



VPLC

Virginia Poverty Law Center

Newsletter, February 2, 2024

Legislative Update

Unacceptable Choices for Virginia's Seniors

Over 100,000 Virginia seniors rely on SNAP benefits to put food on the table and afford nutritional meals needed to help control and prevent diseases like diabetes and heart disease.

Last year, older adults lost over \$258 monthly in SNAP benefits after pandemic-related protections ended in March. Many seniors now only receive \$23 a month — placing the burden on them to choose between nutritious meals or medications such as insulin.

Senate Item 324 #4s and House Item 324 #7h are budget amendments that would increase the minimum SNAP benefit for eligible seniors to \$50 a month.

Put Junk Fees Where They Belong



Junk fees are frustrating and lead to higher consumer prices and reduced economic competition.

House Bill 1320 (McClure) and Senate Bill 388 (Pekarsky) would require the disclosure of all mandatory fees and charges included in the advertised and displayed price of any good or service.

Artificial Intelligence Alert!

Always double-check any information you get from an AI tool. AI has made up fake laws, cases, legal aid groups, hotlines, forms, and other legal info! Get help from a lawyer or a law librarian even if you do your own legal research to verify all information.

“My mother was approved for \$23 a month, which I thought was funny. I thought it was a joke. I mean, \$23 is barely enough for a week.”

--Mary Pohlig with her mother Deborah,
a senior SNAP recipient in Hanover County

Attack of the Zombie Mortgage



Back before 2008, many homebuyers were using two loans to finance 100% of homes.

Some were forced to refinance their primary loan after the 2007 mortgage crisis, while the second loan for their down-payment was charged off.

Some Virginians though are seeing those closed-out second mortgages rise from the dead, costing double.

HB 184 (Simon) amends foreclosure laws and passed through the house unanimously.



ACTION ALERT!

Crucial Legislation for Virginia Families

Legislation to improve the quality of legal services for court-appointed attorneys for parents in child dependency (foster care) cases is moving through the House.

Advocates from across the state joined VPLC to testify on the need for Del. McClure's House Bill 893, which could make a difference for many families in Virginia.

If your Delegate is on this House Appropriations Subcommittee, please contact them and ask them to "SUPPORT HB893 so parents of children in the foster care system can get better legal services, helping kids get out of foster care faster!"

“ It feels like a basketball court. But they put us in this court with no basket to hoop....for no chance to win. ”

A parent explaining what it's like navigating court without access to legal representation.



Left: VPLC attorney Anna Daniszewski testifies with the bill's patron, Sen. Adele McClure.

Supporting families in getting help for kids

CHINS (Child in Need of Supervision or Services) court proceedings help families gain services for children and youth who are acting out and causing difficulty in their and their family's lives, without forcing parents to take out a protective order against their child or involve the criminal justice system.

House Bill 470 (Martinez) ensures that guardians ad litem (attorneys appointed to look out for the best interests of children) may directly petition clerks for CHINS and requires intake officers to put in writing any refusals of parents' CHINS petitions.

13,000 children shouldn't have to wait for health care

Cover All Kids, part of a national movement to provide Medicaid health care for all children regardless of their immigration status, is making it's way through the House of Delegates.

Several groups join VPLC in supporting House Bill 970 (Tran)/Senate Bill 231 (Hashmi), including The Commonwealth Institute, CASA, Virginia Interfaith Center, as well as physicians.

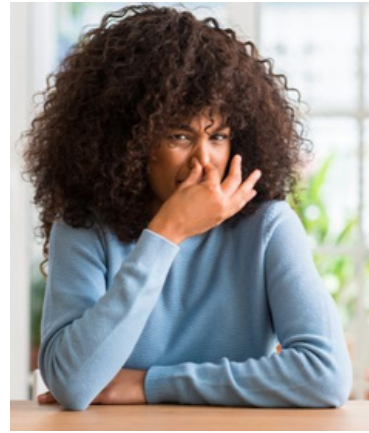




Probate Loans: Sneaky & Stinky

Probate lenders check local court records, contact relatives of the deceased, and offer them money to “unlock your inheritance, empower your future!”

