



HAF APPLICATIONS CLOSE OCT. 31

IMPORTANT PROGRAM UPDATE



The Wyoming Homeowner Assistance Fund (HAF) Program, a federally funded, temporary emergency program to support homeowners financially impacted by COVID, will stop accepting applications on Oct. 31, 2024 at 11:59 p.m.

Are you a Wyoming homeowner who has fallen behind on mortgage payments, utility bills or other housing-related costs? The HAF Program focuses on helping Wyoming homeowners, who have been financially impacted by COVID-19 and meet eligibility criteria, stay in their homes.

WHO CAN RECEIVE ASSISTANCE?

HOMEOWNERS WITH MORTGAGE PAYMENTS

Help is available for **PAST DUE** payments for mortgage, partial claims, utilities, property taxes, homeowners insurance, and homeowners association dues. Plus, eligible homeowners can apply for up to three months of consecutive forward mortgage payments. *Priority will be as follows: mortgage reinstatement, partial claim assistance, delinquent "other expenses," then forward mortgages.*

HOMEOWNERS WHO OWN THEIR HOMES OUTRIGHT OR THOSE WITH REVERSE MORTGAGES

Help is available for **PAST DUE** payments for utilities, property taxes, homeowners insurance, and homeowners association dues.

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:

- **MORTGAGE DELINQUENCY:** Assistance to help reinstate a mortgage or to pay other housing-related costs related to a period of forbearance, delinquency, or default.
- **FORWARD MORTGAGE:** Up to 3 consecutive months of forward mortgage payments.
- **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 UTILITIES:** Includes electricity, energy costs (fuel, oil & propane), water and sewer.
- **PAST DUE PROPERTY TAXES**
- **PAST DUE HOMEOWNERS INSURANCE**
- **PAST DUE HOMEOWNERS ASSOCIATION DUES**







APPLICATION ASSISTANCE

Contact Liberty Smith, HAF Program Manager, directly at (307)-777-3737 or email homeowner.assistance@wyo.gov.

DON'T DELAY. APPLY TODAY AT [DFS.WYO.GOV/HAF](https://dfs.wyo.gov/HAF)

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 for additional assistance in your community
- **HOUSING EDUCATORS:** They can help you work with your servicer. See details on the front page.