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Welcome to the Illinois Hardest Hit Program

Welcome. We're here to help.

The Illinois Housing Development Authority (IHDA) has partnered with the U.S. Department of Treasury to offer temporary mortgage payment assistance to households that are struggling with income loss due to unemployment or underemployment, but are working to regain sufficient income to keep their home. Borrowers may be currently experiencing an income loss or experienced one in the past that caused them to get behind on their mortgage payments.

Follow the step-by-step instructions on this site to apply. Once you begin your application, you will be assigned to a review agency who will assist you through the application process and help review your eligibility for the program.

Para información en español, haga [clic aquí](#).

The Illinois Hardest Hit Program offers two types of assistance:

1. **Reinstatement assistance** to pay mortgage arrearages, fees, and penalties in full, and
 2. **Monthly mortgage payment assistance** to pay 100% of the mortgage payment owed to the servicer for up to 18 months while the household makes monthly contribution payments to the Illinois Housing Development Authority during their enrollment in the program.
- Maximum assistance is \$25,000, depending on location.

- **WARNING** - www.illinoishardesthit.org is the **OFFICIAL** website for the Illinois Hardest Hit Program. **APPLICATION IS FREE.** You will not be asked to pay for any eligibility determination services related to this application. If you feel you have become a victim of mortgage assistance fraud, you may contact us at mortgagefraud@ihda.org. Additional resources include the Loan Modification Scam Hotline at 888-995-4673 or www.loanscamalert.org.

Start Now!

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How do I qualify?

You must meet all of the following eligibility requirements to participate in the program:

- Property must be located in Illinois
- Households must have a documented income reduction of 25% due to unemployment or underemployment through no fault of their own
- Household income must be at or below 120% of the area median income
- Principal loan balance must not be more than \$500,000
- Household liquid assets cannot exceed 3 months of mortgage payments
- Property must be the primary and only residence of all borrowers/owners
- Property can be a 1-4 unit building, providing the household resides in one unit
- Homeowners must carry a fixed or adjustable rate loan. Interest-only or negative amortization loans are not acceptable
- Current servicer of the mortgage must agree to accept payments
- Applicant(s) must not have been convicted of a mortgage-related felony in the last ten years
- Available HHF assistance is sufficient to cure the delinquency and make required forward payments, if necessary to satisfy program guidelines.



What steps do I need to take?

Click the "Start Now" button above. To begin, you must set up a profile. Follow the step by step instructions to work your way through the application at your own pace. Do your best to answer all of the questions. Don't worry if you are unsure of an answer, simply enter the answer you believe to be correct

You will then be assigned to a program review agency (a non-profit housing agency that has been approved by IHDA) to assist you and to help determine your eligibility for the program. You will receive an email providing you with the contact information for your agency should you get stuck during the online application process. Once you complete your application, your agency will contact you about your next steps

