



# VDOT Fiscal Update

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February 5, 2014



- **2014 – 2016 Biennium**
- **FY 2015 – 2020 Transportation Fiscal Outlook**
- **Priority Transportation Fund Update**
- **Rt. 58 / NVTD Refunding**
- **Overview of the E-ZPass Virginia Program**

# 2014 – 2016 BIENNIUM

## Requested Appropriation by Program

(in millions)

Program	FY 2015	FY 2016
Environmental Monitoring and Evaluation	\$14.6	\$14.8
Ground Transportation Planning and Research	65.1	66.4
Highway System Acquisition and Construction	1,617.4	1,848.7
Highway System Maintenance	1,512.0	1,559.8
Commonwealth Toll Facilities	34.8	35.9
Financial Assistance to Localities for Ground Transportation	879.2	931.8
Non-Toll Supported Transportation Debt Service	308.2	317.8
Administrative and Support Services	<u>271.8</u>	<u>275.6</u>
<b>Total</b>	<b><u>\$4,703.1</u></b>	<b><u>\$5,050.8</u></b>

- **Budget enhanced by the HB 2313 revenues**
  - ❑ **Addition of Regional Transportation Revenues in Financial Assistance to Localities for Ground Transportation – Item 447**
    - Distribution of Northern Virginia Transportation Authority Fund Revenues (60706) FY 2015 - \$299,276,334 FY 2016 - \$310,413,961
    - Construction Program Supported by the Hampton Roads Transportation Fund (60707) FY 2015 – \$155,928,133 FY 2016 - \$183,667,589
  - ❑ **Additional funding available for Construction (Item 444) due to reduced crossover to the HMOF**
- **Adjustments based on anticipated spending of bond proceeds**

## ➤ **HB/SB 29 – Caboose Bill**

- ❑ **Item 446:** Makes TPOF authorization balance from the 2007 Transportation Initiative available for other grants or loans. Funding is provided for by CPR bond proceeds.

## ➤ **HB/SB 30 – 2014-2016 Biennial Budget Bill**

### ❑ **Item 444: Construction**

- Updated appropriation requested for amounts needed to support spending of prior year balances/bond authorizations
- Removed language on Virginia Byway Program

### ❑ **Item 447: Financial Assistance to Localities**

- Removed \$50,000 support for NVTAA for administrative costs
- Language on the application of Regional Revenues added

### ❑ **Item 448: Non-Toll Supported Transportation Debt Service**

- Updates for debt service needs

## ➤ **HB/SB 30 – 2014-2016 Biennial Budget Bill**

### ☐ **Secretary's Office – Item 427**

- Removes language explicitly funding the Virginia Railway Express track lease payments from the public transportation share of the federal STP program (A.4)
- Updates Congestion Mitigation and Air Quality (CMAQ) timeframe for obligation and expenditure to reflect the same as the Regional Surface Transportation Program (RSTP) (A.3)
- Adds language regarding the use of federal bridge funding specifying that both the federal funds and the required state matching funds be allocated to projects across the state. This language ensures that the match does not have to come from a particular jurisdiction's primary, secondary or urban funding in order to be eligible for bridge improvements. (A.7.b)
- New language authorizing the use of National Highway Performance Program and Surface Transportation Program funds for interstate construction projects and states that such funds will be treated as interstate funds for state matching purposes (A.7.c)

# **FY 2015 – 2020 TRANSPORTATION FISCAL OUTLOOK**

# Preliminary CTF Revenue FY 2015 – FY 2020

- **Updated revenue forecast**
  - ❑ **State Revenue from the Department of Taxation December revenue forecast**
    - FY 2014 – 2019 estimate reduced by \$796 million
  - ❑ **Federal and other sources forecasted by VDOT from source information**
    - FY 2014 – 2019 estimate reduced by \$123 million
- **The projected FY 2015 – 2020 Six-Year Financial Plan totals \$32.7 billion**
- **\$491 million less than the FY 2014 – 2019 Financial Plan**
  - ❑ **\$55 million less state and federal revenues**
  - ❑ **Based on planned utilization of the bond programs, the funding provided from anticipated bond sales are \$436 million less**



