

Mortgage Payment Assistance Program	
Brief description	<p>Provide funds to assist up to 3 months of consecutive forward mortgage payments.</p> <p>Applicants may apply for other expenses as well with delinquencies having the priority.</p>
Maximum amount of assistance per homeowner	Eligible homeowners will be allowed up to 3 months of consecutive forward mortgage payments per residence in Wyoming Homeowner Assistance Fund (HAF) Program through any combination of HAF programs, up to \$17,000.
Homeowner eligibility criteria and documentation requirements	<p>Eligibility Criteria:</p> <ul style="list-style-type: none"> ● Household income must be at or below 150% AMI; ● The property must be currently occupied as the homeowner’s primary residence; and ● The homeowner must have experienced a Covid-related financial hardship after January 21, 2020. <p>Documentation Requirements:</p> <ul style="list-style-type: none"> ● Completed application; ● Proof of residency - recent utility bill; ● Self-attestation of a Covid-related financial hardship after January 21, 2020; and ● 2021 tax returns or most recent filed tax return Statement as to whether the homeowner is able to continue making payments on the loan after assistance.
Loan eligibility criteria specific to the program	<ul style="list-style-type: none"> ● Must be the first loan on the property.
Form of assistance	Assistance will be structured as a non-recourse grant.
Payment requirements	Payments will be made directly to the lender or servicer.
Process	<p>The State will offer an online portal for homeowners to submit their application materials. Eligibility determinations will be made prior to requesting information from the mortgage servicer in order to work within the tight regulatory timelines for servicers and insurers to prevent foreclosure.</p> <ul style="list-style-type: none"> ● The borrower will complete the application in the online portal.

	<ul style="list-style-type: none">● Case managers will review the application and make an eligibility determination.● For borrowers deemed eligible for the program, case managers will send the third party authorization and a request for the current delinquent amount from the servicer.● The HAF Program will pay up to 3 months of consecutive forward mortgage payments.● The HAF Program will pay up to \$17,000 through any combination of HAF Programs. The prioritization of HAF Programs are as follows: mortgage delinquencies, other delinquent expenses (ie., utilities, insurance, HOA dues, property taxes), and forward mortgage payments.● Servicers will supply the current delinquent amount and/or monthly mortgage payment for the borrower.<ul style="list-style-type: none">○ If borrower is applying for forward mortgage payments, current mortgage statement will replace servicer verification.● DFS will make payment to the servicer on the borrower's behalf and send an award notice to the borrower via email.
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