Training for Town Providers
Tuesday, April 12, 2022

VERMONT HOMEOWNER ASSISTANCE PROGRAM
What is Vermont Homeowner Assistance Program?

The Homeowner Assistance Fund (HAF) was created by the American Rescue Plan Act (ARPA) and is administered by the US Treasury. States, DC, tribes and US territories get a portion of the funds, which can be given to home-owning residents for housing related costs. VHFA administers HAF for Vermont and has named the program the Vermont Homeowner Assistance Program (HAP).

Vermont HAP provides help for homeowners who have experienced financial hardship due to COVID-19 after January 21, 2020.

Eligible Vermont homeowners will be awarded Vermont HAP funds for the purpose of preventing home foreclosure and homeowner displacement. This can include assistance with overdue mortgage payments, property association fees, property taxes, and/or utilities. Once applications are approved, VT HAP will send payments directly to service providers.

VT HAP started accepting applications on 01/17/2022.

Who is eligible for Vermont HAP?

In order to be eligible, homeowners must:

▪ Have an income equal to or less than 150% of the area median income.
▪ Applying for help with overdue expenses related to their primary residence, located in Vermont.

* 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.

Please visit https://vermonthap.vhfa.org/ to learn more about the program and eligibility criteria for homeowners.
How to Apply?
Visit: https://hapapply.vhfa.org/
Onboarding journey of Property Charge / Utilities

Utilities & Property Charge servicers can generally expect to follow this journey if they are participating in VT HAP

- VHFA onboards servicers to the FAMS Provider Portal
- Servicers provide Onboarding Form and W-9 via Provider Portal
- Homeowner applies for the HAP program
- HAF Case Managers review case
- Eligible payments are disbursed to servicers
- Application underwriting and final review
- Case Managers confirms with service provider on past due amount

Learn more about the onboarding process from the power point given below:

- Onboarding Process for Property Charge / Utilities

Additional Provider Information
Visit: https://vermonthap.vhfa.org/serviceProviders
Onboarding Overview

Initial Steps
• To be onboarded you will need to send a completed Onboarding Form to mriggs@vhfa.org.
• The main point of contact will need to be identified, and their email address supplied, as this is the person who will verify account balances.
• You will also share with us how your preferred payment method.

After the Onboarding Form is received, you will then be onboarded into our case management system and provider portal
• Once an account is created for you, you will receive a system-generated email from alerts@ftptoday.com containing your username and a link to reset your password. Be sure to check your “Junk Mail” folder if you can not find it in your inbox.
FAMS Provider Portal

Sign in

Username

Next

Forgot your password?

FAMS - Provider Portal
• Use of the FAMS Provider Portal is **Not Required**.

• Making the decision to opt-out of use of the Provider Portal does not prevent payment disbursement.

• You are **only required** to submit the Onboarding Form.
You **MUST** provide your IP Address

You can locate this by visiting https://whatismyipaddress.com/

You will provide mriggs@vhfa.org your IPv4 address from this site.
How Do I Verify a Property Owner has applied for VHAP Funds?

An excel file will be uploaded to the Provider Portal **only** when a new applicant has identified you as a provider in our system.

- The file containing your customers/property owners will be located in your Reports Folder of the Provider Portal
- You may not receive a file every day.
- **Note:** an applicant chooses their provider during the application process. It is not until a case manager reviews their application are we able to verify the provider selected is correct.
Once the Program determines an applicant has met the eligibility requirements:

1. You will receive an email requesting you provide the late/delinquent property tax amount.
2. You will respond to the email indicating only the delinquent property tax amount. Note: The Program will not cover current taxes due.
3. Upon verification, we will first consider assistance requested in other program areas.
4. You will receive an automated email once payment has been disbursed on behalf of your respective applicant.
How Do I Verify Water/Sewer Account Balances?

Once the Program determines an applicant has met the eligibility requirements:

1. You will receive an email requesting you provide the total water/sewer account balance.
2. You will respond to the email indicating the account balance for the applicant/customer.
3. Upon verification, we will first consider assistance requested in other program areas.
4. You will receive an automated email once payment has been disbursed on behalf of your respective applicant.
Thank You!

IF YOU HAVE ANY QUESTIONS ABOUT THE ONBOARDING PROCESS OR PROVIDER PAYMENT, PLEASE CONTACT INIXON@VHFA.ORG OR MRIGGS@VHFA.ORG