

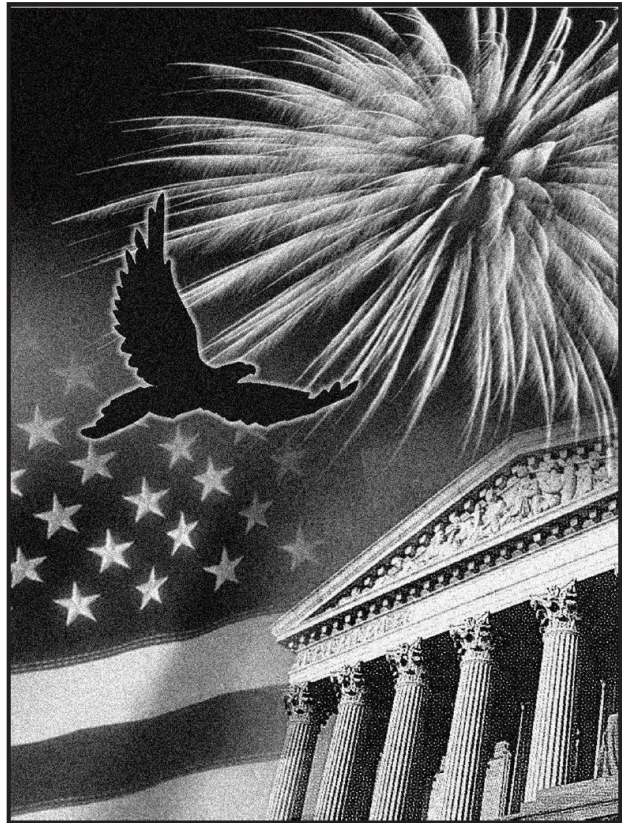
# Publication 936

## Home Mortgage Interest Deduction

For use in preparing

**2024** Returns

Volume 2 of 2



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Repairs that maintain your home in good condition, such as repainting your home, aren't substantial improvements.

However, if you paint your home as part of a renovation that substantially improves your qualified home, you can include the painting costs in the cost of the improvements.

***Acquiring an interest in a home because of a divorce.*** If you incur debt to acquire the interest of a spouse or former spouse in a home because of a divorce or legal separation, you can treat that debt as home acquisition debt.

***Part of home not a qualified home.*** To figure your home acquisition debt, you must divide the cost of your home and improvements between the part of your home that is a qualified home and any part that isn't a qualified home. See *Divided use of your home* under *Qualified Home* in Part I, earlier.

## **Grandfathered Debt**

If you took out a mortgage on your home before October 14, 1987, or you refinanced such a mortgage, it may qualify as grandfathered debt. To qualify, it must have been secured by your qualified home on October 13, 1987, and at all times after that date. How you used the proceeds doesn't matter.

Grandfathered debt isn't limited. All of the interest you paid on grandfathered debt is fully deductible home mortgage interest. However, the amount of your grandfathered debt reduces the limit for home acquisition debt.

**Refinanced grandfathered debt.** If you refinanced grandfathered debt after October 13, 1987, for an amount that wasn't more than the mortgage principal left on the debt, then you still treat it as grandfathered debt.

To the extent the new debt is more than that mortgage principal, it is treated as home acquisition debt (so long as the proceeds were used to buy, build, or substantially improve the home), and the mortgage is a mixed-use mortgage (discussed later under *Average Mortgage Balance* in the *Table 1 Instructions*). The debt must be secured by the qualified home.

You treat grandfathered debt that was refinanced after October 13, 1987, as grandfathered debt only for the term left on the debt that was refinanced. After that, you treat it as home acquisition debt to the extent that it was used to buy, build, or substantially improve the home.

***Exception.*** If the debt before refinancing was like a balloon note (the principal on the debt wasn't amortized over the term of the debt), then you treat the refinanced debt as grandfathered debt for the term of the first

refinancing. This term can't be more than 30 years.

**Example.** You took out a \$200,000 first mortgage on your home in 1986. The mortgage was a 10-year balloon note and the entire balance on the note was due in 1996. You refinanced the debt in 1996 with a new 30-year mortgage. The refinanced debt is treated as grandfathered debt for its entire term (30 years).

## **Table 1 Instructions**

You can deduct all of the interest you paid during the year on mortgages secured by your main home or second home in either of the following two situations.

- All the mortgages are grandfathered debt.
- The total of the mortgage balances for the entire year is within the limits discussed earlier under *Home Acquisition Debt*.

Table 1. **Worksheet To Figure Your Qualified Loan Limit and Deductible Home Mortgage Interest for the Current Year**

See the [Table 1 Instructions](#).

Keep for Your Records



**Part I      Qualified Loan Limit**

1. Enter the average balance of all your grandfathered debt. See the line 1 instructions .....	1.	
2. Enter the average balance of all your home acquisition debt incurred after October 12, 1987, and prior to December 16, 2017. See the line 2 instructions .....	2.	
3. Enter \$1,000,000 (\$500,000 if married filing separately) .....	3.	
4. Enter the larger of the amount on line 1 or the amount on line 3 .....	4.	
5. Add the amounts on lines 1 and 2. Enter the total here .....	5.	
6. Enter the smaller of the amount on line 4 or the amount on line 5 .....	6.	
<ul style="list-style-type: none"><li>• If you have no home acquisition debt incurred after December 15, 2017, or the amount on line 6 is \$750,000 (\$375,000 if married filing separately) or more, line 6 is your qualified loan limit. Enter this amount on line 11 and go to Part II, line 12.</li><li>• If you have home acquisition debt incurred after December 15, 2017, go to line 7.</li></ul>		
7. Enter the average balance of all your home acquisition debt incurred after December 15, 2017. See the line 7 instructions .....	7.	
8. Enter \$750,000 (\$375,000 if married filing separately) .....	8.	
9. Enter the larger of the amount on line 6 or the amount on line 8 .....	9.	
10. Add the amounts on lines 6 and 7. Enter the total here .....	10.	
11. Enter the smaller of line 9 or line 10. <b>This is your qualified loan limit</b> .....	11.	

