

DEPARTAMENTO DE LA VIVIENDA
SECRETARIA DE SUBSIDIO DE VIVIENDA Y DESARROLLO
COMUNITARIO

Programa HOME



PROCESO
PARA LA
DETERMINACIÓN
DE
ELEGIBILIDAD
POR
INGRESO



ABRIL 2006

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INTRODUCCIÓN

El Departamento de la Vivienda a través de la Secretaría Auxiliar de Subsidio de Vivienda y Desarrollo Comunitario administra los fondos del Programa HOME del Estado con el propósito de ayudar a familias de todo Puerto Rico a través de sus actividades:

- ✿ Rehabilitación o Nueva Construcción por el Dueño
- ✿ Rehabilitación o Nueva Construcción para Alquiler
- ✿ Desarrollo para la Venta
- ✿ Asistencia Directa a Compradores "Homebuyer"

Para participar de fondos del Programa HOME, se deberá cumplir con varios requisitos particulares para cada actividad. Uno de los requisitos que tienen en común las actividades y que deberán cumplir todas las familias interesadas es la elegibilidad por ingreso (24 CFR 92.203) **Ver anejo 1.**

Uno de los criterios de elegibilidad es que las familias sean de bajos o muy bajos ingresos. El ingreso máximo por región es revisado anualmente por el Departamento de la Vivienda Federal (HUD por sus siglas en inglés). La determinación de elegibilidad se realizará comparando el ingreso bruto de la familia contra la tabla de límites de ingreso vigente por región y según su composición familiar.

En este documento los guiaremos a través del proceso de determinación de elegibilidad por ingreso de una familia.

INGRESO ANUAL

El Programa HOME adoptó la definición de ingreso según se establece en el 24 CFR 5.609 "Ingreso Anual" (**Anejo 2**). Se considerará ingreso toda compensación recibida ya sea monetaria o no excepto la que la reglamentación determine que es excluida (Ver tabla 1 y 2).

TABLA 1

INGRESO INCLUIDO
<ul style="list-style-type: none">➤ Sueldos, salarios, pagos por tiempo extra, comisiones, honorarios, propinas o bonos y otra compensación por servicios prestados previo a las deducciones de nómina.➤ Ingreso neto devengado por la operación de un negocio.➤ Intereses, dividendos y otro ingreso neto de cualquier índole ya sea de propiedad inmueble o personal. Si la familia tiene un mínimo de \$5,000.00 en activos, se tiene que usar las ganancias/intereses provenientes de los activos o - ganancias imputadas basadas en la tasa de ahorro actual, según determinado por HUD.➤ La totalidad de los pagos del Seguro Social, anualidades, pólizas de seguros, fondos de retiro, pensiones, beneficios por muerte o incapacidad, entre otros ingresos similares.➤ Pagos por compensación por desempleo o incapacidad, compensación de trabajadores y compensación a trabajadores por despido.➤ Asistencia social (Welfare).➤ Pagos recibidos periódicamente tales como: manutención, pagos para sustento de menores y contribuciones regulares o regalos de otras personas que no residen con el solicitante.➤ Todos los pagos regulares, pagos especiales, pensiones, subvenciones de algún miembro de la familia que haya pertenecido a las fuerzas armadas (Army).

TABLA 2

INGRESO EXCLUIDO
<ul style="list-style-type: none">➤ Ingresos de jóvenes menores de 18 años.➤ Pago recibido por cuidado de niños y adultos (foster children or foster adults) (usualmente personas incapacitadas que no tienen relación con la familia, pero no están aptos para vivir solos).➤ Pago en suma global de los ingresos familiares adicionales como liquidaciones por seguro, herencias, seguro por accidentes o ganancias de capital.➤ Reembolso por gastos médicos.➤ Ingreso de un ayudante, empleado doméstico que vive en el lugar.➤ La asistencia financiera otorgada a un estudiante o a una institución educativa, a su nombre.➤ Pago especial otorgado a un miembro de las fuerzas armadas el cual está expuesto a la línea de fuego.➤ Fondos recibidos bajo programas especiales de adiestramiento de autosuficiencia económica y otros.➤ Ingresos temporeros, no recurrentes o esporádicos, incluyendo regalos.➤ Ganancias en exceso de \$480.00 por cada estudiante a tiempo completo de 18 años o más.➤ Pagos por indemnización hecho por un gobierno extranjero a personas perseguidas durante la época de los Nazis.➤ Pagos para asistencia por adopción en exceso de \$480.00 por niño.➤ Cantidades periódicas diferidas del SSI y del Seguro Social que son recibidas en su totalidad.➤ Cantidades pagadas por una agencia estatal, a una familia, por el cuidado de un familiar con impedimentos o problemas de desarrollo.

