



NEED HOMEOWNER'S ASSISTANCE?

Are you a Wyoming homeowner who has fallen behind on mortgage payments, utility bills, or unpaid housing-related costs? The Wyoming Homeowner Assistance Fund (HAF) Program focuses on helping eligible Wyoming homeowners stay in their homes.

Who can the HAF Program help?



Wyoming homeowners with delinquent mortgage payments

HELP AVAILABLE FOR:

- Mortgage delinquency
- Past due utility payments
- Unpaid housing-related bills



Wyoming homeowners who own their homes outright or those with reverse mortgages

HELP AVAILABLE FOR:

- Past due utility payments
- Unpaid housing-related bills



BEFORE APPLYING:

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

TALK TO YOUR MORTGAGE

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

TALK TO A HOUSING

COUNSELOR: At no cost to you, housing counselors can help you work with your servicer to be sure you choose the most beneficial option.

- Wyoming Housing Network: whninc.org
- My Front Door: myfrontdoor.org

WHAT ARE ELIGIBLE EXPENSES?

Up to \$17,000 in assistance as a one-time grant paid to a servicer or vendor on behalf of an 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. Mortgage delinquency will be prioritized over other past due expenses.



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.

APPLICATIONS NOT OPEN YET
LEARN MORE AT DFS.WYO.GOV/HAF

Wyoming Homeowner
Assistance Fund Program



WHO IS ELIGIBLE FOR HAF?

Wyoming homeowners must meet the following eligibility criteria:



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. See table below.



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.

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

2021 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	\$85,050	\$97,200	\$109,350	\$121,500	\$131,250	\$140,950	\$150,700	\$160,400
Big Horn	\$85,050	\$97,200	\$109,350	\$121,500	\$131,250	\$140,950	\$150,700	\$160,400
Campbell	\$94,950	\$108,500	\$122,050	\$135,600	\$146,450	\$157,300	\$168,150	\$179,000
Carbon	\$85,050	\$97,200	\$109,350	\$121,500	\$131,250	\$140,950	\$150,700	\$160,400
Converse	\$89,150	\$101,900	\$114,650	\$127,350	\$137,550	\$147,750	\$157,950	\$168,150
Crook	\$85,050	\$97,200	\$109,350	\$121,500	\$131,250	\$140,950	\$150,700	\$160,400
Fremont	\$85,050	\$97,200	\$109,350	\$121,500	\$131,250	\$140,950	\$150,700	\$160,400
Goshen	\$85,050	\$97,200	\$109,350	\$121,500	\$131,250	\$140,950	\$150,700	\$160,400
Hot Springs	\$85,050	\$97,200	\$109,350	\$121,500	\$131,250	\$140,950	\$150,700	\$160,400
Johnson	\$87,800	\$100,350	\$112,900	\$125,400	\$135,450	\$145,500	\$155,500	\$165,550
Laramie	\$87,800	\$100,350	\$112,900	\$125,400	\$135,450	\$145,500	\$155,500	\$165,550
Lincoln	\$87,150	\$99,600	\$112,050	\$124,500	\$134,450	\$144,450	\$154,400	\$164,350
Natrona	\$85,050	\$97,200	\$109,350	\$121,500	\$131,250	\$140,950	\$150,700	\$160,400
Niobrara	\$85,050	\$97,200	\$109,350	\$121,500	\$131,250	\$140,950	\$150,700	\$160,400
Park	\$85,050	\$97,200	\$109,350	\$121,500	\$131,250	\$140,950	\$150,700	\$160,400
Platte	\$85,050	\$97,200	\$109,350	\$121,500	\$131,250	\$140,950	\$150,700	\$160,400
Sheridan	\$85,200	\$97,350	\$109,500	\$121,650	\$131,400	\$141,150	\$150,850	\$160,600
Sublette	\$98,000	\$112,000	\$126,000	\$139,950	\$151,150	\$162,350	\$173,550	\$184,750
Sweetwater	\$93,150	\$106,450	\$119,750	\$133,050	\$143,700	\$154,350	\$165,000	\$175,650
Teton	\$121,400	\$138,750	\$156,100	\$173,400	\$187,300	\$201,150	\$215,050	\$228,900
Uinta	\$85,050	\$97,200	\$109,350	\$121,500	\$131,250	\$140,950	\$150,700	\$160,400
Washakie	\$85,050	\$97,200	\$109,350	\$121,500	\$131,250	\$140,950	\$150,700	\$160,400
Weston	\$85,400	\$97,600	\$109,800	\$121,950	\$131,750	\$141,500	\$151,250	\$161,000

OTHER OPTIONS

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

- **WYOMING 2-1-1:** Visit wyoming211.org for additional assistance in your community
- **WYOMING LIEAP:** Visit lieap.org for utility assistance
- **HOUSING COUNSELORS:** They can help you work with your servicer. See details on the front page.