**Part II     Deductible Home Mortgage Interest**

<b>12.</b> Enter the total of the average balances of all mortgages from lines 1, 2, and 7 on all qualified homes. See the line 12 instructions .....	<b>12.</b>	
<ul style="list-style-type: none"><li>• If line 11 is less than line 12, go on to line 13.</li><li>• If line 11 is equal to or more than line 12, stop here. All of your interest on all the mortgages included on line 12 is deductible as home mortgage interest on Schedule A (Form 1040).</li></ul>		
<b>13.</b> Enter the total amount of interest that you paid on the loans from line 12. See the line 13 instructions .....	<b>13.</b>	
<b>14.</b> Divide the amount on line 11 by the amount on line 12. Enter the result as a decimal amount (rounded to three places) .....	<b>14.</b>	× .
<b>15.</b> Multiply the amount on line 13 by the decimal amount on line 14. Enter the result. <b>This is your deductible home mortgage interest.</b> Enter this amount on Schedule A (Form 1040) .....	<b>15.</b>	
<b>16.</b> Subtract the amount on line 15 from the amount on line 13. Enter the result. <b>This isn't home mortgage interest.</b> See the line 16 instructions .....	<b>16.</b>	



In either of those cases, you don't need Table 1. Otherwise, you can use Table 1 to determine your qualified loan limit and deductible home mortgage interest.



*Fill out only one Table 1 for both your main and second home regardless of how many mortgages you have.*

## **Average Mortgage Balance**

You have to figure the average balance of each mortgage to determine your qualified loan limit. You need these amounts to complete lines 1, 2, 7, and 12 of Table 1. You can use the highest mortgage balances during the year, but you may benefit most by using the average balances. The following are methods you can use to figure your average mortgage balances. However, if a mortgage has more than one category of debt, see *Mixed-use mortgages*, later, in this section.

## **Average of first and last balance method.**

You can use this method if all the following apply.

- You didn't borrow any new amounts on the mortgage during the year. (This doesn't include borrowing the original mortgage amount.)
- You didn't prepay more than 1 month's principal during the year. (This includes prepayment by refinancing your home or by applying proceeds from its sale.)
- You had to make level payments at fixed equal intervals on at least a semi-annual basis. You treat your payments as level even if they were adjusted from time to time because of changes in the interest rate.



To figure your average balance, complete the following worksheet.

1. Enter the balance as of the first \_\_\_\_\_  
day of the year that the  
mortgage was secured by your  
qualified home during the year  
(generally, January 1) . . . . .
2. Enter the balance as of the last \_\_\_\_\_  
day of the year that the  
mortgage was secured by your  
qualified home during the year  
(generally, December 31) . . . .
3. Add amounts on lines 1 and 2 . \_\_\_\_\_
4. Divide the amount on line 3 by \_\_\_\_\_  
2.0. Enter the result . . . . .

**Interest paid divided by interest rate method.** You can use this method if at all times in 2024 the mortgage was secured by your qualified home and the interest was paid at least monthly.



Complete the following worksheet to figure your average balance.

1. Enter the interest paid in 2024. Don't include points, or any interest paid in 2024 that is for a year after 2024. However, do include interest that is for 2024 but was paid in an earlier year . . . . . \_\_\_\_\_
2. Enter the annual interest rate on the mortgage. If the interest rate varied in 2024, use the lowest rate for the year . . . . . \_\_\_\_\_
3. Divide the amount on line 1 by the amount on line 2. Enter the result . . . . . \_\_\_\_\_

**Example.** You had a mortgage secured by your main home all year. You paid interest of \$2,500 on this loan. The interest rate on the loan was 9% (0.09) all year. Your average balance using this method is \$27,778, figured as follows.

1. Enter the interest paid in 2024. Don't include points, or any interest paid in 2024 that is for a year after 2024. However, do include interest that is for 2024 but was paid in an earlier year . . . . . \$2,500
  
2. Enter the annual interest rate on the mortgage. If the interest rate varied in 2024, use the lowest rate for the year . . . . . 0.09

3. Divide the amount on line 1  
by the amount on line 2.

Enter the result . . . . . \$27,778

**Statements provided by your lender.**

If you receive monthly statements showing the closing balance or the average balance for the month, you can use either to figure your average balance for the year. You can treat the balance as zero for any month the mortgage wasn't secured by your qualified home.

For each mortgage, figure your average balance by adding your monthly closing or average balances and dividing that total by the number of months the home secured by that mortgage was a qualified home during the year.

If your lender can give you your average balance for the year, you can use that amount.

**Example.** You had a home loan secured by your main home all year. You received monthly statements showing your average balance for each month. You can figure your average balance for the year by adding your monthly average balances and dividing the total by 12.

