

# DHCD Evictions Update

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



# DHCD Eviction Updates

- Addressing 2019 General Assembly Budget Language
- Launching Virginia Eviction Reduction Pilot Program
- Administering the Virginia Rent and Mortgage Relief Program

# Addressing 2019 Budget Language

- Item 105#2c
  - Identify the needs of communities with high eviction rates (pre-pandemic)
  - Assess impact of new eviction-related legislation that went into effect July 2019 – COVID-19 has impacted ability to assess
  - Identify best practices within eviction prevention and diversion programs
  - Identify methods to collect statewide eviction data
  - Create an eviction prevention and diversion pilot
- Report to General Assembly Money Committees – January 2021

# Virginia Eviction Reduction Pilot (VERP)

- 2020 Special Session of GA approved \$3.3 million for an eviction prevention and diversion pilot for FY21 and Governor's budget amendments continue the program in FY 22.
- DHCD developed VERP Guidelines and is currently accepting applications for [VERP](#)
- Deadline January 8, 2021 with anticipated implementation date of February 1, 2021

## 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.

# 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

\*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

## 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 Provider 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

- [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

# Questions and Answers

# Contact Information

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