

# Illinois Homeowner Assistance Fund (ILHAF)

## ACCEPTABLE DOCUMENTS



[Use this checklist to gather documents for your ILHAF Application](#)

Before applying for the ILHAF program, please consult with a housing counselor to discuss options and resources that might be available for you **OR** talk to your mortgage servicer about potential loss mitigation options, or ask your housing counselor to assist with this. **If you have received a court summons or any other court papers, don't wait. Reach out to legal aid to get help right away. Visit [www.illinoishousinghelp.org](http://www.illinoishousinghelp.org) for a list of HUD-approved legal aids.**

### Home Preservation Options - Requires at least one of the following documents:

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

Obtained from a HUD-approved housing counseling agency, legal aid attorney, or your mortgage servicer.

### Forms of Identification - Requires one of the following documents:

- |  |   |
|--|---|
| <input type="checkbox"/> Government Issued Driver's License or REAL ID | <input type="checkbox"/> Matricula Consular or any Foreign Consulate ID |
| <input type="checkbox"/> Government Issued Photo ID Card               | <input type="checkbox"/> Temporary Visitors Driver License              |
| <input type="checkbox"/> U.S. or Foreign Passport                      | <input type="checkbox"/> Chicago CityKey ID Card                        |
| <input type="checkbox"/> U.S. Permanent Residency Resident Card        |   |

### Household Income - Requires one of the following documents:

If your most recent 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:

- Most recent W-2 tax forms
- Most recent tax year 1099 forms

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

- Most recent paystub
- Government benefit award letter, statement or payment detail (ex. Social Security/ Unemployment/etc.)
- Updated profit & loss statement (self-employed or contract work)
- Most recent bank statements showing income for past 2 months (please highlight all regular income)
- Letter from employer stating annual income

# Illinois Homeowner Assistance Fund (ILHAF)

## ACCEPTABLE DOCUMENTS



[Use this checklist to gather documents for your ILHAF Application](#)

### Proof of Residency - Requires one of the following documents and must be dated within 90 days:

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

### Proof of Ownership - Requires one of the following documents:

- |  |  |
|--|--|
| <input type="checkbox"/> 2021 Property Tax Bill                            | <input type="checkbox"/> Screenshot from county website showing ownership      |
| <input type="checkbox"/> Property Deed                                     | <input type="checkbox"/> Co-op Lease (Proprietary Lease)                       |
| <input type="checkbox"/> Monthly Mortgage Statement (dated within 30 days) | <input type="checkbox"/> Heirship Documentation or Will with Death Certificate |

### Past Due Payment - Requires one or more of the following documents based on the assistance requested:

- |   |   |
|---|---|
| <input type="checkbox"/> Mortgage Statement   | <input type="checkbox"/> Property Insurance Statement |
| <input type="checkbox"/> Loan Statement   | <input type="checkbox"/> Flood Insurance Statement    |
| <input type="checkbox"/> Property Tax Statement (must include the property identification number – PIN) | <input type="checkbox"/> HOA/Condo/Co-Op Statement    |
|   | <input type="checkbox"/> Mobile Lot Statement         |

- All documents must be dated within 30 days, with the exception of the Property Tax Statement. Your most recent Property Tax Statement will be acceptable.
- Documents are only required if requesting assistance for that specific expense (for example, applicants requesting assistance for property taxes should submit a property tax statement).
- Documents must include the homeowner(s) name, property address and past due amount. Must also include payment remit instructions with 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.
- Separate statements are not required for costs that are escrowed into the mortgage payment.

### Special Circumstances - Required only if you have received one or more of the following documents:

- |  |   |
|--|---|
| <input type="checkbox"/> Sheriff's Sale Notification   | <input type="checkbox"/> Notice of Default                |
| <input type="checkbox"/> Tax Sale Notification   | <input type="checkbox"/> Forbearance Agreement            |
| <input type="checkbox"/> Court Foreclosure Documents (for example, Judgement of Foreclosure) | <input type="checkbox"/> Bankruptcy Approval or Discharge |

These documents will provide IHDA guidance on how much time is available to assist.