**Mixed-use mortgages.** A mixed-use mortgage is a loan that consists of more than one of the three categories of debt (grandfathered debt, home acquisition debt, and home equity debt). For example, a mortgage you took out during the year is a mixed-use mortgage if you used its proceeds partly to refinance a mortgage that you took out in an earlier year to buy your home (home acquisition debt) and partly to buy a car (home equity debt).

Complete lines 1, 2, and 7 of Table 1 by including the separate average balances of any grandfathered debt and home acquisition debt (determined by the date the debt was

acquired) in your mixed-use mortgage. Don't use the methods described earlier in this section to figure the average balance of either category. Instead, for each category, use the following method.

1. Figure the balance of that category of debt for each month. This is the amount of the loan proceeds allocated to that category, reduced by your principal payments on the mortgage previously applied to that category. Principal payments on a mixed-use mortgage are applied in full to each category of debt, until its balance is zero, in the following order.
  - a. First, any home equity debt not used to buy, build, or substantially improve the home.
  - b. Next, any grandfathered debt.
  - c. Finally, any home acquisition debt.



2. Add together the monthly balances figured for b and c in (1).

Complete line 12 of Table 1 using the figure from line 2 above.

**Example 1.** In 1986, you took out a first mortgage of \$1,400,000. The mortgage was a 10-year balloon note and the entire balance on the note was due in 1996. You refinanced the debt in 1996 with a new 30-year mortgage (grandfathered debt). On March 2, 2024, when the home had a fair market value of \$1,700,000 and you owed \$500,000 on the mortgage, you took out a second mortgage for \$200,000. You used \$180,000 of the proceeds to make substantial improvements to your home (home acquisition debt) and the remaining \$20,000 to buy a car (home equity debt). Under the loan agreement, you must make principal payments of \$1,000 at the end of each month. During 2024, your principal payments on the second mortgage totaled \$10,000.

To complete Table 1, line 7, you must figure a separate average balance for the part of your second mortgage that is home acquisition debt. The January and February balances were zero. The March through December balances were all \$180,000 because none of your principal payments are applied to the home acquisition debt. (They are all applied to the home equity debt, reducing it to \$10,000 [ $\$20,000 - \$10,000$ ].) The monthly balances of the home acquisition debt total \$1,800,000 ( $\$180,000 \times 10$ ). Therefore, the average balance of the home acquisition debt for 2024 was \$150,000 ( $\$1,800,000 \div 12$ ).

**Example 2.** The facts are the same as in *Example 1*. In 2025, your January through October principal payments on your second mortgage are applied to the home equity debt, reducing it to zero. The balance of the home acquisition debt remains \$180,000 for each of those months.

Because your November and December principal payments are applied to the home acquisition debt, the November balance is \$179,000 ( $\$180,000 - \$1,000$ ) and the December balance is \$178,000 ( $\$180,000 - \$2,000$ ). The monthly balances total \$2,157,000 [ $(\$180,000 \times 10) + \$179,000 + \$178,000$ ]. Therefore, the average balance of the home acquisition debt for 2025 is \$179,750 ( $\$2,157,000 \div 12$ ).

### **Line 1**

Figure the average balance for the current year of each mortgage you had on all qualified homes on October 13, 1987 (grandfathered debt). Add the results together and enter the total on line 1. Include the average balance for the current year for any grandfathered debt that is part of a mixed-use mortgage.

## **Line 2**

Figure the average balance for the current year of each mortgage you took out on all qualified homes after October 13, 1987, and prior to December 16, 2017, to buy, build, or substantially improve the home (home acquisition debt). Add the results together and enter the total on line 2. Include the average balance for the current year for any home acquisition debt that is part of a mixed-use mortgage.

## **Line 7**

Figure the average balance for the current year of each mortgage you took out on all qualified homes after December 15, 2017, to buy, build, or substantially improve the home (home acquisition debt). Add the results together and enter the total on line 7.

## Line 12

Figure the average balance for the current year of each outstanding home mortgage. Add the average balances together and enter the total on line 12. See *Average Mortgage Balance*, earlier.

**Note.** If the average balance consists of more than one category of debt (grandfathered debt, home acquisition debt, and home equity debt), see *Mixed-use mortgages*, earlier, to figure the average mortgage balance.

## Line 13

If you make payments to a financial institution, or to a person whose business is making loans, you should get Form 1098 or a similar statement from the lender. This form will show the amount of interest to enter on line 13.

Also, include on this line any other interest payments made on debts secured by a qualified home for which you didn't receive a Form 1098. Don't include points or mortgage insurance premiums on this line.

**Claiming your deductible points.** Figure your deductible points as follows.

1. Figure your deductible points for the current year using the rules explained under *Points* in Part I, earlier.
2. Multiply the amount in item 1 by the decimal amount on line 14. Enter the result on Schedule A (Form 1040), line 8a or 8c, whichever applies. This amount is fully deductible.
3. Subtract the result in item 2 from the amount in item 1. This amount isn't deductible as home mortgage interest. However, if you used any of the loan proceeds for business or investment activities, see the instructions for line 16 next.

## **Line 16**

You can't deduct the amount of interest on line 16 as home mortgage interest. If you didn't use any of the proceeds of any mortgage included on line 12 of the worksheet for business, investment, or other deductible activities, then all the interest on line 16 is personal interest. Personal interest isn't deductible.

