

# Rent & Mortgage Assistance

The CDC moratorium, which temporarily halts evictions and foreclosures for tenants and homeowners expired on July 31, 2021. However, the eviction moratorium was extended for 2 months but with limits. (Refer to the Policy Update for details). Your community may have other dedicated local assistance you are eligible for. If you served in the military and are behind on rent or mortgage payments, you may be eligible for additional assistance.

## Resource Key:



## Are you behind on rent?



### Emergency Rental Assistance Programs

ERA Programs assist low and moderate-income households that are unable to pay rent or utilities. [Click here](#) to find a program in your city, state, territory, or tribe.

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## Are you behind on mortgage?



**The Homeowner Assistance Fund is to help prevent** mortgage delinquencies, loss of utilities or home energy services, foreclosures, and displacing homeowners due to financial hardships after January 21, 2020. [Click here to learn more.](#)



**Forbearance** is the first step for getting on top of your home loan payments. It is within a time period where you notify your mortgage company about your financial hardships and they agree to accept no payments or reduced rates to your loan. The loan will still accumulate interest but there won't be any late fees. The deadline to request COVID-19 forbearance is **September 30, 2021**. [Click here to learn more.](#)



VA is offering a new **COVID-19 Refund Modification** option to assist Veterans who require a significant reduction in their monthly mortgage payments because of the COVID-19 pandemic. In some cases, Veterans can receive a 20% payment reduction – in others, the reduction can be even larger. [Click here to learn more.](#)



VA is offering a temporary program, **VA Partial Claim Payment**, to assist Veteran home loan borrowers that were affected by COVID-19. The program is to aid in the process of resuming regular, pre-COVID mortgage payments after exiting forbearance. The program is only available from July 27, 2021- October 28, 2022. [Click here to learn more.](#) .....

## What to do after eviction/foreclosure filing?



**Medical-Legal Partnerships** are formal partnerships that connect attorneys with VA facilities across the nation. The facility will screen you and recommend an on-site legal clinic that can meet your legal needs.



Veterans in need of legal assistance can also use the **Local Legal Aid Finder** provided by the Legal Services Corporation to search for representation in their area. Veterans can get assistance with evictions and foreclosures as well as other civil issues. (child support issues, driver's license restoration, outstanding warrants and fines)

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