

  
.....  
(Original Signature of Member)

118TH CONGRESS  
1ST SESSION

**H. R.** \_\_\_\_\_

To amend the Internal Revenue Code of 1986 to make permanent the deduction for mortgage insurance premiums.

\_\_\_\_\_  
IN THE HOUSE OF REPRESENTATIVES

Ms. BROWNLEY introduced the following bill; which was referred to the Committee on \_\_\_\_\_

\_\_\_\_\_  
**A BILL**

To amend the Internal Revenue Code of 1986 to make permanent the deduction for mortgage insurance premiums.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Mortgage Insurance  
5 Tax Deduction Act of 2023”.

1 **SEC. 2. DEDUCTION FOR MORTGAGE INSURANCE PRE-**  
2 **MIUMS MADE PERMANENT.**

3 (a) **IN GENERAL.**—Section 163(h)(3)(E) of the Inter-  
4 nal Revenue Code of 1986 is amended by striking clause  
5 (iv).

6 (b) **EFFECTIVE DATE.**—The amendment made by  
7 this section shall apply to amounts paid or accrued after  
8 December 31, 2022.