

Department of Planning and Budget
2026 General Assembly Session
State Fiscal Impact Statement

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ORIGINAL

Bill Number: HB444

Patron: Simon

Bill Title: Uniform Consumer Debt Default Judgments Act established.

Bill Summary: Creates the Uniform Consumer Debt Default Judgments Act for the award of a default judgment in actions for the collection of certain consumer debts, defined in the bill as an obligation or alleged obligation of an individual to pay money that arises out of a transaction in which the money, property, insurance, or service that is the subject of the transaction is primarily for a personal, family, or household purpose. The bill provides that a default judgment in such actions shall only be entered if the warrant in debt or civil action to recover a consumer debt includes certain statements and the required notice to the consumer, as described in the bill. Finally, the bill directs the Office of the Executive Secretary to promulgate a form for the consumer notice provisions created by the bill.

Budget Amendment Necessary: None

Items Impacted: N/A

Explanation: N/A

Fiscal Summary: According to the Office of the Executive Secretary (OES) of the Supreme Court of Virginia, there is no anticipated fiscal impact from the bill.

Fiscal Analysis: Any unanticipated costs that may arise from the bill are expected to be absorbable with existing resources.

Other: None