

115TH CONGRESS  
1ST SESSION

# H. R. 764

To amend the Internal Revenue Code of 1986 to provide incentives for employer-provided employee housing assistance, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

JANUARY 31, 2017

Ms. VELÁZQUEZ introduced the following bill; which was referred to the Committee on Ways and Means, and in addition to the Committee on Financial Services, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

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## A BILL

To amend the Internal Revenue Code of 1986 to provide incentives for employer-provided employee housing assistance, 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 “Housing America’s  
5 Workforce Act of 2017”.

6 **SEC. 2. FINDINGS AND PURPOSES.**

7 (a) FINDINGS.—The Congress finds the following:

1           (1) Resurgent housing markets are pricing out  
2 low- and moderate-income families and are pro-  
3 ducing few lower-cost units.

4           (2) In many markets, housing costs have far  
5 outgrown the rate of inflation and the gap between  
6 wages and housing costs is widening, pushing afford-  
7 able housing beyond the reach of an increasing num-  
8 ber of working families.

9           (3) Despite some of the lowest mortgage rates  
10 in our Nation's history, millions of working families  
11 still find it extremely difficult to rent or purchase a  
12 home. Many workers who fill jobs that provide the  
13 backbone of our communities—teachers, firefighters,  
14 and police officers—often cannot afford to live in the  
15 communities in which they serve.

16           (4) The United States Department of Housing  
17 and Urban Development (HUD) considers housing  
18 affordable when a family spends no more than 30  
19 percent of its monthly income on rent and utilities.  
20 Entry-level wage earners with annual incomes of up  
21 to \$30,000 spending no more than 30 percent of  
22 their income on rent can only afford to pay up to  
23 \$750 for rent. In the high job growth areas, such  
24 rents are not readily available.

1           (5) Affordable housing is the key to creating  
2           and sustaining healthy, economically vibrant commu-  
3           nities.

4           (6) The lack of affordable housing across the  
5           United States has been shown to cause or contribute  
6           to labor shortages.

7           (7) Under employer-assisted housing (EAH)  
8           programs employers provide much needed housing  
9           assistance to their employees.

10          (8) EAH programs are innovative local solu-  
11          tions that have increased affordable housing oppor-  
12          tunities for thousands of working families across  
13          America while benefiting the economy.

14          (9) According to findings of the Rutgers Uni-  
15          versity American Affordable Housing Institute, em-  
16          ployer-assisted housing increases productivity by re-  
17          ducing commuting time as well as saves money on  
18          recruitment and retention.

19          (10) The future growth of EAH programs will  
20          remain dependent upon increasing individual em-  
21          ployer knowledge and implementation of these pro-  
22          grams.

23          (11) EAH programs will not solve the Nation's  
24          housing problems but such programs do seek to ad-  
25          dress the challenge from a new perspective and allow

1 the private sector to play a direct role in promoting  
2 housing affordability. Additionally, EAH programs  
3 can help to promote redevelopment and reinvestment  
4 in distressed communities.

5 (b) PURPOSES.—The purposes of this Act are as fol-  
6 lows:

7 (1) To expand affordable housing opportunities  
8 to low- and moderate-income working individuals  
9 and families.

10 (2) To encourage employers, counties, and mu-  
11 nicipalities to invest in employer-assisted housing  
12 programs.

13 **SEC. 3. TAX CREDIT FOR EMPLOYER-PROVIDED EMPLOYEE**  
14 **HOUSING ASSISTANCE.**

15 (a) IN GENERAL.—Subpart D of part IV of sub-  
16 chapter A of chapter 1 of the Internal Revenue Code of  
17 1986 (relating to business related credits) is amended by  
18 adding at the end the following new section:

19 **“SEC. 45S. EMPLOYER-PROVIDED EMPLOYEE HOUSING AS-**  
20 **SISTANCE.**

21 **“(a) ALLOWANCE OF CREDIT.—**

22 **“(1) IN GENERAL.—**For purposes of section 38,  
23 the employer-provided employee housing assistance  
24 credit determined under this section for any taxable  
25 year is an amount equal to 50 percent of the quali-

1       fied housing expenses paid by the employer during  
2       the taxable year if such expenses are furnished pur-  
3       suant to a program described in subsection (b).

