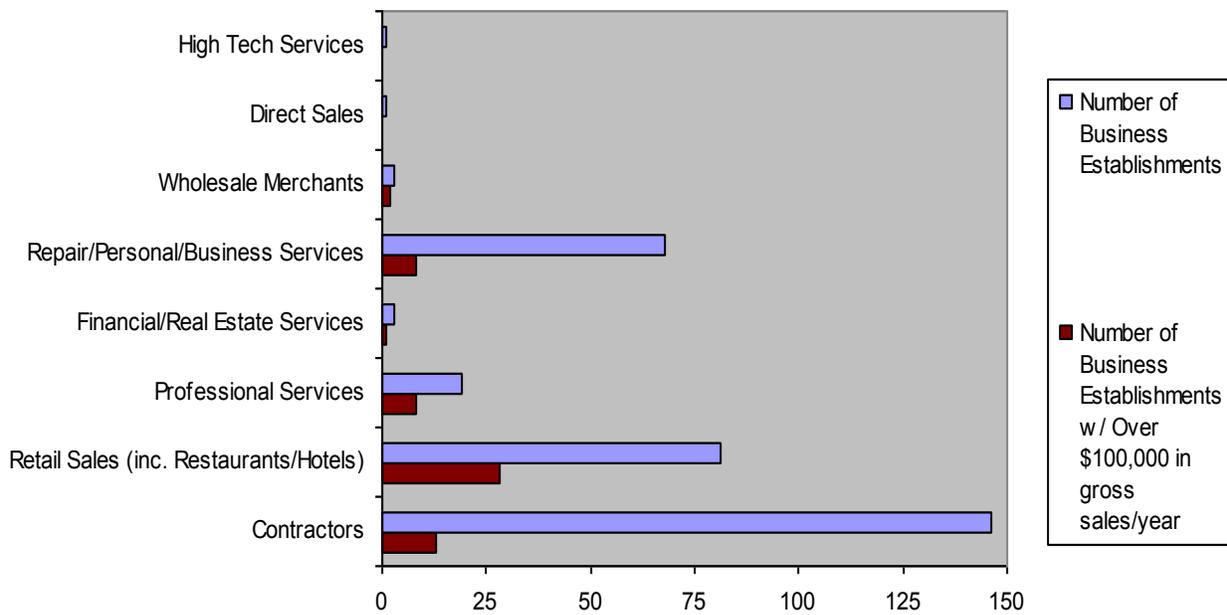


### Colonial Beach Specialty Market Trade Area

#### Business Sectors and Employment

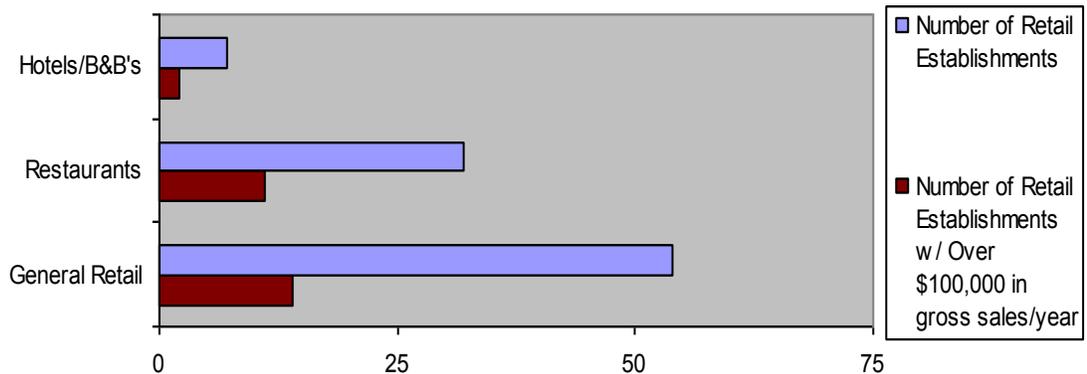
##### Business Sectors

The Town of Colonial Beach, as evidenced by a recent inventory of business types within town limits, is primarily made up of service, retail/tourism and contractor trades. The charts below illustrate the types of businesses in Town as of 2008. The first chart includes all businesses within the town, while the second just includes retail establishments. This category has been broken out in the second chart; since the retail market is made up of several distinctive categories and produces the most revenue for the town. The last decade has seen an increase in contractor businesses, up from 13% in 1999 to 46% in 2008. This increase is likely due to the housing boom between 2001 and 2007 in Colonial Beach and throughout Virginia. Retail sales have seen a percentage decrease from 40% in 1999 to 25% in 2008. Other business sectors have remained fairly consistent.



