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COVID-19 Resources for Renters and Homeowners

There are several programs and relief initiatives in the American Rescue Plan (ARP) Act. This guide can serve as a starting point to guide you in the right direction.

Am I eligible for Emergency Rental Assistance?

To help struggling Virginians stay in their homes during the pandemic, the Commonwealth will receive \$451 million for emergency rental assistance. To be eligible for assistance, renters must:

- Have incomes below 80 percent of the area median income;
- Qualify for unemployment insurance or have experienced financial hardship during or due to COVID-19; and
- Have a risk of homelessness.

More information about the ERA program, including a listing of local governments eligible to participate, is available on the U.S. Department of Treasury's website at: <https://home.treasury.gov/policy-issues/cares/emergency-rental-assistance-program>

The National Council of State Housing Agencies provides links to many of the state-wide ERA programs through a map on its website at: <https://www.ncsha.org/emergency-housing-assistance/>

May rental assistance be provided to temporarily displaced households living in hotels or motels?

Yes! The cost of a hotel or motel room occupied by an eligible household may be covered using ERA assistance within the category of "other expenses related to housing incurred due, directly or indirectly, to the COVID-19 outbreak" provided that:

- The household has been temporarily or permanently displaced from its primary residence or does not have a permanent residence elsewhere; and
- The total months of assistance provided to the household do not exceed 12 months (plus an additional three months if necessary to ensure housing stability for the household).

Under what circumstances may households living in manufactured housing (mobile homes) receive assistance?

Rental payments for either the manufactured home and/or the parcel of land the manufactured home occupies are eligible for financial assistance under the ERA program.

Households renting manufactured housing and/or the parcel of land the manufactured home occupies may also receive assistance for utilities and other expenses related to housing.

May a Tribe or Tribally Designated Housing Entity (TDHE) provide assistance to Tribal members living outside Tribal lands?

Yes! Provided they are not already receiving assistance from another Tribe or TDHE, state, or local government.

May a Tribe or TDHE provide assistance to non-Tribal members living on Tribal lands?

Yes! Provided these individuals are not already receiving assistance from another Tribe or TDHE, state, or local government.

Is there any assistance and mortgage relief for homeowners?

The American Rescue Plan Act provides \$9.961 billion for a Homeowner Assistance Fund to provide direct assistance to homeowners. This assistance is available for homeowners who are experiencing a financial hardship associated with the coronavirus pandemic.

Any homeowner with an FHA, VA, USDA, 184/184A mortgage, or a mortgage backed by Fannie Mae or Freddie Mac, who is experiencing coronavirus-related financial hardship is eligible for forbearance on their mortgage payments.

To check if your mortgage is backed by Fannie Mae call: 1-800-2FANNIE (1-800-232-6643) or visit: <https://www.knowyouroptions.com/covid19assistance>. You may also use the Fannie Mae lookup tool at: <https://www.knowyouroptions.com/loanlookup>.

To check if your mortgage is backed by Freddie Mac call: 1-800-FREDDIE (1-800-373-3343) or visit: <https://myhome.freddiemac.com/own/getting-help-disaster.html>. You may also use the Freddie Mac look-up tool at: <https://www3.freddiemac.com/loanlookup>.

Can I still receive assistance if I don't have a mortgage?

Homeowners are not required to have a mortgage to receive assistance from the Homeowner Assistance Fund, and funds can be used to provide mortgage payment assistance, help reinstate a mortgage, facilitate interest rate reductions, provide utility or broadband internet assistance, and cover housing-related insurance costs, among other purposes which may be determined in the future.

When will money from the Homeowner Assistance Fund be available?

The Treasury Department will begin making payments to states, Tribes, and territories before the end of April. States are expected to receive no less than \$50 million in funds.

Beware of Scams:

If you think you may have been a victim of a housing scam, call the U.S. Department of Justice Disaster Fraud Hotline: 866-720-5721.

Other Resources

For Federal Housing Finance Agency Information and FAQs, visit: [Coronavirus Assistance Information | Federal Housing Finance Agency \(fhfa.gov\)](#)

Consumer Financial Protection Bureau (CFPB) Mortgage Relief Guide visit: <https://www.consumerfinance.gov/about-us/blog/guide-coronavirus-mortgage-relief-options/>

Virginia Housing Development Authority COVID-19 Resources visit: <https://www.vhda.com/about/Pages/VH-COVID19.aspx>

Additional Assistance

Senator Warner's office stands ready to assist with any coronavirus and non-coronavirus federal issues. **If you or a loved one is currently experiencing an issue with a federal agency**, please contact Senator Warner's office by calling: (202) 224-2023 or visiting: <https://www.warner.senate.gov/>.