

TOP OF VIRGINIA
REGIONAL CHAMBER

CHAMBER NEWS

The Voice of Business & Industry

MARCH 2019
THE MONTHLY NEWSLETTER FROM
WWW.REGIONALCHAMBER.BIZ



‘Strong housing market for 2019’

Experts weigh in on what the 2019 housing market and commercial real estate industry will bring.
Continue reading on page 4.

This edition sponsored by: **Merry Maids of Winchester, VA**
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Our Vision:

TVRC is the voice of business for Frederick and Clarke Counties and the City of Winchester, Virginia.

Our Purpose:

Connect business and community resources for mutual success.

Our Mission:

Provide programs and services to meet the business and professional needs of our members.

Our Core Values:

Sustainability, Leadership, Integrity, Collaboration, Excellence

Our Staff:

Richard Kennedy, CEO

Cynthia Schneider, COO

Ashley Miller, Director, Marketing & Communications

Danita Roble, Director, Membership Development

Jody Wall, Director, Program Development

Betsy Lillis, Administrative Support Specialist

Contact Us:

Office:
407 S. Loudoun Street
Winchester, VA 22601
540-662-4118

www.regionalchamber.biz
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TVRC Board of Directors Chatter



Jim Guisewhite
SVN Commercial Specialist
TVRC Board of Directors

Commercial Sales fundamentals remain strong in Winchester and Frederick County in 2018 and brisk activity in January 2019. Leading indicators in Industrial and Multi-family lead the way in 2018. There appears to be a softening as we enter 2019, but only due to lack of inventory in Investment category. It was evident that institutional investors have taken notice to Winchester's "Big Name" companies such as Mopar Fiat and Amazon entering the market and immediately scooping up these prime investment grade properties into their portfolios.

Development has been strong in Frederick County throughout 2018 with many projects scheduled to come out of the ground in 2019. We see broken developments of the past recession emerging as supply must meet the demand of incoming businesses and the people that support them.

Real Capital Analytics (RCA) is a research firm used by SVNIC to track business and development trends across the US. RCA during its 2018 year in review felt that 2019 would continue to have sustainable sales with a certain amount of uncertainty into 2020. Large Markets have already realized a slow-down, while secondary and tertiary markets continue to become more interesting to investors, as the compression of cap rates in large markets have created a feeding frenzy in smaller markets where higher cap rates of return can be realized.

Real Capital Analytics (RCA) announced that commercial property sales got off to a poor start in 2019 with double digit declines in deal volume across the US. RCA believes the declines are more likely a pause than a sign of a commercial calamity ahead.

SVN Commercial Specialists, Winchester, has seen a sharp increase in land development activity. We have entered into various land deals from \$550,000 to \$11,750,000, which reflects the strength of the local economy. The old adage "build it and they will come" has returned to the commercial market in Winchester.

2019 Board of Directors

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James Stewart, Grafton Integrated Health Network

Why Join the Chamber?

Chamber membership is a value-add enhancement for your business brand and should be considered part of your business strategy. Consumers have positive perceptions of members and their businesses. According to a study conducted by the Schapiro Group, 63% of consumers were more likely to think favorably of a local business if it was a member of the local Chamber. 59% of businesses are more likely to buy goods from another Chamber member. 82% of locals believe that the Chamber of Commerce helps to create jobs and promote local economic development.

You are making a valuable business connection by joining the Chamber. Our Chamber staff is available to discuss member benefits, scheduled events, educational opportunities, and to evaluate how our Chamber can help your business grow. Please feel free to contact us at any time to arrange a concierge tour of our services.

Visit regionalchamber.biz, email droble@regionalchamber.biz, or call our office at 540-662-4118 to set up a visit!

Chamber Calendar of Events

* Indicates registration requested | ** Indicates registration required

March 14

Lead Share | SING

8:00 a.m. - 9:30 a.m.

Valley Health Wellness Center

March 21

Pubic Policy Breakfast**

7:30 - 9:00 a.m.

The GW Hotel

March 26

Peer to Peer Educational Series**

11:30 - 1:30 p.m.

Holiday Inn Historic Gateway

April 4

Lead Share | Growth Connections

8:00 a.m. - 9:30 a.m.

