

Late on your bills due to the pandemic?

Vermont's Homeowner Assistance Program

has grants for eligible homeowners



Learn more at vermonthap.vhfa.org

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Vermont Housing Finance Agency



Vermont's Homeowner Assistance Program opened January 24, 2022

Vermont Housing Finance Agency (VHFA) is now accepting applications from Vermont homeowners who are behind on their housing expenses due to the COVID-19 pandemic. Funded through the Federal American Rescue Plan Act, the Vermont Homeowner Assistance Program provides grants for eligible Vermont homeowners for missed payments on their mortgage, utilities (water/sewer, electricity, home heating), property taxes, and homeowner's or condominium association fees. The program is restricted to expenses related to a homeowner's primary home (other eligibility criteria apply).

General Criteria To be eligible, Vermont homeowners must:

- Have experienced a financial hardship after January 21, 2020 related to the Covid-19 pandemic;
- Have income equal to or less than 150% area median income, as published by VHFA based on household size (assistance will be prioritized for those with income equal to or less than 100% of area median income, as published by VHFA based on household size, and for Historically Underserved Populations), and income limits may be reduced to meet the requirement that 60% of all HAF grants be made to household with incomes less than or equal to the area median income, as published by VHFA based on household size);
- Own and occupy as a primary residence the property for which assistance is sought; and
- Submit a hardship affidavit as explanation of a material reduction of household income or material increase in household expenses.

If applicants are approved, payments will be made directly to service providers. To learn more and apply, visit vermonthap.vhfa.org or call (833) 221-4208. A separate rental assistance program is available through the Vermont State Housing Authority at erap.vsha.org.