



WYOMING HAF PROGRAM

May 2023

Application Walkthrough

**Wyoming Homeowner Assistance
Fund Program**



What expenses are paid by the HAF Program?



Up to \$17,000 in assistance as a one-time award, paid to a servicer or vendor on behalf of an eligible homeowner to cover:



MORTGAGE DELINQUENCY: Mortgage delinquency will be the priority over other expenses. For example: If an applicant applies for \$16,000 of mortgage assistance and \$2,000 of utility assistance, the HAF Program will pay the \$16,000 delinquency on the mortgage and the left over \$1,000 will be applied to the utility arrears.



PAST DUE UTILITY PAYMENTS: Electricity, energy costs (fuel, oil & propane), water and sewer. (Internet costs are not an eligible expense).



PAST DUE HOUSING-RELATED BILLS: Property taxes, homeowners insurance or homeowner association dues.

Delinquencies will take priority over forward mortgage payments.



FORWARD MORTGAGE ASSISTANCE: Up to 3 months of consecutive monthly payments.

Who is Eligible?

- **Must not have received a previous HAF award. This is a one-time grant.**
- Property must be located in Wyoming (including the Wind River Reservation).
- Property must be the primary residence.

ELIGIBLE PROPERTIES BELOW:



Single-family (attached or detached), including manufactured homes permanently affixed to property and taxed as real estate



Condominium units



1 to 4-unit properties where the homeowner is living in one of the units as their primary residence



Mobile homes permanently affixed to real property

Who is Eligible?

Must have a total annual household income at or below 150% of the area median income.

Income eligibility depends on how many people live in the household and the county they live in. The household income needs to be at or below what is in the table (right).

2023 INCOME ELIGIBILITY

Income eligibility depends on how many people live in your household and the county you live in.
Your household income needs to be at or below the following:

150% of the Area Median Income (AMI) - ANNUAL

COUNTY	HOUSEHOLD SIZE							
	1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
Albany	\$98,850	\$112,950	\$127,050	\$141,150	\$152,450	\$163,750	\$175,050	\$186,350
Big Horn	\$97,350	\$111,250	\$125,150	\$139,050	\$150,200	\$161,300	\$172,450	\$183,550
Campbell	\$110,050	\$125,800	\$141,500	\$157,200	\$169,800	\$182,400	\$194,950	\$207,550
Carbon	\$97,350	\$111,250	\$125,150	\$139,050	\$150,200	\$161,300	\$172,450	\$183,550
Converse	\$101,550	\$116,050	\$130,550	\$145,050	\$156,700	\$168,300	\$179,900	\$191,500
Crook	\$98,950	\$113,050	\$127,200	\$141,300	\$152,650	\$163,950	\$175,250	\$186,550
Fremont	\$97,350	\$111,250	\$125,150	\$139,050	\$150,200	\$161,300	\$172,450	\$183,550
Goshen	\$97,350	\$111,250	\$125,150	\$139,050	\$150,200	\$161,300	\$172,450	\$183,550
Hot Springs	\$97,350	\$111,250	\$125,150	\$139,050	\$150,200	\$161,300	\$172,450	\$183,550
Johnson	\$97,350	\$111,250	\$125,150	\$139,050	\$150,200	\$161,300	\$172,450	\$183,550
Laramie	\$99,350	\$113,550	\$127,750	\$141,900	\$153,300	\$164,650	\$176,000	\$187,350
Lincoln	\$101,050	\$115,450	\$129,900	\$144,300	\$155,850	\$167,400	\$178,950	\$190,500
Natrona	\$97,350	\$111,250	\$125,150	\$139,050	\$150,200	\$161,300	\$172,450	\$183,550
Niobrara	\$97,350	\$111,250	\$125,150	\$139,050	\$150,200	\$161,300	\$172,450	\$183,550
Park	\$97,350	\$111,250	\$125,150	\$139,050	\$150,200	\$161,300	\$172,450	\$183,550
Platte	\$97,350	\$111,250	\$125,150	\$139,050	\$150,200	\$161,300	\$172,450	\$183,550
Sheridan	\$100,800	\$115,200	\$129,600	\$144,000	\$155,550	\$167,050	\$178,600	\$190,100
Sublette	\$100,700	\$115,100	\$129,500	\$143,850	\$155,400	\$166,900	\$178,400	\$189,900
Sweetwater	\$108,600	\$124,100	\$139,600	\$155,100	\$167,550	\$179,950	\$192,350	\$204,750
Teton	\$134,100	\$153,250	\$172,400	\$191,550	\$206,900	\$222,200	\$237,550	\$252,850
Uinta	\$97,350	\$111,250	\$125,150	\$139,050	\$150,200	\$161,300	\$172,450	\$183,550
Washakie	\$97,350	\$111,250	\$125,150	\$139,050	\$150,200	\$161,300	\$172,450	\$183,550
Weston	\$97,350	\$111,250	\$125,150	\$139,050	\$150,200	\$161,300	\$172,450	\$183,550

Wyoming Homeowner Assistance Fund Program
VISIT [DFS.WYO.GOV/HAF](https://dfs.wyo.gov/HAF)



Who is Eligible?

