

[Placeholder: 118th Congress]

[Placeholder: 1st Session]

H.R. [Placeholder: 9999]

A BILL

To eliminate basic living costs for housing, food, healthcare, and financial access; to simplify the tax system; and to stabilize the national economy through a framework establishing a Democratic Republic with robust social welfare provisions.

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

DISCLAIMER: This is a draft proposal for public discussion, not an officially introduced bill.

SECTION 1. SHORT TITLE.

This Act may be cited as the "Cost Of Living Elimination (COLE) Act".

SECTION 2. FINDINGS AND PURPOSE.

(a) **Findings.**—The drafters find that—

- (1) The current system of fragmented social services and complex taxation imposes undue burdens on individuals and the economy;
- (2) Essential needs such as housing, food, healthcare, and financial access should be guaranteed to promote equity and stability; and
- (3) A modernized social contract balancing individual rights, democratic control, and collective responsibility is necessary.

(b) **Purpose.**—The purpose of this Act is to establish a legislative framework that eliminates basic living costs, simplifies taxation, and ensures economic realignment.

TITLE I—SIMPLIFIED TAX SYSTEM FOR SOCIETAL BENEFIT AND ECONOMIC STABILITY

SEC. 101. ESTABLISHMENT OF A FAIR, SIMPLE TAX SYSTEM TO SUPPORT WORKING FAMILIES AND COMMUNITY WELL-BEING.

(a) **Personal Income Tax.**—To make taxes fair and easy for everyone, a single flat tax of 30 percent will apply to all personal earnings, such as wages from your job, money from investments (like selling property or stocks), dividends, or any other income. No complicated brackets or endless forms—just one clear rate you can figure out quickly. This simplicity frees up money and time for families, making it easier for one person to support a household while the other can focus on raising kids, volunteering, or pursuing personal goals. It’s about bringing back the stability of single-income homes without the financial stress of today’s system.

(b) **Business Profit Tax.**—Businesses get a simple deal too: a low tax of 5 percent (or 10 percent if they choose to contribute more to public programs) on profits after fair deductions, like employee pay, equipment, or reinvesting in growth. This keeps taxes light for job creators, letting them hire more workers and strengthen local communities. For leaders who back business, this means more jobs and economic wins in your district—perfect for touting progress at election time.

(c) **Exclusions to Boost American Strength.**—To keep things fair and close loopholes, all income must be reported transparently, with automatic audits for high earners to stop tax dodging. But we’ll exclude profits from exports to give American businesses a global edge, bringing jobs and wealth back home to farmers, factories, and small towns. No hidden offshore accounts or sneaky shelters—everyone pays their share to support a stronger society.

(d) **Economic Flow Tax to Keep Money Working for All.**—To prevent wealth from sitting idle and to fund free housing, food, healthcare, and banking for everyone, a small 1 percent economic flow tax will apply only to money when it’s spent or transferred (like buying goods, services, or investments), not when it’s earned or held in savings. For example, if you spend \$100 on groceries

or invest \$1,000 in a business, a \$1 or \$10 tax applies at that moment. Personal savings accounts are protected—no tax on money just sitting in your public bank account under Title IV, encouraging families to save for big purchases like homes or education. This closes loopholes by catching money that moves without being reported, ensuring fairness without punishing thrift. For everyday people, it's barely noticeable but funds the programs that eliminate living costs. For leaders, it's a steady revenue stream for popular projects like roads or schools, without raising income taxes, giving you more to show voters for your re-election.

SEC. 102. REPEAL OF EXISTING TAX CODE.

The Internal Revenue Code of 1986 shall be amended to repeal provisions inconsistent with this title, effective [Placeholder: January 1, 2027]. This wipes out the old, confusing tax rules, making taxes so simple you won't need an accountant. It closes loopholes from the past, supports single-income families, and builds a stronger society where everyone thrives. Leaders who back this will be seen as champions of fairness and progress.

TITLE II—UNIVERSAL HEALTHCARE GUARANTEE

SEC. 201. CREATION OF A SIMPLE, FAIR UNIVERSAL HEALTHCARE SYSTEM.

(a) **Merger of Existing Programs.**—To simplify healthcare for all citizens, we'll combine Medicare, Medicaid, the Children's Health Insurance Program (CHIP), the Veterans Affairs health system, and the Affordable Care Act marketplaces into one straightforward, government-funded healthcare system. This single system eliminates the confusion of multiple programs and eligibility rules, ensuring every citizen who pays taxes gets the care they need. It's designed to ease financial burdens, helping families thrive on one income so one parent can focus on raising kids, volunteering, or strengthening their community.

