

LEGISLATIVE UPDATE

October 27, 2025

★

Congressional Update

The Senate reconvenes today, while the House remains out of session. However, Democratic leaders have asked members to return to Washington later this week.

Government Funding Status:

Today marks day 27 of the government shutdown. The House-passed continuing resolution (CR) would have extended funding through November 21, but with the shutdown ongoing, lawmakers now expect a longer extension will be needed.

Senate Majority Leader John Thune (R-SD) has said the House may need to return to pass a new CR with a later end date. Republicans remain divided over its duration—some prefer extending funding into next year, while appropriators favor a shorter measure to preserve their influence over spending levels. Speaker Mike Johnson (R-LA) has so far resisted calls to bring the House back, but that stance may become untenable if a new CR is required.

Progress on full-year appropriations remains limited. The House has passed three of twelve spending bills; the Senate has passed two. Only the Military Construction–Veterans Affairs bill has cleared both chambers. The two chambers' spending levels differ sharply, making compromise difficult. With Senate passage requiring 60 votes, the path forward is uncertain.

In the Senate, GOP leadership continues to call votes on the House-passed CR, though results remain unchanged since late September. Last week, a procedural vote on S. 3012—which would pay federal employees working without pay—failed 54–45. Three Democrats supported it, while most others argued it gave the White House too much discretion over which workers to pay. Alternative Democratic bills were blocked by Republicans.

There are no clear signs of a resolution. Key deadlines loom on November 1, when military pay, food assistance programs (SNAP and WIC), and ACA open enrollment could increase public pressure to end the shutdown. Disruptions in air travel could also add to the urgency.

Healthcare Discussions:

A White House aide said President Trump opposes expanding ACA premium subsidies but supports broader efforts to lower healthcare costs. Lawmakers are exploring a potential package that could include healthcare extenders and pharmacy benefit reforms, though movement is unlikely soon.

Tax Legislation:

The Senate unanimously passed the IRS Math Act (H.R. 998), sending it to the President. The bill allows the IRS to correct clerical errors, requires clear taxpayer explanations, and outlines abatement procedures.

Additional tax administration bills could advance during the shutdown slowdown, and lawmakers are discussing a possible year-end tax extenders package. Any such package could include expiring tax provisions not treated in the One Big Beautiful Bill Act (for example, the Work Opportunity Tax Credit) and perhaps corrections to tax provisions included in that statute, including a reversal of the scaled back gambling deduction.

This Week in Congress:

- The House remains out of session.
- The Senate plans to again vote on the House CR and may consider bills funding military and aviation personnel during the shutdown, as well as resolutions ending certain national emergency tariffs.

Committee hearings include:

- Oct. 28 (10:00 a.m.) – “Sea Change: Reviving Commercial Shipbuilding”
- Oct. 29 (10:00 a.m.) – “Shut Your App: How Uncle Sam Jawboned Big Tech Into Silencing Americans (Part II)”
- Oct. 29 (10:00 a.m.) – “The Future of Biotech: Maintaining U.S. Competitiveness and Delivering Lifesaving Cures to Patients”

Invitation to Right to Repair Summit in Vegas

Dear Industry Leader,

As we gear up for this year’s **Global Tire Expo (GTE)** in Las Vegas, we’re excited to invite you to a **must-attend industry event**—the **Right to Repair Summit**, hosted by the Tire Industry Association.

Date: Monday, November 3

Time: Lunch from 12:30–2:00 p.m., Summit from 2:00–4:00 p.m.

Location: Planet Hollywood Las Vegas Resort & Casino (Lunch: Melrose 3, Summit: Melrose 4)

Reception to follow: 6:00–8:00 p.m. in the Gallery of Planet Hollywood

Why This Matters — and Why We Need You

The **Right to Repair** isn't just a policy issue—it's a defining moment for the future of the tire and automotive service industries. It's about **consumer choice, fair competition, and the survival of independent service providers.**

This Summit brings together top minds—**tire dealers, manufacturers, suppliers, and leaders from across the industry**—to collaborate on our next steps.

Your voice and expertise are essential as we work toward unifying the industry behind the federal codification of the **REPAIR Act.**

We're not just talking—we're organizing. We're building a legislative strategy and rallying the industry. And we need you there to help lead that charge.

What to Expect

- **Connect over lunch with peers and leaders across the industry**
- **Join a powerful conversation led by TIA and the Auto Care Association**
- **Be part of the movement to ensure your business and our industry remain competitive and independent**
- **Cap off the day with networking and cocktails at our evening reception**

Please mark your calendar for the **luncheon, Summit, and evening reception**, and let us know if we can count on your participation. This is a unique opportunity to shape the future—and your input is critical.