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Table 2. **Where To Deduct Your Interest Expense**

<b>IF you have ...</b>	<b>THEN deduct it on ...</b>	<b>AND for more information, go to ...</b>
deductible student loan interest	Schedule 1 (Form 1040), line 21	Pub. 970, Tax Benefits for Education.
deductible home mortgage interest and points reported on Form 1098	Schedule A (Form 1040), line 8a	this publication (936).
deductible home mortgage interest not reported on Form 1098	Schedule A (Form 1040), line 8b	this publication (936).
deductible points not reported on Form 1098	Schedule A (Form 1040), line 8c	this publication (936).
deductible investment interest (other than incurred to produce rents or royalties)	Schedule A (Form 1040), line 9	Pub. 550, Investment Income and Expenses.
deductible business interest (non-farm)	Schedule C (Form 1040)	
deductible farm business interest	Schedule F (Form 1040)	Pub. 225, Farmer's Tax Guide.
deductible interest incurred to produce rents or royalties	Schedule E (Form 1040)	Pub. 527, Residential Rental Property.
personal interest	not deductible.	

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If you did use all or part of any mortgage proceeds for business, investment, or other deductible activities, the part of the interest on line 16 that is allocable to those activities can be deducted as business, investment, or other deductible expense, subject to any limits that apply. Table 2 shows where to deduct that interest. See *Allocation of Interest* in Temporary Regulations section 1.163-8T.

The following two rules describe how to allocate the interest on line 16 to a business or investment activity.

- If you used all of the proceeds of the mortgages on line 12 for one activity, then all the interest on line 16 is allocated to that activity. In this case, deduct the interest on the form or schedule to which it applies.

- If you used the proceeds of the mortgages on line 12 for more than one activity, then you can allocate the interest on line 16 among the activities in any manner you select (up to the total amount of interest otherwise allocable to each activity, explained next).

You figure the total amount of interest otherwise allocable to each activity by multiplying the amount on line 13 by the following fraction.

Amount on line 12 allocated to that activity

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Total amount on line 12

**Example.** You had two mortgages (A and B) on your main home during the entire year. Mortgage A had an average balance of \$90,000, and mortgage B had an average balance of \$110,000.

You determine that the proceeds of mortgage A are allocable to personal expenses for the entire year. The proceeds of mortgage B are allocable to your business for the entire year. You paid \$14,000 of interest on mortgage A and \$16,000 of interest on mortgage B. You figure the amount of home mortgage interest you can deduct by using Table 1. You determine that \$15,000 of the interest can be deducted as home mortgage interest.

The interest you can allocate to your business is the smaller of:

1. The amount on Table 1, line 16, of the worksheet (\$15,000); or
2. The total amount of interest allocable to the business (\$16,500), figured by multiplying the amount on line 13 (the \$30,000 total interest paid) by the following fraction.

\$110,000 (the average balance of the mortgage allocated to the business)

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\$200,000 (the total average balance of all mortgages)

Because \$15,000 is the smaller of items 1 and 2, that is the amount of interest you can allocate to your business. You deduct this amount on your Schedule C (Form 1040).

## **How To Get Tax Help**

If you have questions about a tax issue; need help preparing your tax return; or want to download free publications, forms, or instructions, go to [IRS.gov](https://www.irs.gov) to find resources that can help you right away.

### **Preparing and filing your tax return.**

After receiving all your wage and earnings statements (Forms W-2, W-2G, 1099-R, 1099-MISC, 1099-NEC, etc.);

unemployment compensation statements (by mail or in a digital format) or other government payment statements (Form 1099-G); and interest, dividend, and retirement statements from banks and investment firms (Forms 1099), you have several options to choose from to prepare and file your tax return. You can prepare the tax return yourself, see if you qualify for free tax preparation, or hire a tax professional to prepare your return.

**Free options for tax preparation.** Your options for preparing and filing your return online or in your local community, if you qualify, include the following.

- **Direct File.** Direct File is a permanent option to file individual federal tax returns online—for free—directly and securely with the IRS. Direct File is an option for taxpayers in participating states who have relatively simple tax returns reporting

certain types of income and claiming certain credits and deductions.

While Direct File doesn't prepare state returns, if you live in a participating state, Direct File guides you to a state-supported tool you can use to prepare and file your state tax return for free. Go to [IRS.gov/DirectFile](https://www.irs.gov/DirectFile) for more information, program updates, and frequently asked questions.

- **Free File.** This program lets you prepare and file your federal individual income tax return for free using software or Free File Fillable Forms. However, state tax preparation may not be available through Free File. Go to [IRS.gov/FreeFile](https://www.irs.gov/FreeFile) to see if you qualify for free online federal tax preparation, e-filing, and direct deposit or payment options.
- **VITA.** The Volunteer Income Tax Assistance (VITA) program offers free tax help to people with low-to-moderate



incomes, persons with disabilities, and limited-English-speaking taxpayers who need help preparing their own tax returns. Go to [IRS.gov/VITA](https://www.irs.gov/VITA), download the free IRS2Go app, or call 800-906-9887 for information on free tax return preparation.

- **TCE.** The Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older. TCE volunteers specialize in answering questions about pensions and retirement-related issues unique to seniors. Go to [IRS.gov/TCE](https://www.irs.gov/TCE) or download the free IRS2Go app for information on free tax return preparation.
- **MilTax.** Members of the U.S. Armed Forces and qualified veterans may use MilTax, a free tax service offered by the Department of Defense through Military OneSource. For more information, go to

[MilitaryOneSource \(MilitaryOneSource.mil/MilTax\)](http://MilitaryOneSource.com/MilTax).

