

COMMONWEALTH OF VIRGINIA

SENATOR MAMIE E. LOCKE, Chair

DELEGATE CARRIE E. COYNER, Vice-Chair



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VIRGINIA HOUSING COMMISSION

Summary

Virginia Housing Commission
Thursday, December 4, 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, Senator Ghazala F. Hashmi, Delegate David Bulova, Delegate Adele Y. McClure, Delegate Briana D. Sewell, Martin Johnson, Ashley Welburn

Staff present: Molly Bowers, Jesseca Hoff, Claire Ivill

Members absent: Delegate Carrie E. Coyner, Delegate Daniel W. Marshall, Senator William M. Stanley, Joshua Goldschmidt

Materials presented at the meeting are accessible through the [Commission's website](#).

Endorsed Legislation

The Neighborhood Transitions, Local Land Use and Community Living workgroup, led by **Delegate David Bulova**, presented two bills that were unanimously endorsed.

1. Disclosure Requirements; Declarant Control

- This bill amends sections of the Property Owners' Association Act (POAA) and the Virginia Real Estate Cooperative Act to strengthen disclosure requirements regarding developer control.
- Amends §55.1-1804 (Documents to be provided by declarant upon transfer of control) and §55.1-2310 (Resale certificate; form and contents).
- It requires the declarant to disclose any unexpired right to control the conduct of association business (including reserved rights to appoint board members) in any contract for the sale of any lot other than for development or resale.
- It adds a new requirement to the resale certificate that the association must provide a statement describing any unexpired right of the declarant to control the conduct of association business, including the declarant's reserved right to appoint members of the board of directors.

2. Annual Notice of Potential Assumption Required

- This bill creates a new section in the Code of Virginia requiring mortgage servicers to notify homeowners about the potential for mortgage assumption.
- Adds a section numbered §6.2-419.1.

- It requires a mortgage lender, when sending an annual escrow account statement to the owner of residential real estate, to also provide a notice that the mortgage may be assumable.
 - The notice must specifically inform the owner that the mortgage may be assumable by (i) federal loans backed or insured by the Federal Housing Administration, the U.S. Department of Agriculture, or the U.S. Department of Veterans Affairs, or (ii) conventional loans under 12 U.S.C. §1701j-3 of the federal Garn-St. Germain Depository Institutions Act of 1982.
 - The bill clarifies that this annual notice does not supersede an owner's right to request or a mortgage lender's requirement to disclose information regarding the terms of assumption pursuant to §6.2-419.
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Legislation with No Action

Delegate Briana Sewell's workgroup, Affordable Housing Solutions, Landlord/Tenant & Real Estate Law, reported on two bills for which no action was taken by the Commission.

1. Home Inspectors; Insurance Requirements and Prohibited Contract Provisions

- The bill language strengthens consumer protection against negligent home inspections by ensuring inspectors maintain professional liability insurance and are prohibited from contractually limiting their liability.
- Amends §54.1-517.2 (Requirements for licensure) and adds §54.1-517.2:2 (Certain contract provisions prohibited).
- It amends licensure requirements to mandate that home inspector applicants must obtain general liability insurance and professional liability coverage that meets minimum limits established by the Board for Asbestos, Lead, and Home Inspectors.
- It adds a new section prohibiting any contract for home inspection services from containing a provision that limits the liability of the home inspector, or their employees or agents, for damages arising from acts or omissions, if the limitation is below minimum coverage limits as established by the Board.
- It requires the Virginia Board for Asbestos, Lead, and Home Inspectors to promulgate regulations establishing minimum limits of professional liability insurance coverage for home inspectors.

2. Notice of Change in Assessment; Resource Protection Area Disclosure

- This bill sought to use the existing property tax assessment notification process to inform homeowners of development restrictions related to the Chesapeake Bay.
 - Amends §58.1-3330 (Notice of change in assessment).
 - Beginning with tax year 2027, in any county, city, or town subject to the Chesapeake Bay Preservation Act, the notice of change in assessment must state on its face whether the property is designated as a Resource Protection Area (RPA).
 - If the property is designated as an RPA, the notice must include a mandatory warning: "NOTICE TO PROPERTY OWNER: A portion of your property is contained inside a resource protection area under the Chesapeake Bay Preservation Act... Consult your local governing body prior to engaging in any construction or land disturbing activities to avoid any violations of law or stop work orders".
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Virginia Eviction Data: Update

Jessica Hoff, Policy and Research Analyst, provided an update on eviction data trends.

