

HB999 • Virginia

Virginia Human Rights Act; equal credit opportunities, Virginia Fair Housing Law, nondiscrimination.

Introduced

Risk: High

Comprehensive

Last Action (Feb 18, 2026): Left in Committee Appropriations

Summary

The bill mandates nondiscrimination in automated decision systems, addressing unlawful practices under the Virginia Human Rights Act, equal credit opportunities, and the Virginia Fair Housing Law, and prohibits using proxies for protected characteristics.

Business Impact

If you use AI for credit or housing decisions, you must ensure nondiscrimination by July 1, 2024, or face legal penalties.

Key Provisions

- Applies to any person using automated decision systems to ensure compliance with nondiscrimination, addressing unlawful practices under key Virginia laws.
- Prohibits the use of variables or data fields that serve as close proxies for protected characteristics.
- Requires annual assessments of automated decision systems for bias and discriminatory outcomes.
- Mandates documentation retention for no fewer than two years from the date a decision is made.

Compliance Checklist

- Ensure a natural person reviews any adverse action taken by automated decision systems. | Who: Creditors | Penalty: Potential legal action for discrimination
- Conduct annual assessments for bias and discriminatory outcomes. | Who: Creditors | Penalty: Potential legal action for discrimination
- Maintain documentation related to automated decision systems for two years. | Who: Creditors | Penalty: Potential legal action for non-compliance

Industries Affected

Housing

Finance

Technology

Financial Services

Topics

Automated Decision-Making

AI in Real Estate

Bill Sponsors

Name	Party	Role
R. Steven Landes		Cosponsor
Terry G. Kilgore	Republican	Cosponsor
Jennifer B. Boysko	Democratic	Cosponsor
Wendy W. Gooditis		Cosponsor
Timothy D. Hugo		Cosponsor
Kathy J. Byron		Primary
Robert B. Bell		Primary
Bonita G. Anthony	Democratic	Primary
Michelle Lopes Maldonado	Democratic	Primary
Nadarius E. Clark	Democratic	Cosponsor
Kaye Kory		Cosponsor
Kathleen Murphy		Cosponsor

Roll Call Votes

Date	Description	Yea	Nay	Result
2026-02-11	Subcommittee recommends laying on the table	5	0	Passed
2026-02-10	Reported from General Laws with substitute	21	0	Passed
2026-02-05	Subcommittee recommends reporting with substitute	8	2	Passed

Official Source

<https://lis.virginia.gov/bill-details/20261/HB999>

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