Also, the IRS offers Free Fillable Forms, which can be completed online and then e-filed regardless of income.

**Using online tools to help prepare your return.** Go to [IRS.gov/Tools](http://IRS.gov/Tools) for the following.

- [IRS.gov/DirectFile](http://IRS.gov/DirectFile) offers an Eligibility Checker to help you determine if Direct File is the right choice for your tax filing needs.
- The [Earned Income Tax Credit Assistant \(IRS.gov/EITCAssistant\)](http://IRS.gov/EITCAssistant) determines if you're eligible for the earned income credit (EIC).
- The [Online EIN Application \(IRS.gov/EIN\)](http://IRS.gov/EIN) helps you get an employer identification number (EIN) at no cost.
- The [Tax Withholding Estimator \(IRS.gov/W4App\)](http://IRS.gov/W4App) makes it easier for you to

estimate the federal income tax you want your employer to withhold from your paycheck. This is tax withholding. See how your withholding affects your refund, take-home pay, or tax due.

- The [\*First-Time Homebuyer Credit Account Look-up\*](#) ([\*IRS.gov/HomeBuyer\*](#)) tool provides information on your repayments and account balance.
- The [\*Sales Tax Deduction Calculator\*](#) ([\*IRS.gov/SalesTax\*](#)) figures the amount you can claim if you itemize deductions on Schedule A (Form 1040).



**Getting answers to your tax questions.** On IRS.gov, you can get up-to-date information on current events and changes in tax law.

- [\*IRS.gov/Help\*](#): A variety of tools to help you get answers to some of the most common tax questions.

- [IRS.gov/ITA](https://www.irs.gov/ita): The Interactive Tax Assistant, a tool that will ask you questions and, based on your input, provide answers on a number of tax topics.
- [IRS.gov/Forms](https://www.irs.gov/forms): Find forms, instructions, and publications. You will find details on the most recent tax changes and interactive links to help you find answers to your questions.
- You may also be able to access tax information in your e-filing software.

**Need someone to prepare your tax return?** There are various types of tax return preparers, including enrolled agents, certified public accountants (CPAs), accountants, and many others who don't have professional credentials. If you choose to have someone prepare your tax return, choose that preparer wisely. A paid tax preparer is:

- Primarily responsible for the overall substantive accuracy of your return,
- Required to sign the return, and
- Required to include their preparer tax identification number (PTIN).



*Although the tax preparer always signs the return, you're ultimately responsible for providing all the information required for the preparer to accurately prepare your return and for the accuracy of every item reported on the return. Anyone paid to prepare tax returns for others should have a thorough understanding of tax matters. For more information on how to choose a tax preparer, go to [Tips for Choosing a Tax Preparer](#) on IRS.gov.*

**Employers can register to use Business Services Online.** The Social Security Administration (SSA) offers online service at [SSA.gov/ employer](#) for fast, free, and secure W-2 filing options to CPAs, accountants,

enrolled agents, and individuals who process Form W-2, Wage and Tax Statement; and Form W-2c, Corrected Wage and Tax Statement.

**Business tax account.** If you are a sole proprietor, a partnership, or an S corporation, you can view your tax information on record with the IRS and do more with a business tax account. Go to [IRS.gov/Business-Tax-Account](https://www.irs.gov/Business-Tax-Account) for more information.

**IRS social media.** Go to [IRS.gov/SocialMedia](https://www.irs.gov/SocialMedia) to see the various social media tools the IRS uses to share the latest information on tax changes, scam alerts, initiatives, products, and services. At the IRS, privacy and security are our highest priority. We use these tools to share public information with you. **Don't** post your social security number (SSN) or other confidential information on social media sites. Always protect your identity when using any social networking site.

The following IRS YouTube channels provide short, informative videos on various tax-related topics in English, Spanish, and ASL.

- [Youtube.com/irsvideos](https://www.youtube.com/irsvideos).
- [Youtube.com/irsvideomultilingua](https://www.youtube.com/irsvideomultilingua).
- [Youtube.com/irsvideosASL](https://www.youtube.com/irsvideosASL).

## **Online tax information in other languages.**

You can find information on [IRS.gov/MyLanguage](https://www.irs.gov/MyLanguage) if English isn't your native language.

**Free Over-the-Phone Interpreter (OPI) Service.** The IRS is committed to serving taxpayers with limited-English proficiency (LEP) by offering OPI services. The OPI Service is a federally funded program and is available at Taxpayer Assistance Centers (TACs), most IRS offices, and every VITA/TCE

tax return site. The OPI Service is accessible in more than 350 languages.

**Accessibility Helpline available for taxpayers with disabilities.** Taxpayers who need information about accessibility services can call 833-690-0598. The Accessibility Helpline can answer questions related to current and future accessibility products and services available in alternative media formats (for example, braille, large print, audio, etc.). The Accessibility Helpline does not have access to your IRS account. For help with tax law, refunds, or account-related issues, go to [IRS.gov/LetUsHelp](https://www.irs.gov/LetUsHelp).

**Alternative media preference.** Form 9000, Alternative Media Preference, or Form 9000(SP) allows you to elect to receive certain types of written correspondence in the following formats.

