



Virginia Mortgage Relief Program

Treasury Annual Performance Report

May 17, 2021 - September 30, 2022

Virginia Mortgage Relief Program Treasury Annual Performance Report

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Glossary

Applicant means a person who starts an application for the Virginia Mortgage Relief Program (VMRP). Co-owners must be on the same application and must not submit separate applications.

Area Median Income means the midpoint of a region's income distribution, meaning that half of the households in the region earn more than the median and half earn less than the median. The U.S. Department of Housing and Urban Development (HUD) defines and calculates different levels of AMI for geographic areas across the country. HUD publishes income tables annually at <https://www.huduser.gov/portal/datasets/il.html>.

Eligible Property Type means a dwelling owned and occupied as the primary residence of the homeowner that is a single unit home, condominium, cooperative, or manufactured/mobile home. Second homes and other property types are not currently Eligible Property Types for the VMRP.

GO Virginia Regions – According to the GO Virginia Foundation and the VA Growth and Opportunity Board, nine VA regions consisting of multiple local jurisdictions that are geographically similar and also share similar economic development and workforce needs. The regional approach is designed to foster private-sector growth and job creation through state incentives for regional collaboration by business, education, and government.

HAF Plan means the plan developed by Virginia Housing, as required by, and submitted for approval to, Treasury.

Pilot means the initial portion of the VMRP open to targeted homeowners who have mortgage loans serviced by Virginia Housing.

Qualified Expenses are expenses for the purpose of preventing homeowner mortgage delinquencies, homeowner mortgage defaults, homeowner mortgage foreclosures, and displacement of homeowners experiencing financial hardship. Qualified expenses under the VMRP are limited to homeowner mortgage reinstatement assistance, mortgage payment assistance, and payment of delinquent homeowners' insurance, flood insurance, mortgage insurance, homeowner or condominium association fees, and real estate property taxes where such delinquency is the result of a qualified financial hardship experienced after January 21, 2020, due to the coronavirus pandemic. VMRP HAF funds may only be provided with respect to qualified expenses related to the dwelling that is an eligible homeowner's primary residence.

Qualified Financial Hardship means a material reduction in income or material increase in living expenses associated with the coronavirus pandemic that has created or increased a risk of mortgage delinquency, mortgage default, foreclosure, loss of utilities or home energy services, or displacement for a homeowner.

Reinstatement/Partial Reinstatement Assistance – Lump sum grant to bring eligible first and second mortgage(s) current up to Maximum Per Household VMRP Assistance.

Reinstatement + Monthly PITI Payment Assistance – Lump sum grant to bring eligible first and second mortgage(s) current and make future monthly mortgage payments (PITI) until the Qualified Financial Hardship has been removed, the homeowner(s) become

eligible for other loss mitigation options with the current servicer, or until the Maximum Per Household VMRP Assistance has been exhausted, whichever happens first.

Real Estate Property Taxes, Fees, and Insurance Assistance – Lump sum grant available to homeowners with property charges included in escrow, homeowners with these fees that are not in escrow, and homeowners with no mortgage on their property if obligations/property charges are delinquent.

Socially Disadvantaged Individuals (SDI) - Individuals whose ability to purchase or own a home has been impaired due to diminished access to credit on reasonable terms as compared to others in comparable economic circumstances, based on disparities in homeownership rates in the HAF participant's jurisdiction as documented by the U.S. Census. The impairment must stem from circumstances beyond their control. Indicators of impairment under this definition may include being a (1) member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society, (2) resident of a majority-minority Census tract; (3) individual with limited English proficiency; (4) resident of a U.S. territory, Indian reservation, or Hawaiian Home Land, or (5) individual who lives in a persistent-poverty county, meaning any county that has had 20% or more of its population living in poverty over the past 30 years as measured by the three most recent decennial censuses. In addition, an individual may be determined to be a socially disadvantaged individual in accordance with a process developed by a HAF participant for determining whether a homeowner is a socially disadvantaged individual in accordance with applicable law, which may reasonably rely on self-attestations.

Overview

Virginia Housing was awarded \$258,444,431 from the U.S. Department of the Treasury (Treasury) to operate the Homeowner Assistance Fund program. Virginia Housing's HAF Program has been conducted in two phases—through an initial test program, known as the Virginia Mortgage Relief Pilot Program (VMRP Pilot) and the full program known as the Virginia Mortgage Relief Program (VMRP). For the pilot phase, Virginia Housing instituted a reinstatement program for its mortgage loan portfolio to provide financial assistance to Virginia Housing eligible homeowners to eliminate or reduce past due payments associated with homeownership. The VMRP Pilot - operated from July 27, 2021 to January 1, 2022 - tested the initial program design and refined the implementation of policies, procedures, and systems used to deliver program benefits to qualifying homeowners. The full HAF program launched on January 3, 2022, utilizing the honed processes, policies, and system requirements from the pilot program. The full VMRP is expected to end September 30, 2026, or when HAF funds are fully reserved, whichever comes first.

Homeowners across Virginia seeking assistance through the VMRP may submit electronic applications via www.VirginiaMortgageRelief.com, obtain assistance with completing the application through the VMRP Call Center, get in-person assistance by appointment at one of the four VMRP Assistance Centers (Newport News, Richmond, Arlington, and Wytheville), or through engagement with program staff at a mobile outreach event which started taking place on May 10, 2022. To increase the number of homeowners who are eligible for the VMRP, Virginia Housing implemented a major policy change to the arrears cap, amending it from 20 months and \$30,000 to a singular \$40,000 cap, effective March 17, 2022. To confirm applicant eligibility, Virginia Housing also changed the frequency at which applicants are recertified for forward payments from 90 to 30 days, effective July 1, 2022.

The VMRP is utilizing a three-pronged approach to raise program awareness across the Commonwealth, including Marketing, Outreach, and Leveraging a network of engaged stakeholders. The VMRP sent initial notices of launch and outreach materials to nearly 2,000 partner contacts including local governments, housing advocates, grassroots networks, and continues to facilitate those community partnerships. The Governor's Office also released a press release on December 30, 2021, to announce the program across Virginia. The Program is currently executing a robust media buy including programmatic display and video, rich digital media, connected tv, paid search, radio, out of home, streaming audio, and broadcast tv to increase visibility. The VMRP is also conducting outreach via direct mail campaigns and local residential community events. The VMRP's strategic mobile outreach targets Virginia's high loan risk counties as identified in the VA HAF Plan Needs Assessment and raise program awareness and access in socially disadvantaged communities by offering application support.

Community Engagement & Outreach

- 1) Did you continue outreach to communities once your HAF Program(s) began? Yes
- 2) Please quantify the total amount of funds spent on outreach. \$1,500,000 (inclusive of media buy)
- 3) You identified the community-based organizations and providers of counseling services or legal assistance listed below in your HAF Participant Plan or a previous report. Please indicate whether you have performed outreach to each organization or provider.