Colonial Beach Business Sectors—2008 Business Tax Inventory

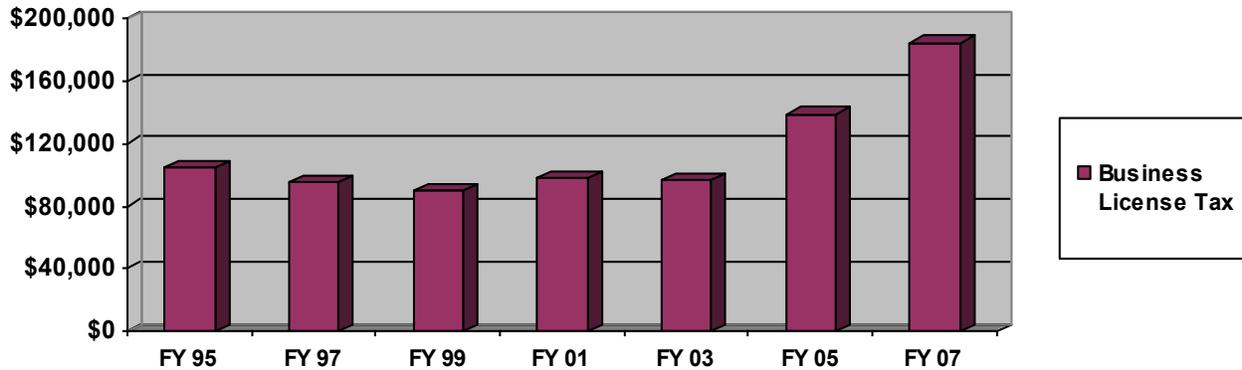
While there are many more contractor businesses in the town, the retail sales market makes up the majority of businesses earning over \$100,000/year in gross sales.



**Colonial Beach Retail Sectors—2008 Business Tax Inventory**

***Business License Tax Revenues***

The chart below depicts the amount of business license taxes collected by the Town for fiscal years 1995-2008. Business license taxes are collected on all businesses operating within the Town of Colonial Beach, and are based on a percentage of gross sales. Due to the fact that business license taxes are based on gross sales, the figures may be used as one indicator of the Town's overall economic health.



Source: Town of Colonial Beach Audit Reports

**Business License Tax Revenues—Town Audit Reports**

***Major In-Town Employers***

The Town's major employers are listed below, highlighting the fact that most local employment is distributed among local government and small businesses related to the seasonal seafood, restaurants and tourism industries. Numerous other business establishments too small to be listed below cater to both tourists and residents alike.

<i>Employer</i>	<i>Industry</i>	<i># of Employees</i>
Colonial Beach School Board	Public Schools	106
Mary Washington Health Center	Nursing Home	80
Food Lion (Beachgate)	Grocery	75
Town of Colonial Beach	Local Government	64
High Tides	Restaurant	45
Colonial Beach Yacht Center / Dockside	Marina/Restaurant	35
McDonald's	Restaurant	30
Imagine One Technology & Management Ltd.	Information Technology	28
Wilkerson and Son, Inc	Restaurant/Seafood Processing	25
Happy Clam	Restaurant/Marina	25
Days Inn	Hotel	15

### **Colonial Beach In-Town Major Employers—Informal Business Survey**

#### ***Regional Employments***

Below is a listing of major employers within a reasonable commuting distance of Colonial Beach. It is estimated that a good percentage of town residents out-commute to jobs at Dahlgren, or elsewhere in the surrounding area, due the 35 minute mean travel time to work according to the 2000 census. Local, state, and federal government job opportunities, along with agricultural job markets, are key employers in the surrounding area.

<b><i>Employer</i></b>	<b><i>Industry</i></b>	<b><i># of Employees</i></b>
Dahlgren Naval Center	U.S. Military	4,256 employees + over 4,000 contractors
Westmoreland County Schools	Public Schools	300
Ingleside Plantation	Nursery/Winery	100-250
Westmoreland County	Local Government	100-250
Commonwealth of Virginia	State Government	50-99
Riverboat on the Potomac	Restaurant/Casino	50-99
Westmoreland Berry Farm	Agriculture/Retail	50-99

### **Major Regional Employers—Informal Business Survey**

#### ***Summary Analysis***

In general, out-commuting residents tend to make significant purchases outside the community for specialty goods, as well as day-to-day needs (gasoline, meals, personal services). This weakens growth potential of the local economy. Colonial Beach should seek to reverse the net outflow of retail dollars by actively seeking to improve its capability to adequately meet the general needs of its residents in all sectors possible.