# Preliminary CTF Revenue Forecast FY 2015 – FY 2020

	(Amounts in millions)									
	2015	2016	2017	2018	2019	2020	Total	FY 14-19	Difference	
<b>State Transportation Revenues</b>										
HMO	\$ 1,824.3	\$ 1,956.1	\$ 2,004.7	\$ 2,028.9	\$ 2,052.8	\$ 2,078.8	\$ 11,945.6	\$ 11,903.7	\$ 41.9	
TTF net interest	1,108.9	1,149.7	1,185.1	1,218.8	1,251.7	1,285.7	7,199.9	7,316.8	(116.9)	
PTF (From TTF)	168.7	177.3	183.1	189.9	200.8	207.8	1,127.6	1,108.1	19.5	
Regional Transportation Funds	455.2	494.1	512.1	531.5	551.9	572.5	3,117.2	3,174.8	(57.6)	
Local and Other Revenues	338.8	369.0	394.1	433.3	480.0	379.1	2,394.3	2,208.7	185.6	
<b>Total</b>	<b><u>3,895.9</u></b>	<b><u>4,146.2</u></b>	<b><u>4,279.1</u></b>	<b><u>4,402.4</u></b>	<b><u>4,537.2</u></b>	<b><u>4,523.9</u></b>	<b><u>25,784.6</u></b>	<b><u>25,712.1</u></b>	<b><u>72.6</u></b>	
<b>Federal Revenues</b>	<b><u>891.2</u></b>	<b><u>923.3</u></b>	<b><u>923.3</u></b>	<b><u>923.3</u></b>	<b><u>923.3</u></b>	<b><u>923.3</u></b>	<b><u>5,507.6</u></b>	<b><u>5,634.7</u></b>	<b><u>(127.2)</u></b>	
<b>Total Revenues</b>	<b><u>4,787.1</u></b>	<b><u>5,069.5</u></b>	<b><u>5,202.3</u></b>	<b><u>5,325.6</u></b>	<b><u>5,460.4</u></b>	<b><u>5,447.2</u></b>	<b><u>31,292.2</u></b>	<b><u>31,346.8</u></b>	<b><u>(54.6)</u></b>	
<b>Other Financing Sources</b>										
GARVEE Bonds	-	375.0	225.2	130.0	110.0	-	840.2	1,042.9	(202.7)	
Capital Projects Revenue Bonds	122.9	122.9	122.9	122.9	61.6	50.0	603.2	837.3	(234.1)	
<b>Total</b>	<b><u>122.9</u></b>	<b><u>497.9</u></b>	<b><u>348.1</u></b>	<b><u>252.9</u></b>	<b><u>171.6</u></b>	<b><u>50.0</u></b>	<b><u>1,443.5</u></b>	<b><u>1,880.3</u></b>	<b><u>(436.8)</u></b>	
<b>Total Revenues and Other Financing Sources</b>	<b><u>\$ 4,910.0</u></b>	<b><u>\$ 5,567.4</u></b>	<b><u>\$ 5,550.4</u></b>	<b><u>\$ 5,578.5</u></b>	<b><u>\$ 5,632.1</u></b>	<b><u>\$ 5,497.2</u></b>	<b><u>\$ 32,735.6</u></b>	<b><u>\$ 33,227.1</u></b>	<b><u>\$ (491.4)</u></b>	

# Preliminary Allocations FY 2015 – FY 2020

- **Construction program experiences the greatest reduction**
  - ❑ Crossover was \$452.8 million, ending by FY 2017 in prior plan; it returns for all years, totaling \$724.4 million
  - ❑ Reduction eliminates distribution of funds through the construction formula during period
  - ❑ All available funds distributed through CTB formula

	(in millions)							Total from FY14-19	
	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	Total	SYFP	Difference
Debt Service	\$ 338.7	\$ 369.1	\$ 424.2	\$ 481.4	\$ 540.2	\$ 404.1	\$ 2,557.7	\$ 2,371.2	\$ 186.5
Other Agencies & Transfers	60.5	60.6	43.3	43.7	44.8	45.8	298.7	304.1	(5.5)
Maintenance & Operations	1,922.8	1,984.2	2,028.1	2,062.7	2,099.7	2,139.5	12,237.0	11,934.4	302.5
Tolls, Administration & Other Programs	431.2	441.4	453.0	464.0	474.1	484.4	2,748.1	2,712.7	35.3
Rail and Public Transportation	495.3	511.7	525.4	547.5	489.8	478.3	3,048.0	3,141.5	(93.5)
Port Trust Fund	38.5	41.1	42.3	43.5	44.7	45.8	255.9	262.4	(6.5)
Airport Trust Fund	21.9	23.4	24.1	24.8	25.5	26.2	146.0	150.4	(4.4)
Northern Virginia Transportation Authority Fund	299.3	310.4	321.0	332.3	344.1	356.4	1,963.4	1,898.5	64.9
Hampton Roads Transportation Fund	155.9	183.7	191.1	199.1	207.7	216.2	1,153.8	1,276.3	(122.5)
Construction	1,145.9	1,641.9	1,497.8	1,379.5	1,361.4	1,300.6	8,327.2	9,175.4	(848.2)
<b>Total</b>	<b>\$4,910.0</b>	<b>\$5,567.4</b>	<b>\$5,550.4</b>	<b>\$5,578.5</b>	<b>\$5,632.1</b>	<b>\$5,497.2</b>	<b>\$32,735.6</b>	<b>\$33,227.1</b>	<b>\$ (491.4)</b>

# Impact of HB 2313

(in millions)

Major State Revenue Source	Preliminary FY 2014-2019 SYFP February 2013	Final FY 2014-2019 SYFP June 2013	Current FY 2014-2019 Revenue Estimate
Retail Sales and Use Tax (with Sales Tax Diversion)	\$3,781	\$6,228	\$5,972
Tax on Motor Fuels	5,410	5,529	4,776
Motor Vehicle Sales and Use Tax	3,836	5,428	5,588
Motor Vehicle License Fees	1,438	1,493	1,550
<b>Total</b>	<b>\$14,466</b>	<b>\$18,677</b>	<b>\$17,886</b>
<b>Total State Revenues</b>	<b>\$16,393</b>	<b>\$20,286</b>	<b>\$19,533</b>
<b>SYFP Total</b>	<b>\$25,583</b>	<b>\$33,227</b>	<b>\$32,320</b>

