

Extended Foreclosure and Eviction Relief

1. Background and Purpose. Under Executive Order 13945, Section 2, of August 8, 2020, it is the policy of the United States to minimize, to the greatest extent possible, residential foreclosures and evictions during the ongoing COVID-19 national emergency. 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 February 28, 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. This Circular replaces the following Circulars: 26-20-18: Extended Foreclosure Moratorium for Borrowers Affected by COVID-19; 26-20-22: Extended Foreclosure Moratorium for Borrowers Affected by COVID-19; 26-20-23: Extended Eviction Moratorium for Borrowers Affected by COVID-19; 26-20-29: Extended Eviction Moratorium for Borrowers Affected by COVID-19; 26-20-30: Extended Foreclosure Moratorium for Borrowers Affected by COVID-19.

4. Rescission: This Circular is rescinded October 1, 2021.

By Direction of the Under Secretary for Benefits

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