

This worksheet is NOT required to be turned in as part of the pre-application.

It is provided to assist applicants in calculating household income.

Household Income (From all sources)			
Wages	Hours/Week _____	x Weeks/Year _____	x Dollars/Hour _____ = \$ _____
Wages	Hours/Week _____	x Weeks/Year _____	x Dollars/Hour _____ = \$ _____
Wages	Hours/Week _____	x Weeks/Year _____	x Dollars/Hour _____ = \$ _____
Other (explain): _____			= \$ _____
Other (explain): _____			= \$ _____
Annual Gross Income			A \$ _____
Gross Monthly Income			A/12 B \$ _____

Long Term Debts, Active Credit Cards, Loans, or Collections (payments 10 months or longer)	
<u>Liabilities</u>	
Debt owed to: _____	Balance: _____ Monthly Payment = \$ _____
Debt owed to: _____	Balance: _____ Monthly Payment = \$ _____
Debt owed to: _____	Balance: _____ Monthly Payment = \$ _____
Debt owed to: _____	Balance: _____ Monthly Payment = \$ _____
Debt owed to: _____	Balance: _____ Monthly Payment = \$ _____
Total monthly debt payments C \$ _____	
<div style="display: flex; justify-content: space-between;"> <div style="width: 40%;">*The ideal debt to income ratio is less than 10%</div> <div style="width: 60%; text-align: right;"> Debt to Income Ratio C/B _____ % </div> </div>	

<u>Monthly Housing Expense</u>	<u>Long-Term Debt</u>
Rent Payments/Lot Fees \$ _____	Monthly Housing Expenses D \$ _____
Renter's Insurance \$ _____	Total Monthly Debt Payments C \$ _____
Utilities: Gas, Electric, Water (circle one) \$ _____	Other (Explain): _____ \$ _____
Utilities: Gas, Electric, Water (circle one) \$ _____	Other (Explain): _____ \$ _____
Other (Explain): _____ \$ _____	Other (Explain): _____ \$ _____
Monthly Housing Expenses D \$ _____	Total Long-Term Debt (w/ housing) E \$ _____
Total Housing / Income D/B _____ %	Total Debt to Income E/B _____ %
<b style="color: red;">Your Estimated Habitat Mortgage Payment <div style="color: red;">\$ _____</div>	