

Approving Forbearance Requests for Borrowers Affected by COVID-19

1. Background and Purpose. VA remains firmly committed to assisting borrowers who experience financial hardship due, directly or indirectly, to the COVID-19 pandemic. This Circular provides an update regarding the period during which servicers should approve borrower requests for COVID-related forbearance. This Circular also provides an update regarding the completion of COVID-related forbearance periods. These updates are necessary given the extended duration of the pandemic.
2. Timeframe to Request Forbearance. For borrowers who have not received a COVID-related forbearance as of the date of this Circular, servicers should approve requests from such borrowers provided that the borrower makes the request during the National Emergency Concerning the Novel Coronavirus Disease 2019 (COVID-19) Pandemic.
3. Completion of Forbearance Periods. VA expects that all COVID-related forbearances will end not later than September 30, 2022.
4. Rescission. This Circular is rescinded October 1, 2022.

By Direction of the Under Secretary for Benefits

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Distribution: CO: RPC 2024
SS (26A1) FLD: VBAFS, 1 each (Reproduce and distribute based on RPC 2024)