

S.333

An act relating to establishing a moratorium on ejection and foreclosure actions during the COVID-19 emergency

The House proposes to the Senate to amend the bill as follows:

In Sec. 1:

First: By striking out subdivision (a)(3) in its entirety and inserting in lieu thereof a new subdivision (a)(3) to read:

(3)(A) “Foreclosure” refers to a foreclosure action brought under 12 V.S.A. chapter 172 against a dwelling house, as defined in 12 V.S.A. § 4931(2), that is occupied.

(B) For purposes of this act, a dwelling house is deemed to be occupied unless all of the following are true:

(i) There are circumstances that would lead a reasonable person to believe that the dwelling house is not occupied as a full-time residence, including evidence that utilities are disconnected, mail is not being delivered, or the dwelling house is empty of necessary household furnishings.

(ii) The mortgage on the dwelling house is not current.

(iii) The mortgagee has made reasonable attempts to ascertain the mortgagor’s residence and has a reasonable belief that the dwelling house is no longer the mortgagor’s residence.

Second: In subdivision (a)(2) before the period by inserting “, or under 10 V.S.A. chapter 153 against a mobile home park resident”

Third: In subsection (d) following “During the emergency period,” by  
inserting “after the effective date of this act,”