- Standard Print.
- Large Print.



- Braille.
- Audio (MP3).
- Plain Text File (TXT).
- Braille Ready File (BRF).

**Disasters.** Go to [IRS.gov/DisasterRelief](https://www.irs.gov/DisasterRelief) to review the available disaster tax relief.

**Getting tax forms and publications.** Go to [IRS.gov/Forms](https://www.irs.gov/Forms) to view, download, or print all the forms, instructions, and publications you may need. Or, you can go to [IRS.gov/OrderForms](https://www.irs.gov/OrderForms) to place an order.

**Mobile-friendly forms.** You'll need an IRS Online Account (OLA) to complete mobile-friendly forms that require signatures. You'll have the option to submit your form(s) online or download a copy for mailing. You'll need scans of your documents to support your submission. Go to [IRS.gov/MobileFriendlyForms](https://www.irs.gov/MobileFriendlyForms) for more information.

**Getting tax publications and instructions in eBook format.** Download and view most tax publications and instructions (including the Instructions for Form 1040) on mobile devices as eBooks at [IRS.gov/eBooks](https://www.irs.gov/eBooks).

IRS eBooks have been tested using Apple's iBooks for iPad. Our eBooks haven't been tested on other dedicated eBook readers, and eBook functionality may not operate as intended.

**Access your online account (individual taxpayers only).** Go to [IRS.gov/Account](https://www.irs.gov/Account) to securely access information about your federal tax account.

- View the amount you owe and a breakdown by tax year.
- See payment plan details or apply for a new payment plan.
- Make a payment or view 5 years of payment history and any pending or scheduled payments.

- Access your tax records, including key data from your most recent tax return, and transcripts.
- View digital copies of select notices from the IRS.
- Approve or reject authorization requests from tax professionals.
- View your address on file or manage your communication preferences.

**Get a transcript of your return.** With an online account, you can access a variety of information to help you during the filing season. You can get a transcript, review your most recently filed tax return, and get your adjusted gross income. Create or access your online account at [IRS.gov/Account](https://www.irs.gov/Account).

**Tax Pro Account.** This tool lets your tax professional submit an authorization request to access your individual taxpayer IRS OLA. For more information, go to [IRS.gov/TaxProAccount](https://www.irs.gov/TaxProAccount).

**Using direct deposit.** The safest and easiest way to receive a tax refund is to e-file and choose direct deposit, which securely and electronically transfers your refund directly into your financial account. Direct deposit also avoids the possibility that your check could be lost, stolen, destroyed, or returned undeliverable to the IRS. Eight in 10 taxpayers use direct deposit to receive their refunds. If you don't have a bank account, go to [IRS.gov/DirectDeposit](https://www.irs.gov/DirectDeposit) for more information on where to find a bank or credit union that can open an account online.

## **Reporting and resolving your tax-related identity theft issues.**

- Tax-related identity theft happens when someone steals your personal information to commit tax fraud. Your taxes can be affected if your SSN is used to file a fraudulent return or to claim a refund or credit.

- The IRS doesn't initiate contact with taxpayers by email, text messages (including shortened links), telephone calls, or social media channels to request or verify personal or financial information. This includes requests for personal identification numbers (PINs), passwords, or similar information for credit cards, banks, or other financial accounts.
- Go to [IRS.gov/IdentityTheft](https://www.irs.gov/IdentityTheft), the IRS Identity Theft Central webpage, for information on identity theft and data security protection for taxpayers, tax professionals, and businesses. If your SSN has been lost or stolen or you suspect you're a victim of tax-related identity theft, you can learn what steps you should take.
- Get an Identity Protection PIN (IP PIN). IP PINs are six-digit numbers assigned to taxpayers to help prevent the misuse of their SSNs on fraudulent federal income

tax returns. When you have an IP PIN, it prevents someone else from filing a tax return with your SSN. To learn more, go to [IRS.gov/IPPIN](https://www.irs.gov/IPPIN).

## **Ways to check on the status of your refund.**

- Go to [IRS.gov/Refunds](https://www.irs.gov/Refunds).
- Download the official IRS2Go app to your mobile device to check your refund status.
- Call the automated refund hotline at 800-829-1954.



*The IRS can't issue refunds before mid-February for returns that claimed the EIC or the additional child tax credit (ACTC). This applies to the entire refund, not just the portion associated with these credits.*

**Making a tax payment.** Payments of U.S. tax must be remitted to the IRS in U.S. dollars. [Digital assets](#) are **not** accepted. Go to [IRS.gov/ Payments](#) for information on how to make a payment using any of the following options.

- [IRS Direct Pay](#): Pay your individual tax bill or estimated tax payment directly from your checking or savings account at no cost to you.
- [Debit Card, Credit Card, or Digital Wallet](#): Choose an approved payment processor to pay online or by phone.
- [Electronic Funds Withdrawal](#): Schedule a payment when filing your federal taxes using tax return preparation software or through a tax professional.
- [Electronic Federal Tax Payment System](#): This is the best option for businesses. Enrollment is required.

- [Check or Money Order](#): Mail your payment to the address listed on the notice or instructions.
- [Cash](#): You may be able to pay your taxes with cash at a participating retail store.
- [Same-Day Wire](#): You may be able to do same-day wire from your financial institution. Contact your financial institution for availability, cost, and time frames.

