



FAIRFAX  
COUNTY

# STAFF REPORT

V I R G I N I A

## PROPOSED ZONING ORDINANCE AMENDMENT

Articles 4 and 20 – Alternative Lending Institutions

### PUBLIC HEARING DATES

**Planning Commission**

October 21, 2015 at 8:15 p.m.

**Board of Supervisors**

November 17, 2015 at 4:30 p.m.

**PREPARED BY  
ZONING ADMINISTRATION DIVISION  
DEPARTMENT OF PLANNING AND ZONING  
703-324-1314**

September 22, 2015

ABH



Americans With Disabilities Act (ADA): Reasonable accommodation is available upon 7 days advance notice. For additional information on ADA call 703-324-1334 or TTY 711 (Virginia Relay Center).

## STAFF COMMENT

The proposed amendment is on the 2015 Priority 1 Zoning Ordinance Amendment Work Program and is in response to an October 29, 2013, Board of Supervisor's (Board) request directing staff to research possible regulatory or land-use strategies to regulate, specifically, motor vehicle title lending companies. Since that time, Zoning Administration staff has been researching the topic of car title lending, to also include similar business establishments commonly referred to as 'payday lenders', and has prepared this Zoning Ordinance Text Amendment to regulate such uses, collectively, as "alternative lending institutions". The purpose of this amendment is to define and establish *alternative lending institutions* as a distinct land use in select commercial zoning districts with proposed use limitations. The amendment was presented in a conceptual format to the Board's Development Process Committee on June 9, 2015.

### **Background**

Staff's review and analysis of the proposed amendment includes both motor vehicle title and payday lending businesses. While the Board specifically requested information on car title lending companies, staff believes the uses are similar enough in nature to warrant review and possible regulation together, especially since both business types typically favor those same, specific land areas within the County – a trend that is also repeated in other communities nationwide. Both payday lending (*Va. Code Ann. § 6.2-1800 et seq.*) and motor vehicle title lending (*Va. Code Ann. § 6.2-2200 et seq.*) are regulated by the Code of Virginia, and require licensing statewide by the Virginia State Corporation Commission (SCC), Bureau of Financial Institutions. Staff relied on reports published by the SCC to identify the locations of payday lending and motor vehicle title lending business within Fairfax County. A review of this data, along with information compiled from County records such as the issuance date of a Non-residential Use Permit (Non-RUP), shows that starting in January 2012, there were approximately 16 establishments that offered motor vehicle title and/or payday loans operating within the County. However, in the roughly 3.5 years since then, the number of business establishments has nearly doubled, to 31 locations as of August 24, 2015. Of these 31 locations, 5 are regulated by the SCC as pay day lenders, 22 as motor vehicle title lenders and 4 locations are regulated as both payday and motor vehicle title lenders. A significant number of those new locations within the County in the last two years are the result of a single nationwide chain that began operating locations for the first time within the jurisdiction. The oldest location in Fairfax County began operating in February 1996, and new businesses opened only sporadically throughout the early 2000's with a significant increase in the number of new locations opening beginning in the 2011-2012 timeframe. A list of the existing locations within the County has been included as Attachment 1 of the Staff Report.

### **Current Provisions**

While Alternative Lending Institutions are not specifically defined in the Zoning Ordinance, they have been deemed to be most similar to financial institutions for purposes of regulation under the Zoning Ordinance. Financial Institutions are permitted by right, without limitations, in most of the Commercial and Industrial zoning districts, specifically in the C-1 through C-9 Districts and the I-2

through I-6 Districts. Indeed, a review of the existing alternative lending institution locations shows businesses operating in almost exclusively Commercial Zoning Districts, with nearly three quarters of the locations within the C-6, C-7, or C-8 Zoning Districts. More importantly, staff has identified that 19 of the 31 locations are within a designated Commercial Revitalization District (CRD) and 28 of 31 locations are within a Highway Corridor Overlay District (HC). Staff's research has identified that this is also a similar trend that can be noted nationwide, in which both motor vehicle title lenders and payday lenders tend to select locations on major streets and/or within those areas that have been developed with what is generally characterized as highway commercial development. In addition, based on a study of payday lenders done by California State University, Northridge, in 2009, such businesses also tend to cluster disproportionately in low to moderate income areas/neighborhoods, around concentrations of lower wage workers, and also in proximity to military bases. The same study finds that not only do individual lenders tend to open locations in specific neighborhoods but multiple lenders tend to tightly collocate in the same areas. This has been evidenced in staff's research of alternative lending institutions in Fairfax County, where one can find multiple lenders doing business on heavily traveled arterial roadways such as Arlington Boulevard, Little River Turnpike and Richmond Highway, all within close proximity of one another, and some even directly adjacent to one another.