(b) **Universal Coverage with Clear Costs.**—Every citizen who contributes through taxes gets full coverage for essential healthcare—like doctor visits, hospital stays, surgeries, medications, and preventive care—with no premiums, deductibles, or surprise bills. A national board of experienced doctors will set fair, reasonable prices for all medical treatments, keeping costs affordable for the system and transparent for citizens. This board will review prices every year to ensure they're based on real medical needs, not profit, preventing providers from charging too much. This means citizens get reliable care without financial stress, and leaders can champion a system that voters love for its fairness.

(c) **Private Healthcare for Elective Treatments.**—The government system covers all essential healthcare, but citizens can choose private healthcare for non-essential, elective treatments—like cosmetic surgery or experimental procedures not deemed necessary by the board of doctors. These elective treatments will also have prices set by the same board to stop unfair price hikes. Private health insurance for essential care isn't allowed since it's already covered for all citizens, but private insurance for elective treatments (and other areas like property, auto, or life insurance, which is

separate from health insurance) can continue. This gives citizens choice for extras while ensuring critical care for all, appealing to those who value both freedom and fairness.

(d) **Stopping Hospital Overcharging.**—Hospitals can't charge private insurance companies more for treatments than they charge the government system or uninsured citizens. The board of doctors' standardized rates apply to everyone, ensuring hospitals don't inflate prices to exploit insurance companies or citizens. Violations will face tough penalties enforced by the system's administration, closing any gaps that could drive up costs. This protects citizens from unfair bills and gives leaders a strong story to tell voters: a healthcare system that fights waste and delivers results.

(e) **Administration and Oversight.**—A centralized public administration will use the board of doctors' price guidelines to pay providers fairly and quickly, cutting red tape and keeping costs low. This ensures every citizen, from small towns to big cities, gets the care they need. For leaders, this is a lean, efficient system you can take credit for, with no bloated bureaucracies or voter complaints about healthcare costs.

(f) **Clarification on Insurance Types.**—To be crystal clear, life insurance is not health insurance. Life insurance, which pays out after someone passes away, remains unaffected and can be offered by private companies as before. This Act only reforms health insurance for medical care, so citizens won't confuse the two.

TITLE III—PUBLIC FOOD ACCESS AND FARM SECURITY SYSTEM

SEC. 301. CREATION OF A FAIR, GUARANTEED FOOD SYSTEM FOR CITIZENS AND FARMERS.

(a) **Supporting Farmers with Guaranteed Income.**—To ensure our farmers thrive, the Federal Government will buy raw food products directly from domestic farmers at fair, stable prices set by a national board of experienced farmers. This isn't about taking food away—it's about giving farmers a reliable, guaranteed income for their hard work, so they can plan ahead without worrying about market ups and downs. Farmers may sell directly to private food chains, but such sales shall not be eligible for government payments under this section. This gives farmers flexibility to choose their markets while ensuring a steady safety net through government purchases, boosting rural communities and helping family farms stay strong. This supports single-income households by providing stability for farm families and affordable food for all citizens.

(b) **Government Subsidies for Processing, Packaging, and Delivery.**—The government will subsidize the processing, packaging, and delivery of food products to keep costs low and quality high. This ensures fresh, nutritious food reaches citizens efficiently, from farm to table, without extra burdens on farmers or businesses. These subsidies close loopholes where costs could spiral, keeping the system fair and sustainable for everyone.

(c) **Automated Distribution with Food Cards.**—Food will be distributed through public grocery outlets and participating restaurants at no cost to citizens. Citizens will use Food Cards—simple, secure cards that confirm eligibility for benefits without tracking individual purchases or personal data. Scanning at the register is only for inventory management to keep shelves stocked, and the system automatically restocks based on what's taken from markets. This automation ensures food is always available where needed, preventing waste and closing loopholes for misuse. For families, it

means worry-free access to healthy meals, freeing up time and money so one income can support a household comfortably.

(d) **Merger of Existing Programs.**—Programs like the Supplemental Nutrition Assistance Program (SNAP), Women, Infants, and Children (WIC), and food banks will be merged into this universal system, combining their strengths for better efficiency and reach. No benefits are lost—just streamlined into one fair program that serves all citizens, cutting red tape and ensuring no one goes hungry. This merger saves taxpayer money while expanding access, giving leaders a win: a smarter, more effective way to fight hunger and support voters in every district.

(e) **Oversight and Fairness.**—The board of farmers will oversee pricing and subsidies, reviewing them yearly to adjust for real costs like weather or supply changes, keeping everything transparent and equitable. This prevents loopholes where special interests could inflate prices or cut corners. For politicians, this is a legacy-building reform: championing American farmers, feeding families, and delivering results that resonate with constituents from coast to coast.

TITLE IV—CENTRAL PUBLIC BANKING SYSTEM

SEC. 401. ESTABLISHMENT OF A FAIR PUBLIC BANKING SYSTEM FOR CITIZENS.

