



## 2019 Minister's Housing Allowance Worksheet

**Amount**

**Ministerial Compensation**

Portion of cash compensation designated as housing allowance

**Expenditures** (Keep your documentation for 4 years)

**Total mortgage payments**

Check here if you included escrow payments of homeowner's insurance and real estate taxes in the mortgage payment total.

Homeowner's or renter's insurance (if not already included in mortgage payments)

Real estate taxes (if not already included in mortgage payments)

Furnishings, appliances, carpeting, etc.

Utilities (including heat, lights, water, sewer, telephone, water softener, cable)

Rent, if any

Repairs and maintenance (paint, hardware goods, lawn care, etc.)

Household supplies

Loan refinancing costs

Other (describe below)

**Total Expenditures**

Did you maintain an office in your home (applies only if no office at church)?

Yes  No

**Additional Notes**

A minister who receives a housing allowance may exclude the allowance from gross income to the extent it is used to pay expenses in providing a home. A housing allowance is also available to a minister living in a parsonage to the extent he uses the allowance for his personally paid out-of-pocket costs not paid by the church. The IRS lists only food and servants as prohibitions to allowance housing expenses. If a minister owns a home, the amount excluded from the minister's gross income as a housing allowance is limited to the least of the following: (a) the amount actually used to provide a home, (b) the amount officially designated as a housing allowance, or c) the fair rental value of the home. The minister's church or other qualified organization must designate the housing allowance pursuant to official action taken in advance of the payment. Ministerial business expenses and unreimbursed employee expenses must be allocated between taxable and tax-free (i.e., excluded) ministerial income. (Sources: IRS Publication 1828; Clergy Housing Allowance Clarification Act of 2002; IRS Regulation Section 1.107-1).