VIRGINIA HOUSING STUDY COMMISSION
VIRGINIA DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

1999 JOINT SUBCOMMITTEE ON BUDGET ITEM 91 H:
VIRGINIA HOUSING PARTNERSHIP FUND

Issue

The 1999 Appropriations Act required the Department of Housing and Community Development (DHCD) and the Virginia Housing Study Commission (VHSC), with assistance from VHDA, to study and report on the impact of the Virginia Housing Partnership Fund. This report focuses on those elements of the report required by Item 91H that address the performance of the Housing Partnership Fund.[1] The primary purpose has been to evaluate the relationship between the actual activities of the program and its original intent. This has involved reviewing program records to develop a picture of those activities, determining the degree to which the program has served its intended population, and identifying other general indicators of current and past financial performance. DHCD also completed a survey of multifamily and congregate housing providers, seeking qualitative and quantitative assessments of the impact of the Housing Partnership Fund on their ability to meet housing needs at the local level. The Partnership Fund Subcommittee, chaired by Commission member Delegate James F. Almand, included representatives of the public, private, and nonprofit sectors.

Background

During the late 1980s, the Virginia Housing Partnership Fund became a new and critical component within a longer-term, broadly based effort to improve the quality and affordability of various types of housing throughout the Commonwealth. This new effort, recommended by the VHSC in 1987, complemented existing local and state activities, such as those of VHDA and local housing authorities, and was intended to create additional housing opportunities for Virginians with incomes at or below 60 percent of the local median. In the words of §36 –142 of the Code of Virginia, the Fund would accomplish its purposes "by preserving existing housing units, producing new housing units and by assisting persons with special needs to obtain adequate housing."

The Partnership Fund, administered by DHCD and VHDA, targeted a specific sector of the continuum of housing finance. Conventional housing finance options for home ownership or suitable rental units are generally available and affordable to households with incomes at or above the median for given areas of the state. During its 27-year history, the Virginia Housing Development Authority (VHDA) successfully addressed the housing needs of a portion of the population with incomes typically ranging upward from 60 percent of the median. However, VHDA raises capital from the sale of tax exempt mortgage revenue bonds (MRBs). This permits VHDA to offer below-market interest rates to first time homebuyers and to those creating rental properties. However, because VHDA must be mindful of its fiduciary obligations to bond holders, it also creates a practical limit to the available interest rate reductions. The Partnership Fund, seeded with appropriations of special and general funds, was not so constrained by financial markets. By financing homeownership opportunities for those at or below 80 percent of the median income level (with a majority falling below 60 percent) and rental properties for individuals at or below 50 percent of the median income

[1] Appendix A includes the text of Budget Item 91H.

level, the Partnership Fund expanded the continuum and created affordable housing opportunities where they had not previously existed.

The Housing Partnership Fund included up to nine specific housing programs under its aegis during parts of the past decade. However, in recent years the General Assembly began appropriating funds specifically to several of these individual components, effectively establishing them as categorical activities distinct from the loan activities associated with the Virginia Housing Partnership Revolving Loan Fund. In addition to these state appropriations, federal program monies have provided a large share of the support for individual programs such as indoor plumbing, weatherization, and some homeless activities. Because of these factors, this report emphasizes loan activities associated with the revolving fund, an area that has received no additional appropriations during the past two biennia.

In its original conception, the Housing Partnership Fund incorporated four key features:

- **Flexibility—**The financial assistance available through the Partnership Fund would be capable of serving many types of housing, including first-time single-family homeownership, single-family rehabilitation projects, and the production or rehabilitation of multifamily rental properties/congregate housing facilities in a variety of local settings, whether rural, suburban, or urban. By adopting generally more flexible underwriting policies, unavailable either to commercial lenders or authorities with access to capital through the issuance of tax-exempt bonds, the Partnership Fund was intended to foster otherwise unavailable housing opportunities.

- **Strategic Investing and Leveraging**—Only a limited amount of additional funding was expected to be available each year for the various components of the Partnership Fund, thus the ability to leverage additional investments from other public or private sources became a major assumption underlying the program.

- **Reliance on Local Partners—**The Partnership Fund also assumed substantial reliance on the efforts of local partners of various types to assess local needs, develop local responses, and cultivate sources of financing enabling projects to proceed. The availability of lower cost loan funds would effectively serve as a catalyst, bringing additional partners into the affordable housing arena.

- **Long Term Support for Affordable Housing—**The Fund depended on annual appropriations for its initial existence and anticipated additional appropriations for at least several years. However, the program design looked toward establishing a funding mechanism that would evolve ultimately to become independent of annual appropriations, relying instead on the creative use of funds recycled through the repayment of principal and interest.

Discussion

One way to gauge the impact and assess the performance of the fund is to see how well it has conformed to these four key features.

Flexibility

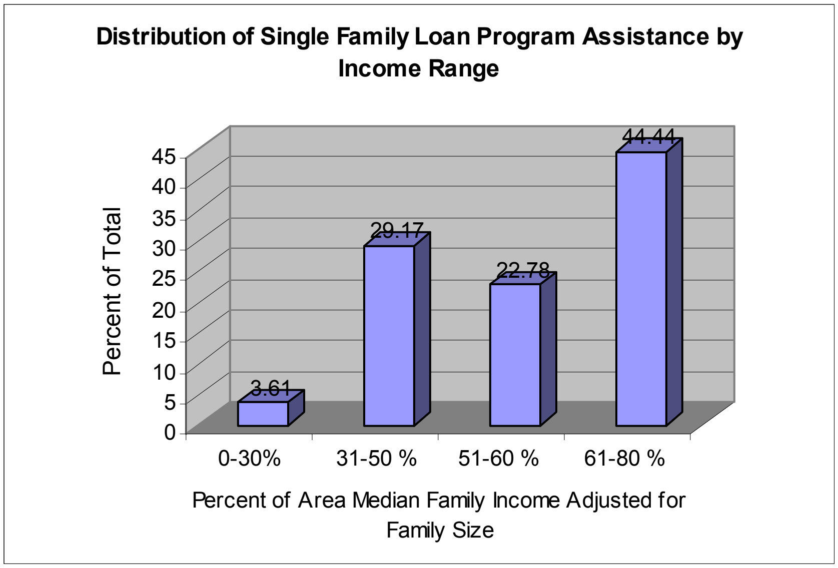
Over the decade, the Partnership Fund has assisted a wide range of individual projects in more than 110 of Virginia's cities and counties. From 1989 through 1995, two loan fund components, the Local Housing Rehabilitation Program and the Urban Rehabilitation Program, provided loans for the rehabilitation or acquisition of single family dwellings, both owner- and renter-occupied, and for smaller multifamily properties of up to ten units. Administered by local government housing offices, housing authorities and nonprofit organizations, the loans were restricted to substandard units occupied by families with incomes below 80% of the area median income adjusted by family size. Approximately two-thirds of the loan activity took place in urban areas.

