

MINISTERS HOUSING ALLOWANCE FOR 2025

The amounts set forth below are an estimate of the actual expenses that will be paid by me to provide housing for the year 2025.

Item	Estimated 2025 Annual Amount
• Down payment on house	\$ _____
• Mortgage payments on a loan to purchase or improve your home (principal and interest)	\$ _____
• Rental payments on a home or apartment that you rent	\$ _____
• Furnishings	\$ _____
• Repairs	\$ _____
• Utilities connected with the dwelling (gas, water, electricity, sewer, trash pickup, local telephone charges, Internet access fees)	\$ _____
• Home insurance	\$ _____
• Real estate taxes	\$ _____
• Yard maintenance and improvements	\$ _____
• Maintenance items (light bulbs, pest control, household cleaners, etc.)	\$ _____
• Homeowners association dues	\$ _____
• Other expenses incurred in owning or renting your home other than food or housekeeping	\$ _____
TOTAL	\$ _____

The listed expenses on the previous page represent a reasonable estimate of my housing expenses for next year. I understand and agree that:

- (1) The church board will not designate a portion of my compensation as a housing allowance until I complete and return this form. Retroactive designations of housing allowances are not legally effective.
- (2) It is my responsibility to notify the church board in the event these estimates prove to be materially inaccurate during the year.
- (3) The entire housing allowance designated by the church is not necessarily nontaxable. Rather, it is nontaxable, for income tax purposes, only to the extent that it does not exceed my actual housing expenses or the annual rental value of my home (furnished, including utilities). Stated differently, the nontaxable amount is the *lowest* of three amounts: (1) my actual housing expenses for the year, (2) the church-designated housing allowance, or (3) the annual rental value of my home (furnished, including utilities).
- (4) My housing allowance is excluded for federal income tax only. I must add the nontaxable amount of my housing allowance as income in reporting my self-employment taxes on Schedule SE (unless I am exempt from self-employment taxes).

Minister's Signature _____
Date

I attest that I received this form on _____ day of _____, 20_____

Secretary of Church Board Signature

***The action of the Board of Directors must be written in the official minutes of their meeting and attached and filed with this form. Remember that this action must be taken before the New Year enters or it will not be valid.**