



Wisconsin Help for Homeowners (WHH) Homeowner Assistance Fund (HAF) Frequently Asked Questions for Vendors

1. What are the requirements for service provider participation in the WHH program?

In order to participate in the WHH program all participating loan servicers and vendors (service providers) are required to:

- Sign an agreement to participate (executed between the State of Wisconsin and the service provider).
- Provide payment information including deposit information and W9.

2. Who is eligible for the WHH program?

Eligible applicants of the WHH program include:

- Homeowners with an annual income less than or equal to 100% of the area median income for their county of residence.
- Homeowners who have experienced a financial hardship after January 21, 2020 associated with the COVID-19 pandemic.
- Owner-occupant(s) of a single-family home, condominium, or 2- 3- or 4-family home located in the State of Wisconsin that is the homeowner's primary residence.
- Homeowner's requesting mortgage assistance may not have a first mortgage unpaid principal balance that is greater than the conforming loan limit defined by Fannie Mae at the time of origination.

3. What types of expenses are eligible under this program?

- Mortgage payment assistance (home equity lines of credit are not eligible).
- Financial assistance, including mortgage refinance (closing costs, points), to allow a homeowner to reinstate a mortgage or to pay other housing-related costs related to a period of forbearance, delinquency, or default.
- Payment assistance for homeowner's insurance, flood insurance, and mortgage insurance
- Land Contract monthly payments.
- Manufactured home loan monthly payment (P&I), and/or lot rent.
- Payment assistance for homeowner's association fees or liens, condominium association fees.
- Payment assistance for utilities including broadband/internet.
- Payment assistance for delinquent property taxes to prevent homeowner tax foreclosures.



4. Will homeowners receive funds directly from the program?

Homeowners will not receive payments directly. Payments will be made directly to the service provider on behalf of the homeowner.

5. Who is responsible for determining homeowner eligibility for the program?

The State of Wisconsin through its program administrators are responsible for determining program eligibility. Service providers are encouraged to refer their delinquent customers/borrowers to the WHH program.

Learn more at <https://homeownerhelp.wi.gov>

Mortgage Servicers, utility providers, and service providers of eligible program expenses who are interested in participating in the program should review the FAQs and contact whh@wisconsin.gov for a participation packet.