**Section 302.201 Borrower Eligibility/Prioritization**

a) To be eligible for assistance under HAF program, Eligible Homeowners must have annual income equal to or less than 150% of the Area Median Income. The Authority plans to use HUD’s definition of “annual income” in 24 CFR 5.609 or use adjusted gross income as defined for purposes of reporting on Internal Revenue Service (IRS) Form 1040 series for individual federal annual income tax purposes, as applicable and as permitted by the U.S. Department of the Treasury.

b) Not less than 60% of HAF funds available to the Authority will be used for qualified expenses that assist Eligible Homeowners having incomes equal to or less than 100% of the Area Median Income or equal to or less than 100% of the median income for the United States, whichever is greater. Any amount not made available to Eligible Homeowners that meet this income-targeting requirement must be prioritized for assistance to Socially Disadvantaged individuals, with funds remaining after such prioritization being made available for other Eligible Homeowners.

c) For an applicant to be eligible to receive a HAF Grant, the Homeowner must qualify as an Eligible Homeowner.

d) The Authority shall not disqualify an otherwise Eligible Homeowner from any HAF Program funding based on previous application for or receipt of other similar federal assistance for periods that are different than the Eligibility Period.