

MORTGAGE/HOUSING COUNSELING ASSISTANCE

Will County Center for Community Concerns

Phone: 815-722-0722

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The Center is a HUD Approved Housing Counseling Agency. It offers Comprehensive Housing Counseling for Will County residents.

Apply Monday through Friday. Applications are taken on a walk-in basis. Limited number of applications taken each day.

Assistance may include: Money Management, Mortgage Default, Loss Mitigation, Assistance with Payment, and Referrals to other community resources.

Income: To be eligible for financial assistance you have to be at or below 125% poverty level. Financial assistance program begins January 2012

The following documentation is necessary to apply for assistance.

- Reason of your default/delinquency (must show proof)
- Current Tax Return
- Mortgage company statement
- Note (fixed rate note, adjustable note, mortgage note)
- Hardship letter
- Copy of all monthly expenses (bills)
- Current bank statement
- Social Security Cards for all members living in the household
- Picture ID of applicant
- Anyone 18 yrs or older in the household with no income MUST have a printout from unemployment showing no benefits received 90 days prior to date of application.
- Proof of gross household income for 90 days prior to the date of application which may include: check stubs/SSA/SSI/child support, etc. Any documentation showing money coming into the household.
- Printout of ALL benefits received from DHS – Public Aid (Medical Cards, Food Stamps, TANF-Cash Assistance)
- You may be asked to bring in additional documentation depending on your household circumstances.