**Note.** The IRS uses the latest encryption technology to ensure that the electronic payments you make online, by phone, or from a mobile device using the IRS2Go app are safe and secure. Paying electronically is quick, easy, and faster than mailing in a check or money order.

**What if I can't pay now?** Go to [IRS.gov/ Payments](https://www.irs.gov/Payments) for more information about your options.



- Apply for an [online payment agreement](https://www.irs.gov/opa) ([IRS.gov/OPA](https://www.irs.gov/opa)) to meet your tax obligation in monthly installments if you can't pay your taxes in full today. Once you complete the online process, you will receive immediate notification of whether your agreement has been approved.
- Use the [Offer in Compromise Pre-Qualifier](https://www.irs.gov/oic) to see if you can settle your tax debt for less than the full amount you owe. For more information on the Offer in Compromise program, go to [IRS.gov/OIC](https://www.irs.gov/oic).

**Filing an amended return.** Go to [IRS.gov/Form1040X](https://www.irs.gov/Form1040X) for information and updates.

**Checking the status of your amended return.** Go to [IRS.gov/WMAR](https://www.irs.gov/wmar) to track the status of Form 1040-X amended returns.



*It can take up to 3 weeks from the date you filed your amended return for it to show up in our system, and processing it can take up to 16 weeks.*

**Understanding an IRS notice or letter you've received.** Go to [IRS.gov/Notices](https://www.irs.gov/Notices) to find additional information about responding to an IRS notice or letter.

**IRS Document Upload Tool.** You may be able use the Document Upload Tool to respond digitally to eligible IRS notices and letters by securely uploading required documents online through IRS.gov. For more information, go to [IRS.gov/DUT](https://www.irs.gov/DUT).

**Schedule LEP.** You can use Schedule LEP (Form 1040), Request for Change in Language Preference, to state a preference to receive notices, letters, or other written communications from the IRS in an alternative language. You may not immediately receive written communications in the requested language. The IRS's commitment to LEP taxpayers is part of a multi-year timeline that began providing translations in 2023. You will continue to receive communications, including notices

and letters, in English until they are translated to your preferred language.

**Contacting your local TAC.** Keep in mind, many questions can be answered on IRS.gov without visiting a TAC. Go to [IRS.gov/LetUsHelp](https://www.irs.gov/LetUsHelp) for the topics people ask about most. If you still need help, TACs provide tax help when a tax issue can't be handled online or by phone. All TACs now provide service by appointment, so you'll know in advance that you can get the service you need without long wait times. Before you visit, go to [IRS.gov/TACLocator](https://www.irs.gov/TACLocator) to find the nearest TAC and to check hours, available services, and appointment options. Or, on the IRS2Go app, under the Stay Connected tab, choose the Contact Us option and click on "Local Offices."

Below is a message to you from the Taxpayer Advocate Service, an independent organization established by Congress.

# **The Taxpayer Advocate Service (TAS) Is Here To Help You**

## **What Is the Taxpayer Advocate Service?**

The Taxpayer Advocate Service (TAS) is an independent organization within the Internal Revenue Service (IRS). TAS helps taxpayers resolve problems with the IRS, makes administrative and legislative recommendations to prevent or correct the problems, and protects taxpayer rights. We work to ensure that every taxpayer is treated fairly and that you know and understand your rights under the Taxpayer Bill of Rights. We are Your Voice at the IRS.

## **How Can TAS Help Me?**

TAS can help you resolve problems that you haven't been able to resolve with the IRS on your own. Always try to resolve your problem with the IRS first, but if you can't, then come to TAS. Our services are free.

- TAS helps all taxpayers (and their representatives), including individuals, businesses, and exempt organizations. You may be eligible for TAS help if your IRS problem is causing financial difficulty, if you've tried and been unable to resolve your issue with the IRS, or if you believe an IRS system, process, or procedure just isn't working as it should.
- To get help any time with general tax topics, visit *[www.TaxpayerAdvocate.IRS.gov](http://www.TaxpayerAdvocate.IRS.gov)*. The site can help you with common tax issues and situations, such as what to do if you make a mistake on your return or if you get a notice from the IRS.
- TAS works to resolve large-scale (systemic) problems that affect many taxpayers. You can report systemic issues at *[www.IRS.gov/SAMS](http://www.IRS.gov/SAMS)*. (Be sure not to include any personal identifiable information.)

## **How Do I Contact TAS?**

TAS has offices in every state, the District of Columbia, and Puerto Rico. To find your local advocate's number:

Go to *www.TaxpayerAdvocate.IRS.gov/Contact-Us*,

Check your local directory, or

Call TAS toll free at 877-777-4778.

## **What Are My Rights as a Taxpayer?**

The Taxpayer Bill of Rights describes ten basic rights that all taxpayers have when dealing with the IRS. Go to *www.TaxpayerAdvocate.IRS.gov/Taxpayer-Rights* for more information about the rights, what they mean to you, and how they apply to specific situations you may encounter with the IRS.

TAS strives to protect taxpayer rights and ensure the IRS is administering the tax law in a fair and equitable way.

# Index

To help us develop a more useful index, please let us know if you have ideas for index entries. See “Comments and Suggestions” in the “Introduction” for the ways you can reach us.

