CONSTITUENT, MUNICIPAL & COUNTY TREASURER DELIVERY PACKET

H.R. 180 – H.R. 186 DISTRICT & MUNICIPAL ACTION KIT

I. DISTRICT OFFICE DELIVERY COVER MEMORANDUM (EXECUTIVE CONSTITUENT IMPACT)

TO: The Honorable [Name of Representative / Senator] & District Director

FROM: Constituent & Municipal Solvency Delegation of [City / County, State]

DATE: [Date of Delivery]

SUBJECT: Invitation to Champion H.R. 180 & Modular Companion Bills H.R. 181–186 Upon the Convening of the 120th Congress (January 3, 2027)

On behalf of working families, homeowners, renters, real estate professionals, small-business employers, utility ratepayers, and local municipal officials across our district, we are delivering the enclosed legislative texts for **H.R. 180 (The 180-Day American Solvency and Living Floor Act of 2027)** and its six modular companion bills (**H.R. 181 through H.R. 186**).

Why This Package Is Veto-Proof ("Must-Sign" Architecture): The #1 mandate from voters in this election is **Accountability**—starting with real Congressional checks on the Executive Branch, ending two-tiered justice, and delivering tangible cost-of-living relief. A standalone oversight bill can be vetoed by the White House. By locking **DOJ-proof IRS audits of the Executive Branch** inside a filibuster-proof 50-vote Budget Reconciliation package alongside a +7.65% paycheck raise, $0 home and car property taxes, -3.0% mortgages, local town revenue sharing, and the federal debt-limit clearing line (Title VI), **H.R. 180 becomes a must-sign bill**: to veto the Executive Branch audits, the President would have to veto a paycheck raise and property-tax elimination for 85 million American families! Here are the 6 self-funding deals this package delivers within 180 days:

1. **DEAL 1 — DOJ-Proof IRS Audits of the Executive Branch, Banning Official Stocks & 25% Whistleblower Bounties (Title I, H.R. 185 & Sec. 310):** Creates an autonomous **Office of Executive Branch & Public Integrity Forensic Audits (26 U.S.C. 7656(g))** inside the IRS under joint Congressional/GAO oversight—with **independent Article III subpoena and asset-levy power that the President and Attorney General (DOJ) cannot block**, and zero "executive privilege" over financial or contractor records. Mandates continuous annual forensic net-worth audits of the —imposing an automatic on unexplained Executive wealth, foreign emoluments, and unsubstantiated contractor payouts. Requires the President, VP, Congress, Federal Judges, and Fed officials to divest individual stocks into (paying 0.00% interest if inflation beats working wages), gives citizens yielding the greater of inflation or wage growth, enacts a mandatory for exposing Executive Branch or corporate fraud, and requires 75% U.S.-citizen ownership of major social platforms (25M+ users) and defense/satellite contractors.

President, Vice President, Cabinet, political appointees, their family shell LLCs/trusts/foundations/crypto wallets, and every Executive agency (including the Pentagon) that fails a clean audit100% tax seizureSeries O-MWIBsuncapped tax-free 401(k)/IRA rollovers into full-faith-and-credit Series M-MWIBs25% Whistleblower Bounty

2. **DEAL 2 — An Instant +7.65% Paycheck Raise & Ending "Two-Tiered" Enforcement (H.R. 183):** Eliminates federal payroll tax deductions on working paychecks in 30 days (+7.65% worker take-home raise and -7.65% small-business payroll tax cut, making hiring local human workers 15.3% cheaper overnight than replacing them with AI), raises the standard deduction on working wages to $200,000 single / $400,000 married, ends April 15 Form 1040 filing for working families under that cap, and wipes out past-due working-class IRS tax debts and penalties. Takes the IRS completely off $600 Venmo accounts and working families, reassigns 100% of those agents to $1M+ non-filers and offshore trusts, and enacts a binding **Equal-Application Safe Harbor**: if an audit shows any agency selectively waived or ignored a rule for the top 1%, that fine is automatically voided to $0.00 for every regular citizen and small business! *(Paid for by a 0.5% Wall Street trading/buyback tax—401k/IRAs 100% exempt—and a 50% corporate windfall tax that drops to $0 if reinvested in worker wages or U.S. factories.)*