# FY 2015-2020 Six-Year Improvement Program

- **Strategy is to delay project schedules versus eliminating projects in the existing SYIP**
- **Follow the existing priorities for SYIP development as directed by the CTB**
- **Utilize the FY 2020 funding to reduce the impact of the revenue reductions**
- **Available construction funding distributed through the CTB Formula**
  - ❑ **Averages \$350 million a year**
  - ❑ **Addition of FY 2020 minimizes reductions and supports completion of infrastructure improvements planned in current SYIP**

# Highway SYIP Priorities for FY 2015-2020

- **Fund deficits on underway project phases**
- **Fund underway project phases as well as project phases that start in the current federal fiscal year**
- **Maximize use of federal funds to meet federal strategy**
- **Fund deficient bridges and paving projects**
- **Fund ADHS planned projects with an average of 4% of total federal maintenance and construction funds over the six years**
- **Fund deficient bridges with an average of 13% of total federal maintenance and construction funds over the six years**
- **Increase funding for preliminary engineering**
- **Support development of PPTAs**
- **Allocate funds consistent with how they will be obligated and expended**
- **Redirect inactive balances on projects**

- **The SYIP is funded with state and federal funds**
- **CTB Formula (Approved by General Assembly in 2012)**
  - ❑ Up to \$500 million per year
  - ❑ Sunsets in FY 2020
  - ❑ 25 percent to bridge reconstruction and rehabilitation;
  - ❑ 25 percent to advancing high priority projects statewide;
  - ❑ 25 percent to reconstructing deteriorated interstate and primary system pavements determined to have a Combined Condition Index of less than 60;
  - ❑ 15 percent to projects undertaken pursuant to the PPTA;
  - ❑ 5 percent to paving unpaved roads carrying more than 200 vehicles per day; and
  - ❑ 5 percent to smart roadway technology.

## Six-Year Improvement Program History

	Approved FY 2011- 2016 Program	Approved FY 2012- 2017 Program	Approved FY 2013- 2018 Program	Approved FY 2014- 2019 Program
Highway Construction	\$5.7 b	\$8.3 b	\$9.0 b	\$11.5 b
Rail & Public Transportation	\$2.1 b	\$2.3 b	\$2.4 b	\$2.9 b
Hampton Roads Fund				\$1.3 b
<b>Total Final SYIP</b>	<b>\$7.8 b</b>	<b>\$10.6 b</b>	<b>\$11.4 b</b>	<b>\$15.7 b</b>
NOVA Fund				\$1.9 b
<b>Total With Regional Funds</b>		<b>\$10.6 b</b>	<b>\$11.4 b</b>	<b>\$17.6 b</b>

# Tentative Schedule for the FY 2015-2020 SYIP Update

- **January - March 2014**
  - ❑ Priorities submitted – urban, bridge, paving, surface transportation plan, regional
  - ❑ Financial information for SYIP available to begin programming funds
  - ❑ Coordinate with MPOs on RSTP and CMAQ programming
  - ❑ Other special fund categories programmed by program managers
  
- **March – April 2014**
  - ❑ RSTP and other special fund programming complete
  - ❑ April – May 2014
    - ❑ Present draft SYIP to CTB
    - ❑ Financial information for Final SYIP available
    - ❑ Complete public hearings
    - ❑ Adjust SYIP as necessary for final financial information and public hearing comments
  
- **June 2014**
  - ❑ CTB adopts the FY 2015-2020 SYIP

# PRIORITY TRANSPORTATION FUND UPDATE

- **The Priority Transportation Fund was created by the Virginia Transportation Act of 2000**
- **Main funding source is one-third of taxes collected on insurance premiums**
- **Revenues used almost exclusively for debt service**
  - ❑ **FRANS – \$59.1 million outstanding, final maturity in 2015**
  - ❑ **CPR Bonds - \$1.6 billion outstanding, sales planned through 2021**



# Priority Transportation Fund Revenue and Estimated Debt Service

(in millions)

	<b>FY 2015</b>	<b>FY 2016</b>	<b>FY 2017</b>	<b>FY 2018</b>	<b>FY 2019</b>	<b>FY 2020</b>	<b>TOTAL</b>
<b>PTF Revenue Sources</b>							
<b>(Funds available for Debt Service)</b>							
Insurance Premium Tax	\$ 139.9	\$ 143.7	\$ 148.9	\$ 155.2	\$ 165.4	\$ 171.9	\$ 925.0
Sales Tax on Motor Fuels	27.3	33.6	34.2	34.7	35.4	35.9	201.1
Interest Earnings	2.9	3.1	3.3	3.5	3.8	4.8	21.5
Build America Bonds Interest	6.6	6.6	6.6	6.4	6.2	6.0	38.4
Subsidy Estimate (2010 Series)							
<b>Total Estimated Revenue</b>	<b>\$ 176.7</b>	<b>\$ 187.0</b>	<b>\$ 193.1</b>	<b>\$ 199.9</b>	<b>\$ 210.8</b>	<b>\$ 218.5</b>	<b>\$ 1,186.0</b>
<b>Debt Service Commitments</b>							
<b>(Existing and Future Issuances)</b>							
FRANs Debt Service	31.7	7.9	-	-	-	-	39.6
CPR Debt Service	138.7	158.3	174.9	186.9	195.0	203.1	1,056.9
<b>Total Estimated Debt Service</b>	<b>\$ 170.4</b>	<b>\$ 166.2</b>	<b>\$ 174.9</b>	<b>\$ 186.9</b>	<b>\$ 195.0</b>	<b>\$ 203.1</b>	<b>\$ 1,096.5</b>
<b>Annual Balance</b>	<b>\$ 6.3</b>	<b>\$ 20.9</b>	<b>\$ 18.1</b>	<b>\$ 13.0</b>	<b>\$ 15.8</b>	<b>\$ 15.4</b>	<b>\$ 89.5</b>
<b>Cumulative Balance</b>		<b>\$ 27.2</b>	<b>\$ 45.3</b>	<b>\$ 58.3</b>	<b>\$ 74.0</b>	<b>\$ 89.5</b>	