DETERMINACIÓN DE INGRESO ANUAL FAMILIAR

Para determinar el ingreso familiar debemos recordar lo siguiente:

- ☀ Identificar por cada componente familiar si el ingreso es incluido o excluido. **Ver Tabla 1 y 2**
- ☀ El ingreso a evaluarse debe ser el ingreso bruto (sin deducciones).
- ☀ Todo ingreso incluido del componente familiar es considerado para determinar elegibilidad.

Proceso para determinar ingreso anual familiar:

- Primer Paso** : Identificar el componente familiar y el ingreso.
- Segundo Paso** : Determinar si el ingreso es o uno incluido o excluido.
- Tercer Paso** : Calcular y sumar el ingreso incluido según la (Tabla 1).

La suma de todos los ingresos incluidos es el ingreso anual familiar que utilizaremos para determinar si es o no elegible.

EJEMPLO 1:

Una familia de **seis (6)** miembros del municipio de **Mayagüez** interesa recibir subsidio del Programa HOME para adquirir una vivienda. Los detalles se presentan a continuación:

Primer y Segundo Paso: Identificar y Determinar

Miembro de la Familia	Parentesco	Ingreso	Determinación
Eduardo Salas	Jefe de familia	Salario \$1,000.00 mensual \$1,000.00 Bono	INGRESO INCLUIDO
María Trinidad	Esposa	Incapacitada Seguro Social \$200.00 mensual	INGRESO INCLUIDO
Sandra M. Salas	Hija (20 años) Estudiante a tiempo completo	Trabaja tiempo parcial 15 horas a la semana a \$5.15	INGRESO EXCLUIDO (Según Tabla 2 se cuenta únicamente)
Eduardo A. Salas	Hijo (18 años)	Trabaja tiempo parcial 20 horas a la semana a \$5.15	INGRESO INCLUIDO
Ricardo A. Salas	Hijo (16 años)	Estudiantes	N/A
Lizmarie Salas	Hija (15 años)	Estudiantes	N/A

Tercer Paso: Calcular y sumar el ingreso incluido

Miembro de la Familia	Cálculo de Ingreso	Ingreso
Eduardo Salas	$\$1,000.00 \times 12 = \$12,000.00$ \$1,000.00 Bono	\$13,000.00
María Trinidad	$\$200.00 \times 12 = \$2,400.00$	\$2,400.00
Sandra M. Salas	\$480.00	\$480.00
Eduardo A. Salas	$\$5.15 \times 20 \text{ hrs.} = \$103 \text{ semanales} \times 52 \text{ semanas} = \$5,356 \text{ anual}$	\$5,356.00
TOTAL DE INGRESO ANUAL FAMILIAR		\$21,236.00

EJEMPLO 2:

Una familia de **dos (2)** miembros del municipio de **Patillas** interesa recibir subsidio del Programa HOME para adquirir una vivienda. Los detalles se presentan a continuación:

Primer y Segundo Paso: Identificar y Determinar

Miembro de la Familia	Parentesco	Ingreso	Determinación
Rafael Matías	Jefe de familia	Salario \$1,200.00 lens. \$1,000.00 Bono	INGRESO INCLUIDO
Frances A. Matías	Esposa	Salario \$1,000.00 mens. \$1,500.00 Bono	INGRESO INCLUIDO
Joel Rosario Matías	Hijastro	Pensión Alimenticia \$52.00 semanales	INGRESO INCLUIDO

Tercer Paso: Calcular y sumar el ingreso incluido

MIEMBRO DE LA FAMILIA	CALCULO DE INGRESOS	INGRESO
Rafael Matías	\$1,200 x 12 = \$14,400 \$1,000 Bono	\$15,400.00
Frances A. Matías	\$1,000 x 12 = \$12,000 \$1,500 Bono	\$13,500.00
Joel Rosario Matías	\$52 semanal x 52 = \$2,704	\$2,704.00
TOTAL DE INGRESO ANUAL FAMILIAR		\$31,604.00

DETERMINACIÓN DE ELEGIBILIDAD POR INGRESO

Primer Paso : Determinar el ingreso anual

Segundo Paso : Localice el Municipio y determine a que región pertenece. (**Ver mapa o lista de Regiones**)

Ejemplo 1 : **Mayagüez**

→ Región: Mayagüez

Ejemplo 2 : **Patillas**

→ Región: Guayama

Tercer Paso : Seleccione la columna con el número de composición familiar que corresponda.