Community-Based Organization (CBO)	CBO Type	Was outreach performed?
Latino Economic Development Corporation of Washington D.C.	Community Organization	Yes
Virginia Realtors	Community Organization	Yes
Accomack-Northampton Planning District Commission	Provider	Yes
Appalachian Community Action & Development	Provider	Yes
Blue Ridge Housing Network	Provider	Yes
Catholic Charities of Eastern Virginia, Inc.	Provider	Yes
Norfolk Redevelopment & Housing Authority - HomeNet Homeownership Center	Provider	Yes
Central Virginia Housing Coalition	Provider	Yes
Centro de Apoyo Familiar	Provider	Yes
Child & Family Services of Eastern Virginia d/b/a The Up Center	Provider	Yes
Danville Redevelopment and Housing Authority	Provider	Yes
Hampton Redevelopment Housing Authority	Provider	Yes
Commonwealth Catholic Charities	Provider	Yes
Community Housing Partners	Provider	Yes
Northern Virginia Family Services	Provider	Yes
Cornerstones	Provider	Yes
Piedmont Housing Alliance	Provider	Yes
First Home Alliance	Provider	Yes
James City County	Provider	Yes
Hampton Roads Community Action Program, Inc.	Provider	Yes
Helping Overcome Poverty's Existence (HOPE)	Provider	Yes
Housing Opportunities Made Equal of Virginia, Inc. (HOME)	Provider	Yes
Korean Community Services Center of Greater Washington D.C.	Provider	Yes
New River Community Action, Inc.	Provider	Yes
STOP Inc.	Provider	Yes

Lynchburg Community Action	Provider	Yes
People Incorporated of Virginia	Provider	Yes
Quin Rivers, Inc. dba Thrive Virginia	Provider	Yes
Skyline Community Action Partnership	Provider	Yes
Southeast Rural Community Assistance Project, Inc.	Provider	Yes
Southside Outreach Gap	Provider	Yes
Southside Community Development & Housing Corporation	Provider	Yes
Urban League of Hampton Roads, Inc.	Provider	Yes
Suffolk Redevelopment and Housing Authority	Provider	Yes
Telamon Corporation	Provider	Yes
Total Action Against Poverty D/B/A Total Action for Progress	Provider	Yes
Virginia Cooperative Extension - Prince William County	Provider	Yes
Volunteers of America, Chesapeake, Incorporated	Provider	Yes

4) Did you perform outreach to any community-based organizations or providers of counseling services or legal assistance that are not listed above? If so, list them below.

Community-Based Organization (CBO)	CBO Type	Street Address 1	City	State	Zip Code	Primarily LMI	Addresses Impact of Housing	Outreach Performed During Reporting Period
Accomack Department of Social Services	Provider	22554 Center Pkwy	Accomack	VA	23301	Yes	No	Yes
Accomack-Northampton Planning District Commission	Provider	23372 Front St	Accomack	VA	23301	No	Yes	Yes
Agape Food Pantry	Community-Based Organization	201 Stadium Dr	Chesapeake	VA	23322	No	No	Yes
Albemarle Office of Housing	Provider	401 McIntire Rd	Charlottesville	VA	22902	Yes	Yes	Yes
Albemarle Department of Social Services	Provider	120 7th St NE	Charlottesville	VA	22902	Yes	No	Yes
Albemarle Housing Improvement Program, Inc.	Provider	2127 Berkmar Dr	Charlottesville	VA	22901	Yes	Yes	Yes
American Red Cross - SW VA	Provider	352 Church Ave SW	Roanoke	VA	24016	No	No	Yes
Amherst Habitat for Humanity	Provider	106 E Court St	Amherst	VA	24541	No	Yes	Yes
Appalachian Community Action & Development	Provider	119 Hill St	Jonesville	VA	24263	Yes	No	Yes

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Community-Based Organization (CBO)	CBO Type	Street Address 1	City	State	Zip Code	Primarily LMI	Addresses Impact of Housing	Outreach Performed During Reporting Period
Appalachian COP	Provider	1060 Dragon Rd	Oakwood	VA	24631	No	No	Yes
Appomattox Department of Social Services	Provider	318 Court St	Appomattox	VA	24522	Yes	No	Yes
Appomattox Habitat For Humanity	Provider	9 Oakleigh Ave	Appomattox	VA	24522	No	Yes	Yes
Bath Department of Social Services	Provider	65 Courthouse Hill Rd	Warm Springs	VA	24484	Yes	No	Yes
Bedford Chamber of Commerce	Community-Based Organization	1116 16th St	Beford	VA	47421	No	No	Yes
Bedford Department of Social Services	Provider	119 E Main St	Bedford	VA	24523	Yes	No	Yes
Botetourt Chamber of Commerce	Community-Based Organization	13 W Main St	Fincastle	VA	24090	No	No	Yes
Botetourt County Dept of Social Services	Provider	220 Commons Pkwy	Daleville	VA	24083	Yes	No	Yes
Boys & Girls Club of Central Appalachia	Community-Based Organization	PO Box 1505	Grundy	VA	24614	No	No	Yes
Boys and Girls Club of Virginia Peninsula	Community-Based Organization	11825 Rock Landing Dr	Newport News	VA	23606	No	No	Yes
Brunswick Chamber of Commerce	Community-Based Organization	400 N Main St	Lawrenceville	VA	23868	No	No	Yes
Buchanan Chamber of Commerce	Community-Based Organization	1025 Walnut St Ste A	Grundy	VA	24614	No	No	Yes
Buchanan Lions Club	Community-Based Organization	15898 Lee Hwy Buchanan,	Buchanan	VA	24066	No	No	Yes
Buckingham Department of Social Services	Provider	13360 W James Anderson Hwy	Buckingham Court House	VA	23921	Yes	No	Yes
Buckingham Chamber of Commerce	Community-Based Organization	PO Box 951	Dillwyn	VA	23936	No	No	Yes
Center for Child and Family Services	Provider	2021 Cunningham Dr, Suite 400	Hampton	VA	23666	No	No	Yes