Notes:

- Based on Preliminary FY 2015 – 2020 financial plan.
- FY 2015 revenue estimates contains adjustments from FY 2014 revised estimate.
- Sales Tax on Motor Fuels assumed 1.6% increase in Sales Tax on Gasoline on January 1, 2015 (No Marketplace Fairness Act by this date)

# RT. 58 / NVTD REFUNDING

- **Continually monitor outstanding CTB debt for refunding savings opportunities**
- **Bond issues are structured with a 10 year call option**
- **Treasury looks for present value savings of at least three percent to support refundings**
- **The 2004 Series bonds issued for Rt. 58 and the Northern Virginia Transportation District are eligible for refunding**

### ➤ **Rt. 58 Corridor Program**

- ❑ **\$348 million outstanding – final maturity in 2034**
- ❑ **\$51.4 million FY 2014 debt service**
  - \$40 million provided from recordation taxes
  - \$12 million provided from the construction fund

### ➤ **NVTD Program**

- ❑ **\$255.2 million outstanding – final maturity in 2026**
- ❑ **\$33.1 million FY 2014 debt service**
  - \$20 million provided from recordation taxes
  - \$5.9 million provided from right of way fees and contract revenue
  - \$0.8 million Interest Subsidy, Build America Bonds (2009A Series)
  - \$7 million provided from the construction fund

- The refunding was completed this morning (2/5) as a competitive sale
- Estimated results based on market conditions as of January 28, 2014:

Series	Refunded Maturities	Refunded Par	Refunding Par	Final Maturity	PV Savings (\$)	PV Savings %
NVTD, 2004A	2015-2022	\$ 61,470,000	\$ 55,480,000	2022	\$ 5,943,021	9.67%
Route 58, 2004B	2015-2022	161,355,000	145,600,000	2022	20,313,946	12.59%
<b>Total</b>		<b>\$222,825,000</b>	<b>\$201,080,000</b>		<b>\$26,256,967</b>	<b>11.78%</b>

*Based on market conditions as of January 28, 2014.*

- Savings from the refunding will reduce the debt service support from the construction fund by \$3.1 million a year

# OVERVIEW OF THE E-ZPASS VIRGINIA PROGRAM

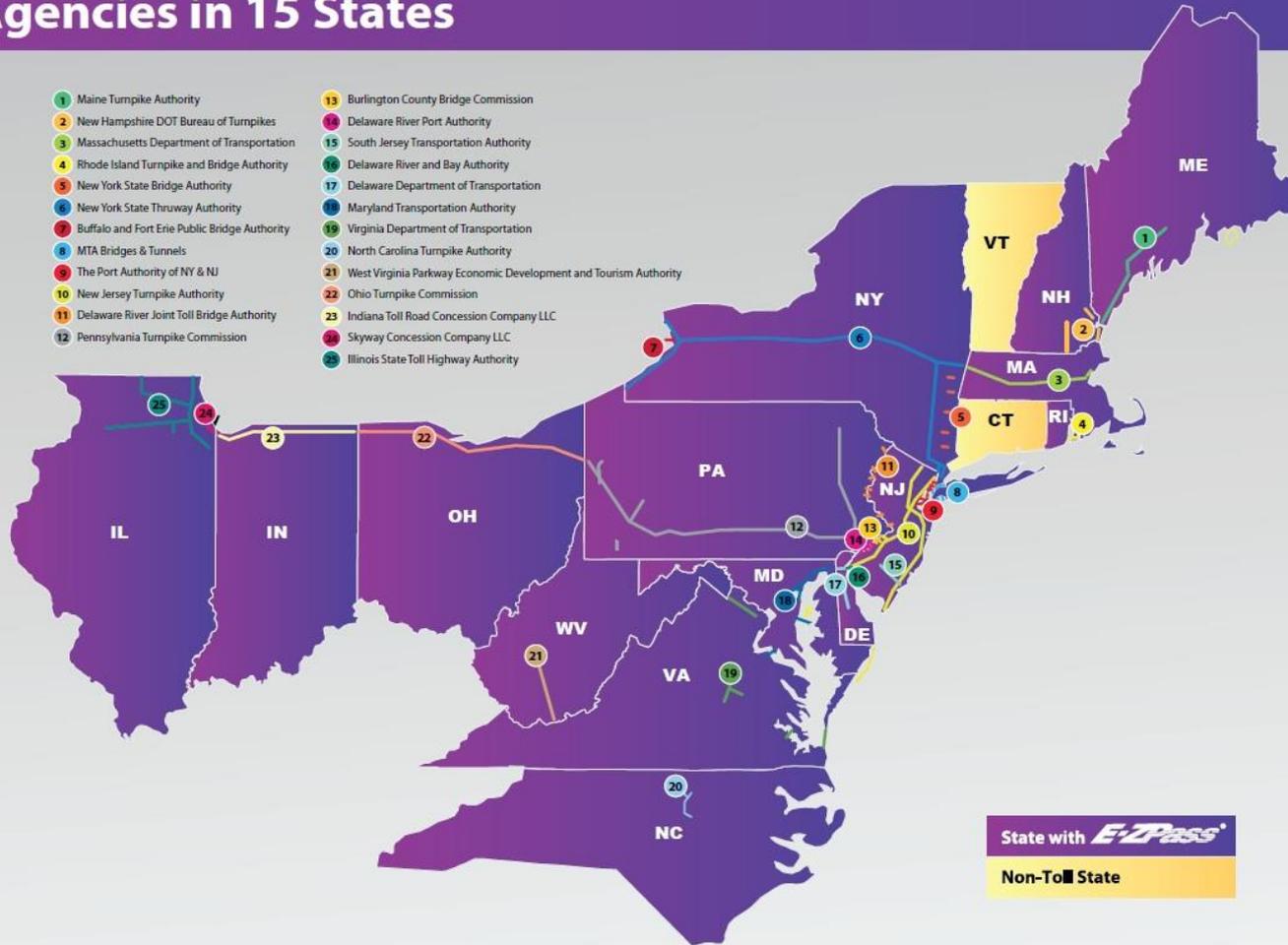
- **Virginia began electronic toll collection in 1996, under the name FasToll**
- **FasToll was rebranded as SmartTag in 1998 as a part of Virginia's Smart Travel program**
- **Virginia joined the E-ZPass Interagency Group in 2003**



