

Monthly Housing Costs Estimate

Principal and Interest	_____	
Private Mortgage Insurance	_____	
Property Taxes*	_____	
Mello-Roos/Community Facilities District Fees*	_____	
Homeowner's Insurance*	_____	
Homeowner's Association (HOA) Dues	_____	
Housing Costs Subtotal - <i>What your lender considers your Total Monthly Housing Cost</i>	_____	
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 use an **impound account** to pay for property tax and homeowner's insurance bills. 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.