

119TH CONGRESS  
1ST SESSION

# H. R. 2760

To amend the Internal Revenue Code of 1986 to increase the income cap for and make permanent the mortgage insurance premium deduction.

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## IN THE HOUSE OF REPRESENTATIVES

APRIL 9, 2025

Mr. BUCHANAN (for himself, Mr. PANETTA, Mr. CAREY, Mr. FITZGERALD, Mr. STEIL, Ms. DELBENE, Ms. MOORE of Wisconsin, Mr. SCHNEIDER, Mr. SHERMAN, Ms. MCBRIDE, and Ms. SÁNCHEZ) introduced the following bill; which was referred to the Committee on Ways and Means

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## A BILL

To amend the Internal Revenue Code of 1986 to increase the income cap for and make permanent the mortgage insurance premium deduction.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Middle Class Mortgage  
5 Insurance Premium Act of 2025”.

1 **SEC. 2. INCREASING THE INCOME CAP FOR AND MAKING**  
2 **PERMANENT THE MORTGAGE INSURANCE**  
3 **PREMIUM DEDUCTION.**

4 (a) **IN GENERAL.**—(1) Section 163(h)(3)(E) of the  
5 Internal Revenue Code of 1986 is amended—

6 (1) in clause (ii), by striking “\$100,000  
7 (\$50,000” and inserting “\$200,000 (\$100,000”, and

8 (2) by striking clause (iv).

9 (b) **EFFECTIVE DATE.**—The amendments made by  
10 this Act shall apply to taxable years beginning after De-  
11 cember 31, 2025.

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