

Household Composition, Income Determination, Income Limits, and Occupancy Standards for Households with a Pregnant Individual

1. Purpose

To provide clear and consistent guidelines for determining household size, whose income is included, applicable income limits, and occupancy standards for owner-occupied households that include a pregnant individual, as part of the eligibility determination process under the HOME-funded Owner-Occupied Rehabilitation Program.

2. Household Composition

Definition of Household

For purposes of this program, a household includes all persons:

- Who currently reside in the unit, and
- Who are anticipated to reside in the unit during the 12-month period following income determination.

This includes:

- The property owner(s),
- All adult household members (age 18 or older),
- Minor children,
- Full-time students,
- Temporarily absent household members expected to return (e.g., deployed military, hospitalized individuals),
- Unborn children of pregnant individuals.

HUD Reference:

Housing Choice Voucher Program Guidebook, HUD-7420.10G (April 2001), Chapter 5, p. 5-6:

"A child who is anticipated to be born to a pregnant woman may be counted in determining family composition and size."

Occupancy Requirements of Subsidized Multifamily Housing Programs, HUD Handbook 4350.3 REV-1, Chapter 3, Paragraph 3-6(E)(4)(d):

"An unborn child may be counted as a member of the family in determining the family unit size for the purpose of assigning a unit size."

3. Income to Be Counted

In accordance with 24 CFR §5.609 and HUD's Technical Guide for Determining Income and Allowances for the HOME Program:

- All income from adult household members (age 18 and older) must be included.
- This includes income from: Wages/salaries, Self-employment, Social Security, Unemployment benefits, Pensions, Public assistance (e.g., TANF), Regular contributions or gifts, and Other recurring income.

Pregnant Individuals:

- Income earned by the pregnant individual is included like any other adult household member.
- No income is imputed for unborn children.
- If future income (e.g., paid parental leave, anticipated child support, TANF increase after birth) is verifiable and expected to begin within 12 months, it may be included based on reasonable projection.

4. Applicable Income Limits

The HOME Income Limits, published annually by HUD, apply.

- The adjusted household size, including the unborn child, determines which income limit threshold is applicable.
- Example: A household of two adults and a pregnant woman is considered a household of four for income limit purposes.
- The program uses the 'low-income' limit (80% of Area Median Income [AMI]) for eligibility, unless stricter criteria apply due to other layered funding or local policy.

5. Occupancy Standards / Unit Size

To determine whether the existing unit meets appropriate space standards or to assess relocation needs (if applicable), the program applies the following occupancy standard:

Household Size	Minimum Bedrooms
1-2 persons	2 bedroom
3-4 persons	2 bedrooms
5-6 persons	3 bedrooms
7-8 persons	4 bedrooms

The unborn child is included when determining household size.
HUD Reference: HUD Handbook 4350.3 REV-1, Chapter 3-23(A) affirms that unborn children are counted when determining appropriate unit size.

6. Documentation and Verification Requirements

All household income sources must be verified using HUD-accepted methods.

Household composition must be supported by documentation such as:

- Birth certificates
- Social Security cards
- School records
- Legal custody documents
- Tax returns (if applicable)

When claiming a household member is pregnant, families must provide an affidavit signed by the pregnant individual affirming the pregnancy.

7. Compliance and Review

Program staff must ensure consistency with HUD rules as outlined in:

- 24 CFR §§5.609 and 92.203,
- HUD Handbook 4350.3 REV-1,
- Housing Choice Voucher Program Guidebook (7420.10G),
- HUD's Technical Guide for Determining Income and Allowances for the HOME Program.

All eligibility determinations involving pregnant individuals must be clearly documented in the client file.