NW Works

March 19

Business & Breakfast*

7:30 a.m. - 9:00 a.m.

La Quinta Inn & Suites

March 21

Lead Share | Growth Connections

10:00 - 11:00 a.m.

NW Works

April 1

Next Steps: Member Orientation**

9:30 a.m. - 11:00 a.m.

Chamber Office

April 9

Business After Hours *

Long Branch Historic House

5:30 p.m. - 7:00 p.m.

March 20

Valley Business Women Luncheon**

11:30 a.m. - 1:00 p.m.

The GW Hotel

March 21

Young Professionals Group*

5:30 p.m. - 7:00 p.m.

Eugene B Smith Gallery

April 3

Lead Share | Valley B2B

8:00 a.m. - 9:30 a.m.

Contact Greg Vossler for location

April 11

Lead Share | SING

8:00 a.m. - 9:30 a.m.

Valley Health Wellness Center

The full TVRC calendar can be viewed at regionalchamber.biz

Public Policy Breakfast: Post Session Briefing 2019

The Top of Virginia Regional Chamber will host a "Public Policy Breakfast: Post Session Briefing" on Thursday, March 21. The meeting will be held from 7:30 to 9:00 a.m. at the George Washington Hotel. The public is invited to attend. Registration required.

Meet state level legislators to find out what issues were addressed and bills passed during the 2019 General Assembly. Senator Jill Vogel, Delegate Chris Collins, Delegate Dave LaRock and Delegate Wendy Gooditis have been invited to let us know what lies ahead in 2019 that will affect the Top of Virginia Business community. The format will be a facilitated panel discussion and a full breakfast will be served.

The Public Policy Committee provides up to date insight on key public policy issues that may impact the TVRC business community. Educating Chamber members about key public policy issues and representing their concerns before local, state and federal governments and agencies, is a primary focus. Public Policy issues are reviewed and recommendations are presented to the Board of Directors, when needed. The Public Policy committee proactively advocates for business in the TVRC region.

IF YOU GO:

WHEN: THURSDAY, MARCH 21

WHERE: THE GW HOTEL

103 E. PICCADILLY ST.

WHEN: 7:30 - 9:30 A.M.

\$25 Members / \$35 Non-Members



Enrollment for our Market Basket grocery subscription has begun!

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Who's Joined

Please welcome and patronize these Chamber members who joined January 31 to February 28, 2019.

Focus on the Valley Photography

Stephens City, VA

Skyline Roofing

2389 Grace Chapel Rd.

Rockingham, VA

Back 2 the Grind

166 Costello Dr.

Winchester, VA

SPECS

Shenandoah Proofreading, Editing & Composition

Services

Stephens City, VA

Westfall Cleaning Services

336 E King St.

Strasburg, VA

Connie Paradise Photography

221 W. Whitlock Ave.

Winchester, VA

Community Veterans Engagement Board

Winchester, VA

RE/MAX Synergy

401 Pegasus Ct.

Winchester, VA

Navy Federal Credit Union

Rt. 50 West

501 Wal-Mart Dr.

Winchester, VA

2019 Residential Real Estate Market Outlook

As 2019 begins to take shape, real estate agents, both residential and commercial provide their outlook for the year ahead.

2019's Interest Rates and the Potential Impact on Virginia's Housing Market**



By: Dr. Lisa Sturtevant, Virginia REALTORS® Chief Economist

Potential homebuyers and sellers are anxiously waiting to see what the Federal Reserve will do about interest rates this year.

If—really when—the Fed does increase interest rates this year, there will be an increase in mortgage rates. The current 30-year fixed-rate is 4.41 percent (as of February 7, 2019). The National Association of REALTORS®, along with the National Association of Home Builders, Mortgage Bankers Association and Freddie Mac, all predict

rates will rise to above five percent in 2019 (predictions range from 5.1 to 5.3 percent). This means current mortgage rates are likely the lowest we will see this year, but even the higher predicted rates are still low by historic standards.

What does this increase in rates mean for the housing market in VA?

