



HOW TO APPLY

Visit www.hardesthitAlabama.com to begin your application or call **877.497.8182** for more information.

You must have access to the following:

- Access to the internet (the application could take up to an hour to complete)
- An email account to allow HHA to send notifications electronically
- A scanner or fax machine to transmit documents required to complete the application process

HOW TO QUALIFY

Unemployed Status:

You must be eligible to receive verifiable state unemployment benefits from the Alabama Department of Industrial Relations or the comparable state agency if you worked in another state.

Income Restrictions:

The maximum household income is \$75,740. That will include the income of all occupants 18 years or older.

Mortgage Loan Balance:

You must owe \$258,690 or less on your home's mortgage, including subordinate loans.

Occupancy Requirement:

Homeowners must occupy the residence as their principal residence and the property must be located in the state of Alabama.

MAXIMUM ASSISTANCE

- Twelve consecutive monthly payments, or \$15,000, per household
- Initial payment to bring loans current may not exceed the lesser of 6 monthly payments or \$7,500

Hardest Hit Alabama has learned that some Alabama citizens have been contacted with an offer for assistance in completing the HHA application for a fee. You do not have to pay any fees to apply for HHA assistance. If you have any questions while completing your application, please contact the Hardest Hit Alabama hotline at 877.497.8182 for free assistance.