

To determine the amount of rental income from the subject property that can be used for qualifying purposes when the borrower is purchasing a two- to four-unit principal residence or one- to four-unit investment property, the lender must consider the following:

If the borrower...	Then for qualifying purposes...
<ul style="list-style-type: none"><li>currently owns a principal residence (or has a current housing expense), and</li><li>has at least a one-year history of receiving rental income or documented property management experience</li></ul>	there is no restriction on the amount of rental income that can be used.
<ul style="list-style-type: none"><li>currently owns a principal residence (or has a current housing expense), and</li><li>has less than one-year history of receiving rental income or documented property management experience</li></ul>	<ul style="list-style-type: none"><li>for a principal residence, rental income in an amount not exceeding the PITIA of the subject property can be added to the borrower's gross income, or</li><li>for an investment property, rental income can only be used to offset the PITIA of the subject property.</li></ul>
<ul style="list-style-type: none"><li>does not own a principal residence, and</li><li>does not have a current housing expense</li></ul>	rental income from the subject property cannot be used.

**Note:** This policy does not apply to HomeReady loans with rental income from an accessory unit.

## Effective Date

The updated requirements will apply to new loan casefiles submitted to DU on or after the weekend of December 7, 2019, and for manually underwritten loans with application dates on or after December 7, 2019.

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