



HARDEST HIT
ALABAMA



Unemployed
Homeowners
Mortgage
Payment
Assistance



P.O. Box 242968 • Montgomery, AL 36124-2967



Hardest Hit Alabama (HHA), a foreclosure prevention program, is available for homeowners struggling to pay their mortgage payments due to job loss.

The Alabama Housing Finance Authority was allocated approximately \$162 million to provide assistance targeted at unemployed homeowners. The U.S. Department of Treasury's "Hardest Hit Fund" is authorized under the Emergency Economic Stabilization Act of 2008 and is available in 18 states and the District of Columbia.

Eligible homeowners will receive assistance to pay their current mortgage payment and all other mortgage-related expenses, including payments on any subordinate liens. HHA will provide up to 12 monthly mortgage payments, not to exceed \$15,000 per household.

HHA assistance is available statewide to qualified homeowners on a first-come, first-served basis.



You may be eligible if :

- you have been declared eligible to receive unemployment compensation benefits
- your total annual household income is less than \$75,740
- the unpaid principal balance on your home's mortgage is less than \$258,690
- the property is your primary residence
- the home is located in the Alabama

Check the HHA website to ensure your mortgage servicer is accepting Hardest Hit funds. Several servicers have imposed additional requirements before they will accept funds. We are working diligently with each servicer to provide assistance to all homeowners as soon as possible.

How to Apply?

The application is completed entirely online at www.hardesthitAlabama.com. Click the Apply Now button to begin your application.

Before you begin the application, please have the following information ready:

- Mortgage Loan Information
- Unemployment Compensation Information
- Financial Information

For more information, visit the website or you may call 1.877.497.8182.

We have learned that some Alabama citizens have been contacted with an offer for assistance in completing the HHA application for a fee. There are not any fees to apply. If you have any questions while completing your application, please contact the HHA hotline at 1.877.497.8182 for free assistance.

www.HardestHitAlabama.com