3. **DEAL 3 — $0 Property Taxes on Primary Homes & Personal Cars + Citizen Grand-Jury Audits of Local Towns (H.R. 181):** Eliminates property taxes on owner-occupied primary homes (up to the regional median) AND annual property/ad valorem car taxes on up to 2 personal vehicles per household (up to $150,000/vehicle for both renters and homeowners, ending DMV registration holds!). Strips the Executive Branch of any power to impound or politicize local funds: guarantees our city, county, and school district automated quarterly U.S. Treasury Revenue Sharing with a **100% Hold-Harmless Floor**, empowers a **12-Citizen Grand-Jury Audit Panel** to audit local spending and contracts, and provides a 100% federally funded **36-Month Local IT Modernization Grant** hiring American software engineers to upgrade local assessor and DMV systems at zero local cost. *(Paid for by a 25% tax on $10M+ billionaire stock-collateralized loans, exempting 100% of real small-business & farm loans.)*

4. **DEAL 4 — Starter Homes for Families, -3.0% Mortgages & Small-Biz Loans, $0 PMI Forever & Uncapped Realtor Pay (H.R. 182):** Cuts 30-year fixed starter-home mortgage rates and local small-business/farm loan rates by **-3.0 percentage points (-300 bps)** through community banks and credit unions, eliminates Private Mortgage Insurance (PMI) forever, and wires an **$18,000 Down-Payment & Settlement Credit** to closing. Caps bank and title junk fees at 1% ($2,500 max, zero points) while placing **ZERO cap on freely negotiated real estate agent commissions** (and guaranteeing working human agents keep ≥85% of their commission!). Gives corporate landlords a strict 180-day 0% capital-gains window to sell hoarded starter homes back to families, convert sitting renters to **Zero-Down Rent-to-Own** (crediting 24 months of rent as down payment), or sell portfolios in bulk to our city housing authority or local Community Land Trusts—while paying 100% of both sides' closing and realtor costs (at least 2.5% or $7,500/side) and 100% grandfathering existing homeowners' equity.

5. **DEAL 5 — Protecting Home Electric & Water Bills from AI Data Centers, Hardware Telemetry & Equal-Justice Compute (H.R. 184):** Stops commercial AI data centers and networked compute clusters from passing grid or water upgrade costs onto residential utility bills, draining local aquifers, or exceeding 45 dBA day / 40 dBA night / 55 dBC hum noise limits at neighborhood lines—enforced by **tamper-proof NIST/USGS smart-meter, water, and acoustic sensors (zero corporate self-certification!)**. Rewards operators who build on U.S. industrial brownfields with behind-the-meter clean power, closed-loop cooling, and a **25% Tri-Use Sovereign Utility Reserve (10% free Public & Small-Business Compute Commons + 10% National-Security Reserve + 5% Jurisprudential & Equal-Justice Reserve under Congress's GAO & the Courts to power the IRS Executive Branch and Pentagon contractor audits, flag selective enforcement, and give Public Defenders & everyday citizens free AI legal discovery)** with a **$0.00 tax rate, a 30% CONUS CapEx Credit, and 100% NDAA Defense Co-Funding**, while penalizing offshore AI flight (100% tax) and marine/Arctic permafrost siting (200% tax).

6. **DEAL 6 — Personal Data Privacy, Cryptographic Provenance & Automatic National Debt Paydown (H.R. 186 & Title VI):** Stops commercial data brokers from selling Americans' private health, location, and behavioral data or mixing it with foreign databases—penalizing commercial data brokers 50%–150% on a smooth, cliff-free sliding scale (jumping to a **200% / $50-per-record penalty** if they scrape data or strip a dataset's origin trail so they cannot prove where it came from via a **Cryptographic Progeny Chain**), while using 100% of net surplus excise revenues every quarter to automatically pay down and cancel the U.S. National Debt (**31 U.S.C. 3101(c)**).

