Utah Homeownership Authority

Home Affordability Worksheet

Know Your Buying Power Before You Shop

Section 1 | About You

Buying my first home Buying again Buying alone Buying with someone

Section 2 | Monthly Income

Primary Income: $ _______________ Co-Borrower: $ _______________ Other: $ _______________

Section 3 | Monthly Debt

Mortgage/Rent: $ ____________ Auto: $ ____________ Credit Cards: $ ____________

Student Loans: $ ____________ Other: $ ____________

Section 4 | Savings

Checking: $ ____________ Savings: $ ____________

Down Payment Available: $ ____________ Emergency Fund: $ ____________

Section 5 | Credit Estimate

Under 580 580–619 620–679 680–739 740+

Section 6 | Home Goals

Desired Home Price: $ ____________ Comfortable Monthly Payment: $ ____________

Preferred Area: _________________________ Questions: _________________________

Buying Power Summary

Estimated Monthly Income: ____________________________

Estimated Monthly Debt: ____________________________

Estimated Down Payment: ____________________________

Estimated Credit Range: ____________________________

Buying Timeline: ____________________________

Schedule your consultation

435-229-9797

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Before Your Consultation

How to Get the Most From Your Buying Power Review

Step 1 | Complete Every Section

Fill in all six sections of the Home Affordability Worksheet on Page 1.

Step 2 | Gather These Items

Last pay stub
W-2
Tax Return
Bank Statements
ID

Step 3 | Think About Your Goals

Monthly payment I can afford
Home size and features
Neighborhood preferences
Timeline for moving
Down payment strategy

Step 4 | Bring Questions

Examples:

- Can I qualify today?
- How much home can I afford?
- What programs fit me?
- Do I qualify for down payment assistance?
- How can I improve my buying power?

Bring This Completed Worksheet to Your Consultation

It saves time and allows us to give you a more accurate recommendation.

Home Affordability Calculator
UtahHomeownershipAuthority.com

Schedule Consultation
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