Clergy Housing Allowance Worksheet

For the year _____ Minister: _____ Church: _____

Where you live: ☐ I own my home ☐ I rent my home ☐ The church gives me a parsonage

Line A. Housing allowance your church designated for the year

Amount in the board's resolution, set before the year started (date adopted: _____)	A $

Line B. What you spent on your home this year

Mortgage payments (principal and interest), or rent	$
Down payment on a home bought this year	$
Property taxes	$
Home or renter's insurance	$
Utilities (power, gas, water, sewer, trash) ..... also write this on line C2	$
Repairs and upkeep you paid for	$
Furniture, appliances, and household goods	$
HOA or condo dues	$
Other housing costs (lawn care, pest control). Leave out food and household help.	$
Total spent on your home	**B $**

Line C. Fair rental value plus utilities (skip if you live in a parsonage)

C1. Fair rental value of your home with your furniture, per month, times 12	$
C2. Utilities (same number as above)	$
C1 plus C2	**C $**

Your result

Leave out of federal income tax: the smallest of A, B, and C (parsonage: the smaller of A and B)	**$**
Taxable extra: A minus the line above, if more than zero. On the 2025 Form 1040 it goes on line 1h, marked "Excess allowance."	$
Social Security tax: the whole allowance (plus a parsonage's yearly rental value) counts for self-employment tax on Schedule SE, unless the IRS approved your Form 4361.	$

Next year: ask the board to designate your costs (the smaller of B and C) plus about 10%. Any designated amount you don't spend is taxed like salary. The board has to vote before any of next year's pay goes out.

Rules checked November 9, 2026 against IRS Publication 517 (2025 edition) and 26 U.S. Code § 107. An estimate, not tax advice. Keep every housing receipt; you keep them, not the church. Shoeboxed keeps every receipt in one place: shoeboxed.com. Online version that does the math for you: shoeboxed.com/blog/clergy-housing-allowance-worksheet