

| Recommended Housing Guidelines for a One-Person Household | | | | | | | | | |
|--|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Annual Gross Income | \$30,000* | \$45,000 | \$60,000 | \$75,000 | \$90,000 | \$105,000 | \$120,000 | \$135,000 | \$150,000 |
| Monthly Gross Income | \$2,500 | \$3,750 | \$5,000 | \$6,250 | \$7,500 | \$8,750 | \$10,000 | \$11,250 | \$12,500 |
| Home Purchase Price | \$106,250 | \$156,875 | \$201,250 | \$236,250 | \$265,000 | \$294,375 | \$320,000 | \$351,250 | \$380,000 |
| Total Mortgage (With 20% down payment) | \$85,000 | \$125,500 | \$161,000 | \$189,000 | \$212,000 | \$235,500 | \$256,000 | \$281,000 | \$304,000 |
| Monthly Mortgage Payment (6%) | \$511 | \$753 | \$966 | \$1,133 | \$1,270 | \$1,413 | \$1,536 | \$1,685 | \$1,824 |
| Insurance | \$29 | \$40 | \$50 | \$56 | \$60 | \$63 | \$64 | \$67 | \$67 |
| Taxes | \$85 | \$126 | \$159 | \$186 | \$208 | \$230 | \$250 | \$273 | \$297 |
| Total of Mortgage/Ins/Taxes | \$625 | \$919 | \$1,175 | \$1,375 | \$1,538 | \$1,706 | \$1,850 | \$2,025 | \$2,188 |
| Percentage of Monthly Gross Income | 25.0% | 24.5% | 23.5% | 22.0% | 20.5% | 19.5% | 18.5% | 18.0% | 17.5% |

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| Monthly Gross Income | \$2,500 | \$3,750 | \$5,000 | \$6,250 | \$7,500 | \$8,750 | \$10,000 | \$11,250 | \$12,500 |
| Home Purchase Price | \$106,250 | \$158,750 | \$208,125 | \$252,500 | \$290,625 | \$332,500 | \$372,500 | \$410,000 | \$445,625 |
| Total Mortgage (With 20% down payment) | \$85,000 | \$127,000 | \$166,500 | \$202,000 | \$232,500 | \$266,000 | \$298,000 | \$328,000 | \$356,500 |
| Monthly Mortgage Payment (6%) | \$511 | \$763 | \$999 | \$1,210 | \$1,394 | \$1,594 | \$1,785 | \$1,966 | \$2,137 |
| Insurance | \$29 | \$42 | \$52 | \$60 | \$66 | \$71 | \$75 | \$78 | \$79 |
| Taxes | \$85 | \$125 | \$164 | \$199 | \$228 | \$260 | \$290 | \$319 | \$347 |
| Total of Mortgage/Ins/Taxes | \$625 | \$930 | \$1,215 | \$1,469 | \$1,688 | \$1,925 | \$2,150 | \$2,363 | \$2,563 |
| Percentage of Monthly Gross Income | 25.0% | 24.8% | 24.3% | 23.5% | 22.5% | 22.0% | 21.5% | 21.0% | 20.5% |

* At the \$30,000 income level, you would probably be better off renting. Without a real estate tax payment, that would enable you to spend nearly \$600 per month on an apartment. Plus, you would reduce your maintenance expenses.

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| Annual Gross Income | \$30,000* | \$45,000 | \$60,000 | \$75,000 | \$90,000 | \$105,000 | \$120,000 | \$135,000 | \$150,000 |
| Monthly Gross Income | \$2,500 | \$3,750 | \$5,000 | \$6,250 | \$7,500 | \$8,750 | \$10,000 | \$11,250 | \$12,500 |
| Home Purchase Price | \$106,250 | \$160,000 | \$213,750 | \$268,750 | \$321,250 | \$375,000 | \$427,500 | \$480,000 | \$532,500 |
| Total Mortgage (With 20% down payment) | \$85,000 | \$128,000 | \$171,000 | \$215,000 | \$257,000 | \$300,000 | \$342,000 | \$384,000 | \$426,000 |
| Monthly Mortgage Payment (6%) | \$511 | \$769 | \$1,028 | \$1,288 | \$1,543 | \$1,797 | \$2,050 | \$2,303 | \$2,554 |
| Insurance | \$29 | \$42 | \$53 | \$64 | \$73 | \$80 | \$86 | \$91 | \$95 |
| Taxes | \$85 | \$127 | \$169 | \$211 | \$252 | \$293 | \$334 | \$374 | \$414 |
| Total of Mortgage/Ins/Taxes | \$625 | \$938 | \$1,250 | \$1,563 | \$1,868 | \$2,170 | \$2,470 | \$2,768 | \$3,063 |
| Percentage of Monthly Gross Income | 25.0% | 25.0% | 25.0% | 25.0% | 24.9% | 24.8% | 24.7% | 24.6% | 24.5% |

| Recommended Housing Guidelines for a Four-Person Household | | | | | | | | | |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Annual Gross Income | \$30,000* | \$45,000 | \$60,000 | \$75,000 | \$90,000 | \$105,000 | \$120,000 | \$135,000 | \$150,000 |
| Monthly Gross Income | \$2,500 | \$3,750 | \$5,000 | \$6,250 | \$7,500 | \$8,750 | \$10,000 | \$11,250 | \$12,500 |
| Home Purchase Price | \$106,250 | \$160,000 | \$213,750 | \$268,750 | \$322,500 | \$377,500 | \$432,500 | \$486,250 | \$538,750 |
| Total Mortgage (With 20% down payment) | \$85,000 | \$128,000 | \$171,000 | \$215,000 | \$257,000 | \$300,000 | \$342,000 | \$384,000 | \$426,000 |
| Monthly Mortgage Payment (6%) | \$511 | \$769 | \$1,028 | \$1,288 | \$1,549 | \$1,811 | \$2,075 | \$2,331 | \$2,585 |
| Insurance | \$29 | \$42 | \$53 | \$64 | \$73 | \$81 | \$87 | \$92 | \$96 |
| Taxes | \$85 | \$127 | \$169 | \$211 | \$253 | \$296 | \$338 | \$378 | \$419 |
| Total of Mortgage/Ins/Taxes | \$625 | \$938 | \$1,250 | \$1,563 | \$1,875 | \$2,188 | \$2,500 | \$2,801 | \$3,100 |
| Percentage of Monthly Gross Income | 25.0% | 25.0% | 25.0% | 25.0% | 25.0% | 25.0% | 25.0% | 24.9% | 24.8% |

* At the \$30,000 income level, you would probably be better off renting. Without a real estate tax payment, that would enable you to spend nearly \$600 per month on an apartment. Plus, you would reduce your maintenance expenses.