- Must have experienced a COVID-related financial hardship after January 21, 2020 (i.e. loss of employment, reduced hours, higher expenses due to closures).

FOR MORTGAGE ASSISTANCE:

- The loan must be the first lien on the property (no second mortgages or Heloc loans).
- The homeowner must not intend to sell the property within six months of receiving assistance.

REVERSE MORTGAGES: Homeowners cannot apply for mortgage assistance but can apply for assistance with past due payments of utilities, property taxes, homeowners insurance, and homeowners association dues.

How to Apply

To apply for the Wyoming Homeowner Assistance Fund (HAF) Program, please click the link below or copy and paste the URL into your browser.

Website: DFS.WYO.GOV/HAF

Before applying, please have all required documents available and ready for upload. For best results, please scan documents rather than using your mobile phone camera or screenshots.

List of required documents:

- Valid Photo ID
- Proof of Income
- Utility statement (required for residency verification if photo ID does not list property address)
- Delinquent statement for the assistance applied for (mortgage, HOA, insurance, property taxes or utilities)
- Mortgage statement for the next forward month payment you are requesting

Average review time:

- Perfect case: 9-19 days (pending servicer response)
- Cases returned for more information: 11-32 days (pending servicer response)

Main Screen



WYOMING
DEPARTMENT OF
FAMILY SERVICES

[Home](#)

[Apply](#)

[Program Overview](#)

[Help & Support](#)

[Log In](#)

[English \(US\)](#)

NEED MORTGAGE ASSISTANCE?

Welcome to the Wyoming Homeowner Assistance Fund (HAF) Program

1. Check Eligibility 2. Apply Online 3. Get Assistance

[Check Eligibility](#)

[Apply Now](#)



Supported Browsers - This portal is supported only on Google Chrome, Mozilla Firefox, Safari and Microsoft Edge (Chromium). If you are browsing from a different browser, please download [Google Chrome](#).

User Registration

Enter your name and email address to create an account.

[Home](#)[Apply](#)[Program Overview](#)[Help & Support](#)[Log in](#)

User Registration

Once designated as the user on this account your name and/or email cannot be changed. Please ensure the email provided is one you have access to at all times. Any password resets will be sent to this email address.

* First Name

* Last Name

* Email

* Confirm Email

* Please provide your preferred language

[Next](#)

Steps

☒ User Registration

Verify Email Screen

You will then be prompted to go to the email address you provided to verify your account.

[Home](#)[Apply](#)[Program Overview](#)[Help & Support](#)[Login](#)

Verify Email and Login

We have sent you a link to activate your account on your email id [REDACTED]

Steps

- ✓ User Registration
- Verify Email and Login

Verification Email

This is an example of the email you will get to confirm your Wyoming HAF account. Click on the blue highlighted “click here” to set up a password.

Account and Username Created for the Wyoming Homeowner Assistance Fund (HAF) Program Inbox x



WYO HAF <noreplyhaf@wyo.gov>
to me ▾

11:18 AM (1 minute ago) ☆ ↶ ⋮

Dear Applicant,

Thank you for your interest in the Wyoming Homeowner Assistance Fund (HAF) Program. This email serves as confirmation that you have successfully created an account.

Username [REDACTED]

To change your password, please [click here](#) or copy paste the below URL in your internet browser address bar.

https://wyodfportal.force.com/haf/login?c=PZxmFtlXGdE0G3CA9U6CQoS9nCEFZdZimvy1Ya2KhMhj7yx0D4btz1LcRcXSJ4jviMJ0WiOytchx_RI3GdWAq0KBVb_WgBYMWnArgLF0aCTIWH33PFmaHoycincVHMPxsdgNKi8zFJV5cVSKYzMnM4aTtNmif07yxQtaJFoBv3L9Sd3eptwWfBDUvehjv7AQyStwRA

Before you proceed with your application, please read the [Wyoming HAF Program Application User Guide and FAQs](#) to understand the application and program eligibility requirements. Once your application is submitted you will not be able to edit your application.

Please ensure you complete the application completely and accurately, and confirm you have uploaded all documentation required, which includes:

- Copy of the applicant's driver's license and each co-borrower's driver's license.

Change Password

When you click the verification link in your email, you will be brought to this screen to create a password. Please remember this password.



Change Your Password

Enter a new password for [REDACTED]

Make sure to include at least:

- ☐ 8 characters
- ☐ 1 letter
- ☐ 1 number
- ☐ 1 special character ⓘ

* New Password

* Confirm New Password

Change Password

Password was last changed on 5/15/2023, 9:58 AM.



Logging In

Once you create your password, go to “Log In” and enter your email address in the username box and the password you set up in the password box. Then click the box next to “I’m not a robot”, followed by “Log In”.

Your username is your email address

A login form interface with a blue background. It contains three input fields: "Username", "Password", and a checkbox for "I'm not a robot". Below the checkbox is a reCAPTCHA logo and the text "reCAPTCHA Privacy - Terms". A blue "Log in" button is positioned below the input fields. At the bottom, there are two links: "Forgot your password?" and "Not a member?".