- **The E-ZPass Interagency Group – association of 25 toll agencies in 15 states that operate the E-ZPass electronic toll collection program**
  - ❑ **2.4 billion electronic toll transactions annually**
  - ❑ **Collects over \$5.6 billion in E-ZPass tolls each year**
  - ❑ **Tremendous brand recognition**
  - ❑ **High level of customer satisfaction**
  - ❑ **World leader in toll interoperability, with more than 22 million E-ZPass devices in circulation**

# 25 Agencies in 15 States

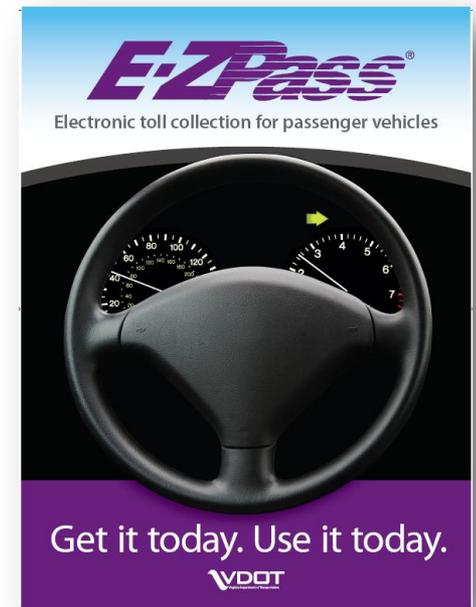
- |   |   |
|---|---|
| 1 Maine Turnpike Authority                      | 13 Burlington County Bridge Commission                              |
| 2 New Hampshire DOT Bureau of Turnpikes         | 14 Delaware River Port Authority                                    |
| 3 Massachusetts Department of Transportation    | 15 South Jersey Transportation Authority                            |
| 4 Rhode Island Turnpike and Bridge Authority    | 16 Delaware River and Bay Authority                                 |
| 5 New York State Bridge Authority               | 17 Delaware Department of Transportation                            |
| 6 New York State Thruway Authority              | 18 Maryland Transportation Authority                                |
| 7 Buffalo and Fort Erie Public Bridge Authority | 19 Virginia Department of Transportation                            |
| 8 MTA Bridges & Tunnels                         | 20 North Carolina Turnpike Authority                                |
| 9 The Port Authority of NY & NJ                 | 21 West Virginia Parkway Economic Development and Tourism Authority |
| 10 New Jersey Turnpike Authority                | 22 Ohio Turnpike Commission   |
| 11 Delaware River Joint Toll Bridge Authority   | 23 Indiana Toll Road Concession Company LLC                         |
| 12 Pennsylvania Turnpike Commission             | 24 Skyway Concession Company LLC                                    |
|   | 25 Illinois State Toll Highway Authority                            |



- **VDOT is the sole E-ZPass member in Virginia**
  - ❑ Creates a single E-ZPass face
  - ❑ VDOT owns all customer accounts
  - ❑ Issuance of transponders is VDOT's responsibility
- **VDOT requires all Virginia toll facilities to accept E-ZPass transactions**
- **All E-ZPass electronic toll transactions for the Virginia facilities are processed through VDOT's back office**
- **743,000 active accounts**
- **1.17 million transponders in service**
- **In 2013**
  - ❑ 162 million in transactions
  - ❑ \$243.7 million in revenue
  - ❑ 825,000 calls received
  - ❑ 1.6 million website hits