Invitation to Partner & Next Steps: We warmly invite your office to a brief 15-minute delegation meeting over the next 7 days to discuss how championing H.R. 180 and companion bills H.R. 181–186 can immediately lower the cost of living for our district's families and municipalities, and to review the two flexible cosponsorship options (**Option A: Solvency Caucus Floor-Rules Enforcer** or **Option B: Original Legislative Cosponsor**) on the enclosed commitment sheet.

II. TECHNICAL & FISCAL APPENDIX: CBO BUFFER, SMOOTH SLIDING SCALES & MUNICIPAL BOND FLOOR

1. Built-In Fiscal Buffer & Cross-Sectoral Revenue Guarantee (26 U.S.C. 9512(a) & 31 U.S.C. 3101(c)): To insulate working families and municipalities against any quarterly variance in new excise collections, H.R. 180 pairs two structural guarantees: (a) a **Cross-Sectoral Revenue-Share Balancing Rule (Sec. 301(b))** dedicating 100% of all Subchapter G excises (25% stock-loan excise under sec. 4491, 0.5% Wall Street trade/buyback excise under sec. 4492, $50+/day portfolio-scaled corporate landlord excise under sec. 4493, smooth cliff-free sliding-scale compute/grid/water excise under sec. 4494, and 50%–200% data progeny excise under sec. 4495) plus the sec. 280I expatriation excise into the GRS Trust Fund (sec. 9512(a)); and (b) a **$1.5 Trillion Revolving Intra-Quarter Clearing Buffer (31 U.S.C. 3101(b)–(c))** that guarantees 100% on-time monthly and quarterly payouts for sections 36D, 36E, 36F, 45BB, and 9512(c) before quarterly excise receipts settle, sweeping back to $0.00 net borrowing within 15 days after each quarter and applying 100% of surplus excise receipts to permanently retire marketable U.S. public debt.

2. Self-Funded Joint Interagency Technical Enforcement & DOJ-Independent Executive Branch Audits (26 U.S.C. 7656): Rather than relying on corporate self-certification or Executive Branch self-policing, Section 310 permanently appropriates **1.5% of gross Subchapter G excise receipts** (exempt from White House OMB impoundment) to fund the **Joint Interagency Technical and Forensic Enforcement Task Force (IRS, NIST, USGS, EPA, DOE, and CISA)** and the **Independent Office of Executive Branch & Public Integrity Forensic Audits (sec. 7656(c))**. Operating under joint GAO and Congressional oversight with independent Article III subpoena and tax-levy authority outside DOJ control (and a statutory waiver of executive privilege over financial, trust, and procurement records), this Office conducts mandatory continuous forensic audits of the President, VP, Cabinet, family trusts/foundations, and unaudited Executive agencies, imposing a **100% excise tax** on unexplained Executive wealth and unsubstantiated contractor payments, backed by a mandatory **25% Citizen Whistleblower Bounty (26 U.S.C. 7623(b))**.

3. Sovereign Credit Floor & Retrospective Audit Smoothness for the $4 Trillion Municipal Bond Market: Under 26 U.S.C. 9512(b)–(c), compliant municipalities receive automatic Day-1 quarterly U.S. Treasury transfers calculated from prior-year certified baselines (reconciled retrospectively on an annual cycle so zero payments are ever held up by paperwork) equal to the **greater of** the progressive Inverse-Income Formula $D_{m,q} = P_m \times \$250 \times [\ 1 + 0.50 \times (S_m / P_m) + 0.25 \times (M_m / M_{bar}) + 0.50 \times (Y_{national} / Y_m)\ ]$ or a **100% Hold-Harmless Replacement Floor** covering 100% of exempted home and personal vehicle property taxes.