Since 1990, VHPF loans have also been used to promote homeownership for first-time homebuyers. During this period, approximately 1800 first-time homebuyers have received assistance from VHPF. The initial options were 1) providing primary mortgages and 2) providing down payment and closing cost assistance. As the program developed, DHCD sought better leveraging opportunities. This eventually resulted in the creation of the Single Family Regional Loan Fund combining primary mortgage money from VHDA (mortgage revenue bonds and Virginia Housing Fund) with VHPF and federal funds from the HOME program. In the typical loan, the VHPF component comprises ten to fifteen percent of the total financing package—though its availability is often the critical factor making the total financing package feasible.

The multi-family and congregate loan programs joined under the heading of Affordable Housing Production and Preservation together constitute the largest block of loans associated with the Housing Partnership Fund. By December 1999, over 11,600 multifamily units and more than 1,050 congregate beds had been created with the assistance of this fund sector. The program also currently includes some of the available federal HOME program funds, a portion of which is set aside for projects being developed by local community Housing Development Organizations (CHDOs). Multifamily and congregate loan funds can be used for construction or the rehabilitation of existing properties.

To develop a more detailed picture of the characteristics of the loan programs, DHCD analyzed databases containing a 20 percent random sample (360 loans) of the single-family loan program's portfolio and a 100 percent sample of the multifamily/congregate loan programs. These were believed to provide information sufficient to provide a basis for considering the attributes of the individual programs. A survey of current multifamily and congregate sponsors provided additional qualitative and quantitative assessments for these programs.

Chart 1



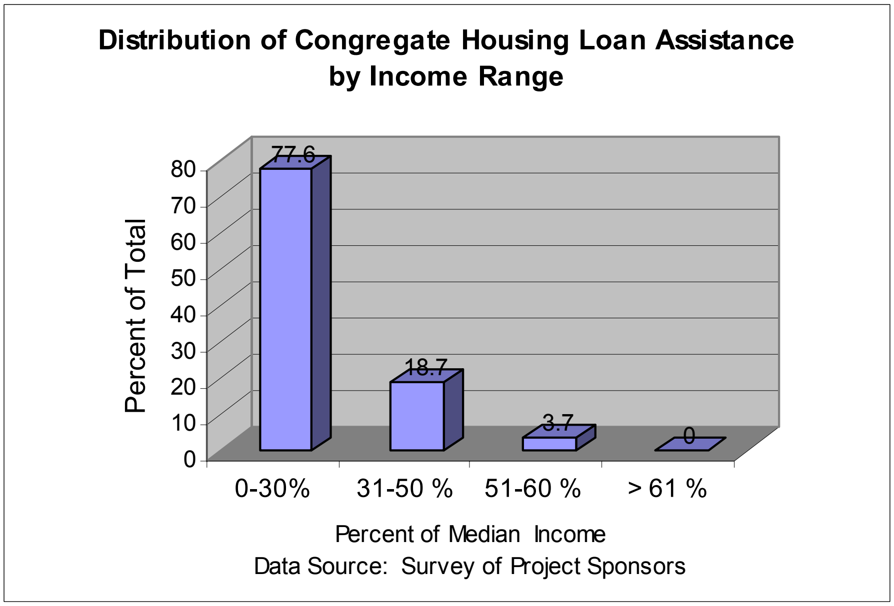
Both the single-family and multifamily/congregate loan programs were intended to provide benefits primarily to individuals or families with incomes falling in the low to moderate income ranges. The single-family sample (Chart 1) indicated that all of the households benefiting from the program's loan activities fell below 80 percent of the area median income when adjusted for household size. Well over half of the households had incomes falling below 60 percent of the area median, suggesting that this program, which focuses on establishing or preserving single family properties and opportunities for home ownership, has been able to extend benefits to the primary target population

The multifamily program established program benefits parameters that must be maintained. Twenty percent of the households being served must have incomes below 50 percent of the area median income; households at or below 80 percent of the area median income must occupy 60 percent of the units. Populations with incomes falling between 60 percent and 80 percent of the area median receive few program benefits.

The pattern of benefits found in the multifamily loan program database confirms the fact that this population has generally lower incomes than do participants in the single-family loan program (Chart 2). Comparable income data for the congregate housing portion of the program reveals that these facilities serve a population with even lower incomes (Chart 3).

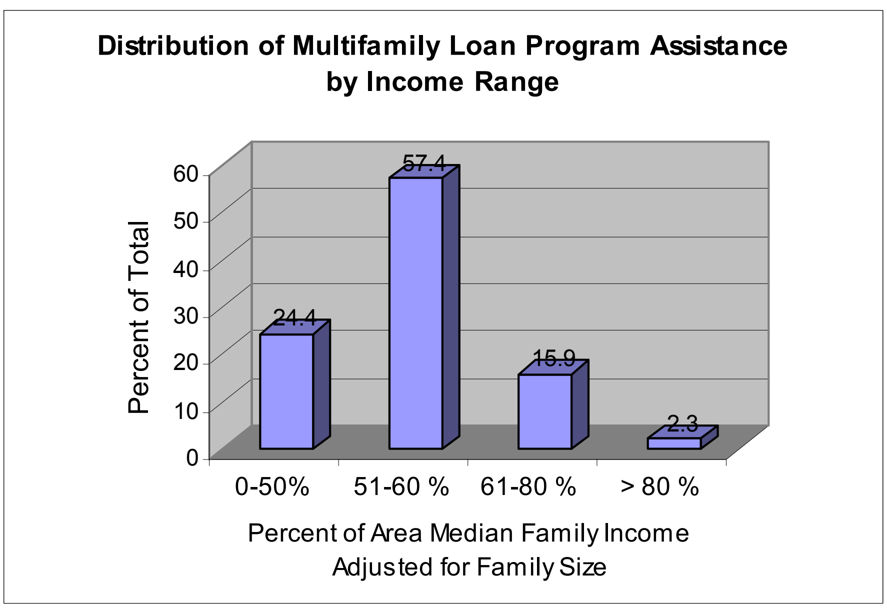
In the case of multifamily housing, four-fifths of the residents in developments benefiting from the loan fund had incomes at or below 60 percent of the area median. The small number of households with incomes above 80 percent of the area median reflect projects mixing market rate and subsidized housing units.

Chart 2



The revolving loan fund has demonstrated its capacity to address the needs of households with incomes well below the prevailing medians in Virginia's diverse communities.