Ejemplo 1 :

→ Columna de seis (6) personas (6 de composición familiar)

Ejemplo 2 :

→ Columna de tres (3) personas (3 de composición familiar)

Composición familiar = a todas las personas que van a vivir la propiedad.

Cuarto Paso : Seleccione la opción de ingreso que le corresponda a la actividad:

- **Very-low income** – dependerá de la capacidad que tiene la familia para asumir la hipoteca y si es en la Actividad de Alquiler, el Desarrollador deberá verificar que el proyecto este cumpliendo 90–20.
- **Low-income** Máximo (no puede exceder en ninguna de las Actividades.)

Ejemplo 1 :

→ Composición de (6) personas en la Región Mayagüez
(\$21,650.00 LOW INCOME)

Ejemplo 2 :

→ Columna de tres (3) personas en la Región Guayama
(\$14,750.00 LOW INCOME)

Quinto Paso : Determinar si es elegible o no elegible.

Ejemplo 1 :

→ La familia es ***ELEGIBLE***, tiene un ingreso de
\$21,236.00 y el Ingreso Máximo es **\$21,650.00**
LOW INCOME

Ejemplo 2 :

→ La familia ***NO ES ELEGIBLE***, tiene un ingreso de
\$31,604.00 y el Ingreso Máximo es **\$14,750.00**
LOW INCOME

CRITERIOS DE INGRESO POR ACTIVIDAD

ACTIVIDAD	INGRESO
Rehabilitación o Nueva Construcción por el Dueño	Low income & Very low income
Rehabilitación o Nueva Construcción para Alquiler	Low income & Very low income
Desarrollo para la Venta	Low income & Very low income El mínimo de ingreso dependerá de la capacidad que tiene la familia para asumir la hipoteca.
Asistencia al Comprador	Low income & Very low income El mínimo de ingreso dependerá de la capacidad que tiene la familia para asumir la hipoteca.

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carry out HOME programs in which both the State and all or some of the units of general local government perform specified program functions. A unit of general local government designated by a State to receive HOME funds from a State is a State recipient.

(3)(i) A State that uses State recipients to perform program functions shall ensure that the State recipients use HOME funds in accordance with the requirements of this part and other applicable laws. The State may require the State recipient to comply with requirements established by the State or may permit the State recipient to establish its own requirements to comply with this part.

(ii) The State shall conduct such reviews and audit of its State recipients as may be necessary or appropriate to determine whether the State recipient has committed and expended the HOME funds in the United States Treasury account as required by § 92.500, and has met the requirements of this part, particularly eligible activities, income targeting, affordability, and matching contribution requirements.

(4) A State and local participating jurisdiction may jointly fund a project within the boundaries of the local participating jurisdiction. The State may provide the HOME funds to the project or it may provide the HOME funds to the local participating jurisdiction to fund the project.

(5) A State may fund projects on Indian reservations located within the State provided that the State includes Indian reservations in its consolidated plan.

§ 92.202 Site and neighborhood standards.

(a) *General.* A participating jurisdiction must administer its HOME program in a manner that provides housing that is suitable from the standpoint of facilitating and furthering full compliance with the applicable provisions of title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d–2000d–4), the Fair Housing Act (42 U.S.C. 3601 *et seq.*, E.O. 11063 (3 CFR, 1959–1963 Comp., p. 652), and HUD regulations issued pursuant thereto; and promotes greater choice of housing opportunities.

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(b) *New rental housing.* In carrying out the site and neighborhood requirements with respect to new construction of rental housing, a participating jurisdiction is responsible for making the determination that proposed sites for new construction meet the requirements in 24 CFR 983.6(b).

[61 FR 48750, Sept. 16, 1996, as amended at 62 FR 28928, May 28, 1997]

§ 92.203 Income determinations.

