



# **What to Know About HR1: The Republican Budget Bill**

*My 102nd Town Hall*

# OPENING REMARKS

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# Agenda

- **6:00** – Welcome and Introduction
- **6:05** – Legislative Update
- **6:35** – Fireside Chat  
with Tamara Acuna (CCIU), Dr. Jonathan Arend (Mainline Health),  
and Lucine Sihelnik (Greater Reading Chamber Alliance)
- **6:55** – Audience Q&A  
moderated by Chris Saello (United Way of Chester County)
- **7:25** – Closing Remarks
- **7:30** – Event concludes

# Meeting Norms

## We will:

1. Treat each other with respect and leave titles at the door
2. Use our time wisely by sticking to the agenda\*
3. Address any conflict by dealing with the issue, not the person
4. Discuss policy, not politics

\*Topics requiring further discussion will be documented for follow-up.

# Preparing for Q&A

Please write your questions on the comment card and pass them to a staff member.

If your question is not addressed during the town hall, we will respond to you via email or a phone call!

Please write clearly to ensure a response.



STAY IN  
TOUCH  
WITH US

## LET US KNOW A LITTLE MORE ABOUT YOU

NAME: \_\_\_\_\_

EMAIL: \_\_\_\_\_

PHONE: \_\_\_\_\_

ADDRESS: \_\_\_\_\_  
\_\_\_\_\_

CITY: \_\_\_\_\_ ZIP CODE: \_\_\_\_\_

## WHAT ISSUES MATTER MOST TO YOU?

- |  |  |
|--|--|
| <input type="checkbox"/> Agriculture             | <input type="checkbox"/> Small Business & Entrepreneurship |
| <input type="checkbox"/> Civil Rights            | <input type="checkbox"/> Transportation & Infrastructure   |
| <input type="checkbox"/> Civility & Decency      | <input type="checkbox"/> Veterans                          |
| <input type="checkbox"/> Education               | <input type="checkbox"/> Voting & Elections                |
| <input type="checkbox"/> Energy & Environment    | <input type="checkbox"/> Other _____                       |
| <input type="checkbox"/> Gun Violence Prevention | _____  |
| <input type="checkbox"/> Healthcare              | _____  |
| <input type="checkbox"/> Immigration             | _____  |
| <input type="checkbox"/> Jobs & Economy          | _____  |
| <input type="checkbox"/> National Security       | _____  |





# LEGISLATIVE UPDATE

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# Government Shutdown

- House Republicans have refused to work in a bipartisan manner to pass a responsible budget, instead offering a plan that would make many of the issues we'll discuss tonight even worse.
- It is difficult to predict exactly how this shutdown will keep unfolding, because the Trump Administration has a history of not governing transparently and has already fired thousands of federal workers.

# Government Shutdown Impacts

- **Social Security:** Checks will continue, but new applications or appeals may be delayed.
- **Medicare, Medicaid and SNAP:** Benefits will continue.
- **WIC:** Programs may only operate at the state and local level. Availability may vary by location.
- **Military and veterans:** Service members are serving without pay until the shutdown ends. VA benefits will continue. Regional benefits offices are closed.
- **Postal Service:** Mail will continue to be delivered by USPS.



# Government Shutdown Impacts

- **Travel:** TSA officers and air traffic controllers will continue working, but without pay. Passports and visas will continue to be processed. Delays may be common.
- **Student loans and Pell Grants:** Loans and grants will continue for now, but may end if the shutdown is prolonged.
- **Immigration:** Immigration courts will operate on a limited basis. If the shutdown is prolonged, operation is unpredictable given the Administration's inconsistent handling of immigration policy.
- **Federal agencies:** Some employees are furloughed without pay, while others will work without pay until the shutdown ends. My staff and I will continue working. Many federal help desks will be unresponsive – please reach out to my office to assist with cases.

