

119TH CONGRESS  
1ST SESSION

# H. R. 3191

To amend the Internal Revenue Code of 1986 to allow an above-the-line deduction for qualified motor vehicle interest, and for other purposes.

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IN THE HOUSE OF REPRESENTATIVES

MAY 5, 2025

Mr. HUIZENGA introduced the following bill; which was referred to the Committee on Ways and Means

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## A BILL

To amend the Internal Revenue Code of 1986 to allow an above-the-line deduction for qualified motor vehicle interest, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Made in America Mo-  
5 tors Act”.

6 **SEC. 2. DEDUCTION FOR QUALIFIED MOTOR VEHICLE IN-**  
7 **TEREST.**

8 (a) IN GENERAL.—Part VII of subchapter B of chap-  
9 ter 1 of the Internal Revenue Code of 1986 is amended

1 by redesignating section 224 as section 225 and by insert-  
2 ing after section 223 the following new section:

3 **“SEC. 224. DEDUCTION FOR MOTOR VEHICLE INTEREST.**

4 “(a) ALLOWANCE OF DEDUCTION.—In the case of an  
5 individual, there shall be allowed as a deduction an  
6 amount equal to the interest paid by the taxpayer during  
7 the taxable year on any qualified motor vehicle interest.

8 “(b) MAXIMUM DEDUCTION.—The amount allowed  
9 as a deduction under subsection (a) shall not exceed  
10 \$2,500.

11 “(c) DENIAL OF DOUBLE BENEFIT.—No deduction  
12 shall be allowed under this section for any interest with  
13 respect to which a deduction is allowable under any other  
14 provision of this chapter.

15 “(d) QUALIFIED MOTOR VEHICLE INTEREST.—For  
16 purposes of this section, the term ‘qualified motor vehicle  
17 interest’ means any indebtedness—

18 “(1) incurred on or after January 1, 2025,

19 “(2) incurred in acquiring a qualified motor ve-  
20 hicle, and

21 “(3) secured by such motor vehicle.

22 “(e) QUALIFIED MOTOR VEHICLE.—For purposes of  
23 this section, the term ‘qualified motor vehicle’ means—

24 “(1) any vehicle which is manufactured pri-  
25 marily for use on public streets, roads, and highways

1 (not including a vehicle operated exclusively on a rail  
2 or rails) and which has at least 4 wheels,

3 “(2) which has a gross vehicle weight rating of  
4 less than 14,000 pounds,

5 “(3) which is made by a manufacturer (within  
6 the meaning given the term in section 102 of the  
7 National Traffic and Motor Vehicle Safety Act (49  
8 U.S.C. 30102)), and

9 “(4) the final assembly of which occurs within  
10 the United States.

11 “(f) FINAL ASSEMBLY.—For purposes of subsection  
12 (d), the term ‘final assembly’ means the process by which  
13 a manufacturer produces a motor vehicle at, or through  
14 the use of, a plant, factory, or other place from which the  
15 motor vehicle is delivered to a dealer with all component  
16 parts necessary for the mechanical operation of the motor  
17 vehicle included with the motor vehicle, whether or not the  
18 component parts are permanently installed in or on the  
19 motor vehicle.”.

20 (b) DEDUCTION ALLOWED WHETHER OR NOT INDI-  
21 VIDUAL ITEMIZES OTHER DEDUCTIONS.—Section 62(a)  
22 of such Code is amended by inserting after paragraph (21)  
23 the following new paragraph:

24 “(22) MOTOR VEHICLE INTEREST.—The deduc-  
25 tion allowed by section 224.”.

1           (c) CLERICAL AMENDMENT.—The table of sections  
2 for part VII of subchapter B of chapter 1 of such Code  
3 is amended by redesignating the item relating to section  
4 224 as an item relating to section 225 and by inserting  
5 after the item relating to section 223 the following new  
6 item:

“Sec. 224. Deduction for motor vehicle interest.”.

7           (d) EFFECTIVE DATE.—The amendments made by  
8 this section shall apply to taxable years beginning after  
9 December 31, 2025.

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