



## ARE YOU A WYOMING HOMEOWNER STRUGGLING TO PAY BILLS?

Under the Wyoming Homeowner Assistance Fund (HAF) Program, eligible homeowners can receive up to \$35,000 as a one-time award to cover delinquent mortgages, partial claim assistance, up to 3 consecutive months of forward mortgage payments and/or PAST DUE utilities, property taxes, homeowners insurance or homeowner association dues.

Wyoming Homeowner Assistance Fund Program

VISIT [DFS.WYO.GOV/HAF](https://dfs.wyo.gov/HAF) OR CALL 1-888-WYO-HAFP



## FAQS FOR HOMEOWNERS *(Updated 04/11/2024)*

### 1. How do I apply?

Applications opened on May 2, 2022 at [dfs.wyo.gov/HAF](https://dfs.wyo.gov/HAF). Applications are only available online.

### 2. Where can I get help filling out my online application?

Please contact the call center at 1-888-996-4237 (WYO-HAFP) for application assistance resources.

Individuals who are deaf, hard of hearing, blind, and/or speech disabled may reach the HAF Program through their preferred relay service provider or by dialing 7-1-1.

### 3. How do I check my potential eligibility?

Wyoming homeowners must meet the following eligibility criteria:

- Must not have received a previous HAF award. This is a one-time application. Any eligible clients who received HAF payments in the past cannot apply.
- Must own a property in Wyoming, including those on the Wind River Reservation.
- Must currently occupy the property as the primary residence.
- 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 your household and the county you live in. Your household income needs to be at or below what is in the table. See table below.
- Must have experienced a COVID-related financial hardship after January 21, 2020.

### IF APPLYING FOR MORTGAGE ASSISTANCE:

- The loan must be the first lien on the property. Partial claim assistance may be a subordinate lien.

- The homeowner must not intend to sell the property within six (6) months of receiving assistance.
- **REVERSE MORTGAGES:** Homeowners with reverse mortgages cannot apply for mortgage assistance but can apply for assistance with past due payments of utilities, property taxes, homeowners insurance, and homeowners association dues.



## 2024 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	\$102,600	\$117,250	\$131,900	\$146,550	\$158,300	\$170,000	\$181,750	\$193,450
Big Horn	\$97,800	\$110,200	\$123,950	\$137,700	\$148,750	\$159,750	\$170,750	\$181,800
Campbell	\$113,400	\$129,600	\$145,800	\$162,000	\$175,000	\$187,950	\$200,900	\$213,850
Carbon	\$97,800	\$110,200	\$123,950	\$137,700	\$148,750	\$159,750	\$170,750	\$181,800
Converse	\$103,750	\$118,600	\$133,400	\$148,200	\$160,100	\$171,950	\$183,800	\$195,650
Crook	\$100,800	\$115,200	\$129,600	\$144,000	\$155,550	\$167,050	\$178,600	\$190,100
Fremont	\$97,800	\$110,200	\$123,950	\$137,700	\$148,750	\$159,750	\$170,750	\$181,800
Goshen	\$97,800	\$110,200	\$123,950	\$137,700	\$148,750	\$159,750	\$170,750	\$181,800
Hot Springs	\$97,800	\$110,200	\$123,950	\$137,700	\$148,750	\$159,750	\$170,750	\$181,800
Johnson	\$100,200	\$114,500	\$128,800	\$143,100	\$154,550	\$166,000	\$177,450	\$188,900
Laramie	\$100,200	\$114,500	\$128,800	\$143,100	\$154,550	\$166,000	\$177,450	\$188,900
Lincoln	\$111,100	\$127,000	\$142,850	\$158,700	\$171,400	\$184,100	\$196,800	\$209,500
Natrona	\$97,800	\$110,200	\$123,950	\$137,700	\$148,750	\$159,750	\$170,750	\$181,800
Niobrara	\$97,800	\$110,200	\$123,950	\$137,700	\$148,750	\$159,750	\$170,750	\$181,800
Park	\$97,800	\$110,200	\$123,950	\$137,700	\$148,750	\$159,750	\$170,750	\$181,800
Platte	\$97,800	\$111,250	\$125,150	\$139,050	\$150,200	\$161,300	\$172,450	\$183,550
Sheridan	\$110,900	\$126,750	\$142,600	\$158,400	\$171,100	\$183,750	\$196,450	\$209,100
Sublette	\$108,600	\$124,100	\$139,600	\$155,100	\$167,550	\$179,950	\$192,350	\$204,750
Sweetwater	\$107,650	\$123,000	\$138,400	\$153,750	\$166,050	\$178,350	\$190,650	\$202,950
Teton	\$139,800	\$159,750	\$179,700	\$199,650	\$215,650	\$231,600	\$247,600	\$263,550
Uinta	\$101,450	\$115,950	\$130,450	\$144,900	\$156,500	\$168,100	\$179,700	\$191,300
Washakie	\$97,800	\$110,200	\$123,950	\$137,700	\$148,750	\$159,750	\$170,750	\$181,800
Weston	\$97,800	\$110,200	\$123,950	\$137,700	\$148,750	\$159,750	\$170,750	\$181,800

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#### 4. What are eligible properties?

Eligible properties include:

- 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

#### **5. Can I apply if I already received a HAF award?**

Homeowners are not eligible if they have received a previous HAF award. This is a one-time application. Any eligible clients who received HAF payments in the past cannot apply.