- **Electronic toll collection services provided to two customer bases:**
  - ❑ **The toll facility - 11 facilities**
  - ❑ **The driver/user of the toll facility**
  
- **E-ZPass Virginia provides the following services:**
  - ❑ **Customer Service Centers that handle customer transactions and account maintenance – located in Chesterfield, Gloucester Point, Herndon, Norfolk and Portsmouth**
  - ❑ **Back office operations that process E-ZPass transactions from participating toll facilities, charge customer accounts and transmit payment to the facilities**
  - ❑ **Customer Service Call Center**
  - ❑ **Back office operation and Call Center located in Clifton Forge**
  - ❑ **Services performed under contract – approximately 155 staff**
  
- **Annual operating costs of \$10 million, funded by customer fees**

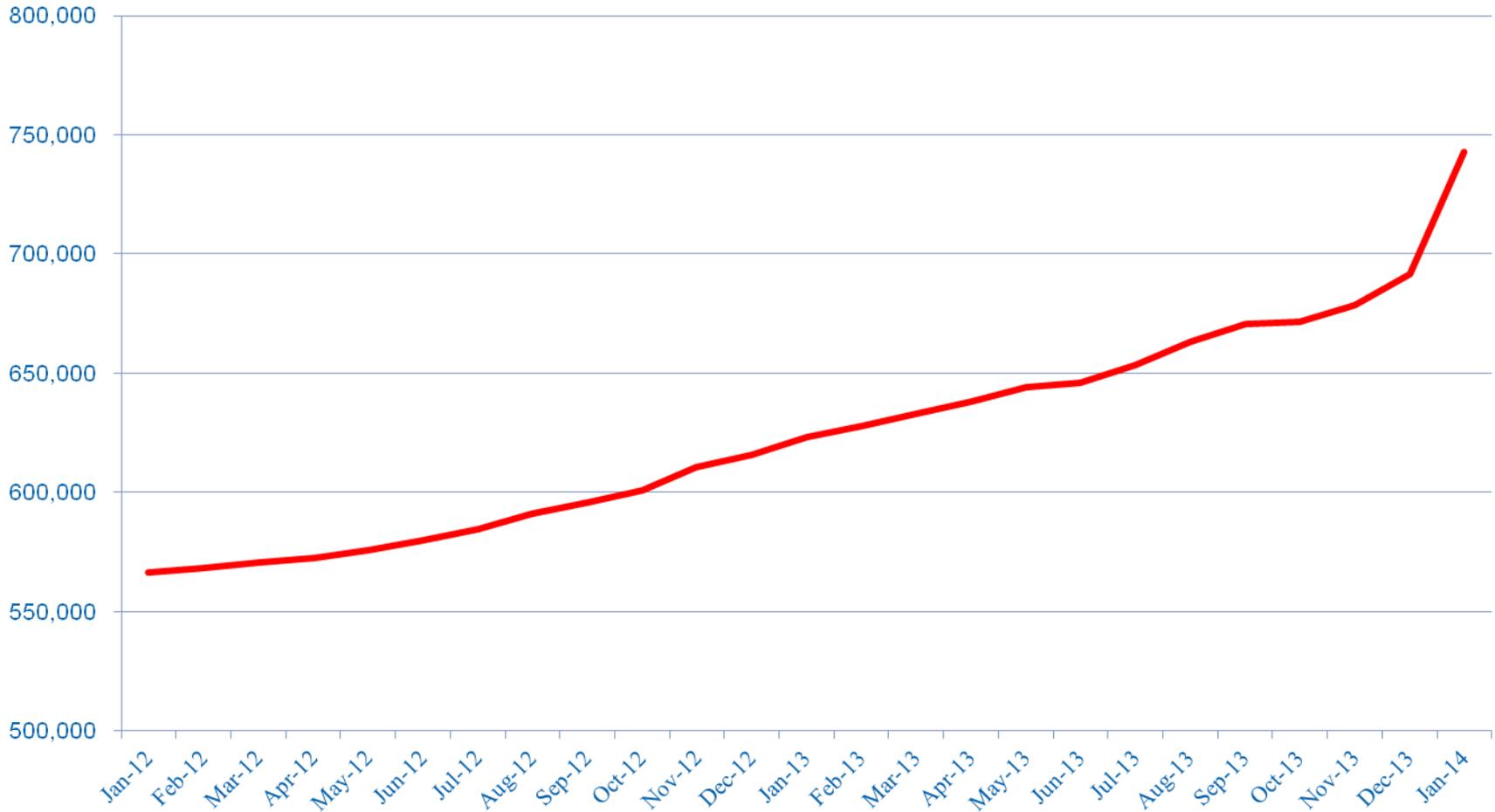
- **Enhanced distribution needed to support new toll facilities**
  - ❑ Express Lanes
  - ❑ Elizabeth River Tunnels
- **New technology needed – Flex Transponder**
  - ❑ Support HOT/HOV identification
  - ❑ Worked with E-ZPass Group and equipment provider
- **Began major expansion activities in Spring 2012**
- **Launched E-ZPass On-the-Go Program in July 2012; transponders now available at several retailers**
- **Partnered with select DMV offices in northern Virginia**
- **957,000 active transponders in Virginia by the opening of the Express Lanes in November 2012**



