How Much House Can You Afford?

The DTI math lenders use, in plain English.

THE NUMBER THAT DECIDES

Debt to income ratio: your total monthly debts, including the new house payment, divided by your gross monthly income. Most programs approve up to roughly 45% to 50%.

WHAT COUNTS

The full house payment (principal, interest, taxes, insurance, HOA), car payments, student loans, credit card minimums, and support obligations. Utilities, groceries, and streaming do not count.

APPROVED VS COMFORTABLE

The lender tells you the maximum. Your budget tells you the right number. Many happy homeowners buy below their approval so life stays fun after closing.

QUICK EXAMPLE

- **Income $8,000 gross per month**
- **Car + cards + loans: $600**
- **At 45% DTI: $3,600 total debt budget**
- **Room for a $3,000 house payment**
- **Run your own numbers on the site calculator**

YOUR MORTGAGE GUIDE
Travis Saling
Take The Rate · NMLS #299683
(619) 393-3869 · travis@taketherate.com · taketherate.com

Scan to run your own affordability numbers