Chart 3



The distribution of multifamily loans by planning district generally reflects each area's share of the state's population and the degree to which multifamily housing is a characteristic housing resource for each area of the state.

Table 1: Geographic Distribution of Multifamily Loan Program Projects[2]

Planning District	Percent of 1998 State Population	Percent of Multifamily Loan Units	Planning District	Percent of 1998 State Population	Percent of Multifamily Loan Units
1	1.3	.13	10	2.8	1.9
2	1.8	.48	11	3.3	.86
3	2.7	.2	12	3.6	.15
4	2.3	4.74	13	1.3	.22
5	3.8	5.33	15	12.2	11.46
6	3.6	1.92	16	3.4	3.2
7	2.6	1.99	19	2.4	.46
8	25.1	23.11	22	.6	.82
9	1.9	2.83	23 [20&21]	22.0	40.2

The geographic distribution of single family program loans examined from the sample data base follows a different pattern since it is based on program regions that do not conform completely to the boundaries of planning district commissions. Nonetheless, single family loan activities are also widely dispersed.

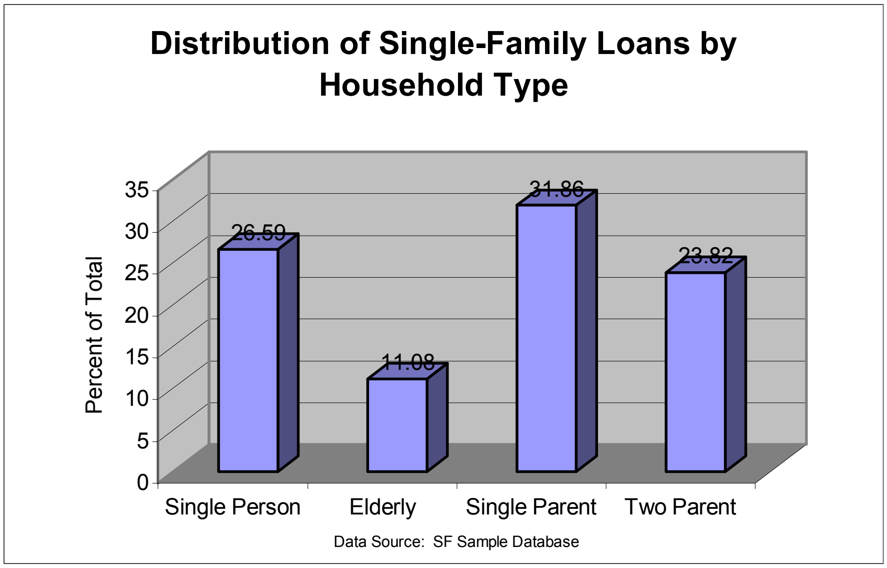
Table 2: Geographic Distribution of Sampled Single Family Loans

Region	Percent of Sample	Region	Percent of Sample
1: PDC 1,2,3,4, Part of 5	11.63	**9**: PDC 12, 13	4.99
2: Part of PDC 5	7.76	**10**: PDC 19	4.71
3: PDC 6	.28	**11**: PDC 15	9.70
4: PDC 8	5.82	**12**: PDC 17,18	5.82
5: Part of PDC 8	2.49	**13:** PDC 16	9.42
6: PDC 9	2.77	**14:** PDC 23 [20&21]	18.84
7: PDC 10	11.08	**15:** PDC 22	1.94
8: PDC 11	2.77		

The Partnership Fund has been able to provide housing opportunities to a variety of household types. Information from the sample database (Chart 4) illustrates the range of the households being served.

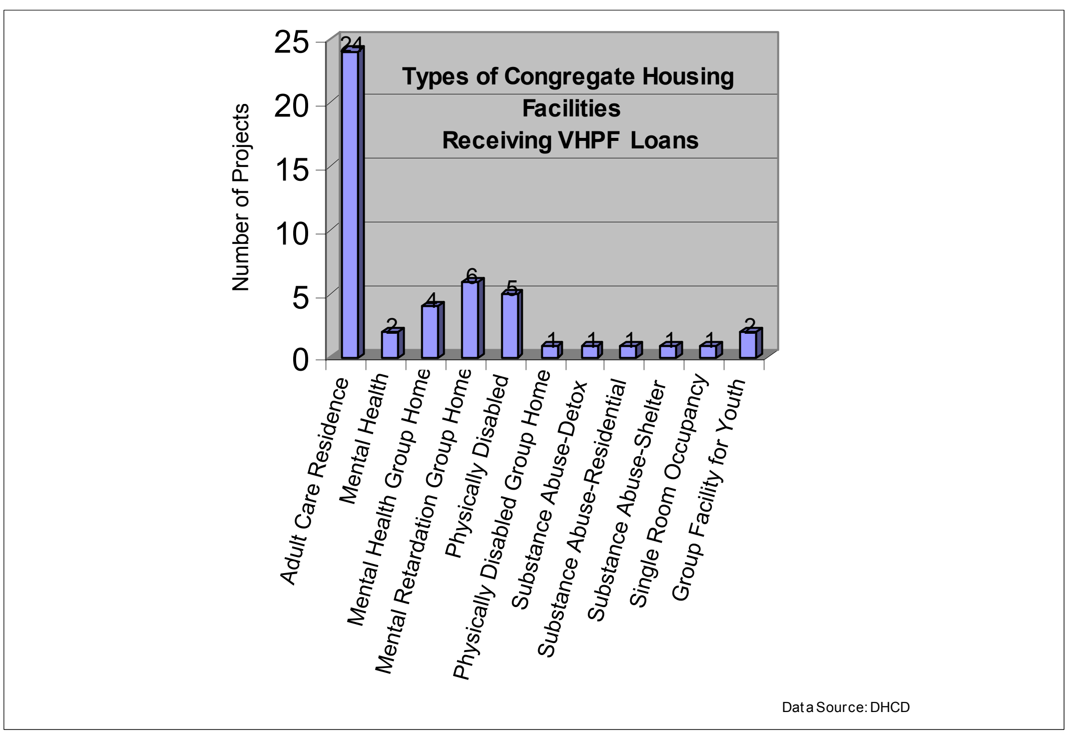
[2] Appendix A provides a list of the counties and cities included within each Virginia planning district.

Chart 4



As Chart 5 illustrates, congregate housing loans have aided diverse types of facilities, ranging from single room occupancies to group home facilities for children who are wards of the state.

