



Municipal Office Hours

8:00am to 4:30pm
Monday-Friday
Except Holidays

2480 West Canal Rd
Dover, PA 17315
Phone 717-292-3634



Township Manager

Laurel A. Oswalt

Board of Supervisors

Duane Hull

Robert Stone

Charles Richards

Michael Cashman

Andrew Kroft

DOVER TOWNSHIP NEWSLETTER

WWW.DOVERTOWNSHIP.ORG

WINTER 2026

Dover Township Capital Planning, Budget and Forecast

For several years the Township staff has been preparing a Capital Improvements Plan (CIP) with a five-year forecast to aid with budget preparation and planning. The 2020 Dover Borough/Township Joint Comprehensive Plan recommended further forecasting out to 15 years to also include financing of the projects, repairs and improvements.

The 2026 Budget began this transition to the 15-year threshold. In 2027, we will be adding components for methods of financing, priority of projects, rating/ranking of equipment replacements, and project readiness assessments. This long-range planning tool will help guide the Board of Supervisors in determining the needs to forecast tax and water/sewer customer rate increases as needed, while looking at other funding options and ensuring that we are addressing our aging infrastructure in a timely and economically prudent manner.

The 2026 Budget does include a rate increase of 7% for sewer customers and a 10% increase for water customers as we are borrowing \$10 million for each fund to pay for specific projects outlined in our CIP. Projects for the Sewer Fund include Phase 2 of the Joint Interceptor Pipe Upsize and Replacement, Phase 1 of the Fox Run Interceptor Pipe Upsize and Replacement, potential land purchase for Wastewater Treatment Plant expansion and the installation of a whole plant generator. Projects for the Water Fund include Locust Water Tower Tank Replacement, PFAS (Per and Polyfluoroalkyl Substances) Treatment on wells, and Old Carlisle Road to SkyTop Trail Water Line Pipe Upsize and Replacement.

With that in mind, the QR link to the right of this article will take you to a portion of our website with the 2026 Budget Highlights, along with information on where the funding of these projects/equipment are secured from. Once on the website, click to enlarge each budgetary fund to see the details of the projects to be completed in 2026. From there, on the bottom left of your screen, an opportunity to view a description of where the main funding sources for those projects is allocated from is available.



Public Meetings

Board of Supervisors

The Board of Supervisors will hold their regular meetings in the Dover TWP Community Bldg located at 3700 Davidsburg Road, Dover, Pennsylvania, at 6:00 PM on the second (2nd) and fourth (4th) Mondays of the month. The Dover Township Board of Supervisors invites the public to attend.

Industrial & Commercial Development Committee

The Dover Township Industrial and Commercial Development Committee promotes industrial and commercial activities that will expand the greater Dover area tax base. Meetings are held at the Community Building Banquet Room located at 3700 Davidsburg Road, Dover, Pennsylvania, at 4:00 PM on the fourth (4th) Wednesday of the month.

Planning Commission

The Dover Township Planning Commission is a five member Commission with one alternate member. The term of office is a five year staggered term. This Commission is an advisory body to the Board of Supervisors. The Authority is granted by the Municipalities Planning Code of the Commonwealth of Pennsylvania. The local ordinance of control is the Subdivision and Land Development Ordinance of Dover Township and the Dover Township Comprehensive Plan. Meetings are held at the Community Building Banquet Room located at 3700 Davidsburg Road, Dover, Pennsylvania, at 7:00 PM on the first (1st) Wednesday of the month.

Sewer Authority

The Dover Township Sewer Authority is the owner and financier of the Wastewater Treatment Facility, a regional facility, for Dover Township. The body is a five member, staggered term, Authority authorized by the Authorities Act of 1945 of the Commonwealth of Pennsylvania. It is a Non-Operating Authority due to a "Lease Back Agreement" of operation to the Township. Meetings are held at the Wastewater Treatment Plant, 851 Graffius Road, York, Pennsylvania, at 6:00 PM on the fourth (4th) Wednesday of the month.

