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(Original Signature of Member)

116TH CONGRESS
1ST SESSION

H. R.

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

IN THE HOUSE OF REPRESENTATIVES

Mr. PALLONE introduced the following bill; which was referred to the Committee on _____

A BILL

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

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 “Homeless Veterans
5 Credit Repair, Enhancement, and Debt Improvement for
6 Tomorrow Act” or the “Homeless Veterans CREDIT
7 Act”.

1 **SEC. 2. STUDY ON FINANCIAL AND CREDIT COUNSELING.**

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

4 (1) the use of and variation of financial and
5 credit counseling services available for housing un-
6 stable veterans;

7 (2) barriers to accessing financial and credit
8 counseling for housing unstable veterans; and

9 (3) the ability to evaluate and assess the poten-
10 tial effects of financial and credit counseling for
11 housing unstable veterans with respect to housing,
12 employment, income, and other outcomes the Sec-
13 retary determines appropriate.

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

16 (1) survey—

17 (A) housing unstable veterans who are en-
18 rolled in the Supportive Services for Veterans
19 Families program;

20 (B) housing unstable veterans who do not
21 seek or receive the care or services under such
22 program or a similar program;

23 (C) grantees of the Supportive Services for
24 Veterans Families program;

25 (D) financial and credit counselors; and

1 (E) persons who are subject matter experts
2 regarding the use of financial and credit coun-
3 seling services that the Secretary determines
4 appropriate; and

5 (2) administer the survey to a representative
6 sample of housing unstable veterans and veterans in
7 areas with high veteran homelessness.

8 (c) USE AND VARIATION OF SERVICES.—In con-
9 ducting the study under subsection (a)(1), the Secretary
10 shall—

11 (1) use data from the Supportive Services for
12 Veterans Families program and other data collected
13 by the Department of Veterans Affairs, data col-
14 lected by other departments or agencies of the Fed-
15 eral Government, and data collected by nongovern-
16 mental entities to compare the use of and variation
17 of financial and credit counseling services available
18 for housing unstable veterans and such use and vari-
19 ation for other individuals; and

20 (2) assess such services made available through
21 the Supportive Services for Veterans Families pro-
22 gram, including with respect to the types, modes of
23 delivery, duration, consistency, and quality, of such
24 services.

1 (d) BARRIERS TO COUNSELING.—In conducting the
2 study under subsection (a)(2), the Secretary shall conduct
3 research on the effects of the following perceived barriers
4 to financial and credit counseling for housing unstable vet-
5 erans surveyed in the study:

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

8 (2) The perceived stigma associated with seek-
9 ing financial and credit counseling assistance.

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

14 (4) The availability of child care.

15 (5) The comprehension of eligibility require-
16 ments for, and the scope of services available under,
17 the Supportive Services for Veterans Families pro-
18 gram.

19 (6) The effectiveness of outreach for the serv-
20 ices available to housing unstable veterans under the
21 Supportive Services for Veterans Families program.

22 (7) The location and operating hours of facili-
23 ties that provide services to housing unstable vet-
24 erans under the Supportive Services for Veterans
25 Families program.

1 (8) The COVID–19 pandemic and other health
2 related issues.

3 (9) Such other significant barriers as the Sec-
4 retary considers appropriate.

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

7 (1) EFFECTS.—In conducting the study under
8 subsection (a)(3), the Secretary shall conduct re-
9 search on the ability to evaluate and assess the po-
10 tential effects of financial and credit counseling serv-
11 ices on housing unstable veterans with respect to the
12 following:

13 (A) The effects of such services on employ-
14 ment by comparing the veterans who received
15 such services and the veterans who did not re-
16 ceive such services.

17 (B) The effects of such services on housing
18 status by comparing the veterans who received
19 such services and the veterans who did not re-
20 ceive such services.

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

1 (D) The effects of such services on credit
2 score by comparing the veterans who received
3 such services and the veterans who did not re-
4 ceive such services.

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

7 (2) DATA AND RECOMMENDATIONS.—In car-
8 rying out paragraph (1), the Secretary shall—

9 (A) determine the relevant data that is
10 available to the Secretary and determine the
11 confidence of the Secretary with respect to ac-
12 cessing any additional data the Secretary may
13 require; and

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

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

24 (g) MANDATORY REVIEW OF DATA BY CERTAIN
25 ELEMENTS OF DEPARTMENT.—

1 (1) IN GENERAL.—The Secretary shall ensure
2 that the head of each element of the Department of
3 Veterans Affairs specified in paragraph (2) reviews
4 the results of the study conducted under subsection
5 (a). The head of each such element shall submit to
6 the Deputy Under Secretary for Health for Oper-
7 ations and Management the findings of the head
8 with respect to the study, including recommenda-
9 tions regarding what data the Secretary should col-
10 lect from grantees under the Supportive Services for
11 Veterans Families program.

12 (2) SPECIFIED ELEMENTS.—The elements of
13 the Department of Veterans Affairs specified in this
14 paragraph are the following:

15 (A) The Advisory Committee on Homeless
16 Veterans established under section 2066 of title
17 38, United States Code.

18 (B) The Advisory Committee on Women
19 Veterans established under section 542 of title
20 38, United States Code.

21 (C) The Advisory Committee on Minority
22 Veterans established under section 544 of title
23 38, United States Code.

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

1 (E) The Office of Tribal Government Rela-
2 tions of the Department.

3 (h) REPORTS.—

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

8 (2) FINAL REPORT.—Not later than 30 months
9 after the date of the enactment of this Act, the Sec-
10 retary shall submit to Congress a report on the
11 study under subsection (a). The report shall in-
12 clude—

13 (A) the findings of the head of each ele-
14 ment of the Department specified under sub-
15 section (g)(2); and

16 (B) recommendations for such administra-
17 tive and legislative action as the Secretary con-
18 siders appropriate.

19 (i) DEFINITION.—In this section:

20 (1) The term “housing unstable veteran” means
21 a veteran that is without a permanent place to live
22 that is fit for human habitation.

23 (2) The term “Supportive Services for Veterans
24 Families program” means the program established

1 pursuant to section 2044 of title 38, United States
2 Code.