

# 2026 HAMPTON ROADS HOUSING SYMPOSIUM



## PROGRAM



Friday,  
May 22nd



Check-in  
starts at 8:30am  
9am to 2pm



Suffolk Center  
for Cultural Arts  
110 Finney Ave  
Suffolk, VA 23434





**2026 Hampton Roads Housing Symposium: *Event Agenda***  
**Suffolk Center for Cultural Arts - 110 Finney Ave, Suffolk, VA 23434**  
**May 22<sup>nd</sup>, 2026 – Doors Open at 8:30am**

**Time      Description**

**8:30 am    Registration & Networking Breakfast**

**PERFORMING ARTS THEATRE**

- 9:30 am    Welcome Remarks – Katrina S Taylor, Vice President, VHDCDC**
- 9:35 am    The Road to Homeownership – Karita Washington-McGraw**
- 9:45 am    The State of Housing in 2026 – Leslie Frazier, Virginia REALTORS**
- 10:00am    The Road to Homeownership – Brandi Thomas**
- 10:05am    The Impact of Inflation on Housing Affordability – Nikki Johnson, HRPDC**
- 10:25am    Credit Readiness for First-Time Buyers – Vanessa Dunlap, Catholic Charities**
- 10:40am    The Road to Homeownership – Michael L. Baldwin, Sr**
- 10:45am    Budgeting for Homeownership – James A. Young, Sr., JYE Financial & Accounting Solutions, LLC**
- 11:00am    Down Payment Assistance Programs – Cheri Miles, DHCD**
- 11:15am    The Road to Homeownership – Mynesha Jordan**
- 11:25am    Avoiding Common Pitfalls in the Homebuying Process – Melissa Zendrosky, Prodigy Realty**
- 11:35am    Home Inspections & Property Condition – Guillermo Hunt, Hunts Home Inspections**
- 11:45am    The Road to Homeownership – Latesha Holloman**

----- **BREAK** -----

- 12:25pm    The State of Mortgage Lending – Vern Watkins, Truist**
- 12:45pm    Building Wealth Through Homeownership – Amma Guerrier, Executive Decision, LLC**
- 1:05pm    The Road to Homeownership – Vilicia Moore**
- 1:15pm    Fair Housing and Consumer Protection - Regina Chaney, HOME of VA**
- 1:30pm    Q&A with Virginia Housing, DHCD, HOME of Virginia, and Truist**
- 1:45pm    Closing Remarks – Naajia Lyons, VHDCDC**

**MULTI-PURPOSE ROOM**

**9:00 AM    Networking & Resource Fair – Meet housing counselors, lenders, and community partners**

# The Experts



## **The State of Housing in 2026**

Leslie Frazier, Virginia REALTORS

**Time:** 9:45 AM · **Duration:** 20 minutes

This session provides an overview of current housing conditions in Virginia and the Hampton Roads region. The presentation examines inventory levels, pricing trends, buyer demand, and the underlying factors shaping today's market, including supply constraints and regional growth patterns. Attendees will gain insight into how these dynamics affect first-time homebuyers and learn practical strategies for navigating the current environment.



## **The Impact of Inflation on Housing Affordability**

Nikki Johnson, Hampton Roads Planning District Commission

**Time:** 10:05 AM · **Duration:** 20 minutes

This session uses relatable, real-world examples to illustrate how changes in interest rates and everyday expenses directly affect housing affordability. The session emphasizes the importance of maintaining a long-term financial perspective while navigating short-term economic fluctuations.

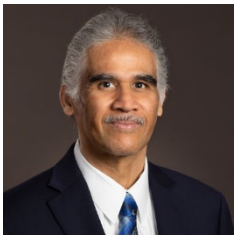


## **Credit Readiness for First-Time Buyers**

Vanessa Dunlap, Catholic Charities of Eastern Virginia

**Time:** 10:25 · **Duration:** 20 minutes

An overview of the components of a strong credit profile, common credit pitfalls, and steps buyers can take to improve their creditworthiness before applying for a mortgage. The session includes practical timelines and expectations for credit improvement.



## **Budgeting for Homeownership**

James A. Young, Sr., JYE Financial & Accounting Solutions, LLC

**Time:** 10:45 · **Duration:** 15 minutes

A practical guide to building a realistic homebuying budget, calculating affordability, and preparing financially for both the purchase and long-term maintenance of a home.



## **Down Payment Assistance Programs**

Cheri Miles, Virginia Department of Housing and Community Development

**Time:** 11:00 · **Duration:** 15 minutes

This session outlines available down-payment and closing-cost assistance programs, including eligibility requirements, income limits, and how these programs interact with various loan products. Attendees will learn how to prepare for and successfully qualify for assistance.



### **Avoiding Common Pitfalls in the Homebuying Process**

Melissa Zendrosky, Prodigy Realty

**Time:** 11:25 · **Duration:** 10 minutes

This session highlights common mistakes made by first-time buyers - such as rushing into contracts, skipping inspections, or misunderstanding contingencies - and provides strategies for avoiding these pitfalls.



### **Home Inspections & Property Condition**

Guillermo Hunt, Hunts Home Inspections, LLC

**Time:** 11:35 · **Duration:** 10 minutes

This session explains the purpose of a home inspection, common issues found in older homes, and how buyers should interpret inspection reports. Attendees will learn how to negotiate repairs and assess risk when evaluating property condition.

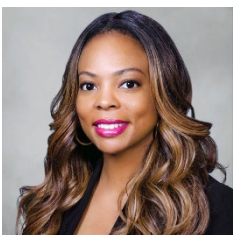


### **The State of Mortgage Lending**

Vern Watkins, Truist

**Time:** 12:25 · **Duration:** 20 minutes

This session explains how lenders establish interest rates and how credit scores, debt levels, and overall credit profiles influence the rate a borrower receives. The presentation also addresses why certain down-payment assistance grants may result in higher interest rates, and provides an overview of rate locks, loan options, and steps first-time buyers can take to secure more favorable terms. The session concludes with a comparison of VantageScore and FICO 10+ and their impact on mortgage approvals.



### **Building Wealth Through Homeownership**

Amma Guerrier, Executive Decision, LLC

**Time:** 12:45 · **Duration:** 10 minutes

An exploration of how homeownership contributes to long-term wealth, equity growth, and financial stability. The session provides examples of how first-time buyers can leverage their first home as a foundation for future financial advancement.



### **Fair Housing and Consumer Protection**

Regina Chaney, HOME of VA

**Time:** 1:15 · **Duration:** 15 minutes

This session outlines buyer rights under the Fair Housing Act, common violations, and how to recognize discriminatory practices. Attendees will learn how to report concerns and protect themselves throughout the homebuying process.

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