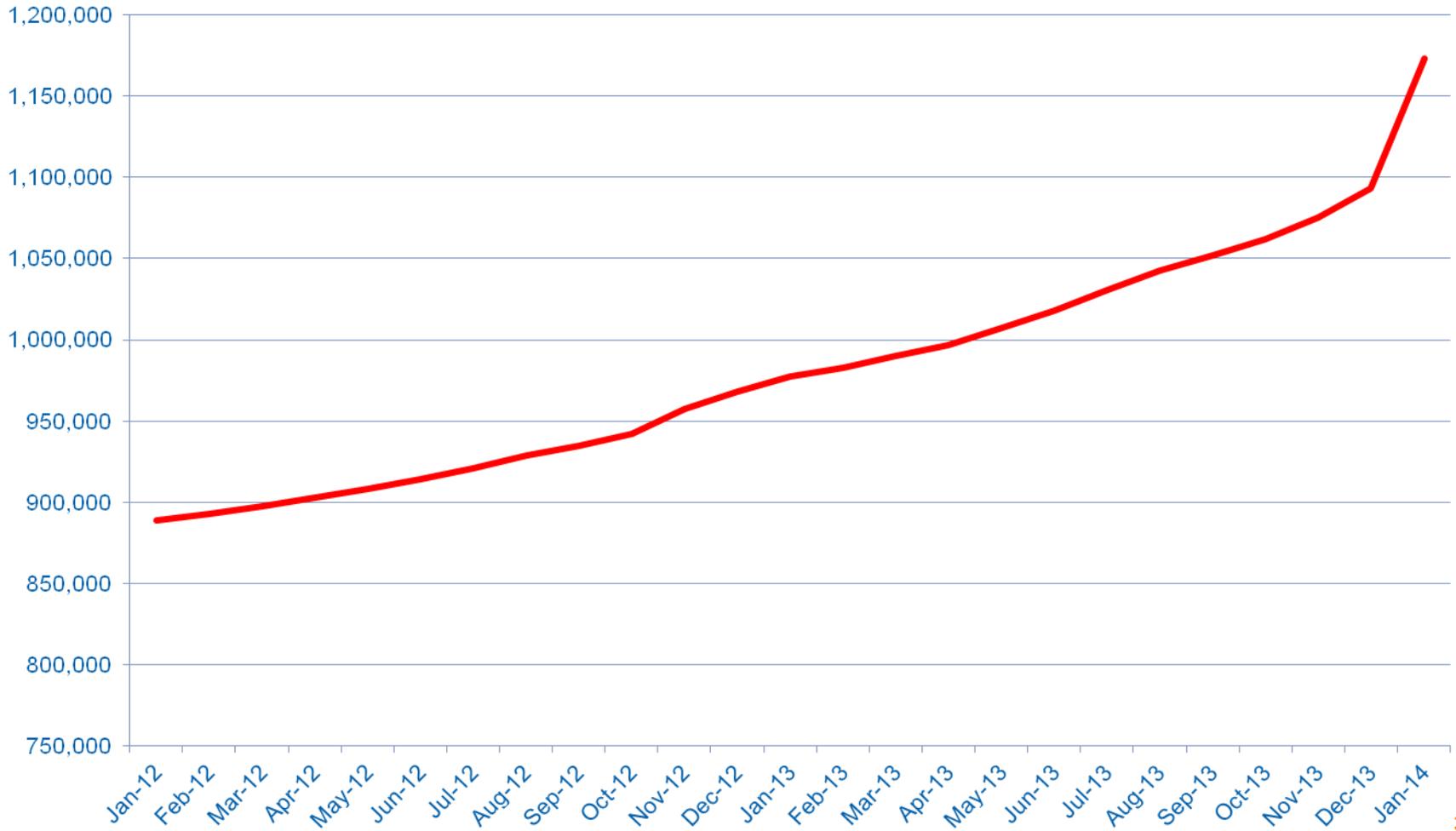
- **Focus shifted to preparing Hampton Roads for the opening of the Elizabeth River Tunnels**
- **Worked with ERC and set goal of distributing 75,000 transponders in the area prior to the opening of the facility**
- **Goal was to support a minimum 50 percent E-ZPass penetration rate**
- **Retail interest softer in Hampton Roads**
- **Opened additional customer service centers**
  - ❑ **Norfolk and Portsmouth locations**
  - ❑ **Presence in ERT office**
  - ❑ **Will also support cash customers**
- **Customer efforts began around Thanksgiving 2013, with full ramp-up following Christmas 2013**

- **Exceeded the goal of 75,000 – distributed 86,331 transponders by toll commencement date of February 1, 2014**
  
- **Since 2012**
  - ❑ **Three toll facilities have opened – now servicing 11**
  - ❑ **Opened two new customer services centers**
  - ❑ **Number of Accounts have grown by 31%**
  - ❑ **Number of Transponders have increased by 32%**
  - ❑ **108 retail locations for the On-The-Go transponder**