The 30-year rate will remain relatively low. Many potential homebuyers have forgotten what a more normal mortgage rate is. For example, in the early 2000s, rates ranged from between 6.5 and 7.5 percent during a very healthy housing market.

While the relationship between interest rates and home prices or housing market activity is not straight forward, it is true that mortgage rate increases have usually been accompanied by reductions in mortgage originations and home sales nationally.

The reason is that the rate increase makes it more expensive to buy a home. Not only does the interest rate increase monthly payments, it also increases the amount of income needed to qualify for the mortgage.

See Rates Page 8

Meg's 2019 Home Sales Market Review



By: Meghan Pachas
Principal Broker
MAP Property Solutions, LLC

National news of the housing market's ups and downs is confusing to even the most sophisticated analyst and without a crystal ball to see what 2019 will bring, buyers and renters are left to wonder if they should attempt the move they and their families have waited for. My own evaluation of market indicators (interest rates, availability of credit, consumer confidence, unemployment rates, wages, and demographic trends) and my knowledge and experience gained in the trenches over the last thirteen years of

managing and selling real estate, guide my own understanding of the upcoming Spring housing market in Winchester and the surrounding area.

I am expecting that this will be another strong year for real estate in our area, very similar to last year. With Millennials entering their late 20's and 30's they are a fast-growing force in the real estate market and will continue to be for a while. In Frederick County with Millennials purchasing their first homes along with Empty Nesters looking to downsize, the demand for starter homes and ones that are in the median price point will continue. I am expecting a small increase in supply of homes available, but not enough to oversupply and flood the market. This will set us up for a very strong Spring market with people who want to take advantage of current low interest rates.

This year will also be a great year for real estate investors. Rentals in the Winchester/Frederick County areas continue to be in demand and with rents increasing over the past several years owning rental homes continues to be a good choice for long term investors.

See Review Page 8

4 Things Your Agent Must Do For You To Sell Your Home:

By Nate Crandell, Realtor, Compass West Realty

These 4 Things Your Agent Must Do For You To Sell Your Home are the foundation of what will build a successful transaction. Realtors® willing to do these things for you know the dedication it will take to fulfill their commitment to you and the sale of your home.

Explain how they will sell your home for the price they suggest.

It's easy for an agent to come in and give you what you want to hear, but not necessarily the one you need to hear. Make sure the number they give you comes with accurate and reasonable facts backing their claims. The market may change while your home is active and adjustments can be made, but starting off on the right foot will increase your chances for higher offers.

See Agent Page 8



2019 Commerical Real Estate Market Outlook

“Diverse business community to continue to grow and continue to be attractive to new user and developer communities,” said Frank Armstrong

Housing Industry Update Straight from the February International Builders Show in Las Vegas**

Spending on residential improvements will continue to grow over the next two years at a gradual pace, according to experts at a press conference hosted by NAHB Remodelers during the International Builders’ Show in Las Vegas. Professional remodelers from across the country agreed with the forecast, citing increased consumer confidence and demand.

NAHB predicts that remodeling spending for owner-occupied single-family homes will increase 1.6 percent in 2019 and another 1.1 percent in 2020.

“Remodeler confidence continues to remain at a high level, as remodeling spending reached \$172 billion in 2018,” said 2018 NAHB Remodelers Chair Joanne Theunissen, CGP, CGR, a remodeler from Mt. Pleasant, Mich. “Although there is steady consumer demand in all areas of the country, the biggest challenges continue to be the costs of labor and materials to meet the interest.”

“We’re not only seeing more requests for proposals, but more home owners are choosing to incorporate aging-in-place design into their homes,” said Thomas Ashley, Jr., CAPS, CGP, CGR, a remodeler from Denham Springs, La. “The older housing stock combined with aging home owners allow growth in that sector of the market.” “NAHB estimates that real spending on home improvements will continue to grow but at a slow place of about 1.6 percent in 2019,” said Danushka Nanayakkara-Skillington, NAHB’s Assistant Vice President for Forecasting and Analysis. “Factors prohibiting stronger growth include the ongoing labor shortage and rising material prices.”