Chart 5



Strategic Investment and Leveraging

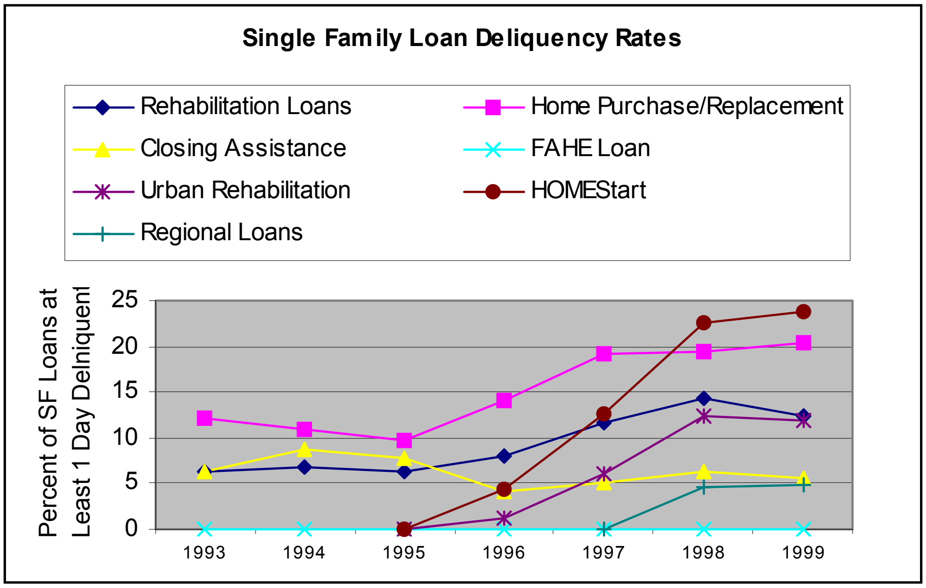
One of the expectations for the Housing Partnership Fund was that it would provide an incentive or inducement for the investment of additional funds in support of affordable housing production and preservation. The experience of the single-family, multifamily, and congregate loan programs has validated that expectation. Based on the assumption that the typical single family loan from the Fund covers about 15 percent of each project's financing, a successful loan could expect to generate an additional $5.67 for each Fund dollar. Comparing the total investment by the multifamily loan fund of $81.9 million in multifamily projects with total project costs of $465.5 million establishes a ratio $4.68 in other financial support for each dollar provided by the Partnership program. Similarly, one dollar of Partnership Funds invested in congregate housing loan activity induced an additional $1.17 in outside funding to support the project.

The investment in new or rehabilitated housing made possible by the operations of the Partnership Fund created indirect benefits for many Virginia communities. According to a National Association of Home Builder's estimate, the construction of each new single-family or multifamily unit creates from one to two and a half permanent jobs in construction and related industries. The creation or preservation of housing has other stimulating effects on the local economy as homeowners and renters equip and furnish their residences. Because of its emphasis on preserving housing affordable to lower income populations, the Fund has supported local efforts to reclaim areas from blighting conditions or prevent the spread of blight. This effect also helps sustain local tax bases and makes efficient use of existing local investments in infrastructure and services.

Delinquency and Foreclosure Rates

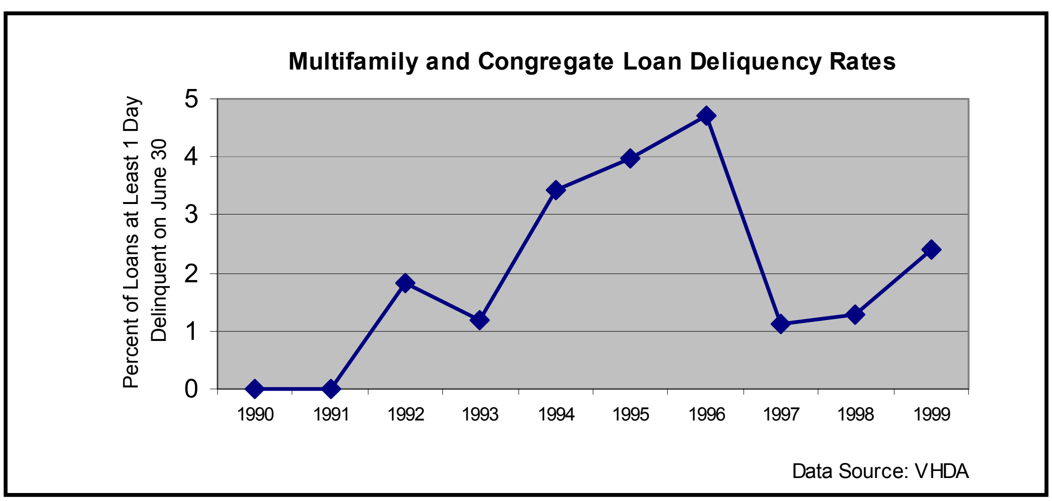
The single-family loan program extended homeownership opportunities to households whose income levels typically excluded them from obtaining conventional, market-rate home financing. These highly leveraged loans, like all real estate transactions, carry certain delinquency and default risks. As part of its responsibilities under the legislation establishing the Partnership fund, VHDA has tracked the performance of each component of the single family loan programs since their conception. The accompanying chart plots the overall delinquency ration (delinquent loans/outstanding loans) at the close of each fiscal year since 1993. The typical pattern is one of initially rising delinquency that eventually levels off as the portfolios either expand or mature and are paid off over time. Typically from five to twelve percent of the loans in most component programs are delinquent at any given time. Only the older home purchase/replacement program and the HOMEStart program, which has been superseded by the Regional Loan Fund, have exceeded this pattern.

Chart 6



Despite the varied delinquency rates, default and foreclosure have been extremely rare. Loans are delinquent whenever payments are not received on time. Defaulted loans are those failing to pay principal and interest. Foreclosed properties are those where the lender has terminated the borrower's interest to recover the mortgaged debt. *According to VHDA's monthly status reports, the foreclosure rate has been virtually zero for all of the various single family loan programs since their inception.* The one exception has again been the home purchase/replace program, where the foreclosure rate in 1993-1995 varied between 0.9 and 2.2 percent over several months.

Chart 7



As Chart 7 illustrates, the multifamily program has consistently had a delinquency rate below that of the single-family program. The delinquency rate has never exceeded five percent. To date there have been only three multifamily project foreclosures in the entire history of the Partnership Fund. The overall default ratio currently stands at less than one percent.