4               “(2) SPECIAL RULE FOR SMALL BUSINESS EM-  
5       PLOYERS.—

6               “(A) In the case of an employer that is a  
7       small business employer, paragraph (1) shall be  
8       applied by substituting ‘100 percent’ for ‘50  
9       percent’.

10              “(B) SMALL BUSINESS EMPLOYER.—For  
11       purposes of subparagraph (A), the term ‘small  
12       business employer’ means an employer that is a  
13       small business concern (within the meaning of  
14       section 3 of the Small Business Act) which—

15              “(i) is engaged in a trade or business,

16              and

17              “(ii) employs one or more individuals  
18       in such trade or business.

19              “(3) PER EMPLOYEE LIMITATION.—

20              “(A) IN GENERAL.—The aggregate  
21       amount of qualified housing expenses taken into  
22       account with respect to any eligible employee  
23       for any taxable year shall not exceed, when  
24       added to any qualified housing expenses taken

1 into account for any preceding taxable year  
2 with respect to such employee—

3 “(i) in the case of homeownership as-  
4 sistance, the lesser of \$10,000 or 6 percent  
5 of the purchase price of such employee’s  
6 principal residence, and

7 “(ii) in the case of rental assistance,  
8 \$5,000.

9 “(B) INFLATION ADJUSTMENT.—

10 “(i) IN GENERAL.—In the case of any  
11 taxable year beginning after 2017, each  
12 dollar amount referred to in subparagraph  
13 (A) shall be increased by an amount equal  
14 to—

15 “(I) such dollar amount, multi-  
16 plied by

17 “(II) the cost-of-living adjust-  
18 ment determined under section 26  
19 U.S.C. 1(f)(3) for the calendar year in  
20 which the taxable year begins, by sub-  
21 stituting ‘2016’ for ‘1992’.

22 “(ii) ROUNDING.—If any amount as  
23 adjusted under clause (i) is not a multiple  
24 of \$50, such amount shall be rounded to  
25 the nearest multiple of \$50.

1       “(b) HOUSING ASSISTANCE PROGRAM.—For pur-  
2 poses of this section, a housing assistance program is a  
3 separate written plan of an employer for the exclusive ben-  
4 efit of such employer’s employees to provide the qualified  
5 housing expenses of such employees and which meets re-  
6 quirements similar to the requirements of paragraphs (2)  
7 through (6) of section 127(b).

8       “(c) DEFINITIONS AND SPECIAL RULES.—For pur-  
9 poses of this section—

10           “(1) ELIGIBLE EMPLOYEE.—

11                   “(A) IN GENERAL.—The term ‘eligible em-  
12 ployee’ means any individual—

13                           “(i) employed by an employer,

14                           “(ii) whose household income does not  
15 exceed 120 percent of the area median  
16 gross income (adjusted for household size)  
17 for the metropolitan statistical area (as de-  
18 fined in section 143(k)(2)(B)) in which the  
19 housing is located, and

20                           “(iii) in the case of homeownership  
21 assistance, who is a qualified homebuyer.

22           If the housing with respect to such employee is  
23 located in a high housing cost area (as defined  
24 in section 143(f)(5)(C)), the income limitation  
25 under subparagraph (B) shall be adjusted (but

1 not reduced) by the application of the rule  
2 under section 143(f)(5) by substituting ‘120  
3 percent’ for ‘115 percent’ in subparagraph  
4 (B)(I) thereof.

5 “(B) CERTAIN EMPLOYEES NOT ELIGI-  
6 BLE.—The term ‘eligible employee’ shall not in-  
7 clude—

8 “(i) any individual described in sub-  
9 paragraph (A), (B), or (C) of section  
10 51(i)(1), and

11 “(ii) any 5-percent owner (as defined  
12 in section 416(i)(1)(B)).

13 “(2) QUALIFIED HOUSING EXPENSES.—

14 “(A) IN GENERAL.—The term ‘qualified  
15 housing expenses’ means rental assistance or  
16 homeownership assistance towards the lease or  
17 purchase of housing.

18 “(B) RENTAL ASSISTANCE.—The term  
19 ‘rental assistance’ means assistance with secu-  
20 rity deposits and rental payments.