### **Proposed Amendment**

In response to the Board's request, and acknowledging the particular land use impacts associated with the influx of these businesses that have opened in the last 3.5 years, staff believes that distinct regulations for this specific use are appropriate. Based on the locations of existing businesses within Fairfax County, as well as research into what other communities throughout the United States have proposed and/or adopted in the way of zoning based regulations for car title and/or payday lenders, staff has drafted the framework presented in this Zoning Ordinance Text Amendment – to include the newly defined land use of alternative lending institution, the zoning districts in which it is permitted by-right, and applicable use limitations.

As previously mentioned, both payday and car title lenders are governed by provisions in the Code of Virginia. However, despite these regulations, many jurisdictions in Virginia, including Fairfax County, have seen a dramatic increase in the number of such businesses that have opened in the last 3 to 5 years. According to a 2009 working paper by researchers at George Washington University and California State University, Northridge, fringe banking institutions such as payday lenders have increased significantly in recent years, locating at high concentrations in already distressed communities, and thereby adding to their hardship. As stated in the study “[m]oreover, a concentration of payday lenders may constitute a visible sign of neighborhood decline and signal to potential troublemakers that informal social control is weak at best.” When social control is weak in a community, social science studies show that one is more likely to find increases in crime, poverty and unemployment – interrelated concepts that are most often linked together by geography in that where you find one, you will likely find the others.

### *Definition*

Staff's proposal consists of the creation of a new land use designation, referred to as an “alternative

lending institution,” which includes both motor vehicle title and payday lenders. As proposed, an alternative lending institution is defined as “[a]n establishment providing short term loans to individuals, to include, but not limited to, pay day lenders, as regulated by Chapter 18, Title 6.2, Code of Virginia, and/or motor vehicle title lenders, as regulated by Chapter 22, Title 6.2, Code of Virginia. For purposes of this Ordinance, an alternative lending institution shall not be deemed to include an OFFICE, PAWNSHOP, DRIVE-IN FINANCIAL INSTITUTION, FINANCIAL INSTITUTION or any other state or federally chartered bank, savings and loan institution, or credit union.” The proposed definition seeks to clearly distinguish between more common financial institutions, like a bank, and those businesses offering less traditional, typically short-term loan services like unsecured loans, such as a payday loan, or a motor vehicle title loan, which operates in similar fashion as a pawn shop, whereby the short-term loan is secured with collateral – the title to the borrowers vehicle. Given its similarities to both financial institutions and pawnshops, the definition includes the last sentence to qualify that alternative lending institutions are not to be deemed such uses for purposes of zoning.

### *Permitted Districts*

As proposed, the use would only be allowed by-right in the Regional Retail (C-7) and Highway Commercial (C-8) Zoning Districts, with use limitations, and these districts have been identified because of their location adjacent to heavily traveled arterial highways, as well as to major transportation facilities –locations that seem to be preferred by these type of lending companies. It is staff’s position that a by-right use with use limitations is more appropriate than requiring legislative approval in the form of a special permit or special exception, since the land use impacts associated with alternative lending institutions, while unique in their own right as discussed in more detail below, are not so dissimilar than those of financial institutions, which are permitted by-right in the Zoning Ordinance. In addition, staff strongly recommends that while allowed in the C-7 & C-8 Districts by-right, that the use be prohibited in the Commercial Revitalization Districts (CRDs) and the Commercial Revitalization Areas (CRAs) for reasons further discussed below. Generally speaking, this is most similar to, and is really an amalgamation of, the approaches taken by both Chesterfield County and the City of Manassas to regulate alternative lending institutions. Of the two approaches, the Chesterfield County Ordinance is the most recent and was adopted in 2013. It identifies “alternative financial institutions” as:

“Any establishment, other than a bank, credit union, or savings and loan, engaged in the business of making short-maturity loans on the security of (i) a check, (ii) any form of assignment of an interest in the account of an individual at a depository institution, or (iii) any form of assignment of income payable to an individual, other than loans based on income tax refunds.”

These uses are deemed conditional uses in Chesterfield County’s General Business (C-5) District, and require approval by the Chesterfield County Board of Supervisors, subject to their review against a set of guidelines that sets forth criteria such as proximity to residential uses and separation distance between two similar uses. Most notably, the Chesterfield guidelines prohibit alternative financial institutions in identified revitalization areas. It is noted that Chesterfield County’s C-5 District is most similar to the C-8 District in Fairfax County, and a conditional use permit is what the Fairfax

County Zoning Ordinance refers to as a special exception.

