

FOR IMMEDIATE RELEASE

**Virginia Homeowners with up to \$40,000 in Mortgage Delinquency
Are Now Eligible for the Virginia Mortgage Relief Program**

RICHMOND, Va., – March 17, 2022 – Virginia Housing today announced a major change to the Virginia Mortgage Relief Program, or VMRP, that it launched on Jan. 3, 2022. **Effective March 17, 2022, the maximum amount of assistance to eligible Virginia homeowners is now raised to \$40,000 with no cap on the number of months past due.**

To improve program accessibility and based on need within the Commonwealth, the Virginia Mortgage Relief Program is increasing the maximum assistance available to eligible homeowners. Previously, the maximum amount of assistance available through the VMRP was capped at the lesser of 20 months or \$30,000 toward eligible expenses per household.

Homeowners experiencing a financial hardship due to COVID-19 after Jan. 21, 2020, with a delinquency amount at or under \$40,000, may now be eligible for assistance. Homeowners not eligible for VMRP are encouraged to contact their mortgage loan servicer to discuss loss-mitigation options.

Applicants who were previously deemed ineligible due to the original program cap policy should contact a program representative at **1-833-OUR-VMRP (833-687-8677)**, Monday through Friday, from 8 a.m. to 8 p.m. to begin the appeal process.

Virginia homeowners seeking financial assistance with past due mortgage and other housing-related expenses are encouraged to visit www.VirginiaMortgageRelief.com for more information.

Homeowners who do not qualify for the Virginia Mortgage Relief Program and are still in need of assistance with their mortgage and other housing-related expenses, should contact a HUD-approved housing counselor. Additional details are on Virginia Housing's website – [Working with a Housing Counselor](#).

About the Virginia Mortgage Relief Program

The goal of VMRP is to prevent and/or ease mortgage delinquencies, defaults, foreclosures, and displacement of Virginia homeowners experiencing financial hardship due to the COVID-19 pandemic. The Commonwealth of Virginia received \$258 million to implement VMRP through the U.S. Department of the Treasury's Homeowner Assistance Fund.

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