As the Town's residential population and per capita income increase, market opportunities will improve for larger and more diverse retail establishments. Increased competition with other trade centers for a larger share of the local retail dollar is inevitable. The town should anticipate and direct the development of new and revitalized commercial development in and around Colonial Beach for the near to mid-term planning period. These desired patterns are reflected in the Future Land Use Plan.

Finally, Colonial Beach must evolve further as a basic employment center (one that relies more on bringing dollars into to the local economy) in order to boost long-term retail, and support service growth.

## 5. Housing

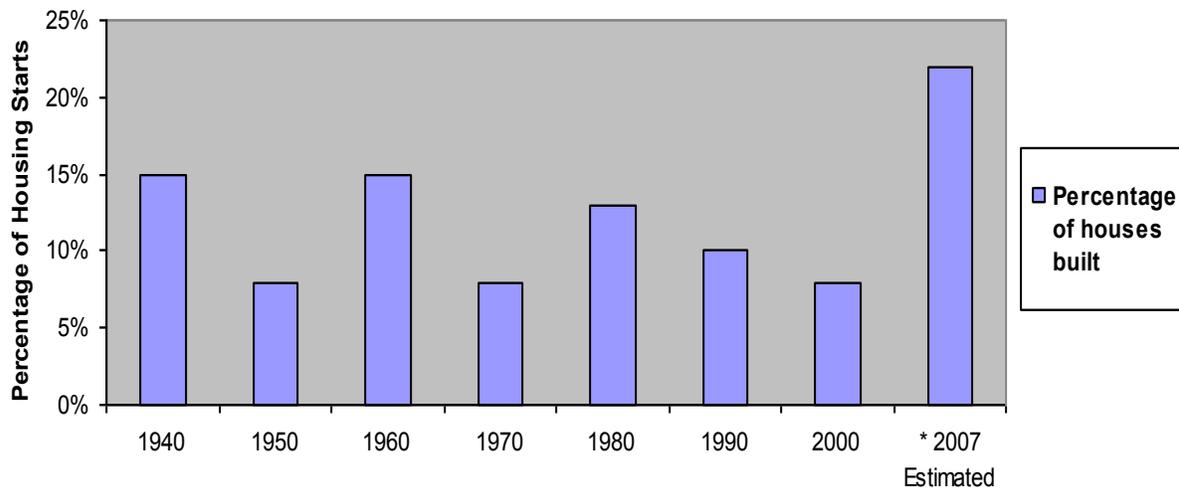
### Overview

The Town of Colonial Beach serves as an important residential center in the region, offering both seasonal and year-round residents a wide choice of living environments. The following section presents 2000 census data on the housing stock in Colonial Beach.

### Housing Stock

Over the years, there have been both peaks and lows of housing activity in Colonial Beach. As indicated below, there was a decline of housing starts in the 1940's followed by a surge in the 1950's, and another decline in the 1960's followed by a surge in the 1970's. Since then, Colonial Beach has seen a steady decline in housing starts until recently. Building permits issued between 2000 and 2007 indicate the construction of an additional 589 single family housing units (including condos/townhomes), an increase of approximately 22%.

**Colonial Beach Housing Stock Data—2000 Census Data**



\* 2007 Data was estimated from building permit data between 2000 and 2007.

### Structural, Plumbing, and Equipment Characteristics

The Town, as evidenced by the chart below, fares well in structural, plumbing, and equipment categories when compared to Westmoreland County and the State of Virginia. The Town's small size and the fact that it has its own public water and sewer treatment facility, enables it to possess such figures.

### Comparative Plumbing, Kitchen, and Telephone Service Characteristics

	Lacking Complete Plumbing	Lacking Complete Kitchen	Lacking Telephone Service
Colonial Beach	0%	0%	3.1%
Montross	0%	1.2%	2.5%
Westmoreland County	2.9%	2%	3.1%
State of Virginia	.7%	.6%	2.1%

**Types of Residential Units**

Single family detached residential units have always dominated the housing stock in Colonial Beach. According to the 2000 Census, they make up 83.3% of the residential units. This is similar to the 1990 Census. Mobile Home units have decreased from 4% in 1990 to 1.7% in 2000.

