



# ILLINOIS HOUSING DEVELOPMENT AUTHORITY ACCEPTABLE ILLINOIS HOMEOWNER ASSISTANCE FUND DOCUMENTS

# **Eligibility to Apply**

At least one of the following documents will be required at the time of application to show the homeowner has explored what options may be available. Acceptable documents should legibly show the homeowner name, property address and be dated in 2022:

- Housing counseling certificate
- Loss mitigation determination or offer letter (for all mortgages requesting assistance)
- Form from a legal aid attorney

# **Special Circumstances**

The following documents should be submitted if the homeowner has received any of them. They must include the homeowners name and property address:

- Sheriff's Sale Notification
- Tax Sale Notification
- Court Foreclosure Documents
- Notice of Default
- Forbearance Agreement
- Bankruptcy Approval or Discharge

## **Proof of Ownership**

The following documents are acceptable; the property address and owner name must be legible:

- 2020 Property Tax Bill
- Property Deed
- Monthly Mortgage Statement (dated within 90 days)
- Print out from County Website
- Co-op Lease (Proprietary Lease)
- Heirship Documentation or Will with Death Certificate

#### **Proof of Identification**

Proof of ID must match the name of the borrower/co-borrower. The following documents are acceptable:

- Government Issued Driver's License or REAL ID
- Government Issued Photo ID Card
- U.S. or Foreign Passport
- U.S. Permanent Residency Resident Card
- Matricula Consular or any Foreign Consulate ID
- Temporary Visitors Driver's License
- Chicago CityKey ID Card





# **Proof of Residency**

The following documents are acceptable as long as they are dated within 90 days and the property address and owner name must be legible:

- Bank Statement
- Benefit Award Letter (Social Security, Unemployment, etc.)
- Cell Phone Bill
- Credit Card/Debit Card Statement
- Insurance Policy
- Letter from a public entity (such as a school, city or unit of a government)

#### **Proof of Income**

If your 2020 or 2021 tax return is available, please provide:

• Filed Tax Return (Form 1040) – Pages 1 and 2

If your tax return is unavailable, the following are also acceptable:

- 2020 or 2021 W-2 tax forms
- 2020 or 2021 tax year 1099 forms

If the above are unavailable, the following are also acceptable:

- Last paystub showing year to date income earned in 2020 or 2021.
- Most recent paystub dated 2022
- 2020, 2021 or 2022 government benefit award letter, statement or payment detail (ex. Social Security/Unemployment/etc.)
- 2020, 2021 or 2022 profit & loss statement (self-employed or contract work)
- All bank statements showing 2020, 2021 or 2022 income (please highlight all regular income)
- Letter from employer stating 2020, 2021 or 2022 income

## **Evidence of Past Due Payments**

The following documents are acceptable if they include the homeowner(s) name, property address and past due amount. Acceptable documents should also include payment remit instructions including the name and address of the person or company that is owed the past due payment and any applicable loan, account, policy or invoice number. All statements must be dated within 30 days of application. Documents are only required if requesting financial assistance for that specific item:

- Mortgage Statement
- Loan Statement
- Property Tax Statement (must include the property identification number PIN)
- Property Insurance Statement
- Flood Insurance Statement
- HOA/Condo/Co-Op Statement
- Mobile Lot Statement