H. R. 181 – H. R. 186 & H. RES. 5 (SEC. 4)

Six Single-Subject Companion Bills and the Opening-Day Self-Executing House Rules Provision Accompanying H.R. 180 (The 180-Day American Solvency and Living Floor Act of 2027).

PART I — OPENING-DAY HOUSE RULES SELF-EXECUTING RECONCILIATION PROVISION (H. RES. 5, SEC. 4)

SEC. 4. ADOPTION OF CONCURRENT RESOLUTION ON THE BUDGET FOR FISCAL YEAR 2027 (H. CON. RES. 1) AND FLOOR CONSIDERATION PROCEDURES FOR H.R. 180 AND H.R. 181–186.

> (a) Upon the adoption of H. Res. 5 on Opening Day of the 120th Congress (January 3, 2027), the concurrent resolution on the budget for fiscal year 2027 (H. Con. Res. 1) is deemed adopted by the House of Representatives, instructing the Committee on Ways and Means and the Committee on Financial Services to report **H.R. 180 (The 180-Day American Solvency and Living Floor Act of 2027)** as a privileged Budget Reconciliation bill pursuant to 2 U.S.C. § 641.
> (b) If any committee of referral has not reported H.R. 180 or companion bills **H.R. 181 through H.R. 186** within 14 calendar days, such committee is automatically discharged and the bills are placed at the top of the Union Calendar for an up-or-down recorded floor vote without intervening motion to table.

PART II — H.R. 181: THE HOMEOWNER AND PERSONAL VEHICLE PROPERTY TAX CREDIT AND MUNICIPAL GENERAL REVENUE SHARING ACT OF 2027

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE; 100% REFUNDABLE HOME AND PERSONAL VEHICLE PROPERTY TAX CREDIT (26 U.S.C. § 36D).

This Act may be cited as the **"Homeowner and Personal Vehicle Property Tax Credit and Municipal General Revenue Sharing Act of 2027"**. Enacts 26 U.S.C. § 36D, providing an automated, 100 percent refundable federal tax credit offsetting annual real property taxes on primary residences (up to 125% of regional median value or $750,000) and annual personal property or ad valorem taxes on up to 2 motor vehicles per household (up to **$150,000 assessed value per vehicle**, indexed for inflation, without DMV registration holds).

SEC. 2. 100% HOLD-HARMLESS GENERAL REVENUE SHARING TRUST FUND & LARGE EQUITY-LOAN EXCISE (26 U.S.C. §§ 9512, 4491).

Establishes the Automated Federal General Revenue Sharing (GRS) Trust Fund (26 U.S.C. § 9512) transferred quarterly to every participating county, municipality, and school district at the greater of the Inverse-Income Formula or a **100 Percent Hold-Harmless Baseline Floor** (exempt from administrative apportionment or withholding, including a 100 percent federally funded 36-month local Assessor/DMV software modernization grant and randomly selected **12-Citizen Municipal Audit Panels**). Funded by a **25 percent excise tax on $10,000,000+ stock-collateralized credit facilities (26 U.S.C. § 4491)**, including look-through aggregation of facilities backed by foundation, DAF, or trust endowments (while 100% exempting productive Main Street commercial and agricultural operating loans, and eligible for 10-year tax deferral via Series U-MWIB bond subscription under § 1043A).

PART III — H.R. 182: THE SINGLE-FAMILY HOMEOWNERSHIP SUPPLY AND MAIN STREET MORTGAGE RATE REDUCTION ACT OF 2027

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. -3.0% MAIN STREET MORTGAGE & SMALL-BUSINESS LOAN CREDIT, $0 PMI GUARANTEE & $18,000 HOMEBUYER CREDIT (26 U.S.C. §§ 45BB, 36F).

This Act may be cited as the **"Single-Family Homeownership Supply and Main Street Mortgage Rate Reduction Act of 2027"**. Enacts a **-3.0 percentage-point (-300 bps) Main Street Lender Tax Credit (26 U.S.C. § 45BB)** passed through dollar-for-dollar on 30-year fixed primary-residence mortgages and small-business/farm loans (up to $2,500,000), eliminates borrower-paid Private Mortgage Insurance (**$0.00 PMI**) via an automated GRS Trust Fund guarantee, and provides an advanceable **$18,000 Homebuyer Down-Payment & Escrow Credit (26 U.S.C. § 36F)**. Caps institutional lender and title origination fees at 1.0 percent ($2,500 max) while leaving **freely negotiated real estate agent commissions 100 percent uncapped** with a mandatory **85 percent direct-to-human-agent payout floor**.

SEC. 2. 180-DAY CAPITAL GAINS EXCLUSION FOR HOMEOWNERSHIP SALES; INSTITUTIONAL PORTFOLIO EXCISE (26 U.S.C. §§ 4493, 4493A).

