**Virginia Mortgage Relief Program**

**Partner Toolkit**

**Newsletter Template**

**SHORT PIECE | English**

**Virginia Mortgage Relief Program Allocates Additional, Limited Funding**

To help additional Virginia homeowners still financially struggling due to the ongoing impact of the pandemic, the Virginia Mortgage Relief Program (VMRP) shifted funds to provide more program assistance. The application portal reopened on March 4, 2024, with limited funding available for eligible homeowners. Eligible applications will be processed on a first-come, first-served basis following VMRP review and eligibility confirmation, with applicants at risk of foreclosure taking priority.

**To see if you are eligible to apply and to see qualified expenses, please visit** [**www.VirginiaMortgageRelief.com**](http://www.VirginiaMortgageRelief.com) **for more information. Apply today, as funding is limited.**

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**LONG PIECE | English**

**Virginia Mortgage Relief Program Allocates Additional Funding for a Limited Number of Homeowner Applications**

To help additional Commonwealth homeowners still financially struggling due to the ongoing impact of the pandemic, the Virginia Mortgage Relief Program (VMRP) shifted funds to provide more program assistance.

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

**PROGRAM ELIGIBILITY**

To be eligible for VMRP assistance, an individual must meet the following eligibility 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).

**QUALIFIED EXPENSES**

Housing obligations as listed below are eligible uses of 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 the full $50,000 depending on their eligibility and the availability of program funds.*

***For the limited reopening on March 4, 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. ET