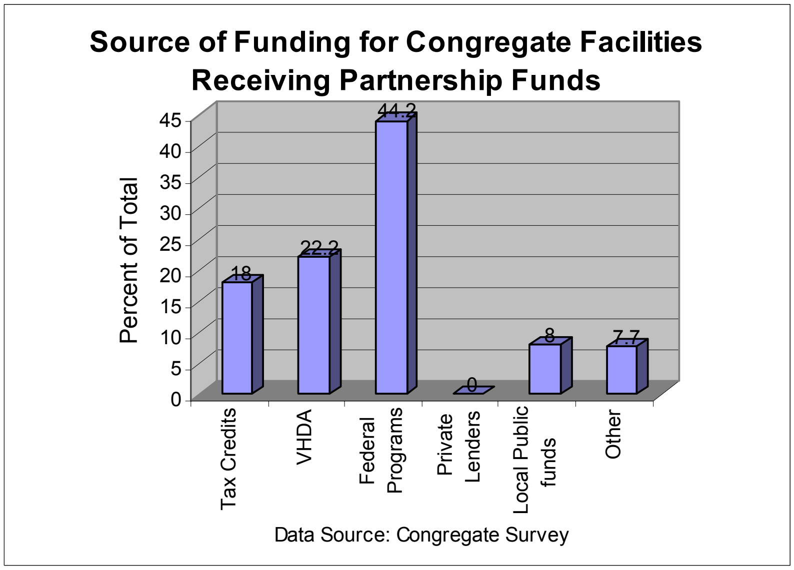
Local Partnerships

In examining databases and survey data for all of the revolving loan fund programs, the degree to which the program depends on the participation of housing sponsors is particularly evident. Thirty-three different sponsors, only one of which was associated with more than 50 units, accounted for the 360 units contained in the sample of single-family projects. Forty-five housing sponsors accounted for the 1050 beds included in the congregate facilities database. The multifamily database included 81different sponsors for the 157 individual projects.

Reciprocal relationships characterize the operations of the Partnership Fund loan programs. Just as DHCD relies on local partners to provide the outreach to prospective homeowners and affordable housing developers, local partners find the availability of low-interest loan funds essential to their activities. DHCD surveyed sponsors of multifamily and congregate housing projects, asking them, among other things, to discuss whether their specific projects would have been feasible without their participation in the Housing Partnership Fund. Thirteen of the fourteen congregate sponsors responding said that the Partnership Fund loan was essential to the success of their project. In the eyes of these sponsors, without the availability of Partnership financing their projects would either have been unable to serve their intended client bases or would not have been have completed at all. Virtually all 33 respondents to the survey of multifamily sponsors provided a similar assessment. In most cases, the availability of Partnership Fund loan monies was essential to the project. Other parts of the financing package—whether low-income or historic tax credits, VHDA mortgage lending, HOME program funds, or private sources—would only work in combination with the inclusion of Partnership funds. The actual mix of financing sources used in conjunction with fourteen congregate housing projects responding to the survey may be seen in Chart 8.

Without Virginia Housing Partnership funds, "We would have applied to other agencies for loans and [might] have received a 7 % rate instead of a 3% rate. We would have had to raise the rents an additional $100 per month to cover the mortgage. These units would have been affordable only to families earning 60% of area median incomes. With the Housing Partnership funds, people earning less could afford the brand new, attractive and secure units."—*Multifamily Housing Sponsor*

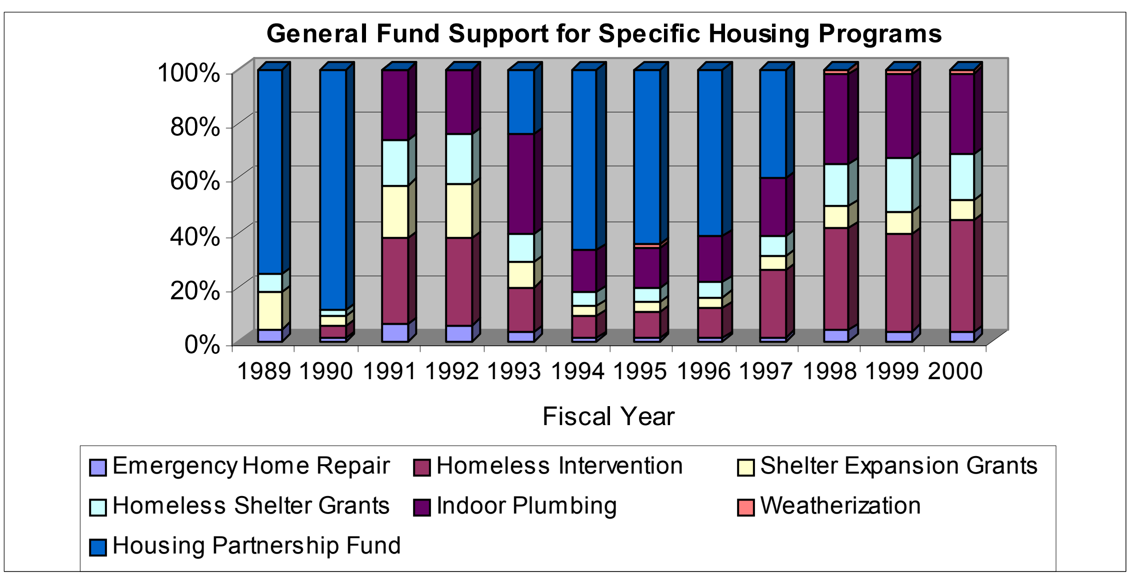
Chart 8



Long Term Support for Housing

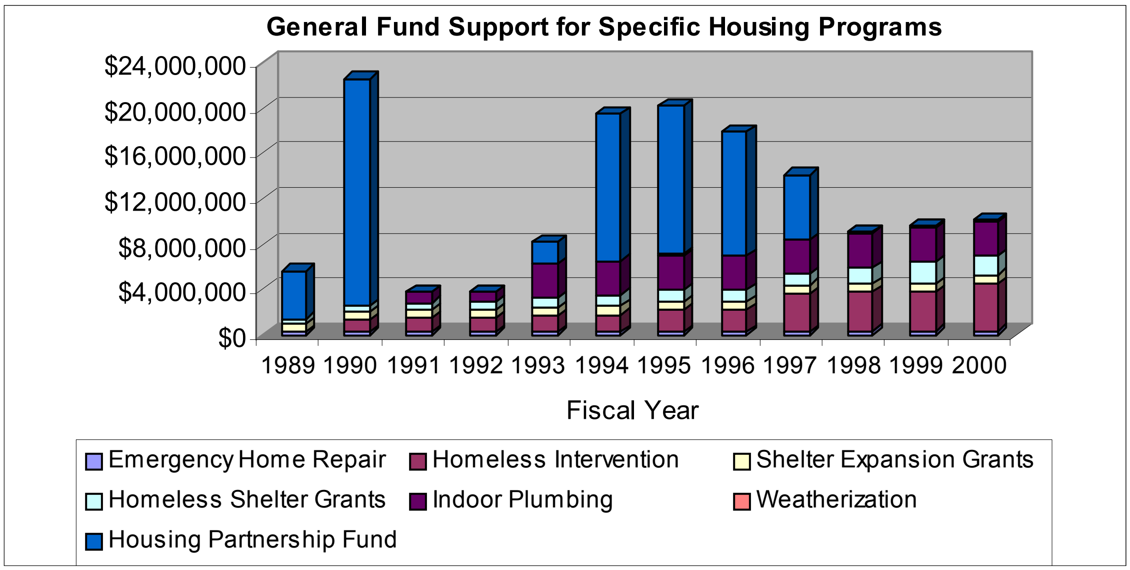
While many aspects of the Partnership Fund appear to have borne out the expectations inherent in the original program, the long-term viability of the revolving loan component remains a question mark. Because of the General Assembly's recent appropriations for individual or specialized homeless programs, for weatherization and home energy efficiency, and for other activities that were once considered part of the overall housing effort, Virginia has continued to provide significant levels of public funding for some housing need categories.

