

**VENTURA MISSIONARY CHURCH**  
**Allowable Housing Expense**  
**For**  
**Minister Living in Home**  
**(Minister Owns or Is Buying)**

**Allowable Housing Expenses** (expenses paid by minister from current income)

Down payment on purchase of housing	\$
Housing loan principal and interest payments	
Real estate commission, escrow fees	
Real property taxes	
Homeowner's insurance	
Personal property insurance on contents	
Umbrella liability insurance	
Structural maintenance and repair	
Landscaping, gardening and pest control	
Furnishings (purchase, repair, replacement)	
Decoration and redecoration	
Utilities (gas, electric, water) and trash collection	
Local telephone expense (base charge)	
Cleaning	
Condominium fees	
Homeowner's association dues	
<b>TOTAL</b>	<b>\$</b>
Limitation: The excluded allowance may not exceed:	
Fair rental value:	

\*Assumes minister pays expenses from current year income. Costs for food and domestic help do not qualify.

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Signature