COMMONWEALTH OF VIRGINIA

SENATOR MAMIE E. LOCKE, Chair DELEGATE CARRIE E. COYNER, Vice-Chair



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VIRGINIA HOUSING COMMISSION

Summary

Full Virginia Housing Commission Meeting, Tuesday, October 7, 2025; 10:00 a.m. Senate Room C, the General Assembly Building

Welcome and Call to Order

Senator Mamie Locke, Chair, called the meeting to order at 10:03 a.m.

Members present: Senator Mamie E. Locke, Delegate Carrie E. Coyner, Senator Ghazala F. Hashmi, Delegate David Bulova, Delegate Daniel W. Marshall, Delegate Adele Y. McClure, Delegate Briana D. Sewell, Joshua Goldschmidt, Martin Johnson, Ashley Welburn

Staff present: Molly Bowers, Jesseca Hoff, Claire Ivill, Amigo Wade

Virtual speakers: Senator Scott Surovell

Members absent: Senator William M. Stanley

Materials presented at the meeting are accessible through the **Commission's website**.

Workgroup Updates

Delegate David Bulova, Neighborhood Transitions, Local Land Use and Community Living Workgroup Chair, provided an update on the workgroup's two meetings, with a final meeting scheduled for October 23.

- HB 2542 (Amateur Radio Antennas): After a robust discussion, the workgroup did not reach a
 consensus and did not move forward with this legislation due to legislative limitations on modifying
 existing declarations.
- **Declarant Control (Sen. DeSteph)**: The workgroup discussed the issue of long-term developer control in residential communities. In addressing a situation where a developer has maintained control for 53 years, the workgroup agreed a direct legislative fix is unlikely. Instead, a potential path forward is legislation to require a resale disclosure requirement to inform future buyers of the status of declarant control. Conversations about placing limits on developer control are ongoing.
- SB 1139 (Virginia Workforce Housing Assistance Program): There is interest in this program from both an economic development and affordable housing perspective with similarities drawn to early childhood care and education grants. A small group is scheduled to meet on October 20 to discuss the topic further.

- **SB 1452 (Assumable Mortgages)**: The workgroup's focus has shifted from a blanket allowance to addressing a lack of awareness in cases where assumptions are already permitted (e.g., death, divorce). A bill is being drafted to require loan servicers to include a notice of potential assumption on the annual escrow analysis. This draft will be discussed at the October 23rd Workgroup meeting.
- **HB 2238 (Tree Canopy Preservation)**: A non-legislative solution is being pursued, with Andrew Clark (HBAV) scheduled to meet with the Town of Leesburg and Delegate Martinez to discuss the issue.
- **Upcoming Topics**: The workgroup's October 23rd meeting will address Right of First Refusal legislation and the possibility of modifying local ordinances to be more accommodating to manufactured housing.

Delegate Briana Sewell, Affordable Housing Solutions, Landlord/Tenant & Real Estate Law Workgroup Chair reported on her workgroup's discussions.

- The group discussed the eviction crisis and ancillary fees in rental housing, with potential legislation on fees anticipated for the 2026 session.
- Home Inspector Disclaimer of Civil Liability:
- The workgroup discussed this topic at length and conversations remain ongoing.
- **HB 2602 (Persons Seeking Temporary Shelter):** While the workgroup did not endorse the bill, which would prohibit criminal penalties for sleeping in legally parked vehicles, members showed support, and related legislation is anticipated in the 2026 session.
- **HB 2048 (Housing Trust Fund Geographic Equity Assessment):** It was agreed that the proposal was needed additional work, and stakeholders will continue to work on the issue offline.
- Prohibited Acquisition of Residential Land by Hedge Funds (Sen. Sturtevant): VHC staff provided an overview of actions taken in other states regarding this issue at the August Workgroup meeting.
- SB 1344 (Housing Trust Fund Distribution): After discussion, there was no consensus regarding altering the current fund distribution between loans for housing development and grants for homelessness reduction.
- Mandatory Disclosure within a Resource Protected Area

Chair Locke asked if the workgroup would bring forward recommendations in December.

Delegate Sewell confirmed the workgroup would continue discussing the home inspector and mandatory disclosure bills. She also noted the workgroup will likely bring forth legislation concerning ancillary fees in rental housing.

Home Inspector Disclaimer of Civil Liability

Senator Surovell presented his proposal, which would require home inspectors to carry professional liability insurance and prohibit them from disclaiming liability in an amount less than that coverage.

- **Delegate Bulova** asked about the potential cost increase for inspectors.
 - Senator Surovell stated that while there is no exact estimate, the insurance market would adapt, and costs would likely be built into consumer fees.
- Martin Johnson asked about the impact on the number of licensed inspectors in other states with similar laws.
 - Senator Locke, Chair, directed VHC staff to research the financial and regulatory impacts in other states.

The full Commission will consider the proposal for endorsement at its December meeting.

Mandatory Disclosure within a Resource Protected Area

Senator Surovell explained his proposal to notify homeowners that their property is in an RPA by adding a notice to their annual property assessment.

- Senator Hashmi asked if RPA disclosure is currently mandatory during a home sale.
 - o **Erin Korman** clarified that it is not a mandatory disclosure, but the "buyer beware" form advises buyers to perform their due diligence on the matter.
- **Delegate Bulova** asked if homeowners would see a notice on a tax bill paid through escrow.
 - o **Senator Surovell** clarified the intent is for the notice to appear on the annual assessment notice, which is mailed directly to the homeowner, not the tax bill sent to a lender.
- **Delegate Coyner** noted that a standard title search should disclose an RPA to a buyer before a sale is final however she also noted that many of the properties where an RPA is common may not have been updated recently enough to include the designation.
- Andrew Clark of the Home Builders Association of Virginia supported the idea of an ongoing notice, stating that homeowners often forget the details from their home purchase and an annual reminder would help prevent violations and potential fines.

The full Commission will consider the proposal in December, pending feedback from VML and VACo.

Public Comment

There was no public comment.

Executive Session

The Commission entered a closed session to discuss personnel matters at 10:36 a.m. Upon returning at 10:44 a.m., Senator Locke announced the formation of an Executive Hiring Subcommittee to lead the search for a new Executive Director.

Conclusion

The meeting was adjourned at 10:53 a.m.

The Neighborhood Transitions, Local Land Use and Community Living Workgroup will meet on October 23, 2025, at 10:00 a.m. in Senate Room C.

The Full Virginia Housing Commission will meet on December 4, 2025, at 10:00 a.m. in Senate Room C.