Username

Password

☐ I'm not a robot

reCAPTCHA
Privacy - Terms

Log in

[Forgot your password?](#) [Not a member?](#)

Start a New Application

[Home](#)[Apply](#)[Track Status](#)[Help & Support](#)[Language Preference](#)[View Eligibility and Requirements](#)

Get Started

The [Wyoming Homeowner Assistance Fund \(HAF\) Program](#) was established by the American Rescue Plan Act enacted on March 11, 2021, to help homeowners experiencing financial hardship after January 21, 2020.

Before you apply, please take time to review the eligibility requirements and application user guide to understand if you are eligible, and the application steps to complete, and the supporting documentation required as part of your application.

What Would You Like to Do?



Start New Application



Track Status

(in-progress or submitted applications)




Local Programs

The links below provide access to additional or alternative assistance:

- [HAF program Home Page](#) (includes guidance to this website)
- [State 211](#)

General Information

Read the general information about the program and then click “I understand” and “next”.

WYOMING
DEPARTMENT OF
FAMILY SERVICESHomeApplyTrack StatusHelp & SupportLanguage Preference

Wyoming Homeowner Assistance Application


Please ensure that the following documentation is included with your application:

- Copy of the applicant's driver's license and each co-borrower's driver's license.
- Copy of your most recent mortgage statement or delinquency letter.
- Income documentation for each household member 18 years and older for each source of income. If a household member has three sources of income, there should be three attachments for that household member. If a household member has no income, please provide a brief written statement.
- Third party authorization form, signed by all borrowers (both the applicant and all co-borrowers).

General Information

- The Wyoming Homeowner Assistance Fund (HAF) is a federally funded program under the American Rescue Plan Act of 2021 to assist homeowners who have been financially impacted by the COVID-19 pandemic and meet income eligibility requirements.
- Per federal guidelines, household income for HAF recipients may not exceed one hundred and fifty percent (150) of AMI.
- HAF assistance is a one-time grant paid to the servicer on behalf of the homeowner. HAF will pay arrears and/or up to 3 consecutive months of forward mortgage payments. Eligible expenses include delinquent mortgages, utilities, homeowners association dues, insurance and property taxes and/or up to 3 months of current mortgage payments.
- HAF funds are not a loan and do not need to be repaid by the homeowner, except in instances of fraud or misrepresentation.
- HAF assistance is limited to the lesser of \$17,000.00 or actual need, based on the amount required to reinstate a homeowner's delinquent expense(s) and/or the monthly mortgage payment (up to 3 consecutive months). The following is the payment priority: mortgage delinquencies, other housing expense delinquencies, then forward mortgage payments.
- The application must be filled out completely and all supporting documentation attached for the application to be processed. Incomplete applications will be returned to the homeowner and will delay application processing.
- All borrowers and co-borrowers listed on the loan must indicate their consent and participation in the application process as indicated in the application.

* I understand
☒ I understand



Steps

- ☒ General Information
- ☐ Prescreening
- ☐ Eligibility
- ☐ Applicant Details
- ☐ Other Household Members
- ☐ Income
- ☐ Upload Documents
- ☐ Certification
- ☐ Confirmation

[Next](#)

Prescreening

Fill out your information on the prescreening page. This will include your address and COVID impact information.

Wyoming Homeowner Assistance Application

Please ensure that the following documentation is included with your application:

- Copy of the applicant's driver's license and each co-borrower's driver's license.
- Copy of your most recent mortgage statement or delinquency letter.
- Income documentation for each household member 18 years and older for each source of income. If a household member has three sources of income, there should be three attachments for that household member. If a household member has no income, please provide a brief written statement.
- Third party authorization form, signed by **all** borrowers (both the applicant and all co-borrowers).

Prescreening

* Do you own a home?

☒ Yes ☐ No

* Do you have a mortgage on your home?

☒ Yes ☐ No

* Is this your first mortgage?

☒ Yes ☐ No

* Provide the physical address of the Property for which you seek assistance

Apt/Unit #

2300 Capitol Ave, Cheyenne, WY 82001, USA

* Please select property type

☒ Single family home

☐ Townhouse

☐ Duplex

☐ Twin Home

☐ Condominium

☐ Multifamily Home

* Is this property your primary residence?

☒ Yes ☐ No

Is the above property a mobile home?

☐ Yes ☒ No

* How many members (including you) reside in the property?

1

* What is your total household Annual Adjusted Gross Income?

\$10,000.00

You may be requested to provide relevant documentation.

Steps

- ☒ General Information
- ☒ Prescreening
- ☐ Eligibility
- ☐ Applicant Details
- ☐ Other Household Members
- ☐ Income
- ☐ Upload Documents
- ☐ Certification
- ☐ Confirmation

Prescreening Continued

You may be requested to provide relevant documentation.

Since **January 1, 2020**:

* Please select the financial hardship you and/or your household member(s) experienced since January 1, 2020. Select all that apply.

- ☒ Job loss due to COVID-19 or its impacts
- ☐ Job furlough due to COVID-19 or its impacts
- ☐ Reduced hours due to COVID-19, resulting in a reduction in take-home pay
- ☐ Increased expenses (hospitalization/medical costs, additional child care costs, etc.) due to COVID-19

* Please describe the relationship between your selected hardship(s) and the COVID-19 pandemic.

