

STATE OF VERMONT

SUPERIOR COURT

Unit

CIVIL DIVISION

Case No. _____

Plaintiff	Defendant(s)
VS.	

In one-to-four-unit residential property foreclosure actions and all residential mobile home replevin actions, this notice must be provided with the complaint to defendants who own and occupy the property as a primary residence. V.R.C.P. 9.3(b).

**NOTICE TO HOMEOWNER
ABOUT VERMONT HOMEOWNER ASSISTANCE PROGRAM (VHAP)**

If you have already applied for mortgage assistance through the Vermont Homeowner Assistance Program (VHAP), and your application is being reviewed, or if you signed up for the VHAP waitlist and have received an invitation from the VHAP program to apply, you may be able to get help with your past-due mortgage payments.

VHAP helps homeowners avoid foreclosure by paying up to \$40,000 in past-due mortgage payments, escrow charges, and other fees. You may qualify if you own and occupy the property as a primary residence and have suffered a financial hardship related to the COVID-19 pandemic. Financial hardships can include job loss, a reduction in income, or increased costs due to illness or the need to care for a family member.

If you need legal assistance, but have not applied to VHAP, you may still be able to obtain free legal services directly through Vermont Legal Aid by calling the number below.

If You Received an Invitation from VHAP to Apply

- Follow the directions in the invitation that you received from the VHAP program. Be sure to apply by the deadline in the invitation.
- If you are on the VHAP waitlist, but have not been invited to apply yet, you cannot apply for VHAP financial assistance; however, you can still contact Vermont Legal Aid directly at the number below to request legal assistance.

How to Get Help

If you need help filling out the application or have questions:

- Call the VHAP Call Center at 833-221-4208
- Contact Vermont Legal Aid at 800-889-2047 and choose option #2
- Visit <https://vtlawhelp.org/foreclosures-coronavirus>

Asking for a Stay

Be sure to tell the judge at any court hearing in this case that you have applied for VHAP financial assistance. You may ask the court to put your case on hold (also called a “stay”).

To ask for a stay:

- fill out and sign the attached form,
- file it with the court, and
- send a copy to the plaintiff. If the plaintiff is represented by an attorney, send a copy to their attorney.

Any judgment or sale in the foreclosure case will be stayed while your application is reviewed, unless the plaintiff files an objection and the court ends the stay.

**HOMEOWNER'S REQUEST FOR
STAY TO APPLY FOR THE
VERMONT HOMEOWNER ASSISTANT PROGRAM
(VHAP)**

1. I am a defendant in this case. I ask for a stay.
2. I own and live in the house, condominium, or mobile home that is the subject of this case. It is my primary residence.
3. I experienced a financial hardship after January 21, 2020 associated with the COVID-19 pandemic.
4. I have applied for VHAP funds to pay past-due mortgage or mobile home loan payments and believe I meet the income guidelines for VHAP. My application is being processed by VHFA. My application number is _____ *(if known)*
5. I will notify the court and the plaintiff (or their lawyer if they have one) as soon as I receive notice of the results of my VHAP application.
6. I have sent a copy of this Homeowner's Request for Stay to the plaintiff (or their lawyer, if they have one) at this address:

Name: _____

Email Address: _____

Mailing Address: _____

I declare that the above statements are true and accurate to the best of my knowledge and belief.
I understand that if the above statements are false, I will be subject to the penalty of perjury or other sanctions in the discretion of the court.

Date: _____

Homeowner's Signature

Printed Name