

Qualification for Foreclosure Prevention Program (EFPP) Assistance

1. City of Mesa resident for at least 3 months
2. Must be at or below 80% median income for household
3. Foreclosure pending due to COVID-19 **due to nonpayment** or has received a late mortgage notice
 - a. Not eligible if applicant name not on mortgage
 - b. Not eligible if the applicant is enrolled in a social services program that is providing housing
 - c. Not eligible if household is already subsidized (i.e. Section 8, Section 236)
 - d. Not eligible if renting from family member
4. Must have **verifiable** earned (job) income within the past 12 months
 - a. OK if other household member is on fixed income, if head of household has earned income within past 12 months
 - b. Previous two years of tax returns
5. Have verifiable documentation for loss of job or income due to the COVID-19 pandemic
 - a. Not eligible if loss of job was due to termination (job performance/policy issues), leaving for maternity or other medical leave, or resigned from job for any reason
 - b. Not eligible if loss of hours/gross income was due to medical reasons, absences not required by employer, performance issues, or any other issue except COVID-19 pandemic
 - c. Not eligible if we cannot confirm loss of job or hours is due to COVID-19 pandemic by documentation from employer or third-party verification
 - d. Not eligible if deductions from gross income such as garnishments, company loans, etc. are cause of problem UNLESS the item is verified to be due to the COVID-19 pandemic
 - e. Not eligible if loss of overtime is the cause of current financial situation
 - f. Loss of income must be sufficient to cause current financial situation