

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



## MONTHLY HOMEBUYER HOUSING DEBT WORKSHEET

Borrower: \_\_\_\_\_ Co-Borrower: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ Zip Code: \_\_\_\_\_

|  |  |
|--|--|
| 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 not be below 20% and not exceed 30%. Back-End Ratio must not exceed 41%.)