

STAGEBRIDGE

A 21st Century Community in the rural foothills of the Blue Ridge Mountains
2614 Stagebridge Road (Nelson County Route 623), Lovingston, VA 22949

Frequently Asked Questions

December 2005

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Water

Q: Water, where and how?

A: Lots 1 through 10, and lot 12 have water wells with flows of between 5 and 30 gal per minute. A well will be drilled soon on lot 11. The price list gives details for these. Concerning wells, you should consider these facts.

The wells drilled at Stagebridge generally met or exceeded the average of similar wells recently drilled adjacent to Stagebridge. Wells at Stagebridge have flows from 5 to 30 gallons per minute. A specific well report for each lot is available.

At Stagebridge the wells are drilled and lined, but are without pumps. Well pumps, installed, can cost about \$1500 to \$2000. Electrical connections to well and water piping to the house would add perhaps \$1000 to \$2000. Since the well is already in place, it is wise to budget between \$2500 to \$4,000 for the additions to the water system, as part of the home construction cost budget, with an additional 15% to 20% for contractor overhead.

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Septic System

Q: What kind of septic system is recommended at Stagebridge?

A: Each lot at Stagebridge has a certified primary and reserve septic field. During construction the primary field is used. The reserve field must be left undisturbed, to be used at a later date in the event that the primary field fails. The field size is rated based on a projected number of bedrooms for the home it will serve. A basic septic system has a gravity flow to a drain field. In some cases where gravity flow isn't possible, a pump component is added. Either of these options is known as a "Traditional System." If a field has inadequate size for a simple drain system (i.e. a traditional system), a pretreatment unit is needed, frequently in conjunction with a low-pressure discharge (LPD) to the field, to allow the capacity to serve the home. Such systems are known as "Engineered Systems."

Based on the engineering studies performed for Stagebridge, a table is presented showing for each lot the bedroom rating and notation of any additional components necessary in the primary and reserve field. Unless noted the septic field area contains adequate area for gravity flow to both the primary and secondary field.

It is prudent to budget \$4,000 to \$5,000 for a gravity system; a pump may add \$2000 to \$3000. Engineered systems cost approximately \$15,000 to \$25,000. **None of the lots require an engineered system as a primary system;** a reserve system would be necessary only in the event of an unreparable failure of the primary system.

The cost estimate for contractor overhead of 15% to 20% should also be included. The cost of septic system is normally included in the builder's price to construct a home.

Lot	Bedrooms	Notes
1	4	
2	3	Primary: pump, Reserve LPD/pretreatment
3	4	
4	3	Primary: pump, Reserve LPD/pretreatment
5	4	
6	3	
7	4	
8	4	
9	4	Primary: pump Reserve: Pump
10	3	
11	4	
12	3	
13	4	

Source: Study by Gooch Engineering and Testing, Inc. July 28, 2003, July 31, 2004, September 29, 2004

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Utilities

Q: What type of utility service is available?

Q: Who are the Providers?

A: To preserve the rural nature of Stagebridge, all utilities are underground. Stagebridge has installed electric and telephone underground utilities to the lot boundary for Lot 1 through 10. Lot 11 to 13 access these utilities from the turning circle at the end of Stagebridge Trail. The cost of providing electrical utilities from the lot boundary to the home via underground conduit would be part of the home construction budget. There is a small additional charge for telephone hookup to the home. The provider and cost of internet service has not been finalized. Electrical service is by Central Virginia Electrical Cooperative, telephone is by Verizon.

Main Access Road - Stagebridge Trail

Q: When will the road be hard surfaced?

A: Construction began in August 2003. The road was completed with initial graveling by March 2004. We expect to do a final paving after a majority of the homes are constructed. This schedule accommodates a settling of the roadbed before final sealing. This allows both for improved quality of the road and for minimization of the damages from traffic associated with initial housing construction. Through 2005 the road has settled well. We have regraded and added gravel in the Spring and Fall of 2005.

Q: How can I be ensured that the roads are acceptable?

A: They have been accepted by the County of Nelson.

Q: Who is responsible for maintenance of the main access road?

A: The major functions of the Stagebridge Community are to provide for the maintenance of the common property (which includes the main private road, Stagebridge Trail - a ½ mile, 16' wide access road from Stagebridge Road (Nelson County Rte 623), two shared driveways and a nearly 2 mile walking path), and for the interpretation and enforcement of the covenants. Because Stagebridge Trail is a private access road, owned in common by the community, the community protects its privacy. The cost to maintain this and the other Stagebridge assets is less than \$2.00 per day, per owner. While costs can go up in the future, as owners begin to live at Stagebridge it is quite reasonable to speculate that maintenance costs may go down via use of owner help and equipment.

