

Instructions for Homeowner's Notice to Stay Property Sale or Transfer Form

If your property is your primary residence, you may be able to get help with delinquent property tax and utility payments through the Vermont Homeowner Assistance Program (VHAP). VHAP can help you avoid tax sale and transfer of your property by paying your:

- delinquent property taxes
- water and sewer charges
- interest, and
- penalties.

You can apply for VHAP online at www.vermonthap.vhfa.org. For advice about the program and help with the application:

- contact the nearest local agency listed at www.vhfa.org/news/HAP/affiliates
- call the VHAP program at 833-221-4208, or
- call Vermont Legal Aid at 1- 800-889-2047.

If you apply for VHAP, you must notify your town in writing. When you do, your property will not be sold or transferred while your application is pending.

1. You can fill out the form on a computer and then print it to sign it. You can also fill it out by hand. Be sure to print and use a blue or black pen.
2. Fill in the name of the town and address for the town clerk at the top.

You can find the address for the town clerk here:

<https://outside.vermont.gov/dept/sos/Elections%20Division/voters/townclerkguide.pdf>
(updated 6/14/22)

3. As the Homeowner, print your name, address for your home, and VHAP application number on the lines provided.
4. Sign and date the form where indicated.
5. Make two copies of your completed form. Keep one copy for your records. Mail or take the original signed form to the town clerk's office.

HOMEOWNER'S NOTICE TO STAY PROPERTY SALE OR TRANSFER

To Town Clerk:

Name of Town: _____

Town Clerk's Mailing Address: _____

In accordance with Section 21 of Act 182, effective June 7, 2022, I am writing to give notice to the municipality that I have applied to the Vermont Homeowner Assistance Program (VHAP) for delinquent property tax assistance. By law, you must refrain from selling my property at tax sale or, if my property was already sold, you must extend my redemption period while the VHAP application is pending. If someone is collecting the property tax on behalf of the municipality, please forward this letter to them.

Municipalities may onboard with VHAP by following the instructions found here:

<https://vermonthap.vhfa.org/serviceProviders>.

Homeowner's first, middle, and last name:

Homeowner's primary residence is located at:

VHAP Application Number:

Homeowner's signature: _____

Date: _____

Section 21 of Act 182, effective June 7, 2022

PROHIBITION OF TAX SALE WHILE VHAP APPLICATION PENDING

(a) Not less than 60 days prior to serving a notice of sale on a delinquent taxpayer pursuant to 32 V.S.A. § 5252(a)(3), a town or municipality shall mail to the delinquent taxpayer's last known address a notice in the following, or substantially similar, form:

“If this property is your primary residence, you may be able to get help with delinquent property tax and utility payments through the Vermont Homeowner Assistance Program (VHAP). VHAP can help you avoid tax sale and transfer of your property by paying delinquent property taxes, water and sewer charges, interest, and penalties.

You can apply for VHAP online at vermonthap.vhfa.org. For advice about the program and help completing the application, call Vermont Legal Aid at 1- 800-889-2047.

If you apply for VHAP, you must notify your town in writing, and your property will not be sold or transferred while your application is pending.”

(b) A notice of sale to a delinquent taxpayer pursuant to 32 V.S.A. § 5252(a)(3) shall include the notice in subsection (a) of this section.

(c) If a town or municipality has sold a delinquent taxpayer's property pursuant to 32 V.S.A. § 5254 prior to the effective date of this section, but the deed conveying title to the purchaser has not yet been executed pursuant to 32 V.S.A. § 5261, not later than 30 days from the effective date of this section, the town or municipality shall mail to the delinquent taxpayer's last known address the notice in subsection (a) of this section.

(d)(1) A homeowner who has applied for VHAP may request a stay of the tax sale process or extension of the redemption period while the VHAP application is pending by attesting to the municipality that the homeowner has made a good faith application for VHAP funds in connection with the homeowner's primary residence.

(2) Upon notification that a VHAP application is pending, a municipality shall not conduct a tax sale of the property until one of the following occurs:

(A) the applicant is deemed ineligible for VHAP;

(B) the VHAP application is closed due to inaction by the applicant;

or

(C) payment is issued to the municipality on a qualifying application.

(3) If a payment is issued that satisfies the delinquency, the sale shall not proceed.

(e)(1) If a tax sale occurred prior to the delinquent taxpayer's application for VHAP, the redemption period established in 32 V.S.A. § 5260 shall be extended by operation of law until one of the following occurs:

(A) the applicant is deemed ineligible for VHAP;

(B) the VHAP application is closed due to inaction by the applicant;

or

(C) payment is issued to the municipality on a qualifying application.

(2) If payment is issued for the redemption amount, the deed shall not be made to the purchaser, but the sums shall be paid to the purchaser pursuant to 32 V.S.A. § 5260.

(f)(1) This section is repealed on September 30, 2025.

(2) The notice obligations in subsections (a)–(c) of this section shall cease when the Vermont Housing Finance Agency stops accepting VHAP applications because funding is exhausted.