Suspend the Rules and Pass the Bill, H.R. 1257, with Amendments

(The amendments strike all after the enacting clause and insert a new text and a new title)

117TH CONGRESS 1ST SESSION H. R. 1257

To direct the Secretary of Veterans Affairs to conduct a study on the effect of financial and credit counseling for homeless veterans and veterans experiencing housing instability.

IN THE HOUSE OF REPRESENTATIVES

FEBRUARY 23, 2021

Mr. PALLONE introduced the following bill; which was referred to the Committee on Veterans’ Affairs

A BILL

To direct the Secretary of Veterans Affairs to conduct a study on the effect of financial and credit counseling for homeless veterans and veterans experiencing housing instability.

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

SECTION 1. SHORT TITLE.

This Act may be cited as the “Homeless Veterans Credit Repair, Enhancement, and Debt Improvement for
Tomorrow Act” or the “Homeless Veterans CREDIT Act”.

SEC. 2. STUDY ON FINANCIAL AND CREDIT COUNSELING.

(a) STUDY REQUIRED.—The Secretary of Veterans Affairs shall conduct a comprehensive study on—

(1) the use of and variation of financial and credit counseling services available for homeless veterans and veterans experiencing housing instability;

(2) barriers to accessing financial and credit counseling for such veterans; and

(3) the ability to evaluate and assess the potential effects of financial and credit counseling for such veterans with respect to housing, employment, income, and other outcomes the Secretary determines appropriate.

(b) METHODOLOGY.—In conducting the study under subsection (a), the Secretary shall—

(1) survey—

(A) homeless veterans and veterans experiencing housing instability who are enrolled in the Supportive Services for Veterans Families program;

(B) such veterans who do not seek or receive the care or services under such program or a similar program;
(C) grantees of the Supportive Services for Veterans Families program;

(D) financial and credit counselors; and

(E) persons who are subject matter experts regarding the use of financial and credit counseling services that the Secretary determines appropriate; and

(2) administer the survey to a representative sample of homeless veterans and veterans experiencing housing instability in areas with high veteran homelessness.

(c) USE AND VARIATION OF SERVICES.—In conducting the study under subsection (a)(1), the Secretary shall—

(1) use data from the Supportive Services for Veterans Families program and other data collected by the Department of Veterans Affairs, data collected by other departments or agencies of the Federal Government, and data collected by nongovernmental entities to compare the use of and variation of financial and credit counseling services available for homeless veterans and veterans experiencing housing instability and such use and variation for other individuals; and
(2) assess such services made available through
the Supportive Services for Veterans Families pro-
gram, including with respect to the types, modes of
delivery, duration, consistency, and quality, of such
services.

(d) BARRIERS TO COUNSELING.—In conducting the
study under subsection (a)(2), the Secretary shall conduct
research on the effects of the following perceived barriers
to financial and credit counseling for homeless veterans
and veterans experiencing housing instability surveyed in
the study:

(1) The cost of financial and credit counseling
services.

(2) The perceived stigma associated with seeking financial and credit counseling assistance.

(3) The effect of driving distance or availability
of other forms of transportation to the nearest facil-
ity that received a grant under the Supportive Serv-
ces for Veterans Families program.

(4) The availability of child care.

(5) The comprehension of eligibility require-
ments for, and the scope of services available under,
the Supportive Services for Veterans Families pro-
gram.
(6) The effectiveness of outreach for the services available to such veterans under the Supportive Services for Veterans Families program.

(7) The location and operating hours of facilities that provide services to such veterans under the Supportive Services for Veterans Families program.


(9) Such other significant barriers as the Secretary considers appropriate.

(e) EVALUATION AND ASSESSMENT OF EFFECTS OF COUNSELING.—

(1) EFFECTS.—In conducting the study under subsection (a)(3), the Secretary shall conduct research on the ability to evaluate and assess the potential effects of financial and credit counseling services on homeless veterans and veterans experiencing housing instability with respect to the following:

(A) The effects of such services on employment by comparing the veterans who received such services and the veterans who did not receive such services.

(B) The effects of such services on housing status by comparing the veterans who received
such services and the veterans who did not receive such services.

(C) The effects of such services on income by comparing the veterans who received such services and the veterans who did not receive such services.