Q: Will I be able to get in and out in winter?

A: The Community provides for snow plowing of the main road/Stagebridge Trail.

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Covenants and Homeowners' Association

Q: What covenants and restrictions are there?

Q: What kind of houses will be built in the neighborhood?

Q: Are there restrictions on home cost, square footage, height, style, etc.?

Q: Is there a time frame within which I would need to complete construction? If I don't build within the stipulated time frame, what happens?

Q: What restrictions on outbuildings are there?

Q: Can we have small travel trailers or RVs?

A: Stagebridge is an environmentally friendly, low-density community. Located in the rural foothills of the Blue Ridge Mountains, it is a serene setting. The large size of the lots, the heavily wooded nature of the topography, and the vistas afforded by the hills appeal to individuals who value privacy, yet wish to live in a small sylvan community of like-minded homeowners. As such, our covenants serve more a facilitative and less a restrictive function. Accordingly-titled, they are compiled into a document called the *Stagebridge Community Plan*. The focus of the Community Plan, therefore, is to create a framework of architectural and landscaping guidelines to ensure privacy for each homeowner via landscape buffering.

House sites and view-shed considerations continue this theme. Simple guidelines set by the Stagebridge Community Plan and interpreted by the Community Board will ensure that the homes reflect value and are designed to exploit the individual and unique characteristics of each lot. Limited clearing for the home and septic site is suggested. The recommended house sites are arranged to minimize both the view from the community private road and from each other. Distant views from each site can be opened up to provide spectacular mountain vistas while protecting the privacy of each home.

A variety of house styles and materials are acceptable. Since each house site is secluded and each is unique in topography and specimen tree opportunities, the Community Plan allows for custom site-specific home designs. The Plan encourages the use of traditional natural building materials such as wood, brick, stone and glass while it discourages vinyl or aluminum siding; and muted or natural exterior colors are recommended.

Homes are suggested to have a **minimum size** range of 2000 to 2500 square feet of conditioned living space.¹ Homes should be designed to take advantage of natural features such as sunlight, mountain and near views, slopes, specimen trees, rocks, ravines, and streams.

¹ In the case where circumstances dictate a smaller home size, this recommended square footage is potentially accommodated either through future construction of a secondary structure, serving as a guest-house, studio or non-

Lots are sold only on the condition that the buyer is planning to build a suitable home within five years². The lot owner is asked to submit revised plans and schedules annually until the home is completed. The community can grant time extensions for cause. The lot is subject to buyback if the home building process does not take place.

Trailers must be parked out of sight, and occupancy use is not permitted.

The Stagebridge Community Plan helps ensure long-term stability and protection of the environment and the live-ability of Stagebridge. The Community Plan, therefore, is protection, ensuring that the value of the original investment in the community is preserved and improved for the future.

For specifics relative to construction time frames, outbuildings, etc., see the Community Plan. Please contact us for a copy.³

Q: What guarantees do I have about rising fees and assessments in the future?

Any increase in the annual assessment greater than 10% is subject to a 2/3 the vote of the owners. In fact there has been no raise in the past two years. One time special assessments are similarly subject to vote if in excess of 20%. Currently there are no special assessments.

Q: How has the homeowner's association been set up?

A: The Homeowners association for Stagebridge is known as the "Stagebridge Community." It is a non-profit company organized in the State of Virginia, and it began operations on July 1st, 2004. The duties and responsibilities of the Stagebridge Community are spelled out in the Community Plan. (Most of the significant real-estate developments in this area have covenants and a board to administer the maintenance of the property.) Stagebridge's Plan is a sensible combination of protection for all while allowing for flexibility and efficiency. The community association has a bank account and has liability insurance for common areas and for the Directors and Officers. This latter insurance amounts to about 3% of the total budget. This is

commercial office, or through future expansion of the primary dwelling. Both alternatives still must meet Plan guidelines and be subject to pre-approval through the Community Board. This, again, is to "ensure that the homes reflect value and are designed to exploit the individual and unique characteristics of each lot" (see above paragraph).

² Lots 1 through 8 are subject to a building clause that states the owner has purchased the lot to build a home and will make appropriate progress so as to be finished in five years. Lots 9 and 10 are subject to a "due diligence" clause stating that the owners' agree to make progress towards completing a home in a reasonable time frame.

³ Stagebridge has the following documents available concerning the Plan:

Description of Plan (5 pp)

Summary of Plan by Article (3 pp)

Stagebridge Community Plan (19 pp)

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commonly provided at similar communities in our area, and it would be hard to find capable people to serve if such protection were not provided.

