



HUD EMERGENCY HOMEOWNERS' LOAN PROGRAM – HARDSHIP WAIVER AFFIDAVIT

NOTICE: Completion of this Hardship Waiver Affidavit is required for all EHLB Borrowers (and Co-Borrowers, if any) applying for an EHLB Hardship Waiver. **Before completing, please read the Privacy Act Statement included at the end of this Hardship Waiver Affidavit.**

The Department of Housing and Urban Development is prohibited by statute, regulation, and/or program rules from providing EHLB emergency assistance on behalf of any person who does not meet minimum program requirements. No person shall be eligible to receive emergency assistance under the Emergency Homeowners' Loan Program who cannot certify to any of the statements included in this document.

Name of EHLB (Co-) Borrower: _____

Last Four (4) Digits of Social Security Number: ***-**-_____

I, the Undersigned EHLB (Co-) Borrower Certify, under penalty of perjury, that: *(Initial the applicable line)*

1. Expiration of Unemployment Benefits

_____ My unemployment benefits, previously reported as income on my EHLB application, have expired or been exhausted. I further certify, under penalty of perjury, that, to the best of my knowledge and belief, the information and documentation that I have provided for the purpose of applying for an EHLB Hardship Waiver, including but not limited to the information I have provided in this affidavit, is true, complete, and correct.

2. Self-Employed, Sustained Income Reduction

_____ I have not received unemployment benefits since I experienced a reduction in my self-employment income that resulted from economic conditions and/or medical emergency. I further certify, under the penalty of perjury, that the reduction in my self-employment income has been sustained for at least 12 consecutive months from the date I first experienced the unemployment or underemployment as stated in my EHLB application Unemployment Affidavit.

3. Increase in Out-of-Pocket Medical Expenses

_____ The out-of-pocket medical expenses that form the basis of my application for an EHLB Hardship Waiver resulted from a medical emergency experienced by me, my spouse, and/or one or more of my dependents. I further certify, under penalty of perjury, that, to the best of my knowledge and belief, the information and documentation that I have provided for the purpose of applying for an EHLB Hardship Waiver, including but not limited to the information I have provided in this affidavit, is true, complete, and correct.

By signing below, I understand that nothing pertaining to my application for an EHLB Hardship Waiver releases me from my responsibility to report certain increases in my current income (including current income of all persons listed on the first lien mortgage and/or note, or both).

By signing below, I understand that any false statement made in connection with this affidavit or my participation in the EHLB may result in fines or imprisonment of up to five (5) years, or both, under 18 U.S.C. § 1001, that I may also be subject to civil and/or administrative penalties or sanctions, and that HUD may pursue any available penalty or sanction, criminal, civil or administrative, to the fullest extent of the law.

Signature of EHLB (Co-) Borrower

Date

PRIVACY ACT STATEMENT

Purpose: By signing this Hardship Waiver Affidavit, you are authorizing HUD, directly or through its agents, to request income information from such sources necessary to verify your income, employment status and such other information necessary to ensure that you are eligible for the federal benefits to be derived under this program and that those benefits are set at the correct level.

Uses of Information to be Obtained: HUD is required to protect the income and employment information it obtains in accordance with the Privacy Act of 1974, 5 U.S.C. 552a. HUD may disclose information (other than tax return information) for certain routine uses, such as to other government agencies for law enforcement purposes or unemployment/income verification purposes. Any persons engaging in unauthorized disclosures or improper uses of information obtained for the purposes described above may be subject to penalties.