**Types of Residential Units**

	Number	Percentage
1 Unit Detached	1687	83.3
1 Unit Attached	69	3.4
2 Units	34	1.7
3-4 Units	72	3.6
5-9 Units	72	3.6
10-19 Units	43	2.1
20 or More Units	8	.4
Mobile Home	34	1.7
Boat, RV, Van, etc.	7	.3

**Housing Occupancy**

The majority of the housing units in Colonial Beach are owner occupied (46%). However, the town does have a fair number of renter-occupied and seasonally-occupied units (25% and 20% respectively). Approximately 9% of the housing units are vacant. These percentages are very similar to the percentages from the 1990 Census.

**Colonial Beach Housing Occupancy Statistics—2000 Census Data**

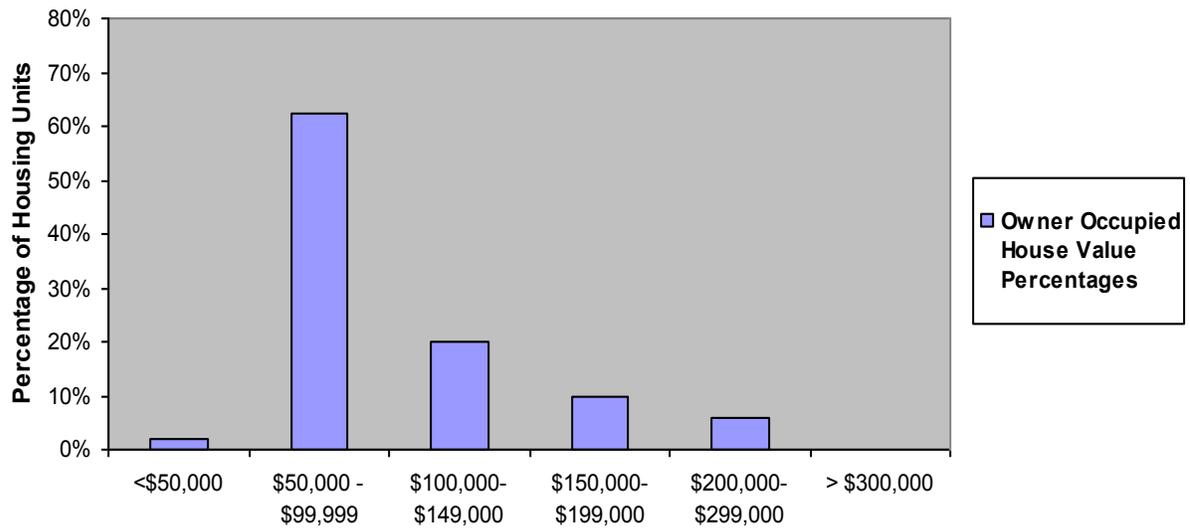


## Housing Values and Costs

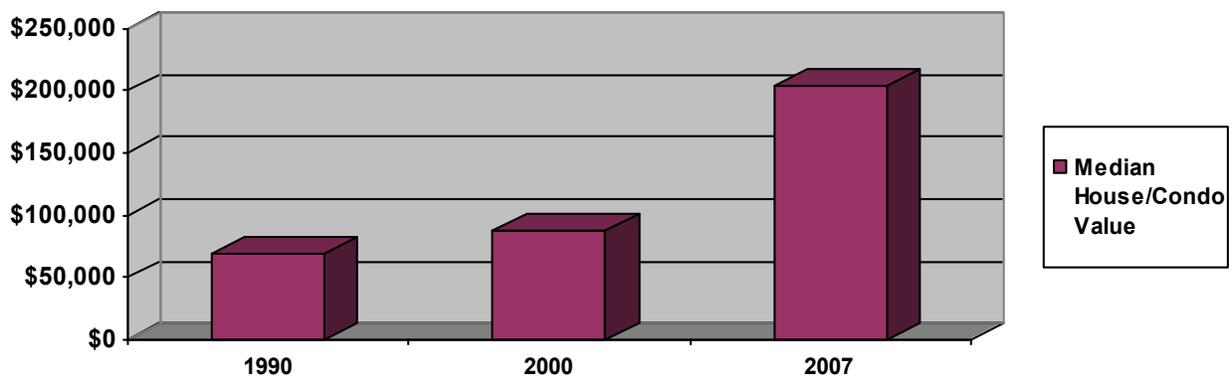
### House Value of Owner Occupied Units

The majority of the owner occupied housing units, 62%, are valued between \$50,000 and \$99,000 according to the 2000 Census. These values have more than likely increased in recent years and this data should be updated, along with other pertinent data, when the 2010 Census Data results are released. The second table below shows the median house / condo values for the 1990 and 2000 census' in comparison to 2007 real estate data for a more accurate representation of current day home values.

