



Clergy Financial Resources

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Housing Expense Worksheet

Estimated Amount

Down payment on a home (in the year of purchase)	_____
Annual mortgage payments to purchase or improve your home (Include both principal and interest)	_____
Annualized monthly rent	_____
Real estate or property taxes	_____
Homeowner or Renter insurance	_____
Utilities (Electricity, gas, water, trash pickup, local _____ telephone charges, etc.)	_____
Furnishings and appliances (Purchase and repair) _____	_____
Structural repairs and remodeling	_____
Yard maintenance and improvements	_____
Homeowners Association Dues	_____
Miscellaneous	_____
Total Estimated Expenses	_____*

Important Reminders

- The housing allowance must be formally designated and recorded in advance.
- The housing allowance may not be established or changed retroactively.
- A new housing designation should be submitted and approved each year.
- Housing allowance is included in earnings for self-employment tax purposes.
- The actual excludable housing allowance must be the lesser of a) the amount designated, b) actual housing expenses for the year, or c) fair rental value (furnished + utilities).
- Any unused housing allowance must be reported as taxable income.
- The maximum housing allowance cannot exceed the FRV of a furnished home plus utilities. *



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HOUSING / MANSE FORM

Minister's Name _____ Congregation _____

In compliance with the Code and regulations of the Internal Revenue Service, I hereby submit the following estimate of my "costs to provide a home" under IRS Code Section 107 for the calendar year beginning January 1, 2026.

Federal regulations require that ordained, licensed, and commissioned ministers employed during the present calendar year submit this form for the subsequent year.

Select the type of housing below:

☐ Rented Home

☐ Owned Home

☐ Parsonage

Parsonage Designation _____ (home owned by the church)

List the estimated cost of maintaining and furnishing the parsonage, i.e., furnishing, maintenance, repairs, appurtenances, and utilities, including gas, water, electricity, Internet, telephone, etc.

A minister is allowed to exclude from gross income the utilities paid by the church and the rental value of a parsonage provided to him or her in addition to his or her compensation

Owned / Rented Home Designation _____

List the amount you will incur related to maintaining and furnishing your home, i.e., house payment or rent, furnishings, maintenance, repairs, appurtenances, utilities including gas, water, electricity, Internet, telephone, etc. Housing Allowance cannot exceed the IRS guidelines "fair rental value including furnishings and appurtenances, plus the cost of utilities)

A minister is allowed to exclude from gross income a housing allowance paid to him or her as part of his or her compensation, to the extent used by him or her to rent or provide a home and to the extent such allowance does not exceed the fair rental value of the home, including furnishings and appurtenances such as a garage, plus the cost of utilities.

I request that the above amount be designated for housing allowance for 2026 and all future years until modified or revoked. I understand that I assume full responsibility for compliance with IRS code 107.

Approved by _____ Date _____