21 “(C) HOMEOWNERSHIP ASSISTANCE.—The  
22 term ‘homeownership assistance’ means assist-  
23 ance for the purchase of a principal residence,  
24 including—



1 “(i) payment of qualified acquisition  
2 costs (as defined in section 72(t)(8)(C)),

3 “(ii) providing (or reducing the costs  
4 of) financing, including the funding of a  
5 permanent interest rate buydown,

6 “(iii) contributions to second mort-  
7 gage pools or low interest loan programs  
8 accessible to eligible employees,

9 “(iv) mortgage guarantee programs  
10 for the repayment of any loans in default  
11 that are secured by an eligible employee  
12 and guaranteed by the employer,

13 “(v) contributions to Individual Devel-  
14 opment Accounts (within the meaning of  
15 section 404(h) of the Social Security Act)  
16 which are designated exclusively for the  
17 purchase of a home, and

18 “(vi) contributions to homebuyer edu-  
19 cation and homeownership counseling of el-  
20 igible employees.

21 “(3) PRINCIPAL RESIDENCE.—The term ‘prin-  
22 cipal residence’ has the same meaning as when used  
23 in section 121, except such term shall not include a  
24 residence with a purchase price exceeding the great-  
25 er of—

1           “(A) 90 percent of the average area pur-  
2           chase price applicable to the residence, or

3           “(B) 3.5 times the family income limit ap-  
4           plicable to the eligible employee under para-  
5           graph (1)(A)(ii).

6           “(4) QUALIFIED HOMEBUYER.—

7           “(A) IN GENERAL.—The term ‘qualified  
8           homebuyer’ means any individual if such indi-  
9           vidual (and if married, such individual’s spouse)  
10          had no present ownership in a principal resi-  
11          dence during the 3-year period ending on the  
12          date of the purchase of the principal residence  
13          to which this section applies.

14          “(B) ONE TIME ONLY.—If an individual is  
15          treated as a qualified homebuyer with respect to  
16          any principal residence, such individual may not  
17          be treated as a qualified homebuyer with re-  
18          spect to any other principal residence.

19          “(5) APPLICABLE RULES.—Rules similar to the  
20          rules under section 127(c)(5)(A) shall apply for the  
21          purposes of this section.

22          “(d) TREATMENT OF EMPLOYERS NOT ABLE TO  
23          USE ENTIRE CREDIT.—

24          “(1) ALLOWANCE OF CREDIT.—Except as oth-  
25          erwise provided in this subsection, any credit allow-

1       able under subsection (a) to any employer described  
2       in paragraph (2)(C) may be transferred as provided  
3       in this subsection and the determination as to  
4       whether the credit is allowable shall be made without  
5       regard to the tax-exempt status of the employer.

6               “(2) TRANSFER OF CREDIT.—

7                       “(A) IN GENERAL.—An employer described  
8                       in subparagraph (C) may transfer any credit to  
9                       which paragraph (1) applies through an assign-  
10                      ment to any other person. Such transfer may be  
11                      revoked only with the consent of the Secretary.

12                     “(B) REGULATIONS.—The Secretary shall  
13                     prescribe such regulations as necessary to en-  
14                     sure that any credit described in subparagraph  
15                     (A) is assigned once and not reassigned by such  
16                     other person.

17                     “(C) EMPLOYER DESCRIBED.—An em-  
18                     ployer is described in this subparagraph if the  
19                     employer is—

20                               “(i) a State or political subdivision  
21                               thereof, the District of Columbia, a posses-  
22                               sion of the United States, or an agency or  
23                               instrumentality of any of the foregoing,

1           “(ii) an Indian tribal government  
2           (within the meaning of section 7871) or  
3           any agency or instrumentality thereof, or

4           “(iii) any entity exempt from taxation  
5           under section 501(a).

6           “(D) TRANSFER PROCEEDS TREATED AS  
7           ARISING FROM ESSENTIAL GOVERNMENT FUNC-  
8           TION.—Any proceeds derived by a person de-  
9           scribed in clause (i) or (ii) of subparagraph (C)  
10          from the transfer under subparagraph (A) of  
11          any credit to which paragraph (1) applies shall  
12          be treated as arising from the exercise of an es-  
13          sential government function.

14          “(E) CREDIT NOT INCOME.—Any transfer  
15          under subparagraph (A) of any credit to which  
16          paragraph (1) applies shall not be treated as in-  
17          come for purposes of section 501(c)(12).”.

