Habitat for Humanity:
Community Impact Fund Program (ROUND 4)

ILLINOIS HOUSING
DEVELOPMENT AUTHORITY

MONTHLY HOMEBUYER HOUSING DEBT WORKSHEET

Borrower(s): _____

Property Address: _____

A. First Mortgage Monthly Payment (P + I)	
B. Other Monthly Housing Debt (if any, association fees, etc.)	
C. Property Taxes (monthly)	
D. Property Insurance (monthly)	
E. Other (describe)	
F. Total Monthly Housing Debt (A - E)	
G. Income of Purchasing Household (monthly)	
H. Housing Debt to Income Ratio (F / G)	
I. Total Monthly Expenses	
J. Total Debt (F + I)	
K. Total Debt / Income Ratio (J / G)	

Housing Debt Ratio = _____/_____

(Note: Front-End Ratio must <u>not</u> be below 20% and <u>not</u> exceed 30%. Back-End Ratio must <u>not</u> exceed 41%.)