Chart 9



However, because the revolving loan activities of the Fund, once the largest individual component of the program, have had to rely exclusively on recycled program funds, the quantity of loans and the flexibility associated with them have lagged demand for them. Charts 9 and 10 illustrate this in two different ways. Chart 9 compares the proportion of housing funds being appropriated to the Partnership Fund and specific housing activities. Chart 10 displays the actual amounts appropriated each year.

Chart 10



<u>Continuing Need for Housing Programs</u>

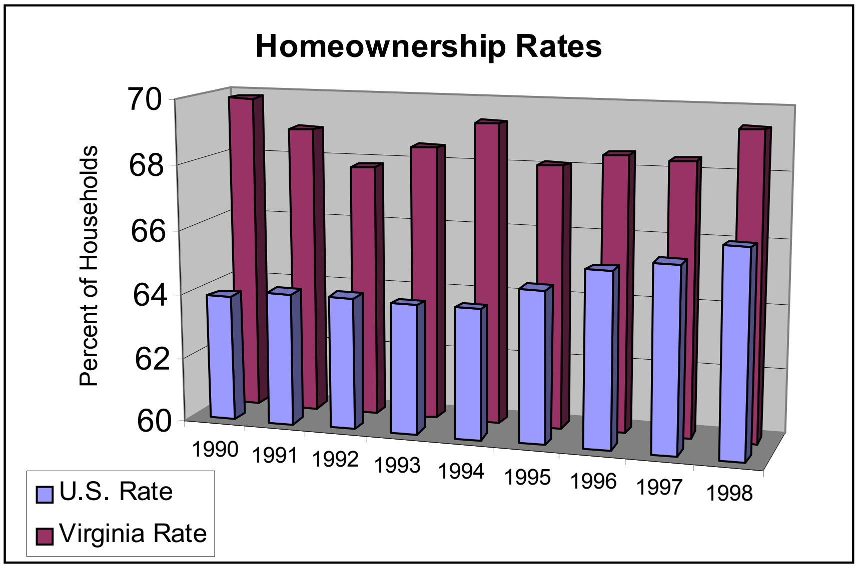
Though operating on a smaller scale than had originally been anticipated, the revolving loan components of the VHPF have, nevertheless, demonstrated considerable utility over the past decade, playing a significant and sometimes even a decisive role in the state's efforts to assure that quality housing opportunities remain within reach of lower income Virginians. Although it is reasonable to assert that Virginians are, as a whole, better housed today than at any time in the Commonwealth's long history, several areas of housing need continue to challenge the capacity of conventional finance mechanisms.

Homeownership

During the period in which the Partnership Fund has operated, homeownership rates in Virginia continued to outpace the national average, though by a diminishing amount as national efforts to increase homeownership accelerated in recent years. Keeping Virginia ahead of the curve could require continued efforts to broaden access to ownership opportunities. While the generally improving economic climate of the state and nation, the MRB-funded activities of VHDA, and other factors influence home ownership opportunities, each year the Partnership Fund's revolving loan activities have extended these opportunities to 200-300 households annually who might not otherwise have participated in the trend. The cumulative impact of the fund on home ownership during this decade was to increase the annual statewide home ownership rate by approximately one-tenth of a percent.

Where homeownership has tended to lag is in older central cities. Population losses have sometimes also been reflected in a decline in homeownership. Homeownership rates in many of Virginia's older central cities stand at 50 percent or less.

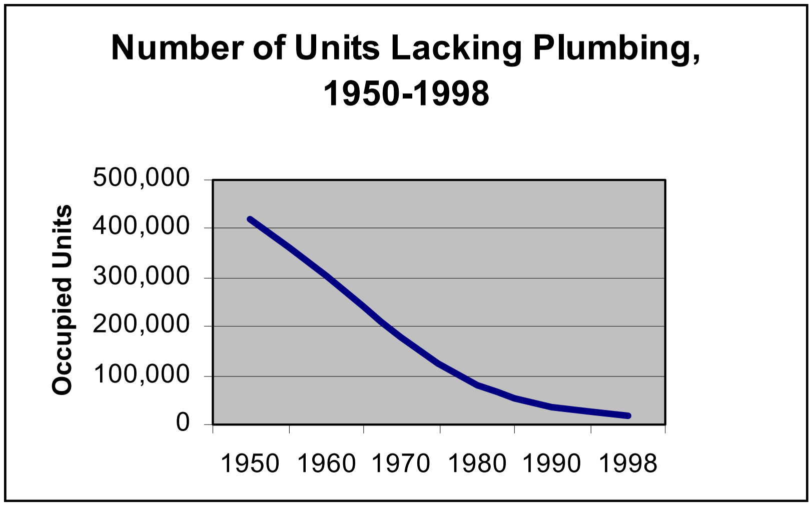
Chart 11



Indoor Plumbing

Using state appropriations earmarked for indoor plumbing and federal program funds, Virginia made significant progress during the decade in its long-term effort to upgrade substandard housing units lacking complete plumbing facilities. Because of the earmarking of funds specifically for indoor plumbing activities, the Partnership has not been a major source of support for this activity in recent years. Deficient units are concentrated in several different and widely separated regions and remain a very significant problem for some areas of the state. Nonetheless, the overall problem continues to shrink in both relative and absolute terms. The most recent estimate of the scope of the problem by the Center for Housing Research suggests that currently less than one percent of the state's occupied housing stock (approximately 18,400 units) lacks complete plumbing.