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Community-Based Organization (CBO)	CBO Type	Street Address 1	City	State	Zip Code	Primarily LMI	Addresses Impact of Housing	Outreach Performed During Reporting Period
Central Virginia Legal Aid Society	Provider	101 W Broad St Ste 101	Richmond	VA	23220	Yes	No	Yes
Central Virginia Legal Aid Society - Charlottesville Branch	Provider	1000 Preston Ave Ste B	Charlottesville	VA	22903	Yes	No	Yes
Charlottesville Department of Social Services	Provider	120 7th St NE	Charlottesville	VA	22902	Yes	No	Yes
Charlottesville Redevelopment and Housing Authority	Provider	500 1st St S	Charlottesville	VA	22902	No	Yes	Yes
Chesapeake Redevelopment & Housing Authority	Provider	1468 S Military Hwy	Chesapeake	VA	23320	No	Yes	Yes
Chincoteague Commerce of Chamber	Community-Based Organization	6733 Maddox Blvd	Chincoteague	VA	23336	No	No	Yes
City Community Services Board	Community-Based Organization	225 West Olney Road	Norfolk	VA	23510	Yes	No	Yes
City of Petersburg Department of Social Services	Provider	3811 Corporate Rd	Petersburg	VA	23805	Yes	No	Yes
Clever Communities in Action	Community-Based Organization	3558 Terry Ct	Norfolk	VA	23518	No	No	Yes
Clintwood Kiwanis Club	Community-Based Organization	419 Foxtown Rd	Clintwood	VA	24228	No	No	Yes
Colonial Heights Chamber of Commerce/ Southern Virginia Regional Chamber of Commerce	Community-Based Organization	201 Temple Ave Ste E	Colonial Heights	VA	23834	No	No	Yes
Colonial Heights Chamber of Commerce/ Southern Virginia Regional Chamber of Commerce	Community-Based Organization	201 Temple Ave Ste E	Colonial Heights	VA	23834	No	No	Yes
Commonwealth Catholic Charities - Norton	Provider	507 Park Ave NW	Norton	VA	24273	No	No	Yes
Commonwealth Catholic Charities - Richmond	Provider	1601 Rolling Hills Dr	Richmond	VA	23229	Yes	No	Yes
Community Coalition of Sussex, Virginia	Community-Based Organization	PO Box 502	Stony Creek	VA	23882	Yes	No	Yes
Community Harvest Outreach	Community-Based Organization	5E Roberts Ave	Windsor	VA	23487	No	Yes	Yes

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Community-Based Organization (CBO)	CBO Type	Street Address 1	City	State	Zip Code	Primarily LMI	Addresses Impact of Housing	Outreach Performed During Reporting Period
Community Housing Partners	Provider	448 Depot St NE	Christiansburg	VA	24073	Yes	Yes	Yes
Community Outreach Coalition	Community-Based Organization	4901 Portsmouth Blvd	Portsmouth	VA	23701	Yes	No	Yes
Council of Community Services	Community-Based Organization	502 Campbell Ave SW	Roanoke	VA	24016	Yes	No	Yes
Craig County Department of Social Services	Provider	177 Court St	New Castle	VA	24127	Yes	No	Yes
Crater District Area Agency On Aging	Community-Based Organization	23 Seyler Dr	Petersburg	VA	23805	No	No	Yes
Crossroads Community Services Board	Community-Based Organization	214 Bush River Dr	Farmville	VA	23901	No	No	Yes
Cumberland County Department of Social Services	Provider	1 Courthouse Circle PO Box 110	Cumberland	VA	23040	Yes	No	Yes
Cumberland Mountain Community Service Board	Community-Based Organization	196 Cumberland Rd	Cedar Bluff	VA	24609	No	No	Yes
Cumberland Plateau Planning District Commission	Provider	35 Fox Meadows Dr	Lebanon	VA	24266	Yes	No	Yes
Fluvanna County Department of Social Services	Provider	PC Box 98	Fork Union	VA	23055	Yes	No	Yes
Richmond Department of Social Services	Provider	801 E Main St Ste 3	Richmond	VA	23219	Yes	No	Yes
Dickenson Chamber of Commerce	Community-Based Organization	194 Main St	Clintwood	VA	24228	No	No	Yes
Dinwiddie County Department of Social Services	Provider	14012 Boydton Plank Rd	Dinwiddie	VA	23841	Yes	No	Yes
Dinwiddie Moose Lodge 1993	Community-Based Organization	7212 Boydton Plank Rd	Dinwiddie	VA	23803	No	No	Yes
District 19 Community Services Board - Dinwiddie Office	Community-Based Organization	13900 Courthouse Rd Ste C	Dinwiddie	VA	23841	Yes	No	Yes

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Community-Based Organization (CBO)	CBO Type	Street Address 1	City	State	Zip Code	Primarily LMI	Addresses Impact of Housing	Outreach Performed During Reporting Period
Eastern Shore Area Agency on Aging/Community Action Agency	Provider	5432 Bayside Rd	Exmore	VA	23350	Yes	No	Yes
Eastern Shore Boys and Girls Club	Community-Based Organization	24577 Mary N. Smith Rd	Accomack	VA	23301	No	No	Yes
Eastern Shore of Virginia Habitat For Humanity	Provider	3271 Main St	Exmore	VA	23350	No	Yes	Yes
Eastmont Community Foundation	Community-Based Organization	267 Alleghany Spring Rd, Office 1	Shawsville	VA	24162	No	No	Yes
Emporia Benefits Office	Community-Based Organization	1746 East Atlantic St	Emporia	VA	23847	No	No	Yes
Emporia Greenville Chamber of Commerce	Community-Based Organization	400 Halifax St	Emporia	VA	23847	No	No	Yes
Emporia Redevelopment and Housing Authority (ERHA)	Provider	PO BOX 302 S Main St	Emporia	VA	23847	No	Yes	Yes
Emporia-Greenville Habitat For Humanity	Community-Based Organization	208 E Atlantic St	Emporia	VA	23847	No	Yes	Yes
Faces Food Pantry	Community-Based Organization	482 Commerce Rd	Farmville	VA	23901	No		Yes
Family Crisis Support Services, Inc.	Provider	701 Kentucky Ave SE	Norton	VA	24273	No	Yes	Yes
Family Lifeline	Community-Based Organization	2325 W Broad St	Richmond	VA	23220	No	No	Yes
Farmville Chamber of Commerce	Community-Based Organization	118 N Main St Suite 2	Farmville	VA	23901	No	No	Yes
Farmville Habitat for Humanity	Provider	1512 S Main St	Farmville	VA	23901	No	Yes	Yes
Farmville Jaycee Junior Chamber	Community-Based Organization	PO Box 885	Farmville	VA	23901	No	No	Yes
Farmville Lion's Club	Community-Based Organization	PO Box 128	Farmville	VA	23901	No	No	Yes
Farmville Moose Family Center	Community-Based Organization	1405 Longwood Ave	Farmville	VA	23901	Yes	No	Yes
Floyd Chamber of Commerce	Community-Based Organization	108 West Main St	Floyd	VA	24091	No	No	Yes

