KING COUNTY REAL ESTATE HELP

Housing budget worksheet

Organize your own figures before deciding what to change. No registration required.

Month / period: _____ **Prepared:** _____ **Review:** _____

Use recent bills and statements. Mark estimates, keep uncertain income separate, and avoid counting taxes or insurance twice if already included in a payment.

1 Monthly money available and costs

Item	Monthly amount	Record / estimate?
Take-home / other confirmed income available		
Housing payment (note what it includes)		
Property taxes not already included		
Insurance not already included		
Required association / property fees		
Electricity / heat		
Water / sewer / waste collection		
Internet / other essential services		
Routine upkeep / irregular-cost allowance		
Other household needs (food, travel, childcare, etc.)		
Debt payments / other required commitments		
TOTAL costs and planned set-asides		
Income available minus total costs		

A positive difference is not an affordability verdict. A negative difference is a prompt to review the figures, timing, and options with appropriate help.

2 Annual, seasonal, or irregular costs

Item / due date	Amount due	Already set aside	Still needed

Annual amount / 12 can be a monthly planning figure. It does not change the due date. If a bill is due soon, compare what is needed with funds already set aside.

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Compare options & timing

Use this page only if a housing change is one of your options. Mark uncertain amounts.

3 Current home versus possible next home

Recurring cost	Current home	Possible next home
Housing payment / required property costs		
Utilities / services		
Insurance / upkeep / irregular costs		
Transport / other costs changed by location		
TOTAL ongoing monthly cost		

List one-time costs separately: moving, storage, upfront payments, overlap, and selling costs only if a sale is part of your plan.

Transition item	Amount / source	When needed

4 Put income and bills on one calendar

Income or bill	Date	Amount	Automatic / action needed

5 Record the next questions

Which figures need confirmation? Is there a difficult week even if the totals balance? What question requires individualized professional advice before I act?

Next action / contact / date:

General education only. This is not an affordability determination, loan application, financial advice, or financial assistance. Outside programs have separate criteria. Reserved Participating Providers access remains for eligible households connected to King County property.

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