Similarly, the City of Manassas identifies “short-term loan establishments” as:

“...a business licensed to make payday loans under Chapter 18 of Title 6.2, Code of Virginia, licensed to sell money orders or engage in the business of money transmission under Chapter 19 of Title 6.2, Code of Virginia, registered as a check casher under Chapter 21 of Title 6.2, Code of Virginia, or licensed to make motor vehicle title loans under Chapter 22 of Title 6.2, Code of Virginia. Under those provisions, banks, savings and loans institutions, credit unions, and retail stores, among others, are exempted and therefore are not "short-term loan establishments" for purposes of this chapter.”

For the City of Manassas, these uses are allowed by-right only in the General Commercial (B-4) District. Although allowed by-right, the use is deemed to be a “high impact business,” and is therefore subject to further use limitations that prohibit their location within a certain distance of residential uses, as well as other sensitive uses such as schools, church, etc. It is noted that Manassas’s B-4 District is its highest intensity commercial district, also similar in that respect to the C-8 District in Fairfax County.

As previously stated, the C-7 & C-8 Districts provide land area that is either directly accessible to, or in close proximity to, major roadways, criteria that appears to be preferred by alternative lending institutions throughout Virginia, and which are more appropriate to handle the traffic generated by such a use. Therefore, these zoning districts have been identified as the only appropriate by-right districts for such businesses, with specified use limitations to be discussed later in the report. In evaluating the possible districts for inclusion, staff concluded that such uses would not be appropriate in the commercial office districts, C-1 through C-4 Districts, as these districts either typically serve as transitional districts between residential areas and higher intensity non-residential uses, such as that in the C-1 and C-2 Districts, or are for predominantly office type uses, such as the C-3 and C-4 Districts. It is staff’s belief, as discussed in more detail below, that alternative lending institutions are more similar in their characteristics to a quick service retail use, than that of a traditional office, such as a financial institution. Furthermore, areas zoned to the lower commercial districts do not always possess direct frontage on preferred, high traffic volume roadways, as evidenced by the lack of existing businesses in these districts. Moreover, with regard to the higher intensity commercial districts, the C-5 to C-9 Districts, staff believes that the C-5 and C-6 Districts are also inappropriate for alternative lending institutions as these districts were established to provide commercial opportunities for smaller, neighborhood scale communities, with an emphasis on serving pedestrian oriented traffic. Therefore, such areas are encouraged to develop or redevelop as compact, unified centers, which is much different in scale and scope than those commercial centers that are promoted in the C-7 & C-8 Districts. That being said, the C-7 & C-8 Districts provide the most appropriate zoning categories, since they provide for the full range of commercial service uses on land that has been planned and designed for appropriate transportation access for a larger market.

Regarding the C-9 District, staff notes that there is no present land in Fairfax County zoned to this

particular district and, therefore, it has not been included. Regarding the Industrial Districts, the I-I and I-1 through I-6 Districts, while financial institutions are allowed by-right in certain Industrial Districts, staff maintains that alternative lending institutions are more similar in their characteristics to a quick service retail use, than that of a traditional office, such as a financial institution. Given that purely retail uses are generally prohibited in the Industrial Districts, staff believes that alternative lending institutions would also be inappropriate in these districts.

While staff believes that the C-7 & C- 8 Districts are appropriate locations for alternative lending institutions, staff believes that the use should be prohibited in the CRDs, and the similar CRAs, and a use limitation has been proposed to this effect. The purpose and intent of the CRD set forth in Section 7-1001 of the Ordinance, states, with emphasis added:

*“The Commercial Revitalization Districts are established to encourage economic development activities in the older commercial areas of the County in order to provide desirable employment and enlarge the tax base consistent with the provisions of Sections 15.2-200, 2283 and 2284 of the Code of Virginia, as amended. The districts are intended to enhance the older commercial areas of the County by providing for specific regulations which are designed to facilitate the continued viability and redevelopment of these areas.”*

