



# NEED HOMEOWNER'S ASSISTANCE?

Are you a Wyoming homeowner who needs help with mortgage payments? The Wyoming Homeowner Assistance Fund (HAF) Program focuses on helping eligible Wyoming homeowners stay in their homes.

## Wyoming Homeowner Assistance Fund Program



WYOMING HOMEOWNERS WITH MORTGAGE PAYMENTS



WYOMING HOMEOWNERS WHO OWN THEIR HOMES OUTRIGHT OR THOSE WITH REVERSE MORTGAGES

### HELP AVAILABLE FOR:

- Mortgage delinquency
- Partial claims
- **PAST DUE:** Utility payments and housing-related bills
- Up to 3 consecutive months forward mortgage payments

### HELP AVAILABLE FOR:

- Past due utility payments
- Past due housing-related bills



### BEFORE APPLYING:

We recommend getting expert help now. If you receive a HAF award first, options like lowering your monthly payments may not be open to you.

**MORTGAGE SERVICER:** You may have relief options through your mortgage servicer.

**HOUSING EDUCATOR:** At no cost to you, housing educators can help you work with your servicer to be sure you choose the most beneficial option.

- Wyoming Housing Network: [whninc.org](http://whninc.org)
- My Front Door: [myfrontdoor.org](http://myfrontdoor.org)

### WHAT ARE ELIGIBLE EXPENSES?

Up to \$35,000 as a one-time award paid to a servicer or vendor on behalf of an eligible homeowner to cover:

Priority as follows: mortgage reinstatement, partial claims, delinquent "other expenses," then forward mortgages.

- **MORTGAGE DELINQUENCY:** 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.
- **PAST DUE OTHER EXPENSES:** Utilities include electricity, energy costs (fuel, oil & propane), water and sewer. Also includes property taxes, homeowners insurance or homeowner association dues.
- **FORWARD MORTGAGE:** Up to 3 consecutive months of forward mortgage payments.

APPLY AT [DFS.WYO.GOV/HAF](http://DFS.WYO.GOV/HAF)







### APPLICATION ASSISTANCE

Call the HAF Call Center at 1-888-996-4237 (WYO-HAFP) or contact Liberty Smith, HAF Program Manager, directly at (307)-777-3737 or email [homeowner.assistance@wyo.gov](mailto:homeowner.assistance@wyo.gov). Calls will be sent to voicemail and returned as soon as possible.

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.

# WHO IS ELIGIBLE FOR THE HAF PROGRAM?

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. 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 claims may be a subordinate lien.
  - The homeowner must not intend to sell the property within six months of receiving assistance.

## ELIGIBLE PROPERTIES



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

## 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 what is in the table.

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

## OTHER OPTIONS

**THERE ARE OTHER OPTIONS IF YOU DON'T QUALIFY FOR THE HAF PROGRAM.**

- **WYOMING 2-1-1:** Visit [wyoming211.org](http://wyoming211.org) for additional assistance in your community
- **HOUSING EDUCATORS:** They can help you work with your servicer. See details on the front page.