Lower Interest Rates, Rising Consumer Confidence Boost Builder Sentiment

Builder confidence in the market for newly-built single-family homes rose four points to 62 in February, according to the latest NAHB/Wells Fargo Housing Market Index (HMI) released today in Las Vegas during the 75th annual International Builders’ Show.

“Ongoing reduction in mortgage rates in recent weeks coupled with continued strength in the job market are helping to fuel builder sentiment,” said NAHB Chairman Randy Noel. “In the aftermath of the fall slowdown, many builders are reporting positive expectations for the spring selling season.”



See Builders Page 8

The Top of Virginia continues to be a hot bed of Growth.



By: Frank Armstrong, IV
Realtor
Colony Realty

When Forbes Ranks you #11 For “The Best Small Places for Business and Careers” you know something good is happening.

The I-81 corridor is a prime location for prominent developers to target for their growth opportunities. National and Global businesses are locating here because of the proximity to most major markets in the Mid Atlantic. Including the Virginia Inland port and 3 large International airports we are accessible to all destinations,

nationally and globally. Winchester is on the radar for more commercial development in many industries.

We are seeing an increase in Warehouses, Multi-Family Communities, Manufacturing, Government, Financial Services, and Food Production. Warehouse space in the valley alone saw 2.23 million square feet of construction at the end of the 3rd quarter last year! At the end of January vacancy rates in Frederick County were 2.7% for office, and 6.3% for industrial. The average rental rate for Industrial space is \$5.76/sq. ft. which is below the 5 year average, and office space is \$20.10/sq. ft. which is above the 5 year average.

The area also sees continued growth in Education as Shenandoah University expands it campus with its new Athletic Center. The Healthcare industry continues to grow as Valley Health opens it \$11.5 Million-dollar state of the art surgery center. The area continues to see growth across very diverse industries. The Frederick County and Winchester area have a pro-business mentality which allows our diverse business community to continue to grow and continue to be attractive to new user and developer communities.

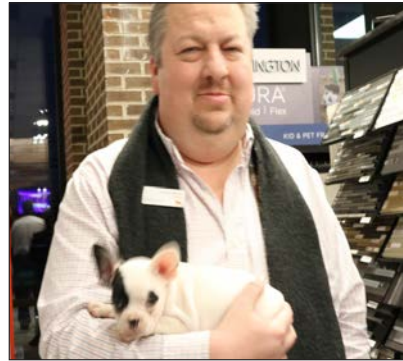
WANT TO SEE YOUR AD HERE?

Contact Ashley Miller at
amiller@[regionalchamber.biz](mailto:amiller@regionalchamber.biz)
or 540-662-4118 ext. 17

February in Photos



Denise Snapp, City National Bank, JoAnne Lloyd, Bank of Clarke County and Danita Roble, TVRC at City National Bank's B&B mixer.



Curtis Siever, NextHome Realty Select at Earth Art Kitchen & Bath in-combo with Top of Virginia Building Association mixer.



Mark Merrill, President & Chief Executive Officer, Valley Health, presents to the CLP Class of 2019 during Health Care day.



Kelli Williams, LFCC Annaliese Jenkins, LFCC student and Janet Michael, guest speaker, The River 95.3 and Java Media attend YPG at the Discovery Museum



Congratulation to Real Deals Winchester on their ribbon cutting!



Check presentation to Winchester City Sheriff's Office Foundation for 2018 Valor Awards.



John Norton, VisionBound discussing Customer Loyalty during Peer to Peer luncheon.



Congratulation to Crown Trophy on celebrating their 10th anniversary!

Testimonial:

"TVRC has been a wonderful resource for Shenandoah Valley IT. They opened the doors to a business community that welcomed us with open arms. There's always worthwhile events to attend for networking and education and from my experience the leadership at TVRC is genuinely interested in bringing success and value to each of it's members. Truly a solid investment." **John Habuda, Shenandoah Valley IT, LLC.**

Thank you to our 2019 Sponsors:

Chamber Elite



Chairman's Club



President's Club



Chamber Events & Programs

* Indicates registration requested | ** Indicates registration required

Next Steps Member Orientation**

Next Steps is a monthly session on how to maximize your membership for both new and current members. In this meeting, members learn how to navigate our website, login and use member only tools, how to post jobs, events, and hot deals, how to update their company listing, and much more. Additionally, attendees will get an introduction to events that will help grow business, learn about marketing opportunities, and receive information about how to get involved.

