



www.hardesthitAlabama.com

Do I Qualify for Hardest Hit Alabama?

- You must be currently receiving state-administered unemployment benefits. This information will be verified.
- This maximum household income is \$76,440. That will include the income of all occupants 18 years or older.
- You must owe \$258,690 or less on your home's mortgage, including subordinate loans. You must be less than 6 months and less than \$7,500 past due on your mortgage payment(s).
- Homeowners must occupy the residence as their principal residence and the property must be located in the state of Alabama.

Application Checklist:

Have the following information ready:

- Mortgage Loan Information
 - Unemployment Compensation Information
 - Financial Information

Participating Servicers

HHA has enrolled over 120 mortgage loan servicers to participate in the program. [View a list](#) of servicers.

Governor Bentley Announces Hardest Hit Alabama Foreclosure Prevention Program



On February 2, Governor Robert Bentley announced the creation of Hardest Hit Alabama (HHA), a new program providing \$162 million for the prevention of foreclosure in Alabama.

Approximately \$162 million was awarded to Alabama Housing Finance Authority to provide assistance targeted at Alabama's 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, while unemployed. HHA will provide up to 12 monthly mortgage payments not to exceed \$15,000, per household.

Alabama homeowners who receive unemployment compensation benefits may apply. To qualify, applicants must have a total annual household income of less than \$75,740, and the unpaid principal balance on their home's mortgages must be less than \$258,690.

The homeowner must currently occupy the property as their primary residence, and the home must be located in Alabama. Assistance will be available for single-family homes, attached or detached, and manufactured housing attached to real property.

HHA will be available statewide to qualified homeowners on a first-come, first-served basis. [Visit the Treasury's website](#) to learn more about the Hardest Hit Funds.