

**The New Mexico Department of Veterans Services**

**Michelle Lujan Grisham** *Governor*

**Sonya L. Smith** *Cabinet Secretary*

**Deadline Approaching for the Ending of the Temporary Ban on Evictions Due to COVID-19 Hardhips**

**WASHINGTON—**The U.S. Department of Veterans Affairs (VA) and the New Mexico Department of Veterans Services is reminding veterans of the upcoming end of a temporary ban enacted during the COVID-19 pandemic to halt evictions.

On Saturday, July 31, the extension of the national eviction moratorium — the temporary ban on evictions implemented during the coronavirus pandemic by the Centers for Disease Control and Prevention (CDC) — will end. This change will impact Americans, including veterans, across the country who live in communities without local eviction moratoriums in place.

VA is ready to assist veterans facing housing crises by directing them to the Consumer Financial Protection Bureau's Rental Assistance Finder or appropriate VA programs.

Below are details on resources and services available for veterans who are at an increased risk of eviction due to the expiration of temporary renter protections.

The article links to the following website, which includes details about eviction assistance, homeless prevention, and rapid rehousing resources: [www.va.gov/HousingResources](https://nam11.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.va.gov%2FHousingResources&data=04%7C01%7Cthomas.palladino%40tvc.texas.gov%7C04f48750e9fe4cd39fca08d952c39540%7C5935a12b0126410885c8167d8c3fda6e%7C0%7C0%7C637631822264642672%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=ujOcz7LQXMgJNfv7wCp18QY8vNrsaf%2BEohefmpFAsEU%3D&reserved=0).

If you or a veteran you know needs immediate housing assistance as the eviction moratorium expires, please call the National Call Center for Homeless Veterans at

1-877-4AID VET or (877) 424-3838. Calls are answered 24 hours a day, 7 days a week.

**VA Announces New Options to Help Veterans Avoid Foreclosure**

VA is also 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.

This new option is part of the [Biden-Harris administration’s expanded, government-wide effort](https://www.whitehouse.gov/briefing-room/statements-releases/2021/07/23/fact-sheet-biden-administration-announces-additional-actions-to-prevent-foreclosures/) to help homeowners retain their homes as they weather the economic challenges resulting from the ongoing pandemic.

Under the COVID-19 refund modification, VA can purchase a veteran’s past due payments and amounts of unpaid principal, depending on how much assistance is necessary, subject to certain limits. loan servicers also modify the loan. These efforts help ensure that the veteran can afford future mortgage payments.

“The COVID-19 refund modification provides veterans a lasting and affordable solution to keeping their homes and avoiding foreclosure,” said VA Secretary Denis McDonough. “As our country recovers and rebuilds from the economic devastation brought on by the pandemic, VA and the Biden-Harris administration continue to make every effort to help veterans keep a roof over their head as they get back on their feet.”

As with VA’s [COVID-19 partial claim option](https://www.benefits.va.gov/HOMELOANS/partial_claim.asp), a veteran’s deferred indebtedness from a COVID-19 refund modification will be established as a junior lien. The junior lien will not accrue interest; will not require monthly payments; and will only become due when the property is sold, the guaranteed loan is paid off, or the guaranteed loan is refinanced.

Veterans can get a COVID-related forbearance through Sept. 30, 2021.

To learn more about this new option visit [VA's Home Loan Program](https://www.benefits.va.gov/HOMELOANS/resources_circulars.asp) or call (877)-827-3702.

**The New Mexico Department of Veterans Services**

The New Mexico Department of Veterans Services (DVS) provides support and services to New Mexico’s 151,000 veterans an military service, with the respect and gratitude befitting someone who has served our country. We strive every day to live up to our agency’s official motto: *Serving Those Who Served.* For help here in New Mexico, contact us at (505) 383-2400 or nmdvs.info@stad their families. DVS treats every veteran, regardless of their rank achieved duringte.nm.us to be put in touch with a DVS veterans service officer who can help you and your family.

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