



**U.S. Department of Veterans Affairs**  
Veterans Benefits Administration

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## **Assistance with Delinquent Home Loans**

### **Overview**

The Department of Veterans Affairs (VA) aims to help Veterans retain their homes or avoid foreclosure. If you are struggling to make your mortgage payments, speak with a VA loan servicer as soon as possible. Contact your nearest regional loan center to explore your options. Call 877-827-3702 or visit [www.benefits.va.gov/HOMELOANS/contact\\_rlc\\_info.asp](http://www.benefits.va.gov/HOMELOANS/contact_rlc_info.asp).

### **Options to Avoid Foreclosure**

The following options can help borrowers avoid foreclosure:

- **Repayment plan:** This option involves making regular installments, plus part of the missed payment.
- **Special forbearance:** This option stalls foreclosure to allow time to repay the missed installments.
- **Loan modification:** This option provides a fresh start by creating a new payment schedule that includes the missed payments.
- **Additional time to arrange a private sale:** This option delays foreclosure to allow a sale to close if it will pay off the loan.
- **Short sale:** This option allows the borrower to sell their home for less than what is needed to pay off the loan.
- **Deed-in-lieu of foreclosure:** This option prevents foreclosure by instead giving the servicer a deed to the property.

For more information on VA assistance that may be available, visit [www.benefits.va.gov/homeloans/veteran\\_borrowers.asp](http://www.benefits.va.gov/homeloans/veteran_borrowers.asp).

SCRA may:

- Provide lower interest rates
- Prevent foreclosure
- Prevent eviction

If you have questions, contact your nearest VA loan technician at 877-827-3702.

## **Veterans With VA-Guaranteed Home Loans**

Loan servicers are responsible for resolving loan defaults. This is why it is crucial for borrowers to contact their servicer as soon as possible. If the servicer is unable to help the Veteran, VA loan technicians can step in. They can help explore your options to avoid foreclosure.

If you have a VA-guaranteed home loan, call 877- 827-3702 to reach your nearest regional loan office. Loan technicians are standing by prepared to help.

## **Veterans with Non-VA-Guaranteed Home Loans**

If you are having trouble making your payments and have a conventional or FHA loan, VA does not have the legal authority to intervene on your behalf. You need to contact your servicer as soon as possible. However, a VA loan technician can still provide advice on your options. Visit [www.benefits.va.gov/homeloans/veteran\\_borrowers.asp](http://www.benefits.va.gov/homeloans/veteran_borrowers.asp) or call 877-827-3701 to learn more.

## **National Call Center for Homeless Veterans**

If you are a Veteran facing homelessness, call 877-4AID-VET or visit [www.va.gov/HOMELESS/NationalCallCenter.asp](http://www.va.gov/HOMELESS/NationalCallCenter.asp) for immediate help.

## **Other Assistance**

The Department of Housing and Urban Development (HUD) also offers assistance to homeowners. HUD sponsors local housing counseling agencies. To find an approved agency in your area, visit [apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm) or call 800-569-4287.