

# COMMONWEALTH OF VIRGINIA

SENATOR MAMIE E. LOCKE, Chair  
DELEGATE CARRIE E. COYNER, Vice-Chair  
ELIZABETH A. PALEN, Executive Director



701 EAST FRANKLIN STREET,  
SUITE 704, RICHMOND, VIRGINIA  
23219

[vhc.virginia.gov](http://vhc.virginia.gov)

(804) 967 - 3994

## VIRGINIA HOUSING COMMISSION

---

### AGENDA

Virginia Housing Commission  
Tuesday, July 15, 2025; 10:00 a.m.  
Senate Room C, the General Assembly Building

---

- I. Welcome and Call to Order**  
*Senator Mamie Locke, Chair*
  
  - II. Housing and the Economy and the Interplay with Demographic Conditions in Virginia**  
*Hamilton Lombard, Weldon Cooper Center for Public Services, University of Virginia*  
*Ryan Price, Chief Economist, Virginia Association of Realtors*
  
  - III. Overview of Eden Village**  
*Cathy Ritter, Founder of Eden Village of Richmond*
  
  - IV. The Re-Privatization of Fannie Mae and Freddie Mac**  
*Bill West, Virginia Mortgage Bankers Association Legislative Committee | Senior Vice President, Sales Manager TowneBank Mortgage*
  
  - V. Public Comment**
  
  - V. Adjourn**
- 

DELEGATE CARRIE E. COYNER  
DELEGATE DAVID L. BULOVA  
DELEGATE DANIEL W. MARSHALL II  
DELEGATE ADELE Y. MCCLURE  
DELEGATE BRIANA D. SEWELL

SENATOR MAMIE E. LOCKE  
SENATOR GHAZALA F. HASHMI  
SENATOR WILLIAM M. STANLEY

JOSHUA GOLDSCHMIDT  
MARTIN JOHNSON  
ASHLEY WELBURN