Chart 12



Housing Needs of Disabled Virginians

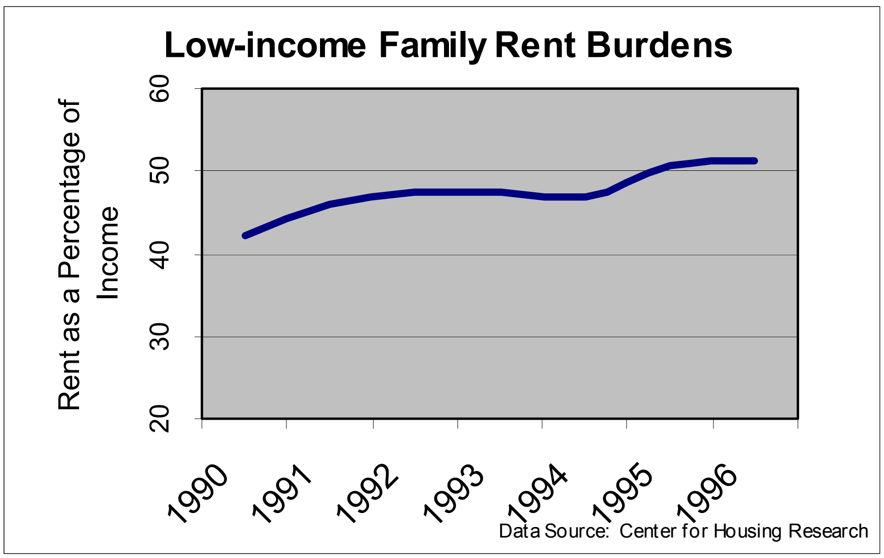
One area of housing need that has only recently become widely recognized involves the needs of persons with disabilities, whether those disabilities are rooted in physical or mental conditions. Other legislative studies currently underway point to significant shortfalls in the numbers of units likely to be available and affordable to persons with disabilities, particularly those with incomes primarily based on Supplemental Security Income (SSI) payments. DHCD and VHDA have expressed a willingness to use all available rental housing development resources to increase affordable rental housing opportunities for these populations across the Commonwealth. However, few additional resources are currently available, placing this category of housing need in competition with several other areas others for what remains a relatively limited pool of capital.

Housing Needs of Older Virginians

As the Virginia Housing Study Commission's 1997-1998 review of issues related to affordable assisted living facilities noted, an increase in the number of older Virginians presents some new challenges in housing. The Virginia Employment Commission (VEC) projects that 11.75 percent of the state's population (822,000) will be aged 65 or over in the year 2000. By 2010, the number is expected to exceed 961,000--or nearly one-eighth of Virginia's population. The possibility that older residents may vacate existing units for more appropriately sized and equipped homes could help meet the demand for affordable housing in the future. However, aging Virginians will likely become increasingly concerned about the intersection between housing and healthcare. The concentration of elderly persons among very low-income homeowners is noteworthy and presents special considerations for the future.

Beginning about 1995, affordability concerns resurfaced as an issue increasingly affecting lower-income renters. A report the Center for Housing Research at Virginia Tech recently released reinforces anecdotal reports of significant increases in rent levels and much higher rent burdens (measured by the ratio of annualized gross rent to annualized income) affecting lower-income households in many parts of the Commonwealth. By establishing an index of low income rent burdens, the Center was able to document how affordability changes over time. The cumulative affects of inflation, growing demand for rental properties in dynamic local housing markets, and a relatively stagnant supply of low-rent units in other markets have contributed to this resurgent housing problem.

Chart 13



Families forced to spend more than thirty percent of their income on rent and basic utilities face real financial hardships, forcing them to choose between rent payments and other necessities. Low-income families already faced a tough challenge in the early 1990s. The most recent data suggests that conditions have actually worsened for many at this income level. These households are more likely to be vulnerable to homelessness because of their marginal financial circumstances. Those resources potentially able to respond to part of this problem (e.g., Low Income Housing Tax Credits, federal Section 8 program funds, and MRBs) are growing slowly, if at all. Thus, the availability of additional resources for preserving or creating rental units affordable to lower income Virginians may prove critical to preventing further erosion in the housing circumstances of families at or below 50 percent of median income.

The challenges for lower-income renter households include a continuing decline in the federally subsidized housing units as Section 8 contracts end, the possible expiration of other contracts linked to the earliest round of Low Income Housing Tax Credits, and declining vacancy rates in many markets.

Alternatives

A limited number of alternatives appeared to be available for responding to those portions of the current and future housing needs mentioned above that may not be addressed successfully through conventional housing markets.

- Identify sources of funding aside from the state general fund (e.g., nongeneral or special funds) to support additional capitalization of the VHPF.

- Seek additional categorical funds from competitive federal housing programs as they become available, allowing federal priorities to shape the state's response to housing needs.

- Continue the status quo of the VHPF while continuing to appropriate general funds for specific housing program areas, shaping the state's response to housing needs through the appropriations process.

- Enhance the capitalization and flexibility of the VHPF loan programs through appropriations from the general fund and continue to expand the use of available funds as they revolve in the future.

The Partnership Fund Subcommittee noted that alternatives to the Partnership Fund do not provide a viable option for responding to housing needs in the critical 30-50% of median income sector. The Partnership Fund has been an essential tool because of its overall flexibility and focus on this income group. Other alternatives lack comparable flexibility or cannot be counted on to provide a reliable source of funding from year to year.

Recommendations

The Partnership Fund Subcommittee noted the continued presence of significant and highly varied housing needs as well as the limited range of funding alternatives available to address them. In view of the information included in this report, the Department of Housing and Community Development recommended that the Partnership Fund continue to address the affordable housing needs identified in § 36-142 of the Code of Virginia. The Subcommittee concluded its review of the program by recommending that the Virginia Housing Study Commission consider recommending to the General Assembly that up to $20 million to in new funds be appropriated in each year of the new biennium to support the activities of the Virginia Housing Partnership Fund. In addition, the Subcommittee recommends that the Virginia Housing Study Commission consider recommending to the General Assembly that up to $5 million in additional funds be appropriated annually to support activities intended to eliminate housing lacking indoor plumbing across the Commonwealth.

On December 15, 1999, the Virginia Housing Study Commission met during its annual work session to consider the report and the recommendations included above.

Following a discussion of various items included in the report, the Commission unanimously accepted the subcommittee's recommendations that up to $20 million to in new funds be appropriated in each year of the new biennium to support the activities of the Virginia Housing Partnership Fund and that up to $5 million in additional funds be appropriated annually to support activities intended to eliminate housing lacking indoor plumbing across the Commonwealth.