- The number of executed writs of eviction increased by 3.7% from July 2023 to June 30, 2025.
- Eviction filings in **2025** are showing an increase and are on track to get closer to pre-pandemic filing numbers than in 2023 or 2024. Through October 2025, statewide filings are slightly above 89% of pre-pandemic rates.

- While Richmond and Danville saw increases in 2024, Danville, Hampton, and Petersburg had all surpassed their 2024 filing totals within the first 10 months of 2025, indicating rising levels in key localities.

Questions and Discussion:

- **Delegate Bulova** asked for statistics on the program's success rate.
 - **Hoff** confirmed the program has a very high success rate, noting that all but one out of 40 households were successfully stayed from eviction.
- **Senator Locke** followed up by asking if anything could be changed with the diversion program to make it more inclusive of more individuals.
 - **Hoff** explained that the program was narrowly tailored to target individuals experiencing one-time troubles (like car trouble or loss of work hours) and does not effectively target those who habitually find themselves in circumstances where they may be evicted.
- **Delegate Bulova** commented on the pressure facing Northern Virginia due to federal workforce reductions, suggesting the region might be an appropriate place to focus efforts and funding to expand the program.
- **Martin Johnson** asked about the process for a jurisdiction to enter the diversion program and how localities would be informed about it.
 - **Hoff** stated the process is fairly simple as the judge can be made aware and decide to enter the tenant into the program. (Note: This question was later addressed during the public comment section)
- **Senator Hashmi** requested that the Virginia Housing Commission provide further data about the demographics of those impacted. She expressed interest in learning about the number of families, including families with children in schools, and how eviction data impacts children's capacity to stay within school systems and maintain stability.
 - **Hoff** confirmed that staff could work to expand the context of the data.

Update on Executive Director Hiring Process

Claire Ivill reported that the hiring subcommittee has selected **four individuals** to interview for the Executive Director position. Interviews are planned for the week of **January 5th**, with the new Executive Director expected to begin on **January 25th**.

Public Comment

Christy Marra of the **Virginia Poverty Law Center (VPLC)** provided comment on the permanent Eviction Diversion Program.

- **Marra** stated that the eviction diversion program has a very high success rate, keeping all but one out of 40 targeted households from eviction. However, participation is low because the criteria are extremely difficult for tenants to meet. Major barriers include the requirement that tenants pay 25% of the amount due on the first court date and strict disqualifiers on previous redemption rights or multiple late rent payments. VPLC recommended lowering the required initial payment from 25% to 10% and eliminating the use and redemption criteria barriers to make the program more inclusive.
- **Delegate Bulova** clarified the difference between the Eviction Diversion Program and the Virginia Eviction Reduction Program (VERP). Bulova stated that VERP is a separate grant program administered by the Department of Housing and Community Development (DHCD), and the funding mentioned in the budget goes to this program. VERP currently helps lower eviction rates in zip codes served by the ten local or regional nonprofits that receive the funding, but it does not exist in Northern Virginia or the Richmond

metropolitan area. It was suggested that increasing funding for VERP would be the best way to support the work of eviction reduction.

- **Delegate McClure** expressed her willingness to work on a bill to expand and create a more inclusive program. The state court system noted that many judges decline to implement the program because the current criteria mean too few tenants qualify.
- **Brandy Singleton**, Director of Legislative and Public Relations for the state court system, stated that she had personally offered resources to all general district court judges. However, she noted that many judges have looked at the criteria and opted not to implement a program because they determined the average unlawful detainer tenant "isn't going to meet these criteria," meaning few people would qualify.

Conclusion:

Senator Mamie Locke adjourned the meeting at 10:44 a.m.