(a) The HOME program has income targeting requirements for the HOME program and for HOME projects. Therefore, the participating jurisdiction must determine each family is income eligible by determining the family's annual income.

(1) For families who are tenants in HOME-assisted housing and not receiving HOME tenant-based rental assistance, the participating jurisdiction must initially determine annual income using the method in paragraph (a)(1)(i) of this section. For subsequent income determinations during the period of affordability, the participating jurisdiction may use any one of the following methods in accordance with § 92.252(h):

(i) Examine the source documents evidencing annual income (e.g., wage statement, interest statement, unemployment compensation statement) for the family.

(ii) Obtain from the family a written statement of the amount of the family's annual income and family size, along with a certification that the information is complete and accurate. The certification must state that the family will provide source documents upon request.

(iii) Obtain a written statement from the administrator of a government program under which the family receives benefits and which examines each year the annual income of the family. The statement must indicate the tenant's family size and state the amount of the family's annual income; or alternatively, the statement must indicate the current dollar limit for very low- or low-income families for the family size of the tenant and state that the tenant's annual income does not exceed this limit.

(2) For all other families, the participating jurisdiction must determine annual income by examining the source documents evidencing annual income (e.g., wage statement, interest statement, unemployment compensation statement) for the family.

(b) When determining whether a family is income eligible, the participating jurisdiction must use one of the following three definitions of "annual income":

(1) "Annual income" as defined at 24 CFR 5.609 (except when determining the income of a homeowner for an owner-occupied rehabilitation project, the value of the homeowner's principal residence may be excluded from the calculation of Net Family Assets); or

(2) Annual Income as reported under the Census long-form for the most recent available decennial Census. This definition includes:

(i) Wages, salaries, tips, commissions, etc.;

(ii) Self-employment income from owned non-farm business, including proprietorships and partnerships;

(iii) Farm self-employment income;

(iv) Interest, dividends, net rental income, or income from estates or trusts;

(v) Social Security or railroad retirement;

(vi) Supplemental Security Income, Aid to Families with Dependent Children, or other public assistance or public welfare programs;

(vii) Retirement, survivor, or disability pensions; and

(viii) Any other sources of income received regularly, including Veterans' (VA) payments, unemployment compensation, and alimony; or

(3) Adjusted gross income as defined for purposes of reporting under Internal Revenue Service (IRS) Form 1040 series for individual Federal annual income tax purposes.

(c) Although the participating jurisdiction may use any of the three definitions of "annual income" permitted in paragraph (b) of this section, to calculate adjusted income it must apply exclusions from income established at 24 CFR 5.611. The HOME rents for very low-income families established under § 92.252(b)(2) are based on adjusted income. In addition, the participating jurisdiction may base the amount of ten-

ant-based rental assistance on the adjusted income of the family.

(d) (1) The participating jurisdiction must calculate the annual income of the family by projecting the prevailing rate of income of the family at the time the participating jurisdiction determines that the family is income eligible. Annual income shall include income from all family members. Income or asset enhancement derived from the HOME-assisted project shall not be considered in calculating annual income.

(2) The participating jurisdiction is not required to re-examine the family's income at the time the HOME assistance is provided, unless more than six months has elapsed since the participating jurisdiction determined that the family qualified as income eligible.

(3) The participating jurisdiction must follow the requirements in § 5.617 when making subsequent income determinations of persons with disabilities who are tenants in HOME-assisted rental housing or who receive tenant-based rental assistance.

[61 FR 48750, Sept. 16, 1996, as amended at 62 FR 28928, May 28, 1997; 66 FR 6224, Jan. 19, 2001]

§ 92.204 Applicability of requirements to entities that receive a reallocation of HOME funds, other than participating jurisdictions.

(a) Jurisdictions other than participating jurisdictions and community housing development organizations receiving competitive reallocations from HUD are subject to the same requirements in subpart E (Program Requirements), subpart F (Project Requirements), subpart K (Program Administration), and subpart L (Performance Reviews and Sanctions) of this part as participating jurisdictions, except for the following:

(1) Subpart E (Program Requirements): the matching contribution requirements in § 92.218 through § 92.221 do not apply.

