



Hardest Hit Fund (HHF) How to Submit a Complete Application

Submit to AHC Office

The entire application package must be mailed to or dropped off at the AHC office at 1590 S. Milwaukee Avenue, Suite 312, Libertyville, IL 60048; see www.ahclc.org for tips on finding our office. Faxes are not acceptable and will be discarded. Your application package should include copies, as AHC may not be able to return these items to you. While the AHC office is open 8:30am to 5:00pm on weekdays, the outside doors to the office building are generally open 9am to 9pm every day. Feel free to leave your application package outside of AHC's door (Suite 312) or slip through the door's mail slot. While we believe your information will be safe and have never had problems in the past, this is done at your own risk.

Incomplete Submissions Placed On Hold & Denied After 30 Days

Each of the below items must be included in your application package. Incomplete submissions will be placed on hold until all documents are received – no exceptions! Even one missing item constitutes an incomplete submission. Documentation that does not meet the time frames specified (i.e., pay stubs that are more than 30 days old, outdated bank statements, etc.) are unusable and will also constitute an incomplete submission. Your filed will be denied if complete documentation is not received within 30 days of the original submission; you will be required to wait 90 days before reapplying.

Document Checklist

Items 1-10 are from the online application at www.illinoishardesthit.org. Upon completing the online application, the website will create the below forms. You (and all borrowers and title holders) must print, sign and date all of these items.

- 01) Application Coversheet
- 02) Application
- 03) Hardest Hit Fund Intake Application
- 04) HHF Acknowledgement & Agreements
- 05) Financial Worksheet
- 06) Dodd-Frank Certification
- 07) Form 4506R-EZ
- 08) Authorization for Release of Information
- 09) Illinois Housing Development Authority (IHDA) Privacy Policy
- 10) Borrower Hardship Affidavit

Also gather all of the below documentation that is applicable to your situation. You must include information for ALL MEMBERS OF YOUR HOUSEHOLD.

- 11) Copy of State of Illinois drivers license or State ID or US Passport (identification used cannot be expired)
- 12) 2 years federal income tax return – the year before and the year of the hardship event (include additional years if needed to prove a 25% income reduction)
- 13) Most recent 2 months pay stubs; at least one paystub must be within 30 days of the signed application date
- 14) Last 2 months of all other unearned income
 - Examples include but are not limited to: Social Security income, Social Security Disability Income, Workman’s Compensation/temporary Disability, Divorce Decree or Court-ordered document indicating payment or receipt of child support or alimony (bank statements documenting direct deposit can be used in lieu of)
- 15) IF UNEMPLOYED: Current unemployment income documentation – can be verified by a letter from Illinois Department of Employment Services (IDES) or the last 2 bank statements documenting direct deposit
- 16) IF SELF EMPLOYED: Most recent 2 quarters of Profit & Loss Statements with bank statements covering all months included on P&L Statements
- 17) Last 3 months bank statements. Any non-routine deposits may need to be explained and documented.
- 18) IF SELF EMPLOYED: Last 6 months bank statements. Remember bank statements should correspond with all months covered in the P&L Statements submitted.
- 19) Most recent monthly mortgage statement for both 1st and 2nd mortgage (can include arrearage amounts)
- 20) Property tax bill or print out from the county tax assessor’s office with current tax amount
- 21) IF APPLICABLE: Copy of current/recent loan modification
- 22) IF APPLICABLE: Copy of foreclosure notices and/or summons

Questions

Please direct any questions to Monica or Jeni at the AHC office at 847/263-7478 or HHF@ahclc.org. Additional help can be found at the HHF hotline at 855/873-7405, or on the FAQs and tutorials at www.illinoisshardesthit.org.