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Floyd County Department of Social Services	Provider	120 W Oxford St Ste B	Floyd	VA	24091	Yes	No	Yes
Fluvanna Habitat For Humanity	Provider	105 Crofton Pl Ste 9	Palmyra	VA	22963	No	Yes	Yes
Fluvanna/Louisa Housing Foundation	Provider	144 Resource Ln Ste A	Louisa	VA	23093	No	Yes	Yes
Food Bank of Wise County	Community-Based Organization	5341 Esserville Rd	Norton	VA	24273	No	No	Yes
Foodbank Eastern Shore Branch	Community-Based Organization	800 Tidewater Dr	Norfolk	VA	23504	Yes	No	Yes
Foodbank of Southeastern VA and Eastern Shore	Community-Based Organization	800 Tidewater Dr	Norfolk	VA	23504	No	No	Yes
Franklin County Family Resource Center	Provider	PO Box 188	Rocky Mount	VA	24151	Yes	No	Yes
Franklin County Department of Social Services	Provider	11161 Virgil H Goode Hwy	Rocky Mount	VA	24151	Yes	No	Yes
Franklin Southampton Economic Development, Inc.	Provider	601 N Mechanic St	Franklin	VA	23851	Yes	No	Yes
Franklin-Southampton Area Chamber of Commerce	Community-Based Organization	108 West Third Ave	Franklin	VA	23851	No	No	Yes
Franklin-Southampton Area United Way	Provider	116 N Main St	Franklin	VA	Franklin	Yes	No	Yes
Giles County Chamber of Commerce	Community-Based Organization	203 North Main St	Pearisburg	VA	24134	No	No	Yes
Giles County Rotary Club	Community-Based Organization	n/a	Pearisburg	VA		No	No	Yes
Goodwill of Central and Coastal Virginia	Community-Based Organization	1310 Richmond Rd	Williamsburg	VA	23185	Yes	No	Yes
Goodwill of the Valleys	Community-Based Organization	2502 Melrose Ave NW	Roanoke	VA	24017	Yes	No	Yes
Greater Charlottesville Habitat For Humanity	Provider	967 2nd St SE	Charlottesville	VA	22902	No	Yes	Yes
Greensville/Emporia Department of Social Services	Provider	1748 E Atlantic St	Emporia	VA	23847	Yes	No	Yes
H.O.P.E. Community Services, Inc.	Provider	103 S Main St	Farmville	VA	23901	Yes	No	Yes

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Habitat for Humanity - Charlottesville	Provider	967 2nd St SE	Charlottesville	VA	22902	No	Yes	Yes
Habitat for Humanity Appomattox	Provider	9 Oakleigh Ave	Appomattox	VA	24522	No	Yes	Yes
Habitat for Humanity For Peninsula and Greater Williamsburg	Provider	11011 Warwick Blvd	Newport News	VA	23601	No	Yes	Yes
Habitat for Humanity of Franklin County	Provider	1145 Franklin St	Rocky Mount	VA	24151	No	Yes	Yes
Habitat for Humanity of the New River Valley	Provider	1675 N Franklin St	Christiansburg	VA	24073	No	Yes	Yes
Hampton Department of Social Services	Provider	1320 Lasalle Ave	Hampton	VA	23669	Yes	No	Yes
Hands Across Middlesex	Community-Based Organization	7485 General Puller Hwy	Locust Hill	VA	23092	No	Yes	Yes
Haysi Clinchco Lions Club	Community-Based Organization	n/a	Haysi	VA	24256	No	No	Yes
Haysi Kiwanis	Community-Based Organization	100 Kiwanis Park Rd	Haysi	VA	24256	No	No	Yes
Healthier Communities Coalition of SWVA	Provider	196 Cumberland Rd	Cedar Bluff	VA	24609	Yes	No	Yes
Highland County Department of Social Services	Provider	165 West Main St	Monterey	VA	24465	Yes	No	Yes
Home of VA	Provider	626 E Broad St #400	Richmond	VA	23219	No	Yes	Yes
Prince William County Housing and Community Development	Provider	15941 Donald Curtis Dr Ste 112	Woodbridge	VA	22191	No	Yes	Yes
Independence Resource Center, Inc.	Provider	815 Cherry Ave	Charlottesville	VA	22903	Yes	No	Yes
Isle of Wight Chamber of Commerce	Community-Based Organization	100 Main St	Smithfield	VA	23430	No	No	Yes
Jabez Center of Greater Southside Virginia	Community-Based Organization	602 S Hicks St	Lawrenceville	VA	23868	Yes	No	Yes

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Community-Based Organization (CBO)	CBO Type	Street Address 1	City	State	Zip Code	Primarily LMI	Addresses Impact of Housing	Outreach Performed During Reporting Period
Kiwanis Club of Norton	Community-Based Organization	PO Box 763	Norton	VA	24273	No	No	Yes
Lebanon Housing Authority	Provider	35 Fox Meadow Drive	Lebanon	VA	24266	No	No	Yes
Legal Aid Justice Center	Provider	1000 Preston Ave	Charlottesville	VA	22903	Yes	No	Yes
Legal Aid Society of Eastern Virginia	Provider	125 Saint Pauls Blvd Ste 400	Norfolk	VA	23510	Yes	No	Yes
Legal Aid Works - Tappahannock	Provider	311 Virginia St	Tappahannock	VA	22560	Yes	Yes	Yes
Legal Aid Works - Culpeper	Provider	1200 Sunset Lane	Culpeper	VA	22701	Yes	No	Yes
Legal Aid Works - Fredericksburg	Provider	500 Lafayette Blvd #100	Fredericksburg	VA	22401	Yes	Yes	Yes
Life Changing Community Development Corporation	Provider	410 S Harris St	Blackstone	VA	23824	No	No	Yes
Lunenburg County - Department of Social Services	Provider	11387 Courthouse Rd	Lunenburg	VA	23952	Yes	No	Yes
Manassas Park Community Center	Community-Based Organization	99 Adams St	Manassas Park	VA	20111	No	No	Yes
Manassas Park Housing Counseling Agencies	Provider	100 Park Central Plaza	Manassas Park	VA	20111	No	Yes	Yes
Meals On Wheels Prince Edward	Provider	505 Griffin Blvd	Farmville	VA	23901	Yes	No	Yes
Mecklenburg County Department of Social Services	Provider	301 Billingsley Rd	Charlotte	VA	28211	Yes	No	Yes
Mercy Drops	Community-Based Organization	504 McLean St	Portsmouth	VA	23701	No	No	Yes
Middlesex County Department of Social Services	Provider	2893 General Puller Hwy	Saluda	VA	23149	Yes	No	Yes
Montgomery County Chamber of Commerce	Community-Based Organization	210 Laurel St NE	Christiansburg	VA	24073	No	No	Yes
Montgomery County Department of Social Services	Provider	210 Pepper St Southeast Ste B	Christiansburg	VA	24073	Yes	No	Yes

