

Housing Assistance & Information Resources For Northern Virginians

As the COVID-19 pandemic unfolds, businesses remain closed and many Northern Virginia families are worried about paying their rents and mortgages. Assistance and resources are available from local, state, and federal governments, and this summary will help identify many of them.

Under the CARES Act, which was signed into law last month, **homeowners with government-backed mortgages are eligible for forms of relief if they have lost their job, income, or become sick**. This provision covers mortgages guaranteed by federal housing agencies, including Fannie Mae and Freddie Mac, as well as public housing. Those who qualify will be entitled to interest/penalty-free forbearance for six to twelve months without harm to credit scores, and with the option to discontinue the forbearance at any time. You can check to see whether you qualify using look-up tools from [Fannie Mae](#) and [Freddie Mac](#). Additionally, lenders and servicers of federally-backed mortgages may not foreclose on you for 60 days after March 18, 2020. The CARES Act prohibits initiation of judicial and non-judicial foreclosures, or finalization of foreclosure judgement or sale during this period of time.

The majority of mortgages in the United States are federally-backed, and there may be other options available to those without federally-backed mortgages. To explore options, contact your nearest housing counselor – you can find them [online](#) or by calling (800) 569-4287.

An overview of the recent changes with an excellent mortgage relief guide is available from the [Consumer Finance Protection Bureau](#), and I strongly recommend it.

In Virginia, homeowners with mortgages backed by the Virginia Housing Development Authority (VHDA) can **qualify to get mortgage payments deferred for up to three months if they have lost income because of the COVID-19 pandemic**. This also allows for the deferral amount to be paid back over a period of twelve months, with a guarantee of no late charges. To pursue this option, contact care@vhda.com. VHDA loan assistance may also be available to certain homeowners through the [Borrowers Assistance Package](#).

VHDA released an [Overview of Housing Relief Programs for COVID-19](#), which includes rental assistance and homeownership assistance program overviews. I have also cosponsored legislation, the [Emergency Rental Assistance Act](#), which would significantly expand federal grants for short-term rental assistance.

Local governments have additional resources for homeowners, renters, and landlords ([Alexandria](#), [Arlington](#), [Fairfax County](#), [Falls Church](#)). I echo [Mayor Justin Wilson of Alexandria](#) in urging property owners and managers to engage in dialogue with renters and residents. Empathy and understanding are key in this time of unprecedented hardship, both to get through the crisis, and to rebuild the regional economy when it passes. **Renters are likewise encouraged to discuss alternate payment plans with their landlords**, in case payment flexibility is available to those experiencing hardship.

The CARES Act devoted \$5 billion in funding for affordable housing through Community Block Development Grants (CDBG), of which [\\$52 million will come to Virginia](#), providing a boost to affordable housing resources. I also [support legislation](#) to provide billions more in federal funding for emergency rental assistance – details on that [are here](#).

The CARES Act also put in place a moratorium until July 25 on evictions for renters of homes that receive federal subsidies or properties where the owner has a federally-backed mortgage. The moratorium on evictions includes public housing. Renters cannot be evicted in Virginia without a court order, and no notice or threat, verbal or written, is legally binding without one. Landlords are prohibited by law from cutting off utilities to pressure a tenant to vacate premises.

UPDATE: [Searchable Database & Map of Rental Properties Covered by Federal Eviction Moratoria in the CARES Act](#)

The Supreme Court of Virginia previously suspended eviction proceedings through April 26 [**UPDATE: [now through May 17](#)**], and I continue to engage with Commonwealth officials seeking an extension of that moratorium farther into the year. Earlier this month state officials halted evictions for Virginians who hold Housing Choice Vouchers for 120 days.

Many constituents have expressed their concerns about the region's unhoused people. The Virginia Department of Housing and Community Development recently issued specific [COVID-19 guidance](#) to homeless shelters working to protect the most vulnerable populations in the Commonwealth. The Governor also announced [emergency funding](#) to boost homeless shelters, much of which will assist Northern Virginia shelters.

These are desperate times, but with cooperation and compassion we will get through this crisis together.