Lost job due to COVID lay offs

* Choose the assistance you are applying for (Select all that apply):

- ☒ Delinquent mortgage assistance
- ☒ Delinquent utility assistance
- ☐ Delinquent Homeowner Association (HOA) dues assistance
- ☐ Payment assistance for delinquent property taxes to prevent homeowner tax foreclosures
- ☐ Delinquent homeowners insurance assistance
- ☒ Up to 3 months of consecutive forward mortgage payments

Previous

Continue Application

Confirm Address

Confirm Address



Default address: The address you entered was found but more information is needed (such as an apartment, suite, or box number) to match to a specific address. : The address you entered is not validated, if it is valid address, please click confirm entered address button to continue the application.

You Entered:

2300 Capitol Avenue
Cheyenne
WY
82001
Laramie County

Previous

Confirm Entered Address

Steps

- ✓ General Information
- ✓ Prescreening
- **Confirm Address**
- Eligibility
- Applicant Details
- Other Household Members
- Income
- Mortgage Details
- Expense Details
- Upload Documents
- Certification
- Confirmation

Income Eligibility Check

This screen will let you know whether you may or may not be income eligible for the Wyoming HAF Program.

Eligibility

Total Annual Income:\$10,000.00

County of Residence: Laramie County



Based on the information provided, you may be eligible for Homeowner Assistance.

Previous

Next

Steps



- ✓ General Information
- ✓ Prescreening
- Eligibility
- Applicant Details
- Other Household Members
- Income
- Mortgage Details
- Expense Details
- Upload Documents
- Certification
- Confirmation

Applicant Details

Fill out your personal information including your name, gender, birthday, etc.

Applicant Details

▼ Applicant Information

* First Name	Middle Name
<input type="text"/>	<input type="text"/>
* Last Name	Suffix
<input type="text"/>	<input type="text"/>
* Date of Birth	* Gender
<input type="text" value="MM/DD/YYYY"/> 	<input type="text"/>
Age	
<input type="text"/>	
* Do you have a Social Security number?	SSN/TIN
<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
* Race	* Ethnicity
<input type="radio"/> American Indian or Alaska Native	<input type="radio"/> Hispanic/Latino
<input type="radio"/> Asian	<input type="radio"/> Non-Hispanic/Non-Latino
<input type="radio"/> White	<input type="radio"/> No Response
<input type="radio"/> Black or African American	
<input type="radio"/> Native Hawaiian or Other Pacific Islander	
<input type="radio"/> No Response	
* Are you a tribal member?	Marital status
<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
Employment Status	* Type of Photo ID 
<input type="text"/>	<input type="text"/>
* Have you recently filed for Bankruptcy?	* Please select your ownership type
<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
* Is your loan currently in Foreclosure?	
<input type="radio"/> Yes <input type="radio"/> No	

Steps

- ✓ General Information
- ✓ Prescreening
- ✓ Eligibility
- Applicant Details
- Other Household Members
- Income
- Mortgage Details
- Expense Details
- Upload Documents
- Certification
- Confirmation

Applicant Details Continued

▼ Applicant Mailing Address

* Address

2300 Capitol Ave, Cheyenne, WY 82001, USA



Apt/Unit #

▼ Applicant Contact Details

* Phone number

* Re-enter phone number

* Email

* Re-enter email

* Preferred method of contact

* Preferred language

Previous

Next

Other Household Members


If there are other household members, including children, click “add household members” for each person who lives in the house.

Other Household Members

The number of household members on this screen should match the number provided on the pre-screener to proceed ahead.

Other Household Members

FIRST NAME	RELATIONSHIP



Add Household Members

PreviousNext

Steps

- General Information
- Prescreening
- Eligibility
- Applicant Details
- Other Household Members**
- Income
- Mortgage Details
- Expense Details
- Upload Documents
- Certification
- Confirmation

Other Household Members Continued

Other Household Members

*First Name

Middle Name

*Last Name

Suffix

*Relationship

*Age

*Please select your ownership type

Cancel

Save

Income

Each household member you entered will show up on this screen with a red asterisk. Click the down arrow and then “edit” to add income for each of these household members.

Income

Please click the dropdown and 'Edit' the record to enter the Income information for all the household members.

Income

HOUSEHOLD MEMBER	2022 TOTAL ANNUAL ADJUSTED GROSS INCOME	DO YOU HAVE ANY INCOME TO REPORT?	
Test Test	\$0.00	Yes	▼
Test Test	\$10,000.00	Yes	▼

Add Income

Previous

Next

Steps

- ✓ General Information
- ✓ Prescreening
- ✓ Eligibility
- ✓ Applicant Details
- ✓ Other Household Members
- Income
- Mortgage Details
- Expense Details
- Upload Documents

Income Continued

Income

Please click the dropdown and 'Edit' the record to enter the Income information for all the household members.

