



Promises Made, Promises Kept: Supporting Families

By U.S. Senator Dave McCormick

Last year, I made several promises to Pennsylvanians during my campaign. Seven months into my term as your U.S. Senator, I'm proud to share that we've already made significant progress delivering on those promises and remain committed to continuing this momentum for Pennsylvania.

Supporting Families

I promised to reduce the cost of living for working families and those on fixed incomes by extending the 2017 Tax Cuts and Jobs Act and eliminating taxes on tips and overtime.

I recently voted to pass historic legislation, now signed into law by President Trump, that prevented the biggest tax increase in American history by renewing the Trump tax cuts, saving the average Pennsylvania family \$2,500 each year while fulfilling the promise of no tax on tips and no tax on overtime for workers.

Specifically, the bill: Makes permanent the nearly doubled standard deduction from the 2017 Trump tax cuts and indexes the standard deduction to inflation going forward;

Increases the Child Tax Credit to \$2,200 and makes the increase permanent;

Creates a new deduction for overtime pay of \$12,500 for those filing as single (\$25,000 for those filing jointly) for families making less than \$300,000 (\$150,000 for individuals);

Creates a new deduction of up to \$25,000 for tips for workers making less than \$150,000 (\$300,000 for those filing jointly);

Creates a deduction of up to \$10,000 on auto loans for working families buying a car that undergoes final assembly in the USA;

Expands access to paid family and medical leave by making the employer tax credit permanent;

Expands access to child care by significantly increasing the employer-provided child care credit;

Creates new tax-advantaged savings accounts for children under the age of 8, with a government contribution of \$1,000 per child born from 2024 to 2028 (aka "Trump Accounts");

Provides new opportunities for children to choose the school of their choice by creating a new tax deduction for contributions to scholarship granting organizations;

Increases the maximum credit from \$150,000 to \$500,000 (40% of expenses) for businesses and up to \$600,000 (50% of expenses) for small businesses with less than \$25 million in gross receipts, for qualified child care expenses. It allows small businesses to pool resources for child care and permits use of third-party intermediaries; and

Enhances the adoption credit by making \$5,000 of the current credit (capped at \$16,810, indexed) fully refundable.

I'm confident that these provisions will make a real difference in the lives of hard-working Pennsylvanians trying to raise their families and make ends meet.








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Conceptual Rendering

Purchase Price Ranges

From \$129,626 to \$168,858 for a 2-Bedroom (1,257sf)
&
From \$151,590 to \$197,025 for a 3-Bedroom (1,455sf)
(anticipated occupancy early-mid 2026)

Maximum Income Limits

# Persons	2	3	4	5	6
Moderate Income <small>(2-3BR & 1-2BR available)</small>	\$82,826	\$93,180	\$103,533	\$111,816	\$120,098
Low Income <small>(2-2BR & 1-3BR available)</small>	\$51,766	\$58,337	\$64,708	\$69,885	\$75,061

PRELIMINARY APPLICATIONS CAN BE REQUESTED
BY CALLING (908-835-1300 EXT.10), OR
PROVIDE YOUR NAME AND MAILING ADDRESS TO US AT:
WARREN COUNTY HABITAT FOR HUMANITY
31 BELVIDERE AVENUE
WASHINGTON, NJ 07882
office@habitatnwnj.org

VISIT www.NJHRC.gov FOR MORE AFFORDABLE HOUSING OPPORTUNITIES
APPLICATIONS WILL BE RECEIVED UNTIL JUNE 13, 2025
(Mortgage Application Fee is \$20)
 Lottery will be held at our office on JUNE 17, 2025 at 4:00PM