

119TH CONGRESS  
1ST SESSION

# H. R. 917

To amend the Internal Revenue Code of 1986 to make permanent the exclusion from gross income of discharge of qualified principal residence indebtedness.

---

## IN THE HOUSE OF REPRESENTATIVES

FEBRUARY 4, 2025

Ms. BROWNLEY introduced the following bill; which was referred to the Committee on Ways and Means

---

## A BILL

To amend the Internal Revenue Code of 1986 to make permanent the exclusion from gross income of discharge of qualified principal residence indebtedness.

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 “Mortgage Debt Tax  
5 Forgiveness Act of 2025”.

1 **SEC. 2. PERMANENT EXTENSION OF EXCLUSION FROM**  
2 **GROSS INCOME OF DISCHARGE OF QUALI-**  
3 **FIED PRINCIPAL RESIDENCE INDEBTEDNESS.**

4 (a) **IN GENERAL.**—Section 108(a)(1)(E) of the Inter-  
5 nal Revenue Code of 1986 is amended by striking “which  
6 is discharged” and all that follows and inserting a period.

7 (b) **EFFECTIVE DATE.**—The amendment made by  
8 this section shall apply to indebtedness discharged after  
9 December 31, 2025.

○