## A

**Acquisition debt** 2, 9, 10

**Alimony** 5

**Amortization:** Points 5

**Appraisal fees** 7

**Armed forces:**

Housing allowance 5

**Assistance** (See Tax help)

**Average mortgage balance** 12

## **B**

### **Borrowers:**

More than one 8

Seller-paid points, treatment by buyer 7

### **Business:**

Average mortgage balance, total amount of interest otherwise allowable to each activity  
13

Mortgage proceeds used for 8

## **C**

### **Clergy:**

Ministers' and military housing allowance 5

**Cooperative housing** 4, 8, 9

**Cost of home or improvements** 10

**Credits** 5



# D

**Date of mortgage 10**

## **Debt**

Choice to treat as not secured by home 4

Grandfathered 2, 10

Home acquisition 2, 9

Not secured by home 3

Secured 3

## **Deductions 2**

Home office 4

Points 5, 13

**Deed preparation costs 7**

**Divorced taxpayers 5, 10**

# F

## **Fees:**

Appraisal 7

Notaries 7

Points (See Points)

**Figures** (See Tables and figures)

**Form 1040, Schedule A** 8, 14

**Form 1040, Schedule C or C-EZ** 14

**Form 1040, Schedule E** 14

**Form 1040, Schedule F** 14

**Form 1098** 8

**Form 8396** 5

## **G**

**Grandfathered debt** 2, 10

**Ground rents** 5

## **H**

**Home** 2

Acquisition debt 2, 9

Construction 4

Cost of 10

Destroyed 4

Divided use 4, 10 Grandfathered debt 2, 10

Improvement loan, points 7

Main 4

Office in 4

Qualified 4

Renting out part of 4 Sale of 4

Second 4

Time-sharing arrangements 4

### **Housing allowance:**

Ministers and military 5

## **I**

### **Improvements:**

Cost of 10

Home acquisition debt 9

Points 7

Substantial 10

**Interest 2**

(*See also* Mortgage interest)

Interest rate method 12

Refunded 5, 8

Where to deduct 14

**Investments:**

Average mortgage balance and total amount of interest allowable 13

Mortgage proceeds used for 5, 8

**J**

**Joint returns 4**

**L**

**Lender mortgage statements 12**

**Limits:**

Cooperative housing, mortgage interest deduction 9

Deductibility of points 8

Home acquisition debt 9

Home mortgage interest deduction 9

Qualified loan limit 11, 12

**Line 10** 8

**Loans** 8, 9

(*See also* Mortgages)

Home improvement, points 7

Qualified loan limit 11

## **M**

**Main home** 4

**Married taxpayers** 4

**Military housing allowance** 5

**Ministers' housing allowance** 5

**Missing children, photographs of 1**

**Mixed-use mortgages 12**

**Mortgage interest** [Error! Bookmark not defined.](#)

- [Cooperative housing](#) **Error! Bookmark not defined.**

Credit 5

Fully deductible interest 2

Home mortgage interest 2

How to report 8

Late payment charges 4

Limits on deduction 9

Ministers' and military housing allowance 5

Prepaid interest 5, 8

Prepayment penalty 4 Refunds 5, 8

Sale of home 4

Special situations 4 Statement 8

Where to deduct 14

Worksheet to figure (Table 1) 11

## **Mortgage Interest Statement 8**

### **Mortgages:**

Assistance payments (under sec. 235 of National Housing Act) 5

Average balance 12

Date of 10

Ending early 8

Late qualifying 9

Mixed-use 12

Preparation costs for note or deed of trust 7

Proceeds invested in tax-exempt securities 5

Proceeds used for business 8

Proceeds used for investment 8

Qualified loan limit 11, 12

Refinanced 7, 9, 10

Reverse 5

Statements provided by lender 12

To buy, build, or improve 9

Wraparound 3

## **N**

**Nonredeemable ground rents** 5

**Notary fees** 7

## **O**

**Office in home** 4

## **P**

**Penalties:**

Mortgage prepayment 4

**Points** 5-8



Claiming deductible 13

Exception to general rule 7

Excess 7

Funds provided less than 7

General rule 5

Home improvement loans 7

Seller paid 7

**Prepaid interest** 5, 8

**Prepayment penalties** 4

**Publications** (See Tax help)

## Q

**Qualified homes** 4

**Qualified loan limit:**

Average mortgage balance 12

Worksheet to figure (Table 1) 11

# **R**

**Redeemable ground rents** 5

**Refinancing** 7

Grandfathered debt 10

Home acquisition debt 9

**Refunds** 5, 8

**Rent:**

Nonredeemable ground rents 5

Redeemable ground rents 5

Rental payments 5

**Renting of home:**

Part of 4

Time-sharing arrangements 4

**Repairs** 10

**Reverse Mortgages** 5

## **S**

**Sale of home** 4

**Second home** 4, 7

**Secured debt** 3

**Seller-paid points** 7

**Separate returns** 4

**Separated taxpayers** 5

**Share of Interest** 9

**Spouses** 4

**Statements provided by lender** 12

**Stock:**

Cooperative housing 9

## **T**

**Tables and figures:**

Deductible home mortgage interest:

Fully deductible, determination of (Figure A) 2

How to figure (Table 1) 11

Mortgage to buy, build, or improve home  
(Figure C) 9

Points (Figure B) 5

Qualified loan limit worksheet (Table 1) 11

**Tax credits 5**

**Tax help 14**

**Tax-exempt securities:**

Mortgage proceeds invested in 5

**Time-sharing arrangements 4**

**W**

**Worksheets:**

Deductible home mortgage interest 11

Qualified loan limit 11

**Wraparound mortgages 3**