# The Republican Budget Overview

- This law is nearly 1,000 pages long and was **pushed through** a fast-track process called reconciliation.
- It became law on July 4, 2025.
- This budget shifts **more costs onto families**, states, and local communities, resulting in:



higher bills



reduced services



fewer supports

# Some Good Things in the Bill

- Increased the **state and local tax (SALT)** deduction to \$40,000 from \$10,000 for individuals making \$500,000 or less (phased out for those making more)
- **Eliminated taxes on tips** up to \$25,000 for individuals making \$150,000 or less (phased out for those making more)
- Made the \$2,000 **Child Tax Credit** for individuals permanent
- Made the tax credit to employers who provide **paid family leave** permanent

# Timeline of Changes

Changes from the Republican budget will **roll out gradually** over the next decade:

**IMMEDIATELY**

changes in tax relief  
and SNAP rules



**2026-2028**

Loss of energy tax  
credits and more cuts to  
healthcare



**LONG-TERM**

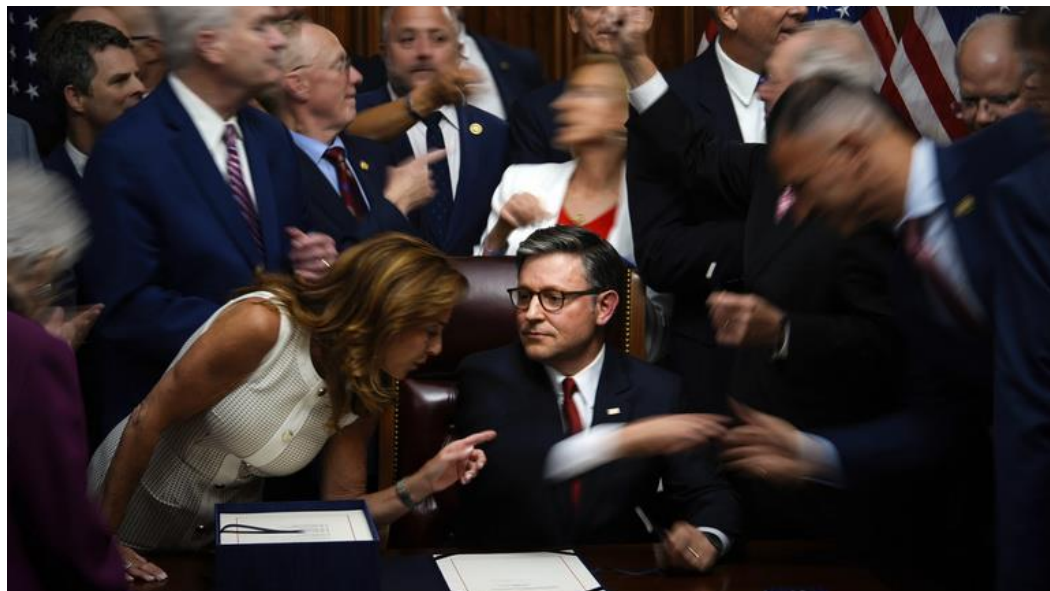
Increased financial  
burden for families



# Healthcare Impacts

## *G.O.P. Bill Has \$1.1 Trillion in Health Cuts and 11.8 Million Losing Care, C.B.O. Says*

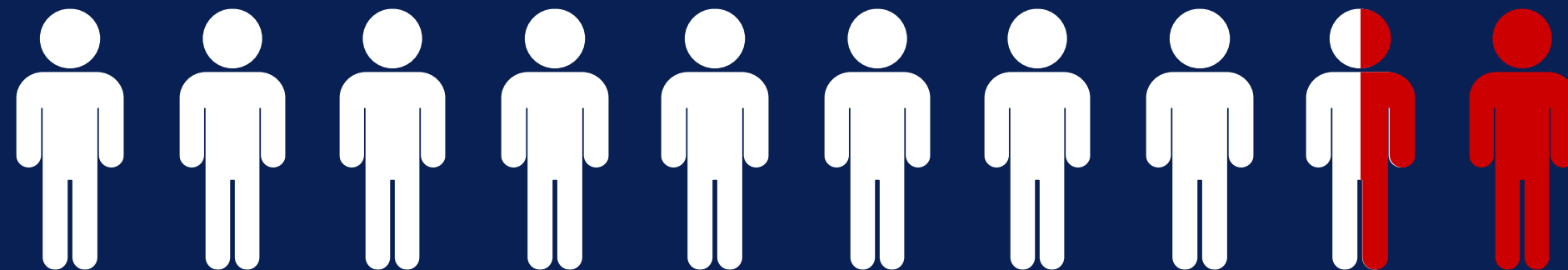
Analysis from the nonpartisan Congressional Budget Office found that Republicans' new version of the legislation would make far deeper cuts and lead to more people becoming uninsured than previous proposals.