Zoning Hearing Board

The Dover Township Zoning Hearing Board is a five member Board. This body is a Quasi Judicial Body whose authority is granted by the Municipalities Planning Code of the Commonwealth of Pennsylvania. There is one alternate member. The term is a five year staggered term. Local authority guidance for operational decisions is established by the Dover Township Zoning Ordinance and the Dover Township Comprehensive Plan. Meetings are held at the Community Building Banquet Room located at 3700 Davidsburg Road, Dover, Pennsylvania, at 7:00 PM on the third (3rd) Wednesday of the month **AS NEEDED**. Please check www.dovertownship.org for details and updates on scheduled meetings.

ACTIVELY SEEKING VOLUNTEER FIREFIGHTERS

- LEARN A VALUABLE TRADE
- FREE TRAINING & CERTIFICATIONS (FIREFIGHTER, EMT, & MORE)
- POSSIBLE COLLEGE CREDITS
- LIVE - IN PROGRAM WITH NEWLY RENOVATED INDIVIDUAL ROOMS
- LOCAL TAX BENEFITS
- AGGRESSIVE FIREFIGHTING CULTURE
- AVERAGE OF 800 CALLS A YEAR WITH 35-40 WORKING FIRES
- ADVANCED TECHNICAL RESCUE TEAM
- SERVE YOUR COMMUNITY & BE PART OF A FAMILY FIREFIGHTER, EMT, AUXILIARY, FIRE POLICE AND ADMINISTRATIVE POSITIONS AVAILABLE



f DOVER TOWNSHIP FIRE DEPARTMENT **@THE9HOUSE**
CONTACT: RECRUITMENT@DOVERTOWNSHIP.ORG

Union Fire & Hose Co. #1

Union Fire and Hose Co#1 of Dover will hold Meat Drawings on the 2nd Friday in 2026; Jan 9th, Feb 13th and Mar 13th. Doors open at 5 pm, dinner served at 6 pm and drawings at 7 pm. Meat prizes are from Weavers of Wellsville. Purchase tickets at the event; \$10 per pack. Our service project for January will be collecting used blankets, coats and new hats, gloves, socks for the homeless. Feb and March will be collecting nonperishable food for Dover Food Bank. Small games of chance will also be available.

A "drive thru" soup sale will be held Sat Jan 10th at 10 am. Chicken corn soup and ham and bean soup will be sold for \$9 a quart. Get in line in the parking lot and we will bring it out to you!

A "drive thru" potpie sale will be held Sat Feb 7th at 10 am. Boiled chicken and beef potpie will be sold for \$9 a quart. Get in line in the parking lot and we will bring it out to you.

Cash bingo is planned for Sunday March 22nd. Doors open at noon; bingo starts at 2 pm. Purchase cards at the door; 9 for \$20, 12 for \$25, 15 for \$30 for 24 games of bingo. Other special games will be played. Refreshments available to buy.

Upcoming events:

Easter flowers will be sold at the station on Fri and Sat April 2nd and 3rd from 9 am to 5 pm. Gun Raffle dinner is scheduled for Sat April 11th. Doors open at 3 pm, dinner served at 5 pm. Tickets are \$25 for a chance at 25 guns. Meal is included. For tickets, contact Elaine 717-873-3912 or Katlin 717-503-7499.

How Can I Keep Snow Out of my Driveway?

Before your street has been plowed, we recommend the following:



Using this method to clear snow will reduce the amount of snow that accumulates at the end of your driveway!

Note from the Public Works Department

Obstruction in the streets, cartways, sidewalks or rights-of-way of any street or cartways is prohibited in Dover Township. This is covered within Dover Township's ordinances, part five (5), sections 21-502.

Dover Township appreciates your cooperation with removing any obstructions.



SNOW EMERGENCY ROUTES

BAKER ROAD
BUTTER ROAD
CARDINAL LANE
CLEARVIEW ROAD
CONEWAGO ROAD
EMIG MILL ROAD
FOX RUN ROAD
GRENWAY ROAD
HILTON AVE
NEWPORT ROAD
NORTH SALEM CHURCH RD
NURSERY ROAD
OAKLAND ROAD
OLD CARLISLE ROAD
PALOMINO ROAD
PARK STREET
POPLARS ROAD
ROHLERS CHURCH ROAD
SALMON RUN ROAD
SCHOOLHOUSE ROAD
TAXVILLE ROAD
TOWER DRIVE

Parking is prohibited when a snow emergency is declared. Parking could result in a ticket and/or towing.



