Phase I

* Blanket moratorium on evictions for non-payment of rent through December 31, 2020
  + Prohibits “any action to obtain possession of a dwelling unit”
  + Exception: if tenant refuses to apply for RMRP assistance
* If rent not paid on time, housing provider must send written notice of total amount due and owed and offer tenant the option of a payment plan if they have experienced financial hardship due to the pandemic
  + To qualify for payment plan, tenant must provide signed statement affirming that they have suffered financial hardship due to pandemic
  + Total amount owed due in equal installments over the lesser of six months or the remaining lease term
  + Late fees may not be assessed
  + Moratorium on eviction for non-payment of rent through December 31, 2020 still applies in event tenant fails to make rent payment or pay installments under payment plan
* If rent not paid on time, housing provider must also provide written notice informing tenant of RMRP and Virginia 2-1-1.
* Housing provider must apply for RMRP assistance on tenant’s behalf or cooperate with tenant’s application. Moratorium on eviction for non-payment of rent through December 31, 2020 still applies in event tenant fails to qualify for assistance.

Phase II

* After January 1, 2020 through the end of the declared state of emergency, housing providers may only pursue eviction after taking the following steps:
  + If rent not paid on time, housing provider must send written notice of total amount due and owed and offer tenant the option of a payment plan if they have experienced financial hardship due to the pandemic.
    - To qualify for payment plan, tenant must provide signed statement affirming that they have suffered financial hardship due to pandemic
    - Total amount owed due in equal installments over the lesser of six months or the remaining lease term
    - Late fees may not be assessed
    - Housing provider may move to take possession of the unit if the tenant fails to make installments under payment plan within 14 days of due date, provided that the housing provider has sent a 14-day pay-or-quit notice
  + If rent not paid on time, housing provider must also provide written notice informing tenant of RMRP and Virginia 2-1-1.
  + Housing provider must apply for RMRP assistance on tenant’s behalf or cooperate with tenant’s application.
    - Housing provider may move to take possession of the unit if the tenant refuses to apply for RMRP assistance or fails to receive written approval of their application within 45-days for an initial application or 14-days for as subsequent application, or if funds are no longer available
* Housing providers who report directly to a consumer reporting agency must report accounts as “current” when under a payment plan