- Biggest **cuts to Medicaid** in history
- **Millions lose health insurance**
- Added red tape
- More expensive Affordable Care Act plans
- Rural **hospitals at risk** of closing

# Healthcare Impacts: By the Numbers

- In PA-06, about 140,000 of us rely on Medicaid, including 70,000 of our kids and 15,000 seniors.
- **20,000 people** (14% of Medicaid enrollees) **in our district** could lose health insurance by 2034 – a direct result of the Republican budget.





# Timeline of Healthcare Changes

- JULY 4, 2025** ● Medicare Savings Programs end: 445k Pennsylvanians lost help paying for Medicare
- JAN 1, 2026** ● ACA tax credits end: Health insurance costs will triple or quadruple for 500k in PA
- DEC 31, 2026** ● Medicaid work requirements start: Over 100K in PA-06 will face more red tape
- JAN 1, 2028** ● Medicare's power to negotiate drug pricing is restricted: Prescription drug costs will rise
- OCT 1, 2028** ● Medicaid cost-sharing requirements start: Over 100k in PA-06 will pay more out of pocket
- 2034** ● All changes fully implemented: 20,000 in PA-06 will have lost their health insurance



# SNAP Impacts

- The Republican budget cuts SNAP by \$186 million – the **biggest SNAP cuts in history**.
- In PA-06, over 90,000 of us currently use SNAP – this budget **threatens SNAP benefits for 19,000 people** in our district.
- The average PA family receiving SNAP will get **\$167 less each month** – about **two thirds of the monthly grocery bill** for the average PA household.
- Nationwide, more than **800,000 kids** could lose access to free school lunches and breakfasts.
- Meanwhile, **grocery prices rose** by 2.7% overall in August 2025.



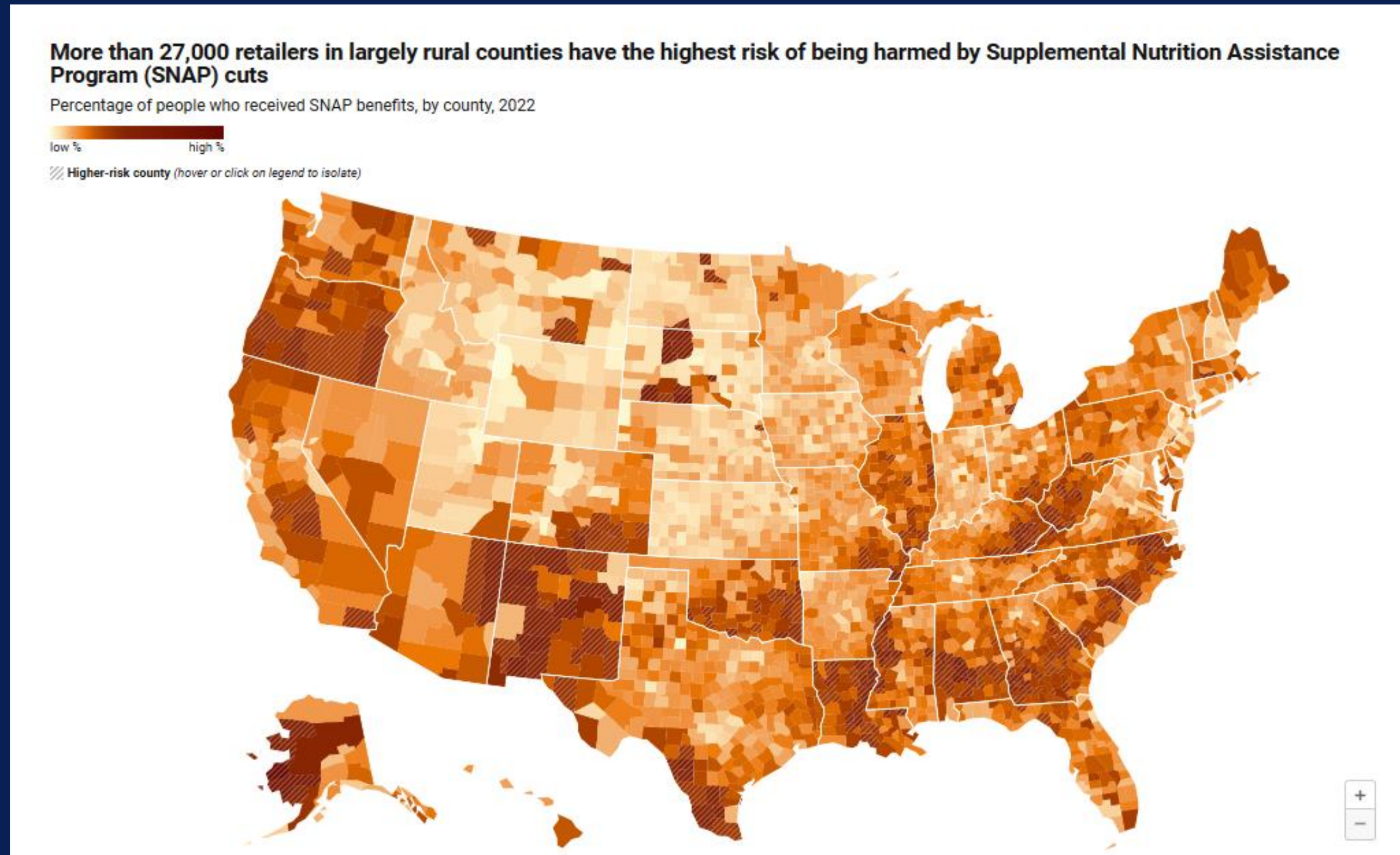
## Trump's 'big beautiful bill' cuts food stamps for millions – the average family may lose \$146 per month, report finds

