

Monthly Housing Costs Estimate Worksheet

Principal and Interest _____

Property Taxes* _____

Mello-Roos/Community Facilities District Fees* _____

Homeowner's Insurance* _____

Homeowner's Association (HOA) Dues _____

Housing Costs Subtotal _____

This is what your lender considers your Total Monthly Housing Cost.

Utilities

Electricity/Gas _____

Water/Sewer _____

Trash _____

Utilities Subtotal

+ _____

Services

Internet _____

Cable/Satellite _____

Telephone _____

Alarm/Security System _____

Landscaping _____

House Cleaning _____

Pool Cleaning _____

Services Subtotal

+ _____

Total Monthly Housing Costs Estimate:

= _____

*NOTE: Many loan programs require the use of an **impound account**, that the bank uses to pay your property tax bill (which includes Mello-Roos/Community Facilities District fees) and homeowner's insurance premium for you. Your monthly payment to your lender includes a deposit to the impound account. To estimate your monthly impound account payment, divide the annual bill amounts by 12. Or, ask your lender for these numbers.