

# Virginia Rent and Mortgage Relief Program (RMRP)

## Program Description

The Virginia Rent and Mortgage Relief Program (RMRP) is designed to support and ensure housing stability across the commonwealth during the coronavirus pandemic. Depending on availability of funds and household need, the RMRP may provide financial assistance for rent or mortgage payments for eligible households. This includes financial assistance for rent or mortgage payments past due beginning April 1, 2020 and onward. Financial assistance is a one-time payment with opportunity for renewal based on availability of funding and the household's need for additional assistance and continued eligibility.



## Eligibility

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

- Have a valid lease or mortgage statement in their name or other documentation confirming the landlord-tenant relationship; and
- Have experienced a loss of income due to the Coronavirus pandemic including but not limited to:
  - Those who have been laid off;
  - Those whose place of employment has closed;
  - Those who have experienced a reduction in hours of work;
  - Those who must stay home to care for children due to closure of day care and/or school;
  - Those who have lost child or spousal support;
  - Those who have not been able to work or missed hours due to contracting COVID-19;
  - Those who have been unable to find work due to COVID-19; or
  - Those whose are unwilling or unable to participate in their previous employment due to their high risk of severe illness from COVID-19; and
- Have a rent or mortgage amount that is at or below 150% Fair Market Rent (FMR)
- Have a gross household income at or below 80% area medium income (AMI) (based on current month's income). From June 29, 2020 through July 20, 2020, programs will prioritize households with a current gross household income at or below 50 percent AMI. The determination of income includes any unemployment insurance received by a member of the household but does not include one-time payments such as a stimulus check.

## Required Documentation

- Proof of income (pay stubs, bank statements, letter from employer, social security documents, pension)
- Valid lease or mortgage statement or other documentation confirming the landlord-tenant relationship
- The local program administrator will assist the household in obtaining these documents and will also assist the household in community and any other required documentation