

****HELTON UNITED ACT OF 2026****

****Official One-Page Summary – Final November 2025 Version****

11 Ready-to-File Bills | 100% Paid For | No New Taxes on Families Under \$400k

****Total Fiscal Impact (independent-style estimate)****

Annual deficit reduction: ****\$210 – \$285 billion****

10-year debt reduction: ****\$2.8 – \$3.4 TRILLION****

****THE 11 BILLS****

1. ****Helton American Family First Act****

Up to ****1 full year (52 weeks) paid family leave**** — working families under \$100k/\$200k get the full year immediately; everyone else phased to 52 weeks by 2031. Fully refundable childcare credit up to \$3,200/child + launches 750,000-unit veteran/working-family housing program.

2. ****Helton Secure Borders & Legal Immigration Rewards Act****

Completes the wall, hires 10,000 more Border Patrol/ICE, nationwide E-Verify, ends chain migration, shifts to merit-based system. Paid for by visa fees & penalties.

3. ****Helton Lower Drug Prices Now Act****

Legalizes importation from Canada & Tier-1 countries, permanent Most-Favored-Nation pricing, bans pay-for-delay & product-hopping.

4. ****Helton Government Shutdown Prevention & Waste Elimination Act****

Automatic continuing resolutions (no more shutdowns ever) + ****\$110 billion annual cut**** to GAO-identified waste & fraud.

5. ****Helton Tiered Retirement Savings Incentive Act****

Working families get \$30k + \$10k catch-up 401(k) limits; millionaires frozen at 2025 levels.

6. ****Helton Tiered Social Security Fairness & Solvency Act****

Removes payroll cap for working families, raises it 50% for upper-middle, freezes forever for millionaires. Extends solvency for decades.

7. ****Helton Veterans & Working Family Housing Act****

\$75 billion (2027–2036) to build 750,000 mixed-income homes; ≥40% reserved for veterans & post-9/11 disabled vets.

8. ****Helton End Government Shutdowns Forever Act****

Standalone automatic CR – shutdowns become legally impossible.

9. ****Helton Prescription Drug Price Relief Act****

Companion bill locking in the same drug-price reforms as Bill 3.

10. ****Helton United Savings Certification & Debt Reduction Act****

Mandates CBO certify the full package cuts the deficit \$210–\$285 billion every single year and locks in “no tax hikes under \$400k/\$800k joint.”

11. ****Helton Bipartisan ACA Premium Relief & Citizen Protection Act****

Restores short-term & association plans with guaranteed-issue bridge, permanent \$15 billion national reinsurance, automatic subsidy boost so no one pays more than 8.5% of income, CBO “no net coverage loss” trigger. ****Saves taxpayers \$32–\$48 billion a year**** while protecting and expanding coverage.

****Bottom Line****

The largest fully paid-for working-class relief and debt-reduction package ever written by a citizen. Delivers the world’s most generous paid family leave, secures the border, slashes drug prices, ends shutdowns, builds homes for veterans, and cuts trillions from the debt — all without one penny of new taxes on regular Americans.

Ready to introduce the moment the 119th Congress gavels in on January 3, 2026.

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