Income

HOUSEHOLD MEMBER	2022 TOTAL ANNUAL ADJUSTED GROSS INCOME	DO YOU HAVE ANY INCOME TO REPORT?	
Test Test	\$0.00	Yes	▼
Test Test	\$10,000.00	Yes	▼

Add Income Edit

Previous

Next

Steps

- ✓ General Information
- ✓ Prescreening
- ✓ Eligibility
- ✓ Applicant Details
- ✓ Other Household Members
- Income
- Marriage Details
- Expense Details
- Upload Documents
- Certification
- Confirmation

Income Continued

Income

*Household member

Test Test



*Income Type

Earned Income/Salaries/Wages



Employer Name

*How will you prove your income?

2022 Tax Return



Prior months income

*Do you have any income to report?

☒ Yes ☐ No

*2022 Total Annual Adjusted Gross Income

\$10,000.00

Last months income

Cancel

Save

Mortgage Details

This is where you will enter your mortgage provider, monthly mortgage amount, loan information, co-borrower information, etc. If your mortgage provider is enrolled with our program, they will auto-populate in the list.

*If other expenses are selected, there will be a page similar to this to enter information regarding those expenses.

Mortgage Details

▼ Lender Details

*Mortgage Provider

Please enter provider details, if you don't see the provider in the list above.

*Mortgage Servicer

*Mortgage Servicer Mailing Address

Mortgage Servicer Suite #

*Mortgage Servicer Phone

Mortgage Servicer Email

▼ Mortgage Details

*Loan Account Number

*How many months currently are delinquent?

*What is the total delinquent amount?

*Monthly Payment Amount

*Does the monthly payment include an amount for property tax and homeowner's insurance escrow?

☐ Yes ☐ No

*Are you able to pay the future mortgage payments after this assistance?

☐ Yes ☐ No

Steps

✓ General Information

✓ Prescreening

✓ Eligibility

✓ Applicant Details

✓ Other Household Members

✓ Income

● Mortgage Details

● Expense Details

● Upload Documents

● Certification

● Confirmation

Mortgage Details Continued

If you need your mortgage paid for this month, choose the current month and the next two months. If you have already paid this month's mortgage, choose next month and the following two months.

Forward Mortgage Details(MAX of 3 consecutive months)

WHAT FORWARD MONTH ARE YOU APPLYING FOR?

DO YOU HAVE THE MORTGAGE STATEMENT AVAILABLE FOR THIS MONTH TO UPLOAD WITH THE APPLICATION?



Add forward payment

Co Borrowers / Co Signer (outside of household)

FIRST NAME

LAST NAME

OWNERSHIP TYPE

Add New



Please add a forward month to continue. If you do not plan to apply for a forward month, please go back to Prescreening and update the assistance category

Previous

Next

Mortgage Details Continued

Forward Mortgage Details(MAX of 3 consecutive months)

*What forward month are you applying for?

Error: What forward month are you applying for? is required.

*Do you have the Mortgage Statement available for this month to upload with the application?

☐ Yes ☐ No

Cancel

Save

Forward Mortgage Details(MAX of 3 consecutive months)

WHAT FORWARD MONTH ARE YOU APPLYING FOR?

May 2023

DO YOU HAVE THE MORTGAGE STATEMENT AVAILABLE FOR THIS MONTH TO UPLOAD WITH THE APPLICATION?

Yes



Add forward payment

Mortgage Details Continued

Forward Mortgage Details(MAX of 3 consecutive months)

WHAT FORWARD MONTH ARE YOU APPLYING FOR?

May 2023

June 2023

July 2023

DO YOU HAVE THE MORTGAGE STATEMENT AVAILABLE FOR THIS MONTH TO UPLOAD WITH THE APPLICATION?

Yes

No

No



Add forward payment

Co Borrowers / Co Signer (outside of household)

FIRST NAME

LAST NAME

OWNERSHIP TYPE



Add New

Previous

Next

Mortgage Details Continued

Co Borrowers / Co Signer (outside of household)

* First Name

* Last Name

* Email

* Re-enter email

* Phone

* Ownership type

Cancel

Save

Upload Documents

Required documents will have a red asterisk. Every household member over the age of 18 will need income verification. If they have no income, you will need a written attestation to having no income with a signature and date.

Upload Documents

✓ Upload Proof of Identity

* Proof of Identity

Upload Files

Or drop files

✓ Most Recent Mortgage Statement

* Most Recent Mortgage Statement

Upload Files

Or drop files

✓ Upload Utility Bill

Utility Expense

Upload Files

Or drop files

✓ Upload Proof of Income

* Income Verification

Upload Files

Or drop files

✓ Upload Other Supporting Documents

Other documents

Upload Files

Or drop files

Steps

✓ General Information

✓ Prescreening

✓ Eligibility

✓ Applicant Details

✓ Other Household Members

✓ Income

✓ Mortgage Details

○ Upload Documents


○ Certification

○ Confirmation

Upload Documents Continued

▼ Upload Documents related Bankruptcy

Bankruptcy Documents


 Upload Files

 Or drop files

Approval is required by your bankruptcy attorney or servicer to proceed with your assistance request. Please print out the following form and have it completed by one your attorney or servicer. Once it is completed and signed, please upload it [here](#).

