

A two-story house with a light blue exterior and white trim. The house features a front porch with a white railing and a central front door. A concrete walkway leads from the foreground to the front steps. The house is surrounded by a green lawn and some landscaping. The text "The No House Poor Payment Gameplan" is overlaid in the center of the image.

The No House Poor Payment Gameplan

You're getting ready to move, maybe into your very first home or into a new place using your VA loan in Florida or Georgia, and there's one question you cannot shake, how much house can we actually afford without being house poor

You might see online calculators, you might have friends tossing out advice, and you might even have a lender tell you your maximum approval, but none of that answers the real question, what monthly payment will feel comfortable for your family after the move, not just on paper, but in real life.

This guide is here to solve that. Together we're going to walk through how to define your comfort payment before you start touring homes, how to account for things like taxes, insurance, and HOA, and how to factor in the reality of moving, especially if you're a veteran using your VA benefit or a first time buyer who's never done this before.

By the end you'll understand the moving pieces well enough to say with confidence, this is our lane, and we're not stepping outside it just because the bank says we could.

So let's answer your question directly, how much house can you afford without being house poor if you're moving, and what payment should you target before you start touring homes

The safest way to think about this is in terms of your total monthly budget, not just what the lender says you "qualify" for. Lenders commonly use debt to income guidelines, they look at how much of your gross monthly income will go toward housing and how much will go toward all debts combined. Within those guardrails, you might technically be approved for a higher payment than actually feels good once you layer on your real life spending.

A better approach is to start with what you pay now and how that feels, then add or subtract based on what's changing in your budget. For example, are you moving from a low cost rental to an area in Florida or Georgia with higher insurance and property taxes, are you paying off a car soon, or taking on new childcare. Those changes affect what feels comfortable more than a rule of thumb ever will.

For VA buyers, your benefit can help keep payments manageable thanks to flexible down payment options and no monthly mortgage insurance, but taxes, insurance, and other local costs still matter.

The payment you target before touring should be an all in housing payment, principal, interest, taxes, insurance, and if applicable HOA, that still leaves room each month for savings, emergencies, and the life you want after you move.

The purpose of pre approval then is not just to see if you can hit the bank's maximum but to confirm that your chosen comfort range fits within what the lender can approve.

Step 1, Clarify your current budget reality

1

List your total monthly take home pay and your gross income

2

Write down your current housing payment and rate how it feels from one to ten

3

List all other monthly debts

Credit cards, auto loans, student loans, personal loans

4

Estimate your regular non debt spending

Groceries, gas, childcare, subscriptions, activities

5

Ask, if nothing changed and only my housing payment went up or down, how much more could I put toward it and still feel okay

6

Note any upcoming changes

Raises, new debts, debts that will be paid off, new childcare, retirement contributions

Step 2, Define your post move lifestyle priorities

01

Decide what you absolutely want to keep in your budget

Travel, kids' activities, hobbies, giving, savings goals

03

Estimate a realistic monthly amount you want available for savings and emergency funds after your housing is paid

05

Write down your non negotiables

Things you will not cut even if a house tempts you to stretch

02

Rank these in order of importance so you know what you will and won't sacrifice for a higher payment

04

Consider any cost of living changes in Florida or Georgia

Such as utilities, insurance, and transportation

06

From this, note the minimum amount you must have left over after all debts including the new housing payment

Step 3, Establish your initial comfort payment range



Look at how your current payment feels

If it's a seven or eight out of ten, consider that your baseline



Decide how many dollars above that baseline you'd be okay with

Based on your lifestyle priorities



If your current payment already feels like a strain

Determine whether your goal is to keep it the same or even lower it

Create a low, medium, and stretch payment number for your all in housing cost. Check each option against how much leftover money you'd have for life, using your notes from Step 2.

Circle the range that still supports your savings and lifestyle goals without creating anxiety.

A photograph of a room with a wooden floor, a stack of cardboard boxes, and a set of keys on the floor. The room is brightly lit, likely from a window on the left. The boxes are stacked in the background, and the keys are in the foreground on the floor.

Step 4, Factor in moving realities and potential overlapping costs

❏ **Important consideration:** Determine whether you might have overlapping housing costs, rent plus new mortgage, or current mortgage plus new mortgage for a time.

