



**Note:** *The draft you are looking for begins on the next page.*

## **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. **Do not file draft forms** and do **not** rely on draft forms, instructions, and pubs for filing. We incorporate all significant changes to forms posted with this coversheet. However, unexpected issues occasionally arise, or legislation is passed—in this case, we will post a new draft of the form to alert users that changes were made to the previously posted draft. Thus, there are never any changes to the last posted draft of a form and the final revision of the form. Forms and instructions are subject to OMB approval before they can be officially released, so we post drafts of them until they are approved. Drafts of instructions and pubs usually have some additional changes before their final release. Early release drafts are at [IRS.gov/DraftForms](https://www.irs.gov/DraftForms) and remain there after the final release is posted at [IRS.gov/LatestForms](https://www.irs.gov/LatestForms). Also see [IRS.gov/Forms](https://www.irs.gov/Forms).

Most forms and publications have a page on IRS.gov: [IRS.gov/Form1040](https://www.irs.gov/Form1040) for Form 1040; [IRS.gov/Pub501](https://www.irs.gov/Pub501) for Pub. 501; [IRS.gov/W4](https://www.irs.gov/W4) for Form W-4; and [IRS.gov/ScheduleA](https://www.irs.gov/ScheduleA) for Schedule A (Form 1040), for example, and similarly for other forms, pubs, and schedules for Form 1040. When typing in a link, type it into the address bar of your browser, not a Search box on IRS.gov.

If you wish, you can submit comments to the IRS about draft or final forms, instructions, or pubs at [IRS.gov/FormsComments](https://www.irs.gov/FormsComments). Include “NTF” followed by the form or pub number (for example, “NTF1040”, “NTFW4”, “NTF501”, etc.) in the body of the message to route your message properly. We cannot respond to all comments due to the high volume we receive and may not be able to consider many suggestions until the subsequent revision of the product, but we will review each “NTF” message. If you have comments on reducing paperwork and respondent (filer) burden, with respect to draft or final forms, please respond to the relevant information collection through the Federal Register process; for more info, click [here](#).

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|  |                 |   |                         |  |
|--|-----------------|---|-------------------------|--|
| FILER'S name, street address, city, state, ZIP code, and telephone no. |                 |   | OMB No. 1545-2221       | <b>Mortgage Assistance Payments</b>  |
|  |                 |   | Form <b>1098-MA</b>     |  |
|  |                 |   | (Rev. April 2025)       |  |
|  |                 |   | For calendar year _____ |  |
| FILER'S TIN  | HOMEOWNER'S TIN | 1 Total State HFA and homeowner mortgage payments |                         | <b>Copy A</b><br><b>For Internal Revenue Service Center</b><br>For filing information, Privacy Act, and Paperwork Reduction Act Notice, see the <b>General Instructions for Certain Information Returns.</b><br><a href="http://www.irs.gov/Form1099">www.irs.gov/Form1099</a> |
|  |                 | \$  |                         |  |
| 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)  |                 |   |                         |  |

Form **1098-MA** (Rev. 4-2025) Cat. No. 58017D [www.irs.gov/Form1098MA](http://www.irs.gov/Form1098MA) Department of the Treasury - Internal Revenue Service

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**October 3, 2024**  
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|  |                 |   |                         |   |
|--|-----------------|---|-------------------------|---|
| FILER'S name, street address, city, state, ZIP code, and telephone no. |                 |   | OMB No. 1545-2221       | <b>Mortgage Assistance Payments</b>   |
|  |                 |   | Form <b>1098-MA</b>     |   |
|  |                 |   | (Rev. April 2025)       |   |
|  |                 |   | For calendar year _____ |   |
| FILER'S TIN  | HOMEOWNER'S TIN | 1 Total State HFA and homeowner mortgage payments |                         | <b>Copy B<br/>For Homeowner</b><br>This is important tax information and is being furnished to the IRS. |
|  |                 | \$  |                         |   |
| 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)  |                 |   |                         |   |

Form **1098-MA** (Rev. 4-2025)

(keep for your records)

[www.irs.gov/Form1098MA](http://www.irs.gov/Form1098MA)

Department of the Treasury - Internal Revenue Service

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## 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](http://www.irs.gov/Form1098MA).

**Free File Program.** Go to [www.irs.gov/FreeFile](http://www.irs.gov/FreeFile) to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.

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