(2) Subpart K (Program Administration):

(i) Section 92.500 (The HOME Investment Trust Fund) does not apply. HUD will establish a HOME account in the United States Treasury and the HOME

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the applicable “State” or “unit of general local government” or “nonprofit organization” as these terms are defined in 24 CFR 574.3, that administers the HOPWA Program;

(5) For the Shelter Plus Care Program, the “Recipient” as defined in 24 CFR 582.5;

(6) For the Supportive Housing Program, the “recipient” as defined in 24 CFR 583.5;

(7) For the Section 202 Supportive Housing Program for the Elderly, the “Owner” as defined in 24 CFR 891.205;

(8) For the Section 202 Direct Loans for Housing for the Elderly and Persons with Disabilities), the “Borrower” as defined in 24 CFR 891.505; and

(9) For the Section 811 Supportive Housing Program for Persons with Disabilities, the “owner” as defined in 24 CFR 891.305.

Tenant rent. The amount payable monthly by the family as rent to the unit owner (Section 8 owner or PHA in public housing). (This term is not used in the Section 8 voucher program.)

Total tenant payment. See § 5.613.

Utility allowance. If the cost of utilities (except telephone) and other housing services for an assisted unit is not included in the tenant rent but is the responsibility of the family occupying the unit, an amount equal to the estimate made or approved by a PHA or HUD of the monthly cost of a reasonable consumption of such utilities and other services for the unit by an energy-conservative household of modest circumstances consistent with the requirements of a safe, sanitary, and healthful living environment.

Utility reimbursement. The amount, if any, by which the utility allowance for a unit, if applicable, exceeds the total tenant payment for the family occupying the unit. (This definition is not used in the Section 8 voucher program, or for a public housing family that is paying a flat rent.)

Very low income family. A family whose annual income does not exceed 50 percent of the median family income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 50 percent of the median income for the area if HUD finds that such

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variations are necessary because of unusually high or low family incomes.

Welfare assistance. Welfare or other payments to families or individuals, based on need, that are made under programs funded, separately or jointly, by Federal, State or local governments (including assistance provided under the Temporary Assistance for Needy Families (TANF) program, as that term is defined under the implementing regulations issued by the Department of Health and Human Services at 45 CFR 260.31).

Work activities. See definition at section 407(d) of the Social Security Act (42 U.S.C. 607(d)).

[61 FR 54498, Oct. 18, 1996, as amended at 65 FR 16716, Mar. 29, 2000; 65 FR 55161, Sept. 12, 2000; 66 FR 6223, Jan. 19, 2001; 67 FR 47432, July 18, 2002]

FAMILY INCOME

§ 5.609 Annual income.

(a) *Annual income* means all amounts, monetary or not, which:

(1) Go to, or on behalf of, the family head or spouse (even if temporarily absent) or to any other family member; or

(2) Are anticipated to be received from a source outside the family during the 12-month period following admission or annual reexamination effective date; and

(3) Which are not specifically excluded in paragraph (c) of this section.

(4) Annual income also means amounts derived (during the 12-month period) from assets to which any member of the family has access.

(b) Annual income includes, but is not limited to:

(1) The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services;

(2) The net income from the operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight line depreciation, as provided in Internal Revenue

Service regulations. Any withdrawal of cash or assets from the operation of a business or profession will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested in the operation by the family;

(3) Interest, dividends, and other net income of any kind from real or personal property. Expenditures for amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation is permitted only as authorized in paragraph (b)(2) of this section. Any withdrawal of cash or assets from an investment will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested by the family. Where the family has net family assets in excess of \$5,000, annual income shall include the greater of the actual income derived from all net family assets or a percentage of the value of such assets based on the current passbook savings rate, as determined by HUD;

(4) The full amount of periodic amounts received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts, including a lump-sum amount or prospective monthly amounts for the delayed start of a periodic amount (except as provided in paragraph (c)(14) of this section);

(5) Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation and severance pay (except as provided in paragraph (c)(3) of this section);

(6) *Welfare assistance payments.* (i) Welfare assistance payments made under the Temporary Assistance for Needy Families (TANF) program are included in annual income only to the extent such payments:

(A) Qualify as assistance under the TANF program definition at 45 CFR 260.31; and

(B) Are not otherwise excluded under paragraph (c) of this section.

(ii) If the welfare assistance payment includes an amount specifically designated for shelter and utilities that is subject to adjustment by the welfare assistance agency in accordance with the actual cost of shelter and utilities,

the amount of welfare assistance income to be included as income shall consist of:

(A) The amount of the allowance or grant exclusive of the amount specifically designated for shelter or utilities; plus

(B) The maximum amount that the welfare assistance agency could in fact allow the family for shelter and utilities. If the family's welfare assistance is ratably reduced from the standard of need by applying a percentage, the amount calculated under this paragraph shall be the amount resulting from one application of the percentage.