Appendix A: Budget Item 91H

H. The Department and the Virginia Housing Study Commission shall study and report on the impact of the Virginia Housing Partnership Fund in meeting the housing needs of Virginia's low- and middle-income citizens. The report shall include, but not be limited to, a description of projects funded to date and the location of these projects by locality, income levels of populations served, and loan performance, including delinquency rates and defaults. The report shall also include an assessment of the Fund's performance in addressing the purposes for which it was established and an analysis of alternatives by which the state can meet the various housing needs across Virginia. The Virginia Housing Development Authority is requested to provide assistance in the development of this report. The report shall be submitted to the Secretary of Commerce and Trade and the Chairmen of the Senate Finance and House Appropriations Committees by December 31, 1999.

Appendix B: Composition of Virginia's Planning Districts

PDC 1: LENOWISCO
- Lee
- Scott
- Wise
- Norton City

PDC 2: CUMBERLAND PLATEAU
- Buchanan
- Dickenson
- Russell
- Tazewell

PDC 3: MOUNT ROGERS
- Bland
- Carroll
- Grayson
- Smyth
- Washington
- Wythe
- Bristol City
- Galax City

PDC 4: NEW RIVER VALLEY
- Floyd
- Giles
- Montgomery
- Pulaski
- Radford City

PDC 5: FIFTH
- Alleghany
- Botetourt
- Craig
- Roanoke
- Clifton forge City
- Covington City
- Roanoke City
- Salem City

PDC 6: CENTRAL SHENANDOAH
- Augusta
- Bath
- Highland
- Rockbridge
- Rockingham
- Buena Vista City
- Harrisonburg City
- Lexington City
- Staunton City
- Waynesboro City

PDC 7: LORD FAIRFAX
- Clarke
- Frederick
- Page
- Shenandoah
- Warren
- Winchester City

PDC 8: NORTHERN VIRGINIA
- Arlington
- Fairfax
- Loudoun
- Prince William
- Alexandria City
- Fairfax City
- Falls Church City
- Manassas City
- Manassas Park City

PDC 9: RAPPAHANNOCK-RAPIDAN
- Culpeper
- Fauquier
- Madison
- Orange
- Rappahannock

PDC 10: THOMAS JEFFERSON
- Albemarle
- Fluvanna
- Greene
- Louisa
- Nelson
- Charlottesville City

PDC 11:CENTRAL VIRGINIA
- Amherst
- Appomattox
- Bedford
- Campbell
- Bedford City
- Lynchburg City

PDC 12: WEST PIEDMONT
- Franklin
- Henry
- Patrick
- Pittsylvania
- Danville City
- Martinsville City

PDC 13: SOUTHSIDE
- Brunswick
- Halifax
- Mecklenburg
- South Boston City

PDC 14; PIEDMONT
- Amelia
- Buckingham
- Charlotte
- Cumberland
- Lunenburg
- Nottoway
- Prince Edward

PDC 15: RICHMOND REGIONAL
- Charles City County
- Chesterfield
- Goochland
- Hanover
- Henrico
- New Kent
- Powhatan
- Richmond City

PDC 16: RADCO
- Caroline
- King George
- Spotsylvania
- Stafford
- Fredericksburg City

PDC 17: NORHERN NECK
- Lancaster
- Northumberland
- Richmond
- Westmoreland

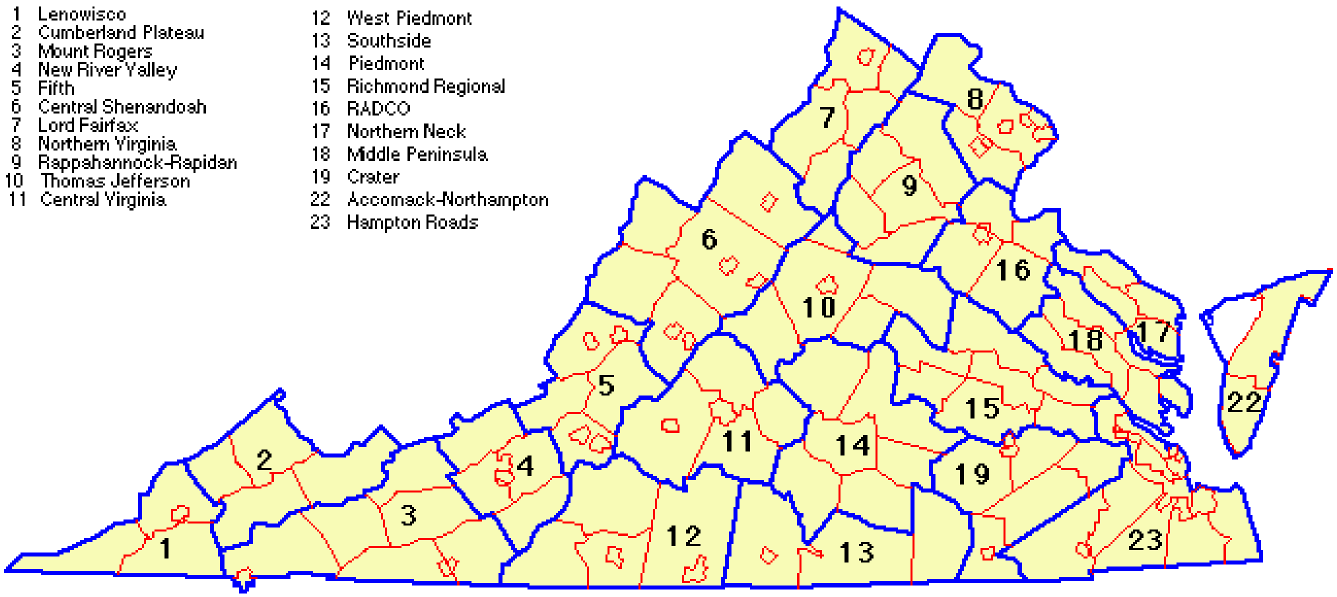
PDC 18:MIDDLE PENINSULA
- Essex
- Gloucester
- King and Queen
- King William
- Mathews
- Middlesex

PDC 19: CRATER
- Dinwiddie
- Greensville
- Prince George
- Surry
- Sussex
- Colonial Heights City
- Emporia City
- Hopewell City
- Petersburg City

PDC 22: ACCOMACK-NORTHAMPTON
- Accomack
- Northampton

PDC 23: HAMPTON ROADS
- Isle of Wight
- James City County
- Southampton
- York
- Chesapeake City
- Franklin City
- Hampton City
- Newport News City
- Norfolk City
- Poquoson City
- Portsmouth City
- Suffolk City
- Virginia Beach City
- Williamsburg City

Virginia's Planning Districts



Source: Weldon Cooper Center for Public Service, University of Virginia