(D) The effects of such services on credit score by comparing the veterans who received such services and the veterans who did not receive such services.

(E) The effects of such services on other outcomes the Secretary determines appropriate.

(2) DATA AND RECOMMENDATIONS.—In carrying out paragraph (1), the Secretary shall—

(A) determine the relevant data that is available to the Secretary and determine the confidence of the Secretary with respect to accessing any additional data the Secretary may require; and

(B) provide recommendations regarding the optimal research or evaluation design that would generate the greatest insights and value.

(f) DISCHARGE BY CONTRACT.—The Secretary may seek to enter into a contract with a qualified independent entity or organization to carry out the study and research
required under this section, including such an entity or
organization that is able to access credit scores, data
maintained by the Internal Revenue Service, and other
date beneficial to studying income.

(g) **Mandatory Review of Data by Certain**

**Elements of Department.**—

(1) **In General.**—The Secretary shall ensure

that the head of each element of the Department of
Veterans Affairs specified in paragraph (2) reviews

the results of the study conducted under subsection

(a). The head of each such element shall submit to

the Deputy Under Secretary for Health for Oper-

ations and Management the findings of the head

with respect to the study, including recommenda-

tions regarding what data the Secretary should col-

lect from grantees under the Supportive Services for

Veterans Families program.

(2) **Specified Elements.**—The elements of

the Department of Veterans Affairs specified in this

paragraph are the following:

(A) The Advisory Committee on Homeless

Veterans established under section 2066 of title

38, United States Code.
(B) The Advisory Committee on Women Veterans established under section 542 of title 38, United States Code.

(C) The Advisory Committee on Minority Veterans established under section 544 of title 38, United States Code.

(D) The Homeless Programs Office of the Veterans Health Administration.

(E) The Office of Tribal Government Relations of the Department.

(h) REPORTS.—

(1) INTERIM REPORT.—Not later than one year after the date of the enactment of this Act, the Secretary shall submit to Congress an interim report on the study under subsection (a).

(2) FINAL REPORT.—Not later than 30 months after the date of the enactment of this Act, the Secretary shall submit to Congress a report on the study under subsection (a). The report shall include—

(A) the findings of the head of each element of the Department specified under subsection (g)(2); and
(B) recommendations for such administra-
tive and legislative action as the Secretary con-
siders appropriate.

(i) DEFINITION.—In this section:

(1) The term “homeless veterans and veterans
experiencing housing instability” means veterans
who are homeless (as that term is defined in sub-
section (a) or (b) of section 103 of the McKinney–
Vento Homeless Assistance Act (42 U.S.C. 11302)).

(2) The term “Supportive Services for Veterans
Families program” means the program established
pursuant to section 2044 of title 38, United States
Code.

SEC. 3. TECHNICAL CORRECTIONS.

(a) TITLE 38, UNITED STATES CODE.—Title 38,
United States Code, is amended as follows:

(1) In section 1786(d), as added by section
3006 of the Johnny Isakson and David P. Roe,
M.D. Veterans Health Care and Benefits Improve-
ment Act of 2020 (Public Law 116–315), by strik-
ing paragraph (3).

(2) In section 3673(f), as added by section
1023 of such Act, by striking paragraph (3).

(b) JOHNNY ISAKSON AND DAVID P. ROE, M.D. VET-
erans Health Care and Benefits Improvement Act
OF 2020.—The Johnny Isakson and David P. Roe, M.D. Veterans Health Care and Benefits Improvement Act of 2020 (Public Law 116–315) is amended as follows:

(1) In section 3010—

(A) in subsection (a), by striking “The Secretary” and inserting “Subject to the availability of appropriations for such purpose, the Secretary”; and

(B) by striking subsection (h).

(2) In section 4201(a), by adding at the end the following new paragraph:

“(3) USE OF AUTHORITY.—The Secretary shall ensure that paragraph (1) is carried out in accordance with established procedures for reprogrammings or transfers, including with respect to presenting a request for a reprogramming of funds.”.

Amend the title so as to read: “A bill to direct the Secretary of Veterans Affairs to conduct a study on the effect of financial and credit counseling for homeless veterans and veterans experiencing housing instability, and for other purposes.”.