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## **HOUSE BILL NO. 2417**

Offered January 18, 2023

A BILL to amend and reenact § 3.2-6513.2 of the Code of Virginia, relating to financing of dogs and cats prohibited.

Patrons—VanValkenburg, Hope and Kory

Referred to Committee on Agriculture, Chesapeake and Natural Resources

Be it enacted by the General Assembly of Virginia:

1. That § 3.2-6513.2 of the Code of Virginia is amended and reenacted as follows: § 3.2-6513.2. Rental, lease, or financing of dog or cat prohibited; civil penalty.

- A. As used in this section, "covered person" means any pet shop, commercial dog breeder, pet dealer, firm, or other pet selling business.
- B. The rental or, leasing, or financing of a dog or cat to a Virginia consumer, including by a purported sale of the animal in such a manner as to vest less than full equity in the consumer at the time of the purported sale, is prohibited.
- C. No covered person shall offer in Virginia an agreement for the transfer or sale of a dog or cat to the consumer in which the animal is subject to repossession in any manner upon default of the agreement by the consumer.
- D. No financial institution, as defined in § 6.2-100, access partner, as defined in § 6.2-1500, or covered person shall offer, arrange, broker, negotiate, place, find, or service in Virginia a any type of loan, credit, or financing agreement for the financing, rental, lease, or sale, or other transfer of a dog or cat where the animal is subject to repossession upon default under the terms of the financing agreement.
- E. D. Any violation of this section shall also constitute a prohibited practice under § 59.1-200 and shall be subject to the enforcement provisions of the Virginia Consumer Protection Act (§ 59.1-196 et seq.). In addition, any covered person that violates any provision of this section may have its business license, retail license, or local pet shop permit issued pursuant to § 3.2-6537 suspended or revoked after a hearing by the issuing authority. The court may also suspend or revoke the retail license of any business found to be in violation of this section.
- F. E. The provisions of this section shall not apply to the temporary rental or lease of any of the following animals, so long as the animal is used in accordance with applicable federal, state, and local animal protection laws:
- 1. A purebred dog that is rented for the express purpose of breeding pursuant to a written lease that sets out a specific time period, contains a firm end date, and is recorded with a national purebred dog registry;
- 2. A dog or cat that is used in spectator events, shows, exhibitions, motion pictures, or other entertainment, including animal exhibitions, racing events, field trials, polo matches, rodeo events, or any audiovisual media; or
- 3. A service dog as defined in § 51.5-40.1, guide or leader dog as defined in § 3.2-6588, security dog, police or law-enforcement dog, military working dog, or certified facility dog as defined in § 18.2-67.9:1.
- F. Nothing in this section shall prohibit the purchase of a dog or cat with a credit card as that term is defined in  $\S 6.2-424$ .