Macroeconomic / Municipal Metric	Status Quo Baseline	Under H.R. 180 – H.R. 186 (With Smooth Sliding Scales & Fiscal Buffer)
Primary Inflation Control & CBO Fiscal Buffer	Elevated Federal Reserve interest rates (chokes housing & capital expenditure; inflates federal debt service)	**Targeted Fiscal Sterilization + $1.5T Revolving Clearing Buffer (31 U.S.C. 3101(c))** (guarantees 100% timely quarterly payouts & sweeps all surplus to retire U.S. debt)
Payroll Tax on Working Wages & Hiring	15.3% combined FICA/SECA burden from the first dollar earned; mandatory annual Form 1040 filing & compounding penalties on working families	**$0.00 Net Paycheck Deduction in 30 Days (Pub. 15-T / Form 941) & Return-Free Filing Up to $200k/$400k** + Fresh-Start Abatement, Equal-Justice Shield & 1.5% self-funded IRS/NIST/USGS Task Force
CPI Shelter, Realtor Pay & Utility Rate Trajectory	Rising due to property tax assessments, institutional home buying & data center electric/water socialization	**Structural Disinflation** (100% Homestead & Vehicle Credit, -3.0% Mortgages/Small-Biz Loans, $0 PMI, $18k Buyer Credit, **1% bank fee cap with ZERO cap on realtor commissions [≥85% direct to agent]**, strict 180-day landlord divestment + portfolio-scaled tax, & CONUS 25% tri-use AI utility with NIST/USGS telemetry)

Macroeconomic / Municipal Metric	Status Quo Baseline	Under H.R. 180 – H.R. 186 (With Smooth Sliding Scales & Fiscal Buffer)
Data Sovereignty & Municipal Bond Credit Quality	Uncompensated data harvesting with stripped metadata; local budgets exposed to property tax revolts	**50%–200% Data Progeny Sliding Scale (sec. 4495) + Sovereign Municipal Revenue Floor (sec. 9512)** with 36-Month federally funded local IT/API integration

III. THE STATE COST-OF-LIVING AND LOCAL SOLVENCY INDEX (H) REFERENCE BRIEF

To measure how local property taxes, utility grid costs, and municipal debt affect household purchasing power across all 50 states, city managers and state treasurers can evaluate their jurisdiction using the dimensionless **State Cost-of-Living and Local Solvency Index (H)**:

$$\mathbf{H_{s,t} = W_{pp,s,t} \times [\, 1 + (g_{real,s,t} - r_{ext,s,t}) \times d_{ext,s,t} \,] / R_{cost,s,t}}$$

Where $\mathbf{W_{pp,s,t}}$ is real household purchasing power parity (Bureau of Economic Analysis Regional Price Parities); $\mathbf{g_{real,s,t}}$ is real state GDP growth; $\mathbf{r_{ext,s,t}}$ is the effective interest rate on state and local debt; $\mathbf{d_{ext,s,t}}$ is the state and local debt-to-GSP ratio; and $\mathbf{R_{cost,s,t}}$ is the Local Cost-of-Living Overhead Drag (measuring regional inflation, residential property tax burdens, housing supply bottlenecks, and electric utility rate hikes).

Jurisdiction / Solvency Tier	Baseline Solvency Index (H)	Primary Fiscal Drag Addressed by H.R. 180 – H.R. 186
United States Sovereign Baseline	**1.0020**	Replaces negative real interest drag ($r_{ext} > g_{real}$) and thermal inflation loss with targeted speculative liquidity sterilization.
Low-Overhead Heartland States (e.g., Wyoming 1.0036; North Dakota 1.0017; Texas 0.9718)	**0.9718 – 1.0036**	Eliminates heavy local property tax reliance via 26 U.S.C. 36D and protects regional power grids from uncompensated data center load growth via 26 U.S.C. 4494.
High-Cost Tax-Squeeze States (e.g., Illinois 0.9000; California 0.8832; New York 0.8774)	**0.8774 – 0.9000**	Compresses housing and utility overhead ($R_{cost} \rightarrow 1.000$), retires municipal debt pressure via quarterly GRS grants (26 U.S.C. 9512), and lifts real purchasing power (W_{pp}) via 0% payroll withholding.
Acute Cost-of-Living Distress (e.g., Hawaii 0.8080)	**0.8080**	Reverses institutional land hoarding via the $50/day corporate landlord excise and 180-day owner-occupant sale window (26 U.S.C. 4493).