- Estimate how many months that overlap could realistically last
- Calculate what that overlap does to your budget, can your emergency fund handle that, or do you need to be more conservative
- Decide whether your comfort payment range needs to be adjusted down to make room for this temporary season
- If selling a home, consider timing strategies with your realtor and lender to reduce overlap risk
- Note any temporary cutbacks you'd be willing to make during the transition to keep long term life balance intact

Step 5, Understand the pieces of an all in payment

Learn the components of a full housing payment: **principal, interest, property taxes, homeowners insurance, and mortgage insurance if applicable.**

Property Taxes

For Florida and Georgia, ask your lender for realistic ranges on property taxes in the areas you're considering

Homeowners Insurance

Ask about homeowners insurance in your target area, including any special risks like wind or flood

HOA or CDD Fees

If you're looking at communities with HOA or CDD fees, get ballpark figures and include them as part of your payment

Make sure your payment conversation always uses the full all in number, not just principal and interest. Write a sample breakdown for a hypothetical home so you can see how quickly those components add up.

Step 6, Integrate VA loan or first time buyer specifics

For VA Loan Buyers

- If you're eligible for a VA loan, confirm your eligibility and discuss with your lender whether VA is the best fit
- Ask how using your VA benefit impacts your payment compared to other loan options, especially regarding mortgage insurance
- Have your lender explain any VA residual income guidelines and what they mean for your personal budget

For First Time Buyers

- Ask about low down payment options and how mortgage insurance affects your monthly payment
- Clarify how much, if any, cash you want to keep in reserves after closing and how that ties into your loan strategy
- Note whether VA or another loan type better supports your comfort payment and long term plans

Step 7, Translate your comfort payment into a price range



Take your chosen comfort payment range and have your lender back into estimated price ranges using realistic taxes and insurance



Ask for at least two or three scenarios so you can see how different areas or fees change the price you should target



Confirm that each scenario still fits within lender debt to income guidelines based on your income and debts



Make sure you understand where your absolute max lender approval sits compared to your comfort range



Decide whether there is a small band above your ideal payment you might consider for a truly exceptional home



Write down a clear price range and payment range to share with your realtor before touring

Step 8, Align your team around your numbers

Share your payment and price range with your realtor and ask them to filter homes accordingly. Ask your lender how quickly they can update payment scenarios if you find a specific property you like.

1

Decide in advance how you'll handle a home that lands above your comfort range

Will you walk away, negotiate, or adjust

2

Set an internal rule for yourself

For example, we do not make offers on homes that push us past this number

3

Keep your budget notes handy during showings

To ground your decisions in reality, not emotion

4

Plan a quick check in with your lender if your search changes

Such as looking in a new area or price point

Looking at everything above, you're probably realizing a few things

1 This isn't as simple as typing your income into an online calculator and calling it a day

2 Getting this wrong could cost you thousands over time or lock you into a payment that quietly stresses you out every single month

3 There are a lot of moving parts
Local taxes, insurance, HOA, loan type, VA guidelines, move timing, that you're expected to juggle on your own

You could absolutely try to DIY this, but that means spending hours researching, hoping online information is up to date, and trusting that you haven't missed something important that will show up after you close, when it's too late to change your mind.

When people try to handle this completely on their own, a few common things tend to go wrong

Generic Rules of Thumb

They rely on generic online rules of thumb that don't account for local taxes and insurance in places like Florida and Georgia, which can make the real payment much higher than expected

Incomplete Estimates

They base their budget on a pre qualification or quick quote that didn't use full all in estimates, so they start touring homes in the wrong price range

Stretching Too Far

They stretch to a payment that technically works for the lender but leaves them no room for savings or life flexibility

VA Benefit Confusion

They misunderstand how their VA benefit interacts with other costs and end up assuming their payment will be lower than it actually is

Overlapping Costs

They don't plan for overlapping costs during a move, so a couple of expensive months wipe out their savings and add a layer of stress to what should be an exciting transition

Here's how we handle all of this for you

Instead of handing you a maximum number and sending you on your way, we start with a real conversation about your life, what you earn, what you owe, what matters to you, and what's changing when you move.



We already know the current lending guidelines

Common debt to income thresholds, and VA requirements, so we can quickly tell you how your comfort payment fits inside that framework



We plug in realistic numbers

For taxes, insurance, and any expected HOA or CDD fees for the areas you're considering in Florida or Georgia



We show you several scenarios

So you can see how your payment changes when price, area, or loan type changes



We structure your move timeline

With your realtor to minimize any overlap stress where possible



We stay in the loop during your home search

So that whenever you find a property you love, you're not guessing at the payment, you're looking at clear, updated numbers that match the plan you made at the beginning

Here's what happens next if you want help with this

1

You book a quick call using the link at the end of this guide

2

We ask you a few simple questions about your income, debts, and move plans

3

We map out a clear comfort payment range together and translate that into an estimated price range for your home search

4

We connect with your realtor so everyone is aligned around the same numbers

5

When you're ready to make offers, we fine tune the numbers for each property so you know exactly where you stand before you commit

To get started, book a call with Emmett Dempsey, Treasure Coast Mortgage, at <https://tcmortgage.com/calendar>