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Community-Based Organization (CBO)	CBO Type	Street Address 1	City	State	Zip Code	Primarily LMI	Addresses Impact of Housing	Outreach Performed During Reporting Period
Monticello Area Community Action Agency	Provider	1025 Park St	Charlottesville	VA	22901	Yes	No	Yes
Mountain Empire Older Citizens, Inc.	Community-Based Organization	1501 Third Ave East	Big Stone Gap	VA	24219	No	No	Yes
NAACP	Community-Based Organization	PO Box 114	Surry	VA	23883	Yes	No	Yes
Nelson Community Development Foundation	Community-Based Organization	8445 Thomas Nelson Hwy Ste 102	Lovingston	VA	22949	No	Yes	Yes
Nelson Department of Social Services	Provider	203 Front St	Lovingston	VA	22949	Yes	No	Yes
Nelson Pantry	Community-Based Organization	9890 Thomas Nelson Hwy	Lovingston	VA	22949	Yes	No	Yes
New River Valley Community Services	Community-Based Organization	700 University City Blvd	Blacksburg	VA	24060	No	No	Yes
New River Valley Senior Services	Community-Based Organization	6226 University Park Dr, #3100	Fairlawn	VA	24141	No	No	Yes
Northampton County Department of Social Services	Provider	5265 The Hornes	Eastville	VA	23347	Yes	No	Yes
Northern Virginia Family Services	Provider	601 N Vermont St	Arlington	VA	22203	Yes	No	Yes
Norton Department of Social Services	Provider	644 Park Ave PO Box 378	Norton	VA	24273	Yes	No	Yes
Nottoway County Department of Social Services	Provider	288 West Courthouse Rd	Nottoway	VA	23955	Yes	No	Yes
NRV Cares	Community-Based Organization	201 West Main St, Office B1	Christiansburg	VA	24073	No	No	Yes
Pathways VA - Non-profit	Community-Based Organization	1200 W Washington St	Petersburg	VA	23803	No	No	Yes
Pearisburg Lions Club	Community-Based Organization	500 Fort Branch Rd	Pearisburg	VA	24134	No	No	Yes

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Community-Based Organization (CBO)	CBO Type	Street Address 1	City	State	Zip Code	Primarily LMI	Addresses Impact of Housing	Outreach Performed During Reporting Period
Pearisburg Merchants Association	Community-Based Organization	112 Tazewell St	Pearisburg	VA	24134	No	No	Yes
Petersburg Department of Social Services	Provider	3811 Corporate Rd	Petersburg	VA	23805	Yes	No	Yes
Petersburg Redevelopment and Housing Authority	Provider	128 S Sycamore St	Petersburg	VA	23803	No	Yes	Yes
Piedmont Area Veterans Council and Community Resources	Provider	PO Box 872	Farmville	VA	23901	Yes	No	Yes
Piedmont Habitat for Humanity	Provider	1512 S Main St	Farmville	VA	23901	No	Yes	Yes
Piedmont Housing Alliance	Provider	682 Berkmar Cir	Charlottesville	VA	22901	No	Yes	Yes
Piedmont Senior Resources Area Agency on Aging, Inc.	Provider	1413 South Main St	Farmville	VA	23901	No	Yes	Yes
Portsmouth Redevelopment & Housing Authority	Provider	3116 South St	Portsmouth	VA	23707	No	Yes	Yes
Prince Edward Department of Social Services	Provider	115 E 3rd St	Farmville	VA	23901	No	Yes	Yes
Radford Chamber of Commerce	Community-Based Organization	200 3rd Ave, C	Radford	VA	24141	No	No	Yes
Region Ten Community Services Board	Community-Based Organization	1014 E Market St	Charlottesville	VA	22902	Yes	No	Yes
Roanoke Regional Chamber of Commerce	Community-Based Organization	210 S Jefferson Street	Roanoke	VA	24011	No	No	Yes
Saint Timothy Food Pantry	Community-Based Organization	1051 Kempsville Rd	Norfolk	VA	23502	No	No	Yes
Salvation Army - Charlottesville	Provider	207 Ridge St	Charlottesville	VA	22902	Yes	No	Yes
Scott County Chamber of Commerce	Community-Based Organization	190 Beech St, Suite 202	Gate City	VA	24251	No	No	Yes
Second Act Communities	Community-Based Organization	2400 Potters Rd	Virginia Beach	VA	23454	No	No	Yes
Senior Services of Southeastern Virginia	Community-Based Organization	13036 Nike Park Rd	Carrollton	VA	23314	Yes	No	Yes
Shelter for Help in Emergency	Provider	1415 Sachem Pl	Charlottesville	VA	22901	No	No	Yes

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Community-Based Organization (CBO)	CBO Type	Street Address 1	City	State	Zip Code	Primarily LMI	Addresses Impact of Housing	Outreach Performed During Reporting Period
Shining Light Homes	Provider	3300 High St, Suite 5	Portsmouth	VA	23707	No	No	Yes
South Side Community Development Alliance	Provider	308 South Main St B #194	Farmville	VA	23909	Yes	No	Yes
Southampton County Department of Social Services	Provider	PO Box 550	Courtland	VA	23837	Yes	No	Yes
Southampton/Franklin Habitat For Humanity	Provider	109 W. First Ave.	Franklin	VA	23851	No	Yes	Yes
Southern VA Regional Chamber	Community-Based Organization	PO Box 411	Colonial Heights	VA	23834	No	No	Yes
Southwest Virginia Workforce Development Board	Provider	116 S Flannigan Ave, Suite C	Lebanon	VA	24266	No	No	Yes
Stepping Stones Counseling Services	Provider	3217 Western Branch	Chesapeake	VA		Yes	No	Yes
STEPS	Provider	225 Industrial Park Rd	Farmville	VA	23901	Yes	No	Yes
Surry Department of Social Services	Provider	45 School St	Surry	VA	23883	Yes	No	Yes
Sussex Department of Social Services	Provider	20103 Princeton Rd	Stoney Creek	VA	23882	Yes	No	Yes
Tappahannock County Department of Social Services	Provider	772 Richmond Beach Rd	Tappanhanock	VA	22560	Yes	No	Yes
Tazewell County Habitat for Humanity, Inc.	Provider	PO Box 602	Tazewell	VA	24651	Yes	No	Yes
United Way of Greater Richmond and Petersburg	Provider	2001 Maywill St Ste 201	Richmond	VA	23230	Yes	No	Yes
United Way of Southampton	Provider	2515 Walmer Ave	Norfolk	VA	23513	Yes	No	Yes
United Way of Southwest Virginia	Provider	1096 Ole Berry Dr	Abingdon	VA	24210	Yes	No	Yes
United Way of the Virginia Peninsula	Provider	113 Palace Ln F	Williamsburg	VA	23185	Yes	No	Yes
Vinton Chamber of Commerce	Community-Based Organization	118 E Lee Ave	Vinton	VA	24179	No	No	Yes