(a) **Universal Accounts for Financial Freedom.**—A central public banking system will be created to provide free, secure accounts for all citizens and businesses, promoting savings-based purchases over debt to ensure financial independence and reduce wealth concentration. This system empowers citizens to save for big goals like buying a home, supporting single-income households by eliminating the burden of housing debt. Private banks may continue offering loans for vehicles and credit card purchases, allowing citizens flexibility for quick purchases like cars, many of which are imported and cost over \$10,000, while curbing predatory practices in housing.

(b) **Focus on Property Allocation.**—The central public bank will serve as a registrar for real estate transactions, a financial advisor for savings-based home purchases, and a record-keeper for property tax payments, working with local governments, which retain control over property tax revenues. Citizens may own multiple properties if they can afford them through savings, but rental income from any property may not exceed the value of the property taxes on that property. This prevents profiteering from housing, ensures homes remain affordable, and closes loopholes where wealth could concentrate through excessive rent hikes, supporting stable communities and single-income families.

(c) **Housing Debt Forgiveness Program.**—

(1) **Government Repayment to Banks.**—The central public bank will establish a program to forgive all existing housing-related loans (e.g., mortgages) by repaying banks the original principal amount, excluding excessive fees, hidden charges, or interest beyond the principal, especially for loans where the principal has been repaid. This is not a repayment plan for citizens—citizens owe nothing; the government directly compensates banks to clear housing debts, giving citizens a fresh

start in a savings-based economy.

(2) **Lien Release for Housing.**—Upon repayment of the principal to the lender, all liens on homes or related property will be released, granting clear title to the homeowner. Lenders must file lien release documentation with the appropriate authorities within 30 days of repayment; failure to comply will result in penalties enforced by the central public bank.

(3) **Exclusion of Vehicle and Credit Card Debt.**—This forgiveness program applies only to housing-related loans. Vehicle loans, credit card debt, and other non-housing debts remain under private banking systems, allowing citizens to access these financing options as needed for flexibility and convenience, while private banks continue to operate in these areas.

(d) **Property Taxation.**—After housing debt forgiveness, citizens will be responsible only for property taxes on their primary residence. For multi-family homes, taxes will be divided proportionally among individual housing units. Local governments will determine and collect these taxes, ensuring local control and fairness.

(e) **Transition Period.**—The housing debt forgiveness program will be completed within [Placeholder: 10 years] from the effective date of this Act, prioritizing affordability based on citizens' financial capacity. Private banks will continue offering vehicle and credit card loans during and after this transition, maintaining economic flexibility while the public bank focuses on housing and savings.

(f) **Funding.**—Costs for the housing debt forgiveness program will be supported by revenues from Title I (Simplified Tax System) and the Transition Resilience Fund established under Title V, ensuring no burden on citizens and a stable rollout that leaders can champion as a bold, voter-friendly reform.

TITLE V—ECONOMIC REALIGNMENT AND WORKFORCE SUPPORT

SEC. 501. HELPING CITIZENS THRIVE DURING THE TRANSITION.

(a) **Retraining and Job Guarantees for Citizens.**—The new systems for taxes, healthcare, food, and banking will change some jobs, especially in private health insurance and banking. To support citizens who lose jobs in these areas, the government will provide free retraining programs to teach new skills for in-demand roles, like managing the new healthcare system, auditing tax compliance, handling food distribution logistics, or working in the public bank. Every displaced worker is guaranteed a new job with comparable pay, so no one is left behind. For example, if you worked in insurance billing, you could retrain to help run the universal healthcare system, keeping your family secure. This ensures citizens can support their households—maybe even on one income—without worrying about job loss during the transition.

(b) **Oversight for a Smooth Transition.**—A National Economic Transition Board, made up of experts in jobs, business, and community needs, will oversee this process to make it fair and efficient. The board will match workers to new roles based on their skills and local job openings, ensuring small towns and big cities alike benefit. They'll also work with businesses to keep the economy strong, preventing any gaps or disruptions. This clear, organized approach means citizens see quick results, and leaders can take credit for a system that puts workers first and delivers for voters.

(c) **Funding to Support Communities.**—A Transition Resilience Fund will provide money to help small businesses and local governments adjust to the new systems. For example, a local restaurant might get funds to join the free food program, or a town might get support to train workers for new healthcare jobs. This fund, paid for by the simplified tax system in Title I, ensures no community is left struggling, keeping America strong and united. For politicians, this means more jobs and thriving businesses in your district—wins you can highlight to voters.

SEC. 502. EFFECTIVE DATE.

This Act shall take effect on [Placeholder: January 1, 2027], giving citizens, businesses, and communities time to prepare for a smoother, fairer future.