18          (b) CREDIT ALLOWED AS PART OF GENERAL BUSI-  
19          NESS CREDIT.—Section 38(b) of the Internal Revenue  
20          Code of 1986 (defining current year business credit) is  
21          amended by striking “plus” at the end of paragraph (35),  
22          by striking the period at the end of paragraph (36) and  
23          inserting “, plus”, and by adding at the end the following  
24          new paragraph:

1 “(37) the employer-provided employee housing  
2 assistance credit determined under section 45S(a).”.

3 (c) CONFORMING AMENDMENTS.—

4 (1) Subsection (c) of section 196 of the Internal  
5 Revenue Code of 1986 is amended by striking “and”  
6 at the end of paragraph (13), by striking the period  
7 at the end of paragraph (14) and inserting “, and”,  
8 and by adding at the end the following new para-  
9 graph:

10 “(15) the employer-provided employee housing  
11 assistance credit determined under section 45S(a).”.

12 (2) The table of sections for subpart D of part  
13 IV of subchapter A of chapter 1 of such Code is  
14 amended by adding at the end the following new  
15 item:

“Sec. 45S. Employer-provided employee housing assistance.”.

16 (d) EFFECTIVE DATE.—The amendments made by  
17 this section shall apply to taxable years beginning after  
18 December 31, 2016.

19 **SEC. 4. EXCLUSION FROM INCOME OF EMPLOYER-PRO-**  
20 **VIDED EMPLOYEE HOUSING ASSISTANCE.**

21 (a) IN GENERAL.—Part III of subchapter B of chap-  
22 ter 1 of the Internal Revenue Code of 1986 (relating to  
23 items specifically excluded from gross income) is amended  
24 by inserting after section 139F the following new section:

1 **“SEC. 139G. EMPLOYEE HOUSING ASSISTANCE PROGRAMS.**

2 “(a) EXCLUSION FROM GROSS INCOME.—

3 “(1) IN GENERAL.—Gross income of an eligible  
4 employee does not include amounts paid or incurred  
5 by the employer of such employee for qualified hous-  
6 ing expenses provided to the employee if the assist-  
7 ance is furnished pursuant to a program described  
8 in subsection (b).

9 “(2) LIMITATION.—

10 “(A) IN GENERAL.—The aggregate  
11 amount of qualified housing expenses which  
12 may be excluded under paragraph (1) with re-  
13 spect to any eligible employee for any taxable  
14 year shall not exceed, when added to any quali-  
15 fied housing expenses excluded in any preceding  
16 taxable year with respect to such employee—

17 “(i) in the case of homeownership as-  
18 sistance, the lesser of \$10,000 or 6 percent  
19 of the purchase price of such employee’s  
20 principal residence, and

21 “(ii) in the case of rental assistance,  
22 \$5,000.

23 “(B) INFLATION ADJUSTMENT.—

24 “(i) IN GENERAL.—In the case of any  
25 taxable year beginning after 2017, each  
26 dollar amount referred to in subparagraph

1 (A) shall be increased by an amount equal  
2 to—

3 “(I) such dollar amount, multi-  
4 plied by

5 “(II) the cost-of-living adjust-  
6 ment determined under section 26  
7 U.S.C. 1(f)(3) for the calendar year in  
8 which the taxable year begins, by sub-  
9 stituting ‘2016’ for ‘1992’.

10 “(ii) ROUNDING.—If any amount as  
11 adjusted under clause (i) is not a multiple  
12 of \$50, such amount shall be rounded to  
13 the nearest multiple of \$50.

14 “(b) HOUSING ASSISTANCE PROGRAM.—For pur-  
15 poses of this section, a housing assistance program is a  
16 separate written plan of an employer for the exclusive ben-  
17 efit of such employer’s employees to provide the qualified  
18 housing expenses of such employees and which meets re-  
19 quirements similar to the requirements of paragraphs (2)  
20 through (6) of section 127(b).

21 “(c) DEFINITIONS; SPECIAL RULES.—For purposes  
22 of this section—

23 “(1) IN GENERAL.—Any term used in section  
24 45S which is also used in this section shall have the  
25 same meaning as given such term by section 45S.

1           “(2) APPLICABLE RULES.—Rules similar to the  
2 rules under section 127(e)(5)(A) shall apply for pur-  
3 poses of this section.