(7) Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from organizations or from persons not residing in the dwelling;

(8) All regular pay, special pay and allowances of a member of the Armed Forces (except as provided in paragraph (c)(7) of this section).

(c) Annual income does not include the following:

(1) Income from employment of children (including foster children) under the age of 18 years;

(2) Payments received for the care of foster children or foster adults (usually persons with disabilities, unrelated to the tenant family, who are unable to live alone);

(3) Lump-sum additions to family assets, such as inheritances, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains and settlement for personal or property losses (except as provided in paragraph (b)(5) of this section);

(4) Amounts received by the family that are specifically for, or in reimbursement of, the cost of medical expenses for any family member;

(5) Income of a live-in aide, as defined in § 5.403;

(6) The full amount of student financial assistance paid directly to the student or to the educational institution;

(7) The special pay to a family member serving in the Armed Forces who is exposed to hostile fire;

(8)(i) Amounts received under training programs funded by HUD;

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(ii) Amounts received by a person with a disability that are disregarded for a limited time for purposes of Supplemental Security Income eligibility and benefits because they are set aside for use under a Plan to Attain Self-Sufficiency (PASS);

(iii) Amounts received by a participant in other publicly assisted programs which are specifically for or in reimbursement of out-of-pocket expenses incurred (special equipment, clothing, transportation, child care, etc.) and which are made solely to allow participation in a specific program;

(iv) Amounts received under a resident service stipend. A resident service stipend is a modest amount (not to exceed \$200 per month) received by a resident for performing a service for the PHA or owner, on a part-time basis, that enhances the quality of life in the development. Such services may include, but are not limited to, fire patrol, hall monitoring, lawn maintenance, resident initiatives coordination, and serving as a member of the PHA's governing board. No resident may receive more than one such stipend during the same period of time;

(v) Incremental earnings and benefits resulting to any family member from participation in qualifying State or local employment training programs (including training programs not affiliated with a local government) and training of a family member as resident management staff. Amounts excluded by this provision must be received under employment training programs with clearly defined goals and objectives, and are excluded only for the period during which the family member participates in the employment training program;

(9) Temporary, nonrecurring or sporadic income (including gifts);

(10) Reparation payments paid by a foreign government pursuant to claims filed under the laws of that government by persons who were persecuted during the Nazi era;

(11) Earnings in excess of \$480 for each full-time student 18 years old or older (excluding the head of household and spouse);

(12) Adoption assistance payments in excess of \$480 per adopted child;

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(13) [Reserved]

(14) Deferred periodic amounts from supplemental security income and social security benefits that are received in a lump sum amount or in prospective monthly amounts.

(15) Amounts received by the family in the form of refunds or rebates under State or local law for property taxes paid on the dwelling unit;

(16) Amounts paid by a State agency to a family with a member who has a developmental disability and is living at home to offset the cost of services and equipment needed to keep the developmentally disabled family member at home; or

(17) Amounts specifically excluded by any other Federal statute from consideration as income for purposes of determining eligibility or benefits under a category of assistance programs that includes assistance under any program to which the exclusions set forth in 24 CFR 5.609(c) apply. A notice will be published in the FEDERAL REGISTER and distributed to PHAs and housing owners identifying the benefits that qualify for this exclusion. Updates will be published and distributed when necessary.

(d) *Annualization of income.* If it is not feasible to anticipate a level of income over a 12-month period (e.g., seasonal or cyclic income), or the PHA believes that past income is the best available indicator of expected future income, the PHA may annualize the income anticipated for a shorter period, subject to a redetermination at the end of the shorter period.

[61 FR 54498, Oct. 18, 1996, as amended at 65 FR 16716, Mar. 29, 2000; 67 FR 47432, July 18, 2002]

§5.611 Adjusted income.