▼ Upload proof of COVID-19 Hardship

Upload Documentation for proof of COVID-19 Hardship

 Upload Files

 Or drop files

Please attach supporting documentation to demonstrate loss of income, significant cost, and/or other financial hardship (e.g. Unemployment benefit statement or Form 1099-G, monthly pay statements before AND after the impact of COVID-19, letter from employer showing a decrease in income, copies of medical, childcare, transportation, or other significant expenses your household incurred as a result of COVID, Approval letter for federal, state, or local government assistance programs such as Medicare, SNAP, TANF, written attestation from your employer, caseworker, or government agency). The use of written attestations from third parties (e.g. from employer, caseworker or government agency) may result in delayed processing of your application due to the additional time and effort required to validate their assertions.

Previous

Next

Certification

Please ensure all expenses are entered before submitting your application as you will not be able to apply for them once you have submitted.

Certification

Homeowner Assistance is a one-time grant. Please review your application for the data and accuracy before submitting your application.

* Are you submitting the application on someone else's behalf?

☐ Yes ☒ No

STATEMENTS OF ATTESTATION

Please read the following statements carefully and only attest to those statements that relate to you and your application:

- ☒ I/We attest that all information provided in this application for the Homeowner Assistance Fund is correct and complete to the best of my/our knowledge.
- ☒ I/We attest that my/our total household income qualifies for assistance and does not exceed one hundred and fifty percent (150%) of the area median income in which my/our residence is located.
- ☒ I/We attest that my/our household is eligible for participation in the Homeowner Assistance Fund because one or more of my/our household members experienced a financial hardship related, directly or indirectly, to the COVID-19 pandemic.
- ☒ I/We attest that the total amount of monthly income submitted in this application for the Homeowner Assistance Fund is complete and accurate.
- ☒ I/We attest that my/our household has not received, is not currently receiving, and does not anticipate receiving, assistance from another source of public or private subsidy or assistance that covers the same mortgage costs submitted under the Homeowner Assistance Fund.

Electronically sign

ACKNOWLEDGEMENTS

- ☒ I/We understand that the information provided in this application and the information provided in all supporting documents and forms is true and accurate in all material respects. I/We understand that knowingly making a false statement to obtain these funds may be punishable under state, federal or local law, including under 18 USC 1343 by imprisonment of not more than thirty years and/or a fine of up to \$1,000,000 and Wyo. Stat. Ann 6-3-402 by imprisonment for not more than ten years and/or a fine up to \$10,000.
- ☒ I/We also understand that false statements or information will be grounds for denial of my/our application, termination of mortgage assistance, and/or debarment from participating in other current or future assistance programs.
- ☒ I/We understand that this is an application for assistance and signing this application does not bind the Homeowner Assistance Fund program to offer mortgage assistance nor does it bind me/us to accept any assistance offered.
- ☒ I/We have no objection to inquiries from the State of Wyoming or its designee to its agencies and instrumentalities for the purpose of verifying the facts herein stated and hereby consent to disclosure of information between such entities, including providing additional documentation if needed or as part of random and routine audits.
- ☒ I/We understand that we may be subject to future audits and I/We agree to cooperate in providing information for any future audit.

- ☒ I/We have read and understand the acknowledgements above

Electronically sign

Steps

- ☒ General Information
- ☒ Prescreening
- ☒ Eligibility
- ☒ Applicant Details
- ☒ Other Household Members
- ☒ Income
- ☒ Mortgage Details
- ☒ Expense Details
- ☒ Upload Documents
- ☒ Certification
- ☐ Confirmation

Certification Continued

* Are you submitting the application on someone else's behalf?

☐ Yes ☒ No

STATEMENTS OF ATTESTATION

Please read the following statements carefully and only attest to those statements that relate to you and your application:

- ☒ I/We attest that all information provided in this application for the Homeowner Assistance Fund is correct and complete to the best of my/our knowledge.
- ☒ I/We attest that my/our total household income qualifies for assistance and does not exceed one hundred and fifty percent (150%) of the area median income in which my/our residence is located.
- ☒ I/We attest that my/our household is eligible for participation in the Homeowner Assistance Fund because one or more of my/our household members experienced a financial hardship related, directly or indirectly, to the COVID-19 pandemic.
- ☒ I/We attest that the total amount of monthly income submitted in this application for the Homeowner Assistance Fund is complete and accurate.
- ☒ I/We attest that my/our household has not received, is not currently receiving, and does not anticipate receiving, assistance from another source of public or private subsidy or assistance that covers the same mortgage costs submitted under the Homeowner Assistance Fund.

