Sample Home Price and Buyer Payment Comparison

MUD vs. No MUD Scenario

Lot & Home Price Calculations	MUD	Non-MUD (Lot + 50%)	Non-MUD (Lot + 90%)	Cost Differential
Average Lot Price	**$55,000**	$82,500	$104,500	+ $27,500 to $49,500
Assumed Residual	22%	22%	22%	
Resulting Home Price	**$250,000**	$375,000	$475,000	+ $125,000 to $225,000
Loan Info (30 yr)				
Down Payment (20%)	**$50,000**	$75,000	$95,000	+ $25,000 to $45,000
Loan Amount (80%)	**$200,000**	$300,000	$380,000	+ $100,000 to $180,000
Interest Rate	6.75%	6.75%	6.75%	
Monthly Principal & Interest	**$1,297**	$1,946	$2,465	$649 to $1,167
Tax Rate	**3.75%**	2.25%	2.25%	-1.50%
Monthly Taxes	**$781**	$703	$891	-$78 to + $109
Monthly Insurance (0.75%)	**$156**	$234	$297	+ $78 to $141
Total Payment (PITI)	**$2,235**	$2,883	$3,652	+ $649 to $1,417
Annual Income to Qualify (28%)	**$95,773**	$123,570	$156,522	+ $27,797 to $60,749

CBAS; July 2025

**This data represents Houston area new home activity*