In its research, staff has found both empirical and anecdotal evidence suggesting that particular land uses actually work contrary to the purpose and intent of the CRDs as identified above. Regarding payday lenders, specifically, there are academic studies that suggest the use is a financial drain on the local economies in which they operate. Simply put, when community members enter into a potential cycle of continued debt, the money paid in excessive interest rates is exported out of the local community. A 2003 study conducted by the Southwest Center for Economic Integrity of Pima County, Arizona, ( a county with a population of nearly 1 million persons that surrounds the City of Tucson), estimated that nearly \$20 million in fees for payday loans were paid out by County citizens. More importantly, these fees were collected from those areas/neighborhoods within the County that were the subject of nearly \$8 million in federal revitalization grants. The compounding effect in such instances is that money used to service the debt is not only being sent out of the community, a community that is already economically depressed and trying to redevelop, it also means that an individual then has less income to actually spend in their local economy, thereby hurting local businesses, especially small, “mom and pop” type operations. Staff believes that this is contrary to the rationale behind the establishment of the CRDs in the first place, and, furthermore, that the introduction of a less desirable land use in such sensitive areas would in no way further the goals set forth in Section 7-1001 of the Ordinance. For these reasons, staff believes that this limitation is appropriate, for both the CRDs and the CRAs, and it is noted that this is the same approach taken by Chesterfield County.

#### *Use Limitations*

In addition to the prohibition of alternative lending institutions within the CRDs and CRAs, which is identified as the first use limitation in the draft text, staff is also proposing five other use limitations. A discussion of each use limitation follows, and for ease of reference, the discussion is presented in the format and order found in Sections 4-705 and 4-805 of the proposed text amendment language.

The main purpose of the proposed use limitations is to mitigate potential impact of the proposed land use on adjacent and surrounding areas.

*Alternative lending institutions shall be permitted by right in accordance with the following:*

- A. *When such use is located on a lot that is not in a Commercial Revitalization District or a Commercial Revitalization Area.*

This use limitation has been discussed above.

- B. *When such use is located in the building of a shopping center, with all uses within that building being connected by party walls or partitions to form one continuous structure; and*

This use limitation is similar to the provisions found in the C-7 and C-8 Districts for auto-oriented uses, such as a quick service food stores, and allows these uses to operate by-right when located in a shopping center. Staff believes that a similar use limitation is necessary for alternative lending institutions given the type and speed of the services rendered – most alternative lending institutions emphasize *ease and convenience* of borrowing to consumers. Applicants have the option to complete the loan information in person or online, and, likewise, may have the option of picking up approved funds in person or having the funds digitally transferred to their bank accounts. For customers that seek service in person, there is a minimum of a single visit and possibly an additional, brief visit to pick up approved loan funds if there is any wait period to process the loan. Given this “quick stop” characteristic, allowing the use only within a shopping center and not as a freestanding use is appropriate to minimize the potential negative impact of frequent vehicle trips on parcels with direct access to high traffic volume roadways.

- C. *The shopping center is not located adjacent to or across a public right-of-way from land developed with any public use, place of worship, child care center, private school of general education, or quasi-public athletic fields and related facilities; and*

The main purpose of any use limitation is to mitigate the potential negative impacts of a single land use on other adjacent land uses, and this particular provision explicitly seeks to address issues of incompatibility. Staff has selected these specific land uses due to their sensitive nature and this approach is similar to that taken by the City of Manassas.

- D. *The daily hours of operation for such uses shall be limited to between 8:00 AM and 6:00 PM; and*

As mentioned above, there has been little discussion at this point as to the impact of alternative lending institutions on residentially zoned and/or developed areas. Proximity to and impact of any non-residential land use on residential uses requires little discussion, as it is the theoretical hallmark of zoning. However, in this particular instance staff has opted for an alternative means to address potential incompatibility concerns by limiting the hours of operation of alternative lending institution. In evaluating the location of existing businesses in the County, as well as identifying those areas in which future businesses are likely to operate, staff found that much of the property zoned to the C-8

District located along heavily traveled Richmond Highway tends to be only a single lot in depth – meaning that many of the parcels zoned to these commercial districts are adjacent to residentially zoned land. Therefore, by adopting a use limitation that seeks to prohibit alternative lending institutions on property adjacent to residentially zoned areas, the amount of viable C-7 and C-8 zoned land area outside of the CRDs is greatly reduced. In order to aid in countering this effect, staff is proposing the limits on hours of operation, as this will provide some needed mitigation for adjacent residentially zoned and/or developed areas. As proposed, the hours of operation are limited to 8:00 AM until 6:00 PM, which are customary hours of many business operations and represents a window of time when residents are less likely to be at home.

*E. There shall be no storage and/or sale of automobiles on site.*

This specific use limitation is intended to address potential activity of motor vehicle title lenders in particular. When such a loan is taken out, the consumer typically offers the title of the vehicle as collateral. While staff has not found specific examples in which the lender actually takes physical possession of the vehicle itself, requiring that the vehicle be stored throughout the duration of the loan cycle should default occur and a new loan is not taken out, the lender is in a legal position to take ownership of the vehicle and resell it. In the current Zoning Ordinance, this activity would be deemed to be a vehicle sale, rental and ancillary service establishment, which requires a special exception in the C-7 and C-8 Districts. In order to ensure that this activity does not occur on the site of an alternative lending institution, staff believes this use limitation is essential.

*Other Considerations*

As part of Staff's ongoing research and discussion with the Board, the issue of signage for alternative lending institutions, and its possible regulation, has been identified as an item for consideration. The Chesterfield County Ordinance includes some limitations for signage as part of its accompanying guidelines but these are limited to restrictions on neon signage and a provision that any signage conform to the approved sign plan for the shopping center in which the uses are located. Neither of these provisions appears to be addressing any unique characteristic of alternative lending institutions. For this reason, staff has not included any such limitations at this time, as signage for this particular use does not appear to be distinguishable from that of any other commercial business that may be operating in the C-7 or C-8 Districts, all of which would be uniformly regulated by the current Article 12, Signs, of the Zoning Ordinance. Therefore, staff believes that this discussion would be more appropriate as part of the Sign Ordinance amendment, for which staff will begin working on in early 2016.

Staff also considered whether additional transitional screening and barrier requirements were necessary for alternative lending institutions. For existing land uses, these requirements are found in Sect.13-300 of the Zoning Ordinance, and its accompanying matrix. As proposed, since alternative lenders are to be located as part of a shopping center, staff does not believe use-specific transitional screening and barrier requirements are necessary, as the center itself would be already regulated since the presence of land uses such as retail, office or personal services have triggered the prescribed screening and barrier elements for those uses. Therefore, additional provisions would be redundant.

Currently, motor vehicle title and payday lenders do not fit squarely within an existing use classification and are deemed to be most similar to financial institutions. They have been permitted to establish their operations by-right in the zoning districts in which financial institutions are permitted, including those parcels within a Commercial Revitalization District. If the proposed text amendment is adopted, most of the existing alternative lenders' sites, which are currently prevalent in the Commercial Revitalization Districts, will become non-conforming uses and may continue business operations provided they are operating lawfully and not expanded or enlarged in any manner.

### **Conclusion**

The proposed amendment seeks to establish *alternative lending institutions* as a distinct land use in select commercial zoning districts with proposed use limitations. Staff believes the definition of the term, its by-right inclusion in only the C-7 and C-8 Districts and prohibition in the Commercial Revitalization Districts and Commercial Revitalization Areas, and the proposed use limitations are appropriate given the nature of the use and its potential impacts. Therefore, staff recommends approval of the proposed amendment with an effective date of 12:01 a.m. on the day following adoption.

## PROPOSED AMENDMENT

*This proposed Zoning Ordinance amendment is based on the Zoning Ordinance in effect as of September 22, 2015 and there may be other proposed amendments which may affect some of the numbering, order or text arrangement of the paragraphs or sections set forth in this amendment, which other amendments may be adopted prior to action on this amendment. In such event, any necessary renumbering or editorial revisions caused by the adoption of any Zoning Ordinance amendments by the Board of Supervisors prior to the date of adoption of this amendment will be administratively incorporated by the Clerk in the printed version of this amendment following Board adoption.*

1 **Amend Article 20, Ordinance Structure, Interpretations and Definitions, Part 3, Definitions,**  
 2 **by adding a new ALTERNATIVE LENDING INSTITUTION definition in its proper**  
 3 **alphabetical sequence to read as follows:**

4  
 5 ALTERNATIVE LENDING INSTITUTION: An establishment providing short term loans to  
 6 individuals, to include, but not limited to, pay day lenders, as regulated by Chapter 18, Title 6.2,  
 7 Code of Virginia, and/or motor vehicle title lenders, as regulated by Chapter 22, Title 6.2, Code of  
 8 Virginia. For purposes of this Ordinance, an alternative lending institution shall not be deemed to  
 9 include an OFFICE, PAWNSHOP, DRIVE-IN FINANCIAL INSTITUTION, FINANCIAL  
 10 INSTITUTION or any other state or federally chartered bank, savings and loan institution, or credit  
 11 union.