Signed By

Test Test

Signed Date

05/15/2023

ACKNOWLEDGEMENTS

- ☒ I/We understand that the information provided in this application and the information provided in all supporting documents and forms is true and accurate in all material respects. I/We understand that knowingly making a false statement to obtain these funds may be punishable under state, federal or local law, including under 18 USC 1343 by imprisonment of not more than thirty years and/or a fine of up to \$1,000,000 and Wyo. Stat. Ann 6-3-402 by imprisonment for not more than ten years and/or a fine up to \$10,000.
- ☒ I/We also understand that false statements or information will be grounds for denial of my/our application, termination of mortgage assistance, and/or debarment from participating in other current or future assistance programs.
- ☒ I/We understand that this is an application for assistance and signing this application does not bind the Homeowner Assistance Fund program to offer mortgage assistance nor does it bind me/us to accept any assistance offered.
- ☒ I/We have no objection to inquiries from the State of Wyoming or its designee to its agencies and instrumentalities for the purpose of verifying the facts herein stated and hereby consent to disclosure of information between such entities, including providing additional documentation if needed or as part of random and routine audits.
- ☒ I/We understand that we may be subject to future audits and I/We agree to cooperate in providing information for any future audit.
- ☒ I/we have read and understand the acknowledgements above

Signed By

Test Test

Signed Date

05/15/2023

FAIR CREDIT REPORTING ACT AUTHORIZATION

You understand that by clicking on the I AGREE button immediately following this notice, you are providing 'written instructions' to the State of Wyoming ("the State") under the Fair Credit Reporting Act authorizing the State to obtain information from your personal credit profile or other information from Experian. You authorize the State to obtain such information solely to confirm your identity to avoid fraudulent transactions in your name for the State of Wyoming Homeowner Assistance Fund (HAF) Program.

- ☒ I Agree

Signed By

Test Test

Signed Date

05/15/2023

Previous

Next

Confirmation

Confirmation

Your Homeowner Assistance Application # 00099715 was submitted.

As applicable, we need the following information from the applicant, non-applicant(>18 years), borrower, co-borrower, and co-signer to review your application:

- Signatures to the application(if applicable).
- Signatures to the third-party authorization form(if applicable).

Please check the email ids provided on the application for the notifications and electronically sign the documents through the link provided in the email.

Thank you!

Done

Steps

- ✓ General Information
- ✓ Prescreening
- ✓ Eligibility
- ✓ Applicant Details
- ✓ Other Household Members
- ✓ Income
- ✓ Mortgage Details
- ✓ Expense Details
- ✓ Upload Documents
- ✓ Certification
- Confirmation

Application Received

You will get this email once your application has been submitted.

Application Received for Wyoming Homeowner Assistance Fund (HAF) Program Inbox x



NoReplyWYOHAf <noreplyhaf@wyo.gov>
to me, haf@wyo.gov ▾

11:36 AM (1 minute ago)



Application Number: 00067235

Dear Applicant,

This email serves as notification that you have successfully submitted your application for the Wyoming Homeowner Assistance Fund (HAF) Program.

Your application is now being reviewed to determine your eligibility. You will receive an email notification when the status of your case is updated. You can also monitor the status of your case online through the [website](#), with the username you created and the password you set up earlier.

For any questions you may have, please contact the Call Center at 1-888-996-4237 (WYO - HAFP) between 9:00 am and 6:00 pm MT Monday through Friday. An application/case number (printed in this email) is required when you contact the HAF team with any inquiries about the status of your case.