Grants institutional portfolio holders owning more than 10 single-family homes a **100 percent federal capital-gains tax exclusion** on any single-family home sold within after enactment to an owner-occupant family, converted to a (crediting 36 months of prior rent toward principal at a -3.0% § 45BB rate), or sold in bulk to a public housing authority or Community Land Trust (where the institutional seller pays 100% of buyer closing costs and a minimum 2.5% / $7,500 commission floor per side to licensed real estate agents). Single-family units retained in an institutional portfolio (>10 homes) after the 180-day transition window are subject to an ongoing and a 35 percent excess land-capitalization mortgage origination excise (, with a 100% grandfather exemption for existing individual homeowners).**180 daysZero-Down Sitting-Tenant Rent-to-Own Contract$50+/day per-unit Institutional Portfolio Excise Tax (26 U.S.C. § 4493)**§ 4493A

PART IV — H.R. 183: THE WORKING FAMILIES PAYROLL TAX CREDIT, $200K/$400K STANDARD DEDUCTION, AND CHARITABLE ENDOWMENT STANDARDS ACT OF 2027

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. +7.65% PAYROLL TAX CREDIT, $200K/$400K STANDARD DEDUCTION, WORKING FAMILIES FRESH-START & UNIFORM PENALTY ADMINISTRATION (26 U.S.C. §§ 36E, 63, 7656(f)).

This Act may be cited as the **"Working Families Payroll Tax Credit, Standard Deduction Modernization, and Charitable Endowment Standards Act of 2027"**. Offsets 100 percent of employee and employer FICA/Medicare payroll taxes (26 U.S.C. § 36E / § 3513, delivering an immediate **+7.65% employee paycheck increase** within 30 days and a 7.65% small-business payroll cost reduction on up to $25M payroll with 100% automatic General Fund Social Security/Medicare trust-fund transfers), raises the standard deduction to **$200,000 Single / $300,000 Head of Household / $400,000 Married Filing Jointly** with simplified Return-Free Filing, enacts the **Working Families Tax Fresh-Start Abatement**, and codifies the **Uniform Penalty Administration Safe Harbor (26 U.S.C. § 7656(f)(2))** abating to $0.00 any fine assessed against a citizen or small business if an agency waived or discounted that rule for a top-1% taxpayer or $100M+ enterprise.

SEC. 2. DOMESTIC REINVESTMENT INCENTIVE, FINANCIAL TRANSACTION EXCISE, AND FOUNDATION PAYOUT & ENDOWMENT ALIGNMENT STANDARDS (26 U.S.C. §§ 4475, 59B, 4949).

Funded by the **0.5 percent secondary financial transaction & share repurchase excise (§ 4475, 401(k)/IRAs 100% exempt)**, the **50 percent uninvested corporate windfall surtax (§ 59B, reducible to $0.00 via domestic worker wage increases and U.S. factory construction)**, and **Foundation Payout & Endowment Alignment Standards (26 U.S.C. § 4949)**: granting a **120 percent enhanced tax deduction for transfers to non-executive Worker ESOPs and Citizen-Panel-Verified Frontline Operating Charities**, while providing Private Foundations (>$10M), DAFs (>$1M), and Split-Interest Trusts a 100 percent exemption from the 50 percent undistributed-reserve excise when they either (A) disburse 100% of DAF funds within 36 months and 10%–15%/year of foundation assets to unaffiliated frontline charities, or (B) hold **100% of unspent endowment reserves in Series U-MWIB Median-Wage Indexed Treasury Obligations** (with $0 donor-family payroll, proportionate voting-share adjustments on dual-class stock gifts, and a 5-year blind peer-review pool safe harbor for directed academic grants exceeding $250,000).

PART V — H.R. 184: THE DOMESTIC COMPUTE INFRASTRUCTURE INVESTMENT AND UTILITY RATEPAYER PROTECTION ACT OF 2027

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. 30% DOMESTIC COMPUTE INVESTMENT CREDIT, 25% PUBLIC COMPUTE RESERVE & 1 MW–50 MW+ RATEPAYER PROTECTION SCHEDULE (26 U.S.C. §§ 48F, 4494).