12  
 13 **Amend Article 4, Commercial District Regulations, Part 7, Regional Retail Commercial**  
 14 **District, Sect. 4-700, and Part 8, Highway Commercial District, Section 4-800, as follows:**

15  
 16 - **Amend Sections 4-702 and 4-802, Permitted Uses, by placing Alternative Lending**  
 17 **Institution in its appropriate alphabetical sequence as a new Par. 2, and renumbering all**  
 18 **subsequent paragraphs accordingly, as follows:**

19  
 20 2. Alternative Lending Institution, limited by the provisions of Sect. 705 or 805  
 21 below.

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 23 - **Amend Sect. 4-705, Use Limitations, by adding a new Par. 15, and Sect. 4-805, Use**  
 24 **Limitations, by adding a new Par. 16, both to read as follows:**

25  
 26 15. and 16. Alternative lending institutions shall be permitted by right in accordance with  
 27 the following:

28 A. When such use is located on a lot that is not in a Commercial Revitalization  
 29 District or a Commercial Revitalization Area; and

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- 1 B. When such use is located in the building of a shopping center, with all uses  
2 within that building being connected by party walls or partitions to form one  
3 continuous structure; and
- 4  
5 C. The shopping center is not located adjacent to or across a public right-of-way  
6 from land developed with any public use, place of worship, child care center,  
7 private school of general education, or quasi-public athletic fields and related  
8 facilities; and
- 9  
10 D. The daily hours of operation for such uses shall be limited to between 8:00  
11 AM and 6:00 PM; and
- 12  
13 E. There shall be no storage and/or sale of automobiles permitted from the site.  
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**Attachment 1**

<b>LENDER/DBA</b>	<b>ADDRESS</b>	<b>ZONING</b>	<b>MAGESTERIAL DISTRICT</b>	<b>CRD</b>	<b>HC</b>
Advance America	6244-J Little River Turnpike	C-6	Mason	No	Yes
Advance America	14260-C Centreville Square	C-7	Sully	No	Yes
Advance America	2855 Gallows Road	C-6	Providence	No	Yes
Advance America	7289 Commerce Street	C-6	Lee	Yes	Yes
LoanMax	2401 Fairhaven Avenue	C-8	Mount Vernon	yes	yes
LoanMax	7109 Columbia Pike	C-6	Mason	Yes	Yes
LoanMax	7221 Little River Turnpike	C-6	Mason	Yes	yes
LoanMax	4004 Walney Road	C-8	Sully	No	Yes
LoanMax	7181 Lee Highway	C-8	Providence	No	Yes
Fast Auto Loans, Inc.	8368 Richmond Highway	C-8	Lee	Yes	Yes
Fast Auto Loans, Inc.	7345 Little River Turnpike	C-6	Mason	Yes	Yes
Fast Auto Loans, Inc.	6541 Arlington Boulevard	C-5	Mason	No	Yes
Fast Auto Loans, Inc.	7185 Lee Highway	C-8	Providence	No	Yes
EZ Title Loan	8218 Richmond Highway	C-8	Mount Vernon	Yes	Yes
Prime Auto Loan, Inc.	6715-C Backlick Road	C-6	Lee	Yes	Yes
TitleMax	6325 Richmond Highway	C-8	Mount Vernon	Yes	Yes
TitleMax	7516 Richmond Highway	C-8	Lee	Yes	Yes
TitleMax	8723-A Cooper Road	C-8	Mount Vernon	Yes	Yes
TitleMax	7409 Little River Turnpike	C-8	Mason	Yes	Yes
TitleMax	6030 Burke Commons Road	PRC	Braddock	No	No
TitleMax	5870 Leesburg Pike	C-6	Mason	Yes	Yes
TitleMax	8213 Lee Highway	I-5	Providence	No	Yes
TitleMax	6198-C Arlington Boulevard	C-7	Mason	Yes	No
TitleMax	6526 Arlington Boulevard	C-3	Providence	No	Yes
TitleMax	6802 Commerce Street	C-8	Lee	Yes	Yes
TitleMax	8200 Leesburg Pike	C-7	Providence	No	Yes
ACE Cash Express	2254 Huntington Avenue	C-5	Mount Vernon	No	No
ACE Cash Express	6911 Richmond Highway	C-3	Mount Vernon	Yes	Yes
ACE Cash Express	5624 Columbia Pike	C-8	Mason	Yes	Yes
Advance America	5100 Leesburg Pike	C-2	Mason	Yes	Yes
Advance America	7611-C Richmond Highway	C-8	Mount Vernon	Yes	Yes