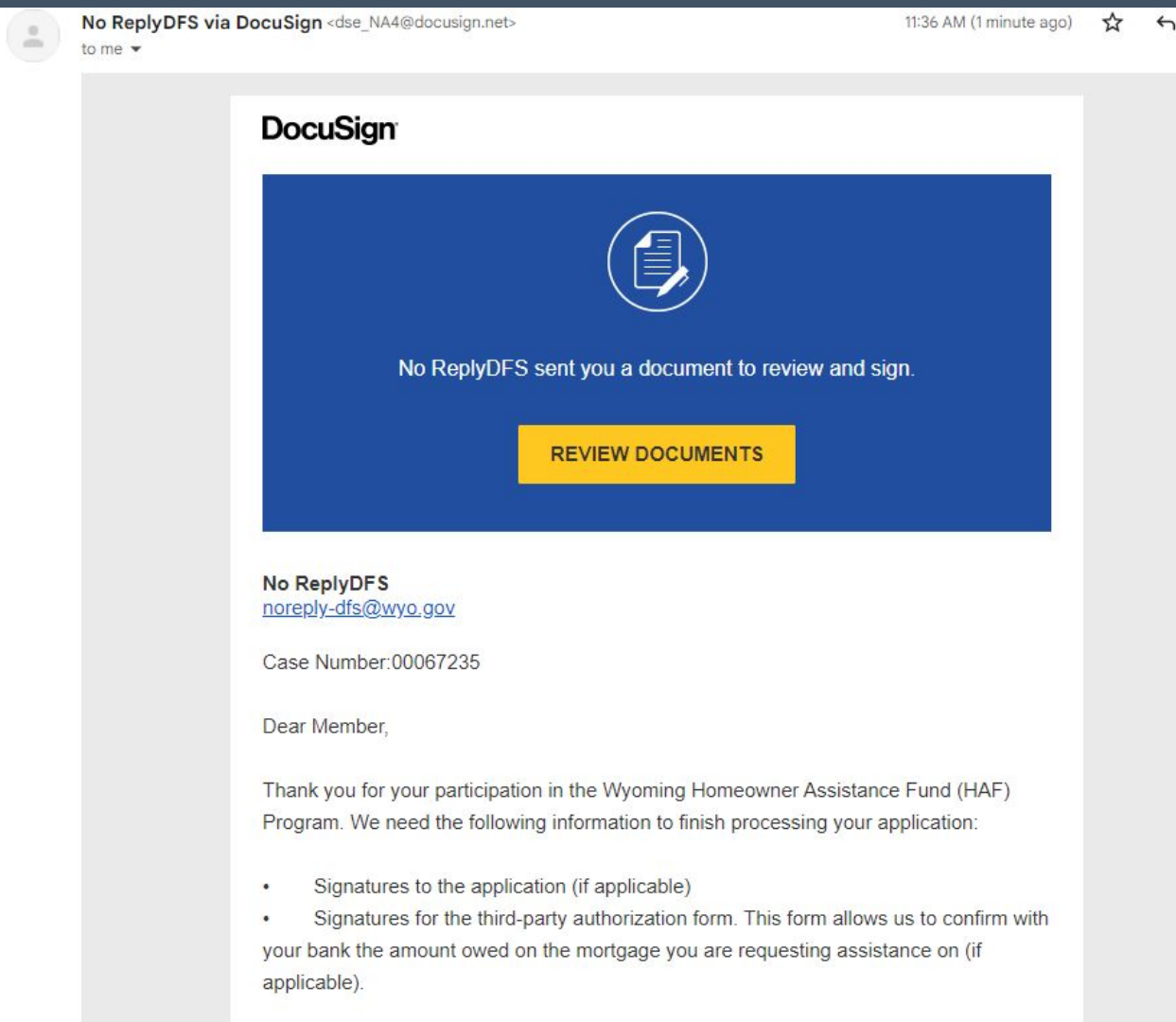
Sincerely,
The Wyoming HAF Program Team

E-Mail to and from me, in connection with the transaction of public business, is subject to the Wyoming Public Records Act and may be disclosed to third parties.

DocuSign

In order to put your application into review, you will need to follow the instructions on the DocuSign email you will receive. Click “Review Documents” and follow the prompts.

*The main applicant will get this email first and then any co-borrowers/household members over the age of 18 will get this email after the first applicant signs.



Bankruptcy

If an applicant has filed for bankruptcy, we will require the Bankruptcy Letter (downloadable link below) to be signed by their attorney or servicer to ensure the servicer will accept HAF payments.

Please see the link below for the downloadable Bankruptcy Letter:

[Bankruptcy Letter](#)

Please see a sample of the Bankruptcy Letter to the right.



BANKRUPTCY LETTER TO PARTICIPATE IN THE WYOMING HOMEOWNER ASSISTANCE FUND (HAF) PROGRAM

We have received an application for the Wyoming Homeowner Assistance Fund (HAF) Program from your client. Your client has indicated they have filed for or are in Bankruptcy at this time. Prior to the program releasing funds to help your client with their delinquent mortgage payments, we must receive approval from you.

Applicants Name: _____

Applicants Address: _____

Amount Applied for (cap of \$17,000): _____

Please sign below if you will allow funds from the Wyoming HAF Program to be applied to the delinquent mortgage payments or used in a loss mitigation program. The Wyoming HAF Program can do full or partial reinstatement up to \$17,000.00 to help your client.

Signature of Bankruptcy Attorney or Servicer

Print Name

Contact phone number

Firms Name or Servicer Company Name

Dated signed

Housing Education

If a homeowner owes more than \$17,000 in arrears or cannot make payments moving forward, the HAF Program will require them to complete housing education.

- In order to complete this housing education requirement, an applicant will schedule an education session with the housing educator of their choice. The Confirmation screen at the end of the application will provide the link to schedule this education session.
- The funds requested will be held for 15 business days in order to give the applicant time to complete the housing education requirement.
- The housing educators will fill out the housing education form with the applicant at the completion of housing education. The educators will then send the completed form to the HAF case managers.

Please see an example of this form to the right or see the link below.
<https://dfs.wyo.gov/assistance-programs/home-utilities-energy-assistance/homeowner-assistance/homeowner-information/>

Housing Education Completion Form

The purpose of this letter is to notify the Wyoming Homeowner Assistance Fund (HAF) Program that [insert client name] has successfully completed the required housing education course through [insert housing educators name].

Servicer Name: _____

Loan #: _____

Please check how the HAF Applicant would like their HAF program funds applied, pending servicer approval:

- ☐ Mortgage Reinstatement
☐ Partial Mortgage Reinstatement
☐ Loss Mitigation
☐ Other: _____

Please sign below to certify the client has completed the necessary housing education in order to receive HAF funds:

[Housing Educator Company Name]

Housing Educator Signature

Date

Housing Educator Print Name

Date

[Client Name]

Client Signature

Date

Client Print Name

Date

Need Further Assistance?

HOMEOWNER EMAIL

Email questions or concerns with specific cases homeowner.assistance@wyo.gov. Make sure to include the homeowner case number

CALL CENTER

For HAF support or application assistance, please call the call center between their hours, 9 a.m. – 6 p.m. Monday through Friday. Voicemails will be returned within 24-48 hours.

The toll-free phone number is 1-888-996-4237. (WYO-HAFP).

Homeowner Assistance Fund Program
VISIT [DFS.WYO.GOV/HAF](https://dfs.wyo.gov/HAF)

