

Late on your bills due to the pandemic?

Vermont's Homeowner Assistance Program

has grants for eligible homeowners



WHAT IS THE HOMEOWNER ASSISTANCE PROGRAM (HAP)?

Vermont Housing Finance Agency (VHFA) is accepting applications from homeowners who are behind on their housing expenses due to the COVID-19 pandemic. HAP is funded by the federal American Rescue Plan Act. Applications will be accepted over a multi-year period.

WHAT EXPENSES CAN HAP COVER?

The program can cover missed payments on mortgages, utilities (water/sewer, electricity, home heating), property taxes, and homeowner or condominium association fees.

WHO IS ELIGIBLE?*

- Meet income eligibility requirements.
- Own a home in Vermont and live in it as your primary residence.
- Experienced a financial hardship associated with the coronavirus pandemic after January 21, 2020.

*Other eligibility requirements may apply. Visit vermonthap.vhfa.org for more details.

A separate rental assistance program is available through the Vermont State Housing Authority at erap.vsha.org.

WHAT IF I AM APPROVED?

Submitting an application does not guarantee assistance. If you are approved, a one-time payment will be made directly to the service provider. Assistance is provided as a grant, which does not need to be repaid.

The VT Homeowner Assistance Program is being supported, in whole or in part, by federal award number HAFP-0040 awarded to the State of Vermont by the US Department of the Treasury



Learn more at vermonthap.vhfa.org or call (833) 221-4208