CONSUMER-CENTRIC REAL ESTATE GUIDES

Arizona True Cost of Homeownership Worksheet

Use this worksheet to estimate the complete monthly cost of owning a specific Arizona home. Complete a separate worksheet for every property you seriously consider. Purchase price is only one comparison point.

Property being compared _____ Date _____

A. Housing Payment

Principal & interest	$
Mortgage insurance, if applicable	$
Property-tax allocation	$
Homeowners-insurance allocation	$
Other required insurance, if applicable	$
Housing Payment Subtotal	$ / month

B. Ongoing Property Costs

HOA / condominium dues	$
Electricity	$
Water / sewer / trash	$
Natural gas, if applicable	$
Internet / communications	$
Solar lease or loan, if applicable	$
Pool service / equipment	$
Landscaping / irrigation	$
Pest service	$
Other recurring costs	$
Operating Cost Subtotal	$ / month

Maintenance, One-Time Costs & Your All-In Estimate

Carry the two subtotals from page 1 forward, plan for maintenance and irregular expenses, and keep one-time costs apart from the monthly total.

C. Maintenance & Irregular Expense Planning

Routine maintenance reserve	$
Major-system repair / replacement reserve	$
HOA assessment planning	$
Insurance deductible reserve	$
Other property-specific expenses	$
Planning Reserve	$ / month

D. One-Time Costs

Kept separate — these are not part of the monthly total.

Moving costs	$
Immediate repairs or updates	$
Utility deposits and setup	$
Furnishing and other move-in costs	$
One-Time Total	$

YOUR ALL-IN ESTIMATE

Housing Payment + Operating Costs + Planning Reserve

= Estimated All-In Monthly Budget	$ / month
Annual Estimate: Monthly Total × 12	$ / year

Fictional educational illustration only. If any sample numbers appear, they are invented examples only — not Arizona averages, loan quotes, insurance quotes, tax estimates, or recommendations. This worksheet is educational and is not a substitute for personalized lending, tax, insurance, inspection, financial, HOA, or legal advice.

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