



Caution: *DRAFT—NOT FOR FILING*

This is an early release draft of an IRS tax form, instructions, or publication, which the IRS is providing for your information as a courtesy. **Do not file draft forms.** Also, do **not** rely on draft forms, instructions, and publications for filing. We generally do not release drafts of forms until we believe we have incorporated all changes. However, unexpected issues sometimes arise, or legislation is passed, necessitating a change to a draft form. In addition, forms generally are subject to OMB approval before they can be officially released. Drafts of instructions and publications usually have at least some changes before being officially released.

Early release drafts are at [IRS.gov/DraftForms](https://www.irs.gov/DraftForms), and may remain there even after the final release is posted at [IRS.gov/DownloadForms](https://www.irs.gov/DownloadForms). All information about all forms, instructions, and pubs is at [IRS.gov/Forms](https://www.irs.gov/Forms).

Almost every form and publication also has its own page on IRS.gov. For example, the Form 1040 page is at [IRS.gov/Form1040](https://www.irs.gov/Form1040); the Publication 17 page is at [IRS.gov/Pub17](https://www.irs.gov/Pub17); the Form W-4 page is at [IRS.gov/W4](https://www.irs.gov/W4); and the Schedule A (Form 1040) page is at [IRS.gov/ScheduleA](https://www.irs.gov/ScheduleA). If typing in a link above instead of clicking on it, be sure to type the link into the address bar of your browser, not in a Search box. Note that these are friendly shortcut links that will automatically go to the actual link for the page.

If you wish, you can submit comments about draft or final forms, instructions, or publications at [IRS.gov/FormsComments](https://www.irs.gov/FormsComments). We cannot respond to all comments due to the high volume we receive. Please note that we may not be able to consider many suggestions until the subsequent revision of the product.

☐ VOID ☐ CORRECTED

FILER'S name, street address, city, state, ZIP code, and telephone no.		OMB No. 1545-2221
		Form 1098-MA (Rev. September 2019)
		For calendar year 20 ____
FILER'S TIN	HOMEOWNER'S TIN	1. Total State HFA and homeowner mortgage payments \$
HOMEOWNER'S name		2. State HFA mortgage assistance payments \$
Street address (including apt. no.) (optional)		3. Homeowner mortgage payments \$
City, state, and ZIP code (optional)		
Account number (optional)		

**Mortgage
Assistance
Payments**

Copy A

**For
Internal Revenue
Service Center**

For Privacy Act
and Paperwork
Reduction Act
Notice, see
the current **General
Instructions for
Certain Information
Returns.**

Form **1098-MA** (Rev. 9-2019)

Cat. No. 58017D

www.irs.gov/Form1098MA

Department of the Treasury - Internal Revenue Service

Do Not Cut or Separate Forms on This Page

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**Mortgage
Assistance
Payments**

Copy B

For Homeowner

This is important
tax information
and is being
furnished to the IRS.

Form **1098-MA** (Rev. 9-2019)

(keep for your records)

www.irs.gov/Form1098MA

Department of the Treasury - Internal Revenue Service

DO NOT FILE

Instructions for Homeowner

Form 1098-MA. The information on this statement is submitted to the IRS by State Housing Finance Agencies (HFAs) to report (1) payments made by a State HFA under the Housing Finance Agency Innovation Fund for the Hardest Hit Housing Markets (HFA Hardest Hit Fund) (State HFA mortgage assistance payments), and (2) payments made by you (homeowner mortgage payments) under this program.

Homeowner's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (social security number (SSN) or individual taxpayer identification number (ITIN)). However, the filer has reported your complete TIN to the IRS.

Safe-harbor deduction computation. You may use a safe-harbor method to compute your deduction for mortgage interest, mortgage insurance premiums (MIP) (if deductible, see Schedule A (Form 1040 or 1040-SR)), and real property taxes on your main home if you meet two tests. First, you meet the rules to deduct all of the mortgage interest on your loan, all of your MIP, and all of the real property taxes on your main home. Second, you participated in an HFA Hardest Hit Fund program in which program payments could be used to pay mortgage interest. If you meet these tests, then you may deduct an amount equal to the sum of all payments you actually made during the year to your

mortgage servicer or the State HFA. However, the amount you may deduct cannot exceed the sum of the amounts shown on your Form 1098 in box 1 (Mortgage interest received from payer (s)/borrower(s)), any deductible MIP reported in box 5, and real estate taxes reported in box 10. However, you are not required to use this safe-harbor method to compute your deduction for mortgage interest and real property taxes on your main home.

Account number (optional). May show an account number the filer has assigned to distinguish your account.

Box 1. Shows the total amount of State HFA mortgage assistance payments and homeowner mortgage payments.

Box 2. Shows the amount of State HFA mortgage assistance payments.

Box 3. Shows the amount of homeowner mortgage payments you paid to the State HFA.

Future developments. For the latest information about developments related to Form 1098-MA and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1098MA.

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FILER'S name, street address, city, state, ZIP code, and telephone no.		OMB No. 1545-2221	
		Form 1098-MA (Rev. September 2019)	
FILER'S TIN	HOMEOWNER'S TIN	1. Total State HFA and homeowner mortgage payments \$	
HOMEOWNER'S name		2. State HFA mortgage assistance payments \$	
Street address (including apt. no.) (optional)		3. Homeowner mortgage payments \$	
City, state, and ZIP code (optional)			
Account number (optional)			

Mortgage Assistance Payments

Copy C

For Filer

For Privacy Act and Paperwork Reduction Act Notice, see the current **General Instructions for Certain Information Returns.**

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Instructions for Filer

General instructions for this form are provided in the current General Instructions for Certain Information Returns. To order instructions and additional forms, go to www.irs.gov.

This form is used to provide information to the IRS and to homeowners regarding mortgage payments made by the homeowners and mortgage assistance payments made with funds allocated from the Housing Finance Agency Innovation Fund for the Hardest Hit Housing Markets (HFA Hardest Hit Fund).

Furnish to homeowner. Furnish Copy B of this form or a substitute statement in lieu of Copy B to each recipient homeowner. If you furnish a statement to each recipient homeowner in lieu of Copy B, it must contain that homeowner's name and taxpayer identification number (TIN), and the corresponding reportable amounts in boxes 1, 2, and 3 for that homeowner.

File with IRS. File Copy A or a paper single statement in lieu of Copy A with the IRS at the following address.

Department of Treasury
Internal Revenue Service Center
Stop 6728AUSC
Austin, TX 73301

If you file the paper single statement, it must contain each homeowner's name and TIN, and corresponding reportable amounts in boxes 1, 2, and 3 for each homeowner.

Due dates. For filing and furnishing instructions, and to request filing or furnishing extensions, see the current General Instructions for Certain Information Returns.



Form 1098-MA may not be filed electronically with the IRS. Form 1098-MA is not scanned during processing at the IRS. Therefore, you may file Copy A that you print from www.irs.gov.

Need help? If you have questions about reporting on Form 1098-MA, call the information reporting customer service site toll free at 866-455-7438 or 304-263-8700 (not toll free). Persons with a hearing or speech disability with access to TTY/TDD equipment can call 304-579-4827 (not toll free).

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