FLORIDA HARDEST-HIT

Guidance on Advisor Agency Communication with Applicants Regarding HHF Status

Florida Housing's Communications Office is receiving many inquiries from HHF applicants who want to check on the status of their application once they have been told it was submitted to underwriting for review. The responses from the Advisor have varied; therefore, we ask that all Advisors use the following guidance when handling this type of inquiry:

Once you have determined that the applicant IS eligible to receive HHF Program assistance, please communicate the following information to the applicant via email or in print:

1. Your HHF Advisor has determined you may be eligible to receive HHF Program assistance; your HHF application package has been submitted to Florida Housing Finance Corporation (FHFC) for underwriting review.
2. The underwriting process may take several weeks as there are many homeowners applying for this assistance.
3. Now that HHF application package has been submitted to FHFC, there may be additional information the FHFC underwriter will need to receive from you; this will be communicated from the FHFC underwriter to your Advisor, who will contact you to get the additional information. *Please be advised that you should submit the additional information in the form required by the FHFC underwriter to your advisor AS SOON AS POSSIBLE to prevent further delays*.
4. Once the FHFC underwriter has all the required information, FHFC will contact your lender to ensure HHF Program funds will be accepted for your mortgage payments; the lender may or may not provide an answer in a timely manner; FHFC nor the Advisor can rush the lender or make the lender speed up its approval process. Additionally, FHFC has specific contacts with each lender for the HHF Program; more than likely, these contacts are not the same person(s) you are speaking to regarding your mortgage. Please allow FHFC to work on your behalf regarding your application.
5. You will hear back from your Advisor once an answer has been received from your lender; more than likely, you will not hear from the Advisor until the Advisor hears from FHFC.
6. Under no circumstance should you contact FHFC directly or call the HHF Information Line to get the status on your application; the applicant should only communicate with his/her Advisor. Calls to the FHFC or HHF Information Line regarding the status of your application may not be returned.

Your HHF Advisor is: _____

E-mail Address: _____ Phone: (_____) _____