PUBLISHED THU, JUL 10 2025 7:00 AM EDT





# Broader SNAP Impacts



U.S. REPRESENTATIVE

 **CHRISSY HOULAHAN**

PROUDLY SERVING PENNSYLVANIANS

# Student Funding Impacts



**3 student loan changes in Republican bill: Getting out of debt would be 'extremely hard,' advocate says**

PUBLISHED WED, JUN 18 2025•2:41 PM EDT



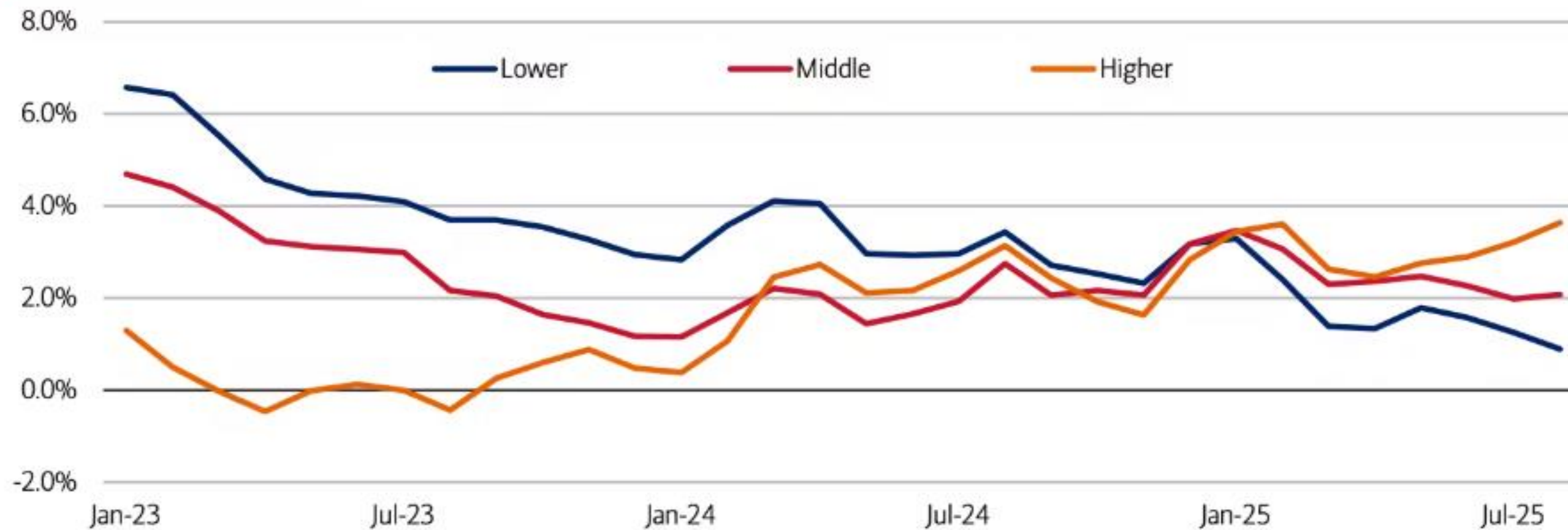
- **Fewer federal loans available** for parents and graduate students
- Pell Grant restrictions
- Most affordable payment plans eliminated
- **Loan repayments spike** by \$400 per month



