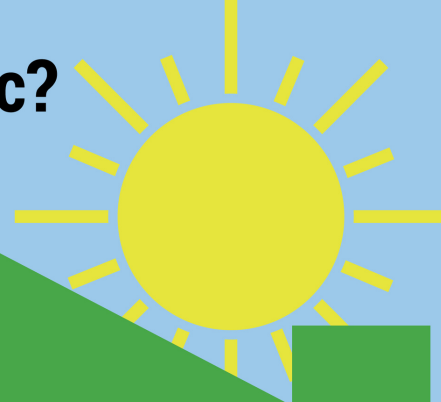


# Late on your bills due to the pandemic? Vermont's Homeowner Assistance Program

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](http://vermonthap.vhfa.org) for more details.

A separate rental assistance program is available through the Vermont State Housing Authority at [erap.vsha.org](http://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.



Learn more at [vermonthap.vhfa.org](http://vermonthap.vhfa.org) or call (833) 221-4208