Please join us at the upcoming Next Steps Member Orientation:

- April 1: 9:30 to 11 a.m. at the Chamber Office
- May 1: 9:30 to 11 a.m. at the Chamber Office

Peer to Peer Educational Series**

New for 2019! Peer to Peer Educational Series and Membership Meeting addresses the essential idea that peer educators and learners share some degree of common experience and desire to help and learn from one another. Peer education is based on the assumption that learners are often likely to relate to and trust others in their own circumstances more than professionals whose experience might be entirely different from theirs. Join TVRC on the 4th Tuesday of each month from 11:30 a.m. to 1:30 p.m. for networking, lunch and education from a guest speaker.

- March 26: Jim Bowie, “What is Six Sigma, Really?”
- April 23: Jamie Karalis. “Marketing Strategies”
- May 28: Jill Marcy. “Voice Over I P”

Valley Business Women**

Join VBW, Wednesday March 20, from 11:30- 1:00 p.m. for “Women in Philanthropy” with guest speaker Kassaundra Escalera, Women’s Engagement Director, United Way Worldwide.

Women are where the power is – at work, at home, and in charitable giving. From creating leadership programs for underserved girls in Southwest Texas to executing a major rebrand for a global non-profit, Kassaundra has dedicated her career to developing strategies to drive measurable social change and expand opportunity. As a tireless champion for diversity and inclusion, Kassaundra serves on United Way Worldwide’s Inclusion Council and is dedicated to embracing different perspectives and creating a globally inclusive culture.

Valley Business Women focuses on connecting dynamic professional business women within The Valley.

Networking*

The Chamber builds your social capital by connecting you to other businesses, giving you access to community leaders, developing relationships and helping you gain visibility in Winchester, Frederick and Clarke County. One of the many ways we do this is by providing Monthly Membership Networking opportunities. This is a great opportunity to build your business network by meeting other Chamber members, making valuable connections and learning more about the Top of Virginia business community. These events are held exclusively for Chamber members and a guest. Not only is it a great networking opportunity but it’s a lot of fun! Each mixer offers food, beverages and door prizes.

Business After Hours: 2nd Tuesday from 5:30 to 7 p.m.

- April 9: Long Branch Historic House & Farm

Business & Breakfast: 3rd Tuesday from 7:30 to 9 a.m.

- March 19: La Qunita Inn & Suites
- April 16: Clean H2O Center

Young Professionals Group*

To all our members and non-members who are in their 20’s and 30’s, we have refitted and reinvigorated the Young Professionals program at the Chamber! It includes networking, professional development programs and community engagement.

Join us in March for Captured on Canvas: Live Painting with Eugene B Smith on the Downtown Walking Mall and Networking.

- April 18: 5:30 -7:00 p.m. Financial Wellness Panel
- May16: 5:30 - 7:00 p.m. MSV Makers Space** Limited Seating

2019 Corporate Challenge**

We invite businesses in the Top of Virginia Region to join the Chamber in a fun event! Your team of 6 will display their competitive prowess as they compete to win the Chamber Torch Trophy!

The games are simple and fun and reminiscent of those we enjoyed on the playground or in the gym in our youth. No athletic ability is required. Use this opportunity for team building for your employees, to network with other local businesses and reward your staff with a fun outing for a job well done.

Contact Jody Wall, jwall@regionalchamber.biz for more info.

Who's Joined

Please welcome and patronize these Chamber members who joined January 31 to February 28, 2019.

Atelier 126 Antiques & Interiors

126 North Loudoun St.
Winchester, VA

Embrace Treatment Foster Care

817 Cedar Creek Grade
#202
Winchester, VA

Jay Reece Prepaid LLC

4740 Martinsburg Pike
Clear Brook, VA

Valley Mobility

82 Featherbed Lane
Winchester, VA

Clarke County Economic Development & Tourism

101 Chalmers Ct. Ste B
Berryville, VA

Builders

From Page 5

February marked the second consecutive month in which all the HMI indices posted gains. The index measuring current sales conditions rose three points to 67, the component gauging expectations in the next six months increased five points to 68 and the metric charting buyer traffic moved up four points to 48.

