

**Extended Foreclosure and Eviction Relief for Borrowers Affected by
COVID-19**

1. Background and Purpose. Under chapter 37 of title 38, United States Code, and Executive Orders related to the COVID-19 national emergency, VA has taken numerous steps to help Veterans who are experiencing financial hardships, directly or indirectly, as a result of the COVID-19 pandemic. The purpose of this Circular is to extend foreclosure and eviction relief on properties secured by VA-guaranteed loans, including those previously secured by VA-guaranteed loans but currently in VA's Real Estate Owned (REO) portfolio.

2. Moratorium on Foreclosure and Eviction. Due to the ongoing COVID-19 national emergency and its impact on Veteran borrowers, all properties secured by VA-guaranteed loans, including those previously secured by VA-guaranteed loans but currently in VA's REO portfolio, are subject to a moratorium on foreclosure and eviction through March 31, 2021. Except with respect to a vacant or abandoned property, the moratorium applies to the initiation of foreclosures, the completion of foreclosures in process, and evictions.

3. Rescission: This Circular is rescinded April 1, 2021.

By Direction of the Under Secretary for Benefits

Jeffrey F. London
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