Utility Billing Payment Options

In Office: Cash, Check or Money Order **ONLY**

To pay with a debit/credit card online see below

Visit our website at www.dovertownship.org
Click on the dropdown box that says "View Utility Account"



Utility Customer Portal

Pay your utility bill. View, print or download a copy of your bill. Access your billing, payment and consumption data for the last year, complete with graphs!





Dover Township
2480 West Canal Road
Dover, PA, 17315
<http://www.dovertownship.org/>

Returning Users
Sign in to your account to make a payment
[Sign In](#)

First Time Users
Create an account to make a payment
[Create Account](#)

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[View FAQs](#)

3% Convenience Fee Applied to all Credit Card Payments

ATTENTION:
FAILURE TO RECEIVE A BILL DOES NOT VOID RESPONSIBILITY FOR ITS PAYMENT OR WAIVE PAST DUE FEES

Account number can be found on bill:

ACCOUNT STATEMENT	
ACCOUNT INFORMATION	
ACCOUNT:	0001354
OLD ACCOUNT #:	123-456-7890-0-00
SERVICE LOCATION:	2480 W CANAL RD
BILLING DATE:	12/01/2022
DELINQUENT AFTER:	12/15/2022



Water Rates Increase 2026

Water Rates are increasing by 10% in 2026

Quarterly Rate per EDU (includes 6,000 gallons):
3/4" most customers \$58.81
Consumption over 6,000 gallons: \$8.93/1000
For other line sizes please see the website

Sewer Rates Increase 2026
Sewer Rates are increasing by 7% in 2026
Quarterly charge for sewer is \$151.27

Quarterly charge for garbage disposal is \$6.47



If you have a commercial property, your sewer bill will be based on your water usage. The first 15,000 gallons of water used will be billed at the flat rate of \$151.27. Every additional 1,000 gallons of water will be billed at \$9.63/1,000



Why is Sanitary Sewer CCTV Work Important?

The Dover Township Sanitary Sewer Collections Department spends countless hours every year performing CCTV inspections. These Inspections are completed on our interceptors, mains, and laterals. It is important for our department to regularly complete these inspections to stay ahead of costly issues that can occur. Completing these inspections gives us the ability to accurately diagnose problems within the Sewer Collections System and complete the necessary repairs. These inspections also give us the ability to make informed decisions on future replacement projects. Dover Township has three pieces of equipment that is utilized to complete these inspections, 1st is our 2019 Cues TV Truck with a lateral launch system, 2nd is our Cues K2 Base Station that can be mounted on our Polaris UTV, 3rd is our push camera that is primarily used to TV laterals.

Northern York County Regional Police Project Lifesaver



Project Lifesaver provides law enforcement with a program designed to protect, and when necessary, quickly locate individuals with cognitive disorders who are prone to the life-threatening behavior of wandering. The necessity of this program was determined through the correlation between cognitive conditions and the act of wandering. The program has grown from a localized program to a program recognized internationally as a proven and effective method of "bringing loved one's home."

The method relies on proven radio technology and specially trained search and rescue teams. Citizens enrolled in Project Lifesaver wear a small transmitter on the wrist or ankle that emits an individualized frequency signal. If an enrolled client goes missing, the caregiver notifies their local Project Lifesaver agency, and a trained emergency team responds to the wanderer's area. The first responders will then use the client's individualized frequency to locate the position of the individual.

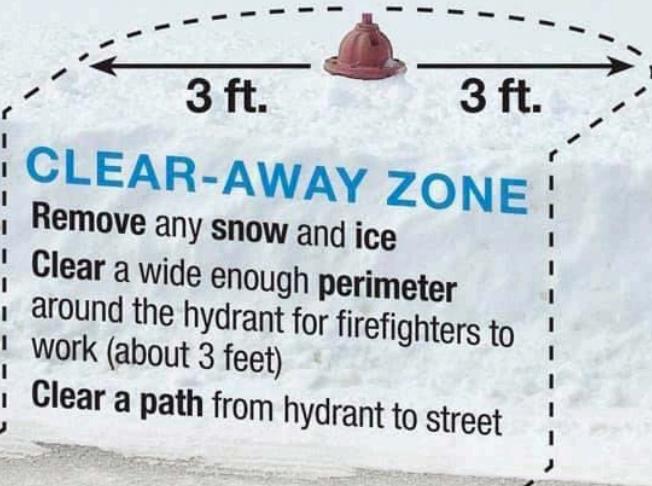
The Northern York County Regional Police Department has nine officers trained in the operation of the Project Lifesaver Program. Four of these officers are School Resource Officers.

