

# Virginia Rent and Mortgage Relief Program

Partners for Better Communities



Department of Housing and Community Development is committed to creating safe, affordable and prosperous communities to live, work and do business in Virginia.



## Virginia Rent and Mortgage Relief Program (RMRP)

The primary goal of RMRP is to keep people housed during the COVID-19 pandemic by utilizing the funding resources to make landlords and mortgage companies whole on outstanding payments and to stabilize the housing market.

## RMRP Assistance Provided Between June 29 – December 2

- More than 20,341 households (HH) applications have been received or processed
- 13,267 HH rent and mortgage payments paid – more than \$41 million in rent and mortgage payments
- Of HH served 63% included children under the age of 8 and 54% included children between ages of 9-17

# RMRP Assistance Provided Between June 29 – December 2

## Race

- 52.33% Black/African American
- 33.3% White/Caucasian
- 7.86% Don't know/chose not to answer
- 4.8% Multi-racial
- 1.63% Asian
- .51% American Indian/Alaskan Native
- .19% Native Hawaiian or other Pacific Islander

## Ethnicity

- 9.86% Hispanic/Latinx
- 81.35% Non-Hispanic
- 8.79% Don't know/chose not to answer

# How RMRP assists Households & Landlords

RMRP has two “Doors” to access Program

- [RMRP Landlord Door](#) - Virginia Housing
- [RMRP Tenant-Homeowner Door](#) – RMRP Support Center

# RMRP Funding Sources

- Currently RMRP financial assistance pays for 100% of the current month's mortgage or rent (plus associated fees) and 100% of past due mortgage\* or rent (plus associated fees) from April 1, 2020 to present
- COVID Relief Fund – will spend \$62 million by 12/30/20
- Virginia Housing Trust Fund – Up to \$25 million reserved of \$55 million in current budget with additional \$15.7 million in Governor's budget proposal for current FY
- Community Development Block Grant CARES Act Funds – up to \$30 million
- Coronavirus Relief Fund – Emergency Rental Relief – **ESTIMATED** \$568,179,000 (some of these funds will be distributed directly to localities)

\*Mortgage Relief Guidelines being tweaked for 2021

# Eligibility Requirements

The RMRP will provide financial assistance on behalf of renters and mortgage holders who meet the following criteria:

1. Have experienced a loss of income due to the Coronavirus pandemic
2. Have a rent or mortgage\* amount that is at or below 150 percent Fair Market Rent (FMR)
3. Have a gross household income at or below 80 percent Area Median Income based on current month's income
4. Have a valid lease or mortgage statement in their name or other documentation confirming the landlord-tenant relationship

\*Mortgage Relief Guidelines being tweaked for 2021



## How to reach RMRP

- 2-1-1 VIRGINIA
- [RMRP Landlord Door](#) - Virginia Housing
- [RMRP Tenant-Homeowner Door](#) – RMRP Support Center
- [Stay Home Virginia](#)
- RMRP Web page - <https://www.dhcd.virginia.gov/rmrp>
- Communications Guide – to assist stakeholders in getting information to their networks

# Contact Information

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