

## HR 918

### Mortgage Insurance Tax Deduction Act of 2025

**Congress:** 119 (2025–2027, Current)

**Chamber:** House

**Policy Area:** Taxation

**Introduced:** Feb 4, 2025

**Current Status:** Referred to the House Committee on Ways and Means.

**Latest Action:** Referred to the House Committee on Ways and Means. (Feb 4, 2025)

**Official Text:** <https://www.congress.gov/bill/119th-congress/house-bill/918>

### Sponsor

**Name:** Rep. Brownley, Julia [D-CA-26]

**Party:** Democratic • **State:** CA • **Chamber:** House

### Cosponsors

*No cosponsors are listed for this bill.*

### Committee Activity

Committee	Chamber	Activity	Date
Ways and Means Committee	House	Referred To	Feb 4, 2025

### Subjects & Policy Tags

#### Policy Area:

Taxation

### Related Bills

*No related bills are listed.*

### Summary (as of Feb 4, 2025)

#### Mortgage Insurance Tax Deduction Act of 2025

This bill reinstates and makes permanent the itemized tax deduction for mortgage insurance premiums.

Under current law, only premiums paid before 2022 (and after 2006) for qualified mortgage insurance (mortgage insurance provided by Department of Veterans Affairs, the Federal Housing Administration, the Rural Housing Service, and certain private mortgage insurers) in connection with obtaining a mortgage may be deducted as an itemized tax deduction. (Some limitations apply.).



- Feb 4, 2025: Referred to the House Committee on Ways and Means.
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