

Habitat for Humanity:
Community Impact Fund Program (ROUND 5)



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 through E)	
G. Monthly Income of Purchasing Household	
H. Housing Debt to Income Ratio (F / G) (Front-End Ratio)	
I. Total Non-Housing Monthly Debt Payments	
J. Total Debt (F + I)	
K. Total Debt / Income Ratio (J / G) (Back-End Ratio)	

Housing Debt Ratio = ____/____

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