



3630 50th Street
 Lubbock, TX 79413
 806-763-4663
 www.lubbockhabitat.org

2020 Maximum Income Eligibility for LUBBOCK COUNTY, TEXAS

Lubbock County, Texas

Median Income											
69200											
		1-person	2-person	3-person	4-person	5-person	6-person	7-person	8-person	9-person	10-person
80%		38752	44288	49824	55360	59789	64218	68646	73075	83704	95042
60%		29064	33216	37368	41520	44842	48163	51485	54806	62778	71282
50%		24220	27680	31140	34600	37368	40136	42904	45672	52315	59401
40%		19376	22144	24912	27680	29894	32109	34323	36538	41852	47521
35%		16954	19376	21798	24220	26158	28095	30033	31970	36621	41581

These income guidelines are in effect until revised by HUD.

Gross income is important and we use it to determine the following:

1. Income qualifications – gross income is compared to the HUD guidelines for 30 to 60% of AMI, not to exceed 80% of AMI.
2. Housing Burden – LHFH does not cost burden a family for a mortgage payment over 30%.
3. Debt-to-income ratio- As a basis for determining the debt to income ratio, which is a maximum of 43% total debt ratio to qualify.

Applicant/Co-Applicant(s)

Any adult that will be living in the house and whose income will be used to qualify for a house **must** be an applicant or co-applicant(s). Each applicant or co-applicant(s) must sign and be obligated for the LHFH mortgage. *Possible Exception: should an adult be deemed disabled or incapacitated and cannot legally execute a contract, the legal caregiver to whom any benefits are paid directly to on behalf of the disabled/ incapacitated adult, to provide shelter, food, medical and basic needs, may use income as a qualifier. Appropriate documentation is required to prove that it will be received at least 2 years moving forward.*

A LHFH Homeowner(s) must have sufficient monthly income to pay the LHFH mortgage, property taxes, homeowner’s insurance and in some cases homeowner association (HOA) dues without becoming debt-burdened.

We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin

