Wyoming Homeowner Assistance Fund Program

WHO IS ELIGIBLE?

- Wyoming homeowners who own their homes outright or those with reverse mortgages
- Wyoming homeowners delinquent on mortgage payments

WHAT ARE ELIGIBLE EXPENSES?

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:

- Property taxes, homeowners insurance or homeowner association dues.
- Electricity, energy costs (fuel, oil & propane), water and sewer. (Internet costs are not an eligible expense.)
- Financial assistance to help reinstate a mortgage or to pay other housing-related costs related to a period of forbearance, delinquency, or default. Mortgage delinquency will be prioritized over other past due expenses.

CALL CENTER HOURS:
MONDAY - FRIDAY 9 AM - 6 PM
1-888-996-4237 (WYO-HAFP)

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.

APPLICATIONS OPEN MAY 2
APPLY AT DFS.WYO.GOV/HAF

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
- 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 (AMI). Income eligibility depends on how many people live in your household and the county you live in. Check the AMI Table on the homeowner web page at dfs.wyo.gov/HAF.
- Must have experienced a COVID-related financial hardship after January 21, 2020 that has caused the household to become past due.
- Must be delinquent by at least one payment, including due to a forbearance period. The grant covers arrears only (no prospective or ongoing payments).

IF APPLYING FOR MORTGAGE ASSISTANCE:

- The loan must be the first lien on the property.
- The homeowner must not intend to sell the property within six months of receiving assistance.

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