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