If you are a Parent, Guardian or Caregiver of an individual that is at risk of wandering away and you feel they should be enrolled in the Project Lifesaver Program please visit www.nycrpd.org and complete the information on the Project Lifesaver Page located on the right side of the home page.

If you don't believe that your loved one is a wandering risk but would like to provide the NYCRPD with information about their at risk or special circumstances, please visit www.nycrpd.org and complete the information on the At Risk Individual / Special Circumstances Page located on the right side of the home page.

KEEP THEM CLEAR

If there's a **fire hydrant** near your house, do your part to keep it accessible this winter:



CLEAR-AWAY ZONE

- Remove any snow and ice
- Clear a wide enough perimeter around the hydrant for firefighters to work (about 3 feet)
- Clear a path from hydrant to street

Prevent Your Pipes From Freezing



Repair and seal cracks around windows and doors that can allow cold air to reach indoors.

Know the location of the shut-off valve for your water supply.

Seal around pipe openings to prevent cold air flow.

Keep the thermostat above 55 degrees, even when traveling.

Remove, drain and store outdoor hoses and close inside valves that supply outdoor lines.



Open outside valves during winter months so that remaining water can expand without breaking pipes.



Open kitchen and bathroom cabinet doors to give indoor plumbing access to warmer air. **Allow** faucets to drip.

Monitor water-based fire protection systems.



Washington DC Bus Trip



Saturday, April 4, 2026

Trip Itinerary:

Depart from Weis Markets at 7 am.
(location: Roosevelt Ave., York Pa.)
Arrival time in Washington D.C.,
approx 10:00am

*Exact drop location to be determined.
Drive around the Tidal Basin to see Cherry
Blossoms. Drop off on the National Mall.
Explore Washington DC on your own.
Enjoy the Cherry Blossoms, Museums,
Monuments, etc...
5:00pm Departure to home
(Approximate arrival time of 8pm.)
(We will watch a movie on the return trip)

\$60 Per person

Price includes:

- *Round trip bus transportation.
- *\$10 Donation to DWOT.
- *Water and continental breakfast.
- *Bingo (prizes for winners).
- Hosted by: Jerry Miller
- Call 717-818-6640 for seats.
- **Payment confirms your seats.**

Cancellation Policy: Trip is non-refundable upon confirmation of seats. If trip is canceled due to lack of interest or unforeseen circumstances, a full refund would be provided. Call today to reserve your seats. We look forward to having you come aboard with us! Bus provided by Bailey Coach.

*Continental breakfast consists of piece of fruit and cereal/granola bar. Salty snacks will be available.
Trip brought to you by: Dover Women of Today! ***Driver Tip is additional.***

Happy winter! The Library has a few things for you during the cold months. Begin February by visiting the Library and checking out the Friends table. You will find "Blind Date with a Book". Various themed books will be gift wrapped for you to purchase. They are adult books and there will be clues on the paper as to what's inside. On February 10 purchase your meal at Brewvino's in Dover and a portion of the cost will go to the library. Eat in or take out between the hours of 4 and 9 PM. It's a great way to get out of the house, eat good food, and help out your Library. The Friends are also looking to host another book folding event, possibly in March. The date and time will be posted on our website as soon as we have it scheduled. Keep an eye on the Library website as well as Facebook to keep up-to-date with events and activities.

