



*Dear Neighbor,*

From the high costs of housing and child care to groceries and gasoline, it's becoming increasingly difficult for everyday folks to make ends meet. Michiganders deserve real, immediate relief, which is why my Senate Democratic colleagues and I are exploring every way we can help make life more affordable for you. And it's why we've already taken major steps to ease the financial strain that far too many families are feeling.

If you ever need assistance navigating a state department, or would like to share any feedback or suggestions, please do not hesitate to reach out to my office. We're here to help.

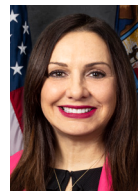
Sincerely,

**Dayna Polehanki**  
*State Senator, District 5*

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Stay up to date with my latest efforts in the Michigan Senate by visiting **SenatorPolehanki.com** or scanning the QR code.



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State Senator  
**Dayna Polehanki**  
DISTRICT 5

# Senate Democrats Deliver Largest Tax Relief Plan in Michigan History

One of our first priorities was championing the **Lowering MI Costs Plan**, which eliminated the retirement tax on seniors and expanded the Working Families Tax Credit, cutting taxes by **\$1 billion** for folks who need it most.

For more than a decade, Michigan's retirement tax robbed seniors of their promised benefits. That's why we repealed this unfair tax, which helps save nearly **500,000** seniors **\$1,000** every year — ensuring they can enjoy the safe, secure retirement they deserve.

We also quintupled Michigan's match of the Earned Income Tax Credit (EITC) from **6%** to **30%**, saving working families an average of **\$3,150** when combined with the federal credit. This historic tax break helps almost **740,000** Michigan households pay for their basic needs, like groceries and clothes for the kids.

We have built on these efforts to provide additional tax relief where it's needed most by:

- Eliminating taxes on tips to save workers an average of **\$400**;
- Ending taxes on overtime to save workers an average of **\$500**; and
- Scrapping taxes on Social Security to save eligible seniors **\$500**.



## Tackling High Grocery Costs & Food Insecurity

Senate Democrats began the universal free school meals program back in 2023 and have continued it every year since, delivering free breakfast and lunch to every Michigan public school student each school day. This widely popular program not only ensures our kids are learning on full bellies — it also saves parents an average of **\$850** on grocery costs per child every year.

We also fought hard to safeguard access to SNAP benefits and the Double Up Food Bucks program, ensuring Michiganders have access to healthy, affordable food. Over the past three state budget cycles, we've delivered **\$14 million** to support the Double Up Food Bucks program, which is available at over **230** locations around the state. And when Washington Republicans disrupted access to SNAP benefits during last year's federal government shutdown, the Fair Food Network used these budget dollars to expand Double Up so that more Michigan families could get the support they needed during a challenging time.

## Fighting for Safe, Affordable Housing for All

Every Michigander deserves a safe, secure place to call home without breaking the bank, but far too many are priced out of housing that fits their budget. That's why Senate Democrats are working to make housing more affordable and attainable in every Michigan community.

We created Michigan's first permanent, dedicated fund to help veterans, seniors, folks with disabilities, and working families secure accessible housing through the Lowering MI Costs Plan. To help communities transform underutilized spaces into affordable housing, we expanded our state's brownfield redevelopment programs and delivered **\$50 million** for Revitalization and Placemaking grants. We've also invested in programs to help first-generation homeowners afford down payments, increased the state's middle-income housing supply, and stopped landlords from discriminating against tenants based on their source of income.

The state also provided support for the Annapolis Pointe affordable housing project in Inkster, which is set to bring **72** new homes to working families right here in District 5. The new development will help make homeownership possible for local teachers, first responders, and health care workers.

## Ensuring Every Michigander Can Afford a Quality Education

When more folks pursue higher education, the benefits are far-reaching, from higher earning potential to improved quality of life. That's why Senate Democrats have been using every tool in our toolbox to help lower the costs of education.

From delivering free preschool to more families and expanding the state's Promise Zone Authority Act to investing in Michigan Reconnect, the Community College Guarantee, and the bipartisan Michigan Achievement Scholarship — we've lowered the cost of education for millions and helped students statewide prepare for a bright future right here in Michigan.

## Lowering Costs & Improving Opportunity

Senate Democrats are always working to find more ways to help you keep more of your hard-earned money in your pockets — where it rightfully belongs. My colleagues and I have passed legislation to:

- Increase the minimum wage to ensure workers can earn a secure living;
- Protect consumers from price gouging during emergencies;
- Reinstate prevailing wage and restore collective bargaining rights to help workers secure better wages;
- Cap payday lending loan interest rates at 36%, guarding consumers from predatory payday lending practices; and
- Make child care more affordable by cutting red tape for providers.