

**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.

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

**Long Term Debts, Active Credit Cards, Loans, or Collections (payments 10 months or longer)**

**Liabilities**

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** \$ \_\_\_\_\_

\*The ideal debt to income ratio is less than 10%

**Debt to Income Ratio** **C/B** \_\_\_\_\_ %

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