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Community-Based Organization (CBO)	CBO Type	Street Address 1	City	State	Zip Code	Primarily LMI	Addresses Impact of Housing	Outreach Performed During Reporting Period
Virginia Beach Department of Housing and Neighborhood Preservation	Provider	2401 Courthouse Dr	Virginia Beach	VA	23456	No	Yes	Yes
Virginia Beach Division of Social Services	Provider	801 E. Main St Ste 3	Richmond	VA	23219	Yes	No	Yes
Virginia Department of Health	Provider	109 Governor St	Richmond	VA	23219	Yes	No	Yes
Virginia Department of Social Services	Provider	201 Sharp St Ste 100	Lawrenceville	VA	23970	Yes	No	Yes
Virginia Department of Veteran Services	Provider	101 North 14th St, 17th Floor	Richmond	VA	23219	No	No	Yes
Virginia Eastern Shore Economic Empowerment & Housing Corporation	Provider	PO Box 1413	Exmore	VA	23350	No	Yes	Yes
Virginia Legal Aid Society Farmville	Provider	217 East Third St	Farmville	VA	23901	Yes	No	Yes
Virginia NAACP	Community-Based Organization	401 Gainsboro Rd NW	Roanoke	VA	24016	Yes	No	Yes
Virginia Peninsula Food Bank	Community-Based Organization	2401 Aluminum Ave	Hampton	VA	23661	Yes	No	Yes
Vittles for Vets	Community-Based Organization	7757 Walker Farms Dr	Radford	VA	24141	No	No	Yes
Volunteer Hampton Roads	Provider	101 W Main St, Ste 800	Norfolk	VA	23510	No	No	Yes
West Petersburg & Vicinity Awareness	Community-Based Organization	25720 Greenville Ave	Petersburg	VA	23803	No	No	Yes
Wise Chamber of Commerce	Community-Based Organization	765 Park Ave NW	Norton	VA		No	No	Yes
Wise County Government	Community-Based Organization	2401 Aluminum Ave	Hampton	VA		Yes	No	Yes
Women's Resource Center	Community-Based Organization	1217 Grove Ave	Radford	VA	24141	Yes	No	Yes

Community-Based Organization (CBO)	CBO Type	Street Address 1	City	State	Zip Code	Primarily LMI	Addresses Impact of Housing	Outreach Performed During Reporting Period
YMCA of Central Virginia	Community-Based Organization	626 Church St	Lynchburg	VA	24504	Yes	No	Yes
YMCA of the Virginia Peninsulas	Community-Based Organization	41 Old Oyster Point Rd Ste c	Newport News	VA	23602	Yes	No	Yes
YMCA of Virginia's Blue Ridge	Community-Based Organization	520 Church Ave. SW	Roanoke	VA	24016	Yes	No	Yes
York Department of Social Services	Community-Based Organization	301 Goodwin Neck Rd	Yorktown	VA	23692	Yes	No	Yes
YWCA - NE TN and SW VA	Community-Based Organization	106 State St	Bristol	VA	37620	Yes	No	Yes

Performance Goals

Program Element Design: Mortgage payment assistance

Goal Title	Goal Description	Metric of Success	Status	Actual Measurable Results	Narrative Description and Comments
Mortgage Payment Assistance Total	Total Number of Homeowners Assisted	Assist 3,000 homeowners	On Track	1355	The Program has approved and disbursed Mortgage Payment Assistance Funds for 1,355 of the projected goal of 3,000 homeowners.
Mortgage Payment Assistance for 100% AMI	Number of homeowners assisted at or below 100% AMI	Assist at least 1,500 homeowners at 100% AMI or below	On Track	1345	The Program has approved and disbursed Mortgage Payment Assistance Funds for 1,345 of the projected goal of 1,500 homeowners at or below 100% AMI.
Mortgage Payment Assistance for SDI	Number of socially disadvantaged homeowners assisted	Assist at least 1,500 socially disadvantaged homeowners	On Track	475	The Program has approved and disbursed Mortgage Payment Assistance Funds for 475 of the projected goal of 1,500 socially disadvantaged homeowners.
Mortgage Payment Assistance Provided	Total dollar amount of mortgage payment assistance provided	Commit \$65M dollars of mortgage payment assistance	On Track	\$19,779,988.94	The Program has disbursed a total of \$19,779,988.94 in Mortgage Payment Assistance of the \$65M goal.
Mortgage Payment Assistance Amount for 100% AMI	Dollar value provided to homeowners at or below 100% AMI	\$32.5M dollars to 100% AMI or below	On Track	\$19,554,134.25	The Program has disbursed a total of \$19,554,134.25 of the \$32.5M goal in Mortgage Payment Assistance Funds for applicants at or below the 100% AMI.
Mortgage Payment Assistance Amount for SDI	Dollar value provided to socially disadvantaged homeowners.	\$32.5 dollars to socially disadvantaged	On Track	\$7,383,355.70	The Program has disbursed a total of \$19,779,988.94 of the \$32.5M goal in Mortgage Payment Assistance Funds for socially disadvantaged homeowners.
Mortgage Payment Assistance Turnaround Time	Number of days spent to provide assistance	Average of 60 days or less to provide assistance	On Track	54	The program has taken an average of 54 days to provide Mortgage Payment Assistance.

Note: All mortgage payment assistance goals will continue for next year.

Program Element Design: Mortgage reinstatement

Goal Title	Goal Description	Metric of Success	Status	Actual Measurable Results	Narrative Description and Comments
Mortgage Reinstatement Total	Number of mortgages reinstated	Assist 6,400 homeowners	On Track	2105	The Program has approved and disbursed Mortgage Reinstatement Funds for 2,105 homeowners of the projected goal of 6,400.
Mortgage Reinstatement for 100% AMI	Number of homeowners at or below 100% AMI assisted	Assist at least 3,200 homeowners at 100% AMI or below	On Track	2003	The Program has approved and disbursed Mortgage Reinstatement Funds for 2,003 homeowners of the projected goal of 3,200 homeowners at or below 100% AMI.
Mortgage Reinstatement for SDI	Number of socially disadvantaged homeowners assisted	Assist at least 3,200 socially disadvantaged homeowners	On Track	607	The Program has approved and disbursed Mortgage Reinstatement Funds for 607 homeowners of the projected goal of 3,200 socially disadvantaged homeowners.
Mortgage Reinstatement Assistance Provided	Dollar value paid for mortgage reinstatement	Commit \$115M dollars of mortgage reinstatement	On Track	\$24,377,938.18	The Program has disbursed a total of \$24,377,938.18 in Mortgage Reinstatement Funds of the \$115M goal.
Mortgage Reinstatement Amount for 100% AMI	Dollar value provided to homeowners at or below 100% AMI	\$57.5M dollars to 100% AMI or below	On Track	\$23,045,691.43	The Program has disbursed a total of \$23,045,691.43 of the \$57.5M goal in Mortgage Reinstatement Funds for applicants at or below the 100% AMI.
Mortgage Reinstatement Amount for SDI	Dollar value provided to socially disadvantaged homeowners	\$57.5M dollars to socially disadvantaged	On Track	\$7,926,201.20	The Program has disbursed a total of \$7,926,201.20 of the \$57.5M goal in Mortgage Reinstatement Funds for socially disadvantaged homeowners.
Mortgage Reinstatement Turnaround Time	Number of days spent to provide assistance	Average of 60 days or less to provide assistance	On Track	59.5	The program has taken an average of 59.5 days to provide Mortgage Reinstatement Assistance.

Note: All mortgage reinstatement goals will continue for next year.