Adjusted income means annual income (as determined by the responsible entity, defined in §5.100 and §5.603) of the members of the family residing or intending to reside in the dwelling unit, after making the following deductions:

(a) *Mandatory deductions.* In determining adjusted income, the responsible entity must deduct the following amounts from annual income:

(1) \$480 for each dependent;

66 GUAM

-----NONMETROPOLITAN COUNTIES-----

010-Pacific Islands

72 PUERTO RICO

-----METROPOLITAN AREA-----

-----Counties of FMR AREA within STATE-----

Aguadilla-Isabela-San Sebastián, PR MSA - 10380
 CBSA: Aquadilla-Isabela-San Sabastian, PR MSA - METRO10380M10380

003-Aguada, 005-Aguadilla, 011-Añasco, 071-Isabela, 081-Lares, 099-Moca, 117-Rincón, 131-San Sebastián

Fajardo, PR MSA - 21940
 CBSA: Fajardo, PR MSA - METRO21940M21940

037-Ceiba, 053-Fajardo, 089-Luquillo

Guayama, PR MSA - 25020
 CBSA: Guayama, PR MSA - METRO25020M25020

015-Arroyo, 057-Guayama, 109-Patillas

Mayagüez, PR MSA - 32420
 CBSA: Mayagüez, PR MSA - METRO32420M32420

067-Hormigueros, 097-Mayagüez

Ponce, PR MSA - 38660
 CBSA: Ponce, PR MSA - METRO38660M38660

075-Juana Díaz, 113-Ponce, 149-Villalba

San Germán-Cabo Rojo, PR MSA - 41900
 CBSA: San Germán-Cabo Rojo, PR MSA - METRO41900M41900

023-Cabo Rojo, 079-Lajas, 121-Sabana Grande, 125-San Germán

San Juan-Caguas-Guaynabo, PR MSA - 41980
 SA: Arecibo, PR HMFA - METRO41980MM0470
 SA: Barranquitas-Aibonito-Quebradillas, PR HMFA - METRO41980N72923

013-Arecibo, 027-Camuy, 065-Hatillo
 009-Aibonito, 019-Barranquitas, 039-Ciales, 095-Maunabo, 107-Orocovis, 115-Quebradillas
 025-Caguas, 035-Cayey, 041-Cidra, 063-Gurabo, 129-San Lorenzo
 007-Aguas Buenas, 017-Barceloneta, 021-Bayamón, 029-Canóvanas, 031-Carolina, 033-Cataño, 045-Comerio, 047-Corozal, 051-Dorado, 054-Florida, 061-Guaynabo, 069-Humacao, 077-Juncos, 085-Las Piedras, 087-Loíza, 091-Manatí, 101-Morovis, 103-Naguabo, 105-Naranjito, 119-Río Grande, 127-San Juan, 135-Toa Alta, 137-Toa Baja, 139-Trujillo Alto, 143-Vega Alta, 145-Vega Baja, 151-Yabucoa

SA: Caguas, PR HMFA - METRO41980MM1310
 CBSA: San Juan-Guaynabo, PR HMFA - METRO41980M41980

Yauco, PR MSA - 49500
 CBSA: Yauco, PR MSA - METRO49500M49500

055-Guánica, 059-Guayanilla, 111-Peñuelas, 153-Yauco

-----NONMETROPOLITAN COUNTIES-----

001-Adjuntas
 093-Maricao

043-Coamo
 123-Salinas

049-Culebra
 133-Santa Isabel

073-Jayuya
 141-Utuado

083-Las Marías
 147-Vieques

78 VIRGIN ISLANDS

-----NONMETROPOLITAN COUNTIES-----

010-St. Croix

020-St. John

030-St. Thomas

SA: HUD defined subarea
 CBSA: CBSA based Income and Rent Area
 SEA: Statutory Exception Area

REGIONAL LIMITS



DEPARTAMENTO DE LA
VIVIENDA
ESTADO LIBRE ASOCIADO DE PUERTO RICO



PJESTATAL

Aguadilla	Caguas	Mayagüez	San Juan - Guaynabo
Arecibo	Fajardo	Non Metropolitan Area	San Germán - Cabo Rojo
Barranquitas	Guayama	Ponce	Yauco



