

Community Development Block Grant (CDBG)  
Eviction and Mortgage Foreclosure Prevention Program (EFPP)  
Frequently Asked Questions (FAQ's)

When will the application be available?	Applications are available until funds are exhausted
Where do I apply?	The application process is online only. You can access the application by going to our website <a href="http://www.mesaaz.gov/evictionprevention">www.mesaaz.gov/evictionprevention</a> .
How do I apply?	You can apply for the program from your personal computer, a public computer, tablet, or smart phone that has internet access.
How do I apply if I don't have a computer?	You can use a public computer or a smart phone, or a friend or family member can assist you.
Who can apply?	Any city of Mesa resident, with lawful presence, can apply for mortgage assistance due to a financial hardship due to COVID-19 pandemic, and their mortgage is late and can provide a late notice/statement from their mortgage company.
What are the qualifications for receiving assistance?	Eligibility consists of income limits, if affected by COVID-19, and have received a late mortgage notice.
What does "financial hardship due to COVID-19" mean?	You lost your employment or income either permanently or temporarily due to the COVID-19 pandemic and are now unable to pay your mortgage payment.
What information will I need to provide?	You will be required to provide income information (i.e. paystubs, Social Security award letter, etc.) and asset information (i.e. bank statements, investment statements, etc.) for all household members; the applicants' photo ID, social security card, and birth certificate; late notice; 2 years of taxes and documentation showing you have been affected by COVID-19.
What will the process consist of when applying?	You will complete the online application and upload/submit all required documents. You will be contacted if additional information is needed and approval or denial of assistance.
Can I fill out a paper application?	Paper applications are available as a reasonable accommodation due to a disability, upon request. Please contact the City of Mesa Housing and Community Development Division at (480) 644-5440 or email <a href="mailto:evictionprevention@mesaaz.gov">evictionprevention@mesaaz.gov</a> to request a reasonable accommodation.
What do I need to have when I apply?	Full names, social security #'s, and birth dates for all household members that are in your household and the household GROSS income for all sources and all family members, bank statements, 2 years of tax returns, and school financial aid information.

Do you have to be a citizen (legal resident) to apply?	The family member applying must be able to supply a social security card (or other acceptable documentation) proving legal residency.
How long after applying will I receive assistance?	You will be contacted within 2 weeks of receipt of all requested information if you have been approved for assistance.
Are stimulus checks under the CARES Act counted as household income?	No. Household stimulus payments are not included in calculations of income or assets.
Are unemployment insurance payments and the stimulus payment I received included in my income calculation for assistance?	All unemployment insurance benefits received is included in income; however, the stimulus checks will not be included.
Will the EFPP cover any mortgage payments that were due prior to April?	No. Mortgage payments that were due prior to April 1, 2020 are not eligible. Late mortgage payments must be as a result of a reduction or loss of income due to COVID-19.
Can persons living in or receiving government-assisted housing receive assistance through the EFPP?	No, households receiving other forms of housing assistance, including, but not limited to, Housing Choice Voucher (Section 8), Project-Based Section 8, Rural Development, or Emergency Services Grant (ESG) are not eligible for the program.
What is the maximum amount of time I can receive assistance?	Assistance is offered on a one-time basis and is limited to no more than 180 consecutive days. Assistance can be provided for arrears (effective April 1, 2020), current month, and one subsequent month, not to exceed 180 days.
Can I receive assistance if I'm participating in a mortgage forbearance program?	Yes. Homeowners meeting program eligibility that are in a forbearance program will use funds to bring their loan current, for a maximum of 180 days.
Can I receive Eviction and Foreclosure Prevention funding if I am receiving assistance for mortgage from another source?	No. Applicants receiving mortgage assistance from another source are not eligible for the program.
How will the payments be made?	All payments will be sent directly to your mortgage company.