PARKS & RECREATION

Groundhog Day



Prognostication 7am Lehr Park

WINTER CARNIVAL FUN FAIR

February 28, 2026

Face painting, balloons,
games and more

3700 Davidsburg rd
1pm-5pm



TO REGISTER

Card & Collectible Show

**JANUARY 17, MARCH 14, JUNE 13, SEPTEMBER 12, 9AM-3PM
DOVER COMMUNITY BUILDING 3700 DAVIDSBURG RD DOVER PA**
CARDS, COMICS AND COLLECTIBLES

Character Breakfast

January 10th 8:30am
Dover Community Building
3700 Davidsburg Rd



2 and Under Free
Must Pre-Register @
doverpa.myrec.com

\$20/person (Dover
Residents)
\$30/person (Non-
Residents)

BROOKSIDE PARK

EASTER EGG HUNTS

MARCH 28TH

MUST PRE-REGISTER - DOVERPA.MYREC.COM

SPECIAL NEEDS: 12 NOON
AGES 0-2: 1 PM
AGES 3-5: 1:30 PM
AGES 6-9: 2 PM
DOGS: 2:30 PM
AGES 10-18: 3:30 PM

Free





BREAKFAST WITH THE BUNNY

Get your picture taken with the Easter Bunny!

APRIL 4
DOVER COMM BUILDING
08:00AM - 10:00AM

\$10/person - Resident
\$15/person for Non-Residents

Children 2 and under are free when attending with a paying adult
All Children must be accompanied by a paying adult

A cartoon Easter bunny holding a large orange carrot, a stack of pancakes with syrup, and a yellow chick wearing sunglasses.

ADULT FLASHLIGHT EASTER EGG HUNT

March 27th 8:30 PM

Brookside Park

\$5/person

Don't Forget Your Flashlight

REGISTRATION REQUIRED AT
DOVERPA.MYREC.COM



2026 Bus Trips Open for Registration

Four small photographs showing various travel destinations: Washington Monument, sailboats in a harbor, a bridge over a river, and a city skyline.



Disability Resource Fair



March 21 2026

9am-3pm

Dover Community Building

3700 Davidsburg Rd.
Dover, PA 17315

For More Info:
doverpa.myrec.com



Help Us Help You: The Importance of Visible Address Signage & Clear Access for Emergency Responders

A collaborative message from the emergency service organizations serving Dover Township and Dover Borough. When seconds count, clear access to your home or business can make all the difference. We are reminding all residents of the importance of proper address signage, unobstructed driveways and sidewalks, and seasonal safety habits that help keep our community safe year-round.

Make Your Address Easy to Find

Emergency crews rely on your address being clearly visible from the road—day or night, in all weather conditions. To ensure we can locate you quickly:

- Install reflective address numbers at least 4 inches high.
- Place numbers on both sides of your mailbox or on a post near the road if your home sits back from the street.
- Keep numbers free from obstructions like foliage, snow, or holiday décor.
- Illuminate your house numbers if possible.

Maintain Clear Access

Blocked or narrowed access slows emergency response. Please remember to:

- Keep driveways free of parked vehicles, overgrown branches, and debris.
- Clear sidewalks of snow and ice during winter weather.
- Ensure gates, fences, or pets do not interfere with responders entering your property.
- Maintain a path for emergency vehicles, especially if you have a long or private driveway.

Winter Safety Reminders

Each season presents unique risks. A few simple precautions can significantly enhance safety this winter:

- Shovel and de-ice walkways promptly.
- Keep fire hydrants near your home clear with a 5-foot perimeter.
- Heating systems and chimneys should be inspected and serviced by qualified professionals.
- Carefully discard fireplace or wood stove ashes in a non-combustible container.

Together, We Keep Our Community Safe

Your efforts to maintain visible address signage, keep driveways and walkways clear, and stay mindful of winter safety hazards directly support our ability to respond quickly and effectively to emergencies. Please also take a moment to check on neighbors who may need extra assistance. Your continued support helps keep our entire community safer.

Conewago Garden Club

Winter is a quieter season for our gardeners. We spend time evaluating what works in our gardens and what we want to change, and look at lots of magazines and books for ideas! We will be having a summer flowering bulb sale in February or March, watch facebook for info on that! In March we will learn about flower arranging at our meeting at the Dover Community Center. We meet the 3rd Wednesday of each month and welcome new members. Come to a meeting or call 717-332-6843.

facilities and Parks in 2026

In 2026, the Facilities Department plans to purchase a new wide-area mower to replace the aging unit currently used to maintain Eagle View Park and the Township Building grounds. At the Community Building, two additional rooftop HVAC units will be replaced with higher-efficiency models. The Community Kitchen will undergo a remodel—its first since the facility was constructed—and both vestibules will be upgraded to address leakage issues and to incorporate a design that prevents snow from sliding off the roof.