This Act may be cited as the **"Domestic Compute Infrastructure Investment and Utility Ratepayer Protection Act of 2027"**. Grants terrestrial CONUS commercial compute facilities (≥1 MW) a **$0.00 federal grid, water, and compute excise rate**, a **30 percent refundable Domestic Infrastructure Investment Tax Credit (26 U.S.C. § 48F)**, and **100 percent NDAA Title III defense reimbursement** when continuous, tamper-proof **NIST smart-meter, USGS water-flow, and boundary acoustic telemetry** verifies: (1) 100% behind-the-meter clean power with zero residential ratepayer cost-shifting, (2) closed-loop zero-evaporative cooling, (3) residential boundary sound levels at or below **45 dBA day / 40 dBA night / 55 dBC hum** (at ≥250 kW), and (4) **25 percent of total active compute capacity** allocated to the public reserve (**10% Citizen & Small-Business Commons**, **10% National Defense Reserve**, and **5% GAO, Courts & Public Defender Reserve**). Facilities operating outside the behind-the-meter safe harbor are assessed under the progressive 1 MW to 50 MW+ sliding-scale grid, evaporative water, acoustic, workforce-displacement, and cross-border/marine equalization schedule (26 U.S.C. § 4494).

PART VI — H.R. 185: THE PUBLIC OFFICIAL FIDUCIARY ALIGNMENT, INDEPENDENT TAX ADMINISTRATION, AND MEDIAN-WAGE INDEXED TREASURY BOND ACT OF 2027

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. PUBLIC OFFICIAL ROLLOVER SAFE HARBOR (SERIES O-MWIB), LOBBYING EXCISE, AND OFFICE OF PUBLIC INTEGRITY TAX ADMINISTRATION (26 U.S.C. §§ 1043(d), 4980I, 4980J, 280I, 7656(g)).

This Act may be cited as the **"Public Official Fiduciary Alignment, Independent Tax Administration, and Median-Wage Indexed Treasury Bond Act of 2027"**. Authorizes a 0% capital-gains rollover (§ 1043(d)) into **Series O-MWIB** obligations (yielding 0.00% whenever inflation exceeds median wages) for Members of Congress, the White House, Cabinet, Federal Judges, and Federal Reserve Officials, backed by a 50 percent annual excise (§ 4980I) on non-divested corporate stocks; imposes a 100 percent excise (§ 4980J) on 10-year post-service lobbying and unapproved foreign payments; establishes a 75 percent U.S.-citizen ownership standard (§ 280I) for 25M+ user social platforms and defense contractors with a 90-day repatriation safe harbor; provides a 25 percent mandatory whistleblower award (§ 7623(b)(7)); and establishes the autonomous **Office of Public Integrity Tax Administration (26 U.S.C. § 7656(g))** under joint **GAO and Joint Committee on Taxation oversight** with direct Article III judicial summons and collection enforcement authority (notwithstanding 28 U.S.C. § 516) to conduct annual net-worth and contract reconciliations of the President, VP, Cabinet, family trusts/foundations/digital-asset accounts, and unaudited agency contractors.

SEC. 2. THREE-SERIES MEDIAN-WAGE INDEXED TREASURY OBLIGATIONS (SERIES M, SERIES O, SERIES U) & 10-YEAR TAX-DEFERRAL SAFE HARBOR (31 U.S.C. § 3102A; 26 U.S.C. § 1043A).

Authorizes: (1) **Series M-MWIB** for citizens ($250k/yr new cash; **100% uncapped 401(k)/IRA rollovers**) paying 2.00% base interest + the greater of CPI-U or Real Net Median Wage Index (I_{MW}) growth; (2) **Series O-MWIB** for public officials; and (3) **Series U-MWIB (Tax-Deferral & Endowment Alignment Series)** under 31 U.S.C. § 3102A(b)(3) and 26 U.S.C. § 1043A, providing high-net-worth taxpayers, Private Foundations, DAFs, and Trusts a 10-year tax-deferral safe harbor on § 4491, § 280I, § 59B, and § 4949 excise liabilities when they subscribe 200 percent of the deferred tax (or 100% of foundation endowment reserves) into 10-year **Series U-MWIBs** (paying 0.00% base interest + positive I_{MW} wage growth, with a 2.0%/yr principal transfer to the Citizen Series M-MWIB Reserve during stagflation quarters, and **100% permanent forgiveness of the deferred tax** if real median wages outpace shelter and utility inflation by ≥25% over the 10-year term).

PART VII — H.R. 186: THE COMMERCIAL DATA MONETIZATION AND CONSUMER CONSENT VERIFICATION EXCISE ACT OF 2027

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. CONSUMER DATA ROYALTY SAFE HARBOR AND SLIDING-SCALE COMMERCIAL DATA EXCISE (26 U.S.C. § 4495).

This Act may be cited as the **"Commercial Data Monetization and Consumer Consent Verification Excise Act of 2027"**. Enacts `26 U.S.C. § 4495`, providing a **$0.00 excise safe harbor** for enterprises that pay at least 50 percent of gross data monetization revenue to the citizen data subject under a revocable royalty agreement, and imposing a **50 percent to 150 percent sliding-scale excise tax** ($5 to $25 minimum per U.S. person record) on uncompensated commercial data brokerage, rising to a **200 percent rate ($50/record)** for commercial datasets or AI training corpora lacking NIST-verified consent provenance.