House Bill 648 (Coyner) would force these companies — that say these products are not loans, but advances — to comply with Virginia's Fairness in Lending Act.



Fixing Unemployment Nightmares

Legislation to prevent and limit unemployment overpayments continues clearing through bipartisan House committees as it moves to the Senate floor. Legislation under consideration includes:

- House Bill 14 (Ware)/ Senate Bill 381 (Ebbin), which helps ensure that VEC receives critical information from employers and claimants, so that the agency can accurately determine when claimants are entitled to benefits.
- Senate Bill 382 (Ebbin) places a five-year statute of limitations on collection of nonfraudulent overpayments.
- Senate Bill 536 (Bagby)/House Bill 1261 (Tran) would make permanent the temporary overpayment waiver legislation passed during the pandemic companion bill.

Health and safety is at risk for utility customers

In 2021, about a third of households were forced to choose between purchasing groceries, medication, or paying heating and cooling expenses.

House Bill 906 (Shin), which would formalize a state policy to prevent disconnections during high-risk times, has passed out of the House.

Class Action Suits

Class actions are a way of leveling the playing field for low-income people seeking justice.

Virginia, however, is one of only two states (the other is Mississippi) that do not allow class action suits.

House Bill 418 (Simon), which would change that, and has passed through house committees.





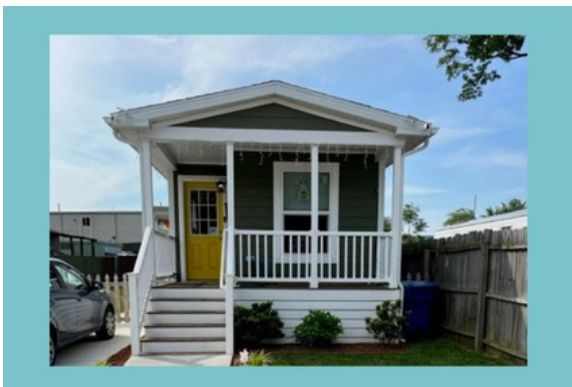
Invest in minimum wage.

Legislation that would increase Virginia's minimum hourly wage from \$12 to \$13.50 in 2025 and \$15 in 2026 an hour is moving ahead in the Virginia General Assembly, as Democrats use narrow majorities in both chambers to continue efforts that began in 2020.

Gov. Glenn Youngkin is unlikely to support the legislation, filed as Senate Bill 1 (Lucas) and House Bill 1 (Ward). Youngkin told reporters this week that market forces do a better job of determining hourly pay rates.



The majority of families living in Virginia's manufactured homes earn less than the median income.



A home in Chesterfield County's Bermuda Estates, a mobile home park recently purchased by ProjectHOMES, a nonprofit organization.

“Poverty steals not just possessions but also possibilities.
It snuffs out childhood laughter, dims the fire of ambition, and replaces hope with weariness.
It's a thief of dignity, a saboteur of dreams, and a reminder that life can be unfair.”

Matu Clouds, Universal Basic Income Advocate

Rights for residents of manufactured home parks

Under current law, it's possible for tenants facing an unlawful detainer to still be evicted even if they've paid their late rent and late payment fees.

Manufactured Homeowners do own their own homes, but they don't own the land they sit on in mobile home communities.

Senate Bill 232 (Hashmi) and House Bill 572 (Delaney) strengthen rights for residents of manufactured home parks by providing additional rights with rental agreements, late fees and eviction.

“The legal right for the owner of a manufactured homeowner to redeem unpaid rent from an unlawful detainer is essential to letting homeowner stay in their home,” says VPLC attorney Daniel Rezai. “They should have the same rights as traditional renters. This legislation seeks to give them just that.”