Following completion of the Township Building's construction project, the older section of the building will be cleaned, caulked, and painted to match the newly renovated portion.

Throughout these projects, we remain committed to ensuring that all parks continue to be safe, welcoming, and enjoyable spaces for the community.

A message from Dover Area Ambulance Club

Winter is upon us, and it is essential to ensure your sidewalks are cleared and your house has numbers that are clearly visible. Driveways lined with trees need to have clearances for an emergency vehicle to make way to your home. Without driveway clearance, we will not be able to reach you promptly. Please put your cell phone in your pocket while outside so you can call 911 if you have an emergency. Keep a list of medications and health issues on your refrigerator for quick reference. At the ambulance station in the vestibule, are free kits made up to help with this. Remember, just because you went to the hospital by ambulance doesn't mean you will be seen quickly. You will be triaged and placed in the waiting room and seen according to the severity of the issues. Urgent Care Centers may be a better decision for non-life-threatening issues.

We wish a Happy and Safe New Year.

Polymer Concepts Technologies PBY, Inc. dba



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code to
apply**



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- 14 Paid Holidays
- Voluntary overtime available weekly
- Health insurance (\$15/week individual with \$350 deductible)
- Free dental
- Immediate vesting 401K
- Paid vacation after 6 months
- Modern facility, temperature-controlled plant

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WITHOUT IDENTIFICATION, A LOST DOG MAY NEVER MAKE IT HOME.

How to apply for a Dog License

YORK COUNTY TREASURES OFFICE ADDRESS:
28 East Market Street
Room 126

York, PA 17401-1584

PARTICIPATING RETAILERS:

York County SPCA
Jocelyn's Puppies & Pet Supplies
Agway West York
Sundays Mill Company
The Mill of Red Lion



All dogs must be licensed when you buy or adopt them (earliest is 8 weeks old) or 3 months of age, whichever comes first, by Jan. 1 of each year.

How much does a license cost?

Annual Licenses	\$10.80
Lifetime Licenses.....	\$52.80

Senior Citizens or Residents with Disabilities:	
Annual Licenses.....	\$8.80
Lifetime Licenses	\$36.80

Licenses can be obtained through your County Treasurer.

For a list of County Treasurers, visit www.licenseyourdogpa.com



Adopt a Road/Park

Help keep Dover Township beautiful

ADOPT A ROAD/PARK IS A NATIONAL LITTER AWARENESS PROGRAM THAT ACTS AS A REMINDER NOT TO LITTER, AS WELL AS SAVES TAXPAYER DOLLARS AND PROMOTES CIVIC PRIDE.

DOVER TOWNSHIP IS HAPPY TO SPONSOR THIS PROGRAM AND IS LOOKING FOR VOLUNTEERS. IF YOU, YOUR FAMILY, YOUR ORGANIZATION OR YOUR COMPANY/BUSINESS WOULD LIKE TO VOLUNTEER, PLEASE CONTACT US. WE WILL PROVIDE ALL THE SUPPLIES NEEDED, INCLUDING ROAD SIGNS, GLOVES, AND TRASH BAGS. WE WILL PLACE A SIGN ON THE ROAD OR IN THE PARK IDENTIFYING THE NAME OF THE ORGANIZATION PARTICIPATING IN THE ADOPT A ROAD/PARK PROGRAM.

