



Missouri Housing
Development Commission



LENDER TRAINING: Calculating Household Size



MHDC.com

TOTAL NUMBER IN THE HOUSEHOLD



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- Total number of persons who will be occupying the property as their full-time, principal residence.
- Lender will initially determine household size from Residential Loan Application and use the household size to determine income eligibility.
- <https://mhdc.com/services/lender-resources/>

TOTAL NUMBER IN HOUSEHOLD

Exclusions:

- Foster children under the age of 18
- Unborn children
- Live-in aides or guests

CONCLUSION

- **Household size: total number of persons who will be occupying the property as their primary residence.**
 - This includes those on the loan.
 - This **ALSO** includes those living or expected to live in the home full-time.
- **Exclusions:**
 - Those not occupying the home at their full-time principal residence.