[Please send Roy Littlefield IV an email by clicking here to RSVP.](#)

To RSVP for the reception, please follow this link:

<https://cvent.me/l17qEm>

We look forward to seeing you in Las Vegas and working together to protect and strengthen our industry.

Sincerely,

Richard "Dick" Gust
CEO
Tire Industry Association

Roy Littlefield IV
Vice President of Government Affairs
Tire Industry Association

Treasury, IRS provide Transition Relief for 2025 for Businesses Reporting Car Loan Interest Under the One, Big, Beautiful Bill

The Department of the Treasury and the Internal Revenue Service provided transitional guidance for businesses required to report car loan interest under the One, Big, Beautiful Bill. [Notice 2025-57 PDF](#) provides penalty relief and guidance to certain lenders for new information reporting requirements for car loan interest received in 2025 under the OBBB.

Transition relief for 2025

Notice 2025-57 provides transitional relief for 2025 for lenders and other interest recipients who are required to file information returns with the IRS and provide statements to borrowers showing the total amount of interest received on qualified passenger vehicle loans and other information related to the loan.

A qualified passenger vehicle is a car, minivan, van, SUV, pick-up truck or motorcycle, with a gross vehicle weight rating of less than 14,000 pounds, and that has undergone final assembly in the United States.

Under today's guidance, the IRS will consider that lenders have met their reporting obligations for interest received on a qualified passenger car loan in 2025 if they make a statement available to the buyer indicating the total amount of interest received. Specifically, lenders can meet their reporting requirements by making this total amount of interest available:

- On an online portal that the buyer can easily access;
- In a regular monthly statement;
- On an annual statement that is provided to the buyer; or
- By other similar means designed to provide accurate information to the buyer regarding interest received.

In addition, the IRS will not impose penalties on lenders for a failure to file information returns and provide payee statements if they satisfy their reporting obligations as described in the Notice.

OBBB: No tax on car loan interest

This new tax benefit allows certain taxpayers to deduct interest paid on a qualified passenger vehicle loan during a taxable year beginning after Dec. 31, 2024, and before Jan. 1, 2029, provided the loan is incurred after Dec. 31, 2024, and the vehicle is purchased for personal use.

Businesses that receive from any individual interest of \$600 or more for any calendar year on a qualified passenger vehicle loan must comply with the new reporting requirements. Statistics show that sales of all new passenger cars in the U.S. totaled approximately 2.4 million last year and over 80% of those car sales were financed, often at the dealership.

For more information, refer to the [One, Big, Beautiful Bill](#) provisions page on [IRS.gov](#).

QR Code Available for TIA "Right to Repair - Report Your Issue Webpage"

The Tire Industry Association (TIA) is excited to announce that its [“Right to Repair - Report Your Issue” webpage](#) is now even easier to access with a new QR code, conveniently available for scanning in the shop.

This tool empowers shop owners and technicians to report instances where they face barriers to diagnosing or repairing vehicles, providing critical data to help protect the right to repair for all.

With reports increasing of automakers restricting access to both wired (OBD-II) and wireless (telematics) diagnostic and repair information, TIA aims to document the real-world impacts of these restrictions on businesses, consumers, and the broader economy.

Why the Right-to-Repair Form Matters

The form gathers key information about repair challenges, including:

- Vehicle specifics: Make, model, and year.
- Maintenance attempt details: The type of repair being performed and whether diagnostic codes were accessible.
- Barriers encountered: Lack of proper tools, unavailable OEM documentation, refusal to sell parts, or required software updates.
- Current vehicle status: Whether the repair was completed or the vehicle remains inoperable.

TIA assures users that all submissions will remain confidential, and no identifying personal or business information will be disclosed when case studies are presented on Capitol Hill.

Simply scan the QR code in your shop to access the form and help advocate for the industry’s future!

To request a QR code emailed to you, please send an email to rlittlefield2@tireindustry.org



TIA's Legislative Update is written by:

Roy Littlefield IV, Vice President of Government Affairs, TIA

Contact: 301.430.7280 ext. 137

rlittlefield2@tireindustry.org



Tire Industry Association | 1532 Pointer Ridge Place Suite G | Bowie, MD 20716 US

[Unsubscribe](#) | [Update Profile](#) | [Constant Contact Data Notice](#)



Try email marketing for free today!