**Virginia Mortgage Relief Program**

**Partner Toolkit**

**Community/Constituent Email Template**

**SUBJECT: Virginia Mortgage Relief Program Now Accepting Applications**

[Insert Graphic]

Dear [Valued Constituent/Valued Community Member],

We are partnering with the Virginia Mortgage Relief Program (VMRP) to share information about the program and how it could help those in need in our community.

**The VMRP application portal reopened on March 4, 2024, with limited funding available for eligible homeowners.**

To assist additional Commonwealth homeowners still financially struggling due to the lasting impacts of the pandemic, the VMRP added funds to provide more program assistance for a *limited number of applications*.

**PROGRAM ELIGIBILITY**

To be eligible for VMRP assistance, a homeowner must meet the following requirements:

* A homeowner with a primary residence in Virginia;
* The applicant experienced financial hardship due to the COVID-19 pandemic after January 21, 2020 (this may include a financial hardship that began before January 21, 2020, and continued after that date due to COVID-19);
* The applicant’s household must meet certain maximum income restrictions; and
* The homeowner is seeking assistance with delinquent mortgage payments, or other delinquent eligible housing-related costs (listed below), owing less than $50,000.

**QUALIFIED EXPENSES**

Housing obligations listed below are potentially eligible for VMRP funding:

* Financial assistance to allow a homeowner to reinstate a mortgage or to pay other housing-related costs related to a period of forbearance, delinquency, or default.
* Homeowner’s insurance, flood insurance, and mortgage insurance.
* Homeowner’s association fees or liens, condominium association fees, special assessments, or common charges.
* Payment assistance for delinquent property taxes to prevent homeowner tax foreclosures.
* Personal property taxes and, in some cases, lot rental fees on unaffixed mobile homes. However, applications for lot rent only are not eligible under VMRP.

*Please note, applicants may not receive full disbursement to the VMRP program cap of $50,000 depending on their eligibility and the availability of program funds.*

***For the limited reopening in March 2024, eligible applications will be processed based on remaining funding availability, with applicants at risk of foreclosure taking priority.***

**APPLY TODAY, AS FUNDING IS LIMITED**

To apply or learn more about VMRP, visit [www.VirginiaMortgageRelief.com](http://www.VirginiaMortgageRelief.com) or call 833-OUR-VMRP (833-687-8677), Monday through Friday, from 8 a.m. to 8 p.m.

**GRAPHICS:**

A person smiling at the camera

Description automatically generated

A person sitting at a table with a book and a text

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