# Economic Impacts

**In August, higher-income wage growth rose to 3.6% year-over-year (YoY), while it moderated to 0.9% YoY for lower-income households**

After-tax wage and salary growth by household income terciles, based on Bank of America aggregated consumer deposit data (3-month moving average, YoY%, seasonally adjusted (SA))



Source: Bank of America internal data

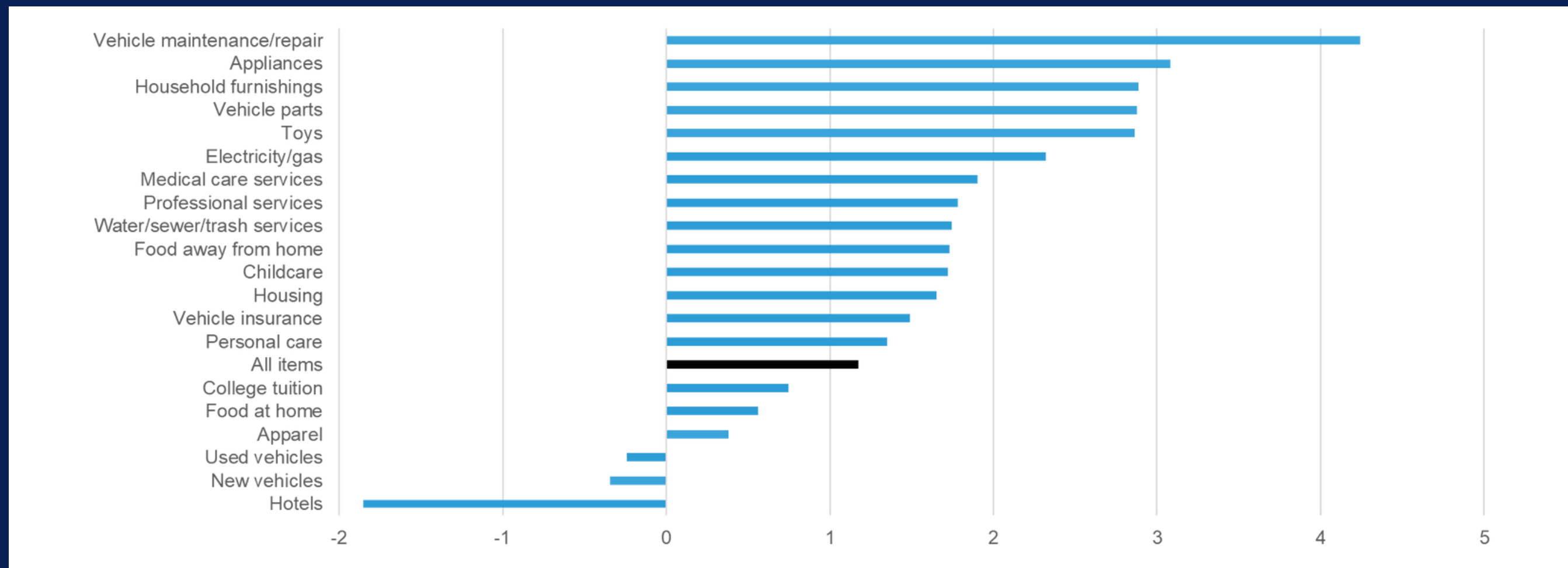
BANK OF AMERICA INSTITUTE





# Tariffs and Inflation Impacts

Since President Trump imposed tariffs in March 2025, **prices have jumped up** for household products:





# Housing/Small Business Impacts

- **Mortgages**: for a 30-year loan, projected annual interest rates will be \$1,055 higher in 2030 and \$3,983 in 2055.
- **Small business loans**: could rise by \$640 a year, adding up to \$7,190 over the loan.
- **A few positives**:
  - Families with FHA or VA loans can **deduct mortgage insurance** on taxes again.
  - **Funding for affordable housing** is increased, which could help build more low-income homes.

