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3. Homeowner mortgage payments \$		Street address (including apt. no.) (optional)			
	City, state, and ZIP code (optional)				
	Account number (optional)				
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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) For calendar year	Mortgage Assistance Payments
FILER'S TIN	HOMEOWNER'S TIN	1. Total State HFA and homeowner mortgage payments		Copy B
HOMEOWNER'S name		2. State HFA mortgage assistance payments \$		This is important tax information and is being
Street address (including apt. no.) (optional)		3. Homeowner mortgage payments \$		furnished to the IRS.
City, state, and ZIP code (optional)				
Account number (optional)				
Form <b>1098-MA</b> (Rev. 9-	2019) (keep for your records)	www.irs.gov/Form1098MA	Department of the Treas	ury - Internal Revenue Service

## **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 <a href="https://www.irs.gov/Form1098MA">www.irs.gov/Form1098MA</a>.

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FILER'S name, street address, city, s	tate, ZIP code, and telephone no.		OMB No. 1545-2221	
			Form <b>1098-MA</b> (Rev. September 2019) For calendar year	Mortgage Assistance Payments
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City, state, and ZIP code (optional)				Certain Information Returns
Account number (optional)				

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

www.irs.gov/Form1098MA

Department of the Treasury - Internal Revenue Service

## **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.

**Filing and furnishing.** For filing and furnishing instructions, including due dates, 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).