“Builder confidence levels moved up in tandem with growing consumer confidence and falling interest rates,” said NAHB Chief Economist Robert Dietz. “The five-point jump on the six-month sales expectation for the HMI is due to mortgage interest rates dropping from about 5% in November to 4.4% this week. However, affordability remains a critical issue. Rising costs stemming from excessive regulations, a dearth of buildable lots, a persistent labor shortage and tariffs on lumber and other key building materials continue to make it increasingly difficult to produce housing at affordable price points.”

Derived from a monthly survey that NAHB has been conducting for 30 years, the NAHB/Wells Fargo HMI gauges builder perceptions of current single-family home sales and sales expectations for the next six months as “good,” “fair” or “poor.” The survey also asks builders to rate traffic of prospective buyers as “high to very high,” “average” or “low to very low.” Scores for each component are then used to calculate a seasonally adjusted index where any number over 50 indicates that more builders view conditions as good rather than poor.

Rates

From Page 4

There are other factors at play that could reinforce those potential negative impacts of an interest rate increase. Unlike in the past, the housing market this year is affected by the recent Federal tax bill, its caps on the deductibility of mortgage interest, and on state and local property taxes (primarily impacting Virginia’s very high-cost markets.) These policies could potentially restrain the housing market.

Will higher interest rates lead to a slowdown in the market?

This housing market cycle is very different than past cycles. Rates have been very low for a long time and there is still pent-up demand for housing. Furthermore, strong job growth, low unemployment rates, and wage increases all suggest increases in the demand for homeownership. Demographic factors—primarily the huge Millennial population that is starting to feel more economically stable and is reaching homebuying age—will have a positive impact on homebuying activity as well.

Review

From Page 4

Mortgage interest rates were expected to increase again this year. But the most recent news from leading indicators suggest interest increases are sensitive to the market, and consumer confidence remains strong. Even with a possible increase later in the year, the rates available to home buyers are still historically low. It’s hard to imagine it now, but there was a time when the average rate was as high as 18% on a 30-year-fixed loan! Even in that interest rate environment, people still bought and sold homes.

The take away is sellers, especially those with homes in lower to median price points, will still see steady buyer demand similar to what we experienced in 2018. Higher priced homes will continue to sell as people outgrow their starter homes and seek more space, but the higher end homes may take a little longer to sell than the homes in the lower price ranges. While buyers may have slightly less competition if mortgage rates rise, 2019 will remain a good time to buy or sell a home with rates still remaining lower than they have in previous decades and lots of new construction in our area.

Sell

From Page 4

Professional Photos and Marketing Material

Nothing says we’re not that serious about selling our home like unprofessional photos and marketing materials. The internet and social media has made it even easier for potential home buyers to view homes from the comfort of their sofa. When homes sell 32% faster with high-quality photos, you should expect your Realtor® to invest in them, and make sure those investments are placed on professional flyers to show the world how amazing your home truly is.

Social Media

Now that your Realtor® has these high-quality photos and professional flyers they need to take advantage of the best way to get them to the masses, Social Media. Facebook, Instagram, LinkedIn and several other outlets will get your home in front of thousands of eyes for free. When interviewing an agent make sure they have a strong Social Media presence that they take full advantage of.

Brokers Opens and Open Houses

Your home is on the market, photos have gone out to the world via Social Media, how does your Realtor® take it to the next level? Invite the other Realtors® and Brokers that have clients to tour the home and give their feedback on what may help sell the home faster. You don’t want an agent that “knows it all” but rather knows where to get all the best answers and relies on suggestions from the consumers is a great resource.

The Realtors® and Brokers have come and now we invite the public into the home to see firsthand what those brilliant photos were showing. This is a great way for those looking to buy to see the home easily and have any questions they have answered immediately by your agent.

****Articles courtesy of: Blue Ridge Association of REALTORS and the Top of Virginia Builders Association.**

Advertising



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- Bone & Joint Specialists of Winchester, PC
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 - Flavours by Sodexo
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