MINIMUM REQUIREMENT OF TWICE A YEAR CLEAN UP WITH TWO YEAR CONTRACT

Please contact Camber Coleman for more information at 717-292-3634 or ccoleman@dovertownship.org



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OPEN TO ALL**

DAAC Swim Team

Winter & Summer Seasons

**SWIM LESSONS
Fall / Spring / Summer**

Lifeguard Classes

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Contact info, schedules, fees and more can be found on our website

Email: daacswim@gmail.com

Website: www.swimdover.org





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Phone: (717) 845-5131

**New Creation Community Church:
Upcoming Events**

WOMEN'S ALLIANCE
4:14
VALIANCE. BEAUTY. ENDURANCE

Launch Date: 9/5/25

Platinum Praises

EVERY MONDAY 6:30 - 7:30 PM
New Creation Community Church
2005 Enig Mill Rd, Dover, PA 17313

30 minute rugged outdoor workout
30 minute real-world devotion around the fire
Join the tribe you didn't know you needed.

**Scrapbooking-N-More: Saturday
February 21st 9a-9p
\$25 includes 2 meals, drinks & snacks**

**Spring Craft Show: April 18th
Spaces Available**

**Home Made Chicken Pot Pie
Saturday February 28th,
2026 Pickup 11-2
Quarts \$9.00**

TRIBAL • RUGGED • REAL
JOSHUA TRIBE

For more information on what's happening at New Creation call 717-764-0252

Get Dover Twp:

 **SCAN ME**

- UPDATES
- NEWS
- REMINDERS

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Amy Ryan

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- Health Insurance/Pennie Broker



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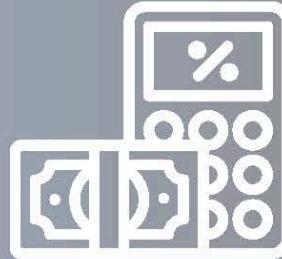
Major TCJA Provisions Now Permanent: What Taxpayers Should Know



**Tyler L. Lerman, CFP®, ChFC®, RICP®,
CAP®, CEPA®, AIF®, CLTC®, NSSA®**

Financial Advisor

Proud Dover Graduate - Class of 2013



The TCJA reduced the applicable tax rates for most brackets for the years 2018 through 2025, while increasing the income range covered by each bracket. The new legislation makes the TCJA rates and structure permanent. Individual marginal income tax brackets will remain at 10%, 12%, 22%, 24%, 32%, 35%, and 37%.

The new legislation makes permanent the larger standard deduction amounts established by TCJA, with an additional increase. For 2025, standard deduction amounts are:

- \$31,500 for married filing jointly
- \$23,625 for head of household
- \$15,750 for single and married filing separately

The deduction for personal exemptions (\$4,050 per exemption in 2017, the last year it was available) is now permanently eliminated.

Prior temporary increases to the child tax credit, the refundable portion of the credit, and income phase-out ranges are made permanent. The child tax credit is increased to \$2,200 for each qualifying child starting in 2025.

The \$750,000 (\$375,000 for married filing separately) limit on qualifying mortgage debt for purposes of the mortgage interest deduction is made permanent. Interest on home equity indebtedness is now permanently nondeductible. A previously expired provision allowing for the deduction of mortgage insurance premiums as interest is reinstated and made permanent (subject to income limitations), beginning in 2026.

At Smith Wealth Advisory Group, we're committed to helping our clients navigate new opportunities created by laws like the OBBBA — ensuring your strategies stay current and aligned with your goals.

A WEALTH OF KNOWLEDGE ABOUT WEALTH®

- Wealth Management
- Retirement Planning
- Tax Minimization
- Asset Protection
- Estate Planning
- Investment Management
- Philanthropic Giving
- Wealth Transfer
- Risk Management
- Education Planning



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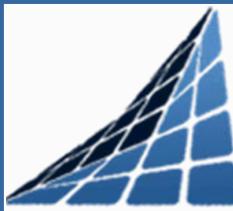
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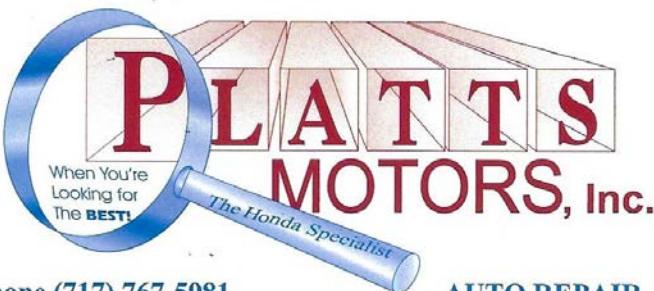
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