Program Element Design: Payment assistance for homeowner's insurance

Goal Title	Goal Description	Metric of Success	Status	Actual Measurable Results	Narrative Description and Comments
Payment Assistance Insurance Total	Total number of homeowners assisted	Assist 1200 homeowners	On Track	3	The Program has approved and disbursed Homeowners Insurance Assistance Funds for 3 homeowners of the projected goal of 1,200.
Payment Assistance Insurance for 100% AMI	Number of homeowners assisted at or below 100% AM	Assist at least 600 homeowners at 100% AMI or below	On Track	3	The Program has approved and disbursed Homeowners Insurance Assistance Funds for 3 homeowners of the projected goal of 600 homeowners at or below 100% AMI.
Payment Assistance Insurance for SDI	Number of socially disadvantaged homeowners assisted	Assist at least 600 socially disadvantaged homeowners	On Track	2	The Program has approved and disbursed Homeowners Insurance Assistance Funds for 2 homeowners of the projected goal of 600 socially disadvantaged homeowners.
Payment Assistance Insurance Provided	Total dollar amount of insurance payment assistance provided	Commit \$8M dollars of homeowner's or other property insurance payment assistance	On Track	\$8,604.97	The Program has disbursed a total of \$8,604.97 in Homeowners Insurance Assistance Funds of the \$8M goal.
Payment Assistance Insurance Amount for 100% AMI	Dollar value provided to homeowners at or below 100% AMI	\$4M dollars to 100% AMI or below	On Track	\$8,604.97	The Program has disbursed a total of \$8,604.97 of the \$4M goal in Homeowners Insurance Assistance Funds for applicants at or below the 100% AMI.
Payment Assistance Insurance Amount for SDI	Dollar value provided to socially disadvantaged homeowners	\$4M dollars to socially disadvantaged	On Track	\$2,334.25	The Program has disbursed a total of \$2,334.25 of the \$4M goal in Homeowners Insurance Assistance Funds for socially disadvantaged homeowners.
Payment Assistance Insurance Turnaround Time	Number of days spent to provide assistance	Average of 60 days or less to provide assistance	On Track	57	The program has taken an average of 57 days to provide Homeowners Insurance Assistance.

Note: All payment assistance for homeowner's insurance goals will continue for next year.

Program Element Design: Payment assistance for homeowner’s association fees or liens, condominium association fees, or common charges

Goal Title	Goal Description	Metric of Success	Status	Actual Measurable Results	Narrative Description and Comments
HOA Payment Assistance Total	Total number of homeowners assisted	Assist 1200 homeowners	On Track	64	The Program has approved and disbursed HOA, HCO and other Common Fees Assistance Funds for 64 homeowners of the projected goal of 1,200.
HOA Payment Assistance for 100% AMI	Number of homeowners assisted at or below 100% AMI	Assist at least 600 homeowners at or below 100% AMI	On Track	64	The Program has approved and disbursed HOA, HCO and other Common Fees Assistance Funds for 64 homeowners of the projected goal of 600 homeowners at or below 100% AMI.
HOA Payment Assistance for SDI	Number of socially disadvantaged homeowners assisted	Assist at least 600 socially disadvantaged homeowners	On Track	31	The Program has approved and disbursed HOA, HCO and other Common Fees Assistance Funds for 31 homeowners of the projected goal of 600 socially disadvantaged homeowners.
HOA Payment Assistance Provided	Total dollar amount of home ownership cost assistance provided	Commit \$8M dollars of homeowner, condominium, association payment assistance	On Track	\$164,825.48	The Program has disbursed a total of \$164,825.48 in HOA, HCO and other Common Fees Assistance Funds of the \$8M goal.
HOA Payment Assistance Amount for 100% AMI	Dollar value provided to homeowners at or below 100% AMI	\$4M dollars to 100% AMI or below	On Track	\$164,825.48	The Program has disbursed a total of \$164,825.48 of the \$4M goal in HOA, HCO and other Common Fees Assistance Funds for applicants at or below the 100% AMI.
HOA Payment Assistance Amount for SDI	Dollar value provided to socially disadvantaged homeowners	\$4M dollars to socially disadvantaged	On Track	\$92,674.57	The Program has disbursed a total of \$92,674.57 of the goal of \$4M in HOA, HCO and other Common Fees Assistance Funds for socially disadvantaged homeowners.
HOA Payment Assistance Turnaround Time	Number of days spent to provide assistance	Average of 60 days or less to provide assistance	Not on Track	99.6	The program has taken an average of 99.6 days to provide HOA, HCO and other Common Fees Assistance.

Note: All payment assistance for homeowner’s association fees or liens, condominium association fees, or common charges goals will continue for next year.

Program Element Design: Payment assistance for down payment assistance loans provided by nonprofit or government entities

Goal Title	Goal Description	Metric of Success	Status	Actual Measurable Results	Narrative Description and Comments
Down Payment Assistance Total	Total number of homeowners assisted	Assist 1200 homeowners			NO PROGRAM DATA TO REPORT
Down Payment Assistance for 100% AMI	Number of homeowners assisted at or below 100% AM	Assist at least 600 homeowners at or below 100% AMI			NO PROGRAM DATA TO REPORT
Down Payment Assistance for SDI	Number of socially disadvantaged homeowners assisted	Assist at least 600 socially disadvantaged homeowners			NO PROGRAM DATA TO REPORT
Down Payment Assistance Provided	Total dollar amount of assistance provided	Commit \$8M dollars of mortgage payment assistance for second mortgage down payment assistance loan			NO PROGRAM DATA TO REPORT
Down Payment Assistance Amount for 100% AMI	Dollar value provided to homeowners at or below 100% AMI	\$4M dollars to 100% AMI or below			NO PROGRAM DATA TO REPORT
Down Payment Assistance Amount for SDI	Dollar value provided to socially disadvantaged homeowners	\$4M dollars to socially disadvantaged			NO PROGRAM DATA TO REPORT
Down Payment Assistance Turnaround Time	Number of days spent to provide assistance	Average of 60 days or less to provide assistance			NO PROGRAM DATA TO REPORT

Note: No program data to report on whether payment assistance for down payment assistance loans provided by nonprofit or government entities goals will continue for next year.

