



From the Desk of Senator Sam Singh

It continues to be an honor serving our community in the state Senate, where my colleagues and I have prioritized policies that support working families, seniors, and our local communities. We'll continue fighting for more relief for those who need it most.

With tax season in full swing, I wanted to reach out and provide an update on how we're working to keep more money in your pockets, as well as share some tips on how you can maximize your return ahead of the **filing deadline, April 15, 2026.**

As always, should you ever need assistance communicating with the Michigan Dept. of Treasury or any other state agency throughout the year, please do not hesitate to reach out to me and my office.

Sincerely,

State Senator Sam Singh

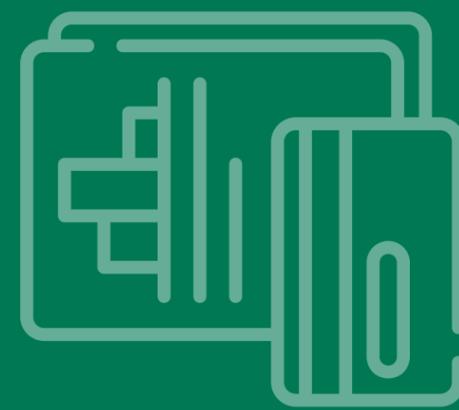
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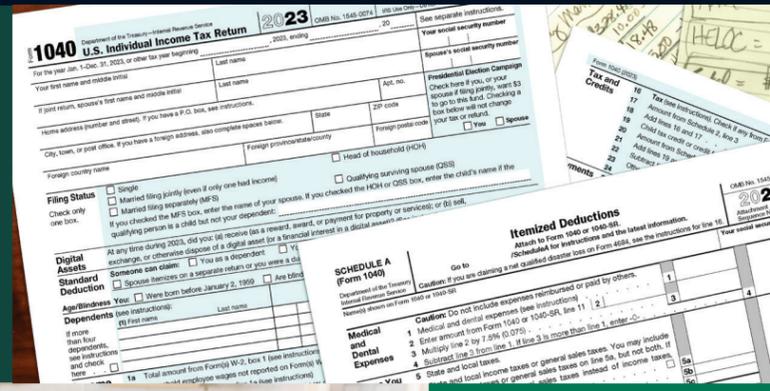
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Prepared by the Michigan Legislature



Free Credit Report

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Residents can access free weekly credit reports from each of the three main credit reporting agencies: Equifax, Experian, and TransUnion. The free weekly credit report can be accessed from **AnnualCreditReport.com**, the only official site for free credit reports authorized by federal law.



2026 Tax Tips

KEEP MORE OF YOUR TAX RETURN



State Senator Sam Singh
PROUDLY SERVING MICHIGAN'S 28TH DISTRICT



SENATE DEMOCRATS SECURE \$1 Billion+ in Tax Relief

Between groceries and gas, child care and doctors' visits, the cost of living adds up really quick. As folks face these high costs and economic uncertainty, Michiganders need real, immediate relief. That's why I've been laser-focused on giving families a little extra breathing room in their budgets.

One of the first actions I took in our Senate Majority was to pass the biggest tax relief initiative Michigan has seen in decades, which cut taxes by \$1 billion by repealing the retirement tax and expanding tax credits for working families. But we didn't stop there! See how this work and more translates into dollars saved on your taxes this year.



Quintupled the Earned Income Tax Credit to help over 665,000 working families save an average of \$3,800



Repealed the Retirement Tax to help nearly 500,000 seniors save \$1,000 a year



No Taxes on Tips to help 300,000 Michiganders save an average of \$400 a year



No Taxes on Social Security to help 40,000 eligible seniors save \$500 a year



No Taxes on Overtime to help save 500,000 workers an average of \$500 a year



TAX TIPS:

Keep More of Your State and Federal Tax Returns

NATIONAL DEADLINE IS ON WEDNESDAY, APRIL 15, 2026

Take advantage of available deductions: You can deduct charitable contributions, property taxes, medical expenses, and more from your federal 2025 taxes. Visit [IRS.gov/credits-deductions](https://www.irs.gov/credits-deductions) for a full list.