#### **6. What assistance can I receive?**

The HAF Program will provide up to \$35,000 in assistance as a one-time award paid to servicers or vendors on behalf of eligible homeowners to cover:

- **MORTGAGE DELINQUENCY:** Financial assistance to help reinstate a mortgage or to pay other housing-related costs related to a period of forbearance, delinquency, or default.
- **PARTIAL CLAIMS:** Assistance to pay off a portion or all of a partial claim. Partial claim must have been received after Jan. 21, 2020 due to a COVID financial hardship.
- **FORWARD MORTGAGE:** Up to 3 consecutive months of forward mortgage payments. Delinquencies will be prioritized over forward mortgage payments.
- **PAST DUE OTHER EXPENSES:** Utilities include electricity, energy costs (fuel, oil & propane), water and sewer. (Internet costs are not an eligible expense.) Other housing-related expenses include property taxes, homeowners insurance or homeowner association dues.

**PRIORITY WILL BE AS FOLLOWS:** Mortgage reinstatement, partial claim assistance, delinquent “other expenses” then forward mortgages. Mortgage delinquency will be prioritized over other past due expenses.

#### **7. If I don't need help making mortgage payments, can I still apply for unpaid utilities, property taxes, homeowners insurance or homeowner association dues?**

Yes, the HAF Program will provide up to \$35,000 in assistance as a one-time award paid to vendors on behalf of eligible homeowners to cover.

- **PAST DUE UTILITY PAYMENTS:** Electricity, energy costs (fuel, oil & propane), water and sewer. (Internet costs are not an eligible expense.)
- **UNPAID HOUSING-RELATED BILLS:** Property taxes, homeowners insurance or homeowner association dues.

**8. Will homeowners be eligible for ongoing HAF payments?**

Ongoing payments are for up to 3 months of consecutive forward mortgage assistance only. Forward month payments are made each month after the applicant provides the monthly statement. The HAF Program is a one-time award paid to the mortgage servicer or vendor on behalf of the homeowner for past due payments only. Homeowners should be prepared to resume their monthly payments going forward.

**9. If I have already made a payment, can I be reimbursed?**

No. HAF funds cannot be used for reimbursement. Payments are sent directly to the servicer or vendor on your behalf.

**10. Are there other options available for homeowners that do not meet the income eligibility requirements?**

Please contact Wyoming 2-1-1 <https://wy211.communityos.org/> for information on additional assistance that may be available in your community. Housing educators are also available to assist you. Please see contact information below.

[My Front Door](#)

Phone Number: (307) 514-5831

[Wyoming Housing Network](#)

Email: [info@whninc.org](mailto:info@whninc.org)

Phone Number: (307) 472-5843

**11. What documentation do I need?**

Homeowners should be prepared to provide the following documentation (additional documentation may also be requested):

- Copy of government-issued photo ID.
- 2022, or most recent, tax return or most recent two (2) months of paystubs for all adult household members (aged 18+).
- Proof of home ownership (such as the most recent property tax statement).
- Attest to a COVID related material decrease in income or increase in expenses.

Depending on what assistance is being applied for, homeowners will need the following:

- Copies of past due bills.
- UTILITIES: A recent utility statement showing the applicant or household member's name, mailing address, the service address, and the dates of service.
- MORTGAGE: Most recent mortgage statement.
- PARTIAL CLAIMS: Partial claim document.

Depending on your financial situation, homeowners may need the following:

- **BANKRUPTCY:** If you have filed for bankruptcy, the bankruptcy letter will need to be signed by your attorney or servicer to ensure the servicer will accept HAF payments. [Download the letter.](#)
- **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 do housing education. The purpose of this letter is to notify the HAF Program that the client has successfully completed the required housing. [Download the form.](#)

#### **12. How do I fulfill the housing education requirement?**

**If a homeowner owes more than \$17,000 in arrears or cannot make payments moving forward, the HAF Program will require them to do 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 completion form with the applicant at the end of the housing education. The housing educators will then send the completed form to the HAF case managers. [Download the form.](#)

#### **13. What happens if I am bankrupt or declaring bankruptcy?**

If you have filed for bankruptcy, the bankruptcy letter will need to be signed by your attorney or servicer to ensure HAF payments will be accepted. [Download the letter.](#)

#### **14. How do I get paid?**

All payments will be made directly to the servicer, county treasurer, insurance company or homeowners association (HOA) on behalf of the homeowner.

#### **15. How long does the review process take?**

The application process will depend on how quickly the servicer returns the needed information, how quickly documents are returned, and the number of applications received. Please ensure you provide all the needed information upfront so the process can go more quickly.

#### **16. How will I know when my application has been approved?**

You will receive an email notification when your application has been approved.

**17. How to avoid payment delays?**

If a homeowner hasn't submitted all the correct documentation, the HAF Program will reach out to them. That being said, having the correct information and documentation helps make the application review process go faster.

- **Check email regularly:** All correspondence will come from NoReplyWYOHAF@wyo.gov. It is important for homeowners and vendors to add this email to their contact list to avoid missing important emails. If they do not see anticipated emails in their inbox, they should check their spam folder.
- **Respond to HAF phone calls:** All phone calls will come from 1-877-996-4237. There may be numerous reasons a HAF staff member is reaching out to homeowners.

**18. How do I check on my application status?**

Please call the HAF Program Call Center at 1-888-996-4237 (WYO-HAFP). The center will be open Monday - Friday from 9 AM - 6 PM MT. If they do not answer, please leave a voicemail.

**19. Does HAF Program cover reimbursement of partial claims or deferral payments?**

Yes, the HAF program will cover partial claims but not deferral payments.

**20. Am I allowed to sell my home after receiving HAF funds?**

You cannot sell your home within 6 months of receiving HAF funds. When applying, you will have to attest to this.