

# 1995 SESSION

INTRODUCED

LD7719164

## HOUSE BILL NO. 2610

Offered January 27, 1995

*A BILL for the relief of Christopher R. Amos.*

Patron—Copeland

Introduced at the request of the Governor

Referred to Committee on Rules

Whereas, Christopher R. Amos is a seven and one-half year veteran of the Norfolk Police Department, a husband and a father to three young children; and

Whereas, Officer Amos became aware of the Police in Residence Program ("the Program") administered by the Virginia Housing and Development Authority ("VHDA"), whereby financial incentives are offered to police officers willing to move into high-crime areas in an effort to make positive changes in those neighborhoods and combat rising crime rates; and

Whereas, the Program specifically offers police officers VHDA financing at a below- market interest rate of four percent for homes purchased in designated "high crime areas;" and

Whereas, Officer Amos made numerous requests for information on the program from various state agencies; and

Whereas, after searching throughout the City of Norfolk, Officer Amos and his wife purchased a home on December 2, 1994, only 200 feet from the boundary line of an area designated to be a "high crime area," which he believed would qualify under the Program, and with the understanding that he would be able to refinance his conventional mortgage through the Program in reliance upon the advice of state officials; and

Whereas, Officer Amos subsequently wrote to the Program Administrator at VHDA, requesting refinancing and was told that refinancing was not part of the Program and, that despite his special circumstances, his request was denied; and

Whereas, Officer Amos appealed the decision to the Deputy Executive Director for VHDA, and was advised that VHDA could not refinance his newly purchased home because the Program is funded from the proceeds of mortgage revenue bonds which do not permit refinancings; and

Whereas, because of the erroneous information provided to Officer Amos regarding the Program and refinancing, he purchased a home under circumstances he would have avoided; and

Whereas, there is no other means for Officer Christopher R. Amos to seek or obtain relief except by action of this body; now, therefore,

Be it enacted by the General Assembly of Virginia:

**1. § 1. That there is hereby allocated from the general funds appropriated to the Virginia Housing and Development Authority to Christopher R. Amos, a lump sum payment based on the present value of the difference in total mortgage payments Christopher Amos must pay and the total mortgage payments he would pay if his loan was refinanced at an interest rate of four percent. This payment shall be for the relief of Christopher R. Amos to be paid by check issued by the State Treasurer on warrant of the Comptroller to Christopher R. Amos, upon a release by him of all claims against the Commonwealth and its political subdivisions, agencies, instrumentalities, officers or employees arising out of the aforesaid occurrence.**

INTRODUCED

HB2610