Q: What are homeowner's fees? Does the fee cover road maintenance?

A: The homeowner's fees are currently \$600/annum to cover the cost of access road maintenance and clearing, snow plowing, clean-up and maintenance of the community common areas, and clean-up of Stagebridge Trail and County road frontage. See the community association annual budget for detail. Please contact us for a copy. See the next question for shared drive way fee information

Q: Is there any cost sharing of driveways / access.

A: Lots that use shared private driveways have an additional maintenance cost share agreement. Thus homes on shared driveways have additional fees beyond the homeowner's fee discussed above.

Q: Can we have horses?

A: The Community Plan discourages the introduction of large animals. However, we would be happy to help any interested buyers in locating a nearby boarding facility.

Q: Does my driveway have to be paved?

A: No. There are alternate forms of durable and resilient driveway construction that fit the community aesthetic. You should ask your architect, constructor, or landscaper for ideas.

Nelson County

Q: What are the tax rates in Nelson County?

Q: What are the quality and locations of schools?

Q: Is this a safe area?

Q: Where is the nearest fire house?

Q: How far is it to the nearest hospital?

A: We believe Nelson County is one of the most livable areas in the region based on its relatively low tax rate, and the quality of public service. Please see our website (www.stagebridge.net/nelsoncounty.htm) for links to various Nelson County representative organizations, in order to examine these issues. There are medical facilities in Lovingston, about 10 minutes south of Stagebridge. Charlottesville, in Albemarle County is an easy 30 minute drive to the north. There are no traffic lights until Charlottesville. The University of

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Virginia Medical Center and the Martha Jefferson Hospital are the major hospitals in Charlottesville. We are served by Fire and Rescue squads from Lovingsston and/or Faber, both about 10 minutes away.

General Community Questions

Q: How many lots have been sold?

A: Lots have been made available since Fall 2003. As of October 2005, six lots have been sold. See the price list for details.

Q: Do you have any plats for any of the Lots?

A: We have both an overall community plat as well as individual lot topographic plats available on our web site (www.stagebridge.net/SBlots.htm).

Q: Where are the walking trails?

A: There is a community-shared walking trail of approximately 2 miles that runs along the perimeter of the community. Several small rest areas are adjacent to the trail system. The trail follows streams in many places. Please see the overall community plat on our web site (www.stagebridge.net/SBlots.htm) to review. Additionally, we have cut discreet lot-specific trails for owner-only use.

Q: Are there any boundary markers between lots along the roadway?

A: Stagebridge, L.L.C. has placed unobtrusive markers at lot borders along Stagebridge Trail.

Q: In general, what are the distances between house sites?

A: Distances between proposed house sites range from 200 to 800 feet. Most separations are in the general area of 500 feet. Please see specific lots on our web site (www.stagebridge.net/SBlots.htm) for respective distances.

Q: How close to the road is the house site?

A: Permissible home sites should be no closer than approximately 100 ft from the road, and may be several times that distance on some lots.

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Q: Who maintains the cemetery? Are people still being buried there?

A: Stagebridge, L.L.C., along with the original settlers' families have responsibility for maintaining the cemetery. Only descendents from the original families are permitted burial in the cemetery.

Q: Explain Stagebridge's Environmental plan and issues.

A: Prior to the development of Stagebridge, an environmental study was performed. This indicated no areas of concern due to past or current use. The Stagebridge Community Plan encourages environmentally friendly action. The large size of lots and encouragement of natural buffers allows separation and for nature to provide protection. The plan will encourage natural activities, organic gardening, etc.

Q: Explain the difference between a building lot in Stagebridge and other parcels on the market.

A: Stagebridge building lots include many features and amenities that may not be provided by other parcels on the market. The following is a list of the most important extras:

- Lot access on a hard surface private road, exclusively for Stagebridge residents. Lots are above and separated some distance from public roads.
- Considerable engineering and survey work already in place. Septic field and well locations already indicated. Detailed topographic data, essential to house siting and construction, is available for all lots.
- Water wells are in place.
- Protective "community plan" allows sensible review of individual lot development. This promotes a quality, environmentally friendly community and enhances long-term value creation.
- Underground utility service to include power, telephone, and planned internet.
- Extensive recreational paths, stream frontage, and parks.

When evaluating lots, it is important to determine what features are included. "Raw land" frequently does not include the features discussed above. Subdivisions may or may not have all the features provided at Stagebridge. Our staff is more than happy to provide more details to assist you.

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