**Colonial Beach Owner Occupied Housing Values—2000 Census Data**



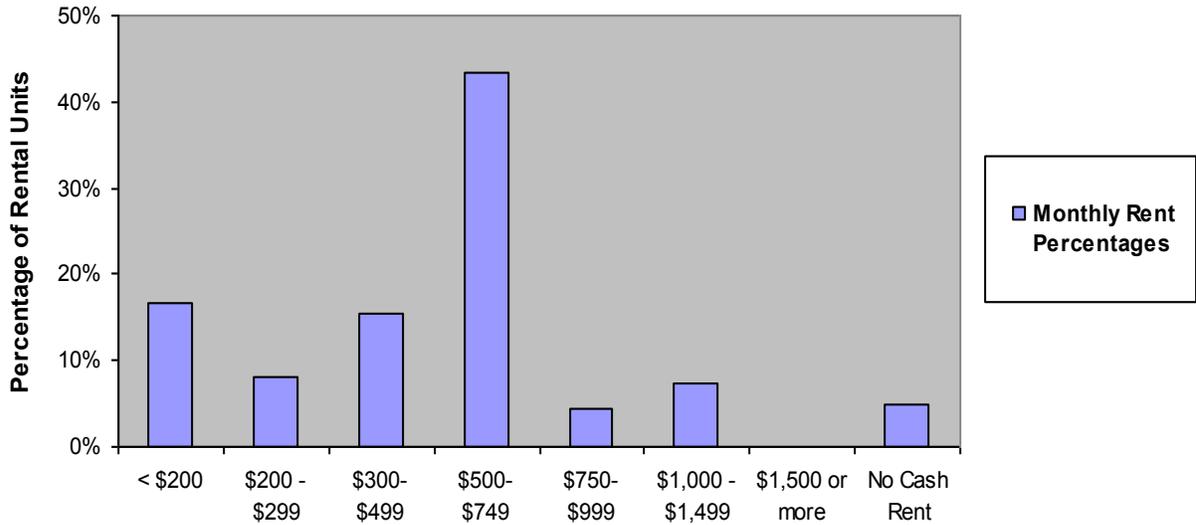
**Colonial Beach Median Housing Values—US Census & 2007 Real Estate Data**



**Rental Costs**

The median monthly rental cost in Colonial Beach is \$538. Most of the rental properties, 43.3%, cost the resident between \$500 and \$749 per month.

**Colonial Beach Renter Occupied Monthly Rental Cost—2000 Census Data**



**Housing Affordability**

In recent years, one of the most widespread problems across the country is the lack of affordable housing. As rent and housing prices rise, availability of affordable housing decreases for low and moderate income households. Persons and families with modest incomes often must rent or reside in aging, deteriorated housing that has remained affordable largely due to its substandard condition. Low-income owners unable to qualify for private loans are frequently faced with the burden of costly home repairs, which they cannot reasonably afford.

While Colonial Beach is confronted with some of these problems, there have been a number of important accomplishments. Private upkeep of the Town's more soundly built homes has helped maintain the overall quality of the community's housing stock. Public initiatives in the form of Block Grant projects and Housing Authority programs have also contributed measurably to improved living conditions for area residents. The Colonial Beach Redevelopment & Housing Authority (CBRHA) has established a Minor Home Repair Program, which has improved housing conditions for eligible Town residents.

Two subsidized apartment complexes built during the 1980's have given residents of modest means an alternative from deteriorated rental housing. The elderly project, The Meadows, at Route 205 and Meadow Avenue, has expanded affordable housing for persons of retirement age. The table below provides data on these residential centers.

**Colonial Beach Subsidized and Assisted-Living Complexes**

<i>Name</i>	<i>Type</i>	<i>Number of Units</i>
Colonial Beach Apartments	Section 8	83
Riverwood Apartments	FmHA	28
The Meadows	FmHA 515	32