Utilize free resources: Michigan Free Tax Help connects Michiganders with free, high-quality income tax preparation assistance. Visit MichiganFreeTaxHelp.org to find local help.

Avoid Scams

For federal returns, the IRS will only initiate contact with you through regular mail delivered by the U.S. Postal Service. Do not share your personal tax information via phone, email, or social media.

MiABLE Savings Account

The MiABLE Disability Savings Program was created to allow individuals with disabilities and their families to save funds for Qualified Disability Expenses that support health, independence, and quality of life without jeopardizing eligibility for necessary federal benefits. For more information or to set up your account, visit miable.org.

Charitable Contributions

In most cases, you can claim the full amount you give to an IRS-qualified organization as an itemized deduction on your federal taxes. Since 2012, however, credits for certain donations are no longer available on your Michigan tax return. Be sure to check with IRS.gov or your tax preparer, if applicable.

Home Ownership

Costs such as property taxes and points paid to get a lower home loan interest rate are deductible, as is interest on home equity loans up to a certain threshold. Your deduction is generally limited if all mortgages used to buy, construct, or improve your first home (and second home, if applicable) total \$750,000. Mortgages that existed before December 14, 2017 will continue to receive the same tax treatment as under the old rules.

Medical Expenses and Other Deductions

Medical costs — including costs associated with preventative care, surgeries, dental, vision, psychologist visits, hearing aids, and more — that exceed 7.5% of your federal adjusted gross income may be claimed on your taxes. Be sure to include them as itemized deductions. You may also qualify for deductions from student loan interest, child and dependent care, mortgage interest, and more.

Small Business Expenses

Generally, most types of business insurance, the cost of utilities, rent payments, expenses related to the purchase and upkeep of company-owned vehicles, office supplies, and furniture are all tax deductible. Visit [IRS.gov/credits-deductions/businesses](https://www.irs.gov/credits-deductions/businesses) for more details.

Veterans and Their Families

After their service to our state and nation, it's our responsibility to ensure veterans have the benefits they deserve. A 2023 reform requires a property tax exemption on real property used and owned as a homestead by a disabled veteran — or a veteran's surviving spouse — to remain in effect, until rescinded by the individual granted the exemption or denied by the assessor. If you have questions about the status of your refund, visit [IRS.gov/wheres-my-refund](https://www.irs.gov/wheres-my-refund).

Clean Energy Provisions

The federal Inflation Reduction Act was signed into law in 2022, which includes nearly two dozen tax provisions designed to save families money on their tax and energy bills, while accelerating the deployment of clean energy, clean vehicles, clean buildings, and clean manufacturing.

Home Clean Electricity Improvements

If you made qualified energy-efficient improvements to your home after Jan. 1, 2023, you may qualify for a tax credit up to \$3,200. Some of the qualified improvements include:

- Solar panels for electricity from a local provider.
- Home back-up power battery storage with capacity of 3 kWh or greater.
- Electric or natural gas heat pumps and water heaters; central air conditioners; natural gas, propane or oil water heaters, furnaces or hot water boilers that meet or exceed the specific efficiency tiers established by the Consortium for Energy Efficiency.
- Insulation materials and systems that meet International Energy Conservation Code standards.
- Exterior windows that meet Energy Star's Most Efficient requirements.

Electric Vehicle Credits

Michiganders who have purchased a new electric vehicle, qualified plug-in EV or fuel cell electric vehicle on or before Sept. 30, 2025 may qualify for a credit up to \$7,500. Please note that eligible vehicles must meet critical mineral and battery component requirements. To qualify, your adjusted gross income either this year or last year must be below the following thresholds to qualify: \$300,000 for married couples filing jointly, \$225,000 for heads of households or \$150,000 for all other filers. For an interactive guide to energy credits available under the Inflation Reduction Act, visit [irs.gov/credits-deductions/credits-for-new-clean-vehicles-purchased-in-2023-or-after](https://www.irs.gov/credits-deductions/credits-for-new-clean-vehicles-purchased-in-2023-or-after).

SCAN HERE TO LEARN MORE

Learn more about how you can take advantage of these policies to save at SenateDems.com/tax-tips.