4           “(3) BASIS ADJUSTMENT.—For purposes of  
5 this subtitle, if an exclusion is allowed under sub-  
6 section (a) with respect to a residence, the basis of  
7 such residence shall be reduced by the amount of the  
8 exclusion.”.

9           (b) REPORTING REQUIREMENTS.—Subsection (d)(1)  
10 of section 6039D of the Internal Revenue Code of 1986  
11 (relating to returns and records with respect to certain  
12 fringe benefit plans) is amended by striking “or 137” and  
13 inserting “137, or 139G”.

14           (c) CONFORMING AMENDMENTS.—

15           (1) The table of sections for part III of sub-  
16 chapter B of chapter 1 of the Internal Revenue Code  
17 of 1986 is amended by inserting after the item relat-  
18 ing to section 139F the following new item:

“Sec. 139G. Employee housing assistance programs.”.

19           (2) Subsection (a) of section 1016 of such Code  
20 (relating to adjustments to basis) is amended by  
21 striking “and” at the end of paragraph (36), by  
22 striking the period at the end of paragraph (37) and  
23 inserting “, and”, and by adding at the end the fol-  
24 lowing new paragraph:





1           (3) AWARD BASIS.—The Secretary shall award  
2 grants under this section on a competitive basis.

3           (b) ELIGIBLE ENTITIES.—To be eligible to receive a  
4 grant under this section, an entity shall demonstrate that  
5 it is—

6           (1) a nonprofit housing organization with a rel-  
7 evant mission and demonstrated track record in  
8 housing counseling or employer-assisted housing con-  
9 tracted by an employer to assist the employer in es-  
10 tablishing or maintaining an employer-assisted hous-  
11 ing program; or

12           (2) a city, county, town, township, parish, vil-  
13 lage, hamlet, or other general purpose political sub-  
14 division of a State that seeks to establish or main-  
15 tain, or otherwise participate in an employer-assisted  
16 housing program for its own employees.

17           (c) APPLICATION.—Each eligible entity seeking a  
18 grant under this section shall submit an application to the  
19 Secretary at such time, in such manner, and containing  
20 such information as the Secretary may require.

21           (d) LIMITATION ON USE OF FUNDS.—A grant  
22 awarded to an eligible entity under this section shall be  
23 used only for the purposes described under subsection (a).

24           (e) REPORTS.—

1           (1) IN GENERAL.—Each eligible entity receiving  
2 a grant under this section shall annually prepare  
3 and submit to the Secretary a report that describes  
4 the—

5                   (A) amount of grant funds expended dur-  
6           ing the year;

7                   (B) total amount—

8                         (i) of funds expended during the year  
9                         to administer an employer-assisted housing  
10                        program; and

11                       (ii) of down payment assistance pro-  
12                        vided by such a program;

13                   (C) total number of employees utilizing  
14           such a program;

15                   (D) number of employees utilizing such a  
16           program—

17                         (i) who are first-time homebuyers;

18                         (ii) who are previous homeowners; and

19                         (iii) who live in high-cost housing  
20           areas;

21                   (E) average—

22                         (i) income of employees utilizing such  
23           a program;

24                         (ii) age of employees utilizing such a  
25           program; and

1 (iii) cost of a home purchased under  
2 such a program;

3 (F) ethnicity of employees utilizing such a  
4 program; and

5 (G) number of housing units affected by  
6 such a program.

7 (2) CLEARINGHOUSE AND DISSEMINATION.—

8 (A) IN GENERAL.—Not later than 1 year  
9 after the date of enactment of this Act, the Sec-  
10 retary shall establish a national clearinghouse,  
11 including a website, designed—

12 (i) to provide information about em-  
13 ployer-assisted housing programs to—

14 (I) Federal, State, and local gov-  
15 ernment entities; and

16 (II) interested groups, busi-  
17 nesses, persons, and organizations;  
18 and

19 (ii) to collect and disseminate the in-  
20 formation gathered from the reports re-  
21 quired under paragraph (1).

22 (B) WEBPOSTING.—The Secretary shall  
23 ensure that—

24 (i) each report submitted under para-  
25 graph (1) is posted to the website of the

1 national clearinghouse established under  
2 subparagraph (A); and

3 (ii) the website of the Department of  
4 Housing and Urban Development provides  
5 a hyperlink to such reports on the website  
6 of the national clearinghouse.

