**Section 302.202 Eligible Uses**

The Authority will establish a system that provides assistance to Eligible Homeowners that may include any or all of the following Eligible Uses:

a) mortgage payment assistance;

b) financial assistance to allow a homeowner to reinstate a mortgage or to pay other housing-related costs related to a period of forbearance, delinquency, or default;

c) mortgage principal reduction, including with respect to a second mortgage provided by a nonprofit or government entity;

d) facilitating mortgage interest rate reductions;

e) payment assistance for:

1) homeowner’s utilities, including electric, gas, home energy (including firewood and home heating oil), water, and wastewater;

2) homeowner’s internet service, including broadband internet access service;

3) homeowner’s insurance, flood insurance, and mortgage insurance;

4) homeowner’s association fees or liens, condominium association fees, or common charges, and similar costs payable under a unit occupancy agreement by a resident member/shareholder in a cooperative housing development; and

5) down payment assistance loans provided by nonprofit or government entities;

f) payment assistance for delinquent property taxes to prevent homeowner tax foreclosures;

g) measures to prevent homeowner displacement, such as home repairs to maintain the habitability of a home, including the reasonable addition of habitable space to alleviate overcrowding, or assistance to enable households to receive clear title to their properties;

h) counseling or educational efforts by housing counseling agencies approved by HUD or a tribal government, or legal services, targeted to households eligible to be served with funding from the HAF related to foreclosure prevention or displacement, in an aggregate amount up to 5% of the funding from the HAF received by the Authority;

i) reimbursement of funds expended the Authority during the Eligibility Period beginning on January 21, 2020, and ending on the date that the first funds are disbursed by the Authority under the HAF, for a qualified expense (other than any qualified expense paid directly or indirectly by another federal funding source, or any qualified expenses described in subsections (f), (g), (h), or (j)); and

j) planning, community engagement, needs assessment, and administrative expenses related to the Authority’s disbursement of HAF funds for qualified expenses, in an aggregate amount not to exceed 15% of the funding from the HAF received by the Authority.