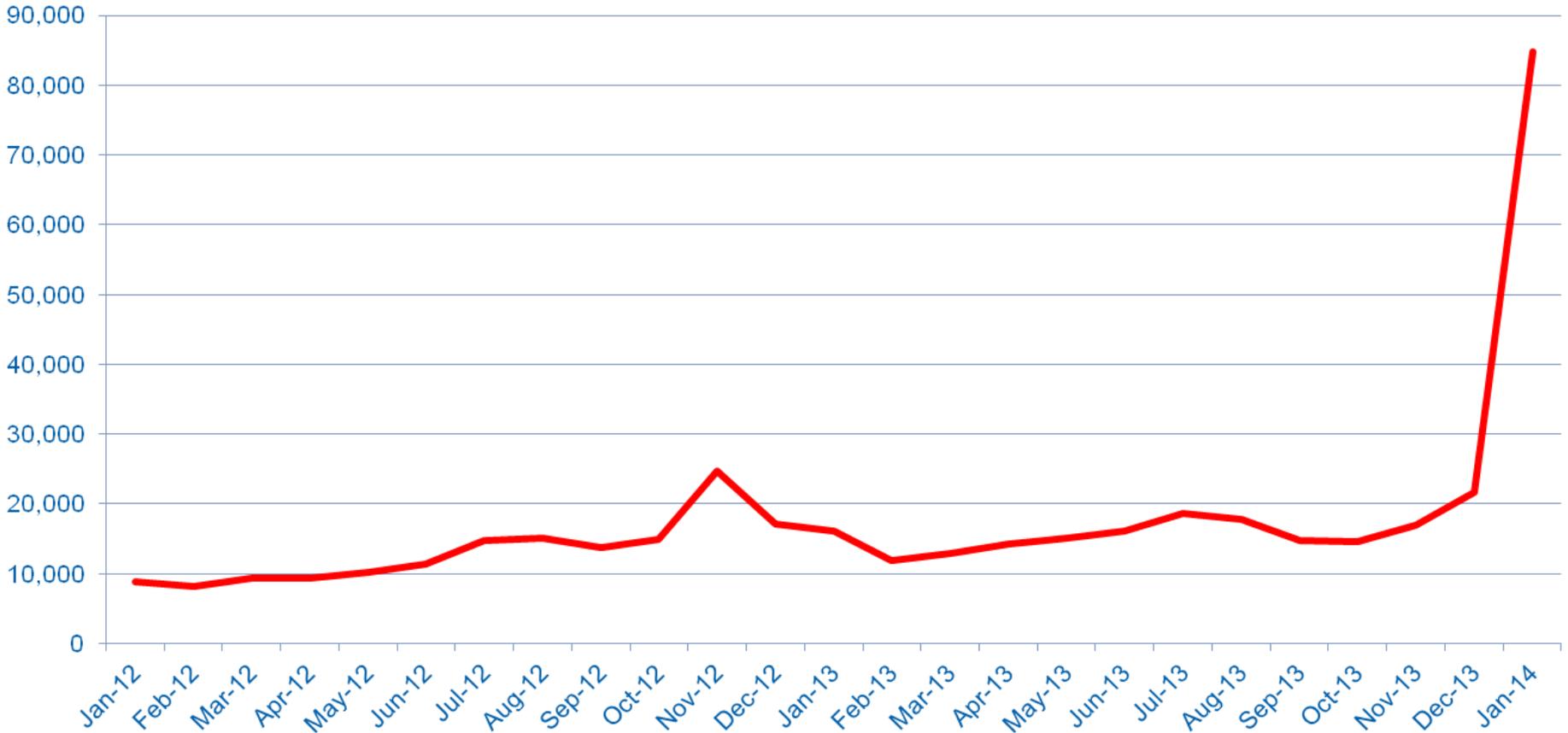
## Active Accounts



## Active Transponders



## Transponders Distribution per Month



# Transponder Distribution Locations

Customer Service Centers	Retail
<b>E-ZPass CSC</b> <b>1701 Church Street</b> <b>Norfolk, VA</b>	<b>Northern VA – 57 retail locations</b> <b>Giant, Wegmans, AAA, Tyson Center</b>
<b>DMV/E-ZPass</b> <b>813 Greenbrier Pkwy</b> <b>Chesapeake, VA 23320</b>	<b>Central VA – 6 retail locations</b> <b>Ridefinders, AAA</b>
<b>ERC/E-ZPass -Temporary</b> <b>700 Port Centre Pkwy, Suite 2B</b> <b>Portsmouth, VA 23704</b>	<b>Southwest VA – 2 retail locations</b> <b>AAA</b>
<b>CBBT/E-ZPass - Temporary</b> <b>32386 Lankford HWY</b> <b>Cape Charles, VA 23310A</b>	<b>Eastern Shore – 8 retail locations</b> <b>CBBT, HW Drummond, H&amp;H Pharmacy, Rayfield’s Pharmacy</b>
<b>Coleman E-ZPass CSC</b> <b>1811 George Washington Memorial Pkwy</b> <b>Gloucester Point, VA 23062</b>	<b>Hampton Roads – 35 retail locations</b> <b>City of Chesapeake, City of Suffolk, City of Portsmouth, Norfolk Visitors Center, Pit Stop, Taylor Do-It Centers, Navy Exchange, Creekmore Hardware, ERT</b>
<b>E-ZPass CSC</b> <b>Victory Crossing Shopping Center</b> <b>4010 Victory Blvd</b> <b>Portsmouth, VA 23701</b>	