

The Commonwealth of Virginia launched the **Virginia Mortgage Relief Program (VMRP)** to provide assistance to homeowners experiencing delinquency due to a financial hardship as a result of COVID-19 to help address mortgage and/or other qualified home ownership-related delinquencies to avoid default, foreclosure, or displacement.

The VMRP is open to homeowners whose primary residence is located in the Commonwealth of Virginia. For a full list of eligibility requirements, please visit our FAQ page [here](#).

## APPLICATION DOCUMENT CHECKLIST:

- IDENTIFICATION:** State-issued driver's license or identification card (Expired IDs are acceptable up to six months)  
**Alternate Documents Accepted:** Passport, birth certificate with government issued identification, identification permitted by FHA, VA, USDA or GSEs for mortgage origination
- LOAN NUMBER:** The loan number will be used to confirm application data with your servicer, taxing authorities, HCAs, or insurance companies.
- OWNERSHIP:** Mortgage or mobile home loan statement
- OCCUPANCY/PRIMARY RESIDENCY:** Driver's license or identification with matching address  
**Alternate Documents Accepted:** Most recent month utility bill or credit card statement in applicant name
- HARDSHIP:** Attestation (included in VMRP application)
- BANKRUPTCY (if applicable):** Proof of court ordered discharge, dismissal or approval to participate in program
- HOMEOWNER/CONDOMINIUM ASSOCIATION FEES (if applicable):** Most recent balance statement with payment status OR if delinquent, statement demonstrating amount and date(s) of delinquency

# APPLICATION DOCUMENT CHECKLIST CONTINUED



**MORTGAGE OR MOBILE/MANUFACTURED HOME LOAN:** Most recent mortgage/loan statement for each lien with loan balance OR loan reinstatement estimate from mortgage or loan servicer (if applicable)



**INCOME FOR EACH ADULT HOUSEHOLD MEMBER 18 Y/O AND OLDER:** Most recent signed and submitted tax returns (IRS 1040, 1040A or 1040EZ) if applicable  
**If income has significantly changed since 2020 tax filing or they have not submitted tax returns must provide most recent month:**

- Salary, Wage Information: pay stubs OR signed statement from employer confirming wage, average hours per pay period, and frequency of payment
- Self-employment: Profit and loss statement(s) and most recent tax return
- Rental and other income: Most recent statement of net rental income, income from interest bearing assets, royalty income, interest from estates and trusts
- Benefits: Current benefits letter for Social Security or disability, retirement, pension, annuity, or death benefits
- Unemployment income: Payment history reflecting gross benefit amount, deductions and recent payments from unemployment insurance, worker's compensation, or severance compensation
- Public assistance: Current benefit letter for any General Assistance or TANF payments from state or local income support office
- Alimony: Court Order or cancelled checks for last three months
- Armed Forces Pay: two current statements
- If an adult household member has no income, submit the Zero Income Self Certification form

If no income documentation can be provided, a self-attestation may be accepted with an approved waiver by Virginia Housing

## MORTGAGE RELIEF



## APPLY TODAY

[VirginiaMortgageRelief.com](https://VirginiaMortgageRelief.com)

**1-833-OUR-VMRP**

1-833-687-8677