

117TH CONGRESS  
2D SESSION

**S.** \_\_\_\_\_

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

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IN THE SENATE OF THE UNITED STATES

Ms. HASSAN (for herself and Mr. BLUNT) introduced the following bill; which was read twice and referred to the Committee on \_\_\_\_\_

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**A BILL**

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

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 2022”.

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, 2021.