# pti\_calculator.py

def calculate\_pti(price, income):

"""Calculate the Price to Income ratio."""

if income == 0:

raise ValueError("Income cannot be zero.")

pti = price / income

return pti

def check\_warning(pti, threshold=20):

"""Check if the PTI exceeds the warning threshold."""

if pti > threshold:

print(f"Warning: PTI is {pti:.2f}, which exceeds the safe threshold of {threshold}%.")

else:

print(f"PTI is {pti:.2f}, which is within the safe threshold.")

def main():

"""Main function to take user inputs and calculate PTI."""

try:

price = float(input("Enter the property price: "))

income = float(input("Enter the annual household income: "))

pti = calculate\_pti(price, income)

print(f"Calculated PTI: {pti:.2f}")

check\_warning(pti)

except ValueError as e:

print(f"Error: {e}")

if \_\_name\_\_ == "\_\_main\_\_":

main()