



# VML/VACo Finance

May 14, 2026

## SMALL TOWNS CONFERENCE

2026

The Chincoteague Center

**Five Ways** to tackle the most challenging items on your **Financial TO-DO List**



# VML/VACo Finance: Virginia Local Governments' Most Widely Used Financial Services Program

Abingdon	Chase City	Glade Spring	Loudoun Water	Petersburg	Southside PDC
Accomack County	Chatham	Glasgow	Louisa	Poquoson	Southwest Virginia Regional Jail
Accomack-Northampton PDC	Chesapeake	Gloucester County	Louisa County	Portsmouth	Spotsylvania County
Accomack-Northampton RHA	Chesapeake Public Schools	Goochland County	Louisa County Water Authority	Portsmouth Public Schools	Spotsylvania County Public Schools
Albemarle County	Chesterfield County	Gordonsville	Lovettsville	Powhatan County	Stafford County
Alexandria	Chesterfield County Public Schools	Grayson County	Lunenburg County Public Schools	Prince George County	Stafford County Public Schools
Alexandria City Public Schools	Christiansburg	Greene County	Madison County	Prince William Co. Service Authority	Staunton
Alexandria Renew Enterprises	Clarke County	Halifax	Manassas	Prince William County Public Schools	Suffolk
Alleghany County Public Schools	Colonial Beach	Halifax County	Manassas Park	Pulaski	Suffolk City Public Schools
Amelia County	Colonial Behavioral Health	Hamilton	Mathews Co. IDA	Pulaski County	Surry County
Amelia County Public Schools	Covington	Hampton Roads Crim Justice Acad	Mathews County	Purcellville	Sussex County
Amherst	Craig County	Hampton Roads PDC	Mathews County Public Schools	Radford City Public Schools	Tappahannock
Amherst County	Crater Criminal Justice Academy	Hampton Roads Regional Jail	Mecklenburg County	Rapidan Service Authority	Tazewell
Appalachia	Crewe	Hampton Roads Sanitation District	Mecklenburg County	Rappahannock Area Community Svcs	Tazewell County
Appomattox County	Culpeper	Harrisonburg Electric Commission	Mecklenburg Public Schools	Rappahannock County	Tazewell County Public Service Auth
Appomattox County Public Schools	Culpeper County	Harrisonburg Rockingham CSB	Middle Peninsula Northern Neck CSB	Rappahannock Juvenile Center	Thomas Jefferson PDC
Arlington County	Cumberland County	Harrisonburg Rockingham RSA	Middle Peninsula Regional Airport	Rappahannock Rapidan CSB	University of Mary Washington
Ashland	Damascus	Haymarket	Middleburg	Rappahannock-Rapidan Reg Commiss	Urbanna
Bath County	Danville-Pittsylvania Comm Services	Health Care Commiss of Chesterfield	Middlesex County	Rappahannock Regional Jail Authority	Victoria
Bedford	Dayton	Henrico County	Middlesex County Public Schools	Region 2000	Vienna
Bedford Regional Water Authority	Dickenson County Public Schools	Henry County	Montgomery County	Remington	Vinton
Big Stone Gap	Dickenson County Social Services	Henry County Public Service Auth	Montgomery County Public Schools	Richmond	Virginia Beach
Big Stone Gap RHA	Dinwiddie County	Henry County Schools	Montgomery Reg Solid Waste Auth	Richmond Behavioral Health Authority	Virginia Beach City Schools
Blacksburg	Dinwiddie County Public Schools	Henry County/Martinsville Social Svcs	Mt. Rogers Community Services Bd	Richmond County	Virginia Tech
Blackstone	Dublin	Herndon	Nelson County	Richmond County Public Schools	Virginia's First Reg Indus Fac Auth
Bland County Public Schools	Dumfries	Highlands Community Services Board	Nelson County Public Schools	Richmond Metro Transportation Auth	Wachapreague
Bluefield	EDA of Patrick County	Hillsville	Nelson County Service Authority	Rivanna Water & Sewer Authority	Warren County
Boones Mill	Elkton	Hopewell	New Kent County	Roanoke	Warrenton
Bowling Green	Emporia	Horizons Behavioral Health	New River Valley 911	Roanoke County	Warsaw
Boynton	Exmore	IDA of Stafford Co. and Staunton, VA	New River Valley Community Services	Roanoke County Public Schools	Washington County
Bridgewater	Fairfax County	IDA of Washington County	New River Valley Jail Authority	Roanoke Regional Airport Commiss	Washington Metro Area Transit Auth
Bristol	Fairfax County Public Schools	Isle of Wight County	Newport News Public Schools	Rockbridge County	Waynesboro
Brunswick County	Falls Church	Isle of Wight Public Schools	Newport News Redevelop & Housing	Rockingham County	West Piedmont PDC
Brunswick County Public Schools	Fauquier County	Kenbridge	Northern Virginia Regional Commiss	Rocky Mount	Western Tidewater Regional Jail
BUV Authority	Floyd County	Kilmarnock	Northern Virginia Transportation Auth	Round Hill	Western Virginia Water Authority
Campbell County	Fluvanna County	King & Queen County & Schools	Northumberland County	Rural Retreat	Westmoreland Co.
Cape Charles	Franklin	King & Queen County EDA	Northumberland County Schools	Saint Paul	Westmoreland County Public Schools
Capital Region Airport Commission	Franklin City Schools	King George County Public Schools	Northwestern Community Services Bd	Salem	Williamsburg-James City County PS
Caroline County	Franklin County	King William County	Norton	Salem City Schools	Winchester Parking Authority
Caroline County Public Schools	Frederick Water	King William County Public Schools	Nothen Shenandoah Co Reg Comm	Scott County Public Service Authority	Windsor
Carroll County	Fredericksburg	Lancaster County	Occoquan	Scottsville	Wise
Central Shenandoah PDC	Fredericksburg City Schools	Lawrenceville	Onancock	Smithfield	Wise County
Central Virginia PDC	Front Royal	Lee County	Orange	Smyth Washington Indus Facil Auth	Wise County Public Service Authority
Central Virginia Regional Jail	Galax	Lee County Public Schools	Orange County	South Boston	Woodstock
Central Virginia Waste Mgmt Auth	Gate City	Lee County Social Services	Page County	South Hill	Wythe County
Charles City County	Giles County	Leesburg	Patrick County	Southampton County	Wytheville
Charlotte County	Giles County Public Schools	Lexington	Pearisburg	Southeastern Cooperative Educ Progs	York County
Charlottesville	Giles County Public Service Auth	Loudoun County	Pennington Gap	Southeastern Public Service Authority	York County School Division

# Five Ways to tackle the most challenging items on your Financial TO-DO List

1. Producing audited financial statements on time
  - ✓ *VML/VACo Accounting Services*
2. Replacing capital assets before a crisis – especially utility infrastructure
  - ✓ *VML/VACo Municipal Advisory*
3. Finding the lowest interest rates on new loans
  - ✓ *VML/VACo Financing*
4. Replacing equipment without getting fleeced
  - ✓ *VML/VACo Equipment Leasing*
5. Managing fund balances to generate new revenues
  - ✓ *Virginia Investment Pool*