(Draft No. 4.1 – S.333) 4/23/2020 - DPH - 03:00 PM

1	TO THE HOUSE OF REPRESENTATIVES:
2	The Committee on General, Housing, and Military Affairs to which was
3	referred Senate Bill No. 333 entitled "An act relating to establishing a
4	moratorium on ejectment and foreclosure actions during the COVID-19
5	emergency" respectfully reports that it has considered the same and
6	recommends that the House propose to the Senate that the bill be amended in
7	Sec. 1 as follows:
8	<u>First</u> : By striking out subdivision (a)(3) in its entirety and inserting in lieu
9	thereof a new subdivision (a)(3) to read:
10	(3)(A) "Foreclosure" refers to a foreclosure action brought under 12
11	V.S.A. chapter 172 against a dwelling house, as defined in 12 V.S.A. §
12	4931(2), that is occupied.
13	(B) For purposes of this act, a dwelling house is deemed to be
14	occupied unless all of the following are true:
15	(i) There are circumstances that would lead a reasonable person to
16	believe that the dwelling house is not occupied as a full-time residence,
17	including evidence that utilities are disconnected, mail is not being delivered,
18	or the dwelling house is empty of necessary household furnishings.
19	(ii) The mortgage on the dwelling house is not current.

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1	(iii) The mortgagee has made reasonable attempts to ascertain the
2	mortgagor's residence and has a reasonable belief that the dwelling house is no
3	longer the mortgagor's residence.
4	Second: In subdivision (a)(2) before the period by inserting " <u>, or under 10</u>
5	V.S.A. chapter 153 against a mobile home park resident"
6	Third: In subsection (d) following "During the emergency period," by
7	inserting "after the effective date of this act,"
8	
9	(Committee vote:)
10	
11	Representative
12	FOR THE COMMITTEE