- (ii) the complaining person acquiesced or otherwise submitted to or participated in the conduct;
- (iii) the conduct is also experienced by others outside the protected class involved in the conduct;
- (iv) the complaining person was able to enjoy the benefit of applicable terms, conditions, privileges, or protections in the sale or rental of the dwelling or other real estate, or to obtain services or facilities in connection with the dwelling or other real estate, despite the conduct;
 - (v) the conduct resulted in a physical or psychological injury; or
 - (vi) the conduct occurred outside the dwelling or other real estate.
- (3) behavior that a reasonable person with the same protected characteristic would consider to be a petty slight or trivial inconvenience shall not constitute unlawful harassment or discrimination pursuant to this section.
- Sec. 21. 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;

<u>or</u>

- (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;

<u>or</u>

- (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.

Sec. 22. INTENT

It is the intent of the Vermont General Assembly to acknowledge structural racism and address prevalent wealth disparities by creating new opportunities to improve access to woodlands, farmland, and land and home ownership for Vermonters from historically marginalized or disadvantaged communities who continue to face barriers to land and home ownership.

- Sec. 22a. VERMONT LAND ACCESS AND OPPORTUNITY BOARD;

 APPROPRIATION; SUPPORT
 - (a) As used in this section:
 - (1) "Board" means the Vermont Land Access and Opportunity Board.
 - (2) "VHCB" means the Vermont Housing and Conservation Board.
- (b) The sum of \$200,000.00 is appropriated from the General Fund to

 VHCB in fiscal year 2023 to administer and support the Vermont Land Access

 and Opportunity Board.
- (c) In fiscal year 2023, and to the extent that funding is appropriated in fiscal years 2024 and 2025, VHCB shall provide general, accounting, and administrative support to the Board, including support related to the administration of Board meetings, compliance with requirements for records

(6) Whether the Board should be able to assess its costs on applicants.

* * * Effective Dates * * *

Sec. 42. EFFECTIVE DATES

This act shall take effect on July 1, 2022, except that Sec. 11 (Missing Middle Pilot Program) and Sec. 21 (tax sales) shall take effect on passage.