----- 2006 ADJUSTED HOME INCOME LIMITS -----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Aquadilla-Isabela-San Sabastian, PR MSA								
30% LIMITS	4300	4900	5550	6150	6650	7150	7650	8100
VERY LOW INCOME	7200	8200	9250	10250	11050	11900	12700	13550
60% LIMITS	8640	9840	11100	12300	13260	14280	15240	16260
LOW INCOME	11500	13100	14750	16400	17700	19000	20350	21650
Fajardo, PR MSA								
30% LIMITS	6350	7300	8200	9100	9850	10550	11300	12000
VERY LOW INCOME	10600	12100	13650	15150	16350	17550	18800	20000
60% LIMITS	12720	14520	16380	18180	19620	21060	22560	24000
LOW INCOME	17000	19400	21850	24250	26200	28150	30050	32000
Guayama, PR MSA								
30% LIMITS	4300	4900	5550	6150	6650	7150	7650	8100
VERY LOW INCOME	7200	8200	9250	10250	11050	11900	12700	13550
60% LIMITS	8640	9840	11100	12300	13260	14280	15240	16260
LOW INCOME	11500	13100	14750	16400	17700	19000	20350	21650
Mayagüez, PR MSA								
30% LIMITS	4900	5600	6300	7000	7550	8100	8700	9250
VERY LOW INCOME	8150	9300	10500	11650	12600	13500	14450	15400
60% LIMITS	9780	11160	12600	13980	15120	16200	17340	18480
LOW INCOME	13050	14900	16800	18650	20150	21650	23150	24600
Ponce, PR MSA								
30% LIMITS	5650	6450	7250	8050	8700	9350	10000	10650
VERY LOW INCOME	9400	10750	12100	13400	14550	15600	16700	17750
60% LIMITS	11280	12900	14520	16080	17460	18720	20040	21300
LOW INCOME	15050	17200	19350	21450	23250	24950	26700	28400
San Germán-Cabo Rojo, PR MSA								
30% LIMITS	4750	5450	6150	6800	7350	7900	8450	9000
VERY LOW INCOME	7950	9100	10200	11350	12250	13150	14050	15000
60% LIMITS	9540	10920	12240	13620	14700	15780	16860	18000
LOW INCOME	12700	14550	16350	18150	19600	21050	22500	23950
San Juan-Guaynabo, PR HUD Metro FMR Area								
30% LIMITS	6350	7300	8200	9100	9850	10550	11300	12000
VERY LOW INCOME	10600	12100	13650	15150	16350	17550	18800	20000
60% LIMITS	12720	14520	16380	18180	19620	21060	22560	24000
LOW INCOME	17000	19400	21850	24250	26200	28150	30050	32000
Arecibo, PR HUD Metro FMR Area								
30% LIMITS	5750	6600	7400	8200	8900	9550	10200	10850
VERY LOW INCOME	9600	10950	12350	13700	14800	15900	17000	18100
60% LIMITS	11520	13140	14820	16440	17760	19080	20400	21720
LOW INCOME	15350	17550	19750	21900	23650	25450	27200	28950

U.S. DEPARTMENT OF HUD 03/2006
 STATE:PUERTO RICO

----- 2006 ADJUSTED HOME INCOME LIMITS -----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Caguas, PR HUD Metro FMR Area								
30% LIMITS	5000	5700	6400	7100	7700	8250	8800	9400
VERY LOW INCOME	8300	9500	10650	11850	12800	13750	14700	15650
60% LIMITS	9960	11400	12780	14220	15360	16500	17640	18780
LOW INCOME	13250	15150	17050	18950	20500	22000	23500	25050
Barranquitas-Aibonito-Quebradillas, PR HUD Metro FMR Area								
30% LIMITS	4300	4900	5550	6150	6650	7150	7650	8100
VERY LOW INCOME	7200	8200	9250	10250	11050	11900	12700	13550
60% LIMITS	8640	9840	11100	12300	13260	14280	15240	16260
LOW INCOME	11500	13100	14750	16400	17700	19000	20350	21650
Yauco, PR MSA								
30% LIMITS	5650	6450	7250	8050	8700	9350	10000	10650
VERY LOW INCOME	9400	10750	12100	13400	14550	15600	16700	17750
60% LIMITS	11280	12900	14520	16080	17460	18720	20040	21300
LOW INCOME	15050	17200	19350	21450	23250	24950	26700	28400
Puerto Rico HUD Nonmetro Area								
30% LIMITS	4300	4900	5550	6150	6650	7150	7650	8100
VERY LOW INCOME	7200	8200	9250	10250	11050	11900	12700	13550
60% LIMITS	8640	9840	11100	12300	13260	14280	15240	16260
LOW INCOME	11500	13100	14750	16400	17700	19000	20350	21650