

## Program Overview

The Commonwealth of Virginia was appropriated \$258 million of Homeowner Assistance Funds (HAF) from the U.S. Department of the Treasury through the American Rescue Plan Act of 2021 (ARPA) to launch Virginia's HAF Program.

Through this funding, Virginia Housing is administering the Virginia Mortgage Relief Program, or VMRP, to provide assistance to homeowners experiencing a financial hardship as a result of the COVID-19 pandemic. VMRP helps address mortgage and/or other qualified homeownership-related delinquencies to avoid default, foreclosure, or displacement. The VMRP launched on January 3, 2022.

**Click [HERE](#) to view the HAF Plan submitted to Treasury**

## Eligibility Requirements

Please view Virginia's HAF Plan [here](#) to review the full eligibility guidelines for the VMRP. For a summary of essential eligibility requirements, please see below:

- Homeowner experienced a financial hardship due to COVID-19 pandemic.
- Homeowner must own and occupy the property as their primary residence and that property must be located in Virginia.
- Homeowner is seeking mortgage assistance or other eligible housing-related costs.
- Household income less than or equal to 150% of the **Area Median Income** with a priority to **socially disadvantaged individuals** and lower household incomes (as described by Treasury guidance).

## Qualified Expenses

Housing obligations as listed below are eligible uses of VMRP funding:

- Existing first mortgage lien loan payment (principal, interest, taxes and insurance (PITI)), escrow shortages, and servicer corporate advances.
- Subordinate mortgage lien payment (principal and interest) and/or installment payment of government bond second lien for down payment assistance (such as Virginia Housing second deeds of trust for down payment).
- Attached or unattached manufactured / mobile home loan monthly payment (principal and interest).
- Personal property tax on unattached manufactured/mobile homes.
- If home loan monthly payment and/or personal property tax are being paid on an unattached manufactured/mobile home, lot rent may also be paid. However, applications for lot rent only are not eligible under HAF.
- Homeowner's association fees, condominium association fees or common charges, including for a lien extinguishment.
- Homeowner's hazard and other property insurance, flood, or mortgage insurance.
- Delinquent real estate property taxes.

# How to Apply

Applicants will register on the VMRP website using a username and password (registration includes verification of identification).

If an applicant cannot register online or needs assistance, they can reach the VMRP Call Center from 8 a.m. - 8 p.m., Monday through Friday at 833-OUR-VMRP (833-687-8677) for over the phone assistance or to schedule an in-person appointment at a VMRP Assistance Center.

After registering, an applicant will go through the pre-screening process to determine if they meet the minimum requirements for program eligibility. In the pre-screening process, applicants are offered the option to voluntarily identify as socially disadvantaged individuals (they may be prioritized for funding). If they are deemed eligible, the applicant will move to the pre-application status.

## Program Steps

- ✓ Complete VMRP Application in full
- ✓ Case Manager Assigned
- ✓ Eligibility Review
- ✓ Payment Coordination
- ✓ Payment Processed



## Common Data File (CDF)

The National HAF Common Data File format was created to systematically streamline the data transfer process between homeowner applicant accounts and HAF programs. This process will automate the exchange with mortgage servicers/lenders from applicant validation to payment. This process increases efficiency, so servicers do not have to navigate through different data and reporting requirements. The National HAF CDF is crucial in securing broader industry participation from servicers, helping Housing Finance Agencies (HFAs), such as Virginia Housing, assist more homeowners faster, and providing a smoother launch for all state HAF programs.

## Applicant Awards

- Assistance is in the form of a grant. The VMRP program options are reinstatement, reinstatement plus future PITI payments, and payment of eligible housing expenses when no mortgage exists.
- Assistance awards must not exceed the maximum per household VMRP assistance amount of \$50,000.
- Virginia Housing or its agent will disburse VMRP assistance directly to the mortgage lender/servicer, contract for deed holder, county treasurer or local taxing authority, hazard insurance company, homeowners/condominium association, or other payee.
- Each eligible homeowner will be provided with a Notice of Award once an eligibility review is concluded. The Notice of Award will break down the homeowner's grant funding by program option.

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