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## 2014 Housing Allowances

If you are a client, ChurchPay Pros by AccuPay needs your pastors' 2014 officially authorized housing allowances before your first payroll in January of 2014. You may wish to download our custom-designed "[Housing Allowance Worksheet](#)" and hand them out to your pastors for their personal use. You can find this and other resources under the Forms and Downloads link at [www.churchpaypros.com](http://www.churchpaypros.com).

Many of you are also aware that a Federal judge in Wisconsin ruled last Friday that tax-free clergy tax allowances are not constitutional. This Federal court ruling was in response to a lawsuit brought by the Freedom From Religion Foundation against the US Treasury. It is expected that this ruling will be appealed to the 7th U.S. Circuit Court of Appeals in Chicago. Stay tuned on this very important court ruling and likely appeal!

**HOW ABOUT SOME GOOD NEWS!! The current legal definition of "household income", for purposes of calculating premium tax credits/cost subsidies on the Affordable Care Act/Obamacare "public exchanges", does not include a pastor's non-taxable housing allowance.** This aspect of the ACA/Obamacare will provide significant savings on health insurance for pastors who are not covered by an employer's group insurance plan, and enroll in a "public exchange" to obtain single or family health insurance. **AccuPay Benefits & Flex is currently helping pastors and others enroll in a public exchange and obtain subsidized health benefits which best fit their family profile and budget.** (See our fliers for more information for [employers](#) and [employees](#).) Our services are provided by CPA's who are experts in both the Affordable Care Act as well as group and personal health insurance, on or off the public exchanges----and this service does not cost you a dime. You can contact AccuPay Benefits & Flex via email at [healthcarereform@accupay.com](mailto:healthcarereform@accupay.com) or ask your processor to facilitate a call from us!!

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