Program Element Design: Payment assistance for delinquent property taxes to prevent homeowner tax foreclosures

Goal Title	Goal Description	Metric of Success	Status	Actual Measurable Results	Narrative Description and Comments
Property Tax Payment Assistance Total	Total number of homeowners assisted	Assist 2000 homeowners	On Track	25	The Program has approved and disbursed Property Tax Assistance Funds for 25 homeowners of the projected goal of 2,000.
Property Tax Payment Assistance for 100% AMI	Number of homeowners assisted at or below 100% AMI	Assist at least 1000 homeowners at or below 100% AMI	On Track	25	The Program has approved and disbursed Property Tax Assistance Funds for 25 homeowners of the projected goal of 1,000 homeowners at or below 100% AMI.
Property Tax Payment Assistance for SDI	Number of socially disadvantaged homeowners assisted	Assist at least 1000 socially disadvantaged homeowners	On Track	7	The Program has approved and disbursed Property Tax Assistance Funds for 7 homeowners of the projected goal of 1,000 socially disadvantaged homeowners.
Property Tax Payment Assistance Provided	Total dollar amount of property tax assistance provided	Commit \$11M dollars of homeowner, condominium, association payment assistance	On Track	\$119,827.79	The Program has disbursed a total of \$119,827.79 in Property Tax Assistance Funds of the \$11M goal.
Property Tax Payment Assistance Amount for 100% AMI	Dollar value provided to homeowners at or below 100% AMI	\$5.5M dollars to LMI	On Track	\$119,827.79	The Program has disbursed a total of \$119,827.79 of the \$5.5M goal in Property Tax Assistance Funds for applicants at or below 100% AMI.
Property Tax Payment Assistance Amount for SDI	Dollar value provided to socially disadvantaged homeowners	\$5.5M dollars to socially disadvantaged	On Track	\$24,964.92	The Program has disbursed a total of \$24,964.92 of the \$5.5M goal in Property Tax Assistance Funds for socially disadvantaged homeowners.
Property Tax Payment Assistance Turnaround Time	Number of days spent to provide assistance	Average of 60 days or less to provide assistance	On Track	56.5	The program has taken an average of 56.5 days to provide Property Tax Assistance.

Note: All payment assistance for delinquent property taxes to prevent homeowner tax foreclosures goals will continue for next year.

Methods of Targeting

1) Please provide an update on your targeting plan including challenges, successes, etc.

Since day one, VMRP has remained committed to reaching vulnerable Virginia homeowners who fall below the 100% Area Median Income or U.S. Median Income, whichever is greater. To date, out of the **5,945** applicants served, **5,822 (97.58%)** of the applicants are within this standard.

In an effort to execute an effective marketing campaign that broadly reached Virginians across the Commonwealth, a **statewide media buy** was launched (and is ongoing through November 2022). Three audiences were targeted for this campaign **a)** homeowners with incomes equal to or less than 150% of the area median income (AMI), **b)** homeowners with incomes equal to or less than 100% of the median income of the United States, and **c)** socially disadvantaged individuals with the target AMI per Treasury guidance. Digital media including programmatic banner ads, rich media digital units, Connected TV, paid search, and paid social targeted high risk zip codes and counties ran as "always on" campaign elements, providing consistent awareness and messaging to target audiences. A focus was placed on multicultural and diverse audiences through both advanced third-party data targeting its reach to African American, Hispanic and Asian homeowners on mobile devices and by running English and Spanish rich media ad units and paid social ads. Offline and awareness-based media tactics such as radio, out of home, streaming audio, and broadcast television were flighted to maximize budget and reach audiences at times when they are more likely to hear or see the messaging. Radio and broadcast cable station and dayparts were selected based on reach and projected target audience penetration, as well as coverage of counties with high concentrations of at-risk individuals.

To better reach homeowners with limited or no access to the internet **or** with other limitations that may impact their ability to hear about the VMRP through traditional channels, program staff planned, coordinated, and executed a mobile outreach campaign focused on communities located within **131 ZIP Codes** identified as being home to the Commonwealth's high and significant loan risk communities in the VMRP Needs Assessment. A variety of factors affected the selection of counties visited and locations secured to conduct outreach, including but not limited to proximity to a VMRP intake center, population, partner amenability and ability to host VMRP, and current application data. A total of **26** mobile outreach events were completed to provide on-site application assistance and general program awareness to communities and partners. This boots-on-the-ground tactic was essential in further growing the program's local footprint, advancing trust building, and providing our staff the opportunity to visit and connect with community-based organizations while on-site to heighten awareness of the VMRP and solicit their support in amplifying the program's call to action: **mortgage relief is here, apply now.**

A **pilot direct mail campaign** was also launched to further increase opportunities to reach homeowners where they are. Through this campaign, the program completed a postcard mailer to **5,000** Virginia households with household incomes at or less than \$99,000 that were **a)** located in high-risk zip codes with at least 50% or higher population considered socially disadvantaged and **b)** located in Southwest Virginia rural communities located in Lee, Wise, Dickenson, and Buchanan Counties - representing more rural parts of Virginia without access to the internet. In addition, the VMRP team conducted webinars and engaged community-based organizations, servicers, and other partners to raise awareness of the program and its benefits to homeowners in need. Our outreach team also worked with several mortgage providers to conduct webinars and to provide information directly to their delinquent borrowers.

2) Is the targeting plan put forth in the HAF Plan achieving the desired results?

Through the proposed targeting included in the Virginia HAF Plan and executed to date, the VMRP Outreach team was equipped to narrow down in-person outreach efforts to better allocate additional program resources to reach homeowners where they are. These additional program resources included the comprehensive media buy and the direct mail campaign.

As of September 30th, the campaign has delivered over 48MM digital impressions across the state, resulting in 162,000 clicks through to the campaign website. In fact, the click through rate (CTR) is 0.33%, well above industry averages for digital ads (desktop ranges from 0.05-0.08% and mobile at 0.20%). As demonstrated in our application numbers and noted below, our targeted outreach has demonstrated success noting that out of the **5,945** applicants served as of the time of this report, **5,822 (97.58%)** fall within our target population.

Best Practices & Coordination

1) Have you coordinated with any of these agencies? (FHA, VA, USDA, GSE's, State or Local Agencies that hold mortgage portfolios)

VMRP staff attend and regularly participate in collaborative industry meetings with these agencies hosted by the National Council of State Housing Agencies (NCSHA). In addition, the USDA is an executed servicer with the VAHAF Program. The VMRP outreach team also engaged and shared information with the Virginia's Department of Veteran Services as well as various community-based organizations that work directly with veterans.

2) Have you coordinated with servicers?

The VMRP has coordinated with 370 servicers and has received signed and executed Collaboration Agreements with 325 of them to promote a standardized working relationship. An agency-to-Servicer agreement facilitates standard practices and boundaries which allows the program to work with Servicers that have a high volume of borrowers who apply to the program. Additionally, the VMRP has been in constant contact with Servicers for onboarding to the CDF process and use of CDF Transmissions to validate debt. Out of the full population of current servicers (370), 318 (86%) have already been credentialed to participate in CDF transmissions. Ongoing training and troubleshooting is also available to any Servicers with ongoing questions or issues.

Understanding that not all servicers can participate in this way, the VMRP has identified and implemented alternative processes in the event the preferred Common Data File cannot be implemented to accommodate to servicer needs, and more importantly, to provide some flexibility to ensure approved funds can be disbursed quickly and efficiently on behalf of VMRP applicants. These processes include CDF-Lite and the uncooperative process.

Several servicers also connected with us to collaborate on direct outreach and engagement with their delinquent borrowers. Working with these servicers, we provided information for inclusion in newsletters, direct mail, billing statements and online payment portals as well as participated in or provided information for webinars with their delinquent borrowers. These servicers include Wells Fargo, Freedom Mortgage and Lakeview.