

Struggling to Pay Your Rent due to COVID-19?

You may be eligible for financial assistance through the Virginia Rent and Mortgage Relief Program.

Virginia Housing is now administering relief for renters experiencing financial difficulties due to the COVID-19 pandemic through the Virginia Rent and Mortgage Relief Program (RMRP). Through this new state program, you can apply (or your landlord may apply on your behalf) to receive funds to pay delinquent rental payments dating as far back as April 1, 2020, to current payments due.

Eligibility

RMRP will provide financial help on behalf of renters who meet the following criteria:

- ▶ Have a valid lease in their name or other documentation confirming the landlord-tenant relationship.
- ▶ Have a rent amount that is at or below 150% Fair Market Rent.
- ▶ Have a gross household income at or below 80% area median income (based on current month's income).
- ▶ Have experienced a loss of income due to the coronavirus pandemic, for example:
 - Being laid off.
 - Place of employment has closed.
 - Reduction in hours of work.
 - Loss of spousal/child support.
 - Inability to find work due to COVID-19.
 - Having to stay home with children due to closure of day care/school.
 - Unwilling or unable to participate in previous employment due to the workplace's high risk of severe illness from COVID-19.
- ▶ **Applications must be received by 11:59 p.m. EST on Nov. 15, 2020. Funds are limited, so apply soon.**

Required documentation

You'll need the following as proof of eligibility:

- ▶ Proof of income (pay stubs, bank statements, letter from employer, social security documents, pension).
- ▶ Valid lease or other documentation confirming the landlord-tenant relationship.



Learn More & Apply:

- ▶ **Your landlord may be able to apply on your behalf.** Contact your landlord for information.
- ▶ **Or, apply for yourself. Get started on DHCD's website:** dhcd.virginia.gov/RMRP

Funding for RMRP is made available through Virginia's allocation of the federal Coronavirus Aid, Relief and Economic Security (CARES) Act and is administered through the Virginia Department of Housing and Community Development. The funds will be available through Dec. 30, 2020 or until the money has been expended. Interested applicants will work directly with grantees throughout Virginia to complete applications and process payments. Virginia Housing is the grantee for landlord-initiated applicants.





Did You Receive An Unlawful Detainer?

AVOID EVICTION

City of Richmond Eviction Diversion Program (EDP)

Richmond's voluntary Eviction Diversion Program (EDP) helps tenants achieve housing stability and avoid unnecessary evictions by assisting to pay past due rent to the landlord.



APPLY AS SOON AS POSSIBLE, YOU MAY BE QUALIFIED TO RECEIVE FINANCIAL ASSISTANCE:

RVAEVICTIONS.ORG



(If you do not have internet access, call 1-833-663-8428, press 4, and leave a message.)

This program is available **ONLY** to those renting within the **CITY OF RICHMOND** and have already received an unlawful detainer from the Richmond General District Court.

Under this EDP, resources are provided to help to bring the tenant to zero balance within three months or less. Due to the COVID-19 pandemic and widespread job losses, the EDP is allowing greater flexibility in these payment plans than in the past.

To take part in the program, the landlord must agree to participate **AND** the tenant must:

Appear in court on the hearing date and time written on the SUMMONS FOR UNLAWFUL DETAINER (CIVIL CLAIM FOR EVICTION) and request to have the case referred to the program.

Pay at least 25% of the amount due on the hearing date,
▪ Contact the landlord to confirm total amount **before** the hearing date.

Be able to pay make payments under the payment plan and pay ongoing rent.

Explain the reasons for being unable to make rental payment(s).

Have **not** participated in an eviction diversion program in the last twelve months.

Not have a recent rental judgment.