

# **United States Department of the Treasury**

**HAF Annual Report**

**Submitted by Liberty Smith**

**Wyoming - HAF AR 2022**

## Participant Information:

Entity Name	Wyoming
Type of Recipient	State/DC
UEID	VMLLVM5LAD44
TIN	830208667
DUNS+4	809915754
FAIN#	HAF0144
Address	2300 Capitol Avenue
City	Cheyenne
State	Wyoming
Zip	82002

Please report discrepancies (if any) on the above information.	
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Report Status:	Submitted
Date Submitted:	11/14/2022 12:27 PM
Submitted by	Liberty Smith, liberty.smith@wyo.gov
Certified by	Liberty Smith

## Point of Contact List:

Name	Title	Email	Roles
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MIRANDIE PETERSON	Project Manager	mirandie.peterson@wyo.gov	ERA - Point of Contact for Reporting; ERA - Authorized Representative; ERA2 - Point of Contact for Reporting; ERA2 - Authorized Representative; HAF - Point of Contact for Reporting; HAF - Authorized Representative
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Josh Dorrell	CEO, Wyoming Business Council	josh.dorrell@wyo.gov	SSBCI Capital - Account Administrator; SSBCI Capital - Authorized Representative; SSBCI TA - Authorized Representative

## Community Engagement and Outreach:

1. Did you continue outreach to communities once your HAF Program(s) began?	Yes
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2. Please quantify the total amount of funds spent on outreach.	\$2,172.84
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**3. You identified the Community-based Organizations listed below in your HAF Participant Plan or a previous report. Please indicate whether or not you have performed outreach to these organizations using the checkboxes in the "Outreach performed" column.**

Community-Based Organization	Type	Added on this report?	Outreach Performed?
WY Realtors Association	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Wyoming Bankers Association	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Wyoming Community Development Authority	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Wyoming Housing Network	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
My Front Door	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>

## Performance Goals:

Title	Program Design Element	Status	New	Continue
Average application Processing Time	Mortgage Reinstatement	Goal Met	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Incomplete applications denial rate	Mortgage Reinstatement	Not On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
SDIs per County	Mortgage Reinstatement	Goal Met	<input type="checkbox"/>	<input checked="" type="checkbox"/>
# of delinquent mortgages assisted	Mortgage Reinstatement	Not On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>

## Methods for Targeting:

	<p><b>APPLICANTS UNDER 100% AMI:</b> The WY HAF Program keeps a close eye on applicants' AMI percentage. Currently, 86% of our recipients are at or below the 100% AMI threshold. The WY HAF Program stated in the WY HAF Grantee Plan that housing education services will be offered to those who are at or below 100% AMI and these services are available for those individuals.</p> <p><b>SOCIALLY DISADVANTAGED INDIVIDUALS:</b> Wyoming has defined socially disadvantaged individuals as those with limited English proficiency and Tribal Members. Spanish flyers have been printed and posted to inform those with limited English proficiency of the available HAF funds. The WY HAF marketing and communications</p>
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1. Please provide an update on your targeting plan including challenges, successes, etc.

liaison has reached out to members of the Spanish speaking community in Wyoming to see what further outreach can be done to reach residents with limited English proficiency. The WY HAF Program works closely with the Wyoming Governor's office, who is the liaison for the Tribes in the State of Wyoming, to ensure the Tribes are aware of WY HAF funding and their ability to apply. Additional marketing has been done to target Fremont County where the Wyoming reservations are located.

Challenges we faced included working with servicers and helping people complete an online application (as opposed to the paper applications they are used to). Successes include resolving



	delinquencies and helping Wyoming residents.
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2. Is the targeting plan put fourth in the HAF Plan achieving the desired results?	Yes
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## Best Practices and Coordination:

<p>1. Have you coordinated with any of these agencies? (FHA, VA, USDA, GSE's, State or Local Agencies that hold mortgage portfolios)</p>	<p>Yes</p>
<p>If so, please provide best practices and information on coordination efforts.</p>	<p>The WY HAF Program ran a pilot program with the Wyoming Community Development Authority (WCDA). WCDA is Wyoming's Housing Authority and Federal Housing Administration (FHA) and the WY HAF Program has worked closely with this organization to create and develop the WY HAF Program and its policies. Over 350 homeowners who hold their mortgage with WCDA have been helped by the WY HAF Program.</p>
<p>2. Have you coordinated with servicers?</p>	<p>Yes</p>

If so, please provide best practices and information on coordination efforts.

The WY HAF Program ran a pilot program with the Wyoming Community Development Authority (WCDA). WCDA is Wyoming's Housing Authority and Federal Housing Administration (FHA) and the WY HAF Program has worked closely with this organization to create and develop the WY HAF Program and its policies. Over 350 homeowners who hold their mortgage with WCDA have been helped by the WY HAF Program.

## Certification:

1. Did you earn interest in excess of \$500 through the calendar year ending December 31, 2021?	Yes
If yes, how much interest did you earn in excess of \$500 through the calendar year ending December 31, 2021?	\$28,969.31
2. Did you remit the earned interest in excess of \$500 as required by 2 CFR 200.305(b)(9)(ii)?	Yes