7 (f) DEFINITIONS.—As used in this section:

8 (1) SECRETARY.—The term “Secretary” means  
9 the Secretary of Housing and Urban Development.

10 (2) NONPROFIT HOUSING ORGANIZATION.—The  
11 term “nonprofit housing organization” means any  
12 organization that—

13 (A) the Internal Revenue Service has ruled  
14 is exempt from income taxation under para-  
15 graph (3), (4), or (5) of section 501(c) of the  
16 Internal Revenue Code of 1986; and

17 (B) has as its stated purpose to produce,  
18 maintain, operate, or promote affordable hous-  
19 ing.

20 (g) AUTHORIZATION OF APPROPRIATIONS.—There  
21 are authorized to be appropriated \$5,000,000 for each of  
22 fiscal years 2017, 2018, and 2019 to carry out this sec-  
23 tion.

1 **SEC. 6. EVALUATION OF EMPLOYER-ASSISTED HOUSING**  
2 **PROGRAMS.**

3 (a) IN GENERAL.—A study of employer-assisted pro-  
4 grams shall be carried out in accordance with subsection  
5 (b) for the purposes of evaluating the effects of the tax  
6 benefits provided under sections 3 and 4 and the grant  
7 program established under section 5 on—

8 (1) such programs; and

9 (2) the private sector resources leveraged to  
10 further fund such programs.

11 (b) NATIONAL EVALUATION.—

12 (1) IN GENERAL.—The Comptroller General of  
13 the United States (in this section referred to as the  
14 “Comptroller General”) shall conduct the study re-  
15 quired under subsection (a).

16 (2) REQUIREMENTS.—The study required  
17 under subsection (a) shall include an analysis and  
18 summary of—

19 (A) the total number of—

20 (i) employers participating in em-  
21 ployer-assisted housing programs;

22 (ii) States that have enacted em-  
23 ployer-assisted housing program legisla-  
24 tion; and

25 (iii) States considering enacting such  
26 legislation;

1           (B) the extent to which Federal funds are  
2 being used to support employer-assisted housing  
3 programs;

4           (C) the size and nature of existing Federal,  
5 State, and private employer-assisted housing  
6 programs;

7           (D) the types of assistance offered to em-  
8 ployees under employer-assisted housing pro-  
9 grams;

10           (E) the distribution of employers offering  
11 employer-assisted housing programs, including  
12 a review of the—

13                 (i) geographic distribution of such em-  
14 ployers;

15                 (ii) industry distribution of such em-  
16 ployers; and

17                 (iii) size distribution of such employ-  
18 ers;

19           (F) the extent to which employer-assisted  
20 housing programs are located in “high-cost”  
21 housing markets;

22           (G) the extent to which employers are able  
23 to, and have made, use of the tax benefits pro-  
24 vided under this Act;

1 (H) the information contained in the re-  
2 ports submitted under section 5(e); and

3 (I) any other information that the Comp-  
4 troller General determines would be relevant  
5 and helpful to the Secretary of Housing and  
6 Urban Development (in this section referred to  
7 as the “Secretary”) in evaluating the effects of  
8 the tax benefits provided under sections 3 and  
9 4 and the grant program established under sec-  
10 tion 5.

11 (c) CONSULTATION.—In conducting the study re-  
12 quired under subsection (a), the Comptroller General shall  
13 consult with—

14 (1) appropriate Federal, State, and local gov-  
15 ernment entities; and

16 (2) interested groups, businesses, persons, uni-  
17 versities, and organizations.

18 (d) REPORT.—

19 (1) INTERIM REPORT.—Not later than January  
20 1, 2020, the Comptroller General shall submit to the  
21 Secretary an interim report on the findings of the  
22 study required under subsection (a).

23 (2) FINAL REPORT.—Not later than December  
24 31, 2021, the Comptroller General shall submit to  
25 the Secretary a final report that describes—



1                   (A) the findings of the study required  
2                   under subsection (a); and

3                   (B) any conclusions and recommendations  
4                   of such study.

5           (e) AUTHORIZATION OF APPROPRIATIONS.—There  
6           are authorized to be appropriated \$1,000,000 to carry out  
7           this section.

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