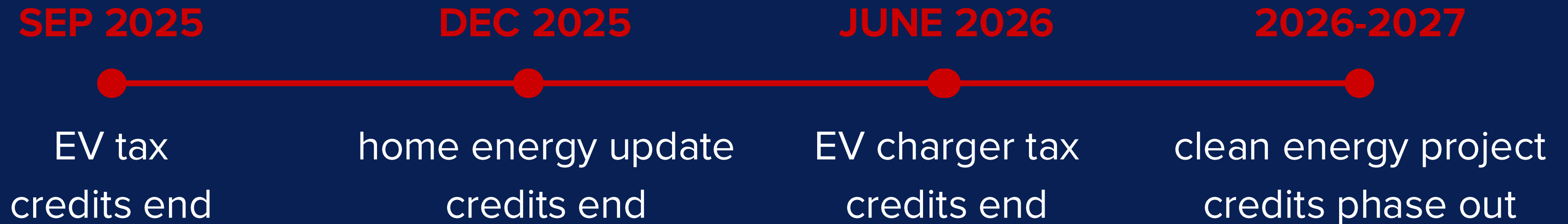


# Energy Impacts

- The Republican budget ends investments in clean energy and home improvement credits, which means **higher utility costs and home improvement costs for PA families.**
- Energy bills will cost **\$360 more** for the average Pennsylvania family.
- **37,000 PA jobs** in manufacturing and energy will be **eliminated.**
- The budget also **cancels many already-approved grants** that would have created domestic energy production, helped rural communities with broadband, and advanced clean water initiatives.



# Timeline of Energy Changes



# What Happens in D.C. Doesn't Stay in D.C.

- Federal funding cuts shift the burden to states:
  - 75% of the CDC's budget goes to state and local governments.
  - 80% of the Department of Transportation's budget goes to state and local governments.
- We should be prepared for increased costs and fewer services.
- State legislators will need to make hard choices.
- **We are all in this together – please keep in touch!**



# Fireside Chat

**Tamara Acuna**, Assistant Director of Student Services, Chester County Intermediate Unit

**Dr. Jonathan Arend**, Medical Director for Primary Care and Population Health, Main Line Health

**Lucine Sihelnik**, president and CEO, Greater Reading Chamber Alliance

# Audience Q&A

Moderated by **Chris Saello**, President and CEO, Chester County United Way







# CLOSING REMARKS

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# If You Don't (or Do) Like What You See

- Communicate with your government – local, state, federal -- and encourage others in other places to do the same. Your voice matters.
- Let us know of specific direct impact stories that we can elevate.
- Contact us if you need help with a federal agency.
- Support organizations that are actively working on causes or cases that matter to you.

# If You Don't (or Do) Like What You See

- Vote (2x a year, every year)...your vote matters.
- Follow me on social and sign up for newsletter for real time updates. Forward my newsletter to friends and family in PA-06.
- Remember, approximately 50% of our community – and the country – may disagree with you. Commit to civility and decency; seek out truth as well as other opinions and perspectives.
- Take care of yourself and others.



# Stay Connected



@RepChrissyHoulahan



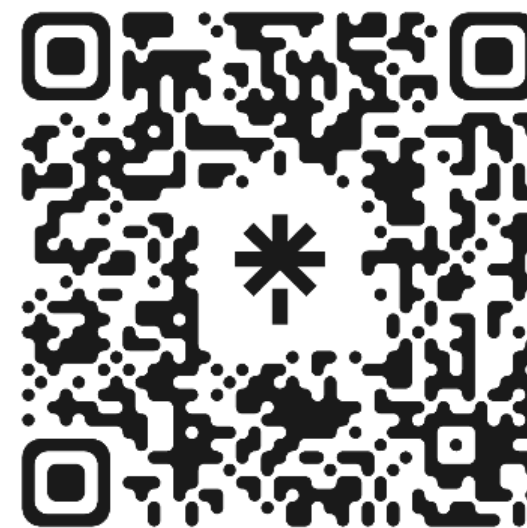
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# HOULAHAN.HOUSE.GOV



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# Thank you!

— U.S. REPRESENTATIVE —  
**CHRISSY**   
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PROUDLY SERVING PENNSYLVANIANS